



51586200220100100

ANNUAL STATEMENT

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

Fidelity National Title Insurance Company

NAIC Group Code 0670 (Current Period) 0670 (Prior Period) NAIC Company Code 51586 Employer's ID Number 86-0417131

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

Country of Domicile US

Incorporated: October 6, 1981 Commenced Business: March 29, 1982

Statutory Home Office: 4050 Calle Real Santa Barbara, CA 93110

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

Mail Address: 4050 Calle Real Santa Barbara, CA 93110

Primary Location of Books and Records: 4050 Calle Real Santa Barbara, CA 93110 805-696-7000

Internet Website Address: www.fnf.com

Statement Contact: Jan B. Ramsey 805-696-7000
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OFFICERS

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

Vice-Presidents

Paul Douglas DeFalco Edward John Dewey Ronald Ray Maudsley Thomas Alan Middaugh
Janice Louise Oates Donald Eugene Partington Raymond Randall Quirk Peter Tadeusz Sadowski
Thomas Elliot Simonton Ernest Donald Smith Alan Lynn Stinson Darryl James Tyson
Frank Patrick Willey

DIRECTORS OR TRUSTEES

William Patrick Foley II Raymond Randall Quirk Alan Lynn Stinson Patrick Francis Stone
Frank Patrick Willey

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) (Signature) (Signature)
Raymond Randall Quirk Fernando (NMN) Velez, Jr Alan Lynn Stinson
(Printed Name) (Printed Name) (Printed Name)
President (Executive Vice President) Secretary (VP & Corporate Secretary) Treasurer (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	161,437,469	1,243,837	160,193,632	141,437,404
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	9,549,081		9,549,081	11,446,461
2.2 Common stocks (Schedule D, Part 2, Section 2)	53,579,162	4,183,370	49,395,792	47,753,534
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	4,310,595	233,315	4,077,280	3,645,146
3.2 Other than first liens	4,826,854	4,826,854		
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)	40,046		40,046	
4.3 Properties held for sale (less \$ 0 encumbrances)	1,220,479	430,809	789,670	640,718
5. Cash (\$ 8,246,915 Schedule E, Part 1) and short-term investments (\$ 31,878,815 Schedule DA, Part 2)	40,125,730		40,125,730	5,057,087
6. Other invested assets	7,106,828		7,106,828	6,410,000
7. Receivable for securities	28,323		28,323	217,841
8. Subtotals, cash and invested assets (Lines 1 to 7)	282,224,567	10,918,185	271,306,382	216,608,191
9. Title plants (Schedule H), less \$ 0, charged off	23,372,532	5,459,132	17,913,400	17,913,400
10. Title insurance premiums and fees receivable	8,732,269	845,466	7,886,803	6,453,127
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 \$ 3,650,600 net deferred tax asset)	5,239,369		5,239,369	9,593,721
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software				
16. Interest, dividends and real estate income due and accrued	2,669,631		2,669,631	2,258,475
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	17,741,423	6,758,168	10,983,255	10,723,194
19. Other assets nonadmitted (Exhibit 1)	974,232	974,232		
20. Aggregate write-ins for other than invested assets	21,384,245	21,384,245		
21. TOTALS (Lines 8 to 20)	362,338,268	46,339,428	315,998,840	263,550,108

DETAILS OF WRITE-INS				
2001. Recoupment receivable	16,731,662	16,731,662		
2002. Prepaid expense and other	2,402,609	2,402,609		
2003. Goodwill	2,249,974	2,249,974		
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	21,384,245	21,384,245		

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve: Bonds \$ 139,800,000 ,
Short-term investments \$ 0 , Mortgages \$ 0 , Cash \$ 0 , Total \$ 139,800,000

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 \$ 75,075,302 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of \$ 75,075,302 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)	48,686,527	47,921,404
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	139,797,488	122,608,125
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	667,060	637,501
6. Other expenses (excluding taxes, licenses and fees)	15,545,178	8,362,773
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	8,517,386	3,959,342
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses)) (including \$ 0 net deferred tax liability)		8,439,221
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	125,431	110,836
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	202,032	202,032
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	9,573,550	6,835,654
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	223,114,652	199,076,888
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	35,826,800	35,826,800
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	119,451	119,451
28. Unassigned funds (surplus)	56,937,936	28,526,971
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)	92,884,187	64,473,222
31. Totals (Page 2, Line 21, Col. 3)	315,998,839	263,550,110

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)	709,656,246	546,803,113
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	16,999,830	6,208,786
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	14,110,995	3,987,980
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	740,767,071	556,999,879
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	30,345,625	23,520,635
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	676,481,264	515,733,940
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	706,826,889	539,254,575
8. Net operating gain or (loss) (Lines 3 minus 7)	33,940,182	17,745,304
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net investment Income, Line 17)	8,920,574	9,941,788
10. Net realized capital gains and (losses) (Exhibit of Capital Gains (Losses))	(2,095,289)	(2,534,424)
11. Net investment gain or (loss) (Lines 9 + 10)	6,825,285	7,407,364
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	40,765,467	25,152,668
14. Federal and foreign income taxes incurred	17,789,402	9,026,735
15. Net income (Lines 13 minus 14)	22,976,065	16,125,933
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	64,473,224	69,964,568
GAINS AND (LOSSES) IN SURPLUS		
17. Net income (from Line 15)	22,976,065	16,125,933
18. Net unrealized capital gains or losses	479,968	4,629,459
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	2,731,669	(2,290,024)
21. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	25,314,236	(18,929,358)
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		3,208,960
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	(16,100,000)	(8,700,000)
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	(6,990,975)	463,686
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	28,410,963	(5,491,344)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	92,884,187	64,473,224

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 Adjustment of Taxes	(6,990,975)	
3002. Other adjustment		463,686
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(6,990,975)	463,686

CASH FLOW	1 Current Year	2 Prior Year
1. Premiums and other charges collected	756,522,761	564,231,325
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	29,580,506	28,479,217
3. Total operating expenses paid	664,711,252	513,211,027
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	62,231,003	22,541,081
5. Investment income (net of investment expense)	9,848,443	12,122,935
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	(21,874,271)	(12,461,484)
8. Net cash from operations (Lines 4 to 7)	50,205,175	22,202,532
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	66,003,012	135,977,206
9.2 Stocks	224,469,436	86,650,204
9.3 Mortgage loans	366,940	278,670
9.4 Real estate	1,641,207	743,944
9.5 Other invested assets	690,000	7,590,000
9.6 Net gains or (losses) on cash and short-term investments		
9.7 Miscellaneous proceeds	189,524	62,467
9.8 Total investment proceeds (Lines 9.1 to 9.7)	293,360,119	231,302,491
10. Other cash provided:		
10.1 Net transfers from affiliates	2,477,835	8,087,069
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in		
10.5 Other sources	29,340,024	1,982,036
10.6 Total other cash provided (Lines 10.1 to 10.5)	31,817,859	10,069,105
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	375,383,153	263,574,128
12. Cost of investments acquired (long-term only):		
12.1 Bonds	86,985,053	124,624,848
12.2 Stocks	224,918,848	110,957,493
12.3 Mortgage loans	889,673	382,150
12.4 Real estate	368,000	385,993
12.5 Other invested assets	1,386,828	200,000
12.6 Miscellaneous applications	249,916	10,658,014
12.7 Total investments acquired (Lines 12.1 to 12.6)	314,798,318	247,208,498
13. Other cash applied:		
13.1 Dividends to stockholders paid	16,100,000	8,700,000
13.2 Net transfers to affiliates		
13.3 Borrowed funds repaid		
13.4 Other applications	9,416,191	20,483,485
13.5 Total other cash applied (Lines 13.1 to 13.4)	25,516,191	29,183,485
14. Total (Line 12.7 plus Line 13.5)	340,314,509	276,391,983
15. Net change in cash and short-term investments (Line 11 minus Line 14)	35,068,644	(12,817,855)
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	5,057,086	17,874,941
16.2 End of year (Line 15 plus Line 16.1)	40,125,730	5,057,086

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	71,830,516	117,966,937	537,787,589	727,585,042	557,044,609
2. Escrow and settlement service charges	16,999,830	X X X	X X X	16,999,830	6,208,786
3. Other title fees and service charges (Part 1C, Line 5)	14,110,995	X X X	X X X	14,110,995	3,987,980
4. Totals (Lines 1 + 2 + 3)	102,941,341	117,966,937	537,787,589	758,695,867	567,241,375

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	727,585,042	557,044,609
1.2 Assumed	693,402	924,368
1.3 Ceded	1,432,832	652,290
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	726,845,612	557,316,687
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	122,608,124	112,094,549
2.2 Additions during the current year	34,108,040	25,538,105
2.3 Withdrawals during the current year	16,918,676	15,024,530
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	139,797,488	122,608,124
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	709,656,248	546,803,112

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations		
2. Searches and abstracts	8,730,447	3,005,323
3. Surveys		
4. Aggregate write-ins for service charges	5,380,548	982,657
5. Totals	14,110,995	3,987,980
DETAILS OF WRITE-INS		
0401. Other title fees	5,380,548	982,657
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)	5,380,548	982,657

**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	3,563,225	7,868,547	18,148,734	29,580,506	28,479,217
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	3,563,225	7,868,547	18,148,734	29,580,506	28,479,217
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	3,563,225	7,868,547	18,148,734	29,580,506	28,479,217
6. Known claims reserve - current year (Page 3, Line 1, Col. 1)	9,148,000	11,957,851	27,580,676	48,686,527	47,921,406
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	7,017,786	15,000,279	25,903,341	47,921,406	52,879,989
8. Losses and allocated LAE incurred (Lines 5 plus Line 6 minus Line 7)	5,693,439	4,826,119	19,826,069	30,345,627	23,520,634
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	5,693,439	4,826,119	19,826,069	30,345,627	23,520,634

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

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3)	Total Prior Year
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)	9,148,000	11,957,851	27,580,676	48,686,527	47,921,406
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)	9,148,000	11,957,851	27,580,676	48,686,527	47,921,406
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	27,402,000	11,285,075	26,030,925	64,718,000	75,469,000
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	27,402,000	11,285,075	26,030,925	64,718,000	75,469,000
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	113,404,527	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	139,797,493	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	37,011,795	1,507,815	6,873,827	45,393,437			45,393,437	26,502,607	
1.2 Employee relations and welfare	2,217,400	168,124	766,443	3,151,967			3,151,967	1,764,580	
1.3 Payroll taxes	2,330,751	123,468	562,866	3,017,085			3,017,085	1,272,870	
1.4 Other personnel costs	57,341	900	4,102	62,343			62,343	626,550	
1.5 Total personnel costs	41,617,287	1,800,307	8,207,238	51,624,832			51,624,832	30,166,607	
2. Amounts paid to or retained by title agents		102,557,767	467,540,266	570,098,033			570,098,033	450,977,528	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	7,171,587	20,475	93,343	7,285,405			7,285,405	2,266,862	
3.2 Surveys									
3.3 Other								(140,251)	
4. Advertising	898,121	10,457	47,671	956,249			956,249	675,772	
5. Boards, bureaus and associations									
6. Title plant rent and maintenance	1,216,116	3,040	13,859	1,233,015			1,233,015	366,263	
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	532,676	8,336	38,003	579,015			579,015		
9. Marketing and promotional expenses	93,529	23,010	104,900	221,439			221,439	57,241	
10. Insurance	204,263	54,330	247,681	506,274			506,274	757,415	
11. Directors' fees									
12. Travel and travel items	2,222,545	404,247	1,842,881	4,469,673			4,469,673	2,583,231	
13. Rent and rent items	3,843,238	250,239	1,140,788	5,234,265			5,234,265	3,652,668	
14. Equipment	1,620,431	384,721	1,753,864	3,759,016			3,759,016	3,533,394	
15. Cost or depreciation of EDP equipment and software	1,917,023	1,421,284	6,479,347	9,817,654			9,817,654	(8,965)	
16. Printing, stationery, books and periodicals	1,895,390	374,583	1,707,650	3,977,623			3,977,623	1,298,307	
17. Postage, telephone, messengers and express	1,505,215	242,261	1,104,418	2,851,894			2,851,894	2,294,820	
18. Legal and auditing	3,661,582	324,485	1,479,261	5,465,328			5,465,328	2,198,257	
19. Totals (Lines 1.5 to 18)	68,399,003	107,879,542	491,801,170	668,079,715			668,079,715	500,679,149	
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	660,164	1,084,184	4,942,576	6,686,924			6,686,924	5,166,104	
20.2 Insurance department licenses and fees	57,238	73,638	335,703	466,579			466,579	557,608	
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	276,032	187,948	856,816	1,320,796			1,320,796	87,618	
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	993,434	1,345,770	6,135,095	8,474,299			8,474,299	5,811,330	
21. Real estate expenses								194	
22. Real estate taxes	10,778	17,701	80,697	109,176			109,176	1,048,957	
23. Aggregate write-ins for miscellaneous expenses	1,630,722	(326,087)	(1,486,566)	(181,931)		914,307	732,376	9,068,425	
24. Total expenses incurred (Lines 19+20.5+21+22+23)	71,033,937	108,916,926	496,530,396	676,481,259		914,307	677,395,566	516,608,055	
25. Less unpaid expenses - current year	2,441,421	4,009,535	18,278,667	24,729,623			24,729,623	12,959,616	
26. Add unpaid expenses - prior year	955,517	9,860,095	2,144,004	12,959,616			12,959,616	10,436,706	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	69,548,033	114,767,486	480,395,733	664,711,252		914,307	665,625,559	514,085,145	
DETAILS OF WRITE-INS									
2301. General & Miscellaneous Expense	1,098,448	139,486	635,889	1,873,823		914,307	2,788,130	11,594,941	
2302. Interest Expense	(3,401)	(5,586)	(25,464)	(34,451)			(34,451)	9,740	
2303. Settlement and Escrow Losses	535,675	(459,987)	(2,096,991)	(2,021,303)			(2,021,303)	(2,536,256)	
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,630,722	(326,087)	(1,486,566)	(181,931)		914,307	732,376	9,068,425	

(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)	70,060,503	115,060,056	524,535,687	709,656,246		709,656,246	546,803,114
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	16,999,830			16,999,830		16,999,830	6,208,786
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	14,110,995			14,110,995		14,110,995	3,987,980
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	101,171,328	115,060,056	524,535,687	740,767,071		740,767,071	556,999,880
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	5,693,439	4,826,119	19,826,069	30,345,627		30,345,627	23,520,634
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3, 6)	71,033,937	108,916,926	496,530,396	676,481,259		676,481,259	515,733,937
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	76,727,376	113,743,045	516,356,465	706,826,886		706,826,886	539,254,571
8. Net operating gain or (loss) (Lines 3 minus 7)	24,443,952	1,317,011	8,179,222	33,940,185		33,940,185	17,745,309
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) 1,907,825	2,238,875
1.1 Bonds exempt from U.S. tax	(a) 3,210,496	3,411,131
1.2 Other bonds (unaffiliated)	(a) 2,504,938	2,477,606
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 258,250	161,359
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	440,745	440,745
2.21 Common stocks of affiliates	7,200	7,200
3. Mortgage loans	(c) 359,134	359,065
4. Real estate	(d)	
5. Contract loans		
6. Cash/short-term investments	(e) 517,309	521,075
7. Derivative instruments	(f)	
8. Other invested assets	179,828	179,828
9. Aggregate write-ins for investment income	37,998	37,998
10. Total gross investment income	9,423,723	9,834,882
11. Investment expenses		(g) 914,307
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)		914,307
17. Net investment income - (Line 10 minus Line 16)		8,920,575
DETAILS OF WRITE-INS		
0901. Lease Income	570	570
0902. Loans on Personal Security	7,596	7,596
0903. Title Plant Income	29,832	29,832
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	37,998	37,998
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 \$ 53,989 accrual of discount less \$ 1,318,640 amortization of premium and less \$ 805,068 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	468,414				468,414
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	217,124			(1,647,205)	(1,430,081)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	33,560	(9,360)		52,223	76,423
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(2,122,659)	(1,020,698)		3,105,172	(38,185)
2.21 Common stocks of affiliates				(2,252,803)	(2,252,803)
3. Mortgage loans				9,795	9,795
4. Real estate	263,955			1,212,785	1,476,740
5. Contract loans					
6. Cash/short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)	74,375				74,375
10. Total capital gains (losses)	(1,065,231)	(1,030,058)		479,967	(1,615,322)
DETAILS OF WRITE-INS					
0901. Other Assets	74,375				74,375
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)	74,375				74,375

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	13,062,766	29,933,218	16,870,452
2. Other Assets:			
2.1 Deposits in suspended depositories, less estimated amount recoverable			
2.2 Furniture, equipment and supplies	568,767	802,584	233,817
2.3 Leasehold improvements			
2.4 Bills receivable			
2.5 Loans on personal security, endorsed or not	405,465	281,790	(123,675)
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)	974,232	1,084,374	110,142
4. Aggregate write-ins for other assets (Page 2, Line 20, Column 2)	21,384,245	29,717,886	8,333,641
5. Total (Line 1 plus Lines 3 to 4)	35,421,243	60,735,478	25,314,235
DETAILS OF WRITE-INS			
0401. Recoupment receivable	16,731,662	16,206,155	(525,507)
0402. Prepaid expense	2,402,609	11,261,757	8,859,148
0403. Goodwill	2,249,974	2,249,974	
0498. Summary of remaining write-ins for Line 4 from overflow page			
0499. Totals (Lines 0401 through 0403 + 0498) (Line 4 above)	21,384,245	29,717,886	8,333,641

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

The financial statements of Fidelity National Title Insurance Company are presented on the basis of accounting practices prescribed or permitted by the State of California Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual*, version March 1, 2002, (NAIC SAP), except where the laws of the State of California differ. Significant variances between California basis of accounting and NAIC SAP are: investments in title plants under California laws are limited to 50% of an insurer's capital stock, as compared to NAIC SAP which allows the lesser of 20% of admitted assets or 40% of surplus; 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 California is shown below:

1. Net Income, California Basis	22,976,065
2. State Prescribed/Permitted Practices (Income): Statutory Premium Reserve Recovery, net of tax	4,149,943
3. Net Income, NAIC SAP Basis	<u>27,126,008</u>
4. Statutory Surplus, California Basis	92,884,187
5. State Prescribed/Permitted Practices (Surplus): Statutory Premium Reserve	4,149,943
Title Plants	5,459,132
6. Statutory Surplus, NAIC SAP Basis	<u>102,493,262</u>

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 California 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.

NOTES TO FINANCIAL STATEMENTS

- (7) Investment in Subsidiaries, Controlled or Affiliated Companies are valued using the underlying statutory equity, as adjusted, or audited GAAP equity, as appropriate for each individual investment.
- (8) Interest in Joint Ventures - The company has minor ownership interests in joint ventures. These interests are carried at the underlying statutory equity, or audited GAAP equity, as appropriate for each individual investment.
- (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 California. Effective January 01, 2001, the State of California required that insurance companies domiciled in the State of California prepare their statutory basis financial statements in accordance with the *NAIC Accounting Practices and Procedures Manual* except where that conflicts with the laws of the State of California.

Accounting changes adopted to conform with the provisions of the *NAIC Accounting Practices and Procedures Manual* – Version effective January 01, 2001 are reported as changes in accounting principles. The cumulative effect of the change in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in the 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 or all prior periods. As a result of these changes, the Company reported a change in accounting principle, as an adjustment that increased unassigned funds (surplus) of \$3,208,960 as of January 01, 2001. Included in this total adjustment is an increase to unassigned funds of approximately \$3,208,960 related to deferred tax assets.

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 2034, or upon sale of real estate securing such promissory notes. Interest rates range from 0% to 10.99% in 2002 and 0% to 20% in 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

NOTES TO FINANCIAL STATEMENTS

6. Joint Ventures, Partnerships and Limited Liability Companies:

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

7. Investment Income:

There was no due and accrued income excluded in the 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
(1) Total of gross deferred tax assets	14,792,241	14,844,403
(2) Total of deferred tax liabilities	(606,930)	(3,906,319)
Net deferred tax asset	14,185,311	10,938,084
(3) Deferred tax asset nonadmitted	(10,534,711)	(8,196,978)
(4) Net admitted deferred tax asset	3,650,600	2,741,106
(5) Increase(decrease) in nonadmitted asset	2,337,733	

B. Deferred tax liabilities are not recognized for the following amounts – Non-applicable

C. Current income taxes incurred consist of the following major components:

	2002	2001
Federal	17,789,402	9,026,735
Foreign	-	-
Sub-total	17,789,402	9,026,735
Other	-	
Federal income taxes incurred	17,789,402	9,026,735

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

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		31,428,691		11,000,042
			(31,428,691)	
Escrow Losses	-			-
Employee Benefits	(2,534,443)		(2,534,443)	887,055
Gain/Loss Sale of Assets	(3,505,760)		(3,505,760)	1,227,016
Unrealized Loss	(367,118)		(367,118)	128,491
Incentive Compensation	(335,297)		(335,297)	117,354
Reserve Accruals	(1,114,644)		(1,114,644)	390,125
Other Accruals	(2,977,595)		(2,977,595)	1,042,158
Total deferred tax assets	(10,834,857)	31,428,691	(42,263,548)	14,792,241
Nonadmitted deferred tax assets			30,099,174	(10,534,711)
Admitted deferred tax assets			(12,164,374)	4,257,530

Deferred tax liabilities:

NOTES TO FINANCIAL STATEMENTS

Employee Benefits	-	-	-
Salvage & Subrogation		803,755	
	(803,755)		(281,314)
Other Accruals		930,332	
	(930,332)		(325,616)
Total deferred tax liabilities	-	1,734,087	
	(1,734,087)		(606,930)
Net admitted deferred tax asset		(10,430,287)	3,650,600

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

	2002	2001	Change
Deferred tax assets:			
Discounting of reserves	11,000,042	10,161,672	838,370
Escrow Losses	-	1,103,548	(1,103,548)
Employee Benefits	887,055	994,237	(107,182)
Gain/Loss Sale of Assets	1,227,016	-	1,227,016
Unrealized Loss	128,491	-	128,491
Incentive Compensation	117,354	-	117,354
Reserve Accruals	390,125	-	390,125
Other Accruals	1,042,158	2,584,946	(1,542,788)
Total deferred tax assets	14,792,241	14,844,403	(52,162)
Nonadmitted deferred tax assets	(10,534,711)	(8,196,978)	(2,337,733)
Admitted deferred tax assets	4,257,530	6,647,425	(2,389,895)
Deferred tax liabilities:			
Employee Benefits	-		3,122,213
		(3,122,213)	
Salvage & Subrogation			-
	(281,314)		(281,314)
Other Accruals			458,490
	(325,616)	(784,106)	
Total deferred tax liabilities	(606,930)	(3,906,319)	3,299,389
Net admitted deferred tax asset	3,650,600	2,741,106	909,494

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

	Amount	Tax Effect
Income before taxes	40,765,467	14,267,913
Tax exempt income deduction	(2,893,502)	(1,012,726)
Dividends received deduction	(112,293)	(39,303)
Nondeductible goodwill	-	-
Meals & Entertainment	369,152	129,203
Other non deductible adjustments		1,386
	3,959	
Subtotal after permanent differences	38,132,783	13,346,474
Temporary differences and prior year	12,694,080	4,442,928

NOTES TO FINANCIAL STATEMENTS

Temporary differences and prior year adjustments	12,694,080	4,442,928
Taxable Income/Current Tax	50,826,863	17,789,402

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	\$17,789,402
b. 2001	\$9,026,735
c. 2000	\$3,607,782

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 had a receivable from the parent and/or other related parties totaling \$10,983,255 and \$10,723,194 respectively, and a payable to the parent and/or other related parties of \$9,573,550 and \$6,835,654 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 Financial, Inc, domiciled in the State of Delaware, owns 100% of the outstanding shares of the Company.
- H.** The Company owns 427,000 shares of its ultimate parent, FNF. These shares were purchased on the open market, and represent less than 1/2 of 1% of the outstanding shares of FNF.
- 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:

NOTES TO FINANCIAL STATEMENTS

- 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 \$416,775 and \$201,698 were made in 2002 and 2001.

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 3% 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 \$244,190 and \$152,298 respectively.

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 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 5,000,000 shares of common stock authorized, 447,835 shares issued and outstanding. The par value per share is \$80.
- B. The Company has no preferred stock outstanding. See General Interrogatories for further information.
- C. The maximum amount of dividends, which can be paid by State of California Insurance companies to shareholders without prior approval of the Insurance Commissioner, is subject to restrictions relating to statutory surplus. Statutory surplus at December 31, 2002 was \$92,884,187. The maximum dividend payout which may be made without prior approval in 2003 is \$22,976,000. The Company declared and paid a cash dividend of \$16,100,000 during 2002.
- 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 | \$ (11,285,303) |
| (2) Non-admitted asset values | \$ (35,421,243) |
| (3) Provision for reinsurance | \$ -0- |

NOTES TO FINANCIAL STATEMENTS

- I. Surplus Notes – None
- J. 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.
- (2) The Company has been named in class action lawsuits alleging irregularities and violations of law in connection with title and escrow practices. A stipulated final judgment was entered on October 8, 2002 in the suit filed by the Attorney General of the State of California. The judgment enjoins certain Fidelity National Financial, Inc. subsidiaries, including its title insurance underwriters, (collectively, "Fidelity"), from engaging in certain practices in connection with title and escrow services. Fidelity must pay \$5,148,320 in two equal installments, the first of which was paid October 8, 2002 and the second of which will be paid October 8, 2004. On certain conditions Fidelity also must pay any former escrow customer \$65 for each closed transaction, and provide not more than \$20 million of discounts on escrow and title services to former customers who close an escrow with Fidelity over the next 10 years. Plaintiffs may verify the truth of certain representations made during the negotiations for settlement, and may vacate the judgment and proceed with the action if Plaintiffs, in their sole discretion determine the information was not accurate and complete. The remaining private suits were settled on the same terms, with the additional provision of payment of fees for private counsel that has now been determined by arbitration. The Company does not believe that the resolution of these lawsuits will have a material impact on its financial position or on its operations.

15. Leases:

The Company is a party to a number of long-term noncancelable operating leases for certain facilities, furniture and equipment which expire at various times through 2008. Rental expense for 2002 and 2001 was approximately \$5,881,301 and \$4,854,329 respectively. At December 31, 2002, the minimum rental commitments under all such leases with initial or remaining terms of more than one year, exclusive of any additional amounts that may become due under escalation clauses, are:

2003	6,091,189
2004	5,075,528
2005	3,786,401
2006	2,541,374
2007 and beyond	1,003,126
	<u>18,497,618</u>

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

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

Non-applicable

20. Other Items:

NOTES TO FINANCIAL STATEMENTS

- A. Extraordinary Items – None
- B. Troubled Debt Restructuring – None
- C. Other Disclosures:
 - (1) Assets in the amount of \$20,253,559 and \$4,639,916 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 \$75,075,302 and \$40,757,431, 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 \$766,000 from \$47,921,000 in 2001 to \$48,687,000 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	22,836,214	8.252	22,836,214	8.417
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	21,903,867	7.915	21,903,867	8.073
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	25,643,118	9.266	25,643,118	9.452
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	23,760,759	8.586	23,760,759	8.758
1.43 Revenue and assessment obligations	29,766,188	10.756	29,766,188	10.971
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	4,237,164	1.531	4,237,164	1.562
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)	33,290,159	12.030	32,046,322	11.812
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds	20,368,584	7.360	20,368,584	7.508
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated	9,549,080	3.451	9,549,080	3.520
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	14,018,410	5.066	9,835,040	3.625
3.32 Unaffiliated	1,877,365	0.678	1,877,365	0.692
3.4 Other equity securities:				
3.41 Affiliated	17,314,802	6.257	17,314,802	6.382
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	41,000	0.015	41,000	0.015
4.2 Agricultural				
4.3 Single family residential properties	756,339	0.273	756,339	0.279
4.4 Multifamily residential properties				
4.5 Commercial loans	3,279,941	1.185	3,279,941	1.209
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)	40,046	0.014	40,046	0.015
5.3 Property held for sale (\$ 0 including property acquired in satisfaction of debt)	789,671	0.285	789,671	0.291
6. Policy loans				
7. Receivables for securities	28,323	0.010	28,323	0.010
8. Cash and short-term investments	40,125,730	14.500	40,125,730	14.790
9. Other invested assets	7,106,828	2.568	7,106,828	2.619
10. Total invested assets	276,733,588	100.000	271,306,381	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? CALIFORNIA
- 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). 02/26/2001
- 3.4 By what department or departments? CALIFORNIA DEPARTMENT OF INSURANCE
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No [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	15,000		30		Yes [X] No []	Yes [] No [X]
Common	5,000,000	447,835	80	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 [X] No []

21.2 If yes, state the amount thereof at December 31 of the current year. \$ 9,543,231

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 CO.	700 S. FLOWER ST., STE 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
ASSETS MANAGED IN-HOUSE	VINCE CARRINO	4050 CALLE REAL, SANTA BARBARA, CA 93110
ASSETS MANAGED IN-HOUSE	STUART GAULD	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? \$ 521,566

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
American Land Title Assn	\$ 466,518
	\$
	\$
	\$

24.1 Amount of payments for legal expenses, if any? \$ 971,519

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
Bell, Nunnally & Mar	\$ 164,777
	\$
	\$
	\$

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. \$ 90,000,000

- 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 [X] NO []

- 5.2 If yes, give full information FIDELITY NATIONAL TITLE INSURANCE OF TEXAS WAS MERGED INTO THE COMPANY IN DECEMBER 1993. FIDELTY NATIONAL TITLE INSURANCE COMPANY OF CALIFORNIA AND NATIONS TITLE INSURANCE COMPANY WERE MERGED EFFECTIVE AUGUST 7, 1997 AND DECEMBER 29, 1997, RESPECTIVELY.

- 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)	71,830,516	41,071,090	25,230,315	28,266,150	28,770,153
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	117,966,937	92,155,951	87,195,410	102,465,614	137,360,689
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	537,787,589	423,817,568	314,398,540	357,776,574	320,732,139
4. Total	727,585,042	557,044,609	426,824,265	488,508,338	486,862,981
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	709,656,248	546,803,113	420,316,953	477,772,161	472,664,463
6. Escrow and settlement service charges (Part 1A, Line 2)	16,999,830	6,208,786	3,335,716	3,905,510	4,605,691
7. Title examinations (Part 1C, Line 1)					
8. Searches and abstracts (Part 1C, Line 2)	8,730,447	3,005,323	1,036,802	961,176	
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	5,380,548	982,657	9,780,184	7,732,162	6,770,563
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	740,767,073	556,999,879	434,469,655	490,371,009	484,040,717
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	33,940,182	17,745,304	539,485	11,484,087	15,709,632
14. Net investment gain or (loss) (Line 11)	6,825,285	7,407,364	11,819,418	10,583,187	7,825,384
15. Total other income (Line 12)					
16. Federal income taxes incurred (Line 14)	17,789,402	9,026,735	3,607,782	4,818,433	12,946,582
17. Net income (Line 15)	22,976,065	16,125,933	8,751,121	17,248,841	10,588,434
Balance Sheet Items (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 10, Col. 3)	7,886,803	6,453,127	3,170,999	4,377,417	4,363,361
19. Total admitted assets (Page 2, Line 21, Col. 3)	315,998,839	263,550,108	245,771,119	232,611,459	233,171,383
20. Known claims reserve (Page 3, Line 1)	48,686,527	47,921,404	52,879,989	50,475,616	42,427,725
21. Statutory premium reserve (Page 3, Line 2)	139,797,488	122,608,125	112,094,551	105,764,579	94,981,905
22. Total liabilities (Page 3, Line 21)	223,114,652	199,076,888	175,806,551	166,488,562	161,220,176
23. Capital paid up (Page 3, Lines 23 + 24)	35,826,800	35,826,800	35,826,800	35,826,800	35,826,800
24. Surplus as regards policyholders (Page 3, Line 30)	92,884,187	64,473,222	69,964,568	66,122,897	71,951,207
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)	59.0	65.3	72.6	74.5	66.4
26. Stocks (Lines 2.1 & 2.2)	21.7	27.3	10.5	12.9	15.3
27. Mortgage loans on real estate (Line 3)	1.5	1.7	1.6	1.7	1.8
28. Real estate (Lines 4.1, 4.2 & 4.3)	0.3	0.3	0.5	0.9	0.8
29. Cash and short-term investments (Line 5)	14.8	2.3	8.4	10.0	15.6
30. Other invested assets (Line 6)	2.6	3.0	6.5		
31. Receivable for securities (Line 7)		0.1			
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)	31,333,212	13,291,746	2,027,833	5,054,627	5,968,881
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	31,333,212	13,291,746	2,027,833	5,054,627	5,968,881
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)	33.8	20.6	2.9	7.7	8.3

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)	479,968	4,629,459	(4,323,348)	(2,987,031)	(2,215,541)
42. Change in nonadmitted assets (Line 21)	25,314,236	(18,929,358)	8,913,899	(12,590,122)	16,611,945
43. Dividends to stockholders (Line 28)	(16,100,000)	(8,700,000)	(9,500,000)	(7,500,000)	
44. Change in surplus as regards policyholders for the year (Line 31)	28,410,963	(5,491,344)	3,841,671	(5,828,312)	24,984,838
Losses Paid and Incurred (Part 2A)					
45. Net payments (Line 5, Col. 4)	29,580,506	28,479,217	20,577,841	15,869,578	21,094,134
46. Losses and allocated LAE incurred (Line 8, Col. 4)	30,345,627	23,520,634	22,982,214	23,917,469	15,743,572
47. Unallocated LAE incurred (Line 9, Col. 4)					
48. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	30,345,627	23,520,634	22,982,214	23,917,469	15,743,572
Operating Expenses to Total Operating Income (Part 4)(%) (Line item divided by Page 4, Line 3 x 100.0)					
49. Personnel costs (Part 4, Line 1.5, Col. 4)	7.0	5.0	5.0	4.9	5.0
50. Amount paid to or retained by title agents (Part 4, Line 2, Col. 4)	77.0	81.0	81.0	81.4	83.0
51. All other operating expenses (Part 4, Lines 24 minus 1.5 minus 2, Col. 4)	7.4	6.0	8.0	6.6	6.0
52. Total (Lines 49 to 51)	91.3	92.0	94.0	92.9	94.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
53. Losses and loss adjustment expenses incurred (Line 4)	4.1	4.0	5.0	4.9	3.3
54. Operating expenses incurred (Line 5)	91.3	93.0	95.0	92.8	93.5
55. Aggregate write-ins for other operating deductions (Line 6)					
56. Total operating deductions (Line 7)	95.4	97.0	100.0	97.7	96.8
57. Net operating gain or (loss) (Line 8)	4.6	3.0		2.4	3.2
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)	4.2	4.0	5.0	4.9	3.2
59. Operating expenses incurred to net premiums written (Page 4, Line 5)	93.1	93.0	96.0	93.2	93.5

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	2,284,313
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(14,536)
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))	368,000
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	263,956
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	1,641,207
8. Book/adjusted carrying value at the end of current period	1,260,526
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	1,260,526
11. Total nonadmitted amounts	430,809
12. Statement value, current period (Page 2, real estate lines, current period)	829,717

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	8,715,107
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	889,673
2.2 Additional investment made after acquisitions	889,673
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	(100,391)
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	366,940
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	9,137,449
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	9,137,449
12. Total nonadmitted amounts	5,060,169
13. Statement value of mortgages owned at end of current period	4,077,280

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	6,410,000
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	
2.2 Additional investment made after acquisitions	1,386,828
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	690,000
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	7,106,828
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	7,106,828
12. Total nonadmitted amounts	
13. Statement value of long-term invested assets at end of current period	7,106,828

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value (a)	Actual Cost	Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	48,977,244	50,007,275	49,719,676	45,985,873
	2. Canada				
	3. Other Countries				
	4. Totals	48,977,244	50,007,275	49,719,676	45,985,873
States, Territories and Possessions (Direct and guaranteed)	5. United States	25,643,118	25,697,862	25,925,263	24,710,000
	6. Canada				
	7. Other Countries				
	8. Totals	25,643,118	25,697,862	25,925,263	24,710,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	23,760,759	23,766,236	24,208,819	23,175,000
	10. Canada				
	11. Other Countries				
	12. Totals	23,760,759	23,766,236	24,208,819	23,175,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	29,766,188	29,856,020	30,510,949	28,680,000
	14. Canada				
	15. Other Countries				
	16. Totals	29,766,188	29,856,020	30,510,949	28,680,000
Public Utilities (unaffiliated)	17. United States	4,269,807	4,366,769	4,393,159	4,200,000
	18. Canada				
	19. Other Countries				
	20. Totals	4,269,807	4,366,769	4,393,159	4,200,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	29,020,353	30,890,367	32,917,968	33,480,000
	22. Canada				
	23. Other Countries				
	24. Totals	29,020,353	30,890,367	32,917,968	33,480,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	161,437,469	164,584,529	167,675,834	160,230,873
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	9,549,081	9,549,081	9,793,231	
	36. Canada				
	37. Other Countries				
	38. Totals	9,549,081	9,549,081	9,793,231	
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks	9,549,081	9,549,081	9,793,231	
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	22,245,950	22,245,950	22,690,410	
	50. Canada				
	51. Other Countries				
	52. Totals	22,245,950	22,245,950	22,690,410	
Parent, Subsidiaries and Affiliates	53. Totals	31,333,212	31,333,212	34,702,951	
	54. Total Common Stocks	53,579,162	53,579,162	57,393,361	
	55. Total Stocks	63,128,243	63,128,243	67,186,592	
	56. Total Bonds and Stocks	224,565,712	227,712,772	234,862,426	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 110,239,085.

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	200,637,900	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	311,903,901	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	(1,524,666)	6.3 Column 11, Part 2, Section 2	
3.2 Column 12, Part 2, Section 1	(9,360)	6.4 Column 11, Part 4	
3.3 Column 10, Part 2, Section 2	2,648,928	7. Book/adjusted carrying value at end of current period	224,565,712
3.4 Column 10, Part 4	2,785,017	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	(1,403,560)	9. Subtotal (Lines 7 plus 8)	224,565,712
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	290,472,448	10. Total nonadmitted amounts	5,427,207
		11. Statement value of bonds and stocks, current period	219,138,505

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	975,828	32,825,800	14,355,058	820,559		48,977,245	25.335	36,219,985	25.608	48,977,244	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	975,828	32,825,800	14,355,058	820,559		48,977,245	25.335	36,219,985	25.608	48,977,244	
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		8,265,776	17,115,089			25,380,865	13.129	22,119,249	15.639	25,380,865	
3.2 Class 2		262,253				262,253	0.136			262,253	
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		8,528,029	17,115,089			25,643,118	13.265	22,119,249	15.639	25,643,118	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1		13,548,518	9,937,241	275,000		23,760,759	12.291	46,651,818	32.984	23,760,759	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals		13,548,518	9,937,241	275,000		23,760,759	12.291	46,651,818	32.984	23,760,759	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1		22,337,933	7,428,255			29,766,188	15.398	349,523	0.247	29,766,188	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals		22,337,933	7,428,255			29,766,188	15.398	349,523	0.247	29,766,188	

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		4,269,807				4,269,807	2.209	4,325,911	3.059	4,269,807	
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals		4,269,807				4,269,807	2.209	4,325,911	3.059	4,269,807	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	31,878,816	8,160,293	10,280,281			50,319,390	26.030	21,423,292	15.147	50,319,390	
7.2 Class 2	249,956		5,172,221			5,422,177	2.805	9,470,631	6.696	5,422,177	
7.3 Class 3		4,442,600				4,442,600	2.298			4,442,600	
7.4 Class 4											
7.5 Class 5											
7.6 Class 6					715,000	715,000	0.370	877,500	0.620	715,000	
7.7 Totals	32,128,772	12,602,893	15,452,502		715,000	60,899,167	31.502	31,771,423	22.463	60,899,167	
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	32,854,644	89,408,127	59,115,924	1,095,559		182,474,254	94.392	X X X	X X X	182,474,253	
10.2 Class 2	249,956	262,253	5,172,221			5,684,430	2.940	X X X	X X X	5,684,430	
10.3 Class 3		4,442,600				4,442,600	2.298	X X X	X X X	4,442,600	
10.4 Class 4								X X X	X X X		
10.5 Class 5								X X X	X X X		
10.6 Class 6					715,000	(c) 715,000	0.370	X X X	X X X	715,000	
10.7 Totals	33,104,600	94,112,980	64,288,145	1,095,559	715,000	(b) 193,316,284	100.000	X X X	X X X	193,316,283	
10.8 Line 10.7 as a % of Col. 6	17.125	48.683	33.255	0.567	0.370	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	969,548	60,818,096	69,302,135			X X X	X X X	131,089,779	92.684	131,089,779	
11.2 Class 2		9,470,631				X X X	X X X	9,470,631	6.696	9,470,631	
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				
11.6 Class 6		877,500				X X X	X X X	(c) 877,500	0.620	877,500	
11.7 Totals	969,548	71,166,227	69,302,135			X X X	X X X	(b) 141,437,910	100.000	141,437,910	
11.8 Line 11.7 as a % of Col. 8	0.685	50.316	48.998			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	32,854,644	89,408,127	59,115,925	1,095,559		182,474,255	94.392	131,089,779	92.684	182,474,255	X X X
12.2 Class 2	249,956	262,253	5,172,221			5,684,430	2.940	9,470,631	6.696	5,684,430	X X X
12.3 Class 3		4,442,600				4,442,600	2.298			4,442,600	X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6					715,000	715,000	0.370	877,500	0.620	715,000	X X X
12.7 Totals	33,104,600	94,112,980	64,288,146	1,095,559	715,000	193,316,285	100.000	141,437,910	100.000	193,316,285	X X X
12.8 Line 12.7 as a % of Col. 6	17.125	48.683	33.255	0.567	0.370	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	17.125	48.683	33.255	0.567	0.370	100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Class 1										X X X	
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

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

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

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

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	534,033	31,303,562	12,902,486			44,740,081	23.143	36,219,985	25.608	44,740,081	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	441,795	1,522,238	1,452,573	820,559		4,237,165	2.192			4,237,164	
1.7 Totals	975,828	32,825,800	14,355,059	820,559		48,977,246	25.335	36,219,985	25.608	48,977,245	
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		8,528,029	17,115,089			25,643,118	13.265	22,119,249	15.639	25,643,118	
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		8,528,029	17,115,089			25,643,118	13.265	22,119,249	15.639	25,643,118	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations		13,548,518	9,937,241	275,000		23,760,759	12.291	46,651,818	32.984	23,760,759	
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		13,548,518	9,937,241	275,000		23,760,759	12.291	46,651,818	32.984	23,760,759	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations		22,337,933	7,428,255			29,766,188	15.398	349,523	0.247	29,766,188	
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		22,337,933	7,428,255			29,766,188	15.398	349,523	0.247	29,766,188	

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

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

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
6.	Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
	6.1 Issuer Obligations		4,269,807				4,269,807	2.209	4,325,911	3.059	4,269,807	
	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		4,269,807				4,269,807	2.209	4,325,911	3.059	4,269,807	
7.	Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
	7.1 Issuer Obligations	32,128,771	12,602,893	15,452,503		715,000	60,899,167	31.502	31,771,424	22.463	60,899,167	
	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	32,128,771	12,602,893	15,452,503		715,000	60,899,167	31.502	31,771,424	22.463	60,899,167	
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	32,662,804	92,590,742	62,835,574	275,000	715,000	189,079,120	97.808	X X X	X X X	189,079,120	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	441,795	1,522,238	1,452,573	820,559		4,237,165	2.192	X X X	X X X	4,237,164	
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	33,104,599	94,112,980	64,288,147	1,095,559	715,000	193,316,285	100.000	X X X	X X X	193,316,284	
10.8 Line 10.7 as a % of Col. 6	17.125	48.683	33.255	0.567	0.370	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	969,548	71,166,227	69,302,135					141,437,910	100.000	141,437,910	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined											
11.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined											
11.6 Other											
11.7 Totals	969,548	71,166,227	69,302,135					141,437,910	100.000	141,437,910	
11.8 Line 11.7 as a % of Col. 8	0.685	50.316	48.998					100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	32,662,804	92,590,742	62,835,574	275,000	715,000	189,079,120	97.808	141,437,910	100.000	189,079,120	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	441,795	1,522,238	1,452,573	820,559		4,237,165	2.192			4,237,165	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	33,104,599	94,112,980	64,288,147	1,095,559	715,000	193,316,285	100.000	141,437,910	100.000	193,316,285	X X X
12.8 Line 12.7 as a % of Col. 6	17.125	48.683	33.255	0.567	0.370	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	17.125	48.683	33.255	0.567	0.370	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	594,722,637	594,722,637			
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	562,843,822	562,843,822			
7. Book/adjusted carrying value, current year	31,878,815	31,878,815			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	31,878,815	31,878,815			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	31,878,815	31,878,815			
12. Income collected during year	473,625	473,625			
13. Income earned during year	477,390	477,390			

(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**

**SCHEDULE E-PART 1A-SEGREGATED FUNDS HELD FOR OTHERS
AS NON-INTEREST EARNING CASH DEPOSITS**

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

1 Depository	2 Rate of Interest	3 Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
Compass Bank	Albuquerque NM	1,496,648
Wells Fargo Bank	Albuquerque NM	5,827,231
Bank of America	Austin TX	121,581
Compass Bank	Austin TX	1,794,740
American Savings	Honolulu HI	2,385,260
Bank of Hawaii	Honolulu HI	7,876,606
Central Pacific Bank	Honolulu HI	1,653,098
First Hawaiian Bank	Honolulu HI	3,719,322
Allied Houston Bank	Houston TX	812,206
Bank of America	Houston TX	1,450,130
Bank One	Houston TX	2,020,884
Chase Bank	Houston TX	597,032
Comerica Bank	Houston TX	270,713
Compass Bank	Houston TX	293,010
Southwest Bank	Houston TX	2,029,601
Sterling Bank	Houston TX	924,498
Bank of America	San Jose CA	107,927
Sun Trust	Tennessee	428,803
0199998 Deposits in (1) depositories which do not exceed the allowable limit in any one depository	X X X	(2,631)
0199999 Total Federally Insured Depositories	X X X	33,806,659
NON-FEDERALLY INSURED DEPOSITORIES		
Compass Bank	Albuquerque NM	1,629,578
Wells Fargo Bank	Albuquerque NM	4,852,594
Bank of America	Austin TX	200,000
Compass Bank	Austin TX	2,662,648
American Savings	Honolulu HI	1,546,815
Bank of Hawaii	Honolulu HI	3,732,108
Central Pacific Bank	Honolulu HI	897,694
First Hawaiian Bank	Honolulu HI	1,815,109
Allied Houston Bank	Houston TX	19,772
Bank of America	Houston TX	323,822
Bank One	Houston TX	2,218,202
Chase Bank	Houston TX	1,730,533
Comerica Bank	Houston TX	1,025,222
Southwest Bank	Houston TX	2,521,747
Sterling Bank	Houston TX	26,401
Sun Trust	Tennessee	73,042
0299999 Total Non-Federally Insured Depositories	X X X	25,275,287
0399999 Total Open Depositories - Dec. 31st	X X X	59,081,946
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	59,081,946

1. Totals: Last day of January	30,296,660
2. February	33,755,713
3. March	36,637,660
4. April	35,687,095
5. May	37,398,177
6. June	41,198,291
7. July	39,360,418
8. August	42,317,269
9. September	64,516,777
10. October	57,118,787
11. November	64,973,408
12. December	59,081,944

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

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

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES				
FEDERALLY INSURED DEPOSITORIES				
Bank of America	Austin TX			227,841
Compass Bank	Austin TX			589,006
First American Bank	Austin TX			323,174
American Savings	Honolulu HI			641,853
Bank One	Houston TX			981,369
Chase Bank	Houston TX			770,888
Comerica Bank	Houston TX			230,001
Southwest Bank of Texas	Houston TX			215,257
Sun Trust Bank	Tennessee			217,954
0199998 Deposits in (5) depositories which do not exceed the allowable limit in any one depository	X X X			20,349
0199999 Total Federally Insured Depositories	X X X			4,217,692
NON-FEDERALLY INSURED DEPOSITORIES				
Bank of America	Austin TX			158,258
Compass Bank	Austin TX			710,325
First American Bank	Austin TX			152,493
American Savings Bank	Honolulu HI			5,937
Bank One	Houston TX			10,184,505
Chase Bank	Houston TX			483,219
Comerica Bank	Houston TX			25,221
Southwest Bank	Houston TX			55,706
0299999 Total Non-Federally Insured Depositories	X X X			11,775,664
0399999 Total Open Depositories - Dec. 31st	X X X			15,993,356
SUSPENDED DEPOSITORIES				
0499999 Total Suspended Depositories - Dec. 31st	X X X			
0599999 Grand Totals - All Depositories - Dec. 31st	X X X			15,993,356

1. Totals: Last day of January	18,361,692
2. February	12,078,178
3. March	29,635,120
4. April	18,153,696
5. May	17,062,243
6. June	17,437,466
7. July	16,752,819
8. August	16,713,123
9. September	17,883,285
10. October	16,373,931
11. November	15,958,338
12. December	15,993,355

SCHEDULE E - PART 1C - REINSURANCE RESERVE FUNDS

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which deposits of reinsurance reserve funds were maintained by the Company at any time during the year and the balances, if any (according to reporting entity's records) on December 31, of the current year. Exclude balances represented by negotiable instruments.

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES				
0199998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository-open depositories	X X X			
0199999 Total Open Depositories - Dec. 31st	X X X			
SUSPENDED DEPOSITORIES				
0299998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository-suspended depositories	X X X			
0299999 Total Suspended Depositories - Dec. 31st	X X X			
NONE				
0399999 Grand Totals - All Depositories - Dec. 31st.	X X X			

1. Totals: Last day of January	
2. February	
3. March	
4. April	
5. May	
6. June	
7. July	
8. August	
9. September	
10. October	
11. November	
12. December	

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	59,081,946	15,993,356	75,075,302
2. Suspended depositories			
3. Total segregated cash funds held for others (Note B(2), Page 2)	59,081,946	15,993,356	75,075,302
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)	59,081,946	15,993,356	75,075,302
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			8,225,614
7. Suspended depositories			
8. Total general funds			8,225,614
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			8,225,614
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			8,225,614
15. Company funds on hand			21,301
16. Total company funds on hand and on deposit			8,246,915

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		45,195,183	17,700,270
18. Suspended depositories			
19. Total segregated funds held for others		45,195,183	17,700,270
Company Funds on Deposit			
20. Open depositories	43,684	4,389,630	1,162,158
21. Suspended depositories			
22. Total company funds on deposit	43,684	4,389,630	1,162,158
Total All Funds on Deposit			
23. Open depositories	43,684	49,584,813	18,862,428
24. Suspended depositories			
25. Total all funds on deposit	43,684	49,584,813	18,862,428

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
74-0476580	50598	Alamo Title Insurance	TX	19,000	3						
36-2468956	50229	Chicago Title Insurance Company	MO	1,231,434	241						
13-1286310	51071	Fidelity National Title Insurance Company of New York	NY	1,354,711	237						
11-0627325	51020	National Title Insurance of New York Inc	NY	24,000	4						
95-2410872	50067	Ticor Title Insurance Company	CA	74,972	13						
0299999		Total Affiliates - U.S. Non-Pool		2,704,117	498						
0499999		Total Affiliates		2,704,117	498						
95-2566122	50814	First American Title Insurance Co	CA	245,100	88						
0599998		Total Other U.S. Unaffiliated Insurers Less Than \$50,000		297,361	106						
0599999		Total Other U.S. Unaffiliated Insurers		542,461	194						
9999999		TOTALS		3,246,578	692						

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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		
74-0476580	50598	Alamo Title Insurance	TX		122,000	22						
36-2468956	50229	Chicago Title Insurance Company	MO		1,459,939	263						
36-0906930	00000	Chicago Title & Trust Company	IL		90,000	16						
13-1286310	51071	Fidelity National Title Insurance Company of	NY		798,200	142						
11-0627325	51020	National Title Insurance of New York Inc	NY		2,500							
11-0907410	51101	Nations Title Insurance of New York Inc	NY		7,500	1						
95-2216067	50857	Security Union Title Insurance Company	CA		203,023	62						
95-2410872	50067	Ticor Title Insurance Company	CA		566,046	101						
0299999	Total Authorized - Affiliates - U.S. Non-Pool				3,249,208	607						
0499999	Total Authorized - Affiliates				3,249,208	607						
59-2633824	50687	Attorney's Title Insurance	FL		40,000	15						
23-1253755	50083	Commonwealth Land Title Insurance	PA		402,407	147						
95-2566122	50814	First American Title Insurance Company	CA		472,212	161						
11-2162335	51039	First American Title Insurance Company of Ne	NY		50,000	18						
74-0891060	50636	First American Title Insurance Company of Tex	TX		15,000	6						
56-0997685	50369	Investors Title Insurance	NC		9,875	3						
54-0278740	50024	Lawyers Title Insurance	VA		478,320	173						
41-0579050	50520	Old Republic National Title Insurance	MN		125,000	46						
74-0924290	50121	Stewart Title Guaranty Co	TX		374,577	137						
86-0719450	50012	Transnation Title Insurance	AZ		25,000	10						
0599999	Total Authorized - Other U.S. Unaffiliated Insurers				1,992,391	716						
AA-3194126	00000	LLOYD'S ARCH REINSURANCE LIMITED	BERMUDA			11						
AA-3194139	00000	LLOYD'S AXIS SPECIALTY LIMITED	BERMUDA			17						
AA-3190463	00000	LLOYD'S IPCRE LIMITED	BERMUDA			10						
AA-3190757	00000	LLOYD'S XL RE LTD	BERMUDA			6						
AA-1126510	00000	LLOYD'S SYNDICATE KLN-KILN	LONDON			1						
AA-1126190	00000	LLOYD'S SYNDICATE FRW-F WHITE	LONDON			10						
AA-1126435	00000	LLOYD'S SYNDICATE FDY-FARADAY	LONDON			3						
AA-1128488	00000	LLOYD'S SYNDICATE AGM-ACE	LONDON			4						
AA-1126623	00000	LLOYD'S SYNDICATE AFB-BEAZLEY	LONDON			26						
AA-1128000	00000	LLOYD'S SYNDICATE HAR-HARRINGTON	LONDON			2						
AA-1126033	00000	LLOYD'S SYNDICATE HIS-HISCOX	LONDON			8						
AA-1126727	00000	LLOYD'S SYNDICATE SAM-MEACOCK	LONDON			3						
AA-1126958	00000	LLOYD'S SYNDICATE GSC-CHRISTENSEN	LONDON			3						
AA-1126570	00000	LLOYD'S SYNDICATE ATR-ATRIUM	LONDON			2						
AA-1780070	00000	LLOYD'S QBE INS & REINS (EUROPE) LTD.	LONDON			5						
0899999	Total Authorized - Other Non-U.S. Insurers					111						

SCHEDULE F - PART 3

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in Excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
NONE																

4 2

1. Amounts in dispute totaling \$ _____ 0 are included in Column 5.
2. Amounts in dispute totaling \$ _____ 0 are excluded from Column 13.
3. Column 5 excludes \$ _____ 0 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

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						
270	100%	12/31/2001	12/31/2001	12/31/2001	3,266,003	3,266,495	Cost	492	
270.01	100%	01/01/1802	12/31/2001	01/01/1993	328,319	328,319	Cost		
270.41	100%	01/01/1930	12/31/2001	01/01/1984	43,525	43,525	Cost		
270.99	100%	01/01/1940	12/31/2001	01/01/1995	251,000	251,000	Cost		
358.161	100%	01/01/1950	01/01/1958	01/01/1987	995,306	365,306	Depreciated Cost		100,000
70.1699	100%	01/01/1885	01/01/1990	01/01/1987	878,136	878,136	Cost		
270.2	100%	01/01/1848	12/31/2001	01/01/1990	196,274	196,274	Cost		
270.15	100%	01/01/1880	12/31/2001	01/01/1993	429,792	652,208	Cost		
270.103	100%	01/01/1854	12/31/2001	01/01/1996	128,200	128,200	Cost		
270.06	100%	01/01/1999	12/31/2001	01/01/1999	592,005	602,662	Cost		
370.07	Partial 7.14%	01/01/1889	12/31/2001	01/01/1995	1,374,000	1,374,000	Cost		
270.08	Partial 2.38%	01/01/1889	12/31/2001	01/01/1995	1,471,000	1,463,555	Cost		
270.09	Partial 2.38%	01/01/1870	12/31/2001	01/01/1997	295,966	495,016	Cost		
270.85	100%	01/01/1855	12/31/2001	01/01/1995	343,754	343,754	Cost		
270.9	100%	01/01/1940	12/31/2001	01/01/1990	270,000	270,000	Cost		
270.51	100%	01/01/1890	12/31/2001	01/01/1984	7,261	7,261	Cost		
270.58.1	100%	01/01/1840	12/31/2001	01/01/1993	32,138	32,138	Cost		
270.58.2	100%	01/01/1870	12/31/2001	01/01/1993	70,000	70,000	Cost		
270.96	100%	01/01/1920	12/31/2001	01/01/1989	137,500	137,500	Cost		
270.97	100%	01/01/1948	12/31/2001	01/01/1991	250,000	250,000	Cost		
270.49.1	100%	01/01/1840	12/31/2001	01/01/1995	35,993	35,993	Cost		
270.29.2	100%	01/01/1850	12/31/2001	01/01/1995	43,300	43,300	Cost		
270.98	100%	01/01/1834	12/31/2001	01/01/1994	376,137	376,137	Cost		
270.104	100%	01/01/1854	12/31/2001	01/01/1996	182,040	182,040	Cost		
494	100%	01/01/1930	12/31/2001	01/01/1991	65,546	65,546	Cost		
494.1	100%	01/01/1840	01/01/1984	01/01/1990	150,000	150,000	Cost		
494.12	100%	01/01/1901	01/01/1982	01/01/1990	96,228	96,228	Cost		
494.17	100%	01/01/1846	12/31/2001	01/01/1991	222,252	222,252	Cost		
494.18	100%	01/01/1952	01/01/1985	01/01/1990	60,996	60,996	Cost		
494.19	100%	01/01/1930	01/01/1982	01/01/1990	226,318	226,318	Cost		
494.2	100%	01/01/1911	01/01/1987	01/01/1990	251,491	251,491	Cost		
494.21	100%	01/01/1890	01/01/1984	01/01/1990	176,302	176,302	Cost		
494.22	100%	01/01/1880	01/01/1990	01/01/1991	173,846	173,846	Cost		
494.14	100%	01/01/1876	12/31/2001	01/01/1991	140,508	140,508	Cost		
494.15	100%	01/01/1911	01/01/1987	01/01/1990	337,013	337,013	Cost		
494.16	100%	01/01/1846	12/31/2001	01/01/1990	140,508	274,495	Cost		
270.21	Partial 13%	01/01/1975	12/31/2001	01/01/1995	691,000	691,000	Cost		
270.101	100%	01/01/1947	01/01/1996	01/01/1996	300,000	300,000	Cost		
270.15.1	Partial 10%	01/01/1984	12/31/2001	01/01/2000	127,611	127,611	Cost		
360.22	Partial 15%	01/01/1860	12/31/2001	01/01/1995	748,146	748,146	Cost		
360.23	Partial 15%	01/01/1860	12/31/2001	01/01/1995	433,709	433,709	Cost		
360.24	100%	01/01/1860	12/31/2001	01/01/1995	116,667	116,667	Cost		
360.25	100%	01/01/1860	12/31/2001	01/01/1995	7,500	7,500	Cost		
360.04	100%	01/01/1880	12/31/2001	01/01/1987	35,170	35,170	Cost		

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

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						
360.05	100%	01/01/1850	01/01/1980	01/01/1987	278,404	278,404	Cost		
360.12	100%	01/01/1850	12/31/2001	01/01/1990	289,113	282,742	Depreciated Cost		
360.06	100%	01/11/1976	12/31/2001	01/01/1987	180,000	165,000	Depreciated Cost		
360.07	100%	01/01/1860	01/01/1975	01/01/1987	98,940	98,940	Cost		
289.01	100%	01/01/1860	01/01/1980	01/01/1995	450,000	450,000	Cost		
360.11	100%	01/01/1849	01/01/1980	01/01/1987	226,089	226,089	Cost		
360.32	100%	01/01/1870	12/31/2001	01/01/1987	102,242	98,621	Depreciated Cost		
360.13	100%	01/01/1854	12/31/2001	01/01/1987	181,635	181,635	Cost		
360.14	100%	01/01/1857	01/01/1981	01/01/1987	284,853	284,853	Cost		
360.15	100%	01/01/1849	01/01/1982	01/01/1987	245,028	245,028	Cost		
360.16	100%	01/01/1870	01/01/1984	01/01/1987	227,266	227,266	Cost		
360.17	100%	01/01/1855	01/01/1992	01/01/1987	200,753	224,368	Cost		
360.52	100%	01/01/1890	12/31/2001	01/01/1987	163,186	159,565	Depreciated Cost		
360.54	100%	01/01/1875	01/01/1976	01/01/1987	89,916	74,230	Depreciated Cost		
360.18	100%	01/01/1880	12/31/2001	01/01/1987	85,241	112,741	Cost		
360.19	100%	01/01/1850	01/01/1983	01/01/1987	227,700	241,762	Cost		52,274
360.21	100%	01/01/1885	01/01/1991	01/01/1987	237,819	237,819	Cost		
30-0001	100%	01/01/1974	12/31/2001	01/01/1995	283,015	282,625	Lower of Cost or Market		
30-0002	100%	01/01/1980	12/31/2001	01/01/1994	100,000	100,000	Lower of Cost or Market		
30-0003	100%	01/01/1947	12/31/2001	01/01/1995	383,205	383,205	Lower of Cost or Market		
30-0004	100%	01/01/1910	12/31/2001	01/01/1995	194,030	78,246	Lower of Cost or Market		
375.01	100%	01/01/1960	12/31/2001	01/01/1985	886,178	886,178	Cost		
375.02	100%	01/01/1895	01/01/1947	01/01/1985	646,681	646,681	Cost		
375.03	100%	01/01/1890	01/01/1940	01/01/1985	323,222	323,222	Cost		
375.04	100%	01/01/1930	01/01/1972	01/01/1985	573,208	459,763	Cost		113,445
375.05	100%	01/01/1860	01/01/1987	01/01/1987	5,000	5,000	Cost		
375.06	100%	01/01/1934	12/31/2001	01/01/1989	100,000	100,000	Cost		
375.07	100%	01/01/1875	01/01/1988	01/01/1988	1,482	1,482	Cost		
37510.161	100%	01/01/1988	12/31/2001	01/01/1991	89,450	89,450	Cost		
9999999 Totals					23,652,116	23,372,532	X X X	492	265,719

43.1

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

SCHEDULE H - PART 2

Showing All Title Plants Acquired During the Year

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering		5 Date Acquired	6 How Acquired	7 Name of Seller	8 Acquisition / Construction Cost to Company During Year	9 Book Value at December 31 of Current Year	10 Percentage Ownership as of December 31	11 Title Plant Not 100% Owned (Does Company Participate in Maintenance Cost? Yes or No)
		3 From	4 To							
270.15	Wholly owned	01/01/1950	01/01/1958	10/31/2002	Purchase	Bastrop Abstract Company	222,416	222,416	100.000	N/A
360.18	Wholly owned	09/01/1992	12/31/1996	01/31/2002	Purchase	Data Trace	27,500	27,500	100.000	N/A
999999 Totals							249,916	249,916	XXX	XXX

4
4

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)	23,387,843	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	265,719
2.1 Totals, Part 1, Col. 9	492	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	249,916	7. Net profit (loss) on sales, Part 3, Col. 12	
4. Totals	23,638,251	8. Book value, December 31, current year (Page 2, Line 9, Col. 1)	23,372,532

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)	17,913,400	17,913,400
2. Title plant assets held by subsidiaries (proportionate to ownership)	1,963,159	1,963,159
3. Total (Line 1 plus Line 2)	19,876,559	19,876,559

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	1,270,935	3,343	267,659	2,108	1,539,829	73,688				47,992		
2. 1993	X X X	458,372	782	81,848	612	540,390	7,528				7,522		
3. 1994	107,703	431,249	865	65,468	576	497,006	9,725				6,714		
4. 1995	77,799	335,292	1,205	52,685	160	389,022	10,862				6,354		
5. 1996	96,429	335,040	755	6,455	426	341,824	7,046				5,172		
6. 1997	81,533	334,653	415	8,213	208	343,073	8,060				5,474		
7. 1998	137,642	486,863	430	11,377	445	498,225	9,640				6,380		
8. 1999	125,437	488,509	580	12,599	534	501,154	8,754				6,449		
9. 2000	124,715	426,824	546	14,153	723	440,800	10,224				3,010		
10. 2001	182,393	557,045	924	10,197	652	567,514	6,751				1,312		
11. 2002	230,798	727,585	693	31,111	1,433	757,956	2,690				499		
12. Totals	X X X	5,852,367	10,538	561,765	7,877	6,416,793	154,968				96,878		

	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	20,522		121,680	17,457	5,490				5,706			
2. 1993	4,725		15,050	1,774	2,207				1,199			
3. 1994	3,986		16,439	2,079	1,345				1,905			
4. 1995	2,811		17,216	1,990	1,134				2,123			
5. 1996	1,891		12,218	1,749	1,405				1,885			
6. 1997	2,076		13,534	1,849	4,766				1,437			
7. 1998	1,357		16,020	2,060	3,227				3,896			
8. 1999	2,490		15,203	2,046	7,915				3,648			
9. 2000	2,287		13,234	1,575	8,863				5,872			
10. 2001	546		8,063	1,112	7,102				13,555			
11. 2002	1,100		3,189	455	5,232				23,492			
12. Total	43,791		251,846	34,146	48,686				64,718			

	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	11,196	331	132,876			132,876	0.086	0.086	X X X			11,196
2. 1993	3,406	76	18,456			18,456	0.034	0.034	X X X			3,406
3. 1994	3,250	90	19,689			19,689	0.040	0.040	0.183			3,250
4. 1995	3,257	118	20,473			20,473	0.053	0.053	0.263			3,257
5. 1996	3,290	122	15,508			15,508	0.045	0.045	0.161			3,290
6. 1997	6,203	242	19,737			19,737	0.058	0.058	0.242			6,203
7. 1998	7,123	351	23,143			23,143	0.046	0.046	0.168			7,123
8. 1999	11,563	497	26,766			26,766	0.053	0.053	0.213			11,563
9. 2000	14,735	589	27,969			27,969	0.063	0.063	0.224			14,735
10. 2001	20,657	613	28,720			28,720	0.051	0.051	0.157			20,657
11. 2002	28,724	390	31,913			31,913	0.042	0.042	0.138			28,724
12. Total	113,404	3,419	365,250			365,250	X X X	X X X	X X X		X X X	113,404

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	675,906	1,759	265,713	1,315	942,063	56,215				30,970		
2. 1993	X X X	176,392	398	81,788	395	258,183	2,817				3,382		
3. 1994		142,598	407	64,608	386	207,227	4,147				2,962		
4. 1995		99,096	317	50,018	79	149,352	4,251				2,247		
5. 1996		13,564	28	6,348	11	19,929	1,820				1,196		
6. 1997	224	15,539	17	8,164	9	23,711	859				782		
7. 1998	8,076	28,770	25	11,377	26	40,146	491				335		
8. 1999	4,859	28,266	35	12,599	32	40,868	842				1,184		
9. 2000	4,321	25,230	546	14,153	42	39,887	1,425				507		
10. 2001	9,912	41,071	64	10,197	46	51,286	906				121		
11. 2002	15,001	71,831	68	31,111	141	102,869	169				37		
12. Totals	X X X	1,318,263	3,664	556,076	2,482	1,875,521	73,942				43,723		

	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	13,285		87,185	9,769	2,828				2,416			
2. 1993	2,863		6,199	666	1,977				508			
3. 1994	1,142		7,109	689	433				806			
4. 1995	799		6,498	624	216				899			
5. 1996	499		3,016	363	497				798			
6. 1997	466		1,641	251	64				608			
7. 1998	17		826	186	320				1,650			
8. 1999	895		2,026	207	508				1,545			
9. 2000	344		1,932	159	833				2,486			
10. 2001	91		1,027	103	1,229				5,739			
11. 2002			206	35	243				9,947			
12. Total	20,401		117,665	13,052	9,148				27,402			

	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	5,244	157	92,429			92,429	0.098	0.098	X X X		5,244	
2. 1993	2,485	29	8,684			8,684	0.034	0.034	X X X		2,485	
3. 1994	1,239	17	8,348			8,348	0.040	0.040			1,239	
4. 1995	1,115	29	7,613			7,613	0.051	0.051			1,115	
5. 1996	1,295	19	4,311			4,311	0.217	0.216			1,295	
6. 1997	672	28	2,313			2,313	0.098	0.098	10.326		672	
7. 1998	1,970	41	2,796			2,796	0.070	0.070	0.346		1,970	
8. 1999	2,053	55	4,079			4,079	0.100	0.100	0.839		2,053	
9. 2000	3,319	67	5,251			5,251	0.133	0.132	1.215		3,319	
10. 2001	6,968	50	7,995			7,995	0.156	0.156	0.807		6,968	
11. 2002	10,190	28	10,396			10,396	0.101	0.101	0.693		10,190	
12. Total	36,550	520	154,215			154,215	X X X	X X X	X X X		36,550	

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	595,029	1,584	1,946	793	597,766	17,473				17,022		
2. 1993	X X X	281,979	384	60	217	282,206	4,711				4,140		
3. 1994		288,651	459	860	190	289,780	5,577				3,752		
4. 1995		236,196	888	2,667	81	239,670	6,612				4,107		
5. 1996	3,049	321,476	727	107	415	321,895	5,226				3,976		
6. 1997	4,810	319,115	397	49	199	319,362	7,201				4,693		
7. 1998	129,566	458,093	405		419	458,079	9,149				6,044		
8. 1999	120,578	460,243	545		502	460,286	7,912				5,264		
9. 2000	120,394	401,594			681	400,913	8,798				2,503		
10. 2001	172,481	515,974	860		607	516,227	5,845				1,190		
11. 2002	215,797	655,754	625		1,291	655,088	2,521				462		
12. Totals	X X X	4,534,104	6,874	5,689	5,395	4,541,272	81,025				53,153		

	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	7,236		34,495	7,688	2,663				3,290		
2. 1993	1,862		8,851	1,108	229				691		
3. 1994	2,845		9,329	1,390	912				1,098		
4. 1995	2,011		10,719	1,366	918				1,224		
5. 1996	1,392		9,202	1,386	908				1,087		
6. 1997	1,610		11,894	1,598	4,702				828		
7. 1998	1,339		15,193	1,874	2,907				2,247		
8. 1999	1,595		13,176	1,839	7,407				2,103		
9. 2000	1,943		11,301	1,416	8,030				3,386		
10. 2001	455		7,035	1,009	5,873				7,815		
11. 2002	1,100		2,983	420	4,989				13,545		
12. Total	23,388		134,178	21,094	39,538				37,314		

	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	5,953	174	40,448			40,448	0.068	0.068	X X X		5,953	
2. 1993	920	47	9,771			9,771	0.035	0.035	X X X		920	
3. 1994	2,010	73	11,339			11,339	0.039	0.039			2,010	
4. 1995	2,142	89	12,861			12,861	0.054	0.054			2,142	
5. 1996	1,995	103	11,197			11,197	0.035	0.035	3.672		1,995	
6. 1997	5,530	214	17,424			17,424	0.055	0.055	3.622		5,530	
7. 1998	5,154	310	20,347			20,347	0.044	0.044	0.157		5,154	
8. 1999	9,510	442	22,686			22,686	0.049	0.049	0.188		9,510	
9. 2000	11,416	522	22,717			22,717	0.057	0.057	0.189		11,416	
10. 2001	13,688	563	20,723			20,723	0.040	0.040	0.120		13,688	
11. 2002	18,534	362	21,517			21,517	0.033	0.033	0.100		18,534	
12. Total	76,852	2,899	211,030			211,030	X X X	X X X	X X X		X X X	76,852

**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	9,523	9,831	9,850	10,729	11,608	14,313	17,024	16,742	19,939	18,864
2. 1983	3,283	3,288	3,289	4,366	4,135	4,121	4,156	4,322	4,315	4,392
3. 1984	6,457	6,456	6,465	7,429	6,552	7,393	7,443	7,509	7,446	7,522
4. 1985	5,650	5,651	5,649	6,209	5,983	5,942	5,885	5,806	5,819	6,063
5. 1986	5,015	5,015	5,021	5,566	5,582	5,969	13,987	13,688	12,538	12,642
6. 1987	7,062	7,125	7,106	8,082	12,036	13,492	13,420	13,126	12,895	12,946
7. 1988	9,477	9,486	9,479	10,605	10,739	8,999	8,799	8,397	8,542	8,398
8. 1989	14,012	14,005	14,030	14,908	14,547	14,397	14,311	14,267	14,282	13,325
9. 1990	13,983	14,174	14,328	15,784	16,929	17,154	16,857	16,414	15,793	17,076
10. 1991	14,091	14,504	14,632	12,357	13,549	13,992	14,327	13,959	13,395	13,402
11. 1992	20,856	22,533	22,647	21,098	22,479	20,713	21,760	19,906	18,445	18,246
12. 1993	29,690	23,873	22,157	23,362	20,949	19,536	20,244	19,327	18,071	18,455
13. 1994	X X X	25,448	22,597	27,072	23,561	21,414	22,369	21,614	19,178	19,689
14. 1995	X X X	X X X	16,982	26,849	27,860	25,433	25,969	24,313	22,040	20,473
15. 1996	X X X	X X X	X X X	20,856	29,904	24,915	23,472	20,423	17,384	15,509
16. 1997	X X X	X X X	X X X	X X X	30,756	30,936	25,623	23,362	21,108	19,737
17. 1998	X X X	X X X	X X X	X X X	X X X	37,940	34,011	30,393	27,181	23,143
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	34,808	34,351	31,244	26,765
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	33,592	30,612	27,969
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	30,491	28,719
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	31,913

**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	7,689	8,069	8,668	9,269	9,566	12,019	12,846	14,460	15,613	15,681	2,347	4,182
2. 1983	2,353	2,733	2,759	2,846	3,856	3,875	3,941	4,107	4,303	4,304	111	255
3. 1984	5,366	5,785	5,850	5,957	5,962	6,389	7,124	7,293	7,296	7,296	199	491
4. 1985	5,112	5,166	5,202	5,484	5,529	5,551	5,624	5,626	5,626	5,791	276	494
5. 1986	3,850	4,035	4,303	4,588	4,874	5,339	5,463	5,860	11,931	12,167	503	711
6. 1987	5,591	6,078	6,110	6,536	6,816	12,386	12,428	12,472	12,460	12,492	540	551
7. 1988	5,535	6,606	6,860	7,132	7,352	7,304	7,322	7,335	7,343	7,355	403	513
8. 1989	8,552	9,513	10,286	11,076	11,618	12,092	12,109	12,150	12,268	12,278	559	584
9. 1990	8,288	10,131	11,657	12,473	13,669	14,154	14,607	14,968	14,888	15,277	706	710
10. 1991	5,549	7,487	8,028	9,324	10,179	11,213	11,888	11,974	12,129	12,295	619	699
11. 1992	2,881	8,000	10,595	12,116	14,591	15,771	16,088	16,473	16,629	16,745	827	846
12. 1993	594	3,830	5,771	10,404	11,459	12,469	13,591	13,924	14,439	15,050	770	928
13. 1994	X X X	958	4,218	8,204	10,544	12,689	14,525	16,108	16,074	16,439	901	1,088
14. 1995	X X X	X X X	1,717	7,247	9,562	11,758	14,065	15,480	16,214	17,217	823	1,049
15. 1996	X X X	X X X	X X X	1,533	4,822	7,715	9,595	10,720	11,640	12,219	737	890
16. 1997	X X X	X X X	X X X	X X X	2,195	4,239	7,735	10,823	12,064	13,534	587	1,021
17. 1998	X X X	X X X	X X X	X X X	X X X	1,159	5,461	10,300	13,953	16,020	634	1,075
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,068	6,559	12,327	15,203	500	1,049
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,308	8,018	13,233	349	637
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	2,112	8,062	158	341
21. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,189	21	44

**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	1,056	1,252	867	550	1,500	1,195	1,867	1,105	2,126	946
2. 1983	422	625	544	846	169	117	64	116		
3. 1984	281	338	343	307	341	447	64	31	29	29
4. 1985	225	4	94	203	180	81	28	1	40	108
5. 1986	813	669	469	393	382	223	6,366	6,180	160	154
6. 1987	1,151	589	509	522	3,435	192	68	84	35	19
7. 1988	3,161	2,106	2,049	1,711	2,210	1,126	897	826	820	455
8. 1989	3,439	3,323	3,097	1,983	1,517	1,031	1,033	1,052	1,105	59
9. 1990	2,690	2,827	1,586	1,669	1,000	750	303	208	156	250
10. 1991	2,347	1,369	1,511	1,376	1,169	624	336	282	136	75
11. 1992	4,566	4,395	3,887	2,877	2,663	986	590	426	262	67
12. 1993	1,200	3,186	3,183	3,267	2,635	1,897	1,236	1,674	1,456	1,108
13. 1994	X X X	2,096	4,196	5,261	4,418	3,512	2,913	1,749	1,151	615
14. 1995	X X X	X X X	2,992	5,390	4,955	4,422	3,188	2,141	1,520	647
15. 1996	X X X	X X X	X X X	3,035	5,027	4,908	3,306	2,480	1,545	991
16. 1997	X X X	X X X	X X X	X X X	1,783	4,169	5,070	3,808	2,807	3,154
17. 1998	X X X	X X X	X X X	X X X	X X X	2,352	6,235	6,357	4,454	2,544
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	2,515	6,423	7,030	6,254
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,541	6,383	7,032
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	2,311	5,634
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	4,151

**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	109	116	137	300	673	1,204	2,349	1,223	2,171	2,144
2. 1983	107	147	156	493	92	105	92	94		
3. 1984	32	32	75	175	155	600	37	16	15	21
4. 1985	46	20	106	144	95	94	3		33	28
5. 1986	196	130	285	234	197	109	1,917	1,689	224	42
6. 1987	219	85	276	352	1,816	146	15	30	10	23
7. 1988	335	263	473	1,176	1,189	706	316	234	265	161
8. 1989	591	638	560	1,134	800	585	402	832	712	60
9. 1990	473	458	806	934	485	392	109	59	68	519
10. 1991	353	254	1,031	748	536	347	208	281	315	57
11. 1992	748	564	1,485	1,173	990	415	204	190	220	275
12. 1993	170	374	2,378	1,279	1,089	996	771	1,187	965	1,098
13. 1994	X X X	297	3,100	2,238	1,549	1,518	925	787	523	730
14. 1995	X X X	X X X	2,484	1,911	1,670	1,664	1,125	1,115	1,113	487
15. 1996	X X X	X X X	X X X	1,061	2,111	2,286	1,109	783	567	414
16. 1997	X X X	X X X	X X X	X X X	947	2,110	2,147	1,634	1,236	1,613
17. 1998	X X X	X X X	X X X	X X X	X X X	1,118	1,872	1,597	1,279	682
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	793	1,696	2,161	1,661
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	947	1,848	1,831
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	670	1,467
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	1,081

**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	669	393	179	610	(131)	(105)	(39)	(46)	29	93
2. 1983	401	(218)	(170)	181	17	24	59	4	12	88
3. 1984	778	301	197	990	94	(43)	218	169	107	177
4. 1985	267	462	248	378	179	216	230	179	120	136
5. 1986	156	181	(36)	351	129	298	241	(40)	223	280
6. 1987	101	372	211	672	(31)	768	909	539	390	413
7. 1988	445	511	97	585	(12)	(137)	264	2	114	426
8. 1989	1,431	531	87	714	612	689	767	233	197	928
9. 1990	2,532	759	279	708	1,775	1,858	1,838	1,179	681	1,031
10. 1991	5,842	5,394	4,061	910	1,664	1,808	1,895	1,422	814	975
11. 1992	12,661	9,574	6,681	4,932	4,234	3,541	4,878	2,818	1,334	1,159
12. 1993	27,726	16,483	10,825	8,412	5,765	4,173	4,646	2,542	1,211	1,199
13. 1994	X X X	22,098	11,083	11,369	7,050	3,695	4,006	2,970	1,430	1,905
14. 1995	X X X	X X X	9,790	12,300	11,673	7,589	7,591	5,577	3,193	2,123
15. 1996	X X X	X X X	X X X	15,227	17,944	10,005	9,463	6,440	3,632	1,885
16. 1997	X X X	X X X	X X X	X X X	25,831	20,417	10,670	7,096	5,000	1,437
17. 1998	X X X	X X X	X X X	X X X	X X X	33,311	20,443	12,139	7,495	3,896
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	30,432	19,674	9,726	3,648
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,796	14,364	5,872
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	25,398	13,555
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	23,492

**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	75,644	76,000	79,948	79,000	83,094	82,745	90,230	90,745	88,305	90,215
2. 1993	11,648	16,069	18,116	18,054	21,498	21,862	21,439	21,503	21,775	21,816
3. 1994	X X X	14,257	17,425	18,137	19,549	17,907	16,780	16,682	16,512	15,087
4. 1995	X X X	X X X	17,584	18,922	16,506	17,665	18,984	17,159	16,894	17,052
5. 1996	X X X	X X X	X X X	24,832	21,645	22,697	21,219	21,454	21,169	19,735
6. 1997	X X X	X X X	X X X	X X X	20,272	17,713	15,572	16,572	14,920	13,905
7. 1998	X X X	X X X	X X X	X X X	X X X	20,270	17,744	17,714	17,489	17,699
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	25,999	24,576	22,390	21,215
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,425	29,795	26,497
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	26,883	26,040
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	33,283

**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	59,258	65,111	68,745	69,875	77,946	79,585	81,105	81,936	88,063	88,388	4,689	6,812
2. 1993	3,333	10,008	11,912	15,181	16,081	20,964	21,095	21,137	21,532	21,525	990	1,058
3. 1994	X X X	5,141	8,840	12,446	13,400	14,692	15,102	15,105	14,944	14,898	1,028	1,171
4. 1995	X X X	X X X	4,449	10,774	11,608	13,982	14,527	15,895	16,188	16,791	888	1,190
5. 1996	X X X	X X X	X X X	7,926	11,144	14,673	17,137	17,910	18,422	18,245	934	1,141
6. 1997	X X X	X X X	X X X	X X X	4,426	8,888	11,705	13,372	13,033	13,358	886	1,079
7. 1998	X X X	X X X	X X X	X X X	X X X	5,351	10,280	13,248	14,439	15,283	737	987
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	6,539	14,440	16,069	16,839	827	1,196
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,906	16,875	19,441	776	1,306
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	9,772	17,146	616	1,350
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	11,943	199	868

**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	14,181	9,375	7,026	5,667	6,402	1,588	6,864	6,678	482	385
2. 1993	7,141	5,227	4,246	1,849	3,578	521	184	132	63	36
3. 1994	X X X	8,084	6,194	3,896	4,349	1,954	1,265	1,205	1,186	96
4. 1995	X X X	X X X	8,309	5,655	3,552	2,310	2,267	729	358	168
5. 1996	X X X	X X X	X X X	12,321	7,776	5,648	2,872	2,361	1,575	1,045
6. 1997	X X X	X X X	X X X	X X X	10,724	5,767	2,923	2,042	1,103	294
7. 1998	X X X	X X X	X X X	X X X	X X X	10,244	5,469	3,152	2,156	1,363
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	14,237	7,275	4,086	2,864
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,911	9,318	5,178
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	13,144	6,809
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	16,054

**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	2,206	1,513	4,178	3,456	1,746	1,571	2,260	2,131	832	1,442
2. 1993	1,174	835	1,956	1,024	1,839	377	160	234	180	255
3. 1994	X X X	1,032	2,390	1,795	1,798	963	413	371	382	93
4. 1995	X X X	X X X	4,826	2,493	1,346	1,373	2,190	536	348	93
5. 1996	X X X	X X X	X X X	4,584	2,544	2,377	1,209	1,183	1,172	444
6. 1997	X X X	X X X	X X X	X X X	5,122	3,058	944	1,158	783	454
7. 1998	X X X	X X X	X X X	X X X	X X X	4,674	1,996	1,314	894	1,053
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	5,223	2,861	2,235	1,512
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,607	3,602	1,878
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	3,967	2,085
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	5,286

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

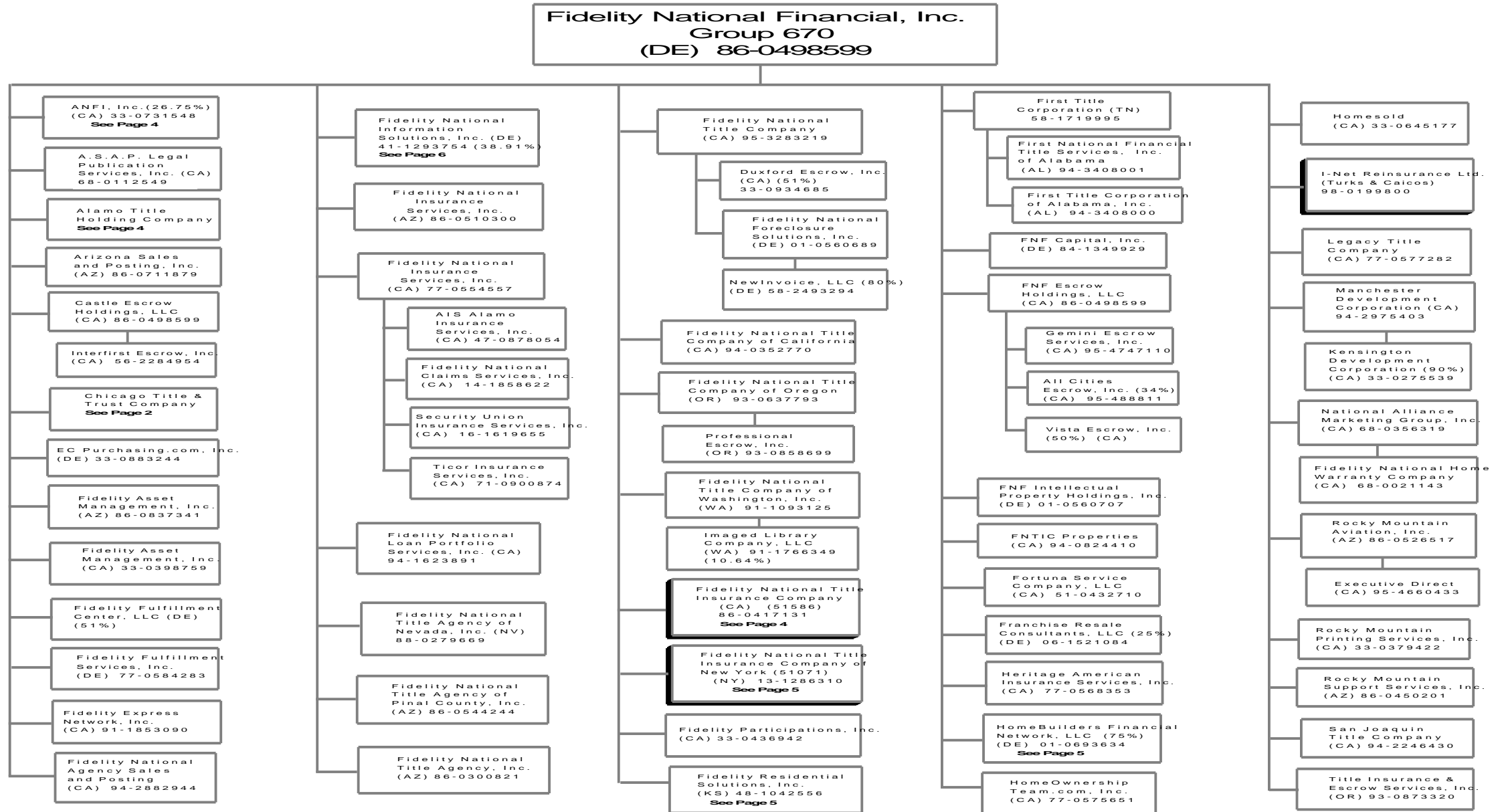
States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid	
			3 Direct Operations	Agency Operations							
				4 Non-affiliated Agencies	5 Affiliated Agencies						
1. Alabama	AL	NO		(429)		467	301,194	(74,585)	92,301		
2. Alaska	AK	YES	AI	344,718		334,355		(5)			
3. Arizona	AZ	YES	AI	525,281	6,757,484	46,384,500	52,256,258	2,322,443	4,844,314	5,022,000	
4. Arkansas	AR	NO		(29)		(29)	83,670	75,960	3,281		
5. California	CA	YES	AI	19,529,329	11,453,821	393,345,625	414,064,351	11,358,007	12,142,036	27,204,823	
6. Colorado	CO	YES	AI	51,132	4,238,799		4,214,131	576,493	43,691	135,065	
7. Connecticut	CT	YES	AI				2,450				
8. Delaware	DE	YES	AI								
9. Dist. Columbia	DC	NO					23,165				
10. Florida	FL	YES	R				12,063	6,210	(19,903)	7,357	
11. Georgia	GA	NO		2,523			19,526	312,655	26,521	202,496	
12. Hawaii	HI	YES	AI	8,263,150	309,630		8,327,896	655,605	833,713	1,137,893	
13. Idaho	ID	YES	AI		796,137		777,328		255	4,054	
14. Illinois	IL	NO		3,000			19,277	104,739	9,326	30,878	
15. Indiana	IN	YES	R	164,487	7,110,137		7,125,948	2,323,875	2,744,569	1,789,874	
16. Iowa	IA	NO						2,509	78,323	112,059	
17. Kansas	KS	YES	AI	15,021	588,213		593,637	133,465	148,267	129,812	
18. Kentucky	KY	YES	R					14,225	119,115	244,782	
19. Louisiana	LA	NO						19,795	(5,200)	21,133	
20. Maine	ME	YES	R								
21. Maryland	MD	NO							(99,676)		
22. Massachusetts	MA	YES	R				27,670		87	87	
23. Michigan	MI	YES	AI				(272,912)	78,844	78,636	4,807	
24. Minnesota	MN	NO						5,774	(9,929)	14,384	
25. Mississippi	MS	YES	R		4		28,561	32,575	12,904	69,497	
26. Missouri	MO	YES	R	24,190	7,138,287		6,992,368	895,949	(64,932)	546,382	
27. Montana	MT	YES	AI	200	1,480,793		1,446,004	130,855	66,510	71,620	
28. Nebraska	NE	YES	AI	10,583	1,160,725		1,143,636	6,222	36,775	76,140	
29. Nevada	NV	YES	AI	49,620	1,079,521	16,475,976	17,203,767	3,654,545	2,500,288	1,595,885	
30. New Hampshire	NH	NO			3,474		13,892				
31. New Jersey	NJ	YES	R				4,463	8,772	8,142	10,225	
32. New Mexico	NM	YES	AI	10,903,237	5,910,236	3,994,454	16,416,251	349,236	142,192	458,692	
33. New York	NY	YES	O				127,981	73	(12,102)		
34. No. Carolina	NC	NO		93,350	36,762		127,238	41,650	68,268	35,152	
35. No. Dakota	ND	YES	R		113,340		110,662				
36. Ohio	OH	YES	R				14,060	59,986	68,492	63,396	
37. Oklahoma	OK	YES	R		2,039,203		1,769,458	11,704	33,557	54,257	
38. Oregon	OR	YES	AI		402,878	26,876,556	26,634,951	568,674	413,232	1,181,332	
39. Pennsylvania	PA	YES	O				64,551	114,037	(34,733)	29,317	
40. Rhode Island	RI	YES	R								
41. So. Carolina	SC	YES	R		5,055		4,935	72,666	(166,986)	143,443	
42. So. Dakota	SD	YES	AI								
43. Tennessee	TN	YES	AI				9,800	90,075	(125,862)	239,335	
44. Texas	TX	YES	AI	31,592,348	55,405,186	37,720,596	5,548,069	121,512,655	3,542,171	5,180,810	5,235,870
45. Utah	UT	YES	AI	124,847	11,388,214		11,251,117	435,391	102,077	1,005,118	
46. Vermont	VT	NO						4,719	28,067	87,867	
47. Virginia	VA	YES	R	45,581			58,504	25,113	(1,893)	1,631	
48. Washington	WA	YES	AI	124,827	55,581	16,984,336	16,754,410	1,114,134	871,069	1,404,405	
49. West Virginia	WV	YES	R						(19)	1,241	
50. Wisconsin	WI	NO			1,138		1,111	7,239	35,878	50,868	
51. Wyoming	WY	YES	AI	6,949	145,540		148,888	115,213	248,377	167,766	
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		20,700			20,211				
57. Aggregate Other Alien	OT	X X X		282,684			271,193				
58. Totals	(a)	38		71,830,516	117,966,941	537,787,589	31,110,825	709,656,248	29,580,502	30,345,626	48,686,525

DETAILS OF WRITE-INS										
5701. OTHER MEXICO	X X X			277,234				265,871		
5702. BAHAMA ISLANDS	X X X			3,700				3,613		
5703. GUATEMALA	X X X			1,750				1,709		
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			282,684				271,193		

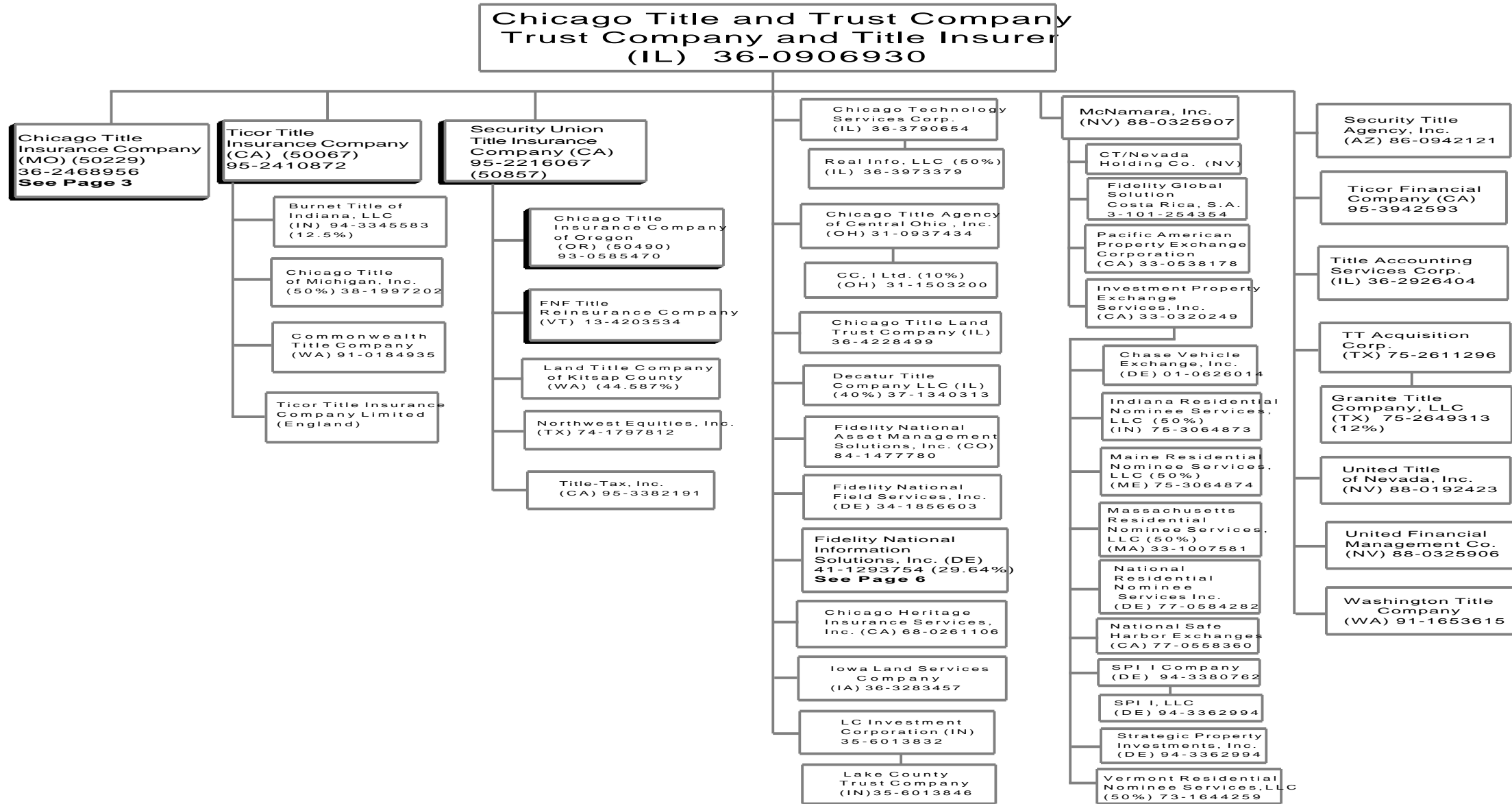
(a) Insert the number of yes responses except for Canada and Other Alien.
(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

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

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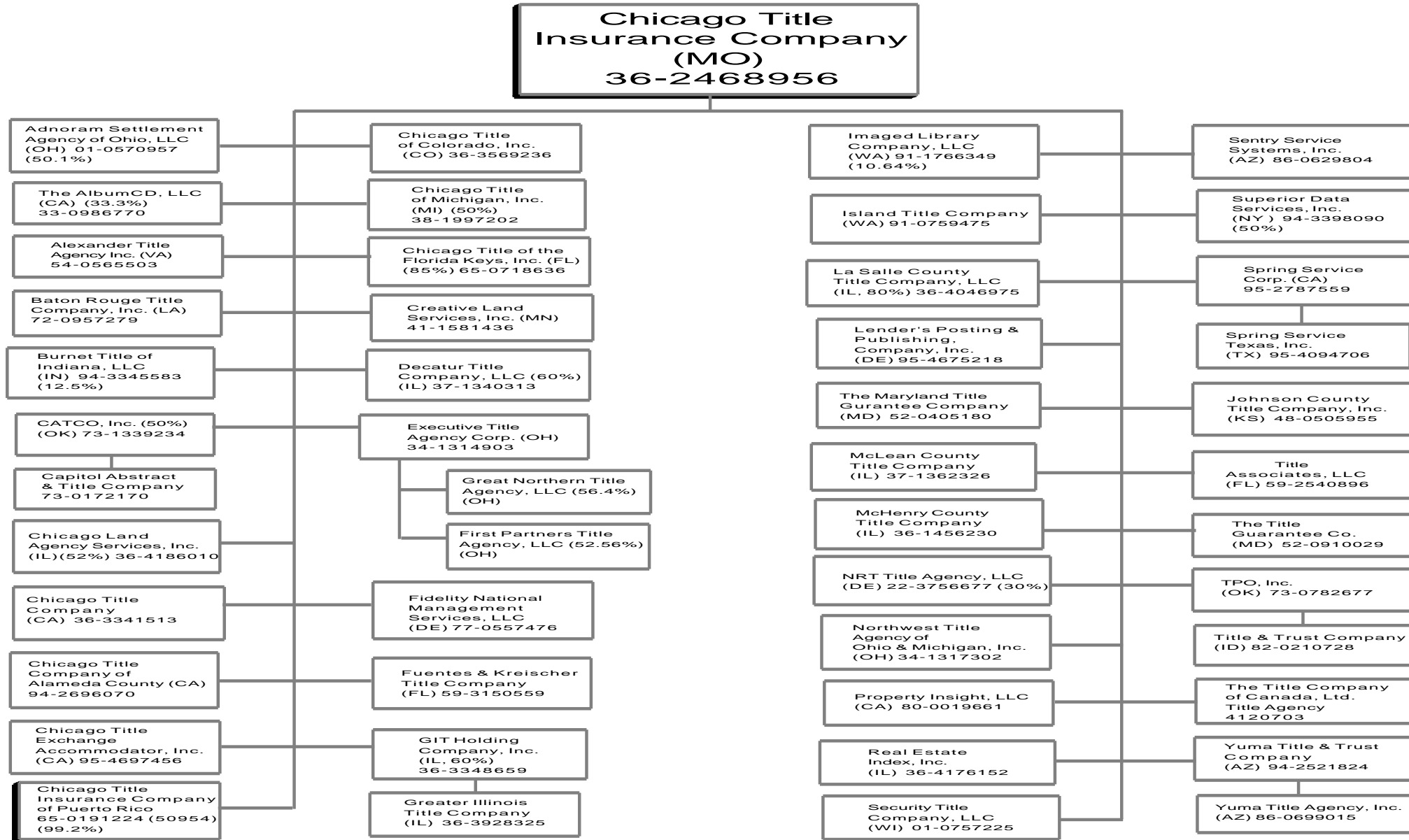


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

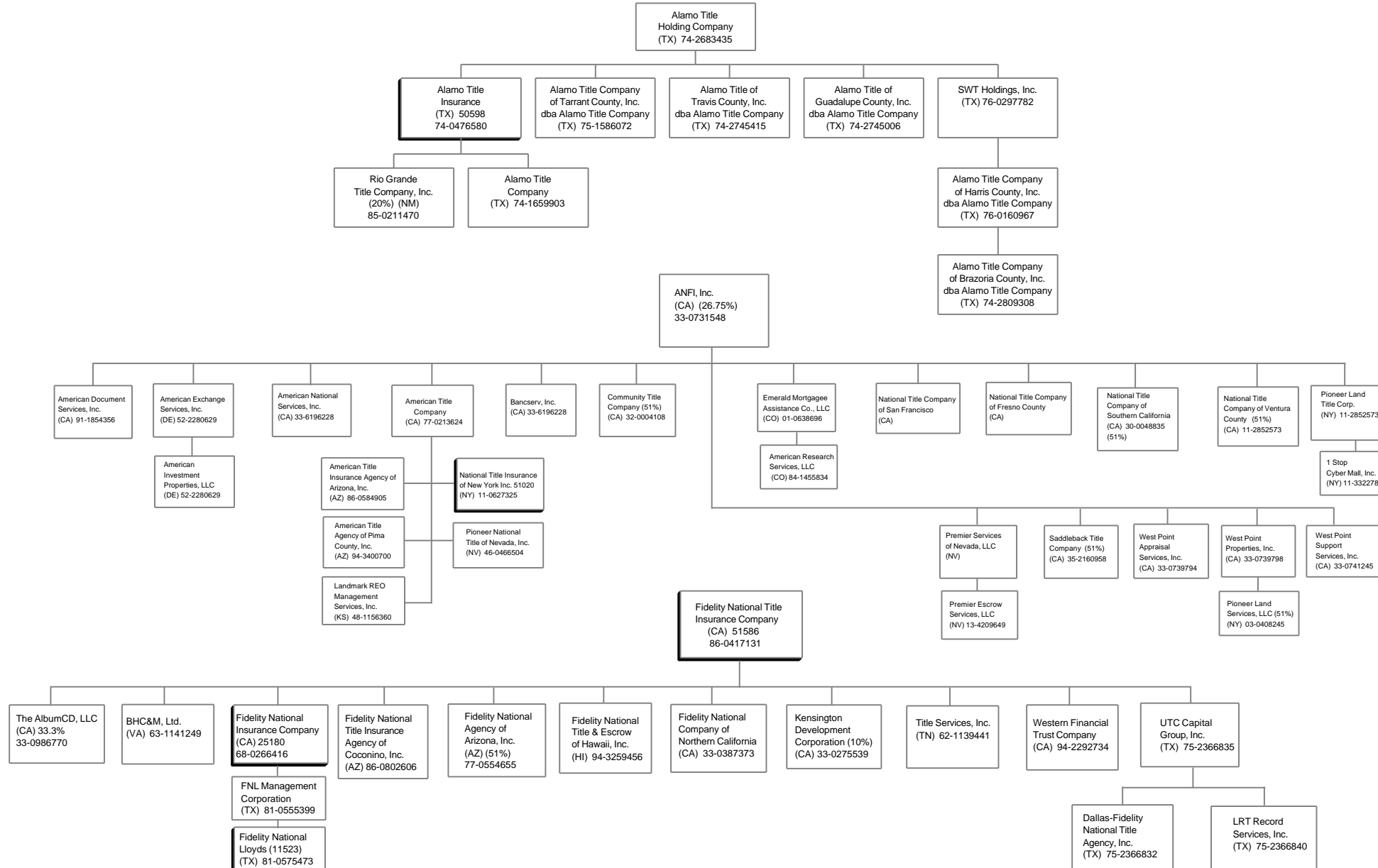


**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

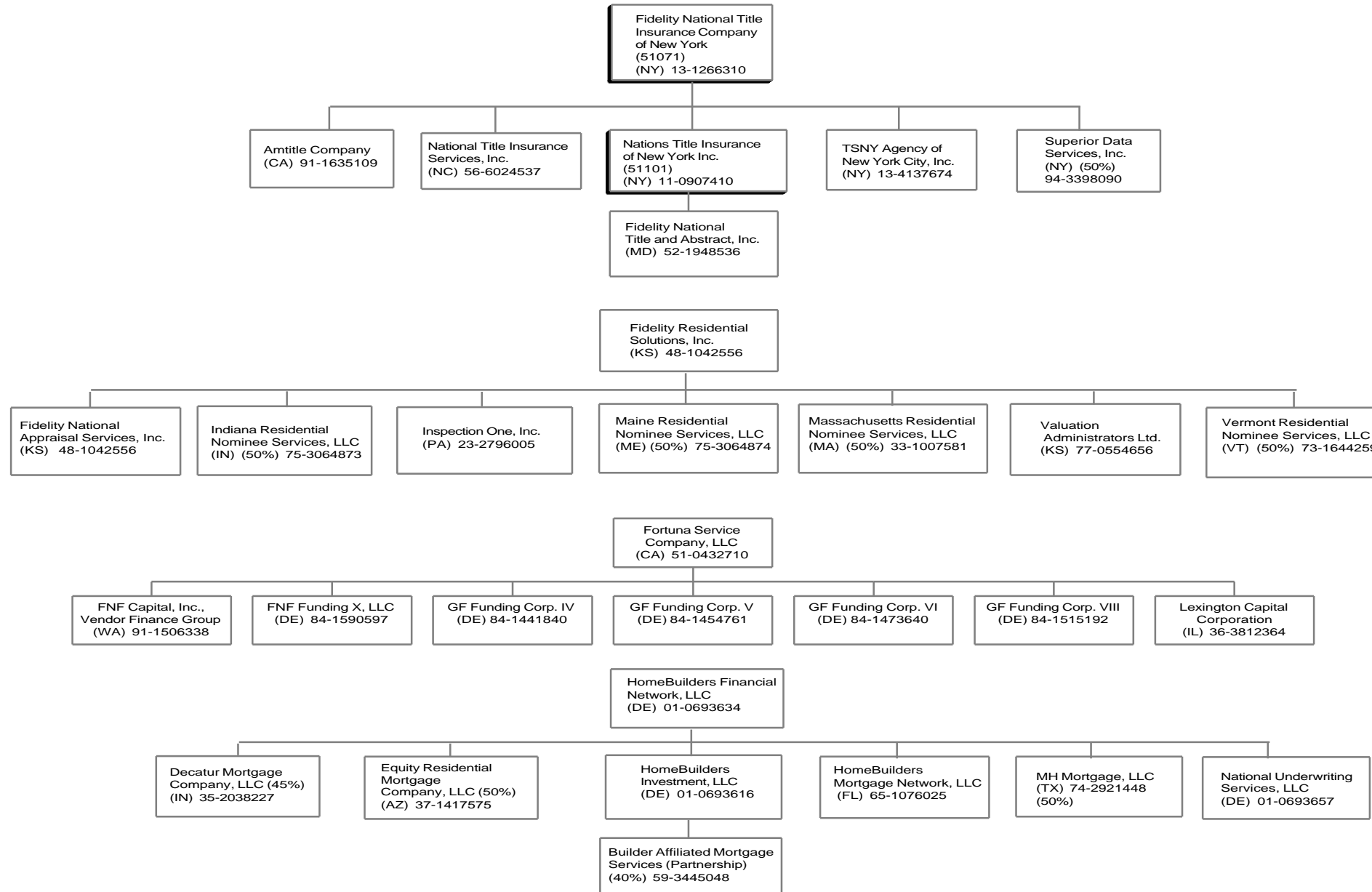
56 - 2



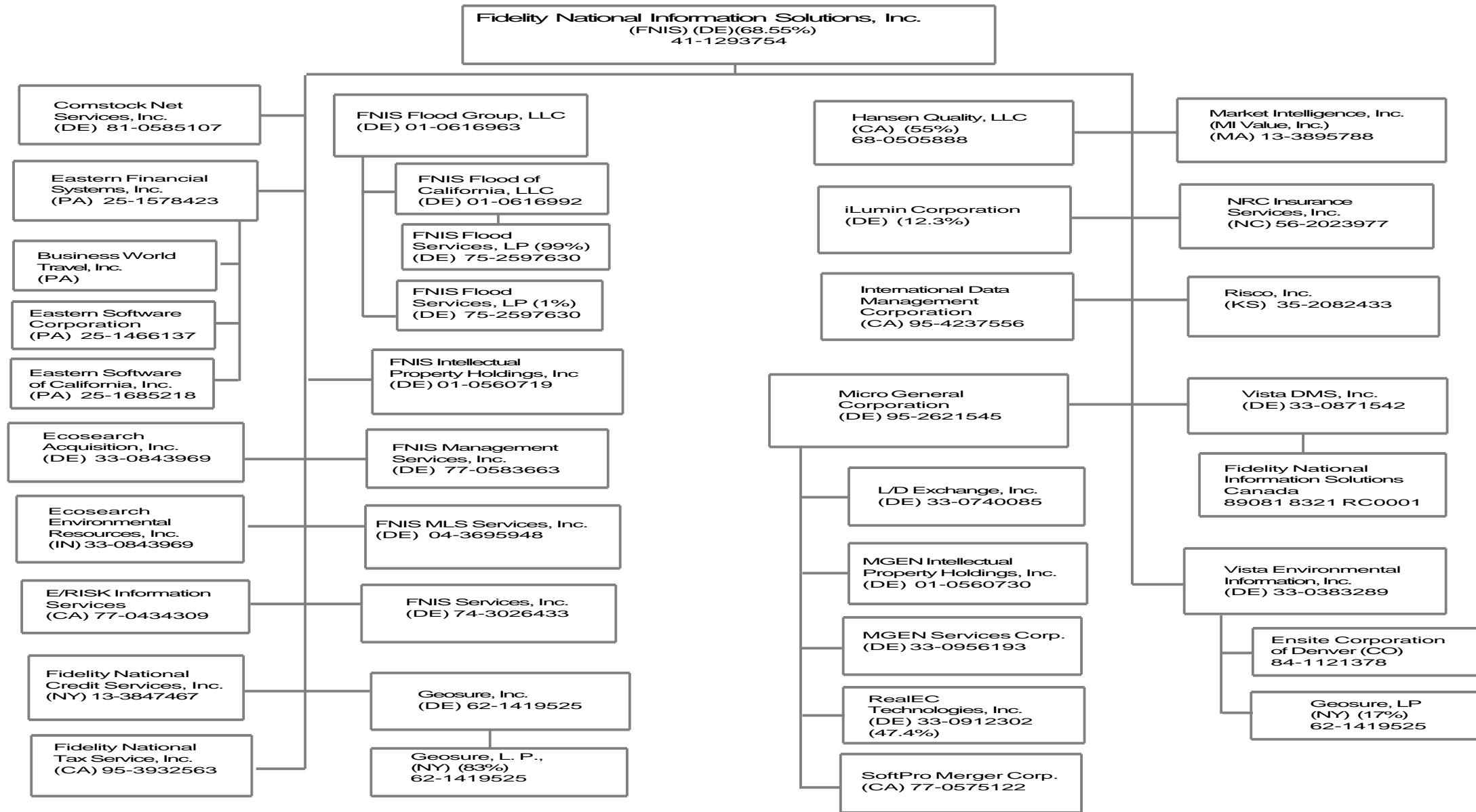
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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



SCHEDULE Y (continued)

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

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

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SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	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:



5158620024200000

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												
Gilbert Rd.	Gilbert	AZ	06/01/1991	12/29/2000	40,046		40,046	140,000						
0499999 Properties held for the production of income					40,046		40,046	140,000						
0486-01-81: Lot 775 Huerfano Co. 1/4 Acre 15000 Sq Ft Vacant Land APN 364-328-37	Rio Cucharas	CO	06/01/1983	01/31/2001	7,000		2,500	2,500						
0808-02-84: Tract A Green Haw Place W 250 Ft of S 125 APN 304-11-1028-1 Vacant Land	Greenhaw	AZ	06/01/1987	09/15/2000	225,053		150,000	250,000						
194-04754-KS: Plat 42 Lot 68 Sugar Valley Vacant Land APN 019404754	Mound City	KS	06/01/1996	07/26/2000	3,100		3,100	500						
6624 S. Marquette	Chicago	IL	04/10/2001	04/27/2001	70,000		70,000	70,000						
3153-01-90: Lot 145 Block 12 APN 445-0270-00 Vacant Land	Hayward	CA	06/01/1992	09/21/2000	48,247		24,500	10,500						
361-1520: Lots 13 14 15 & 16 in Block C of the Town of Willows Recorded in Book 1 Page 84	Willows	CA	08/01/1990	05/13/1998			27,030	27,026						
37854.270: Plank Havasu Lake	SanDiego	CA	02/09/2000	07/06/1999	1,000		1,000	1,000						
4501-02-92: Parcel A: Page 14784 of Parcel Maps parcels B-F: Utility Easements	El Cajon	CA	01/01/1999	07/30/2000	65,000		60,000	265,000						
4641-04-92: The SW quarter of the NW quarter Township 4 North Range 8 W San Bernardino Meridian	Los Angeles	CA	01/01/1996	08/05/2000	7,000		7,000	8,000						
65527: Section 6 Township 27 S Range 33 E 76314.270: William C Obarski	Lake Isabella	CA	10/20/1999	08/14/1998	92,500		92,521	92,500						
8159-12-96: 4.5 Acres Unimproved Land	Pinal County	AZ	01/31/2000	06/07/2000	36,000		36,000	36,000						
4450 W. Aragon St.	Grass Valley	CA	01/18/1998	12/19/1998	28,800		25,000	28,800						
3700 3708 & 3716 E. Columbia	Tucson	AZ	12/12/2000	12/09/2000	17,062		13,650	25,000						
11940 Aneta St. Culver City	Tucson	AZ	04/26/2001	04/25/2001	62,500		62,500	62,500						
PCN: 147-070-015 PCN: 147-070-016 PCN: 147-070-033 PCN: 147-070-041	Culver City	CA	10/06/2001	11/26/2001	300,000		240,000	350,000						
162-03-714-05 913 Bonita Ave	Las Vegas	NV	06/18/2002	06/23/2001	130,000		130,000	130,000						
2717 Cold Creek Ave. Lot 4 Tract 5172B in Kern County	Rosamond	CA	05/03/2002	07/22/2001	119,000		119,000	119,000						
F1214-02-94 Orangevale Colony 6144 Kenneth Ave. Lot 258 Map Book 3 Map No. 20 APN 261-0220-001	Fair Oaks	CA	10/01/1995	08/11/2000	110,500		110,500	83,000						
F1534-07-95: 242 Mitchell Creek Heights subdivision #2-91	Mendocino	CA	10/02/1996	09/27/1999	30,000		4,879	70,000	(14,533)					
F895-09-92: APN: 110-201-34 & 35 & 36: 109-271-48 & 54: 110-101-31- & 32: 110-121-14 & 15:	Sheltercove	CA	01/31/1996	01/31/1996	5,000		5,000	5,000						
Sheltercove Subdivision Map Book 14 FNTEX1: Tract 1 2 & 3 R Mason survey Harrison Co Lot 1 & 10 Block 12	Harrison	TX	06/01/1993	06/01/1993	5,000		5,000	5,000						

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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												
PC361: Tract 5 Block 7 Golden Gates Estates Vacant Land	Houston	TX	06/01/1995	08/15/2000	6,300		6,300	9,500						
S1377: 2919 6th Avenue North of 13 Block 320 Map Book 2 Page 44 Vol 1090 Page 353	Bessemer	AL	10/06/1995	08/07/2000	33,333		25,000	46,000						
0599999 Properties held for sale					1,402,395		1,220,480	1,696,826	(14,533)					
9999999 Totals					1,442,441		1,260,526	1,836,826	(14,533)					

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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						
2717 Cold Creek Ave. Lot 4 Tract 5172B in Kern County	Rosamond	CA	05/03/2002	Pamela Miller	119,000		119,000	
2603 Cold Creek Ave. Lot 4 Tract 5172B in Kern County	Rosamond	CA	05/03/2002	Pamela Miller	119,000		119,000	
162-03-714-05 913 Bonita Ave.	Las Vegas	NV	06/18/2002	Prudential Securities	130,000		130,000	
0199999 Acquired by purchase					368,000		368,000	
9999999 Totals					368,000		368,000	

E 0 2

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													
1145-08-85 Vacant Lot No. 13a llange	Alpine	UT	10/01/2002	Blackhawk Properties	50,000				50,000	170,607		120,607	120,607		
3190-01-90 2582 Shasta Rd Lot 587	Spring Valley Lake	CA	01/02/2002	Barrington Wilson	8,253				8,253	6,779		(1,474)	(1,474)		
2603 Cold Creek Ave. Lot 3 Tract 517	Rosamond	CA	12/24/2002	Terry Mackelrath	119,000				119,000	107,911		(11,089)	(11,089)		
F1153-10-93 6834 N Cypress Ave.	Tucson	AZ	12/06/2002	Kaur Sahota	1,272,005				1,276,500	1,179,917		(20,083)	(20,083)		
Section 34 Township 28 South Range	San Marino Bay	FL	12/31/2002	Ronald A. Oxtal						175,995		175,995	175,995		
0199999 Property Sold					1,449,258				1,453,753	1,641,209		263,956	263,956		
9999999 Totals					1,449,258				1,453,753	1,641,209		263,956	263,956		

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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								
84147	KEALAKEKUA	HI		06/25/2002		49,224			100,000	06/05/2002
60811.270	LOS ANGELES	CA		02/08/2000		69,245			100,500	02/07/2000
27469.270	BURLSEON	TX		04/07/1999	7.500	41,977			85,640	07/08/1998
11848-1	PHOENIX	AZ		11/21/2002	10.000	130,631			191,000	09/10/2002
68723	LOS ANGELES	CA		04/30/2002	10.000	130,000			212,000	05/02/2002
74520	STOCKTON	CA		08/16/2000		15,874			127,000	11/16/2001
107239	MCKINNEY	TX		07/01/2002	10.990	197,219	(100,391)		330,000	01/11/2002
F1418-01-95	LOS ANGELES	CA		08/01/1995	9.060	47,026			110,000	11/13/2001
83095	SALT LAKE CITY	UT		03/19/2002		41,000			400,000	03/27/2002
NTI001	OKLAHOMA CITY	OK		01/01/1988	8.620	44,367			77,500	11/07/2001
81574	FLAGSTAFF	AZ		05/22/2001	20.000	27,224			136,000	03/13/2001
51578	FLAGSTAFF	AZ		05/22/2001	20.000	27,224			136,000	03/02/2001
51577	FLAGSTAFF	AZ		05/22/2001	20.000	27,224			136,000	03/13/2001
51575	FLAGSTAFF	AZ		05/22/2001	20.000	27,224			136,000	03/13/2001
51576	FLAGSTAFF	AZ		05/22/2001	20.000	27,224			136,000	03/13/2001
107809	PHOENIX	AZ		07/12/2002	7.000	19,397			484,000	06/24/2002
99377	BAY POINT	CA		02/15/2002	10.000				350,000	04/30/2001
105511	OCEANSIDE	CA		05/03/2002	10.000	32,000			199,347	04/30/2002
77400	ALTADENA	CA		12/22/2000	8.000				230,000	11/13/2001
101647	TUCSON	AZ		01/20/2002	6.800	70,910			301,000	12/05/2001
012CAL	SANTA ROSA	CA		04/01/1998	9.000	4,500,000				04/01/1988
92732	VALLEJO	CA		06/26/2001	4.000	7,860			165,000	06/21/2001
81998	LOS ANGELES	CA		12/18/2000	18.950	5,910			58,284	12/07/2000
27673	DALLAS	TX		09/17/1999	9.000	39,846			181,500	08/01/1999
92196	TUSTIN	CA		11/06/2001		14,465			173,400	11/16/2001
3127-12-89	LOS ANGELES	CA		12/11/1990	10.000	345			160,000	12/31/2002
0299999 Mortgages in good standing - Residential mortgages - insured or guaranteed						5,593,416	(100,391)		4,716,171	X X X
F1376-10-96	LOS ANGELES	CA		11/01/1996	10.000	64,891			260,000	11/13/2001
FNT006	SANTA BARBARA	CA		03/31/1997		3,424,092			3,950,000	06/09/1998
1993-11-87c	PHOENIX	AZ		04/20/1992	9.000	45,133			170,000	12/31/2001
011CAL	ANTIOCH	CA		11/15/1977	10.000	9,917			250,000	12/31/2002
0499999 Mortgages in good standing - Commercial mortgages - insured or guaranteed						3,544,033			4,630,000	X X X
0799999 Total Mortgages in good standing						9,137,449	(100,391)		9,346,171	X X X
9999999 Totals						9,137,449	(100,391)		9,346,171	X X X

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Annual Statement for the year 2002 of the Fidelity National Title Insurance Company

General Interrogatory:

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

SCHEDULE B - PART 2

Showing all Mortgage Loans SOLD, transferred or paid in full during the Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
94265	Anderson	CA		06/01/2001	139,387			139,387	139,387			
72728	Phoenix	AZ		05/27/1999	14,697			14,697	14,697			
6558-02-95	Milpitas	CA		05/01/1996	18,503			18,503	18,503			
70184	Englewood	CO		04/21/1999	4,204			4,204	4,204			
0199999 Mortgages closed by repayment					176,791			176,791	176,791			
<div style="position: absolute; left: -40px; top: 50%; transform: translateY(-50%); font-weight: bold;">E O S</div> This area is intentionally left blank to represent the majority of the table's content												
9999999 Totals					176,791			176,791	176,791			

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
1162 sh Chicago Title Ins 24975 sh Fid Ntl Title 86528 sh Alamo Title Financial Technology Ventures Jt Venture Apollo International Real Estate Fund	Santa Barbara San Francisco Purchase	CA CA NY	Fidelity National Financial Inc. Financial Technology Ventures II Apollo Int'l Real Estate Fund	12/31/2000 09/12/2001 09/19/2002	13,800,000 525,000 1,061,828		5,520,000 525,000 1,061,828		
1099999 Subtotal - Joint Venture/Partnership Interests - Other					15,386,828		7,106,828		
.....									
.....									
999999 Totals					15,386,828		7,106,828		

90 E

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, transferred or paid in full during the Year

1 Number of Units and Description	Location		4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
					NONE							

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SCHEDULE D - PART 1

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

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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						
3134A3-2S-4	FHLMC 6.875% 01/15/05		6.875	JJ	01/15/2005			6,459,669	6,000,000		6,459,669	6,556,445	190,208	68,750	(95,898)			1PE	08/16/2002	3.002
3134A3-4H-6	FHLMC 7.375 5/15/2003		7.375	MN	05/15/2003			508,893	500,000		508,893	530,922	4,712	36,875	(22,029)			1PE	01/23/2002	2.568
3134A3-YM-2	FHLMC 6.25% 07/15/2004		6.250	JJ	07/15/2004			4,757,105	4,500,000		4,757,105	4,818,340	129,688	142,875	(61,234)			1PE	08/16/2002	2.460
31359C-BN-4	FNMA 6.35% 06/10/05		6.350	JD	06/10/2005			4,800,237	4,500,000		4,800,237	4,848,160	16,669	142,875	(47,923)			1PE	09/09/2002	3.507
31359M-FL-2	FNMA 7.125% 3/15/07		7.125	MS	03/15/2007			5,377,963	5,000,000		5,377,963	5,461,719	104,896	356,250	(78,649)			1PE	12/07/2001	5.171
880591-CE-0	TENN VALLEY AUTH 6.375% 6/15/2005		6.375	JD	06/15/2005			5,105,796	5,000,000		5,105,796	5,261,000	14,167	318,750	(39,234)			1PE	09/08/1998	5.517
912827-2J-0	U.S. TREASURY 6.25% 2/15/07		6.250	FA	02/15/2007			617,153	570,000	114.72	653,898	622,626	13,456	17,813	(5,473)			1	06/27/2002	4.094
912827-5Z-1	U.S. TREASURY 6.5% 2/15/2010		6.500	FA	02/15/2010			8,474,073	7,500,000	119.53	8,964,825	8,607,422	184,137	487,500	(114,334)			1	10/31/2001	4.407
912827-6J-6	U.S. TREASURY 5.75% 8/15/10		5.750	FA	08/15/2010			1,360,042	1,250,000	114.97	1,437,113	1,373,926	27,148	71,875	(11,922)			1	10/31/2001	4.427
912827-7B-2	U.S. TREASURY 5% 8/15/11		5.000	FA	08/15/2011			3,068,371	3,000,000	109.66	3,289,680	3,076,406	56,658	150,000	(6,306)			1	09/19/2001	4.730
912827-J7-8	U.S. TREASURY 6.25% 02/15/03		6.250	FA	02/15/2003			25,141	25,000	100.59	25,149	25,556	590	67,244	(415)			1	08/20/2002	1.651
912827-P8-9	U.S. TREASURY 7.25% 05/15/04		7.250	MN	05/15/2004			1,264,568	1,205,000	108.03	1,301,774	1,300,279	11,343	67,244	(25,693)			1	12/09/2002	3.584
912827-Q8-8	U.S. TREASURY 7.25% 8/15/04		7.250	FA	08/15/2004			794,037	780,000	109.38	853,125	822,281	21,360	56,550	(8,000)			1	12/08/1999	6.163
912827-R8-7	U.S. TREASURY 7.875% 11/15/04		7.875	MN	11/15/2004			998,535	935,000	111.66	1,043,984	1,029,999	9,560	58,866	(20,105)			1	08/16/2002	4.141
912827-X8-0	U.S. TREASURY 6.875% 5/15/06		6.875	MN	05/15/2006			1,128,499	1,035,000	115.06	1,190,902	1,145,092	9,239	52,766	(16,592)			1	06/27/2002	4.026
0199999	Subtotal-U.S. Governments-Issuer Obligations							44,740,082	41,800,000	X X X	45,770,113	45,480,173	793,831	1,886,114	(553,807)			X X X	X X X	X X X
31388X-XW-9	FNMA POOL #618193		6.000	MTLY	11/01/2016			4,237,164	4,185,873		4,237,164	4,239,504	20,929	230,891	(2,340)			1	01/17/2002	5.844
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							4,237,164	4,185,873	X X X	4,237,164	4,239,504	20,929	230,891	(2,340)			X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							48,977,246	45,985,873	X X X	50,007,277	49,719,677	814,760	2,117,005	(556,147)			X X X	X X X	X X X
25476A-UM-9	DISTRICT COL PRERE 5.875% 06/01/05		5.875	JD	06/01/2005			655,775	645,000	110.16	710,519	665,604	3,158	37,894	(4,085)			1	07/03/2001	5.197
25476A-UN-7	DISTRICT COL 5.875% 06/01/05		5.875	JD	06/01/2005			299,928	295,000		299,928	307,438	1,444	17,331	(1,868)			1PE	08/18/1998	5.197
1109996	States, Territories and Possessions-Issuer Obligations - DC							955,703	940,000	X X X	1,010,447	973,042	4,602	55,225	(5,953)			X X X	X X X	X X X
373383-RE-0	GEORGIA STATE 5% 5/1/10		5.000	MN	05/01/2010			3,096,422	2,910,000		3,096,422	3,110,703	24,250	72,750	(14,280)			1PE	05/03/2002	4.024
1111996	States, Territories and Possessions-Issuer Obligations - GA							3,096,422	2,910,000	X X X	3,096,422	3,110,703	24,250	72,750	(14,280)			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			2,183,391	2,000,000		2,183,391	2,226,160	41,667	125,000	(39,837)			1PE	12/04/2001	3.885
1112996	States, Territories and Possessions-Issuer Obligations - HI							2,183,391	2,000,000	X X X	2,183,391	2,226,160	41,667	125,000	(39,837)			X X X	X X X	X X X
759911-SV-3	REGIONAL TRANS AUTH IL 5% 7/1/09		5.000	JJ	07/01/2009			2,632,892	2,485,000		2,632,892	2,645,953	62,125	36,585	(13,061)			1PE	05/03/2002	3.992
1114996	States, Territories and Possessions-Issuer Obligations - IL							2,632,892	2,485,000	X X X	2,632,892	2,645,953	62,125	36,585	(13,061)			X X X	X X X	X X X
594610-UY-1	MICHIGAN STATE 5.5% 11/01/2008		5.500	MN	11/01/2008			2,561,798	2,455,000		2,561,798	2,594,665	22,504	135,025	(15,603)			1PE	11/02/2000	4.694

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							
594610-UZ-8	MICHIGAN STATE 5.5% 11/01/2009		5.500	MN	11/01/2009			2,774,240	2,650,000		2,774,240	2,806,032	24,292	145,750	(15,097)			1PE	11/02/2000	4.745	
1123996	States, Territories and Possessions-Issuer Obligations - MI							5,336,038	5,105,000	X X X	5,336,038	5,400,697	46,796	280,775	(30,700)			X X X	X X X	X X X	
605578-Z9-7	MISSISSIPPI ST 5.25% 7/1/2010		5.250	JJ	07/01/2010	07/01/2008	100.000	3,054,171	3,000,000		3,054,171	3,072,120	78,750	157,500	(8,399)			1PE	10/20/2000	4.931	
605579-GU-9	MISSISSIPPI ST GO 5% 11/01/2011		5.000	MN	11/01/2011			2,995,565	3,000,000		2,995,565	2,994,660	25,000	150,000	390			1PE	08/07/2000	5.084	
1125996	States, Territories and Possessions-Issuer Obligations - MS							6,049,736	6,000,000	X X X	6,049,736	6,066,780	103,750	307,500	(8,009)			X X X	X X X	X X X	
709141-HK-4	PENNSYLVANIA ST 5% 08/01/2006		5.000	FA	08/01/2006			5,106,297	5,000,000		5,106,297	5,215,850	104,167	250,000	(26,846)			1PE	08/13/1998	4.400	
1139996	States, Territories and Possessions-Issuer Obligations - PA							5,106,297	5,000,000	X X X	5,106,297	5,215,850	104,167	250,000	(26,846)			X X X	X X X	X X X	
977056-AJ-9	WISCONSIN ST 5.75% 5/01/2004		5.750	MN	05/01/2004			20,384	20,000		20,384	21,540	192	1,150	(274)			1PE	06/17/1998	4.299	
1150996	States, Territories and Possessions-Issuer Obligations - WI							20,384	20,000	X X X	20,384	21,540	192	1,150	(274)			X X X	X X X	X X X	
745145-VS-8	PUERTO RICO CMWLTH 5% 7/1/04		5.000	JJ	07/01/2004			262,253	250,000		262,253	264,538	6,250		(2,285)			2PE	09/19/2002	1.685	
1154996	States, Territories and Possessions-Issuer Obligations - PR							262,253	250,000	X X X	262,253	264,538	6,250			(2,285)			X X X	X X X	X X X
1199999	Subtotal-States, Territories and Possessions-Issuer Obligations							25,643,116	24,710,000	X X X	25,697,860	25,925,263	393,799	1,128,985	(141,245)			X X X	X X X	X X X	
1799999	Subtotal-States, Territories and Possessions							25,643,116	24,710,000	X X X	25,697,860	25,925,263	393,799	1,128,985	(141,245)			X X X	X X X	X X X	
566897-RC-0	MARICOPA CNTY AZ 5% 7/1/09		5.000	JJ	07/01/2009			2,661,425	2,500,000		2,661,425	2,675,725	62,500	62,500	(14,300)			1PE	05/03/2002	3.904	
60805A-AP-3	MOHAVE CNTY AZ		6.700	JJ	07/01/2005			25,000	25,000		25,000	26,807	838	1,675				1PE	01/10/1992	6.812	
1803996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - AZ							2,686,425	2,525,000	X X X	2,686,425	2,702,532	63,338	64,175	(14,300)			X X X	X X X	X X X	
258885-QQ-8	DOUGLAS CNTY CO SD 6.5% 12/15/16		6.500	JD	12/15/2016	12/15/2004	101.000	26,274	25,000	110.81	27,702	28,347	72	1,625	(492)			1	06/17/1998	4.299	
1806996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - CO							26,274	25,000	X X X	27,702	28,347	72	1,625	(492)			X X X	X X X	X X X	
213183-ZN-9	COOK CNTY ILL 5.5% 11/15/04		5.500	MN	11/15/2004			914,356	900,000		914,356	949,302	6,325	49,500	(7,177)			1PE	08/20/1997	4.654	
1814996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - IL							914,356	900,000	X X X	914,356	949,302	6,325	49,500	(7,177)			X X X	X X X	X X X	
478164-BQ-8	JOHNSON/MIAMI CNTY 5.25% 12/01/09		5.250	JD	12/01/2009			110,000	110,000	103.68	114,048	110,000	481	5,775				1	08/17/1993	5.319	
1817996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - KS							110,000	110,000	X X X	114,048	110,000	481	5,775					X X X	X X X	X X X
059129-T7-1	BALTIMORE CNTY MD VAR RATE		1.250	MTLY	06/01/2022			275,000	275,000		275,000	275,000	259	58				1PE	12/17/2002	1.257	

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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						
1821996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - MD							275,000	275,000	X X X	275,000	275,000	259	58				X X X	X X X	X X X
181144-MM-5	CLARK COUNTY SCHOOL DISTRICT		5.100	JD	06/01/2009			3,009,634	3,000,000		3,009,634	3,012,570	12,750	153,000	(1,243)			1PE	07/20/2000	5.104
1829996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - NV							3,009,634	3,000,000	X X X	3,009,634	3,012,570	12,750	153,000	(1,243)			X X X	X X X	X X X
442330-WZ-5	HOUSTON TX G/O 6% 3/01/2005		6.000	MS	03/01/2005			3,242,081	3,130,000		3,242,081	3,438,900	62,600	187,800	(48,354)			1PE	08/20/1998	4.299
734260-RG-9	PORT HOUSTON AUTH 5% 10/01/04		5.000	AO	10/01/2004			2,018,181	2,000,000		2,018,181	2,064,820	25,000	100,000	(9,769)			1PE	10/08/1997	4.504
796236-EG-8	SAN ANTONIO TX 5.1% 8/1/05		5.100	FA	08/01/2005			1,004,797	1,000,000		1,004,797	1,013,750	21,250	51,000	(1,701)			1PE	02/04/1997	4.960
1844996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - TX							6,265,059	6,130,000	X X X	6,265,059	6,517,470	108,850	338,800	(59,824)			X X X	X X X	X X X
480772-GQ-9	JORDAN UTAH SD 5.25% 6/15/07		5.250	JD	06/15/2007			4,082,118	4,000,000		4,082,118	4,119,960	9,333	210,000	(16,193)			1PE	08/02/2000	4.790
1845996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - UT							4,082,118	4,000,000	X X X	4,082,118	4,119,960	9,333	210,000	(16,193)			X X X	X X X	X X X
494748-S7-2	KING CNTY WA 5.6% 12/01/2009		5.600	JD	12/01/2009			4,156,182	4,000,000		4,156,182	4,199,440	18,667	224,000	(18,535)			1PE	08/02/2000	4.988
494748-X5-0	KING COUNTY WA 5% 12/01/04		5.000	JD	12/01/2004			2,125,513	2,100,000		2,125,513	2,183,517	8,750	105,000	(12,497)			1PE	12/11/1997	4.380
798364-DY-8	SAN JUAN CNTY WASH SD		5.100	JD	12/01/2004			110,198	110,000		110,198	110,681	468	5,610	(96)			1PE	05/13/1997	5.063
1848996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - WA							6,391,893	6,210,000	X X X	6,391,893	6,493,638	27,885	334,610	(31,128)			X X X	X X X	X X X
1899999	Subtotal-Political Sub. of States, Terr. and Poss.-Issuer Obligations							23,760,759	23,175,000	X X X	23,766,235	24,208,819	229,293	1,157,543	(130,357)			X X X	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.							23,760,759	23,175,000	X X X	23,766,235	24,208,819	229,293	1,157,543	(130,357)			X X X	X X X	X X X
898785-JH-4	TUCSON AZ 6% 7/1/10		6.000	JJ	07/01/2010			2,024,624	1,800,000		2,024,624	2,041,398	54,000	54,000	(16,774)			1PE	05/03/2002	4.095
2503996	Special Revenue-Issuer Obligations - AZ							2,024,624	1,800,000	X X X	2,024,624	2,041,398	54,000	54,000	(16,774)			X X X	X X X	X X X
207757-TD-7	CONN ST SPCL TAX 6.10% 10/01/2012		6.100	AO	10/01/2012	10/01/2004	101.000	1,984,417	1,900,000	109.17	2,074,249	2,127,259	28,975	115,900	(35,367)			1	09/10/1998	4.045
2507996	Special Revenue-Issuer Obligations - CT							1,984,417	1,900,000	X X X	2,074,249	2,127,259	28,975	115,900	(35,367)			X X X	X X X	X X X
723185-BE-3	PINELLAS CNTY FLA 5.125% 10/01/04		5.125	AO	10/01/2004			499,957	500,000		499,957	499,840	6,406	25,625	23			1PE	04/01/1997	5.196
2510996	Special Revenue-Issuer Obligations - FL							499,957	500,000	X X X	499,957	499,840	6,406	25,625	23			X X X	X X X	X X X
485512-DQ-7	KANSAS ST TPK 5.3% 09/01/08		5.300	MS	09/01/2008			249,425	250,000		249,425	248,708	4,417	13,250	85			1PE	08/10/1993	5.419
2517996	Special Revenue-Issuer Obligations - KS							249,425	250,000	X X X	249,425	248,708	4,417	13,250	85			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- 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						
603827-AF-3	MINNEAPOLIS APT 5.5% 01/01/2008		5.500	JJ	01/01/2008			1,047,552	1,000,000		1,047,552	1,056,490	27,500	55,000	(8,323)			1PE	12/04/2001	4.478
2524996	Special Revenue-Issuer Obligations - MN							1,047,552	1,000,000	X X X	1,047,552	1,056,490	27,500	55,000	(8,323)			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			2,095,872	2,000,000		2,095,872	2,134,725	52,500	105,000	(29,772)			1PE	12/04/2001	3.583
2528996	Special Revenue-Issuer Obligations - NE							2,095,872	2,000,000	X X X	2,095,872	2,134,725	52,500	105,000	(29,772)			X X X	X X X	X X X
65819P-BG-2	NO CAROLINA CENT UNIV 4.4% 4/01/04		4.400	AO	04/01/2004			100,384	100,000		100,384	101,700	1,100	4,400	(293)			1PE	02/23/1998	4.124
2534996	Special Revenue-Issuer Obligations - NC							100,384	100,000	X X X	100,384	101,700	1,100	4,400	(293)			X X X	X X X	X X X
717823-UR-7	PHILADELPHIA GAS WKS 5.25% 7/1/06		5.250	JJ	07/01/2006			2,572,129	2,500,000		2,572,129	2,647,850	65,625	131,250	(18,689)			1PE	08/26/1998	4.400
2539996	Special Revenue-Issuer Obligations - PA							2,572,129	2,500,000	X X X	2,572,129	2,647,850	65,625	131,250	(18,689)			X X X	X X X	X X X
052474-LQ-4	AUSTIN TEX UTIL 6% 11/15/06		6.000	MN	11/15/2006			5,258,887	5,000,000		5,258,887	5,545,000	38,333	300,000	(59,861)			1PE	10/03/1997	4.579
442436-C6-6	HOUSTON TX WTR & SWR 5% 12/01/2007		5.000	JD	12/01/2007			736,448	700,000		736,448	743,547	2,917	35,000	(6,616)			1PE	12/04/2001	3.865
442436-YN-5	HOUSTON TX WTR & SWR 4.6% 12/01/06		4.600	JD	12/01/2006			2,690,371	2,700,000		2,690,371	2,679,939	10,350	124,200	2,190			1PE	10/03/1997	4.756
796253-HD-7	SAN ANTONIO ELEC&GAS 5% 02/01/2006		5.000	FA	02/01/2006			1,559,967	1,500,000		1,559,967	1,579,365	31,250	75,000	(18,063)			1PE	12/04/2001	3.651
798803-MK-5	SAN MARCOS TX WTR 6.5% 08/15/04		6.500	FA	08/15/2004			103,626	100,000		103,626	113,212	2,456	6,500	(2,116)			1PE	02/02/1998	4.210
882854-FP-2	TEXAS WTR DEV BRD REV 5% 7/15/2008		5.000	JJ	07/15/2008			4,106,655	4,000,000		4,106,655	4,174,240	92,222	200,000	(16,634)			1PE	08/18/1998	4.501
2544996	Special Revenue-Issuer Obligations - TX							14,455,954	14,000,000	X X X	14,455,954	14,835,303	177,528	740,700	(101,100)			X X X	X X X	X X X
45884A-JV-6	INTERMOUNTAIN PWR UT 5% 07/01/2007		5.000	JJ	07/01/2007			2,053,694	2,000,000		2,053,694	2,096,480	50,000	100,000	(10,588)			1PE	09/01/1998	4.384
2545996	Special Revenue-Issuer Obligations - UT							2,053,694	2,000,000	X X X	2,053,694	2,096,480	50,000	100,000	(10,588)			X X X	X X X	X X X
735439-HH-7	PORT TACOMA WASH 5.5% 12/01/06		5.500	JD	12/01/2006			1,667,183	1,630,000		1,667,183	1,707,181	7,471	89,650	(8,424)			1PE	10/02/1997	4.912
939830-PH-2	WASHINGTON ST PUB PWR SUPPLY		5.000	JJ	07/01/2006			1,014,999	1,000,000		1,014,999	1,014,015	25,000	50,000	(3,983)			1PE	12/04/2001	4.596
2548996	Special Revenue-Issuer Obligations - WA							2,682,182	2,630,000	X X X	2,682,182	2,721,196	32,471	139,650	(12,407)			X X X	X X X	X X X
2599999	Subtotal-Special Revenue-Issuer Obligations							29,766,190	28,680,000	X X X	29,856,022	30,510,949	500,522	1,484,775	(233,205)			X X X	X X X	X X X
3199999	Subtotal-Special Revenue							29,766,190	28,680,000	X X X	29,856,022	30,510,949	500,522	1,484,775	(233,205)			X X X	X X X	X X X
209111-BS-1	CONSOLIDATED EDISON CO OF NY INC		7.625	MS	03/01/2004			2,564,488	2,500,000	106.46	2,661,450	2,666,350	63,542	190,625	(52,397)			1	12/04/2001	5.399
744567-DM-7	PUB SVC EL & GAS 6.5% 05/01/04		6.500	MN	05/01/2004			1,705,319	1,700,000		1,705,319	1,726,809	18,417	110,500	(3,707)			1PE	02/05/1996	6.350
3299999	Subtotal-Public Utilities-Issuer Obligations							4,269,807	4,200,000	X X X	4,366,769	4,393,159	81,959	301,125	(56,104)			X X X	X X X	X X X

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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- 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							
3899999	Subtotal-Public Utilities (Unaffiliated)							4,269,807	4,200,000	X X X	4,366,769	4,393,159	81,959	301,125	(56,104)				X X X	X X X	X X X
00184A-AB-1	AOL TIME WARNER 6.75% 4/15/2011		6.750	AO	04/15/2011			5,172,221	5,000,000	103.99	5,199,550	5,187,150	71,250	337,500	(14,929)				2	01/14/2002	6.309
073902-BK-3	BEAR STEARNS CO 6.25% 07/15/05		6.250	JJ	07/15/2005			2,999,232	3,000,000	109.00	3,270,120	2,998,140	86,458	187,500	271				1	07/09/1998	6.359
191219-BJ-2	COCA-COLA 6.125% 08/15/11		6.125	FA	08/15/2011			4,985,821	5,000,000	110.51	5,525,450	4,984,150	115,694	306,250	1,214				1	08/09/2001	6.263
293561-BM-7	ENRON CORP 6.75% 09/01/04		6.750	MS	09/01/2004			65,000	500,000	13.00	65,000	106,406			(41,406)				6	01/11/2002	105.931
293561-BN-5	ENRON CORP 6.625% 10/15/2003		6.625	AO	10/15/2003			650,000	5,000,000	13.00	650,000	4,546,331			(333,906)		125,139		6	01/11/2002	179.132
362311-AK-8	GTE CALIFORNIA 7.65% 03/15/07		7.650	MS	03/15/2007			4,517,676	4,500,000	114.73	5,162,805	4,526,096	101,363	344,250	(3,451)				1	06/01/2000	7.681
46625H-AE-0	JP MORGAN CHASE & CO 6.25% 1/15/06		6.250	JJ	01/15/2006			643,385	650,000		643,385	639,773	18,733	40,625	1,905				1PE	01/17/2001	6.735
78387G-AD-5	SBC COMMUNICATIONS 6.25% 03/15/11		6.250	MS	03/15/2011			3,098,093	3,000,000	110.24	3,307,320	3,108,810	55,208	187,500	(9,128)				1	10/26/2001	5.827
87612E-AB-2	TARGET CORP 7.5% 8/15/10		7.500	FA	08/15/2010			2,196,367	2,000,000	118.71	2,374,180	2,215,780	56,667	150,000	(19,413)				1	01/10/2002	5.970
902118-AB-4	TYCO INTL GROUP 6.375% 6/15/2005		6.375	JD	06/15/2005			4,442,600	4,580,000	97.00	4,442,600	4,356,268	12,977	291,975	11,125				3	11/15/1999	7.596
912129-AE-3	US LEASING INTERNATIONAL		6.625	MN	05/15/2003			249,956	250,000		249,956	249,063	2,116	16,563	110				2PE	06/29/1993	6.785
3999999	Subtotal-Industrial and Misc.-Issuer Obligations							29,020,351	33,480,000	X X X	30,890,366	32,917,967	520,466	1,862,163	(407,608)		125,139		X X X	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)							29,020,351	33,480,000	X X X	30,890,366	32,917,967	520,466	1,862,163	(407,608)		125,139		X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							157,200,305	156,045,000	X X X	160,347,365	163,436,330	2,519,870	7,820,705	(1,522,326)		125,139		X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							4,237,164	4,185,873	X X X	4,237,164	4,239,504	20,929	230,891	(2,340)				X X X	X X X	X X X
6099999	Totals							161,437,469	160,230,873	X X X	164,584,529	167,675,834	2,540,799	8,051,596	(1,524,666)		125,139		X X X	X X X	X X X

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Design- nation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
000270-01-7 52603#-11-6	VSOURCE INC PFD RESTR LENDINGTREE INC 8% PFD	39,002.000 795,963.000			5,850 9,543,231	0.150 11.990	5,850 9,543,231	250,000 9,543,231			(9,360)		P1U P2U	08/28/2000 11/12/2002
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous			X X X	9,549,081	X X X	9,549,081	9,793,231			(9,360)		X X X	X X X
6599999	Total Preferred Stocks				9,549,081	X X X	9,549,081	9,793,231			(9,360)		X X X	X X X

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SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP 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				
000000-12-5	C/C MEMBERSHIP	1,000	1,183	1,182.500	1,183	1,183					U	01/01/1995
000270-02-5	VSOURCE INC WTS RESTR	3,394.000									L	08/18/2000
09248U-84-1	BLACKROCK MUNI-CASH FUND	6,750,859.720	6,750,860	1.000	6,750,860	6,750,860		46,735			L	12/02/2002
299920-30-6	EVERGREEN INST'L MUNI MMKT #496	12,077,507.000	12,077,507	1.000	12,077,507	12,077,507		31,003			L	12/31/2002
317833-10-1	FINE HOST CORP	4,036.000									U	07/12/2001
371485-99-6	GENEREX BIOTECHNOLOGY WTS \$10 EX	6,818.000									L	09/29/2000
371486-99-4	GENEREX BIOTECHNOLGY CORP	45,455.000	68,637	1.510	68,637	500,000			(381,822)		L	09/29/2000
620076-10-9	MOTOROLA INC COM	30,000.000	259,500	8.650	259,500	297,444			(37,944)		L	12/06/2002
63253#-10-8	NAT'L ATTORNEY'S TITLE ASSUR FUND	250.000	25,000	100.000	25,000	25,000					U	12/31/1990
64352D-10-1	NEW CENTURY FINANCIAL CORP	45,500.000	1,155,245	25.390	1,155,245	1,103,139		4,550	52,106		L	06/03/2002
675746-10-1	OCWEN FINL CORP	74,500.000	208,600	2.800	208,600	208,143			457		L	12/19/2002
830879-10-2	SKYWEST INC	10,000.000	130,700	13.070	130,700	140,916			(10,215)		L	12/11/2002
909154-00-7	UNIQUE MOBILITY WARRANTS \$8 EX PR	50,000.000	28,500	0.570	28,500	46,000			(17,500)		L	03/13/1998
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	1,540,217.570	1,540,218	1.000	1,540,218	1,540,218					L	12/31/2002
6899999	Subtotal - Industrial and Miscellaneous		22,245,950	X X X	22,245,950	22,690,410		82,288	(394,918)		X X X	X X X
000000-00-0	FIDELITY NATIONAL TITLE OF HAWAII	1,000.000	1,440,901	1,440	1,440,901	914,744			1,385,209		A	01/01/1996
001000-00-9	FIDELITY NATIONAL INSURANCE CO	65,000.000	11,312,137	283.700	11,312,137	12,874,791			(1,145,711)		A	01/01/2001
010000-00-8	UTC CAPITAL GROUP INC.	1,000.000	1,539,215	1.539	1,539,215	2,543,464			1,539,215		A	01/01/1990
05547#-10-5	BHC&M LTD	5,000.000				806,931					A	01/01/1996
31620#-10-1	FIDELITY NATIONAL CONCONINO	100.000	270,693	2.700	270,693	656,179			270,693		A	01/01/1995
316326-10-7	FIDELITY NATIONAL FINANCIAL INC	427,000.000	14,018,410	32.830	14,018,410	12,929,582		7,200	1,088,828		L	11/29/2002
31633#-10-6	FIDELITY TAX SERVICES INC.	1,000.000	1,103,668	1.103	1,103,668	1,710,967			(288,526)		A	01/01/1995
49009#-10-4	KENSINGTON DEVELOPMENT CORPORATION	1,000.000				64,194					A	01/01/1988
88835#-10-2	TITLE DATA INC.	100.000	68,038	680.300	68,038	475,000					A	12/16/1992
88845*-10-4	TITLE REINSURANCE COMPANY	1.000	10,000	10.000	10,000	10,000					U	01/01/1995
88846*-10-3	TITLE SERVICES INC	1,000.000	1,100,606	1.100	1,100,606	1,223,800			199,734		A	01/01/1995
95821#-10-3	WESTERN FINANCIAL TRUST COMPANY	2,000.000	469,544	0.200	469,544	493,299			(5,596)		A	01/01/1971
6999999	Subtotal - Parent, Subsidiaries and Affiliates		31,333,212	X X X	31,333,212	34,702,951		7,200	3,043,846		X X X	X X X
7099999	Total Common Stocks		53,579,162	X X X	53,579,162	57,393,361		89,488	2,648,928		X X X	X X X
7199999	Total Preferred and Common Stock		63,128,243	X X X	63,128,243	67,186,592		89,488	2,639,568		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 4, the total \$ value (included in Column 6) of all such issues \$ 36,183.

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
3134A3-2S-4	FHLMC 6.875% 01/15/05	08/16/2002	BEAR STEARNS		5,482,813	5,000,000.00	32,465
3134A3-4H-6	FHLMC 7.375 5/15/2003	01/23/2002	BEAR STEARNS		530,922	500,000.00	7,477
3134A3-YM-2	FHLMC 6.25% 07/15/2004	08/16/2002	MERRILL LYNCH		4,818,340	4,500,000.00	26,563
31359C-BN-4	FNMA 6.35% 06/10/05	09/09/2002	VARIOUS		6,466,110	6,000,000.00	29,369
31388X-XW-9	FNMA POOL #618193	01/17/2002	BEAR STEARNS		5,561,433	5,491,078.58	15,558
912827-2J-0	U.S. TREASURY 6.25% 2/15/07	06/27/2002	VARIOUS		622,626	570,000.00	12,448
912827-J7-8	U.S. TREASURY 6.25% 02/15/03	08/20/2002	DEUTSCH		25,556	25,000.00	25
912827-P8-9	U.S. TREASURY 7.25% 05/15/04	12/09/2002	VARIOUS		929,181	855,000.00	11,794
912827-R8-7	U.S. TREASURY 7.875% 11/15/04	08/16/2002	VARIOUS		420,630	375,000.00	7,704
912827-X8-0	U.S. TREASURY 6.875% 5/15/06	06/27/2002	BEAR STEARNS		1,145,092	1,035,000.00	15,033
0399999	Subtotal - Bonds - U. S. Government			X X X	26,002,703	24,351,078.58	158,436
373383-RE-0	GEORGIA STATE 5% 5/1/10	05/03/2002	MERRILL LYNCH		3,110,703	2,910,000.00	6,063
1711996	Bonds - States, Territories and Possessions - GA			X X X	3,110,703	2,910,000.00	6,063
759911-SV-3	REGIONAL TRANS AUTH IL 5% 7/1/09	05/03/2002	PAINE WEBBER		2,645,953	2,485,000.00	18,292
1714996	Bonds - States, Territories and Possessions - IL			X X X	2,645,953	2,485,000.00	18,292
745145-VS-8	PUERTO RICO CMWLTH 5% 7/1/04	09/19/2002	BEAR STEARNS		264,538	250,000.00	2,882
1754996	Bonds - States, Territories and Possessions - PR			X X X	264,538	250,000.00	2,882
1799999	Subtotal - Bonds - States, Territories and Possessions			X X X	6,021,194	5,645,000.00	27,237
566897-RC-0	MARICOPA CNTY AZ 5% 7/1/09	05/03/2002	BEAR STEARNS		2,675,725	2,500,000.00	44,097
2403996	Bonds - Political Subdivisions of States - AZ			X X X	2,675,725	2,500,000.00	44,097
059129-T7-1	BALTIMORE CNTY MD VAR RATE	12/17/2002	AG EDWARDS		275,000	275,000.00	50
2421996	Bonds - Political Subdivisions of States - MD			X X X	275,000	275,000.00	50
2499999	Subtotal - Bonds - Political Subdivisions of States			X X X	2,950,725	2,775,000.00	44,147
898785-JH-4	TUCSON AZ 6% 7/1/10	05/03/2002	PAINE WEBBER		2,041,398	1,800,000.00	38,100
3103996	Bonds - Special Revenue and Special Assessment Obligations - AZ			X X X	2,041,398	1,800,000.00	38,100
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations			X X X	2,041,398	1,800,000.00	38,100
00184A-AB-1	AOL TIME WARNER 6.75% 4/15/2011	01/14/2002	BEAR STEARNS		5,187,150	5,000,000.00	84,375

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
293561-BM-7	ENRON CORP 6.75% 09/01/04	01/11/2002	BEAR STEARNS		106,406	500,000.00	
293561-BN-5	ENRON CORP 6.625% 10/15/2003	01/11/2002	BEAR STEARNS		106,406	500,000.00	
87612E-AB-2	TARGET CORP 7.5% 8/15/10	01/10/2002	BEAR STEARNS		2,215,780	2,000,000.00	62,500
4599999	Subtotal - Bonds - Industrial and Miscellaneous			X X X	7,615,742	8,000,000.00	146,875
6099997	Subtotal - Bonds - Part 3			X X X	44,631,762	42,571,078.58	414,795
6099998	Subtotal - Bonds - Summary for Columns 7, 8 and 17 of Part 5			X X X	42,353,291	41,800,000.00	392,150
6099999	Subtotal - Bonds			X X X	86,985,053	84,371,078.58	806,945
52603#-11-6	LENDINGTREE INC 8% PFD	11/12/2002	Direct	795,963.000	9,543,230		
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous			X X X	9,543,230	X X X	
6599997	Subtotal - Preferred Stock - Part 3			X X X	9,543,230	X X X	
6599998	Subtotal - Preferred Stock - Summary for Columns 8 and 17 of Part 5			X X X	4,049,840	X X X	
6599999	Subtotal - Preferred Stock			X X X	13,593,070	X X X	
09248U-84-1	BLACKROCK MUNI-CASH FUND	12/02/2002	Blackrock	20,100,859.720	20,100,860		
299920-30-6	EVERGREEN INST'L MUNI MMKT #496	12/31/2002	EVERGREEN	30,077,506.960	30,077,507		
620076-10-9	MOTOROLA INC COM	12/06/2002	INSTINET	30,000.000	297,444		
64352D-10-1	NEW CENTURY FINANCIAL CORP	06/03/2002	INSTINET	59,800.000	1,440,183		
675746-10-1	OCWEN FINL CORP	12/19/2002	INSTINET	74,500.000	208,143		
830879-10-2	SKYWEST INC	12/11/2002	INSTINET	10,000.000	140,916		
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/31/2002	BNY Western Trust	5,410,480.000	5,410,480		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	57,675,533	X X X	
316326-10-7	FIDELITY NATIONAL FINANCIAL INC	11/29/2002	MORGAN STANLEY	427,000.000	12,929,582		
001000-00-9	FIDELITY NATIONAL INSURANCE CO.	07/31/2002	Fidelity National Insurance Co.	40,000.000	2,000,000		
6999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates			X X X	14,929,582	X X X	
7099997	Subtotal - Common Stock - Part 3			X X X	72,605,115	X X X	
7099998	Subtotal - Common Stock - Summary for Columns 8 and 17 of Part 5			X X X	138,720,663	X X X	
7099999	Subtotal - Common Stock			X X X	211,325,778	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
7199999	Subtotal - Preferred Stock and Common Stock			XXX	224,918,848	XXX	
7299999	Total Bonds, Preferred Stock and Common Stock			XXX	311,903,901	XXX	806,945

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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
3134A1-VD-9	FHLMC 6.485% 06/24/2004	08/16/2002	MORGAN STANLEY		4,826,745	4,500,000.00	4,847,940	4,624,921	(39,521)			201,824	201,824	190,497	
31359C-BN-4	FNMA 6.35% 06/10/05	09/09/2002	VARIOUS		6,464,821	6,000,000.00	6,253,490	6,175,960	(16,448)			288,860	288,860	172,244	
31388X-XW-9	FNMA POOL #618193	12/15/2002	PRINCIPAL RECEIPT		1,305,206	1,305,206.06	1,321,929	1,305,206	(16,723)					48,731	
912827-G5-5	U.S. TREASURY 6.375% 08/15/02	08/15/2002	MATURITY		510,000	510,000.00	506,795	510,000	(516)					32,513	
0399999	Subtotal - Bonds - U.S. Governments				13,106,772	12,315,206.06	12,930,154	12,616,087	(73,208)			490,684	490,684	443,985	X X X
485424-AZ-8	KANSAS ST DEPT TRANS 5.7% 09/01/04	12/01/2002	CALLED @ 102.0000000		102,000	100,000.00	108,704	102,000	(1,055)					5,700	
1717996	Bonds - States, Territories and Possessions - KS				102,000	100,000.00	108,704	102,000	(1,055)					5,700	X X X
882555-SU-0	TEXAS MUN PWR AGY REV	09/01/2002	CALLED @ 100.0000000		120,000	120,000.00	125,880	120,000	(583)					6,900	
1744996	Bonds - States, Territories and Possessions - TX				120,000	120,000.00	125,880	120,000	(583)					6,900	X X X
1799999	Subtotal - Bonds - States, Territories and Possessions				222,000	220,000.00	234,584	222,000	(1,638)					12,600	X X X
876315-KE-1	TARRANT CNTY TEX C/O-RFDG	07/15/2002	MATURITY		135,000	135,000.00	137,406	135,000	(213)					6,615	
2444996	Bonds - Political Subdivisions of States - TX				135,000	135,000.00	137,406	135,000	(213)					6,615	X X X
2499999	Subtotal - Bonds - Political Subdivisions of States				135,000	135,000.00	137,406	135,000	(213)					6,615	X X X
914029-P3-1	UNIVERSITY OF ALABAMA UNIV REV	06/01/2002	MATURITY		50,000	50,000.00	50,000	50,000						1,125	
3101996	Bonds - Special Revenue and Special Assessment - AL				50,000	50,000.00	50,000	50,000						1,125	X X X
882117-YH-1	TEXAS A&M UNIV PERM UNIV FD	07/01/2002	MATURITY		50,000	50,000.00	52,710	50,000	(183)					2,625	
3144996	Bonds - Special Revenue and Special Assessment - TX				50,000	50,000.00	52,710	50,000	(183)					2,625	X X X
3199999	Subtotal - Bonds - Special Revenue and Special Assessment				100,000	100,000.00	102,710	100,000	(183)					3,750	X X X
285659-AE-8	ELECTRONIC DATA 7.125% 10/15/09	11/20/2002	VARIOUS		4,940,000	5,000,000.00	4,908,645	4,927,043	6,990			12,957	12,957	395,833	
345397-GS-6	FORD MTR CREDIT CORP 7.5% 01/15/03	01/23/2002	BEAR STEARNS		514,805	500,000.00	522,740	503,716	(225)			11,089	11,089	20,104	
866810-AD-6	SUN MICROSYSTEMS INC 7.35% 8/15/04	01/23/2002	MERRILL LYNCH		4,751,595	4,500,000.00	4,559,655	4,534,457	(758)			217,138	217,138	149,756	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				10,206,400	10,000,000.00	9,991,040	9,965,216	6,007			241,184	241,184	565,693	X X X
6099997	Subtotal - Bonds - Part 4				23,770,172	22,770,206.06	23,395,894	23,038,303	(69,235)			731,868	731,868	1,032,643	X X X
6099998	Summary Item for Bonds, Columns 9 through 16 of Part 5				42,232,840	41,800,000.00	42,353,291	42,279,171	(74,120)			(46,330)	(46,330)	613,291	X X X

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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
6099999	Subtotal - Bonds				66,003,012	64,570,206.06	65,749,185	65,317,474	(143,355)			685,538	685,538	1,645,934	X X X
46625H-85-2	JP MORGAN CHASE PFD 4.96%	04/30/2002	MERRILL LYNCH	50,000.000	2,500,000		2,500,000	2,500,000	68,750						31,000
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies				2,500,000	X X X	2,500,000	2,500,000	68,750					X X X	31,000
313400-70-7 90261B-80-3	FED HOME LN MTGE SERIES C PFD UBS INC PFD	02/25/2002 04/30/2002	MATURITY BEAR STEARNS	80,000.000 50.000	4,000,000 5,045,000	50.00 100,000.00	4,029,600 5,067,860	4,000,000 5,000,000				45,000	45,000		36,750 126,000
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous				9,045,000	X X X	9,097,460	9,000,000				45,000	45,000	X X X	162,750
6599997	Subtotal - Preferred Stock - Part 4				11,545,000	X X X	11,597,460	11,500,000	68,750			45,000	45,000	X X X	193,750
6599998	Summary Item for Preferred Stock Columns 9 through 16 of Part 5				4,038,400	X X X	4,049,840	4,049,840				(11,440)	(11,440)	X X X	64,500
6599999	Subtotal - Preferred Stock				15,583,400	X X X	15,647,300	15,549,840	68,750			33,560	33,560	X X X	258,250
09248U-84-1 12561E-10-5 299920-30-6 64352D-10-1 801378-10-0 94975H-44-5	BLACKROCK MUNI-CASH FUND CKE RESTAURANTS INC. EVERGREEN INST'L MUNI MMKT #496 NEW CENTURY FINANCIAL CORP SANTA BARBARA RESTAURANT GROUP WELLS FARGO INVESTMENT CASH MMF	12/30/2002 04/12/2002 12/31/2002 09/10/2002 03/06/2002 12/31/2002	Undefined VARIOUS EVERGREEN STARR SECURITIES EXCHANGE / MERGER WELLS FARGO	13,350,000.00 185,000.000 18,000,000.00 14,300,000 53,951,000 35,882,734.85	13,350,000 2,190,983 18,000,000 460,126 250,333 35,882,735		13,350,000 5,064,375 18,000,000 337,044 225,716 35,882,735	13,350,000 5,064,375 18,000,000 337,044 225,716 35,882,735		3,390,125		(2,873,392)	(2,873,392)		67,324 46,504 715 50,666
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				70,134,177	X X X	72,859,870	72,859,870	3,431,456			(2,725,693)	(2,725,693)	X X X	165,209
7099997	Subtotal - Common Stock - Part 4				70,134,177	X X X	72,859,870	72,859,870	3,431,456			(2,725,693)	(2,725,693)	X X X	165,209
7099998	Summary Item for Common Stock Columns 9 through 16 of Part 5				138,751,859	X X X	138,720,663	138,148,827	(571,834)			603,035	603,035	X X X	193,251
7099999	Subtotal - Common Stock				208,886,036	X X X	211,580,533	211,008,697	2,859,622			(2,122,658)	(2,122,658)	X X X	358,460
7199999	Subtotal - Preferred and Common Stocks				224,469,436	X X X	227,227,833	226,558,537	2,928,372			(2,089,098)	(2,089,098)	X X X	616,710
7299999	Total Bonds, Preferred and Common Stocks				290,472,448	X X X	292,977,018	291,876,011	2,785,017			(1,403,560)	(1,403,560)	1,645,934	616,710

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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
31359M-EX-7 912810-FJ-2 912827-7L-0	FNMA 6.5% 8/15/04 U.S. TREASURY 6.125% 8/15/29 U.S. TREASURY 4.875% 2/15/12	01/23/2002 07/15/2002 04/03/2002	SALOMON SMITH BARNEY DEUTSCH DEUTSCH	08/16/2002 07/16/2002 04/03/2002	BEAR STEARNS DEUTSCH DEUTSCH	5,000,000.000 5,000,000.000 10,000,000.00	5,346,484 5,454,883 9,717,188	5,389,844 5,355,859 9,676,953	5,272,877 5,454,862 9,717,188	(73,607) (21)			116,967 (99,003) (40,234)	116,967 (99,003) (40,234)	328,611 128,591 65,988	143,542 127,745 65,988
0399999	Subtotal - Bonds - U. S. Governments					20,000,000.00	20,518,555	20,422,656	20,444,927	(73,628)			(22,270)	(22,270)	523,190	337,275
594610-XQ-5	MICHIGAN ST VAR RATE	11/05/2002	SALOMON SMITH BARNEY	12/05/2002	SALOMON SMITH BARNE	650,000.000	650,000	650,000	650,000						1,813	990
1723996	Bonds - States, Territories and Possessions - MI					650,000.000	650,000	650,000	650,000						1,813	990
606072-DE-3 606907-AS-2	MISSOURI HIGHER ED VAR RT 2/15/25 MISSOURI ENV IMP VAR RT 9/1/33	11/13/2002 11/12/2002	AG EDWARDS AG EDWARDS	12/30/2002 12/30/2002	AG EDWARDS AG EDWARDS	6,400,000.000 6,000,000.000	6,400,000 6,000,000	6,400,000 6,000,000	6,400,000 6,000,000						34,148 19,917	21,927 7,150
1726996	Bonds - States, Territories and Possessions - MO					12,400,000.00	12,400,000	12,400,000	12,400,000						54,065	29,077
1799999	Subtotal - Bonds - States, Territories and Possessions					13,050,000.00	13,050,000	13,050,000	13,050,000						55,878	30,067
059129-T7-1	BALTIMORE CNTY MD VAR RATE	11/12/2002	AG EDWARDS	12/05/2002	AG EDWARDS	3,200,000.000	3,200,000	3,200,000	3,200,000						3,528	679
2421996	Bonds - Political Subdivisions of States - MD					3,200,000.000	3,200,000	3,200,000	3,200,000						3,528	679
2499999	Subtotal - Bonds - Political Subdivisions of States					3,200,000.000	3,200,000	3,200,000	3,200,000						3,528	679
342816-RM-9	FLORIDA ST MUN PWR AGY VAR RATE	11/13/2002	AG EDWARDS	12/05/2002	AG EDWARDS	3,600,000.000	3,600,000	3,600,000	3,600,000						2,940	960
3110996	Bonds - Special Revenue and Special Assessment - FL					3,600,000.000	3,600,000	3,600,000	3,600,000						2,940	960
438689-DG-3	HONOLULU HAWAII CITY & COUNTY RATE	11/12/2002	AG EDWARDS	12/01/2002	AG EDWARDS	800,000.000	800,000	800,000	800,000						1,609	917
3112996	Bonds - Special Revenue and Special Assessment - HI					800,000.000	800,000	800,000	800,000						1,609	917
3199999	Subtotal - Bonds - Special Revenue and Special Assessment					4,400,000.000	4,400,000	4,400,000	4,400,000						4,549	1,877
125577-AM-8 866810-AD-6	CIT GROUP INC 6.5% 2/7/06 SUN MICROSYSTEMS INC 7.35% 8/15/04	10/02/2002 01/11/2002	MORGAN STANLEY BEAR STEARNS	10/23/2002 01/23/2002	MORGAN STANLEY MERRILL LYNCH	650,000.000 500,000.000	669,526 515,210	632,229 527,955	669,217 515,027	(309) (183)			(36,988) 12,928	(36,988) 12,928	9,506 16,640	7,042 15,210
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					1,150,000.000	1,184,736	1,160,184	1,184,244	(492)			(24,060)	(24,060)	26,146	22,252
6099998	Subtotal Bonds					41,800,000.00	42,353,291	42,232,840	42,279,171	(74,120)			(46,330)	(46,330)	613,291	392,150
313586-40-6	FNMA PFD 6.45%	02/22/2002	BEAR STEARNS	04/30/2002	BEAR STEARNS	80,000.000	4,049,840	4,038,400	4,049,840				(11,440)	(11,440)	64,500	

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 Identification	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
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous (Unaffiliated)					X X X	4,049,840	4,038,400	4,049,840				(11,440)	(11,440)	64,500	
6599998	Subtotal - Preferred Stock					X X X	4,049,840	4,038,400	4,049,840				(11,440)	(11,440)	64,500	
001765-10-6	AMR CORP	09/12/2002	INSTINET	10/22/2002	INSTINET	38,250.000	341,805	245,775	341,805				(96,030)	(96,030)		
007903-10-7	ADVANCED MICRO DEVICES	11/20/2002	VARIOUS	11/25/2002	BRIDGE TRADING CO	100,000.000	574,500	776,346	574,500				201,846	201,846		
067901-10-8	BARRICK GOLD CORP	06/10/2002	INSTINET	07/11/2002	INSTINET	5,000.000	102,430	93,347	102,430				(9,082)	(9,082)		
12561E-10-5	CKE RESTAURANTS INC.	03/06/2002	EXCHANGE / MERGER	04/16/2002	BRIDGE TRADING CO	26,489.000	250,323	313,939	250,323				63,616	63,616		
172967-10-1	CITIGROUP	01/31/2002	INSTINET	02/28/2002	INSTINET	3,500.000	163,629	160,018	163,629				(3,611)	(3,611)		
204493-10-0	COMPAQ COMPUTER CORP	04/24/2002	STARR SECURITIES	05/02/2002	STARR SECURITIES	15,000.000	156,407	162,405	156,407				5,998	5,998		
222372-10-4	COUNTRYWIDE CREDIT INDUSTRIES	10/01/2002	INSTINET	10/11/2002	INSTINET	5,000.000	242,157	242,958	242,157				801	801		
294821-12-9	ERICSSON LM WTS EXP 8/27/02	08/15/2002	Rights Offering	08/21/2002	AJ PACE & CO	250,000.000										
294821-40-0	ERICSSON L M TEL CO ADR	09/19/2002	VARIOUS	10/25/2002	VARIOUS	751,967.000	783,748	298,075	298,075	(485,672)						
294821-60-8	ERICSSON L M TEL CO	10/25/2002	EXCHANGE / MERGER	10/31/2002	INSTINET	50,196.000	193,075	395,967	193,075				202,892	202,892		
294821-99-6	ERICSSON OVERSUBSCRIPTION	08/21/2002	BNY CAPITAL MKTS	09/09/2002	BNY CAPITAL MKTS	200,000.000	84,000	84,000	84,000							
313400-30-1	FREDDIE MAC	07/23/2002	INSTINET	07/24/2002	AJ PACE & CO	2,000.000	110,805	117,056	110,805				6,252	6,252		
367626-10-8	GATEWAY INC	09/12/2002	INSTINET	11/07/2002	VARIOUS	31,200.000	97,344	127,307	97,344				29,963	29,963		
370442-10-5	GENERAL MOTORS CORPORATION	11/07/2002	INSTINET	11/20/2002	VARIOUS	10,000.000	344,300	350,861	344,300				6,561	6,561	5,000	
460146-10-3	INTL PAPER CO	11/06/2002	INSTINET	12/03/2002	INSTINET	4,800.000	173,568	182,758	173,568				9,190	9,190	1,200	
526057-10-4	LENNAR CORP	12/04/2002	BRIDGE TRADING CO	12/18/2002	INSTINET	20,000.000	1,010,632	1,049,986	1,010,632				39,354	39,354		
548661-10-7	LOWES COS INC	11/25/2002	INSTINET	12/02/2002	INSTINET	17,500.000	692,125	744,967	692,125				52,842	52,842		
631100-10-4	NASDAQ 100 INDEX TRADING STOCK	05/21/2002	VARIOUS	08/19/2002	VARIOUS	34,000.000	1,112,680	1,026,189	1,112,680				(86,491)	(86,491)		
64352D-10-1	NEW CENTURY FINANCIAL CORP	05/03/2002	INSTINET	09/10/2002	STARR SECURITIES	10,700.000	257,521	344,290	257,521				86,769	86,769	535	
747525-10-3	QUALCOMM INC	09/06/2002	INSTINET	09/11/2002	INSTINET	2,500.000	71,304	75,203	71,304				3,899	3,899		
783764-10-3	RYLAND GROUP INC	11/12/2002	INSTINET	11/22/2002	INSTINET	3,000.000	111,090	115,449	111,090				4,360	4,360		
786514-20-8	SAFWAY INC	11/08/2002	INSTINET	11/19/2002	BRIDGE TRADING CO	15,000.000	310,275	313,405	310,275				3,130	3,130		
866810-10-4	SUN MICROSYSTEMS INC	09/13/2002	INSTINET	11/27/2002	INSTINET	105,000.000	358,113	398,214	271,950	(86,162)			126,264	126,264		
931142-10-3	WAL-MART STORES INC	08/07/2002	VARIOUS	08/13/2002	INSTINET	41,000.000	2,374,308	2,328,820	2,374,308				(45,488)	(45,488)		
94975H-44-5	WELLS FARGO INVESTMENT CASH MM	12/19/2002	VARIOUS	12/23/2002	WELLS FARGO	128,804,523.5	128,804,524	128,804,524	128,804,524						186,516	
6899999	Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)					X X X	138,720,663	138,751,859	138,148,827	(571,834)			603,035	603,035	193,251	
7099998	Total Common Stock					X X X	138,720,663	138,751,859	138,148,827	(571,834)			603,035	603,035	193,251	
7199999	Subtotal Stocks					X X X	142,770,503	142,790,259	142,198,667	(571,834)			591,595	591,595	257,751	
7299999	Total Bonds, Preferred and Common Stock					X X X	185,123,794	185,023,099	184,477,838	(645,954)			545,265	545,265	871,042	392,150

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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	
316326-10-7	Fidelity National Financial Inc.		8(3)(b)(i)			14,018,410	427,000,000	0.400	
0999999	Subtotal - Common Stock - Parent						14,018,410	X X X	X X X
000000-00-0	FIDELITY NATIONAL TITLE OF HAWAII		8(3)(b)(ii)a	No		1,440,901	1,000,000	100.000	
001000-00-9	FIDELITY NATIONAL INSURANCE CO	11523	8(3)(b)(ii)c	No		11,312,137	65,000,000	100.000	
010000-00-8	UTC CAPITAL GROUP INC.		8(3)(b)(ii)a	No		1,539,215	1,000,000	100.000	
05547#-10-5	BHC&M LTD		8(3)(b)(ii)a	No			5,000,000	100.000	
31620#-10-1	FIDELITY NATIONAL CONCONINO		8(3)(b)(ii)a	No		270,693	100,000	100.000	
31633#-10-6	FIDELITY TAX SERVICES INC.		8(3)(b)(ii)a	No		1,103,668	1,000,000	100.000	
49009#-10-4	KENSINGTON DEVELOPMENT CORPORA		8(3)(b)(ii)a	No			1,000,000	10.000	
88835#-10-2	TITLE DATA INC.		8(3)(b)(ii)a	No		68,038	100,000	5.500	
88845*-10-4	TITLE REINSURANCE COMPANY	32336	8(3)(b)(ii)c	No		10,000	1,000	0.400	
88846*-10-3	TITLE SERVICES INC		8(3)(b)(ii)a	No		1,100,606	1,000,000	100.000	
95821#-10-3	WESTERN FINANCIAL TRUST COMPANY		8(3)(b)(ii)a	No		469,544	2,000,000	100.000	
1599999	Subtotal - Common Stock - Other Affiliates						17,314,802	X X X	X X X
1699999	Subtotal - Common Stocks						31,333,212	X X X	X X X
1799999	Totals - Preferred and Common Stocks						31,333,212	X X X	X X X

- Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 54,879,501
- 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
000000-00-0	Dallas Fidelity National Title Agency	UTC Capital Group Inc.		1,000,000	100.000
000000-00-0	LRT Record Services Inc.	UTC Capital Group Inc.		1,000,000	100.000
30271*-10-9	FNL Management Corporation	Fidelity National Insurance Company		2,000,000,000	100.000
0299999	Subtotal - Common Stocks			X X X	X X X
0399999	Totals - Preferred and Common Stocks			X X X	X X X

SCHEDULE DA - PART 1

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

1 CUSIP Identifi- cation	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 Desig- 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				
				02581S-N6-4	AMEX CP 1/6/03							12/31/2002	MERRILL LYNCH				
3022X3-N3-8	EXXON CP 1/3/03	12/26/2002	MERRILL LYNCH		MATR	01/03/2003	4,098,843			4,100,000	4,098,843	826			1PE	1.457	
31315K-AK-6	FED AG MTG CORP D/N DUE 1/10/03	12/20/2002	MERRILL LYNCH		MATR	01/10/2003	3,997,460			4,000,000	3,997,460	1,397			1PE	1.147	
36959J-N3-3	GEN ELEC CAP CORP CP 1/3/03	12/30/2002	MERRILL LYNCH		MATR	01/03/2003	7,547,835			7,550,000	7,547,835	1,542			1PE	1.493	
8923E3-N7-4	TOYOTA INC CP 1/7/03	12/31/2002	MERRILL LYNCH		MATR	01/07/2003	849,810			850,000	849,810				1PE	1.346	
90262D-N2-7	UBS INC CP 1/2/03	12/31/2002	MERRILL LYNCH		MATR	01/02/2003	5,999,600			6,000,000	5,999,600				1PE	2.415	
3999999	Subtotal - Industrial and Miscellaneous - Issuer Obligations							28,892,247			28,900,000	28,892,247	3,765			X X X	X X X
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)							28,892,247			28,900,000	28,892,247	3,765			X X X	X X X
5499999	Subtotal - Bonds - Issuer Obligations							28,892,247			28,900,000	28,892,247	3,765			X X X	X X X
6099999	Subtotal - Bonds							28,892,247			28,900,000	28,892,247	3,765			X X X	X X X
09248U-64-3	BLACKROCK TEMP CASH	12/31/2002	Undefined			01/01/2003	2,985,853				2,985,853		3,393		1		
261934-10-3	DREYFUS CASH MGMT FD#719	12/02/2002	BNY Western Trust			01/01/2003	715				715		10		1		
7899999	Subtotal - Class One Money Market Mutual Funds							2,986,568			X X X	2,986,568		3,403		X X X	X X X
8099999	Totals							31,878,815	(a)		X X X	31,878,815	3,765	3,403		X X X	X X X

(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	193,316,284	196,463,342	3,147,058
2. Preferred Stocks	9,549,081	9,549,081	
3. Totals	202,865,365	206,012,423	3,147,058

(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 determined based on the guidelines set forth in the NAIC Securities Valuation Manual, NAIC Annual Statement Instructions and when deemed necessary information provided by market 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					
AmSouth Bank Knoxville TN	1.650	13,633		701,661	
Bank of America Concord CA	1.350	1,528		112,225	
Bank of America Los Angeles CA				191,220	
Bank of Coronado San Diego CA	2.450	1,812		100,000	
Bank One San Antonio TX				337,842	
City Bank Honolulu HI				2,376,308	
Johnson Bank Phoenix AZ	1.840	2,266		100,000	
Wells Fargo Bank San Francisco, CA	1.000	18,102		2,349,780	
City National Bank City of Commerce CA				1,555,581	
0199998 Deposits in 21 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X	6,343		400,997	X X X
0199999 Totals-Open Depositories	X X X	43,684		8,225,614	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	43,684		8,225,614	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	21,301	X X X
0599999 Total Cash	X X X	43,684		8,246,915	X X X

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

1. January	5,902,335	4. April	5,170,920	7. July	6,082,304	10. October	6,818,106
2. February	7,151,168	5. May	4,387,349	8. August	3,704,061	11. November	5,746,846
3. March	5,518,586	6. June	1,541,286	9. September	6,351,574	12. December	8,246,915

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
AL00001	B	977056-AJ-9 WISCONSIN ST 5.75% 5/01/04	AMSOUTH - RSD by Ins Code 27-3-12	20,000	20,384	21,186
AL00002	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	AMSOUTH - RSD by Ins Code 27-3-12	50,000	55,085	55,844
AL00003	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	SOUTH TRUST BANK OF ALABAMA - RSD by Ins Code 27-3-12	50,000	55,085	55,844
AL99999		ALABAMA		120,000	130,554	132,874
AR00001	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	REGIONS BANK - RSD by Ins Code 26-63-206	50,000	55,085	55,844
AR00002	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	REGIONS BANK - RSD by Ins Code 26-63-206	25,000	26,388	27,922
AR00003	B	912827-X8-0 U.S. TREASURY 6.875% 5/15/06	REGIONS BANK - RSD by Ins Code 26-63-206	50,000	54,906	57,586
AR99999		ARKANSAS		125,000	136,379	141,352
LA00001	B	912827-2J-0 U.S. TREASURY 6.25% 2/15/07	HANCOCK (LOUISIANA) - RSD by Ins Code 22:1021	20,000	20,944	22,973
LA00002	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	HIBERNIA - RSD by Ins Code 22:1021	25,000	25,152	27,016
LA99999		LOUISIANA		45,000	46,096	49,989
NM00001	B	912827-Q8-8 U.S. TREASURY 7.25% 8/15/04	WELLS FARGO BANK - RSD by Ins Code 59A-5-18	60,000	62,126	65,651
NM00002	B	912827-2J-0 U.S. TREASURY 6.25% 2/15/07	WELLS FARGO BANK - RSD by Ins Code 59A-5-18	50,000	53,183	57,434
NM99999		NEW MEXICO		110,000	115,309	123,085
NC00001	B	65819P-BG-2 N. CAROLINA CENT UNIV 4.4% 4/01/04	WACHOVIA (STATE OF N.CAROLINA) - RSD by Ins Code 58-5-10	100,000	100,384	103,982
NC00002	B	912827-Q8-8 U.S. TREASURY 7.25% 8/15/04	WACHOVIA (STATE OF N.CAROLINA) - RSD by Ins Code 58-5-10	220,000	223,389	240,720
NC99999		NORTH CAROLINA		320,000	323,773	344,702
OH00001	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	UMB NTIC 69-0195-151 - RSD by Ins Code 3953.06	25,000	26,913	27,016
OH00002	B	912827-J7-8 U.S. TREASURY 6.25% 2/15/03	UMB NTIC 69-0195-151 - RSD by Ins Code 3953.06	25,000	25,141	25,154
OH00003	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	UMB NTIC 69-0195-151 - RSD by Ins Code 3953.06	200,000	207,113	223,374
OH99999		OHIO		250,000	259,167	275,544
OR00001	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	US Bank OF OREGON - RSD by Ins Code 731.624	120,000	128,564	129,674
OR99999		OREGON		120,000	128,564	129,674
PR00001	B	912827-2J-0 U.S. TREASURY 6.25% 2/15/07	CITIBANK OF PUERTO RICO - RSD by Ins Code T.26 S313	500,000	543,027	574,335
PR99999		PUERTO RICO		500,000	543,027	574,335
SC00001	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	BANK OF AMERICA (SOUTH CAROLINA) - RSD by Ins Code 38-96-80	135,000	143,716	145,884

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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.

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
SC00002	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	BANK OF AMERICA (SOUTH CAROLINA) - RSD by Ins Code 38-96-80	50,000	51,996	55,844
SC99999		SOUTH CAROLINA		185,000	195,712	201,728
SD00001	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	BANKWEST - RSD by Ins Code 58-6-36	100,000	107,654	108,062
SD99999		SOUTH DAKOTA		100,000	107,654	108,062
XX99999		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		1,875,000	1,986,235	2,081,345
AK00001	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	FIRST NATIONAL BANK OF ANCHORAGE	15,000	15,904	16,753
CA00001	B	3134A3-YM-2 FHLMC 6.25% 7/15/04	CITIBANK (CALIFORNIA)	4,500,000	4,757,105	4,820,355
CA00002	B	213183-ZN-9 COOK CNTY ILL 5.5% 11/15/04	CITIBANK (CALIFORNIA)	900,000	914,356	968,688
CA00003	B	3134A3-4H-6 FHLMC 7.375% 5/15/03	CITIBANK (CALIFORNIA)	500,000	508,893	511,250
CA00004	B	798364-DY-8 SAN JUAN CNTY WASH SD 5.1% 12/1/04	CITIBANK (CALIFORNIA)	110,000	110,198	117,730
CA00005	B	798803-MK-5 San Marcos TX Wtr 6.5% 8/15/04	CITIBANK (CALIFORNIA)	100,000	103,626	108,214
CA00006	B	31359C-BN-4 FNMA 6.35% 6/10/05	CITIBANK (CALIFORNIA)	3,000,000	3,200,158	3,325,500
CA00007	B	3134A3-2S-4 FHLMC 6.875% 1/15/05	CITIBANK (CALIFORNIA)	5,000,000	5,409,823	5,501,450
FL00001	B	912827-X8-0 U.S. TREASURY 6.875% 5/15/06	FIRST UNION NATIONAL BANK (FL)	110,000	120,792	126,688
KS00001	B	485512-DQ-7 KANSAS ST TPK 5.3% 9/01/08	UMB KANSAS FNTIC 69-0410-00-6	250,000	249,425	261,770
KS00002	B	912827-Q8-8 U.S. TREASURY 7.25% 8/15/04	UMB KANSAS FNTIC 69-0410-00-6	500,000	508,521	547,090
KS00003	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	UMB KANSAS FNTIC 69-0410-00-6	250,000	263,536	270,155
MA00001	B	912827-X8-0 U.S. TREASURY 6.875% 5/15/06	FLEET (MI)	500,000	541,009	575,855
MI00001	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	BANK ONE (MICHIGAN SPCL DEP)	325,000	331,436	351,202
TN00001	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	AMSOUTH (TN)	220,000	232,212	245,711
VA00001	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	SUNTRUST BANK	25,000	26,913	27,016
VA00002	B	258885-QQ-8 Douglas Cnty Co SD 6.5% 12/15/16	SUNTRUST BANK	25,000	26,274	27,728
VA00003	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	SUNTRUST BANK	225,000	247,880	251,296
VA00004	B	60805A-AP-3 MOHAVE CNTY AZ 6.7% 7/1/05	SUNTRUST BANK	25,000	25,000	25,690
VA00005	B	912827-R8-7 U.S. TREASURY 7.875% 11/15/04	SUNTRUST BANK	50,000	51,789	55,844
VA00006	B	912827-X8-0 U.S. TREASURY 6.875% 5/15/06	SUNTRUST BANK	375,000	411,792	431,891
WA00001	B	912827-P8-9 U.S. TREASURY 7.25% 5/15/04	BNY WESTERN TRUST (WA PLEDGED)	200,000	210,682	216,124
ZZ99999		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		17,205,000	18,267,324	18,784,000
9999999		Totals		19,080,000	20,253,559	20,865,345

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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.