



50598200220100100

ANNUAL STATEMENT

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

Alamo Title Insurance

NAIC Group Code 0670 (Current Period) 0670 (Prior Period) NAIC Company Code 50598 Employer's ID Number 74-0476580

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

Country of Domicile US

Incorporated: October 1, 1922 Commenced Business: October 16, 1922

Statutory Home Office: 10010 San Pedro Avenue Suite 800 San Antonio, TX 78216

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
jramsey@fnf.com 805-696-7802
(E-Mail Address) (Fax Number)

Policyowner Relations Contact: Kevin Chiarello 17911 Von Karman Suite 300 Irvine, CA 92614 949-622-4338

OFFICERS

President Ronald Ray Maudsley
Secretary Fernando (NMN) Velez, Jr. (VP & Corporate Secretary)
Treasurer Alan Lynn Stinson, (CFO & Treasurer)
Actuary

Vice-Presidents

Kevin Richard Chiarello Donald Eugene Partington Peter Tadeusz Sadowski Russell Davis Sugg
Darryl James Tyson

DIRECTORS OR TRUSTEES

William Patrick Foley II Ronald Ray Maudsley Raymond Randall Quirk Alan Lynn Stinson
Patrick Francis Stone Darryl James Tyson 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) Ronald Ray Maudsley (Signature) Fernando (NMN) Velez, Jr (Signature) Alan Lynn Stinson
(Printed Name) President Secretary (VP & Corporate Secretary) Treasurer (CFO & Treasurer)

Subscribed and sworn to before me this day of , 2003

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	4 Net Admitted Assets
1. Bonds	42,301,207		42,301,207	32,406,258
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)				
2.2 Common stocks (Schedule D, Part 2, Section 2)	11,583,710		11,583,710	23,084,319
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	86,920	14,920	72,000	14,949
3.2 Other than first liens	10,165	10,165		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	8,865	8,865		144,000
5. Cash (\$ 762,870 Schedule E, Part 1) and short-term investments (\$ 4,731,291 Schedule DA, Part 2)	5,494,161		5,494,161	764,713
6. Other invested assets	2,170,000	10,000	2,160,000	2,430,000
7. Receivable for securities				
8. Subtotals, cash and invested assets (Lines 1 to 7)	61,655,028	43,950	61,611,078	58,844,239
9. Title plants (Schedule H), less \$ 0, charged off	1,475,714	123,260	1,352,454	1,362,652
10. Title insurance premiums and fees receivable	1,208,718	21,299	1,187,419	1,769,795
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 \$ 248,259 net deferred tax asset)	662,223		662,223	332,487
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software				39,551
16. Interest, dividends and real estate income due and accrued	587,415		587,415	558,208
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	2,822,675	624,524	2,198,151	1,044,399
19. Other assets nonadmitted (Exhibit 1)	25,649	25,649		
20. Aggregate write-ins for other than invested assets	1,441,445	1,436,121	5,324	5,324
21. TOTALS (Lines 8 to 20)	69,878,867	2,274,803	67,604,064	63,956,655

DETAILS OF WRITE-INS				
2001. Accounts Receivable & Prepaids	1,436,121	1,436,121		
2002. Cash Surrender Value of Life Insurance	5,324		5,324	5,324
2003.				
2098. Summary of remaining write-ins for Line 20 from overflow page				
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	1,441,445	1,436,121	5,324	5,324

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve: Bonds \$ 18,862,763 ,
Short-term investments \$ 0 , Mortgages \$ 0 , Cash \$ 0 , Total \$ 18,862,763

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

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	1,649,393	2,092,028
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	18,862,763	17,938,622
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	759,715	699,160
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,031,465	1,257,951
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses)) (including \$ 0 net deferred tax liability)		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid	7,600,000	
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	1,480,657	3,793,285
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	32,383,993	25,781,046
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	3,106,590	3,106,590
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	1,183,658	1,183,658
28. Unassigned funds (surplus)	30,929,823	33,885,362
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)	35,220,071	38,175,610
31. Totals (Page 2, Line 21, Col. 3)	67,604,064	63,956,656

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)	107,584,447	98,958,477
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	149,576	237,011
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	107,734,023	99,195,488
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	2,267,855	611,626
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	104,678,977	94,966,176
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	106,946,832	95,577,802
8. Net operating gain or (loss) (Lines 3 minus 7)	787,191	3,617,686
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net investment Income, Line 17)	2,031,689	2,497,943
10. Net realized capital gains and (losses) (Exhibit of Capital Gains (Losses))	(1,684,624)	790,927
11. Net investment gain or (loss) (Lines 9 + 10)	347,065	3,288,870
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	1,134,256	6,906,556
14. Federal and foreign income taxes incurred	256,599	2,704,145
15. Net income (Lines 13 minus 14)	877,657	4,202,411
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	38,175,610	37,035,056
GAINS AND (LOSSES) IN SURPLUS		
17. Net income (from Line 15)	877,657	4,202,411
18. Net unrealized capital gains or losses	3,396,008	1,459,950
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	(84,228)	135,584
21. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	455,024	(90,787)
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		148,800
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	(7,600,000)	(2,500,000)
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		(2,215,404)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(2,955,539)	1,140,554
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	35,220,071	38,175,610

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 year tax adjustment		(2,215,404)
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(2,215,404)

CASH FLOW	1 Current Year	2 Prior Year
1. Premiums and other charges collected	109,240,540	99,295,840
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	2,710,491	1,428,777
3. Total operating expenses paid	103,844,908	94,957,329
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	2,685,141	2,909,734
5. Investment income (net of investment expense)	2,339,935	2,714,636
6. Other income received (expenses paid)		
7. Federal income taxes (paid) recovered	(586,335)	(3,036,632)
8. Net cash from operations (Lines 4 to 7)	4,438,741	2,587,738
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	14,197,934	36,056,994
9.2 Stocks	54,375,617	21,692,249
9.3 Mortgage loans	101	51
9.4 Real estate	75,161	
9.5 Other invested assets	274,000	2,970,000
9.6 Net gains or (losses) on cash and short-term investments		
9.7 Miscellaneous proceeds		229,584
9.8 Total investment proceeds (Lines 9.1 to 9.7)	68,922,813	60,948,878
10. Other cash provided:		
10.1 Net transfers from affiliates		2,783,951
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in		
10.5 Other sources	1,154,518	507,774
10.6 Total other cash provided (Lines 10.1 to 10.5)	1,154,518	3,291,725
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	74,516,072	66,828,341
12. Cost of investments acquired (long-term only):		
12.1 Bonds	24,439,531	29,983,304
12.2 Stocks	41,047,038	37,130,231
12.3 Mortgage loans	82,238	15,000
12.4 Real estate		8,865
12.5 Other invested assets	14,000	
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	65,582,807	67,137,400
13. Other cash applied:		
13.1 Dividends to stockholders paid		2,500,000
13.2 Net transfers to affiliates	4,081,723	
13.3 Borrowed funds repaid		
13.4 Other applications	122,093	2,193,881
13.5 Total other cash applied (Lines 13.1 to 13.4)	4,203,816	4,693,881
14. Total (Line 12.7 plus Line 13.5)	69,786,623	71,831,281
15. Net change in cash and short-term investments (Line 11 minus Line 14)	4,729,449	(5,002,940)
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	764,713	5,767,653
16.2 End of year (Line 15 plus Line 16.1)	5,494,162	764,713

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 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written		35,750,224	72,671,055	108,421,279	99,333,022
2. Escrow and settlement service charges		X X X	X X X		
3. Other title fees and service charges (Part 1C, Line 5)	149,576	X X X	X X X	149,576	237,011
4. Totals (Lines 1 + 2 + 3)	149,576	35,750,224	72,671,055	108,570,855	99,570,033

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	108,421,279	99,333,022
1.2 Assumed	93,937	96,338
1.3 Ceded	6,628	
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	108,508,588	99,429,360
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	17,938,622	17,467,739
2.2 Additions during the current year	4,746,988	4,132,356
2.3 Withdrawals during the current year	3,822,847	3,661,473
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	18,862,763	17,938,622
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	107,584,447	98,958,477

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations		
2. Searches and abstracts		
3. Surveys		
4. Aggregate write-ins for service charges	149,576	237,011
5. Totals	149,576	237,011
DETAILS OF WRITE-INS		
0401. Misc. Income	149,576	237,011
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)	149,576	237,011

**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		2,452,775	257,715	2,710,490	1,428,777
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)		2,452,775	257,715	2,710,490	1,428,777
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)		2,452,775	257,715	2,710,490	1,428,777
6. Known claims reserve - current year (Page 3, Line 1, Col. 1)		1,323,808	325,585	1,649,393	2,092,028
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)		1,472,409	619,619	2,092,028	2,909,179
8. Losses and allocated LAE incurred (Lines 5 plus Line 6 minus Line 7)		2,304,174	(36,319)	2,267,855	611,626
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)		2,304,174	(36,319)	2,267,855	611,626

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

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)		1,323,808	325,585	1,649,393	2,092,028
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)		1,323,808	325,585	1,649,393	2,092,028
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)		5,729,761	1,409,239	7,139,000	8,057,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported		5,729,761	1,409,239	7,139,000	8,057,000
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	8,788,393	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	18,862,763	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	6,483	969,553	1,970,932	2,946,968			2,946,968	3,338,930	
1.2 Employee relations and welfare	701	104,772	212,982	318,455			318,455	145,319	
1.3 Payroll taxes	465	69,553	141,389	211,407			211,407	126,649	
1.4 Other personnel costs	32	4,829	9,816	14,677			14,677	11,570	
1.5 Total personnel costs	7,681	1,148,707	2,335,119	3,491,507			3,491,507	3,622,468	
2. Amounts paid to or retained by title agents		30,372,465	61,762,108	92,134,573			92,134,573	84,475,376	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	1	166	338	505			505	17,404	
3.2 Surveys									
3.3 Other								53	
4. Advertising	486	72,744	147,875	221,105			221,105	261,047	
5. Boards, bureaus and associations									
6. Title plant rent and maintenance	(49)	(7,332)	(14,906)	(22,287)			(22,287)	(34,973)	
7. Claim adjustment services									
8. Amounts charged off, net of recoveries		32,556		32,556			32,556	31,157	
9. Marketing and promotional expenses	286	42,743	86,888	129,917			129,917	99,380	
10. Insurance	210	31,346	63,721	95,277			95,277	170,627	
11. Directors' fees									
12. Travel and travel items	1,846	276,022	561,105	838,973			838,973	727,470	
13. Rent and rent items	1,196	178,821	363,512	543,529			543,529	603,877	
14. Equipment	842	125,869	255,870	382,581			382,581	291,091	
15. Cost or depreciation of EDP equipment and software	4,573	683,807	1,390,062	2,078,442			2,078,442		
16. Printing, stationery, books and periodicals	1,081	161,696	328,700	491,477			491,477	86,418	
17. Postage, telephone, messengers and express	1,072	160,356	325,976	487,404			487,404	444,086	
18. Legal and auditing	3,045	455,404	925,757	1,384,206			1,384,206	569,245	
19. Totals (Lines 1.5 to 18)	22,270	33,735,370	68,532,125	102,289,765			102,289,765	91,364,726	
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes		647,467	1,316,189	1,963,656			1,963,656	1,369,142	
20.2 Insurance department licenses and fees	339	50,671	103,005	154,015			154,015	45,233	
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	6	837	1,702	2,545			2,545	1,027	
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	345	698,975	1,420,896	2,120,216			2,120,216	1,415,402	
21. Real estate expenses									
22. Real estate taxes	15,000			15,000			15,000	15,000	
23. Aggregate write-ins for miscellaneous expenses	559	83,587	169,850	253,996			253,996	2,353,005	
24. Total expenses incurred (Lines 19+20.5+21+22+23)	38,174	34,517,932	70,122,871	104,678,977			(a) 104,678,977	95,148,133	
25. Less unpaid expenses - current year	6,141	918,298	1,866,741	2,791,180			2,791,180	1,957,111	
26. Add unpaid expenses - prior year	6,654	703,190	1,247,267	1,957,111			1,957,111	1,948,263	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	38,687	34,302,824	69,503,397	103,844,908			103,844,908	95,139,285	
DETAILS OF WRITE-INS									
2301. General and miscellaneous expense	559	83,587	169,850	253,996			253,996	2,352,756	
2302. Donations									
2303.								249	
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	559	83,587	169,850	253,996			253,996	2,353,005	

(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)		35,474,321	72,110,126	107,584,447		107,584,447	98,958,477
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)							
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	149,576			149,576		149,576	237,011
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	149,576	35,474,321	72,110,126	107,734,023		107,734,023	99,195,488
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		2,304,174	(36,319)	2,267,855		2,267,855	611,626
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3, 6)	38,174	34,517,932	70,122,871	104,678,977		104,678,977	94,966,176
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	38,174	36,822,106	70,086,552	106,946,832		106,946,832	95,577,802
8. Net operating gain or (loss) (Lines 3 minus 7)	111,402	(1,347,785)	2,023,574	787,191		787,191	3,617,686
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) 1,108,016	870,712
1.1 Bonds exempt from U.S. tax	(a) 743,492	1,009,929
1.2 Other bonds (unaffiliated)	(a) 105,920	105,920
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	125,907	125,907
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 1,821	1,821
4. Real estate	(d)	
5. Contract loans		
6. Cash/short-term investments	(e) 70,486	70,486
7. Derivative instruments	(f)	
8. Other invested assets	70,368	70,368
9. Aggregate write-ins for investment income		(3,465)
10. Total gross investment income	2,226,010	2,251,678
11. Investment expenses		(g) 219,989
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)		219,989
17. Net investment income - (Line 10 minus Line 16)		2,031,689
DETAILS OF WRITE-INS		
0901. Loss for Stolen Property		(3,465)
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)		(3,465)
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 \$ 18,370 accrual of discount less \$ 352,359 amortization of premium and less \$ 142,639 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					
1.1 Bonds exempt from U.S. tax	15,943				15,943
1.2 Other bonds (unaffiliated)	(28,603)				(28,603)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(172,820)	(1,030,305)		(317,833)	(1,520,958)
2.21 Common stocks of affiliates	(400,000)		3,102,418	646,510	3,348,928
3. Mortgage loans				(25,086)	(25,086)
4. Real estate	(68,839)				(68,839)
5. Contract loans					
6. Cash/short-term investments					
7. Derivative instruments					
8. Other invested assets				(10,000)	(10,000)
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(654,319)	(1,030,305)	3,102,418	293,591	1,711,385
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)					

EXHIBIT 1 - ANALYSIS OF NONADMITTED ASSETS AND RELATED ITEMS

	1	2	3
	End of Current Year	End of Prior Year	Changes for year (Increase) or Decrease
1. Summary of Items Page 2, Lines 9 to 15 and 17 and 18, Column 2	769,083	1,104,116	335,033
2. Other Assets:			
2.1 Deposits in suspended depositories, less estimated amount recoverable			
2.2 Furniture, equipment and supplies	25,649	77,523	51,874
2.3 Leasehold improvements			
2.4 Bills receivable			
2.5 Loans on personal security, endorsed or not			
2.6 Agents' balances (net)			
2.7 Cash advanced to or in the hands of officers or agents			
3. Total (Lines 2.1 to 2.7)	25,649	77,523	51,874
4. Aggregate write-ins for other assets (Page 2, Line 20, Column 2)	1,436,121	1,504,238	68,117
5. Total (Line 1 plus Lines 3 to 4)	2,230,853	2,685,877	455,024
DETAILS OF WRITE-INS			
0401. Accounts Receivable & Prepays	1,436,121	1,504,238	68,117
0402.			
0403.			
0498. Summary of remaining write-ins for Line 4 from overflow page			
0499. Totals (Lines 0401 through 0403 + 0498) (Line 4 above)	1,436,121	1,504,238	68,117

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

The financial statements of Alamo Title Insurance are presented on the basis of accounting practices prescribed or permitted by the State of Texas Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the NAIC Accounting Practices and Procedures manual, except where the laws of the State of Texas differ. Significant variances between Texas basis of accounting and NAIC SAP are: investments in title plants are limited in Texas to 100% of an insurer's capital stock, with the approval of the Commissioner, with a limit of one plant per county, as compared to NAIC SAP which allows the lesser of 20% of admitted assets or 40% of surplus, without a per county limitation; and recovery rates on 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 Texas is shown below:

1.	Net Income, Texas Basis	877,655
2.	State Prescribed/Permitted Practices (Income):	
	Statutory Premium Reserve Recovery, net of tax	241,743
3.	Net Income, NAIC SAP basis	1,119,398
4.	Statutory Surplus, Texas Basis	35,220,071
5.	State Prescribed/Permitted Practices (Surplus):	
	Statutory Premium Reserve	241,743
	Title Plants	123,260
6.	Statutory Surplus, NAIC SAP Basis	35,585,074

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 Texas Department of Insurance. The remaining portion of title insurance premiums, escrow fees and other title fees are recognized at the time of the closing of the related real estate transaction.

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

In addition, the company uses the following accounting policies:

- (1) Short term investments are stated at amortized cost.
- (2) Bonds are stated at amortized cost using the effective interest method with exception to those bonds with a NAIC designation of 3-6, which are stated at the lower of amortized cost or market value.
- (3) Unaffiliated common stock holdings are stated at NAIC market value.
- (4) Preferred stocks are stated at NAIC market value with exception to the preferred stock with a NAIC designation of 3-6, which are stated at the lower of cost or market.
- (5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at amortized cost or the lower of amortized cost or market value.
- (7) Investment in Subsidiaries, Controlled or Affiliated Companies are valued using the underlying statutory equity, as adjusted, or audited GAAP equity, as appropriate for each individual investment.
- (8) Interest in Joint Ventures are valued based on the underlying equity of the investee.

NOTES TO FINANCIAL STATEMENTS

(9) Derivatives - None

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

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

2. Accounting Changes and Correction of Errors:

A. During the current year's financial statement preparation, there was no individually material change in accounting principle or correction of errors. Refer to item B for discussion of the initial implementation of codification.

B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Texas. Effective January 1, 2001, the State of Texas required that insurance companies domiciled in the State of Texas to prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures Manual – Version effective January 1, 2001, except where that conflicts to the laws of the State of Texas.

Accounting changes adopted to conform to the provisions of this manual are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the changes in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. As a result of these changes, the Company reported a change of accounting principle, as an adjustment that increased (decreased) unassigned funds (surplus), of \$148,800 as of January 1, 2001. Included in this total adjustment is an increase to unassigned funds of approximately \$196,894 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 2021 in 2002 and 2001, or upon sale of real estate securing such promissory notes. Interest rates were 8% in 2002 and 2001.

B. Debt Restructuring – Non-applicable

C. Reverse Mortgages – Non-applicable

D. Loan Backed Securities

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

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

E. Repurchase Agreements – Non Applicable

6. Joint Ventures, Partnerships and Limited Liability Companies:

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

7. Investment Income:

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

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments:

None

9. Income Taxes:

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

	2002	2001
(1) Total of gross deferred tax assets	1,794,586	1,706,679
(2) Total of deferred tax liabilities	(1,546,327)	(1,374,192)
Net deferred tax asset	248,259	332,487
(3) Deferred tax asset nonadmitted	-	-
(4) Net admitted deferred tax asset	248,259	332,487
(5) Increase(decrease) in nonadmitted asset	-	-

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	256,599	2,704,145
Foreign	-	-
Sub-total	256,599	2,704,145
Other	-	-
Federal income taxes incurred	256,599	2,704,145

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

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		4,628,588		1,620,006
			(4,628,588)	
Reserve Accruals	(159,106)		(159,106)	55,687
Employee Benefits	(281,935)		(281,935)	98,677
Incentive Compensation			-	-
Pension plan			-	-
Unrealized Loss			-	-
Other	(57,760)		(57,760)	20,216
Total deferred tax assets	(498,801)	4,628,588	(5,127,389)	1,794,586
Nonadmitted deferred tax assets			-	-
Admitted deferred tax assets			(5,127,389)	1,794,586
				-
Deferred tax liabilities:				-
Unrealized Gains	4,155,373		4,155,373	(1,454,381)
Other	262,703		262,703	(91,946)
Total deferred tax liabilities	4,418,076	-	4,418,076	(1,546,327)
Net admitted deferred tax asset			(709,313)	248,259

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

	2002	2001	Change
--	------	------	--------

NOTES TO FINANCIAL STATEMENTS

Deferred tax assets:			
Discounting of reserves	1,620,006	1,582,454	37,552
Reserve Accruals	55,687	-	55,687
Employee Benefits	98,677	74,666	24,011
Incentive Compensation	-	-	-
Pension plan	-	-	-
Unrealized Loss	-	-	-
Other	20,216	49,559	(29,343)
Total deferred tax assets	1,794,586	1,706,679	87,907
Nonadmitted deferred tax assets	-	-	-
Admitted deferred tax assets	1,794,586	1,706,679	87,907
Deferred tax liabilities:			
Unrealized Gains	(1,454,381)	(1,289,436)	(164,945)
Other	(91,946)	(84,756)	(7,190)
Total deferred tax liabilities	(1,546,327)	(1,374,192)	(172,135)
Net admitted deferred tax asset	248,259	332,487	(84,228)

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

	Amount	Tax Effect
Income before taxes	1,134,254	396,989
Tax exempt income deduction	(645,222)	(225,828)
Dividends received deduction	(43,705)	(15,297)
Nondeductible goodwill		-
Meals & Entertainment	61,098	21,384
Other non deductible adjustments	8,695	3,043
Subtotal after permanent differences	515,120	180,291
Temporary differences and prior year adjustments	218,019	76,308
Taxable Income/Current Tax	733,139	256,599

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

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

a. 2002	\$256,599
b. 2001	\$2,704,145
c. 2000	\$2,505,399

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

NOTES TO FINANCIAL STATEMENTS

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 \$2,198,151 and \$1,044,399 respectively, and a payable to the parent and/or other related parties of \$1,480,657 and \$3,793,285, 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. Alamo Title Holding Company, domiciled in the State of Texas, owns 100% of the outstanding shares of the Company.
- H. The Company owns no shares of stock of its ultimate parent.
- I. The Company owns 100% of the stock of Alamo Title Company, a non-insurance company, whose carrying value is in excess of 10% of the admitted assets of the Company. The Company carries this investment at the audited GAAP equity of the non-insurer, adjusted for a difference in goodwill.

The statement value of Alamo Title Company assets, liabilities and equity as of 12/31/2002 and 12/31/2001 were

	12/31/2002	12/31/2001
Assets	\$9,483,076	\$7,768,334
Liabilities	\$1,697,151	\$3,379,703
Equity	\$7,785,925	\$4,388,631

Net income for Alamo Title Company for the periods ending 12/31/2002 and 12/31/2001 was \$3,148,093 and \$1,819,972 respectively.

- J. Impairment write downs – None

11. Debt:

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

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

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

NOTES TO FINANCIAL STATEMENTS

participants' contributions at a rate of 50% of the first 6% of compensation. Matching contributions of \$19,915 and \$23,812 were made in 2002 and 2001, respectively.

The Company's employees are covered to participate in an Employee Stock Purchase Plan ("ESPP"). Eligible employees may voluntarily purchase, at current market prices, shares of Fidelity National Financial's common stock through payroll deduction. Pursuant to the ESPP, employees may contribute an amount between 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 \$14,126 and \$11,736.

Certain Company officers are participants in the 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 1,600,000 shares of common stock authorized, 1,241,436 shares issued and outstanding. The par value per share is \$2.50.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends which can be paid by Texas domiciled title insurance companies to shareholders without prior approval of the Insurance Commissioner is subject to restrictions related to statutory surplus. No dividends, including all dividends paid in the preceding twelve months, which exceed the greater of 20% of the statutory surplus or 100% of net income for the preceding year, can be paid without prior approval. The maximum dividend payout which may be made without prior approval in 2003 is \$7,044,000. The Company paid dividends totaling \$7,600,000.
- 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	\$	(43,950)
(2) Non-admitted asset values	\$	(2,230,853)
(3) Provision for reinsurance	\$	-0-
- I. Surplus Notes – None
- J. Quasi-reorganization – Non-applicable

14. Contingencies:

- A. Contingent Commitments – None
- B. Assessments – Non-applicable

NOTES TO FINANCIAL STATEMENTS

C. Gain Contingencies - None

D. All Other Contingencies:

(1) Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases:

The Company is a party to a number of long-term noncancelable operating leases for certain facilities, furniture and equipment which expire from 2002 to 2006. Rental expense for the years 2002 and 2001 was \$379,434 and \$403,519, 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	315,457
2004	324,042
2005	335,984
2006	87,749
2007 and beyond	0
	<u>1,063,232</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:

A. Extraordinary Items – None

B. Troubled Debt Restructuring – None

C. Other Disclosures:

(1) Assets in the amount of \$260,635 and \$255,000 at December 31, 2002 and 2001 respectively, were on deposit with government authorities or trustees as required by law.

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

NOTES TO FINANCIAL STATEMENTS

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 \$(443,000) from \$2,092,000 in 2001 to \$1,649,000 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	8,031,704	13.036	8,031,704	13.036
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	8,023,534	13.023	8,023,534	13.023
1.3 Foreign government (including Canada, excluding mortgage-backed securities)	25,000	0.041	25,000	0.041
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	5,508,052	8.940	5,508,052	8.940
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	5,322,841	8.639	5,322,841	8.639
1.43 Revenue and assessment obligations	7,788,289	12.641	7,788,289	12.641
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	7,601,788	12.338	7,601,788	12.338
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)				
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds	761,800	1.236	761,800	1.236
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated	2,450,584	3.978	2,450,584	3.978
3.4 Other equity securities:				
3.41 Affiliated	8,371,328	13.587	8,371,328	13.587
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	72,000	0.117	72,000	0.117
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (includes \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ 0 including property acquired in satisfaction of debt)				
6. Policy loans				
7. Receivables for securities				
8. Cash and short-term investments	5,494,162	8.917	5,494,162	8.917
9. Other invested assets	2,160,000	3.506	2,160,000	3.506
10. Total invested assets	61,611,082	100.000	61,611,082	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? TEXAS
- 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. 12/31/1999
- 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. 12/31/1999
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 08/08/2000
- 3.4 By what department or departments? TEXAS 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					Yes [] No []	Yes [] No []
Common	1,600,000	1,241,436	3	XXX	XXX XXX	XXX XXX

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

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

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

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

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

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

19.31 _____

19.32 _____

19.33 _____

19.34 _____

19.35 _____

19.36 _____

19.37 _____

19.38 _____

19.39 _____

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

19.4 For category (19.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

If no, attach a description with this statement.

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

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

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

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

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

GENERAL INTERROGATORIES

(continued)

INVESTMENT

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

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

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

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? \$ 280,318

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
Texas Land Title Assn	\$ 253,437
	\$
	\$
	\$

24.1 Amount of payments for legal expenses, if any? \$ 847,542

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
Beadles Newman & Lawler	\$ 220,000
	\$
	\$
	\$

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. \$ 19,000,000

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

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

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

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

	1 2002	2 2001	3 2000	4 1999	5 1998
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)					
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	35,750,224	35,808,486	39,461,351	40,907,062	56,054,356
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	72,671,055	63,524,536	55,285,931	62,641,314	60,718,451
4. Total	108,421,279	99,333,022	94,747,282	103,548,376	116,772,807
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	107,584,447	98,958,477	94,438,912	102,337,678	115,426,280
6. Escrow and settlement service charges (Part 1A, Line 2)					
7. Title examinations (Part 1C, Line 1)					
8. Searches and abstracts (Part 1C, Line 2)					
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	149,576	237,011	103,111	82,046	
11. Aggregate write-ins for other operating income (Page 4, Line 2)					172,642
12. Total operating income (Page 4, Line 3)	107,734,023	99,195,488	94,542,023	102,419,724	115,598,922
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	787,191	3,617,686	5,226,246	7,042,786	10,587,698
14. Net investment gain or (loss) (Line 11)	347,065	3,288,870	2,419,310	6,534,628	3,580,685
15. Total other income (Line 12)					
16. Federal income taxes incurred (Line 14)	256,599	2,704,145	2,505,399	2,685,749	5,104,339
17. Net income (Line 15)	877,657	4,202,411	5,140,157	10,891,665	9,064,044
Balance Sheet Items (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 10, Col. 3)	1,187,419	1,769,795	1,399,261	1,914,275	1,912,709
19. Total admitted assets (Page 2, Line 21, Col. 3)	67,604,064	63,956,655	59,717,702	54,865,704	58,026,961
20. Known claims reserve (Page 3, Line 1)	1,649,393	2,092,028	2,909,179	2,412,876	1,252,929
21. Statutory premium reserve (Page 3, Line 2)	18,862,763	17,938,622	17,467,739	17,079,159	15,865,348
22. Total liabilities (Page 3, Line 21)	32,383,993	25,781,046	22,682,645	21,250,269	22,778,079
23. Capital paid up (Page 3, Lines 23 + 24)	3,106,590	3,106,590	3,106,590	3,106,590	3,106,590
24. Surplus as regards policyholders (Page 3, Line 30)	35,220,071	38,175,610	37,035,056	33,615,435	35,248,882
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)	68.7	55.1	68.1	72.9	63.2
26. Stocks (Lines 2.1 & 2.2)	18.8	39.3	11.5	12.5	13.6
27. Mortgage loans on real estate (Line 3)	0.1				
28. Real estate (Lines 4.1, 4.2 & 4.3)		0.2	0.3	0.3	0.3
29. Cash and short-term investments (Line 5)	8.9	1.3	10.4	14.3	19.7
30. Other invested assets (Line 6)	3.5	4.1	9.7	0.1	3.2
31. Receivable for securities (Line 7)					
32. Cash and invested assets (Line 8)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
33. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
34. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
35. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	8,371,328	5,022,401	3,806,424	2,715,666	5,828,750
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	8,371,328	5,022,401	3,806,424	2,715,666	5,828,750
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)	23.8	13.2	10.3	8.1	16.5

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)	3,396,008	1,459,950	1,373,103	(3,145,385)	8,699
42. Change in nonadmitted assets (Line 21)	455,024	(90,787)	(596,639)	(326,656)	(693,465)
43. Dividends to stockholders (Line 28)	(7,600,000)	(2,500,000)	(2,497,000)	(9,053,071)	(1,056,241)
44. Change in surplus as regards policyholders for the year (Line 31)	(2,955,538)	1,140,554	3,419,621	(1,633,447)	7,243,037
Losses Paid and Incurred (Part 2A)					
45. Net payments (Line 5, Col. 4)	2,710,490	1,428,777	1,241,079	697,848	1,821,794
46. Losses and allocated LAE incurred (Line 8, Col. 4)	2,267,855	611,626	1,737,382	1,857,795	1,520,184
47. Unallocated LAE incurred (Line 9, Col. 4)					
48. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	2,267,855	611,626	1,737,382	1,857,795	1,520,184
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)	3.2	3.7	3.8	3.1	3.0
50. Amount paid to or retained by title agents (Part 4, Line 2, Col. 4)	85.5	86.8	83.6	83.1	83.0
51. All other operating expenses (Part 4, Lines 24 minus 1.5 minus 2, Col. 4)	8.4	7.1	9.0	5.1	4.0
52. Total (Lines 49 to 51)	97.2	97.6	96.4	91.3	90.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
53. Losses and loss adjustment expenses incurred (Line 4)	2.1	0.6	1.8	1.8	1.3
54. Operating expenses incurred (Line 5)	97.2	97.6	92.6	91.3	89.5
55. Aggregate write-ins for other operating deductions (Line 6)					
56. Total operating deductions (Line 7)	99.3	98.2	94.5	93.1	90.8
57. Net operating gain or (loss) (Line 8)	0.7	1.8	5.5	6.9	9.2
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)	2.1	0.6	1.8	1.8	1.3
59. Operating expenses incurred to net premiums written (Page 4, Line 5)	96.5	95.5	87.6	90.3	88.6

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	152,865
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	
2.2 Totals, Part 3, Column 7	
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	(68,839)
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	75,161
8. Book/adjusted carrying value at the end of current period	8,865
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	8,865
11. Total nonadmitted amounts	8,865
12. Statement value, current period (Page 2, real estate lines, current period)	

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	14,949
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	82,237
2.2 Additional investment made after acquisitions	82,237
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	101
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	97,085
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	97,085
12. Total nonadmitted amounts	25,085
13. Statement value of mortgages owned at end of current period	72,000

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	2,430,000
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	14,000
2.2 Additional investment made after acquisitions	14,000
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	274,000
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	2,170,000
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	2,170,000
12. Total nonadmitted amounts	10,000
13. Statement value of long-term invested assets at end of current period	2,160,000

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	23,657,025	24,281,428	23,796,278	22,674,780
	2. Canada				
	3. Other Countries	25,000	25,000	25,000	25,000
	4. Totals	23,682,025	24,306,428	23,821,278	22,699,780
States, Territories and Possessions (Direct and guaranteed)	5. United States	5,508,052	5,508,052	5,573,984	5,200,000
	6. Canada				
	7. Other Countries				
8. Totals	5,508,052	5,508,052	5,573,984	5,200,000	
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	5,322,841	5,322,841	5,365,576	5,100,000
	10. Canada				
	11. Other Countries				
12. Totals	5,322,841	5,322,841	5,365,576	5,100,000	
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	7,788,289	7,789,836	7,880,557	7,575,000
	14. Canada				
	15. Other Countries				
16. Totals	7,788,289	7,789,836	7,880,557	7,575,000	
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
20. Totals					
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States				
	22. Canada				
	23. Other Countries				
24. Totals					
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	42,301,207	42,927,157	42,641,395	40,574,780
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
30. Totals					
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
34. Totals					
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
38. Totals					
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
44. Totals					
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
48. Totals					
Industrial and Miscellaneous (unaffiliated)	49. United States	3,212,384	3,212,384	3,427,567	
	50. Canada				
	51. Other Countries				
52. Totals	3,212,384	3,212,384	3,427,567		
Parent, Subsidiaries and Affiliates	53. Totals	8,371,328	8,371,328	1,204,785	
	54. Total Common Stocks	11,583,712	11,583,712	4,632,352	
	55. Total Stocks	11,583,712	11,583,712	4,632,352	
	56. Total Bonds and Stocks	53,884,919	54,510,869	47,273,747	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 32,657,610.**SCHEDULE D - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of bonds and stocks, prior year	<u>55,490,577</u>	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	<u>65,486,572</u>	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	<u>(243,889)</u>	6.3 Column 11, Part 2, Section 2	
3.2 Column 12, Part 2, Section 1		6.4 Column 11, Part 4	
3.3 Column 10, Part 2, Section 2	<u>3,082,729</u>	7. Book/adjusted carrying value at end of current period	<u>53,884,922</u>
3.4 Column 10, Part 4	<u>(1,172,036)</u>	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	<u>(185,480)</u>	9. Subtotal (Lines 7 plus 8)	<u>53,884,922</u>
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	<u>68,573,551</u>	10. Total nonadmitted amounts	
		11. Statement value of bonds and stocks, current period	<u>53,884,922</u>

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	778,012	7,279,327	14,034,439	1,565,248		23,657,026	50.299	15,768,321	48.658	23,657,025	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	778,012	7,279,327	14,034,439	1,565,248		23,657,026	50.299	15,768,321	48.658	23,657,025	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	25,000					25,000	0.053			25,000	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	25,000					25,000	0.053			25,000	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1		1,051,029	4,457,023			5,508,052	11.711	10,461,245	32.282	5,508,052	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		1,051,029	4,457,023			5,508,052	11.711	10,461,245	32.282	5,508,052	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1		2,162,683	3,160,159			5,322,842	11.317	5,235,974	16.157	5,322,841	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals		2,162,683	3,160,159			5,322,842	11.317	5,235,974	16.157	5,322,841	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1		4,718,320	3,069,969			7,788,289	16.559			7,788,289	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals		4,718,320	3,069,969			7,788,289	16.559			7,788,289	

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	4,731,291					4,731,291	10.060	25,000	0.077	4,731,291	
7.2 Class 2											
7.3 Class 3								915,719	2.826		
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	4,731,291					4,731,291	10.060	940,719	2.903	4,731,291	
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	5,534,303	15,211,359	24,721,590	1,565,248		47,032,500	100.000	X X X	X X X	47,032,498	
10.2 Class 2								X X X	X X X		
10.3 Class 3								X X X	X X X		
10.4 Class 4								X X X	X X X		
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals	5,534,303	15,211,359	24,721,590	1,565,248		(b) 47,032,500	100.000	X X X	X X X	47,032,498	
10.8 Line 10.7 as a % of Col. 6	11.767	32.342	52.563	3.328		100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	4,575,683	5,428,526	21,486,331			X X X	X X X	31,490,540	97.174	31,490,540	
11.2 Class 2						X X X	X X X				
11.3 Class 3			915,719			X X X	X X X	915,719	2.826	915,719	
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	4,575,683	5,428,526	22,402,050			X X X	X X X	(b) 32,406,259	100.000	32,406,259	
11.8 Line 11.7 as a % of Col. 8	14.120	16.751	69.129			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	5,534,304	15,211,358	24,721,589	1,565,248		47,032,499	100.000	31,490,540	97.174	47,032,499	X X X
12.2 Class 2											X X X
12.3 Class 3								915,719	2.826		X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals	5,534,304	15,211,358	24,721,589	1,565,248		47,032,499	100.000	32,406,259	100.000	47,032,499	X X X
12.8 Line 12.7 as a % of Col. 6	11.767	32.342	52.563	3.328		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	11.767	32.342	52.563	3.328		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		4,593,887	11,461,351			16,055,238	34.136	15,768,321	48.658	16,055,238	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	778,012	2,685,440	2,573,088	1,565,248		7,601,788	16.163			7,601,788	
1.7 Totals	778,012	7,279,327	14,034,439	1,565,248		23,657,026	50.299	15,768,321	48.658	23,657,026	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	25,000					25,000	0.053			25,000	
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	25,000					25,000	0.053			25,000	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations		1,051,029	4,457,023			5,508,052	11.711	10,461,245	32.282	5,508,052	
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		1,051,029	4,457,023			5,508,052	11.711	10,461,245	32.282	5,508,052	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations		2,162,683	3,160,159			5,322,842	11.317	5,235,974	16.157	5,322,841	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined											
4.6 Other											
4.7 Totals		2,162,683	3,160,159			5,322,842	11.317	5,235,974	16.157	5,322,841	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations		4,718,320	3,069,969			7,788,289	16.559			7,788,289	
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		4,718,320	3,069,969			7,788,289	16.559			7,788,289	

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

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

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
6.	Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
	6.1 Issuer Obligations											
	6.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	6.3 Defined											
	6.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	6.5 Defined											
	6.6 Other											
	6.7 Totals											
7.	Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)	4,731,291					4,731,291	10.060	940,719	2.903	4,731,291	
	7.1 Issuer Obligations											
	7.2 Single Class Mortgage-Backed/Asset-Backed Bonds											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
	7.3 Defined											
	7.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
	7.5 Defined											
	7.6 Other											
	7.7 Totals	4,731,291					4,731,291	10.060	940,719	2.903	4,731,291	
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	4,756,291	12,525,919	22,148,502			39,430,712	83.837	X X X	X X X	39,430,711	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	778,012	2,685,440	2,573,088	1,565,248		7,601,788	16.163	X X X	X X X	7,601,788	
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	5,534,303	15,211,359	24,721,590	1,565,248		47,032,500	100.000	X X X	X X X	47,032,499	
10.8 Line 10.7 as a % of Col. 6	11.767	32.342	52.563	3.328		100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	4,575,683	5,428,526	22,402,049			X X X	X X X	32,406,258	100.000	32,406,259	
11.2 Single Class Mortgage-Backed/Asset-Backed Bonds						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	4,575,683	5,428,526	22,402,049			X X X	X X X	32,406,258	100.000	32,406,259	
11.8 Line 11.7 as a % of Col. 8	14.120	16.751	69.129			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	4,756,291	12,525,918	22,148,502			39,430,711	83.837	32,406,259	100.000	39,430,711	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	778,012	2,685,440	2,573,088	1,565,248		7,601,788	16.163			7,601,788	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	5,534,303	15,211,358	24,721,590	1,565,248		47,032,499	100.000	32,406,259	100.000	47,032,499	X X X
12.8 Line 12.7 as a % of Col. 6	11.767	32.342	52.563	3.328		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	11.767	32.342	52.563	3.328		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	40,591,724	40,591,724			
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	35,860,433	35,860,433			
7. Book/adjusted carrying value, current year	4,731,291	4,731,291			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	4,731,291	4,731,291			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	4,731,291	4,731,291			
12. Income collected during year	41,367	41,367			
13. Income earned during year	41,440	41,440			

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

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

SCHEDULE E - PART 1D - SUMMARY

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories			
2. Suspended depositories			
3. Total segregated cash funds held for others (Note B(2), Page 2)			
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)			
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			762,871
7. Suspended depositories			
8. Total general funds			762,871
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			762,871
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			762,871
15. Company funds on hand			
16. Total company funds on hand and on deposit			762,871

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			
18. Suspended depositories			
19. Total segregated funds held for others			
Company Funds on Deposit			
20. Open depositories	29,045		655,354
21. Suspended depositories			
22. Total company funds on deposit	29,045		655,354
Total All Funds on Deposit			
23. Open depositories	29,045		655,354
24. Suspended depositories			
25. Total all funds on deposit	29,045		655,354

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
13-1286310	51071	Fidelity National Title Insurance Company of New York	New York	201,142	35						
86-0417131	51586	Fidelity National Title Insurance Company	California	133,274	24						
11-0627325	51020	National Title Insurance of New York	New York	19,000	3						
95-2410872	50067	TICOR Title Insurance Company	California	6,602	1						
36-2468956	50229	Chicago Title Insurance Company	Missouri	130,350	27						
0299999		Total Affiliates - U.S. Non-Pool		490,368	90						
0499999		Total Affiliates		490,368	90						
95-2566122	50814	First American Title Insurance Company	California	6,235	3						
76-0233294	51420	Stewart Title Insurance Company	New York	6,460	1						
0599998		Total Other U.S. Unaffiliated Insurers Less Than \$50,000									
0599999		Total Other U.S. Unaffiliated Insurers		12,695	4						
9999999		TOTALS		503,063	94						

40

SCHEDULE F - PART 2

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 - 10 - 11)	13 Funds Held By Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
86-0417131 13-1286310	51586 51071	Fidelity National Title Insurance Company Fidelity National Title Insurance Company of	California New York		19,000 18,875	3 3						
0299999		Total Authorized - Affiliates - U.S. Non-Pool			37,875	6						
0499999		Total Authorized - Affiliates			37,875	6						
0999999		Total Authorized			37,875	6						
9999999		TOTALS			37,875	6						

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						
3	100	01/01/1880	12/31/2002	03/01/1993	77,321	77,321	Cost		
4	100	01/01/1837	12/31/2002	12/31/1991	107,700	107,700	Cost		
5	100	01/01/1838	12/31/2002	05/01/1990	622,118	622,119	Cost		
7	100	01/01/1838	12/31/2002	03/01/1993	344,154	344,154	Cost		
8	100	01/01/1838	12/31/2002	08/26/1997	108,650	53,400	Depreciated Cost		10,200
9	100	01/01/1838	12/31/2002	08/29/1997	108,650	101,610	Depreciated Cost		1,210
10	100	01/01/1949	12/31/2002	01/01/1998	147,760	147,760	Cost		
11	100	01/01/1949	12/31/2002	11/01/1999	21,650	21,650	Cost		
9999999 Totals					1,538,003	1,475,714	X X X		11,410

4 3

(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							
					NONE					

SCHEDULE H - PART 3

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

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

4 5

SCHEDULE H - Verification Between Years

1. Book value, December 31, prior year (Page 2, Line 9, Col. 1, prior year statement)	1,487,122	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	11,410
2.1 Totals, Part 1, Col. 9		5.2 Totals, Part 3, Col. 9	
2.2 Totals, Part 3, Col. 8		6. Consideration received on sales, Part 3, Col. 11	
3. Cost of acquisition, Part 2, Col. 8		7. Net profit (loss) on sales, Part 3, Col. 12	
4. Totals	1,487,122	8. Book value, December 31, current year (Page 2, Line 9, Col. 1)	1,475,712

Schedule H - Part 4

Showing Total Title Assets Held Directly or by Subsidiaries

Type of Title Plant Ownership	1 Title Plant Value Current Year	2 Title Plant Value Prior Year
1. Direct investment in title plant assets (Page 2, Line 9, Current Year)	1,352,454	1,362,652
2. Title plant assets held by subsidiaries (proportionate to ownership)	259,282	259,282
3. Total (Line 1 plus Line 2)	1,611,736	1,621,934

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	228,217	497		294	228,420	6,115				715		
2. 1993	X X X	72,742	3,394		32	76,104	561				32		
3. 1994	8,116	73,321	37		46	73,312	776				497		
4. 1995	6,493	65,986	31		59	65,958	714				382		
5. 1996	8,320	76,838	23		23	76,838	414				446		
6. 1997	8,641	82,873	46		65	82,854	608				257		
7. 1998	13,489	116,773	31		56	116,748	933				754		
8. 1999	14,496	103,548	49	82	46	103,633	539				281		
9. 2000	12,756	94,747	83	103	2	94,931	880				98		
10. 2001	13,483	99,333	96	237		99,666	976				164		
11. 2002	15,363	108,421	94	150	7	108,658	156				17		
12. Totals	X X X	1,122,799	4,381	572	630	1,127,122	12,672				3,643		

	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	23		6,830	1,345	191				332		
2. 1993	6		593	165	6				115		
3. 1994	14		1,273	186	26				148		
4. 1995	39		1,096	203	120				137		
5. 1996	73		860	189	51				235		
6. 1997	45		865	184	10				332		
7. 1998	73		1,687	286	153				533		
8. 1999	146		820	260	236				729		
9. 2000	57		978	214	91				1,223		
10. 2001	59		1,140	161	446				1,376		
11. 2002	5		173	60	319				1,979		
12. Total	540		16,315	3,253	1,649				7,139		

	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	523	18	7,353			7,353	0.032	0.032	X X X		523	
2. 1993	121	9	714			714	0.010	0.009	X X X		121	
3. 1994	174	6	1,447			1,447	0.020	0.020	0.178		174	
4. 1995	257	12	1,353			1,353	0.021	0.021	0.208		257	
5. 1996	286	15	1,146			1,146	0.015	0.015	0.138		286	
6. 1997	342	16	1,207			1,207	0.015	0.015	0.140		342	
7. 1998	686	45	2,373			2,373	0.020	0.020	0.176		686	
8. 1999	965	49	1,785			1,785	0.017	0.017	0.123		965	
9. 2000	1,314	58	2,292			2,292	0.024	0.024	0.180		1,314	
10. 2001	1,822	62	2,962			2,962	0.030	0.030	0.220		1,822	
11. 2002	2,298	48	2,471			2,471	0.023	0.023	0.161		2,298	
12. Total	8,788	338	25,103			25,103	X X X	X X X	X X X		8,788	

SCHEDULE P - PART 1A - POLICIES WRITTEN DIRECTLY
(\$000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X											
2. 1993	X X X											
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Totals	X X X											

NONE

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior											
2. 1993											
3. 1994											
4. 1995											
5. 1996											
6. 1997											
7. 1998											
8. 1999											
9. 2000											
10. 2001											
11. 2002											
12. Total											

NONE

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols.29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Col. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior								X X X				
2. 1993								X X X				
3. 1994												
4. 1995												
5. 1996												
6. 1997												
7. 1998												
8. 1999												
9. 2000												
10. 2001												
11. 2002												
12. Total								X X X		X X X		

NONE

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	228,217	497		294	228,420	6,115				715		
2. 1993	X X X	72,742	3,394		32	76,104	561				32		
3. 1994	8,116	73,321	37		46	73,312	776				497		
4. 1995	6,493	65,986	31		59	65,958	714				382		
5. 1996	8,320	76,838	23		23	76,838	414				446		
6. 1997	8,641	82,873	46		65	82,854	608				257		
7. 1998	13,489	116,773	31		56	116,748	933				754		
8. 1999	14,496	103,548	49	82	46	103,633	539				281		
9. 2000	12,756	94,747	83	103	2	94,931	880				98		
10. 2001	13,483	99,333	96	237		99,666	976				164		
11. 2002	15,363	108,421	94	150	7	108,658	156				17		
12. Totals	X X X	1,122,799	4,381	572	630	1,127,122	12,672				3,643		

	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	23		6,830	1,345	190				333		
2. 1993	6		593	165	6				115		
3. 1994	14		1,273	186	26				148		
4. 1995	39		1,096	203	120				137		
5. 1996	73		860	189	51				235		
6. 1997	45		865	184	10				332		
7. 1998	73		1,687	286	153				533		
8. 1999	146		820	260	236				729		
9. 2000	57		978	214	91				1,223		
10. 2001	59		1,140	161	446				1,376		
11. 2002	5		173	60	319				1,979		
12. Total	540		16,315	3,253	1,648				7,140		

	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	523	18	7,353			7,353	0.032	0.032	X X X		523	
2. 1993	121	9	714			714	0.010	0.009	X X X		121	
3. 1994	174	6	1,447			1,447	0.020	0.020	0.178		174	
4. 1995	257	12	1,353			1,353	0.021	0.021	0.208		257	
5. 1996	286	15	1,146			1,146	0.015	0.015	0.138		286	
6. 1997	342	16	1,207			1,207	0.015	0.015	0.140		342	
7. 1998	686	45	2,373			2,373	0.020	0.020	0.176		686	
8. 1999	965	49	1,785			1,785	0.017	0.017	0.123		965	
9. 2000	1,314	58	2,292			2,292	0.024	0.024	0.180		1,314	
10. 2001	1,822	62	2,962			2,962	0.030	0.030	0.220		1,822	
11. 2002	2,298	48	2,471			2,471	0.023	0.023	0.161		2,298	
12. Total	8,788	338	25,103			25,103	X X X	X X X	X X X		X X X	8,788

**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	418	542	452	532	549	595	846	1,036	1,002	961
2. 1983	259	267	275	334	338	275	280	280	280	287
3. 1984	404	410	458	486	491	424	424	435	424	438
4. 1985	556	684	616	636	669	601	581	580	583	606
5. 1986	999	1,201	828	865	868	755	827	828	828	857
6. 1987	869	931	845	689	670	530	542	533	563	560
7. 1988	1,016	1,057	1,100	848	842	1,023	1,002	983	975	1,010
8. 1989	770	875	881	548	525	395	429	414	419	473
9. 1990	546	580	485	488	479	548	512	483	455	507
10. 1991	1,408	1,383	1,421	1,542	733	786	1,140	943	1,040	915
11. 1992	339	1,791	988	782	779	897	824	790	751	739
12. 1993	844	807	919	961	978	1,218	1,019	811	669	714
13. 1994	X X X	649	2,650	1,054	1,091	1,876	2,059	1,619	1,328	1,447
14. 1995	X X X	X X X	1,564	1,034	1,083	2,159	1,803	1,595	1,338	1,353
15. 1996	X X X	X X X	X X X	1,118	1,272	2,687	2,532	1,741	1,325	1,146
16. 1997	X X X	X X X	X X X	X X X	1,408	2,965	2,748	2,175	1,513	1,207
17. 1998	X X X	X X X	X X X	X X X	X X X	3,852	4,177	3,610	2,876	2,375
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	4,272	3,497	2,298	1,785
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,914	2,327	2,292
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	2,724	2,961
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	2,471

**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	413	411	429	435	469	545	691	746	832	875	80	209
2. 1983	259	258	261	260	280	280	280	280	280	280	27	44
3. 1984	404	408	410	410	415	424	424	424	424	424	28	50
4. 1985	299	507	523	533	554	569	581	581	583	583	43	47
5. 1986	564	705	724	741	751	752	752	828	828	830	47	68
6. 1987	394	422	507	522	530	530	531	533	533	533	47	97
7. 1988	421	445	466	540	651	974	974	975	975	975	65	67
8. 1989	251	328	392	393	395	395	395	414	419	419	48	41
9. 1990	273	288	325	349	359	448	449	455	455	455	39	34
10. 1991	987	1,098	1,152	1,257	524	602	626	642	836	845	53	57
11. 1992	125	416	437	463	500	517	545	597	605	611	60	76
12. 1993	71	274	339	393	529	564	565	574	587	593	66	90
13. 1994	X X X	77	339	364	484	799	1,056	1,069	1,094	1,273	80	100
14. 1995	X X X	X X X	83	210	388	688	788	843	981	1,095	65	126
15. 1996	X X X	X X X	X X X	50	298	613	764	784	833	860	55	119
16. 1997	X X X	X X X	X X X	X X X	149	387	468	562	807	865	68	100
17. 1998	X X X	X X X	X X X	X X X	X X X	97	363	1,150	1,377	1,687	61	180
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	64	457	714	820	49	162
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38	239	978	32	124
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	166	1,139	48	51
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	173	6	6

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	4	131	22	53	18	50	155	290	170	76
2. 1983		9	14	20	3	(5)				
3. 1984		2	1		15			10		
4. 1985	61		18	9	46	32				
5. 1986	86	5	31	16	8	3	75			
6. 1987	41	87	27	58	11		11		30	
7. 1988	67	98	107	198	226	1	3	3		
8. 1989	125	75	1	16	1		2			
9. 1990	33	79	32	15	80	2	6	5		2
10. 1991	79	93	169	53	48	116	302	287	84	
11. 1992	27	55	35	46	20	42	19	115	106	111
12. 1993	136	148	156	112	202	132	129	195	6	6
13. 1994	X X X	129	233	116	165	153	129	58	89	26
14. 1995	X X X	X X X	85	168	228	372	336	299	325	120
15. 1996	X X X	X X X	X X X	124	334	71	93	89	91	51
16. 1997	X X X	X X X	X X X	X X X	150	90	158	353	77	10
17. 1998	X X X	X X X	X X X	X X X	X X X	194	681	397	351	154
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	315	641	346	236
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	167	244	91
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	173	446
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	319

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

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

NONE

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

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1 1993	2 1994	3 1995	4 1996	5 1997	6 1998	7 1999	8 2000	9 2001	10 2002
1. Prior				39	62					9
2. 1983				54	55					7
3. 1984			47	76	61					14
4. 1985	196	177	75	94	69					23
5. 1986	349	491	73	108	109					27
6. 1987	434	422	311	109	129					27
7. 1988	528	514	527	110	(35)	48	25	6		36
8. 1989	394	472	488	139	129		32			54
9. 1990	240	213	128	124	40	98	57	22		50
10. 1991	342	192	100	232	161	68	212	13	120	70
11. 1992	187	1,320	516	273	259	338	260	78	40	16
12. 1993	637	384	425	456	247	522	325	43	76	115
13. 1994	X X X	442	2,078	574	442	924	874	492	145	148
14. 1995	X X X	X X X	1,395	656	467	1,099	679	453	31	137
15. 1996	X X X	X X X	X X X	944	640	2,003	1,675	868	402	235
16. 1997	X X X	X X X	X X X	X X X	1,109	2,488	2,122	1,260	628	332
17. 1998	X X X	X X X	X X X	X X X	X X X	3,562	3,134	2,063	1,148	533
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	3,893	2,399	1,238	729
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,709	1,844	1,223
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	2,385	1,376
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	1,979

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	4,449	4,278	4,221	4,271	4,326	4,347	4,348	4,345	4,335	4,334
2. 1993	1,119	1,334	1,355	1,395	664	653	924	933	940	883
3. 1994	X X X	1,027	866	814	820	857	893	900	881	881
4. 1995	X X X	X X X	925	724	684	677	753	739	739	744
5. 1996	X X X	X X X	X X X	776	821	845	945	974	1,014	969
6. 1997	X X X	X X X	X X X	X X X	1,062	1,789	1,946	2,002	2,055	2,030
7. 1998	X X X	X X X	X X X	X X X	X X X	1,357	1,501	1,697	1,615	1,432
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,486	1,811	1,863	1,836
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,557	1,008	1,046
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	1,265	2,075
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	1,833

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

Years in Which Claims Were First Reported	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002		
1. Prior	3,747	3,962	4,130	4,186	4,197	4,347	4,344	4,343	4,334	4,334	348	498
2. 1993	763	1,181	1,225	1,282	567	586	616	633	834	834	41	57
3. 1994	X X X	544	678	730	816	852	873	881	881	881	92	69
4. 1995	X X X	X X X	403	509	591	669	667	728	730	744	79	90
5. 1996	X X X	X X X	X X X	265	603	818	856	898	944	951	80	118
6. 1997	X X X	X X X	X X X	X X X	589	1,484	1,788	1,864	1,942	1,980	103	167
7. 1998	X X X	X X X	X X X	X X X	X X X	514	809	1,091	1,208	1,309	68	118
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	450	1,229	1,489	1,654	55	181
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	384	711	833	80	217
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	594	1,818	58	241
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	1,076	63	92

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	304	274	91	86	128	(1)	2	2		
2. 1993	356	153	129	113	97	67	309	300	112	49
3. 1994	X X X	483	188	84	4	5	20	20		
4. 1995	X X X	X X X	522	215	93	8	87	12	9	18
5. 1996	X X X	X X X	X X X	511	218	27	89	75	71	50
6. 1997	X X X	X X X	X X X	X X X	1,013	304	158	138	114	122
7. 1998	X X X	X X X	X X X	X X X	X X X	842	712	608	411	182
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	1,036	581	381	214
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,173	307	257
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	687	757
11. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

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

SCHEDULE P INTERROGATORIES

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

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

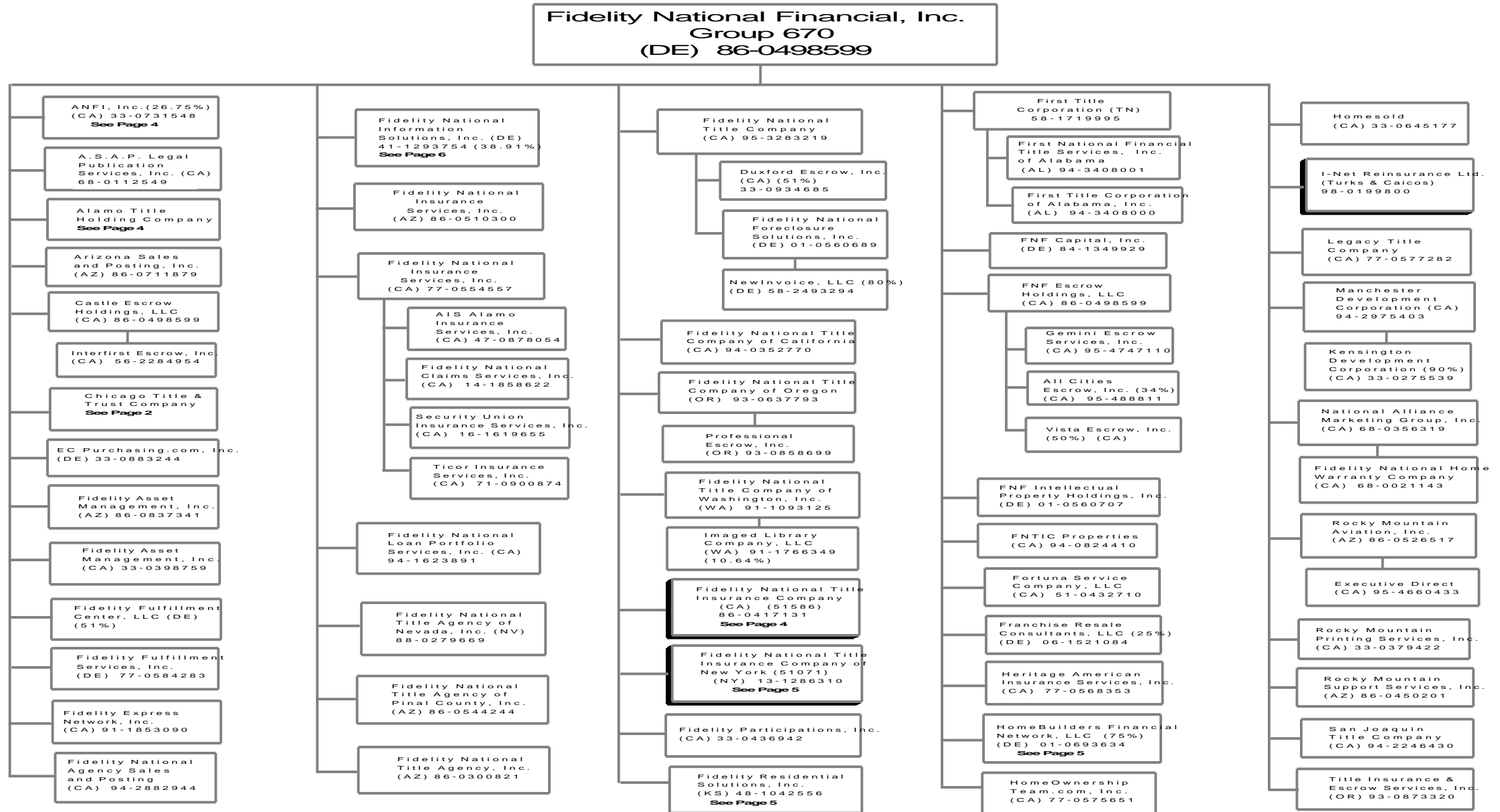
States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	NO								
2. Alaska	AK	NO								
3. Arizona	AZ	NO					3,931			
4. Arkansas	AR	NO								
5. California	CA	NO					9,993			
6. Colorado	CO	NO								
7. Connecticut	CT	NO								
8. Delaware	DE	NO								
9. Dist. Columbia	DC	NO								
10. Florida	FL	NO								
11. Georgia	GA	NO								
12. Hawaii	HI	NO								
13. Idaho	ID	NO								
14. Illinois	IL	NO								
15. Indiana	IN	NO								
16. Iowa	IA	NO								
17. Kansas	KS	NO					1,960			
18. Kentucky	KY	NO								
19. Louisiana	LA	NO								
20. Maine	ME	NO								
21. Maryland	MD	NO								
22. Massachusetts	MA	NO					2,993			
23. Michigan	MI	NO								
24. Minnesota	MN	NO								
25. Mississippi	MS	NO					16,013			
26. Missouri	MO	NO								
27. Montana	MT	NO								
28. Nebraska	NE	NO								
29. Nevada	NV	NO								
30. New Hampshire	NH	NO								
31. New Jersey	NJ	NO								
32. New Mexico	NM	YES	AI	483	119,347	490	154,262	199,802	80,778	170,885
33. New York	NY	NO					21,111			
34. No. Carolina	NC	NO								
35. No. Dakota	ND	NO								
36. Ohio	OH	NO								
37. Oklahoma	OK	NO					3,561			
38. Oregon	OR	NO								
39. Pennsylvania	PA	NO					5,548			
40. Rhode Island	RI	NO								
41. So. Carolina	SC	NO								
42. So. Dakota	SD	NO								
43. Tennessee	TN	NO					3,325			
44. Texas	TX	YES	AI	35,749,741	72,551,708	149,086	107,360,761	2,510,688	2,187,077	1,478,508
45. Utah	UT	NO								
46. Vermont	VT	NO								
47. Virginia	VA	NO					989			
48. Washington	WA	NO								
49. West Virginia	WV	NO								
50. Wisconsin	WI	NO								
51. Wyoming	WY	NO								
52. American Samoa	AS	NO								
53. Guam	GU	NO								
54. Puerto Rico	PR	NO								
55. U.S. Virgin Is.	VI	NO								
56. Canada	CN	NO								
57. Aggregate Other Alien	OT	X X X								
58. Totals	(a) 2			35,750,224	72,671,055	149,576	107,584,447	2,710,490	2,267,855	1,649,393

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

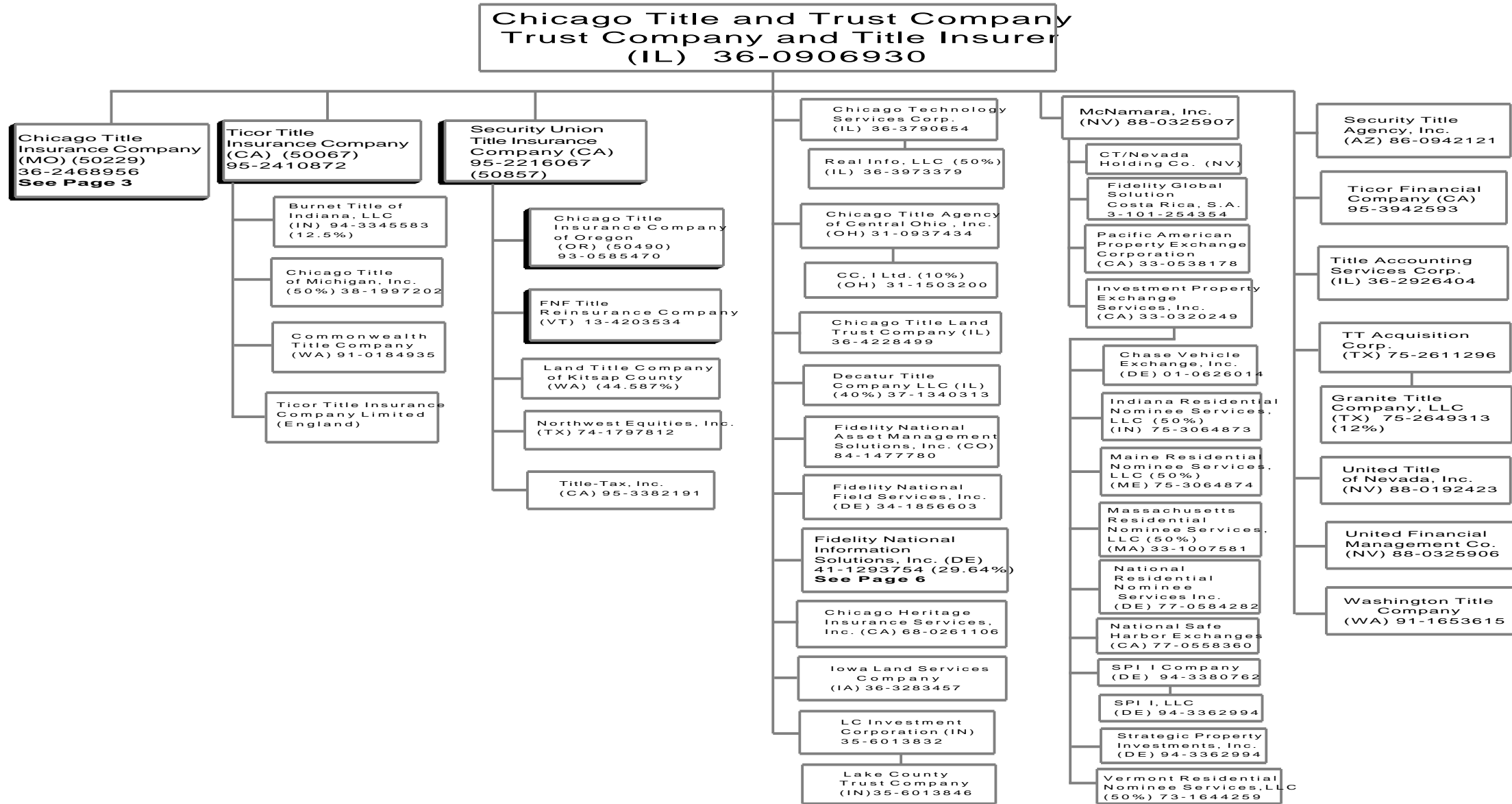
(a) Insert the number of yes responses except for Canada and Other Alien.
(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

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

56

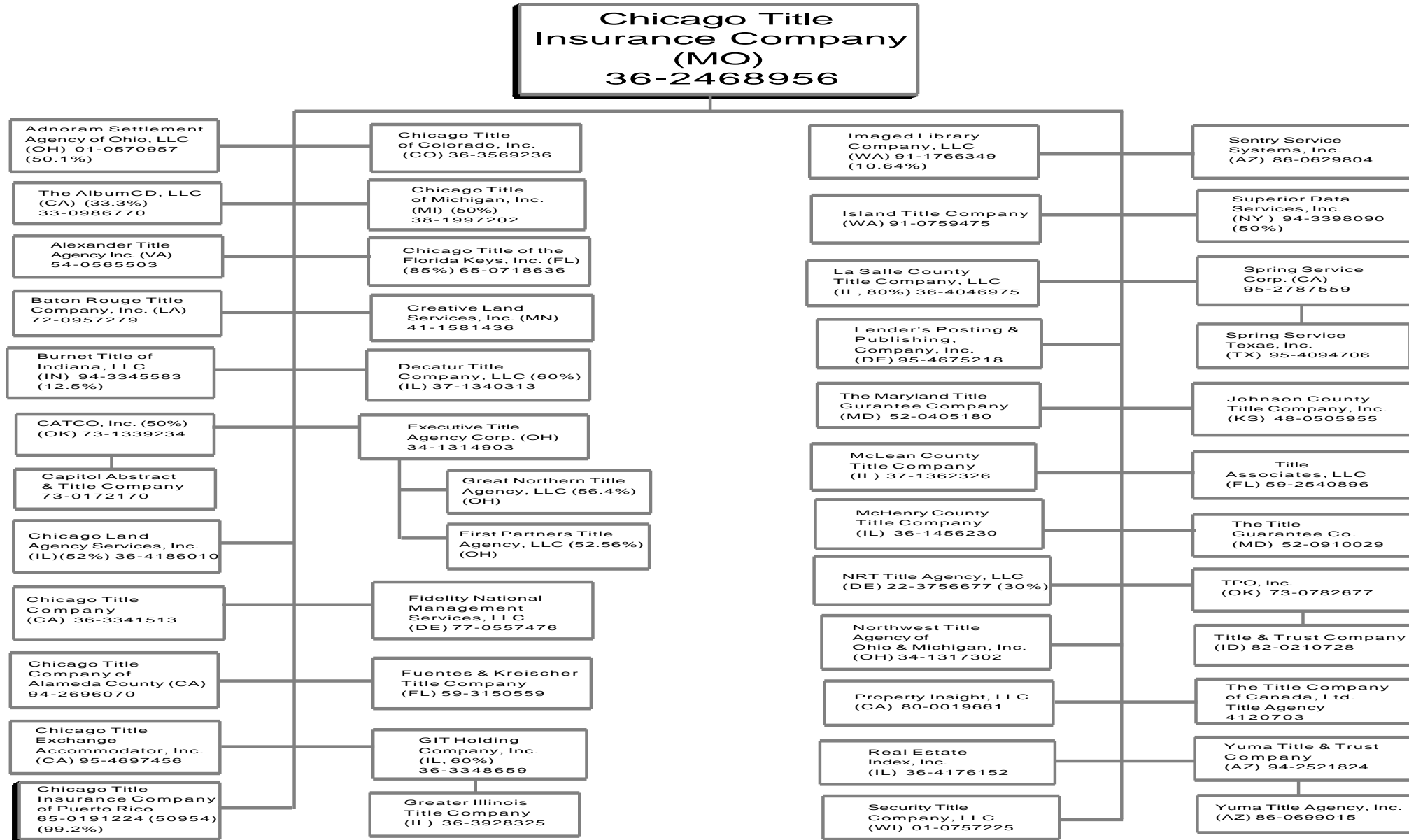


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

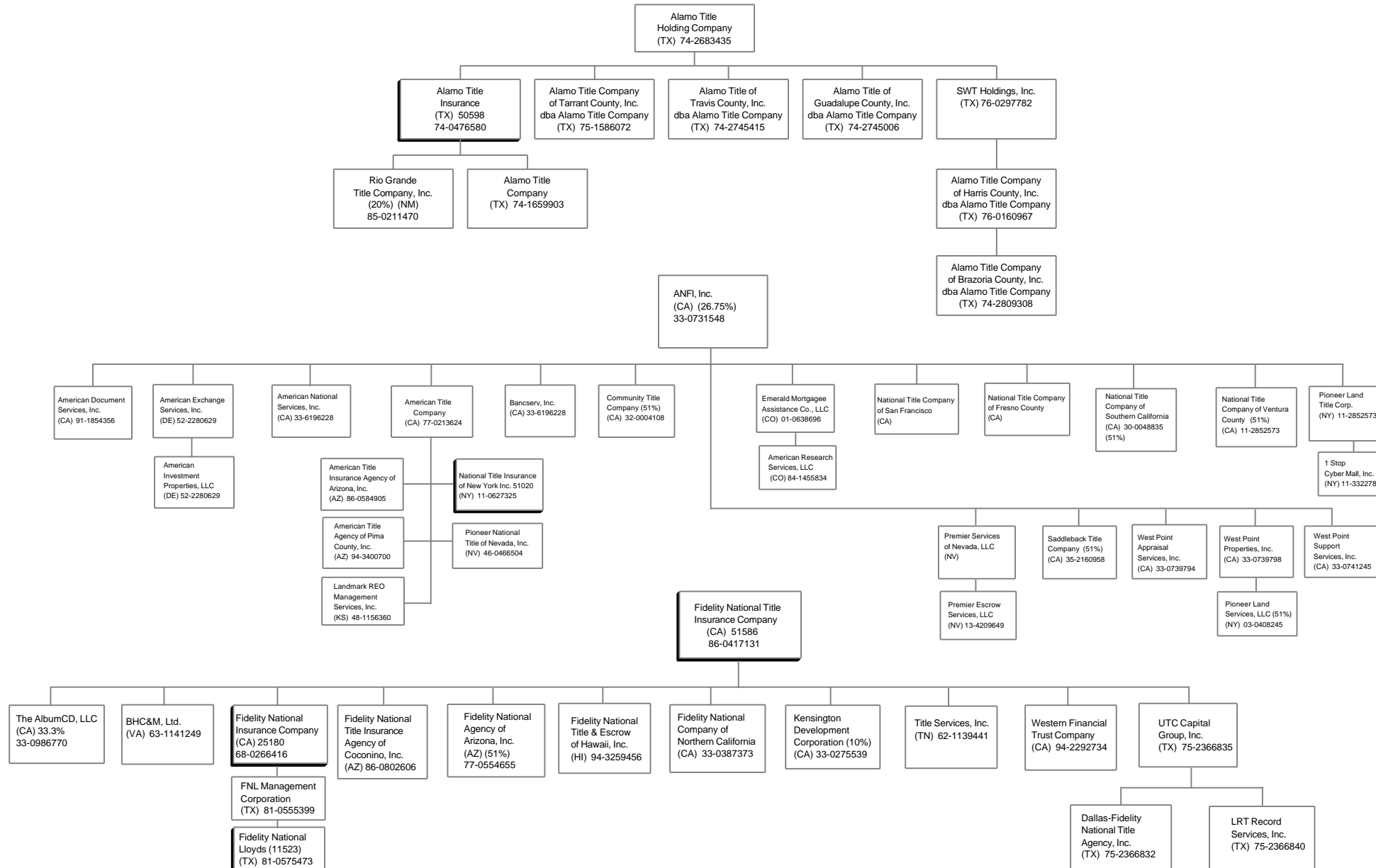


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

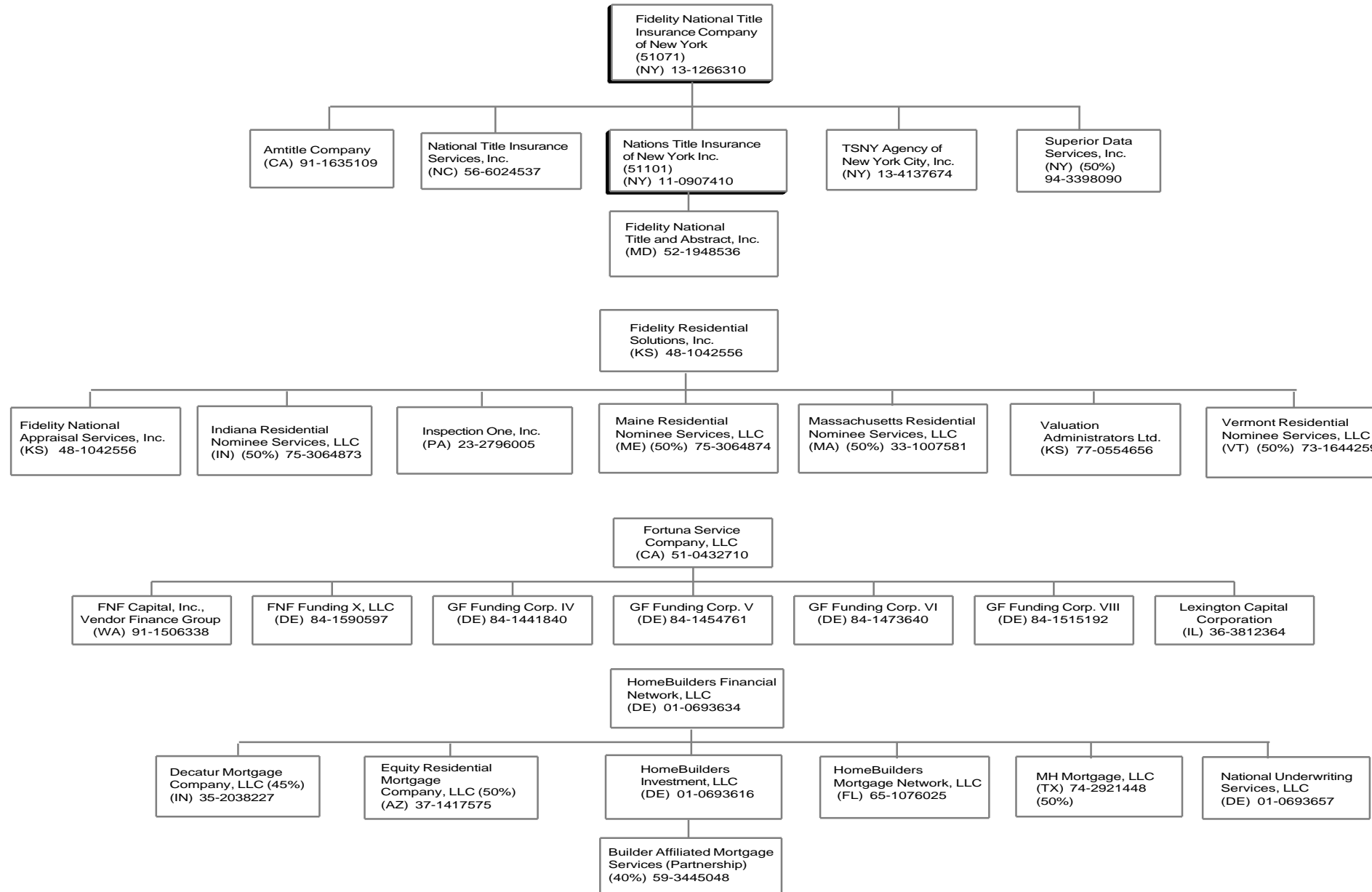
56 - 2



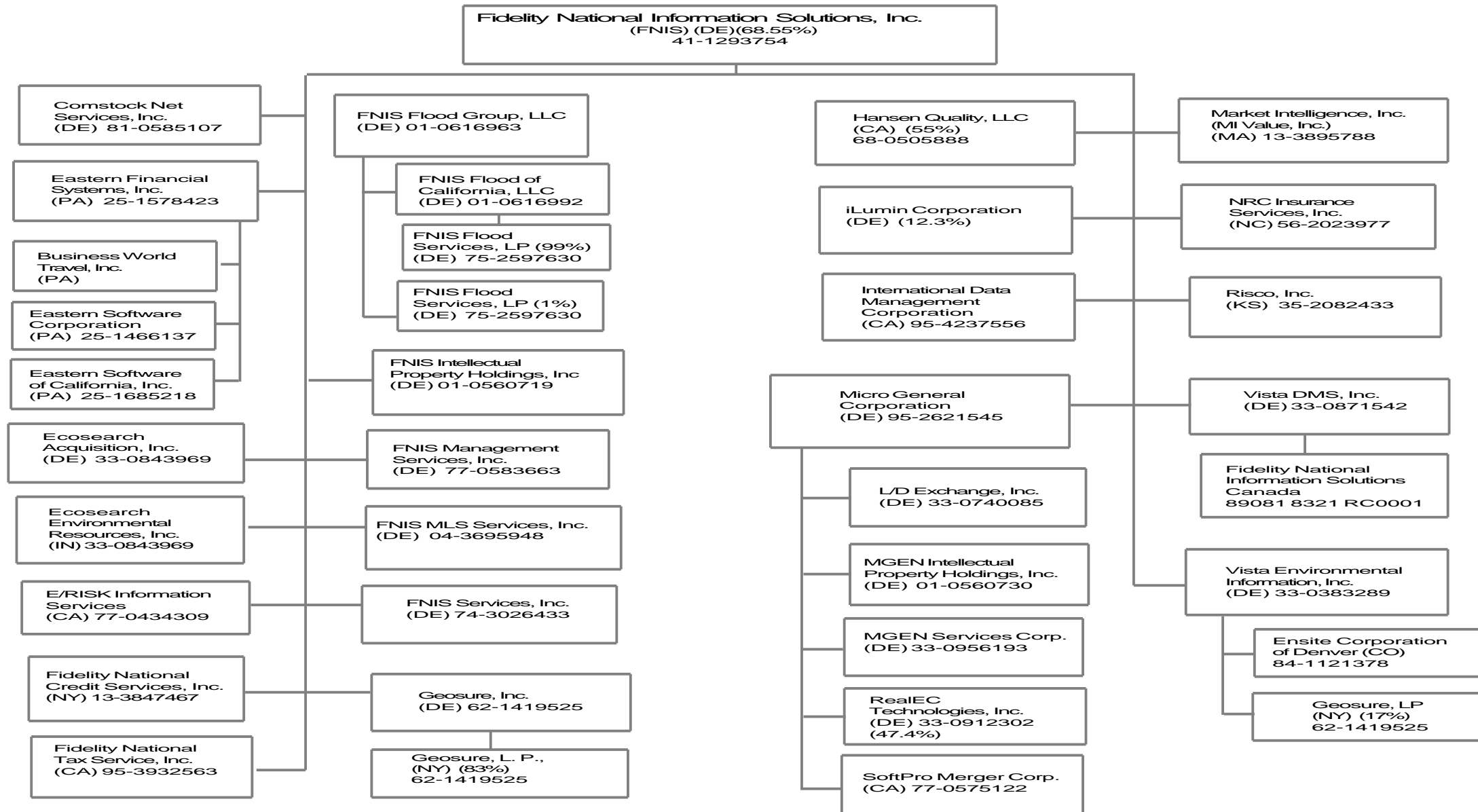
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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



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



5 6 5

SCHEDULE Y (continued)

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

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

57

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:



5059820024200000

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												
Carrizo Springs	Dimmitt	Texas	01/24/1992	05/01/2001	8,865		8,865	8,865						
0599999 Properties held for sale					8,865		8,865	8,865						
<div style="position: absolute; left: -100px; top: 50%; transform: translateY(-50%); font-weight: bold;">E 0 1</div>														
9999999 Totals					8,865		8,865	8,865						

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

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

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													
4723 Jung Road	San Antonio	Texas	10/01/2002	Ruben Bravo	144,000				144,000	75,161		(68,839)	(68,839)		
0199999 Property Sold					144,000				144,000	75,161		(68,839)	(68,839)		
9999999 Totals					144,000				144,000	75,161		(68,839)	(68,839)		

E O 3

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								
84227	Dimmit	Texas		12/04/2001	8.000	14,920			21,000	06/17/1998
95901	Austin	Texas		02/07/2002	12.740	10,165			137,900	02/07/2002
0399999 Mortgages in good standing - Residential mortgages - all other						25,085			158,900	X X X
ATI0001	San Antonio	Texas		10/31/2002	8.000	72,000			162,000	11/01/1997
0599999 Mortgages in good standing - Commercial mortgages - all other						72,000			162,000	X X X
0799999 Total Mortgages in good standing						97,085			320,900	X X X
9999999 Totals						97,085			320,900	X X X

E 0 4

9999999 Totals

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 D - PART 1

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

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
312925-TX-8	FHLMC 6% 6/27/12		6.000	JD	06/27/2012			1,324,339	1,300,000		1,324,339	1,324,453	867	39,000	(114)			1PE	12/10/2002	5.824
3134A3-3L-8	FHLMC 7% 3/15/10		7.000	MS	03/15/2010			1,131,798	1,000,000		1,131,798	1,138,789	20,611	35,000	(6,991)			1PE	07/15/2002	4.872
3134A3-4Q-6	FHLMC 7.0% 7/15/2005		7.000	JJ	07/15/2005			1,587,473	1,500,000		1,587,473	1,620,405	48,417	105,000	(31,801)			1PE	12/18/2001	4.594
3134A3-M7-8	FHLMC 6.625% 9/15/09		6.625	MS	09/15/2009			1,109,145	1,000,000		1,109,145	1,115,469	19,507	33,125	(6,324)			1PE	07/15/2002	4.764
31359M-GH-0	FNMA 6.625% 10/15/07		6.625	AO	10/15/2007			1,586,893	1,500,000	115.78	1,736,715	1,603,476	20,979	99,375	(15,577)			1	12/07/2001	5.311
3136F2-XS-2	FNMA 5% 12/19/07		5.000	JD	12/19/2007			1,283,886	1,250,000		1,283,886	1,284,088	2,083		(202)			1	12/09/2002	4.435
912827-2J-0	U.S. TREASURY 6.25% 2/15/07		6.250	FA	02/15/2007			53,183	50,000	114.72	57,360	53,617	1,180	1,563	(434)			1	05/17/2002	4.591
912827-6J-6	U.S. TREASURY 5.75% 8/15/10		5.750	FA	08/15/2010			2,711,585	2,500,000	114.97	2,874,225	2,738,281	54,297	143,750	(22,873)			1	10/30/2001	4.479
912827-6T-4	U.S. TREASURY 5% 2/15/11		5.000	FA	02/15/2011			2,589,714	2,500,000	109.88	2,746,875	2,600,195	47,215	125,000	(8,980)			1	10/30/2001	4.518
912827-7B-2	U.S. TREASURY 5% 8/15/11		5.000	FA	08/15/2011			2,594,769	2,500,000	109.66	2,741,400	2,605,078	47,215	125,000	(8,833)			1	10/30/2001	4.515
912827-P8-9	U.S. TREASURY 7.25% 05/15/04		7.250	MN	05/15/2004			82,452	80,000	108.03	86,425	85,653	753	5,800	(1,688)			1	01/23/2001	4.972
0199999	Subtotal-U.S. Governments-Issuer Obligations							16,055,237	15,180,000	X X X	16,679,641	16,169,504	263,124	712,613	(103,817)			X X X	X X X	X X X
3128GQ-3K-5	FHLMC POOL #E88002		6.000	MTLY	05/01/2017			1,860,819	1,830,164		1,860,819	1,861,620	9,151	54,905	(802)			1	06/06/2002	5.759
3128GQ-L7-4	FHLMC POOL #E87550		6.500	MTLY	01/01/2017			1,665,342	1,646,050		1,665,342	1,686,429	8,916	98,249	(21,087)			1	01/09/2002	6.380
31387X-JM-8	FNMA POOL #597068		6.500	MTLY	09/01/2016			2,153,805	2,106,516		2,153,805	2,156,217	11,410	125,476	(2,412)			1	01/09/2002	6.095
31389H-NE-4	FNMA POOL #625989		6.000	MTLY	01/01/2017			1,921,822	1,912,050		1,921,822	1,922,507	9,560	105,163	(685)			1	01/09/2002	5.969
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							7,601,788	7,494,780	X X X	7,601,788	7,626,773	39,037	383,793	(24,986)			X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							23,657,025	22,674,780	X X X	24,281,429	23,796,277	302,161	1,096,406	(128,803)			X X X	X X X	X X X
465138-AQ-8	STATE OF ISRAEL 8.25 FLTG RT ISS		8.250	MAT	01/31/2003			25,000	25,000		25,000	25,000	18,743					1PE	11/30/1993	8.421
0499999	Subtotal-All Other Governments-Issuer Obligations							25,000	25,000	X X X	25,000	25,000	18,743					X X X	X X X	X X X
1099999	Subtotal-All Other Governments							25,000	25,000	X X X	25,000	25,000	18,743					X X X	X X X	X X X
341422-Q5-5	FLORIDA ST BRD ED 5.5% 6/1/08		5.500	JD	06/01/2008			655,577	600,000		655,577	660,864	2,750	16,500	(5,287)			1PE	06/04/2002	3.635
1110996	States, Territories and Possessions-Issuer Obligations - FL							655,577	600,000	X X X	655,577	660,864	2,750	16,500	(5,287)			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			1,051,029	1,000,000		1,051,029	1,085,210	20,833	62,500	(10,791)			1PE	08/25/1999	4.942
1112996	States, Territories and Possessions-Issuer Obligations - HI							1,051,029	1,000,000	X X X	1,051,029	1,085,210	20,833	62,500	(10,791)			X X X	X X X	X X X
591850-3C-4	METRO COUNCIL MN 5.25% 12/01/08		5.250	JD	12/01/2008			652,608	600,000		652,608	657,150	2,625	15,750	(4,542)			1PE	06/04/2002	3.624
1124996	States, Territories and Possessions-Issuer Obligations - MN							652,608	600,000	X X X	652,608	657,150	2,625	15,750	(4,542)			X X X	X X X	X X X
605579-GU-9	MISSISSIPPI ST GO 5% 11/01/2011		5.000	MN	11/01/2011			998,522	1,000,000		998,522	998,220	8,333	50,000	130			1PE	08/07/2000	5.084

809

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						
1125996	States, Territories and Possessions-Issuer Obligations - MS							998,522	1,000,000	X X X	998,522	998,220	8,333	50,000	130			X X X	X X X	X X X
677518-2E-1	OHIO STATE 5.25% 9/15/2010		5.250	MS	09/15/2010			2,150,317	2,000,000		2,150,317	2,172,540	30,917	113,750	(16,195)			1PE	08/13/2001	4.145
1136996	States, Territories and Possessions-Issuer Obligations - OH							2,150,317	2,000,000	X X X	2,150,317	2,172,540	30,917	113,750	(16,195)			X X X	X X X	X X X
1199999	Subtotal-States, Territories and Possessions-Issuer Obligations							5,508,053	5,200,000	X X X	5,508,053	5,573,984	65,458	258,500	(36,685)			X X X	X X X	X X X
1799999	Subtotal-States, Territories and Possessions							5,508,053	5,200,000	X X X	5,508,053	5,573,984	65,458	258,500	(36,685)			X X X	X X X	X X X
478700-VW-4	JOHNSON CTY KS 5.7% 10/1/19		5.700	AO	10/01/2019	10/01/2008	100.000	1,117,902	1,000,000		1,117,902	1,126,700	14,250	28,500	(8,798)			1PE	07/09/2002	3.453
1817996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - KS							1,117,902	1,000,000	X X X	1,117,902	1,126,700	14,250	28,500	(8,798)			X X X	X X X	X X X
686659-CG-6	ORLEANS PARISH 5.0		5.000	MS	09/01/2007			506,675	500,000		506,675	512,500	8,333	25,000	(1,252)			1PE	12/18/1997	4.733
1819996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - LA							506,675	500,000	X X X	506,675	512,500	8,333	25,000	(1,252)			X X X	X X X	X X X
181144-MM-5	CLARK COUNTY SCHOOL DISTRICT		5.100	JD	06/01/2009			1,003,211	1,000,000		1,003,211	1,004,190	4,250	51,000	(414)			1PE	07/20/2000	5.104
1829996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - NV							1,003,211	1,000,000	X X X	1,003,211	1,004,190	4,250	51,000	(414)			X X X	X X X	X X X
586145-KK-9	MEMPHIS TN 5% 11/01/05		5.000	MN	11/01/2005			635,478	600,000		635,478	642,336	5,000	12,500	(6,858)			1PE	06/04/2002	2.834
1843996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - TN							635,478	600,000	X X X	635,478	642,336	5,000	12,500	(6,858)			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			1,020,530	1,000,000		1,020,530	1,029,990	2,333	52,500	(4,048)			1PE	08/02/2000	4.790
1845996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - UT							1,020,530	1,000,000	X X X	1,020,530	1,029,990	2,333	52,500	(4,048)			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			1,039,046	1,000,000		1,039,046	1,049,860	4,667	56,000	(4,634)			1PE	08/02/2000	4.988
1848996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - WA							1,039,046	1,000,000	X X X	1,039,046	1,049,860	4,667	56,000	(4,634)			X X X	X X X	X X X
1899999	Subtotal-Political Sub. of States, Terr. and Poss.-Issuer Obligations							5,322,842	5,100,000	X X X	5,322,842	5,365,576	38,833	225,500	(26,004)			X X X	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.							5,322,842	5,100,000	X X X	5,322,842	5,365,576	38,833	225,500	(26,004)			X X X	X X X	X X X
342812-H3-1	FLORIDA ST 5.25% 07/01/2010		5.250	JJ	07/01/2010			2,045,515	2,000,000		2,045,515	2,056,060	52,500	105,000	(4,917)			1PE	10/17/2000	4.944
2510996	Special Revenue-Issuer Obligations - FL							2,045,515	2,000,000	X X X	2,045,515	2,056,060	52,500	105,000	(4,917)			X X X	X X X	X X X

E 0 8 . 1

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						
603827-AF-3	MINNEAPOLIS APT 5.5% 01/01/2008		5.500	JJ	01/01/2008			1,024,453	1,000,000		1,024,453	1,034,130	27,500	55,000	(4,214)			1PE	08/17/2000	5.003
2524996	Special Revenue-Issuer Obligations - MN							1,024,453	1,000,000	X X X	1,024,453	1,034,130	27,500	55,000	(4,214)			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			2,095,592	2,000,000		2,095,592	2,136,640	52,500	105,000	(29,683)			1PE	08/10/2001	3.588
2528996	Special Revenue-Issuer Obligations - NE							2,095,592	2,000,000	X X X	2,095,592	2,136,640	52,500	105,000	(29,683)			X X X	X X X	X X X
677597-ZA-7	OHIO ST PUB FACS 4.5% 11/01/05		4.500	MN	11/01/2005			516,687	500,000		516,687	522,625	3,750	22,500	(5,532)			1PE	12/04/2001	3.284
2536996	Special Revenue-Issuer Obligations - OH							516,687	500,000	X X X	516,687	522,625	3,750	22,500	(5,532)			X X X	X X X	X X X
442436-C6-6	HOUSTON TX WTR & SWR 5% 12/01/2007		5.000	JD	12/01/2007			1,059,752	1,050,000		1,059,752	1,065,488	4,375	52,500	(1,720)			1PE	06/18/1999	4.843
796253-HD-7	SAN ANTONIO ELEC&GAS 5% 02/01/2006		5.000	FA	02/01/2006			1,021,289	1,000,000		1,021,289	1,045,830	20,833	50,000	(6,330)			1PE	11/12/1998	4.301
914301-EE-2	UNIV OF HSTN 5.5		5.500	JJ	07/01/2004			25,000	25,000	106.19	26,547	19,784	688	1,375				1	12/28/1981	5.576
2544996	Special Revenue-Issuer Obligations - TX							2,106,041	2,075,000	X X X	2,107,588	2,131,102	25,896	103,875	(8,050)			X X X	X X X	X X X
2599999	Subtotal-Special Revenue-Issuer Obligations							7,788,288	7,575,000	X X X	7,789,835	7,880,557	162,146	391,375	(52,396)			X X X	X X X	X X X
3199999	Subtotal-Special Revenue							7,788,288	7,575,000	X X X	7,789,835	7,880,557	162,146	391,375	(52,396)			X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							34,699,420	33,080,000	X X X	35,325,371	35,014,621	548,304	1,587,988	(218,902)			X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							7,601,788	7,494,780	X X X	7,601,788	7,626,773	39,037	383,793	(24,986)			X X X	X X X	X X X
6099999	Totals							42,301,208	40,574,780	X X X	42,927,159	42,641,394	587,341	1,971,781	(243,888)			X X X	X X X	X X X

E O R . 2

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 Desig- nation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
NONE														

E 0 9

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				
000331-01-7	BXR TITLE CO	1.000				1					L	01/01/1976
000331-02-5	ST. CHARLES BAY	1.000				600					L	01/01/1959
03060R-10-1	AMERICREDIT CORP	37,500.000	290,250	7.740	290,250	308,528			(18,277)		L	11/06/2002
367626-10-8	GATEWAY INC	100,000.000	314,000	3.140	314,000	360,020			(46,020)		L	11/25/2002
457750-10-7	Instinet Group Inc.	123,573.000	522,714	4.230	522,714	721,218		66,273	(250,123)		L	12/19/2002
64352D-10-1	NEW CENTURY FINANCIAL CORP	41,000.000	1,040,990	25.390	1,040,990	990,445		4,100	50,545		L	06/03/2002
675746-10-1	OCWEN FINL CORP	77,600.000	217,280	2.800	217,280	213,439			3,841		L	12/26/2002
830879-10-2	SKYWEST INC	5,000.000	65,350	13.070	65,350	71,516			(6,165)		L	11/20/2002
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	761,799.980	761,800	1.000	761,800	761,800					L	12/30/2002
6899999	Subtotal - Industrial and Miscellaneous		3,212,384	X X X	3,212,384	3,427,567		70,373	(266,199)		X X X	X X X
000001-00-8	TITLETEK INC.	1,200.000				1,200					A	12/31/1986
000331-03-3	PROPERTY TITLE RESEARCH	10.000				1,785					A	12/31/1980
01144#-10-1	ALAMO TITLE COMPANY	30,200.000	7,785,925	145.319	7,785,925	301,800			3,397,294		A	12/31/1973
76711#-10-6	RIO GRANDE TITLE COMPANY INC.	50,226.000	585,403	12.618	585,403	900,000			(48,367)		A	12/31/1998
6999999	Subtotal - Parent, Subsidiaries and Affiliates		8,371,328	X X X	8,371,328	1,204,785			3,348,927		X X X	X X X
7099999	Total Common Stocks		11,583,712	X X X	11,583,712	4,632,352		70,373	3,082,728		X X X	X X X
7199999	Total Preferred and Common Stock		11,583,712	X X X	11,583,712	4,632,352		70,373	3,082,728		X X X	X X X

E 1 0

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 0, the total \$ value (included in Column 6) of all such issues \$ 0.

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
3128GQ-3K-5	FHLMC POOL #E88002	06/06/2002	BEAR STEARNS		2,288,672	2,250,000.00	6,375
3128GQ-L7-4	FHLMC POOL #E87550	01/09/2002	MERRILL LYNCH		2,561,328	2,500,000.00	7,222
312925-TX-8	FHLMC 6% 6/27/12	12/10/2002	MORGAN STANLEY		1,324,453	1,300,000.00	35,967
3134A3-3L-8	FHLMC 7% 3/15/10	07/15/2002	CS First Boston		1,138,789	1,000,000.00	23,528
3134A3-M7-8	FHLMC 6.625% 9/15/09	07/15/2002	MERRILL LYNCH		1,115,469	1,000,000.00	22,267
3136F2-XS-2	FNMA 5% 12/19/07	12/09/2002	DAIN RAUSCHER		1,284,088	1,250,000.00	
31387X-JM-8	FNMA POOL #597068	01/09/2002	BEAR STEARNS		2,558,985	2,500,000.00	7,222
31389H-NE-4	FNMA POOL #625989	01/09/2002	BEAR STEARNS		2,513,672	2,500,000.00	6,667
912827-2J-0	U.S. TREASURY 6.25% 2/15/07	05/17/2002	MORGAN STANLEY		53,617	50,000.00	811
0399999	Subtotal - Bonds - U. S. Government			X X X	14,839,073	14,350,000.00	110,059
341422-Q5-5	FLORIDA ST BRD ED 5.5% 6/1/08	06/04/2002	DAIN RAUSCHER		660,864	600,000.00	550
1710996	Bonds - States, Territories and Possessions - FL			X X X	660,864	600,000.00	550
591850-3C-4	METRO COUNCIL MN 5.25% 12/01/08	06/04/2002	William Blair		657,150	600,000.00	525
1724996	Bonds - States, Territories and Possessions - MN			X X X	657,150	600,000.00	525
1799999	Subtotal - Bonds - States, Territories and Possessions			X X X	1,318,014	1,200,000.00	1,075
478700-VW-4	JOHNSON CTY KS 5.7% 10/1/19	07/09/2002	DAIN RAUSCHER		1,126,700	1,000,000.00	15,992
2417996	Bonds - Political Subdivisions of States - KS			X X X	1,126,700	1,000,000.00	15,992
586145-KK-9	MEMPHIS TN 5% 11/01/05	06/04/2002	DAIN RAUSCHER		642,336	600,000.00	1,417
2443996	Bonds - Political Subdivisions of States - TN			X X X	642,336	600,000.00	1,417
2499999	Subtotal - Bonds - Political Subdivisions of States			X X X	1,769,036	1,600,000.00	17,409
6099997	Subtotal - Bonds - Part 3			X X X	17,926,123	17,150,000.00	128,543
6099998	Subtotal - Bonds - Summary for Columns 7, 8 and 17 of Part 5			X X X	6,513,408	6,399,750.49	14,833
6099999	Subtotal - Bonds			X X X	24,439,531	23,549,750.49	143,376
03060R-10-1	AMERICREDIT CORP	11/06/2002	INSTINET	37,500.000	308,528		
367626-10-8	GATEWAY INC	11/25/2002	INSTINET	100,000.000	360,020		
457750-10-7	Instinet Group Inc.	12/19/2002	INSTINET	88,973.000	425,107		
64352D-10-1	NEW CENTURY FINANCIAL CORP	06/03/2002	INSTINET	41,000.000	990,445		
675746-10-1	OCWEN FINL CORP	12/26/2002	INSTINET	77,600.000	213,439		
830879-10-2	SKYWEST INC	11/20/2002	INSTINET	5,000.000	71,516		

E 1 1

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
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/30/2002	BNY Western Trust	1,415,248.260	1,415,248		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	3,784,303	X X X	
7099997	Subtotal - Common Stock - Part 3			X X X	3,784,303	X X X	
7099998	Subtotal - Common Stock - Summary for Columns 8 and 17 of Part 5			X X X	37,262,738	X X X	
7099999	Subtotal - Common Stock			X X X	41,047,041	X X X	
7199999	Subtotal - Preferred Stock and Common Stock			X X X	41,047,041	X X X	
7299999	Total Bonds, Preferred Stock and Common Stock			X X X	65,486,572	X X X	143,376

E 1 1 . 1

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
3128GQ-3K-5	FHLMC POOL #E88002	12/15/2002	PRINCIPAL RECEIPT		419,836	419,835.85	427,052	419,836	(7,216)					8,633	
3128GQ-L7-4	FHLMC POOL #E87550	12/15/2002	PRINCIPAL RECEIPT		853,951	853,950.50	874,899	853,951	(20,948)					36,062	
31364C-G9-3	FNMA 6.82% 04/29/2002	04/29/2002	MATURITY		4,500,000	4,500,000.00	4,759,470	4,500,000	(25,683)					153,450	
31387X-JM-8	FNMA POOL #597068	12/25/2002	PRINCIPAL RECEIPT		393,484	393,483.93	402,768	393,484	(9,284)					16,459	
31389H-NE-4	FNMA POOL #625989	12/25/2002	PRINCIPAL RECEIPT		587,950	587,949.77	591,165	587,950	(3,215)					24,238	
0399999	Subtotal - Bonds - U.S. Governments				6,755,221	6,755,220.05	7,055,354	6,755,221	(66,346)					238,842	X X X
882134-2J-7	TEXAS A & M 6.75	06/01/2002	MATURITY		50,000	50,000.00	42,444	50,000						1,688	
2444996	Bonds - Political Subdivisions of States - TX				50,000	50,000.00	42,444	50,000						1,688	X X X
2499999	Subtotal - Bonds - Political Subdivisions of States				50,000	50,000.00	42,444	50,000						1,688	X X X
903512-AB-7	UGLY DUCKLING CORP	04/17/2002	ROTH CAPITAL		905,355	1,534,500.00	834,807	933,958	18,240			(28,603)	(28,603)	87,680	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				905,355	1,534,500.00	834,807	933,958	18,240			(28,603)	(28,603)	87,680	X X X
6099997	Subtotal - Bonds - Part 4				7,710,576	8,339,720.05	7,932,605	7,739,179	(48,106)			(28,603)	(28,603)	328,210	X X X
6099998	Summary Item for Bonds, Columns 9 through 16 of Part 5				6,487,358	6,399,750.49	6,513,408	6,471,415	(41,993)			15,943	15,943	135,866	X X X
6099999	Subtotal - Bonds				14,197,934	14,739,470.54	14,446,013	14,210,594	(90,099)			(12,660)	(12,660)	464,076	X X X
31430F-10-1	FELCOR LODGING TRUST INC	01/10/2002	BRIDGE TRADING CO	58,000.000	993,363		985,925	985,925	16,745			7,438	7,438		2,900
375175-10-6	GIGA TRONICS INC	01/08/2002	BRIDGE TRADING CO	5,000.000	20,684		31,238	17,100	(1,950)			3,584	3,584		
457750-10-7	Instinet Group Inc.	05/17/2002	INSTINET	118,600.000	1,023,423		1,125,504	1,125,504	(66,426)			(102,081)	(102,081)		
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/31/2002	WELLS FARGO	16,187,477.60	16,187,478		16,187,478	16,187,478							38,881
6899999	Subtotal - Common Stock - Industrial and Miscellaneous				18,224,948	X X X	18,330,145	18,316,007	(51,631)			(91,059)	(91,059)	X X X	41,781
000100-00-8	Charisma Corporation	03/31/2002	Dissolved	1,000.000			400,000	400,000							
6999999	Subtotal - Common Stock - Parent, Subsidiaries, and Affiliates						400,000	400,000						X X X	
7099997	Subtotal - Common Stock - Part 4				18,224,948	X X X	18,730,145	18,716,007	(51,631)			(91,059)	(91,059)	X X X	41,781
7099998	Summary Item for Common Stock Columns 9 through 16 of Part 5				36,150,669	X X X	37,262,738	36,232,433	(1,030,304)			(81,761)	(81,761)	X X X	13,753
7099999	Subtotal - Common Stock				54,375,617	X X X	55,992,883	54,948,440	(1,081,935)			(172,820)	(172,820)	X X X	55,534
7199999	Subtotal - Preferred and Common Stocks				54,375,617	X X X	55,992,883	54,948,440	(1,081,935)			(172,820)	(172,820)	X X X	55,534

E 1 2

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
31283K-DZ-8	FHLMC POOL #0G11020	01/10/2002	BEAR STEARNS	06/15/2002	VARIOUS	2,499,750.490	2,594,272	2,587,358	2,571,415	(22,857)			15,943	15,943	72,283	7,777
3133MK-GD-3	FHLB 6.5% 12/13/11	07/08/2002	SALOMON SMITH BARNEY	12/13/2002	CALLED @ 100.0000000	1,300,000.000	1,319,136	1,300,000	1,300,000	(19,136)					42,250	6,103
3133MM-N8-2	FHLB 6.01% 10/8/08	04/08/2002	SALOMON SMITH BARNEY	07/08/2002	CALLED @ 100.0000000	1,300,000.000	1,300,000	1,300,000	1,300,000						19,533	217
0399999	Subtotal - Bonds - U. S. Governments					5,099,750.490	5,213,408	5,187,358	5,171,415	(41,993)			15,943	15,943	134,066	14,097
438689-DG-3	HONOLULU HAWAII CITY & CNTY BR	11/12/2002	AG EDWARDS	12/30/2002	AG EDWARDS	450,000.000	450,000	450,000	450,000						904	516
3112996	Bonds - Special Revenue and Special Assessment - HI					450,000.000	450,000	450,000	450,000						904	516
451888-DY-4	ILLINOIS DEV AUTH VAR RATE	12/02/2002	Banc of Amercia Securitie	12/30/2002	Banc of Amercia Securitie	850,000.000	850,000	850,000	850,000						896	220
3114996	Bonds - Special Revenue and Special Assessment - IL					850,000.000	850,000	850,000	850,000						896	220
3199999	Subtotal - Bonds - Special Revenue and Special Assessment					1,300,000.000	1,300,000	1,300,000	1,300,000						1,800	736
6099998	Subtotal Bonds					6,399,750.490	6,513,408	6,487,358	6,471,415	(41,993)			15,943	15,943	135,866	14,833
868079-90-6	CALIF AMPLIFIER CLASS ACTION	08/07/2002	Undefined	11/04/2002	Undefined	1.000										
6699999	Subtotal - Common Stock - Public Utilities (Unaffiliated)					X X X										
001765-10-6	AMR CORP	11/04/2002	VARIOUS	11/06/2002	VARIOUS	47,400.000	335,287	411,184	335,287				75,897	75,897		
17275R-10-2	CISCO	08/14/2002	BRIDGE TRADING CO	08/19/2002	BRIDGE TRADING CO	12,500.000	175,651	183,252	175,651				7,601	7,601		
222372-10-4	COUNTRYWIDE CREDIT INDUSTRIES	09/25/2002	STARR SECURITIES	10/11/2002	INSTINET	10,000.000	466,800	485,915	466,800				19,115	19,115		
247025-10-9	DELL COMPUTER CORP	12/04/2002	INSTINET	12/19/2002	INSTINET	42,500.000	1,200,443	1,139,978	1,200,443				(60,464)	(60,464)		
294821-12-9	ERICSSON LM WTS EXP 8/27/02	08/26/2002	AJ PACE & CO	08/29/2002	AJ PACE & CO	250,000.000	53,875	53,875	53,875							
294821-40-0	ERICSSON L M TEL CO ADR	09/19/2002	Rights Offering	10/25/2002	INSTINET	501,967.000	315,923	249,583	249,583	(66,340)						
294821-60-8	ERICSSON L M TEL CO	10/25/2002	EXCHANGE / MERGER	10/31/2002	INSTINET	25,196.000	90,708	198,616	90,708				107,908	107,908		
294821-99-6	ERICSSON OVERSUBSCRIPTION	08/28/2002	BNY CAPITAL MKTS	09/09/2002	BNY CAPITAL MKTS	750,000.000	315,000	315,000	315,000							
43203R-10-5	JUNIPER NETWORKS	01/31/2002	INSTINET	03/31/2002	INSTINET	25,000.000	396,428	396,428	396,428							
48203R-10-4	JUNIPER NETWORKS	03/31/2002	INSTINET	07/17/2002	INSTINET	25,000.000	396,428	226,888	396,428				(169,539)	(169,539)		
482584-10-9	K MART CORP	01/16/2002	INSTINET	01/22/2002	INSTINET	100,000.000	167,150	72,639	167,150				(94,511)	(94,511)		
539830-10-9	LOCKHEED MARTIN CORPORATION	07/23/2002	INSTINET	07/24/2002	AJ PACE & CO	4,000.000	216,620	231,049	216,620				14,429	14,429		
548661-10-7	LOWES COS INC	11/06/2002	INSTINET	11/13/2002	INSTINET	13,000.000	538,265	524,794	538,265				(13,471)	(13,471)		
589331-10-7	MERCK & CO INC	01/16/2002	INSTINET	01/17/2002	INSTINET	15,000.000	880,200	879,287	880,200				(913)	(913)		
594918-10-4	MICROSOFT	04/24/2002	STARR SECURITIES	05/08/2002	INSTINET	5,000.000	266,850	258,988	266,850				(7,862)	(7,862)		
595112-10-3	MICRON	11/14/2002	Freidman	11/25/2002	INSTINET	30,000.000	397,350	488,628	397,350				91,278	91,278		
631100-10-4	NASDAQ 100 INDEX TRADING STOCK	05/21/2002	DB ALEX BROWN LLC	08/19/2002	BEAR STEARNS	24,000.000	775,680	607,182	775,680				(168,498)	(168,498)		
747525-10-3	QUALCOMM INC	09/06/2002	INSTINET	09/11/2002	INSTINET	5,000.000	142,607	150,406	142,607				7,799	7,799		
783764-10-3	RYLAND GROUP INC	11/12/2002	INSTINET	11/22/2002	INSTINET	5,000.000	185,150	192,416	185,150				7,266	7,266		

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
844741-10-8	SOUTHWEST AIRLINES	05/15/2002	STARR SECURITIES	10/21/2002	INSTINET	20,000.000	356,400	286,145	356,400				(70,255)	(70,255)	180	
866810-10-4	SUN MICROSYSTEMS INC	08/22/2002	INSTINET	11/27/2002	INSTINET	145,000.000	1,339,515	553,377	375,550	(963,964)			177,827	177,827		
931142-10-3	WAL-MART STORES INC	08/07/2002	INSTINET	08/13/2002	INSTINET	17,500.000	967,916	962,547	967,916				(5,368)	(5,368)		
94975H-44-5	WELLS FARGO INVESTMENT CASH MM	12/27/2002	VARIOUS	12/31/2002	WELLS FARGO	27,282,492.21	27,282,492	27,282,492	27,282,492						13,573	
S86795-06-9	AREMISSOFT CORP CLASS ACTION	06/18/2002	Undefined	08/08/2002	Undefined	1.000										
6899999	Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)					X X X	37,262,738	36,150,669	36,232,433	(1,030,304)			(81,761)	(81,761)	13,753	
7099998	Total Common Stock					X X X	37,262,738	36,150,669	36,232,433	(1,030,304)			(81,761)	(81,761)	13,753	
7199999	Subtotal Stocks					X X X	37,262,738	36,150,669	36,232,433	(1,030,304)			(81,761)	(81,761)	13,753	
7299999	Total Bonds, Preferred and Common Stock					X X X	43,776,146	42,638,027	42,703,848	(1,072,297)			(65,818)	(65,818)	149,619	14,833

E 1 3 . 1

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
000001-00-8	Tititek Inc.		8 (3) (a)	No			1,200.000	60.000
000331-03-3	Property Title Research		8 (3) (a)	No			10.000	100.000
01144#-10-1	Alamo Title Company		8 (3) (b)	Yes	11,059	7,785,925	30,200.000	100.000
76711#-10-6	Rio Grande Title Company Inc		8 (3) (d)	Yes	376,516	585,403	50,226.000	20.000
1599999	Subtotal - Common Stock - Other Affiliates				387,575	8,371,328	X X X	X X X
1699999	Subtotal - Common Stocks				387,575	8,371,328	X X X	X X X
1799999	Totals - Preferred and Common Stocks				387,575	8,371,328	X X X	X X X

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 37,803,572
2. Total amount of intangible assets nonadmitted \$ 37,505

SCHEDULE D - PART 6 - SECTION 2

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

SCHEDULE DA - PART 1

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Design- nation	17 Effective Rate of Interest
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	14 Gross Amount Received			
02581S-N6-4 313588-AF-2	AMEX CP 1/6/03 FHLB D/N DUE 1/6/03	12/31/2002 12/26/2002	Direct MERRILL LYNCH		MATR MATR	01/06/2003 01/06/2003	1,299,736 399,853			1,300,000 400,000	1,299,736 399,853	73			1PE 1PE	1.470 1.325
3999999	Subtotal - Industrial and Miscellaneous - Issuer Obligations						1,699,589			1,700,000	1,699,589	73			XXX	XXX
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)						1,699,589			1,700,000	1,699,589	73			XXX	XXX
5499999	Subtotal - Bonds - Issuer Obligations						1,699,589			1,700,000	1,699,589	73			XXX	XXX
6099999	Subtotal - Bonds						1,699,589			1,700,000	1,699,589	73			XXX	XXX
261934-10-3	DREYFUS CASH MGMT FD#719	12/02/2002	BNY Western Trust			01/01/2003	3,031,702				3,031,702		12,735		1	
7899999	Subtotal - Class One Money Market Mutual Funds						3,031,702			XXX	3,031,702		12,735		XXX	XXX
8099999	Totals						4,731,291	(a)		XXX	4,731,291	73	12,735		XXX	XXX

(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 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
NM00001	C	Bank of America - CD	Bank of America - RSD by Ins Code59A-5-18	100,000	100,000	100,000
NM99999		NEW MEXICO		100,000	100,000	100,000
XX99999	Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company			100,000	100,000	100,000
TX00001	B	U. S. Treasury 6.25% 2/15/2007	Bank of America Tx	50,000	53,183	57,434
TX00002	B	U. S. Treasury 7.25% 5/15/2004	Bank of America Tx	80,000	82,452	86,450
TX00003	B	Unvi of Hstn 5.5% 7/1/2004	Bank of America Tx	25,000	25,000	26,566
ZZ99999	Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company			155,000	160,635	170,450
9999999	Totals			255,000	260,635	270,450

E 2 5

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