



50229200220100100

ANNUAL STATEMENT

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

Chicago Title Insurance Company

NAIC Group Code 0670 (Current Period) 0670 (Prior Period) NAIC Company Code 50229 Employer's ID Number 36-2468956

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

Country of Domicile US

Incorporated: August 30, 1961 Commenced Business: August 31, 1961

Statutory Home Office: Mark Twain Tower 106 W. 11th Street Suite 1800 Kansas City, MO 64105

Main Administrative Office: 171 North Clark Street 8th Floor Chicago, IL 60601 312-223-2000

Mail Address: 171 North Clark Street 8th Floor Chicago, IL 60601

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

Internet Website Address: www.fnf.com

Statement Contact: Jan B. Ramsey 805-696-7000
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Policyowner Relations Contact: Kevin Chiarello 17911 Von Karman Suite 300 Irvine, CA 92614 949-622-4338

OFFICERS

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

Vice-Presidents

Christopher (NMN) Abbinante Hon Wai Chan Kevin Richard Chiarello Francene Mary DePrez
Thomas Edgar Evans, Jr. Jack Anthony Marino Ronald Ray Maudsley Anthony John Park
Donald Eugene Partington Raymond Randall Quirk Burton James Rain Peter Tadeusz Sadowski
Ernest Donald Smith

DIRECTORS OR TRUSTEES

Christopher (NMN) Abbinante Ronald Ray Maudsley Erika (NMN) Meinhardt Raymond Randall Quirk
Burton James Rain Ernest Donald Smith Alan Lynn Stinson Patrick Francis Stone
Frank Patrick Willey

State of California
County of Santa Barbara ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively.

(Signature) Raymond Randall Quirk (Signature) Fernando (NMN) Velez, Jr (Signature) Alan Lynn Stinson
(Printed Name) Secretary (Printed Name) Treasurer (Printed Name)
President (Executive Vice President) Secretary (VP & Corporate Secretary) Treasurer (EVP & Chief Financial Officer)

Subscribed and sworn to before me this
day of , 2003

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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	4 Net Admitted Assets
1. Bonds	560,785,653		560,785,653	415,212,247
2. Stocks:				
2.1 Preferred stocks (Schedule D, Part 2, Section 1)	6,975,625		6,975,625	13,458,750
2.2 Common stocks (Schedule D, Part 2, Section 2)	240,980,910	10,928,387	230,052,523	75,138,177
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	337,334	82,158	255,176	470,842
3.2 Other than first liens	49,980	49,980		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	12,251,616	3,060,636	9,190,980	13,112,821
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	1,172,810	165,223	1,007,587	474,460
5. Cash (\$ 25,346,313 Schedule E, Part 1) and short-term investments (\$ 25,630,007 Schedule DA, Part 2)	50,976,321		50,976,321	149,478,275
6. Other invested assets	24,810,687	465,188	24,345,499	31,813,429
7. Receivable for securities	236,112		236,112	4,580,787
8. Subtotals, cash and invested assets (Lines 1 to 7)	898,577,048	14,751,572	883,825,476	703,739,788
9. Title plants (Schedule H), less \$ 0, charged off	38,031,949	204,295	37,827,654	38,473,488
10. Title insurance premiums and fees receivable	41,014,307	22,263,579	18,750,728	21,628,513
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 \$ 12,463,770 net deferred tax asset	21,303,968		21,303,968	11,266,460
14. Guaranty funds receivable or on deposit				
15. Electronic data processing equipment and software	580,599		580,599	2,592,596
16. Interest, dividends and real estate income due and accrued	6,866,443		6,866,443	7,113,295
17. Net adjustments in assets and liabilities due to foreign exchange rates				
18. Receivable from parent, subsidiaries and affiliates	33,983,139	6,706,460	27,276,679	38,762,411
19. Other assets nonadmitted (Exhibit 1)	10,344,580	10,344,580		
20. Aggregate write-ins for other than invested assets	31,658,674	31,658,674		
21. TOTALS (Lines 8 to 20)	1,082,360,707	85,929,160	996,431,547	823,576,551

DETAILS OF WRITE-INS			
2001. Other assets	24,001,995	24,001,995	
2002. Prepaid Expenses	6,894,806	6,894,806	
2003. Title plant improvements	668,673	668,673	
2098. Summary of remaining write-ins for Line 20 from overflow page	93,200	93,200	
2099. Totals (Lines 2001 through 2003 + 2098) (Line 20 above)	31,658,674	31,658,674	

A. The above assets include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserve: Bonds \$ 458,900,000 ,
Short-term investments \$ 0 , Mortgages \$ 0 , Cash \$ 0 , Total \$ 458,900,000

SEGREGATED FUNDS HELD FOR OTHERS BY THE COMPANY

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

B. Custodial funds in the amount of \$ 1,129,756,113 not included in the foregoing statement were held pursuant to the governing agreements of custody. These funds consist of \$ 1,129,756,113 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)	80,813,004	76,531,239
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	458,812,607	396,285,213
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)	74,028,674	58,787,830
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	27,833,807	13,411,947
8. Federal and foreign income taxes (including \$ 0 on realized capital gains (losses)) (including \$ 0 net deferred tax liability)		3,868,471
9. Borrowed money \$ 0 and interest thereon \$ 0		14,781
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		1,324,503
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	60,052,402	45,097,767
19. Payable for securities		
20. Aggregate write-ins for other liabilities	691,612	1,379,201
21. Total liabilities (Lines 1 through 20)	702,232,106	596,700,952
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	2,000,000	2,000,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	73,690,673	73,690,673
28. Unassigned funds (surplus)	218,508,768	151,184,926
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)	294,199,441	226,875,599
31. Totals (Page 2, Line 21, Col. 3)	996,431,547	823,576,551

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. Reinsurance ceded payable	691,612	1,254,201
2002. Notes Payable		125,000
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	691,612	1,379,201
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)	1,635,744,865	1,262,586,851
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	63,649,998	47,288,413
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	127,756,556	93,755,157
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	1,827,151,419	1,403,630,421
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	86,646,158	80,235,669
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	1,610,717,419	1,237,331,283
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	1,697,363,577	1,317,566,952
8. Net operating gain or (loss) (Lines 3 minus 7)	129,787,842	86,063,469
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net investment Income, Line 17)	55,737,023	64,682,891
10. Net realized capital gains and (losses) (Exhibit of Capital Gains (Losses))	2,150,759	4,329,161
11. Net investment gain or (loss) (Lines 9 + 10)	57,887,782	69,012,052
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	187,675,624	155,075,521
14. Federal and foreign income taxes incurred	60,541,794	40,490,110
15. Net income (Lines 13 minus 14)	127,133,830	114,585,411
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	226,875,599	165,306,081
GAINS AND (LOSSES) IN SURPLUS		
17. Net income (from Line 15)	127,133,830	114,585,411
18. Net unrealized capital gains or losses	24,462,833	(1,495,987)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	1,197,309	4,758,620
21. Change in nonadmitted assets (Exhibit 1, Line 6, Col. 3)	(9,295,234)	(2,022,739)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		3,455,731
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	(64,600,000)	(56,600,000)
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	(11,574,896)	(1,111,518)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	67,323,842	61,569,518
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	294,199,441	226,875,599

DETAILS OF WRITE-INS		
0201.		
0202.		
0203.		
0298. Summary of remaining write-ins for Line 2 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. Prior Period FIT Payable Adjustment	(9,997,110)	611,509
3002. Prior Period Accrued Pension Adjustment	(1,148,685)	(1,723,027)
3003. Subsidiary Equity Adjustment	(429,101)	
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(11,574,896)	(1,111,518)

CASH FLOW	1 Current Year	2 Prior Year
1. Premiums and other charges collected	1,892,556,598	1,438,799,804
2. Loss and loss adjustment expenses paid (net of salvage and subrogation)	82,364,395	62,188,263
3. Total operating expenses paid	1,581,617,303	1,241,479,805
4. Cash from operations (Line 1 minus Line 2 minus Line 3)	228,574,900	135,131,736
5. Investment income (net of investment expense)	60,285,696	66,972,172
6. Other income received (expenses paid)		(20,240)
7. Federal income taxes (paid) recovered	(74,447,773)	(36,085,914)
8. Net cash from operations (Lines 4 to 7)	214,412,823	165,997,754
9. Proceeds from investments sold, matured or repaid:		
9.1 Bonds	372,525,300	240,380,103
9.2 Stocks	565,383,865	653,316,744
9.3 Mortgage loans	1,183,964	986,165
9.4 Real estate	1,198,415	2,131,720
9.5 Other invested assets	3,552,858	10,918,740
9.6 Net gains or (losses) on cash and short-term investments		70,281
9.7 Miscellaneous proceeds	4,344,675	
9.8 Total investment proceeds (Lines 9.1 to 9.7)	948,189,077	907,803,753
10. Other cash provided:		
10.1 Net transfers from affiliates	26,440,371	
10.2 Borrowed funds received		
10.3 Capital paid in		
10.4 Surplus paid in		
10.5 Other sources	17,295,675	12,254,918
10.6 Total other cash provided (Lines 10.1 to 10.5)	43,736,046	12,254,918
11. Total (Line 8 plus Line 9.8 plus Line 10.6)	1,206,337,946	1,086,056,425
12. Cost of investments acquired (long-term only):		
12.1 Bonds	514,302,988	270,338,189
12.2 Stocks	687,957,987	669,068,053
12.3 Mortgage loans	920,241	546,185
12.4 Real estate	960,527	741,633
12.5 Other invested assets	720,910	249,268
12.6 Miscellaneous applications		
12.7 Total investments acquired (Lines 12.1 to 12.6)	1,204,862,653	940,943,328
13. Other cash applied:		
13.1 Dividends to stockholders paid	64,600,000	56,600,000
13.2 Net transfers to affiliates		18,064,219
13.3 Borrowed funds repaid	139,781	
13.4 Other applications	35,237,466	8,386,355
13.5 Total other cash applied (Lines 13.1 to 13.4)	99,977,247	83,050,574
14. Total (Line 12.7 plus Line 13.5)	1,304,839,900	1,023,993,902
15. Net change in cash and short-term investments (Line 11 minus Line 14)	(98,501,954)	62,062,523
RECONCILIATION		
16. Cash and short-term investments:		
16.1 Beginning of year	149,478,275	87,415,752
16.2 End of year (Line 15 plus Line 16.1)	50,976,321	149,478,275

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Direct Operations	3 Non-Affiliated Agency Operations		
1. Direct premiums written	290,983,008	873,421,125	533,968,779	1,698,372,912	1,302,578,996
2. Escrow and settlement service charges	63,649,998	X X X	X X X	63,649,998	47,288,413
3. Other title fees and service charges (Part 1C, Line 5)	127,756,556	X X X	X X X	127,756,556	93,755,157
4. Totals (Lines 1 + 2 + 3)	482,389,562	873,421,125	533,968,779	1,889,779,466	1,443,622,566

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,698,372,912	1,302,578,996
1.2 Assumed	3,217,908	3,188,458
1.3 Ceded	3,318,560	3,193,560
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,698,272,260	1,302,573,894
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	396,285,213	356,298,167
2.2 Additions during the current year	108,279,204	81,170,139
2.3 Withdrawals during the current year	45,751,810	41,183,093
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	458,812,607	396,285,213
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,635,744,866	1,262,586,848

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	47,065,980	44,092,566
2. Searches and abstracts	61,522,901	41,390,508
3. Surveys	722,972	569,072
4. Aggregate write-ins for service charges	18,444,703	7,703,011
5. Totals	127,756,556	93,755,157
DETAILS OF WRITE-INS		
0401. Other income	18,444,703	7,703,011
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)	18,444,703	7,703,011

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

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1+2+3)	Total Prior Year
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	40,694,098	36,271,341	5,398,956	82,364,395	62,188,263
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	40,694,098	36,271,341	5,398,956	82,364,395	62,188,263
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	40,694,098	36,271,341	5,398,956	82,364,395	62,188,263
6. Known claims reserve - current year (Page 3, Line 1, Col. 1)	31,906,475	44,481,432	4,425,096	80,813,003	76,531,240
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	20,554,601	34,081,102	21,895,537	76,531,240	58,483,833
8. Losses and allocated LAE incurred (Lines 5 plus Line 6 minus Line 7)	52,045,972	46,671,671	(12,071,485)	86,646,158	80,235,670
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	52,045,972	46,671,671	(12,071,485)	86,646,158	80,235,670

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

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3)	Total Prior Year
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	31,966,000	44,427,000	4,420,000	80,813,000	76,531,240
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)	31,966,000	44,427,000	4,420,000	80,813,000	76,531,240
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	228,061,000	125,477,000	12,483,000	366,021,000	349,272,000
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	228,061,000	125,477,000	12,483,000	366,021,000	349,272,000
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	446,834,000	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	458,812,607	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	66,959,241	121,237,316	74,118,818	262,315,375			262,315,375	213,011,317	
1.2 Employee relations and welfare	5,111,871	9,255,624	5,658,455	20,025,950			20,025,950	10,740,928	
1.3 Payroll taxes	4,311,390	7,806,261	4,772,383	16,890,034			16,890,034	12,665,812	
1.4 Other personnel costs	123,876	224,292	137,121	485,289			485,289		
1.5 Total personnel costs	76,506,378	138,523,493	84,686,777	299,716,648			299,716,648	236,418,057	
2. Amounts paid to or retained by title agents		670,611,173	471,090,765	1,141,701,938			1,141,701,938	833,331,950	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	4,918,019	8,904,632	5,443,875	19,266,526			19,266,526	6,080,342	
3.2 Surveys									
3.3 Other	389,175	704,646	430,787	1,524,608			1,524,608	2,162,057	
4. Advertising	565,916	1,024,656	626,427	2,216,999			2,216,999	7,026,135	
5. Boards, bureaus and associations	144,630	261,869	160,095	566,594			566,594	335,493	
6. Title plant rent and maintenance	535,545	969,665	592,808	2,098,018			2,098,018		
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	1,652,163	2,991,429	1,828,820	6,472,412			6,472,412	4,570,703	
9. Marketing and promotional expenses	1,215,153	2,200,172	1,345,082	4,760,407			4,760,407		
10. Insurance	640,207	1,159,168	708,661	2,508,036			2,508,036	3,381,560	
11. Directors' fees									
12. Travel and travel items	3,519,330	6,372,147	3,895,632	13,787,109			13,787,109	15,138,098	
13. Rent and rent items	9,343,838	16,918,080	10,342,922	36,604,840			36,604,840	36,830,803	
14. Equipment	2,623,095	4,749,412	2,903,568	10,276,075			10,276,075	16,830,513	
15. Cost or depreciation of EDP equipment and software	1,824,394	3,303,272	2,019,466	7,147,132			7,147,132		
16. Printing, stationery, books and periodicals	2,757,137	4,992,111	3,051,943	10,801,191			10,801,191	11,261,724	
17. Postage, telephone, messengers and express	3,709,744	6,716,914	4,106,406	14,533,064			14,533,064	15,831,705	
18. Legal and auditing	2,506,168	4,537,702	2,774,138	9,818,008			9,818,008	4,744,454	
19. Totals (Lines 1.5 to 18)	112,850,892	874,940,541	596,008,172	1,583,799,605			1,583,799,605	1,193,943,594	
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	6,104,328	11,052,579	6,757,030	23,913,937			23,913,937	24,574,024	
20.2 Insurance department licenses and fees	116,018	348,241	212,898	677,157			677,157	426,629	
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	479,086	867,440	530,312	1,876,838			1,876,838	371,680	
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	6,699,432	12,268,260	7,500,240	26,467,932			26,467,932	25,372,333	
21. Real estate expenses						276,633	276,633	251,667	
22. Real estate taxes						181,113	181,113	177,857	
23. Aggregate write-ins for miscellaneous expenses	114,838	207,927	127,117	449,882			449,882	18,015,355	
24. Total expenses incurred (Lines 19+20.5+21+22+23)	119,665,162	887,416,728	603,635,529	1,610,717,419		457,746 (a)	1,611,175,165	1,237,760,806	
25. Less unpaid expenses - current year	26,178,200	47,398,605	28,977,288	102,554,093			102,554,093	73,667,728	
26. Add unpaid expenses - prior year	18,750,035	33,949,070	20,754,872	73,453,977			73,453,977	77,816,250	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	112,236,997	873,967,193	595,413,113	1,581,617,303		457,746	1,582,075,049	1,241,909,328	
DETAILS OF WRITE-INS									
2301. Other expenses	114,838	207,927	127,117	449,882			449,882	16,972,909	
2302. Contracted services								1,042,446	
2303.									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	114,838	207,927	127,117	449,882			449,882	18,015,355	

(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)	282,919,499	839,558,569	513,266,798	1,635,744,866		1,635,744,866	1,262,586,851
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	63,649,998			63,649,998		63,649,998	47,288,413
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	127,756,556			127,756,556		127,756,556	93,755,157
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	474,326,053	839,558,569	513,266,798	1,827,151,420		1,827,151,420	1,403,630,421
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	52,045,972	46,671,671	(12,071,485)	86,646,158		86,646,158	80,235,670
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3, 6)	119,665,162	887,416,727	603,635,529	1,610,717,418		1,610,717,418	1,237,331,282
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	171,711,134	934,088,398	591,564,044	1,697,363,576		1,697,363,576	1,317,566,952
8. Net operating gain or (loss) (Lines 3 minus 7)	302,614,919	(94,529,829)	(78,297,246)	129,787,844		129,787,844	86,063,469
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) 8,244,936	9,219,436
1.1 Bonds exempt from U.S. tax	(a) 7,433,462	6,976,634
1.2 Other bonds (unaffiliated)	(a) 5,172,303	4,934,017
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 760,236	527,058
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	1,328,025	1,328,025
2.21 Common stocks of affiliates	27,846,620	27,846,620
3. Mortgage loans	(c) 53,610	53,610
4. Real estate	(d) 3,569,364	3,569,364
5. Contract loans		
6. Cash/short-term investments	(e) 1,732,739	1,425,836
7. Derivative instruments	(f)	
8. Other invested assets	1,316,596	1,265,670
9. Aggregate write-ins for investment income	64,209	128,972
10. Total gross investment income	57,522,100	57,275,242
11. Investment expenses		(g) 457,746
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 29,196
13. Interest expense		(h) 422,628
14. Depreciation on real estate and other invested assets		(i) 628,648
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		1,538,218
17. Net investment income - (Line 10 minus Line 16)		55,737,024
DETAILS OF WRITE-INS		
0901. Promissory Notes	64,209	128,972
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)	64,209	128,972
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 \$ 292,324 accrual of discount less \$ 6,769,907 amortization of premium and less \$ 4,043,516 paid for accrued interest on purchases.		
(b) Includes \$ (7,125) accrual of discount less \$ (27,783) 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 \$ 422,641 depreciation on real estate and \$ 0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4 Net Gain (Loss) from Change in Difference Between Basis Book/Adjusted Carrying and Admitted Values	5 Total
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Increases (Decreases) by Adjustment		
1. U.S. Government bonds	7,204,516				7,204,516
1.1 Bonds exempt from U.S. tax	3,611,424				3,611,424
1.2 Other bonds (unaffiliated)	(998,394)	(2,577,735)		455,759	(3,120,370)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	177,874			218,843	396,717
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(1,648,483)	(3,447,542)		(8,733,604)	(13,829,629)
2.21 Common stocks of affiliates	(94,978)			35,424,321	35,329,343
3. Mortgage loans				42,526	42,526
4. Real estate	476,047			(3,076,856)	(2,600,809)
5. Contract loans					
6. Cash/short-term investments					
7. Derivative instruments					
8. Other invested assets				131,844	131,844
9. Aggregate write-ins for capital gains (losses)	(450,050)	(101,920)			(551,970)
10. Total capital gains (losses)	8,277,956	(6,127,197)		24,462,833	26,613,592
DETAILS OF WRITE-INS					
0901. Sale of Title Plant	(500,000)	(101,920)			(601,920)
0902. Sale of miscellaneous assets	49,950				49,950
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(450,050)	(101,920)			(551,970)

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	29,174,334	11,998,423	(17,175,911)
2. Other Assets:			
2.1 Deposits in suspended depositories, less estimated amount recoverable			
2.2 Furniture, equipment and supplies	5,713,471	7,782,456	2,068,985
2.3 Leasehold improvements	3,856,827	4,718,768	861,941
2.4 Bills receivable			
2.5 Loans on personal security, endorsed or not	774,282	477,887	(296,395)
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)	10,344,580	12,979,111	2,634,531
4. Aggregate write-ins for other assets (Page 2, Line 20, Column 2)	31,658,674	36,904,820	5,246,146
5. Total (Line 1 plus Lines 3 to 4)	71,177,588	61,882,354	(9,295,234)
DETAILS OF WRITE-INS			
0401. Other assets	24,001,995	19,710,678	(4,291,317)
0402. Prepaid expenses	6,894,806	16,311,959	9,417,153
0403. Title plant improvements	668,673	788,983	120,310
0498. Summary of remaining write-ins for Line 4 from overflow page	93,200	93,200	
0499. Totals (Lines 0401 through 0403 + 0498) (Line 4 above)	31,658,674	36,904,820	5,246,146

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

The financial statements of Chicago Title Insurance Company are presented on the basis of accounting practices prescribed or permitted by the State of Missouri 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 Missouri differ. The State has notified the Company of its intention to amend its laws to minimize differences between the two methods. Under Statutory Accounting Principles (SAP) as described in this manual, recovery rates for amounts set aside in the statutory premium reserves differ from those prescribed by laws of the State of Missouri.

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

1.	Net Income, Missouri Basis	127,133,830
2.	State Prescribed/Permitted Practices (Income):	
	Statutory Premium Reserve Recovery, net of tax	13,717,110
3.	Net Income, NAIC SAP basis	140,850,940
4.	Statutory Surplus, Missouri	294,199,441
5.	State Prescribed/Permitted Practices (Surplus):	
	Statutory Premium Reserve	13,717,110
	Title Plants	-
6.	Statutory Surplus, NAIC SAP Basis	307,916,551

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 Missouri 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.
- (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

NOTES TO FINANCIAL STATEMENTS

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 Missouri. Effective January 1, 2001, the State of Missouri required that insurance companies domiciled in the State of Missouri to prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures Manual, except where that conflicts to the laws of the State of Missouri.

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 \$3,455,731 as of January 1, 2001. Included in this total adjustment is an increase to unassigned funds of approximately \$6,507,840 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 2024 in 2002 and 2030 in 2001, or upon sale of real estate securing such promissory notes. Interest rates range from and 0% to 10.50% 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.

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**

NOTES TO FINANCIAL STATEMENTS

as follows:

	Dec. 31, 2002	Jan. 1, 2002
(1) Total of gross deferred tax assets	63,882,699	75,497,500
(2) Total of deferred tax liabilities	(644,028)	(4,617,668)
Net deferred tax asset	63,238,671	70,879,832
(3) Deferred tax asset nonadmitted	(50,774,901)	(59,613,372)
(4) Net admitted deferred tax asset	12,463,770	11,266,460
(5) Increase(decrease) in nonadmitted asset	(8,838,471)	

B. N/A

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

	2002	2001
Federal	60,541,794	40,490,110
Foreign	-	-
Sub-total	60,541,794	40,490,110
Other	-	-
Federal income taxes incurred	60,541,794	40,490,110

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

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		153,703,443	(153,703,443)	53,796,206
Reserve Accruals	(5,417,818)		(5,417,818)	1,896,236
Employee Benefits	(9,748,635)		(9,748,635)	3,412,022
Incentive Compensation	-		-	-
Pension plan	(8,215,431)		(8,215,431)	2,875,401
Unrealized Loss	(630,922)		(630,922)	220,823
Gain/Loss Sale of Assets	(2,440,149)		(2,440,149)	854,052
Other	(2,365,597)		(2,365,597)	827,959
Total deferred tax assets	(28,818,552)	153,703,443	(182,521,995)	63,882,699
Nonadmitted deferred tax assets			145,071,146	(50,774,901)
Admitted deferred tax assets			(37,450,849)	13,107,798
Deferred tax liabilities:				
Employee Benefits	-		-	-
Deferred Revenue	-		-	-
Goodwill		(1,152,386)	1,152,386	(403,335)
Other	687,694		687,694	(240,693)
Total deferred tax liabilities	687,694	(1,152,386)	1,840,080	(644,028)
Net admitted deferred tax asset			(35,610,769)	12,463,770

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

	2002	2001	Change
Deferred tax assets:			
Discounting of reserves	53,796,206	47,578,408	6,217,798
Reserve Accruals	1,896,236	1,210,612	685,624
Employee Benefits	3,412,022	6,026,306	(2,614,284)
Incentive Compensation	-	3,788,263	(3,788,263)
Pension plan	2,875,401	1,461,919	1,413,482
Unrealized Loss	220,823	13,623,620	(13,402,797)
Gain/Loss Sale of Assets	854,052	-	854,052
Other	827,959	1,808,372	(980,413)
Total deferred tax assets	63,882,699	75,497,500	(11,614,801)
Nonadmitted deferred tax assets	(50,774,901)	(59,613,372)	8,838,471
Admitted deferred tax assets	13,107,798	15,884,128	(2,776,330)
Deferred tax liabilities:			
Employee Benefits	-	(2,002,272)	2,002,272
Deferred Revenue	-	(1,774,683)	1,774,683
Goodwill	(403,335)	-	(403,335)
Other	(240,693)	(840,713)	600,020
Total deferred tax liabilities	(644,028)	(4,617,668)	3,973,640
Net admitted deferred tax asset	12,463,770	11,266,460	1,197,310

NOTES TO FINANCIAL STATEMENTS

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

	Amount	Tax Effect
Income before taxes	187,675,621	65,686,467
Tax exempt income deduction	(5,930,139)	(2,075,549)
Dividends received deduction	(28,196,692)	(9,868,842)
Nondeductible goodwill	-	-
Meals & Entertainment	1,922,639	672,924
Other non deductible adjustments	431,437	151,003
Subtotal after permanent differences	155,902,866	54,566,003
Temporary differences and prior year adjustments	17,073,689	5,975,791
Taxable Income/Current Tax	172,976,555	60,541,794

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

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

a. 2002	\$60,541,794
b. 2001	\$40,490,110
c. 2000	\$34,807,966

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

10. Information Concerning Parent, Subsidiaries and Affiliates:

- A.** The Company is a member of a holding company group, as disclosed on Schedule Y Part 1 of this Annual Statement.
- B.** A summary of material transactions between the Company and its parent, subsidiaries and affiliates is disclosed on Schedule Y Part 2 of this Annual Statement.
- C.** The dollar amount of these transactions is disclosed on Schedule Y Part 2 of this Annual Statement.
- D.** At December 31, 2002 and 2001, the Company had a receivable from the parent and/or other related parties totaling \$27,276,679 and \$38,762,415, respectively, and a payable to the parent and/or other related parties of \$60,052,402 and \$45,047,767, 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.** Chicago Title & Trust, domiciled in the State of Illinois, owns 100% of the outstanding shares of the Company.
- H.** The Company owns 834,600 shares of its ultimate parent, Fidelity National Financial (FNF), which were purchased on the open market, and which represent less than 1% of the outstanding shares of FNF.
- I.** The Company owns no shares of stock of affiliated or related parties that exceeds 10% of the admitted assets of the Company. All investments in affiliate company stocks are disclosed on Schedule D Part 6.
- J.** Impairment write downs – None

11. Debt:

- A.** Capital Notes – None
- B.** The Company's note payable is the result of debt incurred on acquired assets and obligations to former

NOTES TO FINANCIAL STATEMENTS

owners of the subsidiary companies. The note was settled in January 2002.

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

- A. Defined Benefit Plan - None
- B. Defined Contribution Plan – None
- C. Multi-employer Plan – None
- D. Consolidated/Holding Company Plans – The Company’s employees are covered by a qualified voluntary contributory savings plan (“401(k) Plan”) sponsored by Fidelity National Financial, Inc, its ultimate parent. Under this plan, participating employees make contributions of up to 15% from pre-tax annual compensation, up to the amount allowed pursuant to the Internal Revenue Code, into individual accounts that are generally not available until the employee reaches age 59 ½. The Company matches participants’ contributions at a rate of 50% of the first 6% of compensation. Matching contributions of \$3,969,163 and \$3,343,741 were made in 2002 and 2001, respectively.

The Company’s employees are covered to participate in an Employee Stock Purchase Plan (“ESPP”). Eligible employees may voluntarily purchase, at current market prices, shares of Fidelity National Financial’s common stock through payroll deduction. Pursuant to the ESPP, employees may contribute an amount between 5% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP. The Company’s cost of its employer matching contributions for the years 2002 and 2001 were \$934,973 and \$763,888, respectively.

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.

In connection with the acquisition of its parent by Fidelity National Financial in 2000, Fidelity National Financial assumed the options outstanding under CT&T’s existing stock option plans: the 1998 Long-term Incentive Plan and the Directors Stock Option Plan. Pursuant to the acquisition agreement, options under these plans became fully vested on March 20, 2000. The options granted in accordance with these two plans generally have a term of five to ten years.

In connection with the acquisition of its parent by Fidelity National Financial, Fidelity National Financial also assumed CT&T’s noncontributory defined benefit plan (the “Pension Plan”). The Pension Plan covers certain CT&T and subsidiary employees. The benefits are based on years of service and the employee’s average monthly compensation in the highest 60 consecutive calendar months during 120 months ending at retirement or termination. The parent company’s funding policy is to contribute annual at least the minimum required contribution under the Employee Retirement Income Security Act (ERISA). Contributions are intended to provide not only for benefits accrued to date, but also for those expected to be earned in the future. Each year the Company is allocated net periodic pension expense from CT&T based on employee count for plan participants. Effective January 1, 2001, the Pension Plan was frozen and future contributions of Pension Plan benefits will terminate. The Company’s net periodic pension expense associated with this plan in 2002 and 2001 was \$613,735 and \$224,494, respectively. The accrued pension liability at December 31, 2002 and 2001 was \$4,695,541 and \$2,997,269 respectively. Other disclosures required by generally accepted accounting principles are not calculated on a separate company basis.

CT&T recorded an additional minimum pension liability change during 2002 and 2001, in accordance with SFAS 87, “Employers’ Accounting for Pensions” (SFAS 87). Under SFAS 87, this change is recorded directly to equity, net of applicable tax effect. Under SSAP 8, this change is recorded in the income statement. CT&T allocated this charge to the subsidiaries that participate in the plan, proportional to their participation levels. The Company followed SFAS 87 for 2001, and SSAP 8 for 2002. As a result, the Company reflected a charge of \$1,482,868 in the income statement net of tax for 2002. An adjustment in 2002 to the 2001 adjustment was recorded directly to equity, net of applicable tax effect. As a result, the Company reflected a charge of \$1,148,685 and \$1,723,027 as an adjustment directly to surplus, net of tax, for 2002 and 2001 respectively.

Fidelity National Financial assumed certain health care and life insurance benefits for retired CT&T and subsidiary employees in connection with the CT&T acquisition. The cost of these benefit plans are accrued during the periods the employees render service. CT&T is self insured for its post retirement 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. Post retirement life insurance benefits are contributory, with coverage amounts declining with increases in a retiree’s age. The current expenses of these plans are charged to participating subsidiaries on a pass through cost basis. The Company experienced net health care and life insurance cost of approximately \$336,541 and \$(5,775) respectively, after retiree contributions during 2002 and 2001.

NOTES TO FINANCIAL STATEMENTS

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 25,000 shares of common stock authorized, 20,000 shares issued and outstanding. The par value per share is \$100.00.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends, which can be paid by State of Missouri Insurance companies to shareholders without prior approval of the Insurance Commissioner, is limited to net investment income earned during the preceding year. The maximum dividend that the Company may pay in 2003 without prior regulatory approval is \$55,737,000. The Company declared and paid dividends during 2002 totalling \$64,600,000.
- 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	\$	(15,382,494)
(2) Non-admitted asset values	\$	(71,177,588)
(3) Provision for reinsurance	\$	-0-
- I. Surplus Notes – None
- J. Quasi-reorganization – Non-applicable

14. Contingencies:

- A. Contingent Commitments – Outstanding loan guarantees made on behalf of Company agents at December 31, 2002 and 2001 totaled \$1,304,004 and \$1,598,272, respectively.
- B. Assessments – Non-applicable
- C. Gain Contingencies - None
- D. All Other Contingencies:
 - (1) Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.
 - (2) The Company has been named in class action lawsuits alleging irregularities and violations of law in connection with title and escrow practices. A stipulated final judgment was entered on October 8, 2002 in the suit filed by the Attorney General of the State of California. The judgment enjoins certain Fidelity National Financial, Inc. subsidiaries, including its title insurance underwriters, (collectively, "Fidelity"), from engaging in certain practices in connection with title and escrow services. Fidelity must pay \$5,148,320 in two equal installments, the first of which was paid October 8, 2002 and the second of which will be paid October 8, 2004. On certain conditions Fidelity also must pay any former escrow customer \$65 for each closed transaction, and provide not more than \$20 million of discounts on escrow and title services to former customers who close an escrow with Fidelity over the next 10 years. Plaintiffs may verify the truth of certain representations made during the negotiations for settlement, and may vacate the judgment and proceed with the action if Plaintiffs, in their sole discretion determine the information was not accurate and complete. The remaining private suits were settled on the same terms, with the additional provision of payment of fees for private counsel that has now been determined by arbitration. The Company does not believe that the resolution of these lawsuits will have a material impact on its financial position or on its operations.

15. Leases:

NOTES TO FINANCIAL STATEMENTS

The Company is a party to a number of long-term noncancelable operating leases for certain facilities, furniture and equipment which expire at various times through 2016. Rental expense for the years 2002 and 2001 was \$34,036,565 and \$31,116,663 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	23,865,847
2004	17,926,844
2005	12,439,684
2006	8,938,719
2007 and beyond	<u>11,798,677</u>
	<u>74,969,771</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 approximate amount of \$9,992,548 and \$8,718,000 at December 31, 2002 and 2001, respectively, were on deposit with government authorities or trustees as required by law.
- (2) In conducting its operations, the Company routinely holds customers' assets in trust, pending completion of real estate transactions. Such amounts are maintained in segregated bank accounts and have not been included in the accompanying statutory financial statements. At December 31, 2002 and 2001, the Company held approximately \$1,129,756,113 and \$885,211,225, respectively, of such assets in trust and has a contingent liability relating to the proper disposition of these assets for its customers.

21. Events Subsequent:

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

22. Reinsurance:

A. Unsecured Reinsurance Recoverable – None

B. Reinsurance in Dispute – None

C. Reinsurance Assumed or Ceded – Non-applicable

D. Uncollectible Reinsurance – None

E. Commutation of Ceded Reinsurance – None

F. Retroactive Reinsurance – None

23. Retrospectively Rated Contracts:

None

24. Change in Incurred Losses and Loss Adjustment Expenses :

NOTES TO FINANCIAL STATEMENTS

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has increased (decreased) by \$4,282,000 from \$76,531,000 in 2001 to \$80,813,000 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	104,366,629	11.404	104,366,629	11.809
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	133,335,131	14.570	133,335,131	15.086
1.3 Foreign government (including Canada, excluding mortgage-backed securities)	2,604,294	0.285	2,604,294	0.295
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	82,341,270	8.998	82,341,270	9.316
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	36,351,639	3.972	36,351,639	4.113
1.43 Revenue and assessment obligations	92,520,095	10.110	92,520,095	10.468
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	37,425,689	4.090	37,425,689	4.235
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)	71,840,906	7.850	71,840,906	8.128
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds	106,668,030	11.656	106,668,030	12.069
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated	6,975,625	0.762	6,975,625	0.789
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated	38,328,305	4.188	27,399,918	3.100
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated	116,369,848	12.716	95,984,575	10.860
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	35,255	0.004	35,255	0.004
4.2 Agricultural				
4.3 Single family residential properties	219,921	0.024	219,921	0.025
4.4 Multifamily residential properties				
4.5 Commercial loans				
5. Real estate investments:				
5.1 Property occupied by company	9,190,980	1.004	9,190,980	1.040
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)	1,007,587	0.110	1,007,587	0.114
6. Policy loans				
7. Receivables for securities	236,112	0.026	236,112	0.027
8. Cash and short-term investments	50,976,321	5.570	50,976,321	5.768
9. Other invested assets	24,345,499	2.660	24,345,499	2.755
10. Total invested assets	915,139,136	100.000	883,825,476	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? MISSOURI
- 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 [X] No []
- 2.2 If yes, date of change: 06/20/2002
 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. 12/31/2001
- 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. 12/31/2001
- 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). 10/25/2002
- 3.4 By what department or departments? MISSOURI 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	50		1,000	1,500	Yes [X] No []	Yes [] No [X]
Common	25,000	20,000	100	X X X	X X X X X X	X X X X X X

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., LOS ANGELES, CA 90017
THE CHICAGO TRUST COMPANY	171 N. CLARK ST., CHICAGO, IL 60601

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
CHICAGO TRUST COMPANY	FRED ENGIMANN	171 N. CLARK ST., CHICAGO, IL 60601

OTHER

23.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 389,215

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	\$ 137,702
	\$
	\$
	\$

24.1 Amount of payments for legal expenses, if any? \$ 5,476,006

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

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

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

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

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

**GENERAL INTERROGATORIES
(continued)**

PART 2-TITLE INTERROGATORIES

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

- 2. Largest net aggregate amount incurred in any one risk. \$ 250,000,000

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

- 3.2 If yes, give full information

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

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

- 5.2 If yes, give full information
 CHELSEA TITLE & GUARANTY COMPANY;
 ELLIOT & WALDRON COMPANY

- 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)	290,983,008	246,681,570	190,599,322	230,490,502	250,230,408
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	873,421,125	642,877,969	608,035,149	699,352,413	606,489,111
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	533,968,779	413,019,457	220,420,130	203,530,921	211,295,704
4. Total	1,698,372,912	1,302,578,996	1,019,054,601	1,133,373,836	1,068,015,223
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	1,635,744,866	1,262,586,848	996,817,883	1,098,642,604	1,035,761,403
6. Escrow and settlement service charges (Part 1A, Line 2)	63,649,998	47,288,413	34,239,749	40,832,131	69,004,417
7. Title examinations (Part 1C, Line 1)	47,065,980	44,092,566	54,626,569	70,831,452	69,378,475
8. Searches and abstracts (Part 1C, Line 2)	61,522,901	41,390,508	47,040,460	54,782,567	59,459,413
9. Surveys (Part 1C, Line 3)	722,972	569,072	464,797	647,641	727,837
10. Aggregate write-ins for service charges (Part 1C, Line 4)	18,444,703	7,703,011	12,992,539	16,955,869	11,634,079
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	1,827,151,420	1,403,630,418	1,146,181,997	1,282,692,264	1,245,965,624
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	129,787,842	86,063,469	25,120,046	29,474,178	41,951,036
14. Net investment gain or (loss) (Line 11)	57,887,782	69,012,052	56,862,221	61,950,071	54,493,444
15. Total other income (Line 12)					
16. Federal income taxes incurred (Line 14)	60,541,794	40,490,110	34,807,966	29,306,635	40,906,706
17. Net income (Line 15)	127,133,830	114,585,411	47,174,301	62,117,614	55,537,774
Balance Sheet Items (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 10, Col. 3)	18,750,728	21,628,513	16,810,851	16,320,591	18,480,877
19. Total admitted assets (Page 2, Line 21, Col. 3)	996,431,547	823,576,555	698,432,391	662,634,958	646,771,124
20. Known claims reserve (Page 3, Line 1)	80,813,004	76,531,239	58,483,833	49,397,564	45,910,299
21. Statutory premium reserve (Page 3, Line 2)	458,812,607	396,285,213	356,298,168	334,912,155	303,339,293
22. Total liabilities (Page 3, Line 21)	702,232,106	596,700,952	533,126,310	512,456,344	488,754,561
23. Capital paid up (Page 3, Lines 23 + 24)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
24. Surplus as regards policyholders (Page 3, Line 30)	294,199,441	226,875,607	165,306,081	150,178,614	158,016,562
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)	63.4	59.0	62.6	68.7	75.9
26. Stocks (Lines 2.1 & 2.2)	26.8	12.6	13.3	14.1	7.5
27. Mortgage loans on real estate (Line 3)		0.1	0.1	0.1	0.1
28. Real estate (Lines 4.1, 4.2 & 4.3)	1.2	1.9	2.5	3.4	3.6
29. Cash and short-term investments (Line 5)	5.8	21.2	14.5	10.1	10.9
30. Other invested assets (Line 6)	2.8	4.5	7.0	3.6	2.0
31. Receivable for securities (Line 7)		0.7			
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)			100,000		
35. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	127,114,851	52,418,922	51,666,673	41,470,629	25,646,997
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	22,000,000	29,870,298	40,216,951	18,356,317	8,923,283
39. Total of above Lines 33, 34, 35, 36, 37 & 38	149,114,851	82,289,220	91,983,624	59,826,946	34,570,280
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)	50.0	36.2	55.5	39.8	21.6

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)	24,462,833	(1,495,987)	9,630,942	(14,836,332)	4,923,663
42. Change in nonadmitted assets (Line 21)	(9,295,234)	(2,022,739)	(2,901,776)	(1,909,831)	(5,883,093)
43. Dividends to stockholders (Line 28)	(64,600,000)	(56,600,000)	(38,776,000)	(53,700,000)	(36,000,000)
44. Change in surplus as regards policyholders for the year (Line 31)	67,323,842	61,569,518	15,127,467	(7,837,949)	28,394,391
Losses Paid and Incurred (Part 2A)					
45. Net payments (Line 5, Col. 4)	82,364,395	62,188,263	54,282,873	52,374,209	53,610,894
46. Losses and allocated LAE incurred (Line 8, Col. 4)	86,646,158	80,235,670	63,369,142	55,861,474	50,700,789
47. Unallocated LAE incurred (Line 9, Col. 4)			5,616,781	7,764,150	7,894,937
48. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	86,646,158	80,235,670	68,985,923	63,625,624	58,595,726
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)	16.4	16.8	20.7	21.6	25.0
50. Amount paid to or retained by title agents (Part 4, Line 2, Col. 4)	62.5	66.5	58.8	57.2	53.0
51. All other operating expenses (Part 4, Lines 24 minus 1.5 minus 2, Col. 4)	9.3	11.9	12.3	14.0	14.0
52. Total (Lines 49 to 51)	88.2	95.2	91.8	92.8	92.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
53. Losses and loss adjustment expenses incurred (Line 4)	4.7	5.7	6.0	5.0	4.7
54. Operating expenses incurred (Line 5)	88.2	88.2	91.8	92.7	91.9
55. Aggregate write-ins for other operating deductions (Line 6)					
56. Total operating deductions (Line 7)	92.9	93.9	97.8	97.7	96.6
57. Net operating gain or (loss) (Line 8)	7.1	6.1	2.2	2.3	3.4
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)	5.1	0.1	0.1	0.1	0.1
59. Operating expenses incurred to net premiums written (Page 4, Line 5)	94.8	1.1	1.1	1.1	1.1

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	13,736,285
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 10	(492,550)
2.2 Totals, Part 3, Column 7	(57,468)
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	819,708
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 13	8,694
4.2 Totals, Part 3, Column 9	132,125
5. Total profit (loss) on sales, Part 3, Column 14	476,047
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 11	
6.2 Totals, Part 3, Column 8	
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 12	1,198,415
8. Book/adjusted carrying value at the end of current period	13,424,426
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	13,424,426
11. Total nonadmitted amounts	3,225,859
12. Statement value, current period (Page 2, real estate lines, current period)	10,198,567

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest of mortgages owned, December 31 of prior year	645,505
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	920,241
2.2 Additional investment made after acquisitions	920,241
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	5,532
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	1,183,964
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	387,314
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	387,314
12. Total nonadmitted amounts	132,138
13. Statement value of mortgages owned at end of current period	255,176

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	32,454,766
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	720,910
2.2 Additional investment made after acquisitions	720,910
3. Accrual of discount	
4. Increase (decrease) by adjustment	(4,812,131)
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	3,552,858
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	24,810,687
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	24,810,687
12. Total nonadmitted amounts	465,188
13. Statement value of long-term invested assets at end of current period	24,345,499

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	267,957,061	270,743,251	269,580,927	255,982,759
	2. Canada	2,604,294	1,675,700	2,600,018	2,596,374
	3. Other Countries	7,170,383	7,170,383	7,210,670	7,000,000
	4. Totals	277,731,738	279,589,334	279,391,615	265,579,133
States, Territories and Possessions (Direct and guaranteed)	5. United States	82,341,270	82,620,589	82,661,979	79,415,000
	6. Canada				
	7. Other Countries				
8. Totals	82,341,270	82,620,589	82,661,979	79,415,000	
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	36,351,641	36,351,641	36,739,529	35,525,000
	10. Canada				
	11. Other Countries				
12. Totals	36,351,641	36,351,641	36,739,529	35,525,000	
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	92,520,095	92,642,372	93,788,898	88,310,000
	14. Canada				
	15. Other Countries				
16. Totals	92,520,095	92,642,372	93,788,898	88,310,000	
Public Utilities (unaffiliated)	17. United States	2,734,803	2,777,625	2,577,380	2,700,000
	18. Canada				
	19. Other Countries				
20. Totals	2,734,803	2,777,625	2,577,380	2,700,000	
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	69,106,103	70,203,287	69,258,698	67,100,963
	22. Canada				
	23. Other Countries				
24. Totals	69,106,103	70,203,287	69,258,698	67,100,963	
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	560,785,650	564,184,848	564,418,099	538,630,096
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States	2,970,625	2,970,625	3,425,625	
	28. Canada				
	29. Other Countries				
30. Totals	2,970,625	2,970,625	3,425,625		
Banks, Trust and Insurance Companies (unaffiliated)	31. United States	2,005,000	2,005,000	1,993,100	
	32. Canada				
	33. Other Countries				
34. Totals	2,005,000	2,005,000	1,993,100		
Industrial and Miscellaneous (unaffiliated)	35. United States	2,000,000	2,000,000	2,000,000	
	36. Canada				
	37. Other Countries				
38. Totals	2,000,000	2,000,000	2,000,000		
Parent, Subsidiaries and Affiliates	39. Totals			100,000	
	40. Total Preferred Stocks	6,975,625	6,975,625	7,518,725	
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	113,866,060	113,866,060	123,404,970	
	50. Canada				
	51. Other Countries				
52. Totals	113,866,060	113,866,060	123,404,970		
Parent, Subsidiaries and Affiliates	53. Totals	127,114,851	127,114,851	115,828,836	
	54. Total Common Stocks	240,980,911	240,980,911	239,233,806	
	55. Total Stocks	247,956,536	247,956,536	246,752,531	
	56. Total Bonds and Stocks	808,742,186	812,141,384	811,170,630	

(a) The aggregate value of bonds which are valued at other than actual fair value is \$ 362,442,282.**SCHEDULE D - VERIFICATION BETWEEN YEARS**

1. Book/adjusted carrying value of bonds and stocks, prior year	<u>503,809,160</u>	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 6, Part 3	<u>1,202,260,975</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>(2,896,889)</u>	6.3 Column 11, Part 2, Section 2	
3.2 Column 12, Part 2, Section 1	<u>344,375</u>	6.4 Column 11, Part 4	
3.3 Column 10, Part 2, Section 2	<u>40,702,293</u>	7. Book/adjusted carrying value at end of current period	<u>808,742,186</u>
3.4 Column 10, Part 4	<u>(5,820,519)</u>	8. Total valuation allowance	
4. Total gain (loss), Column 14, Part 4	<u>8,251,956</u>	9. Subtotal (Lines 7 plus 8)	<u>808,742,186</u>
5. Deduct consideration for bonds and stocks disposed of Column 6, Part 4	<u>937,909,165</u>	10. Total nonadmitted amounts	<u>10,928,387</u>
		11. Statement value of bonds and stocks, current period	<u>797,813,799</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	48,735,500	167,187,544	45,389,274	5,996,013	648,737	267,957,068	45.694	151,637,792	27.732	267,957,066	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	48,735,500	167,187,544	45,389,274	5,996,013	648,737	267,957,068	45.694	151,637,792	27.732	267,957,066	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	2,604,294	7,170,383				9,774,677	1.667			9,774,677	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	2,604,294	7,170,383				9,774,677	1.667			9,774,677	
3. States, Territories and Possessions etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1		18,739,662	24,300,739	8,000,869	31,300,000	82,341,270	14.041	92,792,704	16.970	82,341,270	
3.2 Class 2								3,160,918	0.578		
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		18,739,662	24,300,739	8,000,869	31,300,000	82,341,270	14.041	95,953,622	17.548	82,341,270	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	1,132,648	25,024,435	3,994,556	6,200,000		36,351,639	6.199	40,293,006	7.369	36,351,639	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	1,132,648	25,024,435	3,994,556	6,200,000		36,351,639	6.199	40,293,006	7.369	36,351,639	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	11,480,524	50,461,651	22,077,919		7,000,000	91,020,094	15.521	40,417,881	7.392	91,020,095	
5.2 Class 2	1,500,000					1,500,000	0.256	1,500,000	0.274	1,500,000	
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	12,980,524	50,461,651	22,077,919		7,000,000	92,520,094	15.777	41,917,881	7.666	92,520,095	

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		2,734,803				2,734,803	0.466	2,746,746	0.502	2,734,803	
6.2 Class 2								1,554,350	0.284		
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals		2,734,803				2,734,803	0.466	4,301,096	0.787	2,734,803	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	25,630,007	35,960,180	13,251,366		3,983,330	78,824,883	13.442	178,530,562	32.650	78,824,883	
7.2 Class 2	2,500,000	10,692,672				13,192,672	2.250	25,182,178	4.605	13,192,672	
7.3 Class 3			856,054			856,054	0.146	8,989,361	1.644	856,054	
7.4 Class 4			1,862,500			1,862,500	0.318			1,862,500	
7.5 Class 5											
7.6 Class 6											
7.7 Totals	28,130,007	46,652,852	15,969,920		3,983,330	94,736,109	16.155	212,702,101	38.899	94,736,109	
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	89,582,973	307,278,658	109,013,854	20,196,882	42,932,067	569,004,434	97.031	X X X	X X X	569,004,433	
10.2 Class 2	4,000,000	10,692,672				14,692,672	2.506	X X X	X X X	14,692,672	
10.3 Class 3			856,054			856,054	0.146	X X X	X X X	856,054	
10.4 Class 4			1,862,500			1,862,500	0.318	X X X	X X X	1,862,500	
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	93,582,973	317,971,330	111,732,408	20,196,882	42,932,067	(b) 586,415,660	100.000	X X X	X X X	586,415,659	
10.8 Line 10.7 as a % of Col. 6	15.958	54.223	19.053	3.444	7.321	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	177,192,095	212,014,962	87,958,792	11,769,670	17,483,172	X X X	X X X	506,418,691	92.614	506,418,691	
11.2 Class 2	2,422,917	22,371,791	5,853,571		749,168	X X X	X X X	31,397,447	5.742	31,397,447	
11.3 Class 3		5,063,521	3,925,840			X X X	X X X	8,989,361	1.644	8,989,361	
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	179,615,012	239,450,274	97,738,203	11,769,670	18,232,340	X X X	X X X	(b) 546,805,499	100.000	546,805,499	
11.8 Line 11.7 as a % of Col. 8	32.848	43.791	17.874	2.152	3.334	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	89,582,972	307,278,660	109,013,855	20,196,881	42,932,066	569,004,434	97.031	506,418,691	92.614	569,004,434	X X X
12.2 Class 2	4,000,000	10,692,672				14,692,672	2.506	31,397,447	5.742	14,692,672	X X X
12.3 Class 3			856,054			856,054	0.146	8,989,361	1.644	856,054	X X X
12.4 Class 4			1,862,500			1,862,500	0.318			1,862,500	X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals	93,582,972	317,971,332	111,732,409	20,196,881	42,932,066	586,415,660	100.000	546,805,499	100.000	586,415,660	X X X
12.8 Line 12.7 as a % of Col. 6	15.958	54.223	19.053	3.444	7.321	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	15.958	54.223	19.053	3.444	7.321	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	41,457,226	152,580,949	36,493,202			230,531,377	39.312	151,637,792	27.732	230,531,377	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities	7,278,274	14,606,595	8,896,072	5,996,013	648,737	37,425,691	6.382			37,425,689	
1.7 Totals	48,735,500	167,187,544	45,389,274	5,996,013	648,737	267,957,068	45.694	151,637,792	27.732	267,957,066	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	2,604,294	7,170,383				9,774,677	1.667			9,774,677	
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	2,604,294	7,170,383				9,774,677	1.667			9,774,677	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations		18,739,662	24,300,739	8,000,869	31,300,000	82,341,270	14.041	95,953,622	17.548	82,341,270	
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		18,739,662	24,300,739	8,000,869	31,300,000	82,341,270	14.041	95,953,622	17.548	82,341,270	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	1,132,648	25,024,435	3,994,556	6,200,000		36,351,639	6.199	40,293,006	7.369	36,351,639	
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	1,132,648	25,024,435	3,994,556	6,200,000		36,351,639	6.199	40,293,006	7.369	36,351,639	
5. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	12,980,524	50,461,651	22,077,919		7,000,000	92,520,094	15.777	41,917,881	7.666	92,520,095	
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	12,980,524	50,461,651	22,077,919		7,000,000	92,520,094	15.777	41,917,881	7.666	92,520,095	

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations		2,734,803				2,734,803	0.466	4,301,097	0.787	2,734,803	
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		2,734,803				2,734,803	0.466	4,301,097	0.787	2,734,803	
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	28,130,007	46,652,852	15,969,920		3,983,330	94,736,109	16.155	212,499,711	38.862	94,736,109	
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								202,391	0.037		
7.6 Other											
7.7 Totals	28,130,007	46,652,852	15,969,920		3,983,330	94,736,109	16.155	212,702,102	38.899	94,736,109	
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	86,304,699	303,364,735	102,836,336	14,200,869	42,283,330	548,989,969	93.618	X X X	X X X	548,989,970	
10.2 Single Class Mortgage-Backed/Asset-Backed Bonds	7,278,274	14,606,595	8,896,072	5,996,013	648,737	37,425,691	6.382	X X X	X X X	37,425,689	
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	93,582,973	317,971,330	111,732,408	20,196,882	42,932,067	586,415,660	100.000	X X X	X X X	586,415,659	
10.8 Line 10.7 as a % of Col. 6	15.958	54.223	19.053	3.444	7.321	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	179,557,755	239,305,140	97,738,203	11,769,670	18,232,340	X X X	X X X	546,603,108	99.963	546,603,109	
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	57,257	145,134				X X X	X X X	202,391	0.037	202,391	
11.7 Totals	179,615,012	239,450,274	97,738,203	11,769,670	18,232,340	X X X	X X X	546,805,499	100.000	546,805,500	
11.8 Line 11.7 as a % of Col. 8	32.848	43.791	17.874	2.152	3.334	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	86,304,698	303,364,737	102,836,336	14,200,869	42,283,330	548,989,970	93.618	546,603,109	99.963	548,989,970	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Bonds	7,278,274	14,606,595	8,896,072	5,996,013	648,735	37,425,689	6.382			37,425,689	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								202,391	0.037		X X X
12.7 Totals	93,582,972	317,971,332	111,732,408	20,196,882	42,932,065	586,415,659	100.000	546,805,500	100.000	586,415,659	X X X
12.8 Line 12.7 as a % of Col. 6	15.958	54.223	19.053	3.444	7.321	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	15.958	54.223	19.053	3.444	7.321	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	131,593,249	131,593,249			
2. Cost of short-term investments acquired	877,262,984	877,262,984			
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	983,226,226	983,226,226			
7. Book/adjusted carrying value, current year	25,630,007	25,630,007			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	25,630,007	25,630,007			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	25,630,007	25,630,007			
12. Income collected during year	1,668,733	1,668,733			
13. Income earned during year	1,361,830	1,361,830			

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

NONE **Schedule DB - Part A and B Verification**

NONE **Schedule DB - Part C, D and E Verification**

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

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

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

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

1	2	3
Depository	Rate of Interest	Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
Key Bank	Cleveland OH	36,989,334
Bank of America	Seattle WA	32,786,991
Chase Bank	Houston TX	29,538,222
Chase Bank	Dallas TX	29,173,708
PNC Bank	Philadelphia PA	27,355,571
Bank One	Phoenix AZ	22,528,105
Bank of America	West Palm Beach FL	14,295,291
Firststar Bank	Waukesha WI	13,684,060
Wells Fargo Bank	Phoenix AZ	11,650,114
Chase Bank	San Antonio TX	10,934,176
Bank of America	Tacoma WA	9,730,414
Commerce bank	Kansas City MO	7,926,865
US Bank	Twin Cities IL	6,489,935
Bank of America	Washington DC	6,447,689
Bank of America	Vancouver WA	6,412,827
Bank One	Indianapolis IN	5,857,347
Bank One	Yavapai AZ	5,488,779
Citibank	New York NY	4,987,094
Citibank	Manhattan NY	4,954,322
Bank of America	Yuma AZ	4,420,920
Bank of America	Dallas TX	3,872,744
Fifth Third Bank	Cincinnati OH	3,802,970
Wells Fargo Bank	Kingham AZ	3,374,739
Wachovia Bank	Atlanta GA	3,200,929
PNC Bank	Pittsburgh PA	3,073,816
US Bank	Minneapolis MN	2,905,923
Fleet	Albany NY	2,702,766
Chase Bank	Austin TX	2,450,332
First National Bank	Philadelphia PA	2,375,962
Lake County Trust	Crown Point IN	2,209,892
Chase	NY South	1,835,577
Bank One	Dayton OH	1,672,625
Citizen National Bank	Houston TX	1,667,179
First Union Bank	Morristown NJ	1,660,554
Manufacture & Trust	Buffalo NY	1,553,810
Bank of America	Olympia WA	1,544,166
North Folk Bank	Riverhead NY	1,492,605
Int'l Bank of Commerce	San Antonio TX	1,440,633
Bank of America	Memphis TN	1,314,865
Bank One	Amarillo TX	1,299,697
Bank of America	Richmond VA	1,246,625
Nevada State Bank	CA	1,232,842
Bank of America	Bellingham WA	1,214,502
Chase Manhattan	Roseland NJ	1,190,866
First Union Bank	Baltimore MD	1,120,923
Sterling Bank	Houston TX	1,085,742
Bank of America	Nashville TN	1,039,705
Wells Fargo Bank	Great Falls MT	1,039,381
Compass Bank	Dallas TX	935,948
Fleet Bank	Hartford CT	915,758
US Bank	Ephrata WA	866,189
Bank of America	Kennewick WA	744,278
Bank One	San Diego CA	662,713
Wachovia Bank	Greensboro NC	645,335
Regions Bank	Houston TX	578,572
North Dallas	Dallas TX	543,195
Key Bank	Dayton OH	433,048
Chase	White Plains NY	420,109
Moody National Bank	Houston TX	384,681
Sovereign Bank	Rhode Island	341,147
Citibank	Riverhead NY	275,373
Fleet Bank	Boston MA	253,547
Fleet Bank	Rhode Island	237,628
Bank of America	Columbia SC	207,286
AM South	Orlando FL	200,000
First Interstate Bank	Billings MT	199,945
Jefferson State Bank	San Antonio TX	181,399

1.	Totals: Last day of January	176,173,921
2.	February	220,952,921
3.	March	221,266,159
4.	April	273,954,876
5.	May	227,097,310
6.	June	331,516,780
7.	July	340,019,375
8.	August	307,987,959
9.	September	386,751,246
10.	October	568,418,412
11.	November	406,390,542
12.	December	357,212,075

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

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

1	2	3
Depository	Rate of Interest	Balance
First Union Southwest Bank First National Bank First Interstate Bank National City Bank Seattle First National Bank Bank One Chase Manhattan	Mc Lean VA Houston TX Washington DC Great Falls MT Cleveland OH Kennewick WA Cleveland OH Syracuse NY	169,720 167,697 156,962 120,201 120,000 119,745 105,000 103,904
0199998 Deposits in (35) depositories which do not exceed the allowable limit in any one depository	X X X	848,555
0199999 Total Federally Insured Depositories	X X X	357,212,069
NON-FEDERALLY INSURED DEPOSITORIES		
0299999 Total Non-Federally Insured Depositories	X X X	
0399999 Total Open Depositories - Dec. 31st	X X X	357,212,069
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	357,212,069

1. Totals: Last day of January	176,173,921
2. February	220,952,921
3. March	221,266,159
4. April	273,954,876
5. May	227,097,310
6. June	331,516,780
7. July	340,019,375
8. August	307,987,959
9. September	386,751,246
10. October	568,418,412
11. November	406,390,542
12. December	357,212,075

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

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

1	2	3	4	5
Depository	Rate of Interest	Interest Received During Year	Interest Earned During Year	Balance
OPEN DEPOSITORIES				
FEDERALLY INSURED DEPOSITORIES				
Citibank	New York			105,561,087
Bank of America	Seattle WA			75,965,014
Goldman Sachs	Wisconsin			71,413,197
First Union	Florida			64,405,962
Bank of America	Florida			47,867,283
Bank of America	Washington			46,118,410
HSBC	Florida			39,695,998
Fleet (Bank Boston)	Florida			35,488,196
City National Bank	Florida			25,459,800
Escrow Bank USA	Florida			25,438,483
JPMorganChase	Dallas TX			24,777,673
Key Bank	Cleveland OH			15,698,401
Bank One	Maricopa AZ			14,177,286
Ocean Bank	Florida			12,140,450
Wachovia Bank	Georgia			11,410,539
Comerica Bank	Florida			10,456,619
M&I	Wisconsin			10,431,293
US Bank (Firststar)	Wisconsin			8,455,120
Wachovia Bank	Georgia			8,374,109
Fleet Bank	Hartford CT			6,859,296
First Star	Kansas City MO			6,398,590
Fleet Bank	Boston MA			6,349,696
Bank One Indiana	Indianapolis IN			6,330,847
JPMorganChase	Houston TX			6,060,981
First Union National Bank	Maryland			5,963,602
JPMorgan Chase Bank	Austin TX			4,660,786
Wachovia Bank	Raleigh NC			4,658,206
JPMorganChase	New Jersey			4,603,604
Wachovia Bank	Charlotte NC			4,505,953
Columbia State Bank	Tacoma WA			3,791,231
US Bank	Minnesota			3,783,488
PNC Bank	Philadelphia			3,604,642
Washington Mutual	Seattle WA			3,275,463
Union Planters	Florida			2,634,968
All First Bank	Washington			2,497,335
Bank of America	Richmond VA			1,892,754
First State Bank of FL Keys	Florida			1,888,387
Wachovia Bank	Greensboro NC			1,694,107
Bank of America	Nashville TN			1,684,414
Bank of America	Snohomish WA			1,640,547
Bank of America	Virginia			1,636,155
All First Bank	Maryland			1,609,259
Intl Bank of Commerce	San Antonio TX			1,601,135
Suntrust	Florida			1,463,079
Fifth Third Bank	Cincinnati OH			1,325,706
PNC Bank	Pittsburgh PA			1,273,171
Fifth Third Bank	Dayton OH			1,151,396
North Milw State Bank	Wisconsin			1,122,906
Great Lakes Bank	Cleveland OH			1,093,058
Royal Bank	Philadelphia PA			1,012,807
Bank of America	Dallas TX			983,236
Citizens Financial	Crownpoint IN			856,820
Suffolk Bank	Riverhead NY			853,825
Sovereign Bank	Rhode Island			851,710
Fifth Third Bank	Kentucky			849,823
People's Bank	Crownpoint IN			770,912
National City	Pittsburgh PA			734,960
Key Bank	Seattle WA			675,271
Chase Bank of Texas	San Antonio TX			664,889
First Union	New Jersey			648,937
Frontier Bank	Bellingham WA			645,982
Sterling Bank	Houston TX			564,477
Bank of America Vancouver/Longview	Vancouver WA			563,725
JPMorganChase	Nassau NY			500,000
Guaranty Bank	Dallas TX			477,141
Bank of America	Yuma AZ			467,792

1.	Totals: Last day of January	789,982,960
2.	February	598,570,220
3.	March	618,464,083
4.	April	628,874,718
5.	May	530,152,246
6.	June	752,511,611
7.	July	693,466,286
8.	August	621,098,154
9.	September	569,631,785
10.	October	725,306,871
11.	November	627,665,024
12.	December	772,544,044

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

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

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
Bank of America South Carolina				460,024
Bank of America MemphisTN				440,525
AllFirst Bank Philadelphia PA				422,470
Legg Mason Maryland				408,426
First Union Virginia				394,355
Suntrust Bank Maryland				340,417
Mellon United Natl Bank Florida				320,937
Bank One San Antonio TX				300,439
JPMorganChase White Plains NY				289,050
Bank One Yavapai AZ				288,576
Jefferson State Bank San Antonio TX				287,384
Bank of Texas Houston TX				285,805
Fleet Bank Albany NY				277,438
Wells Fargo Bank Maricopa AZ				254,047
Anchor Bank Wisconsin				250,076
Wells Fargo/Norwest Bank Mojave AZ				245,669
Associated Bank Wisconsin				242,138
Frost Natl Bank San Antonio TX				241,432
AllFirst Bank Virginia				227,026
First Tennessee MemphisTN				217,108
Wells Fargo Dallas TX				207,849
Second National Bank Cleveland OH				204,177
Johnson Bank Maricopa AZ				185,632
Compass Bank San Antonio TX				169,201
First Union Philadelphia PA				165,307
JPMorganChase Riverhead NY				144,493
Washington Mutual Houston TX				137,591
Bank of America Tacoma WA				131,642
North Folk Bank Nassau NY				128,575
Charter One Cleveland OH				123,629
UMB Bank Kansas City MO				121,085
Frontier Bank Snohomish WA				119,958
Bank of America Thurston/Olympia Thurston WA				118,537
Fifth Third Bank Cleveland OH				109,200
Wells Fargo Bank Houston TX				101,974
Compass Bank Maricopa AZ				101,328
Bank of Clark County Vancouver WA				100,060
0199998 Deposits in (46) depositories which do not exceed the allowable limit in any one depository	X X X			1,468,475
0199999 Total Federally Insured Depositories	X X X			772,544,044
NON-FEDERALLY INSURED DEPOSITORIES				
0299999 Total Non-Federally Insured Depositories	X X X			
0399999 Total Open Depositories - Dec. 31st	X X X			772,544,044
SUSPENDED DEPOSITORIES				
0499999 Total Suspended Depositories - Dec. 31st	X X X			
0599999 Grand Totals - All Depositories - Dec. 31st	X X X			772,544,044

1. Totals: Last day of January	789,982,960
2. February	598,570,220
3. March	618,464,083
4. April	628,874,718
5. May	530,152,246
6. June	752,511,611
7. July	693,466,286
8. August	621,098,154
9. September	569,631,785
10. October	725,306,871
11. November	627,665,024
12. December	772,544,044

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	357,212,069	772,544,044	1,129,756,113
2. Suspended depositories			
3. Total segregated cash funds held for others (Note B(2), Page 2)	357,212,069	772,544,044	1,129,756,113
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)	357,212,069	772,544,044	1,129,756,113
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			23,995,292
7. Suspended depositories			
8. Total general funds			23,995,292
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			23,995,292
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			23,995,292
15. Company funds on hand			1,351,021
16. Total company funds on hand and on deposit			25,346,313

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		318,145,131	660,689,000
18. Suspended depositories			
19. Total segregated funds held for others		318,145,131	660,689,000
Company Funds on Deposit			
20. Open depositories	14,741	15,968,514	821,028
21. Suspended depositories			
22. Total company funds on deposit	14,741	15,968,514	821,028
Total All Funds on Deposit			
23. Open depositories	14,741	334,113,645	661,510,028
24. Suspended depositories			
25. Total all funds on deposit	14,741	334,113,645	661,510,028

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

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

SCHEDULE F - PART 1

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

1	2	3	4	5	6	7	8	9	10	11	12
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Reinsurance Assumed Liability	Assumed Premiums Received	Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	Reinsurance Payable on Known Case Losses and LAE Reserves	Assumed Premiums Receivable	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
86-0417131	51586	Fidelity National Title Insurance Company	Santa Barbara CA	1,790,859	250						
13-1286310	51071	Fidelity National Title Insurance Company of New York	New York NY	2,544,917	418						
11-0627325	51020	National Title Insurance of New York Inc.	Ronkonkoma NY	114,000	20						
95-2410872	50067	Ticor Title Insurance Company	Santa Barbara CA	1,013,464	178						
0299999		Total Affiliates - U.S. Non-Pool		5,463,240	866						
0499999		Total Affiliates		5,463,240	866						
59-2633824	50687	Attorney's Title Insurance Fund Inc.	Orlando FL	199,309	75						
54-0278740	50024	Lawyers Title Insurance Company	Richmond VA	1,773,402	1,422						
06-1629891	51268	Connecticut Attorney's Title Insurance Company	Rocky Hill CT	4,500	2						
23-1253755	50083	Commonwealth Land Title Insurance Company	Philadelphia PA	363,936	139						
46-0423719	50020	Dakota Homestead Title Insurance Company	Sioux Falls SD	100,875	36						
95-2566122	50814	First American Title Insurance Company	Santa Ana CA	994,180	357						
54-0278740	50024	Lawyers Title Insurance Corporation	Richmond VA	210,896	79						
22-1153728	51187	New Jersey Title Insurance Company	Parsippany NJ	1,000							
74-0924290	50121	Stewart Title Guaranty Company	Galveston TX	120,367	57						
76-0233294	51420	Stewart Title Insurance Company	Syracuse NY	18,330	8						
23-2102109	51403	T.A. Title Insurance Company	Media PA	195,635	53						
86-0719450	50012	Transnation Title Insurance Company	Phoenix AZ	4,855	2						
95-4469284	50041	United Title Insurance Company	Los Angeles CA	355,494	111						
88-0294251	50050	Westcor Land Title Insurance Company	Las Vegas NV	247,704	11						
0599998		Total Other U.S. Unaffiliated Insurers Less Than \$50,000									
0599999		Total Other U.S. Unaffiliated Insurers		4,590,483	2,352						
9999999		TOTALS		10,053,723	3,218						

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SCHEDULE F - PART 2

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 - 10 - 11)	13 Funds Held By Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
74-0476580	50598	Alamo Title Insurance	San Antonio TX		160,207	23						
36-0906930	00000	Chicago Title & Trust	Chicago IL		746,200	131						
93-0585470	50490	Chicago Title Insurance Company of Oregon	Portland OR		8,500	2						
86-0417131	51586	Fidelity National Title Insurance Company	Santa Barbara CA		1,374,909	216						
13-1286310	51071	Fidelity National Title Insurance Company of	New York NY		1,064,149	167						
11-0627325	51020	National Title Insurance of New York Inc.	Ronkonkoma NY		12,300	2						
11-0907410	51101	Nations Title Insurance of New York Inc.	New York NY		30,600	6						
95-2216067	50857	Security Union Title Insurance Company	Santa Barbara CA		958,227	161						
95-2410872	50067	Ticor Title Insurance Company	Santa Barbara CA		2,887,232	497						
0299999		Total Authorized - Affiliates - U.S. Non-Pool			7,242,324	1,205						
0499999		Total Authorized - Affiliates			7,242,324	1,205						
06-1434264	50028	Ace Capital Title Reinsurance Company	New York NY		145,000	51						
59-1971665	51535	American Pioneer Title Insurance Company	Casselberry FL		4,000	1						
59-2633824	50687	Attorney's Title Insurance Fund Inc.	Orlando FL		53,707	20						
23-1253755	50083	Commonwealth Land Title Insurance Company	Philadelphia PA		1,138,353	408						
95-2566122	50814	First American Title Insurance Company	Santa Ana CA		887,983	327						
11-2162335	51039	First American Title Insurance Company of Ne	Garden City NY		25,000	9						
93-0108351	50504	First American Title insurance Company of Ore	Portland OR		3,750	1						
56-0997685	50369	Investors Title Insurance Company	Chapell Hill NC		13,750	5						
54-0278740	50024	Lawyers Title Insurance Company	Richmond VA		962,925	357						
16-0557455	51063	Monroe Title Insurance Company	Rochester NY		5,000	2						
41-0579050	50520	Old Republic Title Insurance Company	Minneapolis MN		162,771	62						
74-0924290	50121	Stewart Title Guaranty Company	Galveston TX		518,255	197						
76-0233294	51420	Stewart Title Insurance Company	Syracuse NY		13,000	5						
86-0719450	50012	Transnations Title Insurance Company	Phoenix AZ		258,272	95						
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			4,191,766	1,540						
AA-3194126	00000	LLOYD'S ARCH REINSURANCE LIMITED	BERMUDA			57						
AA-3194139	00000	LLOYD'S AXIS SPECIALTY LIMITED	BERMUDA			86						
AA-3190463	00000	LLOYD'S IPCRE LIMITED	BERMUDA			52						
AA-3190757	00000	LLOYD'S XL RE LTD	BERMUDA			29						
AA-1126510	00000	LLOYD'S SYNDICATE KLN-KILN	LONDON			5						
AA-1126190	00000	LLOYD'S SYNDICATE FRW-F WHITE	LONDON			54						
AA-1126435	00000	LLOYD'S SYNDICATE FDY-FARADAY	LONDON			16						
AA-1128488	00000	LLOYD'S SYNDICATE AGM-ACE	LONDON			22						
AA-1126623	00000	LLOYD'S SYNDICATE AFB-BEAZLEY	LONDON			134						
AA-1128000	00000	LLOYD'S SYNDICATE HAR-HARRINGTON	LONDON			12						
AA-1126033	00000	LLOYD'S SYNDICATE HIS-HISCOX	LONDON			40						
AA-1126727	00000	LLOYD'S SYNDICATE SAM-MEACOCK	LONDON			13						

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		
AA-1126958	00000	LLOYD'S SYNDICATE GSC-CHRISTENSEN	LONDON			16						
AA-1126570	00000	LLOYD'S SYNDICATE ATR-ATRIUM	LONDON			11						
AA-1780070	00000	LLOYD'S QBE INS & REINS (EUROPE) LTD.	LONDON			27						
0899999		Total Authorized - Other Non-U.S. Insurers				574						
0999999		Total Authorized			11,434,090	3,319						
9999999		TOTALS			11,434,090	3,319						

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NONE **Schedule F - Part 3**

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
3026	Wholly	01/01/1963	12/31/2002	01/01/1963	635,900	635,900	Cost		
3028	Wholly	01/01/1965	12/31/2002	01/01/1965	19,340	19,340	Cost		
3368	Wholly	01/01/1889	12/31/2002	01/01/1996	144,855	144,855	Cost		
3013	Wholly	01/01/1935	12/31/2002	01/01/1982	123,408	123,408	Cost		
3400	Wholly	01/01/1846	12/31/2002	01/01/1961	215,981	215,981	Cost		
3151	Wholly	01/01/1976	01/01/1992	01/01/1976	324,908	324,908	Cost		
3151	Wholly	01/01/1976	01/01/1992	01/01/1976	294,631	294,631	Cost		
3151	Wholly	01/01/1976	01/01/1992	01/01/1976	848,502	848,502	Cost		
3012	Wholly	01/01/1965	12/31/2002	01/01/1975	109,731	109,731	Cost		
2080	Wholly	01/02/1822	12/31/2002	01/01/1967	405,404	405,404	Cost		
2040	Wholly	12/15/1826	12/31/2002	01/01/1971	69,368	69,368	Cost		
2027	Wholly	01/01/1836	12/31/2002	01/01/1963	200,000	200,000	Cost		
3175	Partial-33%	01/01/1981	12/31/2002	01/01/1967	100,000	100,000	Cost		
3178	Wholly	05/01/1820	12/31/2002	01/01/1979	286,448	286,448	Cost		
1144	Partial 12.5%	01/01/1979	12/31/2002	01/01/1980	1,629,396	1,629,396	Cost		
2029	Partial-33%	01/01/1942	12/31/2002	01/01/1977	12,798	12,798	Cost		
1152	Wholly	01/01/1900	12/31/2002	01/01/1997	250,000	250,000	Cost		
2081	Wholly	01/01/1971	01/01/1972	01/01/1971	11,000	11,000	Cost		
1105	Wholly	01/01/1980	12/31/2002	01/01/1980	360,855	360,855	Cost		
1153	Wholly	01/01/1878	12/31/2002	01/01/1997	13,253	13,253	Cost		
1154	Wholly	01/01/1878	12/31/2002	01/01/1997	6,747	6,747	Cost		
3410	Wholly	01/01/1987	12/31/2002	06/01/2000	8,000	8,000	Cost		
3035	Wholly	01/01/1964	12/31/2002	01/01/1980	400,125	400,125	Cost		
3360	Wholly	01/01/1969	01/01/1985	01/01/1976	661,294	661,294	Cost		
1160	Wholly	01/01/1975	12/31/2002	01/01/1971	127,425	127,425	Cost		
1136	Partial-13%	01/01/1975	12/31/2002	01/01/1976	18,500	18,500	Cost		
1149	Wholly	01/01/1978	12/31/2002	01/01/1981	1,726	1,726	Cost		
3403	Wholly	01/01/1918	12/31/2002	01/01/1998	27,063	27,063	Cost		
3404	Wholly	01/01/1918	12/31/2002	01/01/1999	27,063	25,823	Cost		1,240
1130	Wholly	01/01/1937	12/31/2002	01/01/1975	143,357	143,357	Cost		
1140	Partial-20%	01/01/1988	01/01/1994	01/01/1975	39,000	39,000	Cost		
1152	Wholly	01/01/1987	01/01/1993	01/01/1977	15,938	15,938	Cost		
3036	Wholly	01/01/1800	12/31/2002	01/01/1980	70,376	70,376	Cost		
3363	Wholly	01/01/1956	01/01/1983	01/01/1977	1,671,351	1,671,351	Cost		
3409	Wholly	01/01/1900	12/31/2002	01/01/1999	16,238	16,238	Cost		
1001	Partial-11%	01/01/1945	12/31/2002	01/01/1977	25,000	25,000	Cost		
1012	Wholly	01/01/1973	12/31/2002	01/01/1974	218,630	218,630	Cost		
1014	Wholly	01/01/1860	01/01/1989	01/01/1974	103,521	103,521	Cost		
1019	Wholly	01/01/1974	01/01/1979	01/01/1974	112,841	112,841	Cost		
1021	Wholly	01/01/1974	01/01/1991	01/01/1974	186,651	186,651	Cost		
1023	Wholly	01/01/1974	01/01/1980	01/01/1974	191,522	191,522	Cost		
1024	Wholly	01/01/1956	01/01/1983	01/01/1974	133,950	133,950	Cost		
1035	Wholly	01/01/1966	12/31/2002	01/01/1974	250,000	250,000	Cost		
1038	Wholly	01/01/1914	01/01/1974	01/01/1974	301,000	301,000	Cost		

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

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
1041	Partial-25%	01/01/1985	12/31/2002	01/01/1985	34,427	34,427	Cost		
1042	Wholly	01/01/1974	12/31/2002	01/01/1974	25,000	25,000	Cost		
1044	Partial-11%	01/01/1937	12/31/2002	01/01/1974	525,800	525,800	Cost		
1047	Wholly	01/01/1919	01/01/1973	01/01/1974	390,417	390,417	Cost		
1050	Wholly	01/01/1850	01/01/1973	01/01/1974	416,378	416,378	Cost		
1051	Partial-14%	01/01/1960	12/31/2002	01/01/1974	442,702	442,702	Cost		
1052	Wholly	01/01/1934	01/01/1978	01/01/1974	190,390	190,390	Cost		
1053	Wholly	01/01/1934	01/01/1978	01/01/1974	31,805	31,805	Cost		
1054	Wholly	01/01/1934	01/01/1978	01/01/1974	29,181	29,181	Cost		
1056	Wholly	01/01/1974	12/31/2002	01/01/1974	455,980	455,980	Cost		
1057	Wholly	01/01/1974	12/31/2002	01/01/1974	305,490	305,490	Cost		
1058	Wholly	01/01/1975	12/31/2002	01/01/1974	95,000	95,000	Cost		
1060	Wholly	01/01/1985	01/01/1991	01/01/1985	72,300	72,300	Cost		
1160	Wholly	01/01/1975	12/31/2002	01/01/1971	168,815	168,815	Cost		
2030	Wholly	01/01/1941	12/31/2002	01/01/1955	126,193	126,193	Cost		
2028	Wholly	01/01/1832	12/31/2002	01/01/1974	142,413	142,413	Cost		
2026	Wholly	01/01/1870	12/31/2002	01/01/1971	51,215	51,215	Cost		
3202	Wholly	01/01/1838	12/31/2002	01/01/1992	100,000	100,000	Cost		
3204	Wholly	01/01/1962	12/31/2002	01/01/1977	25,000	25,000	Cost		
3207	Partial-14%	01/01/1965	12/31/2002	01/01/1975	891,993	891,993	Cost		
3209	Wholly	01/01/1949	12/31/2002	01/01/1979	42,250	42,250	Cost		
3212	Partial-6%	01/01/1967	12/31/2002	01/01/1989	62,000	62,000	Cost		
3213	Wholly	01/01/1991	12/31/2002	01/01/1991	51,000	51,000	Cost		
3216	Wholly	01/01/1950	01/01/1982	01/01/1984	3,157,000	3,157,000	Cost		
3218	Partial-20%	01/01/1982	12/31/2002	01/01/1985	7,900	7,900	Cost		
3219	Partial-20%	01/01/1980	12/31/2002	01/01/1985	10,915	10,915	Cost		
3222	Wholly	01/01/1950	12/31/2002	01/01/1983	6,250	6,250	Cost		
3223	Wholly	01/01/1972	12/31/2002	01/01/1973	205,800	205,800	Cost		
3224	Wholly	01/01/1950	12/31/2002	01/01/1987	162,501	162,501	Cost		
3226	Wholly	01/01/1843	01/01/1991	01/01/1984	189,590	189,590	Cost		
3201	Wholly	01/01/1940	12/31/2002	01/01/1984	95,931	53,231	Cost		42,700
3352	Wholly	08/01/1899	12/31/2002	01/01/1965	36,999	36,999	Cost		
3354	Wholly	01/01/1866	01/01/1991	01/01/1974	95,092	95,092	Cost		
3355	Wholly	01/01/1866	12/31/2002	01/01/1965	52,800	52,800	Cost		
3356	Wholly	08/01/1899	12/31/2002	01/01/1965	22,800	22,800	Cost		
3357	Wholly	01/01/1967	12/31/2002	01/01/1976	66,787	66,787	Cost		
3357	Wholly	01/01/1967	12/31/2002	01/01/1976	8,857	8,587	Cost		
3361	Wholly	01/01/1950	01/01/1991	01/01/1974	1,150,000	1,150,000	Cost		
3405	Wholly	01/01/1950	12/31/2002	01/01/1999	75,000	75,000	Cost		
3025	Wholly	01/01/1980	12/31/2002	01/01/1980	25,000	25,000	Cost		
2090	Wholly	09/12/1887	12/31/2002	01/01/1975	489,871	489,871	Cost		
2091	Partial-50%	01/01/1975	12/31/2002	01/01/1975	108,500	108,500	Cost		
2092	Wholly	01/01/1900	12/31/2002	01/01/1976	563,000	563,000	Cost		
3351	Partial-50%	01/01/1975	12/31/2002	01/01/1975	3,510	3,510	Cost		
1170	Partial-50%	01/01/1975	12/31/2002	01/01/1975	167,113	167,113	Cost		

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

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
1171	Partial-50%	01/01/1975	12/31/2002	01/01/1975	64,173	64,173	Cost		
1172	Partial-50%	01/01/1976	12/31/2002	01/01/1976	141,000	141,000	Cost		
1173	Partial-50%	01/01/1975	12/31/2002	01/01/1975	27,473	27,473	Cost		
1174	Partial-50%	01/01/1984	12/31/2002	01/01/1984	11,513	11,513	Cost		
1175	Partial-50%	01/01/1975	12/31/2002	01/01/1975	161,944	161,944	Cost		
1176	Partial-50%	01/01/1975	12/31/2002	01/01/1975	93,098	93,098	Cost		
1177	Partial-50%	01/01/1975	12/31/2002	01/01/1975	62,271	62,271	Cost		
1178	Partial-50%	01/01/1975	12/31/2002	01/01/1975	159,406	159,406	Cost		
2001	Wholly	01/01/1950	12/31/2002	01/01/1950	1,500,000	1,500,000	Cost		
2003	Wholly	01/01/1950	12/31/2002	01/01/1950	100,000	100,000	Cost		
2004	Wholly	01/01/1950	12/31/2002	01/01/1950	147,872	147,872	Cost		
2005	Wholly	01/01/1950	12/31/2002	01/01/1950	201,251	201,251	Cost		
2011	Wholly	01/01/1950	12/31/2002	01/01/1950	46,442	46,442	Cost		
2008	Wholly	01/01/1825	12/31/2002	01/01/1950	41,868	41,868	Cost		
2010	Wholly	01/01/1790	12/31/2002	01/01/1950	100,000	100,000	Cost		
2002	Wholly	01/01/1850	12/31/2002	01/01/1950	127,944	127,944	Cost		
2000	Wholly	01/01/1988	12/31/2002	01/01/1977	739,675	739,675	Cost		
2006	Wholly	01/01/1950	12/31/2002	01/01/1950	248,874	248,874	Cost		
2009	Wholly	01/01/1821	12/31/2002	01/01/1988	478,306	478,306	Cost		
999	Wholly	01/01/1976	12/31/2002	01/01/1997	207,000	207,000	Cost		
3401	Wholly	01/01/1996	12/31/2002	01/01/1998	225,000	225,000	Cost		
1102	Wholly	01/01/1974	12/31/2002	01/01/1974	159,400	159,400	Cost		
3411	Wholly	01/01/1985	12/31/2002	01/01/1984	390,795	390,795	Cost		
3411.1	Wholly	01/01/1984	12/31/1994	07/15/2001	13,739	13,739	Cost		
3408	Wholly	01/01/1956	12/31/2002	01/01/1999	200,331	200,331	Cost		
3200	Wholly	01/01/1978	12/31/2002	01/01/1978	439,700	439,700	Cost		
3220	Wholly	01/01/1876	12/31/2002	01/01/1978	622,438	622,438	Cost		
3221	Wholly	01/01/1876	12/31/2002	01/01/1978	55,075	55,075	Cost		
3215	Partial-6%	01/01/1967	12/31/2002	01/01/1972	672,360	672,360	Cost		
3205	Wholly	01/01/1974	12/31/2002	01/01/1986	150,000	150,000	Cost		
3208	Partial-14%	01/01/1965	12/31/2002	01/01/1975	800,000	800,000	Cost		
3210	Wholly	01/01/1949	12/31/2002	01/01/1979	72,100	72,100	Cost		
3303	Wholly	01/01/1972	12/31/2002	01/01/1972	743,839	743,839	Cost		
2065	Wholly	01/01/1988	12/31/2002	01/01/1988	292,898	292,898	Cost		
3301	Wholly	01/01/1988	12/31/2002	01/01/1982	331,439	331,439	Cost		
3304	Wholly	01/01/1988	12/31/2002	01/01/1988	922,955	922,955	Cost		
2064	Partial-50%	01/01/1988	12/31/2002	01/01/1989	150,000	150,000	Cost		
1061	Wholly	01/01/1993	12/31/2002	01/01/1993	89,186	89,186	Cost		
3102	Partial-14.25%	01/01/1980	12/31/2002	01/01/1991	230,787	230,787	Cost		
1133	Wholly	01/01/1987	01/01/1993	01/01/1990	404,794	404,794	Cost		
1002	Partial-14%	01/01/1989	12/31/2002	01/01/1989	232,490	232,490	Cost		
3402	Partial-25%	01/01/1992	12/31/2002	01/01/1998	60,000	60,000	Cost		
3214	Wholly	01/01/1837	01/01/1993	01/01/1994	92,879	92,879	Cost		
2060.1	Wholly	01/01/1978	12/31/2002	01/01/1978	889,607	889,607	Cost		
2060.2	Wholly	01/01/1978	12/31/2002	01/01/1978	65,609	65,609	Cost		

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

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
3011	Wholly	01/01/1897	01/01/1993	01/01/1986	1,000,000	1,000,000	Cost		
3045	Wholly	01/01/1800	12/31/2002	01/01/1976	277,500	277,500	Cost		
3047	Wholly	01/01/1976	12/31/2002	01/01/1976	15,000	15,000	Cost		
3048	Wholly	01/01/1800	12/31/2002	01/01/1976	40,000	40,000	Cost		
3049	Wholly	01/01/1800	12/31/2002	01/01/1976	17,500	17,500	Cost		
3046	Wholly	01/01/1976	12/31/2002	01/01/1976	3,500	3,500	Cost		
3051	Wholly	01/01/1909	12/31/2002	01/01/1976	75,743	75,743	Cost		
3050	Wholly	01/01/1900	12/31/2002	01/01/1976	221,954	221,954	Cost		
3225	Wholly	01/01/1982	12/31/2002	01/01/1994	1,087,436	1,087,436	Cost		
3300	Wholly	01/01/1972	12/31/2002	01/01/1972	113,718	113,718	Cost		
3412	Wholly	01/01/1998	12/31/2002	06/01/2000	15,255	15,255	Cost		
3413	Wholly	01/01/1962	01/01/1994	02/28/2001	38,632	38,632	Cost		
3413.1	Wholly	01/01/1961	12/31/1984	02/28/2001	12,329	12,329	Cost		
9999999 Totals					38,076,159	38,031,949	X X X		43,940

4 3 . 3

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

NONE **Schedule H - Part 2**

SCHEDULE H - PART 3

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Sold	6 Name of Purchaser	7 Cost to Company	8 Increase by Adjustment in Book Value During Year	9 Decrease by Adjustment in Book Value During Year	10 Book Value at Date of Sale	11 Consideration	12 Profit and (Losses) on Sale
		3 From	4 To								
1004	Partial-13%	01/01/1974	10/31/2002	10/31/2002	ANFI, Inc	601,920		101,920	500,000		(500,000)
<p style="text-align: right;">9999999 Totals</p>											
						601,920		101,920	500,000		(500,000)

4 5

SCHEDULE H - Verification Between Years

1. Book value, December 31, prior year (Page 2, Line 9, Col. 1, prior year statement)	38,677,809	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	43,940
2.1 Totals, Part 1, Col. 9		5.2 Totals, Part 3, Col. 9	101,920
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	(500,000)
4. Totals	38,677,809	8. Book value, December 31, current year (Page 2, Line 9, Col. 1)	38,031,949

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)	37,827,654	38,473,488
2. Title plant assets held by subsidiaries (proportionate to ownership)	5,938,997	5,938,997
3. Total (Line 1 plus Line 2)	43,766,651	44,412,485

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	8,093,057	61,339	2,095,450	84,155	10,165,691	610,461				475,697		
2. 1993	X X X	759,742	1,776	175,069	4,968	931,619	19,090				14,905		
3. 1994	218,417	716,847	2,304	150,006	4,985	864,172	18,461				14,702		
4. 1995	192,788	611,326	1,767	130,860	5,354	738,599	18,014				15,693		
5. 1996	249,746	720,396	1,801	153,920	5,019	871,098	19,415				13,449		
6. 1997	308,424	811,202	1,992	160,479	5,067	968,606	23,949				15,194		
7. 1998	420,477	1,068,015	2,372	210,204	4,430	1,276,161	32,392				14,878		
8. 1999	449,451	1,133,335	2,542	184,050	5,700	1,314,227	26,436				13,578		
9. 2000	374,538	1,019,055	3,078	149,362	3,924	1,167,571	19,824				7,858		
10. 2001	549,228	1,302,579	3,188	141,044	3,194	1,443,617	12,469				4,883		
11. 2002	723,242	1,698,373	3,218	191,407	3,319	1,889,679	4,166				1,598		
12. Totals	X X X	17,933,927	85,377	3,741,851	130,115	21,631,040	804,677				592,435		

	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	(142,935)		1,086,158	152,946	9,883				91,875		
2. 1993	(4,125)		33,995	10,688	472				5,857		
3. 1994	(5,396)		33,163	9,036	1,285				6,779		
4. 1995	(4,839)		33,707	7,191	5,244				6,031		
5. 1996	(5,196)		32,864	8,827	2,839				10,519		
6. 1997	(5,449)		39,143	9,740	5,926				13,268		
7. 1998	(6,088)		47,270	12,883	8,574				19,752		
8. 1999	(4,422)		40,014	12,729	11,666				28,211		
9. 2000	(3,610)		27,682	9,441	13,967				37,661		
10. 2001	(2,459)		17,352	2,659	13,251				57,556		
11. 2002	(1,285)		5,764	1,056	7,706				88,512		
12. Total	(185,804)		1,397,112	237,196	80,813				366,021		

	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 For Time Value of Money ((Cols. 29+14+23)/Col. 1)	33	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	101,758	1,024	1,187,916			1,187,916	0.117	0.117	X X X		101,758	
2. 1993	6,329	131	40,324			40,324	0.043	0.043	X X X		6,329	
3. 1994	8,064	148	41,227			41,227	0.048	0.048			8,064	
4. 1995	11,275	347	44,982			44,982	0.061	0.061			11,275	
5. 1996	13,358	282	46,222			46,222	0.053	0.053			13,358	
6. 1997	19,194	487	58,337			58,337	0.060	0.060			19,194	
7. 1998	28,326	735	75,596			75,596	0.059	0.059			28,326	
8. 1999	39,877	1,108	79,891			79,891	0.061	0.061			39,877	
9. 2000	51,628	1,267	79,310			79,310	0.068	0.068			51,628	
10. 2001	70,807	1,479	88,159			88,159	0.061	0.061			70,807	
11. 2002	96,218	855	101,982			101,982	0.054	0.054			96,218	
12. Total	446,834	7,863	1,843,946			1,843,946	X X X	X X X	X X X		446,834	

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	2,907,004	61,339	2,095,450	29,332	5,034,461	407,527				325,969		
2. 1993	X X X	191,476	1,776	175,069	1,252	367,069	12,098				9,826		
3. 1994	91,735	164,290	2,304	150,006	1,142	315,458	11,748				9,632		
4. 1995	66,143	157,886	1,767	130,860	1,383	289,130	8,037				4,761		
5. 1996	84,670	161,099	1,801	153,920	2,846	313,974	7,883				4,857		
6. 1997	103,323	185,233	1,992	160,479	3,048	344,656	11,608				4,914		
7. 1998	150,826	250,230	2,372	210,204	2,005	460,801	19,182				5,921		
8. 1999	149,111	230,481	2,542	184,050	2,976	414,097	13,385				6,240		
9. 2000	275,190	190,599	3,078	149,362	923	342,116	9,608				3,323		
10. 2001	310,195	246,682	3,188	141,044	607	390,307	7,567				2,264		
11. 2002	377,620	290,983	3,218	191,407	569	485,039	2,004				554		
12. Totals	X X X	4,975,963	85,377	3,741,851	46,083	8,757,108	510,647				378,261		

	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	(66,361)		733,496	113,324	3,058				57,245		
2. 1993	(1,116)		21,924	8,531	159				3,649		
3. 1994	(1,099)		21,380	6,817	547				4,224		
4. 1995	(974)		12,798	4,928	754				3,758		
5. 1996	(1,746)		12,740	6,308	1,540				6,554		
6. 1997	(1,256)		16,522	6,882	938				8,267		
7. 1998	(3,220)		25,103	8,638	4,549				12,307		
8. 1999	(2,405)		19,625	8,297	6,508				17,578		
9. 2000	(2,160)		12,931	5,822	5,767				23,466		
10. 2001	(549)		9,831	1,106	4,874				35,862		
11. 2002	(930)		2,558	423	3,272				55,151		
12. Total	(81,816)		888,908	171,076	31,966				228,061		

	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	60,303	461	793,799			793,799	0.159	0.158	X X X		60,303	
2. 1993	3,808	38	25,732			25,732	0.070	0.070	X X X		3,808	
3. 1994	4,771	54	26,151			26,151	0.083	0.083	0.285		4,771	
4. 1995	4,512	58	17,310			17,310	0.060	0.060	0.262		4,512	
5. 1996	8,094	108	20,834			20,834	0.066	0.066	0.246		8,094	
6. 1997	9,205	142	25,727			25,727	0.074	0.075	0.249		9,205	
7. 1998	16,856	264	41,959			41,959	0.091	0.091	0.278		16,856	
8. 1999	24,086	450	43,711			43,711	0.105	0.106	0.293		24,086	
9. 2000	29,233	544	42,164			42,164	0.124	0.123	0.153		29,233	
10. 2001	40,736	639	50,567			50,567	0.130	0.130	0.163		40,736	
11. 2002	58,423	348	60,981			60,981	0.126	0.126	0.161		58,423	
12. Total	260,027	3,106	1,148,935			1,148,935	X X X	X X X	X X X		260,027	

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	5,186,053			54,823	5,131,230	202,934				149,728		
2. 1993	X X X	568,266			3,716	564,550	6,992				5,079		
3. 1994	126,682	552,557			3,843	548,714	6,713				5,070		
4. 1995	126,645	453,440			3,971	449,469	9,978				10,931		
5. 1996	165,076	559,297			2,173	557,124	11,531				8,593		
6. 1997	205,101	625,969			2,019	623,950	12,341				10,280		
7. 1998	269,651	817,785			2,425	815,360	13,209				8,957		
8. 1999	300,340	902,854			2,724	900,130	13,052				7,337		
9. 2000	99,348	828,455			3,001	825,454	10,217				4,536		
10. 2001	239,033	1,055,897			2,587	1,053,310	4,902				2,619		
11. 2002	345,622	1,407,390			2,750	1,404,640	2,162				1,043		
12. Totals	X X X	12,957,963			84,032	12,873,931	294,031				214,173		

	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	(76,574)		352,662	39,622	6,826				34,629		
2. 1993	(3,009)		12,071	2,157	314				2,208		
3. 1994	(4,297)		11,783	2,219	737				2,555		
4. 1995	(3,865)		20,909	2,263	4,490				2,273		
5. 1996	(3,450)		20,124	2,519	1,299				3,965		
6. 1997	(4,193)		22,621	2,858	4,988				5,001		
7. 1998	(2,868)		22,166	4,245	4,025				7,445		
8. 1999	(2,017)		20,389	4,432	5,158				10,633		
9. 2000	(1,450)		14,753	3,619	8,200				14,195		
10. 2001	(1,910)		7,521	1,553	8,377				21,694		
11. 2002	(355)		3,205	633	4,434				33,362		
12. Total	(103,988)		508,204	66,120	48,848				137,960		

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	26 Losses and Allocated Loss Expenses Incurred				27 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)
			28 Direct (Cols. 7+10+17+20)	29 Assumed (Cols. 8+11+18+21)	30 Ceded (Cols. 9+12+19+22)	31 Net	30 Direct Basis ((Col. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	41,455	563	394,117			394,117	0.076	0.077	X X X		41,455	
2. 1993	2,522	93	14,593			14,593	0.026	0.026	X X X		2,522	
3. 1994	3,292	94	15,075			15,075	0.027	0.027			3,292	
4. 1995	6,763	289	27,672			27,672	0.061	0.062			6,763	
5. 1996	5,264	174	25,388			25,388	0.045	0.046			5,264	
6. 1997	9,989	345	32,610			32,610	0.052	0.052			9,989	
7. 1998	11,470	471	33,636			33,636	0.041	0.041			11,470	
8. 1999	15,791	658	36,180			36,180	0.040	0.040			15,791	
9. 2000	22,395	723	37,148			37,148	0.045	0.045			22,395	
10. 2001	30,071	840	37,592			37,592	0.036	0.036			30,071	
11. 2002	37,796	507	41,001			41,001	0.029	0.029			37,796	
12. Total	186,808	4,757	695,012			695,012	X X X	X X X	X X X	X X X	186,808	

**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	315,546	336,751	340,426	349,406	353,274	355,206	358,717	360,164	366,602	359,389
2. 1983	52,727	56,684	57,773	59,325	60,382	58,929	58,970	60,603	62,071	61,609
3. 1984	67,668	75,268	73,812	77,020	78,181	75,930	75,993	78,094	79,490	79,033
4. 1985	73,983	82,365	81,155	81,284	82,522	79,857	79,545	82,085	83,345	82,965
5. 1986	119,177	140,387	138,328	137,185	138,910	133,006	132,725	136,231	137,376	136,482
6. 1987	60,700	75,323	76,623	76,718	78,245	76,953	78,874	81,157	81,690	80,465
7. 1988	70,581	93,350	94,366	93,394	93,501	90,678	92,655	95,720	96,956	96,152
8. 1989	73,797	109,481	105,674	110,196	112,815	105,730	107,736	110,984	111,471	109,656
9. 1990	60,332	108,079	105,134	100,961	101,765	98,109	97,939	101,152	101,241	99,723
10. 1991	19,603	44,042	44,541	44,344	42,765	40,329	41,692	42,873	42,536	44,650
11. 1992	12,747	39,068	38,174	37,954	36,919	35,721	37,630	39,743	38,240	37,791
12. 1993	5,112	35,281	36,585	42,818	40,865	39,411	38,993	41,312	40,943	40,325
13. 1994	X X X	43,984	50,869	45,146	43,853	40,980	40,238	41,980	41,576	41,226
14. 1995	X X X	X X X	44,818	43,835	43,928	42,778	42,342	43,755	42,191	44,982
15. 1996	X X X	X X X	X X X	46,219	52,869	52,726	49,782	50,975	46,402	46,222
16. 1997	X X X	X X X	X X X	X X X	52,336	62,542	57,507	60,095	57,388	58,336
17. 1998	X X X	X X X	X X X	X X X	X X X	84,986	84,073	78,960	69,809	75,596
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	87,230	85,152	77,759	79,891
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	75,170	86,019	79,311
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	84,357	88,159
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	101,982

**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	310,310	315,084	321,399	325,893	328,283	330,912	333,200	336,579	339,578	341,391	44,609	20,595
2. 1983	50,742	52,663	54,004	54,216	54,537	55,074	55,917	56,040	57,223	57,281	3,025	2,063
3. 1984	65,851	66,785	68,327	69,372	70,320	70,796	71,923	72,223	72,467	72,761	3,044	2,368
4. 1985	71,331	71,654	72,785	73,419	73,719	74,828	75,159	75,485	75,666	75,885	5,642	2,625
5. 1986	114,913	119,133	121,152	122,855	124,018	125,283	126,008	127,133	127,424	127,965	6,313	2,979
6. 1987	54,642	58,488	63,619	67,024	68,487	69,565	71,632	72,220	72,510	72,433	6,250	2,871
7. 1988	62,922	70,023	75,952	78,833	80,428	82,110	82,952	84,300	84,756	85,450	5,436	3,138
8. 1989	65,276	73,253	79,647	85,179	90,067	93,478	94,528	95,462	96,545	96,805	5,023	3,051
9. 1990	47,187	59,702	70,833	77,761	80,445	83,975	86,579	88,071	86,789	87,296	11,168	2,510
10. 1991	14,498	20,420	25,913	29,891	32,544	33,566	34,727	35,304	35,928	37,042	7,396	1,613
11. 1992	9,134	14,977	18,979	22,865	25,246	28,291	29,859	30,809	31,539	31,850	8,386	1,608
12. 1993	3,278	7,476	12,901	20,309	24,997	28,830	30,766	31,772	32,926	33,995	8,951	1,618
13. 1994	X X X	3,686	11,341	16,556	22,595	26,420	28,826	31,048	32,142	33,163	7,209	1,698
14. 1995	X X X	X X X	3,150	8,839	15,957	21,017	24,448	27,592	29,749	33,707	5,161	1,702
15. 1996	X X X	X X X	X X X	3,404	12,162	19,636	24,711	28,444	30,802	32,864	6,488	2,083
16. 1997	X X X	X X X	X X X	X X X	4,303	12,600	22,188	29,056	33,713	39,143	6,728	2,551
17. 1998	X X X	X X X	X X X	X X X	X X X	4,673	13,444	23,071	30,595	47,269	9,526	2,666
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	5,563	15,005	27,978	40,014	9,428	2,222
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,835	18,291	27,683	6,638	1,560
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	5,035	17,352	400	789
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	5,764	97	105

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	5,236	5,668	3,721	2,640	3,016	2,264	3,860	2,357	2,939	2,328
2. 1983	1,985	812	499	319	753	207	291	222	165	93
3. 1984	1,817	1,640	1,307	1,116	932	766	468	436	625	515
4. 1985	2,652	1,631	992	643	1,138	503	450	413	252	333
5. 1986	4,264	2,804	2,251	1,592	1,403	686	1,115	1,202	1,792	1,292
6. 1987	6,058	4,843	3,630	1,601	1,833	2,136	1,069	596	646	188
7. 1988	7,659	6,053	3,437	3,050	2,544	1,302	1,067	823	1,702	1,190
8. 1989	8,521	7,375	6,377	7,620	8,492	3,546	2,953	2,772	1,109	868
9. 1990	13,145	11,701	8,504	4,509	4,950	5,884	1,810	1,288	1,546	1,200
10. 1991	5,105	4,830	4,327	3,606	2,027	1,528	1,059	630	682	862
11. 1992	3,613	3,295	3,102	3,075	2,862	1,890	1,424	1,209	1,019	1,015
12. 1993	1,834	3,942	4,178	4,472	3,154	1,897	1,502	1,165	1,343	472
13. 1994	X X X	1,967	4,164	4,341	3,241	2,352	1,766	1,908	1,438	1,285
14. 1995	X X X	X X X	2,090	4,964	4,682	5,898	5,208	4,780	5,444	5,244
15. 1996	X X X	X X X	X X X	2,239	4,845	4,324	5,464	4,312	3,617	2,839
16. 1997	X X X	X X X	X X X	X X X	2,196	6,281	6,883	7,453	8,135	5,926
17. 1998	X X X	X X X	X X X	X X X	X X X	3,307	8,662	9,845	14,834	8,574
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	3,758	10,600	12,729	11,666
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,917	11,448	13,967
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	5,067	13,251
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	7,706

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		15,999	15,306	20,873	21,975	22,030	21,657	21,228	24,085	15,669
2. 1983		3,209	3,270	4,790	5,092	3,647	2,762	4,341	4,682	4,235
3. 1984		6,843	4,178	6,532	6,929	4,368	3,602	5,435	6,397	5,757
4. 1985		9,080	7,378	7,222	7,665	4,526	3,936	6,187	7,428	6,748
5. 1986		18,450	14,925	12,738	13,489	7,037	5,602	7,896	8,160	7,225
6. 1987		11,992	9,374	8,093	7,925	5,252	6,173	8,341	8,534	7,844
7. 1988		17,274	14,977	11,511	10,529	7,266	8,636	10,597	10,498	9,512
8. 1989		28,853	19,650	17,397	14,256	8,706	10,255	12,750	13,817	11,983
9. 1990		36,676	25,797	18,691	16,370	8,250	9,550	11,793	12,906	11,228
10. 1991		18,792	14,301	10,847	8,194	5,235	5,906	6,939	5,926	6,746
11. 1992		20,796	16,093	12,014	8,811	5,540	6,347	7,725	5,682	4,926
12. 1993		23,863	19,506	18,037	12,714	8,684	6,725	8,375	6,674	5,857
13. 1994	X X X	38,331	35,364	24,249	18,017	12,208	9,646	9,024	7,997	6,779
14. 1995	X X X	X X X	39,578	30,032	23,289	15,863	12,686	11,383	6,998	6,031
15. 1996	X X X	X X X	X X X	40,576	35,862	28,766	19,607	18,219	11,983	10,519
16. 1997	X X X	X X X	X X X	X X X	45,837	43,661	28,436	23,586	15,540	13,268
17. 1998	X X X	X X X	X X X	X X X	X X X	77,006	61,967	46,044	24,380	19,752
18. 1999	X X X	X X X	X X X	X X X	X X X	X X X	77,909	59,547	37,051	28,211
19. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	62,418	56,280	37,661
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	74,255	57,556
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	88,512

**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	818,865	834,143	842,426	848,286	793,105	854,019	853,719	854,200	851,504	852,750
2. 1993	38,376	45,068	51,036	51,166	52,051	52,269	53,491	53,045	53,019	53,229
3. 1994	X X X	36,555	47,693	53,363	54,005	54,861	54,810	54,719	54,433	54,125
4. 1995	X X X	X X X	33,653	44,377	47,879	48,262	48,778	48,956	48,884	48,894
5. 1996	X X X	X X X	X X X	31,075	41,824	47,092	47,171	48,318	47,999	48,004
6. 1997	X X X	X X X	X X X	X X X	32,938	41,033	44,645	45,384	48,530	48,887
7. 1998	X X X	X X X	X X X	X X X	X X X	35,931	45,054	47,760	49,304	50,271
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	41,647	51,861	54,089	52,838
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48,416	66,877	71,265
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	50,274	68,119
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	57,364

**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	773,690	802,709	822,422	833,966	839,121	845,205	848,705	851,439	850,238	850,653	60,057	28,536
2. 1993	20,875	35,940	45,087	48,453	50,258	51,017	52,472	52,575	52,468	52,539	9,518	2,057
3. 1994	X X X	19,911	39,698	48,109	51,201	53,317	53,882	54,132	54,088	53,990	7,721	2,066
4. 1995	X X X	X X X	18,516	34,300	42,876	45,447	46,756	47,875	48,375	48,448	5,672	2,128
5. 1996	X X X	X X X	X X X	17,055	33,226	40,478	43,149	44,579	44,677	45,673	6,829	2,290
6. 1997	X X X	X X X	X X X	X X X	17,339	33,508	39,517	42,407	45,286	46,262	7,187	2,759
7. 1998	X X X	X X X	X X X	X X X	X X X	18,633	34,378	39,999	42,463	46,214	9,876	3,272
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	21,116	37,156	44,688	49,062	9,816	3,725
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,108	42,834	60,075	7,111	3,538
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	24,362	47,406	1,022	2,949
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	24,611	699	1,517

**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	45,175	31,343	20,004	14,320	14,949	8,814	5,014	2,761	1,498	2,097
2. 1993	17,501	9,128	5,949	2,713	1,793	1,252	1,019	470	551	690
3. 1994	X X X	16,644	7,995	5,254	2,804	1,544	928	587	345	135
4. 1995	X X X	X X X	15,137	10,077	5,003	2,815	2,022	1,081	509	446
5. 1996	X X X	X X X	X X X	14,020	8,598	6,614	4,022	3,739	3,322	2,331
6. 1997	X X X	X X X	X X X	X X X	15,600	7,525	5,128	2,977	3,244	2,625
7. 1998	X X X	X X X	X X X	X X X	X X X	17,298	10,676	7,761	6,840	4,057
8. 1999	X X X	X X X	X X X	X X X	X X X	X X X	20,531	14,705	9,401	3,776
9. 2000	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,308	24,043	11,190
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	25,913	20,712
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	32,753

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

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

SCHEDULE P INTERROGATORIES

- 1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? YES [X] NO []
- 1.2 If not, describe the types of losses reported.
- 1.3 If the types or basis of reporting has changed over time, please explain the nature of such changes.

- 2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? YES [X] NO []
- 2.2 If not, describe the basis of reporting.
- 2.3 If the basis of reporting has changed over time, please explain the nature of such changes.

- 3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? YES [X] NO []
- 3.2 If not, describe the basis of reporting.
- 3.3 If the basis of reporting has changed over time, please explain the nature of such changes.

- 4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? YES [X] NO []
- 4.2 If not, please explain.
- 4.3 If the basis of reporting has changed over time, please explain the nature of such changes.

- 5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? YES [] NO [X]
- 5.2 If so, please explain.

- 6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? YES [X] NO []
- 6.2 If not, please explain.

- 7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? YES [X] NO []
- 7.2 If not, please explain which items are not in conformity.
- 7.3 If the basis of reporting has changed over time, please explain the nature of such changes.

- 8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? YES [X] NO []
- 8.2 If estimates were used prior to 1996, please explain the basis of such estimates.

- 9. Indicate the basis of determining claim counts:
- 9.1 Are policies having multiple claims shown in Schedule P as a single claim? YES [] NO [X]
- 9.2 Are claims closed without payment removed from the claim count? YES [] NO [X]
- 9.3 If the definition of claim count has changed over time, please explain the nature of such changes.

- 10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? YES [] NO [X]
- 10.2 If so, please explain.

- 11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? YES [] NO [X]
- 11.2 If so, please explain.

- 12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? YES [] NO [X]
- 12.2 If so, please explain.

- 13.1 Were any estimates or allocations used to complete this data request? YES [X] 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 [X]

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	YES R	121,017	9,551,917		18,378	9,207,645	530,877	828,104	747,177
2. Alaska	AK	YES AI	28,738	158,434		1,643	182,211			
3. Arizona	AZ	YES AI	25,702,285	1,072,717	9,452,830	11,739,442	35,142,947	509,357	1,727,292	2,375,596
4. Arkansas	AR	YES R	122,084	6,781,416		20,132	6,591,559	434,617	1,525,739	1,250,870
5. California	CA	YES AI	3,272,041	21,546,654	428,646,833	282,526	427,373,299	25,753,161	24,861,088	18,711,849
6. Colorado	CO	YES AI	1,383,251	12,514,354	18,713,015	227,771	32,600,162	1,939,343	1,421,994	1,254,140
7. Connecticut	CT	YES R	206,902	13,017,439		1,410,738	13,396,870	1,113,307	1,463,185	857,140
8. Delaware	DE	YES R	140,165	628,531		15,785	753,341		57,000	57,000
9. Dist. Columbia	DC	YES R	1,017,453	2,929,508		627,011	3,520,289	370,174	558,313	343,150
10. Florida	FL	YES R	8,009,172	94,519,771	4,277,983	5,599,516	105,319,222	1,952,600	2,808,432	3,325,434
11. Georgia	GA	YES R	589,719	32,616,199		189,360	31,526,871	4,610,349	6,851,999	4,950,545
12. Hawaii	HI	YES AI	12,869	3,096,669			3,028,710	745,524	1,026,383	1,247,841
13. Idaho	ID	YES AI	37,967	11,983,754		12,097	11,790,933	449,566	627,499	670,868
14. Illinois	IL	YES R	35,702,935	52,047,685	13,887,178	61,493,777	93,899,687	9,976,095	7,040,222	8,586,209
15. Indiana	IN	YES R	7,292,897	9,610,321		8,811,978	16,008,506	492,238	1,295,756	1,345,524
16. Iowa	IA	NO O	97,637			31,144	81,624	42,906	109,650	79,657
17. Kansas	KS	YES AI	6,064,052	3,633,985		3,298,642	9,514,494	314,175	334,647	563,249
18. Kentucky	KY	YES R	439,410	5,273,587		347,414	5,570,864	70,110	122,458	249,604
19. Louisiana	LA	YES R	51,431	4,251,564	1,678,457	39,651	5,922,719	83,321	153,794	197,589
20. Maine	ME	YES R	24,783	2,832,082		13,224	2,737,090	34,324	(16,213)	41,247
21. Maryland	MD	YES R	3,418,287	38,377,811		7,717,255	40,970,147	1,679,493	1,793,429	1,543,115
22. Massachusetts	MA	YES R	175,517	18,010,716		219,839	17,668,368	601,872	919,818	1,099,744
23. Michigan	MI	YES AI	334,801	19,455,960	15,731,818	49,032	35,292,742	1,338,186	1,223,738	670,166
24. Minnesota	MN	YES R	3,674,252	28,531,379		4,795,935	30,553,776	1,636,399	1,531,937	1,539,039
25. Mississippi	MS	YES R	42,719	2,346,098		44,934	2,150,885	118,758	31,961	108,505
26. Missouri	MO	YES R	3,120,629	7,452,347		6,519,190	9,092,112	1,204,201	1,144,749	518,231
27. Montana	MT	YES AI	2,849,774	3,333,798		1,040,208	6,076,589	251,803	192,945	160,716
28. Nebraska	NE	YES AI	108,588	4,543,209		12,866	4,549,852	75,853	183,077	135,689
29. Nevada	NV	YES AI	472,604	7,005,021	20,484,986	734,401	27,731,184	1,435,931	1,044,555	1,230,468
30. New Hampshire	NH	YES R	47,625	7,516,668		27,981	7,314,435	48,354	97,520	69,392
31. New Jersey	NJ	YES R	11,853,072	51,940,369		5,224,040	61,828,747	4,256,971	3,659,389	3,432,901
32. New Mexico	NM	YES AI	4,867	4,342,290		499	4,351,198	124,799	53,536	164,510
33. New York	NY	YES O	29,841,613	85,821,420		6,104,640	113,193,701	2,744,225	2,701,154	3,320,174
34. No. Carolina	NC	YES R	78,190	13,508,585		999,837	12,388,093	2,553,125	3,032,312	2,228,405
35. No. Dakota	ND	YES R	9,344	1,285,561		3,150	1,224,257	7,765	20,653	38,079
36. Ohio	OH	YES R	12,834,907	23,976,627	17,337,779	7,750,990	52,790,932	541,210	372,353	209,180
37. Oklahoma	OK	YES R		5,705,210		9,776	5,470,834	132,637	129,750	113,789
38. Oregon	OR	YES AI	246,058			14,396	415,885	(97,709)	(393,340)	357,491
39. Pennsylvania	PA	YES O	5,475,648	31,660,674		6,702,432	36,499,343	967,042	893,343	1,115,469
40. Rhode Island	RI	YES R	29,605	6,215,320		40,651	6,117,622	175,677	397,690	384,626
41. So. Carolina	SC	YES R	72,754	20,920,388		(208,378)	19,973,746	2,190,157	3,648,302	2,618,302
42. So. Dakota	SD	YES AI	20,907	2,594,378		20,150	2,532,094	32,827	163,416	152,697
43. Tennessee	TN	YES AI	1,658,135	18,222,326		1,633,885	19,136,760	510,332	1,007,594	1,287,264
44. Texas	TX	YES AI	65,234,825	102,636,924		14,104,430	166,759,914	4,241,783	3,490,905	2,722,156
45. Utah	UT	YES AI	307,621	4,279,026		86,909	4,512,691	26,594	(16,979)	63,690
46. Vermont	VT	YES R	7,288	626,067		7,077	608,436	12,535	23,644	16,109
47. Virginia	VA	YES R	2,323,926	31,190,661		1,930,600	32,604,497	407,495	439,887	957,440
48. Washington	WA	YES AI	49,635,911	7,898,564	3,757,900	28,419,462	56,281,040	2,913,672	3,474,852	3,669,555
49. West Virginia	WV	YES R	5,835	1,397,198		4,459	3,570,656	49,671	175,211	267,259
50. Wisconsin	WI	YES AI	6,508,391	28,829,930		3,194,277	32,966,690	1,233,740	1,109,157	2,785,236
51. Wyoming	WY	YES AI	47,010	1,735,569		16,695	1,770,315	(4,407)	(4,407)	3,298
52. American Samoa	AS	NO R								
53. Guam	GU	NO R					478			
54. Puerto Rico	PR	YES R		3,900,673		(16,431)	3,790,812	1,160,444	931,398	908,637
55. U.S. Virgin Is.	VI	YES AI	14,974	86,059			109,810	4,111	15,236	42,198
56. Canada	CN	YES R	210,522	7,713		21,139	1,277,074	352,550	360,034	7,484
57. Aggregate Other Alien	OT	X X X					100	14,255		17,300
58. Totals	(a) 52		290,983,007	873,421,126	533,968,779	191,406,555	1,635,744,858	82,364,395	86,646,161	80,813,003

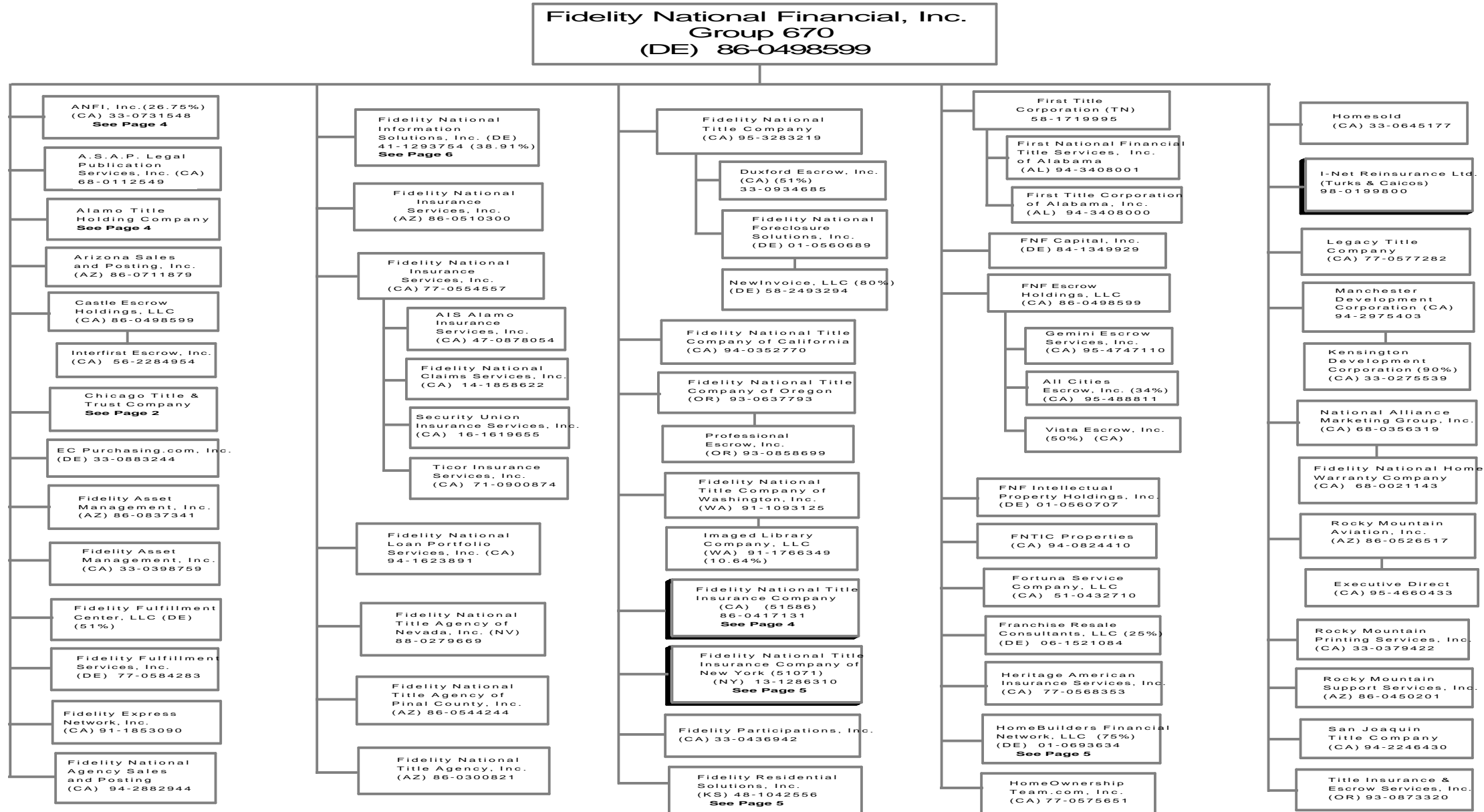
DETAILS OF WRITE-INS										
5701. Bahamas	X X X						100			
5702. Mexico	X X X							14,255		17,300
5703.	X X X									
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X									
5799. Totals (Lines 5701 through 5703 plus 5798)(Line 57 above)	X X X						100	14,255		17,300

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

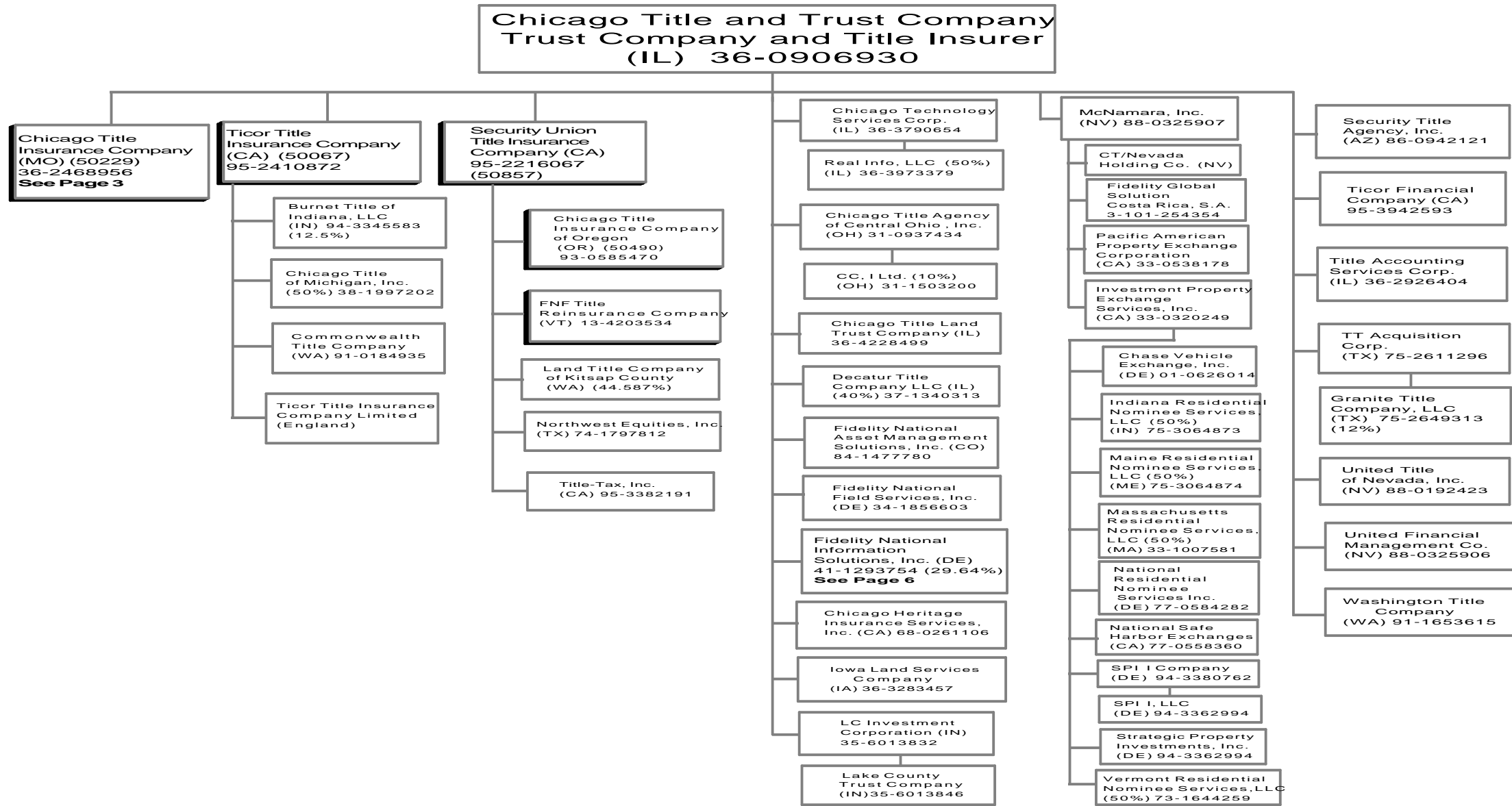
(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

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

56

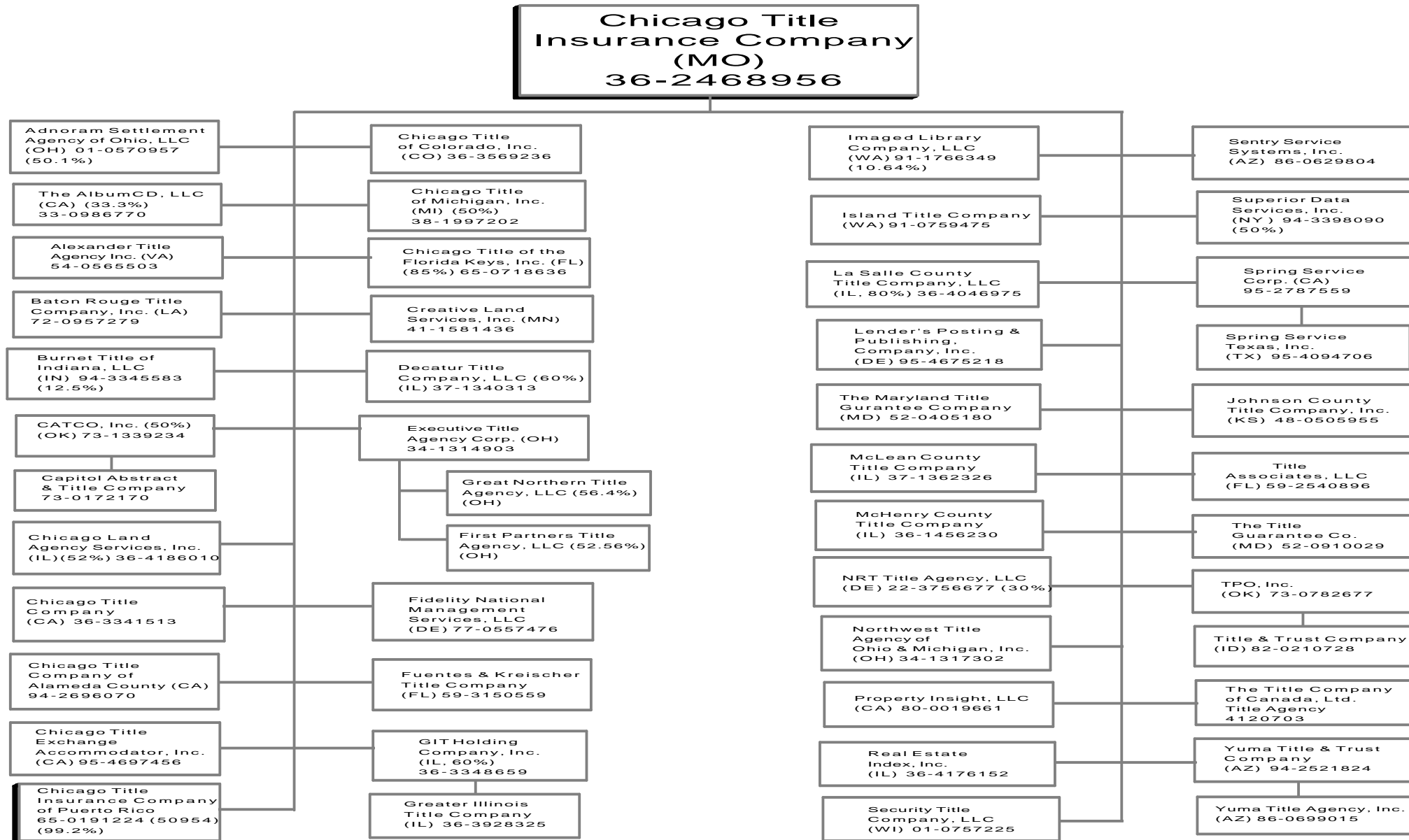


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

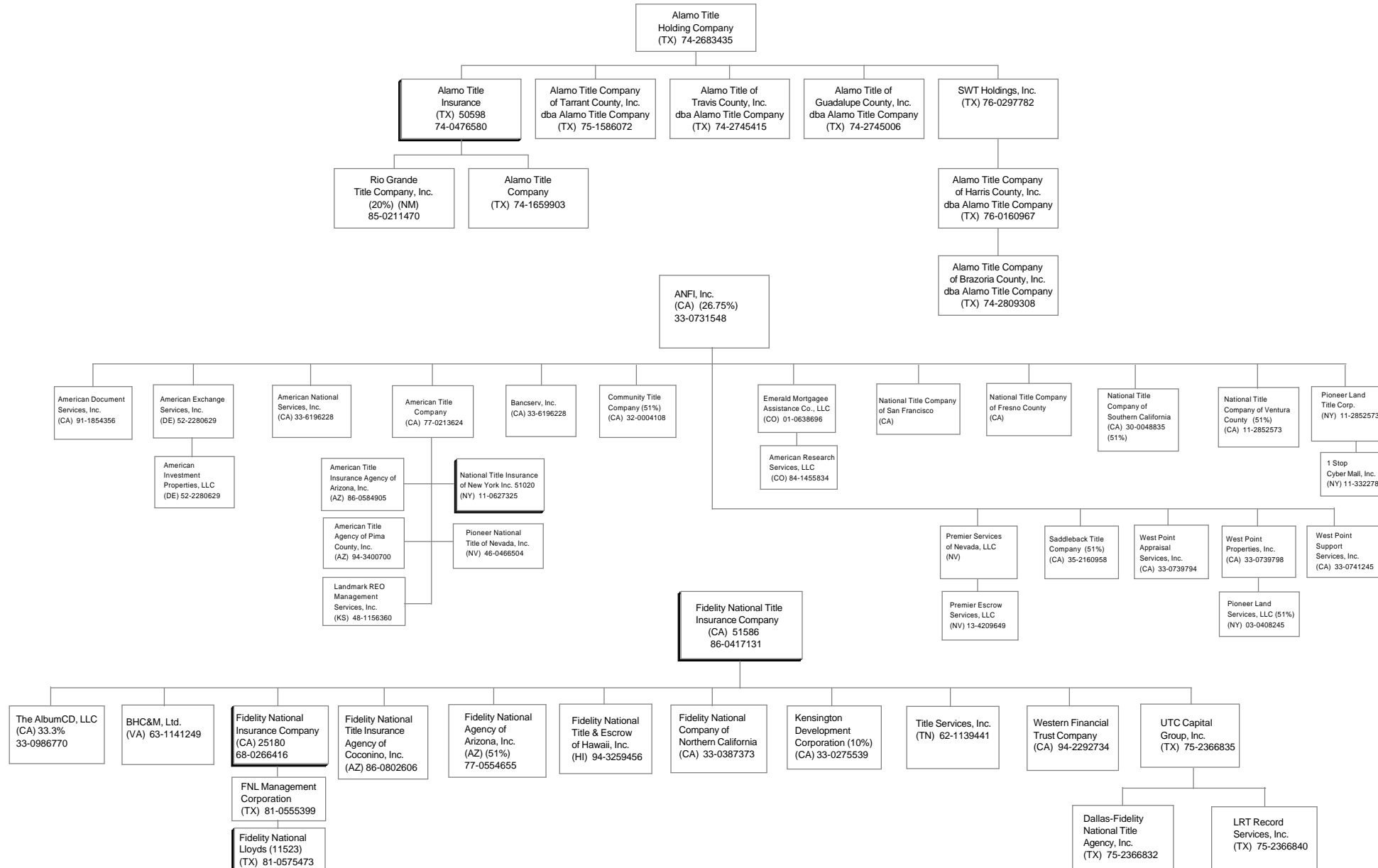


**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**

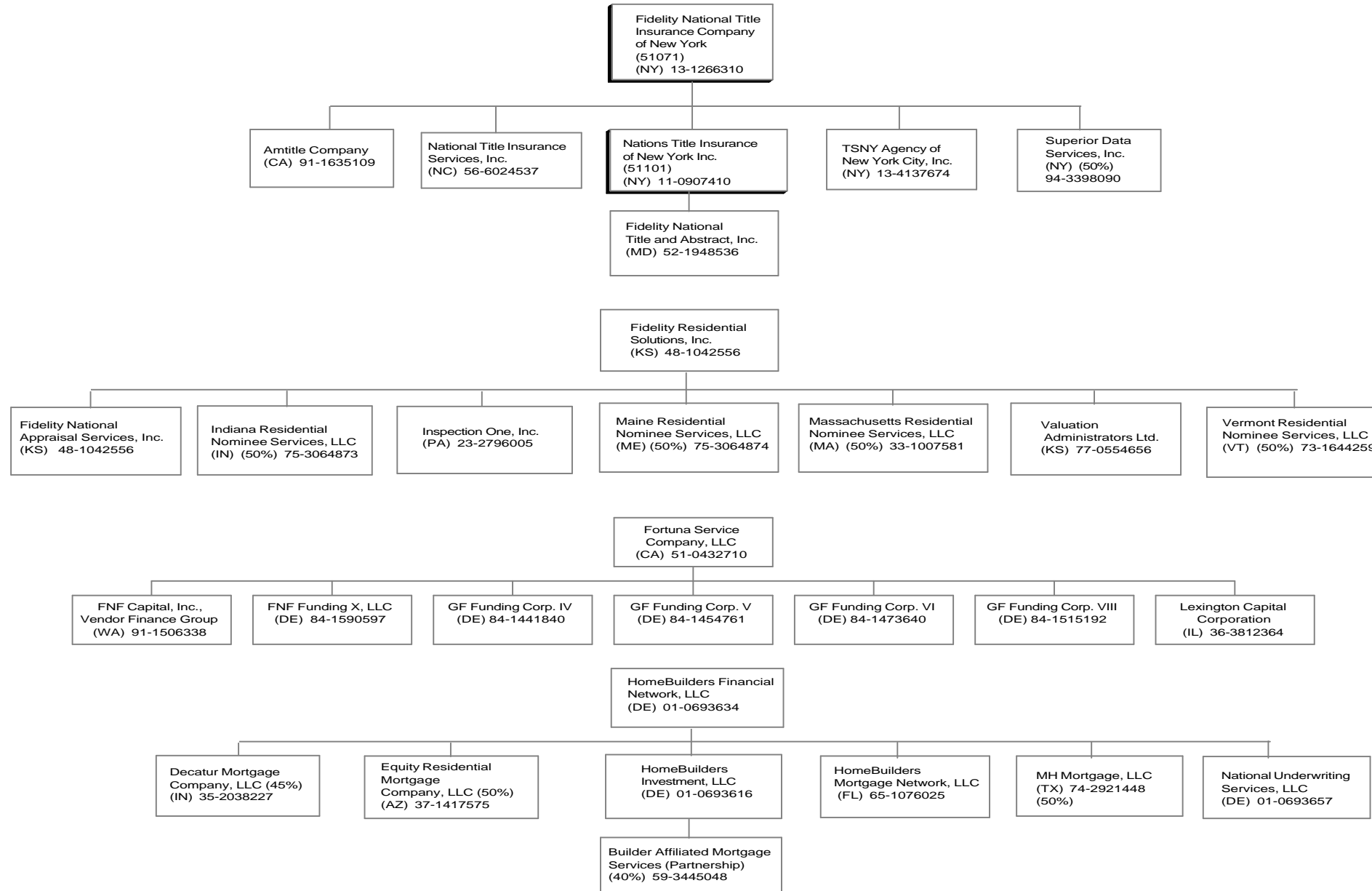
56 - 2



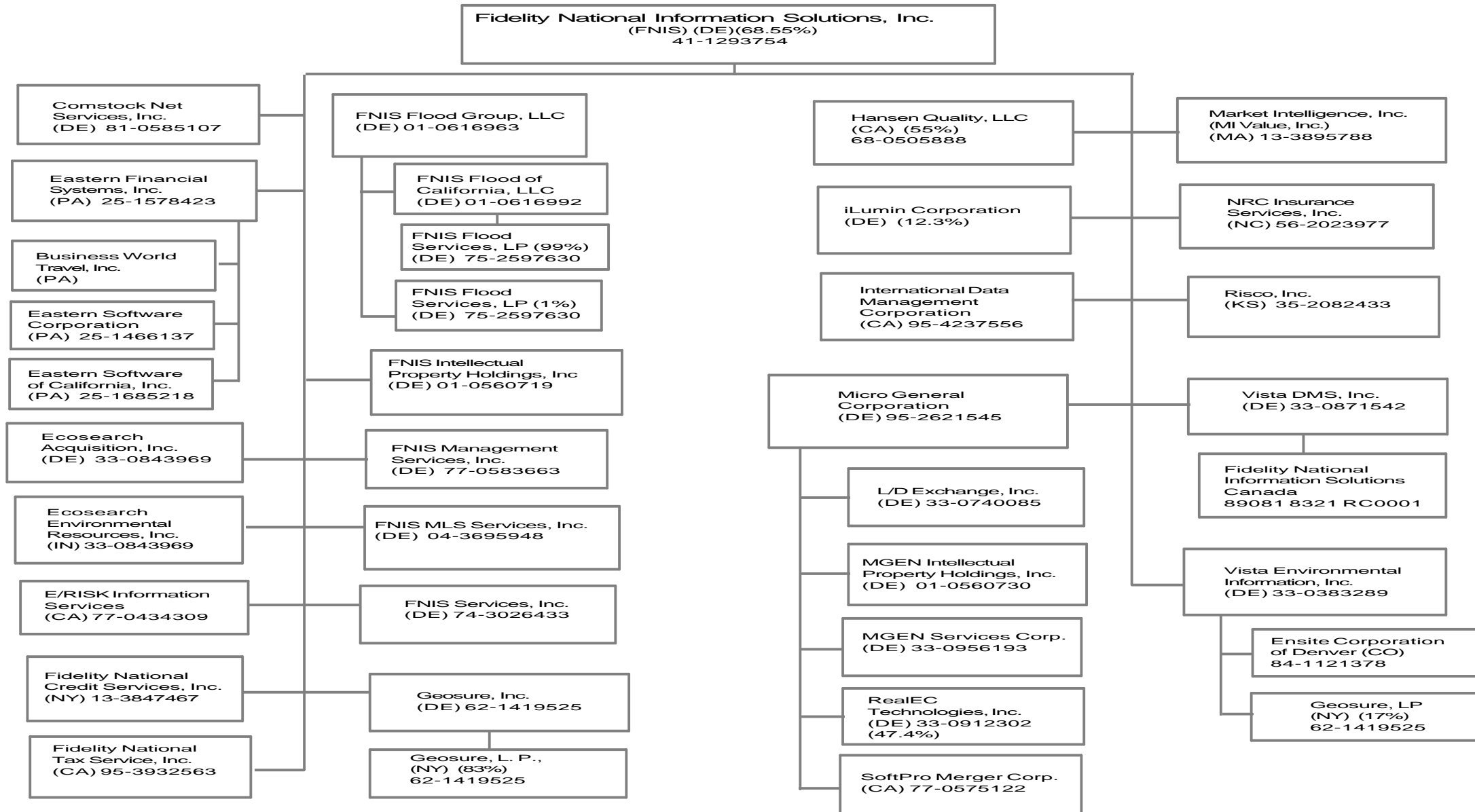
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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



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			

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:



5022920024200000

OVERFLOW PAGE FOR WRITE-INS

**Page 2 - Continuation
ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols 1 - 2)	4 Net Admitted Assets

REMAINING WRITE-INS AGGREGATED AT LINE 20 FOR INVESTED ASSETS

2004. Ground rents	93,200	93,200		
2005.				
2006.				
2007.				
2008.				
2009.				
2010.				
2011.				
2012.				
2013.				
2014.				
2015.				
2016.				
2017.				
2018.				
2019.				
2020.				
2021.				
2022.				
2023.				
2024.				
2025.				
2097. Totals (Lines 2004 through 2025) (Page 2, Line 2098)	93,200	93,200		

OVERFLOW PAGE FOR WRITE-INS

Page 12 - Continuation

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

REMAINING WRITE-INS AGGREGATED AT LINE 4 FOR OTHER THAN INVESTED ASSETS

0404. Ground Rents	93,200	93,200	
0405.			
0406.			
0407.			
0408.			
0409.			
0410.			
0411.			
0412.			
0413.			
0414.			
0415.			
0416.			
0417.			
0418.			
0419.			
0420.			
0421.			
0422.			
0423.			
0424.			
0425.			
0497. Totals (Lines 0404 through 0425) (Page 12, Line 0498)	93,200	93,200	

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

E 0 1

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												
Tulare County Office 1750 West Walnut Avenue	Visalia	CA	01/01/1993	12/20/2000	2,694,456		2,202,557	2,400,000	(61,730)				324,308	
Lassen County Office 65 South Lassen	Susanville	CA	01/01/1992	11/20/2000	357,708		137,050	280,000	(2,752)				31,500	
Monterey County Office 50 Winham Street	Salinas	CA	01/01/1992	01/05/2001	583,998		354,940	1,650,000	(12,541)				70,188	
Plumas County Office 295 Main Street	Quincy	CA	01/01/1992	11/07/2000	449,435		233,723	352,000	(10,795)				22,500	
San Diego County Office 925 B Street	San Diego	CA	01/01/1992	12/01/2000	8,994,257		6,445,679	6,275,000	(260,857)				361,344	
San Francisco County Office 1400 Noriega Street	San Francisco	CA	01/01/1992	12/28/2000	190,707		39,865	600,000	(437)				19,068	
Santa Clara County Office 110 West Taylor Street	San Jose	CA	01/01/1992	12/28/2000	2,600,725		1,273,755	3,500,000	(72,711)				238,728	
Tehama County Office 355 Main Street	Red Bluff	CA	01/01/1992	11/20/2000	282,543		135,511	290,000	(3,612)				27,000	
Will County Office 103 N. Ottawa	Joliet	IL	01/01/1972	11/29/2000	814,777		279,540	365,000	(18,862)				145,714	62,154
Dekalb County Office 108 North Main Street	Sycamore	IL	01/01/1972	01/01/1972	283,464		119,774	162,900	(6,672)				(3,084)	
Lake County Office 2200 North Main Street	Crown Point	IN	01/01/1975	12/01/2000	890,582		477,079	1,130,000	(21,081)			8,694	155,004	52,531
Clatsop County Office 630 Bond Street	Astoria	OR	01/01/1992	12/24/2000	274,746		171,400	345,000	(246)				25,440	119
Cowlitz County Office 1312 Vandercook Way	Longview	WA	01/01/1992	01/01/1992	463,922		380,744	230,850	(20,254)				26,064	13,893
0299999 Properties occupied by the reporting entity - Administrative					18,881,320		12,251,617	17,580,750	(492,550)			8,694	1,443,774	128,697
0399999 Total Properties occupied by the reporting entity					18,881,320		12,251,617	17,580,750	(492,550)			8,694	1,443,774	128,697
Part of tract 55 Section 13 Township 22 North	Douglas County	WA	03/05/2001	10/07/2002	22,156		22,156	25,000						
Parcel 1 Parcel Map #14589 Portion Section 7 T3N R16W	Wrightwood	CA	03/26/2001	01/02/2001	67,500		67,500	75,000						
215 Pine Garden Lane	Pacific Grove	CA	03/11/1999	03/02/1999	255,000		255,000	355,000						
N 7310 Whittingham Rd	Columbia City	WI	07/13/2000	07/13/2000										
60S 12 T5N R1E	Vancouver	WA	03/05/2001	11/10/2002	69,375		69,375	68,500						
Goode Hill Road	Palmdale	CA	04/11/2001	04/11/2001	1		1							
Sec 15 T28N R41E	Stevens County	WA	07/16/2001	07/05/2001	13,500		13,500	13,500						
Sec 33 T12S R19E	Cochise	AZ	03/03/1987	03/03/1987	1		1							
19215 Lomita Ave	Orange	CA	12/09/1983	03/19/2001	47,472		47,472	250,000						

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												
Section 17	San Bernardino	CA	07/25/1990	03/19/2001	4,258		4,258	6,000						
Highway 78 Banner Road	Julian	CA	04/28/1986	03/19/2001	40,000		40,000	135,700						
Gurneys Inn Resort & Spa	Montauk	NY	05/15/1982	10/22/2000	12,100		12,100	6,000						
2913 W. 53rd Street	Tulsa	OK	09/26/2002	10/24/2002	46,000		46,000	46,000						
3445 Crystal Bay Road	Orono	MN	11/13/2002	10/18/2002	268,000		268,000	268,000						
3408 Green Pastures Road	Carpentersville	IL	11/27/2002	11/30/2002	272,320		272,320	284,000						
2228 Wharton Street	Philidadelphia	PA	10/21/2002	05/07/2002	12,000		12,000	12,000						
1579 NW Palmer Lane	Bremerton	WA	06/06/2002	06/12/2002	43,126		43,126	33,000						
0599999 Properties held for sale					1,172,809		1,172,809	1,577,700						
9999999 Totals					20,054,129		13,424,426	19,158,450	(492,550)			8,694	1,443,774	128,697

E 0 1 . 1

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

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Expended for Additions and Permanent Improvements
	2 City	3 State						
8470 OAK LANE	BECKER	MN	02/25/2002	NISKA	168,268	(96,268)	72,000	96,268
17982 HIGHWAY 155	WOODY	CA	04/03/2002	STEELE	10,000		10,000	
1579 NW PALMER LANE	BREMERTON	WA	06/06/2002	BANDORA	43,120		43,120	
2913 W. 53RD STREET	TULSA	OK	09/26/2002	COTNER	46,000		46,000	
3445 CRYSTAL BAY ROAD	ORONO	MN	11/13/2002	ACE PROPERTIES LLC	268,000		268,000	
3408 GREEN PASTURES ROAD	CARPENTERSVILLE	IL	11/27/2002	HANNA	272,320		272,320	
2228 WHARTON STREET	PHILADELPHIA	PA	10/21/2002	SIMS	12,000		12,000	
0199999 Acquired by purchase					819,708	(96,268)	723,440	96,268
E 0 2								
9999999 Totals					819,708	(96,268)	723,440	96,268

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													
8470 OAK LANE	BECKER	MN	08/28/2002	HERKENHOFF	72,000	(95,377)		98,269	171,160	171,160					
4656 RD F (WEST POINTE ESTATES)	GRANT COUNTY	WA	06/19/2002	TAILMAN						32,695		32,695	32,695		
N7310 WHITTINGHAM RD	COLUMBIA CITY	WI	07/05/2002	GUNDERSON	92,100				92,100	83,021		(9,079)	(9,079)		
17982 HIGHWAY 155	WOODY	CA	11/18/2002	JONES	10,000				10,000	13,191		3,190	3,190		
MADISON CTY OFFICE	EDWARDSVILLE	IL	01/31/2002	241 LIMITED	201,880				46,996	206,400		159,434	159,434		
2200 NORTH MAIN STREET	CROWN POINT	IN	08/31/2002	INTERNAL CORRECT	33,854			33,856	33,854	33,854					
1647 COURT STREET	REDDING	CA	12/31/2002	CHARLES RYAN	476,676	(8,818)			244,357	453,924		209,567	209,567		
107 N. MAN STREET	CROWN POINT	IN	10/21/2002	TB&W LLC	240,104	46,727			123,930	204,170		80,240	80,240		
0199999 Property Sold					1,126,614	(57,468)		132,125	722,397	1,198,415		476,047	476,047		
9999999 Totals					1,126,614	(57,468)		132,125	722,397	1,198,415		476,047	476,047		

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								
02-2958-0023	Willingboro	New Jersey		12/01/1994	7.000	5,400			94,000	09/01/2001
20-2959-CLD-364502	Richardson	Texas		05/19/1989	9.000	41,574			167,000	09/01/2001
0282-0058-6	Capitol Heights	Maryland		02/22/2002		36,972	(8,030)		117,000	09/20/2002
0281-0145-4	Joplin	Missouri		08/27/2002	6.490	72,412			70,000	08/28/2002
02-2959-0264	Miami	Florida		08/01/1991	9.500	43,963			157,000	09/01/2001
20-2959-CLD331002	Tucson	Arizona		01/24/1991	10.500	34,181			72,000	11/01/1999
0253-7538-7	San Antonio	Texas		08/19/2002	10.000	1,833			39,900	08/28/2002
0286-0000-6	Glendale	Arizona		07/18/2001	8.500	3,640			8,450	07/18/2001
0283-0280-2	Northumberland	New Hampshire		07/19/2002	3.500	9,138			92,000	05/30/2002
0284-0058-7	Auburn	Washington		09/30/2002	7.500	5,267			160,000	09/30/2002
103285	Fontana	California		05/29/2002	10.000	21,792			168,478	05/29/2002
0399999 Mortgages in good standing - Residential mortgages - all other						276,172	(8,030)		1,145,828	X X X
0226-3847-2	Wrightwood	California		09/26/2001	7.380	35,254			51,000	01/01/2001
0599999 Mortgages in good standing - Commercial mortgages - all other						35,254			51,000	X X X
0799999 Total Mortgages in good standing						311,426	(8,030)		1,196,828	X X X
0228-0428-0	Los Angeles	California		01/22/2002	9.125	48,891			430,000	01/23/2002
106450	Myrtle Beach	South Carolina		05/31/2002	6.000	10,143			152,000	05/31/2002
1799999 Mortgages with overdue interest over 90 days, not in process of foreclosure - Residential mortgages - all other						59,034			582,000	X X X
0281-0244-9	Dallas	Texas		10/23/2001	9.000	16,854			43,220	10/01/2001
1999999 Mortgages with overdue interest over 90 days, not in process of foreclosure - Commercial mortgages - all other						16,854			43,220	X X X
2199999 Total Mortgages with overdue interest over 90 days, not in process of foreclosure						75,888			625,220	X X X
9999999 Totals						387,314	(8,030)		1,822,048	X X X

General Interrogatory:

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

SCHEDULE B - PART 2

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

1	Location		4	5	6	7	8	9	10	11	12	13
Loan Number	2 City	3 State	Loan Type	Date Acquired	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Book Value/Recorded Investment Excluding Accrued Interest at Disposition	Consideration Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale
0228-0584-0	Big Bear Lake	California		12/15/2000	96,919			96,919	96,919			
02-2951-0879	Edwardsville	Illinois		01/23/2002				199,085	199,085			
-51-2959-1692	Los Angeles	California		10/13/1989	125,228		13,561	135,963	135,963			
02-2959-D1WA0331	Redondo	Washington		04/30/1993	22,007			9,874	9,874			
20-2997-CLD980012	San Francisco	California		04/22/1998	61,982			41,390	41,390			
0224-8611-2	San Rafael	California		03/02/2001	65,000			65,000	65,000			
02-2951-0880	Fort Worth	Texas		03/01/2002				142,620	142,620			
0199999 Mortgages closed by repayment					371,136		13,561	690,851	690,851			
9999999 Totals					371,136		13,561	690,851	690,851			

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SCHEDULE BA - PART 1

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

1 Number of Units and Description	Location		4 Name of Vendor	5 Date Acquired	6 Actual Cost	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment
	2 City	3 State							
Joint Starter Index & Database	Cleveland	MN	Title Information Service	01/01/1997	20,000		20,000		
Title Insurance Agency - Joint Venture	Chicago	IL	Standard Title	01/01/1997	520		520		
Title Insurance Agency - Joint Venture	Tampa	FL	Title Associates	01/01/1998	507,134		103,209	(403,925)	
Title Insurance Agency - Joint Venture	Dallas	TX	Community Title	01/01/1999	22,347		16,343	(6,004)	
Title Insurance Agency - Joint Venture	Schererville	IN	Burnett Title	01/01/1999	29,099		29,099		
Joint Starter Index & Database	Seattle	WA	Image Library	01/01/1999	240,771		240,771		
Title Insurance Agency - Joint Agency	Parsippany	NJ	NRT Title Agency	01/01/2000	22,544		22,544		
100% membership interests	Santa Barbara	CA	Fidelity National Management Solutions	01/01/2000	4,769,928			(4,769,928)	
Joint Venture	Merrville	IN	Bankers Title	11/01/2001	5,180		5,180		
50.1% majority ownership of outstanding common stock LLC	Cleveland	OH	SDC Title Agency	07/31/2001	64,798		64,798	24,718	
Joint Venture	Imperial	PA	Maronda Homes	10/31/2002	10,020		10,020		
Joint Venture	Crown Point	IN	Southshore Title	12/13/2002	3,333		3,333		
Joint Venture	Painesville	OH	LakeFirst Title	12/20/2002	25,050		25,050		
80% interes- Investment in LaSalle County Title LLC	Peru	IL	LaSalle County Title	01/01/2002	8,000		411,790	403,790	
50.1% interest Investment Joint Venture-Title America	Akron	OH	Title America	03/29/2002	15,030		15,030		
25% interest -Investment Joint Venture - Statewide Settlements	Fairview Park	OH	Statewide Settlements	04/30/2002	12,500		12,500		
Investmentin Property Insight LLC	Santa Barbara	CA	Property Insight LLC	08/02/2002					
1099999 Subtotal - Joint Venture/Partnership Interests - Other					5,756,254		980,187	(4,751,349)	
Assets and Stock	El Paso	TX	Sierra Title Company	01/01/1994	309,379		609,379		
Title Plant	Boise	ID	Alliance Title & Escrow	01/01/1995	738,542		524,729	37,020	
29999 Shares of Tigor Title Insurance Company	Pasadena	CA	Chicago Title & Trust	01/01/1999	6,360,000		6,360,000		
Common Stock of Fidelity National Title Insurance Company	Santa Barbara	CA	Fidelity National Financial	01/01/2000	15,840,000		15,840,000		
Shares of Stock	Front Royal	VA	Service Title of Virginia	12/06/2001	88,390		88,390		
Security Interest in all of Debtor's title plant and related materials	Dallas	TX	Safeco Land Title	05/31/2002	500,000		408,002		
1299999 Subtotal - Collateral Loans					23,836,311		23,830,500	37,020	
9999999 Totals					29,592,565		24,810,687	(4,714,329)	

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SCHEDULE D - PART 1

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

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
0299999	Subtotal-U.S. Governments-Single Class Mortgage-Backed/Asset-Backed Securities							37,425,688	36,517,759	X X X	37,425,688	37,404,346	186,393	962,951	21,344				X X X	X X X	X X X
0399999	Subtotal-U.S. Governments							267,957,062	255,982,759	X X X	270,743,252	269,580,927	3,264,106	5,823,022	(1,474,165)				X X X	X X X	X X X
135087-WN-0	CANADIAN GOVERNMENT 5.25% 9/01/03		5.250	MS	09/01/2003			2,604,294	2,596,374	64.54	1,675,700	2,600,018	45,939	111,058	(8,855)			1	03/25/2002	4.847	
459056-QH-3	INT'L BANK RECON & DEV		4.750	AO	04/30/2004			2,023,196	2,000,000		2,023,196	2,036,620	16,097	95,000	(13,424)			1PE	03/12/2002	3.885	
459056-QM-2	INT'L BANK RECON & DEV 4% 1/10/05		4.000	JJ	01/10/2005			5,147,186	5,000,000		5,147,186	5,174,050	95,109		(26,864)			1PE	08/14/2002	2.515	
0499999	Subtotal-All Other Governments-Issuer Obligations							9,774,676	9,596,374	X X X	8,846,082	9,810,688	157,145	206,058	(49,143)				X X X	X X X	X X X
1099999	Subtotal-All Other Governments							9,774,676	9,596,374	X X X	8,846,082	9,810,688	157,145	206,058	(49,143)				X X X	X X X	X X X
20772F-HB-9	CONNECTICUT ST VAR RT 2/15/21		1.550	MTLY	02/15/2021			3,775,000	3,775,000		3,775,000	3,775,000	2,076	13,807				1PE	09/17/2002	1.559	
1107996	States, Territories and Possessions-Issuer Obligations - CT							3,775,000	3,775,000	X X X	3,775,000	3,775,000	2,076	13,807				X X X	X X X	X X X	
373383-TN-8	GEORGIA ST GO 3% 11/1/05		3.000	MN	11/01/2005			2,060,398	2,000,000		2,060,398	2,063,840	10,000		(3,442)			1PE	10/08/2002	1.909	
373383-TT-5	GEORGIA ST GO 4.5% 11/1/10		4.500	MN	11/01/2010			5,465,380	5,000,000		5,465,380	5,474,050	37,500		(8,670)			1PE	10/08/2002	3.175	
1111996	States, Territories and Possessions-Issuer Obligations - GA							7,525,778	7,000,000	X X X	7,525,778	7,537,890	47,500			(12,112)			X X X	X X X	X X X
452150-YR-0	ILLINOIS ST 5.5% 6/1/05		5.500	JD	06/01/2005			2,081,718	2,000,000		2,081,718	2,129,140	9,167	110,000	(31,735)			1PE	06/28/2001	3.752	
1114996	States, Territories and Possessions-Issuer Obligations - IL							2,081,718	2,000,000	X X X	2,081,718	2,129,140	9,167	110,000	(31,735)				X X X	X X X	X X X
57563R-EE-5	MASSACHUSETTS EDL FING VAR RT		1.190	JJ	01/01/2037			5,000,000	5,000,000		5,000,000	5,000,000	29,750					1PE	12/18/2002	1.194	
57583P-CK-3	MASSACHUSETTS ST 5.5% 12/15/2005		5.500	JD	12/15/2005			2,251,672	2,200,000		2,251,672	2,284,128	5,378		(15,953)			1PE	11/16/2000	4.694	
576049-WP-1	MASSACHUSETTS ST WTR RES VAR RATE		1.550	MTLY	08/01/2031			6,000,000	6,000,000		6,000,000	6,000,000	5,825	7,356				1PE	11/19/2002	1.559	
1122996	States, Territories and Possessions-Issuer Obligations - MA							13,251,672	13,200,000	X X X	13,251,672	13,284,128	40,953	128,356	(15,953)				X X X	X X X	X X X
594520-FT-0	MICHIGAN HIGHER ED STUD LN VAR RT		1.170	MS	09/01/2025			2,800,000	2,800,000		2,800,000	2,800,000	10,920					1PE	12/18/2002	1.173	
59455R-D2-9	MICHIGAN MUN BD AUTH 5.25% 10/1/10		5.250	AO	10/01/2010			3,247,956	2,850,000		3,247,956	3,258,320	37,406		(10,364)			1PE	10/08/2002	3.227	
594712-MZ-1	MICHIGAN ST UNIV REVS VAR RT		1.550	MTLY	08/15/2030			3,000,000	3,000,000		3,000,000	3,000,000	2,813	7,821				1PE	10/03/2002	1.559	
594712-NA-5	MICHIGAN ST UNIV REVS VAR RT		1.550	MTLY	08/15/2030			4,000,000	4,000,000		4,000,000	4,000,000	2,289					1PE	12/17/2002	1.561	
1123996	States, Territories and Possessions-Issuer Obligations - MI							13,047,956	12,650,000	X X X	13,047,956	13,058,320	53,428	7,821	(10,364)				X X X	X X X	X X X
605578-WJ-8	MISSISSIPPI ST GO 5.125% 7/1/14		5.125	JJ	07/01/2014			4,225,869	3,835,000		4,225,869	4,227,819	98,272		(1,951)			1PE	12/05/2002	4.050	
1125996	States, Territories and Possessions-Issuer Obligations - MS							4,225,869	3,835,000	X X X	4,225,869	4,227,819	98,272			(1,951)			X X X	X X X	X X X

SCHEDULE D - PART 1

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

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
606301-EG-0	MISSOURI ST REF WTR 5% 10/1/05		5.000	AO	10/01/2005			4,077,292	3,750,000		4,077,292	4,081,163	39,583		(3,871)			1PE	12/19/2002	1.744
1126996	States, Territories and Possessions-Issuer Obligations - MO							4,077,292	3,750,000	X X X	4,077,292	4,081,163	39,583		(3,871)			X X X	X X X	X X X
429825-AT-9	HIGHER ED STUDENT ASSIST VAR RT		1.150	JD	06/01/2037			5,500,000	5,500,000		5,500,000	5,500,000	5,271					1PE	12/18/2002	1.153
645916-GL-5	NEW JERSEY ECON DEV 5.5% 6/15/06		5.500	JD	06/15/2006			2,110,460	2,000,000		2,110,460	2,160,960	4,889	110,000	(29,385)			1PE	04/04/2001	3.816
1131996	States, Territories and Possessions-Issuer Obligations - NJ							7,610,460	7,500,000	X X X	7,610,460	7,660,960	10,160	110,000	(29,385)			X X X	X X X	X X X
76222N-DS-7	RHODE IS ST 5% 11/1/05		5.000	MN	11/01/2005			2,022,489	1,895,000		2,022,489	2,029,678	15,792		(7,189)			1PE	10/24/2002	2.541
1140996	States, Territories and Possessions-Issuer Obligations - RI							2,022,489	1,895,000	X X X	2,022,489	2,029,678	15,792		(7,189)			X X X	X X X	X X X
882719-ZQ-3	Texas State Pub Fin Auth GO		4.800	AO	10/01/2009	04/01/2008	100.000	3,360,235	3,325,000		3,360,235	3,384,817	39,900	159,600	(5,813)			1PE	05/28/1998	4.623
882720-KN-4	TEXAS STATE 5.0% 10/01/05		5.000	AO	10/01/2005			2,061,616	2,000,000		2,061,616	2,097,420	25,000	100,000	(20,857)			1PE	04/04/2001	3.846
882720-KP-9	TEXAS STATE 5.0% 10/01/06		5.000	AO	10/01/2006			2,074,018	2,000,000		2,074,018	2,104,860	25,000	100,000	(17,975)			1PE	04/04/2001	3.968
1144996	States, Territories and Possessions-Issuer Obligations - TX							7,495,869	7,325,000	X X X	7,495,869	7,587,097	89,900	359,600	(44,645)			X X X	X X X	X X X
92428C-DP-6	VERMONT ST STUDENT ASSIST VAR RT		1.170	JD	12/15/2032			5,000,000	5,000,000		5,000,000	5,000,000	2,600					1PE	12/18/2002	1.173
1146996	States, Territories and Possessions-Issuer Obligations - VT							5,000,000	5,000,000	X X X	5,000,000	5,000,000	2,600					X X X	X X X	X X X
93974A-BZ-6	WASHINGTON STATE 5% 9/1/08		5.000	MS	09/01/2008			5,288,482	5,000,000	111.36	5,567,800	5,319,350	83,333	125,000	(30,868)			1	04/24/2002	3.894
93974A-HS-6	WASHINGTON ST 5.25% 7/1/10		5.250	JJ	07/01/2010			1,589,445	1,485,000		1,589,445	1,597,504	38,981	38,981	(8,059)			1PE	04/24/2002	4.192
93974A-QN-7	WASHINGTON ST 5% 9/1/09		5.000	MS	09/01/2009			1,093,433	1,000,000		1,093,433	1,094,370	3,750		(937)			1PE	11/21/2002	3.450
940156-5J-7	WASHINGTON SUBN SAN 5% 6/1/09		5.000	JD	06/01/2009			4,255,809	4,000,000		4,255,809	4,279,560	16,667	125,556	(23,751)			1PE	04/24/2002	3.903
1148996	States, Territories and Possessions-Issuer Obligations - WA							12,227,169	11,485,000	X X X	12,506,487	12,290,784	142,731	289,537	(63,615)			X X X	X X X	X X X
1199999	Subtotal-States, Territories and Possessions-Issuer Obligations							82,341,272	79,415,000	X X X	82,620,590	82,661,979	552,162	1,019,121	(220,820)			X X X	X X X	X X X
1799999	Subtotal-States, Territories and Possessions							82,341,272	79,415,000	X X X	82,620,590	82,661,979	552,162	1,019,121	(220,820)			X X X	X X X	X X X
047772-AE-8	Atlanta GA Pub Impt Ser B Rev		5.000	JD	12/01/2005			1,468,891	1,450,000		1,468,891	1,496,429	6,042	72,500	(5,929)			1PE	11/21/1997	4.569
25902F-AB-8	DOUGLAS CNTY GA 3% 9/1/03		3.000	MS	09/01/2003			1,132,648	1,125,000		1,132,648	1,139,288	21,188		(6,640)			1PE	05/29/2002	1.979
1811996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - GA							2,601,539	2,575,000	X X X	2,601,539	2,635,717	27,230	72,500	(12,569)			X X X	X X X	X X X
167560-HV-6	CHICAGO IL WTR RECLAM 5% 12/1/05		5.000	JD	12/01/2005			3,097,991	3,000,000		3,097,991	3,147,900	12,500	150,000	(31,184)			1PE	05/18/2001	3.843
1814996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - IL							3,097,991	3,000,000	X X X	3,097,991	3,147,900	12,500	150,000	(31,184)			X X X	X X X	X X X

SCHEDULE D - PART 1

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

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
667230-NM-4	Northville Michigan Pub Schs GO		4.550	MN	05/01/2004			1,080,000	1,080,000		1,080,000	1,080,000	8,190	49,140				1PE	07/24/1997	4.602
1823996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - MI							1,080,000	1,080,000	X X X	1,080,000	1,080,000	8,190	49,140				X X X	X X X	X X X
181008-AR-4	CLARK CNTY NEV POLL CTL VAR RATE		1.400	MTLY	10/01/2009			950,000	950,000		950,000	950,000	1,019	517				1PE	12/12/2002	1.408
1829996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - NV							950,000	950,000	X X X	950,000	950,000	1,019	517				X X X	X X X	X X X
678519-AC-3	OKLAHOMA CITY OK 5.0% 7/1/05		5.000	JJ	07/01/2005			2,105,431	2,055,000		2,105,431	2,134,919	51,375	111,313	(17,549)			1PE	05/01/2001	3.999
899593-HK-6	TULSA CTY OK 5.0% 6/1/05		5.000	JD	06/01/2005			2,565,858	2,500,000		2,565,858	2,605,575	10,417	187,500	(25,519)			1PE	05/31/2001	3.885
1837996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - OK							4,671,289	4,555,000	X X X	4,671,289	4,740,494	61,792	298,813	(43,068)			X X X	X X X	X X X
407324-P2-2	HAMILTON CNTY TENN 5% 11/01/06		5.000	MN	11/01/2006			2,184,901	2,000,000		2,184,901	2,194,440	16,667	50,000	(9,539)			1PE	10/16/2002	2.474
1843996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - TN							2,184,901	2,000,000	X X X	2,184,901	2,194,440	16,667	50,000	(9,539)			X X X	X X X	X X X
052429-V6-1	AUSTIN TX INDPT SCH DIST 5% 8/1/08		5.000	FA	08/01/2008			1,990,742	1,905,000		1,990,742	2,015,795	39,688	95,250	(13,411)			1PE	02/01/2001	4.132
235218-VE-1	DALLAS TX 5% 2/15/05		5.000	FA	02/15/2005			1,868,386	1,820,000		1,868,386	1,905,485	34,378	91,000	(21,523)			1PE	03/28/2001	3.721
349460-G5-8	FORT WORTH TX SD 5% 2/15/06		5.000	FA	02/15/2006			2,179,469	2,100,000		2,179,469	2,197,944	39,667	52,500	(18,475)			1PE	03/20/2002	3.740
414003-2A-0	HARRIS COUNTY TX VAR RATE		1.150	MTLY	08/01/2015			6,200,000	6,200,000		6,200,000	6,200,000	5,942	69,245				1PE	02/06/2002	1.156
414004-LC-3	HARRIS CTY TX 5.0% 10/1/09		5.000	AO	10/01/2009			1,053,815	1,000,000		1,053,815	1,062,240	12,500	54,167	(6,795)			1PE	10/02/2001	4.122
442330-C5-3	Houston TX GO		5.000	MS	03/01/2004			2,023,258	2,000,000		2,023,258	2,088,540	33,333	100,000	(19,085)			1PE	04/28/1999	4.010
442402-V8-3	HOUSTON TX SD 5% 07/15/2004		5.000	JJ	07/15/2004			2,011,191	2,000,000		2,011,191	2,025,020	46,111	100,000	(6,860)			1PE	12/07/2000	4.673
727193-5F-7	PLANO TX INDPT SCHOOL 5% 2/15/06		5.000	FA	02/15/2006			3,096,938	3,000,000		3,096,938	3,150,420	56,667	150,000	(28,653)			1PE	02/07/2001	3.929
1844996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - TX							20,423,799	20,025,000	X X X	20,423,799	20,645,444	268,286	712,162	(114,802)			X X X	X X X	X X X
602245-CW-0	Milwaukee County Wisconsin GO		4.750	AO	10/01/2005			1,342,122	1,340,000		1,342,122	1,345,534	15,913	63,650	(707)			1PE	07/21/1997	4.743
1850996	Political Sub. of States, Terr. and Poss.-Issuer Obligations - WI							1,342,122	1,340,000	X X X	1,342,122	1,345,534	15,913	63,650	(707)			X X X	X X X	X X X
1899999	Subtotal-Political Sub. of States, Terr. and Poss.-Issuer Obligations							36,351,641	35,525,000	X X X	36,351,641	36,739,529	411,597	1,396,782	(211,869)			X X X	X X X	X X X
2499999	Subtotal-Political Sub. of States, Terr. and Poss.							36,351,641	35,525,000	X X X	36,351,641	36,739,529	411,597	1,396,782	(211,869)			X X X	X X X	X X X
040649-GJ-8	ARIZONA ST TRANSN BRD 5% 7/1/05		5.000	JJ	07/01/2005			2,129,708	2,000,000		2,129,708	2,140,080	50,000		(10,372)			1PE	10/17/2002	2.328
79575D-JP-6	Salt River Proj Elec Sys Rev AZ		5.500	JJ	01/01/2003			3,750,000	3,750,000		3,750,000	3,957,825	103,125	206,250	(43,571)			1PE	10/07/1997	4.347
2503996	Special Revenue-Issuer Obligations - AZ							5,879,708	5,750,000	X X X	5,879,708	6,097,905	153,125	206,250	(53,943)			X X X	X X X	X X X
196454-AW-2	COLORADO DEPT TRANS REV 6% 6/15/11		6.000	JD	06/15/2011	06/15/2010	100.500	3,574,811	3,000,000		3,574,811	3,589,980	8,000	90,000	(15,169)			1PE	10/09/2002	3.181

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						
2506996	Special Revenue-Issuer Obligations - CO							3,574,811	3,000,000	X X X	3,574,811	3,589,980	8,000	90,000	(15,169)			X X X	X X X	X X X
686509-ZQ-6 914085-AC-9	ORLANDO FL UTIL 4.1% 10/1/23 UNIV ATHLETIC ASSN 3.0% 10/01/04		4.100 3.000	AO AO	10/01/2023 10/01/2004			1,500,000 1,000,000	1,500,000 1,000,000		1,500,000 1,000,000	1,500,000 1,000,000	15,375 7,500	61,500 30,000				1PE 1PE	10/01/2001 10/11/2001	4.142 3.023
2510996	Special Revenue-Issuer Obligations - FL							2,500,000	2,500,000	X X X	2,500,000	2,500,000	22,875	91,500				X X X	X X X	X X X
146456-AN-8	Cartersville Dev Authority		7.375	MN	05/01/2009			1,651,021	1,500,000		1,651,021	1,698,360	18,438	110,625	(19,465)			1PE	06/19/2000	5.548
2511996	Special Revenue-Issuer Obligations - GA							1,651,021	1,500,000	X X X	1,651,021	1,698,360	18,438	110,625	(19,465)			X X X	X X X	X X X
451187-BJ-6	Idaho Falls Electric Revenue		10.250	AO	04/01/2006			384,858	400,000	115.57	462,272	303,212	10,250	41,000	3,637			1	02/01/1982	12.023
2513996	Special Revenue-Issuer Obligations - ID							384,858	400,000	X X X	462,272	303,212	10,250	41,000	3,637			X X X	X X X	X X X
45200K-VC-9	ILLINOIS HEALTH FACS 5.5% 5/15/23		5.500	MN	05/15/2023	05/15/2003	102.000	2,551,237	2,480,000	103.57	2,568,635	2,631,999	17,429	136,400	(56,817)			1	07/26/2001	3.092
2514996	Special Revenue-Issuer Obligations - IL							2,551,237	2,480,000	X X X	2,568,635	2,631,999	17,429	136,400	(56,817)			X X X	X X X	X X X
454623-FY-0 454623-FZ-7	Indiana Bond Bank St Revolving Fd Indiana Bond Bank St Revolving Fd		4.500 4.600	FA FA	02/01/2004 02/01/2005			1,000,000 1,385,000	1,000,000 1,385,000		1,000,000 1,385,000	1,000,000 1,385,000	18,750 26,546	45,000 63,710				1PE 1PE	09/13/1997 09/19/1997	4.551 4.653
2515996	Special Revenue-Issuer Obligations - IN							2,385,000	2,385,000	X X X	2,385,000	2,385,000	45,296	108,710				X X X	X X X	X X X
485424-HM-0	KANSAS ST DEPT TRANSN 5% 9/1/05		5.000	MS	09/01/2005			3,777,903	3,500,000		3,777,903	3,797,045	33,056		(19,142)			1PE	10/09/2002	1.941
2517996	Special Revenue-Issuer Obligations - KS							3,777,903	3,500,000	X X X	3,777,903	3,797,045	33,056		(19,142)			X X X	X X X	X X X
491513-4E-4	KENTUCKY ST PPTY&BLDG 5.5% 9/1/11		5.500	MS	09/01/2011	09/01/2010	100.000	3,476,325	3,000,000		3,476,325	3,488,940	55,000		(12,615)			1PE	10/08/2002	3.178
2518996	Special Revenue-Issuer Obligations - KY							3,476,325	3,000,000	X X X	3,476,325	3,488,940	55,000		(12,615)			X X X	X X X	X X X
57583P-AC-3 57585K-PG-7	Massachusetts St Grant Antic Rev MASSACHUSETTS ST HLTH FLOATER		5.250 1.470	JD MTLY	12/15/2006 06/01/2035			3,086,162 5,500,000	3,000,000 5,500,000		3,086,162 5,500,000	3,167,550 5,500,000	7,000 6,738	157,500 88,866	(19,506)			1PE 1PE	06/10/1998 10/24/2001	4.500 1.494
2522996	Special Revenue-Issuer Obligations - MA							8,586,162	8,500,000	X X X	8,586,162	8,667,550	13,738	246,366	(19,506)			X X X	X X X	X X X
59455R-C6-1 594614-FQ-7 594614-NR-6	MICHIGAN ST 5% 10/01/06 Michigan St Bldg Auth Rev Ser II MICHIGAN ST BLDG AUTH 5% 10/15/06		5.000 5.500 5.000	AO AO AO	10/01/2006 10/15/2005 10/15/2006			3,068,076 1,788,469 5,207,874	2,830,000 1,750,000 5,000,000		3,068,076 1,788,469 5,207,874	3,091,775 1,846,950 5,280,800	35,375 20,319 52,778	23,585 96,250 250,000	(23,699) (12,629) (47,519)			1PE 1PE 1PE	08/09/2002 11/17/1997 06/21/2001	2.647 4.705 3.848
2523996	Special Revenue-Issuer Obligations - MI							10,064,419	9,580,000	X X X	10,064,419	10,219,525	108,472	369,835	(83,847)			X X X	X X X	X X X

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SCHEDULE D - PART 1

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

1 CUSIP Identi- fication	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued Dec. 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Design- nation	20 Date Acquired	21 Effective Rate of Interest
			4 Rate of	5 How Paid									14 Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year						
606906-CR-4	MISSOURI ST ENV IMPT 5.5%		5.500	JD	12/01/2005			1,482,213	1,415,000		1,482,213	1,516,880	6,485	77,825	(21,407)			1PE	05/11/2001	3.801
2526996	Special Revenue-Issuer Obligations - MO							1,482,213	1,415,000	X X X	1,482,213	1,516,880	6,485	77,825	(21,407)			X X X	X X X	X X X
639683-3D-1	Nebraska Pub Pwr Dist Rev		5.250	JJ	01/01/2005			3,582,549	3,495,000		3,582,549	3,666,730	91,744	144,244	(36,100)			1PE	03/15/2002	3.978
2528996	Special Revenue-Issuer Obligations - NE							3,582,549	3,495,000	X X X	3,582,549	3,666,730	91,744	144,244	(36,100)			X X X	X X X	X X X
645916-BQ-9	NEW JERSEY ECON DEV 5% 5/1/05		5.000	MN	05/01/2005			1,414,165	1,375,000		1,414,165	1,439,708	11,458	68,750	(15,775)			1PE	05/11/2001	3.749
2531996	Special Revenue-Issuer Obligations - NJ							1,414,165	1,375,000	X X X	1,414,165	1,439,708	11,458	68,750	(15,775)			X X X	X X X	X X X
647357-CY-6	NEW MEXICO ST HWY COMMN 5% 6/15/08		5.000	JD	06/15/2008			3,657,618	3,500,000		3,657,618	3,701,950	7,778	175,000	(25,316)			1PE	02/16/2001	4.113
2532996	Special Revenue-Issuer Obligations - NM							3,657,618	3,500,000	X X X	3,657,618	3,701,950	7,778	175,000	(25,316)			X X X	X X X	X X X
649834-VM-7	New York State Dorm Auth Rev		5.100	MN	05/15/2003			1,499,747	1,500,000		1,499,747	1,495,185	9,775	76,500	653			1PE	09/07/1995	5.212
2533996	Special Revenue-Issuer Obligations - NY							1,499,747	1,500,000	X X X	1,499,747	1,495,185	9,775	76,500	653			X X X	X X X	X X X
677518-H8-8	OHIO ST HIGHER ED 5.25% 12/1/05		5.250	JD	12/01/2005			2,038,002	1,955,000		2,038,002	2,082,505	8,553	102,638	(26,469)			1PE	03/22/2001	3.736
67755A-VK-6	OHIO ST BLDG AUTH 5.5% 4/1/12		5.500	AO	04/01/2012			1,679,798	1,500,000	113.96	1,709,460	1,681,005	20,625		(1,207)			1	12/04/2002	3.980
67755A-VZ-3	Ohio State Bldg Auth St Rev Bond		5.125	AO	10/01/2005			3,059,616	3,000,000		3,059,616	3,149,820	38,438	153,750	(19,977)			1PE	01/29/1998	4.398
2536996	Special Revenue-Issuer Obligations - OH							6,777,416	6,455,000	X X X	6,807,078	6,913,330	67,616	256,388	(47,653)			X X X	X X X	X X X
899656-BY-7	Tulsa Oklahoma Metro Util Auth		5.600	MS	09/01/2003			1,190,597	1,185,000		1,190,597	1,246,833	22,120	66,360	(8,050)			1PE	09/26/1995	4.932
899656-BZ-4	Tulsa Oklahoma Metro Utility Auth		5.600	MS	09/01/2004			1,262,570	1,250,000		1,262,570	1,312,588	23,333	70,000	(7,057)			1PE	09/26/1995	5.026
2537996	Special Revenue-Issuer Obligations - OK							2,453,167	2,435,000	X X X	2,453,167	2,559,421	45,453	136,360	(15,107)			X X X	X X X	X X X
592098-ZW-0	MET GOV'T NASHVILLE 5.0% 1/1/07		5.000	JJ	01/01/2007			1,035,205	1,000,000		1,035,205	1,047,960	25,000	50,000	(7,956)			1PE	05/17/2001	4.079
2543996	Special Revenue-Issuer Obligations - TN							1,035,205	1,000,000	X X X	1,035,205	1,047,960	25,000	50,000	(7,956)			X X X	X X X	X X X
052474-WR-0	AUSTIN TEX UTIL 5.75% 11/13/2003		5.750	MN	11/15/2003			2,488,943	2,465,000		2,488,943	2,546,148	18,111	141,738	(26,273)			1PE	10/02/2000	4.655
235416-SD-7	DALLAS TX WTR & SWR 5% 10/01/07		5.000	AO	10/01/2007			3,194,172	3,000,000		3,194,172	3,238,320	37,500	162,500	(36,938)			1PE	10/19/2001	3.540
658546-SS-6	North Central TX Health Facs Rev		5.500	FA	02/15/2005			2,539,920	2,500,000		2,539,920	2,622,075	51,944	137,500	(17,479)			1PE	09/26/1997	4.756
882762-BU-0	TEXAS ST TPK AUTH 5% 6/1/08		5.000	JD	06/01/2008			5,443,382	5,000,000		5,443,382	5,457,430	20,833	73,611	(14,048)			1PE	11/07/2002	3.230
882789-CL-2	TEXAS ST UNIV 5.5% 3/15/06		5.500	MS	03/15/2006			2,828,553	2,715,000		2,828,553	2,882,325	43,968	149,325	(32,495)			1PE	04/27/2001	4.137
2544996	Special Revenue-Issuer Obligations - TX							16,494,970	15,680,000	X X X	16,494,970	16,746,298	172,356	664,674	(127,233)			X X X	X X X	X X X

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Annual Statement for the year 2002 of the Chicago Title Insurance Company

SCHEDULE D - PART 1

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

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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						
927790-AV-7	VIRGINIA COMWLTH TRANS 4% 10/1/04		4.000	AO	10/01/2004			5,196,636	5,000,000		5,196,636	5,222,050	52,222		(25,414)			1PE	10/08/2002	1.717
2547996	Special Revenue-Issuer Obligations - VA							5,196,636	5,000,000	X X X	5,196,636	5,222,050	52,222		(25,414)			X X X	X X X	X X X
977092-CV-5	WISCONSIN ST CLN WTR 5.75% 6/1/12		5.750	JD	06/01/2012			2,594,965	2,360,000	109.86	2,592,767	2,599,870	11,308	67,850	(4,906)			1	10/03/2002	4.494
2550996	Special Revenue-Issuer Obligations - WI							2,594,965	2,360,000	X X X	2,592,767	2,599,870	11,308	67,850	(4,906)			X X X	X X X	X X X
745181-BQ-9	Puerto Rico Comm Hwy & Ref Ser X		5.100	JJ	07/01/2003			1,500,000	1,500,000		1,500,000	1,500,000	38,250	76,500				2PE	05/26/1995	5.165
2554996	Special Revenue-Issuer Obligations - PR							1,500,000	1,500,000	X X X	1,500,000	1,500,000	38,250	76,500				X X X	X X X	X X X
2599999	Subtotal-Special Revenue-Issuer Obligations							92,520,095	88,310,000	X X X	92,642,371	93,788,898	1,025,124	3,194,777	(603,081)			X X X	X X X	X X X
3199999	Subtotal-Special Revenue							92,520,095	88,310,000	X X X	92,642,371	93,788,898	1,025,124	3,194,777	(603,081)			X X X	X X X	X X X
717537-DJ-0	Philadelphia Electric Co. 1st Mtg.		6.375	FA	08/15/2005			2,734,803	2,700,000	102.88	2,777,625	2,577,380	65,025	172,125	(11,943)			1	06/18/1998	5.923
3299999	Subtotal-Public Utilities-Issuer Obligations							2,734,803	2,700,000	X X X	2,777,625	2,577,380	65,025	172,125	(11,943)			X X X	X X X	X X X
3899999	Subtotal-Public Utilities (Unaffiliated)							2,734,803	2,700,000	X X X	2,777,625	2,577,380	65,025	172,125	(11,943)			X X X	X X X	X X X
001957-BB-4	AT&T CORP 6.5% 11/15/06		6.500	MN	11/15/2006			1,230,095	1,300,000	106.88	1,389,440	1,224,625	10,797	42,250	5,470			2	08/23/2002	8.312
02378G-AF-1	American Airlines Deben Ser 93A6		8.040	MS	09/16/2011			856,054	870,156		856,054	846,253	20,405	70,074	1,068			3	04/13/1995	8.478
06406H-AS-8	BANK OF NY INC 3.9% 9/1/07		3.900	MS	09/01/2007			4,981,819	5,000,000		4,981,819	4,980,600	67,708		1,219			1PE	08/21/2002	4.026
126304-AJ-3	CSC Holdings Inc.		7.250	JJ	07/15/2008			1,862,500	2,000,000	93.12	1,862,500	2,020,695	66,861	145,000	(118,340)			4	05/20/1999	7.222
20029P-AF-6	COMCAST CABLE 8.375% 05/01/07		8.375	MN	05/01/2007			503,357	500,000	112.20	560,980	503,660	6,979	20,938	(303)			2	07/09/2002	8.356
208251-AD-0	CONOCO INC 6.35% 4/15/09		6.350	AO	04/15/2009			2,005,537	2,000,000	112.33	2,246,520	2,006,420	26,811	127,000	(698)			1	09/21/2001	6.395
302289-AQ-6	EXXON CAPITAL CORP 6% 7/1/05		6.000	JJ	07/01/2005			5,219,001	5,000,000		5,219,001	5,287,250	150,000	150,000	(68,249)			1PE	03/01/2002	4.181
369622-CB-9	GENERAL ELEC CAP CRP 8.3% 9/20/09		8.300	MS	09/20/2009			5,627,111	5,000,000		5,627,111	5,680,550	116,431	207,500	(53,439)			1PE	04/12/2002	6.095
370334-AR-5	GENERAL MILLS INC 5.125% 2/15/07		5.125	FA	02/15/2007			3,990,980	4,000,000		3,990,980	3,989,327	77,444	99,083	1,653			2PE	02/20/2002	5.254
370425-RS-1	GENERAL MTRS ACC CORP 7.5% 7/15/05		7.500	JJ	07/15/2005			3,082,434	3,000,000	105.31	3,159,270	3,133,350	103,750	225,000	(29,055)			2	03/12/2001	6.412
459745-FA-8	INT'L LEASE FIN CORP 5.625% 6/1/07		5.625	JD	06/01/2007			3,144,424	3,145,000	104.69	3,292,532	3,144,358	14,742	89,436	67			1	05/28/2002	5.709
494368-AV-5	KIMBERLY-CLARK 4.5% 7/30/05		4.500	JJ	07/30/2005			3,394,844	3,400,000	105.61	3,590,706	3,393,812	64,175		1,032			1	03/14/2002	4.615
532449-AA-3	Lilly Del Mar Inc 144A Priv Plcmnt		7.717	FA	08/01/2029			3,983,330	4,000,000		3,983,330	3,982,760	128,617	308,680	158			1PE	06/08/2001	7.908
713411-AA-4	Pepsi Bottlings Hldings Inc 144A		5.375	FA	02/17/2004			2,951,715	3,000,000		2,951,715	2,838,521	60,021	161,250	39,761			1PE	04/25/2000	7.000
80809#-10-1	Conning Asset Management Company		7.230	MTLY	09/30/2007			1,885,807	1,885,807		1,885,807	1,885,807	379	159,243				2PE	03/16/1999	7.474
87612E-AD-8	TARGET CORP 5.50% 04/01/2007		5.500	AO	04/01/2007			4,035,505	4,000,000	107.97	4,318,720	4,043,560	55,000	220,000	(7,272)			1	11/21/2001	5.334
90390M-AP-5	USA ED INC MTN 5.625% 4/10/07		5.625	AO	04/10/2007			6,992,307	6,500,000		6,992,307	6,996,025	82,266		(3,718)			1PE	12/19/2002	3.728
925524-AD-2	VIACOM INC 7.75% 6/1/05		7.750	JD	06/01/2005			3,154,789	3,000,000	103.00	3,090,000	3,215,040	19,375	232,500	(58,378)			1	12/19/2001	5.517
931142-BE-2	WAL-MART STORES 6.875% 08/10/09		6.875	FA	08/10/2009			5,618,719	5,000,000		5,618,719	5,654,340	134,635	137,500	(31,500)			1PE	10/04/2002	4.754
94975C-AK-3	WELLS FARGO FIN'L 4.875% 6/12/07		4.875	JD	06/12/2007			2,085,776	2,000,000		2,085,776	2,091,120	5,146	48,750	(5,344)			1PE	09/12/2002	3.854
U31374-AB-4	Federal Realty Investment Tr Sen D		5.250	AO	10/28/2003			2,500,000	2,500,000		2,500,000	2,340,625	22,969	131,250				2	03/23/1998	5.319

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 Desig- 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						
3999999	Subtotal-Industrial and Misc.-Issuer Obligations							69,106,104	67,100,963	X X X	70,203,287	69,258,698	1,234,511	2,575,454	(325,868)			X X X	X X X	X X X
4599999	Subtotal-Industrial and Miscellaneous (Unaffiliated)							69,106,104	67,100,963	X X X	70,203,287	69,258,698	1,234,511	2,575,454	(325,868)			X X X	X X X	X X X
5499999	Total Bonds-Issuer Obligations							523,359,965	502,112,337	X X X	526,759,160	527,013,753	6,523,277	13,424,388	(2,918,233)			X X X	X X X	X X X
5599999	Total Bonds-Single Class Mortgage-Backed/Asset-Backed Securities							37,425,688	36,517,759	X X X	37,425,688	37,404,346	186,393	962,951	21,344			X X X	X X X	X X X
6099999	Totals							560,785,653	538,630,096	X X X	564,184,848	564,418,099	6,709,670	14,387,339	(2,896,889)			X X X	X X X	X X X

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SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Design- ation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
842400-77-2	SOUTHERN CA EDISON PFD	35,000.000	100.00	84.875	2,970,625	84.875	2,970,625	3,425,625		423,500	284,375		RP4U	07/12/2000
6199999	Subtotal - Preferred Stock - Public Utilities			X X X	2,970,625	X X X	2,970,625	3,425,625		423,500	284,375		X X X	X X X
46625H-85-2	JP MORGAN CHASE PFD 4.96%	40,000.000	50.00	50.125	2,005,000	50.125	2,005,000	1,993,100		99,200	60,000		P1L	02/01/2001
6299999	Subtotal - Preferred Stock - Banks, Trust and Insurance Companies			X X X	2,005,000	X X X	2,005,000	1,993,100		99,200	60,000		X X X	X X X
369622-69-1	GEN ELEC CAPITAL CORP SER Y-1 PFD	20,000	100,000.0	100,000.0	2,000,000	100,000.000	2,000,000	2,000,000		37,376			P1U	10/31/1995
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous			X X X	2,000,000	X X X	2,000,000	2,000,000		37,376			X X X	X X X
900001-05-8	Alexander Title Agency Inc.	1,000.000	100.00					100,000					P1A	11/15/1933
6499999	Subtotal - Preferred Stock - Parent, Subsidiaries and Affiliates			X X X		X X X		100,000					X X X	X X X
6599999	Total Preferred Stocks				6,975,625	X X X	6,975,625	7,518,725		560,076	344,375		X X X	X X X

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SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	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				
037833-10-0	APPLE COMPUTER INC	35,000.000	501,550	14.330	501,550	533,824			(32,273)		L	12/03/2002
09248U-84-1	BLACKROCK MUNI-CASH FUND		22,132,460	1.000	22,132,460	22,132,460		121,892			L	12/02/2002
126413-40-0	ABN AMRO / CHICAGO CAPITAL MMF	9,813,188.200	9,813,188	1.000	9,813,188	9,813,188					L	12/31/2002
299920-30-6	EVERGREEN INST'L MUNI MMKT #496		70,350,192	1.000	70,350,192	70,350,192		350,192			L	12/31/2002
367626-10-8	GATEWAY INC	75,000.000	235,500	3.140	235,500	266,923			(31,422)		L	11/26/2002
457750-10-7	Instinet Group Inc.	28,700.000	121,401	4.230	121,401	107,611			13,790		L	12/16/2002
52602Q-10-5	LENDINGTREE INC	1,582,567.000				8,071,092			(8,071,092)		L	12/21/2001
530129-10-5	LIBERATE TECHNOLOGIES INC	207,799.000	297,153	1.430	297,153	449,809			(152,656)		L	11/22/2002
595112-10-3	MICRON	115,000.000	1,120,100	9.740	1,120,100	1,617,056			(496,956)		L	11/14/2002
620076-10-9	MOTOROLA INC COM	11,900.000	102,935	8.650	102,935	114,789			(11,854)		L	12/13/2002
64352D-10-1	NEW CENTURY FINANCIAL CORP	145,300.000	3,689,167	25.390	3,689,167	3,785,461		13,180	(96,294)		L	07/11/2002
675746-10-1	OCWEN FINL CORP	158,700.000	444,360	2.800	444,360	440,366			4,055		L	12/20/2002
830879-10-2	SKYWEST INC	20,200.000	264,014	13.070	264,014	309,896			(45,882)		L	11/22/2002
866810-10-4	SUN MICROSYSTEMS INC	135,000.000	419,850	3.110	419,850	1,038,173			(618,322)		L	11/14/2002
89916*-10-6	Tulare Industrial Site Dev Fndtn	20.000	2,000	100.000	2,000	2,000		200	(14,764)		A	08/16/1972
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	4,372,190.060	4,372,190	1.000	4,372,190	4,372,190					L	12/30/2002
6899999	Subtotal - Industrial and Miscellaneous		113,866,060	X X X	113,866,060	123,404,970		485,464	(9,553,670)		X X X	X X X
01461*-10-0	Alexander Title Agency Inc.	112.000				470.031					A	12/25/1971
02301@-10-0	Amarillo Data Inc.	500.000	20,479	40.958	20,479	5,000			(1,432)		A	10/16/1992
07130#-10-4	Baton Rouge Title Company Inc.	1,000.000	1,501,228	1,501.228	1,501,228	305,806			745,567		A	11/30/1995
14911#-10-5	CATCO Incorporated	500.000	1,193,840	2,387.632	1,193,840	1,124,976			57,765		A	06/30/1990
16819@-10-5	Chicago Title Ins Co - PR	1,240.000	679,582	548.050	679,582	376,209			32,105		A	12/22/1987
16819#-10-3	Chicago Title Co Of Alameda Cnty	200.000	222,079	1,110.395	222,079	340,069			(89,987)		A	09/01/1996
16821@-10-1	Chicago Title Company	60,470.000	61,083,588	1,010.142	61,083,588	44,399,350		25,000,000	38,637,866		A	07/01/1998
16822#-10-8	Chicago Title Of Colorado Inc.	1,000.000	1,033,993	1,033.972	1,033,993	686,794		2,000,000	(222,358)		A	12/31/1996
22527@-10-6	Creative Land Services Inc.	100.000	72,082	720.820	72,082	100			(4,260)		A	07/01/1988
23520#-10-9	Dallas Seven Index Inc.	20.000				1					A	09/14/1989
24334#-10-3	Decatur Title Company	1.000	125,956	206,485.246	125,956	6,000			125,956		A	03/17/1997
316326-10-7	FIDELITY NATIONAL FINANCIAL INC	834,600.000	27,399,918	32.830	27,399,918	24,498,179		96,620	2,901,739		L	09/30/2002
33717@-10-3	First Title And Abstract	850.000				450,000					A	12/31/1996
36174*-10-4	Greater Illinois Title	100.000				225,000					A	06/30/1998
47888*-10-8	The Johnson Cnty Title Co. Inc.	100.000	114,932	1,149.320	114,932	1,000			8,003		A	01/20/1975
52602@-10-1	Lender's Posting & Publishing Co.	1,000.000	251,318	251.318	251,318	1,000			(14,730)		A	06/30/1998
58081*-10-0	McHenry County Title Company	20.000	252,482	12,624.100	252,482	1,247,629			223,953		A	03/11/1946
58207#-10-5	McLean County Title Company	100.000	3,196,923	31,969.230	3,196,923	330,000			1,589,776		A	10/31/1996
75589#-10-7	Real Estate Index Inc.	100.000	1,738,749	17,385.751	1,738,749	674,898			772,795		A	11/24/1997
78440@-10-2	S-K-L-D Incorporated Class B	1,186.000	659,285	555.890	659,285	72,879			55,290		A	12/25/1966
81736*-10-1	Sentry Service Systems Inc.	992.000	207,450	209.119	207,450	222,221			9,583		A	03/23/1999
84988*-10-0	Spring Service Corporation	3,000.000	1,268,373	422.791	1,268,373	302,026			482,864		A	03/08/1991
86815#-10-0	SUPERIOR DATA SERVICES	500.000	194,755	389.510	194,755				184,486		A	10/31/2001

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(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 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 Designation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
87262@-10-8	TPO Inc.	20,000.000	3,300,664	165.033	3,300,664	4,397,925			2,343,695		A	01/01/1989
88835@-10-4	Title & Trust Company	730.000	307,830	421.685	307,830	421,260			2,378		A	12/31/1975
900003-01-3	Harbor Holdings Company	5,000.000				25,000					A	09/30/1996
980026-00-9	Fuentes & Kreisler Title Company	100.000	131,240	1,312.269	131,240	3,020,040			(65,259)		A	11/24/1999
980027-00-7	Executive Title Company	100.000	2,263,379	22,624.740	2,263,379	7,152,243			426,869		A	12/31/1999
980028-00-5	Chicago Title of Michigan	100.000	11,105,501	111,021.703	11,105,501	13,944,309		750,000	(93,936)		A	03/31/2000
980029-00-3	Northwest Title Agency	100.000	1,823,538	18,233.557	1,823,538	2,727,490			936,804		A	03/31/2000
980202-00-6	Island Title	100.000	5,568,668	55,681.112	5,568,668	7,266,176			1,149,124		A	04/30/1999
980203-00-4	Chicago Title Accomodator	100.000	339,839	3,898.390	339,839	1,000			(32,715)		A	01/29/1999
98871#-10-6	Yuma Title And Trust Company	177,723.000	989,142	5.566	989,142	1,132,415			94,567		A	03/23/1999
88835#-10-2	TITLE DATA INC	100.000	68,038	680.380	68,038	1,810			(545)		A	12/25/1971
6999999	Subtotal - Parent, Subsidiaries and Affiliates		127,114,851	X X X	127,114,851	115,828,836		27,846,620	50,255,963		X X X	X X X
7099999	Total Common Stocks		240,980,911	X X X	240,980,911	239,233,806		28,332,084	40,702,293		X X X	X X X
7199999	Total Preferred and Common Stock		247,956,536	X X X	247,956,536	246,752,531		28,892,160	41,046,668		X X X	X X X

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(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues 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

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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		9,714,141	9,550,000.26	27,058
3128GT-AG-0	FHLMC POOL #E89907	06/06/2002	BEAR STEARNS		6,103,126	6,000,000.86	17,000
3128GU-KX-9	FHLMC POOL #E90310	11/19/2002	SALOMON SMITH BARNEY		5,562,953	5,296,473.68	20,082
31294K-E3-5	FHLMC POOL #E01054	03/15/2002	BEAR STEARNS		5,257,501	5,255,858.30	15,768
3133MD-JP-9	FHLB 5.125% 3/6/06	10/01/2002	FIRST TENNESSEE		12,982,080	12,000,000.00	46,125
3133MJ-2A-7	FHLB 3.625% 10/15/04	08/22/2002	SALOMON SMITH BARNEY		12,286,440	12,000,000.00	154,667
3133MM-XQ-1	FHLB 4.625% 4/15/05	08/14/2002	MORGAN STANLEY		5,245,050	5,000,000.00	88,003
3134A3-3L-8	FHLMC 7% 3/15/10	04/24/2002	DEUTSCH		1,853,865	1,700,000.00	13,222
3134A3-EM-4	FHLMC 5.75% 3/15/09	10/01/2002	MORGAN STANLEY		13,352,520	12,000,000.00	34,500
3134A3-M7-8	FHLMC 6.625% 9/15/09	04/24/2002	DEUTSCH		1,815,913	1,700,000.00	12,514
3134A4-CQ-5	FHLMC 6.375% 11/15/03	04/24/2002	BEAR STEARNS		1,363,476	1,300,000.00	36,833
3134A4-NW-0	FHLMC 4.875% 3/15/07	10/01/2002	SALOMON SMITH BARNEY		12,888,756	12,000,000.00	29,250
31359M-DW-0	FNMA 5.75% 6/15/05	10/01/2002	SALOMON SMITH BARNEY		7,620,156	7,000,000.00	120,750
31359M-EV-1	FNMA 6.375% 6/15/09	04/24/2002	DEUTSCH		2,738,453	2,600,000.00	59,854
31359M-EX-7	FNMA 6.5% 8/15/04	04/24/2002	MERRILL LYNCH		1,376,324	1,300,000.00	16,431
31359M-EY-5	FNMA 6.625% 9/15/09	04/24/2002	DEUTSCH		2,778,643	2,600,000.00	19,139
31359M-FG-3	FNMA 7.25% 1/15/10	07/15/2002	VARIOUS		4,191,448	3,700,000.00	34,639
31359M-FH-1	FNMA 7.125% 02/15/05	04/24/2002	CS First Boston		1,619,180	1,500,000.00	20,781
31359M-FL-2	FNMA 7.125% 3/15/07	04/24/2002	GOLDMAN SACHS		2,849,233	2,600,000.00	20,583
31359M-FV-0	FNMA 7% 7/15/05	04/24/2002	DEUTSCH		2,807,254	2,600,000.00	50,556
31359M-GH-0	FNMA 6.625% 10/15/07	04/24/2002	DEUTSCH		2,789,701	2,600,000.00	4,785
31359M-KR-3	FNMA 5.25% 8/14/06	12/26/2002	SALOMON SMITH BARNEY		10,239,700	10,000,000.00	193,958
31359M-NP-4	FNMA 4.25% 7/15/07	12/18/2002	DEUTSCH		12,507,840	12,000,000.00	208,250
31359M-NY-5	FNMA 3.12% 8/15/05	08/08/2002	MORGAN STANLEY		9,992,600	10,000,000.00	
3136F2-XS-2	FNMA 5% 12/19/07	12/09/2002	DAIN RAUSCHER		513,635	500,000.00	
31371K-MJ-7	FNMA POOL #254261	03/15/2002	MERRILL LYNCH		5,094,531	5,000,000.00	17,153
31384W-H3-7	FNMA POOL #535850	11/19/2002	SALOMON SMITH BARNEY		6,774,219	6,500,000.00	22,750
31390L-2C-9	FNMA POOL #649771	06/06/2002	MERRILL LYNCH		4,676,588	4,596,861.00	13,024
912827-4H-2	U.S. TREASURY NOTE 5.5% 5/31/03	09/26/2002	VARIOUS		15,451,953	15,000,000.00	246,820
912827-4K-5	U.S. TREASURY 5.375% 6/30/2003	02/11/2002	DEUTSCH		5,197,657	5,000,000.00	32,666
912827-5M-0	U.S. TREASURY 6% 8/15/04	10/01/2002	DEUTSCH		12,948,750	12,000,000.00	95,870
912827-5S-7	U.S. TREASURY 5.875% 11/15/2004	10/30/2002	GOLDMAN SACHS		10,812,500	10,000,000.00	269,803
912827-W8-1	U.S. TREASURY 5.625% 2/15/06	10/30/2002	SALOMON SMITH BARNEY		13,253,437	12,000,000.00	141,236
912828-AC-4	U.S. TREASURY 4.375 5/15/07	10/01/2002	Undefined		13,731,152	12,750,000.00	213,727
0399999	Subtotal - Bonds - U. S. Government			X X X	238,390,775	225,649,194.10	2,297,797
135087-WN-0	CANADIAN GOVERNMENT 5.25% 9/01/03	03/25/2002	MERRILL LYNCH		1,249,360	1,219,254.09	7,713
459056-QH-3	INT'L BANK RECON & DEV	03/12/2002	BT ALEX BROWN		2,036,620	2,000,000.00	35,625
459056-QM-2	INT'L BANK RECON & DEV 4% 1/10/05	08/14/2002	MORGAN STANLEY		5,174,050	5,000,000.00	21,667
1099999	Subtotal - Bonds - All Other Government			X X X	8,460,030	8,219,254.09	65,005
20772F-HB-9	CONNECTICUT ST VAR RT 2/15/21	09/17/2002	LEHMAN SECURITIES		3,775,000	3,775,000.00	2,151

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
1707996	Bonds - States, Territories and Possessions - CT			X X X	3,775,000	3,775,000.00	2,151
373383-TN-8 373383-TT-5	GEORGIA ST GO 3% 11/1/05 GEORGIA ST GO 4.5% 11/1/10	10/08/2002 10/08/2002	FIDELITY CAPITAL MKTS BEAR STEARNS		2,063,840 5,474,050	2,000,000.00 5,000,000.00	
1711996	Bonds - States, Territories and Possessions - GA			X X X	7,537,890	7,000,000.00	
57563R-EE-5 576049-WP-1	MASSACHUSETTS EDL FING VAR RT MASSACHUSETTS ST WTR RES VAR RATE	12/18/2002 11/19/2002	Ubs Warburg LEHMAN SECURITIES		5,000,000 6,000,000	5,000,000.00 6,000,000.00	33,966 4,932
1722996	Bonds - States, Territories and Possessions - MA			X X X	11,000,000	11,000,000.00	38,898
594520-FT-0 59455R-D2-9 594712-MZ-1 594712-NA-5	MICHIGAN HIGHER ED STUD LN VAR RT MICHIGAN MUN BD AUTH 5.25% 10/1/10 MICHIGAN ST UNIV REVS VAR RT MICHIGAN ST UNIV REVS VAR RT	12/18/2002 10/08/2002 10/03/2002 12/17/2002	Ubs Warburg MERRILL LYNCH LEHMAN SECURITIES LEHMAN SECURITIES		2,800,000 3,258,320 3,000,000 4,000,000	2,800,000.00 2,850,000.00 3,000,000.00 4,000,000.00	11,936 3,741 263 1,688
1723996	Bonds - States, Territories and Possessions - MI			X X X	13,058,320	12,650,000.00	17,628
605578-WJ-8	MISSISSIPPI ST GO 5.125% 7/1/14	12/05/2002	LEHMAN SECURITIES		4,227,819	3,835,000.00	86,807
1725996	Bonds - States, Territories and Possessions - MS			X X X	4,227,819	3,835,000.00	86,807
606301-EG-0	MISSOURI ST REF WTR 5% 10/1/05	12/19/2002	LEHMAN SECURITIES		4,081,163	3,750,000.00	35,938
1726996	Bonds - States, Territories and Possessions - MO			X X X	4,081,163	3,750,000.00	35,938
429825-AT-9	HIGHER ED STUDENT ASSIST VAR RT	12/18/2002	Ubs Warburg		5,500,000	5,500,000.00	3,852
1731996	Bonds - States, Territories and Possessions - NJ			X X X	5,500,000	5,500,000.00	3,852
76222N-DS-7	RHODE IS ST 5% 11/1/05	10/24/2002	MORGAN STANLEY		2,029,678	1,895,000.00	1,579
1740996	Bonds - States, Territories and Possessions - RI			X X X	2,029,678	1,895,000.00	1,579
92428C-DP-6	VERMONT ST STUDENT ASSIST VAR RT	12/18/2002	Ubs Warburg		5,000,000	5,000,000.00	795
1746996	Bonds - States, Territories and Possessions - VT			X X X	5,000,000	5,000,000.00	795
93974A-BZ-6 93974A-HS-6 93974A-QN-7 940156-5J-7	WASHINGTON STATE 5% 9/1/08 WASHINGTON ST 5.25% 7/1/10 WASHINGTON ST 5% 9/1/09 WASHINGTON SUBN SAN 5% 6/1/09	04/24/2002 04/24/2002 11/21/2002 04/24/2002	Prudential Bache Prudential Bache LEHMAN SECURITIES MERRILL LYNCH		5,319,350 1,597,504 1,094,370 4,279,560	5,000,000.00 1,485,000.00 1,000,000.00 4,000,000.00	40,278 25,554 12,222

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
1748996	Bonds - States, Territories and Possessions - WA			X X X	12,290,784	11,485,000.00	78,054
1799999	Subtotal - Bonds - States, Territories and Possessions			X X X	68,500,654	65,890,000.00	265,702
25902F-AB-8	DOUGLAS CNTY GA 3% 9/1/03	05/29/2002	MERRILL LYNCH		1,139,288	1,125,000.00	1,688
2411996	Bonds - Political Subdivisions of States - GA			X X X	1,139,288	1,125,000.00	1,688
181008-AR-4	CLARK CNTY NEV POLL CTL VAR RATE	12/12/2002	AG EDWARDS		950,000	950,000.00	32
2429996	Bonds - Political Subdivisions of States - NV			X X X	950,000	950,000.00	32
407324-P2-2	HAMILTON CNTY TENN 5% 11/01/06	10/16/2002	FIDELITY CAPITAL MKTS		2,194,440	2,000,000.00	47,222
2443996	Bonds - Political Subdivisions of States - TN			X X X	2,194,440	2,000,000.00	47,222
349460-G5-8	FORT WORTH TX SD 5% 2/15/06	03/20/2002	FIDELITY CAPITAL MKTS		2,197,944	2,100,000.00	11,667
414003-2A-0	HARRIS COUNTY TX VAR RATE	02/06/2002	LEHMAN SECURITIES		6,500,000	6,500,000.00	1,113
2444996	Bonds - Political Subdivisions of States - TX			X X X	8,697,944	8,600,000.00	12,780
2499999	Subtotal - Bonds - Political Subdivisions of States			X X X	12,981,672	12,675,000.00	61,722
040649-GJ-8	ARIZONA ST TRANSN BRD 5% 7/1/05	10/17/2002	US Bank		2,140,080	2,000,000.00	30,833
3103996	Bonds - Special Revenue and Special Assessment Obligations - AZ			X X X	2,140,080	2,000,000.00	30,833
196454-AW-2	COLORADO DEPT TRANS REV 6% 6/15/11	10/09/2002	MERRILL LYNCH		3,589,980	3,000,000.00	60,000
3106996	Bonds - Special Revenue and Special Assessment Obligations - CO			X X X	3,589,980	3,000,000.00	60,000
485424-HM-0	KANSAS ST DEPT TRANSN 5% 9/1/05	10/09/2002	SALOMON SMITH BARNEY		3,797,045	3,500,000.00	
3117996	Bonds - Special Revenue and Special Assessment Obligations - KS			X X X	3,797,045	3,500,000.00	
491513-4E-4	KENTUCKY ST PPTY&BLDG 5.5% 9/1/11	10/08/2002	Ubs Warburg		3,488,940	3,000,000.00	18,333
3118996	Bonds - Special Revenue and Special Assessment Obligations - KY			X X X	3,488,940	3,000,000.00	18,333
59455R-C6-1	MICHIGAN ST 5% 10/01/06	08/09/2002	JP MORGAN		3,091,775	2,830,000.00	8,254
3123996	Bonds - Special Revenue and Special Assessment Obligations - MI			X X X	3,091,775	2,830,000.00	8,254
639683-3D-1	Nebraska Pub Pwr Dist Rev	03/15/2002	LEGG MASON		1,571,350	1,495,000.00	17,224

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SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
3128996	Bonds - Special Revenue and Special Assessment Obligations - NE			X X X	1,571,350	1,495,000.00	17,224
67755A-VK-6	OHIO ST BLDG AUTH 5.5% 4/1/12	12/04/2002	FIDELITY CAPITAL MKTS		1,681,005	1,500,000.00	14,667
3136996	Bonds - Special Revenue and Special Assessment Obligations - OH			X X X	1,681,005	1,500,000.00	14,667
882762-BU-0	TEXAS ST TPK AUTH 5% 6/1/08	11/07/2002	VARIOUS		5,457,430	5,000,000.00	50,833
3144996	Bonds - Special Revenue and Special Assessment Obligations - TX			X X X	5,457,430	5,000,000.00	50,833
927790-AV-7	VIRGINIA COMWLTH TRANS 4% 10/1/04	10/08/2002	MERRILL LYNCH		5,222,050	5,000,000.00	7,778
3147996	Bonds - Special Revenue and Special Assessment Obligations - VA			X X X	5,222,050	5,000,000.00	7,778
977092-CV-5	WISCONSIN ST CLN WTR 5.75% 6/1/12	10/03/2002	FIDELITY CAPITAL MKTS		2,599,870	2,360,000.00	47,872
3150996	Bonds - Special Revenue and Special Assessment Obligations - WI			X X X	2,599,870	2,360,000.00	47,872
3199999	Subtotal - Bonds - Special Revenue and Special Assessment Obligations			X X X	32,639,525	29,685,000.00	255,794
001957-BB-4	AT&T CORP 6.5% 11/15/06	08/23/2002	DAIN RAUSCHER		1,224,625	1,300,000.00	23,761
06406H-AS-8	BANK OF NY INC 3.9% 9/1/07	08/21/2002	BNY CAPITAL MKTS		4,980,600	5,000,000.00	
20029P-AF-6	COMCAST CABLE 8.375% 05/01/07	07/09/2002	MERRILL LYNCH		503,660	500,000.00	8,259
302289-AQ-6	EXXON CAPITAL CORP 6% 7/1/05	03/01/2002	Chase Securities		5,287,250	5,000,000.00	54,167
369622-CB-9	GENERAL ELEC CAP CRP 8.3% 9/20/09	04/12/2002	MERRILL LYNCH		5,680,550	5,000,000.00	31,125
370334-AR-5	GENERAL MILLS INC 5.125% 2/15/07	02/20/2002	DEUTSCH		3,989,327	4,000,000.00	740
459745-FA-8	INT'L LEASE FIN CORP 5.625% 6/1/07	05/28/2002	McDonald & Company		3,144,358	3,145,000.00	561
494368-AV-5	KIMBERLY-CLARK 4.5% 7/30/05	03/14/2002	SALOMON SMITH BARNEY		3,393,812	3,400,000.00	
90390M-AP-5	USA ED INC MTN 5.625% 4/10/07	12/19/2002	DEUTSCH		6,996,025	6,500,000.00	72,969
931142-BE-2	WAL-MART STORES 6.875% 08/10/09	10/04/2002	Ubs Warburg		3,502,620	3,000,000.00	33,802
94975C-AK-3	WELLS FARGO FIN'L 4.875% 6/12/07	09/12/2002	First Boston Corporation		2,091,120	2,000,000.00	25,729
4599999	Subtotal - Bonds - Industrial and Miscellaneous			X X X	40,793,947	38,845,000.00	251,113
6099997	Subtotal - Bonds - Part 3			X X X	401,766,603	380,963,448.19	3,197,133
6099998	Subtotal - Bonds - Summary for Columns 7, 8 and 17 of Part 5			X X X	112,536,385	110,639,510.88	846,385
6099999	Subtotal - Bonds			X X X	514,302,988	491,602,959.07	4,043,518
037833-10-0	APPLE COMPUTER INC	12/03/2002	INSTINET	35,000.000	533,824		
09248U-84-1	BLACKROCK MUNI-CASH FUND	12/02/2002	Undefined	90,482,459.620	90,482,460		
126413-40-0	ABN AMRO / CHICAGO CAPITAL MMF	12/31/2002	The Chicago Trust Company	21,915,629.180	21,915,629		
299920-30-6	EVERGREEN INST'L MUNI MMKT #496	12/31/2002	EVERGREEN	70,350,192.400	70,350,192		
367626-10-8	GATEWAY INC	11/26/2002	INSTINET	75,000.000	266,923		

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SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
457750-10-7	Instinet Group Inc.	12/16/2002	Freidman	40,000.000	149,980		
530129-10-5	LIBERATE TECHNOLOGIES INC	11/22/2002	INSTINET	207,799.000	449,809		
595112-10-3	MICRON	11/14/2002	VARIOUS	115,000.000	1,617,056		
620076-10-9	MOTOROLA INC COM	12/13/2002	INSTINET	32,300.000	311,569		
64352D-10-1	NEW CENTURY FINANCIAL CORP	07/11/2002	INSTINET	145,300.000	3,785,461		
675746-10-1	OCWEN FINL CORP	12/20/2002	INSTINET	158,700.000	440,306		
830879-10-2	SKYWEST INC	11/22/2002	INSTINET	20,200.000	309,896		
866810-10-4	SUN MICROSYSTEMS INC	11/14/2002	INSTINET	135,000.000	1,038,173		
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/30/2002	BNY Western Trust	4,684,421.840	4,684,422		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous			X X X	196,335,700	X X X	
316326-10-7	FIDELITY NATIONAL FINANCIAL INC	09/30/2002	MORGAN STANLEY	834,600.000	24,498,179		
6999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates			X X X	24,498,179	X X X	
7099997	Subtotal - Common Stock - Part 3			X X X	220,833,879	X X X	
7099998	Subtotal - Common Stock - Summary for Columns 8 and 17 of Part 5			X X X	467,124,108	X X X	
7099999	Subtotal - Common Stock			X X X	687,957,987	X X X	
7199999	Subtotal - Preferred Stock and Common Stock			X X X	687,957,987	X X X	
7299999	Total Bonds, Preferred Stock and Common Stock			X X X	1,202,260,975	X X X	4,043,518

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SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
3128GQ-3K-5	FHLMC POOL #E88002	12/15/2002	PRINCIPAL RECEIPT		1,781,970	1,781,969.83	1,812,597	1,781,970	(30,628)					34,451	
3128GT-AG-0	FHLMC POOL #E89907	12/15/2002	PRINCIPAL RECEIPT		908,242	908,241.50	923,852	908,242	(15,610)					19,903	
3128GU-KX-9	FHLMC POOL #E90310	12/15/2002	PRINCIPAL RECEIPT		168,818	168,818.35	177,312	168,818	(8,494)						
31294K-E3-5	FHLMC POOL #E01054	12/15/2002	PRINCIPAL RECEIPT		1,149,707	1,149,706.80	1,150,066	1,149,707	(359)					35,974	
3133M9-FE-7	FHLB 6.0% 8/15/2002	08/15/2002	MATURITY		7,000,000	7,000,000.00	7,156,030	7,000,000	(77,544)					420,000	
3133MA-C2-3	FHLB 6.5% 11/15/06	09/30/2002	FIRST TENNESSEE		5,667,600	5,000,000.00	5,278,000	5,215,235	(34,228)			452,365	452,365	287,083	
3133ME-HL-8	FHLB 4.875% 4/16/2004	08/22/2002	Spear Leeds		12,512,400	12,000,000.00	12,030,240	12,018,135	(6,683)			494,265	494,265	498,875	
3133ME-U6-6	FHLB 5.375% 5/15/06	09/30/2002	SALOMON SMITH BARNEY		7,603,820	7,000,000.00	7,041,930	7,032,606	(5,993)			571,214	571,214	332,354	
3134A3-4Q-6	FHLMC 7.0% 7/15/2005	09/30/2002	FIRST TENNESSEE		13,470,120	12,000,000.00	12,814,970	12,569,187	(138,863)			900,933	900,933	1,022,000	
3134A3-5B-8	FHLMC 6.625% 8/15/02	08/15/2002	MATURITY		4,000,000	4,000,000.00	4,097,240	4,000,000	(43,410)					265,000	
31359M-EK-5	FNMA 5.25% 1/15/09	09/30/2002	SALOMON SMITH BARNEY		13,054,680	12,000,000.00	11,687,990	11,730,753	26,066			1,323,927	1,323,927	766,500	
31359M-HA-4	FNMA 5% 2/14/03	11/13/2002	MORGAN STANLEY		5,045,900	5,000,000.00	5,050,812	5,007,892	(26,260)			38,008	38,008	311,111	
31371K-MJ-7	FNMA POOL #254261	12/26/2002	PRINCIPAL RECEIPT		1,000,767	1,000,767.20	1,019,688	1,000,767	(18,921)					35,097	
31384W-H3-7	FNMA POOL #535850	12/26/2002	PRINCIPAL RECEIPT		467,402	467,402.41	487,121	467,402	(19,719)					2,337	
31390L-2C-9	FNMA POOL #649771	12/26/2002	PRINCIPAL RECEIPT		204,529	204,528.82	208,076	204,529	(3,547)					3,786	
912827-2L-5	U.S. TREASURY 6.25 % 02/28/02	02/28/2002	MATURITY		5,000,000	5,000,000.00	5,150,391	5,000,000	(7,696)					156,250	
912827-3E-0	U.S. TREASURY 6.125% 8/15/07	09/30/2002	DEUTSCH		13,873,594	12,000,000.00	12,744,219	12,608,939	(81,170)			1,264,655	1,264,655	832,867	
912827-3Z-3	U.S. TREASURY 5.5% 02/28/2003	02/28/2002	MERRILL LYNCH		258,154	250,000.00	256,543	254,146	(654)			4,008	4,008	6,912	
912827-5S-7	U.S. TREASURY 5.875% 11/15/2004	09/30/2002	GOLDMAN SACHS		13,012,969	12,000,000.00	12,491,721	12,308,904	(101,414)			704,065	704,065	622,622	
912827-6P-2	U.S. TREASURY 5.625% 11/30/2002	02/08/2002	First Boston Corporation		12,340,313	12,000,000.00	12,237,578	12,127,194	(16,037)			213,119	213,119	135,371	
912827-V8-2	U.S. TREASURY 5.875% 11/15/05	03/15/2002	First Boston Corporation		5,444,969	5,200,000.00	5,448,859	5,415,770	(10,842)			29,199	29,199	103,802	
0399999	Subtotal - Bonds - U.S. Governments				123,965,954	116,131,434.91	119,265,235	117,970,196	(622,006)			5,995,758	5,995,758	5,892,295	X X X
459050-BM-1	World Bank Colts Med Term Note	12/20/2002	SCOTT & STINGFELLOW		2,641,780	2,000,000.00	2,007,880	2,004,961	(172)			636,819	636,819	216,278	
1099999	Subtotal - Bonds - All Other Governments				2,641,780	2,000,000.00	2,007,880	2,004,961	(172)			636,819	636,819	216,278	X X X
462590-BW-9	Iowa Student Ln Liquidity Corp Rev	06/01/2002	CALLED @ 102.0000000		3,060,000	3,000,000.00	3,199,140	3,047,882	(10,698)			12,118	12,118	159,188	
1716996	Bonds - States, Territories and Possessions - IA				3,060,000	3,000,000.00	3,199,140	3,047,882	(10,698)			12,118	12,118	159,188	X X X
546415-JS-0	Louisiana State GO	12/17/2002	FIDELITY CAPITAL MKTS		3,142,650	3,000,000.00	3,106,080	3,026,350	(18,148)			116,300	116,300	177,083	
1719996	Bonds - States, Territories and Possessions - LA				3,142,650	3,000,000.00	3,106,080	3,026,350	(18,148)			116,300	116,300	177,083	X X X
604128-ZS-0	Minnesota State Go	11/01/2002	MATURITY		2,000,000	2,000,000.00	2,041,280	2,000,000	(6,044)					100,000	
1724996	Bonds - States, Territories and Possessions - MN				2,000,000	2,000,000.00	2,041,280	2,000,000	(6,044)					100,000	X X X
180846-V2-0	Clark County Nevada	03/19/2002	LOOP CAPITAL		4,878,450	4,500,000.00	4,751,685	4,738,163	(1,761)			140,287	140,287	86,025	

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SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
1729996	Bonds - States, Territories and Possessions - NV				4,878,450	4,500,000.00	4,751,685	4,738,163	(1,761)			140,287	140,287	86,025	X X X
646131-AV-4	NEW JERSEY ST TRAN 5.5% 02/01/2005	09/30/2002	LEHMAN SECURITIES		1,623,885	1,500,000.00	1,546,590	1,527,194	(8,087)			96,691	96,691	96,708	
1731996	Bonds - States, Territories and Possessions - NJ				1,623,885	1,500,000.00	1,546,590	1,527,194	(8,087)			96,691	96,691	96,708	X X X
882555-SV-8	Texas Muni Power Agency Prerefunded	09/01/2002	CALLED @ 100.0000000		1,975,000	1,975,000.00	2,054,909	1,975,000	(11,145)					113,563	
1744996	Bonds - States, Territories and Possessions - TX				1,975,000	1,975,000.00	2,054,909	1,975,000	(11,145)					113,563	X X X
917436-AJ-6	UTAH HSG CORP VAR RATE 1/1/33	02/06/2002	LEHMAN SECURITIES		6,500,000	6,500,000.00	6,500,000	6,500,000						27,612	
917542-HS-4	Utah State GO	09/30/2002	Banc of America Securitie		5,784,736	5,195,000.00	5,559,429	5,403,647	(29,268)			381,090	381,090	326,131	
1745996	Bonds - States, Territories and Possessions - UT				12,284,736	11,695,000.00	12,059,429	11,903,647	(29,268)			381,090	381,090	353,743	X X X
939744-BX-5	WASHINGTON ST GO 5.60% 9/1/2004	12/17/2002	LEHMAN SECURITIES		3,202,650	3,000,000.00	3,162,090	3,058,546	(31,098)			144,104	144,104	218,867	
1748996	Bonds - States, Territories and Possessions - WA				3,202,650	3,000,000.00	3,162,090	3,058,546	(31,098)			144,104	144,104	218,867	X X X
977056-NG-1	Wisconsin State GO	02/08/2002	LOOP CAPITAL		3,180,120	3,000,000.00	3,148,440	3,072,680	(2,152)			107,440	107,440	42,500	
977056-RG-7	Wisconsin State GO	09/30/2002	SALOMON SMITH BARNEY		5,572,300	5,000,000.00	5,261,550	5,158,267	(20,507)			414,033	414,033	230,556	
1750996	Bonds - States, Territories and Possessions - WI				8,752,420	8,000,000.00	8,409,990	8,230,947	(22,659)			521,473	521,473	273,056	X X X
1799999	Subtotal - Bonds - States, Territories and Possessions				40,919,791	38,670,000.00	40,331,193	39,507,729	(138,908)			1,412,063	1,412,063	1,578,233	X X X
718814-CS-3	Phoenix Arizona GO	09/30/2002	Banc of America Securitie		1,919,425	1,725,000.00	1,813,958	1,768,132	(7,732)			151,293	151,293	114,789	
718814-CT-1	Phoenix AZ GO	09/30/2002	Banc of America Securitie		5,086,665	4,500,000.00	4,880,970	4,722,468	(31,050)			364,197	364,197	305,100	
2403996	Bonds - Political Subdivisions of States - AZ				7,006,090	6,225,000.00	6,694,928	6,490,600	(38,782)			515,490	515,490	419,889	X X X
455254-CZ-3	INDIANAPOLIS IN 7.10% 01/15/2017	07/17/2002	LEHMAN SECURITIES		3,199,620	3,000,000.00	3,195,390	3,140,431	(20,487)			59,189	59,189	217,142	
2415996	Bonds - Political Subdivisions of States - IN				3,199,620	3,000,000.00	3,195,390	3,140,431	(20,487)			59,189	59,189	217,142	X X X
03588E-GP-2	Anne Arundel County MD	03/21/2002	SALOMON SMITH BARNEY		3,747,640	3,510,000.00	3,775,145	3,701,895	(5,659)			45,745	45,745	118,243	
2421996	Bonds - Political Subdivisions of States - MD				3,747,640	3,510,000.00	3,775,145	3,701,895	(5,659)			45,745	45,745	118,243	X X X
592013-N6-9	Metro Nashville Davidson Cty TN GO	09/30/2002	SALOMON SMITH BARNEY		3,366,750	3,000,000.00	3,114,360	3,079,499	(8,296)			287,251	287,251	132,500	
2443996	Bonds - Political Subdivisions of States - TN				3,366,750	3,000,000.00	3,114,360	3,079,499	(8,296)			287,251	287,251	132,500	X X X

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SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
234649-5L-1 414003-2A-0 915137-GD-9	Dallas County Texas GO HARRIS COUNTY TX VAR RATE UNIVERSITY TEX 5% 8/15/2004	09/30/2002 08/01/2002 12/17/2002	SALOMON SMITH BARNEY CALLED US Bank		3,372,930 300,000 4,910,462	3,000,000.00 300,000.00 4,645,000.00	3,111,390 300,000 4,711,052	3,081,748 300,000 4,674,992	(7,387) (16,332)			291,182 235,470	291,182 235,470	178,500 1,903 312,892	
2444996	Bonds - Political Subdivisions of States - TX				8,583,392	7,945,000.00	8,122,442	8,056,740	(23,719)			526,652	526,652	493,295	X X X
2499999	Subtotal - Bonds - Political Subdivisions of States				25,903,492	23,680,000.00	24,902,265	24,469,165	(96,943)			1,434,327	1,434,327	1,381,069	X X X
626207-BW-3	Municipal Elec Auth Georgia Rev	01/01/2002	MATURITY		2,000,000	2,000,000.00	2,035,100	2,000,000						50,000	
3111996	Bonds - Special Revenue and Special Assessment - GA				2,000,000	2,000,000.00	2,035,100	2,000,000						50,000	X X X
451187-BJ-6	Idaho Falls Electric Revenue	04/01/2002	CALLED @ 100.0000000		75,000	75,000.00	56,852	71,645	166			3,355	3,355	3,844	
3113996	Bonds - Special Revenue and Special Assessment - ID				75,000	75,000.00	56,852	71,645	166			3,355	3,355	3,844	X X X
451888-DL-2	IL Dev Fin Auth Pollution Ctr	06/12/2002	FIDELITY CAPITAL MKTS		4,980,850	4,750,000.00	4,765,865	4,759,501	(855)			221,349	221,349	113,789	
3114996	Bonds - Special Revenue and Special Assessment - IL				4,980,850	4,750,000.00	4,765,865	4,759,501	(855)			221,349	221,349	113,789	X X X
650013-JZ-9	NY St. Tollway Auth Hwy & Brd Rev	12/17/2002	SWISS AMERICAN		3,313,560	3,000,000.00	3,186,270	3,087,946	(23,337)			225,614	225,614	201,208	
3133996	Bonds - Special Revenue and Special Assessment - NY				3,313,560	3,000,000.00	3,186,270	3,087,946	(23,337)			225,614	225,614	201,208	X X X
017357-NR-1	Allegheny Cnty PA Sani Auth Rev	12/01/2002	MATURITY		1,740,000	1,740,000.00	1,807,390	1,740,000	(9,145)					93,090	
3139996	Bonds - Special Revenue and Special Assessment - PA				1,740,000	1,740,000.00	1,807,390	1,740,000	(9,145)					93,090	X X X
796253-HF-2	San Antonio Texas Electric & Gas	09/30/2002	First Albany		4,426,520	4,000,000.00	4,188,320	4,118,121	(14,458)			308,399	308,399	234,444	
3144996	Bonds - Special Revenue and Special Assessment - TX				4,426,520	4,000,000.00	4,188,320	4,118,121	(14,458)			308,399	308,399	234,444	X X X
3199999	Subtotal - Bonds - Special Revenue and Special Assessment				16,535,930	15,565,000.00	16,039,797	15,777,213	(47,629)			758,717	758,717	696,375	X X X
402550-BZ-9	GULF STATES UTIL	09/18/2002	McDonald & Company		1,600,320	1,500,000.00	1,568,325	1,537,926	(16,424)			62,394	62,394	121,000	
3899999	Subtotal - Bonds - Public Utilities				1,600,320	1,500,000.00	1,568,325	1,537,926	(16,424)			62,394	62,394	121,000	X X X
001957-AU-3	AT&T 5.625% 3/15/04	05/13/2002	Spear Leeds		946,250	1,000,000.00	1,025,000	1,019,568	(3,713)			(73,318)	(73,318)	37,656	
02378G-AF-1	American Airlines Deben Ser 93A6	10/08/2002	PRINCIPAL PMT		73,016	73,015.70	71,010	71,806	63			1,210	1,210	5,757	
044204-AC-9	Ashland Inc. 144A Senior Note	08/01/2002	Banc of America Securitie		3,158,880	3,000,000.00	3,002,250	3,001,530	(135)			157,350	157,350	193,781	
110122-AF-5	BRISTOL MYERS SQUIBB 4.75% 10/1/06	12/17/2002	BEAR STEARNS		3,119,370	3,000,000.00	2,978,535	2,982,718	3,891			136,652	136,652	174,479	
168894-AA-1	Chilgerner S.A. Yankee Note	08/06/2002	Ubs Warburg		870,000	1,500,000.00	1,441,875	1,471,326	4,305			(601,326)	(601,326)	115,250	

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SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identi- fication	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
197677-AF-4	Columbia Healthcare	03/04/2002	Spear Leeds		512,500	500,000.00	465,000	479,096	954			33,404	33,404	7,870	
23334Q-AA-9	DVI Receivables Corp. Ser 1997-2A	04/30/2002	VARIOUS		202,387	202,387.43	202,356	202,390	(1)			(2)	(2)	3,701	
26882P-AA-0	ERAC USA Finance Company	07/26/2002	GOLDMAN SACHS		1,225,043	1,175,000.00	1,201,898	1,182,972	(2,654)			42,071	42,071	74,857	
421924-AJ-0	Healthsouth Corporation Sr Note	03/15/2002	First Boston Corporation		2,996,250	3,000,000.00	2,999,652	2,999,842	22,882			(3,592)	(3,592)	54,427	
459745-EA-9	International Lease Fin Corp Note	08/01/2002	MATURITY		3,000,000	3,000,000.00	2,971,980	3,000,000	3,852					191,250	
482584-AL-3	K Mart Corporation	03/12/2002	VARIOUS		884,688	2,000,000.00	2,081,625	2,052,997	444,577			(1,168,310)	(1,168,310)		
527288-AK-0	Leucadia Natl Corp Sr Sub Note	07/30/2002	Jeffries & Co		2,550,000	2,500,000.00	2,559,780	2,532,438	(3,735)			17,562	17,562	156,953	
629527-AR-3	Nabisco Inc. Notes	06/15/2002	MATURITY		3,000,000	3,000,000.00	3,003,180	3,000,000	(223)					100,500	
637432-CQ-6	NATIONAL RURAL UTIL 6% 5/15/06	08/23/2002	LEHMAN SECURITIES		5,202,950	5,000,000.00	5,039,650	5,030,948	(4,706)			172,002	172,002	234,167	
653522-DH-2	Niagara Mohawk Power Sr Note	08/01/2002	Wachovia Securities		2,952,940	2,759,756.89	2,857,533	2,833,783	(12,187)			119,157	119,157	178,282	
718154-BQ-9	Philip Morris Debentures	01/15/2002	MATURITY		2,500,000	2,500,000.00	2,579,330	2,500,000	(504)					93,750	
80809#-10-1	Conning Asset Management Company	12/27/2002	VARIOUS		39,370	39,370.11	39,370	39,370						2,392	
882850-CT-5	Texas Utilities First Mtg Bond	07/26/2002	Spear Leeds		3,071,010	3,000,000.00	2,896,800	2,962,818	8,835			108,192	108,192	156,250	
902118-AQ-1	Tyco International Group	01/24/2002	GOLDMAN SACHS		2,477,623	2,425,000.00	2,416,464	2,423,110	193			54,513	54,513	66,688	
909214-BE-7	Unisys Corporation	08/07/2002	DEUTSCH		1,885,000	2,000,000.00	2,105,000	2,044,475	99,475			(159,475)	(159,475)	136,063	
909317-AY-5	UNITED AIR LINES 6.071% 03/01/2013	07/15/2002	VARIOUS		4,623,764	5,000,000.00	5,025,200	5,023,812	(800)			(400,048)	(400,048)	265,481	
98155K-AH-5	MCI WORLDCOM 6.4% 08/15/05	07/26/2002	First Boston Corporation		360,200	3,000,000.00	3,055,215	450,000	(2,581,742)			(89,800)	(89,800)	96,000	
MM1318-20-1	INT BK RECON & DEV 6 12/04/02	12/04/2002	MATURITY		1,000,000	1,000,000.00	1,037,100	1,000,000	(31,500)					60,000	
830505-AJ-2	SKANDINAVISKA ENSKILDA BENKEN	05/03/2002	Ubs Warburg		764,648	750,000.00	749,168	749,169				15,479	15,479	20,854	
4599999	Subtotal - Bonds - Industrial and Miscellaneous				47,415,889	51,424,530.13	51,804,971	49,054,168	(2,052,873)			(1,638,279)	(1,638,279)	2,426,408	X X X
6099997	Subtotal - Bonds - Part 4				258,983,156	248,970,965.04	255,919,666	250,321,358	(2,974,955)			8,661,799	8,661,799	12,311,658	X X X
6099998	Summary Item for Bonds, Columns 9 through 16 of Part 5				113,542,144	110,639,510.88	112,536,385	112,386,401	(149,983)			1,155,742	1,155,742	2,094,974	X X X
6099999	Subtotal - Bonds				372,525,300	359,610,475.92	368,456,051	362,707,759	(3,124,938)			9,817,541	9,817,541	14,406,632	X X X
873168-40-5	Texas Utilities Electric	07/26/2002	LEHMAN SECURITIES	37.000	3,792,500		3,700,000	3,700,000				92,500	92,500		133,940
6199999	Subtotal - Preferred Stock - Public Utilities				3,792,500	X X X	3,700,000	3,700,000				92,500	92,500	X X X	133,940
003714-87-0	ABN AMRO 6.075 Reser/Call Pfd	04/23/2002	GOLDMAN SACHS	3,000.000	3,108,000	1,000.00	3,075,210	3,022,626	(104,874)			85,374	85,374		45,563
6399999	Subtotal - Preferred Stock - Industrial and Miscellaneous				3,108,000	X X X	3,075,210	3,022,626	(104,874)			85,374	85,374	X X X	45,563
6599997	Subtotal - Preferred Stock - Part 4				6,900,500	X X X	6,775,210	6,722,626	(104,874)			177,874	177,874	X X X	179,503
6599999	Subtotal - Preferred Stock				6,900,500	X X X	6,775,210	6,722,626	(104,874)			177,874	177,874	X X X	179,503
318522-30-7	FIRST AMERICAN FINANCIAL	01/04/2002	STARR SECURITIES	41,000.000	765,446		819,859	819,859	51,519			(54,413)	(54,413)		2,870

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
514936-10-3	Landamerica Finl Group Inc.	02/28/2002	VARIOUS	45,600.000	1,347,920		1,362,493	1,362,493	53,773			(14,573)	(14,573)		2,280
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies						2,113,366	X X X	2,182,352	2,182,352		(68,986)	(68,986)	X X X	5,150
00184A-10-5	AOL TIME WARNER	08/19/2002	INSTINET	25,000.000	333,677		873,004	873,004	70,504			(539,326)	(539,326)		
09248U-84-1	BLACKROCK MUNI-CASH FUND	12/19/2002	Undefined	68,350,000.00	68,350,000		68,350,000	68,350,000							399,556
126413-40-0	ABN AMRO / CHICAGO CAPITAL MMF	12/31/2002	The Chicago Trust Company	14,823,387.45	14,823,387		14,823,387	14,823,387							3,474
268648-10-2	EMC CORP MASS	01/02/2002	VARIOUS	75,000.000	1,088,102		1,019,650	1,019,650	11,650			68,452	68,452		
313400-30-1	FREDDIE MAC	01/02/2002	INSTINET	45,000.000	2,940,476		2,968,018	2,968,018	25,018			(27,541)	(27,541)		
313586-10-9	FED NATL MTG ASSN	01/02/2002	INSTINET	10,000.000	791,188		791,863	791,863	(3,137)			(675)	(675)		
457750-10-7	Instinet Group Inc.	12/27/2002	VARIOUS	161,200.000	1,198,827		1,408,310	1,408,310	(140,554)			(209,483)	(209,483)		17,800
620076-10-9	MOTOROLA INC COM	12/18/2002	INSTINET	20,400.000	187,509		196,780	196,780				(9,271)	(9,271)		
718154-10-7	PHILIP MORRIS	01/02/2002	INSTINET	17,500.000	816,627		805,100	805,100	2,725			11,527	11,527		24,650
866810-10-4	SUN MICROSYSTEMS INC	01/08/2002	INSTINET	75,000.000	1,035,794		1,034,273	1,034,273	111,773			1,522	1,522		
94975H-44-5	WELLS FARGO INVESTMENT CASH MMF	12/31/2002	WELLS FARGO	1,365,754.510	1,365,755		1,365,755	1,365,755							6,839
6899999	Subtotal - Common Stock - Industrial and Miscellaneous						92,931,342	X X X	93,636,140	93,636,140		(704,795)	(704,795)	X X X	452,319
69659@-10-7	Palm Beach Joint Title Plant	12/31/2002	Various	1.000			84,987		84,987			(84,987)	(84,987)		
87317*-10-5	TYS Title Service	12/31/2002	TYS Title Services Inc.	120.000			9,991		9,991			(9,991)	(9,991)		
51802#-10-9	LaSalle County Title Company	01/01/2002	internal transfer	1.000			8,000	58,213	(58,213)						
6999999	Subtotal - Common Stock - Parent, Subsidiaries, and Affiliates							X X X	102,978	58,213		(94,978)	(94,978)	X X X	
7099997	Subtotal - Common Stock - Part 4						95,044,708	X X X	95,921,470	95,876,705		(868,759)	(868,759)	X X X	457,469
7099998	Summary Item for Common Stock Columns 9 through 16 of Part 5						463,438,657	X X X	467,124,108	464,313,364		(874,700)	(874,700)	X X X	385,090
7099999	Subtotal - Common Stock						558,483,365	X X X	563,045,578	560,190,069		(1,743,459)	(1,743,459)	X X X	842,559
7199999	Subtotal - Preferred and Common Stocks						565,383,865	X X X	569,820,788	566,912,695		(1,565,585)	(1,565,585)	X X X	1,022,062
7299999	Total Bonds, Preferred and Common Stocks						937,909,165	X X X	938,276,839	929,620,454		8,251,956	8,251,956	14,406,632	1,022,062

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SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identi- fication	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
31283K-D9-6	FHLMC POOL #0G11028	04/12/2002	VARIOUS	06/15/2002	VARIOUS	7,899,909.940	8,228,703	8,219,681	8,192,252	(36,451)			27,429	27,429	125,601	23,216
31283K-GT-9	FHLMC POOL #G11110	04/12/2002	GOLDMAN SACHS	06/15/2002	VARIOUS	4,999,999.880	5,210,547	5,207,714	5,191,942	(18,605)			15,772	15,772	72,332	14,583
3128GH-JW-2	FHLMC POOL #E81177	01/10/2002	BEAR STEARNS	06/15/2002	VARIOUS	999,900.330	1,037,709	1,031,848	1,026,039	(11,670)			5,809	5,809	28,143	3,111
3128GH-K7-5	FHLMC POOL #E81218	01/10/2002	BEAR STEARNS	06/15/2002	VARIOUS	999,900.000	1,037,709	1,030,967	1,025,303	(12,406)			5,664	5,664	26,711	3,111
3128GH-MT-5	FHLMC POOL #E81270	01/10/2002	BEAR STEARNS	06/15/2002	VARIOUS	999,900.070	1,037,709	1,033,514	1,027,369	(10,340)			6,145	6,145	28,221	3,111
3128GP-BL-6	FHLMC POOL #E86343	01/10/2002	BEAR STEARNS	06/15/2002	VARIOUS	999,900.310	1,037,709	1,043,131	1,035,387	(2,322)			7,744	7,744	31,791	3,111
31359M-NF-6	FNMA 4.75% 6/18/07	06/19/2002	SALOMON SMITH BARNEY	09/30/2002	MORGAN STANLEY	7,000,000.000	6,995,350	7,230,300	6,995,586	236			234,714	234,714	96,979	528
31385J-5K-0	FNMA POOL #546350	03/15/2002	SALOMON SMITH BARNEY	06/25/2002	VARIOUS	1,880,001.850	1,945,508	1,952,973	1,934,158	(11,350)			18,815	18,815	35,681	6,946
31386Q-DU-2	FNMA POOL #569915	03/15/2002	SALOMON SMITH BARNEY	06/25/2002	VARIOUS	3,119,998.500	3,228,711	3,250,680	3,216,991	(11,720)			33,688	33,688	61,777	11,527
912810-FJ-2	U.S. TREASURY 6.125% 8/15/29	07/15/2002	MERRILL LYNCH	07/16/2002	DEUTSCH	5,000,000.000	5,458,594	5,355,859	5,458,573	(21)			(102,714)	(102,714)	128,591	127,745
912810-FM-5	U.S. TREASURY 6.25% 5/15/30	07/15/2002	DEUTSCH	07/16/2002	DEUTSCH	5,000,000.000	5,564,453	5,454,492	5,564,429	(24)			(109,937)	(109,937)	53,499	52,649
912810-FP-8	U.S. TREASURY 5.375% 2/15/31	07/15/2002	VARIOUS	07/16/2002	DEUTSCH	10,000,000.000	10,082,422	9,881,250	10,082,418	(3)			(201,168)	(201,168)	225,691	224,206
912827-6N-7	U.S. TREASURY 5.75% 11/15/05	03/26/2002	SALOMON SMITH BARNEY	12/17/2002	GOLDMAN SACHS	5,000,000.000	5,206,250	5,476,758	5,167,688	(38,562)			309,070	309,070	313,709	104,834
0399999	Subtotal - Bonds - U. S. Governments					53,899,510.88	56,071,374	56,169,167	55,918,135	(153,238)			251,031	251,031	1,228,726	578,678
459056-QK-6	INT'L BANK RECON & DEV	03/12/2002	BT ALEX BROWN	09/06/2002	FIRST TENNESSEE	5,000,000.000	4,889,700	5,221,208	4,900,302	10,602			320,906	320,906	209,635	101,476
1099999	Subtotal - Bonds - All Other Government					5,000,000.000	4,889,700	5,221,208	4,900,302	10,602			320,906	320,906	209,635	101,476
20774L-BN-4	CONNECTICUT ST VAR RT 7/1/33	09/17/2002	LEHMAN SECURITIES	12/17/2002	LEHMAN SECURITIES	5,000,000.000	5,000,000	5,000,000	5,000,000						18,836	2,212
1707996	Bonds - States, Territories and Possessions - CT					5,000,000.000	5,000,000	5,000,000	5,000,000						18,836	2,212
246317-AV-3	DELAWARE RIV & BAY AUTH DEL VAR	11/05/2002	SALOMON SMITH BARNEY	12/05/2002	SALOMON SMITH BARNE	1,300,000.000	1,300,000	1,300,000	1,300,000						1,820	249
1708996	Bonds - States, Territories and Possessions - DE					1,300,000.000	1,300,000	1,300,000	1,300,000						1,820	249
746507-AF-9	PUTNAM COUNTY FL 1.85% 12/15/09	06/11/2002	LEHMAN SECURITIES	12/16/2002	LEHMAN SECURITIES	2,000,000.000	2,000,000	2,000,000	2,000,000						20,000	
1710996	Bonds - States, Territories and Possessions - FL					2,000,000.000	2,000,000	2,000,000	2,000,000						20,000	
452245-BQ-5	ILLINOIS ST VAR RATE 1/01/10	09/23/2002	SALOMON SMITH BARNEY	12/05/2002	SALOMON SMITH BARNE	600,000.000	600,000	600,000	600,000						3,658	1,794
1714996	Bonds - States, Territories and Possessions - IL					600,000.000	600,000	600,000	600,000						3,658	1,794
57585K-SW-9	MASSACHUSETTS ST HEALTH VAR RT	10/03/2002	LEHMAN SECURITIES	11/19/2002	LEHMAN SECURITIES	6,400,000.000	6,400,000	6,400,000	6,400,000						13,151	561
1722996	Bonds - States, Territories and Possessions - MA					6,400,000.000	6,400,000	6,400,000	6,400,000						13,151	561
60635R-A7-2	MISSOURI HLTH & ED VAR RT 6/1/31	08/22/2002	AG EDWARDS	08/28/2002	AG EDWARDS	4,400,000.000	4,400,000	4,400,000	4,400,000						1,440	477
60635R-A8-0	MISSOURI ST HLTH ED VAR RT 6/1/31	08/22/2002	AG EDWARDS	08/28/2002	AG EDWARDS	1,800,000.000	1,800,000	1,800,000	1,800,000						548	137

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
606907-AS-2 606907-AT-0	MISSOURI ENV IMP VAR RT 9/1/33 MISSOURI ST ENV IMP VAR RT 9/1/33	08/22/2002 08/22/2002	AG EDWARDS AG EDWARDS	08/28/2002 08/28/2002	AG EDWARDS AG EDWARDS	2,200,000.000 1,200,000.000	2,200,000 1,200,000	2,200,000 1,200,000	2,200,000 1,200,000						1,733 945	1,238 675
1726996	Bonds - States, Territories and Possessions - MO					9,600,000.000	9,600,000	9,600,000	9,600,000						4,666	2,527
657903-DK-3	NORTH CAROLINA EDL FACS VAR RT	10/03/2002	LEHMAN SECURITIES	12/05/2002	LEHMAN SECURITIES	5,000,000.000	5,000,000	5,000,000	5,000,000						18,071	5,347
1734996	Bonds - States, Territories and Possessions - NC					5,000,000.000	5,000,000	5,000,000	5,000,000						18,071	5,347
1799999	Subtotal - Bonds - States, Territories and Possessions					29,900,000.00	29,900,000	29,900,000	29,900,000						80,202	12,690
969078-LH-5	WILL CNTY IL SD 0% 11/1/04	03/26/2002	HUTCH SHOCK	04/05/2002	HUTCH SHOCK	2,840,000.000	2,606,722	2,615,100	2,608,785	2,063			6,315	6,315		
2414996	Bonds - Political Subdivisions of States - IL					2,840,000.000	2,606,722	2,615,100	2,608,785	2,063			6,315	6,315		
2499999	Subtotal - Bonds - Political Subdivisions of States					2,840,000.000	2,606,722	2,615,100	2,608,785	2,063			6,315	6,315		
3199999	Subtotal - Bonds - Special Revenue and Special Assessment															
110122-AF-5 125577-AM-8 205887-AZ-5 375766-AG-7 375766-AH-5	BRISTOL MYERS SQUIBB 4.75% 10/1/06 CIT GROUP INC 6.5% 2/7/06 CONAGRA FOODS INC 6% 9/15/06 GILLETTE CO 4% 6/30/05 GILLETTE CO 4% 6/30/05	03/20/2002 10/02/2002 01/30/2002 03/06/2002 08/22/2002	BEAR STEARNS MORGAN STANLEY First Boston Corporation LEHMAN SECURITIES EXCHANGE / MERGER	12/17/2002 10/23/2002 12/17/2002 08/22/2002 09/30/2002	BEAR STEARNS MORGAN STANLEY MORGAN STANLEY EXCHANGE / MERGER LEHMAN SECURITIES	2,000,000.000 1,000,000.000 4,000,000.000 6,000,000.000 6,000,000.000	1,951,460 1,030,040 4,100,320 5,992,920 5,993,849	2,079,580 972,660 4,339,960 5,993,849 6,250,620	1,958,619 1,029,564 4,083,083 5,993,849 5,994,064	7,159 (476) (17,237) 929 215			120,961 (56,904) 256,877 256,556	120,961 (56,904) 256,877 256,556	117,119 14,625 306,667 76,000 62,000	46,708 10,833 96,000
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					19,000,000.00	19,068,589	19,636,669	19,059,179	(9,410)			577,490	577,490	576,411	153,541
6099998	Subtotal Bonds					110,639,510.8	112,536,385	113,542,144	112,386,401	(149,983)			1,155,742	1,155,742	2,094,974	846,385
458140-10-0	INTEL CORP	07/16/2002	INSTINET	07/17/2002	INSTINET	25,000.000	460,438	489,188	460,438				28,750	28,750		
6799999	Subtotal - Common Stock - Banks, Trust and Insurance Companies (Unaffiliated)					X X X	460,438	489,188	460,438				28,750	28,750		
001765-10-6 00184A-10-5 007903-10-7 023135-10-6 035128-20-6 038222-10-5 060505-10-4 067901-10-8 111621-10-8 126413-40-0	AMR CORP AOL TIME WARNER ADVANCED MICRO DEVICES AMAZON.COM ANGLO GOLD LIMITED APPLIED MATERIAL INC BANK OF AMERICA CORP BARRICK GOLD CORP BROCADE COMMUNICATION SYS INC ABN AMRO / CHICAGO CAPITAL MMF	09/05/2002 07/24/2002 11/20/2002 01/18/2002 06/10/2002 06/05/2002 01/14/2002 06/12/2002 05/16/2002 12/18/2002	INSTINET VARIOUS LEHMAN SECURITIES INSTINET INSTINET INSTINET INSTINET INSTINET INSTINET The Chicago Trust Company	10/22/2002 08/21/2002 11/25/2002 01/22/2002 07/10/2002 06/10/2002 01/22/2002 07/11/2002 06/10/2002 12/24/2002	INSTINET INSTINET INSTINET INSTINET INSTINET INSTINET INSTINET INSTINET INSTINET The Chicago Trust Compan	74,500.000 98,500.000 20,000.000 50,000.000 22,500.000 25,000.000 45,000.000 3,500.000 20,000.000 126,245,098.3	692,678 1,923,622 115,600 496,865 647,462 559,500 2,742,920 70,172 463,766 126,245,098	598,057 1,369,342 152,603 632,865 643,287 516,784 2,777,745 65,343 404,426 126,245,098	692,678 1,923,622 115,600 496,865 647,462 559,500 2,742,920 70,172 463,766 126,245,098			(94,621) (554,279) 37,003 136,000 (4,175) (42,716) 34,825 (4,828) (59,340)	(94,621) (554,279) 37,003 136,000 (4,175) (42,716) 34,825 (4,828) (59,340)		180,319	

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SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
CUSIP Identification	Description	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
931142-10-3	WAL-MART STORES INC	11/20/2002	VARIOUS	12/02/2002	VARIOUS	86,500.000	4,700,998	4,793,701	4,700,998				92,703	92,703		
939322-10-3	WASHINGTON MUTUAL	01/15/2002	INSTINET	01/18/2002	INSTINET	25,000.000	836,910	849,595	836,910				12,685	12,685		
94975H-44-5	WELLS FARGO INVESTMENT CASH MM	12/15/2002	VARIOUS	12/20/2002	WELLS FARGO	248,771,260.9	248,771,261	248,771,261	248,771,261						83,481	
Y2573F-10-2	FLEXTRONICS INT'L LTD	02/08/2002	INSTINET	03/07/2002	INSTINET	35,000.000	745,180	672,746	745,180				(72,434)	(72,434)		
6899999	Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)					X X X	466,663,670	462,949,469	463,852,926	(2,810,743)			(903,450)	(903,450)	385,090	
7099998	Total Common Stock					X X X	467,124,108	463,438,657	464,313,364	(2,810,743)			(874,700)	(874,700)	385,090	
7199999	Subtotal Stocks					X X X	467,124,108	463,438,657	464,313,364	(2,810,743)			(874,700)	(874,700)	385,090	
7299999	Total Bonds, Preferred and Common Stock					X X X	579,660,493	576,980,801	576,699,765	(2,960,726)			281,042	281,042	2,480,064	846,385

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

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/ Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
							8 Number of Shares	9 % of Outstanding
900001-05-8	Alexander Title Agency Inc.		8(3)(b)(ii)(B)	No			1,000,000	100.000
0799999	Subtotal - Preferred Stock - Other Affiliates						X X X	X X X
0899999	Subtotal - Preferred Stocks						X X X	X X X
01461*-10-0	Alexander Title Agency Inc		8(3)(b)(ii)(B)	No			112,000	100.000
02301@-10-0	Amarillo Data Inc.		8(3)(b)(ii)(B)	No		20,479	500,000	33.300
07130#-10-4	Baton Rouge Title Company Inc.		8(3)(b)(ii)(B)	No		1,501,228	1,000,000	100.000
14911#-10-5	CATCO Incorporated		8(3)(b)(ii)(B)	No		1,193,840	500,000	50.000
16819#-10-3	Chicago Title Co Of Alameda Cnty		8(3)(b)(ii)(B)	No		222,079	200,000	100.000
16819@-10-5	Chicago Title Ins Co - PR	50954	8(3)(b)(ii)(A)	No		679,582	1,240,000	100.000
16821@-10-1	Chicago Title Company		8(3)(b)(ii)(B)	Yes	13,770,374	61,083,588	60,470,000	100.000
16822#-10-8	Chicago Title Of Colorado Inc.		8(3)(b)(ii)(C)	No		1,033,993	1,000,000	100.000
22527@-10-6	Creative Land Services Inc.		8(3)(b)(ii)(B)	No		72,082	100,000	100.000
23520#-10-9	Dallas Seven Index Inc.		8(3)(b)(ii)(B)	No			20,000	14.300
24334#-10-3	Decatur Title Company		8(3)(b)(ii)(B)	No		125,956	1,000	60.000
33717@-10-3	Chicago Title of the Florida Keys Inc.		8(3)(b)(ii)(B)	No			850,000	85.000
36174*-10-4	Greater Illinois Title		8(3)(b)(ii)(B)	No			100,000	100.000
47888*-10-8	The Johnson Cnty Title Co. Inc.		8(3)(b)(ii)(B)	No		114,932	100,000	100.000
51802#-10-9	LaSalle County Title Company		8(3)(b)(ii)(B)	No			1,000	80.000
52602@-10-1	Lender's Posting & Publishing Co.		8(3)(b)(ii)(B)	No		251,318	1,000,000	100.000
58081*-10-0	McHenry County Title Company		8(3)(b)(ii)(B)	No		252,482	20,000	100.000
58207#-10-5	McLean County Title Company		8(3)(b)(ii)(B)	No		3,196,923	100,000	100.000
75589#-10-7	Real Estate Index Inc.		8(3)(b)(ii)(B)	No		1,738,749	100,000	100.000
78440@-10-2	S-K-L-D Incorporated Class B		8(3)(b)(ii)(B)	No		659,285	1,186,000	12.900
81736*-10-1	Sentry Service Systems Inc.		8(3)(b)(ii)(B)	No		207,450	992,000	100.000
84988*-10-0	Spring Service Corporation		8(3)(b)(ii)(B)	No		1,268,373	3,000,000	100.000
87262@-10-8	TPO Inc.		8(3)(b)(ii)(B)	No		3,300,664	20,000,000	100.000
88835@-10-4	Title & Trust Company		8(3)(b)(ii)(B)	No		307,830	730,000	100.000
88835#-10-2	TITLE DATA INC		8(3)(b)(ii)(B)	No		68,038	100,000	5.600
900003-01-3	Harbor Holdings Company		8(3)(b)(ii)(B)	No			5,000,000	5.000
35953#109	Fuentes & Kreisler Title Company		8(3)(b)(ii)(B)	No		131,240	100,000	100.000
30160#109	Executive Title Company		8(3)(b)(ii)(B)	No		2,263,379	100,000	100.000
980028-00-5	Chicago Title of Michigan		8(3)(b)(ii)(C)	Yes	8,917,187	11,105,501	100,000	50.000
66783#100	Northwest Title Agency		8(3)(b)(ii)(B)	No		1,823,538	100,000	100.000
46456@100	Island Title		8(3)(b)(ii)(B)	No		5,568,668	100,000	100.000
16822@100	Chicago Title Accomodator		8(3)(b)(ii)(B)	No		339,839	100,000	100.000
98871#-10-6	Yuma Title And Trust Company		8(3)(b)(ii)(B)	No		989,142	177,723,000	100.000
86815#-10-0	Superior Data Services		8(3)(b)(ii)(B)	No		194,755	500,000	50.000
316326-10-7	Fidelity National Financial		8(3)(b)(i)	No		27,399,918	834,600,000	0.009
1599999	Subtotal - Common Stock - Other Affiliates				22,687,561	127,114,851	X X X	X X X
1699999	Subtotal - Common Stocks				22,687,561	127,114,851	X X X	X X X
1799999	Totals - Preferred and Common Stocks				22,687,561	127,114,851	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: \$ 213,016,543
 2. Total amount of intangible assets nonadmitted \$ 53,285,416

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	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
900003-31-0	Spring Service Texas Inc.	Spring Service Corporation		1,000,000	100.000
0299999	Subtotal - Common Stocks			XXX	XXX
0399999	Totals - Preferred and Common Stocks			XXX	XXX

SCHEDULE DA - PART 1

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

1 CUSIP Identi- fication	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest	
				5 Rate Of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	14 Gross Amount Received				
36959J-N3-3	GEN ELEC CAP CORP CP 1/3/03	12/30/2002	MERRILL LYNCH		MATR	01/03/2003	99,987			100,000	99,987	4			1PE	1.566	
3999999	Subtotal - Industrial and Miscellaneous - Issuer Obligations							99,987			100,000	99,987	4			X X X	X X X
4599999	Subtotal - Industrial and Miscellaneous (Unaffiliated)							99,987			100,000	99,987	4			X X X	X X X
5499999	Subtotal - Bonds - Issuer Obligations							99,987			100,000	99,987	4			X X X	X X X
6099999	Subtotal - Bonds							99,987			100,000	99,987	4			X X X	X X X
09248U-61-9	BLACKROCK TEMPORARY INV FUND	08/23/2001	PROVIDENT INST'L FUNDS			01/01/2003									1		
09248U-64-3	BLACKROCK TEMP CASH	12/30/2002	Undefined			01/01/2003	14,498,035				14,498,035				1		
172958-10-0	CITI INST'L LIQUID RESERVES CL A	12/31/2002	SALOMON SMITH BARNEY			01/01/2003	11,031,985				11,031,985				1		
60934N-62-5	FEDERATED #851 MMKT FUND	08/14/2001	DEUTSCH			01/01/2003									1		
7899999	Subtotal - Class One Money Market Mutual Funds							25,530,020			X X X	25,530,020				X X X	X X X
8099999	Totals							25,630,007	(a)		X X X	25,630,007	4			X X X	X X X

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

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

SCHEDULE DM

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

	1	2	3
	Statement (Admitted) Value	Fair Value (a)	Excess of Statement over Fair Value (-), or Fair Value Over Statement (+)
1. Bonds	586,415,659	601,571,689	15,156,030
2. Preferred Stocks	6,975,625	7,075,625	100,000
3. Totals	593,391,284	608,647,314	15,256,030

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

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

SCHEDULE E - PART 1 - CASH

1 Depository	2 Rate of Interest	3 Amount of Interest Received During Year	4 Amount of Interest Accrued December 31 of Current Year	5 Balance	6 *
OPEN DEPOSITORIES					
BANK OF AMERICA Chicago IL				6,122,267	
Premier Community Bank Tampa FL				3,146,065	
Chase Bank of Texas Houston TX				2,062,356	
Chase Bank Houston TX				1,834,041	
Citibank New York NY				1,602,010	
CANADIAN IMPERIAL BANK Chicago IL				1,575,953	
Bank of America Seattle WA				1,282,397	
Bank of America Los Angeles CA				825,114	
Bank of America Concord CA				810,669	
Wells Fargo Bank Phoenix AZ				706,815	
Key Bank Ohio				578,449	
Bank One Wisconsin				318,470	
Mercantile Bank Edwardsville				309,440	
Chase Bank of Texas Austin TX				287,009	
First Third Bank Grand Rapids MI				275,438	
PNC Bank PGHTINPA				247,895	
NationsBank Dallas TX				245,764	
NationsBank NBU-Washington DC				223,932	
National City Bank Peoria				219,905	
Bank of America Vancouver WA				217,311	
Wachovia Bank Atlanta GA				209,741	
Bank One Springfield IL				199,721	
Bank of America Tacoma WA				180,884	
Central Bank Jefferson MI				178,928	
Sun Trust Bank Atlanta GA				167,448	
Wachovia Bank Greensboro NC				116,937	
Amarillo National Bank Amarillo TX	1.600	5,918		500,000	
Business Bank of California Hemet CA	2.130	899		100,000	
Cole Taylor Bank Chicago IL	1.600	2,682		100,000	
First California Bank Ventura CA	1.880			100,000	
Marine Bank Scottsdale AZ	1.490	2,144		200,000	
Royal Trust Bank Quebec Canada				752,488	
0199998 Deposits in 61 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X	3,098		(1,702,155)	X X X
0199999 Totals-Open Depositories	X X X	14,741		23,995,292	X X X
SUSPENDED DEPOSITORIES					
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.	X X X				X X X
0299999 Totals - Suspended Depositories	X X X				X X X
0399999 Total Cash on Deposit	X X X	14,741		23,995,292	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	1,351,021	X X X
0599999 Total Cash	X X X	14,741		25,346,313	X X X

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

1. January	4,913,192	4. April	15,415,894	7. July	17,224,354	10. October	22,626,827
2. February	6,936,046	5. May	14,508,325	8. August	17,266,013	11. November	20,540,276
3. March	14,376,133	6. June	19,710,525	9. September	22,610,609	12. December	25,346,311

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
	B	912827-V8-2	U.S. TREASURY	5.875%	11/15/05	AMSOUTH - RSD by Insu Code 27-3-12 Montgomery AL		60,000	60,699	66,544
AL99999		ALABAMA						60,000	60,699	66,544
	B	912827-V8-2	U.S. TREASURY	5.875%	11/15/05	BNT Western Trust (AZ Pledged) - RSD by Ins Code 20-1563 Los Angeles CA		55,000	54,684	60,998
AZ99999		ARIZONA						55,000	54,684	60,998
	B	912827-V8-2	U.S. TREASURY	5.875%	11/15/05	Regions Bank - Rsd by Ins Code 26-63-206 Little Rock AR		110,000	111,281	121,997
AR99999		ARKANSAS						110,000	111,281	121,997
	B	135087-WN-0	Canadian Government	5.25%	9/01/03	Royal Trust Canada - RSD for Qualification	Toronto Canada	334,516	334,732	339,834
	B	135087-WN-0	Canadian Government	5.25%	9/01/03	Royal Trust Canada - RSD for Qualification	Toronto Canada	424,531	421,541	431,282
	B	135087-WN-0	Canadian Government	5.25%	9/01/03	Royal Trust Canada - RSD for Qualification	Toronto Canada	148,828	148,495	151,195
	B	135087-WN-0	Canadian Government	5.25%	9/01/03	Royal Trust Canada - RSD for Qualification	Toronto Canada	430,769	428,548	437,618
	B	135087-WN-0	Canadian Government	5.25%	9/01/03	Royal Trust Canada - RSD for Qualification	Toronto Canada	257,295	261,467	261,386
	B	135087-WN-0	Canadian Government	5.25%	9/01/03	Royal Trust Canada - RSD for Qualification	Toronto Canada	470,691	475,865	478,175
	B	135087-WN-0	Canadian Government	5.25%	9/01/03	Royal Trust Canada - RSD for Qualification	Toronto Canada	491,268	495,329	499,079
	B	135087-WN-0	Canadian Government	5.25%	9/01/03	Trust Generalk du Canada - RSD for Qualification	Montreal Canada	38,475	38,318	39,087
	C	LAURENTIAN BANK CD				RBC Dominion Securities - RSD for Qualification		40,795	40,795	40,795
CN99999		CANADA						2,637,168	2,645,090	2,678,451
	B	912827-V8-2	U.S. TREASURY	5.875%	11/15/05	Wachovia (State of Georgia) - RSD by Ins Code 33-3-8 Winston Salem NC		30,000	30,349	33,272
GA99999		GEORGIA						30,000	30,349	33,272
	B	912827-V8-2	U.S. TREASURY	5.875%	11/15/05	Hancock (Louisiana) - RSD by Ins Code 22:1021 Baton Rouge LA		20,000	20,064	22,181
LA99999		LOUISIANA						20,000	20,064	22,181
	B	912827-V8-2	U.S. TREASURY	5.875%	11/15/05	Wells Fargo Bank - RSD by Ins Code 59A-5-18 Santa FE NM		125,000	125,400	138,633
NM99999		NEW MEXICO						125,000	125,400	138,633
	B	912827-V8-2	U.S. TREASURY	5.875%	11/15/05	Wachovia (State of North Carolina) - RSD by Ins Code 58-5-10 Winston-Salem NC		60,000	60,699	66,544
NC99999		NORTH CAROLINA						60,000	60,699	66,544
	B	912827-V8-2	U.S. TREASURY	5.875%	11/15/05	National City Trust - Ohio - RSD by Ins Code 3953.06 Cleveland OH		250,000	250,800	277,266
OH99999		OHIO						250,000	250,800	277,266

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.

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
OR99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	US Bank of Oregon - RSD by Ins Code 731.624 Portland OR	110,000	111,281	121,997
	C	KEY BANK CD	Key Bank - RSD for Qualification Portland OR	25,000	25,000	25,000
		OREGON		135,000	136,281	146,997
PR99999	B	912827-3Z-3 U.S. TREASURY 5.5% 02/28/2003	Citibank Puerto Rico - RSD by Ins Code T.26 S313 San Juan Puerto Rico	500,000	499,927	503,438
		PUERTO RICO		500,000	499,927	503,438
SD99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	Wells Fargo Bank SD - RSD by Ins Code 58-6-36 Minneapolis MN	125,000	126,455	138,633
		SOUTH DAKOTA		125,000	126,455	138,633
XX99999		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		4,107,168	4,121,729	4,254,954
E 2 5 . 1	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	Wells Fargo Bank AK Juneau AK	100,000	100,320	110,906
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	CITIBANK (California) New York NY	1,505,000	1,522,524	1,669,139
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	CITIBANK (California) New York NY	1,745,000	1,734,960	1,935,314
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	Fleet (CT) Boston MA	100,000	100,320	110,906
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	First Union National Bank (FL) Charlotte NC	125,000	125,400	138,633
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	Harris Bank (Illinois) Chicago IL	600,000	601,920	665,438
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	Commerce Bank Topeka KS	60,000	60,192	66,544
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	Central Bank Jefferson City MO	1,220,000	1,223,903	1,353,056
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	Mellon Bank Harrisburg PA	100,000	100,320	110,906
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	Chase Manhattan Bank - Virgin Islands St. Thomas USVI	100,000	100,320	110,906
	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05	US Bank of Washington Portland OR	200,000	200,640	221,813
	ZZ99999		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		5,855,000	5,870,819
9999999		Totals		9,962,168	9,992,548	10,748,515

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