

## ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	540,194,700		540,194,700	500,384,634
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	36,034,207		36,034,207	22,502,946
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	578,843		578,843	879,067
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	6,448,118		6,448,118	6,589,678
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,070,404		1,070,404	1,098,490
4.3 Properties held for sale (less \$ 0 encumbrances)	100,000		100,000	189,325
5. Cash (\$ 4,992,293, Schedule E-Part 1), cash equivalents (\$ 0				
Schedule E-Part 2) and short-term investments (\$ 15,118,336, Schedule DA)	20,110,629		20,110,629	17,948,011
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	604,536,901		604,536,901	549,592,151
11. Title plants less \$ 0 charged off (for Title insurers only)	11,726,177	3,138,337	8,587,840	8,818,141
12. Investment income due and accrued	8,237,255		8,237,255	7,267,849
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	26,591,981	2,585,099	24,006,882	24,101,871
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	531,739		531,739	
16.2 Net deferred tax asset	29,088,422	22,977,792	6,110,630	6,297,189
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	1,726,334		1,726,334	1,336,296
19. Furniture and equipment, including health care delivery assets (\$ 0 )				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	620,875		620,875	1,519,320
22. Health care (\$ 0 ) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	28,969,374	28,969,374		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	712,029,058	57,670,602	654,358,456	598,932,817
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	712,029,058	57,670,602	654,358,456	598,932,817

DETAILS OF WRITE-INS				
0901. Prepaid Surety Bond				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)				
2301. Goodwill	3,350,755	3,350,755		
2302. Other Assets				
2303. Prepaid Expenses	25,618,619	25,618,619		
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	28,969,374	28,969,374		

<b>LIABILITIES, SURPLUS AND OTHER FUNDS</b>	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	59,904,588	43,893,206
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	359,070,326	345,422,271
3. Aggregate of other reserves required by law	70,000	70,000
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	1,275,997	1,169,455
6. Other expenses (excluding taxes, licenses and fees)	15,605,818	11,143,107
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,278,457	3,010,124
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	9,573,374	3,563,967
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	1,675,756	1,790,105
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	132,938	144,618
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	10,960,113	5,449,658
19. Payable for securities		
20. Aggregate write-ins for other liabilities	19,120,912	17,034,428
21. Total liabilities (Lines 1 through 20)	481,668,279	432,690,939
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	4,526,532	3,681,982
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	90,024,788	90,024,788
28. Unassigned funds (surplus)	78,232,811	72,629,062
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0 )	93,954	93,954
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)	172,690,177	166,241,878
31. Totals (Page 2, Line 26, Col. 3)	654,358,456	598,932,817

<b>DETAILS OF WRITE-INS</b>		
0301. Special surplus funds	70,000	70,000
0302. Other Reserves		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)	70,000	70,000
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Reinsurance Ceded Payable	13,950,415	12,115,966
2098. Summary of remaining write-ins for Line 20 from overflow page	5,170,497	4,918,462
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	19,120,912	17,034,428
2201. Plant Revaluation		
2202. Surplus arising from Increase in Book Value of Title Plants		
2203. Mineral Interest-Assigned Value		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501. Treasury Stock Repurchase Agent		
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)		

<b>OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME</b>		1	2
		Current Year	Prior Year
<b>OPERATING INCOME</b>			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		954,158,584	927,580,354
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		6,677,030	7,749,776
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		24,562,214	27,213,988
2. Aggregate write-ins for other operating income		122,883	255,182
3. Total Operating Income (Lines 1 through 2)		985,520,711	962,799,300
<b>DEDUCT:</b>			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		60,066,700	41,386,109
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		890,707,434	873,559,734
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions		950,774,134	914,945,843
8. Net operating gain or (loss) (Lines 3 minus 7)		34,746,577	47,853,457
<b>INVESTMENT INCOME</b>			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		26,178,614	25,376,061
10. Net realized capital gains (losses) less capital gains tax of \$ 228,406 (Exhibit of Capital Gains (Losses))		424,181	3,436,286
11. Net investment gain (loss) (Lines 9 + 10)		26,602,795	28,812,347
<b>OTHER INCOME</b>			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		61,349,372	76,665,804
14. Federal and foreign income taxes incurred		18,004,299	24,901,432
15. Net income (Lines 13 minus 14)		43,345,073	51,764,372
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		166,241,878	142,115,376
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
17. Net income (from Line 15)		43,345,073	51,764,372
18. Net unrealized capital gains or losses		(2,876,542)	(475,125)
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income tax		(1,090,757)	(158,274)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		2,831,118	1,324,721
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			
26. Capital Changes:			
26.1 Paid in			1,670,808
26.2 Transferred from surplus (Stock Dividend)		844,550	
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)		(844,550)	
27.3 Transferred from capital			
28. Dividends to stockholders		(36,000,000)	(30,000,000)
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		239,407	
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		6,448,299	24,126,502
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		172,690,177	166,241,878

<b>DETAILS OF WRITE-INS</b>			
0201. Other Title Fees and Service Charges			
0202. Agency Income			
0203. Software Income			
0298. Summary of remaining write-ins for Line 2 from overflow page		122,883	255,182
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		122,883	255,182
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins for Line 6 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)			
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. Prior period Tax Adjustment			
3002. Correction of error in presentation of change in non admitted DTA			
3003. Adjustment		239,407	
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		239,407	

## OPERATIONS AND INVESTMENT EXHIBIT

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

	1  Direct Operations	Agency Operations		4  Current Year Total (Cols. 1 + 2 + 3)	5  Prior Year Total
		2  Non-Affiliated Agency Operations	3  Affiliated Agency Operations		
1. Direct premiums written	20,197,966	745,860,822	197,124,965	963,183,753	938,234,026
2. Escrow and settlement service charges	6,677,030	X X X	X X X	6,677,030	7,749,776
3. Other title fees and service charges (Part 1C, Line 5)	24,562,214	X X X	X X X	24,562,214	27,213,988
4. Totals (Lines 1 + 2 + 3)	51,437,210	745,860,822	197,124,965	994,422,997	973,197,790

### PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	963,183,753	938,234,026
1.2 Assumed	26,933,065	27,202,550
1.3 Ceded	22,310,179	23,882,675
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	967,806,639	941,553,901
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	345,422,271	331,448,724
2.2 Additions during the current year	74,230,557	70,946,790
2.3 Withdrawals during the current year	60,582,502	56,973,243
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	359,070,326	345,422,271
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	954,158,584	927,580,354

### PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	859,125	1,717,943
2. Searches and abstracts	7,601,826	9,512,314
3. Surveys		
4. Aggregate write-ins for service charges	16,101,263	15,983,731
5. Totals	24,562,214	27,213,988

DETAILS OF WRITE-INS		
	1 Current Year	2 Prior Year
0401. Other Income/Services	15,988,987	15,843,569
0402. Miscellaneous Fees	112,276	140,162
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	16,101,263	15,983,731

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

	1  Direct Operations	Agency Operations		4  Total Current Year (Cols. 1+2+3)	5  Total Prior Year
		2  Non-Affiliated Agency Operations	3  Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	1,440,238	35,474,963	3,423,117	40,338,318	33,188,701
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage		1,331,984	1,609,510	2,941,494	2,414,572
3. Total (Line 1 plus Line 2)	1,440,238	36,806,947	5,032,627	43,279,812	35,603,273
4. Deduct: Recovered during year from reinsurance		1,331,984	1,609,510	2,941,494	2,414,572
5. Net payments (Line 3 minus Line 4)	1,440,238	35,474,963	3,423,117	40,338,318	33,188,701
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	1,491,509	53,302,809	5,110,270	59,904,588	43,893,206
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	997,634	38,810,691	4,084,881	43,893,206	39,706,198
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	1,934,113	49,967,081	4,448,506	56,349,700	37,375,709
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	96,000	2,765,680	855,320	3,717,000	4,010,400
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	2,030,113	52,732,761	5,303,826	60,066,700	41,386,109

**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)	1,491,509	53,302,809	5,110,270	59,904,588	43,893,206
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		1,832,579	3,573,914	5,406,493	5,757,169
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		1,832,579	3,573,914	5,406,493	5,757,169
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	1,491,509	53,302,809	5,110,270	59,904,588	43,893,206
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	5,414,000	142,672,780	22,180,337	170,267,117	169,323,832
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		4,043,182	15,896,036	19,939,218	20,489,492
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		4,043,182	15,896,036	19,939,218	20,489,492
4.4 Net incurred but not reported	5,414,000	142,672,780	22,180,337	170,267,117	169,323,832
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	24,321,765	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	254,493,470	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	359,070,326	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	70,000	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	18,196,797	25,246,561	1,395,880	44,839,238	1,546,000		100,091	46,485,329	46,766,091
1.2 Employee relations and welfare	6,499,764	8,916,875	1,199,859	16,616,498	322,580		24,300	16,963,378	20,663,559
1.3 Payroll taxes	1,516,901	1,828,947	116,634	3,462,482	108,220		7,006	3,577,708	3,703,355
1.4 Other personnel costs									
1.5 Total personnel costs	26,213,462	35,992,383	2,712,373	64,918,218	1,976,800		131,397	67,026,415	71,133,005
2. Amounts paid to or retained by title agents		589,899,101	170,823,268	760,722,369				760,722,369	742,395,751
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	10,448,202	1,446,441		11,894,643				11,894,643	12,466,546
3.2 Surveys			296	296				296	
3.3 Other									
4. Advertising	57,394	128,942	9,168	195,504				195,504	286,175
5. Boards, bureaus and associations	87,533	570,317	75,042	732,892	7,520		922	741,334	724,833
6. Title plant rent and maintenance	831,415	425,351	105,014	1,361,780				1,361,780	1,281,659
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	(53,925)	1,059,181	(43,787)	961,469				961,469	251,113
9. Marketing and promotional expenses	642,408	3,332,937	151,303	4,126,648				4,126,648	4,047,215
10. Insurance	452,800	920,936	104,536	1,478,272				1,478,272	1,629,978
11. Directors' fees	12,615	55,293	25,267	93,175				93,175	104,223
12. Travel and travel items	892,461	2,855,327	181,521	3,929,309	129,362		6,306	4,064,977	4,047,468
13. Rent and rent items	1,635,353	3,694,263	427,541	5,757,157	79,081		6,143	5,842,381	6,026,465
14. Equipment	750,042	1,015,483	129,859	1,895,384	13,621		1,100	1,910,105	2,162,584
15. Cost or depreciation of EDP equipment and software	672,689	1,115,300	185,096	1,973,085	11,157		14,245	1,998,487	2,040,267
16. Printing, stationery, books and periodicals	507,696	1,016,797	36,632	1,561,125	46,197		2,691	1,610,013	1,779,054
17. Postage, telephone, messengers and express	1,178,988	1,105,127	47,679	2,331,794	25,649		3,327	2,360,770	2,277,500
18. Legal and auditing	427,884	1,468,115	481,589	2,377,588				2,377,588	1,669,559
19. Totals (Lines 1.5 to 18)	44,757,017	646,101,294	175,452,397	866,310,708	2,289,387		166,131	868,766,226	854,323,395
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	425,695	15,290,328	2,600,147	18,316,170				18,316,170	16,004,959
20.2 Insurance department licenses and fees	32,028	581,122	80,687	693,837				693,837	597,607
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	132,975	274,336	1,601	408,912				408,912	499,819
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	590,698	16,145,786	2,682,435	19,418,919				19,418,919	17,102,385
21. Real estate expenses							559,717	559,717	488,481
22. Real estate taxes	4,155	59,861		64,016			108,606	172,622	276,755
23. Aggregate write-ins for miscellaneous expenses	1,293,960	1,865,671	1,754,160	4,913,791	1,427,613		257,017	6,598,421	6,513,317
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	46,645,830	664,172,612	179,888,992	890,707,434	3,717,000		1,091,471 (a)	895,515,905	878,704,333
25. Less unpaid expenses - current year	9,026,637	11,508,312	625,323	21,160,272				21,160,272	15,322,686
26. Add unpaid expenses - prior year	7,643,909	7,138,403	540,374	15,322,686				15,322,686	18,165,005
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	45,263,102	659,802,703	179,804,043	884,869,848	3,717,000		1,091,471	889,678,319	881,546,652
<b>DETAILS OF WRITE-INS</b>									
2301. Miscellaneous/Other Expenses	18,745	481,824	1,452,272	1,952,841	1,363,000		166,765	3,482,606	3,508,374
2302. Amortization of Intangibles									
2303. Charitable Contributions	1,650	20,451		22,101				22,101	24,291
2398. Summary of remaining write-ins for Line 23 from overflow page	1,273,565	1,363,396	301,888	2,938,849	64,613		90,252	3,093,714	2,980,652
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,293,960	1,865,671	1,754,160	4,913,791	1,427,613		257,017	6,598,421	6,513,317

(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 1B, Line 3, Col. 1)	23,564,772	734,746,533	195,847,279	954,158,584		954,158,584	927,580,354
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	6,677,030			6,677,030		6,677,030	7,749,776
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	24,562,214			24,562,214		24,562,214	27,213,988
2. Aggregate write-ins for other operating income	122,883			122,883		122,883	255,182
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	54,926,899	734,746,533	195,847,279	985,520,711		985,520,711	962,799,300
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	2,030,113	52,732,761	5,303,826	60,066,700		60,066,700	41,386,109
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	46,645,830	664,172,612	179,888,992	890,707,434		890,707,434	873,559,734
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	48,675,943	716,905,373	185,192,818	950,774,134		950,774,134	914,945,843
8. Net operating gain or (loss) (Lines 3 minus 7)	6,250,956	17,841,160	10,654,461	34,746,577		34,746,577	47,853,457
<b>DETAILS OF WRITE-INS</b>							
0201. Service Contract Fees							
0202. Miscellaneous Other Income	122,883			122,883		122,883	255,182
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)	122,883			122,883		122,883	255,182
0601.							
0602.							
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)							

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 1,697,668	1,613,813
1.1 Bonds exempt from U.S. tax	(a) 5,870,178	6,581,265
1.2 Other bonds (unaffiliated)	(a) 14,969,916	15,009,251
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	260,122	584,701
2.21 Common stocks of affiliates	2,358,150	1,408,150
3. Mortgage loans	(c) 28,834	29,103
4. Real estate	(d) 1,021,868	1,021,868
5. Contract loans	10,024	36,287
6. Cash, cash equivalents and short-term investments	(e) 1,266,253	1,284,825
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	232,763	232,763
10. Total gross investment income	27,715,776	27,802,026
11. Investment expenses		(g) 1,369,807
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 653
14. Depreciation on real estate and other invested assets		(i) 252,952
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		1,623,412
17. Net investment income (Line 10 minus Line 16)		26,178,614
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous Investment Income		
0902. Lease Income	145,354	145,354
0903. Promissory Notes		
0998. Summary of remaining write-ins for Line 9 from overflow page	87,409	87,409
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	232,763	232,763
1501. Miscellaneous		
1502. Accretion of Bonds		
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 \$ 512,122 accrual of discount less \$ 3,421,131 amortization of premium and less \$ 999,226 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 836,598 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 \$ 191,130 depreciation on real estate and \$ 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
1. U.S. Government bonds				
1.1 Bonds exempt from U.S. tax	243			243
1.2 Other bonds (unaffiliated)	514,200	(165,341)	(172,541)	176,318
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)				
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	311,161		1,309,284	1,620,445
2.21 Common stocks of affiliates			(3,803,993)	(3,803,993)
3. Mortgage loans				
4. Real estate				
5. Contract loans				
6. Cash, cash equivalents and short-term investments				
7. Derivative instruments				
8. Other invested assets				
9. Aggregate write-ins for capital gains (losses)	(7,676)			(7,676)
10. Total capital gains (losses)	817,928	(165,341)	(2,667,250)	(2,014,663)

<b>DETAILS OF WRITE-INS</b>				
0901. Title Plants				
0902. Sale of Title Plant				
0903. Adjustment to Prior Year Disposition of Other Assets				
0998. Summary of remaining write-ins for Line 9 from overflow page	(7,676)			(7,676)
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(7,676)			(7,676)

**EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants ( for Title insurers only )	3,138,337	5,911,216	2,772,879
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	2,585,099	3,138,893	553,794
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	22,977,792	24,091,280	1,113,488
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivable from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	28,969,374	27,360,331	(1,609,043)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	57,670,602	60,501,720	2,831,118
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	57,670,602	60,501,720	2,831,118

<b>DETAILS OF WRITE-INS</b>			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301. Goodwill	3,350,755	3,350,755	
2302. Other Assets			
2303. Prepaid Expenses	25,618,619	24,009,576	(1,609,043)
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	28,969,374	27,360,331	(1,609,043)

### FIVE-YEAR HISTORICAL DATA

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

	1 2005	2 2004	3 2003	4 2002	5 2001
<b>Source of Direct Title Premiums Written (Part 1A)</b>					
1. Direct operations (Part 1A, Line 1, Col. 1)	20,197,966	25,799,954	29,671,016	19,923,331	15,534,602
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	745,860,822	717,029,052	733,478,534	516,674,532	376,087,898
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	197,124,965	195,405,020	225,578,826	190,238,468	157,948,047
4. Total	963,183,753	938,234,026	988,728,376	726,836,331	549,570,547
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	954,158,584	927,580,354	946,237,121	703,034,810	527,261,699
6. Escrow and settlement service charges (Part 1A, Line 2)	6,677,030	7,749,776	11,940,417	5,274,311	4,727,430
7. Title examinations (Part 1C, Line 1)	859,125	1,717,943	2,511,994	2,103,938	2,082,051
8. Searches and abstracts (Part 1C, Line 2)	7,601,826	9,512,314	11,340,675	9,811,477	8,992,775
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	16,101,263	15,983,731	19,100,051	16,114,651	11,200,861
11. Aggregate write-ins for other operating income (Page 4, Line 2)	122,883	255,182	104,471	148,887	98,337
12. Total operating income (Page 4, Line 3)	985,520,711	962,799,300	991,234,729	736,488,074	554,363,153
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	34,746,577	47,853,457	41,474,462	23,400,986	11,867,548
14. Net investment gain or (loss) (Line 11)	26,602,795	28,812,347	21,615,727	21,120,858	20,212,637
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	18,004,299	24,901,432	20,296,002	12,811,521	8,754,209
17. Net income (Line 15)	43,345,073	51,764,372	42,794,187	31,710,323	23,325,976
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	24,006,882	24,101,871	29,686,817	22,083,601	18,725,870
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	654,358,456	598,932,817	565,333,188	484,677,669	430,183,645
20. Known claims reserve (Page 3, Line 1)	59,904,588	43,893,206	39,706,198	28,674,633	23,240,237
21. Statutory premium reserve (Page 3, Line 2)	359,070,326	345,422,271	331,448,724	286,003,767	259,776,202
22. Total liabilities (Page 3, Line 21)	481,668,279	432,690,939	421,957,469	359,361,025	313,622,212
23. Capital paid up (Page 3, Lines 23 + 24)	4,526,532	3,681,982	3,681,982	3,681,982	3,681,982
24. Surplus as regards policyholders (Page 3, Line 30)	172,690,177	166,241,878	143,375,719	125,316,644	116,561,433
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)</b>					
(Item divided by Page 2, Line 10, Col. 3) x 100.0					
25. Bonds (Line 1)	89.3	91.0	89.8	89.3	88.6
26. Stocks (Lines 2.1 & 2.2)	6.0	4.1	5.5	6.2	6.0
27. Mortgage loans on real estate (Line 3.1 and 3.2)	0.1	0.2	0.2	0.3	0.4
28. Real estate (Lines 4.1, 4.2 & 4.3)	1.3	1.4	1.6	1.9	2.0
29. Cash, cash equivalents and short-term investments (Line 5)	3.3	3.3	2.9	2.3	3.0
30. Contract loans (Line 6)				X X X	X X X
31. Other invested assets (Line 7)					
32. Receivable for securities (Line 8)					
33. Aggregate write-ins for invested assets (Line 9)				X X X	X X X
34. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
35. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
36. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
37. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)		731,149			
38. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
39. Affiliated mortgage loans on real estate					
40. All other affiliated					
41. Total of above Lines 35 to 40		731,149			
42. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 41 above divided by Page 3, Line 30, Col. 1 x 100.0)		0.4			

**FIVE-YEAR HISTORICAL DATA**  
(Continued)

	1 2005	2 2004	3 2003	4 2002	5 2001
<b>Capital and Surplus Accounts</b> (Page 4)					
43. Net unrealized capital gains or (losses) (Line 18)	(2,876,542)	(475,125)	5,242,860	(319,028)	2,087,563
44. Change in nonadmitted assets (Line 21)	2,831,118	1,324,721	(7,633,255)	(33,844,129)	(2,445,652)
45. Dividends to stockholders (Line 28)	(36,000,000)	(30,000,000)	(20,000,000)	(13,000,000)	(16,625,000)
46. Change in surplus as regards policyholders for the year (Line 31)	6,208,892	24,126,502	19,555,979	8,112,143	9,618,827
<b>Losses Paid and Incurred</b> (Part 2A)					
47. Net payments (Line 5, Col. 4)	40,338,318	33,188,701	27,903,097	28,589,553	19,069,108
48. Losses and allocated LAE incurred (Line 8, Col. 4)	56,349,700	37,375,709	38,934,662	34,023,949	22,358,767
49. Unallocated LAE incurred (Line 9, Col. 4)	3,717,000	4,010,400	4,194,000	3,782,000	3,512,000
50. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	60,066,700	41,386,109	43,128,662	37,805,949	25,870,767
<b>Operating Expenses to Total Operating Income</b> (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
51. Personnel costs (Part 3, Line 1.5, Col. 4)	6.6	7.1	6.7	7.1	7.8
52. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	77.2	77.1	78.4	78.0	78.2
53. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	6.6	6.5	6.4	6.6	7.2
54. Total (Lines 51 to 53)	90.4	90.7	91.5	91.7	93.2
<b>Operating Percentages</b> (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
55. Losses and loss adjustment expenses incurred (Line 4)	6.1	4.3	4.4	5.1	4.7
56. Operating expenses incurred (Line 5)	90.4	90.7	91.5	91.7	93.2
57. Aggregate write-ins for other operating deductions (Line 6)					
58. Total operating deductions (Line 7)	96.5	95.0	95.9	96.8	97.9
59. Net operating gain or (loss) (Line 8)	3.5	5.0	4.1	3.2	2.1
<b>Other Percentages</b> (Line item divided by Part 1B, Line 1.4)					
60. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	6.2	4.4	4.3	5.2	4.7
61. Operating expenses incurred to net premiums written (Page 4, Line 5)	92.0	92.8	91.4	92.6	93.7

**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	4,081,964	811,519	325,458	804,106	4,414,835	201,673	23,699	23,699	128,463	15,154	15,154
2. 1996	99,554	323,854	98,602	12,999	97,705	337,750	7,949	779	779	6,460	734	734
3. 1997	102,161	355,581	115,135	16,299	114,120	372,895	10,468	2,629	2,629	7,258	1,518	1,518
4. 1998	141,891	480,558	167,935	24,982	166,903	506,572	17,981	2,291	2,291	9,597	1,417	1,417
5. 1999	163,072	516,658	156,040	21,851	155,065	539,484	12,678	1,780	1,780	7,365	570	570
6. 2000	133,556	437,236	127,619	19,289	126,622	457,522	16,392	4,107	4,107	9,235	1,780	1,780
7. 2001	152,356	549,571	169,241	27,004	168,014	577,802	11,505	1,887	1,887	6,510	1,346	1,346
8. 2002	222,719	726,836	208,927	33,304	207,523	761,544	10,453	1,011	1,011	7,114	342	342
9. 2003	304,913	988,728	246,515	44,893	244,799	1,035,337	14,066	1,833	1,833	9,221	293	293
10. 2004	309,640	938,234	233,668	34,965	231,492	975,375	6,485	580	580	3,222	173	173
11. 2005	310,480	963,184	215,855	31,240	212,296	997,983	2,358	461	461	3,350	136	136
12. Totals	X X X	10,362,404	2,551,056	592,284	2,528,645	10,977,099	312,008	41,057	41,057	197,795	23,463	23,463

	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	14,558	29,292	359,428	20,912	3,033	187	187	6,137	822	822	960
2. 1996	566	2,803	17,212	1,177	927	73	73	1,682	103	103	221
3. 1997	182	3,332	21,058	1,298	979	6	6	2,333	272	272	327
4. 1998	249	3,593	31,171	1,524	1,510	85	85	4,849	383	383	654
5. 1999	27	2,966	23,009	1,501	3,281	96	96	6,604	366	366	843
6. 2000	95	3,550	29,177	1,518	4,302	1,061	1,061	8,742	1,280	1,280	1,318
7. 2001		3,182	21,197	1,379	4,989	1,114	1,114	10,002	1,576	1,576	1,525
8. 2002	340	2,818	20,385	1,344	5,655	187	187	17,862	2,198	2,198	2,578
9. 2003		2,868	26,155	1,630	13,670	576	576	26,327	2,906	2,906	3,709
10. 2004		1,652	11,359	881	12,128	841	841	35,491	3,793	3,793	4,958
11. 2005		667	6,375	283	9,431	1,180	1,180	50,238	6,240	6,240	7,229
12. Total	16,017	56,723	566,526	33,447	59,905	5,406	5,406	170,267	19,939	19,939	24,322

	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	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 ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis (([Cols. 14+23+29]/Col.6)				
1. Prior	10,130	246	339,306	39,862	39,862	339,306	0.084	0.084	X X X		10,130	
2. 1996	2,830	65	17,018	1,689	1,689	17,018	0.059	0.059	0.201		2,830	
3. 1997	3,639	86	21,038	4,425	4,425	21,038	0.066	0.066	0.242		3,639	
4. 1998	7,013	152	33,937	4,176	4,176	33,937	0.076	0.075	0.269		7,013	
5. 1999	10,728	205	29,928	2,812	2,812	29,928	0.063	0.063	0.207		10,728	
6. 2000	14,362	266	38,671	8,228	8,228	38,671	0.095	0.095	0.326		14,362	
7. 2001	16,516	362	33,006	5,923	5,923	33,006	0.065	0.065	0.248		16,516	
8. 2002	26,095	549	41,084	3,738	3,738	41,084	0.061	0.061	0.209		26,095	
9. 2003	43,706	987	63,284	5,608	5,608	63,284	0.068	0.067	0.229		43,706	
10. 2004	52,577	556	57,326	5,387	5,387	57,326	0.066	0.066	0.206		52,577	
11. 2005	66,898	237	65,377	8,017	8,017	65,377	0.074	0.073	0.236		66,898	
12. Total	254,494	3,711	739,975	89,865	89,865	739,975	X X X	X X X	X X X		X X X	254,494

**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	218,565	21,014	325,458	7,638	557,399	30,852				14,853		
2. 1996	3,477	8,269	1,200	12,999	145	22,323	186				256		
3. 1997	3,836	8,723	1,312	16,299	265	26,069	527				211		
4. 1998	4,893	11,437	1,457	24,982	351	37,525	541				250		
5. 1999	5,029	10,267	1,365	21,851	351	33,132	241				282		
6. 2000	4,664	8,699	1,351	19,289	309	29,030	1,140				481		
7. 2001	5,502	15,535	1,699	27,004	391	43,847	357				89		
8. 2002	6,540	19,923	1,755	33,304	279	54,703	775				866		
9. 2003	8,817	29,671	2,115	44,893	396	76,283	634				377		
10. 2004	10,242	25,800	2,583	34,965	406	62,942	228				87		
11. 2005	7,956	20,198	4,002	31,240	441	54,999	43				20		
12. Totals	X X X	377,087	39,853	592,284	10,972	998,252	35,524				17,772		

	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	3,691	3,104	48,809	2,337	278			483			74
2. 1996		67	509	45				98			17
3. 1997		114	852	40	22			94			14
4. 1998		73	864	43	13			178			25
5. 1999		69	592	36	9			194			28
6. 2000		150	1,771	31	74			226			32
7. 2001		78	524	32	163			354			47
8. 2002	340	343	1,984	24	454			594			76
9. 2003		119	1,130	31	331			906			112
10. 2004		40	355	25	99			1,105			134
11. 2005		5	68	7	49			1,182			135
12. Total	4,031	4,162	57,458	2,651	1,492			5,414			694

	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 ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	835	22	46,466			46,466	0.091	0.089	X X X			835
2. 1996	115		540			540	0.029	0.028	0.179			115
3. 1997	130	4	854			854	0.039	0.038	0.256			130
4. 1998	216	4	982			982	0.030	0.029	0.221			216
5. 1999	231	5	726			726	0.026	0.025	0.164			231
6. 2000	332	12	1,921			1,921	0.075	0.072	0.451			332
7. 2001	564	8	963			963	0.026	0.025	0.198			564
8. 2002	1,124	22	2,689			2,689	0.058	0.057	0.475			1,124
9. 2003	1,349	26	2,248			2,248	0.033	0.032	0.281			1,349
10. 2004	1,338	19	1,519			1,519	0.028	0.027	0.165			1,338
11. 2005	1,366	5	1,294			1,294	0.028	0.026	0.180			1,366
12. Total	7,600	127	60,202			60,202	X X X	X X X	X X X		X X X	7,600

**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	3,863,399	790,505		796,468	3,857,436	170,821	23,699	23,699	113,610	15,154	15,154
2. 1996	96,077	315,585	97,402		97,560	315,427	7,762	779	779	6,204	734	734
3. 1997	98,325	346,858	113,823		113,855	346,826	9,942	2,629	2,629	7,047	1,518	1,518
4. 1998	136,998	469,121	166,478		166,552	469,047	17,440	2,291	2,291	9,347	1,417	1,417
5. 1999	158,043	506,391	154,675		154,714	506,352	12,437	1,780	1,780	7,083	570	570
6. 2000	128,892	428,537	126,268		126,313	428,492	15,252	4,107	4,107	8,754	1,780	1,780
7. 2001	146,854	534,036	167,542		167,623	533,955	11,148	1,887	1,887	6,421	1,346	1,346
8. 2002	216,179	706,913	207,172		207,244	706,841	9,678	1,011	1,011	6,248	342	342
9. 2003	296,096	959,057	244,400		244,403	959,054	13,432	1,833	1,833	8,844	293	293
10. 2004	299,398	912,434	231,085		231,086	912,433	6,257	580	580	3,135	173	173
11. 2005	302,524	942,986	211,853		211,855	942,984	2,315	461	461	3,330	136	136
12. Totals	X X X	9,985,317	2,511,203		2,517,673	9,978,847	276,484	41,057	41,057	180,023	23,463	23,463

	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	10,867	25,951	310,382	18,575	2,755	187	187	5,654	822	822	886
2. 1996	566	2,738	16,704	1,119	927	73	73	1,584	103	103	204
3. 1997	182	3,085	20,074	1,242	957	6	6	2,239	272	272	313
4. 1998	249	3,688	30,475	1,464	1,497	85	85	4,671	383	383	629
5. 1999	27	2,937	22,457	1,455	3,272	96	96	6,410	366	366	815
6. 2000	95	3,541	27,547	1,477	4,228	1,061	1,061	8,516	1,280	1,280	1,286
7. 2001		3,123	20,692	1,331	4,826	1,114	1,114	9,648	1,576	1,576	1,478
8. 2002		2,475	18,401	1,307	5,201	187	187	17,268	2,198	2,198	2,502
9. 2003		2,749	25,025	1,577	13,339	576	576	25,421	2,906	2,906	3,597
10. 2004		1,612	11,004	844	12,029	841	841	34,386	3,793	3,793	4,824
11. 2005		662	6,307	271	9,382	1,180	1,180	49,056	6,240	6,240	7,094
12. Total	11,986	52,561	509,068	30,662	58,413	5,406	5,406	164,853	19,939	19,939	23,628

	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 ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	9,295	224	292,840	39,862	39,862	292,840	0.083	0.083	X X X		9,295	
2. 1996	2,715	65	16,477	1,689	1,689	16,477	0.062	0.062	0.202		2,715	
3. 1997	3,509	82	20,185	4,425	4,425	20,185	0.068	0.068	0.240		3,509	
4. 1998	6,797	148	32,955	4,176	4,176	32,955	0.079	0.079	0.272		6,797	
5. 1999	10,497	200	29,202	2,812	2,812	29,202	0.065	0.065	0.209		10,497	
6. 2000	14,030	254	36,750	8,228	8,228	36,750	0.097	0.097	0.323		14,030	
7. 2001	15,952	354	32,043	5,923	5,923	32,043	0.069	0.069	0.250		15,952	
8. 2002	24,971	527	38,395	3,738	3,738	38,395	0.061	0.061	0.201		24,971	
9. 2003	42,357	961	61,036	5,608	5,608	61,036	0.070	0.070	0.228		42,357	
10. 2004	51,239	537	55,807	5,387	5,387	55,807	0.068	0.068	0.208		51,239	
11. 2005	65,532	232	64,083	8,017	8,017	64,083	0.076	0.076	0.237		65,532	
12. Total	246,894	3,584	679,773	89,865	89,865	679,773	X X X	X X X	X X X		X X X	246,894

### 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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	143,668	144,585	143,749	142,087	141,624	141,421	141,250	141,849	141,797	141,889
2. 1986	20,170	19,161	18,867	18,118	18,203	18,215	18,056	17,968	17,933	18,051
3. 1987	21,677	21,437	20,255	19,673	19,514	19,775	20,012	19,645	19,393	19,366
4. 1988	31,040	30,530	29,190	28,778	28,530	28,378	28,289	28,205	28,038	28,133
5. 1989	33,495	32,479	30,645	29,335	28,576	27,644	27,396	27,623	27,429	27,117
6. 1990	32,513	29,328	27,437	27,291	26,404	26,666	26,227	26,348	26,266	26,146
7. 1991	25,297	24,150	21,250	20,950	21,690	21,246	22,186	22,060	22,407	22,300
8. 1992	16,286	15,651	14,871	13,807	13,587	12,909	12,742	12,910	13,087	13,272
9. 1993	22,562	21,933	21,302	19,219	19,346	18,888	18,580	18,573	19,397	19,437
10. 1994	20,681	18,401	17,141	14,041	13,318	12,393	11,447	11,321	11,012	10,950
11. 1995	21,271	19,465	18,697	16,034	15,340	14,563	13,117	13,311	12,843	12,644
12. 1996	32,504	27,629	25,396	20,338	20,014	19,239	17,025	18,508	17,746	17,017
13. 1997	X X X	33,403	29,307	24,737	23,166	23,325	24,686	24,215	21,665	21,039
14. 1998	X X X	X X X	42,699	33,418	32,721	31,671	31,897	32,927	34,120	33,937
15. 1999	X X X	X X X	X X X	41,900	31,507	29,461	30,239	30,414	29,780	29,928
16. 2000	X X X	X X X	X X X	X X X	33,407	37,306	35,169	41,037	40,038	38,671
17. 2001	X X X	X X X	X X X	X X X	X X X	36,696	32,104	32,998	32,758	33,006
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	48,444	41,856	41,415	41,084
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	67,943	64,270	63,284
20. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	61,030	57,326
21. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65,377

### 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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	136,365	137,426	138,219	138,617	139,317	139,593	140,115	140,509	140,807	141,227	7,048	1,810
2. 1986	16,832	17,074	17,045	17,169	17,351	17,419	17,532	17,662	17,639	17,762	825	279
3. 1987	17,562	18,035	18,178	18,265	18,323	18,567	18,668	18,820	19,019	19,095	890	296
4. 1988	25,375	25,689	26,611	27,157	27,298	27,375	27,455	27,508	27,525	27,664	832	355
5. 1989	25,881	25,917	26,409	26,515	26,411	26,456	26,369	26,605	26,655	26,592	934	445
6. 1990	22,879	23,434	23,870	24,582	24,876	24,978	25,157	25,345	25,369	25,435	937	513
7. 1991	17,464	18,349	18,124	18,661	19,798	19,940	20,135	20,385	20,470	20,583	703	410
8. 1992	9,612	10,508	10,966	11,088	11,039	11,428	11,568	11,810	11,880	11,994	695	428
9. 1993	9,339	11,574	13,652	14,333	15,392	15,834	16,661	16,937	18,227	18,330	780	396
10. 1994	5,338	6,554	7,517	8,085	8,585	8,808	9,181	9,643	9,796	9,858	759	415
11. 1995	2,734	6,263	7,621	8,423	9,114	9,553	10,105	11,109	11,431	11,596	614	383
12. 1996	918	3,843	6,487	7,956	9,409	10,549	11,558	12,022	14,120	14,408	702	410
13. 1997	X X X	882	3,948	7,733	9,078	11,100	13,521	15,889	16,908	17,727	771	441
14. 1998	X X X	X X X	2,463	10,208	14,134	16,929	19,737	22,179	24,905	27,578	919	453
15. 1999	X X X	X X X	X X X	1,703	6,057	10,255	15,043	17,104	17,931	20,043	826	470
16. 2000	X X X	X X X	X X X	X X X	4,248	9,172	15,114	20,484	23,201	25,627	838	414
17. 2001	X X X	X X X	X X X	X X X	X X X	1,470	7,870	12,797	15,512	18,015	674	343
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	2,400	6,481	12,574	17,567	551	244
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,685	12,492	23,287	387	256
20. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,746	9,707	195	130
21. 2005	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	5,708	36	11

**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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,069	817	464	486	290	394	358	402	315	268
2. 1986	471	227	312	29	48	43	23	37	27	42
3. 1987	783	507	418	358	331	335	680	403	107	24
4. 1988	849	993	486	238	314	66	60	119	93	221
5. 1989	744	413	664	355	139	55	115	125	11	(6)
6. 1990	1,130	750	626	324	284	233	62	92	71	63
7. 1991	1,365	432	413	329	292	125	758	690	1,046	957
8. 1992	1,168	667	947	543	332	47	205	107	301	492
9. 1993	2,288	1,586	1,919	1,644	1,141	1,063	902	977	233	282
10. 1994	1,395	1,223	1,007	886	641	528	510	272	188	189
11. 1995	1,661	1,985	1,725	980	645	797	462	391	398	501
12. 1996	1,149	3,560	3,175	2,254	1,947	1,322	1,611	2,050	671	927
13. 1997	X X X	679	4,494	4,222	4,482	3,817	4,152	3,138	1,296	979
14. 1998	X X X	X X X	1,404	3,063	3,471	3,294	3,081	3,329	4,692	1,510
15. 1999	X X X	X X X	X X X	1,087	1,988	3,406	3,562	2,951	3,374	3,281
16. 2000	X X X	X X X	X X X	X X X	3,606	5,810	6,501	8,186	6,399	4,302
17. 2001	X X X	X X X	X X X	X X X	X X X	1,906	2,913	4,624	3,873	4,989
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	2,720	4,947	5,267	5,655
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,866	11,925	13,670
20. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,606	12,128
21. 2005	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	9,431

**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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior										
2. 1986										
3. 1987										
4. 1988										
5. 1989										
6. 1990										
7. 1991										
8. 1992										
9. 1993										
10. 1994										
11. 1995										
12. 1996										
13. 1997	X X X									
14. 1998	X X X	X X X								
15. 1999	X X X	X X X	X X X							
16. 2000	X X X	X X X	X X X	X X X						
17. 2001	X X X	X X X	X X X	X X X	X X X					
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2004	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. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

**SCHEDULE P-PART 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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	6,234	6,342	5,066	2,984	2,017	1,434	777	938	675	394
2. 1986	2,867	1,860	1,510	920	804	753	501	269	267	247
3. 1987	3,332	2,895	1,659	1,050	860	873	664	422	267	247
4. 1988	4,816	3,848	2,093	1,383	918	937	774	578	420	248
5. 1989	6,870	6,149	3,572	2,465	2,026	1,133	912	893	763	531
6. 1990	8,504	5,144	2,941	2,385	1,244	1,455	1,008	911	826	648
7. 1991	6,468	5,369	2,713	1,960	1,600	1,181	1,293	985	891	760
8. 1992	5,506	4,476	2,958	2,176	2,216	1,434	969	993	906	786
9. 1993	10,935	8,773	5,731	3,242	2,813	1,991	1,017	659	937	825
10. 1994	13,948	10,624	8,617	5,070	4,092	3,057	1,756	1,406	1,028	903
11. 1995	16,876	11,217	9,351	6,631	5,581	4,213	2,550	1,811	1,014	547
12. 1996	30,437	20,226	15,734	10,128	8,658	7,368	3,856	4,436	2,955	1,682
13. 1997	X X X	31,842	20,865	12,782	9,606	8,408	7,013	5,188	3,461	2,333
14. 1998	X X X	X X X	38,832	20,147	15,116	11,448	9,079	7,419	4,523	4,849
15. 1999	X X X	X X X	X X X	39,110	23,462	15,800	11,634	10,359	8,475	6,604
16. 2000	X X X	X X X	X X X	X X X	25,553	22,324	13,554	12,367	10,438	8,742
17. 2001	X X X	X X X	X X X	X X X	X X X	33,320	21,321	15,577	13,373	10,002
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	43,324	30,428	23,574	17,862
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,392	39,853	26,327
20. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,678	35,491
21. 2005	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	50,238

**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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	253,181	264,081	265,026	264,260	264,807	264,523	264,354	264,681	263,697	263,671
2. 1996	9,649	14,880	14,780	15,237	14,686	14,744	14,815	15,433	15,452	15,631
3. 1997	X X X	8,748	12,663	12,658	13,446	13,042	13,981	14,358	14,146	14,133
4. 1998	X X X	X X X	15,042	17,544	18,604	18,466	19,287	19,659	18,239	18,055
5. 1999	X X X	X X X	X X X	16,034	19,891	21,277	22,227	23,006	23,779	22,752
6. 2000	X X X	X X X	X X X	X X X	17,384	23,255	26,438	28,136	29,551	28,376
7. 2001	X X X	X X X	X X X	X X X	X X X	15,802	26,293	30,375	31,391	31,132
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	17,921	22,596	24,834	24,879
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,927	33,022	34,532
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,479	38,452
11. 2005	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	46,585

**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		
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	254,200	259,164	260,954	261,587	262,694	263,049	263,289	263,442	263,361	263,291	10,223	3,794
2. 1996	4,776	10,749	12,827	13,910	14,260	14,495	14,566	15,363	15,373	15,465	807	492
3. 1997	X X X	4,055	8,550	10,142	11,479	12,252	12,826	12,744	13,964	13,971	816	548
4. 1998	X X X	X X X	7,246	12,487	14,389	15,217	16,388	17,005	17,092	17,139	901	542
5. 1999	X X X	X X X	X X X	10,855	16,493	18,935	20,167	21,584	22,500	22,027	906	602
6. 2000	X X X	X X X	X X X	X X X	9,586	15,715	20,933	24,290	25,896	27,330	924	456
7. 2001	X X X	X X X	X X X	X X X	X X X	8,223	19,127	22,919	24,640	27,233	971	543
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	9,360	16,404	20,677	21,992	919	417
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,725	22,118	27,567	895	449
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,088	24,719	638	471
11. 2005	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	17,571	129	124

**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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	9,171	5,019	4,201	2,694	2,130	1,478	1,068	1,241	339	383
2. 1996	4,873	4,131	1,953	1,327	426	249	249	70	79	166
3. 1997	X X X	4,692	4,113	2,516	1,967	790	1,155	1,614	182	162
4. 1998	X X X	X X X	7,796	5,057	4,215	3,249	2,899	2,654	1,147	916
5. 1999	X X X	X X X	X X X	5,179	3,398	2,342	2,060	1,422	1,279	725
6. 2000	X X X	X X X	X X X	X X X	7,798	7,540	5,505	3,846	3,655	1,046
7. 2001	X X X	X X X	X X X	X X X	X X X	7,579	7,166	7,456	6,751	3,899
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	8,561	6,192	4,157	2,887
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,202	10,904	6,965
10. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,391	13,733
11. 2005	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	29,014

**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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior										
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X						
7. 2001	X X X	X X X	X X X	X X X	X X X					
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2004	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. 2005	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 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	17,047	12,395,833		49,366	11,562,388	642,930	838,239	1,487,413
2. Alaska	AK	YES AI	50	5,672,688		11,804	5,732,293	82,334	57,228	2,217
3. Arizona	AZ	YES AI	1,579,394	8,504,680	6,245,322	246,155	16,353,624	273,064	(257,905)	263,682
4. Arkansas	AR	YES R	8,775	3,033,316		94,306	3,151,601	137,158	89,156	82,301
5. California	CA	YES AI	6,001,941	20,426,679	127,440,214	1,203,212	153,856,579	2,248,771	3,408,804	4,004,969
6. Colorado	CO	YES AI	117,722	27,028,723		145,405	27,382,243	1,259,768	1,024,634	1,189,298
7. Connecticut	CT	YES R	242,376	4,781,652	30,662	305,447	5,122,391	392,370	528,931	536,176
8. Delaware	DE	YES R	45,666	5,611,458		734,383	5,499,499	257,350	52,256	51,120
9. Dist. Columbia	DC	YES R	33,326	1,173,530		41,514	1,164,972	129,329	196,147	154,215
10. Florida	FL	YES R	1,589,323	164,903,336		6,731,239	159,529,701	4,476,280	5,801,281	6,064,963
11. Georgia	GA	YES R	124,953	32,665,575		455,201	33,620,849	1,254,202	5,307,282	5,657,307
12. Hawaii	HI	YES AI	196,653	195,271	11,860,578	18,007	12,279,967	(81,891)	135,717	383,817
13. Idaho	ID	YES AI		12,824,091		25,926	12,639,906	242,212	265,070	323,923
14. Illinois	IL	YES R	236,858	5,176,803		841,362	5,537,887	290,726	902,778	816,591
15. Indiana	IN	YES R	54,951	5,748,344		417,645	6,117,349	594,967	418,082	325,889
16. Iowa	IA	NO								
17. Kansas	KS	YES R	13,397	4,129,607	425,483	113,875	4,699,717	125,978	195,895	164,245
18. Kentucky	KY	YES R	52,707	3,893,066		33,835	3,837,795	443,933	660,967	768,259
19. Louisiana	LA	YES R	29,019	1,439,000		88,261	1,517,988	24,592	173,170	321,142
20. Maine	ME	YES R	70,577	692,251		84,118	775,227	30,799	51,028	53,687
21. Maryland	MD	YES R	436,901	13,036,609		729,993	12,990,229	394,725	389,093	560,121
22. Massachusetts	MA	YES R	441,917	33,680,506	17,880	300,993	34,459,706	2,294,475	4,206,106	4,116,526
23. Michigan	MI	YES AI	181,692	14,603,976		284,208	15,053,781	1,470,192	2,776,096	1,838,035
24. Minnesota	MN	YES R	2,615,399	14,866,029		9,966,416	18,244,348	981,899	2,947,340	2,299,443
25. Mississippi	MS	YES R	380,123	9,702,728		1,058,535	9,470,232	1,281,221	1,557,147	1,622,820
26. Missouri	MO	YES R	27,600	3,484,363	1,651,164	666,995	5,843,226	1,108,844	2,185,043	1,705,064
27. Montana	MT	YES AI	112,823	1,580,765		12,943	1,734,477	205,602	235,365	96,754
28. Nebraska	NE	YES AI	365	8,531,759		52,273	8,709,992	(10,594)	8,562	135,639
29. Nevada	NV	YES AI	695,576	2,028,617	10,223,391	107,076	12,969,481	176,485	(486,609)	148,250
30. New Hampshire	NH	YES R	775,894	3,456,107	575	764,785	4,365,192	121,682	439,371	384,985
31. New Jersey	NJ	YES R	1,063,983	54,795,942	1,104,653	530,073	56,008,294	4,608,995	3,942,528	1,677,385
32. New Mexico	NM	YES AI		3,077,792		39,635	3,129,417	68,113	98,759	68,376
33. New York	NY	YES AI	399,152	76,584,359	6,034,219	324,416	80,977,191	7,736,391	8,634,191	9,423,920
34. No. Carolina	NC	YES R	8,408	2,584,807	10,459,855	69,884	13,566,710	885,048	1,448,848	1,020,191
35. No. Dakota	ND	YES R	125	792,859		5,392	845,093			
36. Ohio	OH	YES R	542,325	43,030,155		476,407	42,807,654	1,822,653	3,726,700	3,991,538
37. Oklahoma	OK	YES R	1,550	343,177	3,163,281	42,476	3,419,969	91,520	129,814	159,798
38. Oregon	OR	YES AI		79,286		542	79,286			
39. Pennsylvania	PA	YES AI	614,282	40,024,819		1,307,535	39,292,527	603,736	1,329,420	2,589,105
40. Rhode Island	RI	YES R	23,150	795,964		30,419	824,908	8,839	29,155	31,106
41. So. Carolina	SC	YES R	139,218	5,165,661		278,832	5,459,457	575,708	796,277	457,639
42. So. Dakota	SD	YES R		2,962,443		3,257	2,999,923	33,408	42,585	10,017
43. Tennessee	TN	YES AI	185,664	18,579,214	423,849	438,178	19,160,758	1,002,820	1,118,344	942,253
44. Texas	TX	YES AI		33,591,703	10,505,813	1,411,887	43,012,813	915,130	(233,129)	1,567,415
45. Utah	UT	YES AI	441,924	1,912,060	866,523	54,665	3,369,546	31,701	(62,607)	235,011
46. Vermont	VT	YES R	3,667	172,890		13,114	179,641	(14,534)	(113,546)	23,000
47. Virginia	VA	YES R	230,167	13,859,047		316,414	14,125,670	520,972	946,349	722,563
48. Washington	WA	YES AI	421,153	3,610,182	6,671,503	146,370	10,813,283	383,259	(221,113)	648,335
49. West Virginia	WV	YES R	7,258	1,907,471		26,696	1,840,115	90,116	109,724	33,067
50. Wisconsin	WI	YES R	32,915	12,634,014		134,972	12,935,347	100,863	335,958	328,131
51. Wyoming	WY	YES AI		2,076,487		2,802	2,077,373	6,577	(11,352)	2,500
52. American Samoa	AS	NO								
53. Guam	GU	YES R						606	102	(504)
54. Puerto Rico	PR	YES R		2,013,128			2,004,476	16,994	196,419	414,891
55. U.S. Virgin Is.	VI	NO								
56. Canada	CN	NO								
57. Aggregate Other Alien	OT	X X X								
58. Totals	(a) 52	X X X	20,197,966	745,860,822	197,124,965	31,239,244	953,152,091	40,338,318	56,349,700	59,904,588

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

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

**OVERFLOW PAGE FOR WRITE-INS**

**Page 3 - Continuation  
LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
--	-------------------	-----------------

**REMAINING WRITE-INS AGGREGATED AT LINE 3 FOR OTHER RESERVES REQUIRED BY LAW**

0304.		
0305.		
0306.		
0307.		
0308.		
0309.		
0310.		
0311.		
0312.		
0313.		
0314.		
0315.		
0316.		
0317.		
0318.		
0319.		
0320.		
0321.		
0322.		
0323.		
0324.		
0325.		
0397. Totals (Lines 0304 through 0325) (Page 3, Line 0398)		

**REMAINING WRITE-INS AGGREGATED AT LINE 20 FOR OTHER LIABILITIES**

2004. Customer Trust and Escrow Deposits secured by Pledged Assets		
2005. Payable under Securities Lending Agreements		
2006. Other Payables	5,170,497	4,918,462
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 3, Line 2098)	5,170,497	4,918,462

**OVERFLOW PAGE FOR WRITE-INS**

**Page 4 - Continuation  
OPERATIONS AND INVESTMENT EXHIBIT  
STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 02 FOR OTHER OPERATING INCOME</b>		
0204. Miscellaneous Income	122,883	255,182
0205.		
0206.		
0207.		
0208.		
0209.		
0210.		
0211.		
0212.		
0213.		
0214.		
0215.		
0216.		
0217.		
0218.		
0219.		
0220.		
0221.		
0222.		
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	122,883	255,182

<b>REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS</b>		
0604.		
0605.		
0606.		
0607.		
0608.		
0609.		
0610.		
0611.		
0612.		
0613.		
0614.		
0615.		
0616.		
0617.		
0618.		
0619.		
0620.		
0621.		
0622.		
0623.		
0624.		
0625.		
0697. Totals (Lines 0604 through 0625) (Page 4, Line 0698)		

<b>REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)</b>		
1204.		
1205.		
1206.		
1207.		
1208.		
1209.		
1210.		
1211.		
1212.		
1213.		
1214.		
1215.		
1216.		
1217.		
1218.		
1219.		
1220.		
1221.		
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)		

**OVERFLOW PAGE FOR WRITE-INS**

**Page 9 - Continuation  
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						
<b>REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES</b>									
2304. Corporate and Administrative Expense									
2305. Interest Expense									
2306. Service Fees Paid to Parent									
2307. Management Fees Paid to Parent	1,273,565	1,363,396	301,888	2,938,849	64,613	90,252	3,093,714	2,980,652	
2308.									
2309.									
2310.									
2311.									
2312.									
2313.									
2314.									
2315.									
2316.									
2317.									
2318.									
2319.									
2320.									
2321.									
2322.									
2323.									
2324.									
2325.									
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	1,273,565	1,363,396	301,888	2,938,849	64,613	90,252	3,093,714	2,980,652	

5 9 - 2

**OVERFLOW PAGE FOR WRITE-INS**

**Page 11 - Continuation  
EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTMENT INCOME</b>		
0904. Escrow Funds		
0905. Miscellaneous Interest Income	87,409	87,409
0906.		
0907.		
0908.		
0909.		
0910.		
0911.		
0912.		
0913.		
0914.		
0915.		
0916.		
0917.		
0918.		
0919.		
0920.		
0921.		
0922.		
0923.		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	87,409	87,409

<b>REMAINING WRITE-INS AGGREGATED AT LINE 15 FOR DEDUCTIONS FROM INVESTMENT INCOME</b>	
1504.	
1505.	
1506.	
1507.	
1508.	
1509.	
1510.	
1511.	
1512.	
1513.	
1514.	
1515.	
1516.	
1517.	
1518.	
1519.	
1520.	
1521.	
1522.	
1523.	
1524.	
1525.	
1597. Totals (Lines 1504 through 1525) (Page 11, Line 1598)	

**EXHIBIT OF CAPITAL GAINS AND (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
<b>REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR CAPITAL GAINS (LOSSES)</b>				
0904. Loss on Sale of Other Assets and Investments	(12,548)			(12,548)
0905. Write off of Assets				
0906. Gain on Sale of Fixed Assets	4,872			4,872
0907.				
0908.				
0909.				
0910.				
0911.				
0912.				
0913.				
0914.				
0915.				
0916.				
0917.				
0918.				
0919.				
0920.				
0921.				
0922.				
0923.				
0924.				
0925.				
0997. Totals (Lines 0904 through 0925) (Page 11, Ln 0998)	(7,676)			(7,676)