

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)	352,313,183		352,313,183	319,164,596
2. Stocks (Schedule D):				
2.1 Preferred stocks	7,053,625		7,053,625	6,777,062
2.2 Common stocks	186,429,257	8,174,612	178,254,645	159,132,372
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	2,225,358	677,749	1,547,609	24,430,166
3.2 Other than first liens	66,422	66,422		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	12,490,375		12,490,375	12,615,923
4.2 Properties held for the production of income (less \$ 0 encumbrances)	172,339		172,339	208,504
4.3 Properties held for sale (less \$ 0 encumbrances)	5,276,713		5,276,713	5,456,766
5. Cash (\$ 160,318,505, Schedule E-Part 1), cash equivalents (\$ 8,050,949, Schedule E-Part 2) and short-term investments (\$ 66,256,346, Schedule DA)	243,247,595		243,247,595	206,029,595
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	4,257,831	474,557	3,783,274	3,430,874
8. Receivables for securities	1,673,142		1,673,142	80,919
9. Aggregate write-ins for invested assets				413,739
10. Subtotals, cash and invested assets (Lines 1 to 9)	815,205,840	9,393,340	805,812,500	737,740,516
11. Title plants less \$ 200,000 charged off (for Title insurers only)	14,495,837	901,217	13,594,620	11,044,522
12. Investment income due and accrued	5,220,674	36,109	5,184,565	4,223,121
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	76,476,380	29,016,830	47,459,550	49,635,467
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	167,323		167,323	
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	4,446,659		4,446,659	5,068,306
16.2 Net deferred tax asset	46,104,040	26,296,653	19,807,387	11,727,697
17. Guaranty funds receivable or on deposit	28,864		28,864	8,784
18. Electronic data processing equipment and software	4,822,127	1,561,363	3,260,764	3,192,970
19. Furniture and equipment, including health care delivery assets (\$ 0)	6,290,231	6,160,571	129,660	255,060
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	6,038,316	1,866,829	4,171,487	4,451,005
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	17,648,328	14,039,006	3,609,322	12,009,061
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	996,944,619	89,271,918	907,672,701	839,356,509
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	1,112,794	416,550	696,244	809,677
26. Total (Lines 24 and 25)	998,057,413	89,688,468	908,368,945	840,166,186

DETAILS OF WRITE-INS				
0901. Long-Term Certificates of Deposit				
0902. Prepaid Surety Bond				
0903. Title Plants				375,925
0998. Summary of remaining write-ins for Line 09 from overflow page				37,814
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)				413,739
2301. Goodwill	954,516	954,516		
2302. Other Assets	1,217,812	514,157	703,655	564,513
2303. Prepaid Expenses	8,490,081	8,488,581	1,500	1
2398. Summary of remaining write-ins for Line 23 from overflow page	6,985,919	4,081,752	2,904,167	11,444,547
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	17,648,328	14,039,006	3,609,322	12,009,061

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	50,233,856	41,113,319
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	324,899,997	290,681,649
3. Aggregate of other reserves required by law	1,135,500	1,247,000
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	2,932,688	1,526,114
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	215,273	294,617
6. Other expenses (excluding taxes, licenses and fees)	25,466,234	26,123,046
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,479,711	3,863,430
8.1 Current federal and foreign income taxes (including \$ 384,873 on realized capital gains (losses))	6,835,812	12,082,918
8.2 Net deferred tax liability	268,333	506,450
9. Borrowed money \$ 1,024,318 and interest thereon \$ 10,098	1,748,888	13,287,419
10. Dividends declared and unpaid		703,707
11. Premiums and other consideration received in advance	3,769,583	3,062,985
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	1,057,674	1,242,212
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		4,837
18. Payable to parent, subsidiaries and affiliates	7,629,141	4,090,111
19. Payable for securities	1,256,083	3,194,325
20. Aggregate write-ins for other liabilities	15,411,394	17,969,037
21. Total liabilities (Lines 1 through 20)	447,340,167	420,993,176
22. Aggregate write-ins for special surplus funds	1,243,430	(786,737)
23. Common capital stock	32,646,837	34,988,637
24. Preferred capital stock	1,000,369	1,067,869
25. Aggregate write-ins for other than special surplus funds	(170,880)	
26. Surplus notes	8,348,000	9,248,001
27. Gross paid in and contributed surplus	123,434,524	121,936,123
28. Unassigned funds (surplus)	298,522,798	256,599,203
29. Less treasury stock, at cost:		
29.1 59,221 shares common (value included in Line 23 \$ 396,878)	3,996,304	3,880,086
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)	461,028,774	419,173,010
31. Totals (Page 2, Line 26, Col. 3)	908,368,941	840,166,186

DETAILS OF WRITE-INS		
0301. Special Surplus Funds		
0302. Other Reserves	135,500	147,000
0303. Miscellaneous		50,000
0398. Summary of remaining write-ins for Line 3 from overflow page	1,000,000	1,050,000
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)	1,135,500	1,247,000
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Reinsurance Ceded Payable	229,603	213,151
2098. Summary of remaining write-ins for Line 20 from overflow page	15,181,791	17,755,886
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	15,411,394	17,969,037
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	1,243,430	(786,737)
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	1,243,430	(786,737)
2501. Treasury Stock Repurchase Agent	(170,880)	
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)	(170,880)	

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME		1	2
		Current Year	Prior Year
OPERATING INCOME			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		1,348,670,450	1,222,360,077
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		4,540,914	2,929,478
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		30,873,084	37,034,858
2. Aggregate write-ins for other operating income		50,297,654	56,792,661
3. Total Operating Income (Lines 1 through 2)		1,434,382,102	1,319,117,074
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		55,900,019	40,975,587
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		1,299,813,184	1,195,426,954
6. Aggregate write-ins for other operating deductions		(350,485)	253,526
7. Total Operating Deductions		1,355,362,718	1,236,656,067
8. Net operating gain or (loss) (Lines 3 minus 7)		79,019,384	82,461,007
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		22,956,423	17,662,733
10. Net realized capital gains (losses) less capital gains tax of \$ 1,593,350 (Exhibit of Capital Gains (Losses))		2,173,638	6,179,846
11. Net investment gain (loss) (Lines 9 + 10)		25,130,061	23,842,579
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)		(1,547,769)	(5,119,394)
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		102,601,676	101,184,192
14. Federal and foreign income taxes incurred		36,208,266	39,288,861
15. Net income (Lines 13 minus 14)		66,393,410	61,895,331
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		419,173,010	371,294,996
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)		66,393,410	61,895,331
18. Net unrealized capital gains or losses		2,367,284	10,470,941
19. Change in net unrealized foreign exchange capital gain (loss)			(3,487)
20. Change in net deferred income tax		10,038,230	1,314,548
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		(16,186,001)	(6,649,331)
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)		(1,406,574)	(116,697)
24. Change in surplus notes		(900,000)	(300,000)
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in		4,627,460	(5,784,320)
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus		(1,187,410)	
27. Surplus Adjustments:			
27.1 Paid in		1,746,386	6,397,500
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital		1,187,410	(49,130)
28. Dividends to stockholders		(10,618,808)	(16,420,322)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		(116,218)	(26,691)
30. Aggregate write-ins for gains and losses in surplus		(14,089,405)	(2,850,328)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		41,855,764	47,878,014
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		461,028,774	419,173,010
DETAILS OF WRITE-INS			
0201. Other Title Fees and Service Charges		37,534,511	37,884,750
0202. Agency Income		4,752,759	
0203. Software Income		2,652,911	2,219,017
0298. Summary of remaining write-ins for Line 2 from overflow page		5,357,473	16,688,894
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		50,297,654	56,792,661
0601. Loss (Gain) on Disposition of Fixed Assets			
0602. Depreciation of Furniture and Fixtures		101,430	157,143
0603. Amortization of Leasehold Improvements		22,292	10,056
0698. Summary of remaining write-ins for Line 6 from overflow page		(474,207)	86,327
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		(350,485)	253,526
1201. Computer Support Fees			
1202. Miscellaneous Income		17,004	11,901
1203. Loss (Gain) on Sale of Mortgage		223,638	
1298. Summary of remaining write-ins for Line 12 from overflow page		(1,788,411)	(5,131,295)
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		(1,547,769)	(5,119,394)
3001. Prior period Tax Adjustment		65,732	139,882
3002. Correction of error in presentation of change in non admitted DTA			
3003. Adjustment		(16,439,556)	(282,464)
3098. Summary of remaining write-ins for Line 30 from overflow page		2,284,419	(2,707,746)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(14,089,405)	(2,850,328)

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Current Year Total (Cols. 1 + 2 + 3)	Prior Year Total
1. Direct premiums written	75,277,896	830,906,526	484,132,193	1,390,316,615	1,272,606,734
2. Escrow and settlement service charges	4,540,914	X X X	X X X	4,540,914	2,929,478
3. Other title fees and service charges (Part 1C, Line 5)	30,873,084	X X X	X X X	30,873,084	37,034,858
4. Totals (Lines 1 + 2 + 3)	110,691,894	830,906,526	484,132,193	1,425,730,613	1,312,571,070

PART 1B - PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,389,879,317	1,272,596,692
1.2 Assumed	2,455,566	4,193,498
1.3 Ceded	9,430,767	11,735,379
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,382,904,116	1,265,054,811
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	290,631,692	247,096,109
2.2 Additions during the current year	82,326,263	84,249,574
2.3 Withdrawals during the current year	48,092,597	41,554,840
2.4 Other adjustments to statutory premium reserves	438,334	840,849
2.5 Balance at December 31 current year	325,303,692	290,631,692
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,348,670,450	1,222,360,077

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	1,104,139	1,156,145
2. Searches and abstracts	17,437,033	16,976,346
3. Surveys		
4. Aggregate write-ins for service charges	12,331,912	18,902,367
5. Totals	30,873,084	37,034,858

DETAILS OF WRITE-INS		
	1	2
	Current Year	Prior Year
0401. Other Income/Services	116,319	7,411,942
0402. Miscellaneous Fees	1,367,542	1,802,098
0403. Processing Fees		
0498. Summary of remaining write-ins for Line 4 from overflow page	10,848,051	9,688,327
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	12,331,912	18,902,367

**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	6,801,751	27,469,471	6,771,866	41,043,088	41,759,453
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	375,477	326,446		701,923	984,019
3. Total (Line 1 plus Line 2)	7,177,228	27,795,917	6,771,866	41,745,011	42,743,472
4. Deduct: Recovered during year from reinsurance		339,706	624,643	964,349	1,399,611
5. Net payments (Line 3 minus Line 4)	7,177,228	27,456,211	6,147,223	40,780,662	41,343,861
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	6,559,648	38,917,006	4,757,202	50,233,856	41,113,319
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	6,856,686	29,215,449	5,041,184	41,113,319	45,011,162
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	6,880,190	37,157,768	5,863,241	49,901,199	37,446,018
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	574,247	2,423,632	3,000,941	5,998,820	3,529,569
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	7,454,437	39,581,400	8,864,182	55,900,019	40,975,587

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)	6,186,264	38,529,705	6,025,393	50,741,362	40,796,784
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)	373,384	57,000		430,384	463,889
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		64,826	873,064	937,890	146,321
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	6,559,648	38,521,879	5,152,329	50,233,856	41,114,352
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	21,860,321	163,411,719	51,628,805	236,900,845	201,129,916
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)	6,902,680	1,141,000	12,717	8,056,397	8,659,811
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)	1,290,588	1,101,000	4,877,000	7,268,588	3,677,588
4.4 Net incurred but not reported	27,472,413	163,451,719	46,764,522	237,688,654	206,112,139
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	21,635,425	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	309,557,935	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	324,899,997	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	1,135,500	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	36,582,076	64,183,504	4,384,587	105,150,167	3,085,570	4,470,709	375,022	113,081,468	105,361,128
1.2 Employee relations and welfare	6,641,242	12,073,110	388,457	19,102,809	257,309	352,094	32,385	19,744,597	18,446,230
1.3 Payroll taxes	2,732,339	4,848,318	338,954	7,919,611	162,647	347,228	18,593	8,448,079	7,778,921
1.4 Other personnel costs	1,567,239	7,687,848	252,334	9,507,421	8,630	92,988	8,713	9,617,752	6,732,774
1.5 Total personnel costs	47,522,896	88,792,780	5,364,332	141,680,008	3,514,156	5,263,019	434,713	150,891,896	138,319,053
2. Amounts paid to or retained by title agents	662,251	605,926,479	424,939,549	1,031,528,279				1,031,528,279	949,737,573
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	6,824,645	3,239,023	30,555	10,094,223		248,384		10,342,607	9,678,753
3.2 Surveys	50,062	144,076		194,138				194,138	175,457
3.3 Other	132,674	1,021,308	34,620	1,188,602	130	109,541		1,298,273	1,271,742
4. Advertising	482,394	6,399,160	183,689	7,065,243	1,944	40,885		7,108,072	6,772,944
5. Boards, bureaus and associations	356,528	859,791	96,933	1,313,252	2,940	18,966	1,800	1,336,958	1,349,010
6. Title plant rent and maintenance	839,523	30,013	12,896	882,432				882,432	684,620
7. Claim adjustment services	17,592			17,592	320,807			338,399	39,983
8. Amounts charged off, net of recoveries	536,861	626,386	(4,624)	1,158,623		53,334		1,211,957	351,882
9. Marketing and promotional expenses	1,598,747	4,069,160	233,444	5,901,351	1,248	50,246		5,952,845	4,918,287
10. Insurance	843,564	1,702,278	(2,866)	2,542,976	1,474	77,969	7,916	2,630,335	2,864,215
11. Directors' fees	676,321	471,903	3,089	1,151,313		198,178	16,000	1,365,491	1,337,109
12. Travel and travel items	1,371,447	3,331,245	382,395	5,085,087	27,084	153,754	4,400	5,270,325	4,486,073
13. Rent and rent items	5,083,848	8,502,798	507,879	14,094,525	99,017	408,343		14,601,885	12,954,869
14. Equipment	1,799,970	7,308,252	172,671	9,280,893	10,888	200,372		9,492,153	8,986,307
15. Cost or depreciation of EDP equipment and software	1,617,309	1,118,608	184,025	2,919,942	2,516	72,158	5,074	2,999,690	2,948,367
16. Printing, stationery, books and periodicals	2,324,103	2,853,077	599,874	5,777,054	35,549	203,575	615	6,016,793	5,966,840
17. Postage, telephone, messengers and express	2,648,206	4,522,861	146,304	7,317,371	3,896	267,859		7,589,126	7,520,362
18. Legal and auditing	2,970,684	10,602,716	611,811	14,185,211	2,281	285,008	1,850,958	16,323,458	12,596,350
19. Totals (Lines 1.5 to 18)	78,359,625	751,521,914	433,496,576	1,263,378,115	4,023,930	7,651,591	2,321,476	1,277,375,112	1,172,959,796
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	1,317,945	8,583,402	2,636,628	12,537,975	27	677		12,538,679	11,691,868
20.2 Insurance department licenses and fees	297,644	1,088,520	291,488	1,677,652		55,864		1,733,516	1,455,701
20.3 Gross guaranty association assessments		10,935		10,935				10,935	4,108
20.4 All other (excluding federal income and real estate)	67,423	2,899,536	449,705	3,416,664		572		3,417,236	4,049,747
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	1,683,012	12,582,393	3,377,821	17,643,226	27	57,113		17,700,366	17,201,424
21. Real estate expenses	84,455	1,375,146	2,026	1,461,627	13,880	20,104	367,027	1,862,638	1,640,193
22. Real estate taxes	78,791	183,207	713	262,711		11,924	130,570	405,205	361,624
23. Aggregate write-ins for miscellaneous expenses	3,091,484	5,522,629	427,734	9,041,847	1,960,985	284,926	193,798	11,481,556	9,941,162
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	83,297,367	771,185,289	437,304,870	1,291,787,526	5,998,822	8,025,658	3,012,871 (a)	1,308,824,877	1,202,104,199
25. Less unpaid expenses - current year	12,549,935	19,092,867	1,764,473	33,407,275		1,955,700	16,206	35,379,181	33,976,554
26. Add unpaid expenses - prior year	10,648,993	18,518,757	2,692,232	31,859,982		2,008,303	31,492	33,899,777	35,981,656
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	81,396,425	770,611,179	438,232,629	1,290,240,233	5,998,822	8,078,261	3,028,157	1,307,345,473	1,204,109,301
DETAILS OF WRITE-INS									
2301. Miscellaneous/Other Expenses	1,871,535	2,108,892	86,822	4,067,249		121,488	42,780	4,231,517	4,154,952
2302. Amortization of Intangibles		16,986	6,983	23,969				23,969	38,351
2303. Charitable Contributions	10,512	123,664	2,900	137,076		40,000		177,076	261,049
2398. Summary of remaining write-ins for Line 23 from overflow page	1,209,437	3,273,087	331,029	4,813,553	1,960,985	123,438	151,018	7,048,994	5,486,810
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	3,091,484	5,522,629	427,734	9,041,847	1,960,985	284,926	193,798	11,481,556	9,941,162

(a) Includes management fees of \$ 1,048,912 to affiliates and \$ 40,909 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)	72,633,973	807,478,609	468,585,842	1,348,698,424	(27,974)	1,348,670,450	1,222,360,077
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	4,535,765	5,149		4,540,914		4,540,914	2,929,478
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	19,604,198	3,830,038	11,795	23,446,031	7,427,053	30,873,084	37,034,858
2. Aggregate write-ins for other operating income	687,051	47,696,974	1,194,343	49,578,368	719,286	50,297,654	56,792,662
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	97,460,987	859,010,770	469,791,980	1,426,263,737	8,118,365	1,434,382,102	1,319,117,075
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	7,454,437	39,581,400	8,864,182	55,900,019		55,900,019	40,975,587
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	83,297,367	771,185,289	437,304,870	1,291,787,526	8,025,658	1,299,813,184	1,195,426,954
6. Aggregate write-ins for other operating deductions	(350,485)			(350,485)		(350,485)	253,526
7. Total Operating Deductions (Lines 4 + 5 + 6)	90,401,319	810,766,689	446,169,052	1,347,337,060	8,025,658	1,355,362,718	1,236,656,067
8. Net operating gain or (loss) (Lines 3 minus 7)	7,059,668	48,244,081	23,622,928	78,926,677	92,707	79,019,384	82,461,008
DETAILS OF WRITE-INS							
0201. Service Contract Fees							
0202. Miscellaneous Other Income	204,117	1,538,599		1,742,716	65,373	1,808,089	3,293,347
0203. Premiums Retained for Underwriter							
0298. Summary of remaining write-ins for Line 2 from overflow page	482,934	46,158,375	1,194,343	47,835,652	653,913	48,489,565	53,499,315
0299. Totals (Lines 0201 through 0203 plus 0298)	687,051	47,696,974	1,194,343	49,578,368	719,286	50,297,654	56,792,662
0601. Loss (Gain) on Disposition of Fixed Assets							
0602. Depreciation of Furniture and Fixtures	101,430			101,430		101,430	157,143
0603. Amortization of Leasehold Improvements	22,291			22,291		22,291	10,056
0698. Summary of remaining write-ins for Line 6 from overflow page	(474,206)			(474,206)		(474,206)	86,327
0699. Totals (Lines 0601 through 0603 plus 0698)	(350,485)			(350,485)		(350,485)	253,526

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 3,585,144	3,635,515
1.1 Bonds exempt from U.S. tax	(a) 5,919,016	6,213,721
1.2 Other bonds (unaffiliated)	(a) 3,403,649	3,355,523
1.3 Bonds of affiliates	(a) 10,380	10,380
2.1 Preferred stocks (unaffiliated)	(b) 388,689	385,164
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	2,862,415	2,889,797
2.21 Common stocks of affiliates	1,532,240	1,532,240
3. Mortgage loans	(c) 114,610	130,145
4. Real estate	(d) 2,130,969	2,310,969
5. Contract loans	24,000	24,000
6. Cash, cash equivalents and short-term investments	(e) 4,533,655	5,154,202
7. Derivative instruments	(f)	
8. Other invested assets	672,030	671,967
9. Aggregate write-ins for investment income	245,821	335,270
10. Total gross investment income	25,422,618	26,648,893
11. Investment expenses		(g) 2,961,779
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 10,147
13. Interest expense		(h) 78,500
14. Depreciation on real estate and other invested assets		(i) 639,619
15. Aggregate write-ins for deductions from investment income		2,425
16. Total deductions (Lines 11 through 15)		3,692,470
17. Net investment income (Line 10 minus Line 16)		22,956,423
DETAILS OF WRITE-INS		
0901. Miscellaneous Investment Income		
0902. Lease Income		
0903. Promissory Notes		
0998. Summary of remaining write-ins for Line 9 from overflow page	245,821	335,270
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	245,821	335,270
1501. Miscellaneous		
1502. Accretion of Bonds		2,425
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		2,425

- (a) Includes \$ 162,101 accrual of discount less \$ 1,300,809 amortization of premium and less \$ 239,693 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 28 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 \$ 2,093,613 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 338,475 accrual of discount less \$ 193 amortization of premium and less \$ 14,685 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 176,996 investment expenses and \$ 19,507 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 \$ 79,247 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	(204,630)		198,073	(6,557)
1.1 Bonds exempt from U.S. tax	348,527		715	349,242
1.2 Other bonds (unaffiliated)	(142,275)	(1,787)	(70,193)	(214,255)
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)	41,426		197,105	238,531
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	5,872,099	(30,696)	3,744,806	9,586,209
2.21 Common stocks of affiliates	(2,833,600)		(1,725,319)	(4,558,919)
3. Mortgage loans				
4. Real estate	759,017			759,017
5. Contract loans				
6. Cash, cash equivalents and short-term investments	17,522		352,243	369,765
7. Derivative instruments				
8. Other invested assets	(68,608)		(17,232)	(85,840)
9. Aggregate write-ins for capital gains (losses)	(22,363)	32,356		9,993
10. Total capital gains (losses)	3,767,115	(127)	2,680,198	6,447,186

DETAILS OF WRITE-INS				
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	(22,363)	32,356		9,993
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(22,363)	32,356		9,993

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)		16,316	16,316
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	8,174,612	9,986,468	1,811,856
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	677,749		(677,749)
3.2 Other than first liens	66,422	7,429	(58,993)
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income		103,637	103,637
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)	474,557	509,969	35,412
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	9,393,340	10,623,819	1,230,479
11. Title plants (for Title insurers only)	901,217	401,217	(500,000)
12. Investment income due and accrued	36,109		(36,109)
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	29,016,830	16,491,971	(12,524,859)
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		90,105	90,105
16.2 Net deferred tax asset	26,296,653	23,841,226	(2,455,427)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	1,561,363	2,091,561	530,198
19. Furniture and equipment, including health care delivery assets	6,160,571	6,389,697	229,126
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivable from parent, subsidiaries and affiliates	1,866,829	2,042,800	175,971
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	14,039,006	14,243,744	204,738
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	89,271,918	76,216,140	(13,055,778)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	416,550	428,462	11,912
26. Total (Lines 24 and 25)	89,688,468	76,644,602	(13,043,866)

DETAILS OF WRITE-INS			
0901. Non-Admitted Long-Term Certificates of Deposits			
0902. Prepaid Surety Bond			
0903. Notes Receivable			
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	954,516	1,193,148	238,632
2302. Other Assets	514,157	542,486	28,329
2303. Prepaid Expenses	8,488,581	5,855,664	(2,632,917)
2398. Summary of remaining write-ins for Line 23 from overflow page	4,081,752	6,652,446	2,570,694
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	14,039,006	14,243,744	204,738

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
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	75,277,896	85,072,673	95,690,755	72,531,544	62,238,726
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	830,906,526	734,221,818	693,814,272	516,236,813	403,118,047
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	484,132,193	453,312,243	457,969,648	354,529,675	268,085,026
4. Total	1,390,316,614	1,272,606,734	1,247,474,675	943,298,032	733,441,799
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	1,348,670,450	1,222,360,077	1,204,541,598	916,137,436	713,897,336
6. Escrow and settlement service charges (Part 1A, Line 2)	4,540,914	2,929,478	4,853,306	3,750,164	3,608,967
7. Title examinations (Part 1C, Line 1)	1,104,139	1,156,145	1,605,657	898,306	1,080,559
8. Searches and abstracts (Part 1C, Line 2)	17,437,031	16,976,346	20,835,178	18,943,317	17,995,986
9. Surveys (Part 1C, Line 3)			1,016,095	826,073	635,549
10. Aggregate write-ins for service charges (Part 1C, Line 4)	12,331,913	18,902,366	19,212,533	15,310,095	13,871,603
11. Aggregate write-ins for other operating income (Page 4, Line 2)	50,297,655	56,792,662	60,291,596	56,537,509	45,941,089
12. Total operating income (Page 4, Line 3)	1,434,382,103	1,319,117,074	1,312,355,963	1,012,402,900	797,031,089
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	79,019,384	82,461,007	94,690,642	50,237,314	9,133,348
14. Net investment gain or (loss) (Line 11)	25,130,061	23,842,579	19,011,414	12,652,156	16,530,261
15. Total other income (Line 12)	(1,547,768)	(5,119,394)	283,755	(1,650,088)	(412,644)
16. Federal and foreign income taxes incurred (Line 14)	36,208,267	39,288,861	38,746,904	21,311,499	7,304,775
17. Net income (Line 15)	66,393,411	61,895,331	75,238,907	39,927,884	17,946,190
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	47,459,549	49,635,467	42,747,903	38,177,959	27,836,698
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	907,672,697	839,356,509	776,178,071	643,202,731	564,516,070
20. Known claims reserve (Page 3, Line 1)	50,233,856	41,113,319	45,702,283	38,833,916	37,050,736
21. Statutory premium reserve (Page 3, Line 2)	324,899,997	290,681,649	248,147,458	210,395,229	181,629,548
22. Total liabilities (Page 3, Line 21)	447,340,167	420,993,176	396,129,580	337,988,253	280,849,031
23. Capital paid up (Page 3, Lines 23 + 24)	33,647,206	36,056,506	41,947,676	40,845,533	40,663,873
24. Surplus as regards policyholders (Page 3, Line 30)	461,028,774	419,173,010	380,048,493	305,537,435	283,178,040
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)					
(Item divided by Page 2, Line 10, Col. 3) x 100.0					
25. Bonds (Line 1)	43.7	43.3	43.4	43.0	45.7
26. Stocks (Lines 2.1 & 2.2)	23.0	22.5	18.1	16.2	16.8
27. Mortgage loans on real estate (Line 3.1 and 3.2)	0.2	3.3	3.4	5.7	6.0
28. Real estate (Lines 4.1, 4.2 & 4.3)	2.2	2.5	2.0	2.6	2.8
29. Cash, cash equivalents and short-term investments (Line 5)	30.2	27.9	31.5	31.1	27.5
30. Contract loans (Line 6)				X X X	X X X
31. Other invested assets (Line 7)	0.5	0.4	1.5	1.3	1.0
32. Receivable for securities (Line 8)	0.2			0.1	0.2
33. Aggregate write-ins for invested assets (Line 9)		0.1	0.1	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
Investments in Parent, Subsidiaries and Affiliates					
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)	22,190,170	25,223,591	21,192,660	20,139,574	17,879,688
38. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
39. Affiliated mortgage loans on real estate	224,790	250,500	269,943	287,275	332,058
40. All other affiliated	2,191,883	1,583,549	5,129,848	1,801,549	1,776,909
41. Total of above Lines 35 to 40	24,606,843	27,057,640	26,592,451	22,228,398	19,988,655
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)	5.3	6.5	7.0	7.3	7.1

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2005	2 2004	3 2003	4 2002	5 2001
Capital and Surplus Accounts (Page 4)					
43. Net unrealized capital gains or (losses) (Line 18)	2,367,284	9,616,073	17,091,021	(6,691,652)	(8,260,283)
44. Change in nonadmitted assets (Line 21)	(16,186,001)	(6,758,399)	(4,953,529)	(6,856,175)	710,377
45. Dividends to stockholders (Line 28)	(10,618,808)	(14,006,622)	(8,669,175)	(3,789,355)	(2,350,712)
46. Change in surplus as regards policyholders for the year (Line 31)	57,716,239	47,360,200	74,443,964	22,476,222	20,211,314
Losses Paid and Incurred (Part 2A)					
47. Net payments (Line 5, Col. 4)	40,778,710	41,344,273	32,661,844	34,187,861	35,819,008
48. Losses and allocated LAE incurred (Line 8, Col. 4)	49,901,199	37,446,018	39,530,209	35,971,198	43,790,312
49. Unallocated LAE incurred (Line 9, Col. 4)	5,998,820	3,529,569	3,087,734	2,690,878	2,297,043
50. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	55,900,019	40,975,587	42,617,943	38,662,076	46,087,355
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
51. Personnel costs (Part 3, Line 1.5, Col. 4)	10.2	10.3	10.6	12.1	13.1
52. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	71.9	71.8	78.9	69.2	68.6
53. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	8.5	8.5	7.5	9.9	11.4
54. Total (Lines 51 to 53)	90.6	90.6	97.0	91.2	93.1
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
55. Losses and loss adjustment expenses incurred (Line 4)	3.9	3.1	3.7	3.8	5.9
56. Operating expenses incurred (Line 5)	90.6	90.6	97.0	91.2	93.1
57. Aggregate write-ins for other operating deductions (Line 6)	(0.0)		(0.0)		0.1
58. Total operating deductions (Line 7)	94.5	93.7	100.7	95.0	99.1
59. Net operating gain or (loss) (Line 8)	5.5	6.3	(0.7)	5.0	0.9
Other Percentages (Line item divided by Part 1B, Line 1.4)					
60. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	4.0	3.2	3.5	4.1	6.3
61. Operating expenses incurred to net premiums written (Page 4, Line 5)	94.0	94.5	94.6	91.2	100.5

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	2,399,328	5,111	321,429	20,134	2,705,734	138,486		1,748	20,137		228
2. 1996	542,493	368,612	2,237	46,379	3,304	413,924	16,700	82	942	4,750		5
3. 1997	577,151	407,424	4,472	52,650	3,405	461,141	17,223	289	309	3,877		69
4. 1998	1,032,054	570,328	6,290	72,327	4,090	644,855	21,376	1,432	198	6,301		1
5. 1999	1,398,184	614,421	7,599	77,780	3,999	695,801	24,426	4,405	779	7,105		5
6. 2000	1,755,326	564,561	7,329	61,400	5,570	627,720	20,208	977	1,041	6,442		15
7. 2001	2,219,054	733,442	9,485	67,461	9,187	801,201	26,659	323	232	7,887		5
8. 2002	2,316,720	943,298	7,723	82,702	6,627	1,027,096	19,053	540	770	4,328		28
9. 2003	4,437,247	1,247,475	6,990	91,699	11,674	1,334,490	23,243	627	158	2,716		7
10. 2004	5,063,879	1,272,607	4,171	81,439	11,656	1,346,561	15,594	246	791	1,834		
11. 2005	5,622,086	1,390,317	2,458	71,612	9,416	1,454,971	4,773		49	528		
12. Totals	X X X	10,511,813	63,865	1,026,878	89,062	11,513,494	327,741	8,921	7,017	65,905		363

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	20,866	8,735	165,382	20,496	2,149			12,760	75	75	1,126
2. 1996	5,198	1,909	22,494	2,047	500	19	3	2,854	95	40	320
3. 1997	3,743	1,752	22,763	2,351	766			3,534	241	78	334
4. 1998	5,216	2,100	31,010	2,826	1,798	5		4,781	399	105	476
5. 1999	4,845	2,286	37,438	3,057	1,667	2		7,387	674	193	787
6. 2000	5,229	2,307	28,878	2,732	3,479	133		9,874	1,029	359	1,039
7. 2001	8,869	2,391	37,023	2,666	5,124	4	61	13,368	1,386	476	1,371
8. 2002	5,892	2,752	25,875	2,630	6,324		42	20,118	1,240	530	2,089
9. 2003	5,330	3,218	29,639	2,810	7,825	47	175	34,188	1,220	1,283	3,174
10. 2004	4,415	2,377	19,260	2,561	12,934	170	349	49,440	1,081	1,918	4,576
11. 2005	1,123	1,174	6,426	1,181	8,176	50	308	78,597	617	2,212	6,343
12. Total	70,726	31,001	426,188	45,357	50,742	430	938	236,901	8,057	7,269	21,635

	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 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	16,035	319	173,532	75	2,051	171,556	0.067	0.067	X X X		16,035	
2. 1996	3,745	76	24,804	196	990	24,010	0.065	0.063	0.048		3,745	
3. 1997	4,797	140	25,400	530	456	25,474	0.060	0.060	0.048		4,797	
4. 1998	7,354	204	34,256	1,836	304	35,788	0.057	0.059	0.037		7,354	
5. 1999	10,324	249	40,585	5,081	977	44,689	0.063	0.069	0.034		10,324	
6. 2000	15,195	307	40,003	2,139	1,415	40,727	0.069	0.070	0.025		15,195	
7. 2001	20,716	392	53,038	1,713	774	53,977	0.071	0.072	0.026		20,716	
8. 2002	29,199	496	49,823	1,780	1,370	50,233	0.053	0.054	0.024		29,199	
9. 2003	44,996	652	67,972	1,894	1,623	68,243	0.056	0.056	0.017		44,996	
10. 2004	65,934	941	79,802	1,497	3,058	78,241	0.064	0.063	0.017		65,934	
11. 2005	91,263	697	92,074	667	2,569	90,172	0.068	0.067	0.017		91,263	
12. Total	309,558	4,473	681,289	17,408	15,587	683,110	X X X	X X X	X X X		X X X	309,558

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	324,528	1,329	158,240	7,738	476,359	23,907		321	4,841		72
2. 1996	60,215	48,104	1,811	20,135	927	69,123	3,395	82		865		
3. 1997	75,505	50,143	4,092	22,364	1,275	75,324	2,753	268	26	1,388		
4. 1998	92,782	67,404	5,776	34,902	1,536	106,546	4,313	1,432	241	1,764		
5. 1999	106,888	68,353	7,049	38,637	1,879	112,160	7,376	4,398	24	2,952		
6. 2000	72,246	54,018	6,695	26,438	3,126	84,025	4,724	977	210	2,394		
7. 2001	76,445	62,239	8,552	27,107	6,138	91,760	10,810	323		3,886		
8. 2002	79,417	72,532	6,613	28,091	3,414	103,822	3,472	241	82	769		
9. 2003	87,752	95,691	5,383	34,851	4,653	131,272	3,284	627		679		
10. 2004	77,897	85,073	2,970	26,504	4,115	110,432	1,899	246	200	341		
11. 2005	84,443	75,278	645	26,517	2,057	100,383	432			50		
12. Totals	X X X	1,003,363	50,915	443,786	36,858	1,461,206	66,365	8,594	1,104	19,929		72

	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	4,416	1,686	30,041	3,110	(1,811)			(2,137)		(74)	91
2. 1996	916	217	4,559	385	131	19		271	77	16	31
3. 1997	487	231	4,614	487	113			350	224	39	43
4. 1998	1,075	297	7,565	633	747	5		598	376	66	85
5. 1999	1,551	302	15,004	702	490			923	639	121	92
6. 2000	1,172	364	8,249	502	508	133		1,327	980	179	134
7. 2001	3,615	239	15,258	416	2,414	4		1,282	1,308	242	175
8. 2002	1,683	303	4,703	377	1,163			1,949	1,138	218	233
9. 2003	519	405	4,995	311	934	47		3,404	1,052	233	302
10. 2004	650	422	2,708	207	1,173	165		5,035	902	202	477
11. 2005	220	158	640	79	324			8,858	207	49	698
12. Total	16,304	4,624	98,336	7,209	6,186	373		21,860	6,903	1,291	2,361

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20-22+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	(3,783)	62	24,800		319	24,481	0.055	0.055	X X X		(3,783)	
2. 1996	513	17	4,662	178	16	4,824	0.072	0.073	0.084		513	
3. 1997	691	20	4,604	492	65	5,031	0.067	0.070	0.070		691	
4. 1998	1,745	56	7,422	1,813	307	8,928	0.076	0.087	0.100		1,745	
5. 1999	2,023	67	11,741	5,037	145	16,633	0.113	0.152	0.159		2,023	
6. 2000	2,903	67	8,953	2,090	389	10,654	0.117	0.133	0.154		2,903	
7. 2001	4,941	82	18,392	1,635	242	19,785	0.210	0.220	0.264		4,941	
8. 2002	4,265	81	7,353	1,379	300	8,432	0.078	0.086	0.113		4,265	
9. 2003	5,506	87	8,301	1,726	233	9,794	0.069	0.080	0.120		5,506	
10. 2004	7,550	90	8,448	1,313	402	9,359	0.084	0.093	0.132		7,550	
11. 2005	10,038	65	9,664	207	49	9,822	0.103	0.106	0.126		10,038	
12. Total	36,392	694	114,340	15,870	2,467	127,743	X X X	X X X	X X X		X X X	36,392

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	2,074,798	3,782	163,189	12,365	2,229,404	114,578		1,427	15,297		156
2. 1996	477,106	320,508	426	26,244	2,312	344,866	13,305		942	3,897		5
3. 1997	501,759	357,173	380	30,286	2,123	385,716	14,470	21	283	2,541		69
4. 1998	939,530	502,674	514	37,425	2,542	538,071	17,062		(43)	4,493		1
5. 1999	1,291,296	546,068	550	39,143	2,118	583,643	17,050	7	755	4,168		5
6. 2000	1,683,083	510,543	634	34,962	2,444	543,695	15,485		831	4,493		15
7. 2001	2,142,609	671,203	933	40,354	3,050	709,440	15,848		232	3,531		5
8. 2002	2,237,303	870,766	1,110	54,611	3,212	923,275	15,581	299	688	3,572		28
9. 2003	4,349,623	1,152,784	1,607	56,848	7,021	1,204,218	19,959		158	2,097		7
10. 2004	4,985,981	1,187,534	1,201	54,935	7,541	1,236,129	13,695		591	1,410		
11. 2005	5,537,643	1,315,039	1,813	45,095	7,368	1,354,579	4,341		49	478		
12. Totals	X X X	9,509,090	12,950	583,092	52,096	10,053,036	261,374	327	5,913	45,977		291

	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	16,450	7,036	135,328	17,402	3,951			14,899	75	149	1,035
2. 1996	4,282	1,712	17,967	1,661	369		3	2,583	18	24	289
3. 1997	3,256	1,527	18,207	1,858	652			3,184	17	39	291
4. 1998	4,141	1,816	23,413	2,150	1,051			4,183	23	39	391
5. 1999	3,294	1,976	22,441	2,303	1,177	2		6,464	35	72	695
6. 2000	4,057	1,957	21,089	2,153	2,971			8,547	49	180	905
7. 2001	5,254	2,140	21,282	2,173	2,713		61	12,086	78	234	1,196
8. 2002	4,209	2,446	21,182	2,171	5,163		42	18,169	102	312	1,856
9. 2003	4,811	2,812	24,703	2,365	6,892		175	30,784	168	1,050	2,872
10. 2004	3,765	1,939	16,453	2,188	11,762	5	349	44,404	179	1,716	4,099
11. 2005	903	1,016	5,786	1,007	7,854	50	308	69,738	410	2,163	5,646
12. Total	54,422	26,377	327,851	37,431	44,555	57	938	215,041	1,154	5,978	19,275

	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	19,811	261	148,725	75	1,732	147,068	0.070	0.070	X X X		19,811	
2. 1996	3,232	60	20,154	18	974	19,198	0.064	0.061	0.044		3,232	
3. 1997	4,105	125	20,847	38	391	20,494	0.058	0.058	0.044		4,105	
4. 1998	5,609	157	26,789	23	(3)	26,815	0.054	0.054	0.031		5,609	
5. 1999	8,301	193	28,859	44	832	28,071	0.054	0.053	0.024		8,301	
6. 2000	12,292	250	31,496	49	1,026	30,519	0.063	0.061	0.020		12,292	
7. 2001	15,778	319	34,178	78	532	33,724	0.053	0.052	0.017		15,778	
8. 2002	24,936	419	42,485	401	1,070	41,816	0.051	0.050	0.021		24,936	
9. 2003	39,491	572	59,732	168	1,390	58,510	0.054	0.053	0.015		39,491	
10. 2004	58,384	831	71,271	184	2,656	68,799	0.062	0.061	0.015		58,384	
11. 2005	81,227	599	82,411	460	2,520	80,351	0.065	0.064	0.016		81,227	
12. Total	273,166	3,786	566,947	1,538	13,120	555,365	X X X	X X X	X X X		X X X	273,166

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	37,781	37,943	38,412	38,385	38,187	38,478	38,591	39,150	39,584	39,444
2. 1986	8,338	8,424	8,408	8,037	7,935	7,897	7,711	7,747	7,831	7,587
3. 1987	9,528	9,773	9,701	9,508	9,637	9,306	9,224	9,203	9,278	9,078
4. 1988	11,364	11,533	11,552	11,442	11,240	11,269	11,183	11,189	11,358	11,184
5. 1989	16,269	16,634	16,421	16,251	16,149	15,862	15,604	15,708	15,695	14,323
6. 1990	14,839	14,596	14,621	14,156	13,930	13,631	13,761	13,862	13,891	13,368
7. 1991	14,219	14,535	14,729	14,246	13,898	13,273	13,487	13,619	13,775	14,711
8. 1992	10,882	9,992	10,119	9,920	9,939	9,882	10,171	10,016	10,139	10,862
9. 1993	13,746	13,141	12,759	12,370	12,092	11,931	11,760	11,568	11,627	12,337
10. 1994	17,688	16,340	16,092	16,118	16,644	16,534	15,733	15,211	15,546	15,409
11. 1995	18,595	19,526	20,521	19,276	20,691	22,126	22,297	22,074	22,173	21,816
12. 1996	21,144	22,135	24,459	24,336	24,220	24,110	23,755	22,946	23,251	22,602
13. 1997	X X X	24,259	27,266	32,860	28,894	28,094	26,618	26,449	26,401	26,210
14. 1998	X X X	X X X	33,966	35,683	37,493	38,173	37,819	36,075	35,263	35,649
15. 1999	X X X	X X X	X X X	41,845	44,377	46,492	47,331	46,296	45,645	44,422
16. 2000	X X X	X X X	X X X	X X X	80,080	42,522	42,310	41,657	41,409	40,844
17. 2001	X X X	X X X	X X X	X X X	X X X	57,951	57,724	53,823	53,383	53,407
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	59,531	54,407	49,906	49,261
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,265	71,922	65,349
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	79,147	79,105
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	89,879

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	33,505	33,908	34,534	35,143	35,531	36,199	36,814	37,611	38,129	38,622	2,396	2,746
2. 1986	6,857	6,913	6,943	6,952	6,988	7,071	7,121	7,156	7,210	7,294	485	485
3. 1987	7,535	7,792	7,905	7,922	7,982	8,181	8,289	8,394	8,459	8,456	560	578
4. 1988	8,857	9,174	9,546	9,657	9,745	9,927	10,098	10,198	10,248	10,372	592	595
5. 1989	12,463	12,981	13,487	13,871	14,136	14,287	14,364	14,444	14,462	14,640	585	707
6. 1990	10,650	11,065	11,552	11,662	11,752	11,939	12,115	12,198	12,308	12,501	690	608
7. 1991	10,299	11,028	11,676	11,792	12,130	11,639	11,852	12,265	12,385	12,443	536	483
8. 1992	5,997	6,571	6,969	7,236	7,802	8,104	8,590	8,688	8,830	8,870	590	531
9. 1993	6,836	8,186	8,665	8,996	9,307	9,508	9,659	9,788	9,858	10,067	547	606
10. 1994	6,566	8,124	9,200	10,177	11,527	12,644	12,444	12,757	13,177	13,314	664	747
11. 1995	4,622	7,098	9,574	11,123	15,408	17,620	18,950	19,201	19,385	19,634	770	922
12. 1996	1,353	5,187	9,116	12,814	15,423	16,549	17,991	18,410	18,892	19,606	972	979
13. 1997	X X X	1,649	6,494	11,461	15,681	16,861	18,116	19,291	20,128	20,898	1,082	1,166
14. 1998	X X X	X X X	2,087	8,795	15,153	21,582	24,742	25,870	26,963	28,307	1,197	1,461
15. 1999	X X X	X X X	X X X	3,544	12,363	20,643	28,318	31,164	33,201	34,741	1,302	1,556
16. 2000	X X X	X X X	X X X	X X X	42,712	8,460	14,559	20,005	23,395	26,516	1,140	1,499
17. 2001	X X X	X X X	X X X	X X X	X X X	9,213	17,717	23,832	31,543	34,346	1,015	1,428
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	3,506	10,810	18,243	22,876	855	1,272
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,355	16,117	26,082	743	1,139
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	7,074	17,263	449	760
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	5,191	122	220

**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	650	649	631	760	578	476	543	683	457	414
2. 1986	134	252	189	120	131	81	68	73	76	139
3. 1987	383	436	388	286	524	168	95	67	(9)	77
4. 1988	515	441	229	188	182	152	112	93	182	146
5. 1989	762	1,044	593	219	220	115	75	153	112	79
6. 1990	576	340	302	263	299	133	90	239	149	90
7. 1991	617	554	609	547	(93)	352	284	136	192	157
8. 1992	480	343	477	572	383	301	307	187	83	122
9. 1993	1,155	760	473	437	288	414	302	190	213	167
10. 1994	1,444	1,473	1,168	1,365	1,379	228	326	353	217	39
11. 1995	2,594	3,337	3,334	3,689	1,063	983	629	452	654	299
12. 1996	2,654	4,063	4,296	3,280	1,931	2,033	832	663	1,084	460
13. 1997	X X X	1,613	3,760	3,584	1,922	1,432	1,253	1,472	729	672
14. 1998	X X X	X X X	2,628	6,275	5,224	3,028	2,501	1,821	1,602	1,513
15. 1999	X X X	X X X	X X X	3,739	5,718	4,606	3,461	2,856	2,402	1,654
16. 2000	X X X	X X X	X X X	X X X	2,054	6,610	6,538	5,267	4,240	3,255
17. 2001	X X X	X X X	X X X	X X X	X X X	8,325	8,700	8,396	4,924	4,665
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	4,484	7,735	4,779	5,803
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,110	7,113	6,866
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	4,460	10,888
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	6,653

**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	90	94	122	161	221	172	188	148	129	63
2. 1986		17	11	3	47	3	14	12	28	18
3. 1987	17	19	38	13	11	84	41	11		20
4. 1988	64	47	37	25	73	54	31	19	64	11
5. 1989	75	93	150	38	86	38	35	48	44	19
6. 1990	74	10	24	13	42	28	10	9	11	13
7. 1991	38	26	135	90		128	99	32	78	38
8. 1992	46	34	82	106	116	135	123	67	24	25
9. 1993	68	66	76	29	45	80	70	35	42	25
10. 1994	145	149	156	203	641	3	82	99	60	
11. 1995	302	446	650	694	357	204	202	69	164	18
12. 1996	229	314	332	311	593	707	255	150	185	55
13. 1997	X X X	150	667	405	272	117	364	314	117	95
14. 1998	X X X	X X X	425	1,029	1,845	863	705	302	380	160
15. 1999	X X X	X X X	X X X	240	1,220	1,370	665	448	362	62
16. 2000	X X X	X X X	X X X	X X X	583	1,845	1,429	1,007	858	349
17. 2001	X X X	X X X	X X X	X X X	X X X	789	1,315	968	894	302
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,745	2,073	879	512
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,033	1,936	782
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	934	1,883
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	1,343

**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	3,554	3,293	3,110	2,315	1,840	1,627	1,043	699	878	692
2. 1986	1,348	1,240	1,265	962	766	741	508	507	518	495
3. 1987	1,593	1,523	1,369	1,287	1,119	874	798	730	829	681
4. 1988	1,929	1,869	1,741	1,572	1,234	1,137	941	879	861	840
5. 1989	2,969	2,513	2,194	2,128	1,706	1,422	1,128	1,060	1,076	1,022
6. 1990	3,540	3,179	2,747	2,212	1,829	1,532	1,547	1,416	1,441	1,311
7. 1991	3,211	2,933	2,320	1,838	1,870	1,156	1,258	1,191	1,121	1,038
8. 1992	4,393	3,059	2,616	2,026	1,654	1,361	1,168	1,090	1,220	1,048
9. 1993	5,673	4,127	3,558	2,920	2,445	1,953	1,739	1,567	1,524	1,352
10. 1994	9,373	6,579	5,572	4,436	3,133	3,705	2,958	2,083	2,173	2,075
11. 1995	11,175	8,582	6,969	3,913	4,000	3,436	2,701	2,540	2,157	2,197
12. 1996	16,744	12,557	10,715	7,946	6,295	4,838	4,766	3,800	3,220	2,901
13. 1997	X X X	19,783	16,351	17,419	11,020	9,498	6,963	5,434	5,332	3,687
14. 1998	X X X	X X X	28,751	19,584	15,218	12,590	9,881	8,104	6,361	5,043
15. 1999	X X X	X X X	X X X	34,069	25,164	19,782	14,702	11,500	9,508	7,861
16. 2000	X X X	X X X	X X X	X X X	34,888	25,483	19,649	15,340	12,907	10,440
17. 2001	X X X	X X X	X X X	X X X	X X X	39,646	29,759	20,438	15,655	14,115
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	49,687	33,671	25,976	20,583
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	62,438	46,519	33,732
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	66,667	48,057
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	76,014

**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	87,320	86,356	87,574	87,537	88,234	89,963	91,013	91,175	116,488	144,076
2. 1996	12,492	15,487	15,265	16,133	16,056	16,608	15,497	15,706	15,649	15,382
3. 1997	X X X	13,666	15,645	16,295	20,285	19,587	20,030	19,844	20,164	20,287
4. 1998	X X X	X X X	19,189	24,927	26,039	26,849	26,637	27,070	28,189	28,154
5. 1999	X X X	X X X	X X X	21,172	22,516	25,148	25,072	22,806	22,728	23,081
6. 2000	X X X	X X X	X X X	X X X	63,344	24,690	27,161	27,112	26,963	26,731
7. 2001	X X X	X X X	X X X	X X X	X X X	38,121	28,199	28,824	30,745	30,326
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	31,850	32,308	30,514	29,917
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,565	40,245	40,714
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	37,637	41,921
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	46,770

**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	81,534	82,261	83,945	84,454	87,911	89,754	90,882	91,196	116,353	116,491	5,822	5,431
2. 1996	5,327	10,508	13,036	14,307	15,347	15,980	16,034	15,619	15,287	15,378	986	899
3. 1997	X X X	5,902	11,020	13,191	18,498	18,914	19,678	19,772	20,201	20,368	1,068	1,124
4. 1998	X X X	X X X	8,317	17,515	22,692	25,349	25,530	26,509	27,979	27,987	1,196	1,280
5. 1999	X X X	X X X	X X X	9,345	16,512	21,903	23,513	22,332	22,677	23,217	1,284	1,491
6. 2000	X X X	X X X	X X X	X X X	50,183	18,049	23,480	24,838	25,360	25,760	1,361	1,593
7. 2001	X X X	X X X	X X X	X X X	X X X	17,685	23,458	24,797	29,733	30,282	1,435	1,780
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	13,592	22,985	25,979	27,670	1,491	2,106
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,866	29,132	34,237	1,295	1,873
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	19,247	31,140	1,288	1,990
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	19,869	768	776

**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	4,896	3,363	3,084	2,957	172	376	208	107	249	162
2. 1996	6,521	4,563	2,362	1,309	602	671	133	72	93	20
3. 1997	X X X	7,404	3,896	2,549	1,409	502	187	131	56	11
4. 1998	X X X	X X X	9,915	5,964	2,615	976	339	758	257	177
5. 1999	X X X	X X X	X X X	12,618	6,139	1,743	4,186	287	460	123
6. 2000	X X X	X X X	X X X	X X X	10,848	5,431	3,340	1,477	995	428
7. 2001	X X X	X X X	X X X	X X X	X X X	19,247	9,600	4,913	5,821	813
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	16,323	7,469	4,104	2,004
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,718	10,969	4,018
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	15,711	9,437
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	25,441

**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	947	751	747	324	304	25	104	35	(19)	10
2. 1996	199	313	473	194	206	59	64	29		
3. 1997	X X X	401	678	312	346	229	131	67		
4. 1998	X X X	X X X	1,107	1,357	1,102	696	590	245	71	62
5. 1999	X X X	X X X	X X X	1,073	1,443	1,351	516	460	41	80
6. 2000	X X X	X X X	X X X	X X X	2,751	1,351	942	707	234	188
7. 2001	X X X	X X X	X X X	X X X	X X X	2,949	2,128	870	593	248
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	2,857	2,214	935	567
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,260	1,973	831
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	3,361	1,426
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	2,337

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	10,220	3,507,213	9,436	22,184	3,327,939	226,167	214,707	261,267
2. Alaska	AK	NO					686,389			
3. Arizona	AZ	YES		18,996,657	45,006,938		62,533,718	297,849	591,115	433,068
4. Arkansas	AR	YES R		1,075,068		6,335	289,716	960	10,960	13,500
5. California	CA	YES	7,908,931	386,112	254,124,936	1,403,700	255,179,543	4,405,916	5,252,913	3,464,952
6. Colorado	CO	YES	47,260	17,341,606	38,020,464		52,865,471	1,243,309	698,443	980,131
7. Connecticut	CT	YES		42,646,254		2,318,135	42,607,293	1,349,428	1,181,405	273,495
8. Delaware	DE	YES		2,124,911	13,391	13,750	2,057,747	36,308	93,189	48,708
9. Dist. Columbia	DC	YES R		503,674	81,969	17,755	559,677	128,210	252,731	102,819
10. Florida	FL	YES R	827,797	484,859,438	26,633,118	1,986,853	495,821,130	13,657,192	19,667,067	23,147,735
11. Georgia	GA	YES R	22,606	1,348,689	507,289		1,751,820	1,400,380	3,384,520	2,563,660
12. Hawaii	HI	NO								
13. Idaho	ID	YES								
14. Illinois	IL	YES R	13,163,673	9,836,539	2,022,809	11,591,684	24,320,679	4,251,790	4,345,463	4,328,557
15. Indiana	IN	YES R	2,615,706	1,975,021	1,126,977	2,347,063	5,483,886	525,367	712,140	398,718
16. Iowa	IA	YES	4,054,677			2,125	162	181,791		
17. Kansas	KS	YES		4,194	87,896		76,782			
18. Kentucky	KY	YES R	20,794	2,604,911	90,226	10,216	2,548,826	12,782	210,854	218,082
19. Louisiana	LA	YES R		1,878,372	166,361	29,512	1,990,841	11,794	225,131	289,656
20. Maine	ME	YES		21,220		545	20,253	425	487	
21. Maryland	MD	YES R	296,672	15,832,171	4,241,335	712,984	19,770,294	160,211	170,815	222,832
22. Massachusetts	MA	YES		9,979,036		400	9,979,047	256,863	929,753	686,048
23. Michigan	MI	YES AI	19,532	4,791,701	2,171,098	173,554	6,851,108	1,036,893	1,297,158	476,130
24. Minnesota	MN	YES R		5,452,631			5,569,577	67,925	(605)	205,469
25. Mississippi	MS	YES R	27,860	3,430,720		102,818	2,985,707	91,783	207,477	187,787
26. Missouri	MO	YES R		1,587,606	736,556	7,495	2,023,548	152,403	143,993	24,875
27. Montana	MT	YES					1			
28. Nebraska	NE	YES AI	203,946	545,593		117,834	748,076	701	701	
29. Nevada	NV	YES			30,609,235		29,339,186	75,188	376,024	61,509
30. New Hampshire	NH	YES		280,270			279,464			
31. New Jersey	NJ	YES	1,262	22,521,362		679,229	22,010,874	753,895	675,864	383,773
32. New Mexico	NM	YES		472	1,085,458		1,065,944	34,126	21,414	19,599
33. New York	NY	YES	6,476,150	30,693,514	3,966,020	6,236,817	39,977,213	635,655	718,810	639,222
34. No. Carolina	NC	YES R	33,501,746	3,121,629	2,519,108	254,727	37,072,534	3,352,894	3,738,826	2,929,273
35. No. Dakota	ND	YES								
36. Ohio	OH	YES R	521,515	19,548,079	9,413,766	296,934	20,399,691	1,427,780	1,316,211	195,838
37. Oklahoma	OK	YES	1,891,063	3,169,966		4,375,437	1,892,188	96,579	(722)	
38. Oregon	OR	NO								
39. Pennsylvania	PA	YES AI	232,450	16,547,818	2,557,742	443,344	18,983,495	738,598	489,810	798,718
40. Rhode Island	RI	YES		1,686,405		22,415	1,686,405	19,217	13,620	11,687
41. So. Carolina	SC	YES R	406,697	12,678,310	255,952	285,474	12,632,517	1,571,990	1,650,486	1,418,303
42. So. Dakota	SD	YES	138,617	2,201,444						
43. Tennessee	TN	YES R	267,966	8,851,787	201,794	661,309	8,735,823	122,406	149,742	163,166
44. Texas	TX	YES		45,943,291	51,961,557		96,925,954	1,426,581	1,609,466	299,988
45. Utah	UT	YES		813,125			834,170	(164,468)	293,413	1,646,805
46. Vermont	VT	YES		6,176,031			6,176,031	89,338	88,559	61,682
47. Virginia	VA	YES R	2,193,872	22,581,640	6,515,433	1,229,403	30,424,056	1,156,350	1,692,470	1,652,654
48. Washington	WA	NO					7			
49. West Virginia	WV	YES R	55,226	2,870,983	5,329	43,175	2,775,864	102,396	(30,016)	8,138
50. Wisconsin	WI	YES	371,658			20,792	371,984	11,141	7,350	6,210
51. Wyoming	WY	YES								
52. American Samoa	AS	NO								
53. Guam	GU	NO								
54. Puerto Rico	PR	NO					8			
55. U.S. Virgin Is.	VI	NO								
56. Canada	CN	NO								
57. Aggregate Other Alien	OT	X X X		491,063			473,732			
58. Totals	(a) 47	X X X	75,277,896	830,906,526	484,132,193	35,413,998	1,332,106,370	40,946,113	52,401,744	48,624,054

DETAILS OF WRITE-INS										
5701. Mexico		X X X		491,063			473,732			
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		491,063			473,732			

(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 2 - Continuation
ASSETS**

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

REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS

0904. Interest Receivable				37,814
0905.				
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 2, Line 0998)				37,814

REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS

2304. Other Identifiable Intangibles	353,925	121,303	232,622	232,616
2305. Leasehold Improvements	62,865	62,865		
2306. Title Plant Improvements	2,998,766	2,498,766	500,000	4,026,913
2307. Cash Surrender Value				
2308. Recoupment Receivable				
2309. Other Receivables	2,432,760	593,502	1,839,258	6,747,832
2310. Prepaid Retirement	220,672	220,672		
2311. Notes on Premium	66,062	52,269	13,793	12,803
2312. State Tax and Premium Tax Receivable				
2313. Other Deposits	116,629	32,710	83,919	64,162
2314. Properties held for sale non-admitted net encumbrances				
2315. Ground Rents				
2316. Loans on Personal Security				
2317. Other Non-Admitted Assets	359,753	359,749	4	
2318. Agreements				
2319. Policy Forms	16,258	16,258		
2320. Life Insurance	244,932	90,910	154,022	238,507
2321. Software Inventory	42,549		42,549	30,463
2322. Suspense	38,000		38,000	65,000
2323. Automobile	15,147	15,147		22,166
2324. Investments				
2325. Other Write-Ins	17,601	17,601		4,085
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	6,985,919	4,081,752	2,904,167	11,444,547

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. Reserve for Losses	1,000,000	1,050,000
0305.		
0306.		
0307.		
0308.		
0309.		
0310.		
0311.		
0312.		
0313.		
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0320.		
0321.		
0322.		
0323.		
0324.		
0325.		
0397. Totals (Lines 0304 through 0325) (Page 3, Line 0398)	1,000,000	1,050,000
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	400,109	315,615
2007. Estimated Liability concerning Captive Reinsurance		
2008. Other Reserves		
2009. Deferred Copiers		
2010. Deferred Rents	84,349	87,135
2011. Outstanding Checks greater than 1 Year Old		
2012. Unapplied Cash	3,864,187	1,275,845
2013. Other Liabilities		
2014. Other Reinsurance	5,930	5,930
2015. Accrued Payroll	10,035	16,405
2016. Miscellaneous	(2,066)	5,814,197
2017. Rounding	(7)	(7)
2018. Accrued Liabilities for Employee Benefits	5,807,397	4,216,283
2019. Contingent Commissions Payable	4,248,162	5,024,433
2020. Title Plant Loss Reserve	438,000	256,450
2021. Reinsurance Payable	325,695	734,578
2022. Capital Leases		9,022
2023.		
2024.		
2025.		
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	15,181,791	17,755,886

OVERFLOW PAGE FOR WRITE-INS

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

	1 Current Year	2 Prior Year
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REMAINING WRITE-INS AGGREGATED AT LINE 22 FOR SPECIAL SURPLUS FUNDS

2204. Voluntary Loss Reserve	1,945,840	
2205. Unearned Compensation	(702,410)	(786,737)
2206.		
2207.		
2208.		
2209.		
2210.		
2211.		
2212.		
2213.		
2214.		
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2221.		
2222.		
2223.		
2224.		
2225.		
2297. Totals (Lines 2204 through 2225) (Page 3, Line 2298)	1,243,430	(786,737)

REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR OTHER THAN SPECIAL SURPLUS FUNDS

2504.		
2505.		
2506.		
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2524.		
2525.		
2597. Totals (Lines 2504 through 2525) (Page 3, Line 2598)		

OVERFLOW PAGE FOR WRITE-INS

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

	1 Current Year	2 Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 02 FOR OTHER OPERATING INCOME		
0204. Miscellaneous Income	1,818,504	1,631,819
0205. Premiums Retained as Agent for Underwriter		
0206. Management Fees	1,436,713	1,511,163
0207. Title Plant Income		
0208. Recording Service Fees	1,204,620	472,231
0209. Ceded Reimbursement from Agents		
0210. Other Fees	342,621	339,424
0211. Other Income		
0212. Title Examinations	239,999	
0213. Gross Premiums Ceded	200,160	468,011
0214. Gain on Disposal of Assets	24,831	4,412
0215. Estimated Premium Revenue	(979,583)	9,534,345
0216. Closing Fee	357,135	361,123
0217. Foreclosure Income	242,470	
0218. Escrow and Settlement Services	166,139	179,250
0219. Commission Income	114,804	198,814
0220. Mortgage Division Income	96,216	1,895,458
0221. License Fee Income	92,844	92,844
0222.		
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	5,357,473	16,688,894

REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS		
0604. Loss (Gain) on Abandonment of Equipment		2,042
0605. Commissions Expense	(474,207)	84,285
0606.		
0607.		
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0625.		
0697. Totals (Lines 0604 through 0625) (Page 4, Line 0698)	(474,207)	86,327

REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)		
1204. Processing Fee	60,000	50,000
1205. Dividend - Title Plant	29,103	
1206. Interest Income	7,222	
1207. Earned on Life Insurance on Officers	1,268	1,432
1208. Loss (Gain) on Sale of Equipment		
1209. Retiree Supplemental Benefit Expense		92,171
1210. Accounts Receivable Writeoff		(534,898)
1211. Loss (Gain) on Stock Due to Impairment	(21,004)	
1212. Interagency Transfer to Housing Assistance	(1,865,000)	(4,740,000)
1213.		
1214.		
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1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)	(1,788,411)	(5,131,295)

OVERFLOW PAGE FOR WRITE-INS

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

	1 Current Year	2 Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR GAINS AND LOSSES IN SURPLUS		
3004. Correction of error in Accounting for a branch position		
3005. Equity in Earnings of Subsidiaries and Affiliates		
3006. Gain on Disposition/Merger of Subsidiaries		
3007. Accrued Pension Adjustment		
3008. Voluntary Loss Reserve	1,945,839	
3009. Adjustment to Prior Year State Taxes	208,443	
3010. Change in Non-Admitted Assets resulting from Merger of Subsidiaries	267,542	(2,041,200)
3011. Service Contract Fees		
3012. Miscellaneous Other Income		
3013. Unearned Compensation	84,325	112,192
3014. Prior Period Change in Non-Admitted Assets	47,716	
3015. U.S. GAAP to Statutory Tax Adjustments	16,309	24,785
3016. Merger of Wholly Owned Subsidiaries		
3017. Equity in Net Income (Loss) of Subsidiary	575	360
3018. Statutory Premium Reserve augmentation		
3019. Correct Prior Year Tax Liability		36,632
3020. Unreported Premium		
3021. Illinois Reserve Adjustment		
3022. Direct Debit to Retained Earnings - Prior Period Stat. Res. Adjustment		(767,588)
3023. Prior Period Subsidiary Equity Adjustment	(136,330)	
3024. FIT Payable Adjustment		
3025. Other Write-Ins	(150,000)	(72,927)
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	2,284,419	(2,707,746)

OVERFLOW PAGE FOR WRITE-INS

Page 6 - Continuation

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 04 FOR SERVICE CHARGES		
0404. Closing Fees	7,951,279	6,522,641
0405. Closing Protection Letter Income	721,405	644,742
0406. Work Charges	79,074	104,554
0407. Policy Preparation Fees	1,082,926	1,569,396
0408. Trustee Escrow and Agency Fees	28,225	17,575
0409. Other Fees	834,496	720,123
0410. Endorsements	147,522	109,296
0411. Additional Guarantees	3,124	
0412.		
0413.		
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0425.		
0497. Totals (Lines 0404 through 0425) (Page 6 , Line 0498)	10,848,051	9,688,327

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						
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES									
2304. Corporate and Administrative Expense	431,409	162,554	3,103	597,066				597,066	358,993
2305. Interest Expense	2,225		83,856	86,081		2,294		88,375	524,336
2306. Service Fees Paid to Parent									
2307. Management Fees Paid to Parent		114	149,886	150,000		6,984		156,984	169,799
2308. Application Software	2,359	2,206,428	6,049	2,214,836				2,214,836	1,773,163
2309. Professional Services	154,894	95,221	46,268	296,383		58,043		354,426	430,228
2310. Outside Services	2,656	193,026	4,701	200,383				200,383	249,480
2311. Regional Administration									
2312. Temporary Help		59,811		59,811	14,598			74,409	143,706
2313. Life Insurance Expense		53,500		53,500				53,500	7,921
2314. Bad Debt	150,230			150,230				150,230	3,539
2315. Defalcation		325,213		325,213				325,213	75,000
2316. Agent Fees		125,000		125,000				125,000	
2317. Bank Fees	85,171	11,613	8,586	105,370				105,370	269,801
2318. Depreciation	87,926	21,965		109,891				109,891	132,509
2319. Underwriting Costs									
2320. Investment Expenses		6,129	3,300	9,429			53,115	62,544	61,293
2321. Settlement and Escrow Losses									
2322. Shared Costs Transferred to Parent									
2323. Penalties									
2324. State Tax Credits Amortization									
2325. Remaining Write-Ins	292,567	12,513	25,280	330,360	1,946,387	56,117	97,903	2,430,767	1,287,042
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	1,209,437	3,273,087	331,029	4,813,553	1,960,985	123,438	151,018	7,048,994	5,486,810

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6

OVERFLOW PAGE FOR WRITE-INS
Page 10 - Continuation
OPERATIONS AND INVESTMENT EXHIBIT PART 4 - NET OPERATING GAIN/LOSS EXHIBIT

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 2 FOR OTHER OPERATING INCOME							
0204. Title Plant Rent							
0205. Ceded Reimbursements from Agents							
0206. Unreported Premiums							
0207. Other Title Fees and Service Charges		37,534,511		37,534,511		37,534,511	37,884,750
0208. Agency Income		4,752,759		4,752,759		4,752,759	
0209. Software Income		2,652,911		2,652,911		2,652,911	2,219,017
0210. Recording Service Fees		1,204,620		1,204,620		1,204,620	472,231
0211. Title Examinations		239,999		239,999		239,999	
0212. Gross Premium Ceded		140,112	60,048	200,160		200,160	468,011
0213. Home Mortgage	3,992			3,992		3,992	50
0214. Trustee and Agency Fees	27,605		1,041,451	1,069,056	340,904	1,409,960	1,511,163
0215. Closing Fees	357,135			357,135		357,135	361,123
0216. Foreclosure Income		242,470		242,470		242,470	
0217. Escrow and Settlement Services		166,139		166,139		166,139	
0218. Management/Consulting Fees		99,476		99,476		99,476	27,603
0219. License Fee Income			92,844	92,844		92,844	92,844
0220. Commission Income	69,743	14,143		83,886	30,918	114,804	198,814
0221. 1099 Filing Service Fees		48,548		48,548		48,548	31,695
0222. Seminars/Program Fees		35,475		35,475		35,475	4,412
0223. Gain on Disposal of Assets	18,036	6,795		24,831		24,831	
0224. Lease Income	6,423			6,423		6,423	8,081
0225. Remaining Write-Ins		(979,583)		(979,583)	282,091	(697,492)	10,219,521
0297. Totals (Lines 0204 through 0225) (Page 10, Line 0298)	482,934	46,158,375	1,194,343	47,835,652	653,913	48,489,565	53,499,315
REMAINING WRITE-INS AGGREGATED AT LINE 6 FOR OTHER OPERATING DEDUCTIONS							
0604. Commissions Expense	(474,206)			(474,206)		(474,206)	84,285
0605. Loss on Abandonment of Equipment							2,042
0606.							
0607.							
0608.							
0609.							
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0622.							
0623.							
0624.							
0625.							
0697. Totals (Lines 0604 through 0625) (Page 10, Line 0698)	(474,206)			(474,206)		(474,206)	86,327

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OVERFLOW PAGE FOR WRITE-INS

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

	1 Collected During Year	2 Earned During Year
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTMENT INCOME		
0904. Escrow Funds	172,390	172,390
0905. Miscellaneous Interest Income		
0906. Interest from Affiliates	49,826	49,826
0907. Unsecured Loans		
0908. Miscellaneous	6,191	6,380
0909. Equipment Lease		
0910. Collateral Loans		
0911. Loans on Personal Security		
0912. Interest Income on Notes Receivable	605	605
0913. Dividend from Recoupment		
0914. Loans to Affiliates	4,740	4,740
0915. IRS Tax Refund Interest	405	405
0916. Subsidiary Income		107,526
0917. Loss on Disposal of Fixed Assets		(18,266)
0918. Interest on Cash Deposits	7,239	7,239
0919. Special Deposits	4,425	4,425
0920.		
0921.		
0922.		
0923.		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	245,821	335,270

REMAINING WRITE-INS AGGREGATED AT LINE 15 FOR DEDUCTIONS FROM INVESTMENT INCOME	
1504.	
1505.	
1506.	
1507.	
1508.	
1509.	
1510.	
1511.	
1512.	
1513.	
1514.	
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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
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR CAPITAL GAINS (LOSSES)				
0904. Loss on Sale of Other Assets and Investments				
0905. Write off of Assets				
0906. Gain on Sale of Fixed Assets				
0907. Miscellaneous Assets	37			37
0908. Disposal of Assets F & E - Non-Computer				
0909. Enron Class Action Settlement				
0910. Exchange Rate				
0911. Deferred Tax Asset on Cumulative Common Stock Unrealized Gain				
0912. Title Plant Impairment				
0913. Allowance for Doubtful Accounts				
0914. Gain on Sale of Computer	150			150
0915. 2nd Mortgage and Notes	(22,550)			(22,550)
0916. Miscellaneous Adjustments		32,356		32,356
0917.				
0918.				
0919.				
0920.				
0921.				
0922.				
0923.				
0924.				
0925.				
0997. Totals (Lines 0904 through 0925) (Page 11, Ln 0998)	(22,363)	32,356		9,993

OVERFLOW PAGE FOR WRITE-INS

**Page 12 - Continuation
EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Non-admitted Assets (Col. 2 - Col. 1)

REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS

0904.			
0905.			
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 12, Line 0998)			

REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS

2304. Title Plants			
2305. Recoupment Receivable			
2306. Leasehold Improvements	62,865	45,879	(16,986)
2307. Title Plant Improvements	2,498,766	2,650,874	152,108
2308. Prepaid Retirement Funding	220,672	2,203,026	1,982,354
2309. Investments/Advances to Subsidiary		202	202
2310. Other Non-Admitted Assets	481,052	617,228	136,176
2311. Agreements			
2312. Other Receivables/Identifiable Intangibles	645,771	1,019,239	373,468
2313. Cash Value - Life Insurance	90,910		(90,910)
2314. Ground Rents			
2315. Properties held for Sale Non-Admitted Net Encumbrances			
2316. Policy Forms	16,258	38,227	21,969
2317. Security Deposit	24,236	42,039	17,803
2318. Loans on Personal Security			
2319. Automobiles	15,147	7,163	(7,984)
2320. Furniture and Fixtures	8,768	9,264	496
2321. Leasehold Deposits	8,474	8,474	
2322. Receivers Bond	5,000		(5,000)
2323. Dallas Cowboys Seat Option	3,833	5,833	2,000
2324. Prior Period Retained Earnings Adjustment		4,998	4,998
2325.			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	4,081,752	6,652,446	2,570,694