

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)	379,061,052	56,232	379,004,820	308,797,233
2. Stocks (Schedule D):				
2.1 Preferred stocks	4,748,655		4,748,655	6,242,685
2.2 Common stocks	192,604,235	10,136,252	182,467,983	169,507,150
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	20,038,277		20,038,277	19,068,772
3.2 Other than first liens	52,515	52,515		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	10,746,256		10,746,256	11,185,203
4.2 Properties held for the production of income (less \$ 0 encumbrances)	357,046		357,046	172,339
4.3 Properties held for sale (less \$ 0 encumbrances)	5,382,701	116,000	5,266,701	5,332,012
5. Cash (\$ 138,680,734, Schedule E-Part 1), cash equivalents (\$ 1,394,178, Schedule E-Part 2) and short-term investments (\$ 66,050,996, Schedule DA)	220,157,992	4,602	220,153,390	240,589,523
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	3,626,045	424,461	3,201,584	3,127,822
8. Receivables for securities	9,600		9,600	1,673,142
9. Aggregate write-ins for invested assets	95,964		95,964	35,862
10. Subtotals, cash and invested assets (Lines 1 to 9)	836,880,338	10,790,062	826,090,276	765,731,743
11. Title plants less \$ 0 charged off (for Title insurers only)	14,718,705	1,260,694	13,458,011	13,660,891
12. Investment income due and accrued	5,486,263		5,486,263	4,768,006
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	80,911,895	36,539,792	44,372,103	45,470,914
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	155,645		155,645	167,323
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	2,031,340	42,633	1,988,707	4,076,043
16.2 Net deferred tax asset	54,326,965	29,356,422	24,970,543	19,413,469
17. Guaranty funds receivable or on deposit	(11,780)		(11,780)	28,864
18. Electronic data processing equipment and software	4,015,195	1,347,010	2,668,185	3,071,338
19. Furniture and equipment, including health care delivery assets (\$ 0)	7,648,251	7,573,459	74,792	129,660
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	7,989,300	2,669,231	5,320,069	3,900,364
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	28,900,003	21,521,604	7,378,399	8,175,414
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,043,052,120	111,100,907	931,951,213	868,594,029
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	757,357		757,357	696,244
26. Total (Lines 24 and 25)	1,043,809,477	111,100,907	932,708,570	869,290,273

DETAILS OF WRITE-INS				
0901. Long-Term Certificates of Deposit				
0902. Prepaid Surety Bond				
0903. Title Plants				
0998. Summary of remaining write-ins for Line 09 from overflow page	95,964		95,964	35,862
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	95,964		95,964	35,862
2301. Goodwill	715,884	715,884		
2302. Other Assets	940,350	495,858	444,492	703,651
2303. Prepaid Expenses	13,878,921	13,878,921		1,500
2398. Summary of remaining write-ins for Line 23 from overflow page	13,364,848	6,430,941	6,933,907	7,470,263
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	28,900,003	21,521,604	7,378,399	8,175,414

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	47,871,104	47,741,144
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	326,144,619	301,947,171
3. Aggregate of other reserves required by law	1,209,674	1,252,193
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	3,336,691	2,932,688
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	204,718	298,733
6. Other expenses (excluding taxes, licenses and fees)	24,714,913	23,778,847
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,080,387	4,191,550
8.1 Current federal and foreign income taxes (including \$ 251,267 on realized capital gains (losses))	7,641,146	6,361,758
8.2 Net deferred tax liability	474,019	583,166
9. Borrowed money \$ 1,448,923 and interest thereon \$ 6,425	12,546,603	10,448,901
10. Dividends declared and unpaid	139,595	
11. Premiums and other consideration received in advance	1,057,947	3,340,391
12. Unearned interest and real estate income received in advance	16,800	
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	1,231,150	981,687
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	5,797,651	8,160,249
19. Payable for securities	1,077,945	1,006,083
20. Aggregate write-ins for other liabilities	20,517,487	20,492,338
21. Total liabilities (Lines 1 through 20)	458,062,449	433,516,899
22. Aggregate write-ins for special surplus funds		1,945,839
23. Common capital stock	31,662,402	30,980,687
24. Preferred capital stock	999,769	1,001,869
25. Aggregate write-ins for other than special surplus funds		(170,880)
26. Surplus notes	9,032,717	8,348,000
27. Gross paid in and contributed surplus	136,771,561	126,583,920
28. Unassigned funds (surplus)	299,536,115	270,440,382
29. Less treasury stock, at cost:		
29.1 10,063 shares common (value included in Line 23 \$ 335,430)	3,356,443	3,356,443
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)	474,646,121	435,773,374
31. Totals (Page 2, Line 26, Col. 3)	932,708,570	869,290,273

DETAILS OF WRITE-INS		
0301. Special Surplus Funds		
0302. Other Reserves	209,674	202,193
0303. Miscellaneous	1,000,000	1,050,000
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)	1,209,674	1,252,193
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Notes/Contracts Payable		
2098. Summary of remaining write-ins for Line 20 from overflow page	20,517,487	20,492,338
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	20,517,487	20,492,338
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		1,945,839
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		1,945,839
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)		1,181,219,835	1,177,115,889
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		3,029,878	3,392,903
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		25,403,923	24,657,252
2. Aggregate write-ins for other operating income		46,161,700	51,267,554
3. Total Operating Income (Lines 1 through 2)		1,255,815,336	1,256,433,598
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		59,862,907	52,943,568
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		1,149,678,795	1,132,495,596
6. Aggregate write-ins for other operating deductions		72,134	(350,485)
7. Total Operating Deductions		1,209,613,836	1,185,088,679
8. Net operating gain or (loss) (Lines 3 minus 7)		46,201,500	71,344,919
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		27,870,326	21,968,585
10. Net realized capital gains (losses) less capital gains tax of \$ 3,381,164 (Exhibit of Capital Gains (Losses))		7,487,813	4,585,527
11. Net investment gain (loss) (Lines 9 + 10)		35,358,139	26,554,112
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)		(1,533,197)	(1,543,559)
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		80,026,442	96,355,472
14. Federal and foreign income taxes incurred		26,331,075	33,633,823
15. Net income (Lines 13 minus 14)		53,695,367	62,721,649
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		435,773,374	387,484,264
17. Net income (from Line 15)		53,695,367	62,721,649
18. Net unrealized capital gains or (losses) less capital gains tax of \$ 222,619		8,317,002	(593,744)
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income tax		7,980,798	10,242,477
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		(18,919,371)	(17,051,303)
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)		(404,003)	(1,406,574)
24. Change in surplus notes			(900,000)
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in		1,895,194	4,627,460
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			(1,187,410)
27. Surplus Adjustments:			
27.1 Paid in		9,145,692	1,746,386
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			1,187,410
28. Dividends to stockholders		(20,832,201)	(11,692,352)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)			
30. Aggregate write-ins for gains and losses in surplus		(2,005,731)	595,111
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		38,872,747	48,289,110
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		474,646,121	435,773,374

DETAILS OF WRITE-INS			
0201. Other Title Fees and Service Charges		30,856,791	37,534,511
0202. Agency Income		4,468,664	4,752,759
0203. Software Income		2,583,819	2,652,911
0298. Summary of remaining write-ins for Line 2 from overflow page		8,252,426	6,327,373
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		46,161,700	51,267,554
0601. Loss (Gain) on Disposition of Fixed Assets			
0602. Depreciation of Furniture and Fixtures		44,730	101,430
0603. Amortization of Leasehold Improvements		17,404	22,292
0698. Summary of remaining write-ins for Line 6 from overflow page		10,000	(474,207)
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		72,134	(350,485)
1201. Computer Support Fees			
1202. Miscellaneous Income		50,047	21,214
1203. Loss (Gain) on Sale of Mortgage			223,638
1298. Summary of remaining write-ins for Line 12 from overflow page		(1,583,244)	(1,788,411)
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		(1,533,197)	(1,543,559)
3001. Equity in Earnings of Subsidiaries and Affiliates			
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates			
3003. Adjustment		(291,761)	(1,289,725)
3098. Summary of remaining write-ins for Line 30 from overflow page		(1,713,970)	1,884,836
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(2,005,731)	595,111

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	57,116,540	838,360,257	318,714,738	1,214,191,535	1,213,935,222
2. Escrow and settlement service charges	3,029,878	X X X	X X X	3,029,878	3,392,903
3. Other title fees and service charges (Part 1C, Line 5)	25,403,923	X X X	X X X	25,403,923	24,657,252
4. Totals (Lines 1 + 2 + 3)	85,550,341	838,360,257	318,714,738	1,242,625,336	1,241,985,377

PART 1B - PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,214,191,535	1,213,935,222
1.2 Assumed	1,742,379	2,454,575
1.3 Ceded	9,444,822	9,282,775
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,206,489,092	1,207,107,022
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	301,633,379	271,245,468
2.2 Additions during the current year	74,708,864	74,401,158
2.3 Withdrawals during the current year	49,439,607	44,501,581
2.4 Other adjustments to statutory premium reserves	(94,310)	488,334
2.5 Balance at December 31 current year	326,808,326	301,633,379
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,181,219,835	1,177,207,445

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	1,508,538	1,120,445
2. Searches and abstracts	12,344,485	11,477,259
3. Surveys		
4. Aggregate write-ins for service charges	11,550,900	12,059,548
5. Totals	25,403,923	24,657,252

DETAILS OF WRITE-INS		
	1	2
	Current Year	Prior Year
0401. Other Service Fees	101,929	116,319
0402. Miscellaneous Fees	2,088,733	1,095,178
0403. Processing Fees		
0498. Summary of remaining write-ins for Line 4 from overflow page	9,360,238	10,848,051
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	11,550,900	12,059,548

**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	6,231,373	44,682,715	5,276,484	56,190,572	39,016,621
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	438,973	540,361		979,334	701,923
3. Total (Line 1 plus Line 2)	6,670,346	45,223,076	5,276,484	57,169,906	39,718,544
4. Deduct: Recovered during year from reinsurance		640,982	262,399	903,381	964,349
5. Net payments (Line 3 minus Line 4)	6,670,346	44,582,094	5,014,085	56,266,525	38,754,195
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	6,850,951	37,410,880	3,609,273	47,871,104	47,741,144
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	6,412,248	38,508,830	2,820,066	47,741,144	39,448,413
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	7,109,049	43,484,144	5,803,292	56,396,485	47,046,926
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	494,801	2,554,502	417,119	3,466,422	5,896,642
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	7,603,850	46,038,646	6,220,411	59,862,907	52,943,568

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)	6,795,062	37,479,785	4,422,300	48,697,147	48,248,446
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		788,448		788,448	430,384
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		801,437	813,054	1,614,491	937,890
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	6,795,062	37,466,796	3,609,246	47,871,104	47,740,940
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	22,752,083	178,884,520	44,528,764	246,165,367	224,238,150
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		7,657,680	12,717	7,670,397	8,056,397
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		1,638,000	5,016,000	6,654,000	7,268,588
4.4 Net incurred but not reported	22,752,083	184,904,200	39,525,481	247,181,764	225,025,959
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	24,880,262	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	319,933,130	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	326,144,619	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	1,209,674	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	32,278,853	64,805,047	5,364,203	102,448,103	3,121,770	1,036,977	431,973	107,038,823	102,450,237
1.2 Employee relations and welfare	6,735,266	12,368,339	839,241	19,942,846	301,227	50,780	29,969	20,324,822	19,268,456
1.3 Payroll taxes	2,347,767	4,882,877	488,605	7,719,249	152,984	82,389	18,800	7,973,422	7,617,467
1.4 Other personnel costs	1,493,146	10,896,463	277,171	12,666,780	4,944	64,461	23,693	12,759,878	9,039,941
1.5 Total personnel costs	42,855,032	92,952,726	6,969,220	142,776,978	3,580,925	1,234,607	504,435	148,096,945	138,376,101
2. Amounts paid to or retained by title agents	1,550,803	618,245,329	268,927,374	888,723,506				888,723,506	886,349,190
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	2,649,536	3,718,167	4,994	6,372,697	13	518		6,373,228	6,464,616
3.2 Surveys	(4,531)	126,821		122,290				122,290	194,741
3.3 Other	21,347	937,380	89,889	1,048,616		1,013	334	1,049,963	1,085,916
4. Advertising	538,324	7,427,637	197,001	8,162,962		26,693	6,642	8,196,297	7,058,080
5. Boards, bureaus and associations	395,590	961,617	103,616	1,460,823	5,835	5,708	1,692	1,474,058	1,291,609
6. Title plant rent and maintenance	349,687	27,233	14,230	391,150				391,150	444,320
7. Claim adjustment services	25,855			25,855	212,000			237,855	338,399
8. Amounts charged off, net of recoveries	173,015	826,957	26,010	1,025,982		17,393		1,043,375	1,104,532
9. Marketing and promotional expenses	1,734,692	4,661,116	280,133	6,675,941		75	25	6,676,041	5,815,953
10. Insurance	861,150	1,713,516	67,695	2,642,361		34,089	9,290	2,685,740	2,609,082
11. Directors' fees	549,028	542,282	1,880	1,093,190	1,500	23,969	5,970	1,124,629	1,018,741
12. Travel and travel items	1,115,127	3,550,097	380,102	5,045,326	25,098	23,798	4,795	5,099,017	4,788,072
13. Rent and rent items	4,864,985	8,914,547	595,314	14,374,846	52,006	108,789	15,670	14,551,311	13,475,673
14. Equipment	2,164,673	5,898,768	193,998	8,257,439	6,249	50,357	6,731	8,320,776	9,125,085
15. Cost or depreciation of EDP equipment and software	1,463,869	5,316,875	205,778	6,986,522	6,417	6,242	6,958	7,006,139	2,791,811
16. Printing, stationery, books and periodicals	1,695,028	2,158,821	423,028	4,276,877	33,905	32,683	1,403	4,344,868	5,399,138
17. Postage, telephone, messengers and express	2,606,742	4,565,897	166,947	7,339,586	7,530	25,121	3,844	7,376,081	6,994,218
18. Legal and auditing	3,548,500	12,840,626	1,047,261	17,436,387	3,590	140,092	1,969,000	19,549,069	15,837,664
19. Totals (Lines 1.5 to 18)	69,158,452	775,386,412	279,694,470	1,124,239,334	3,935,068	1,731,147	2,536,789	1,132,442,338	1,110,562,941
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	1,085,634	9,000,941	2,630,015	12,716,590		151		12,716,741	11,650,482
20.2 Insurance department licenses and fees	379,507	1,022,020	287,976	1,689,503		429		1,689,932	1,619,474
20.3 Gross guaranty association assessments	10,658	37,939	3,225	51,822				51,822	10,935
20.4 All other (excluding federal income and real estate)	44,063	2,512,731	661,351	3,218,145		2,207	1,703	3,222,055	3,413,669
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	1,519,862	12,573,631	3,582,567	17,676,060		2,787	1,703	17,680,550	16,694,560
21. Real estate expenses	120,696	1,564,184	2,025	1,686,905	26,376	20,900	53,916	1,788,097	1,520,077
22. Real estate taxes	49,035	184,770	811	234,616		38,984	43,314	316,914	314,320
23. Aggregate write-ins for miscellaneous expenses	1,397,231	1,992,890	194,267	3,584,388	(495,022)	463,674	657,085	4,210,125	11,892,752
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	72,245,276	791,701,887	283,474,140	1,147,421,303	3,466,422	2,257,492	3,292,807 (a)	1,156,438,024	1,140,984,650
25. Less unpaid expenses - current year	14,211,576	18,335,271	1,207,653	33,754,500		36,874	15,550	33,806,924	31,564,880
26. Add unpaid expenses - prior year	10,768,541	19,053,408	1,707,112	31,529,061		20,401	16,206	31,565,668	29,569,440
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	68,802,241	792,420,024	283,973,599	1,145,195,864	3,466,422	2,241,019	3,293,463	1,154,196,768	1,138,989,210
DETAILS OF WRITE-INS									
2301. Miscellaneous Expense	608,711	1,552,230	(119,714)	2,041,227		43,541	63,615	2,148,383	4,081,539
2302. Amortization of Intangibles		10,302	5,001	15,303				15,303	23,969
2303. Charitable Contributions	2,673	86,043	3,740	92,456			74,832	167,288	174,241
2398. Summary of remaining write-ins for Line 23 from overflow page	785,847	344,315	305,240	1,435,402	(495,022)	420,133	518,638	1,879,151	7,613,003
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,397,231	1,992,890	194,267	3,584,388	(495,022)	463,674	657,085	4,210,125	11,892,752

(a) Includes management fees of \$ 1,053,869 to affiliates and \$ 176,437 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)	56,172,436	814,941,297	309,436,378	1,180,550,111	669,724	1,181,219,835	1,177,115,889
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	3,029,797	81		3,029,878		3,029,878	3,392,903
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	22,011,627	3,043,178		25,054,805	349,118	25,403,923	24,657,252
2. Aggregate write-ins for other operating income	813,766	44,365,478	680,319	45,859,563	302,137	46,161,700	51,267,554
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	82,027,626	862,350,034	310,116,697	1,254,494,357	1,320,979	1,255,815,336	1,256,433,598
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	7,603,850	46,038,646	6,220,411	59,862,907		59,862,907	52,943,568
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	72,245,276	791,701,887	283,474,140	1,147,421,303	2,257,492	1,149,678,795	1,132,495,596
6. Aggregate write-ins for other operating deductions	72,134			72,134		72,134	(350,485)
7. Total Operating Deductions (Lines 4 + 5 + 6)	79,921,260	837,740,533	289,694,551	1,207,356,344	2,257,492	1,209,613,836	1,185,088,679
8. Net operating gain or (loss) (Lines 3 minus 7)	2,106,366	24,609,501	20,422,146	47,138,013	(936,513)	46,201,500	71,344,919
DETAILS OF WRITE-INS							
0201. Service Contract Fees							
0202. Miscellaneous Income	149,667	678,466		828,133	5	828,138	1,692,210
0203. Premiums Retained for Underwriter							
0298. Summary of remaining write-ins for Line 2 from overflow page	664,099	43,687,012	680,319	45,031,430	302,132	45,333,562	49,575,344
0299. Totals (Lines 0201 through 0203 plus 0298)	813,766	44,365,478	680,319	45,859,563	302,137	46,161,700	51,267,554
0601. Loss (Gain) on Disposition of Fixed Assets					(979,201)	(979,201)	(1,213,843)
0602. Depreciation of Furniture and Fixtures	44,730			44,730		44,730	101,430
0603. Amortization of Leasehold Improvements	17,404			17,404		17,404	22,291
0698. Summary of remaining write-ins for Line 6 from overflow page	10,000			10,000	979,201	989,201	739,637
0699. Totals (Lines 0601 through 0603 plus 0698)	72,134			72,134		72,134	(350,485)

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 3,927,315	4,166,357
1.1 Bonds exempt from U.S. tax	(a) 6,841,572	7,284,159
1.2 Other bonds (unaffiliated)	(a) 3,158,752	3,247,836
1.3 Bonds of affiliates	(a) .	4,685
2.1 Preferred stocks (unaffiliated)	(b) 267,328	273,594
2.11 Preferred stocks of affiliates	(b) .	.
2.2 Common stocks (unaffiliated)	. 2,960,161	2,900,086
2.21 Common stocks of affiliates	. 985,405	985,405
3. Mortgage loans	(c) 1,102,296	1,069,379
4. Real estate	(d) 2,108,192	2,288,192
5. Contract loans	. 16,409	16,409
6. Cash, cash equivalents and short-term investments	(e) 8,285,141	8,519,970
7. Derivative instruments	(f) 10,964	10,964
8. Other invested assets	. 655,573	672,782
9. Aggregate write-ins for investment income	. 349,785	353,060
10. Total gross investment income	30,668,893	31,792,878
11. Investment expenses		(g) 2,653,014
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 8,746
13. Interest expense		(h) 674,275
14. Depreciation on real estate and other invested assets		(i) 586,517
15. Aggregate write-ins for deductions from investment income		. .
16. Total deductions (Lines 11 through 15)		3,922,552
17. Net investment income (Line 10 minus Line 16)		27,870,326
DETAILS OF WRITE-INS		
0901. Other Investment Income		
0902. Lease Income		
0903. Promissory Notes		
0998. Summary of remaining write-ins for Line 9 from overflow page	349,785	353,060
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	349,785	353,060
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 \$ 249,768 accrual of discount less \$ 1,180,568 amortization of premium and less \$ 329,592 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 7,373 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 \$ 2,155,815 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 1,319,167 accrual of discount less \$ 3,891 amortization of premium and less \$ 573 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 191,046 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 \$ 568,545 depreciation on real estate and \$ 4,878 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Unrealized Increases (Decreases) by Adjustment	4 Total
1. U.S. Government bonds	(159,402)	6,247	37,427	(115,728)
1.1 Bonds exempt from U.S. tax	(11,362)	(51,847)	9,536	(53,673)
1.2 Other bonds (unaffiliated)	1,216,208		98,147	1,314,355
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)	63,977		(22,397)	41,580
2.11 Preferred stocks of affiliates			(113,652)	(113,652)
2.2 Common stocks (unaffiliated)	10,109,029	117,774	6,136,540	16,363,343
2.21 Common stocks of affiliates			3,165,656	3,165,656
3. Mortgage loans	25,000			25,000
4. Real estate	586,666			586,666
5. Contract loans				
6. Cash, cash equivalents and short-term investments	(7,799)			(7,799)
7. Derivative instruments				
8. Other invested assets	16,250	(74,359)	(937,113)	(995,222)
9. Aggregate write-ins for capital gains (losses)	(967,405)		165,477	(801,928)
10. Total capital gains (losses)	10,871,162	(2,185)	8,539,621	19,408,598

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	(967,405)		165,477	(801,928)
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(967,405)		165,477	(801,928)

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)	56,232		(56,232)
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	10,136,252	8,234,612	(1,901,640)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens		677,749	677,749
3.2 Other than first liens	52,515	66,422	13,907
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	116,000		(116,000)
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	4,602		(4,602)
6. Contract loans			
7. Other invested assets (Schedule BA)	424,461	474,557	50,096
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	10,790,062	9,453,340	(1,336,722)
11. Title plants (for Title insurers only)	1,260,694	1,097,257	(163,437)
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	36,539,792	28,501,284	(8,038,508)
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	42,633		(42,633)
16.2 Net deferred tax asset	29,356,422	26,835,945	(2,520,477)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	1,347,010	1,449,633	102,623
19. Furniture and equipment, including health care delivery assets	7,573,459	6,145,626	(1,427,833)
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	2,669,231	2,519,065	(150,166)
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	21,521,604	16,189,424	(5,332,180)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	111,100,907	92,227,683	(18,873,224)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	111,100,907	92,227,683	(18,873,224)

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	715,884	954,516	238,632
2302. Other Non-Admitted Assets	285,777	359,749	73,972
2303. Other Assets	495,858	635,460	139,602
2398. Summary of remaining write-ins for Line 23 from overflow page	20,024,085	14,239,699	(5,784,386)
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	21,521,604	16,189,424	(5,332,180)

FIVE-YEAR HISTORICAL DATA

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

	1 2006	2 2005	3 2004	4 2003	5 2002
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	57,116,540	62,351,763	76,099,570	86,060,080	65,411,449
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	838,360,257	822,741,261	725,620,938	684,838,390	509,299,758
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	318,714,738	328,842,198	326,006,519	330,567,886	298,745,438
4. Total	1,214,191,534	1,213,935,221	1,127,727,027	1,101,466,356	873,456,645
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	1,181,219,835	1,177,115,889	1,082,416,230	1,064,039,331	847,690,960
6. Escrow and settlement service charges (Part 1A, Line 2)	3,029,878	3,392,903	2,756,375	4,794,596	3,750,164
7. Title examinations (Part 1C, Line 1)	1,508,538	1,120,445	1,165,875	1,605,657	898,306
8. Searches and abstracts (Part 1C, Line 2)	12,344,485	11,477,259	10,549,325	13,894,303	12,120,315
9. Surveys (Part 1C, Line 3)				1,016,095	826,073
10. Aggregate write-ins for service charges (Part 1C, Line 4)	11,550,900	12,059,548	18,688,699	18,267,800	14,727,849
11. Aggregate write-ins for other operating income (Page 4, Line 2)	46,161,700	51,267,554	56,479,852	60,046,406	56,345,335
12. Total operating income (Page 4, Line 3)	1,255,815,336	1,256,433,599	1,172,056,356	1,163,664,188	936,359,002
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	46,201,500	71,344,919	76,810,817	83,778,096	44,805,707
14. Net investment gain or (loss) (Line 11)	35,358,139	26,554,112	22,185,979	17,666,847	11,746,744
15. Total other income (Line 12)	(1,533,197)	(1,543,559)	(5,119,394)	283,755	(1,650,088)
16. Federal and foreign income taxes incurred (Line 14)	26,331,075	33,633,823	35,975,627	34,815,225	19,385,815
17. Net income (Line 15)	53,695,366	62,721,650	57,901,775	66,913,473	35,516,549
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	44,372,103	45,470,914	47,659,666	41,178,082	36,424,487
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	931,951,213	868,594,029	781,810,778	727,677,535	606,920,545
20. Known claims reserve (Page 3, Line 1)	47,871,104	47,741,144	39,448,413	44,430,854	37,517,226
21. Statutory premium reserve (Page 3, Line 2)	326,144,619	301,947,171	271,325,022	233,772,720	199,863,107
22. Total liabilities (Page 3, Line 21)	458,062,449	433,516,899	395,137,146	374,478,542	320,540,386
23. Capital paid up (Page 3, Lines 23 + 24)	32,662,171	31,982,556	33,556,506	39,447,676	38,345,533
24. Surplus as regards policyholders (Page 3, Line 30)	474,646,121	435,773,374	387,484,264	353,198,995	286,714,116
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)	45.9	43.7	43.3	43.4	43.0
26. Stocks (Lines 2.1 & 2.2)	22.7	23.0	22.5	18.1	16.2
27. Mortgage loans on real estate (Line 3.1 and 3.2)	2.4	0.2	3.3	3.4	5.7
28. Real estate (Lines 4.1, 4.2 & 4.3)	2.0	2.2	2.5	2.0	2.6
29. Cash, cash equivalents and short-term investments (Line 5)	26.6	30.2	27.9	31.5	31.1
30. Contract loans (Line 6)					X X X
31. Other invested assets (Line 7)	0.4	0.5	0.4	1.5	1.5
32. Receivable for securities (Line 8)		0.2			
33. Aggregate write-ins for invested assets (Line 9)			0.1	0.1	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)	2,375,000				
36. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
37. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	25,046,239	22,371,806	25,184,995	21,153,807	20,100,608
38. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
39. Affiliated mortgage loans on real estate	197,765	224,790	250,500	269,943	287,275
40. All other affiliated	1,626,679	2,191,883	1,583,549	5,129,848	1,801,549
41. Total of above Lines 35 to 40	29,245,683	24,788,479	27,019,044	26,553,598	22,189,432
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)	6.2	5.7	7.0	7.5	7.7

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2006	2 2005	3 2004	4 2003	5 2002
Capital and Surplus Accounts (Page 4)					
43. Net unrealized capital gains or (losses) (Line 18)	8,317,022	(698,919)	8,868,629	14,507,352	(5,873,888)
44. Change in nonadmitted assets (Line 21)	(18,919,372)	(17,051,303)	(6,428,512)	(4,477,231)	(5,944,489)
45. Dividends to stockholders (Line 28)	(18,839,975)	(9,198,410)	(13,139,330)	(7,279,486)	(2,627,889)
46. Change in surplus as regards policyholders for the year (Line 31)	39,176,827	49,604,669	42,873,467	66,417,785	21,878,445
Losses Paid and Incurred (Part 2A)					
47. Net payments (Line 5, Col. 4)	55,820,836	38,752,243	40,127,894	32,151,070	33,120,636
48. Losses and allocated LAE incurred (Line 8, Col. 4)	56,396,485	47,046,926	35,836,573	39,064,696	34,541,895
49. Unallocated LAE incurred (Line 9, Col. 4)	3,466,422	5,896,642	3,438,167	3,008,246	2,618,212
50. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	59,862,907	52,943,568	39,274,740	42,072,942	37,160,107
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)	11.5	10.2	10.3	10.6	12.1
52. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	70.8	71.9	71.8	79.0	69.2
53. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	9.2	8.5	8.5	7.4	9.9
54. Total (Lines 51 to 53)	91.5	90.6	90.6	97.0	91.2
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
55. Losses and loss adjustment expenses incurred (Line 4)	4.8	3.9	3.1	3.7	3.8
56. Operating expenses incurred (Line 5)	91.5	90.6	90.6	97.0	91.2
57. Aggregate write-ins for other operating deductions (Line 6)		(0.0)	0.1	(0.0)	
58. Total operating deductions (Line 7)	96.3	94.5	93.7	100.7	95.0
59. Net operating gain or (loss) (Line 8)	3.7	5.5	6.3	(0.7)	5.0
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
60. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	5.0	4.0	3.2	3.5	4.1
61. Operating expenses incurred to net premiums written (Page 4, Line 5)	95.3	94.0	94.5	94.6	91.2

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	2,622,016	6,359	256,457	19,885	2,864,947	143,234	114	4,264	35,964		236
2. 1997	1,866,060	371,187	4,452	20,004	2,727	392,916	13,774	724	322	7,063	22	69
3. 1998	2,987,688	525,947	6,271	65,052	3,876	593,394	15,792	3,160	437	9,465	204	3
4. 1999	3,502,532	574,727	7,594	71,501	3,831	649,991	21,118	4,416	853	10,103	124	5
5. 2000	3,136,594	527,807	7,322	55,846	5,326	585,649	16,814	1,083	1,088	10,798	2	17
6. 2001	3,842,444	679,630	9,478	61,268	8,974	741,402	24,168	327	669	12,401	60	21
7. 2002	4,063,997	873,457	7,719	75,244	6,411	950,009	22,648	991	1,285	8,742	32	61
8. 2003	6,489,436	1,101,466	6,987	83,584	11,245	1,180,792	21,384	839	499	8,497	37	7
9. 2004	6,984,350	1,137,727	4,168	74,514	11,084	1,205,325	20,676	357	1,255	8,457		
10. 2005	7,472,014	1,213,935	2,455	79,318	9,283	1,286,425	17,132		580	4,843		
11. 2006	24,270,663	1,214,192	1,743	71,747	9,447	1,278,235	7,121		329	919		
12. Totals	X X X	10,842,091	64,548	914,535	92,089	11,729,085	323,861	12,011	11,581	117,252	481	419

	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	25,979	9,488	184,300	22,132	2,220			14,370	163	108	1,329
2. 1997	3,793	2,006	23,198	2,378	659			2,973	220	29	280
3. 1998	4,469	1,966	30,147	2,852	1,235	5	220	3,838	375	48	401
4. 1999	4,909	2,233	37,136	3,090	1,056	5	5	5,454	619	85	625
5. 2000	5,367	2,313	29,905	2,790	1,735		3	7,391	932	150	733
6. 2001	9,269	2,551	38,817	2,768	4,306	329	471	9,660	1,252	209	1,170
7. 2002	6,191	3,189	34,256	2,858	3,815		227	16,154	1,119	382	1,841
8. 2003	6,256	3,491	33,742	3,238	5,941	49	135	24,783	1,135	740	2,578
9. 2004	5,487	3,199	31,434	3,415	9,916	180	103	36,607	959	1,454	4,255
10. 2005	2,130	2,633	24,028	2,789	9,815	220	445	52,474	500	1,563	5,155
11. 2006	2,665	1,162	8,873	1,310	7,999		5	72,461	396	1,886	6,513
12. Total	76,515	34,231	475,836	49,620	48,697	788	1,614	246,165	7,670	6,654	24,880

	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	17,974	395	195,788	277	4,608	191,457	0.072	0.071	X X X		17,974	
2. 1997	4,103	123	24,469	966	420	25,015	0.068	0.069	0.015		4,103	
3. 1998	5,586	160	30,330	3,744	708	33,366	0.055	0.060	0.012		5,586	
4. 1999	7,669	176	37,731	5,164	948	41,947	0.063	0.069	0.013		7,669	
5. 2000	10,638	238	36,738	2,017	1,258	37,497	0.068	0.069	0.013		10,638	
6. 2001	16,037	328	50,535	1,968	1,370	51,133	0.073	0.074	0.014		16,037	
7. 2002	22,320	403	51,359	2,142	1,955	51,546	0.059	0.060	0.014		22,320	
8. 2003	33,611	565	60,605	2,060	1,381	61,284	0.056	0.057	0.010		33,611	
9. 2004	50,360	847	75,656	1,496	2,812	74,340	0.069	0.068	0.012		50,360	
10. 2005	66,156	968	84,264	720	2,588	82,396	0.071	0.070	0.012		66,156	
11. 2006	85,478	706	88,500	396	2,220	86,676	0.075	0.074	0.004		85,478	
12. Total	319,932	4,909	735,975	20,950	20,268	736,657	X X X	X X X	X X X		X X X	319,932

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	154,979	2,128	17,641	4,684	170,064	20,825	114	251	4,539		72
2. 1997	1,366,241	36,786	4,070	13,238	953	53,141	2,363	268		948		
3. 1998	2,056,708	50,686	5,757	23,747	1,279	78,911	3,232	1,475		1,825		
4. 1999	2,221,061	49,688	7,044	27,867	1,549	83,050	5,062	4,398	79	1,338		
5. 2000	1,462,581	39,180	6,688	17,441	2,762	60,547	4,324	977		1,500		
6. 2001	1,713,576	45,928	8,545	14,817	5,645	63,645	3,170	327		1,192		
7. 2002	1,847,275	65,411	6,609	14,825	2,885	83,960	3,641	267		748		
8. 2003	2,188,426	86,060	5,398	19,398	3,726	107,130	3,715	627		920		
9. 2004	2,046,494	76,100	2,967	12,156	3,161	88,062	2,645	262		535		
10. 2005	1,991,471	62,352	644	26,236	1,313	87,919	1,101			229		
11. 2006	1,906,497	57,117	137	25,283	1,122	81,415	765			90		
12. Totals	X X X	724,287	49,987	212,649	29,079	957,844	50,843	8,715	330	13,864		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	4,996	925	26,080	2,021	554			327	76		169
2. 1997	504	185	3,764	409	73			268	206	1	29
3. 1998	911	247	6,779	554	479	5		400	355	1	46
4. 1999	1,253	245	10,964	616	208			660	594	9	112
5. 2000	1,042	256	7,057	456	320			921	895	4	79
6. 2001	562	214	4,903	371	619	4		1,073	1,191		120
7. 2002	445	269	4,925	352	1,054			1,637	1,036	3	176
8. 2003	641	404	5,666	330	663	46		2,482	996	18	226
9. 2004	804	496	3,938	252	537			3,392	828	19	316
10. 2005	157	274	1,604	182	774			4,835	207	5	432
11. 2006	107	94	949	133	1,514			6,757	18	1	555
12. Total	11,422	3,609	76,629	5,676	6,795	55		22,752	6,402	61	2,260

	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	1,126	116	26,245	190	323	26,112	0.158	0.160	X X X		1,126	
2. 1997	575	24	3,652	474	1	4,125	0.077	0.082	0.003		575	
3. 1998	1,284	55	5,936	1,835	1	7,770	0.084	0.102	0.004		1,284	
4. 1999	1,565	45	7,268	4,992	88	12,172	0.098	0.151	0.006		1,565	
5. 2000	2,211	75	7,065	1,872	4	8,933	0.131	0.153	0.006		2,211	
6. 2001	3,007	89	6,054	1,522		7,576	0.105	0.124	0.005		3,007	
7. 2002	3,900	75	7,080	1,303	3	8,380	0.094	0.105	0.005		3,900	
8. 2003	4,395	89	7,780	1,669	18	9,431	0.080	0.094	0.005		4,395	
9. 2004	5,054	117	7,109	1,090	19	8,180	0.090	0.102	0.004		5,054	
10. 2005	6,243	120	6,939	207	5	7,141	0.086	0.089	0.004		6,243	
11. 2006	8,843	135	9,126	18	1	9,143	0.119	0.120	0.005		8,843	
12. Total	38,203	940	94,254	15,172	463	108,963	X X X	X X X	X X X		X X X	38,203

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	2,370,216	53,643	216,568	13,080	2,627,347	122,476		4,013	31,425		164
2. 1997	499,824	357,866	380	33,492	2,139	389,599	11,411	456	322	6,115	22	69
3. 1998	930,980	475,262	513	41,305	2,585	514,495	12,554	1,685	437	7,640	204	3
4. 1999	1,281,471	525,039	550	43,634	2,280	566,943	16,107	18	774	8,765	124	5
5. 2000	1,674,016	488,627	633	38,405	2,564	525,101	12,571	106	1,088	9,298	2	17
6. 2001	2,128,868	633,703	934	46,451	3,330	677,758	20,944		669	11,209	60	21
7. 2002	2,216,722	808,045	1,111	60,419	3,525	866,050	18,990	724	1,285	7,994	32	61
8. 2003	4,301,138	1,015,406	1,607	64,186	7,519	1,073,680	17,730	212	499	7,577	37	7
9. 2004	4,937,855	1,051,627	1,201	62,358	7,923	1,107,263	17,926	95	1,255	7,922		
10. 2005	5,480,543	1,151,584	1,813	49,764	7,970	1,195,191	15,953		580	4,614		
11. 2006	22,364,141	1,157,232	1,607	45,299	8,174	1,195,964	6,395		329	828		
12. Totals	X X X	10,034,607	63,992	701,881	61,089	10,739,391	273,057	3,296	11,251	103,387	481	347

	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	20,983	8,473	158,197	20,134	1,626			14,082	87	108	1,160
2. 1997	3,289	1,787	19,400	1,972	586			2,705	14	28	249
3. 1998	3,558	1,694	23,337	2,301	756		220	3,438	20	47	353
4. 1999	3,656	1,970	26,205	2,476	848	5	5	4,794	25	76	517
5. 2000	4,325	2,013	22,885	2,335	1,415		3	6,470	37	146	650
6. 2001	8,707	2,307	33,830	2,399	3,687	325	471	8,587	61	209	1,052
7. 2002	5,746	2,894	29,288	2,512	2,761		227	14,518	83	379	1,664
8. 2003	5,615	3,066	28,116	2,908	5,278	3	135	22,301	139	722	2,351
9. 2004	4,683	2,667	27,355	3,158	9,379	180	103	33,215	131	1,435	3,939
10. 2005	1,973	2,511	22,498	2,595	9,041	220	445	47,639	293	1,558	4,724
11. 2006	2,558	1,240	8,134	1,173	6,525		5	65,664	378	1,885	5,963
12. Total	65,093	30,622	399,245	43,963	41,902	733	1,614	223,413	1,268	6,593	22,622

	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	16,847	279	169,609	87	4,285	165,411	0.069	0.067	X X X		16,847	
2. 1997	3,526	99	20,817	492	419	20,890	0.058	0.059	0.046		3,526	
3. 1998	4,300	105	24,388	1,909	707	25,590	0.051	0.054	0.030		4,300	
4. 1999	6,108	131	30,514	172	860	29,826	0.058	0.057	0.025		6,108	
5. 2000	8,423	163	29,754	145	1,254	28,645	0.062	0.060	0.019		8,423	
6. 2001	13,032	239	44,427	446	1,370	43,503	0.070	0.069	0.022		13,032	
7. 2002	18,420	328	44,263	839	1,952	43,150	0.056	0.055	0.022		18,420	
8. 2003	29,215	476	52,886	391	1,363	51,914	0.054	0.053	0.013		29,215	
9. 2004	45,306	731	68,442	406	2,793	66,055	0.067	0.066	0.015		45,306	
10. 2005	59,914	848	77,247	513	2,583	75,177	0.070	0.069	0.015		59,914	
11. 2006	76,640	571	79,412	378	2,219	77,571	0.072	0.071	0.004		76,640	
12. Total	281,731	3,970	641,759	5,778	19,805	627,732	X X X	X X X	X X X		X X X	281,731

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	44,005	44,403	44,143	43,974	44,202	44,000	44,525	45,030	45,356	45,577
2. 1987	9,656	9,589	9,406	9,541	9,151	9,125	9,110	9,186	9,182	9,173
3. 1988	11,333	10,353	11,253	11,058	11,091	11,003	11,016	11,188	11,204	11,279
4. 1989	16,274	16,078	15,922	15,789	15,510	15,254	15,366	15,353	15,422	15,534
5. 1990	14,300	14,299	13,901	13,723	13,429	13,555	13,665	13,694	13,535	13,660
6. 1991	14,478	14,606	14,135	13,792	13,169	13,382	13,520	13,677	13,578	13,528
7. 1992	9,871	10,031	9,849	9,875	9,817	10,105	9,956	10,080	9,989	9,939
8. 1993	12,839	12,500	12,112	11,840	11,686	11,525	11,341	11,399	11,374	11,465
9. 1994	16,093	15,879	15,928	16,454	16,354	15,554	15,040	15,381	15,185	14,985
10. 1995	19,409	20,426	19,188	20,628	22,065	22,234	22,016	22,113	21,866	21,840
11. 1996	20,409	23,728	23,765	23,778	23,493	23,212	22,510	22,574	22,534	22,394
12. 1997	23,938	27,008	32,706	28,753	27,979	26,391	25,894	25,260	25,132	24,885
13. 1998	X X X	32,376	34,569	36,375	36,653	35,656	34,052	33,002	33,363	32,971
14. 1999	X X X	X X X	40,700	43,175	45,355	46,069	44,794	43,946	43,082	41,776
15. 2000	X X X	X X X	X X X	39,053	41,545	41,131	40,412	38,910	39,295	37,837
16. 2001	X X X	X X X	X X X	X X X	56,593	56,275	53,313	54,225	52,573	52,143
17. 2002	X X X	X X X	X X X	X X X	X X X	57,878	52,288	49,143	48,802	51,822
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	72,597	67,400	63,619	61,211
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	74,530	73,781	63,808
20. 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	83,992	82,239
21. 2006	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	86,167

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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior	38,874	39,526	40,073	40,482	41,205	41,811	42,522	43,038	43,610	44,007	2,744	3,180
2. 1987	7,710	7,823	7,840	7,900	8,097	8,205	8,310	8,375	8,411	8,331	541	572
3. 1988	9,017	9,385	9,496	9,584	9,766	9,937	10,037	10,087	10,216	10,286	562	588
4. 1989	12,699	13,200	13,580	13,805	13,956	14,033	14,113	14,131	14,310	14,424	560	695
5. 1990	10,879	11,365	11,475	11,565	11,752	11,928	12,010	12,120	12,146	12,366	666	597
6. 1991	11,001	11,584	11,700	12,038	11,547	11,760	12,173	12,293	12,351	12,352	519	484
7. 1992	6,519	6,918	7,185	7,751	8,053	8,536	8,634	8,776	8,816	8,879	568	529
8. 1993	8,023	8,479	8,785	9,088	9,289	9,440	9,569	9,639	9,848	10,106	524	602
9. 1994	7,991	9,051	10,027	11,378	12,495	12,290	12,603	13,023	13,160	13,225	639	752
10. 1995	7,076	9,552	11,090	15,381	17,583	18,909	19,160	19,344	19,559	19,803	760	939
11. 1996	4,913	8,807	12,486	15,142	16,182	17,643	18,065	18,547	19,261	19,696	956	1,019
12. 1997	1,647	6,455	11,406	15,664	16,793	18,019	19,145	19,950	20,688	21,080	1,108	1,212
13. 1998	X X X	2,084	8,671	14,641	20,332	23,040	24,346	25,411	26,759	27,585	1,215	1,560
14. 1999	X X X	X X X	3,520	11,766	19,773	27,269	30,061	32,061	33,547	34,578	1,337	1,657
15. 2000	X X X	X X X	X X X	2,656	8,023	13,808	19,281	22,510	25,474	27,791	1,176	1,587
16. 2001	X X X	X X X	X X X	X X X	9,176	17,672	23,561	31,301	33,766	36,812	1,054	1,554
17. 2002	X X X	X X X	X X X	X X X	X X X	3,489	10,655	18,038	22,859	31,209	978	1,441
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	6,222	15,474	24,505	30,076	837	1,481
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,699	16,155	28,608	698	1,408
20. 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	5,060	21,505	450	881
21. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,866	178	329

**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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	704	638	720	662	498	556	733	520	541	360
2. 1987	422	376	277	516	161	88	65	(9)	74	79
3. 1988	427	215	174	170	140	100	87	180	146	115
4. 1989	1,013	577	207	217	114	75	154	113	80	54
5. 1990	271	235	212	298	132	84	239	149	86	12
6. 1991	549	604	542	(95)	351	283	135	191	156	165
7. 1992	332	469	564	380	293	304	187	83	122	67
8. 1993	695	456	415	281	408	298	190	213	167	114
9. 1994	1,443	1,164	1,364	1,363	212	310	340	215	37	101
10. 1995	3,326	3,319	3,653	1,048	965	614	437	640	278	363
11. 1996	4,025	4,210	3,258	1,918	1,833	824	654	1,076	449	344
12. 1997	1,558	3,746	3,580	1,919	1,417	1,226	1,475	726	672	589
13. 1998	X X X	2,628	5,972	5,043	2,795	2,187	1,652	1,560	1,473	1,108
14. 1999	X X X	X X X	3,628	5,577	4,395	3,376	2,761	2,311	1,608	1,124
15. 2000	X X X	X X X	X X X	1,869	6,444	6,233	4,976	3,981	2,973	1,800
16. 2001	X X X	X X X	X X X	X X X	8,209	8,416	8,258	4,826	4,603	4,320
17. 2002	X X X	X X X	X X X	X X X	X X X	4,350	7,604	4,321	5,207	3,481
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	5,762	6,714	6,341	5,427
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,207	10,213	9,090
20. 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	6,311	9,134
21. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,373

**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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	101	83	114	243	150	162	125	137	71	17
2. 1987	19	38	13	11	84	41	11		20	
3. 1988	47	37	25	73	54	31	19	64	11	3
4. 1989	93	150	38	86	38	35	48	44	19	2
5. 1990	10	24	13	42	28	10	9	11	13	1
6. 1991	26	135	90		128	99	32	78	39	16
7. 1992	34	82	106	116	135	123	67	24	25	5
8. 1993	66	76	29	45	80	70	35	42	25	2
9. 1994	149	156	203	641	3	82	99	60		5
10. 1995	446	650	694	357	204	202	69	164	18	32
11. 1996	314	332	311	593	707	255	150	185	57	23
12. 1997	150	667	405	272	117	364	314	117	95	31
13. 1998	X X X	425	1,029	1,845	863	705	302	380	161	36
14. 1999	X X X	X X X	240	1,220	1,370	665	448	362	64	37
15. 2000	X X X	X X X	X X X	583	1,845	1,429	1,007	858	358	78
16. 2001	X X X	X X X	X X X	X X X	789	1,315	968	894	304	94
17. 2002	X X X	X X X	X X X	X X X	X X X	1,745	2,073	879	518	143
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	2,033	1,936	784	370
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	934	1,874	787
20. 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	1,325	566
21. 2006	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	544

**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 1997	2 1998	3 1999	4 2000	5 2001	6 2002	7 2003	8 2004	9 2005	10 2006
1. Prior	4,325	4,158	3,231	2,568	2,345	1,468	1,132	1,343	1,134	1,288
2. 1987	1,502	1,351	1,276	1,113	870	790	723	822	676	762
3. 1988	1,840	1,717	1,558	1,225	1,132	934	873	854	834	875
4. 1989	2,466	2,155	2,102	1,681	1,402	1,109	1,048	1,065	1,012	1,053
5. 1990	3,138	2,679	2,195	1,810	1,518	1,534	1,407	1,433	1,307	1,279
6. 1991	2,908	2,294	1,824	1,858	1,146	1,246	1,185	1,115	1,034	997
7. 1992	2,999	2,587	2,014	1,644	1,356	1,159	1,084	1,214	1,043	1,002
8. 1993	4,048	3,502	2,895	2,419	1,933	1,727	1,559	1,516	1,346	1,254
9. 1994	6,494	5,512	4,397	3,108	3,690	2,949	2,079	2,164	2,068	1,731
10. 1995	8,498	6,911	3,894	3,988	3,429	2,694	2,536	2,153	2,192	1,827
11. 1996	12,144	10,379	7,703	6,169	4,785	4,579	3,717	3,153	2,816	2,359
12. 1997	19,519	16,146	17,317	10,936	9,466	6,862	5,022	4,786	3,685	3,164
13. 1998	X X X	27,163	18,931	14,826	12,553	9,734	7,775	5,912	4,907	4,165
14. 1999	X X X	X X X	33,060	24,723	19,726	14,573	11,196	9,094	7,765	5,997
15. 2000	X X X	X X X	X X X	34,102	25,181	19,524	15,110	12,563	10,333	8,191
16. 2001	X X X	X X X	X X X	X X X	38,442	28,639	20,337	15,569	13,728	10,672
17. 2002	X X X	X X X	X X X	X X X	X X X	48,174	31,836	25,891	20,073	16,806
18. 2003	X X X	X X X	X X X	X X X	X X X	X X X	58,251	42,507	31,688	24,524
19. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	62,606	45,379	34,430
20. 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	71,243	50,141
21. 2006	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	70,245

**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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	162,820	168,415	171,565	177,003	186,201	192,921	202,597	220,198	233,404	245,889
2. 1997	13,491	15,513	16,040	20,109	19,413	19,858	19,719	19,933	20,034	20,044
3. 1998	X X X	18,999	24,226	25,950	26,577	25,716	26,511	26,706	26,630	26,717
4. 1999	X X X	X X X	22,485	23,248	24,299	27,487	22,308	21,768	22,133	22,019
5. 2000	X X X	X X X	X X X	23,002	22,945	25,484	25,362	25,860	25,321	25,217
6. 2001	X X X	X X X	X X X	X X X	39,222	34,405	29,975	35,632	30,831	33,292
7. 2002	X X X	X X X	X X X	X X X	X X X	32,295	32,043	29,933	29,151	28,854
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	36,854	41,050	37,322	37,938
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43,954	40,443	40,875
10. 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	46,703	50,958
11. 2006	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	53,494

**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		
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
1. Prior	114,695	118,915	120,671	125,188	127,752	128,852	128,633	128,358	128,561	130,140	6,293	6,178
2. 1997	6,157	10,916	13,068	18,334	18,747	19,511	19,605	19,930	20,076	20,079	959	1,133
3. 1998	X X X	8,513	17,158	22,327	24,915	25,011	25,802	26,398	26,413	26,573	1,089	1,289
4. 1999	X X X	X X X	9,405	15,889	21,147	22,718	21,536	21,577	22,002	22,012	1,200	1,473
5. 2000	X X X	X X X	X X X	10,146	16,604	21,515	23,257	24,412	24,659	24,871	1,278	1,633
6. 2001	X X X	X X X	X X X	X X X	17,962	22,925	24,266	29,411	29,942	31,326	1,337	1,859
7. 2002	X X X	X X X	X X X	X X X	X X X	14,075	22,650	25,724	27,309	28,098	1,496	2,423
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	15,287	28,489	32,675	35,630	1,555	2,194
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19,703	30,213	37,422	1,388	2,114
10. 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	20,519	39,244	1,067	1,352
11. 2006	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	28,603	636	1,080

**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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	7,510	5,136	4,030	707	983	279	158	336	182	71
2. 1997	7,294	3,871	2,522	1,397	495	182	128	56	10	17
3. 1998	X X X	9,839	5,674	2,584	892	133	643	254	173	213
4. 1999	X X X	X X X	12,412	6,016	1,643	4,107	211	373	69	65
5. 2000	X X X	X X X	X X X	10,447	5,130	2,998	1,201	965	281	155
6. 2001	X X X	X X X	X X X	X X X	19,414	9,481	4,843	5,793	736	2,226
7. 2002	X X X	X X X	X X X	X X X	X X X	16,320	7,245	3,514	1,533	1,014
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	19,844	10,698	3,835	2,161
9. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,659	8,843	3,391
10. 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	24,942	10,855
11. 2006	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	25,102

**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
	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
1. Prior	1,054	1,170	468	485	59	128	29	(39)		
2. 1997	401	678	312	346	229	131	67			
3. 1998	X X X	1,107	1,357	1,102	696	590	245	71	62	
4. 1999	X X X	X X X	1,073	1,443	1,351	516	460	41	80	
5. 2000	X X X	X X X	X X X	2,751	1,351	942	707	234	188	
6. 2001	X X X	X X X	X X X	X X X	2,949	2,128	870	593	248	52
7. 2002	X X X	X X X	X X X	X X X	X X X	2,857	2,214	935	567	250
8. 2003	X X X	X X X	X X X	X X X	X X X	X X X	3,260	1,973	831	314
9. 2004	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	333
10. 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	2,337	506
11. 2006	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	1,338

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	792	3,610,731	8,672	23,937	3,454,784	59,735	(470,808)	287,564	
2. Alaska	AK	NO									
3. Arizona	AZ	YES		23,919,927	15,650,316		39,465,493	199,267	559,925	600,515	
4. Arkansas	AR	YES R		1,443,798	120	16,345	1,337,218	56,284	52,007	9,224	
5. California	CA	YES	93,537	924,913	112,798,346	548,872	109,660,391	2,717,592	2,945,416	2,280,408	
6. Colorado	CO	YES		16,834,033	31,898,699		47,899,059	1,801,052	1,549,990	1,150,000	
7. Connecticut	CT	YES		39,559,604		2,227,331	38,857,571	1,864,328	1,978,813	387,979	
8. Delaware	DE	YES		1,768,824	6,019	11,750	1,669,344	35,494	5,996	14,235	
9. Dist. Columbia	DC	YES R		498,101	236,540	17,010	811,942	24,532	28,925	101,871	
10. Florida	FL	YES R	808,876	486,283,361	32,676,770	2,187,202	509,390,641	21,246,358	23,251,072	23,955,741	
11. Georgia	GA	YES R	6,360	1,767,787	379,565		2,012,479	2,293,213	500,782	771,228	
12. Hawaii	HI	NO									
13. Idaho	ID	YES									
14. Illinois	IL	YES R	11,910,472	12,257,878	3,919,470	10,655,283	26,457,672	3,921,279	3,488,095	3,895,374	
15. Indiana	IN	YES R	1,741,163	2,173,215	966,134	2,060,230	4,700,289	482,224	377,181	309,972	
16. Iowa	IA	YES AI	3,940,490	6,384		3,125	3,785,108	3,000	180,000	337,778	
17. Kansas	KS	YES		2,486	82,221		72,534	5,614	6,311		
18. Kentucky	KY	YES R	5,366	2,322,120	486,646	5,313	2,642,743	150,044	(51,209)	98,692	
19. Louisiana	LA	YES R		3,735,957		29,902	3,508,232	13,419	354,820	362,041	
20. Maine	ME	YES		(6,352)			(3,812)				
21. Maryland	MD	YES R	604,385	17,754,447	4,234,329	717,884	21,794,955	292,133	1,274,048	356,125	
22. Massachusetts	MA	YES		9,248,542		3,186	9,086,455	3,212,544	3,073,135	546,636	
23. Michigan	MI	YES AI	13,460	3,725,078	3,243,790	101,281	6,911,204	1,647,644	1,692,758	616,743	
24. Minnesota	MN	YES R		6,091,151	51,282		6,144,467	304,373	334,593	235,892	
25. Mississippi	MS	YES	49,275	4,697,193	216,593	187,393	4,223,620	(22,891)	(510,822)	243,486	
26. Missouri	MO	YES R	9,204	1,959,856	823,074		2,405,823	1,027,456	1,302,745	300,164	
27. Montana	MT	YES					1				
28. Nebraska	NE	YES AI	190,943	468,640		98,398	667,301				
29. Nevada	NV	YES			18,358,202		14,983,221	254,554	61,361	120,878	
30. New Hampshire	NH	YES		326,469		225	320,868				
31. New Jersey	NJ	YES	3,445	19,110,335		482,528	18,751,269	997,034	1,070,125	209,609	
32. New Mexico	NM	YES			1,302,453		1,267,442	215,199	268,752	46,452	
33. New York	NY	YES	573,757	21,555,100	2,962,958	1,210	25,121,042	386,685	581,001	205,197	
34. No. Carolina	NC	YES R	31,498,043	3,375,694	2,583,243	444,927	35,696,038	3,460,371	4,424,683	3,893,582	
35. No. Dakota	ND	YES	43,659	6,109			46,453		1,631	1,319	
36. Ohio	OH	YES R	509,630	14,038,964	5,919,102	1,614,223	19,361,021	1,374,708	1,524,173	979,266	
37. Oklahoma	OK	YES	1,816,081	3,412,423	386,559	4,040,379	5,497,717	81,985	84,952	25,500	
38. Oregon	OR	NO									
39. Pennsylvania	PA	YES AI	253,506	14,192,718	2,835,542	485,319	16,952,404	768,047	832,027	340,945	
40. Rhode Island	RI	YES		1,670,073		13,965	1,637,352	213,506	220,928	19,109	
41. So. Carolina	SC	YES R	435,754	13,600,611	513,436	269,439	13,946,070	1,975,858	1,577,451	1,278,432	
42. So. Dakota	SD	YES	280,070	2,451,685			2,549,799	(4,509)	89,520	72,418	
43. Tennessee	TN	YES R	278,818	9,159,082	509,502	1,029,704	9,337,354	401,275	758,199	480,811	
44. Texas	TX	YES		62,778,304	69,191,457		129,763,996	2,745,584	3,287,756	643,493	
45. Utah	UT	YES		1,447,586	207,161		1,675,919	224,129	(85,525)	1,399,178	
46. Vermont	VT	YES		6,351,821			6,238,051	536,570	519,444	44,557	
47. Virginia	VA	YES R	1,717,873	20,783,788	6,248,853	1,109,667	27,841,857	1,202,348	641,655	1,139,608	
48. Washington	WA	NO					3				
49. West Virginia	WV	YES R	13,172	2,664,169	17,684	35,050	2,578,347	15,959	107,272	22,258	
50. Wisconsin	WI	YES	318,409			12,723	318,681	6,575	87,189	86,824	
51. Wyoming	WY	YES									
52. American Samoa	AS	NO									
53. Guam	GU	NO									
54. Puerto Rico	PR	YES		118,639			107,592				
55. U.S. Virgin Islands	VI	NO									
56. Northern Mariana Islands	MP	NO									
57. Canada	CN	NO									
58. Aggregate Other Alien	OT	X X X	X X X	269,013			271,825				
59. Totals	(a) 48	X X X		57,116,540	838,360,257	318,714,738	28,433,801	1,181,219,835	56,190,572	57,976,367	47,871,104

DETAILS OF WRITE-INS											
5801. Mexico		X X X			269,013			265,525			
5802. United Kingdom		X X X									
5803. Australia		X X X									
5898. Summary of remaining write-ins for Line 58 from overflow page		X X X	X X X					6,300			
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)		X X X	X X X		269,013			271,825			

(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	95,964		95,964	35,862
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)	95,964		95,964	35,862

REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS				
2304. Other Non-Admitted Assets	285,777	285,777		
2305. Other Identifiable Intangibles	257,592	24,981	232,611	232,622
2306. Leasehold Improvements	73,560	73,560		
2307. Title Plant Improvements	2,138,613	2,138,613		
2308. Cash Surrender Value				
2309. Recoupment Receivable				
2310. Other Receivables	2,822,467	1,559,081	1,263,386	1,822,902
2311. Prepaid Retirement	2,150,815	2,150,815		
2312. Notes on Premium	171,529	9,372	162,157	13,793
2313. State Tax and Premium Tax Reserve	20,280		20,280	
2314. Other Deposits	133,009	72,525	60,484	83,919
2315. Properties Held for Sale				
2316. Ground Rents				
2317. Loans on Personal Security				
2318. Agreements				
2319. Policy Forms	2,955	2,955		
2320. Life Insurance	248,954	91,331	157,623	154,022
2321. Software Inventory	94,159		94,159	42,549
2322. Suspense	998		998	38,000
2323. Automobile	7,979	7,979		
2324. Investments				
2325. Other Write-Ins	4,956,161	13,952	4,942,209	5,082,456
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	13,364,848	6,430,941	6,933,907	7,470,263

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		
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. Reinsurance Ceded Payable	281,592	229,603
2005. Customer Trust and Escrow Deposits secured by Pledged Assets		
2006. Payable under Agreements		
2007. Unallocated Loss Adjustment Expense Reserve		
2008. Other Payables	111,370	370,598
2009. Estimated Liability concerning Captive Reinsurance		
2010. Other Reserves		
2011. Deferred Copiers		
2012. Deferred Rents	77,012	84,349
2013. Outstanding Checks Greater than 1 Year Old		
2014. Unapplied Cash	2,160,882	3,864,187
2015. Other Liabilities	522,007	(2,068)
2016. Other Reinsurance		
2017. Accrued Payroll	9,977	10,035
2018. Miscellaneous		
2019. Unspecified Loss Reserves		
2020. Accrued Liabilities for Employee Benefits	7,311,251	5,807,397
2021. Contingent Commissions Payable	4,248,162	4,248,162
2022. Title Plant Loss Reserve	526,600	438,000
2023. Reinsurance Payable	329,188	355,206
2024. Segregated Funds Held for Others	4,942,209	5,076,377
2025. Other Write-Ins	(2,763)	10,492
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	20,517,487	20,492,338

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 22 FOR SPECIAL SURPLUS FUNDS

2204. Voluntary Loss Reserve		1,945,839
2205.		
2206.		
2207.		
2208.		
2209.		
2210.		
2211.		
2212.		
2213.		
2214.		
2215.		
2216.		
2217.		
2218.		
2219.		
2220.		
2221.		
2222.		
2223.		
2224.		
2225.		
2297. Totals (Lines 2204 through 2225) (Page 3, Line 2298)		1,945,839

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

2504.		
2505.		
2506.		
2507.		
2508.		
2509.		
2510.		
2511.		
2512.		
2513.		
2514.		
2515.		
2516.		
2517.		
2518.		
2519.		
2520.		
2521.		
2522.		
2523.		
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	828,543	1,698,633
0205. Premiums Retained as Agent for Underwriter		
0206. Management Fees	973,879	1,436,713
0207. Title Plant Income		
0208. Recording Service Fees	1,168,072	1,204,620
0209. Ceded Reimbursement from Agents		
0210. Other Fees	182,599	156,746
0211. Other Income	1,600	
0212. Title Examinations	140,157	239,999
0213. Gross Premiums Ceded	182,746	200,160
0214. Gain on Disposal of Assets	(22,650)	24,831
0215. Estimated Premium Revenue	2,351,000	(979,583)
0216. Closing Fees	431,607	357,135
0217. Foreclosure Income	396,612	242,470
0218. Escrow and Settlement Services	189,412	166,139
0219. Commission Income	73,762	114,804
0220. Mortgage Division Income	1,261,486	1,371,862
0221. License Fee Income	92,844	92,844
0222. Correction of Errors affecting Cash Flow	757	
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	8,252,426	6,327,373

REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS		
0604. Loss (Gain) on Abandonment of Equipment		
0605. Commissions Expense	10,000	
0606. Agent's Fee and Reserve for Claims		
0607. Contingent Commission Expense		(474,207)
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)	10,000	(474,207)

REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)		
1204. Processing Fee		60,000
1205. Dividend - Title Plant	28,195	29,103
1206. Subsidiary Income		
1207. Fees From Affiliates	212,223	
1208. Earned on Life Insurance on Officers	779	1,268
1209. Loss (Gain) on Sale of Equipment		
1210. Retiree Supplemental Benefit Expense	(7,941)	
1211. Interest Income	(37,500)	7,222
1212. Loss (Gain) on Stock Due to Impairment		(21,004)
1213. Interagency Transfer to Housing Assistance	(1,779,000)	(1,865,000)
1214. Management Fees		
1215. Accounts Receivable Writeoff		
1216.		
1217.		
1218.		
1219.		
1220.		
1221.		
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)	(1,583,244)	(1,788,411)

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. Prior Period Tax Adjustment	(683,472)	(47,716)
3006. Gain on Disposition/Merger of Subsidiaries		
3007. Accrued Pension Adjustment		
3008. NAIC Change in Instructions-2004-55BWG		
3009. Adjustment to Prior Year State Taxes	8,873	208,443
3010. Change in Non-Admitted Assets resulting from Merger of Subsidiaries	54,356	
3011. Service Contract Fees		
3012. Correction of error in presentation of change in Non-Admitted DTA		
3013. Unearned Compensation		
3014. Prior Period Change in Non-Admitted Assets	683,472	47,716
3015. U.S. GAAP to Statutory Tax Adjustments	(3,867)	16,309
3016. Merger of Wholly Owned Subsidiaries		
3017. Equity in Net Income (Loss) of Subsidiary		575
3018. Adjustment for Pension and Other Post Retirement Benefit Plans		
3019. Correct Prior Year Tax Liability		
3020. Unreported Premium		
3021. Voluntary Loss Reserve		1,945,839
3022. Direct Debit to Retained Earnings - Prior Period Stat. Res. Adjustment		
3023. Prior Period Adjustments	(1,944,212)	(136,330)
3024. FIT Payable Adjustment		
3025. Other Write-Ins	170,880	(150,000)
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	(1,713,970)	1,884,836

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. Other Income		
0405. Intercompany Referral Fees		
0406. Closing Fees	7,215,877	7,951,279
0407. Closing Protection Letter Income	444,883	721,405
0408. Work Charges	115,704	79,074
0409. Policy Preparation Fees	477,728	1,082,926
0410. Trustee Escrow/Agency Fees	4,625	28,225
0411. Simultaneous Issue Fees	487,725	440,576
0412. Binder Fees	193,298	228,210
0413. Endorsements	271,108	147,522
0414. Production Fees	107,348	128,481
0415. Additional Guarantees	398	3,124
0416. Other Fees	41,544	37,229
0417.		
0418.		
0419.		
0420.		
0421.		
0422.		
0423.		
0424.		
0425.		
0497. Totals (Lines 0404 through 0425) (Page 6 , Line 0498)	9,360,238	10,848,051

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		92,561	2,768	95,329	1,689			97,018	165,657
2305. Interest Expense	1,711		83,856	85,567		7,174	410,741	503,482	499,944
2306. Referral Fee Expense/Service Fee Paid to Parent									
2307. Management Fees Paid to Parent							9,181	9,181	156,984
2308. Application Software	2,391	6,756	4,501	13,648				13,648	2,214,836
2309. Intercompany Referral Fees									
2310. Professional/Outside Services	174,594	22,701	171,298	368,593		37,837		406,430	354,426
2311. Regional Administration									
2312. Temporary Help		57,626		57,626	23,612			81,238	74,409
2313. Life Insurance Expense									
2314. Bad Debt	4,052			4,052				4,052	150,230
2315. Defalcation		121,881		121,881				121,881	325,213
2316. Agent Fees		60,000		60,000				60,000	125,000
2317. Bank Fees	77,003	13,025	2,149	92,177		129,950	102,473	324,600	266,720
2318. Depreciation	62,390			62,390				62,390	49,523
2319. Underwriting Costs									
2320. Investment Expenses		9,423	4,038	13,461			50,412	63,873	62,544
2321. Settlement and Escrow Losses									
2322. Shared Costs Transferred to Parent									
2323. Penalties									
2324. State Tax Credits Amortization									
2325. Remaining Write-Ins	463,706	(39,658)	36,630	460,678	(520,323)	245,172	(54,169)	131,358	3,167,517
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	785,847	344,315	305,240	1,435,402	(495,022)	420,133	518,638	1,879,151	7,613,003

5
9
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		2,351,000		2,351,000		2,351,000	(979,583)
0207. Other Title Fees and Service Charges		30,856,791		30,856,791		30,856,791	37,534,511
0208. Agency Income		4,468,664		4,468,664		4,468,664	4,752,759
0209. Software Income		2,583,819		2,583,819		2,583,819	2,652,911
0210. Recording Service Fees		1,168,072		1,168,072		1,168,072	1,204,620
0211. Title Examinations		140,157		140,157		140,157	239,999
0212. Gross Premium Ceded		138,887	43,859	182,746		182,746	200,160
0213. Home Mortgage							
0214. Trustee and Agency Fees	207,570		543,616	751,186	184,788	935,974	1,409,960
0215. Closing Fees	431,607			431,607		431,607	357,135
0216. Foreclosure Income		396,612		396,612		396,612	242,470
0217. Escrow and Settlement Services		189,412		189,412		189,412	166,139
0218. Management/Consulting Fees		72,338		72,338		72,338	99,476
0219. License Fee Income			92,844	92,844		92,844	92,844
0220. Commission Income	44,810	9,087		53,897	19,865	73,762	114,804
0221. 1099 Filing Service Fees		125,236		125,236		125,236	48,548
0222. Seminars/Program Fees		22,930		22,930		22,930	35,475
0223. Gain (Loss) on disposal of assets	(22,650)			(22,650)		(22,650)	24,831
0224. Lease Income	2,005			2,005		2,005	6,423
0225. Other Write-Ins	757	1,164,007		1,164,764	97,479	1,262,243	1,371,862
0297. Totals (Lines 0204 through 0225) (Page 10, Line 0298)	664,099	43,687,012	680,319	45,031,430	302,132	45,333,562	49,575,344
REMAINING WRITE-INS AGGREGATED AT LINE 6 FOR OTHER OPERATING DEDUCTIONS							
0604. Interagency Transfer to Housing Assistance							
0605. Commissions Expense	10,000			10,000		10,000	
0606. Contingent Commissions Expense							(474,206)
0607.							1,213,843
0608.					979,201	979,201	
0609.							
0610.							
0611.							
0612.							
0613.							
0614.							
0615.							
0616.							
0617.							
0618.							
0619.							
0620.							
0621.							
0622.							
0623.							
0624.							
0625.							
0697. Totals (Lines 0604 through 0625) (Page 10, Line 0698)	10,000			10,000	979,201	989,201	739,637

56.7

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	219,298	232,931
0905. Miscellaneous Interest	36,158	25,597
0906. Interest from Affiliates	50,318	50,318
0907. Ground Rents		
0908. Unsecured Loans		
0909. Miscellaneous		203
0910. Equipment Lease		
0911. Collateral Loans		
0912. Loans on Personal Security		
0913. Interest Income on Notes Receivable	25,683	25,683
0914. Dividend from Recapment		
0915. Loans to Affiliates	5,389	5,389
0916. IRS Tax Refund Interest		
0917. Subsidiary Income		
0918. Loss on Disposal of Fixed Assets		
0919. Interest on Cash Deposits	8,514	8,514
0920. Special Deposits	4,425	4,425
0921.		
0922.		
0923.		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	349,785	353,060

REMAINING WRITE-INS AGGREGATED AT LINE 15 FOR DEDUCTIONS FROM INVESTMENT INCOME	
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 Unrealized 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 Other Assets and Investments				
0907. Miscellaneous Assets	1,040			1,040
0908. Disposal of Assets F & E - Non-Computer				
0909. 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	500			500
0915. 2nd Mortgage and Notes	(971,765)			(971,765)
0916. Miscellaneous Adjustments				
0917. Rent Way Disgorgement				
0918. Office Equipment				
0919. Distribution of Capital Gains from Mutual Funds	2,820		34,170	36,990
0920. Adjustment to Income Tax Payable			129,297	129,297
0921. Adjustment for Prior Period			2,010	2,010
0922.				
0923.				
0924.				
0925.				
0997. Totals (Lines 0904 through 0925) (Page 11, Ln 0998)	(967,405)		165,477	(801,928)

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. Prepaid Expenses	13,878,921	8,202,486	(5,676,435)
2305. Title Plants			
2306. Recoupment Receivable			
2307. Leasehold Improvements	73,560	80,269	6,709
2308. Title Plant Improvements	2,138,613	2,302,726	164,113
2309. Prepaid Retirement Funding	2,150,815	2,287,787	136,972
2310. Investments/Advances to Subsidiary			
2311. Agreements			
2312. Other Receivables/Identifiable Intangibles	1,593,435	1,193,805	(399,630)
2313. Cash Value - Life Insurance	91,331	90,910	(421)
2314. Ground Rents			
2315. Properties held for Sale Non-Admitted Net Encumbrances			
2316. Policy Forms	2,955	16,258	13,303
2317. Security Deposit	64,051	24,236	(39,815)
2318. Loans on Personal Security			
2319. Automobiles	7,979	15,147	7,168
2320. Furniture and Fixtures	7,118	8,768	1,650
2321. Leasehold Deposits	8,474	8,474	
2322. Receivers Bond	5,000	5,000	
2323. Dallas Cowboys Seat Option	1,833	3,833	2,000
2324. Prior Period Retained Earnings Adjustment			
2325. Underwriter License			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	20,024,085	14,239,699	(5,784,386)

OVERFLOW PAGE FOR WRITE-INS

**Page 52 - Continuation
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

States, Etc.	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					

REMAINING WRITE-INS AGGREGATED AT LINE 58 FOR OTHER ALIEN

5804. Bahamas						6,300			
5805.									
5806.									
5807.									
5808.									
5809.									
5810.									
5811.									
5812.									
5813.									
5814.									
5815.									
5816.									
5817.									
5818.									
5819.									
5820.									
5821.									
5822.									
5823.									
5824.									
5825.									
5897. Totals (Lines 5804 through 5825) (Page 52, Line 5898)						6,300			