

## 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)	228,745,759	481,529	228,264,230	196,750,291
2. Stocks (Schedule D):				
2.1 Preferred stocks	60,453,077	17,037,971	43,415,106	103,673,744
2.2 Common stocks	329,288,387	5,326,462	323,961,925	442,896,525
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	43,021,042	493,162	42,527,880	42,871,202
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 60,197,606 encumbrances)	118,605,002	6,707,206	111,897,796	124,034,666
4.2 Properties held for the production of income (less \$ 0 encumbrances)				600
4.3 Properties held for sale (less \$ 268,200 encumbrances)	3,148,375	17,000	3,131,375	1,781,986
5. Cash (\$ 586,595,669, Schedule E-Part 1), cash equivalents (\$ 0, Schedule E-Part 2) and short-term investments (\$ 28,219,436, Schedule DA)	614,815,108		614,815,108	645,713,794
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	524,191,141	342,339,322	181,851,819	104,756,662
8. Receivables for securities				
9. Aggregate write-ins for invested assets	110,026	110,026		
10. Subtotals, cash and invested assets (Lines 1 to 9)	1,922,377,917	372,512,678	1,549,865,239	1,662,479,470
11. Title plants less \$ 1,730,158 charged off (for Title insurers only)	104,675,989	5,258,286	99,417,703	101,133,892
12. Investment income due and accrued	3,157,805	20,821	3,136,984	6,850,368
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	80,991,202	12,418,348	68,572,854	72,620,237
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				36,630
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	4,284,792		4,284,792	4,248,162
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	14,959,214		14,959,214	8,435,502
16.2 Net deferred tax asset	225,438,708	190,624,808	34,813,900	26,341,815
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	3,915,624	2,908,968	1,006,656	1,370,431
19. Furniture and equipment, including health care delivery assets (\$ 247,757 )	23,533,142	23,533,142		12,275
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	668,688,026	305,919,375	362,768,651	397,193,652
22. Health care (\$ 0 ) and other amounts receivable	8,274,776	103,450	8,171,326	2,022,532
23. Aggregate write-ins for other than invested assets	305,400,491	236,094,118	69,306,373	69,315,352
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	3,365,697,686	1,149,393,994	2,216,303,692	2,352,060,318
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	3,365,697,686	1,149,393,994	2,216,303,692	2,352,060,318

DETAILS OF WRITE-INS				
0901. Long-Term Certificates of Deposit				
0902. Prepaid Surety Bond	110,026	110,026		
0903. Title Plants				
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	110,026	110,026		
2301. Goodwill	167,648,643	102,457,448	65,191,195	65,123,996
2302. Other Non-Admitted Assets	123,984,954	123,984,954		
2303. Other Assets	126,564	126,564		
2398. Summary of remaining write-ins for Line 23 from overflow page	13,640,330	9,525,152	4,115,178	4,191,356
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	305,400,491	236,094,118	69,306,373	69,315,352

<b>LIABILITIES, SURPLUS AND OTHER FUNDS</b>	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	168,920,220	121,743,760
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	1,024,419,252	947,506,887
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	106,140,562	656,976
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	665,139	944,131
6. Other expenses (excluding taxes, licenses and fees)	265,386,184	210,845,747
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	23,024,196	23,061,572
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	16,252,598	12,232,120
8.2 Net deferred tax liability		110,072
9. Borrowed money \$ 0 and interest thereon \$ 0	1,083,585	2,019,558
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	14,742,247	26,376,953
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties	12,348	28,444
14. Amounts withheld or retained by company for account of others	3,311,534	375,653
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	118,034,486	186,649,977
19. Payable for securities		
20. Aggregate write-ins for other liabilities	36,410,535	56,133,348
21. Total liabilities (Lines 1 through 20)	1,778,402,886	1,588,685,198
22. Aggregate write-ins for special surplus funds	610,382	610,382
23. Common capital stock	224,166,099	224,123,899
24. Preferred capital stock	124,000	124,000
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	210,922,577	169,689,923
28. Unassigned funds (surplus)	3,855,496	370,605,064
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0 )	1,777,748	1,777,748
29.2 0 shares preferred (value included in Line 24 \$ 0 )		400
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	437,900,806	763,375,120
31. Totals (Page 2, Line 26, Col. 3)	2,216,303,692	2,352,060,318

<b>DETAILS OF WRITE-INS</b>		
0301. Special Surplus Funds		
0302. Other Reserves		
0303. Miscellaneous		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Notes/Contracts Payable	36,075,657	55,795,048
2098. Summary of remaining write-ins for Line 20 from overflow page	334,878	338,300
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	36,410,535	56,133,348
2201. Plant Revaluation	610,382	610,382
2202. Surplus arising from Increase in Book Value of Title Plants		
2203. Mineral Interest-Assigned Value		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	610,382	610,382
2501. Treasury Stock Repurchase Agent		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

<b>OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME</b>		1	2
		Current Year	Prior Year
<b>OPERATING INCOME</b>			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		4,036,085,136	4,547,143,268
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		243,679,621	255,023,320
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		275,294,144	158,046,496
2. Aggregate write-ins for other operating income		(466,282)	3,155,164
3. Total Operating Income (Lines 1 through 2)		4,554,592,619	4,963,368,248
<b>DEDUCT:</b>			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		420,331,935	217,126,400
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		4,212,590,578	4,598,988,700
6. Aggregate write-ins for other operating deductions		(507)	27,156
7. Total Operating Deductions		4,632,922,006	4,816,142,256
8. Net operating gain (loss) (Lines 3 minus 7)		(78,329,387)	147,225,992
<b>INVESTMENT INCOME</b>			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		197,546,520	143,325,578
10. Net realized capital gains (losses) less capital gains tax of \$ (30,632,813) (Exhibit of Capital Gains (Losses))		(57,025,957)	(1,499,351)
11. Net investment gain (loss) (Lines 9 + 10)		140,520,563	141,826,227
<b>OTHER INCOME</b>			
12. Aggregate write-ins for miscellaneous income or (loss)		15,856	48,289
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		62,207,032	289,100,508
14. Federal and foreign income taxes incurred		52,920,143	95,733,200
15. Net income (Lines 13 minus 14)		9,286,889	193,367,308
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		763,375,120	1,105,790,526
17. Net income (from Line 15)		9,286,889	193,367,308
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0		7,548,590	(286,589,540)
19. Change in net unrealized foreign exchange capital gain (loss)		1,289,403	5,863,244
20. Change in net deferred income tax		84,850,214	(1,704,093)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		(279,529,858)	(95,860,078)
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)		(105,483,586)	(640,921)
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in		9,090,407	8,657,193
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in		32,184,446	22,275,397
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(35,000,394)	(314)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)			(400)
30. Aggregate write-ins for gains and losses in surplus		(49,710,425)	(187,783,202)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		(325,474,314)	(342,415,406)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		437,900,806	763,375,120

<b>DETAILS OF WRITE-INS</b>			
0201. Other Title Fees and Service Charges			
0202. Agency Income			
0203. Software Income			
0298. Summary of remaining write-ins for Line 2 from overflow page		(466,282)	3,155,164
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		(466,282)	3,155,164
0601. Loss (Gain) on Disposition of Fixed Assets		(507)	27,156
0602. Depreciation of Furniture and Fixtures			
0603. Amortization of Leasehold Improvements			
0698. Summary of remaining write-ins for Line 6 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		(507)	27,156
1201. Computer Support Fees			
1202. Miscellaneous Income		15,856	48,289
1203. Loss (Gain) on Sale of Mortgage			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		15,856	48,289
3001. Equity in Earnings of Subsidiaries and Affiliates		(17,089,379)	63,866,698
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates			
3003. Adjustment		(30,427,644)	(255,651,947)
3098. Summary of remaining write-ins for Line 30 from overflow page		(2,193,402)	4,002,047
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(49,710,425)	(187,783,202)

**OPERATIONS AND INVESTMENT EXHIBIT**

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

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written	934,340,152	2,504,427,189	835,595,930	4,274,363,271	4,789,817,934
2. Escrow and settlement service charges	243,679,621	X X X	X X X	243,679,621	255,023,320
3. Other title fees and service charges (Part 1C, Line 5)	357,759,859	X X X	X X X	357,759,859	222,162,916
4. Totals (Lines 1 + 2 + 3)	1,535,779,632	2,504,427,189	835,595,930	4,875,802,751	5,267,004,170

**PART 1B - PREMIUMS EARNED EXHIBIT**

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	4,114,290,052	4,654,898,460
1.2 Assumed	26,922,654	11,567,524
1.3 Ceded	28,215,135	7,727,288
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	4,112,997,571	4,658,738,696
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	947,506,860	835,911,432
2.2 Additions during the current year	215,413,617	229,804,130
2.3 Withdrawals during the current year	138,501,182	118,208,702
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	1,024,419,295	947,506,860
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	4,036,085,136	4,547,143,268

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

	1 Current Year	2 Prior Year
1. Title examinations	128,648,523	53,354,492
2. Searches and abstracts	123,848,047	92,080,022
3. Surveys		
4. Aggregate write-ins for service charges	22,797,573	12,611,982
5. Totals	275,294,143	158,046,496

<b>DETAILS OF WRITE-INS</b>		
	1	2
0401. Other Service Fees	8,586,744	10,384,296
0402. Miscellaneous Fees	3,600	
0403. Processing Fees		
0498. Summary of remaining write-ins for Line 4 from overflow page	14,207,229	2,227,686
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	22,797,573	12,611,982

**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	56,299,897	178,496,109	46,464,582	281,260,588	185,541,013
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	56,299,897	178,496,109	46,464,582	281,260,588	185,541,013
4. Deduct: Recovered during year from reinsurance	195,991			195,991	916,455
5. Net payments (Line 3 minus Line 4)	56,103,906	178,496,109	46,464,582	281,064,597	184,624,558
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	38,159,748	99,638,872	31,121,600	168,920,220	128,404,762
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	24,063,540	76,195,703	21,484,517	121,743,760	110,929,864
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	70,200,114	201,939,278	56,101,665	328,241,057	202,099,456
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	19,555,544	56,165,025	16,370,309	92,090,878	15,026,944
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	89,755,658	258,104,303	72,471,974	420,331,935	217,126,400

**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)	38,275,981	99,354,340	31,289,899	168,920,220	128,404,764
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	38,275,981	99,354,340	31,289,899	168,920,220	128,404,764
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	291,000,596	520,533,170	179,155,890	990,689,656	764,717,624
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		89,000	39,000	128,000	134,000
4.4 Net incurred but not reported	291,000,596	520,444,170	179,116,890	990,561,656	764,583,624
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	81,705,436	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	1,241,187,312	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	1,024,419,252	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X	47,847,840	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	47,847,840	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	460,012,783	82,979,233	88,096,132	631,088,148	54,267,862		28,700	685,384,710	618,785,013
1.2 Employee relations and welfare	76,357,483	24,400,368	14,251,265	115,009,116	9,348,930			124,358,046	87,563,257
1.3 Payroll taxes	28,455,940	8,342,304	5,073,865	41,872,109	4,980,686			46,852,795	50,210,385
1.4 Other personnel costs	1,044,549	54,019	452	1,099,020	3,975			1,102,995	1,816,463
1.5 Total personnel costs	565,870,755	115,775,924	107,421,714	789,068,393	68,601,453		28,700	857,698,546	758,375,118
2. Amounts paid to or retained by title agents	1,227,400	2,053,701,959	705,691,104	2,760,620,463				2,760,620,463	3,210,096,277
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	108,481,152	867,009	10,435	109,358,596	25,057			109,383,653	75,946,377
3.2 Surveys	2,593,339		10	2,593,349				2,593,349	2,838,639
3.3 Other	22,979,373	4,108	126	22,983,607				22,983,607	847,961
4. Advertising	8,850,618	1,426,725	311,769	10,589,112				10,589,112	10,101,959
5. Boards, bureaus and associations	2,486,262	690,478	495,393	3,672,133				3,672,133	4,578,533
6. Title plant rent and maintenance	18,945,780	95,174	2,726	19,043,680				19,043,680	6,031,338
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	22,224,507	9,132,095	2,504	31,359,106				31,359,106	22,274,094
9. Marketing and promotional expenses	11,349,001	2,220,492	5,343,929	18,913,422	42,618			18,956,040	34,930,839
10. Insurance	3,239,210	1,522,054	670,556	5,431,820				5,431,820	357,497
11. Directors' fees	26,432			26,432				26,432	40,322
12. Travel and travel items	14,817,754	5,599,126	2,297,131	22,714,011	19,607			22,733,618	29,177,497
13. Rent and rent items	22,292,441	10,811,027	71,875,077	104,978,545	8,852,621			113,831,166	105,901,800
14. Equipment	24,769,723	9,061,466	1,383,224	35,214,413	4,925,930			40,140,343	39,514,061
15. Cost or depreciation of EDP equipment and software	13,222,482	4,071,093	565,927	17,859,502	934			17,860,436	11,278,755
16. Printing, stationery, books and periodicals	14,880,136	4,430,917	2,419,939	21,730,992	43,384		4,800	21,779,176	24,202,458
17. Postage, telephone, messengers and express	24,249,027	7,147,486	3,989,693	35,386,206	9,591,237			44,977,443	43,253,062
18. Legal and auditing	70,617,095	25,657,419	15,893,337	112,167,851	(11,964)		108,579	112,264,466	128,356,080
19. Totals (Lines 1.5 to 18)	953,122,487	2,252,214,552	918,374,594	4,123,711,633	92,090,877		142,079	4,215,944,589	4,508,102,667
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	12,428,207	24,763,241	13,485,042	50,676,490				50,676,490	55,066,097
20.2 Insurance department licenses and fees	1,185,509	6,145,820	215,713	7,547,042				7,547,042	10,243,500
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	3,468,491	2,318,069	418	5,786,978				5,786,978	4,877,238
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	17,082,207	33,227,130	13,701,173	64,010,510				64,010,510	70,186,835
21. Real estate expenses	7,274,246	2,885,325	1,675,814	11,835,385		5,586,916		17,422,301	17,737,179
22. Real estate taxes	444,012	100,873	58,282	603,167		1,351,329		1,954,496	4,729,586
23. Aggregate write-ins for miscellaneous expenses	9,233,651	3,170,523	25,709	12,429,883		25,257		12,455,140	22,110,761
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	987,156,603	2,291,598,403	933,835,572	4,212,590,578	92,090,877		7,105,581 (a)	4,311,787,036	4,622,867,028
25. Less unpaid expenses - current year	188,519,221	60,275,520	33,984,356	282,779,097	70,006,000			352,785,097	247,730,768
26. Add unpaid expenses - prior year	154,186,711	50,378,768	28,502,418	233,067,897	1,100,000			234,167,897	318,654,782
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	952,824,093	2,281,701,651	928,353,634	4,162,879,378	23,184,877		7,105,581	4,193,169,836	4,693,791,042
<b>DETAILS OF WRITE-INS</b>									
2301. Miscellaneous/Other Expenses	1,419,939	359,301	5,964	1,785,204		25,257		1,810,461	1,479,631
2302. Amortization of Intangibles	584,586			584,586				584,586	2,102,777
2303. Charitable Contributions	447,203	9,540		456,743				456,743	230,458
2398. Summary of remaining write-ins for Line 23 from overflow page	6,781,923	2,801,682	19,745	9,603,350				9,603,350	18,297,895
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	9,233,651	3,170,523	25,709	12,429,883		25,257		12,455,140	22,110,761

(a) Includes management fees of \$ 693,070. to affiliates and \$ 550,221. 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)	784,768,719	2,434,059,611	817,256,806	4,036,085,136		4,036,085,136	4,547,143,268
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	243,679,621			243,679,621		243,679,621	255,023,320
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	275,211,945	82,199		275,294,144		275,294,144	158,046,496
2. Aggregate write-ins for other operating income	1,063,084	(1,502,917)	(26,449)	(466,282)		(466,282)	3,155,164
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	1,304,723,369	2,432,638,893	817,230,357	4,554,592,619		4,554,592,619	4,963,368,248
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	89,755,656	258,104,305	72,471,974	420,331,935		420,331,935	217,126,400
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	987,156,603	2,291,598,403	933,835,572	4,212,590,578		4,212,590,578	4,598,988,700
6. Aggregate write-ins for other operating deductions	(507)			(507)		(507)	27,156
7. Total Operating Deductions (Lines 4 + 5 + 6)	1,076,911,752	2,549,702,708	1,006,307,546	4,632,922,006		4,632,922,006	4,816,142,256
8. Net operating gain or (loss) (Lines 3 minus 7)	227,811,617	(117,063,815)	(189,077,189)	(78,329,387)		(78,329,387)	147,225,992
<b>DETAILS OF WRITE-INS</b>							
0201. Service Contract Fees	(115,524)	(1,712,391)	(26,449)	(1,854,364)		(1,854,364)	1,602,253
0202. Miscellaneous Income		209,474		209,474		209,474	188,440
0203. Premiums Retained for Underwriter	1,103,608			1,103,608		1,103,608	1,289,471
0298. Summary of remaining write-ins for Line 2 from overflow page	75,000			75,000		75,000	75,000
0299. Totals (Lines 0201 through 0203 plus 0298)	1,063,084	(1,502,917)	(26,449)	(466,282)		(466,282)	3,155,164
0601. Loss (Gain) on Disposition of Fixed Assets	(507)			(507)		(507)	27,156
0602. Depreciation of Furniture and Fixtures							
0603. Amortization of Leasehold Improvements							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)	(507)			(507)		(507)	27,156

### EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 5,621,286	5,650,966
1.1 Bonds exempt from U.S. tax	(a) 2,085,937	1,936,078
1.2 Other bonds (unaffiliated)	(a) 2,282,132	2,720,155
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 114,591	114,591
2.11 Preferred stocks of affiliates	(b) 2,038,781	2,038,781
2.2 Common stocks (unaffiliated)	318,167	318,167
2.21 Common stocks of affiliates	143,881,736	121,682,383
3. Mortgage loans	(c) 531,012	531,012
4. Real estate	(d) 13,751,525	13,751,525
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 34,881,371	33,792,064
7. Derivative instruments	(f)	
8. Other invested assets	19,867,573	19,866,859
9. Aggregate write-ins for investment income	15,163,249	15,173,379
10. Total gross investment income	240,537,360	217,575,960
11. Investment expenses		(g) 7,211,345
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 7,883,935
14. Depreciation on real estate and other invested assets		(i) 4,934,160
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		20,029,440
17. Net investment income (Line 10 minus Line 16)		197,546,520
<b>DETAILS OF WRITE-INS</b>		
0901. Other Investment Income	15,068,039	15,068,039
0902. Lease Income		
0903. Promissory Notes		
0998. Summary of remaining write-ins for Line 9 from overflow page	95,210	105,340
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	15,163,249	15,173,379
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 \$ 553,594 accrual of discount less \$ 127,023 amortization of premium and less \$ 221,638 paid for accrued interest on purchases.
- (b) Includes \$ 13,241 accrual of discount less \$ 67,158 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 1,790 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 1,906,441 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 15,150 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 5,494,075 investment expenses and \$ 1,329,270 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 \$ 4,934,160 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 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	13,908		13,908		
1.1 Bonds exempt from U.S. tax	(1,278)		(1,278)		
1.2 Other bonds (unaffiliated)	(128,245)		(128,245)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	(12,686)	(60,100,000)	(60,112,686)		
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	451,499	(2,600,000)	(2,148,501)	(829,950)	
2.21 Common stocks of affiliates	561,247		561,247		
3. Mortgage loans	(405,000)		(405,000)		
4. Real estate	(366,496)		(366,496)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets	(162,181)	(5,200,000)	(5,362,181)	9,288,401	1,289,403
9. Aggregate write-ins for capital gains (losses)	6,702,485	(26,412,023)	(19,709,538)	(909,861)	
10. Total capital gains (losses)	6,653,253	(94,312,023)	(87,658,770)	7,548,590	1,289,403

<b>DETAILS OF WRITE-INS</b>					
0901. Title Plants					
0902. Sale of Title Plant	21,485		21,485		
0903. Adjustment to Prior Year Disposition of Other Assets					
0998. Summary of remaining write-ins for Line 9 from overflow page	6,681,000	(26,412,023)	(19,731,023)	(909,861)	
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	6,702,485	(26,412,023)	(19,709,538)	(909,861)	

## 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)	481,529	269,924	(211,605)
2. Stocks (Schedule D):			
2.1 Preferred stocks	17,037,971	17,037,971	
2.2 Common stocks	5,326,462	5,326,462	
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	493,162	484,371	(8,791)
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	6,707,206	6,911,132	203,926
4.2 Properties held for the production of income			
4.3 Properties held for sale	17,000	17,000	
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)	342,339,322	342,495,217	155,895
8. Receivables for securities			
9. Aggregate write-ins for invested assets	110,026	542,839	432,813
10. Subtotals, cash and invested assets (Lines 1 to 9)	372,512,678	373,084,916	572,238
11. Title plants ( for Title insurers only )	5,258,286		(5,258,286)
12. Investment income due and accrued	20,821	11,042	(9,779)
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	12,418,348	15,193,683	2,775,335
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	190,624,808	113,405,354	(77,219,454)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	2,908,968	1,065,378	(1,843,590)
19. Furniture and equipment, including health care delivery assets	23,533,142	24,764,698	1,231,556
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	305,919,375	124,140,386	(181,778,989)
22. Health care and other amounts receivable	103,450	126,331	22,881
23. Aggregate write-ins for other than invested assets	236,094,118	218,072,348	(18,021,770)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,149,393,994	869,864,136	(279,529,858)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	1,149,393,994	869,864,136	(279,529,858)

DETAILS OF WRITE-INS			
0901. Non-Admitted Long-Term Certificates of Deposits			
0902. Prepaid Surety Bond	110,026	162,839	52,813
0903. Notes Receivable			
0998. Summary of remaining write-ins for Line 09 from overflow page		380,000	380,000
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	110,026	542,839	432,813
2301. Goodwill	102,457,448	69,362,419	(33,095,029)
2302. Other Non-Admitted Assets	123,984,954	137,982,711	13,997,757
2303. Other Assets	126,564	146,164	19,600
2398. Summary of remaining write-ins for Line 23 from overflow page	9,525,152	10,581,054	1,055,902
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	236,094,118	218,072,348	(18,021,770)

### FIVE-YEAR HISTORICAL DATA

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

	1 2007	2 2006	3 2005	4 2004	5 2003
<b>Source of Direct Title Premiums Written (Part 1A)</b>					
1. Direct operations (Part 1A, Line 1, Col. 1)	934,340,152	931,728,852	874,172,988	684,821,575	618,669,313
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	2,504,427,189	2,857,823,524	2,809,262,745	2,476,869,716	2,284,781,228
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	835,595,930	1,000,265,558	1,029,816,994	893,725,114	981,245,639
4. Total	4,274,363,271	4,789,817,934	4,713,252,727	4,055,416,405	3,884,696,180
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	4,036,085,136	4,547,143,268	4,505,575,403	3,920,083,457	3,771,362,904
6. Escrow and settlement service charges (Part 1A, Line 2)	243,679,621	255,023,320	253,477,327	217,320,843	201,171,349
7. Title examinations (Part 1C, Line 1)	128,648,523	53,354,492	38,555,419	38,656,331	39,709,605
8. Searches and abstracts (Part 1C, Line 2)	123,848,047	92,080,022	93,250,495	85,290,673	73,948,332
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	22,797,574	12,611,982	11,731,214	13,218,589	19,265,389
11. Aggregate write-ins for other operating income (Page 4, Line 2)	(466,282)	3,155,164	2,289,860	1,687,991	253,734,044
12. Total operating income (Page 4, Line 3)	4,554,592,619	4,963,368,248	4,904,879,718	4,276,257,884	4,359,191,623
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	(78,329,387)	147,225,992	188,372,088	141,459,021	194,913,895
14. Net investment gain or (loss) (Line 11)	140,520,563	141,826,227	175,836,129	89,340,213	157,323,650
15. Total other income (Line 12)	15,856	48,289	53,443	111,734	47,009
16. Federal and foreign income taxes incurred (Line 14)	52,920,143	95,733,200	103,223,079	74,424,553	97,560,729
17. Net income (Line 15)	9,286,889	193,367,308	261,038,581	156,486,415	254,723,825
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	68,572,854	72,620,237	75,032,790	97,752,670	85,818,894
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	2,216,303,692	2,352,060,318	2,382,589,492	2,069,515,876	1,830,256,312
20. Known claims reserve (Page 3, Line 1)	168,920,220	121,743,760	110,929,869	103,164,288	85,028,511
21. Statutory premium reserve (Page 3, Line 2)	1,024,419,252	947,506,887	836,111,383	723,061,326	622,225,360
22. Total liabilities (Page 3, Line 21)	1,778,402,886	1,588,685,198	1,499,437,743	1,293,786,960	1,053,890,022
23. Capital paid up (Page 3, Lines 23 + 24)	224,290,099	224,247,899	223,708,599	223,672,499	221,849,998
24. Surplus as regards policyholders (Page 3, Line 30)	437,900,806	763,375,120	887,412,760	776,197,071	778,394,743
<b>Cash Flow (Page 5)</b>					
25. Net cash from operations (Line 11)	249,418,374	262,895,280	347,221,236	328,713,416	322,672,902
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)</b>					
(Item divided by Page 2, Line 10, Col. 3) x 100.0					
26. Bonds (Line 1)	14.7	11.1	9.3	10.8	10.0
27. Stocks (Lines 2.1 & 2.2)	23.7	32.9	29.8	31.1	28.7
28. Mortgage loans on real estate (Line 3.1 and 3.2)	2.8	2.6	2.2	2.6	2.8
29. Real estate (Lines 4.1, 4.2 & 4.3)	7.4	7.6	6.7	5.3	3.4
30. Cash, cash equivalents and short-term investments (Line 5)	39.7	38.8	46.8	46.2	50.6
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	11.7	6.3	5.0	4.0	4.5
33. Receivable for securities (Line 8)					
34. Aggregate write-ins for invested assets (Line 9)					
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
36. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)	37,076,849	37,076,849	37,076,849		
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	310,201,329	435,652,244	522,047,440	488,732,569	376,543,918
39. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7)				1	
40. Affiliated mortgage loans on real estate					
41. All other affiliated				617,822	723,817
42. Total of above Lines 36 to 41	347,278,178	472,729,093	559,124,289	489,350,392	377,267,735
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)	79.3	61.9	63.0	63.0	48.5

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

	1 2007	2 2006	3 2005	4 2004	5 2003
<b>Capital and Surplus Accounts</b> (Page 4)					
44. Net unrealized capital gains or (losses) (Line 18)	7,548,590	(286,589,540)	(21,957,306)	(145,842,919)	(22,342,918)
45. Change in nonadmitted assets (Line 21)	(279,529,858)	(95,960,078)	(69,699,675)	(109,195,455)	(22,771,516)
46. Dividends to stockholders (Line 28)	(35,000,394)	(314)	(308)	(2,400,336)	(101,740,308)
47. Change in surplus as regards policyholders for the year (Line 31)	(325,474,314)	(342,415,406)	145,819,876	11,705,935	131,442,681
<b>Losses Paid and Incurred</b> (Part 2A)					
48. Net payments (Line 5, Col. 4)	281,064,594	184,624,558	183,655,505	118,427,382	127,829,147
49. Losses and allocated LAE incurred (Line 8, Col. 4)	328,241,057	202,099,456	189,771,087	136,563,149	141,811,240
50. Unallocated LAE incurred (Line 9, Col. 4)	92,090,878	15,026,944	13,989,971	12,085,547	12,948,118
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	420,331,935	217,126,400	203,761,058	148,648,696	154,749,358
<b>Operating Expenses to Total Operating Income</b> (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
52. Personnel costs (Part 3, Line 1.5, Col. 4)	17.3	16.2	14.1	14.8	13.7
53. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	60.6	63.8	64.9	66.2	61.6
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	14.6	12.8	11.9	12.2	16.2
55. Total (Lines 52 to 54)	92.5	92.8	90.9	93.2	91.5
<b>Operating Percentages</b> (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	9.2	4.3	4.1	3.5	3.8
57. Operating expenses incurred (Line 5)	92.5	92.8	90.9	93.2	91.5
58. Aggregate write-ins for other operating deductions (Line 6)					(0.0)
59. Total operating deductions (Line 7)	101.7	97.1	95.0	96.7	95.3
60. Net operating gain or (loss) (Line 8)	(1.7)	2.9	5.0	3.3	4.7
<b>Other Percentages</b> (Line item divided by Part 1B, Line 1.4 x 100.0)					
61. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	10.2	4.4	3.7	4.0	3.9
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	102.4	97.6	99.2	96.8	99.0

**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	7,894,786	41,407	1,032,462	37,771	8,930,884	542,432		1,923	365,902		
2. 1998	507,657	1,707,119	4,406	145,077	5,894	1,850,708	44,254		1,078	32,921		
3. 1999	641,838	1,859,862	4,366	130,247	5,179	1,989,296	55,997		1,211	32,842		
4. 2000	562,675	1,737,841	3,976	135,985	7,810	1,869,992	53,503		752	35,665		
5. 2001	713,463	2,308,157	4,542	182,446	5,413	2,489,732	68,654			35,223		
6. 2002	964,106	2,998,053	4,844	229,252	4,184	3,227,965	70,925			37,621		
7. 2003	1,282,033	3,884,696	4,844	333,511	5,458	4,217,593	75,355			41,115		
8. 2004	1,317,588	4,055,397	8,166	352,536	11,036	4,405,063	111,513			41,875		
9. 2005	1,365,692	4,713,253	11,587	397,198	7,164	5,114,874	130,483			40,453		
10. 2006	1,446,505	4,789,818	11,576	413,186	8,322	5,206,258	64,560			18,777		
11. 2007	1,381,158	4,274,364	26,896	518,643	28,257	4,791,646	25,929			3,204		
12. Totals	X X X	40,223,346	126,610	3,870,543	126,488	44,094,011	1,243,605		4,964	685,598		

	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	11,636	77,587	983,998	63,940	6,660			30,571		15	2,598
2. 1998	1,359	8,472	84,569	8,127	3,632			8,916		5	777
3. 1999	1,738	7,740	95,368	8,701	4,370			12,916		93	1,139
4. 2000	1,963	7,651	96,067	8,553	4,461			18,407		4	1,591
5. 2001	2,678	8,340	112,217	9,325	6,353			26,143		7	2,146
6. 2002	868	8,671	117,217	10,843	8,385			41,060		1	3,407
7. 2003	1,375	9,396	125,866	12,679	15,882			79,371		1	6,731
8. 2004	291	8,501	161,889	13,435	23,418			112,714		1	10,011
9. 2005	172	8,321	179,257	12,975	39,499			186,599		1	16,153
10. 2006	11	6,776	90,113	9,512	36,779			212,594			17,792
11. 2007	2	2,423	31,556	2,612	19,481			261,399			19,363
12. Total	22,093	153,878	2,078,117	160,702	168,920			990,690		128	81,708

	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	39,814	914	945,565		1,938	943,627	0.115	0.115	X X X		39,814	
2. 1998	13,320	307	89,723		1,083	88,640	0.053	0.053	0.193		13,320	
3. 1999	18,332	480	106,125		1,304	104,821	0.058	0.057	0.177		18,332	
4. 2000	24,455	542	112,036		756	111,280	0.065	0.064	0.214		24,455	
5. 2001	34,635	733	136,373		7	136,366	0.059	0.059	0.206		34,635	
6. 2002	52,851	1,122	157,991		1	157,990	0.053	0.053	0.176		52,851	
7. 2003	101,983	1,826	211,723		1	211,722	0.054	0.054	0.178		101,983	
8. 2004	146,142	2,738	289,520		1	289,519	0.070	0.070	0.234		146,142	
9. 2005	242,250	4,159	397,034		1	397,033	0.082	0.082	0.309		242,250	
10. 2006	267,165	5,264	332,710			332,710	0.069	0.069	0.247		267,165	
11. 2007	300,243	1,997	310,013			310,013	0.069	0.069	0.240		300,243	
12. Total	1,241,190	20,082	3,088,813		5,092	3,083,721	X X X	X X X	X X X		X X X	1,241,190

**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	983,232	14,299	510,601	13,266	1,494,866	405,261		100	410,967		
2. 1998	95,255	281,564	4,398	143,249	3,749	425,462	18,521			87,169		
3. 1999	124,934	269,548	4,347	128,914	3,234	399,575	64,366			92,970		
4. 2000	101,370	263,867	3,885	134,927	5,476	397,203	53,152			61,265		
5. 2001	162,790	365,412	4,540	180,805	3,963	546,794	55,492			53,203		
6. 2002	200,193	478,351	3,038	228,808	2,468	707,729	117,703			15,603		
7. 2003	259,583	618,669	4,844	332,879	4,093	952,299	331,434			27,916		
8. 2004	282,938	684,822	8,166	351,867	9,333	1,035,522	225,925			18,927		
9. 2005	306,279	874,173	11,384	396,436	3,818	1,278,175	177,650			17,186		
10. 2006	314,914	931,729	11,576	412,535	5,744	1,350,096	70,754			4,158		
11. 2007	297,118	934,340	26,884	500,176	26,076	1,435,324	100,262			1,701		
12. Totals	X X X	6,685,707	97,361	3,321,197	81,220	10,023,045	1,620,520		100	791,065		

	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	523	20,555	836,683	18,328	1,166			5,930			572
2. 1998	15	1,202	106,892	1,543	998			8,123			646
3. 1999	13	1,454	158,790	1,822	514			3,590			303
4. 2000	20	1,625	116,042	1,847	427			3,512			299
5. 2001	3	1,688	110,383	2,198	1,416			11,491			934
6. 2002	2	2,090	135,396	2,894	2,006			11,836			1,018
7. 2003	4	2,326	361,676	3,187	5,837			41,394			3,434
8. 2004	1	1,869	246,721	3,262	6,348			50,004			4,086
9. 2005	2	1,514	196,350	2,294	8,404			65,369			5,264
10. 2006		1,308	76,220	1,462	8,484			65,989			5,521
11. 2007		443	102,406	452	2,676			20,963			1,708
12. Total	583	36,074	2,447,559	39,289	38,276			288,201			23,785

	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	7,668	135	823,324		100	823,224	0.565	0.565	X X X		7,668	
2. 1998	9,767	35	114,811			114,811	0.275	0.274	1.225		9,767	
3. 1999	4,407	75	161,440			161,440	0.410	0.408	1.306		4,407	
4. 2000	4,238	76	118,356			118,356	0.302	0.303	1.187		4,238	
5. 2001	13,841	137	121,602			121,602	0.227	0.227	0.763		13,841	
6. 2002	14,860	233	147,148			147,148	0.212	0.212	0.751		14,860	
7. 2003	50,665	365	406,581			406,581	0.433	0.433	1.588		50,665	
8. 2004	60,438	543	301,204			301,204	0.296	0.297	1.086		60,438	
9. 2005	79,037	613	268,609			268,609	0.217	0.215	0.899		79,037	
10. 2006	79,994	663	149,385			149,385	0.116	0.116	0.496		79,994	
11. 2007	25,347	312	125,602			125,602	0.089	0.089	0.430		25,347	
12. Total	350,262	3,187	2,738,062			100	2,737,962	X X X	X X X	X X X	X X X	350,262

**SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS**

(\$000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	3,340,926	229	4,737	5,352	3,340,540	398,316		30	278,574		
2. 1998	407,195	1,425,554	4	1,828	2,145	1,425,241	39,898			28,189		
3. 1999	516,903	1,590,313	2	1,333	1,945	1,589,703	45,043			62,505		
4. 2000	461,304	1,473,974	1	1,058	2,334	1,472,699	37,376			28,813		
5. 2001	550,726	1,942,745		1,641	1,450	1,942,936	56,357			29,416		
6. 2002	764,672	2,519,702		444	1,717	2,518,429	54,558			31,467		
7. 2003	1,022,452	3,266,027		632	1,365	3,265,294	50,333			31,825		
8. 2004	1,034,444	3,370,595		669	1,703	3,369,561	81,111			32,033		
9. 2005	1,059,412	3,839,080		761	3,345	3,836,496	103,249			32,354		
10. 2006	1,131,590	3,588,089	5	662	2,579	3,586,177	52,406			15,565		
11. 2007	1,064,312	3,340,023	12	288	2,181	3,338,142	16,333			2,549		
12. Totals	X X X	29,697,028	253	14,053	26,116	29,685,218	934,980		30	573,290		

	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	11,214	56,416	733,276	50,686	5,494			24,701		15	2,024
2. 1998	1,362	7,223	75,310	6,590	2,634			13,607		5	1,067
3. 1999	1,773	6,241	113,789	6,901	3,856			14,950		93	1,242
4. 2000	2,036	5,970	72,159	6,732	4,034			18,682		4	1,561
5. 2001	2,720	6,625	92,398	7,149	4,937			25,544		7	2,006
6. 2002	892	6,638	92,663	7,980	6,379			27,001		1	2,228
7. 2003	1,532	7,105	89,263	9,539	10,045			50,332		1	4,222
8. 2004	1,079	6,712	119,856	10,209	17,070			93,209		1	8,157
9. 2005	452	7,003	142,606	10,703	31,095			171,511		1	14,541
10. 2006	622	5,780	73,751	8,071	28,295			166,175			13,690
11. 2007	229	2,091	20,973	2,169	16,805			96,778			7,181
12. Total	23,911	117,804	1,626,044	126,729	130,644			702,490		128	57,919

	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	32,204	780	707,085		45	707,040	0.229	0.229	X X X		32,204	
2. 1998	17,303	272	84,328		5	84,323	0.065	0.065	0.227		17,303	
3. 1999	19,955	405	126,354		93	126,261	0.084	0.084	0.259		19,955	
4. 2000	24,273	466	88,905		4	88,901	0.065	0.065	0.209		24,273	
5. 2001	32,480	596	116,254		7	116,247	0.064	0.064	0.227		32,480	
6. 2002	35,607	889	119,405		1	119,404	0.051	0.051	0.168		35,607	
7. 2003	64,598	1,461	142,535		1	142,534	0.047	0.047	0.150		64,598	
8. 2004	118,435	2,195	223,423		1	223,422	0.071	0.071	0.230		118,435	
9. 2005	217,146	3,546	338,209		1	338,208	0.094	0.094	0.340		217,146	
10. 2006	208,160	4,601	262,441			262,441	0.079	0.079	0.249		208,160	
11. 2007	120,764	1,685	132,465			132,465	0.042	0.042	0.133		120,764	
12. Total	890,925	16,896	2,341,404		158	2,341,246	X X X	X X X	X X X		X X X	890,925

### 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	356,741	364,634	362,648	359,880	359,366	366,360	361,378	363,770	362,995	363,945
2. 1988	71,098	72,486	71,183	70,349	69,763	70,054	66,728	67,177	66,966	68,130
3. 1989	65,392	67,490	67,670	66,550	65,917	65,989	70,933	71,323	71,031	71,816
4. 1990	61,332	58,374	56,631	55,308	53,851	54,797	55,460	56,018	56,368	57,583
5. 1991	44,636	40,646	39,863	41,025	38,556	38,743	41,301	41,651	41,605	42,152
6. 1992	39,325	32,124	30,894	31,677	31,507	31,470	32,150	32,610	33,688	34,776
7. 1993	60,627	50,136	48,238	47,876	46,868	47,897	45,291	45,653	46,016	46,996
8. 1994	74,921	56,178	55,295	55,486	54,539	55,033	56,001	55,169	54,772	55,638
9. 1995	68,486	58,707	53,744	53,723	55,548	55,468	56,037	58,074	57,564	59,070
10. 1996	61,634	57,585	57,932	57,865	59,456	59,941	59,312	60,013	61,553	61,999
11. 1997	63,917	62,028	64,653	67,641	65,485	69,423	71,546	72,364	71,784	70,884
12. 1998	72,121	81,232	82,276	83,724	81,392	84,593	81,076	82,278	83,574	84,911
13. 1999	X X X	86,506	88,606	92,937	94,231	96,305	98,359	100,103	100,589	104,678
14. 2000	X X X	X X X	90,585	98,520	91,759	97,826	104,245	108,585	107,780	111,614
15. 2001	X X X	X X X	X X X	123,115	109,263	100,287	110,453	122,904	126,429	135,071
16. 2002	X X X	X X X	X X X	X X X	135,481	133,507	131,579	139,381	142,616	155,925
17. 2003	X X X	X X X	X X X	X X X	X X X	160,414	166,129	174,822	187,533	208,088
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	194,511	233,067	243,489	286,115
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	305,627	301,648	392,375
20. 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	273,577	326,664
21. 2007	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	294,133

### 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	346,015	348,580	350,841	352,659	354,167	361,236	362,762	364,647	365,225	366,475	11,072	12,956
2. 1988	66,108	66,674	67,115	68,003	68,180	68,541	68,713	69,006	69,111	69,573	1,525	2,281
3. 1989	59,317	60,853	63,356	63,797	64,028	64,349	64,826	64,967	65,116	65,291	1,536	2,603
4. 1990	52,732	56,512	52,077	52,293	51,759	52,765	53,554	54,065	54,566	55,079	1,382	2,456
5. 1991	32,704	34,522	35,567	36,774	36,860	37,080	37,930	38,148	38,357	38,536	1,097	2,050
6. 1992	24,677	25,946	26,634	27,996	28,935	29,525	30,013	30,507	31,477	32,340	1,260	2,263
7. 1993	34,808	38,630	40,297	41,477	42,479	43,341	44,439	45,060	45,706	46,099	1,465	2,896
8. 1994	37,690	40,617	44,421	47,447	48,958	50,447	51,555	52,010	52,351	52,650	1,639	3,199
9. 1995	28,599	36,893	40,365	43,882	47,599	48,594	49,910	51,041	52,333	53,547	1,630	3,206
10. 1996	22,610	30,545	37,213	43,060	47,119	51,542	53,037	54,711	56,507	57,687	1,747	3,476
11. 1997	14,534	25,073	36,136	43,911	48,497	57,345	61,867	64,183	64,115	63,759	2,056	4,072
12. 1998	5,719	19,723	33,377	43,850	51,877	62,986	67,325	70,413	73,609	76,058	2,720	5,148
13. 1999	X X X	7,593	22,055	34,663	51,699	65,521	73,185	77,216	82,229	87,549	2,756	5,520
14. 2000	X X X	X X X	8,670	24,410	42,788	60,427	69,752	78,280	84,482	88,257	2,852	5,208
15. 2001	X X X	X X X	X X X	17,035	28,133	48,727	66,244	86,897	96,721	103,818	3,298	5,352
16. 2002	X X X	X X X	X X X	X X X	14,932	40,502	58,277	76,115	87,508	108,340	4,085	5,664
17. 2003	X X X	X X X	X X X	X X X	X X X	13,527	42,346	68,911	95,169	116,393	4,379	6,442
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	16,805	64,392	102,764	151,272	3,964	6,661
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	53,580	97,071	171,105	2,854	6,057
20. 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	21,920	84,147	1,217	3,415
21. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,195	239	478

### 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	3,888	3,409	3,815	3,827	3,432	2,863	1,756	1,547	870	982
2. 1988	1,252	696	1,114	551	432	301	301	269	203	240
3. 1989	931	787	383	239	163	154	106	227	172	228
4. 1990	1,103	585	583	432	508	640	438	348	394	552
5. 1991	1,373	759	709	545	301	327	206	380	106	56
6. 1992	1,044	855	540	531	739	655	484	330	397	326
7. 1993	2,954	1,802	1,755	1,147	1,409	1,452	715	383	413	453
8. 1994	4,220	3,134	2,664	1,502	1,502	1,333	1,236	917	643	501
9. 1995	5,224	3,709	2,970	1,365	1,226	1,209	1,026	1,088	814	204
10. 1996	5,938	5,721	4,674	3,670	3,988	2,799	1,933	1,236	606	592
11. 1997	5,147	5,795	4,562	4,429	4,058	4,088	2,289	1,526	1,122	1,378
12. 1998	4,486	8,015	7,547	7,948	7,036	5,750	4,312	3,824	3,138	3,388
13. 1999	X X X	4,223	8,743	11,469	10,164	8,458	5,921	5,714	3,479	3,778
14. 2000	X X X	X X X	3,550	8,063	11,625	10,545	7,946	6,805	4,419	4,802
15. 2001	X X X	X X X	X X X	3,930	10,580	16,797	14,367	8,745	6,430	5,912
16. 2002	X X X	X X X	X X X	X X X	5,868	13,112	17,044	14,345	12,893	7,662
17. 2003	X X X	X X X	X X X	X X X	X X X	9,726	19,288	16,900	15,506	15,144
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	20,410	25,022	24,622	24,246
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,497	31,636	41,076
20. 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	12,150	39,274
21. 2007	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	16,289

### 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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior			21	18	16	14	8	4	3	4
2. 1988			6	5	4	2	1	1	1	1
3. 1989			7	7	4	3	1	1	1	2
4. 1990			6	6	6	4	2	2	1	3
5. 1991			5	4	5	3	2	4	2	3
6. 1992	17		3	3	6	6	2	4	3	4
7. 1993	25	22	8	9	11	9	4	4	3	5
8. 1994	35	27	9	9	12	11	6	8	3	5
9. 1995	135	83	14	13	13	14	7	11	6	7
10. 1996	115	83	27	20	23	20	10	14	10	11
11. 1997	90	126	40	27	31	37	27	17	10	14
12. 1998	231	202	145	147	151	131	106	99	89	17
13. 1999	X X X	228	156	114	98	87	66	68	60	17
14. 2000	X X X	X X X	166	99	61	56	34	45	21	18
15. 2001	X X X	X X X	X X X	271	127	111	53	70	53	28
16. 2002	X X X	X X X	X X X	X X X	229	181	112	59	42	42
17. 2003	X X X	X X X	X X X	X X X	X X X	233	78	104	47	61
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	144	146	82	69
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	273	116	122
20. 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	216	133
21. 2007	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	197

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	8,850	12,516	7,906	3,302	1,655	2,492	2,409	3,709	3,273	3,161
2. 1988	4,932	5,102	2,951	1,792	1,163	1,430	1,302	1,486	1,266	2,036
3. 1989	6,538	5,858	3,943	2,514	1,724	1,648	1,447	1,523	1,127	1,720
4. 1990	9,665	1,268	3,968	2,577	1,562	1,719	1,461	1,553	1,392	1,979
5. 1991	12,258	5,354	3,585	3,705	1,390	1,434	1,208	1,151	1,172	1,631
6. 1992	20,204	5,422	3,713	3,146	1,826	1,388	1,092	1,208	1,239	1,547
7. 1993	29,137	9,661	6,186	4,847	2,968	3,193	1,671	1,770	1,445	2,045
8. 1994	29,419	12,401	8,186	6,530	4,068	3,447	3,464	2,492	2,031	2,780
9. 1995	29,777	17,997	10,573	8,561	6,712	6,159	3,593	4,497	2,875	3,864
10. 1996	38,103	21,292	16,031	11,115	8,329	5,753	5,081	4,817	5,156	4,480
11. 1997	48,896	31,155	23,969	18,296	12,909	8,383	7,357	6,595	5,400	5,734
12. 1998	79,205	53,461	41,302	31,881	22,763	16,923	13,011	11,599	10,179	8,911
13. 1999	X X X	74,277	57,855	47,006	33,482	23,352	19,096	16,908	14,585	12,912
14. 2000	X X X	X X X	78,095	66,322	37,574	27,681	26,636	23,499	18,646	18,403
15. 2001	X X X	X X X	X X X	101,797	70,437	35,669	30,500	27,447	23,690	26,136
16. 2002	X X X	X X X	X X X	X X X	114,575	82,918	57,916	50,606	43,529	41,059
17. 2003	X X X	X X X	X X X	X X X	X X X	141,987	108,729	90,709	77,428	79,370
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	162,760	146,977	118,671	112,713
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	247,233	180,938	186,598
20. 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	250,722	212,594
21. 2007	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	260,978

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	730,656	743,950	747,320	749,420	747,710	750,591	750,999	751,815	750,429	748,205
2. 1998	34,014	45,843	53,463	57,069	59,958	63,946	66,691	67,007	67,555	65,038
3. 1999	X X X	43,177	55,219	61,246	64,453	64,382	63,815	63,654	63,907	64,123
4. 2000	X X X	X X X	47,170	65,460	77,479	78,632	79,089	78,632	78,227	75,824
5. 2001	X X X	X X X	X X X	58,963	74,537	88,946	89,554	89,048	91,384	93,697
6. 2002	X X X	X X X	X X X	X X X	66,769	94,821	103,945	106,042	107,233	104,948
7. 2003	X X X	X X X	X X X	X X X	X X X	89,967	110,808	125,518	128,566	130,586
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	102,545	130,004	144,870	163,078
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	150,997	186,674	209,984
10. 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	136,880	208,419
11. 2007	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	218,331

**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		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	707,833	729,679	736,376	743,223	743,267	748,001	749,131	750,871	749,814	753,169	21,635	29,358
2. 1998	19,729	36,533	48,165	54,577	57,442	63,765	65,577	66,493	66,711	64,161	2,086	3,560
3. 1999	X X X	27,196	46,730	55,504	59,808	62,561	63,199	63,540	64,118	65,044	2,322	3,956
4. 2000	X X X	X X X	29,481	51,019	65,630	73,499	75,846	76,162	73,503	76,901	2,697	4,860
5. 2001	X X X	X X X	X X X	39,905	62,059	80,354	86,454	87,720	90,632	92,353	2,956	5,052
6. 2002	X X X	X X X	X X X	X X X	42,557	77,723	91,327	98,136	102,019	104,312	3,637	6,172
7. 2003	X X X	X X X	X X X	X X X	X X X	50,498	85,874	109,073	119,038	123,277	4,294	6,551
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	54,867	107,210	129,530	150,972	4,382	8,143
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	104,798	151,932	189,295	4,029	8,000
10. 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	90,237	167,630	1,617	5,058
11. 2007	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	137,276	1,686	6,226

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	23,572	14,074	11,060	6,071	5,068	2,885	2,011	1,071	597	630
2. 1998	14,071	9,641	5,807	3,395	3,199	2,536	1,432	844	1,178	1,311
3. 1999	X X X	15,704	9,177	5,438	4,334	2,544	1,356	909	532	400
4. 2000	X X X	X X X	17,465	15,808	10,661	6,430	3,533	2,732	1,646	965
5. 2001	X X X	X X X	X X X	18,743	13,622	8,865	4,048	2,280	1,829	778
6. 2002	X X X	X X X	X X X	X X X	25,816	17,403	12,121	7,464	3,623	2,368
7. 2003	X X X	X X X	X X X	X X X	X X X	39,542	22,662	14,391	7,590	6,043
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	52,615	28,012	20,897	10,024
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,395	35,133	27,128
10. 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	46,984	39,586
11. 2007	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	77,836

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	362	237	67	31	1	1	1	1	1	1
2. 1998	210	216	161	134	108	90	90	76	76	76
3. 1999	X X X	318	160	136	124	80	45	42	42	42
4. 2000	X X X	X X X	225	145	94	74	27	27	27	27
5. 2001	X X X	X X X	X X X	306	188	124	64	57	17	17
6. 2002	X X X	X X X	X X X	X X X	282	202	95	80	32	32
7. 2003	X X X	X X X	X X X	X X X	X X X	351	150	120	63	38
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	190	200	95	76
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	359	158	114
10. 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	285	191
11. 2007	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	343

**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	1,209,050	22,556,764	159,114	2,138,686	23,301,432	1,496,680	1,632,760	416,269	
2. Alaska	AK	YES AI	702,611	2,456,715	13,207,261	589,994	16,358,447	226,506	258,117	105,028	
3. Arizona	AZ	YES AI	77,439,459	53,827,944	36,526,245	33,421,434	164,565,135	8,748,133	9,749,589	5,196,631	
4. Arkansas	AR	YES R	354,923	8,928,694	104,515	5,651,273	9,083,852	1,091,097	1,610,130	1,278,391	
5. California	CA	YES AI	60,771,284	306,205,265	383,997,039	42,958,407	739,523,065	66,948,528	76,810,635	32,438,650	
6. Colorado	CO	YES AI	809,635	113,017,386	445,395	3,059,332	112,626,839	9,238,059	11,039,061	4,912,809	
7. Connecticut	CT	YES R	2,905,272	49,257,088	197,810	1,269,039	50,783,745	4,383,027	6,257,337	3,293,766	
8. Delaware	DE	YES R	8,684,784	9,701,415	71,294	5,073,105	16,939,471	304,870	306,620	163,581	
9. Dist. Columbia	DC	YES R	9,221,625	19,485,540	430,540	2,739,323	28,602,059	2,278,004	3,331,110	1,974,049	
10. Florida	FL	YES R	68,531,349	301,784,224	13,557,226	43,156,167	377,908,585	36,144,061	39,290,468	8,711,107	
11. Georgia	GA	YES R	3,824,348	56,566,106	546,730	6,050,870	59,442,767	8,502,223	7,107,867	2,935,850	
12. Hawaii	HI	YES R	869,885	7,417,798	20,733,026	251,193	28,574,220	475,150	1,965,452	3,504,085	
13. Idaho	ID	YES AI	1,753,667	17,646,666	22,209,074	2,216,951	41,006,674	1,167,517	1,131,858	820,868	
14. Illinois	IL	YES R	18,125,789	53,402,348	18,529,294	11,473,288	88,270,552	6,825,875	8,572,760	6,432,015	
15. Indiana	IN	YES R	6,024,300	18,563,414	6,502,153	8,054,169	30,457,227	2,525,020	3,532,915	1,988,336	
16. Iowa	IA	YES		4,099			4,213				
17. Kansas	KS	YES	1,551,085	7,318,803	7,399,061	422,606	15,360,627	311,515	371,191	261,278	
18. Kentucky	KY	YES R	1,677,020	13,716,439	496,678	4,661,631	15,529,473	1,424,683	1,692,634	483,160	
19. Louisiana	LA	YES R	2,568,714	46,667,605	149,271	44,616,237	48,341,392	(522,517)	(225,259)	1,149,678	
20. Maine	ME	YES R	199,931	14,814,337	1,702,286	446,056	16,369,593	1,196,784	1,377,283	615,056	
21. Maryland	MD	YES R	8,095,154	73,832,454	5,659,486	5,464,243	85,615,867	4,843,586	4,757,106	2,811,399	
22. Massachusetts	MA	YES R	2,021,937	94,807,224	220,075	4,174,163	94,894,192	5,773,019	6,004,378	1,559,692	
23. Michigan	MI	YES AI	14,317,719	64,821,546	44,511,678	19,383,368	121,486,668	13,151,625	20,099,349	10,087,179	
24. Minnesota	MN	YES R	4,376,517	5,130,418	10,963,657	6,623,236	20,004,379	4,379,147	6,173,365	3,729,763	
25. Mississippi	MS	YES R	2,199,131	11,082,666	86,256	6,438,607	13,002,594	1,714,818	2,428,408	1,735,365	
26. Missouri	MO	YES R	1,449,509	14,961,839	2,501,584	5,076,161	17,883,772	3,070,840	1,742,463	5,857,603	
27. Montana	MT	YES AI	471,301	13,242,153	10,078,993	512,788	23,377,367	761,207	813,473	333,919	
28. Nebraska	NE	YES AI	751,155	6,415,603	2,025,866	681,940	9,047,401	214,149	262,462	225,829	
29. Nevada	NV	YES AI	37,022,447	25,445,731	1,128,647	14,453,374	62,117,262	1,960,163	2,840,897	1,457,681	
30. New Hampshire	NH	YES R	494,462	12,809,174	537,314	348,911	13,537,151	738,953	842,419	265,189	
31. New Jersey	NJ	YES AI	14,285,946	96,075,273	3,119,543	5,283,528	110,488,130	8,776,935	9,405,535	3,133,296	
32. New Mexico	NM	YES AI	15,171,307	13,913,169	2,534,998	4,149,040	30,932,164	1,754,202	1,101,537	738,854	
33. New York	NY	YES	96,495,671	192,008,986	11,384,454	38,758,500	292,676,825	12,730,420	16,301,233	14,330,331	
34. No. Carolina	NC	YES R	8,810,772	49,092,437	192,851	6,923,211	52,112,075	3,423,809	4,969,806	2,197,894	
35. No. Dakota	ND	YES R	277,928	1,157,329	147,045	250,421	1,554,145	21,483	20,671	560	
36. Ohio	OH	YES R	9,673,142	92,664,324	18,854,546	15,010,040	119,419,146	8,338,706	7,728,905	3,865,204	
37. Oklahoma	OK	YES R	7,164,263	14,399,591	2,039,357	19,451,959	23,088,153	534,853	390,828	511,343	
38. Oregon	OR	YES AI	52,365,389	13,190,914	11,364,317	31,276,909	75,883,877	2,455,921	2,949,772	2,581,991	
39. Pennsylvania	PA	YES AI	19,004,612	129,706,664	3,339,835	11,010,275	149,059,810	5,454,490	6,590,419	3,820,883	
40. Rhode Island	RI	YES R	1,962,072	11,856,394	314,092	796,619	13,898,732	414,164	702,452	2,594,940	
41. So. Carolina	SC	YES R	62,556	24,643,744	344,334	1,453,388	24,703,397	1,552,447	2,178,810	1,192,725	
42. So. Dakota	SD	YES AI	271,484	2,169,398	113	170,106	2,420,079	30,281	36,709	14,267	
43. Tennessee	TN	YES R	4,931,847	25,697,219	424,465	5,179,939	30,255,564	1,389,680	1,553,911	961,123	
44. Texas	TX	YES AI	106,146,688	120,637,459	99,255,039	31,768,834	321,377,577	8,807,550	9,521,439	5,038,043	
45. Utah	UT	YES AI	11,820,677	88,659,604	32,501,673	6,043,392	131,096,915	2,328,609	3,356,666	2,081,123	
46. Vermont	VT	YES R	77,342	3,685,600	14,369	239,340	3,700,146	346,486	393,232	128,742	
47. Virginia	VA	YES R	8,731,063	88,263,343	3,904,508	5,840,048	98,234,716	11,131,348	12,426,583	5,087,459	
48. Washington	WA	YES AI	55,199,257	21,944,425	27,789,415	42,752,331	104,128,562	5,856,351	6,690,406	3,289,091	
49. West Virginia	WV	YES R	102,405	7,004,324	52,716	1,345,480	6,998,531	235,830	238,846	121,308	
50. Wisconsin	WI	YES R	8,174,177	29,099,657	1,692,991	8,497,670	37,972,176	2,154,733	2,939,482	1,463,122	
51. Wyoming	WY	YES AI	1,752,293	2,909,745	11,647,701	572,798	16,076,144	182,368	187,521	50,803	
52. American Samoa	AS	YES									
53. Guam	GU	YES R					42,215	169,868	117,226	198,724	
54. Puerto Rico	PR	YES R	259	5,363,770			5,287,943	609,815	712,478	478,445	
55. U.S. Virgin Islands	VI	YES R		206,245			203,320	239,174	273,337	240,766	
56. Northern Mariana Islands	MP	YES									
57. Canada	CN	YES R	138,127,781			31,590	28,253,474	7,620,687	7,839,738	7,177,278	
58. Aggregate Other Alien	OT	X X X	X X X	35,307,158	24,190,117		83,227,510	12,205,299	5,327,656	7,836,667	2,877,679
59. Totals	(a) 56	X X X		934,340,152	2,504,427,189	835,595,930	601,439,480	4,036,085,136	281,260,588	328,241,057	168,920,220

DETAILS OF WRITE-INS											
5801. Mexico		X X X		2,757,219	11,775		645,985	2,935,271	2,665,046	2,652,561	34,387
5802. United Kingdom		X X X		19,125,026	23,874,816		82,465,716	776,618	1,093,457	2,015,211	921,754
5803. Australia		X X X		5,107,435				36,790	1,494,742	3,147,628	1,652,886
5898. Summary of remaining write-ins for Line 58 from overflow page		X X X	X X X	8,317,478	303,526		115,809	8,456,620	74,411	21,267	268,652
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)		X X X	X X X	35,307,158	24,190,117		83,227,510	12,205,299	5,327,656	7,836,667	2,877,679

(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				
0905. Notes Receivable				
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)				

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

2304. Prepaid Expenses	3,819,677	3,528,606	291,071	282,338
2305. Other Identifiable Intangibles				
2306. Leasehold Improvements	3,372,497	3,372,497		
2307. Title Plant Improvements				
2308. Cash Surrender Value	39,160		39,160	100,249
2309. Recoupment Receivable				
2310. Other Receivables	70,646	69,248	1,398	(206)
2311. Prepaid Retirement	2,283,858	2,283,858		
2312. Notes on Premium	4,000		4,000	417,528
2313. State Tax and Premium Tax Reserve	173,144		173,144	
2314. Other Deposits	20,565	20,565		
2315. Properties Held for Sale	74,147	74,147		
2316. Ground Rents				
2317. Loans on Personal Security				
2318. Agreements				
2319. Policy Forms				
2320. Life Insurance				
2321. Software Inventory				
2322. Funds Segregated for Others				
2323. Automobile				
2324. Investments	3,781,349	175,944	3,605,405	3,390,447
2325. Other Write-Ins	1,287	287	1,000	1,000
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	13,640,330	9,525,152	4,115,178	4,191,356

**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 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 Payable	267,478	316,800
2005. Customer Trust and Escrow Deposits secured by Pledged Assets		
2006. Payable under Securities Lending Agreements		
2007. Unallocated Loss Adjustment Expense Reserve	65,900	20,000
2008. Other Payables		
2009. Estimated Liability concerning Captive Reinsurance		
2010. Other Reserves		
2011. Deferred Copiers		
2012. Deferred Rents		
2013. Outstanding Checks Greater than 1 Year Old		
2014. Unapplied Cash		
2015. Other Liabilities		
2016. Other Reinsurance		
2017. Accrued Payroll		
2018. Capital Leases		
2019. Unspecified Loss Reserves	1,500	1,500
2020. Accrued Liabilities for Employee Benefits		
2021. Contingent Commissions Payable		
2022. Title Plant Loss Reserve		
2023. Accounts Payable		
2024. Segregated Funds Held for Others		
2025. Other Write-Ins		
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	334,878	338,300

**OVERFLOW PAGE FOR WRITE-INS**

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

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 02 FOR OTHER OPERATING INCOME</b>		
0204. Miscellaneous Income	209,474	188,440
0205. Premiums Retained as Agent for Underwriter	1,103,608	1,289,471
0206. Management Fees		
0207. Title Plant Income	75,000	75,000
0208. Recording Service Fees		
0209. Ceded Reimbursement from Agents		
0210. Other Fees		100,000
0211. Title Examinations		
0212. Gross Premiums Ceded		
0213. Gain on Disposal of Assets		
0214. Estimated Premium Revenue	(1,854,364)	1,502,253
0215. Closing Fees		
0216. Foreclosure Income		
0217. Escrow and Settlement Services		
0218. Commission Income		
0219. Mortgage Division Income		
0220. License Fee Income		
0221. Correction of Errors affecting Surplus		
0222. Broker Price Opinions		
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	(466,282)	3,155,164

<b>REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS</b>		
0604. Loss (Gain) on Abandonment of Equipment		
0605. Contingent Commissions Expense		
0606. Agent's Fee and Reserve for Claims		
0607. Provision for Supplemental Reserve		
0608.		
0609.		
0610.		
0611.		
0612.		
0613.		
0614.		
0615.		
0616.		
0617.		
0618.		
0619.		
0620.		
0621.		
0622.		
0623.		
0624.		
0625.		
0697. Totals (Lines 0604 through 0625) (Page 4, Line 0698)		

<b>REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)</b>		
1204. Processing Fee		
1205. Dividend - Title Plant		
1206. Subsidiary Income		
1207. Management Fees		
1208. Earned on Life Insurance on Officers		
1209. Loss (Gain) on Sale of Equipment		
1210. Retiree Supplemental Benefit Expense		
1211. Accounts Receivable Writeoff		
1212. Loss (Gain) on Stock Due to Impairment		
1213. Interagency Transfer to Housing Assistance		
1214. Plant Lease Income		
1215. Adjustment to Bond Amortization		
1216. Loss on Disposition of Fixed Assets		
1217. Interest Income		
1218. Research Expense		
1219. Gains/(Losses) on Sale of Asset		
1220. Loss on Sale of Title Plant		
1221. Fees from Affiliates		
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)		

**OVERFLOW PAGE FOR WRITE-INS**

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

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR GAINS AND LOSSES IN SURPLUS</b>		
3004. Correction of Error in Accounting for a Branch Position		
3005. Prior Period Tax Adjustment		1,642,492
3006. Gain/Loss on Disposition of Subsidiaries and Affiliates	(1,572,186)	1,869,205
3007. Accrued Pension Adjustment	562,563	419,951
3008. Voluntary Loss Reserve		
3009. Adjustment to Prior Year State Taxes		
3010. Change in Non-Admitted Assets resulting from Merger of Subsidiaries		
3011. Service Contract Fees		
3012. Correction of Errors		
3013. Unearned Compensation		
3014. Prior Period Change in Non-Admitted Assets		
3015. U.S. GAAP to Statutory Tax Adjustments		
3016. Merger of Wholly Owned Subsidiaries		
3017. Equity in Net Income (Loss) of Subsidiary		
3018. NAIC Change in Instructions		
3019. Correction of Prior Year Tax Liability		
3020. Unreported Premium		
3021. Illinois Reserve Adjustment		
3022. Direct Debit to Retained Earnings - Prior Period Stat. Res. Adjustment		
3023. Prior Period Adjustment	(1,183,779)	70,399
3024. FIT Payable Adjustment		
3025. Other Write-Ins		
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	(2,193,402)	4,002,047

**OVERFLOW PAGE FOR WRITE-INS**

**Page 6 - Continuation**

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

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 04 FOR SERVICE CHARGES</b>		
0404. Other Income	33,257	273,558
0405. Intercompany Referral Fees		
0406. Closing Fees		
0407. Closing Protection Letter Income	112,606	140,207
0408. Work Charges	13,868,249	1,581,955
0409. Policy Preparation Fees		
0410. Trustee Escrow/Agency Fees	78,770	231,966
0411. Simultaneous Issue Fees		
0412. Binder Fees		
0413. Endorsements		
0414. Production Fees		
0415. Additional Guarantees		
0416. Delivery Service Fees	114,347	
0417.		
0418.		
0419.		
0420.		
0421.		
0422.		
0423.		
0424.		
0425.		
0497. Totals (Lines 0404 through 0425) (Page 6 , Line 0498)	14,207,229	2,227,686

OVERFLOW PAGE FOR WRITE-INS

Page 9 - Continuation  
**OPERATIONS AND INVESTMENT EXHIBIT**  
**PART 3 - EXPENSES**

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
<b>REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES</b>									
2304. Corporate and Administrative Expense	6,862,230	1,973,585	19,745	8,855,560			8,855,560	8,705,974	
2305. Interest Expense	117,631			117,631			117,631	7,575,004	
2306. Referral Fee Expense/Service Fee Paid to Parent	3,773,912			3,773,912			3,773,912	4,239,101	
2307. Management Fees Paid to Parent	24,000	550,221		574,221			574,221	1,205,671	
2308. Application Software									
2309. Intercompany Referral Fees									
2310. Professional/Outside Services	1,613,145	170,491		1,783,636			1,783,636	1,805,104	
2311. Regional Administration	122,551			122,551			122,551	140,649	
2312. Temporary Help		1,575		1,575			1,575	18,019	
2313. Life Insurance Expense		98,514		98,514			98,514	82,543	
2314. Bad Debt		6,865		6,865			6,865	6,071	
2315. Defalcation									
2316. Agent Fees									
2317. Bank Fees	(3,390,991)			(3,390,991)			(3,390,991)	(3,650,259)	
2318. Depreciation									
2319. Underwriting Costs	14,939			14,939			14,939	7,194	
2320. Investment Expenses									
2321. Settlement and Escrow Losses									
2322. Shared Costs Transferred to Parent	(2,355,494)			(2,355,494)			(2,355,494)	(1,837,176)	
2323. Penalties									
2324. State Tax Credits Amortization									
2325. Remaining Expenses		431		431			431		
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	6,781,923	2,801,682	19,745	9,603,350			9,603,350	18,297,895	

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**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
<b>REMAINING WRITE-INS AGGREGATED AT LINE 2 FOR OTHER OPERATING INCOME</b>							
0204. Title Plant Rent	75,000			75,000		75,000	75,000
0205. Ceded Reimbursements from Agents							
0206. Estimated Premium Revenue							
0207. Other Title Fees and Service Charges							
0208. Agency Income							
0209. Software Income							
0210. Recording Service Fees							
0211. Title Examinations							
0212. Gross Premium Ceded							
0213. Home Mortgage							
0214. Trustee and Agency Fees							
0215. Closing Fees							
0216. Foreclosure Income							
0217. Escrow and Settlement Services							
0218. Management/Consulting Fees							
0219. License Fee Income							
0220. Commission Income							
0221. 1099 Filing Service Fees							
0222. Seminars/Program Fees							
0223. Gain on Disposal of Assets							
0224. Lease Income							
0225. Other Write-Ins							
0297. Totals (Lines 0204 through 0225) (Page 10, Line 0298)	75,000			75,000		75,000	75,000
<b>REMAINING WRITE-INS AGGREGATED AT LINE 6 FOR OTHER OPERATING DEDUCTIONS</b>							
0604. Interagency Transfer to Housing Assistance							
0605. Commissions Expense							
0606. Contingent Commissions Expense							
0607. Provision for Supplemental Reserve							
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 10, Line 0698)							

56.6

**OVERFLOW PAGE FOR WRITE-INS**

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

	1 Collected During Year	2 Earned During Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTMENT INCOME</b>		
0904. Escrow Funds		
0905. Miscellaneous Interest		10,130
0906. Interest from Affiliates		
0907. Ground Rents		
0908. Unsecured Loans		
0909. Miscellaneous Income		
0910. Equipment Lease		
0911. Collateral Loans	28,947	28,947
0912. Loans on Personal Security		
0913. Interest on Notes Receivable	11,831	11,831
0914. Dividend from Recoupment		
0915. Loans to Affiliates		
0916. IRS Tax Refund Interest		
0917. Subsidiary Income		
0918. Loss on Disposal of Fixed Assets		
0919. Interest on Cash Deposits		
0920. Special Deposits		
0921. PMC Recovery	54,432	54,432
0922. Title Plant Dividends		
0923. Income from Securities Lending Agreements		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	95,210	105,340

<b>REMAINING WRITE-INS AGGREGATED AT LINE 15 FOR DEDUCTIONS FROM INVESTMENT INCOME</b>		
1504.		
1505.		
1506.		
1507.		
1508.		
1509.		
1510.		
1511.		
1512.		
1513.		
1514.		
1515.		
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1518.		
1519.		
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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 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
<b>REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR CAPITAL GAINS (LOSSES)</b>					
0904. Loss on Sale of Other Assets and Investments					
0905. Write off of Non-Admitted Assets		(20,687,481)	(20,687,481)		
0906. Gain on Sale of Other Assets and Investments	6,681,000		6,681,000		
0907. Miscellaneous Assets					
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 Deferred Gain Recognition					
0913. Allowance for Doubtful Accounts					
0914. Gain on Sale of Computer					
0915. 2nd Mortgage and Notes					
0916. Impairment of Capital Assets		(848,357)	(848,357)		
0917. Broker Disgorgement					
0918. Office Equipment					
0919. Distribution of Capital Gains from Mutual Funds					
0920. Adjustment to Income Tax Payable					
0921. Adjustment for Prior Period					
0922. Disposal of Software					
0923. Disposal of Other Assets		(9,703)	(9,703)		
0924. Uncollectible Investment Income Due and Accrued		(4,866,482)	(4,866,482)		
0925. Other Write-Ins				(909,861)	
0997. Totals (Lines 0904 through 0925) (Page 11, Ln 0998)	6,681,000	(26,412,023)	(19,731,023)	(909,861)	

**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. Interest Receivable			
0905.		380,000	380,000
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)		380,000	380,000

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

2304. Prepaid Expenses	3,528,606	3,386,039	(142,567)
2305. Title Plants			
2306. Recoupment Receivable			
2307. Leasehold Improvements	3,372,497	3,542,299	169,802
2308. Title Plant Improvements/Conversions			
2309. Prepaid Retirement Funding	2,283,858	3,190,043	906,185
2310. Investments/Advances to Subsidiary	175,944	181,726	5,782
2311. Agreements			
2312. Other Receivables/Identifiable Intangibles	69,248	189,710	120,462
2313. Cash Value - Life Insurance			
2314. Ground Rents			
2315. Properties held for Sale Non-Admitted Net Encumbrances	74,147	74,147	
2316. Policy Forms			
2317. Deposits	20,565	17,090	(3,475)
2318. Loans on Personal Security			
2319. Automobiles			
2320. Furniture and Fixtures			
2321. Leasehold Deposits			
2322. Receivers Bond			
2323. Dallas Cowboys Seat Option			
2324. Prior Period Retained Earnings Adjustment			
2325. Other Write-Ins	287		(287)
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	9,525,152	10,581,054	1,055,902

**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			303,526			249,221	6,588	17,000	11,012
5805. Korea		6,081,767				6,082,449	45,231	(15,138)	110,651
5806. Caribbean		1,497,182			105,811	1,397,038			
5807. Italy									
5808. Costa Rica									
5809. Bulgaria									
5810. Dominican Republic									
5811. Hong Kong		738,529			9,998	727,912	1,536	1,536	
5812. Bulk Reserves									
5813. New Zealand									
5814. Germany									
5815. Trinidad and Tabago									
5816. Ireland									
5817. India									
5818. Bermuda									
5819. Poland									
5820. Guatemala									
5821. Czech Republic									
5822. Panama									
5823. Jamaica									
5824. Cayman Islands									
5825. Other Countries							21,056	17,869	146,989
5897. Totals (Lines 5804 through 5825) (Page 52, Line 5898)		8,317,478	303,526		115,809	8,456,620	74,411	21,267	268,652