

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)	513,538,922		513,538,922	540,782,450
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	54,319,376		54,319,376	40,939,600
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,114,201		1,114,201	821,449
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	6,327,630		6,327,630	6,399,405
4.2 Properties held for the production of income (less \$ 0 encumbrances)	5,600		5,600	1,040,568
4.3 Properties held for sale (less \$ 0 encumbrances)	495,000		495,000	1,076,661
5. Cash (\$ 3,878,611, Schedule E-Part 1), cash equivalents (\$ 0				
Schedule E-Part 2) and short-term investments (\$ 26,042,651, Schedule DA)	29,921,262		29,921,262	26,714,440
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	2,500,000		2,500,000	
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	608,221,991		608,221,991	617,774,573
11. Title plants less \$ 0 charged off (for Title insurers only)	11,274,602	3,138,337	8,136,265	8,543,000
12. Investment income due and accrued	7,530,847		7,530,847	8,108,011
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	12,894,427	1,494,543	11,399,884	13,646,547
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	706,358		706,358	
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	5,448,393		5,448,393	3,942,671
16.2 Net deferred tax asset	40,527,552	33,790,101	6,737,451	6,755,763
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	1,750,537		1,750,537	1,553,990
19. Furniture and equipment, including health care delivery assets (\$ 0)				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	396,588	311,135	85,453	721,141
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	18,992,238	18,992,238		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	707,743,533	57,726,354	650,017,179	661,045,696
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	707,743,533	57,726,354	650,017,179	661,045,696

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)				
2301. Goodwill	3,350,755	3,350,755		
2302. Other Non-Admitted Assets				
2303. Other Assets				
2398. Summary of remaining write-ins for Line 23 from overflow page	15,641,483	15,641,483		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	18,992,238	18,992,238		

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	73,124,745	70,650,503
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	356,117,758	362,940,919
3. Aggregate of other reserves required by law	70,000	70,000
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	640,912	951,364
6. Other expenses (excluding taxes, licenses and fees)	15,519,879	22,695,659
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,366,218	2,319,149
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	194,028	
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		393,249
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	2,707,181	1,605,645
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	116,400	148,151
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	12,331,328	6,347,101
19. Payable for securities		
20. Aggregate write-ins for other liabilities	14,134,286	14,272,125
21. Total liabilities (Lines 1 through 20)	476,322,735	482,393,865
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	4,526,532	4,526,532
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	90,024,788	90,024,788
28. Unassigned funds (surplus)	79,237,078	84,194,465
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)	93,954	93,954
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	173,694,444	178,651,831
31. Totals (Page 2, Line 26, Col. 3)	650,017,179	661,045,696

DETAILS OF WRITE-INS		
0301. Special Surplus Funds	70,000	70,000
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)	70,000	70,000
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Notes/Contracts Payable		
2098. Summary of remaining write-ins for Line 20 from overflow page	14,134,286	14,272,125
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	14,134,286	14,272,125
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME		1	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)		789,088,823	889,175,449
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		4,161,656	5,740,477
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		21,280,929	24,834,149
2. Aggregate write-ins for other operating income		80,554	135,955
3. Total Operating Income (Lines 1 through 2)		814,611,962	919,886,030
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		68,568,960	62,940,439
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		743,344,434	831,230,938
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions		811,913,394	894,171,377
8. Net operating gain or (loss) (Lines 3 minus 7)		2,698,568	25,714,653
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		28,090,133	27,010,855
10. Net realized capital gains (losses) less capital gains tax of \$ 370,474 (Exhibit of Capital Gains (Losses))		688,024	24,946
11. Net investment gain (loss) (Lines 9 + 10)		28,778,157	27,035,801
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		31,476,725	52,750,454
14. Federal and foreign income taxes incurred		9,954,463	17,776,037
15. Net income (Lines 13 minus 14)		21,522,262	34,974,417
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		178,651,831	181,991,656
17. Net income (from Line 15)		21,522,262	34,974,417
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (1,464,449)		(3,401,153)	4,302,136
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income tax		(1,777,100)	13,092,150
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		6,036,610	(6,092,362)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)			
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)			
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(30,000,000)	(36,000,000)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)			
30. Aggregate write-ins for gains and losses in surplus		2,661,994	(13,616,166)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		(4,957,387)	(3,339,825)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		173,694,444	178,651,831

DETAILS OF WRITE-INS			
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		80,554	135,955
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		80,554	135,955
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins for Line 6 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)			
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. Equity in Earnings of Subsidiaries and Affiliates			
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates			
3003. Adjustment		473,748	(10,157,366)
3098. Summary of remaining write-ins for Line 30 from overflow page		2,188,246	(3,458,800)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		2,661,994	(13,616,166)

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Direct Operations	3 Non-Affiliated Agency Operations		
1. Direct premiums written	14,562,733	630,499,863	133,876,250	778,938,846	888,284,276
2. Escrow and settlement service charges	4,161,656	X X X	X X X	4,161,656	5,740,477
3. Other title fees and service charges (Part 1C, Line 5)	21,280,929	X X X	X X X	21,280,929	24,834,149
4. Totals (Lines 1 + 2 + 3)	40,005,318	630,499,863	133,876,250	804,381,431	918,858,902

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	778,938,846	888,284,276
1.2 Assumed	17,310,543	20,673,922
1.3 Ceded	13,983,727	15,912,156
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	782,265,662	893,046,042
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	362,940,919	359,070,326
2.2 Additions during the current year	61,304,447	69,953,730
2.3 Withdrawals during the current year	68,127,608	66,083,137
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	356,117,758	362,940,919
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	789,088,823	889,175,449

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	584,651	903,153
2. Searches and abstracts	4,950,072	6,545,701
3. Surveys		
4. Aggregate write-ins for service charges	15,746,206	17,385,295
5. Totals	21,280,929	24,834,149

DETAILS OF WRITE-INS		
	1 Current Year	2 Prior Year
0401. Other Service Fees		
0402. Miscellaneous Fees	109,225	138,766
0403. Processing Fees		
0498. Summary of remaining write-ins for Line 4 from overflow page	15,636,981	17,246,529
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	15,746,206	17,385,295

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

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	1,750,523	55,025,673	5,128,322	61,904,518	48,439,424
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage		1,900,025	3,261,311	5,161,336	2,628,105
3. Total (Line 1 plus Line 2)	1,750,523	56,925,698	8,389,633	67,065,854	51,067,529
4. Deduct: Recovered during year from reinsurance		1,900,025	3,261,311	5,161,336	2,628,105
5. Net payments (Line 3 minus Line 4)	1,750,523	55,025,673	5,128,322	61,904,518	48,439,424
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	3,425,284	61,843,621	7,855,840	73,124,745	70,650,503
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	2,192,450	62,196,978	6,261,075	70,650,503	59,904,588
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	2,983,357	54,672,316	6,723,087	64,378,760	59,185,339
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	111,000	3,187,054	892,146	4,190,200	3,755,100
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	3,094,357	57,859,370	7,615,233	68,568,960	62,940,439

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)	3,425,284	61,843,621	7,855,840	73,124,745	70,650,503
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		2,248,358	5,618,369	7,866,727	5,660,803
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		2,248,358	5,618,369	7,866,727	5,660,803
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	3,425,284	61,843,621	7,855,840	73,124,745	70,650,503
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	5,141,000	166,305,436	14,781,418	186,227,854	190,717,801
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		1,903,545	7,422,783	9,326,328	18,142,663
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		1,903,545	7,422,783	9,326,328	18,142,663
4.4 Net incurred but not reported	5,141,000	166,305,436	14,781,418	186,227,854	190,717,801
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	21,352,338	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	280,704,937	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	356,117,758	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	70,000	X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

(a) If the sum of Lines 3 + 8 + 9 is greater than Line 7, place a "0" in this Line.

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	14,951,019	29,743,454	1,955,574	46,650,047	1,922,000		109,207	48,681,254	49,457,308
1.2 Employee relations and welfare	3,853,789	7,510,922	997,522	12,362,233	280,044		19,818	12,662,095	16,584,577
1.3 Payroll taxes	1,232,536	2,205,670	154,846	3,593,052	134,540		7,644	3,735,236	3,764,605
1.4 Other personnel costs									
1.5 Total personnel costs	20,037,344	39,460,046	3,107,942	62,605,332	2,336,584		136,669	65,078,585	69,806,490
2. Amounts paid to or retained by title agents		500,099,394	114,956,126	615,055,520				615,055,520	695,397,063
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	9,448,642	1,646,407	17,613	11,112,662				11,112,662	13,406,242
3.2 Surveys									1,130
3.3 Other									
4. Advertising	84,953	127,099	6,417	218,469				218,469	328,230
5. Boards, bureaus and associations	80,885	593,377	65,683	739,945	11,828		1,235	753,008	798,902
6. Title plant rent and maintenance	697,831	406,341	118,983	1,223,155				1,223,155	1,515,810
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	190,264	1,443,394	13,975	1,647,633				1,647,633	973,415
9. Marketing and promotional expenses	610,810	3,664,270	157,047	4,432,127				4,432,127	4,419,430
10. Insurance	352,971	963,842	85,077	1,401,890				1,401,890	1,346,596
11. Directors' fees	12,447	66,438	32,627	111,512				111,512	78,601
12. Travel and travel items	859,019	3,097,217	241,747	4,197,983	194,843		5,125	4,397,951	4,395,182
13. Rent and rent items	1,734,598	4,304,286	418,103	6,456,987	113,115		8,322	6,578,424	6,137,228
14. Equipment	655,611	1,132,453	145,728	1,933,792			1,139	1,954,838	1,973,864
15. Cost or depreciation of EDP equipment and software	559,625	1,640,908	352,165	2,552,698	21,176		19,673	2,593,547	1,682,321
16. Printing, stationery, books and periodicals	298,070	1,058,409	40,729	1,397,208	68,874		3,541	1,469,623	1,635,000
17. Postage, telephone, messengers and express	939,137	1,093,361	62,085	2,094,583	43,706		3,678	2,141,967	2,372,019
18. Legal and auditing	1,068,780	3,971,732	944,489	5,985,001				5,985,001	4,866,825
19. Totals (Lines 1.5 to 18)	37,630,987	564,768,974	120,766,536	723,166,497	2,810,033		179,382	726,155,912	811,134,348
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	264,052	12,297,884	1,133,533	13,695,469				13,695,469	15,320,948
20.2 Insurance department licenses and fees	49,047	495,247	29,793	574,087				574,087	669,289
20.3 Gross guaranty association assessments		9	36	45				45	
20.4 All other (excluding federal income and real estate)	135,104	208,143	5,250	348,497				348,497	659,682
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	448,203	13,001,283	1,168,612	14,618,098				14,618,098	16,649,919
21. Real estate expenses							594,291	594,291	621,351
22. Real estate taxes	2,021	17,515	1,727	21,263			148,020	169,283	213,952
23. Aggregate write-ins for miscellaneous expenses	1,144,168	2,413,697	1,980,711	5,538,576	1,380,167		340,741	7,259,484	7,664,065
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	39,225,379	580,201,469	123,917,586	743,344,434	4,190,200		1,262,434 (a)	748,797,068	836,283,635
25. Less unpaid expenses - current year	7,507,683	8,976,389	1,042,938	17,527,010				17,527,010	22,507,370
26. Add unpaid expenses - prior year	9,680,526	12,057,381	769,463	22,507,370				22,507,370	21,160,272
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	41,398,222	583,282,461	123,644,111	748,324,794	4,190,200		1,262,434	753,777,428	834,936,537
DETAILS OF WRITE-INS									
2301. Miscellaneous/Other Expenses	11,742	514,267	1,716,950	2,242,959	1,271,200		66,313	3,580,472	3,647,217
2302. Amortization of Intangibles									
2303. Charitable Contributions	1,489	23,186		24,675			123,116	147,791	29,050
2398. Summary of remaining write-ins for Line 23 from overflow page	1,130,937	1,876,244	263,761	3,270,942	108,967		151,312	3,531,221	3,987,798
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,144,168	2,413,697	1,980,711	5,538,576	1,380,167		340,741	7,259,484	7,664,065

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

**OPERATIONS AND INVESTMENT EXHIBIT
PART 4 - NET OPERATING GAIN/LOSS EXHIBIT**

	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Cols. 4 + 5)	7 Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	17,227,389	635,220,495	136,640,939	789,088,823		789,088,823	889,175,449
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	4,161,656			4,161,656		4,161,656	5,740,477
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	21,280,929			21,280,929		21,280,929	24,834,149
2. Aggregate write-ins for other operating income	80,554			80,554		80,554	135,955
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	42,750,528	635,220,495	136,640,939	814,611,962		814,611,962	919,886,030
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	3,094,357	57,859,370	7,615,233	68,568,960		68,568,960	62,940,439
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	39,225,379	580,201,469	123,917,586	743,344,434		743,344,434	831,230,938
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	42,319,736	638,060,839	131,532,819	811,913,394		811,913,394	894,171,377
8. Net operating gain or (loss) (Lines 3 minus 7)	430,792	(2,840,344)	5,108,120	2,698,568		2,698,568	25,714,653
DETAILS OF WRITE-INS							
0201. Service Contract Fees							
0202. Miscellaneous Income	80,554			80,554		80,554	135,955
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)	80,554			80,554		80,554	135,955
0601.							
0602.							
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)							

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 1,528,188	1,502,344
1.1 Bonds exempt from U.S. tax	(a) 7,888,767	7,735,482
1.2 Other bonds (unaffiliated)	(a) 15,401,679	15,282,301
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	1,225,444	926,329
2.21 Common stocks of affiliates	1,863,000	963,000
3. Mortgage loans	(c) 33,901	36,940
4. Real estate	(d) 973,401	973,401
5. Contract loans	824	5,523
6. Cash, cash equivalents and short-term investments	(e) 2,136,901	2,140,386
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	121,657	130,886
10. Total gross investment income	31,173,762	29,696,592
11. Investment expenses		(g) 1,262,434
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 3,620
14. Depreciation on real estate and other invested assets		(i) 340,405
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		1,606,459
17. Net investment income (Line 10 minus Line 16)		28,090,133
DETAILS OF WRITE-INS		
0901. Other Investment Income		
0902. Lease Income	106,934	106,934
0903. Promissory Notes		
0998. Summary of remaining write-ins for Line 9 from overflow page	14,723	23,952
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	121,657	130,886
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		

- (a) Includes \$ 600,873 accrual of discount less \$ 3,282,203 amortization of premium and less \$ 431,091 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 954,681 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 340,405 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					
1.1 Bonds exempt from U.S. tax	302		302		
1.2 Other bonds (unaffiliated)	85,633		85,633	(605,149)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	33,511		33,511	(3,786,705)	
2.21 Common stocks of affiliates				(473,748)	
3. Mortgage loans					
4. Real estate	1,144,822	(102,361)	1,042,461		
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)	(103,409)		(103,409)		
10. Total capital gains (losses)	1,160,859	(102,361)	1,058,498	(4,865,602)	

DETAILS OF WRITE-INS					
0901. Title Plants	(41,102)		(41,102)		
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	(62,307)		(62,307)		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(103,409)		(103,409)		

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants (for Title insurers only)	3,138,337	3,138,337	
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	1,494,543	1,660,754	166,211
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	33,790,101	34,084,440	294,339
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	311,135		(311,135)
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	18,992,238	24,879,433	5,887,195
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	57,726,354	63,762,964	6,036,610
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	57,726,354	63,762,964	6,036,610

DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301. Goodwill	3,350,755	3,350,755	
2302. Other Non-Admitted Assets			
2303. Other Assets			
2398. Summary of remaining write-ins for Line 23 from overflow page	15,641,483	21,528,678	5,887,195
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	18,992,238	24,879,433	5,887,195

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
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	14,562,733	18,560,622	20,197,966	25,799,954	29,671,016
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	630,499,863	719,202,435	745,860,822	717,029,052	733,478,534
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	133,876,250	150,521,219	197,124,965	195,405,020	225,578,826
4. Total	778,938,846	888,284,276	963,183,753	938,234,026	988,728,376
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	789,088,823	889,175,449	954,158,584	927,580,354	946,237,121
6. Escrow and settlement service charges (Part 1A, Line 2)	4,161,656	5,740,477	6,677,030	7,749,776	11,940,417
7. Title examinations (Part 1C, Line 1)	584,651	903,153	859,125	1,717,943	2,511,994
8. Searches and abstracts (Part 1C, Line 2)	4,950,072	6,545,701	7,601,826	9,512,314	11,340,675
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	15,746,206	17,385,295	16,101,263	15,983,731	19,100,051
11. Aggregate write-ins for other operating income (Page 4, Line 2)	80,554	135,955	122,883	255,182	104,471
12. Total operating income (Page 4, Line 3)	814,611,962	919,886,030	985,520,711	962,799,300	991,234,729
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	2,698,568	25,714,653	34,746,577	47,853,457	41,474,462
14. Net investment gain or (loss) (Line 11)	28,778,157	27,035,801	26,602,795	28,812,347	21,615,727
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	9,954,463	17,776,037	18,004,299	24,901,432	20,296,002
17. Net income (Line 15)	21,522,262	34,974,417	43,345,073	51,764,372	42,794,187
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	11,399,884	13,646,547	24,006,882	24,101,871	29,686,817
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	650,017,179	661,045,696	654,358,456	598,932,817	565,333,188
20. Known claims reserve (Page 3, Line 1)	73,124,745	70,650,503	59,904,588	43,893,206	39,706,198
21. Statutory premium reserve (Page 3, Line 2)	356,117,758	362,940,919	359,070,326	345,422,271	331,448,724
22. Total liabilities (Page 3, Line 21)	476,322,735	482,393,865	481,668,279	432,690,939	421,957,469
23. Capital paid up (Page 3, Lines 23 + 24)	4,526,532	4,526,532	4,526,532	3,681,982	3,681,982
24. Surplus as regards policyholders (Page 3, Line 30)	173,694,444	178,651,831	172,690,177	166,241,878	143,375,719
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	16,568,356	52,982,298	87,157,433	82,286,539	91,875,193
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					
26. Bonds (Line 1)	84.5	87.6	89.3	91.0	89.8
27. Stocks (Lines 2.1 & 2.2)	8.9	6.6	6.0	4.1	5.5
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.2	0.1	0.1	0.2	0.2
29. Real estate (Lines 4.1, 4.2 & 4.3)	1.1	1.4	1.3	1.4	1.6
30. Cash, cash equivalents and short-term investments (Line 5)	4.9	4.3	3.3	3.3	2.9
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	0.4				
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
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)				731,149	
39. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7)					
40. Affiliated mortgage loans on real estate					
41. All other affiliated					
42. Total of above Lines 36 to 41				731,149	
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)				0.4	

FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2007	2 2006	3 2005	4 2004	5 2003
Capital and Surplus Accounts (Page 4)					
44. Net unrealized capital gains or (losses) (Line 18)	(3,401,153)	4,302,136	(2,876,542)	(475,125)	5,242,860
45. Change in nonadmitted assets (Line 21)	6,036,610	(6,092,362)	2,831,118	1,324,721	(7,633,255)
46. Dividends to stockholders (Line 28)	(30,000,000)	(36,000,000)	(36,000,000)	(30,000,000)	(20,000,000)
47. Change in surplus as regards policyholders for the year (Line 31)	(4,957,387)	(3,339,825)	6,208,892	24,126,502	19,555,979
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	61,904,518	48,439,424	40,338,318	33,188,701	27,903,097
49. Losses and allocated LAE incurred (Line 8, Col. 4)	64,378,760	59,185,339	56,349,700	37,375,709	38,934,662
50. Unallocated LAE incurred (Line 9, Col. 4)	4,190,200	3,755,100	3,717,000	4,010,400	4,194,000
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	68,568,960	62,940,439	60,066,700	41,386,109	43,128,662
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
52. Personnel costs (Part 3, Line 1.5, Col. 4)	7.7	7.4	6.6	7.1	6.7
53. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	75.5	75.6	77.2	77.1	78.4
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	8.1	7.4	6.6	6.5	6.4
55. Total (Lines 52 to 54)	91.3	90.4	90.4	90.7	91.5
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	8.4	6.8	6.1	4.3	4.4
57. Operating expenses incurred (Line 5)	91.3	90.4	90.4	90.7	91.5
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	99.7	97.2	96.5	95.0	95.9
60. Net operating gain or (loss) (Line 8)	0.3	2.8	3.5	5.0	4.1
Other Percentages (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)	8.8	7.1	6.2	4.4	4.3
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	95.0	93.5	92.0	92.8	91.4

SCHEDULE P - PART 1 - SUMMARY
(\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	4,761,399	1,025,256	354,756	1,015,931	5,125,480	221,993	26,999	26,999	145,138	17,623	17,623
2. 1998	141,891	480,558	167,935	24,982	166,903	506,572	18,449	2,074	2,074	11,122	1,483	1,483
3. 1999	163,072	516,658	156,040	21,851	155,065	539,484	13,553	1,864	1,864	8,550	609	609
4. 2000	133,556	437,236	127,619	19,289	126,622	457,522	17,782	3,832	3,832	11,089	1,901	1,901
5. 2001	152,356	549,571	169,241	27,004	168,014	577,802	14,790	2,515	2,515	9,042	1,922	1,922
6. 2002	222,719	726,837	208,927	33,304	207,523	761,545	13,488	950	950	10,480	395	395
7. 2003	304,913	988,728	246,515	44,893	244,799	1,035,337	21,201	1,467	1,467	15,434	464	464
8. 2004	309,640	938,234	233,668	34,965	231,492	975,375	17,328	1,324	1,324	10,331	479	479
9. 2005	310,480	963,184	215,855	31,240	212,296	997,983	21,215	2,189	2,189	14,559	817	817
10. 2006	301,153	888,284	154,267	30,574	150,252	922,873	12,046	1,734	1,734	5,484	474	474
11. 2007	261,769	778,939	133,450	25,442	130,783	807,048	5,312	988	988	1,671	172	172
12. Totals	X X X	12,029,628	2,838,773	648,300	2,809,680	12,707,021	377,157	45,936	45,936	242,900	26,339	26,339

	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	15,249	35,598	402,729	23,541	2,314	219	219	5,732	429	429	759
2. 1998	249	3,608	33,179	1,611	941	41	41	2,249	36	36	227
3. 1999	27	3,049	25,152	1,626	1,419	128	128	2,514	49	49	254
4. 2000	150	3,621	32,492	1,681	2,430	880	880	4,844	68	68	456
5. 2001	37	3,519	27,351	1,643	3,974	416	416	4,456	63	63	442
6. 2002	385	3,191	27,159	1,718	3,976	159	159	7,215	142	142	731
7. 2003	213	3,574	40,209	2,295	5,985	271	271	15,028	333	333	1,530
8. 2004	60	2,894	30,553	2,032	7,856	594	594	19,477	325	325	1,888
9. 2005		3,005	38,779	2,041	20,584	1,857	1,857	22,587	417	417	2,205
10. 2006		1,904	19,434	1,353	14,256	1,125	1,125	45,557	3,018	3,018	5,588
11. 2007		705	7,688	678	9,390	2,177	2,177	56,569	4,446	4,446	7,273
12. Total	16,370	64,668	684,725	40,219	73,125	7,867	7,867	186,228	9,326	9,326	21,353

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage For Time Value of Money	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	8,805	204	375,177	45,270	45,270	375,177	0.080	0.080	X X X		8,805	
2. 1998	3,417	71	32,761	3,634	3,634	32,761	0.072	0.072	0.258		3,417	
3. 1999	4,187	91	26,036	2,650	2,650	26,036	0.054	0.054	0.180		4,187	
4. 2000	7,730	110	36,145	6,681	6,681	36,145	0.088	0.088	0.301		7,730	
5. 2001	8,872	160	32,262	4,916	4,916	32,262	0.063	0.063	0.238		8,872	
6. 2002	11,922	193	35,159	1,646	1,646	35,159	0.051	0.051	0.175		11,922	
7. 2003	22,543	345	57,648	2,535	2,535	57,648	0.061	0.061	0.206		22,543	
8. 2004	29,221	467	54,992	2,722	2,722	54,992	0.061	0.061	0.193		29,221	
9. 2005	45,376	741	78,945	5,280	5,280	78,945	0.085	0.084	0.271		45,376	
10. 2006	65,401	744	77,343	6,351	6,351	77,343	0.092	0.092	0.282		65,401	
11. 2007	73,232	506	72,942	7,783	7,783	72,942	0.101	0.100	0.309		73,232	
12. Total	280,706	3,632	879,410	89,468	89,468	879,410	X X X	X X X	X X X		280,706	

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	235,557	23,526	354,756	8,048	605,791	31,878				15,590		
2. 1998	4,893	11,437	1,457	24,982	351	37,525	544				514		
3. 1999	5,029	10,267	1,365	21,851	351	33,132	253				322		
4. 2000	4,664	8,699	1,351	19,289	309	29,030	1,122				777		
5. 2001	5,502	15,535	1,699	27,004	391	43,847	303				135		
6. 2002	6,540	19,924	1,755	33,304	279	54,704	802				1,068		
7. 2003	8,817	29,671	2,115	44,893	396	76,283	841				534		
8. 2004	10,242	25,800	2,583	34,965	406	62,942	416				272		
9. 2005	7,956	20,198	4,002	31,240	441	54,999	362				341		
10. 2006	8,033	18,561	4,590	30,574	573	53,152	300				105		
11. 2007	6,381	14,563	3,243	25,442	575	42,673	143				46		
12. Totals	X X X	410,212	47,686	648,300	12,120	1,094,078	36,964				19,704		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	3,731	3,304	50,772	2,433	221				324			36
2. 1998		75	1,133	45	429				78			11
3. 1999		71	646	37					71			10
4. 2000		157	2,056	33	397				122			15
5. 2001		83	521	34	1				175			21
6. 2002	340	385	2,255	34	56				274			35
7. 2003		148	1,523	53	22				578			69
8. 2004		64	752	77	218				685			78
9. 2005		35	738	60	1,564				595			51
10. 2006		32	437	44	441				1,070			94
11. 2007		18	207	15	76				1,169			102
12. Total	4,071	4,372	61,040	2,865	3,425				5,141			522

	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	581	16	48,013			48,013	0.087	0.085	X X X			581
2. 1998	518	2	1,565			1,565	0.045	0.044	0.337			518
3. 1999	81		646			646	0.023	0.022	0.145			81
4. 2000	534	5	2,418			2,418	0.093	0.089	0.555			534
5. 2001	197	2	614			614	0.017	0.016	0.130			197
6. 2002	365	11	2,200			2,200	0.049	0.048	0.401			365
7. 2003	669	15	1,975			1,975	0.029	0.029	0.249			669
8. 2004	981	18	1,591			1,591	0.029	0.028	0.169			981
9. 2005	2,210	25	2,862			2,862	0.057	0.054	0.371			2,210
10. 2006	1,605	21	1,916			1,916	0.042	0.038	0.254			1,605
11. 2007	1,347	10	1,434			1,434	0.039	0.036	0.244			1,347
12. Total	9,088	125	65,234			65,234	X X X	X X X	X X X		X X X	9,088

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	4,525,842	1,001,730		1,007,883	4,519,689	190,115	26,999	26,999	129,548	17,623	17,623
2. 1998	136,998	469,121	166,478		166,552	469,047	17,905	2,074	2,074	10,608	1,483	1,483
3. 1999	158,043	506,391	154,675		154,714	506,352	13,300	1,864	1,864	8,228	609	609
4. 2000	128,892	428,537	126,268		126,313	428,492	16,660	3,832	3,832	10,312	1,901	1,901
5. 2001	146,854	534,036	167,542		167,623	533,955	14,487	2,515	2,515	8,907	1,922	1,922
6. 2002	216,179	706,913	207,172		207,244	706,841	12,686	950	950	9,412	395	395
7. 2003	296,096	959,057	244,400		244,403	959,054	20,360	1,467	1,467	14,900	464	464
8. 2004	299,398	912,434	231,085		231,086	912,433	16,912	1,324	1,324	10,059	479	479
9. 2005	302,524	942,986	211,853		211,855	942,984	20,853	2,189	2,189	14,218	817	817
10. 2006	293,120	869,723	149,677		149,678	869,722	11,746	1,734	1,734	5,379	474	474
11. 2007	255,388	764,376	130,207		130,209	764,374	5,169	988	988	1,625	172	172
12. Totals	X X X	11,619,416	2,791,087		2,797,560	11,612,943	340,193	45,936	45,936	223,196	26,339	26,339

	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	11,518	31,926	351,589	21,108	2,093	219	219	5,408	429	429	723
2. 1998	249	3,701	32,214	1,549	512	41	41	2,171	36	36	216
3. 1999	27	3,018	24,546	1,578	1,419	128	128	2,443	49	49	244
4. 2000	150	3,605	30,577	1,638	2,033	880	880	4,722	68	68	441
5. 2001	37	3,455	26,849	1,592	3,973	416	416	4,281	63	63	421
6. 2002	45	2,806	24,904	1,667	3,920	159	159	6,941	142	142	696
7. 2003	213	3,426	38,686	2,219	5,963	271	271	14,450	333	333	1,461
8. 2004	60	2,830	29,801	1,938	7,638	594	594	18,792	325	325	1,810
9. 2005		2,970	38,041	1,963	19,020	1,857	1,857	21,992	417	417	2,154
10. 2006		1,872	18,997	1,297	13,815	1,125	1,125	44,487	3,018	3,018	5,494
11. 2007		687	7,481	656	9,314	2,177	2,177	55,400	4,446	4,446	7,171
12. Total	12,299	60,296	623,685	37,205	69,700	7,867	7,867	181,087	9,326	9,326	20,831

	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	8,224	188	327,164	45,270	45,270	327,164	0.080	0.080	X X X		8,224	
2. 1998	2,899	69	31,196	3,634	3,634	31,196	0.075	0.075	0.256		2,899	
3. 1999	4,106	91	25,390	2,650	2,650	25,390	0.057	0.057	0.181		4,106	
4. 2000	7,196	105	33,727	6,681	6,681	33,727	0.088	0.088	0.293		7,196	
5. 2001	8,675	158	31,648	4,916	4,916	31,648	0.067	0.067	0.242		8,675	
6. 2002	11,557	182	32,959	1,646	1,646	32,959	0.052	0.052	0.169		11,557	
7. 2003	21,874	330	55,673	2,535	2,535	55,673	0.063	0.063	0.205		21,874	
8. 2004	28,240	449	53,401	2,722	2,722	53,401	0.064	0.064	0.194		28,240	
9. 2005	43,166	716	76,083	5,280	5,280	76,083	0.086	0.086	0.268		43,166	
10. 2006	63,796	723	75,427	6,351	6,351	75,427	0.095	0.095	0.282		63,796	
11. 2007	71,885	496	71,508	7,783	7,783	71,508	0.104	0.104	0.311		71,885	
12. Total	271,618	3,507	814,176	89,468	89,468	814,176	X X X	X X X	X X X		X X X	271,618

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	182,871	179,878	179,341	179,411	179,318	179,462	179,123	179,306	179,345	179,763
2. 1988	29,190	28,778	28,530	28,378	28,289	28,205	28,038	28,133	28,034	28,037
3. 1989	30,645	29,335	28,576	27,644	27,396	27,623	27,429	27,117	27,004	26,958
4. 1990	27,437	27,291	26,404	26,666	26,227	26,348	26,266	26,146	26,149	26,053
5. 1991	21,250	20,950	21,690	21,246	22,186	22,060	22,407	22,300	22,125	21,921
6. 1992	14,871	13,807	13,587	12,909	12,742	12,910	13,087	13,272	13,244	13,169
7. 1993	21,302	19,219	19,346	18,888	18,580	18,573	19,397	19,437	19,649	19,530
8. 1994	17,141	14,041	13,318	12,393	11,447	11,321	11,012	10,950	11,054	11,061
9. 1995	18,697	16,034	15,340	14,563	13,117	13,311	12,843	12,644	13,042	12,811
10. 1996	25,396	20,338	20,014	19,239	17,025	18,508	17,746	17,017	16,680	15,464
11. 1997	29,307	24,737	23,166	23,325	24,686	24,215	21,665	21,039	20,583	20,410
12. 1998	42,699	33,418	32,721	31,671	31,897	32,927	34,120	33,937	34,503	32,761
13. 1999	X X X	41,900	31,507	29,461	30,239	30,414	29,780	29,928	29,400	26,036
14. 2000	X X X	X X X	33,407	37,306	35,169	41,037	40,038	38,671	38,171	36,145
15. 2001	X X X	X X X	X X X	36,696	32,104	32,998	32,758	33,006	32,533	32,262
16. 2002	X X X	X X X	X X X	X X X	48,444	41,856	41,415	41,084	39,441	35,159
17. 2003	X X X	X X X	X X X	X X X	X X X	67,943	64,270	63,284	64,577	57,648
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	61,030	57,326	56,963	54,992
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65,377	75,032	78,945
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	72,043	77,343
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	72,942

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	173,442	174,051	174,991	175,579	176,315	176,991	177,465	178,084	178,408	178,810	8,813	2,413
2. 1988	26,611	27,157	27,298	27,375	27,455	27,508	27,525	27,664	27,754	27,784	847	360
3. 1989	26,409	26,515	26,411	26,456	26,369	26,605	26,655	26,592	26,621	26,694	923	451
4. 1990	23,870	24,582	24,876	24,978	25,157	25,345	25,369	25,435	25,665	25,738	936	511
5. 1991	18,124	18,661	19,798	19,940	20,135	20,385	20,470	20,583	21,384	21,419	704	416
6. 1992	10,966	11,088	11,039	11,428	11,568	11,810	11,880	11,994	12,153	12,232	722	435
7. 1993	13,652	14,333	15,392	15,834	16,661	16,937	18,227	18,330	18,854	18,906	807	403
8. 1994	7,517	8,085	8,585	8,808	9,181	9,643	9,796	9,858	10,195	10,241	775	425
9. 1995	7,621	8,423	9,114	9,553	10,105	11,109	11,431	11,596	11,788	12,014	648	391
10. 1996	6,487	7,956	9,409	10,549	11,558	12,022	14,120	14,408	14,490	14,604	755	421
11. 1997	3,948	7,733	9,078	11,100	13,521	15,889	16,908	17,727	18,138	18,689	847	463
12. 1998	2,463	10,208	14,134	16,929	19,737	22,179	24,905	27,578	28,889	29,571	1,047	493
13. 1999	X X X	1,703	6,057	10,255	15,043	17,104	17,931	20,043	21,219	22,103	1,030	505
14. 2000	X X X	X X X	4,248	9,172	15,114	20,484	23,201	25,627	27,452	28,871	1,092	479
15. 2001	X X X	X X X	X X X	1,470	7,870	12,797	15,512	18,015	20,600	23,832	1,061	422
16. 2002	X X X	X X X	X X X	X X X	2,400	6,481	12,574	17,567	20,469	23,968	1,146	379
17. 2003	X X X	X X X	X X X	X X X	X X X	2,685	12,492	23,287	30,817	36,635	1,448	502
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	2,746	9,707	18,652	27,659	1,038	527
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,708	19,334	35,774	961	339
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	5,323	17,530	436	173
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	6,983	108	64

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	1,194	873	669	772	1,061	842	449	334	409	618
2. 1988	486	238	314	66	60	119	93	221	75	44
3. 1989	664	355	139	55	115	125	11	(6)	24	25
4. 1990	626	324	284	233	62	92	71	63	32	76
5. 1991	413	329	292	125	758	690	1,046	957	156	133
6. 1992	947	543	332	47	205	107	301	492	454	436
7. 1993	1,919	1,644	1,141	1,063	902	977	233	282	151	36
8. 1994	1,007	886	641	528	510	272	188	189	182	184
9. 1995	1,725	980	645	797	462	391	398	501	322	109
10. 1996	3,175	2,254	1,947	1,322	1,611	2,050	671	927	334	101
11. 1997	4,494	4,222	4,482	3,817	4,152	3,138	1,296	979	730	552
12. 1998	1,404	3,063	3,471	3,294	3,081	3,329	4,692	1,510	1,417	941
13. 1999	X X X	1,087	1,988	3,406	3,562	2,951	3,374	3,281	1,824	1,419
14. 2000	X X X	X X X	3,606	5,810	6,501	8,186	6,399	4,302	2,823	2,430
15. 2001	X X X	X X X	X X X	1,906	2,913	4,624	3,873	4,989	5,253	3,974
16. 2002	X X X	X X X	X X X	X X X	2,720	4,947	5,267	5,655	5,147	3,976
17. 2003	X X X	X X X	X X X	X X X	X X X	6,866	11,925	13,670	12,112	5,985
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	3,606	12,128	10,947	7,856
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,431	21,043	20,584
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	7,215	14,256
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	9,390

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

**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	8,235	4,954	3,681	3,060	1,942	1,629	1,209	888	528	335
2. 1988	2,093	1,383	918	937	774	578	420	248	205	209
3. 1989	3,572	2,465	2,026	1,133	912	893	763	531	359	239
4. 1990	2,941	2,385	1,244	1,455	1,008	911	826	648	452	239
5. 1991	2,713	1,960	1,600	1,181	1,293	985	891	760	585	369
6. 1992	2,958	2,176	2,216	1,434	969	993	906	786	637	501
7. 1993	5,731	3,242	2,813	1,991	1,017	659	937	825	644	588
8. 1994	8,617	5,070	4,092	3,057	1,756	1,406	1,028	903	677	636
9. 1995	9,351	6,631	5,581	4,213	2,550	1,811	1,014	547	932	688
10. 1996	15,734	10,128	8,658	7,368	3,856	4,436	2,955	1,682	1,856	759
11. 1997	20,865	12,782	9,606	8,408	7,013	5,188	3,461	2,333	1,715	1,169
12. 1998	38,832	20,147	15,116	11,448	9,079	7,419	4,523	4,849	4,197	2,249
13. 1999	X X X	39,110	23,462	15,800	11,634	10,359	8,475	6,604	6,357	2,514
14. 2000	X X X	X X X	25,553	22,324	13,554	12,367	10,438	8,742	7,896	4,844
15. 2001	X X X	X X X	X X X	33,320	21,321	15,577	13,373	10,002	6,680	4,456
16. 2002	X X X	X X X	X X X	X X X	43,324	30,428	23,574	17,862	13,825	7,215
17. 2003	X X X	X X X	X X X	X X X	X X X	58,392	39,853	26,327	21,648	15,028
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	54,678	35,491	27,364	19,477
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,238	34,655	22,587
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	59,505	45,557
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	56,569

**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	291,117	290,971	291,772	291,135	291,957	293,148	292,091	292,222	291,905	291,515
2. 1998	15,042	17,544	18,604	18,466	19,287	19,659	18,239	18,055	17,840	17,816
3. 1999	X X X	16,034	19,891	21,277	22,227	23,006	23,779	22,752	22,543	22,458
4. 2000	X X X	X X X	17,384	23,255	26,438	28,136	29,551	28,376	28,185	28,238
5. 2001	X X X	X X X	X X X	15,802	26,293	30,375	31,391	31,132	30,391	30,242
6. 2002	X X X	X X X	X X X	X X X	17,921	22,596	24,834	24,879	24,849	24,834
7. 2003	X X X	X X X	X X X	X X X	X X X	25,927	33,022	34,532	34,372	34,255
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	27,479	38,452	37,259	34,887
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46,585	50,541	53,398
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	58,252	65,538
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	57,280

**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	281,199	284,492	287,283	288,627	289,506	290,347	291,495	291,515	291,646	291,347	11,694	4,823
2. 1998	7,246	12,487	14,389	15,217	16,388	17,005	17,092	17,139	17,798	17,774	920	544
3. 1999	X X X	10,855	16,493	18,935	20,167	21,584	22,500	22,027	22,231	22,353	935	594
4. 2000	X X X	X X X	9,586	15,715	20,933	24,290	25,896	27,330	27,527	27,593	985	472
5. 2001	X X X	X X X	X X X	8,223	19,127	22,919	24,640	27,233	27,783	28,270	1,060	544
6. 2002	X X X	X X X	X X X	X X X	9,360	16,404	20,677	21,992	22,689	23,815	1,107	425
7. 2003	X X X	X X X	X X X	X X X	X X X	10,725	22,118	27,567	30,365	32,488	1,229	484
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	12,088	24,719	29,557	31,232	1,616	700
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,571	35,368	44,601	1,661	642
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	20,534	45,347	1,332	489
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	22,527	700	420

**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	10,267	6,537	4,523	2,517	2,472	2,925	600	711	261	170
2. 1998	7,796	5,057	4,215	3,249	2,899	2,654	1,147	916	42	42
3. 1999	X X X	5,179	3,398	2,342	2,060	1,422	1,279	725	312	105
4. 2000	X X X	X X X	7,798	7,540	5,505	3,846	3,655	1,046	658	645
5. 2001	X X X	X X X	X X X	7,579	7,166	7,456	6,751	3,899	2,608	1,972
6. 2002	X X X	X X X	X X X	X X X	8,561	6,192	4,157	2,887	2,160	1,019
7. 2003	X X X	X X X	X X X	X X X	X X X	15,202	10,904	6,965	4,007	1,767
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	15,391	13,733	7,702	3,655
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,014	15,173	8,797
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	37,718	20,191
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	34,753

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

Years in Which Claims Were First Reported	Bulk Reserves on Known Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior										
2. 1998										
3. 1999	X X X									
4. 2000	X X X	X X X								
5. 2001	X X X	X X X	X X X							
6. 2002	X X X	X X X	X X X	X X X						
7. 2003	X X X	X X X	X X X	X X X	X X X					
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		
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	

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	136,053	13,422,826		210,658	12,842,697	790,584	811,291	1,279,101
2. Alaska	AK	YES AI	265	3,660,960		26,169	3,710,852	37,011	81,537	44,540
3. Arizona	AZ	YES AI	887,960	5,926,761	3,231,134	327,864	10,055,185	49,664	34,500	62,192
4. Arkansas	AR	YES R	35,421	2,664,933		92,629	2,815,178	304,220	260,420	84,554
5. California	CA	YES AI	2,818,804	9,225,944	78,593,459	1,419,664	90,623,370	3,841,149	5,283,316	5,509,129
6. Colorado	CO	YES AI	165,916	27,263,453		336,594	27,462,477	1,544,176	1,219,789	781,895
7. Connecticut	CT	YES R	288,822	3,158,499		266,725	3,594,556	134,079	(30,013)	514,661
8. Delaware	DE	YES R	56,757	4,035,755		746,161	4,104,082	41,705	145,469	142,687
9. Dist. Columbia	DC	YES R	14,322	1,545,274		15,509	1,505,177	129,585	(792)	41,513
10. Florida	FL	YES R	1,193,556	133,121,159		4,320,938	134,493,411	10,328,952	12,646,201	14,827,316
11. Georgia	GA	YES R	195,824	23,403,351		592,583	24,805,660	3,476,917	5,350,729	6,457,847
12. Hawaii	HI	YES AI	105,074	78,373	8,632,417	124,117	8,837,316	532,902	488,819	806,576
13. Idaho	ID	YES AI	(481)	7,611,024		34,051	8,041,377	508,970	393,796	171,956
14. Illinois	IL	YES R	213,689	3,754,970		373,080	4,183,221	626,350	1,035,256	1,029,455
15. Indiana	IN	YES R	227,177	3,818,019		559,883	4,384,758	125,107	313,877	586,576
16. Iowa	IA	YES				(9,112)	729			
17. Kansas	KS	YES R	5,702	2,956,623	452,917	45,212	3,600,758	250,881	285,318	112,735
18. Kentucky	KY	YES R	268,821	7,797,533		206,363	7,788,761	884,380	38,727	520,029
19. Louisiana	LA	YES R	25,080	1,572,271		71,056	1,629,400	163,816	65,923	286,851
20. Maine	ME	YES R	48,173	508,379		30,113	579,737	25,572	142,367	169,983
21. Maryland	MD	YES R	156,861	11,530,449		331,267	11,576,156	994,975	3,069,718	2,407,941
22. Massachusetts	MA	YES R	297,150	21,526,999	10,220	306,143	22,890,237	1,488,095	2,307,353	3,818,696
23. Michigan	MI	YES AI	248,330	15,041,679		332,025	15,555,867	4,409,450	5,633,471	3,232,657
24. Minnesota	MN	YES R	1,627,848	10,453,789		7,237,971	13,196,688	2,204,976	1,703,086	2,182,381
25. Mississippi	MS	YES R	407,805	11,233,776		1,047,506	11,037,277	1,109,869	2,567,807	2,620,193
26. Missouri	MO	YES R	69,405	3,084,526	1,046,411	647,921	4,605,445	1,823,650	2,531,037	2,281,906
27. Montana	MT	YES AI	20,793	1,464,886		15,536	1,559,871	12,433	18,528	185,181
28. Nebraska	NE	YES AI	33,496	10,356,291		36,269	10,436,126	136,282	514,570	567,471
29. Nevada	NV	YES AI	280,522	3,730,514	3,519,312	113,625	7,547,432	35,726	1,025,252	1,140,223
30. New Hampshire	NH	YES R	266,056	2,471,937		258,056	2,928,386	254,458	318,472	308,816
31. New Jersey	NJ	YES R	917,478	40,652,727	803,284	373,239	43,019,110	6,681,055	3,683,846	2,730,098
32. New Mexico	NM	YES AI		2,175,598		91,930	2,325,496	168,838	329,031	195,647
33. New York	NY	YES AI	316,532	67,876,078	5,343,542	306,134	73,499,843	4,345,925	1,783,212	6,949,542
34. No. Carolina	NC	YES R	22,624	1,245,737	9,260,435	172,124	10,974,829	1,122,735	918,557	1,252,328
35. No. Dakota	ND	YES R	50	761,993		3,205	814,850		20,000	20,000
36. Ohio	OH	YES R	692,128	32,968,455	510,948	351,612	34,547,115	3,720,465	1,796,816	2,611,597
37. Oklahoma	OK	YES R	175	656,399	3,019,801	35,775	3,586,802	82,167	137,627	106,460
38. Oregon	OR	YES AI		67,301		19,278	67,347			
39. Pennsylvania	PA	YES AI	556,153	41,891,870		1,531,384	41,509,304	3,091,682	1,012,227	660,650
40. Rhode Island	RI	YES R	9,106	253,616		23,092	308,150	43,981	(3,749)	409,948
41. So. Carolina	SC	YES R	183,541	6,377,095		411,843	6,623,314	401,617	809,267	817,416
42. So. Dakota	SD	YES R	50	2,859,456		5,123	2,907,282	4,632	41,751	41,176
43. Tennessee	TN	YES AI	320,811	23,679,789	419,682	637,657	24,055,831	1,052,137	1,421,949	1,325,447
44. Texas	TX	YES AI	8,444	36,987,133	11,486,087	473,999	47,841,717	2,631,324	2,301,661	1,387,504
45. Utah	UT	YES AI	670,311	2,423,716	794,545	86,578	4,016,613	139,943	197,717	163,515
46. Vermont	VT	YES R	5,565	137,384		15,129	146,915	65,988	(189,917)	80,254
47. Virginia	VA	YES R	196,158	8,242,228		348,683	8,928,605	839,161	436,522	491,449
48. Washington	WA	YES AI	489,107	2,221,251	6,752,056	251,685	9,549,378	898,157	577,132	331,349
49. West Virginia	WV	YES R	9,446	2,191,208		112,118	2,152,030	75,867	256,112	211,311
50. Wisconsin	WI	YES R	69,853	7,659,914		71,482	8,308,874	195,169	340,002	635,587
51. Wyoming	WY	YES AI		1,675,569		3,939	1,731,579	29,359	98,633	77,374
52. American Samoa	AS	NO								
53. Guam	GU	YES R							1,000	1,000
54. Puerto Rico	PR	YES R		1,074,393			1,137,694	48,382	153,540	450,032
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							
59. Totals	(a) 53	X X X	14,562,733	630,499,863	133,876,250	25,442,585	784,444,865	61,904,518	64,378,760	73,124,745

DETAILS OF WRITE-INS										
5801.		X X X								
5802.		X X X								
5803.		X X X								
5898. Summary of remaining write-ins for Line 58 from overflow page		X X X	X X X							
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)		X X X	X X X							

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

OVERFLOW PAGE FOR WRITE-INS

**Page 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.				
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)				

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

2304. Prepaid Expenses	15,641,483	15,641,483		
2305.				
2306.				
2307.				
2308.				
2309.				
2310.				
2311.				
2312.				
2313.				
2314.				
2315.				
2316.				
2317.				
2318.				
2319.				
2320.				
2321.				
2322.				
2323.				
2324.				
2325.				
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	15,641,483	15,641,483		

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.		
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	5,771,289	7,199,767
2005. Customer Trust and Escrow Deposits secured by Pledged Assets		
2006. Payable under Securities Lending Agreements		
2007. Unallocated Loss Adjustment Expense Reserve		
2008. Other Payables	6,805,680	5,721,504
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. Miscellaneous		
2019. Unspecified Loss Reserves		
2020. Accrued Liabilities for Employee Benefits		
2021. Contingent Commissions Payable		
2022. Title Plant Loss Reserve		
2023. Accounts Payable	1,557,317	1,350,854
2024.		
2025.		
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	14,134,286	14,272,125

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	80,554	135,955
0205.		
0206.		
0207.		
0208.		
0209.		
0210.		
0211.		
0212.		
0213.		
0214.		
0215.		
0216.		
0217.		
0218.		
0219.		
0220.		
0221.		
0222.		
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	80,554	135,955

REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS

0604.		
0605.		
0606.		
0607.		
0608.		
0609.		
0610.		
0611.		
0612.		
0613.		
0614.		
0615.		
0616.		
0617.		
0618.		
0619.		
0620.		
0621.		
0622.		
0623.		
0624.		
0625.		
0697. Totals (Lines 0604 through 0625) (Page 4, Line 0698)		

REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)

1204.		
1205.		
1206.		
1207.		
1208.		
1209.		
1210.		
1211.		
1212.		
1213.		
1214.		
1215.		
1216.		
1217.		
1218.		
1219.		
1220.		
1221.		
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)		

OVERFLOW PAGE FOR WRITE-INS

**Page 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		
3006. Gain/Loss on Disposition of Subsidiaries and Affiliates		
3007. Pension Adjustment	3,458,800	(3,458,800)
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		
3024. FIT Payable Adjustment		
3025. Change in Accounting Principle	(1,270,554)	
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	2,188,246	(3,458,800)

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 Title Income	15,636,981	17,246,529
0405.		
0406.		
0407.		
0408.		
0409.		
0410.		
0411.		
0412.		
0413.		
0414.		
0415.		
0416.		
0417.		
0418.		
0419.		
0420.		
0421.		
0422.		
0423.		
0424.		
0425.		
0497. Totals (Lines 0404 through 0425) (Page 6 , Line 0498)	15,636,981	17,246,529

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									
2305. Interest Expense									
2306. Referral Fee Expense/Service Fee Paid to Parent									
2307. Management Costs	1,130,937	1,876,244	263,761	3,270,942	108,967		151,312	3,531,221	3,987,798
2308.									
2309.									
2310.									
2311.									
2312.									
2313.									
2314.									
2315.									
2316.									
2317.									
2318.									
2319.									
2320.									
2321.									
2322.									
2323.									
2324.									
2325.									
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	1,130,937	1,876,244	263,761	3,270,942	108,967		151,312	3,531,221	3,987,798

5 6 - 5

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		
0905. Miscellaneous Interest	14,723	23,952
0906.		
0907.		
0908.		
0909.		
0910.		
0911.		
0912.		
0913.		
0914.		
0915.		
0916.		
0917.		
0918.		
0919.		
0920.		
0921.		
0922.		
0923.		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	14,723	23,952

REMAINING WRITE-INS AGGREGATED AT LINE 15 FOR DEDUCTIONS FROM INVESTMENT INCOME	
1504.	
1505.	
1506.	
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1523.	
1524.	
1525.	
1597. Totals (Lines 1504 through 1525) (Page 11, Line 1598)	

EXHIBIT OF CAPITAL GAINS AND (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR CAPITAL GAINS (LOSSES)					
0904. Loss on Sale of Other Assets and Investments					
0905. Write off of Non-Admitted Assets					
0906. Gain on Sale of Other Assets and Investments					
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					
0917. Broker Disgorgement					
0918. Office Equipment	(62,307)		(62,307)		
0919.					
0920.					
0921.					
0922.					
0923.					
0924.					
0925.					
0997. Totals (Lines 0904 through 0925) (Page 11, Ln 0998)	(62,307)		(62,307)		

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	15,641,483	21,528,678	5,887,195
2305.			
2306.			
2307.			
2308.			
2309.			
2310.			
2311.			
2312.			
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2318.			
2319.			
2320.			
2321.			
2322.			
2323.			
2324.			
2325.			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	15,641,483	21,528,678	5,887,195