

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)	374,841,889		374,841,889	389,282,735
2. Stocks (Schedule D):				
2.1 Preferred stocks	7,420,255		7,420,255	4,748,655
2.2 Common stocks	188,280,555	6,218,000	182,062,555	182,467,983
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	16,739,364		16,739,364	19,988,277
3.2 Other than first liens	23,842	23,842		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	10,204,544		10,204,544	10,746,256
4.2 Properties held for the production of income (less \$ 0 encumbrances)	347,961		347,961	357,046
4.3 Properties held for sale (less \$ 0 encumbrances)	7,485,648	52,710	7,432,938	5,266,701
5. Cash (\$ 137,311,873, Schedule E-Part 1), cash equivalents (\$ 3,273,551, Schedule E-Part 2) and short-term investments (\$ 83,840,276, Schedule DA)	241,607,841	2,225,170	239,382,671	228,812,204
6. Contract loans (including \$ 0 premium notes)	1,509,710		1,509,710	
7. Other invested assets (Schedule BA)	3,116,742	594,130	2,522,612	3,201,584
8. Receivables for securities	763,395		763,395	9,600
9. Aggregate write-ins for invested assets	68,027		68,027	95,964
10. Subtotals, cash and invested assets (Lines 1 to 9)	852,409,773	9,113,852	843,295,921	844,977,005
11. Title plants less \$ 0 charged off (for Title insurers only)	15,364,664	1,622,782	13,741,882	13,458,011
12. Investment income due and accrued	5,240,252		5,240,252	5,646,569
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	59,297,933	26,160,229	33,137,704	44,720,418
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	82,038		82,038	155,645
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	17,954,306		17,954,306	1,853,964
16.2 Net deferred tax asset	55,157,602	31,344,371	23,813,231	25,045,923
17. Guaranty funds receivable or on deposit	25,760		25,760	(11,780)
18. Electronic data processing equipment and software	3,219,295	851,950	2,367,345	2,696,689
19. Furniture and equipment, including health care delivery assets (\$ 0)	11,672,713	11,611,843	60,870	74,792
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	5,664,612	2,895,416	2,769,196	5,414,751
22. Health care (\$ 0) and other amounts receivable	44,249	39,939	4,310	
23. Aggregate write-ins for other than invested assets	32,252,329	22,449,028	9,803,301	7,209,017
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,058,385,526	106,089,410	952,296,116	951,241,004
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	888,131		888,131	757,357
26. Total (Lines 24 and 25)	1,059,273,657	106,089,410	953,184,247	951,998,361

DETAILS OF WRITE-INS				
0901. Long-Term Certificates of Deposit				
0902. Prepaid Surety Bond				
0903. Title Plants				
0998. Summary of remaining write-ins for Line 09 from overflow page	68,027		68,027	95,964
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	68,027		68,027	95,964
2301. Goodwill	477,252	477,252		
2302. Other Non-Admitted Assets	253,876	253,876		
2303. Other Assets	581,853	390,314	191,539	269,492
2398. Summary of remaining write-ins for Line 23 from overflow page	30,939,348	21,327,586	9,611,762	6,939,525
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	32,252,329	22,449,028	9,803,301	7,209,017

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	62,860,710	51,175,755
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	330,802,678	329,727,921
3. Aggregate of other reserves required by law	1,546,652	1,459,674
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	2,941,584	3,336,691
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	294,811	267,223
6. Other expenses (excluding taxes, licenses and fees)	25,893,858	24,830,664
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,670,336	4,141,149
8.1 Current federal and foreign income taxes (including \$ 15,183 on realized capital gains (losses))	6,048,665	9,132,357
8.2 Net deferred tax liability	462,654	474,019
9. Borrowed money \$ 1,552,167 and interest thereon \$ 5,852	11,692,861	12,546,603
10. Dividends declared and unpaid	4,082	139,595
11. Premiums and other consideration received in advance	1,307,540	1,058,637
12. Unearned interest and real estate income received in advance	12,950	19,110
13. Funds held by company under reinsurance treaties	147,048	40,841
14. Amounts withheld or retained by company for account of others	1,252,862	1,476,592
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	7,332,388	6,460,125
19. Payable for securities	421,052	1,077,945
20. Aggregate write-ins for other liabilities	20,259,389	20,517,487
21. Total liabilities (Lines 1 through 20)	475,952,120	467,882,388
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	32,338,265	32,647,010
24. Preferred capital stock	1,132,319	1,632,519
25. Aggregate write-ins for other than special surplus funds	(65,000)	
26. Surplus notes	9,448,008	8,347,997
27. Gross paid in and contributed surplus	153,746,716	148,378,807
28. Unassigned funds (surplus)	284,208,877	296,636,698
29. Less treasury stock, at cost:		
29.1 16,422 shares common (value included in Line 23 \$ 387,151)	3,577,058	3,527,058
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)	477,232,127	484,115,973
31. Totals (Page 2, Line 26, Col. 3)	953,184,247	951,998,361

DETAILS OF WRITE-INS		
0301. Special Surplus Funds		
0302. Other Reserves	1,483,678	1,409,674
0303. Miscellaneous	50,000	50,000
0398. Summary of remaining write-ins for Line 3 from overflow page	12,974	
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)	1,546,652	1,459,674
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Notes/Contracts Payable		
2098. Summary of remaining write-ins for Line 20 from overflow page	20,259,389	20,517,487
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	20,259,389	20,517,487
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. Treasury Stock Repurchase Agent		
2502. Non-Admitted Assets	(65,000)	
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	(65,000)	

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)		990,773,270	1,182,302,499
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		2,786,301	3,029,878
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		25,047,437	25,253,563
2. Aggregate write-ins for other operating income		19,741,167	46,161,700
3. Total Operating Income (Lines 1 through 2)		1,038,348,175	1,256,747,640
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		80,358,501	61,123,151
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		991,225,809	1,150,633,987
6. Aggregate write-ins for other operating deductions		(131,210)	272,135
7. Total Operating Deductions		1,071,453,100	1,212,029,273
8. Net operating gain or (loss) (Lines 3 minus 7)		(33,104,925)	44,718,367
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		31,412,791	28,486,551
10. Net realized capital gains (losses) less capital gains tax of \$ 5,824,242 (Exhibit of Capital Gains (Losses))		10,428,960	7,475,403
11. Net investment gain (loss) (Lines 9 + 10)		41,841,751	35,961,954
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)		(694,716)	(1,405,687)
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		8,042,110	79,274,634
14. Federal and foreign income taxes incurred		(6,481,316)	26,141,712
15. Net income (Lines 13 minus 14)		14,523,426	53,132,922
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		484,115,973	443,065,691
17. Net income (from Line 15)		14,523,426	53,132,922
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 253,969		(5,308,377)	8,317,001
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income tax		252,993	8,035,002
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		6,148,196	(17,171,292)
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)		392,107	(404,003)
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in		1,827,151	2,395,194
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in		3,134,202	9,871,672
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(27,812,713)	(20,832,201)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		(50,000)	
30. Aggregate write-ins for gains and losses in surplus		9,169	(2,294,013)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		(6,883,846)	41,050,282
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		477,232,127	484,115,973

DETAILS OF WRITE-INS			
0201. Other Title Fees and Service Charges		26,986,856	30,879,721
0202. Agency Income		3,992,990	4,642,609
0203. Software Income		2,396,975	2,583,819
0298. Summary of remaining write-ins for Line 2 from overflow page		(13,635,654)	8,055,551
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		19,741,167	46,161,700
0601. Loss (Gain) on Disposition of Fixed Assets			
0602. Depreciation of Furniture and Fixtures		22,588	44,731
0603. Amortization of Leasehold Improvements			17,404
0698. Summary of remaining write-ins for Line 6 from overflow page		(153,798)	210,000
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		(131,210)	272,135
1201. Computer Support Fees			
1202. Miscellaneous Income		41,537	50,153
1203. Loss (Gain) on Sale of Mortgage			
1298. Summary of remaining write-ins for Line 12 from overflow page		(736,253)	(1,455,840)
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		(694,716)	(1,405,687)
3001. Equity in Earnings of Subsidiaries and Affiliates			
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates			
3003. Adjustment		207,780	(668,780)
3098. Summary of remaining write-ins for Line 30 from overflow page		(198,611)	(1,625,233)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		9,169	(2,294,013)

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	54,622,228	666,823,830	275,768,087	997,214,145	1,214,606,721
2. Escrow and settlement service charges	2,786,301	X X X	X X X	2,786,301	3,029,797
3. Other title fees and service charges (Part 1C, Line 5)	25,047,437	X X X	X X X	25,047,437	25,253,564
4. Totals (Lines 1 + 2 + 3)	82,455,966	666,823,830	275,768,087	1,025,047,883	1,242,890,082

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	997,214,146	1,214,606,719
1.2 Assumed	1,525,629	1,742,845
1.3 Ceded	6,886,139	9,602,212
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	991,853,636	1,206,747,352
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	329,362,653	304,989,978
2.2 Additions during the current year	55,777,389	74,551,213
2.3 Withdrawals during the current year	54,697,023	50,106,360
2.4 Other adjustments to statutory premium reserves	50,000	(72,178)
2.5 Balance at December 31 current year	330,493,019	329,362,653
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	990,773,270	1,182,302,499

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	1,552,466	2,091,453
2. Searches and abstracts	13,623,403	11,726,634
3. Surveys		
4. Aggregate write-ins for service charges	9,871,568	11,435,477
5. Totals	25,047,437	25,253,564

DETAILS OF WRITE-INS		
	1	2
0401. Other Service Fees	167,307	101,929
0402. Miscellaneous Fees	886,858	687,186
0403. Processing Fees		
0498. Summary of remaining write-ins for Line 4 from overflow page	8,817,403	10,646,362
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	9,871,568	11,435,477

**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	11,035,687	46,878,876	6,654,618	64,569,181	57,979,643
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage		141,731		141,731	979,334
3. Total (Line 1 plus Line 2)	11,035,687	47,020,607	6,654,618	64,710,912	58,958,977
4. Deduct: Recovered during year from reinsurance	233,544	145,789	634,869	1,014,202	903,381
5. Net payments (Line 3 minus Line 4)	10,802,143	46,874,818	6,019,749	63,696,710	58,055,596
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	5,171,972	55,590,437	2,098,301	62,860,710	51,175,755
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	6,474,514	40,804,166	3,897,075	51,175,755	51,825,018
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	9,499,601	61,661,089	4,220,975	75,381,665	57,406,333
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	742,946	3,074,724	1,159,166	4,976,836	3,716,818
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	10,242,547	64,735,813	5,380,141	80,358,501	61,123,151

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)	5,512,190	54,738,724	2,457,838	62,708,752	52,001,595
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		1,087,400		1,087,400	788,889
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		576,368	359,074	935,442	1,614,729
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	5,512,190	55,249,756	2,098,764	62,860,710	51,175,755
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	23,494,905	183,854,642	42,603,108	249,952,655	248,046,367
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		4,505,805		4,505,805	7,670,397
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		1,583,000	4,971,000	6,554,000	6,654,000
4.4 Net incurred but not reported	23,494,905	186,777,447	37,632,108	247,904,460	249,062,764
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	24,204,123	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	334,969,293	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	330,802,678	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	1,546,652	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	26,409,947	73,479,994	5,049,585	104,939,526	3,745,658	536,284	451,311	109,672,779	107,508,213
1.2 Employee relations and welfare	6,632,494	15,127,448	514,401	22,274,343	399,186	47,878	35,829	22,757,236	20,355,593
1.3 Payroll taxes	1,892,501	5,547,131	424,120	7,863,752	187,791	28,545	23,184	8,103,272	8,002,456
1.4 Other personnel costs	1,246,959	9,261,738	186,713	10,695,410	6,760		26,591	10,728,761	12,621,858
1.5 Total personnel costs	36,181,901	103,416,311	6,174,819	145,773,031	4,339,395	612,707	536,915	151,262,048	148,488,120
2. Amounts paid to or retained by title agents	569,624	489,996,000	238,023,793	728,589,417				728,589,417	888,735,711
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	2,214,610	5,321,966	2,645	7,539,221	695	3,618		7,543,534	6,450,278
3.2 Surveys	(8,880)	167,692		158,812				158,812	122,290
3.3 Other	49,057	1,145,004	121,825	1,315,886				1,316,011	1,049,963
4. Advertising	430,317	7,573,991	202,122	8,206,430	1,903	8,214	1,250	8,217,797	8,210,166
5. Boards, bureaus and associations	318,184	952,389	71,901	1,342,474	7,105	4,466	2,065	1,356,110	1,479,846
6. Title plant rent and maintenance	408,016	244,979	3,798	656,793				656,793	394,403
7. Claim adjustment services					204,725			204,725	237,855
8. Amounts charged off, net of recoveries	93,753	849,768		943,521		14,573		958,094	1,143,377
9. Marketing and promotional expenses	1,294,071	3,939,603	204,872	5,438,546	125		321	5,438,992	6,710,317
10. Insurance	717,204	1,913,436	93,053	2,723,693	1,117	21,484	9,324	2,755,618	2,693,085
11. Directors' fees	527,636	600,067	15,229	1,142,932	2,700		5,970	1,151,602	1,129,451
12. Travel and travel items	877,028	4,341,217	330,802	5,549,047	50,267	19,343	5,270	5,623,927	5,154,538
13. Rent and rent items	4,277,318	9,953,491	587,826	14,818,635	159,138	34,153	15,528	15,027,454	14,634,413
14. Equipment	1,713,289	6,371,023	168,102	8,252,414	12,359	19,426	5,654	8,289,853	8,329,810
15. Cost or depreciation of EDP equipment and software	1,631,743	6,851,789	213,219	8,696,751	2,351	3,015	4,438	8,706,555	7,055,820
16. Printing, stationery, books and periodicals	1,398,840	2,676,730	317,420	4,392,990	47,906	25,926	3,560	4,470,382	4,380,489
17. Postage, telephone, messengers and express	2,269,801	4,473,775	153,211	6,896,787	14,145	12,932	3,691	6,927,555	7,401,311
18. Legal and auditing	2,295,090	15,195,025	715,421	18,205,536	9,818	52,303	1,870,043	20,137,700	19,646,624
19. Totals (Lines 1.5 to 18)	57,258,602	665,984,256	247,400,058	970,642,916	4,853,749	832,160	2,464,154	978,792,979	1,133,447,867
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	1,075,957	7,670,668	2,308,954	11,055,579		119		11,055,698	13,104,020
20.2 Insurance department licenses and fees	140,989	1,256,355	410,490	1,807,834	434	519		1,808,787	1,754,207
20.3 Gross guaranty association assessments		28,729		28,729				28,729	51,822
20.4 All other (excluding federal income and real estate)	(4,790)	(1,155,873)	28,062	(1,132,601)			7,763	(1,124,838)	2,595,151
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	1,212,156	7,799,879	2,747,506	11,759,541	434	638	7,763	11,768,376	17,505,200
21. Real estate expenses	108,206	1,399,158	2,545	1,509,909	33,220	22,037	31,297	1,596,463	1,788,097
22. Real estate taxes	55,535	256,492	2,284	314,311		40,569	45,214	400,094	316,914
23. Aggregate write-ins for miscellaneous expenses	3,652,554	2,314,894	74,367	6,041,815	89,436	61,913	787,902	6,981,066	4,241,606
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	62,287,053	677,754,679	250,226,760	990,268,492	4,976,839	957,317	3,336,330	999,538,978	1,157,299,684
25. Less unpaid expenses - current year	16,661,706	15,351,944	1,307,651	33,321,301			15,800	33,337,101	33,452,221
26. Add unpaid expenses - prior year	13,541,820	18,958,351	1,250,626	33,750,797		4,781	15,550	33,771,128	31,180,822
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	59,167,167	681,361,086	250,169,735	990,697,988	4,976,839	962,098	3,336,080	999,973,005	1,155,028,285
DETAILS OF WRITE-INS									
2301. Miscellaneous/Other Expenses	3,007,649	1,518,639	(177,274)	4,349,014	3,174	12,380	105,505	4,470,073	2,105,114
2302. Amortization of Intangibles		2,978	1,791	4,769				4,769	15,303
2303. Charitable Contributions	19,094	86,376	3,640	109,110				109,110	109,831
2398. Summary of remaining write-ins for Line 23 from overflow page	625,811	706,901	246,210	1,578,922	86,262	49,533	682,397	2,397,114	2,011,358
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	3,652,554	2,314,894	74,367	6,041,815	89,436	61,913	787,902	6,981,066	4,241,606

(a) Includes management fees of \$ 1,309,258 to affiliates and \$ 204,887 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)	52,766,407	664,344,456	273,665,407	990,776,270		990,776,270	1,182,302,499
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,786,301			2,786,301		2,786,301	3,029,878
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	21,253,065	3,794,372		25,047,437		25,047,437	25,253,563
2. Aggregate write-ins for other operating income	983,768	18,273,266	484,133	19,741,167		19,741,167	46,161,700
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	77,789,541	686,412,094	274,149,540	1,038,351,175		1,038,351,175	1,256,747,640
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	10,242,547	64,735,813	5,380,141	80,358,501		80,358,501	61,123,151
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	62,287,053	677,754,679	250,226,760	990,268,492	957,317	991,225,809	1,150,633,987
6. Aggregate write-ins for other operating deductions	22,588	(153,798)		(131,210)		(131,210)	272,135
7. Total Operating Deductions (Lines 4 + 5 + 6)	72,552,188	742,336,694	255,606,901	1,070,495,783	957,317	1,071,453,100	1,212,029,273
8. Net operating gain or (loss) (Lines 3 minus 7)	5,237,353	(55,924,600)	18,542,639	(32,144,608)	(957,317)	(33,101,925)	44,718,367
DETAILS OF WRITE-INS							
0201. Service Contract Fees							
0202. Miscellaneous Income	124,240	350,272		474,512		474,512	828,138
0203. Premiums Retained for Underwriter							
0298. Summary of remaining write-ins for Line 2 from overflow page	859,528	17,922,994	484,133	19,266,655		19,266,655	45,333,562
0299. Totals (Lines 0201 through 0203 plus 0298)	983,768	18,273,266	484,133	19,741,167		19,741,167	46,161,700
0601. Loss (Gain) on Disposition of Fixed Assets							
0602. Depreciation of Furniture and Fixtures	22,588			22,588		22,588	44,731
0603. Amortization of Leasehold Improvements							17,404
0698. Summary of remaining write-ins for Line 6 from overflow page		(153,798)		(153,798)		(153,798)	210,000
0699. Totals (Lines 0601 through 0603 plus 0698)	22,588	(153,798)		(131,210)		(131,210)	272,135

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 4,309,233	4,599,465
1.1 Bonds exempt from U.S. tax	(a) 8,554,848	8,278,769
1.2 Other bonds (unaffiliated)	(a) 4,239,637	4,401,747
1.3 Bonds of affiliates	(a) 144,513	143,839
2.1 Preferred stocks (unaffiliated)	(b) 279,503	258,424
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	3,277,853	3,360,011
2.21 Common stocks of affiliates	116,051	116,051
3. Mortgage loans	(c) 1,079,291	1,076,650
4. Real estate	(d) 2,146,690	2,326,690
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 10,333,882	9,882,913
7. Derivative instruments	(f)	
8. Other invested assets	719,364	732,726
9. Aggregate write-ins for investment income	394,143	395,247
10. Total gross investment income	35,595,008	35,572,532
11. Investment expenses		(g) 2,636,786
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 7,449
13. Interest expense		(h) 683,842
14. Depreciation on real estate and other invested assets		(i) 616,228
15. Aggregate write-ins for deductions from investment income		215,436
16. Total deductions (Lines 11 through 15)		4,159,741
17. Net investment income (Line 10 minus Line 16)		31,412,791
DETAILS OF WRITE-INS		
0901. Other Investment Income		
0902. Lease Income		
0903. Promissory Notes	9,564	9,564
0998. Summary of remaining write-ins for Line 9 from overflow page	384,579	385,683
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	394,143	395,247
1501. Miscellaneous		215,436
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)		215,436

- (a) Includes \$ 395,147 accrual of discount less \$ 974,233 amortization of premium and less \$ 388,798 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 15,232 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 2,203,815 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 1,995,927 accrual of discount less \$ 26,644 amortization of premium and less \$ 57,539 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 362,054 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 75,000 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 590,342 depreciation on real estate and \$ 3,381 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	187,587		187,587	67,671	
1.1 Bonds exempt from U.S. tax	(40,903)	(10,887)	(51,790)	(4,905)	
1.2 Other bonds (unaffiliated)	1,934,839		1,934,839	(3,165)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	241,440		241,440	(971,893)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	15,441,984	(342,151)	15,099,833	437,005	
2.21 Common stocks of affiliates				(4,463,871)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(6)		(6)		
7. Derivative instruments					
8. Other invested assets	(212,031)	(950,026)	(1,162,057)	(115,250)	
9. Aggregate write-ins for capital gains (losses)	3,356		3,356		
10. Total capital gains (losses)	17,556,266	(1,303,064)	16,253,202	(5,054,408)	

DETAILS OF WRITE-INS					
0901. Title Plants					
0902. Sale of Title Plant					
0903. Adjustment to Prior Year Disposition of Other Assets					
0998. Summary of remaining write-ins for Line 9 from overflow page	3,356		3,356		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	3,356		3,356		

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)		56,232	56,232
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	6,218,000	10,136,252	3,918,252
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens		50,000	50,000
3.2 Other than first liens	23,842	52,515	28,673
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	52,710	116,000	63,290
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)	2,225,170	4,602	(2,220,568)
6. Contract loans			
7. Other invested assets (Schedule BA)	594,130	424,461	(169,669)
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	9,113,852	10,840,062	1,726,210
11. Title plants (for Title insurers only)	1,622,782	1,260,694	(362,088)
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	26,160,229	36,892,864	10,732,635
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon		42,633	42,633
16.2 Net deferred tax asset	31,344,371	29,795,983	(1,548,388)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	851,950	1,404,851	552,901
19. Furniture and equipment, including health care delivery assets	11,611,843	7,547,413	(4,064,430)
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	2,895,416	2,669,231	(226,185)
22. Health care and other amounts receivable	39,939		(39,939)
23. Aggregate write-ins for other than invested assets	22,449,028	21,783,874	(665,154)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	106,089,410	112,237,605	6,148,195
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	106,089,410	112,237,605	6,148,195

DETAILS OF WRITE-INS			
0901. Non-Admitted Long-Term Certificates of Deposits			
0902. Prepaid Surety Bond			
0903. Notes Receivable			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301. Goodwill	477,252	715,884	238,632
2302. Other Non-Admitted Assets	253,876	289,634	35,758
2303. Other Assets	390,314	695,839	305,525
2398. Summary of remaining write-ins for Line 23 from overflow page	21,327,586	20,082,517	(1,245,069)
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	22,449,028	21,783,874	(665,154)

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)	54,622,228	57,429,285	62,351,764	76,932,132	86,085,022
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	666,823,830	837,977,656	819,350,842	742,885,633	717,519,600
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	275,768,087	319,199,780	329,451,121	326,549,689	337,941,649
4. Total	997,214,145	1,214,606,721	1,211,153,726	1,146,367,454	1,141,546,271
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	990,773,270	1,182,302,499	1,174,841,041	1,100,857,703	1,101,822,522
6. Escrow and settlement service charges (Part 1A, Line 2)	2,786,301	3,029,878	3,392,905	4,155,503	6,066,423
7. Title examinations (Part 1C, Line 1)	990,848	1,473,601	1,120,445	1,165,875	1,605,657
8. Searches and abstracts (Part 1C, Line 2)	14,185,021	12,344,485	11,477,710	10,549,325	13,894,303
9. Surveys (Part 1C, Line 3)					1,016,095
10. Aggregate write-ins for service charges (Part 1C, Line 4)	9,871,568	11,435,477	12,059,607	21,944,103	25,884,683
11. Aggregate write-ins for other operating income (Page 4, Line 2)	19,741,168	46,161,700	51,232,112	56,479,852	60,046,406
12. Total operating income (Page 4, Line 3)	1,038,348,176	1,256,747,640	1,254,123,821	1,195,152,361	1,210,336,089
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(33,104,925)	44,718,367	68,227,960	74,328,107	87,001,652
14. Net investment gain or (loss) (Line 11)	41,841,751	35,961,954	26,955,871	22,415,468	18,033,314
15. Total other income (Line 12)	(694,716)	(1,405,687)	(1,547,768)	(5,119,394)	283,755
16. Federal and foreign income taxes incurred (Line 14)	(6,481,316)	26,141,712	32,586,523	35,460,087	35,750,868
17. Net income (Line 15)	14,523,426	53,132,922	61,049,541	56,164,094	69,567,853
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	33,137,704	44,720,418	45,470,915	48,130,603	41,936,541
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	952,296,114	951,241,004	887,114,200	797,358,628	744,786,071
20. Known claims reserve (Page 3, Line 1)	62,860,710	51,175,755	51,825,019	43,923,389	46,389,448
21. Statutory premium reserve (Page 3, Line 2)	330,802,678	329,727,921	305,403,230	275,282,154	237,566,580
22. Total liabilities (Page 3, Line 21)	475,952,120	467,882,389	445,426,785	405,360,003	384,931,386
23. Capital paid up (Page 3, Lines 23 + 24)	33,470,584	34,279,529	32,989,814	34,563,764	40,454,934
24. Surplus as regards policyholders (Page 3, Line 30)	477,232,127	484,115,973	442,412,076	392,809,255	359,854,687
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	19,670,071	67,453,753	83,317,431	61,766,248	84,376,076
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)	44.5	45.9	43.7	43.3	43.4
27. Stocks (Lines 2.1 & 2.2)	22.5	22.7	23.0	22.5	18.1
28. Mortgage loans on real estate (Line 3.1 and 3.2)	2.0	2.4	0.2	3.3	3.4
29. Real estate (Lines 4.1, 4.2 & 4.3)	2.1	2.0	2.2	2.5	2.0
30. Cash, cash equivalents and short-term investments (Line 5)	28.3	26.6	30.2	27.9	31.5
31. Contract loans (Line 6)	0.2				
32. Other invested assets (Line 7)	0.3	0.4	0.5	0.4	1.5
33. Receivable for securities (Line 8)	0.1		0.2		
34. Aggregate write-ins for invested assets (Line 9)				0.1	0.1
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)	2,256,250	2,375,000			
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	19,846,314	25,046,238	22,371,803	25,184,995	21,153,807
39. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7)					
40. Affiliated mortgage loans on real estate	174,191	197,765	224,790	250,500	269,943
41. All other affiliated	1,525,999	1,626,679	2,191,883	1,583,549	5,129,848
42. Total of above Lines 36 to 41	23,802,754	29,245,682	24,788,476	27,019,044	26,553,598
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)	5.0	6.0	5.6	6.9	7.4

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)	(5,308,377)	8,317,001	(698,919)	8,868,630	14,647,328
45. Change in nonadmitted assets (Line 21)	6,148,196	(17,171,292)	(18,419,948)	(6,692,985)	(4,717,410)
46. Dividends to stockholders (Line 28)	(27,812,713)	(20,832,201)	(9,198,410)	(13,139,330)	(7,279,486)
47. Change in surplus as regards policyholders for the year (Line 31)	(6,883,846)	41,050,282	50,918,378	41,542,768	98,013,286
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	63,696,710	58,055,596	41,076,908	42,754,624	33,037,146
49. Losses and allocated LAE incurred (Line 8, Col. 4)	75,381,665	57,406,333	48,978,492	40,979,687	41,122,990
50. Unallocated LAE incurred (Line 9, Col. 4)	4,976,836	3,716,818	5,896,642	3,438,167	3,008,246
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	80,358,501	61,123,151	54,875,179	44,417,853	44,131,236
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)	14.1	11.5	10.2	10.3	10.6
53. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	70.2	70.8	71.9	71.8	78.9
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	11.2	9.2	8.5	8.5	7.5
55. Total (Lines 52 to 54)	95.5	91.5	90.6	90.6	97.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	7.7	4.8	3.9	3.1	3.7
57. Operating expenses incurred (Line 5)	95.5	91.5	90.6	90.6	97.0
58. Aggregate write-ins for other operating deductions (Line 6)	(0.0)	(0.0)	(0.0)	0.1	(0.0)
59. Total operating deductions (Line 7)	103.2	96.3	94.5	93.7	100.7
60. Net operating gain or (loss) (Line 8)	(3.2)	3.7	5.5	6.3	(0.7)
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)	8.1	5.2	4.0	3.2	3.5
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	100.1	97.3	94.0	94.5	94.6

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	3,170,056	15,169	336,395	25,857	3,495,763	160,966	838	4,293	49,052	22	305
2. 1998	2,237,192	526,509	6,285	65,052	3,876	593,970	16,899	3,160	441	9,785	204	3
3. 1999	2,444,710	575,985	7,600	71,501	3,878	651,208	21,634	4,416	863	10,823	124	5
4. 2000	1,664,415	529,009	7,325	55,846	5,422	586,758	17,525	1,083	1,088	11,854	2	17
5. 2001	2,004,362	689,986	9,487	63,212	9,258	753,427	27,250	399	753	13,802	93	23
6. 2002	2,243,073	894,590	7,722	81,528	6,751	977,089	26,450	955	1,435	10,013	52	69
7. 2003	2,953,411	1,141,546	6,988	92,643	11,344	1,229,833	26,403	839	558	11,561	39	7
8. 2004	2,776,523	1,146,367	4,171	79,281	11,178	1,218,641	29,250	607	1,454	12,164		
9. 2005	2,838,385	1,211,163	2,459	64,249	9,189	1,268,682	24,946		274	9,731		
10. 2006	2,682,433	1,214,607	1,743	59,707	9,545	1,266,512	22,242	154	410	4,822		
11. 2007	2,887,671	997,215	1,525	33,885	6,820	1,025,805	6,472		417	919		
12. Totals	X X X	12,097,033	70,474	1,003,299	103,118	13,067,688	380,037	12,451	11,986	144,526	536	429

	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	31,923	11,726	218,006	26,266	2,244			12,781	228	110	1,182
2. 1998	4,502	2,003	31,607	2,878	1,271		203	3,376	197	29	270
3. 1999	5,119	2,265	38,394	3,278	1,205		6	4,669	315	66	477
4. 2000	5,675	2,346	31,705	3,085	1,920		3	5,893	473	163	539
5. 2001	9,635	2,877	43,645	3,020	2,544	389	325	8,282	618	174	757
6. 2002	7,472	3,018	38,984	3,298	3,382	65	74	13,138	556	291	1,235
7. 2003	7,290	4,152	42,429	3,863	4,765	3		20,273	602	559	1,892
8. 2004	7,571	3,530	44,097	3,949	5,768	30	63	31,563	560	1,114	2,794
9. 2005	4,936	3,218	37,621	3,608	11,174	600	40	41,348	348	1,312	4,631
10. 2006	3,932	2,785	29,593	2,732	19,867		30	49,956	260	1,387	5,304
11. 2007	2,185	1,139	8,113	1,111	8,569		191	58,674	349	1,349	5,124
12. Total	90,240	39,059	564,194	57,088	62,709	1,087	935	249,953	4,506	6,554	24,205

	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	16,325	372	225,043	1,088	4,708	221,423	0.068	0.067	X X X		16,325	
2. 1998	4,882	100	31,331	3,561	676	34,216	0.057	0.061	0.016		4,882	
3. 1999	6,594	152	38,331	4,855	940	42,246	0.063	0.069	0.018		6,594	
4. 2000	8,659	203	37,192	1,558	1,271	37,479	0.069	0.069	0.024		8,659	
5. 2001	12,091	249	51,878	1,499	1,275	52,102	0.074	0.074	0.028		12,091	
6. 2002	18,011	318	52,983	1,628	1,869	52,742	0.059	0.058	0.025		18,011	
7. 2003	26,976	470	63,002	1,483	1,124	63,361	0.056	0.056	0.023		26,976	
8. 2004	39,538	704	78,745	1,197	2,631	77,311	0.069	0.069	0.030		39,538	
9. 2005	56,749	1,133	87,199	948	1,626	86,521	0.075	0.074	0.033		56,749	
10. 2006	73,970	1,211	96,887	414	1,827	95,474	0.082	0.082	0.039		73,970	
11. 2007	71,176	683	74,634	349	1,957	73,026	0.078	0.077	0.027		71,176	
12. Total	334,971	5,595	837,225	18,580	19,904	835,901	X X X	X X X	X X X	X X X	334,971	

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	291,783	445	86,316	7,983	370,561	28,192		373	6,591		72
2. 1998	2,039,905	58,815	44	28,161	1,272	85,748	4,859		241	2,083		
3. 1999	2,197,405	61,399	51	32,889	1,399	92,940	7,556		124	3,182		
4. 2000	1,444,855	45,463	62	21,210	1,391	65,344	5,083		215	2,262		
5. 2001	1,697,703	56,444	79	21,339	1,720	76,142	12,694		460	5,501		
6. 2002	1,828,387	65,429	67	21,115	1,528	85,083	5,855		508	1,190		
7. 2003	2,181,261	86,085	56	27,435	2,204	111,372	4,159			1,245		
8. 2004	2,043,377	76,932	66	20,196	1,900	95,294	3,700		365	1,112		
9. 2005	1,991,039	62,352	102	14,485	1,012	75,927	1,665			563		
10. 2006	1,771,870	57,429	97	14,564	1,066	71,024	6,248	154		596		
11. 2007	1,752,270	54,622	119	15,036	903	68,874	1,277			208		
12. Totals	X X X	916,753	1,188	302,746	22,378	1,198,309	81,288	154	2,494	24,474		72

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	5,682	1,292	35,630	3,579	372				920			177
2. 1998	1,125	285	6,986	671	540			200	411			36
3. 1999	1,811	301	10,915	725	263				554		11	93
4. 2000	1,093	350	7,480	562	482			3	766		3	58
5. 2001	4,132	320	18,055	449	873			325	912			77
6. 2002	2,005	300	6,837	450	277			15	1,258		3	98
7. 2003	1,045	694	6,098	408	574				1,926		14	151
8. 2004	992	590	5,037	337	927			30	2,744		14	225
9. 2005	200	307	2,535	297	628				3,893		5	328
10. 2006	199	328	7,326	288	738				4,963		1	374
11. 2007	158	77	1,295	152	490				6,277			517
12. Total	18,442	4,844	108,194	7,918	6,164			573	24,624		52	2,134

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols.29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	1,469	58	36,075		445	35,630	0.099	0.100	X X X			1,469
2. 1998	786	29	7,893		442	7,451	0.094	0.091	0.004			786
3. 1999	899	35	11,555		135	11,420	0.127	0.127	0.005			899
4. 2000	1,300	40	8,593		221	8,372	0.135	0.134	0.006			1,300
5. 2001	1,537	51	19,980		785	19,195	0.262	0.257	0.012			1,537
6. 2002	1,615	49	8,580		526	8,054	0.104	0.099	0.005			1,615
7. 2003	2,637	55	7,904		14	7,890	0.077	0.078	0.004			2,637
8. 2004	3,852	74	8,483		409	8,074	0.096	0.093	0.004			3,852
9. 2005	4,844	115	6,749		5	6,744	0.096	0.097	0.004			4,844
10. 2006	6,074	126	12,545	154	1	12,698	0.184	0.189	0.008			6,074
11. 2007	7,284	118	8,193		208	7,985	0.126	0.125	0.005			7,284
12. Total	32,297	750	136,550	154	3,191	133,513	X X X	X X X	X X X		X X X	32,297

SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS
 (\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	2,878,272	14,731	250,079	17,866	3,125,216	132,773	838	3,920	42,461	22	233
2. 1998	197,295	467,112	6,234	36,891	2,599	507,638	12,039	3,160	200	7,702	204	3
3. 1999	247,305	515,004	7,549	38,612	2,489	558,676	14,078	4,416	739	7,642	124	5
4. 2000	219,226	483,589	7,263	34,636	4,033	521,455	12,442	1,083	873	9,591	2	17
5. 2001	306,659	634,038	9,408	41,873	7,539	677,780	14,556	399	293	8,301	93	23
6. 2002	414,686	829,148	7,655	60,413	5,222	891,994	20,595	955	927	8,823	52	69
7. 2003	772,150	1,055,461	6,932	65,208	9,140	1,118,461	22,244	839	558	10,317	39	7
8. 2004	733,145	1,069,435	4,105	59,085	9,278	1,123,347	25,550	607	1,089	11,063		
9. 2005	847,347	1,148,811	2,357	49,764	8,177	1,192,755	23,281		274	9,168		
10. 2006	910,565	1,157,177	1,646	45,143	8,513	1,195,453	15,995		410	4,226		
11. 2007	1,135,400	942,593	1,406	18,946	5,917	957,028	5,191		209	763		
12. Totals	X X X	11,180,640	69,286	700,650	80,773	11,869,803	298,744	12,297	9,492	120,057	536	357

	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	26,241	10,379	182,320	22,691	1,872			11,861	228	110	1,005
2. 1998	3,377	1,584	24,486	2,210	731		3	2,965	197	28	234
3. 1999	3,308	2,079	27,595	2,554	942		6	4,115	315	55	384
4. 2000	4,587	1,976	24,204	2,523	1,439			5,127	473	160	481
5. 2001	5,503	2,563	25,596	2,571	1,670	389		7,370	618	174	680
6. 2002	5,467	2,710	32,139	2,848	3,105	65	59	11,880	556	288	1,137
7. 2003	6,245	3,470	36,344	3,455	4,191	3		18,333	616	545	1,741
8. 2004	6,579	2,952	39,083	3,612	4,841	30	33	28,699	680	1,100	2,569
9. 2005	4,736	2,955	35,130	3,311	10,546	600	40	37,090	713	1,307	4,304
10. 2006	3,733	2,475	22,286	2,444	19,129		30	44,808	445	1,386	4,930
11. 2007	2,027	1,072	6,817	959	8,079		191	52,136	610	1,349	4,607
12. Total	71,803	34,215	456,000	49,178	56,545	1,087	362	224,384	5,451	6,502	22,072

	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	14,856	303	188,967	1,088	4,263	185,792	0.064	0.063	X X X		14,856	
2. 1998	4,096	72	23,437	3,561	234	26,764	0.050	0.056	0.145		4,096	
3. 1999	5,695	117	26,777	4,855	805	30,827	0.053	0.060	0.135		5,695	
4. 2000	7,360	161	28,599	1,558	1,050	29,107	0.060	0.061	0.144		7,360	
5. 2001	10,553	195	31,897	1,499	490	32,906	0.052	0.053	0.118		10,553	
6. 2002	16,396	267	44,403	1,628	1,343	44,688	0.054	0.054	0.117		16,396	
7. 2003	24,339	406	55,085	1,497	1,110	55,472	0.054	0.054	0.079		24,339	
8. 2004	35,686	610	70,153	1,317	2,222	69,248	0.067	0.067	0.102		35,686	
9. 2005	51,906	1,006	80,085	1,313	1,621	79,777	0.073	0.073	0.103		51,906	
10. 2006	67,896	1,117	84,158	445	1,826	82,777	0.076	0.075	0.099		67,896	
11. 2007	63,892	583	66,169	610	1,749	65,030	0.075	0.074	0.062		63,892	
12. Total	302,675	4,837	699,730	19,371	16,713	702,388	X X X	X X X	X X X		X X X	302,675

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	56,230	55,867	55,811	55,681	55,438	55,945	56,553	56,892	57,106	56,435
2. 1988	11,393	12,218	11,982	12,002	11,817	11,796	11,703	11,692	11,773	11,507
3. 1989	16,942	16,712	16,620	16,312	16,016	16,151	16,119	16,188	16,312	16,075
4. 1990	15,426	15,005	14,819	14,538	14,535	14,677	14,759	14,607	14,683	14,394
5. 1991	16,673	16,235	15,905	15,359	15,473	15,572	15,653	15,561	15,552	15,316
6. 1992	12,233	10,658	10,553	10,258	10,461	10,251	10,375	10,284	10,239	10,088
7. 1993	13,125	12,671	12,424	12,376	11,751	11,595	11,642	11,605	11,695	11,552
8. 1994	16,611	16,568	16,889	16,751	15,732	15,211	15,570	15,369	15,177	14,991
9. 1995	20,527	19,314	20,719	22,144	22,321	22,103	22,150	21,933	21,906	21,642
10. 1996	23,517	23,816	23,791	23,531	23,321	22,647	22,962	22,633	22,493	22,211
11. 1997	26,965	32,662	28,577	27,421	25,883	25,443	25,224	24,653	24,405	24,039
12. 1998	32,423	34,547	36,692	36,913	35,957	34,410	33,567	33,650	33,259	33,594
13. 1999	X X X	40,290	43,222	45,345	45,951	44,589	44,331	43,440	42,169	42,107
14. 2000	X X X	X X X	39,384	41,819	41,214	40,762	40,278	39,801	38,174	37,674
15. 2001	X X X	X X X	X X X	57,505	57,293	54,270	54,082	53,813	53,277	53,105
16. 2002	X X X	X X X	X X X	X X X	59,666	53,679	51,071	50,515	54,343	52,616
17. 2003	X X X	X X X	X X X	X X X	X X X	75,562	72,303	69,017	67,244	63,029
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	76,287	75,507	76,063	77,986
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	84,157	82,200	87,061
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	86,038	95,035
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	71,711

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	48,941	50,129	50,596	51,584	52,302	53,122	53,722	54,344	54,666	55,037	3,433	4,002
2. 1988	10,369	10,421	10,463	10,617	10,741	10,802	10,580	10,704	10,774	10,803	635	679
3. 1989	13,863	14,271	14,513	14,667	14,752	14,858	14,897	15,076	15,190	15,227	670	886
4. 1990	12,377	12,497	12,590	12,777	12,897	12,981	13,175	13,209	13,365	13,418	734	769
5. 1991	13,607	13,715	14,063	13,585	13,795	14,209	14,262	14,322	14,322	14,357	617	611
6. 1992	7,176	7,469	8,035	8,337	8,815	8,913	9,055	9,095	9,158	9,247	543	591
7. 1993	8,548	8,858	9,182	9,491	9,644	9,805	9,876	10,085	10,343	10,444	492	628
8. 1994	9,177	10,108	11,457	12,574	12,364	12,677	13,115	13,252	13,322	13,499	599	780
9. 1995	9,550	11,015	15,258	17,469	18,794	19,051	19,220	19,435	19,679	19,879	719	959
10. 1996	8,815	12,548	15,116	16,197	17,662	18,103	18,579	19,313	19,748	19,936	900	1,042
11. 1997	6,391	11,339	15,383	16,490	17,609	18,699	19,485	20,234	20,626	20,988	1,047	1,238
12. 1998	2,087	8,681	14,707	20,437	23,153	24,490	25,573	26,912	27,738	28,891	1,159	1,593
13. 1999	X X X	3,519	11,745	19,752	27,277	30,082	32,423	34,033	35,127	35,887	1,308	1,822
14. 2000	X X X	X X X	2,656	8,028	13,848	19,442	22,649	25,736	28,191	29,506	1,178	1,742
15. 2001	X X X	X X X	X X X	9,176	17,766	23,751	32,038	34,575	38,204	41,476	1,113	1,705
16. 2002	X X X	X X X	X X X	X X X	3,502	10,916	18,843	23,997	32,186	35,766	1,097	1,639
17. 2003	X X X	X X X	X X X	X X X	X X X	6,581	16,794	27,154	33,708	37,954	1,088	1,812
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	7,171	16,924	29,602	41,363	900	1,747
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,065	21,512	35,911	743	1,372
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	7,870	27,006	496	992
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	6,595	136	195

**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	1,661	1,098	1,255	677	659	808	522	629	441	297
2. 1988	271	214	208	178	111	98	191	146	115	85
3. 1989	777	306	286	181	118	184	113	80	54	116
4. 1990	350	294	337	143	95	270	154	90	14	37
5. 1991	640	609	(22)	404	334	144	192	159	169	192
6. 1992	470	565	381	293	304	187	83	122	67	77
7. 1993	509	491	355	455	283	171	186	137	84	124
8. 1994	1,261	1,458	1,402	241	310	340	215	39	106	92
9. 1995	3,329	3,654	1,049	970	614	438	606	278	360	104
10. 1996	4,027	3,261	1,917	1,838	824	659	1,111	449	384	420
11. 1997	3,534	3,586	1,902	1,393	1,220	1,412	749	681	598	232
12. 1998	2,629	5,915	5,171	2,970	2,307	1,772	1,795	1,668	1,272	1,100
13. 1999	X X X	3,501	5,577	4,445	3,424	2,637	2,228	1,492	992	1,184
14. 2000	X X X	X X X	1,869	6,486	6,290	5,181	4,148	3,149	1,846	1,817
15. 2001	X X X	X X X	X X X	8,259	9,002	8,861	4,993	4,852	4,350	2,554
16. 2002	X X X	X X X	X X X	X X X	4,411	7,880	4,558	5,341	3,825	2,444
17. 2003	X X X	X X X	X X X	X X X	X X X	6,108	8,179	7,318	6,016	3,722
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	4,262	10,376	9,158	5,420
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,383	9,145	10,964
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	7,373	18,456
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	7,774

**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	121	127	254	234	203	139	148	104	21	17
2. 1988	37	25	73	54	31	23	75	11	3	
3. 1989	150	38	86	38	35	58	44	19	2	10
4. 1990	24	13	42	28	10	20	16	18	5	33
5. 1991	135	90		128	99	35	79	43	26	34
6. 1992	82	106	116	135	123	67	24	25	5	6
7. 1993	76	29	45	80	70	39	45	25	2	5
8. 1994	156	203	641	3	82	99	61	1	9	3
9. 1995	650	694	357	204	202	69	164	19	32	4
10. 1996	332	311	593	707	255	152	199	57	23	16
11. 1997	667	405	272	117	364	314	117	95	31	15
12. 1998	425	1,029	1,845	863	705	302	380	161	36	55
13. 1999	X X X	240	1,220	1,370	665	464	438	84	40	114
14. 2000	X X X	X X X	583	1,845	1,429	1,062	1,003	563	106	104
15. 2001	X X X	X X X	X X X	789	1,315	1,155	1,068	580	145	337
16. 2002	X X X	X X X	X X X	X X X	1,745	2,167	1,130	691	896	982
17. 2003	X X X	X X X	X X X	X X X	X X X	2,144	3,486	2,018	1,718	1,011
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	992	2,084	856	388
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,483	592	762
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	544	1,342
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	538

**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	5,509	4,507	3,688	3,242	2,270	1,862	2,169	1,980	2,127	1,216
2. 1988	1,717	1,558	1,232	1,154	934	873	854	834	881	473
3. 1989	2,155	2,102	1,735	1,426	1,109	1,048	1,065	1,012	1,065	608
4. 1990	2,679	2,195	1,843	1,591	1,534	1,407	1,433	1,307	1,297	835
5. 1991	2,294	1,824	1,858	1,234	1,246	1,185	1,115	1,034	1,032	690
6. 1992	4,512	2,519	2,018	1,497	1,220	1,084	1,214	1,043	1,007	696
7. 1993	3,972	3,288	2,837	2,363	1,753	1,580	1,535	1,359	1,266	916
8. 1994	6,011	4,801	3,384	3,904	2,973	2,096	2,180	2,078	1,740	1,338
9. 1995	7,001	3,961	4,051	3,497	2,710	2,546	2,163	2,199	1,834	1,529
10. 1996	10,386	7,712	6,176	4,785	4,579	3,719	3,154	2,817	2,360	1,811
11. 1997	16,449	17,332	10,977	9,369	6,726	5,018	4,758	3,632	3,112	2,782
12. 1998	27,207	18,955	14,861	12,592	9,738	7,777	5,914	4,909	4,167	3,540
13. 1999	X X X	33,101	24,767	19,775	14,581	11,201	9,096	7,786	6,020	4,915
14. 2000	X X X	X X X	34,431	25,458	19,645	15,170	12,586	10,349	8,226	6,204
15. 2001	X X X	X X X	X X X	39,264	29,198	20,550	15,741	13,805	10,775	8,725
16. 2002	X X X	X X X	X X X	X X X	49,998	32,726	26,586	20,486	17,110	13,402
17. 2003	X X X	X X X	X X X	X X X	X X X	60,506	43,818	32,521	25,263	20,301
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	63,860	46,132	35,005	30,887
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	71,227	50,158	40,021
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	70,243	48,642
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	57,423

**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	191,142	194,395	203,898	212,453	219,232	228,857	246,291	259,581	271,995	268,906
2. 1998	19,869	25,226	26,928	27,298	26,595	27,527	27,515	27,439	27,526	27,599
3. 1999	X X X	22,629	23,384	24,243	27,378	22,225	21,799	22,164	22,050	22,007
4. 2000	X X X	X X X	23,091	23,072	25,411	25,185	25,634	25,095	24,991	25,028
5. 2001	X X X	X X X	X X X	39,453	34,588	30,114	36,014	31,190	33,613	33,695
6. 2002	X X X	X X X	X X X	X X X	33,127	32,797	30,858	30,042	29,820	30,247
7. 2003	X X X	X X X	X X X	X X X	X X X	38,863	43,178	39,169	40,489	39,972
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	49,072	45,197	44,803	45,517
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,355	53,439	55,270
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	54,776	61,255
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	68,933

**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	136,336	140,019	149,794	152,835	154,522	154,396	154,164	154,517	156,025	156,092	7,761	8,133
2. 1998	8,700	18,097	23,288	25,852	25,962	26,719	27,233	27,248	27,408	27,589	1,102	1,287
3. 1999	X X X	9,479	15,949	21,236	22,764	21,606	21,670	22,095	22,105	22,076	1,200	1,474
4. 2000	X X X	X X X	10,176	16,665	21,588	23,339	24,494	24,741	24,953	24,975	1,286	1,623
5. 2001	X X X	X X X	X X X	18,041	23,095	24,563	29,816	30,359	31,424	33,063	1,357	1,878
6. 2002	X X X	X X X	X X X	X X X	14,226	22,900	26,518	28,133	28,924	29,604	1,550	3,064
7. 2003	X X X	X X X	X X X	X X X	X X X	15,951	29,610	33,987	37,225	38,817	1,668	2,350
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	21,569	33,017	41,063	42,960	1,512	2,373
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21,668	40,808	49,056	1,488	1,686
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	28,949	50,100	1,082	2,110
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	30,315	778	1,415

**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	9,659	7,091	2,487	1,647	535	301	406	195	88	59
2. 1998	10,521	5,725	2,604	897	135	645	254	173	213	105
3. 1999	X X X	12,438	6,056	1,723	4,167	211	373	59	25	14
4. 2000	X X X	X X X	10,388	5,162	2,994	1,218	965	281	155	107
5. 2001	X X X	X X X	X X X	19,524	9,561	4,912	5,849	770	2,243	992
6. 2002	X X X	X X X	X X X	X X X	17,009	7,754	3,565	1,546	1,080	644
7. 2003	X X X	X X X	X X X	X X X	X X X	20,802	11,250	4,161	2,541	686
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	17,280	9,750	3,493	2,126
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,598	11,157	5,155
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	25,371	10,621
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	36,524

**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	1,848	780	831	288	259	101	(24)	4	1	
2. 1998	1,107	1,357	1,102	696	590	246	71	62		
3. 1999	X X X	1,073	1,443	1,351	516	460	41	80		1
4. 2000	X X X	X X X	2,751	1,391	902	753	234	143		
5. 2001	X X X	X X X	X X X	2,909	2,168	843	605	295	52	
6. 2002	X X X	X X X	X X X	X X X	2,857	2,364	974	584	272	153
7. 2003	X X X	X X X	X X X	X X X	X X X	3,585	2,532	1,147	1,020	584
8. 2004	X X X	X X X	X X X	X X X	X X X	X X X	5,036	2,541	570	793
9. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,183	1,196	1,250
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	1,982	1,465
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	1,532

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		4,197,440	22,421	125,384	4,041,731	421,847	573,207	447,424	
2. Alaska	AK	NO									
3. Arizona	AZ	YES AI		15,961,857	11,065,560	7,340	27,067,631	1,292,823	860,375	82,807	
4. Arkansas	AR	YES R	1,044	955,988	184,823	35,529	1,109,463	12,596	24,932	21,560	
5. California	CA	YES	925,612	492,277	99,787,264	84,756	100,560,548	3,034,453	841,129	988,367	
6. Colorado	CO	YES AI		16,058,022	31,623,264	85,442	46,992,695	811,259	1,069,804	1,254,053	
7. Connecticut	CT	YES R	982,520	35,170,487		2,028,640	35,615,604	1,385,508	1,525,534	528,006	
8. Delaware	DE	YES R		1,419,082	8,475	8,290	1,427,400	2,934	31,265	42,066	
9. Dist. Columbia	DC	YES R		830,977	393,387	17,091	1,168,065	142,240	179,993	139,623	
10. Florida	FL	YES R	421,881	359,862,356	22,351,626	2,642,228	384,900,754	26,400,915	42,307,881	39,573,883	
11. Georgia	GA	YES R	8,963	1,733,575	147,083	183,689	1,819,927	1,213,859	1,258,744	915,507	
12. Hawaii	HI	YES				7,095	1,225				
13. Idaho	ID	YES AI				930					
14. Illinois	IL	YES R	10,639,685	5,801,500	4,273,592	9,825,158	20,459,612	3,409,565	2,799,298	3,310,651	
15. Indiana	IN	YES R	1,584,680	1,877,616	770,743	1,877,909	4,007,031	1,159,865	938,553	95,195	
16. Iowa	IA	YES	3,724,743	14,405		82,627	3,604,116	(2,226)	214	340,218	
17. Kansas	KS	YES AI		6,800	172,205	(696,801)	157,928	21,655	21,655		
18. Kentucky	KY	YES R	5,690	2,340,077	647,072	68,499	2,833,141	152,450	75,786	22,028	
19. Louisiana	LA	YES R		2,675,632		77,195	2,692,624	136,777	46,098	271,362	
20. Maine	ME	YES R		8,326	25,042	19,302	36,341				
21. Maryland	MD	YES R	413,936	12,076,352	4,739,241	784,211	17,174,961	919,667	1,669,958	1,088,658	
22. Massachusetts	MA	YES AI	576,997	8,093,908	44,660	5,210	8,556,000	1,461,595	1,645,815	730,841	
23. Michigan	MI	YES AI	7,790	3,000,771	3,462,975	203,016	6,643,348	970,168	991,324	637,899	
24. Minnesota	MN	YES R	5,315	4,258,515	395,889	88,854	4,730,587	205,680	57,799	86,119	
25. Mississippi	MS	YES R	56,642	4,317,080	166,200	124,022	4,403,885	190,054	574,905	709,633	
26. Missouri	MO	YES R	698,400	2,397,559	731,369	240,862	2,870,081	1,076,007	914,542	138,699	
27. Montana	MT	YES AI				14,607	3				
28. Nebraska	NE	YES AI	204,455	618,710		128,612	735,669	(54,485)	(47,185)	7,300	
29. Nevada	NV	YES AI		35,531	14,953,422	7,208	14,529,778	361,072	352,497	186,204	
30. New Hampshire	NH	YES R		402,407		22,448	403,181	405	405		
31. New Jersey	NJ	YES R	4,985	16,771,663	5,856,310	567,025	22,152,635	1,078,891	1,225,208	347,471	
32. New Mexico	NM	YES AI			724,207	3,334	729,649	54,397	30,711	17,952	
33. New York	NY	YES AI	401,017	17,454,293	2,893,006	204,651	21,403,084	1,350,680	1,072,874	1,166,668	
34. No. Carolina	NC	YES R	29,148,209	5,223,604	3,257,116	520,174	36,203,299	7,900,647	6,952,518	2,945,450	
35. No. Dakota	ND	YES R		169,925		1,260	134,621				
36. Ohio	OH	YES R	405,905	9,992,499	3,179,655	463,232	12,740,288	1,108,611	843,237	834,061	
37. Oklahoma	OK	YES R	1,906,376	3,856,468	683,390	4,455,926	6,302,079	50,091	32,544	8,000	
38. Oregon	OR	YES AI				23,878	296				
39. Pennsylvania	PA	YES AI	152,860	11,715,378	2,142,693	807,013	14,033,263	503,708	558,858	412,883	
40. Rhode Island	RI	YES R		1,565,764		26,942	1,560,742	277,373	300,704	42,440	
41. So. Carolina	SC	YES R	280,715	13,283,575	174,914	390,142	13,322,270	1,392,313	1,079,097	964,870	
42. So. Dakota	SD	YES R	168,351	2,432,110		2,455	2,587,277	43,645	169,293	226,437	
43. Tennessee	TN	YES R	304,832	9,710,311	288,097	1,083,762	9,728,690	263,496	164,905	933,159	
44. Texas	TX	YES AI		61,510,528	55,406,465	72,660	116,642,138	2,956,594	4,547,821	2,041,698	
45. Utah	UT	YES AI		2,767,036	771,180	7,774	3,476,079	1,299,467	66,569	252,041	
46. Vermont	VT	YES R		6,018,064		9,546	5,939,458	372,060	412,070	84,566	
47. Virginia	VA	YES R	1,284,143	16,803,204	4,393,132	1,001,634	22,080,552	1,049,680	722,999	812,928	
48. Washington	WA	YES				8,215	1,812				
49. West Virginia	WV	YES R	15,410	2,275,138	31,609	34,152	2,262,094	98,056	146,950	71,152	
50. Wisconsin	WI	YES R	291,072			50,140	291,579	42,789	36,795	80,831	
51. Wyoming	WY	YES AI				470	954				
52. American Samoa	AS	NO									
53. Guam	GU	NO									
54. Puerto Rico	PR	YES		245,518			225,252				
55. U.S. Virgin Islands	VI	NO					45				
56. Northern Mariana Islands	MP	NO					140				
57. Canada	CN	NO									
58. Aggregate Other Alien	OT	X X X	X X X	421,502			411,645				
59. Totals	(a) 51	X X X		54,622,228	666,823,830	275,768,087	27,833,738	990,773,270	64,569,181	77,077,681	62,860,710

DETAILS OF WRITE-INS										
5801. Mexico		X X X			421,502			411,645		
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		421,502			411,645		

(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 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS				
0904. Interest Receivable	68,027		68,027	95,964
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)	68,027		68,027	95,964

REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS				
2304. Prepaid Expenses	14,324,203	14,324,203		
2305. Other Identifiable Intangibles	116,306		116,306	232,611
2306. Leasehold Improvements	68,402	68,402		
2307. Title Plant Improvements/Conversion	2,104,032	2,104,032		
2308. Cash Surrender Value				
2309. Recoupment Receivable	802,065		802,065	
2310. Other Receivables	5,696,387	2,194,388	3,501,999	1,268,704
2311. Prepaid Retirement	2,233,742	2,233,742		998
2312. Notes on Premium	183,172	183,172		162,157
2313. State Tax and Premium Tax Reserve	23,968		23,968	20,280
2314. Other Deposits	114,976	73,108	41,868	60,784
2315. Properties Held for Sale				
2316. Ground Rents				
2317. Loans on Personal Security				
2318. Agreements				
2319. Policy Forms	19	19		
2320. Life Insurance	259,318	96,902	162,416	157,623
2321. Software Inventory	98,017		98,017	94,159
2322. Funds Segregated for Others	4,865,123		4,865,123	4,942,209
2323. Automobile	17,528	17,528		
2324. Investments				
2325. Other Write-Ins	32,090	32,090		
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	30,939,348	21,327,586	9,611,762	6,939,525

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. Closing Service Letter Transaction Fees	12,974	
0306.		
0307.		
0308.		
0309.		
0310.		
0311.		
0312.		
0313.		
0314.		
0315.		
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0319.		
0320.		
0321.		
0322.		
0323.		
0324.		
0325.		
0397. Totals (Lines 0304 through 0325) (Page 3, Line 0398)	12,974	

REMAINING WRITE-INS AGGREGATED AT LINE 20 FOR OTHER LIABILITIES

2004. Reinsurance Payable	255,035	610,780
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	41,543	44,077
2009. Estimated Liability concerning Captive Reinsurance		
2010. Other Reserves		
2011. Deferred Copiers		
2012. Deferred Rents	65,125	77,012
2013. Outstanding Checks Greater than 1 Year Old		
2014. Unapplied Cash	1,018,045	2,160,882
2015. Other Liabilities	1,401,081	522,007
2016. Other Reinsurance		
2017. Accrued Payroll	11,790	9,977
2018. Capital Leases	265,166	
2019. Unspecified Loss Reserves		
2020. Accrued Liabilities for Employee Benefits	8,162,699	7,311,251
2021. Contingent Commissions Payable	4,094,364	4,248,162
2022. Title Plant Loss Reserve	31,000	526,600
2023. Accounts Payable	49,811	67,293
2024. Segregated Funds Held for Others	4,865,123	4,942,209
2025. Other Write-Ins	(1,393)	(2,763)
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	20,259,389	20,517,487

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	482,279	830,143
0205. Premiums Retained as Agent for Underwriter		
0206. Management Fees	624,836	834,367
0207. Title Plant Income		
0208. Recording Service Fees	1,306,231	1,168,072
0209. Ceded Reimbursement from Agents		
0210. Other Fees	108,594	125,236
0211. Title Examinations	185,406	140,157
0212. Gross Premiums Ceded	87,227	182,746
0213. Gain on Disposal of Assets	15,265	(22,650)
0214. Estimated Premium Revenue	(19,003,917)	2,351,000
0215. Closing Fees	404,128	431,607
0216. Foreclosure Income	718,443	396,612
0217. Escrow and Settlement Services	141,185	189,412
0218. Commission Income	50,046	73,762
0219. Mortgage Division Income	1,151,779	1,261,486
0220. License Fee Income	92,844	92,844
0221. Correction of Errors affecting Surplus		757
0222.		
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	(13,635,654)	8,055,551

REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS		
0604. Loss (Gain) on Abandonment of Equipment		
0605. Contingent Commissions Expense	(153,798)	10,000
0606. Agent's Fee and Reserve for Claims		
0607. Provision for Supplemental Reserve		200,000
0608.		
0609.		
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0624.		
0625.		
0697. Totals (Lines 0604 through 0625) (Page 4, Line 0698)	(153,798)	210,000

REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)		
1204. Processing Fee		
1205. Dividend - Title Plant	28,315	28,195
1206. Subsidiary Income		
1207. Management Fees	(75,000)	
1208. Earned on Life Insurance on Officers	1,721	779
1209. Loss (Gain) on Sale of Equipment		
1210. Retiree Supplemental Benefit Expense	(2,190)	(7,941)
1211. Accounts Receivable Writeoff		
1212. Loss (Gain) on Stock Due to Impairment		
1213. Interagency Transfer to Housing Assistance	(1,021,000)	(1,779,000)
1214. Plant Lease Income	119,681	115,704
1215. Adjustment to Bond Amortization		11,700
1216. Loss on Disposition of Fixed Assets		
1217. Interest Income		(37,500)
1218. Research Expense		
1219. Gains/(Losses) on Sale of Asset		
1220. Loss on Sale of Title Plant		
1221. Fees from Affiliates	212,220	212,223
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)	(736,253)	(1,455,840)

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	(69,513)	(674,599)
3006. Gain/Loss on Disposition of Subsidiaries and Affiliates		
3007. Accrued Pension Adjustment		
3008. Voluntary Loss Reserve		
3009. Adjustment to Prior Year State Taxes		
3010. Change in Non-Admitted Assets resulting from Merger of Subsidiaries		54,356
3011. Service Contract Fees		
3012. Correction of Errors		76,498
3013. Unearned Compensation		
3014. Prior Period Change in Non-Admitted Assets	69,513	683,472
3015. U.S. GAAP to Statutory Tax Adjustments		(3,867)
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	(198,611)	(1,931,893)
3024. FIT Payable Adjustment		
3025. Other Write-Ins		170,800
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	(198,611)	(1,625,233)

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Page 6 - Continuation

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 04 FOR SERVICE CHARGES		
0404. Other Income	1,441,728	1,423,295
0405. Intercompany Referral Fees		
0406. Closing Fees	5,813,874	7,215,877
0407. Closing Protection Letter Income	552,282	444,883
0408. Work Charges		
0409. Policy Preparation Fees	69,077	477,728
0410. Trustee Escrow/Agency Fees	1,500	4,625
0411. Simultaneous Issue Fees	405,410	487,725
0412. Binder Fees	254,689	193,298
0413. Endorsements	191,129	271,108
0414. Production Fees	77,189	107,348
0415. Additional Guarantees		398
0416. Delivery Service Fees	10,525	20,077
0417.		
0418.		
0419.		
0420.		
0421.		
0422.		
0423.		
0424.		
0425.		
0497. Totals (Lines 0404 through 0425) (Page 6 , Line 0498)	8,817,403	10,646,362

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**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	16,062	179,756	1,158	196,976	7	16,257		213,240	198,911
2305. Interest Expense	4,952		83,856	88,808		13,124	526,078	628,010	503,482
2306. Referral Fee Expense/Service Fee Paid to Parent		(336,660)		(336,660)				(336,660)	(294,887)
2307. Management Fees	104,400	94,971		199,371			5,250	204,621	267,821
2308. Application Software	138,207	15,887	1,552	155,646				155,646	62,966
2309. Intercompany Referral Fees									
2310. Professional/Outside Services	26,981	126,771	63,543	217,295	88	7,928	44,239	269,550	473,250
2311. Regional Administration									
2312. Temporary Help									81,238
2313. Life Insurance Expense									
2314. Bad Debt									4,052
2315. Defalcation									121,881
2316. Agent Fees									60,000
2317. Bank Fees	3,267	164,790	19,968	188,025			38,183	226,208	274,299
2318. Depreciation	123,357	11,198		134,555		12,224		146,779	169,909
2319. Underwriting Costs									
2320. Investment Expenses							64,839	64,839	50,412
2321. Settlement and Escrow Losses									
2322. Shared Costs Transferred to Parent									
2323. Penalties									
2324. State Tax Credits Amortization									
2325. Remaining Expenses	208,585	450,188	76,133	734,906	86,167		3,808	824,881	38,024
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	625,811	706,901	246,210	1,578,922	86,262	49,533	682,397	2,397,114	2,011,358

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Page 10 - Continuation
OPERATIONS AND INVESTMENT EXHIBIT PART 4 - NET OPERATING GAIN/LOSS EXHIBIT

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
REMAINING WRITE-INS AGGREGATED AT LINE 2 FOR OTHER OPERATING INCOME							
0204. Title Plant Rent							
0205. Ceded Reimbursements from Agents							
0206. Estimated Premium Revenue		(19,003,917)		(19,003,917)		(19,003,917)	2,351,000
0207. Other Title Fees and Service Charges		26,919,540		26,919,540		26,919,540	30,856,791
0208. Agency Income		3,944,693		3,944,693		3,944,693	4,468,664
0209. Software Income		2,396,975		2,396,975		2,396,975	2,583,819
0210. Recording Service Fees		1,306,231		1,306,231		1,306,231	1,168,072
0211. Title Examinations		185,406		185,406		185,406	140,157
0212. Gross Premium Ceded		69,782	17,445	87,227		87,227	182,746
0213. Home Mortgage		1,060,309		1,060,309		1,060,309	1,164,007
0214. Trustee and Agency Fees	48,297			48,297		48,297	173,945
0215. Closing Fees	404,128			404,128		404,128	431,607
0216. Foreclosure Income		718,443		718,443		718,443	396,612
0217. Escrow and Settlement Services		141,185		141,185		141,185	189,412
0218. Management/Consulting Fees	250,992		373,844	624,836		624,836	834,367
0219. License Fee Income			92,844	92,844		92,844	92,844
0220. Commission Income	41,608	8,438		50,046		50,046	73,762
0221. 1099 Filing Service Fees		108,594		108,594		108,594	125,236
0222. Seminars/Program Fees		67,315		67,315		67,315	22,930
0223. Gain (Loss) on Disposal of Assets	15,265			15,265		15,265	(22,650)
0224. Lease Income	7,768			7,768		7,768	2,005
0225. Other Write-Ins	91,470			91,470		91,470	98,236
0297. Totals (Lines 0204 through 0225) (Page 10, Line 0298)	859,528	17,922,994	484,133	19,266,655		19,266,655	45,333,562
REMAINING WRITE-INS AGGREGATED AT LINE 6 FOR OTHER OPERATING DEDUCTIONS							
0604. Interagency Transfer to Housing Assistance							10,000
0605. Commissions Expense		(153,798)		(153,798)		(153,798)	
0606. Contingent Commissions Expense							200,000
0607. Provision for Supplemental Reserve							
0608.							
0609.							
0610.							
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0622.							
0623.							
0624.							
0625.							
0697. Totals (Lines 0604 through 0625) (Page 10, Line 0698)		(153,798)		(153,798)		(153,798)	210,000

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**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	263,308	264,412
0905. Miscellaneous Interest	24,708	24,708
0906. Interest from Affiliates	57,178	57,178
0907. Ground Rents		
0908. Unsecured Loans		
0909. Miscellaneous Income		
0910. Equipment Lease		
0911. Collateral Loans		
0912. Loans on Personal Security		
0913. Interest on Notes Receivable	24,873	24,873
0914. Dividend from Recapment		
0915. Loans to Affiliates	4,127	4,127
0916. IRS Tax Refund Interest		
0917. Subsidiary Income		
0918. Loss on Disposal of Fixed Assets		
0919. Interest on Cash Deposits	10,385	10,385
0920. Special Deposits		
0921. PMC Recovery		
0922. Title Plant Dividends		
0923. Income from Securities Lending Agreements		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	384,579	385,683

REMAINING WRITE-INS AGGREGATED AT LINE 15 FOR DEDUCTIONS FROM INVESTMENT INCOME		
1504.		
1505.		
1506.		
1507.		
1508.		
1509.		
1510.		
1511.		
1512.		
1513.		
1514.		
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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)
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					
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					
0924. Uncollectible Investment Income Due and Accrued					
0925. Other Write-Ins	3,356		3,356		
0997. Totals (Lines 0904 through 0925) (Page 11, Ln 0998)	3,356		3,356		

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.			
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	14,324,203	13,907,168	(417,035)
2305. Title Plants			
2306. Recoupment Receivable			
2307. Leasehold Improvements	68,402	73,560	5,158
2308. Title Plant Improvements/Conversions	2,104,032	2,138,613	34,581
2309. Prepaid Retirement Funding	2,233,742	2,199,957	(33,785)
2310. Investments/Advances to Subsidiary			
2311. Agreements			
2312. Other Receivables/Identifiable Intangibles	2,377,560	1,568,453	(809,107)
2313. Cash Value - Life Insurance	96,902	91,331	(5,571)
2314. Ground Rents			
2315. Properties held for Sale Non-Admitted Net Encumbrances			
2316. Policy Forms	19	2,955	2,936
2317. Deposits	73,108	72,525	(583)
2318. Loans on Personal Security			
2319. Automobiles	17,528	7,979	(9,549)
2320. Furniture and Fixtures	4,693	7,118	2,425
2321. Leasehold Deposits			
2322. Receivers Bond	5,000	5,000	
2323. Dallas Cowboys Seat Option		1,833	1,833
2324. Prior Period Retained Earnings Adjustment			
2325. Other Write-Ins	22,397	6,025	(16,372)
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	21,327,586	20,082,517	(1,245,069)