

## 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)	2,609,287,116		2,609,287,116	3,556,642,316
2. Stocks (Schedule D):				
2.1 Preferred stocks	2,294,624		2,294,624	10,338,339
2.2 Common stocks	240,470,272	1,433,433	239,036,839	155,100,912
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	23,038,503	1,586,935	21,451,568	25,534,961
3.2 Other than first liens	3,026,541	3,026,541		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	2,364,623		2,364,623	2,550,174
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	11,052,692	779,173	10,273,519	4,591,411
5. Cash (\$ 165,479,746, Schedule E - Part 1), cash equivalents (\$ 100,818,035, Schedule E - Part 2), and short-term investments (\$ 390,966,041, Schedule DA)	657,263,822		657,263,822	884,098,816
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	91,554,318	14,613,153	76,941,165	44,357,903
8. Receivables for securities	2,862,045		2,862,045	4,708,173
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	3,643,214,556	21,439,235	3,621,775,321	4,687,923,005
11. Title plants less \$ 0 charged off (for Title insurers only)	161,183,939	7,564,149	153,619,790	159,235,959
12. Investment income due and accrued	40,625,023	1,755,833	38,869,190	45,615,261
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	124,120,631	56,964,540	67,156,091	94,513,141
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				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	47,296,385	2,004,451	45,291,934	32,095,929
16.2 Net deferred tax asset	489,131,399	416,202,105	72,929,294	67,487,067
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	8,828,472	4,388,599	4,439,873	7,551,551
19. Furniture and equipment, including health care delivery assets (\$ 0)	26,000,170	26,000,170		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	46,118,131	10,627,105	35,491,026	102,757,636
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	304,135,284	214,119,711	90,015,573	37,018,378
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	4,890,653,990	761,065,898	4,129,588,092	5,234,197,927
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	4,890,653,990	761,065,898	4,129,588,092	5,234,197,927

DETAILS OF WRITE-IN LINES				
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	15,609,254	15,609,254		
2302. Other Non-Admitted Assets				
2303. Other Assets	126,861,060	125,558,746	1,302,314	
2398. Summary of remaining write-ins for Line 23 from overflow page	161,664,970	72,951,711	88,713,259	37,018,378
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	304,135,284	214,119,711	90,015,573	37,018,378

NONE

## 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
<b>REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS</b>				
2304. Prepaid Expenses	34,597,435	34,597,435		
2305. Other Identifiable Intangibles	16,493,604	16,493,604		
2306. Leasehold Improvements	235,110	235,110		
2307. Title Plant Improvements/Conversion	159,459	159,459		
2308. Cash Surrender Value	36,202,262		36,202,262	36,824,332
2309. Recoupment Receivable	19,349,699	19,349,699		
2310. Other Receivables	54,539,977	2,028,980	52,510,997	194,046
2311. Prepaid Retirement				
2312. Notes on Premium				
2313. State and Premium Tax Recoverable				
2314. Deposits				
2315. Properties Held for Sale				
2316. Ground Rents	86,600	86,600		
2317. Loans on Personal Security	824	824		
2318.				
2319.				
2320.				
2321.				
2322.				
2323.				
2324.				
2325.				
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	161,664,970	72,951,711	88,713,259	37,018,378

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	467,524,371	450,246,806
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	2,137,152,791	2,309,161,915
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	22,584,000	
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	192,895,823	224,701,974
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	21,681,901	37,106,985
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	24,436,603	44,908,378
8.2 Net deferred tax liability	91,629	
9. Borrowed money \$ 0 and interest thereon \$ 0	3,937,500	5,310,613
10. Dividends declared and unpaid	3,900,000	
11. Premiums and other consideration received in advance	7,093,037	6,813,368
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	8,972,786	9,930,171
15. Provision for unauthorized reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	2,704,241	52,202,224
19. Payable for securities	234,836	284,828
20. Aggregate write-ins for other liabilities	599,241,931	1,001,521,154
21. Total liabilities (Lines 1 through 20)	3,492,451,449	4,142,188,416
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	119,209,543	126,885,543
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes	30,000,000	
27. Gross paid in and contributed surplus	1,859,139,960	1,335,191,614
28. Unassigned funds (surplus)	(1,371,212,860)	(370,067,646)
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)		
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)	637,136,643	1,092,009,511
31. Totals (Page 2, Line 26, Col. 3)	4,129,588,092	5,234,197,927

DETAILS OF WRITE-INS		
0301. ....		
0302. ....		
0303. ....		
0398. Summary of remaining write-ins for Line 03 from overflow page	<b>NONE</b>	
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2001. Accrued Compensation	12,062,782	42,970,923
2002. Deferred Compensation	10,385,376	10,199,850
2003. Notes/Contracts Payable		
2098. Summary of remaining write-ins for Line 20 from overflow page	576,793,773	948,350,381
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	599,241,931	1,001,521,154
2201. ....		
2202. ....		
2203. ....		
2298. Summary of remaining write-ins for Line 22 from overflow page	<b>NONE</b>	
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	<b>NONE</b>	
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

**OVERFLOW PAGE FOR WRITE-INS**

**Page 3 - Continuation**

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1	2
	Current Year	Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 20 FOR OTHER LIABILITIES</b>		
2004. Reinsurance Payable	1,902,337	3,180,634
2005. Customer Trust and Escrow Deposits secured by Pledged Assets	474,073,282	689,792,203
2006. Payable under Securities Lending Agreements	100,818,034	255,357,921
2007. Unallocated Loss Adjustment Expense Reserve		
2008. Other Payables		
2009. Estimated Liability concerning Captive Reinsurance		
2010. Other Reserves		
2011. Deferred Copiers		
2012. Deferred Rents		
2013. Outstanding Checks Greater than 1 Year Old	120	19,623
2014.		
2015.		
2016.		
2017.		
2018.		
2019.		
2020.		
2021.		
2022.		
2023.		
2024.		
2025.		
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	576,793,773	948,350,381

## OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
<b>OPERATING INCOME</b>		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	4,691,978,684	6,392,658,215
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	224,260,546	315,704,193
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	362,225,621	429,989,202
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	5,278,464,851	7,138,351,610
<b>DEDUCT:</b>		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	575,923,029	588,719,474
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	4,961,616,960	6,488,068,342
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	5,537,539,989	7,076,787,816
8. Net operating gain or (loss) (Lines 3 minus 7)	(259,075,138)	61,563,794
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	158,020,071	275,731,950
10. Net realized capital gains (losses) less capital gains tax of \$ (8,506,092) (Exhibit of Capital Gains (Losses))	(81,464,094)	16,789,919
11. Net investment gain (loss) (Lines 9 + 10)	76,555,977	292,521,869
<b>OTHER INCOME</b>		
12. Aggregate write-ins for miscellaneous income or (loss)	(1,670,216)	518,026
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(184,189,377)	354,603,689
14. Federal and foreign income taxes incurred	(16,689,786)	77,742,002
15. Net income (Lines 13 minus 14)	(167,499,591)	276,861,687
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	1,092,009,511	2,486,196,510
17. Net income (from Line 15)	(167,499,591)	276,861,687
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (12,097,820)	(369,161,973)	(398,780,147)
19. Change in net unrealized foreign exchange capital gain (loss)	154,698	374,119
20. Change in net deferred income taxes	40,864,441	26,778,083
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	199,434,451	(41,213,372)
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)	(22,584,000)	8,735,280
24. Change in surplus notes	30,000,000	
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	205,767,336	5,063,554
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	310,505,015	50,000
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders	(253,230,000)	(466,250,000)
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	(429,123,245)	(805,806,203)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(454,872,868)	(1,394,186,999)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	637,136,643	1,092,009,511

DETAILS OF WRITE-IN LINES		
0201. ....		
0202. ....		
0203. ....		
0298. Summary of remaining write-ins for Line 02 from overflow page	<b>NONE</b>	
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)		
0601. ....		
0602. ....		
0603. ....		
0698. Summary of remaining write-ins for Line 06 from overflow page	<b>NONE</b>	
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)		
1201. Computer Support Fees		
1202. Miscellaneous Income	22,741	
1203. Loss/(Gain) on Sale of Mortgage		
1298. Summary of remaining write-ins for Line 12 from overflow page	(1,692,957)	518,026
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	(1,670,216)	518,026
3001. Equity in Earnings of Subsidiaries and Affiliates		
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates		
3003. Adjustment	(264,139,349)	(749,222,905)
3098. Summary of remaining write-ins for Line 30 from overflow page	(164,983,896)	(56,583,298)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(429,123,245)	(805,806,203)

## OVERFLOW PAGE FOR WRITE-INS

## Page 4 - Continuation

## OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)</b>		
1204. Processing Fee		
1205. Dividend - Title Plant		
1206. Subsidiary Income		
1207. Management Fees		
1208. Earned on Life Insurance on Officers		
1209. Loss/(Gain) on Sale of Equipment		
1210. Retiree Supplemental Benefit Expense		
1211. Accounts Receivable Writeoff		
1212. Loss/(Gain) on Stock Due to Impairment		
1213. Interagency Transfer to Housing Assistance		
1214. Plant Lease Income		
1215. Adjustment to Bond Amortization		
1216. Loss on Disposition of Fixed Assets	(19,965)	(31,098)
1217. Interest Income		
1218. Research Expense		
1219. Gains/(Losses) on Sale of Asset	(1,672,992)	877,442
1220. Loss on Sale of Title Plant		(328,318)
1221.		
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)	(1,692,957)	518,026
<b>REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR GAINS AND LOSSES IN SURPLUS</b>		
3004. Correction of Error in Accounting for a Branch Position		
3005. Prior Period Tax Adjustment		
3006. Gain/(Loss) on Disposition of Subsidiaries and Affiliates		
3007. Accrued Pension Adjustment	(15,707,209)	9,026,866
3008. Capital Contribution Receivable		
3009. Adjustment to Prior Year State Taxes	376,595	
3010. Change in Non-Admitted Assets Resulting from Merger of Subsidiaries		
3011. Service Contract Fees		
3012. Correction of Errors	(170,079,164)	(55,717,417)
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	(495,718)	(4,636,485)
3017. Equity in Net Income/(Loss) of Subsidiary		
3018. NAIC Change in Instructions		
3019. Correction of Prior Year Tax Liability	20,921,600	
3020. Unreported Premium		
3021. Illinois Reserve Adjustment		
3022. Direct Debit to Retained Earnings - Prior Period Stat. Res. Adjustment		
3023. Prior Period Adjustments		
3024. FIT Payable Adjustment		
3025. Other Write-Ins		(5,256,262)
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	(164,983,896)	(56,583,298)

## OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Current Year Total (Cols. 1 + 2 + 3)	Prior Year Total
1. Direct premiums written	970,654,633	2,748,874,543	803,961,509	4,523,490,685	6,507,900,952
2. Escrow and settlement service charges	224,260,546	X X X	X X X	224,260,546	315,704,193
3. Other title fees and service charges (Part 1C, Line 5)	362,225,620	X X X	X X X	362,225,620	429,989,201
4. Totals (Lines 1 + 2 + 3)	1,557,140,799	2,748,874,543	803,961,509	5,109,976,851	7,253,594,346

### PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	4,523,490,685	6,507,900,952
1.2 Assumed	21,281,086	31,023,582
1.3 Ceded	22,055,358	35,789,902
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	4,522,716,413	6,503,134,632
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	2,309,161,915	2,198,592,828
2.2 Additions during the current year	300,450,209	414,507,006
2.3 Withdrawals during the current year	469,712,480	304,030,589
2.4 Other adjustments to statutory premium reserves	(2,746,853)	92,670
2.5 Balance at December 31 current year	2,137,152,791	2,309,161,915
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	4,691,978,684	6,392,658,215

### PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	96,744,519	114,207,744
2. Searches and abstracts	82,635,708	100,161,398
3. Surveys	673,883	865,325
4. Aggregate write-ins for service charges	182,171,510	214,754,732
5. Totals	362,225,620	429,989,199

DETAILS OF WRITE-IN LINES		
	1	2
0401. Other Service Fees	25,359,152	33,623,941
0402. Miscellaneous Fees	12,309,149	16,211,119
0403. Processing Fees		
0498. Summary of remaining write-ins for Line 04 from overflow page	144,503,209	164,919,672
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)	182,171,510	214,754,732

**OVERFLOW PAGE FOR WRITE-INS**

**Page 6 - Continuation**

**OPERATIONS AND INVESTMENT EXHIBIT**

**REMAINING WRITE-INS AGGREGATED AT LINE 04 FOR SERVICE CHARGES**

0404. Other Income	97,364,456	93,198,523
0405. Intercompany Referral Fees	47,138,753	71,721,149
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)	144,503,209	164,919,672

## 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	177,107,452	279,737,415	59,629,578	516,474,445	517,002,862
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	9,798	371,232		381,030	14,538
3. Total (Line 1 plus Line 2)	177,117,250	280,108,647	59,629,578	516,855,475	517,017,400
4. Deduct: Recovered during year from reinsurance	(11,000)	5,000		(6,000)	
5. Net payments (Line 3 minus Line 4)	177,128,250	280,103,647	59,629,578	516,861,475	517,017,400
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	144,863,194	268,169,365	54,491,812	467,524,371	450,246,806
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	149,643,258	254,253,775	46,349,773	450,246,806	422,474,151
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	172,348,186	294,019,237	67,771,617	534,139,040	544,790,055
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	11,734,656	24,210,619	5,838,714	41,783,989	43,929,419
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	184,082,842	318,229,856	73,610,331	575,923,029	588,719,474

## OPERATIONS AND INVESTMENT EXHIBIT

### PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	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. 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)	144,863,194	268,154,765	54,491,812	467,509,771	450,213,119
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		14,600		14,600	33,687
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	144,863,194	268,169,365	54,491,812	467,524,371	450,246,806
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	694,011,878	991,922,461	181,923,661	1,867,858,000	1,584,004,494
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported	694,011,878	991,922,461	181,923,661	1,867,858,000	1,584,004,494
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	207,367,790	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	2,542,750,161	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	2,137,152,794	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		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	569,775,470	218,537,309	21,551,596	809,864,375	29,134,342			838,998,717	1,120,881,048
1.2 Employee relations and welfare	31,251,756	12,602,216	1,232,528	45,086,500	1,453,485			46,539,985	105,818,780
1.3 Payroll taxes	40,990,472	15,536,608	1,710,818	58,237,898	3,660,995			61,898,893	72,783,835
1.4 Other personnel costs	7,360,003	3,749,467	555,119	11,664,589	57,317			11,721,906	20,115,272
1.5 Total personnel costs	649,377,701	250,425,600	25,050,061	924,853,362	34,306,139			959,159,501	1,319,598,935
2. Amounts paid to or retained by title agents		2,199,526,044	700,921,893	2,900,447,937				2,900,447,937	3,920,931,145
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	67,793,190	25,906,287	1,305,961	95,005,438	33,770			95,039,208	117,868,113
3.2 Surveys									
3.3 Other	79,849,062	30,964,661	5,362,737	116,176,460				116,176,460	103,262,539
4. Advertising	7,392,559	2,636,342	282,817	10,311,718	85			10,311,803	18,250,725
5. Boards, bureaus and associations	1,694,093	1,298,048	115,098	3,107,239	3,275			3,110,514	2,283,696
6. Title plant rent and maintenance	15,764,677	5,106,084	545,089	21,415,850	238			21,416,088	24,833,573
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	79,455,679	94,326,785	12,242,204	186,024,668	1,122			186,025,790	17,978,330
9. Marketing and promotional expenses	6,615,618	4,062,452	426,575	11,104,645				11,104,645	27,519,042
10. Insurance	1,885,718	2,344,897	59,871	4,290,486	109,338			4,399,824	9,969,480
11. Directors' fees	(534,422)	144,038	29,059	(361,325)				(361,325)	970,396
12. Travel and travel items	36,563,967	18,229,667	1,801,531	56,595,165	503,633			57,098,798	75,881,214
13. Rent and rent items	107,401,573	37,465,019	4,877,779	149,744,371	4,192,352			153,936,723	152,988,045
14. Equipment	36,441,146	17,772,791	3,229,310	57,443,247	490,795			57,934,042	63,953,268
15. Cost or depreciation of EDP equipment and software	88,041,657	36,686,638	7,800,967	132,529,262	191,488			132,720,750	90,804,712
16. Printing, stationery, books and periodicals	17,924,821	5,491,013	706,519	24,122,353	865,413			24,987,766	36,062,871
17. Postage, telephone, messengers and express	42,900,032	15,220,737	2,212,799	60,333,568	776,325			61,109,893	71,212,941
18. Legal and auditing	45,147,115	21,682,776	3,998,474	70,828,365	173,242			71,001,607	70,394,551
19. Totals (Lines 1.5 to 18)	1,283,714,186	2,769,289,879	770,968,744	4,823,972,809	41,647,215			4,865,620,024	6,124,763,576
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	24,169,221	39,011,244	11,130,630	74,311,095	15,502			74,326,597	95,635,920
20.2 Insurance department licenses and fees	1,923,375	2,556,740	698,872	5,178,987				5,178,987	6,508,877
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	1,569,261	269,131	54,908	1,893,300				1,893,300	7,867,996
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	27,661,857	41,837,115	11,884,410	81,383,382	15,502			81,398,884	110,012,793
21. Real estate expenses							122,404	122,404	325,678
22. Real estate taxes							(606,607)	(606,607)	58,743
23. Aggregate write-ins for miscellaneous expenses	41,333,498	11,623,366	3,304,265	56,261,129	121,278		1,254,688	57,637,095	107,748,803
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	1,352,709,541	2,822,750,360	786,157,419	4,961,617,320	41,783,995		770,485	5,004,171,800	6,342,909,593
25. Less unpaid expenses - current year	138,206,022	75,153,059	25,587,560	238,946,641				238,946,641	326,499,663
26. Add unpaid expenses - prior year	171,386,890	106,332,791	39,251,239	316,970,920				316,970,920	358,765,460
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	1,385,890,409	2,853,930,092	799,821,098	5,039,641,599	41,783,995		770,485	5,082,196,079	6,375,175,390

DETAILS OF WRITE-IN LINES									
2301. Miscellaneous/Other Expenses	6,222,298	7,298,947	3,014,506	16,535,751	121,278			16,657,029	30,813,958
2302. Amortization of Intangibles	2,836,801	2,557,867	345,492	5,740,160				5,740,160	5,863,628
2303. Charitable Contributions	789,825	370,254	49,087	1,209,166				1,209,166	3,656,110
2398. Summary of remaining write-ins for Line 23 from overflow page	31,484,574	1,396,298	(104,820)	32,776,052			1,254,688	34,030,740	67,415,107
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	41,333,498	11,623,366	3,304,265	56,261,129	121,278		1,254,688	57,637,095	107,748,803

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

**OVERFLOW PAGE FOR WRITE-INS**

**Page 9 - Continuation**

**OPERATIONS AND INVESTMENT EXHIBIT  
PART 3 – EXPENSES**

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
<b>REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES</b>									
2304. Corporate and Administrative Expense									
2305. Interest Expense							1,254,688	1,254,688	2,767,434
2306. Referral Fee Expense/Service Fee Paid to Parent	2,735,664	(263,672)	(145,817)	2,326,175				2,326,175	7,550,764
2307. Management Fees									
2308. Application Software									
2323. Intercompany Referral Fees	27,443,551	1,498,580		28,942,131				28,942,131	54,512,001
2310. Professional/Outside Services									
2311. Regional Administration									
2312. Temporary Help									
2313. Life Insurance Expense									
2314. Bad Debt									
2315. Defalcation									
2316. Agent Fees									
2317. Bank Fees/Charges									
2318. Depreciation									
2319. Underwriting Costs									
2320. Investment Expenses									
2321. Settlement and Escrow Losses	308,753	21,612		330,365				330,365	911,266
2322. Shared Costs Transferred to Parent									
2323. Penalties									
2324. State Tax Credits Amortization									
2325. Remaining Expenses	996,606	139,778	40,997	1,177,381				1,177,381	1,673,642
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	31,484,574	1,396,298	(104,820)	32,776,052			1,254,688	34,030,740	67,415,107

## 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
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	1,031,855,653	2,831,634,741	828,488,290	4,691,978,684		4,691,978,684	6,392,658,215
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	224,260,546			224,260,546		224,260,546	315,704,193
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	362,225,621			362,225,621		362,225,621	429,989,202
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	1,618,341,820	2,831,634,741	828,488,290	5,278,464,851		5,278,464,851	7,138,351,610
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	184,082,841	318,229,856	73,610,332	575,923,029		575,923,029	588,719,474
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	1,352,709,541	2,822,750,360	786,157,059	4,961,616,960		4,961,616,960	6,488,068,342
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	1,536,792,382	3,140,980,216	859,767,391	5,537,539,989		5,537,539,989	7,076,787,816
8. Net operating gain or (loss) (Lines 3 minus 7)	81,549,438	(309,345,475)	(31,279,101)	(259,075,138)		(259,075,138)	61,563,794

10

DETAILS OF WRITE-IN LINES							
0201. ....		<b>NONE</b>					
0202. ....							
0203. ....							
0298. Summary of remaining write-ins for Line 02 from overflow page							
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)							
0601. ....		<b>NONE</b>					
0602. ....							
0603. ....							
0698. Summary of remaining write-ins for Line 06 from overflow page							
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)							

## EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 32,997,402	29,464,345
1.1 Bonds exempt from U.S. tax	(a) 56,530,493	46,973,317
1.2 Other bonds (unaffiliated)	(a) 65,787,779	65,514,013
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 251,533	251,531
2.11 Preferred stocks of affiliates	(b)	560,000
2.2 Common stocks (unaffiliated)	6,330,394	6,218,905
2.21 Common stocks of affiliates	186,428,347	708,347
3. Mortgage loans	(c) 1,900,152	1,900,152
4. Real estate	(d) 299,380	299,380
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 13,943,419	13,913,474
7. Derivative instruments	(f)	
8. Other invested assets	1,609,936	1,493,617
9. Aggregate write-ins for investment income	1,566,338	1,565,872
10. Total gross investment income	367,645,173	168,862,953
11. Investment expenses		(g) 3,412,086
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 3,885,488
13. Interest expense		(h) 3,518,565
14. Depreciation on real estate and other invested assets		(i) 636,501
15. Aggregate write-ins for deductions from investment income		(609,757)
16. Total deductions (Lines 11 through 15)		10,842,883
17. Net investment income (Line 10 minus Line 16)		158,020,070

DETAILS OF WRITE-IN LINES		
0901. Other Investment Income	1,114,921	1,114,921
0902. Lease Income		
0903. Promissory Notes	1,933	1,933
0998. Summary of remaining write-ins for Line 09 from overflow page	449,484	449,018
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	1,566,338	1,565,872
1501. Miscellaneous		
1502. Accretion of Bonds		
1503. Real Estate Taxes		(609,757)
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		(609,757)

- (a) Includes \$ 2,012,014 accrual of discount less \$ 26,604,032 amortization of premium and less \$ 3,985,539 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 \$ 0 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 \$ 40,969 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 \$ 140,104 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	10,908,441	(1,368,545)	9,539,896		
1.1 Bonds exempt from U.S. tax	11,865,083	(1,048,808)	10,816,275		
1.2 Other bonds (unaffiliated)	(8,283,741)	(64,706,165)	(72,989,906)	1,711,279	(1,172,866)
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)		(2,836,612)	(2,836,612)	(5,207,102)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(4,600,386)	(31,758,483)	(36,358,869)	(26,017,937)	
2.21 Common stocks of affiliates				(330,846,514)	
3. Mortgage loans	61,171		61,171		
4. Real estate	488,193	(1,000,000)	(511,807)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	4,986	(3,630)	1,356		
7. Derivative instruments					
8. Other invested assets	(18,492)	(2,539,955)	(2,558,447)	4,084,435	
9. Aggregate write-ins for capital gains (losses)	6,038,778	(1,172,022)	4,866,756		1,327,564
10. Total capital gains (losses)	16,464,033	(106,434,220)	(89,970,187)	(356,275,839)	154,698

DETAILS OF WRITE-IN LINES					
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 09 from overflow page	6,038,778	(1,172,022)	4,866,756		1,327,564
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	6,038,778	(1,172,022)	4,866,756		1,327,564

**OVERFLOW PAGE FOR WRITE-INS**

**Page 11 - Continuation**

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTMENT INCOME</b>		
0904. Escrow Funds		
0905. Miscellaneous Interest		
0906. Interest from Affiliates		
0907. Ground Rents		
0908. Unsecured Loans		
0909. Miscellaneous Income	61,598	61,132
0910. Equipment Lease		
0911. Collateral Loans		
0912. Loans on Personal Security	14,812	14,812
0913. Interest on Notes Receivable		
0914. Dividend from Recoupment	950	950
0915. Loans to Affiliates		
0916. IRS Tax Refund Interest		
0917. Subsidiary Income		
0918. Loss on Disposal of Fixed Assets		
0919. Interest on Cash Deposits		
0920. Special Deposits		
0921. PMC Recovery		
0922. Title Plant Dividends	278,800	278,800
0923. Income from Securities Lending Agreements	93,324	93,324
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0698)	449,484	449,018

**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)
<b>REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR CAPITAL GAINS (LOSSES)</b>					
0904. Loss on Sale of Other Assets and Investments					
0905. Writeoff of Non-Admitted Assets					
0906. Gain on Sale of Other Assets and Investments	6,000,000		6,000,000		
0907. Other Assets	38,778	(1,172,022)	(1,133,244)		1,327,564
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)	6,038,778	(1,172,022)	4,866,756		1,327,564

## EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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	1,433,433		(1,433,433)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	1,586,935	478,224	(1,108,711)
3.2 Other than first liens	3,026,541	4,432,182	1,405,641
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	779,173	489,049	(290,124)
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)	14,613,153	15,094,077	480,924
8. Receivables for securities		85,044	85,044
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	21,439,235	20,578,576	(860,659)
11. Title plants (for Title insurers only)	7,564,149	7,564,149	
12. Investment income due and accrued	1,755,833	1,195,833	(560,000)
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	56,964,540	84,046,134	27,081,594
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	2,004,451		(2,004,451)
16.2 Net deferred tax asset	416,202,105	368,590,453	(47,611,652)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	4,388,599	6,684,319	2,295,720
19. Furniture and equipment, including health care delivery assets	26,000,170	39,217,832	13,217,662
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	10,627,105	1,400,878	(9,226,227)
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	214,119,711	431,222,174	217,102,463
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	761,065,898	960,500,348	199,434,450
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	761,065,898	960,500,348	199,434,450

DETAILS OF WRITE-IN LINES			
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	15,609,254	149,396,035	133,786,781
2302. Other Non-Admitted Assets			
2303. Other Assets	125,558,746	201,197,341	75,638,595
2398. Summary of remaining write-ins for Line 23 from overflow page	72,951,711	80,628,798	7,677,087
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	214,119,711	431,222,174	217,102,463

NONE

**OVERFLOW PAGE FOR WRITE-INS**

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

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
<b>REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS</b>			
2304. Prepaid Expenses	34,597,435	36,793,097	2,195,662
2305. Title Plants			
2306. Recoupment Receivable	19,349,699	19,349,699	
2307. Leasehold Improvements	235,110	571,255	336,145
2308. Title Plant Improvements/Conversions	159,459	294,799	135,340
2309. Prepaid Retirement Funding			
2310. Investments/Advances to Subsidiary			
2311. Agreements			
2312. Other Receivables/Identifiable Intangibles	18,522,584	23,529,524	5,006,940
2313. Cash Value - Life Insurance			
2314. Ground Rents	86,600	89,600	3,000
2315. Properties Held for Sale Non-Admitted Net Encumbrances			
2316. Policy Forms			
2317. Deposits			
2318. Loans on Personal Security	824	824	
2319.			
2320.			
2321.			
2322.			
2323.			
2324.			
2325.			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	72,951,711	80,628,798	7,677,087

**FIVE – YEAR HISTORICAL DATA**

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

	1	2	3	4	5
	2008	2007	2006	2005	2004
<b>Source of Direct Title Premiums Written (Part 1A)</b>					
1. Direct operations (Part 1A, Line 1, Col. 1)	970,654,633	1,448,862,622	1,477,689,868	1,427,769,041	1,247,707,857
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	2,748,874,543	3,836,655,373	4,504,365,965	4,549,550,244	4,387,709,178
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	803,961,509	1,222,382,957	1,723,501,671	2,129,417,426	2,038,972,325
4. Total	4,523,490,685	6,507,900,952	7,705,557,504	8,106,736,711	7,674,389,360
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	4,691,978,684	6,392,658,215	7,297,703,451	7,496,558,500	7,104,171,438
6. Escrow and settlement service charges (Part 1A, Line 2)	224,260,546	315,704,193	313,755,879	314,984,350	267,177,030
7. Title examinations (Part 1C, Line 1)	96,744,519	114,207,744	121,395,220	125,076,203	117,865,795
8. Searches and abstracts (Part 1C, Line 2)	82,635,708	100,161,401	102,236,055	107,411,900	146,568,802
9. Surveys (Part 1C, Line 3)	673,883	865,325	910,965	1,238,209	2,274,934
10. Aggregate write-ins for service charges (Part 1C, Line 4)	182,171,511	214,754,732	171,640,423	124,217,412	113,609,186
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	5,278,464,851	7,138,351,610	8,007,641,993	8,169,486,574	7,751,667,185
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	(259,075,138)	61,563,794	486,844,894	344,330,609	438,439,220
14. Net investment gain or (loss) (Line 11)	76,555,977	292,521,869	363,652,210	355,170,316	456,191,622
15. Total other income (Line 12)	(1,670,216)	518,026			
16. Federal and foreign income taxes incurred (Line 14)	(16,689,786)	77,742,002	154,505,000	178,297,320	218,846,105
17. Net income (Line 15)	(167,499,591)	276,861,687	695,992,104	521,203,605	675,784,737
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	67,156,091	94,513,141	83,651,132	103,785,696	72,326,197
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	4,129,588,092	5,234,197,927	5,635,299,115	5,600,752,259	4,647,673,796
20. Known claims reserve (Page 3, Line 1)	467,524,371	450,246,806	408,610,793	426,306,431	336,490,207
21. Statutory premium reserve (Page 3, Line 2)	2,137,152,791	2,309,161,915	2,118,796,264	2,071,449,218	1,874,345,746
22. Total liabilities (Page 3, Line 21)	3,492,451,449	4,142,188,416	4,177,602,718	4,283,116,235	3,554,059,545
23. Capital paid up (Page 3, Lines 23 + 24)	119,209,543	126,885,543	126,885,543	126,885,543	126,888,546
24. Surplus as regards policyholders (Page 3, Line 30)	637,136,643	1,092,009,511	1,457,696,399	1,317,636,024	1,093,614,246
<b>Cash Flow (Page 5)</b>					
25. Net cash from operations (Line 11)	(17,517,620)	684,154,145	802,683,581	807,622,228	732,724,052
<b>Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3)</b> (Item divided by Page 2, Line 10, Col. 3) x 100.0					
26. Bonds (Line 1)	72.1	75.9	68.9	68.3	74.0
27. Stocks (Lines 2.1 & 2.2)	6.7	3.5	5.9	8.4	6.1
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.6	0.5	0.4	0.1	0.1
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.3	0.2	0.1	0.4	0.7
30. Cash, cash equivalents and short-term investments (Line 5)	18.1	18.9	23.8	21.3	16.8
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	2.1	0.9	0.8	1.5	2.2
33. Receivable for securities (Line 8)	0.1	0.1	0.1	0.0	0.1
34. Aggregate write-ins for invested assets (Line 9)					
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
36. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	23,002,460	21,287,713	22,654,204	168,403,241	94,083,019
39. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
40. Affiliated mortgage loans on real estate	19,182,520	19,182,520			
41. All other affiliated	38,768,888	37,508,895	50,942,551	118,526,189	120,723,457
42. Total of above Lines 36 to 41	80,953,868	77,979,128	73,596,755	286,929,430	214,806,476
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)	12.7	7.1	5.0	21.8	19.6

**FIVE – YEAR HISTORICAL DATA**

(Continued)

	1	2	3	4	5
	2008	2007	2006	2005	2004
<b>Capital and Surplus Accounts (Page 4)</b>					
44. Net unrealized capital gains or (losses) (Line 18)	(369,161,973)	(398,780,147)	(160,476,534)	(526,954,212)	(387,675,964)
45. Change in nonadmitted assets (Line 21)	199,434,451	(41,213,372)	23,163,536	(307,500,184)	89,442,060
46. Dividends to stockholders (Line 28)	(253,230,000)	(466,250,000)	(384,400,000)	(437,859,354)	(512,248,629)
47. Change in surplus as regards policyholders for the year (Line 31)	(454,872,868)	(1,394,186,999)	131,574,160	204,153,838	(69,965,681)
<b>Losses Paid and Incurred (Part 2A)</b>					
48. Net payments (Line 5, Col. 4)	516,861,475	517,017,400	373,076,899	388,569,480	362,275,387
49. Losses and allocated LAE incurred (Line 8, Col. 4)	534,139,040	544,790,055	355,305,958	478,385,716	366,578,403
50. Unallocated LAE incurred (Line 9, Col. 4)	41,783,989	43,929,419	37,516,880	9,479,518	8,857,583
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	575,923,029	588,719,474	392,822,838	487,865,234	375,435,986
<b>Operating Expenses to Total Operating Income (Part 3)(%)</b> (Line item divided by Page 4, Line 3 x 100.0)					
52. Personnel costs (Part 3, Line 1.5, Col. 4)	17.8	18.0	16.5	15.2	14.4
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	54.9	57.6	61.8	62.8	64.0
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	21.3	15.3	13.8	11.9	11.1
55. Total (Lines 52 to 54)	94.0	90.9	92.1	89.9	89.5
<b>Operating Percentages (Page 4)</b> (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	10.9	8.2	5.2	5.9	4.8
57. Operating expenses incurred (Line 5)	94.0	90.9	92.1	89.9	89.5
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	104.9	99.1	97.3	95.8	94.3
60. Net operating gain or (loss) (Line 8)	(4.9)	0.9	2.7	4.2	5.7
<b>Other Percentages</b> (Line item divided by Part 1B, Line 1.4 x 100.0)					
61. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	12.7	9.1	5.5	6.3	5.1
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	109.7	99.8	97.6	95.8	95.4

**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	40,984,804	271,683	6,471,168	273,753	47,453,902	2,260,242	449	559	1,565,532
2. 1999	1,455,150	4,225,221	15,135	433,217	13,336	4,660,237	134,936		183	93,439		61
3. 2000	1,245,588	3,742,151	15,699	390,904	14,641	4,134,113	185,515		18,861	124,062		5,823
4. 2001	1,565,866	4,600,482	15,196	495,132	13,614	5,097,196	175,602			107,629		
5. 2002	2,057,774	5,938,005	13,553	620,637	13,363	6,558,832	161,062			114,333		
6. 2003	2,743,072	7,870,901	11,873	817,729	14,751	8,685,752	195,017		3	124,797		2
7. 2004	2,576,296	7,674,389	14,748	693,107	23,199	8,359,045	235,051	12		124,260		
8. 2005	3,131,884	8,106,737	18,025	732,115	15,868	8,841,009	240,230			128,878		
9. 2006	2,869,791	7,705,558	27,264	764,012	22,269	8,474,565	161,840			81,027		
10. 2007	2,663,685	6,507,901	31,013	745,693	35,781	7,248,826	82,969			34,265		
11. 2008	1,916,069	4,523,490	21,282	586,416	22,055	5,109,133	24,870			4,598		
12. Totals	X X X	101,879,63	455,471	12,750,130	462,630	114,622,61	3,857,334	461	19,606	2,502,820	1,604	6,506

	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	553,745	71,402	3,898,050	511,787	45,746	
2. 1999	36,034	8,343	236,474	35,219	5,519		32,267		3,669		
3. 2000	45,557	8,622	293,515	30,575	13,679		36,325		5,413		
4. 2001	55,186	10,220	293,451	24,332	14,377		50,430		4,927		
5. 2002	50,296	11,931	287,326	26,114	23,996		69,563		5,420		
6. 2003	37,227	17,733	337,542	29,160	39,201		118,358		7,442		
7. 2004	57,027	24,566	383,889	29,563	54,462		158,915		16,648		
8. 2005	58,788	27,761	396,869	34,167	93,967		231,634		20,900		
9. 2006	34,117	22,826	265,693	30,357	96,567		289,412		29,076		
10. 2007	11,446	15,325	132,559	16,176	57,869		362,754		43,562		
11. 2008	2,525	4,475	33,943	3,216	22,127		315,960		25,874		
12. Totals	941,948	223,204	6,559,311	770,666	467,510	15	1,867,856		207,365		

	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	292,433	3,918	4,073,758	2,068	1,179				
2. 1999	41,455	979	266,161		244	265,917	5.971	5.964	19.100		41,455	
3. 2000	55,417	1,170	359,581		24,684	334,897	9.040	8.440	28.013		55,417	
4. 2001	69,734	1,598	348,038			348,038	7.127	7.125	23.194		69,734	
5. 2002	98,979	2,427	368,954			368,954	5.890	5.890	18.773		98,979	
6. 2003	165,001	3,949	477,373		5	477,368	5.784	5.786	18.320		165,001	
7. 2004	230,025	6,105	572,688	12		572,700	7.337	7.344	23.829		230,025	
8. 2005	346,501	10,476	694,709			694,709	8.410	8.408	23.736		346,501	
9. 2006	415,055	12,755	628,846			628,846	8.038	8.033	23.721		415,055	
10. 2007	464,185	9,608	537,857			537,857	8.227	8.232	22.403		464,185	
11. 2008	363,961	2,566	367,555			367,555	7.787	7.788	20.767		363,961	
12. Totals	2,542,746	55,551	8,695,520	2,080	26,112	8,671,488	X X X	X X X	X X X		X X X	2,542,746

## 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	10,239,270	218,278	6,415,899	102,564	16,770,883	942,526	447	7	697,177	446	2
2. 1999	293,762	698,609	12,006	429,739	8,946	1,131,408	43,718			27,216		
3. 2000	415,026	652,332	14,388	386,917	8,985	1,044,652	43,705			26,204		
4. 2001	508,254	856,373	13,300	489,216	8,187	1,350,702	49,607			31,376		
5. 2002	580,860	1,025,716	12,049	658,608	7,057	1,689,316	41,424			34,399		
6. 2003	810,338	1,461,956	10,809	808,556	9,145	2,272,176	57,325	3		40,110		2
7. 2004	735,645	1,247,708	13,611	681,433	14,676	1,928,076	91,159			37,911		
8. 2005	946,814	1,427,769	16,700	717,282	10,797	2,150,954	81,891			37,487		
9. 2006	667,954	1,477,690	26,845	763,917	16,320	2,252,132	63,457			21,551		
10. 2007	768,985	1,448,863	30,418	631,797	15,254	2,095,824	23,984			6,468		
11. 2008	514,888	970,655	21,034	586,408	14,450	1,563,647	8,473			1,183		
12. Totals	X X X	21,506,941	389,438	12,569,772	216,381	34,249,770	1,447,269	447	10	961,082	446	4

	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	187,815	19,936	1,660,523	285,919	12,663			82,462			19,935
2. 1999	9,263	2,532	73,466	13,179	1,462			12,352			1,337
3. 2000	8,615	1,975	71,884	10,207	4,244			12,364			1,722
4. 2001	25,714	3,571	84,554	4,821	4,109			18,324			1,661
5. 2002	18,268	3,370	79,193	4,996	9,684			28,262			2,028
6. 2003	12,695	5,609	103,039	6,327	8,467			42,887			2,365
7. 2004	23,217	7,382	136,452	6,653	15,912			54,745			5,864
8. 2005	29,676	7,897	127,275	7,671	30,915			76,629			7,043
9. 2006	14,231	6,364	91,372	7,195	30,989			104,951			10,604
10. 2007	4,190	4,087	34,539	4,331	17,332			122,767			15,655
11. 2008	1,248	1,283	10,939	893	9,081			138,269			11,120
12. Totals	334,932	64,006	2,473,236	352,192	144,858			694,012			79,334

	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	115,060	930	1,734,828	893	9	1,735,712	10.656	10.587	X X X			115,060
2. 1999	15,151	204	84,748			84,748	7.854	7.832	30.166			15,151
3. 2000	18,330	241	86,517			86,517	8.681	8.636	21.737			18,330
4. 2001	24,094	316	103,416			103,416	8.074	8.044	21.377			24,094
5. 2002	39,974	470	113,769			113,769	7.075	7.054	20.516			39,974
6. 2003	53,719	936	148,789		5	148,784	6.904	6.899	19.345			53,719
7. 2004	76,521	1,455	199,727			199,727	11.040	11.046	28.951			76,521
8. 2005	114,587	2,348	226,922			226,922	11.275	11.244	25.545			114,587
9. 2006	146,544	3,056	220,948			220,948	10.614	10.564	35.619			146,544
10. 2007	155,754	2,537	170,551			170,551	9.146	9.080	24.746			155,754
11. 2008	158,470	689	157,006			157,006	10.880	10.834	32.902			158,470
12. Totals	918,204	13,182	3,247,221	893	14	3,248,100	X X X	X X X	X X X		X X X	918,204

## 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	30,745,635	53,406	55,269	171,189	30,683,121	1,317,716	2	552	868,351	1,159	618	
2. 1999	1,051,471	3,526,612	3,128	3,478	4,390	3,528,828	91,218		183	66,223		61	
3. 2000	741,404	3,089,820	1,311	3,987	5,656	3,089,462	141,812		18,861	97,858		5,823	
4. 2001	921,823	3,744,008	1,896	5,916	5,428	3,746,392	125,995			76,251			
5. 2002	1,297,297	4,912,288	1,504	7,029	6,305	4,914,516	119,639			79,933			
6. 2003	1,686,809	6,408,945	1,064	9,173	5,606	6,413,576	137,692			84,688			
7. 2004	1,840,349	6,426,682	1,137	11,674	8,523	6,430,970	143,893	12		86,349			
8. 2005	2,185,070	6,678,968	1,325	14,833	5,071	6,690,055	158,338			91,391			
9. 2006	2,201,838	6,227,868	419	96	5,950	6,222,433	98,381			59,475			
10. 2007	1,894,701	5,059,038	594		20,527	5,039,105	58,986			27,797			
11. 2008	1,401,180	3,552,836	248	7	7,605	3,545,486	16,398			3,414			
12. Totals	X X X	80,372,700	66,032	111,462	246,250	80,303,944	2,410,068		14	19,596	1,541,730	1,159	6,502

	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	365,931	51,465	2,237,523	225,868	33,081	15		119,775			24,500
2. 1999	26,772	5,810	163,007	22,040	4,056			19,915			2,333
3. 2000	36,942	6,647	221,633	20,368	9,437			23,961			3,691
4. 2001	29,472	6,650	208,896	19,511	10,267			32,108			3,266
5. 2002	32,028	8,560	208,132	21,118	14,311			41,301			3,391
6. 2003	24,531	12,123	234,503	22,833	30,734			75,471			5,078
7. 2004	33,809	17,183	247,437	22,910	38,550			104,170			10,782
8. 2005	29,113	19,864	269,593	26,496	63,053			155,005			13,856
9. 2006	19,885	16,461	174,317	23,162	65,577			184,461			18,476
10. 2007	7,255	11,237	98,020	11,845	40,535			239,988			27,906
11. 2008	1,277	3,192	23,004	2,323	13,045			177,691			14,754
12. Totals	607,015	159,192	4,086,065	418,474	322,646	15		1,173,846			128,033

	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	177,371	2,988	2,338,923	1,176	1,170	2,338,929	7.840	7.870	X X X		177,371	
2. 1999	26,304	775	181,412		244	181,168	5.370	5.365	18.004		26,304	
3. 2000	37,089	929	273,068		24,684	248,384	9.160	8.374	34.896		37,089	
4. 2001	45,641	1,282	244,621			244,621	6.788	6.794	27.612		45,641	
5. 2002	59,003	1,957	255,184			255,184	5.430	5.436	20.592		59,003	
6. 2003	111,283	3,013	328,585			328,585	5.388	5.391	20.499		111,283	
7. 2004	153,502	4,650	372,962	12		372,974	6.227	6.235	21.786		153,502	
8. 2005	231,914	8,128	467,787			467,787	7.492	7.496	22.952		231,914	
9. 2006	268,514	9,699	407,894			407,894	7.110	7.117	20.112		268,514	
10. 2007	308,429	7,071	367,306			367,306	8.034	8.066	21.452		308,429	
11. 2008	205,490	1,877	210,548			210,548	6.431	6.445	16.307		205,490	
12. Totals	1,624,540	42,369	5,448,290	1,188	26,098	5,423,380	X X X	X X X	X X X		X X X	1,624,540

## 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	
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	2,049,424	2,065,160	2,077,940	2,070,994	2,061,782	2,056,774	2,222,441	2,223,801	2,250,756	2,268,281	
2. 1989	261,712	263,976	262,673	259,012	255,022	250,692	246,714	246,859	250,207	252,888	
3. 1990	256,164	258,343	255,715	255,558	253,887	249,561	245,842	246,258	248,702	251,221	
4. 1991	150,433	150,446	147,212	148,055	145,950	144,376	142,091	142,080	142,792	144,106	
5. 1992	129,492	129,304	126,025	125,063	123,505	124,934	123,592	122,990	125,309	127,268	
6. 1993	137,764	138,885	136,225	134,307	131,202	130,141	127,555	127,335	128,734	130,455	
7. 1994	162,338	159,927	153,361	154,238	151,519	150,315	148,440	147,621	149,025	150,612	
8. 1995	149,286	148,193	141,764	150,982	154,949	153,323	159,277	160,557	157,403	159,879	
9. 1996	172,359	167,250	156,552	152,402	151,114	154,842	154,060	153,773	156,857	161,853	
10. 1997	188,189	191,608	186,655	185,153	180,019	176,807	175,012	175,321	175,326	180,070	
11. 1998	259,010	242,938	231,284	238,595	235,018	232,030	241,075	240,446	243,522	246,918	
12. 1999	268,862	263,373	254,299	247,846	252,962	252,975	263,400	260,664	261,856	265,938	
13. 2000	X X X	266,659	279,065	288,303	309,465	321,572	330,993	331,224	331,287	334,995	
14. 2001	X X X	X X X	266,655	278,578	299,980	303,737	321,361	327,987	337,495	348,127	
15. 2002	X X X	X X X	X X X	330,967	369,258	354,594	354,627	356,633	356,252	368,599	
16. 2003	X X X	X X X	X X X	X X X	386,368	389,899	406,427	420,537	439,340	477,408	
17. 2004	X X X	X X X	X X X	X X X	X X X	420,617	457,986	481,848	521,167	572,954	
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	500,830	515,861	594,484	694,880	
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	469,492	524,385	628,582	
20. 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	458,595	538,490	
21. 2008	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	366,848	

### 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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	1,850,904	1,869,241	1,891,050	1,907,136	1,924,087	1,938,380	2,144,595	2,156,622	2,171,429	2,180,135	151,843	105,657
2. 1989	222,262	224,347	227,343	228,663	229,699	230,508	231,508	233,648	235,494	236,793	13,103	11,377
3. 1990	215,774	219,511	220,507	223,285	226,822	228,338	230,277	233,421	234,313	235,606	18,476	10,399
4. 1991	119,187	122,891	124,592	126,801	128,839	130,502	132,450	133,108	133,942	134,582	12,548	7,889
5. 1992	97,412	101,510	103,542	105,519	107,138	111,015	113,273	114,279	115,953	117,365	14,174	8,108
6. 1993	99,940	104,671	107,846	111,049	113,868	115,414	117,461	118,455	119,268	119,997	16,425	8,129
7. 1994	107,387	115,005	120,035	125,014	128,392	131,027	133,916	135,802	137,518	138,632	14,465	8,542
8. 1995	83,032	94,254	101,099	111,004	118,251	122,873	141,741	144,601	142,382	143,479	10,901	8,721
9. 1996	80,320	93,162	103,362	109,572	117,739	130,344	133,934	136,136	140,394	144,426	13,359	10,089
10. 1997	63,678	91,997	109,310	124,762	133,983	141,529	148,379	152,258	154,866	157,986	13,847	12,271
11. 1998	43,571	78,878	109,005	142,690	163,908	180,096	195,884	204,926	213,054	216,466	18,414	16,126
12. 1999	13,007	54,723	95,313	127,678	155,579	183,027	199,152	210,614	223,259	228,133	18,385	16,380
13. 2000	X X X	47,495	80,363	128,392	174,778	219,650	246,908	262,733	277,834	284,892	14,680	15,189
14. 2001	X X X	X X X	17,511	63,371	117,155	167,208	220,021	245,937	266,738	283,234	7,831	15,351
15. 2002	X X X	X X X	X X X	23,106	84,750	147,574	196,602	229,907	252,036	275,450	8,028	15,977
16. 2003	X X X	X X X	X X X	X X X	19,266	95,033	164,386	221,905	275,792	319,808	8,803	16,656
17. 2004	X X X	X X X	X X X	X X X	X X X	32,779	117,839	198,007	288,179	359,325	7,766	15,881
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	37,720	136,823	272,591	369,108	6,819	16,987
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	33,050	128,175	242,860	3,969	13,627
20. 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	36,024	117,238	1,456	5,102
21. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,466	168	482

## 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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	36,401	31,659	31,462	22,759	20,720	18,809	17,692	15,332	11,701	8,941
2. 1989	7,738	7,273	5,040	2,657	1,871	1,733	1,989	2,226	1,777	1,555
3. 1990	5,108	4,008	3,855	3,307	3,476	2,608	3,469	1,372	1,310	1,178
4. 1991	5,394	3,445	2,638	2,205	2,570	2,211	1,745	1,741	1,234	993
5. 1992	5,426	3,996	3,543	2,505	2,903	2,170	1,822	1,595	1,658	1,279
6. 1993	6,885	6,400	5,541	4,131	2,661	1,768	1,162	857	1,238	955
7. 1994	12,874	9,636	5,793	4,909	4,238	4,132	2,877	1,951	1,388	1,021
8. 1995	16,282	13,543	13,193	17,240	17,460	14,993	4,814	4,110	4,374	4,168
9. 1996	20,214	17,448	13,952	11,478	9,521	5,267	3,496	3,882	2,970	2,325
10. 1997	28,998	27,933	22,152	16,745	11,585	9,514	7,684	7,680	7,045	6,510
11. 1998	31,123	38,967	39,961	32,519	21,202	16,410	14,188	9,004	5,670	4,595
12. 1999	13,848	36,471	39,466	36,576	32,233	23,348	21,920	12,288	6,683	4,749
13. 2000	X X X	17,380	37,744	46,476	43,801	37,136	26,905	21,079	14,179	11,233
14. 2001	X X X	X X X	17,078	48,457	62,749	49,970	33,693	23,049	18,744	12,013
15. 2002	X X X	X X X	X X X	26,533	64,523	56,948	52,355	35,894	31,239	19,489
16. 2003	X X X	X X X	X X X	X X X	24,221	47,750	64,011	45,065	39,058	32,025
17. 2004	X X X	X X X	X X X	X X X	X X X	23,598	65,817	67,303	62,801	44,480
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	30,013	62,575	74,000	76,077
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	23,095	59,218	77,894
20. 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	19,465	47,322
21. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,332

## 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
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
1. Prior	6,080	4,521	4,157	3,427	1,106	3,179	5,790	6,728	6,539	6,558
2. 1989	623	1,085	921	176	76	46	225	274	215	287
3. 1990	453	334	312	659	267	123	609	240	205	330
4. 1991	917	940	478	216	92	134	195	206	143	225
5. 1992	986	912	489	373	207	1,283	1,597	800	794	522
6. 1993	1,425	1,809	1,272	1,276	313	786	291	169	143	230
7. 1994	2,139	1,820	887	952	365	516	788	292	200	153
8. 1995	5,461	4,961	1,528	851	227	371	944	1,121	1,018	1,407
9. 1996	2,600	2,204	1,392	1,226	640	776	1,105	867	906	904
10. 1997	3,656	2,941	2,642	2,276	781	1,574	1,465	1,204	981	782
11. 1998	3,162	2,575	4,435	3,824	2,083	1,437	2,612	1,709	1,028	933
12. 1999	2,859	3,246	4,222	3,201	3,451	2,392	4,416	2,450	1,185	789
13. 2000	X X X	3,010	4,318	4,010	4,123	2,504	5,861	4,929	3,165	2,546
14. 2001	X X X	X X X	3,295	4,489	5,061	3,261	6,179	4,060	3,001	2,447
15. 2002	X X X	X X X	X X X	4,087	7,860	4,558	10,737	7,528	6,201	4,098
16. 2003	X X X	X X X	X X X	X X X	4,396	4,666	14,100	11,058	8,971	7,215
17. 2004	X X X	X X X	X X X	X X X	X X X	3,435	15,560	15,610	12,682	10,234
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	8,567	16,464	17,290	18,063
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,663	13,799	18,415
20. 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	6,030	11,175
21. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,088

## 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	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	156,041	159,748	151,502	137,675	115,865	96,408	54,361	45,119	61,087	72,649
2. 1989	31,090	31,272	29,371	27,516	23,376	18,405	12,993	10,712	12,721	14,256
3. 1990	34,829	34,491	31,041	28,310	23,321	18,492	11,486	11,225	12,874	14,107
4. 1991	24,935	23,169	19,503	18,831	14,449	11,529	7,701	7,026	7,473	8,305
5. 1992	25,667	22,884	18,451	16,664	13,255	10,465	6,899	6,317	6,904	8,101
6. 1993	29,513	26,006	21,567	17,849	14,361	12,173	8,639	7,854	8,085	9,272
7. 1994	39,941	33,465	26,647	23,364	18,525	14,641	10,858	9,574	9,919	10,807
8. 1995	44,510	35,433	25,940	21,887	19,012	15,087	11,780	10,724	9,629	10,826
9. 1996	69,128	54,435	37,846	30,128	23,214	18,454	15,526	12,888	12,587	14,196
10. 1997	91,855	68,736	52,548	41,373	33,669	24,189	17,483	14,182	12,434	14,791
11. 1998	181,156	122,517	77,883	59,558	47,826	34,088	28,391	24,814	23,770	24,925
12. 1999	239,248	168,933	115,297	80,394	61,699	44,209	37,911	35,302	30,729	32,268
13. 2000	X X X	198,773	156,642	109,424	86,762	62,282	51,319	42,483	36,109	36,325
14. 2001	X X X	X X X	228,769	162,259	115,016	83,299	61,470	54,945	49,012	50,431
15. 2002	X X X	X X X	X X X	277,242	212,127	145,514	94,936	83,420	66,776	69,563
16. 2003	X X X	X X X	X X X	X X X	338,484	242,450	163,929	142,391	115,519	118,359
17. 2004	X X X	X X X	X X X	X X X	X X X	360,803	258,771	200,929	157,505	158,915
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	424,528	299,996	230,603	231,633
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	406,683	323,193	289,412
20. 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	397,076	362,755
21. 2008	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	315,961

### SCHEDULE P – PART 3

#### INCURRED LOSS AND ALAE BY YEAR OF FIRST REPORT

Years in Which Losses Were Incurred	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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	2,711,580	2,735,041	2,707,732	2,720,827	2,724,282	2,732,944	2,732,550	2,730,170	2,728,126	3,154,466
2. 1999	137,258	174,237	181,975	178,327	181,076	181,255	182,095	180,573	181,801	183,195
3. 2000	X X X	174,679	228,830	210,076	214,263	219,117	228,094	225,064	220,500	220,713
4. 2001	X X X	X X X	186,458	240,723	256,414	267,713	271,923	272,467	272,069	274,749
5. 2002	X X X	X X X	X X X	218,649	276,530	292,998	310,379	305,745	303,428	302,631
6. 2003	X X X	X X X	X X X	X X X	238,294	304,975	340,816	340,205	341,311	338,211
7. 2004	X X X	X X X	X X X	X X X	X X X	258,657	357,354	356,174	371,103	378,044
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	326,604	399,966	440,937	446,325
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	321,586	470,949	529,836
10. 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	346,454	490,976
11. 2008	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	317,721

### SCHEDULE P – PART 3A

#### PAID LOSS AND ALAE BY YEAR OF FIRST REPORT

Years in Which Losses Were Incurred	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		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	2,564,818	2,624,588	2,645,489	2,676,441	2,694,980	2,705,797	2,711,936	2,715,023	2,717,824	2,718,716	232,975	144,225
2. 1999	59,887	117,890	143,901	156,819	165,897	171,536	174,034	177,231	179,165	181,550	17,102	14,761
3. 2000	X X X	77,881	153,768	161,995	184,567	196,450	218,184	218,366	216,549	217,154	14,357	16,121
4. 2001	X X X	X X X	81,836	168,319	208,485	237,892	254,660	261,739	266,171	268,766	7,626	16,526
5. 2002	X X X	X X X	X X X	95,475	189,922	242,871	272,528	284,720	291,744	294,918	8,595	19,417
6. 2003	X X X	X X X	X X X	X X X	102,614	218,243	274,834	297,009	313,719	327,125	9,683	19,797
7. 2004	X X X	X X X	X X X	X X X	X X X	135,556	263,097	306,987	334,204	355,042	10,972	19,002
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	143,941	279,208	367,090	395,523	10,337	19,236
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	169,146	353,290	445,142	9,163	21,053
10. 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	186,676	607,694	6,607	21,814
11. 2008	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	165,323	2,727	14,593

### SCHEDULE P – PART 3B

#### LOSS AND ALAE CASE BASIS RESERVES BY YEAR OF FIRST REPORT

Years in Which Losses Were Incurred	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	126,672	97,625	58,442	38,370	27,238	24,464	16,432	11,482	9,060	8,091
2. 1999	65,600	50,118	33,741	18,982	13,721	8,376	6,186	3,209	2,095	1,147
3. 2000	X X X	85,562	69,106	43,625	27,821	20,996	8,049	5,460	3,192	3,014
4. 2001	X X X	X X X	95,142	67,271	44,139	28,077	14,413	9,058	4,828	4,761
5. 2002	X X X	X X X	X X X	110,355	78,799	46,290	31,659	17,362	9,955	6,438
6. 2003	X X X	X X X	X X X	X X X	121,728	80,295	54,633	35,739	23,597	9,070
7. 2004	X X X	X X X	X X X	X X X	X X X	109,868	75,865	39,545	30,544	19,048
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	148,418	96,804	57,983	39,039
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	121,448	97,200	68,222
10. 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	127,298	93,948
11. 2008	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	122,345

### SCHEDULE P – PART 3C

#### BULK RESERVES ON KNOWN CLAIMS BY YEAR OF FIRST REPORT

Years in Which Losses Were Incurred	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
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	18,580	12,885	8,262	6,396	2,065	2,674	4,268	2,172	1,242	1,196
2. 1999	11,770	6,228	4,774	2,556	1,458	1,307	1,869	792	541	497
3. 2000	X X X	11,236	7,286	4,503	1,875	1,438	1,612	1,045	759	545
4. 2001	X X X	X X X	10,025	5,634	3,790	1,696	2,845	1,996	1,070	1,222
5. 2002	X X X	X X X	X X X	12,060	7,809	3,963	6,171	3,586	1,729	1,277
6. 2003	X X X	X X X	X X X	X X X	13,951	6,306	11,028	6,264	3,995	2,013
7. 2004	X X X	X X X	X X X	X X X	X X X	13,565	18,296	10,065	6,354	3,954
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	34,951	25,154	15,864	11,833
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,298	20,459	16,472
10. 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	32,481	23,334
11. 2008	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	30,053

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN****Allocated by States and Territories**

States, Etc.	1	2	Direct Premiums Written			6	7	8	9	10
			3	Agency Operations						
				4	5					
Active Status	Premium Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid	
1. Alabama	AL	L	3,307,285	36,600,480	783,684	2,723,976	41,361,001	5,357,073	5,486,579	3,613,703
2. Alaska	AK	L	158,123	4,059,694		1,035,117	4,321,021	84,495	626,989	731,795
3. Arizona	AZ	L	48,778,763	94,907,022	53,266,240	30,314,339	202,546,497	16,228,979	18,404,363	10,629,017
4. Arkansas	AR	L	1,091,758	17,958,672	162,302	1,775,977	19,873,914	2,747,333	3,048,037	1,172,093
5. California	CA	L	80,142,259	108,610,706	461,332,985	19,422,780	691,087,077	124,118,524	125,641,863	101,027,635
6. Colorado	CO	L	19,818,240	28,765,388	8,247,509	14,805,792	58,721,155	3,932,535	3,947,874	4,603,375
7. Connecticut	CT	L	5,484,887	29,233,121	2,792	6,857,724	34,921,820	(825,777)	2,141,182	7,645,971
8. Delaware	DE	L	9,134,313	9,554,012	306	2,554,979	19,189,881	270,546	470,073	344,284
9. District of Columbia	DC	L	3,637,284	11,944,307	1,052	920,734	18,002,402	4,158,275	4,616,873	2,419,286
10. Florida	FL	L	42,640,314	292,065,721	3,391,047	35,277,775	349,457,321	51,907,124	56,312,095	38,928,900
11. Georgia	GA	L	6,783,282	92,409,337	1,236,395	12,912,570	104,706,634	17,675,901	18,136,948	13,296,589
12. Hawaii	HI	L	7,208,274	19,705,861	1,000	932,341	28,206,410	5,208,737	6,840,381	6,381,603
13. Idaho	ID	L	1,610,976	35,382,220	3,822,949	1,744,624	41,548,107	5,328,759	4,802,169	1,959,490
14. Illinois	IL	L	30,375,080	75,814,627	8,838,668	98,881,643	117,305,758	21,678,815	22,193,210	22,331,757
15. Indiana	IN	L	17,504,702	20,525,407	221,802	22,435,311	39,202,764	4,380,096	3,534,992	5,574,630
16. Iowa	IA	L	774,698	2,411,540	5,970	1,500,555	3,330,299	400,191	162,755	427,716
17. Kansas	KS	L	5,955,285	8,938,544	167,346	4,377,183	15,616,971	748,548	515,838	557,499
18. Kentucky	KY	L	2,753,776	20,032,916	252,819	5,036,928	23,886,949	2,795,557	2,670,083	2,116,586
19. Louisiana	LA	L	1,975,788	41,885,709	2,405,819	3,213,795	47,336,548	2,366,715	2,700,367	2,125,722
20. Maine	ME	L	1,039,281	8,361,154	2,912	1,269,880	9,574,886	1,108,567	1,595,700	1,346,317
21. Maryland	MD	L	10,593,668	85,067,763	203,815	5,829,893	101,289,851	8,784,166	8,998,283	7,366,550
22. Massachusetts	MA	L	5,235,829	57,663,175	27,194	4,921,426	64,342,658	6,037,131	6,258,457	8,370,973
23. Michigan	MI	L	18,379,917	80,552,999	11,117,206	15,835,648	112,566,961	26,864,437	28,900,068	27,661,273
24. Minnesota	MN	L	4,631,680	41,481,079	31,145	6,239,449	50,564,644	17,523,490	16,951,407	10,260,564
25. Mississippi	MS	L	793,781	10,642,728	743,784	1,263,111	12,206,627	1,055,595	1,019,963	533,578
26. Missouri	MO	L	6,535,273	20,804,973	793,205	16,229,999	31,181,227	9,892,875	10,770,984	10,919,261
27. Montana	MT	L	3,315,592	12,330,233	760,068	1,354,198	16,808,027	935,014	668,713	742,541
28. Nebraska	NE	L	487,381	15,309,753		809,947	13,283,807	583,609	575,402	1,674,255
29. Nevada	NV	L	13,941,323	49,583,073	33,882,486	2,502,912	99,595,380	4,409,010	5,790,377	7,143,175
30. New Hampshire	NH	L	1,055,509	8,688,205	240	1,190,132	10,630,165	1,561,755	1,627,601	1,580,994
31. New Jersey	NJ	L	37,924,926	119,666,268	5,330,441	15,577,937	164,621,965	20,071,473	15,420,606	23,976,338
32. New Mexico	NM	L	16,825,196	24,846,155	6,633,201	5,599,974	48,937,138	2,521,314	3,659,008	3,653,442
33. New York	NY	L	128,234,741	254,966,881	15,524	53,011,554	396,306,369	20,265,731	25,847,427	34,438,855
34. North Carolina	NC	L	12,627,979	31,644,885	830,523	7,856,163	46,622,923	12,174,788	12,053,879	9,098,860
35. North Dakota	ND	L	86,103	2,170,110		134,278	2,389,910	84,417	61,380	3,500
36. Ohio	OH	L	25,434,885	82,140,000	2,651,156	17,285,741	112,860,913	8,217,065	7,052,640	7,230,442
37. Oklahoma	OK	L	171,037	11,045,049	6,082,136	1,321,043	17,874,615	668,331	703,044	798,034
38. Oregon	OR	L	38,746,868	31,808,670	32,122,886	21,972,860	103,197,031	4,111,638	5,184,399	3,906,403
39. Pennsylvania	PA	L	32,366,366	187,577,352	561,598	19,106,875	223,340,560	10,113,972	13,218,953	9,723,443
40. Rhode Island	RI	L	1,115,806	10,185,631	1,000	977,248	11,775,371	870,385	1,313,146	1,837,733
41. South Carolina	SC	L	2,406,073	50,975,016	353,514	3,326,250	55,504,701	5,698,504	6,993,162	4,376,649
42. South Dakota	SD	L	241,065	3,813,719	1,873	231,578	4,416,045	233,590	130,280	193,663
43. Tennessee	TN	L	4,849,364	48,129,029	1,183,606	7,857,774	55,688,396	6,125,906	7,623,016	4,703,833
44. Texas	TX	L	233,005,563	297,827,607	74,920,517	46,940,002	615,577,037	32,971,063	27,680,427	16,704,141
45. Utah	UT	L	1,973,828	45,724,779	3,441,529	2,371,023	51,687,900	1,635,192	1,314,512	2,992,260
46. Vermont	VT	L	480,289	2,395,341		421,875	2,889,144	629,019	635,759	1,299,830
47. Virginia	VA	L	12,036,759	119,594,895	4,770,181	15,289,966	139,462,655	9,882,551	9,964,300	20,995,844
48. Washington	WA	L	54,468,322	24,122,067	50,041,025	34,513,804	136,224,969	23,500,301	20,542,186	9,629,363
49. West Virginia	WV	L	548,006	5,243,801	17,383	1,168,936	5,952,725	472,098	429,446	726,350
50. Wisconsin	WI	L	7,984,212	36,330,404	992,112	6,835,525	49,085,114	3,824,387	3,738,764	4,867,249
51. Wyoming	WY	L	355,288	6,925,404	643	509,626	7,263,415	732,987	541,228	38,302
52. American Samoa	AS	L								
53. Guam	GU	L		1,073,060			1,658,156	16,708	31,510	50,362
54. Puerto Rico	PR	L	335,949	6,413,937	2,031,444	(26,169)	8,915,053	1,658,466	1,477,020	1,829,704
55. U.S. Virgin Islands	VI	L	87,552	1,198,104		804	1,321,812	142,458	147,572	210,135
56. Northern Mariana Islands	MP	N								
57. Canada	CN	L	64,785		15,696,199	80,308	14,360,669	2,760,613	2,847,015	659,420
58. Aggregate Other Alien	OT	X X X	3,139,350	1,765,960	4,580,278	(49,548)	12,249,628	160,443	118,735	93,084
59. Totals	(a) 55	X X X	970,654,633	2,748,874,54	803,961,509	586,486,165	4,672,850,976	516,861,475	534,139,040	467,524,371

DETAILS OF WRITE-INS										
5801. Mexico	X X X		119,574		3,149,481	200	3,095,634	153,732	102,228	73,820
5802. United Kingdom	X X X				119,517	250	3,072,964			
5803. Australia	X X X									
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X	3,019,776	1,765,960	1,311,280	(49,998)	6,081,030	6,711	16,507	19,264
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X	3,139,350	1,765,960	4,580,278	(49,548)	12,249,628	160,443	118,735	93,084

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Insert "A1" if gross all-inclusive rate, "R" if gross risk rate; "O" if other and indicate rate type utilized:

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**OVERFLOW PAGE FOR WRITE-INS**


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**Page 38 - Continuation****SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN****Allocated by States and Territories**

States, Etc.	1 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					

**REMAINING WRITE-INS AGGREGATED AT LINE 58 FOR OTHER ALIEN**

5804. Bahamas	X X X		191,650	1,656,710		(70,675)	1,831,680	5,653	(236)	3,567
5805. Korea	X X X									
5806. Caribbean	X X X									
5807. Italy	X X X									
5808. Costa Rica	X X X		260,080			500	263,545		5,000	5,000
5809. Bulgaria	X X X		399,191				399,191			
5810. Dominican Republic	X X X		77,187		22,500		100,068			
5811. Hong Kong	X X X									
5812. Bulk Reserves	X X X									
5813. New Zealand	X X X									
5814. Germany	X X X									
5815. Trinidad and Tabago	X X X									
5816. Ireland	X X X									
5817. India	X X X									
5818. Bermuda	X X X		238,170			19,737	236,318			
5819. Poland	X X X									
5820. Guatemala	X X X									
5821. Czech Republic	X X X									
5822. Panama	X X X		16,691			(10)	24,028			
5823. Jamaica	X X X									
5824. Cayman Islands	X X X									
5825. Other Countries	X X X		1,836,807	109,250	1,288,780	450	3,226,200	1,058	11,743	10,697
5897. Totals (Lines 5804 through 5825) (Page 38, Line 5898)	X X X	X X X	3,019,776	1,765,960	1,311,280	(49,998)	6,081,030	6,711	16,507	19,264