

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)	461,583,230		461,583,230	513,538,922
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	30,604,934	2,911,010	27,693,924	54,319,376
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,361,297		1,361,297	1,114,201
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	6,450,177		6,450,177	6,327,630
4.2 Properties held for the production of income (less \$ 0 encumbrances)	5,600		5,600	5,600
4.3 Properties held for sale (less \$ 0 encumbrances)	495,000		495,000	495,000
5. Cash (\$ 7,126,153, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 31,407,170, Schedule DA)	38,533,323		38,533,323	29,921,262
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	2,500,000		2,500,000	2,500,000
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	541,533,561	2,911,010	538,622,551	608,221,991
11. Title plants less \$ 0 charged off (for Title insurers only)	11,124,802	3,062,797	8,062,005	8,136,265
12. Investment income due and accrued	6,716,372		6,716,372	7,530,847
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	24,774,971	5,511,651	19,263,320	11,399,884
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	686,674		686,674	706,358
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	12,783,089		12,783,089	5,448,393
16.2 Net deferred tax asset	52,368,280	44,095,132	8,273,148	6,737,451
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	1,508,506		1,508,506	1,750,537
19. Furniture and equipment, including health care delivery assets (\$ 0)				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	39,992,259	311,431	39,680,828	85,453
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	16,608,732	16,608,732		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	708,097,246	72,500,753	635,596,493	650,017,179
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	708,097,246	72,500,753	635,596,493	650,017,179

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	3,350,755	3,350,755		
2302. Other Non-Admitted Assets				
2303. Other Assets				
2398. Summary of remaining write-ins for Line 23 from overflow page	13,257,977	13,257,977		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	16,608,732	16,608,732		

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
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS				
2304. Prepaid Expenses	13,257,977	13,257,977		
2305.				
2306.				
2307.				
2308.				
2309.				
2310.				
2311.				
2312.				
2313.				
2314.				
2315.				
2316.				
2317.				
2318.				
2319.				
2320.				
2321.				
2322.				
2323.				
2324.				
2325.				
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	13,257,977	13,257,977		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	81,435,032	73,124,745
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	336,037,639	356,117,758
3. Aggregate of other reserves required by law	70,000	70,000
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	516,181	640,912
6. Other expenses (excluding taxes, licenses and fees)	37,568,828	15,519,879
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	252,545	1,366,218
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	10,328	194,028
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	2,271,756	2,707,181
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	106,134	116,400
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	816,970	12,331,328
19. Payable for securities		
20. Aggregate write-ins for other liabilities	20,022,715	14,134,286
21. Total liabilities (Lines 1 through 20)	479,108,128	476,322,735
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	4,526,532	4,526,532
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes	32,500,000	
27. Gross paid in and contributed surplus	90,024,788	90,024,788
28. Unassigned funds (surplus)	29,530,999	79,237,078
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)	93,954	93,954
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29) (Page 4, Line 32)	156,488,365	173,694,444
31. Totals (Page 2, Line 26, Col. 3)	635,596,493	650,017,179

DETAILS OF WRITE-INS		
0301. Special Surplus Funds	70,000	70,000
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)	70,000	70,000
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Notes/Contracts Payable		
2098. Summary of remaining write-ins for Line 20 from overflow page	20,022,715	14,134,286
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	20,022,715	14,134,286
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page	NONE	
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	NONE	
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
REMAINING WRITE-INS AGGREGATED AT LINE 20 FOR OTHER LIABILITIES		
2004. Reinsurance Payable	5,817,731	5,771,289
2005. Customer Trust and Escrow Deposits secured by Pledged Assets		
2006. Payable under Securities Lending Agreements		
2007. Unallocated Loss Adjustment Expense Reserve		
2008. Other Payables	6,952,406	6,805,680
2009. Estimated Liability concerning Captive Reinsurance		
2010. Other Reserves		
2011. Deferred Copiers		
2012. Deferred Rents		
2013. Outstanding Checks Greater than 1 Year Old		
2014. Unapplied Cash		
2015. Other Liabilities		
2016. Other Reinsurance		
2017. Accrued Payroll		
2018. Capital Leases		
2019. Unspecified Loss Reserves		
2020. Accrued Liabilities for Employee Benefits		
2021. Contingent Commissions Payable		
2022. Title Plant Loss Reserve		
2023. Accounts Payable	7,252,578	1,557,317
2024.		
2025.		
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	20,022,715	14,134,286

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	591,505,527	789,088,823
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	3,607,639	4,161,656
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	50,257,554	21,280,929
2. Aggregate write-ins for other operating income	104,555	80,554
3. Total Operating Income (Lines 1 through 2)	645,475,275	814,611,962
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	70,835,303	68,568,960
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	594,020,346	743,344,434
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	664,855,649	811,913,394
8. Net operating gain or (loss) (Lines 3 minus 7)	(19,380,374)	2,698,568
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	24,771,006	28,090,133
10. Net realized capital gains (losses) less capital gains tax of \$ (4,927,004) (Exhibit of Capital Gains (Losses))	(16,614,802)	688,024
11. Net investment gain (loss) (Lines 9 + 10)	8,156,204	28,778,157
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(11,224,170)	31,476,725
14. Federal and foreign income taxes incurred	(1,777,177)	9,954,463
15. Net income (Lines 13 minus 14)	(9,446,993)	21,522,262
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	173,694,444	179,125,579
17. Net income (from Line 15)	(9,446,993)	21,522,262
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (5,645,112)	(2,658,516)	(3,401,153)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	6,195,616	(1,777,100)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(14,774,399)	6,036,610
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes	32,500,000	
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders	(14,000,000)	(30,000,000)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus	(15,021,787)	2,188,246
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(17,206,079)	(5,431,135)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	156,488,365	173,694,444

DETAILS OF WRITE-IN LINES		
0201. Other Title Fees and Service Charges		
0202. Agency Income		
0203. Software Income		
0298. Summary of remaining write-ins for Line 02 from overflow page	104,555	80,554
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	104,555	80,554
0601.		
0602.		
0603.	NONE	
0698. Summary of remaining write-ins for Line 06 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)		
1201.		
1202.		
1203.	NONE	
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. Equity in Earnings of Subsidiaries and Affiliates		
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates		
3003. Adjustment	525,945	
3098. Summary of remaining write-ins for Line 30 from overflow page	(15,547,732)	2,188,246
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(15,021,787)	2,188,246

OVERFLOW PAGE FOR WRITE-INS

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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	104,555	80,554
0205.			
0206.			
0207.			
0208.			
0209.			
0210.			
0211.			
0212.			
0213.			
0214.			
0215.			
0216.			
0217.			
0218.			
0219.			
0220.			
0221.			
0222.			
0223.			
0224.			
0225.			
0297.	Totals (Lines 0204 through 0225) (Page 4, Line 0298)	104,555	80,554
REMAINING WRITE-INS AGGREGATED AT LINE 30 FOR GAINS AND LOSSES IN SURPLUS			
3004.	Correction of Error in Accounting for a Branch Position		
3005.	Prior Period Tax Adjustment		
3006.	Gain/(Loss) on Disposition of Subsidiaries and Affiliates		
3007.	Accrued Pension Adjustment	(15,547,732)	3,458,800
3008.	Capital Contribution Receivable		
3009.	Adjustment to Prior Year State Taxes		
3010.	Change in Non-Admitted Assets Resulting from Merger of Subsidiaries		
3011.	Service Contract Fees		
3012.	Correction of Errors		
3013.	Unearned Compensation		
3014.	Prior Period Change in Non-Admitted Assets		
3015.	U.S. GAAP to Statutory Tax Adjustments		
3016.	Merger of Wholly Owned Subsidiaries		
3017.	Equity in Net Income/(Loss) of Subsidiary		
3018.	NAIC Change in Instructions		
3019.	Correction of Prior Year Tax Liability		
3020.	Unreported Premium		
3021.	Illinois Reserve Adjustment		
3022.	Direct Debit to Retained Earnings - Prior Period Stat. Res. Adjustment		
3023.	Prior Period Adjustment		
3024.	FIT Payable Adjustment		
3025.	Other Write-Ins		(1,270,554)
3097.	Totals (Lines 3004 through 3025) (Page 4, Line 3098)	(15,547,732)	2,188,246

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	11,503,041	454,685,217	101,791,164	567,979,422	778,938,846
2. Escrow and settlement service charges	3,607,639	X X X	X X X	3,607,639	4,161,656
3. Other title fees and service charges (Part 1C, Line 5)	50,257,554	X X X	X X X	50,257,554	21,280,929
4. Totals (Lines 1 + 2 + 3)	65,368,234	454,685,217	101,791,164	621,844,615	804,381,431

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	567,979,422	778,938,846
1.2 Assumed	14,073,719	17,310,543
1.3 Ceded	10,627,733	13,983,727
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	571,425,408	782,265,662
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	356,117,758	362,940,919
2.2 Additions during the current year	46,375,719	61,304,447
2.3 Withdrawals during the current year	66,455,838	68,127,608
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	336,037,639	356,117,758
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	591,505,527	789,088,823

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	854,962	584,651
2. Searches and abstracts	3,923,287	4,950,072
3. Surveys		
4. Aggregate write-ins for service charges	45,479,305	15,746,206
5. Totals	50,257,554	21,280,929

DETAILS OF WRITE-IN LINES			
0401. Other Service Fees			
0402. Miscellaneous Fees		91,079	109,225
0403. Processing Fees			
0498. Summary of remaining write-ins for Line 04 from overflow page		45,388,226	15,636,981
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		45,479,305	15,746,206

OVERFLOW PAGE FOR WRITE-INS

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OPERATIONS AND INVESTMENT EXHIBIT

REMAINING WRITE-INS AGGREGATED AT LINE 04 FOR SERVICE CHARGES

0404. Other Income	45,388,226	15,636,981
0405.		
0406.		
0407.		
0408.		
0404.		
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)	45,388,226	15,636,981

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	4,375,356	40,047,116	13,781,466	58,203,938	61,904,518
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	1,448,853	3,158,139	10,364,695	14,971,687	5,161,336
3. Total (Line 1 plus Line 2)	5,824,209	43,205,255	24,146,161	73,175,625	67,065,854
4. Deduct: Recovered during year from reinsurance	1,448,853	3,158,139	10,364,695	14,971,687	5,161,336
5. Net payments (Line 3 minus Line 4)	4,375,356	40,047,116	13,781,466	58,203,938	61,904,518
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	2,250,778	68,332,724	10,851,530	81,435,032	73,124,745
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	3,425,284	61,843,621	7,855,840	73,124,745	70,650,503
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	3,200,850	46,536,219	16,777,156	66,514,225	64,378,760
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	182,000	3,056,819	1,082,259	4,321,078	4,190,200
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	3,382,850	49,593,038	17,859,415	70,835,303	68,568,960

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)	2,250,778	68,332,724	10,851,530	81,435,032	73,124,745
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)	251,147	4,659,193	7,952,061	12,862,401	7,866,727
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)	251,147	4,659,193	7,952,061	12,862,401	7,866,727
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	2,250,778	68,332,724	10,851,530	81,435,032	73,124,745
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	4,636,000	153,819,473	15,229,418	173,684,891	186,227,854
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		2,134,338	8,394,360	10,528,698	9,326,328
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		2,134,338	8,394,360	10,528,698	9,326,328
4.4 Net incurred but not reported	4,636,000	153,819,473	15,229,418	173,684,891	186,227,854
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	20,269,894	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	275,389,817	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	336,037,639	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	70,000	X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	23,417,203	28,405,844	1,978,037	53,801,084	2,180,000		118,851	56,099,935	48,681,254
1.2 Employee relations and welfare	6,465,584	5,983,415	696,064	13,145,063	345,866		27,014	13,517,943	12,662,095
1.3 Payroll taxes	1,818,600	2,146,409	154,244	4,119,253	152,600		8,320	4,280,173	3,735,236
1.4 Other personnel costs									
1.5 Total personnel costs	31,701,387	36,535,668	2,828,345	71,065,400	2,678,466		154,185	73,898,051	65,078,585
2. Amounts paid to or retained by title agents		362,054,657	87,315,810	449,370,467				449,370,467	615,055,520
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	12,050,755	1,510,945		13,561,700				13,561,700	11,112,662
3.2 Surveys									
3.3 Other									
4. Advertising	187,094	207,395	40,787	435,276				435,276	218,469
5. Boards, bureaus and associations	114,686	709,393	66,161	890,240	11,086		565	901,891	753,008
6. Title plant rent and maintenance	723,528	472,468	128,493	1,324,489				1,324,489	1,223,155
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	1,537,858	146,411	(40,543)	1,643,726				1,643,726	1,647,633
9. Marketing and promotional expenses	623,739	2,627,322	97,249	3,348,310				3,348,310	4,432,127
10. Insurance	389,380	1,144,809	110,789	1,644,978				1,644,978	1,401,890
11. Directors' fees	17,631	70,376	38,708	126,715				126,715	111,512
12. Travel and travel items	1,486,737	2,834,292	208,400	4,529,429	216,059		5,543	4,751,031	4,397,951
13. Rent and rent items	3,355,725	3,365,737	172,039	6,893,501	132,274		8,685	7,034,460	6,578,424
14. Equipment	886,168	997,947	145,608	2,029,723	25,056		1,129	2,055,908	1,954,838
15. Cost or depreciation of EDP equipment and software	932,998	1,074,784	274,829	2,282,611	17,820		5,812	2,306,243	2,593,547
16. Printing, stationery, books and periodicals	473,888	879,098	47,112	1,400,098	75,483		2,846	1,478,427	1,469,623
17. Postage, telephone, messengers and express	1,298,145	1,103,478	51,496	2,453,119	54,936		3,924	2,511,979	2,141,967
18. Legal and auditing	2,440,463	6,625,228	1,984,562	11,050,253				11,050,253	5,985,001
19. Totals (Lines 1.5 to 18)	58,220,182	422,360,008	93,469,845	574,050,035	3,211,180		182,689	577,443,904	726,155,912
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	512,220	9,039,224	831,084	10,382,528				10,382,528	13,695,469
20.2 Insurance department licenses and fees	32,460	600,755	35,967	669,182				669,182	574,087
20.3 Gross guaranty association assessments		25	104	129				129	45
20.4 All other (excluding federal income and real estate)	40,954	84,297	305	125,556				125,556	348,497
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	585,634	9,724,301	867,460	11,177,395				11,177,395	14,618,098
21. Real estate expenses							558,526	558,526	594,291
22. Real estate taxes	1,886	22,140	1,481	25,507			173,736	199,243	169,283
23. Aggregate write-ins for miscellaneous expenses	4,254,628	2,166,117	2,346,664	8,767,409	1,109,898		274,232	10,151,539	7,259,494
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	63,062,330	434,272,566	96,685,450	594,020,346	4,321,078		1,189,183	599,530,607	748,797,078
25. Less unpaid expenses - current year	12,034,565	8,993,623	1,761,634	22,789,822				22,789,822	17,527,010
26. Add unpaid expenses - prior year	7,507,683	8,976,389	1,042,938	17,527,010				17,527,010	22,507,370
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	58,535,448	434,255,332	95,966,754	588,757,534	4,321,078		1,189,183	594,267,795	753,777,438
DETAILS OF WRITE-IN LINES									
2301. Miscellaneous/Other Expenses	18,275	587,191	2,063,220	2,668,686	1,046,000		103,294	3,817,980	3,580,472
2302. Amortization of Intangibles									
2303. Charitable Contributions	27,588	48,537	4,174	80,299				80,299	220,885
2398. Summary of remaining write-ins for Line 23 from overflow page	4,208,765	1,530,389	279,270	6,018,424	63,898		170,938	6,253,260	3,458,137
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	4,254,628	2,166,117	2,346,664	8,767,409	1,109,898		274,232	10,151,539	7,259,494

(a) Includes management fees of \$ 180,000 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						
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES									
2304. Corporate and Administrative Expense									
2305. Interest Expense									
2306. Referral Fee Expense/Service Fee Paid to Parent									
2307. Management Fees Paid to Parent	4,208,765	1,530,389	279,270	6,018,424	63,898	170,938	6,253,260	3,458,137	
2308.									
2323.									
2310.									
2311.									
2312.									
2313.									
2314.									
2315.									
2316.									
2317.									
2318.									
2319.									
2320.									
2321.									
2322.									
2323.									
2324.									
2325.									
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	4,208,765	1,530,389	279,270	6,018,424	63,898	170,938	6,253,260	3,458,137	

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)	14,650,706	470,826,130	106,028,691	591,505,527		591,505,527	789,088,823
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	3,607,639			3,607,639		3,607,639	4,161,656
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	50,257,554			50,257,554		50,257,554	21,280,929
2. Aggregate write-ins for other operating income	104,555			104,555		104,555	80,554
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	68,620,454	470,826,130	106,028,691	645,475,275		645,475,275	814,611,962
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	3,382,850	49,593,038	17,859,415	70,835,303		70,835,303	68,568,960
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	63,062,330	434,272,566	96,685,450	594,020,346		594,020,346	743,344,434
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	66,445,180	483,865,604	114,544,865	664,855,649		664,855,649	811,913,394
8. Net operating gain or (loss) (Lines 3 minus 7)	2,175,274	(13,039,474)	(8,516,174)	(19,380,374)		(19,380,374)	2,698,568

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DETAILS OF WRITE-IN LINES							
0201. Service Contract Fees							
0202. Miscellaneous Income	104,555			104,555		104,555	80,554
0203.							
0298. Summary of remaining write-ins for Line 02 from overflow page							
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	104,555			104,555		104,555	80,554
0601.							
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)							

NONE

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 1,527,873	1,449,299
1.1 Bonds exempt from U.S. tax	(a) 7,461,932	7,249,363
1.2 Other bonds (unaffiliated)	(a) 14,519,843	14,005,598
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	1,020,723	981,086
2.21 Common stocks of affiliates	71,300	71,300
3. Mortgage loans	(c) 35,347	39,237
4. Real estate	(d) 1,007,597	1,007,597
5. Contract loans		721
6. Cash, cash equivalents and short-term investments	(e) 1,176,546	1,183,100
7. Derivative instruments	(f)	
8. Other invested assets	118,090	123,038
9. Aggregate write-ins for investment income	105,845	120,284
10. Total gross investment income	27,045,096	26,230,623
11. Investment expenses		(g) 1,189,183
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 3,915
14. Depreciation on real estate and other invested assets		(i) 266,519
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		1,459,617
17. Net investment income (Line 10 minus Line 16)		24,771,006

DETAILS OF WRITE-IN LINES			
0901. Other Investment Income			
0902. Lease Income		93,504	93,504
0903. Promissory Notes			
0998. Summary of remaining write-ins for Line 09 from overflow page		12,341	26,780
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		105,845	120,284
1501.			
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)			

NONE

- (a) Includes \$ 538,281 accrual of discount less \$ 3,024,672 amortization of premium and less \$ 217,164 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 \$ 1,007,597 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 \$ 11,762 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 \$ 266,519 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	57,412		57,412		
1.1 Bonds exempt from U.S. tax	14,646		14,646		
1.2 Other bonds (unaffiliated)	(5,319,503)		(5,319,503)	(365,415)	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(8,516,621)	(7,464,652)	(15,981,273)	(10,595,583)	
2.21 Common stocks of affiliates	(272,305)		(272,305)	2,657,370	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)	(40,783)		(40,783)		
10. Total capital gains (losses)	(14,077,154)	(7,464,652)	(21,541,806)	(8,303,628)	

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		(40,783)	(40,783)		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		(40,783)	(40,783)		

OVERFLOW PAGE FOR WRITE-INS

Page 11 - Continuation

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTMENT INCOME		
0904. Escrow Funds		
0905. Miscellaneous Interest	12,259	3,250
0906. Interest from Affiliates		
0907. Ground Rents		
0908. Unsecured Loans		
0909. Miscellaneous Income	82	82
0910. Equipment Lease		
0911. Collateral Loans		
0912. Loans on Personal Security		
0913. Interest on Notes Receivable		
0914. Dividend from Recoupment		
0915. Loans to Affiliates		23,448
0916.		
0917.		
0918.		
0919.		
0920.		
0921.		
0922.		
0923.		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0698)	12,341	26,780

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)
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR CAPITAL GAINS (LOSSES)					
0904. Loss on Sale of Other Assets and Investments					
0905. Writeoff of Non-Admitted Assets					
0906. Gain on Sale of Other Assets and Investments					
0907. Other Assets					
0908. Disposal of Assets F & E - Non-Computer					
0909. Settlement					
0910. Exchange Rate					
0911. Deferred Tax Asset on Cumulative Common Stock Unrealized					
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	(40,783)		(40,783)		
0919.					
0920.					
0921.					
0922.					
0923.					
0924.					
0925.					
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	(40,783)		(40,783)		

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	2,911,010		(2,911,010)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	2,911,010		(2,911,010)
11. Title plants (for Title insurers only)	3,062,797	3,138,337	75,540
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	5,511,651	1,494,543	(4,017,108)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	44,095,132	33,790,101	(10,305,031)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	311,431	311,135	(296)
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	16,608,732	18,992,238	2,383,506
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	72,500,753	57,726,354	(14,774,399)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	72,500,753	57,726,354	(14,774,399)

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	3,350,755	3,350,755	
2302. Other Non-Admitted Assets			
2303. Other Assets			
2398. Summary of remaining write-ins for Line 23 from overflow page	13,257,977	15,641,483	2,383,506
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	16,608,732	18,992,238	2,383,506

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)
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS			
2304. Prepaid Expenses	13,257,977	15,641,483	2,383,506
2305.			
2306.			
2307.			
2308.			
2309.			
2310.			
2311.			
2312.			
2313.			
2314.			
2315.			
2316.			
2317.			
2318.			
2319.			
2320.			
2321.			
2322.			
2323.			
2324.			
2325.			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	13,257,977	15,641,483	2,383,506

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
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	11,503,041	14,562,733	18,560,622	20,197,966	25,799,954
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	454,685,217	630,499,863	719,202,435	745,860,822	717,029,052
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	101,791,164	133,876,250	150,521,219	197,124,965	195,405,020
4. Total	567,979,422	778,938,846	888,284,276	963,183,753	938,234,026
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	591,505,527	789,088,823	889,175,449	954,158,584	927,580,354
6. Escrow and settlement service charges (Part 1A, Line 2)	3,607,639	4,161,656	5,740,477	6,677,030	7,749,776
7. Title examinations (Part 1C, Line 1)	854,962	584,651	903,153	859,125	1,717,943
8. Searches and abstracts (Part 1C, Line 2)	3,923,287	4,950,072	6,545,701	7,601,826	9,512,314
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	45,479,305	15,746,206	17,385,295	16,101,263	15,983,731
11. Aggregate write-ins for other operating income (Page 4, Line 2)	104,555	80,554	135,955	122,883	255,182
12. Total operating income (Page 4, Line 3)	645,475,275	814,611,962	919,886,030	985,520,711	962,799,300
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(19,380,374)	2,698,568	25,714,653	34,746,577	47,853,457
14. Net investment gain or (loss) (Line 11)	8,156,205	28,778,157	27,035,801	26,602,795	28,812,347
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	(1,777,176)	9,954,463	17,776,037	18,004,299	24,901,432
17. Net income (Line 15)	(9,446,993)	21,522,262	34,974,417	43,345,073	51,764,372
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	19,263,320	11,399,884	13,646,547	24,006,882	24,101,871
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	635,596,493	650,017,179	661,045,696	654,358,456	598,932,817
20. Known claims reserve (Page 3, Line 1)	81,435,032	73,124,745	70,650,503	59,904,588	43,893,206
21. Statutory premium reserve (Page 3, Line 2)	336,037,639	356,117,758	362,940,919	359,070,326	345,422,271
22. Total liabilities (Page 3, Line 21)	479,108,128	476,322,735	482,393,865	481,668,279	432,690,939
23. Capital paid up (Page 3, Lines 23 + 24)	4,526,532	4,526,532	4,526,532	4,526,532	3,681,982
24. Surplus as regards policyholders (Page 3, Line 30)	156,488,365	173,694,444	178,651,831	172,690,177	166,241,878
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(6,226,656)	16,568,356	52,982,298	87,157,433	82,286,539
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)	85.7	84.5	89.3	91.0	89.8
27. Stocks (Lines 2.1 & 2.2)	5.1	8.9	6.0	0.1	5.5
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.2	0.2	0.1	0.2	0.2
29. Real estate (Lines 4.1, 4.2 & 4.3)	1.3	1.1	1.3	1.4	1.6
30. Cash, cash equivalents and short-term investments (Line 5)	7.5	4.9	3.3	3.3	2.9
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	0.5	0.4			
33. Receivable for securities (Line 8)					
34. Aggregate write-ins for invested assets (Line 9)					
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	2,911,010				731,149
39. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
40. Affiliated mortgage loans on real estate					
41. All other affiliated					
42. Total of above Lines 36 to 41	2,911,010				731,149
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)	1.9				0.4

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2008	2007	2006	2005	2004
Capital and Surplus Accounts (Page 4)					
44. Net unrealized capital gains or (losses) (Line 18)	(2,658,516)	(3,401,153)	4,302,136	(2,876,542)	(475,125)
45. Change in nonadmitted assets (Line 21)	(14,774,399)	6,036,610	(6,092,362)	2,831,118	1,324,721
46. Dividends to stockholders (Line 28)	(14,000,000)	(30,000,000)	(36,000,000)	(36,000,000)	(30,000,000)
47. Change in surplus as regards policyholders for the year (Line 31)	(17,206,079)	(5,431,135)	6,817,541	6,208,892	24,126,502
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	58,203,938	61,904,518	48,439,424	40,338,318	33,188,701
49. Losses and allocated LAE incurred (Line 8, Col. 4)	66,514,225	64,378,760	59,185,339	56,349,700	37,375,709
50. Unallocated LAE incurred (Line 9, Col. 4)	4,321,078	4,190,200	3,755,100	3,717,000	4,010,400
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	70,835,303	68,568,960	62,940,439	60,066,700	41,386,109
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)	11.0	7.4	6.6	7.1	6.7
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	69.6	75.6	77.2	77.1	78.4
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	11.4	7.4	6.6	6.5	6.4
55. Total (Lines 52 to 54)	92.0	90.4	90.4	90.7	91.5
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	11.0	6.8	6.1	4.3	4.4
57. Operating expenses incurred (Line 5)	92.0	90.4	90.4	90.7	91.5
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	103.0	97.2	96.5	95.0	95.9
60. Net operating gain or (loss) (Line 8)	(3.0)	2.8	3.5	5.0	4.1
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
61. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	12.4	8.8	6.2	4.4	4.3
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	104.0	95.1	92.0	92.8	91.4

SCHEDULE P – PART 1 – SUMMARY

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	5,241,957	1,193,191	379,738	1,182,834	5,632,052	241,301	29,025	29,025	158,441	19,237	19,237
2. 1999	163,072	516,658	156,040	21,851	155,065	539,484	13,845	1,964	1,964	9,100	647	647
3. 2000	133,556	437,236	127,619	19,289	126,622	457,522	17,763	3,778	3,778	11,642	1,967	1,967
4. 2001	152,356	549,571	169,241	27,004	168,014	577,802	17,946	6,059	6,059	10,768	2,691	2,691
5. 2002	222,719	726,837	208,927	33,304	207,523	761,545	15,306	979	979	11,352	480	480
6. 2003	304,913	988,728	246,515	44,893	244,799	1,035,337	19,821	1,637	1,637	17,238	547	547
7. 2004	309,640	938,234	233,668	34,964	231,492	975,374	19,130	1,667	1,667	12,915	710	710
8. 2005	310,480	963,184	215,855	31,239	212,296	997,982	26,761	4,440	4,440	19,984	1,476	1,476
9. 2006	301,153	888,284	154,267	30,575	150,252	922,874	18,201	2,973	2,973	11,051	1,330	1,330
10. 2007	261,769	778,939	133,450	25,443	130,783	807,049	14,164	2,820	2,820	6,590	710	710
11. 2008	198,783	567,979	99,613	53,865	96,664	624,793	4,188	2,012	2,012	682	71	71
12. Totals	X X X	12,597,607	2,938,386	702,165	2,906,344	13,331,814	408,426	57,354	57,354	269,763	29,866	29,866

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	15,498	39,323	439,065	25,221	3,367	358	358	5,682	243	243	629
2. 1999	27	3,079	26,024	1,667	1,300	38	38	1,814	57	57	204
3. 2000	150	3,640	33,045	1,713	1,896	855	855	4,799	64	64	457
4. 2001	19	3,703	32,417	1,692	3,787	1,120	1,120	4,375	81	81	447
5. 2002	385	3,266	29,924	1,804	2,001	264	264	5,916	87	87	584
6. 2003	463	3,589	40,648	2,457	4,870	307	307	11,281	227	227	1,132
7. 2004	154	3,276	35,321	2,313	7,436	1,670	1,670	15,320	291	291	1,510
8. 2005	153	3,605	50,350	2,543	15,941	1,874	1,874	18,600	710	710	1,993
9. 2006	145	2,776	32,028	2,048	17,444	3,491	3,491	29,350	1,118	1,118	3,127
10. 2007	30	2,117	22,871	1,313	19,698	2,401	2,401	37,893	3,218	3,218	4,807
11. 2008		615	5,485	307	3,695	484	484	38,654	4,432	4,432	5,381
12. Totals	17,024	68,989	747,178	43,078	81,435	12,862	12,862	173,684	10,528	10,528	20,271

	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	9,678	212	408,791	48,863	48,863	408,791	7.982	7.968	X X X		9,678	
2. 1999	3,318	80	26,059	2,706	2,706	26,059	5.449	5.439	17.993		3,318	
3. 2000	7,152	84	36,100	6,664	6,664	36,100	8.805	8.786	30.097		7,152	
4. 2001	8,609	118	36,876	9,951	9,951	36,876	7.115	7.100	26.928		8,609	
5. 2002	8,501	142	34,575	1,810	1,810	34,575	5.055	5.046	17.253		8,501	
6. 2003	17,283	281	53,210	2,718	2,718	53,210	5.605	5.595	18.999		17,283	
7. 2004	24,266	418	54,801	4,338	4,338	54,801	6.123	6.109	19.244		24,266	
8. 2005	36,534	677	81,286	8,500	8,500	81,286	8.737	8.706	27.984		36,534	
9. 2006	49,921	763	76,046	8,912	8,912	76,046	8.919	8.880	27.212		49,921	
10. 2007	62,398	611	78,345	9,149	9,149	78,345	10.601	10.566	32.574		62,398	
11. 2008	47,730	234	47,219	6,999	6,999	47,219	8.558	8.517	26.770		47,730	
12. Totals	275,390	3,620	933,308	110,610	110,610	933,308	X X X	X X X	X X X		X X X	275,390

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	246,994	24,983	379,738	8,399	643,316	32,403				16,541		
2. 1999	5,029	10,267	1,365	21,851	351	33,132	253				326		
3. 2000	4,664	8,699	1,351	19,289	309	29,030	1,377				817		
4. 2001	5,502	15,535	1,699	27,004	391	43,847	302				135		
5. 2002	6,540	19,924	1,755	33,304	279	54,704	802				1,042		
6. 2003	8,817	29,671	2,115	44,893	396	76,283	781				571		
7. 2004	10,242	25,800	2,583	34,964	406	62,941	396				393		
8. 2005	7,956	20,198	4,002	31,239	441	54,998	2,628	1,382	1,382		893	67	67
9. 2006	8,033	18,561	4,590	30,575	573	53,153	468				198		
10. 2007	6,381	14,563	3,243	25,443	575	42,674	520				142		
11. 2008	4,326	11,503	3,669	53,865	708	68,329	42				14		
12. Totals	X X X	421,715	51,355	702,165	12,828	1,162,407	39,972	1,382	1,382		21,072	67	67

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	3,731	3,394	52,338	2,482	521				313			35
2. 1999		72	651	37					45			6
3. 2000		159	2,353	33	104				119			14
4. 2001		83	520	35					168			20
5. 2002	340	365	2,209	35	10				228			31
6. 2003		150	1,502	59	4				440			56
7. 2004		79	868	86	77				535			63
8. 2005	70	112	3,633	73	1,269	251	251		478			43
9. 2006		51	717	62	129				710			63
10. 2007		66	728	45	93				776			70
11. 2008		8	64	10	44				824			77
12. Totals	4,141	4,539	65,583	2,957	2,251	251	251		4,636			478

	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	869	13	49,778			49,778	8,490	8,271	X X X			869
2. 1999	51		624			624	2,186	2,119	13,959			51
3. 2000	237	3	2,417			2,417	9,254	8,922	55,532			237
4. 2001	188	1	605			605	1,664	1,615	12,868			188
5. 2002	269	5	2,082			2,082	4,655	4,530	37,890			269
6. 2003	500	4	1,796			1,796	2,685	2,624	22,706			500
7. 2004	675	12	1,401			1,401	2,539	2,452	15,065			675
8. 2005	1,790	23	5,268	1,700	1,700	5,268	10,543	9,860	68,162			1,790
9. 2006	902	23	1,505			1,505	3,295	3,046	20,154			902
10. 2007	939	20	1,531			1,531	4,167	3,906	26,124			939
11. 2008	945	7	924			924	1,544	1,477	23,324			945
12. Totals	7,365	111	67,931	1,700	1,700	67,931	X X X	X X X	X X X		X X X	7,365

SCHEDULE P – PART 1B – POLICIES WRITTEN THROUGH AGENTS

(\$000 omitted)

	1	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2	3	4	5	6	Loss Payments			Allocated LAE Payments		
							7	8	9	10	11	12
Years in Which Policies Were Written	Amount of Insurance Written in Millions	Direct Premium	Assumed Premium	Other Income	Ceded Premium	Net	Direct	Assumed	Ceded	Direct	Assumed	Ceded
1. Prior	X X X	4,994,963	1,168,208		1,174,435	4,988,736	208,898	29,025	29,025	141,900	19,237	19,237
2. 1999	158,043	506,391	154,675		154,714	506,352	13,592	1,964	1,964	8,774	647	647
3. 2000	128,892	428,537	126,268		126,313	428,492	16,386	3,778	3,778	10,825	1,967	1,967
4. 2001	146,854	534,036	167,542		167,623	533,955	17,644	6,059	6,059	10,633	2,691	2,691
5. 2002	216,179	706,913	207,172		207,244	706,841	14,504	979	979	10,310	480	480
6. 2003	296,096	959,057	244,400		244,403	959,054	19,040	1,637	1,637	16,667	547	547
7. 2004	299,398	912,434	231,085		231,086	912,433	18,734	1,667	1,667	12,522	710	710
8. 2005	302,524	942,986	211,853		211,855	942,984	24,133	3,058	3,058	19,091	1,409	1,409
9. 2006	293,120	869,723	149,677		149,678	869,722	17,733	2,973	2,973	10,853	1,330	1,330
10. 2007	255,388	764,376	130,207		130,209	764,374	13,644	2,820	2,820	6,448	710	710
11. 2008	194,457	556,476	95,944		95,955	556,465	4,146	2,012	2,012	668	71	71
12. Totals	X X X	12,175,892	2,887,031		2,893,515	12,169,408	368,454	55,972	55,972	248,691	29,799	29,799

	13	14	15	16	Loss and Allocated Loss Adjustment Expenses Unpaid						23
					Known Claim Reserves			IBNR Reserves			
					17	18	19	20	21	22	
	Salvage and Subrogation Received	Unallocated Loss Expense Payments	Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	Number of Claims Reported (Direct)	Direct	Assumed	Ceded	Direct	Assumed	Ceded	Unallocated Loss Expense Unpaid
1. Prior	11,767	35,729	386,527	22,739	2,846	358	358	5,369	243	243	594
2. 1999	27	3,047	25,413	1,619	1,300	38	38	1,769	57	57	198
3. 2000	150	3,622	30,833	1,670	1,792	855	855	4,680	64	64	443
4. 2001	19	3,639	31,916	1,640	3,787	1,120	1,120	4,207	81	81	427
5. 2002	45	2,901	27,715	1,752	1,991	264	264	5,688	87	87	553
6. 2003	463	3,439	39,146	2,375	4,866	307	307	10,841	227	227	1,076
7. 2004	154	3,197	34,453	2,210	7,359	1,670	1,670	14,785	291	291	1,447
8. 2005	83	3,493	46,717	2,450	14,672	1,623	1,623	18,122	710	710	1,950
9. 2006	145	2,725	31,311	1,971	17,315	3,491	3,491	28,640	1,118	1,118	3,064
10. 2007	30	2,051	22,143	1,257	19,605	2,401	2,401	37,117	3,218	3,218	4,737
11. 2008		607	5,421	295	3,651	484	484	37,830	4,432	4,432	5,304
12. Totals	12,883	64,450	681,595	39,978	79,184	12,611	12,611	169,048	10,528	10,528	19,793

	24	25	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32	33	34	35
			26	27	28	29	30	31				
	Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	Number of Claims Outstanding (Direct)	Direct (Cols. 7+10+17+20)	Assumed (Cols. 8+11+18+21)	Ceded (Cols. 9+12+19+22)	Net	Direct Basis ((Cols. 14+23+26/[Cols. 2+4])	Net Basis ((Cols. 14+23+29+14+23)/Col. 1)	Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Value of Money	Discount For Time Participation Percentage	Inter-company Pooling	Net Reserves After Discount (Cols. 24-33)
1. Prior	8,809	199	359,013	48,863	48,863	359,013	7.915	7.925	X X X			8,809
2. 1999	3,267	80	25,435	2,706	2,706	25,435	5.664	5.664	18.147			3,267
3. 2000	6,915	81	33,683	6,664	6,664	33,683	8.809	8.809	29.287			6,915
4. 2001	8,421	117	36,271	9,951	9,951	36,271	7.553	7.554	27.467			8,421
5. 2002	8,232	137	32,493	1,810	1,810	32,493	5.085	5.086	16.628			8,232
6. 2003	16,783	277	51,414	2,718	2,718	51,414	5.832	5.832	18.889			16,783
7. 2004	23,591	406	53,400	4,338	4,338	53,400	6.361	6.361	19.387			23,591
8. 2005	34,744	654	76,018	6,800	6,800	76,018	8.639	8.639	26.927			34,744
9. 2006	49,019	740	74,541	8,912	8,912	74,541	9.236	9.236	27.405			49,019
10. 2007	61,459	591	76,814	9,149	9,149	76,814	10.937	10.937	32.735			61,459
11. 2008	46,785	227	46,295	6,999	6,999	46,295	9.382	9.382	26.847			46,785
12. Totals	268,025	3,509	865,377	108,910	108,910	865,377	X X X	X X X	X X X		X X X	268,025

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	208,656	207,871	207,789	207,607	207,667	207,161	207,439	207,379	207,800	208,116
2. 1989	29,335	28,576	27,644	27,396	27,623	27,429	27,117	27,004	26,958	26,943
3. 1990	27,291	26,404	26,666	26,227	26,348	26,266	26,146	26,149	26,053	26,151
4. 1991	20,950	21,690	21,246	22,186	22,060	22,407	22,300	22,125	21,921	21,744
5. 1992	13,807	13,587	12,909	12,742	12,910	13,087	13,272	13,244	13,169	13,064
6. 1993	19,219	19,346	18,888	18,580	18,573	19,397	19,437	19,649	19,530	19,323
7. 1994	14,041	13,318	12,393	11,447	11,321	11,012	10,950	11,054	11,061	11,018
8. 1995	16,034	15,340	14,563	13,117	13,311	12,843	12,644	13,042	12,811	12,773
9. 1996	20,338	20,014	19,239	17,025	18,508	17,746	17,017	16,680	15,464	15,308
10. 1997	24,737	23,166	23,325	24,686	24,215	21,665	21,039	20,583	20,410	20,601
11. 1998	33,418	32,721	31,671	31,897	32,927	34,120	33,937	34,503	32,761	33,750
12. 1999	41,900	31,507	29,461	30,239	30,414	29,780	29,928	29,400	26,036	26,059
13. 2000	X X X	33,407	37,306	35,169	41,037	40,038	38,671	38,171	36,145	36,100
14. 2001	X X X	X X X	36,696	32,104	32,998	32,758	33,006	32,533	32,262	36,876
15. 2002	X X X	X X X	X X X	48,444	41,856	41,415	41,084	39,441	35,159	34,575
16. 2003	X X X	X X X	X X X	X X X	67,943	64,270	63,284	64,577	57,648	53,210
17. 2004	X X X	X X X	X X X	X X X	X X X	61,030	57,326	56,963	54,992	54,801
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	65,377	75,032	78,945	81,286
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,043	77,343	76,046
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	72,942	78,345
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	47,219

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	201,208	202,289	202,954	203,770	204,499	204,990	205,748	206,162	206,594	207,078	9,673	2,775
2. 1989	26,515	26,411	26,456	26,369	26,605	26,655	26,592	26,621	26,694	26,731	926	451
3. 1990	24,582	24,876	24,978	25,157	25,345	25,369	25,435	25,665	25,738	25,796	940	511
4. 1991	18,661	19,798	19,940	20,135	20,385	20,470	20,583	21,384	21,419	21,517	709	417
5. 1992	11,088	11,039	11,428	11,568	11,810	11,880	11,994	12,153	12,232	12,459	730	435
6. 1993	14,333	15,392	15,834	16,661	16,937	18,227	18,330	18,854	18,906	18,903	811	405
7. 1994	8,085	8,585	8,808	9,181	9,643	9,796	9,858	10,195	10,241	10,362	784	427
8. 1995	8,423	9,114	9,553	10,105	11,109	11,431	11,596	11,788	12,014	12,102	657	394
9. 1996	7,956	9,409	10,549	11,558	12,022	14,120	14,408	14,490	14,604	14,656	765	422
10. 1997	7,733	9,078	11,100	13,521	15,889	16,908	17,727	18,138	18,689	19,506	863	472
11. 1998	10,208	14,134	16,929	19,737	22,179	24,905	27,578	28,889	29,571	30,632	1,077	505
12. 1999	1,703	6,057	10,255	15,043	17,104	17,931	20,043	21,219	22,103	22,945	1,075	512
13. 2000	X X X	4,248	9,172	15,114	20,484	23,201	25,627	27,452	28,871	29,405	1,144	485
14. 2001	X X X	X X X	1,470	7,870	12,797	15,512	18,015	20,600	23,832	28,714	1,138	436
15. 2002	X X X	X X X	X X X	2,400	6,481	12,574	17,567	20,469	23,968	26,658	1,268	394
16. 2003	X X X	X X X	X X X	X X X	2,685	12,492	23,287	30,817	36,635	37,059	1,653	523
17. 2004	X X X	X X X	X X X	X X X	X X X	2,746	9,707	18,652	27,659	32,045	1,324	571
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	5,708	19,334	35,774	46,745	1,434	432
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,323	17,530	29,252	1,004	281
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	6,983	20,754	523	181
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	4,870	52	21

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	1,111	983	838	1,121	961	542	555	484	662	762
2. 1989	355	139	55	115	125	11	(6)	24	25	29
3. 1990	324	284	233	62	92	71	63	32	76	172
4. 1991	329	292	125	758	690	1,046	957	156	133	39
5. 1992	543	332	47	205	107	301	492	454	436	313
6. 1993	1,644	1,141	1,063	902	977	233	282	151	36	19
7. 1994	886	641	528	510	272	188	189	182	184	182
8. 1995	980	645	797	462	391	398	501	322	109	157
9. 1996	2,254	1,947	1,322	1,611	2,050	671	927	334	101	103
10. 1997	4,222	4,482	3,817	4,152	3,138	1,296	979	730	552	492
11. 1998	3,063	3,471	3,294	3,081	3,329	4,692	1,510	1,417	941	1,099
12. 1999	1,087	1,988	3,406	3,562	2,951	3,374	3,281	1,824	1,419	1,300
13. 2000	X X X	3,606	5,810	6,501	8,186	6,399	4,302	2,823	2,430	1,896
14. 2001	X X X	X X X	1,906	2,913	4,624	3,873	4,989	5,253	3,974	3,787
15. 2002	X X X	X X X	X X X	2,720	4,947	5,267	5,655	5,147	3,976	2,001
16. 2003	X X X	X X X	X X X	X X X	6,866	11,925	13,670	12,112	5,985	4,870
17. 2004	X X X	X X X	X X X	X X X	X X X	3,606	12,128	10,947	7,856	7,436
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	9,431	21,043	20,584	15,941
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,215	14,256	17,444
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	9,390	19,698
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	3,695

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										
2. 1989										
3. 1990										
4. 1991										
5. 1992										
6. 1993										
7. 1994										
8. 1995										
9. 1996										
10. 1997										
11. 1998										
12. 1999										
13. 2000	X X X									
14. 2001	X X X	X X X								
15. 2002	X X X	X X X	X X X							
16. 2003	X X X	X X X	X X X	X X X						
17. 2004	X X X	X X X	X X X	X X X	X X X					
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		
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	

NONE

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	6,337	4,599	3,997	2,716	2,207	1,629	1,136	733	544	276
2. 1989	2,465	2,026	1,133	912	893	763	531	359	239	183
3. 1990	2,385	1,244	1,455	1,008	911	826	648	452	239	183
4. 1991	1,960	1,600	1,181	1,293	985	891	760	585	369	188
5. 1992	2,176	2,216	1,434	969	993	906	786	637	501	292
6. 1993	3,242	2,813	1,991	1,017	659	937	825	644	588	401
7. 1994	5,070	4,092	3,057	1,756	1,406	1,028	903	677	636	474
8. 1995	6,631	5,581	4,213	2,550	1,811	1,014	547	932	688	514
9. 1996	10,128	8,658	7,368	3,856	4,436	2,955	1,682	1,856	759	549
10. 1997	12,782	9,606	8,408	7,013	5,188	3,461	2,333	1,715	1,169	603
11. 1998	20,147	15,116	11,448	9,079	7,419	4,523	4,849	4,197	2,249	2,019
12. 1999	39,110	23,462	15,800	11,634	10,359	8,475	6,604	6,357	2,514	1,814
13. 2000	X X X	25,553	22,324	13,554	12,367	10,438	8,742	7,896	4,844	4,799
14. 2001	X X X	X X X	33,320	21,321	15,577	13,373	10,002	6,680	4,456	4,375
15. 2002	X X X	X X X	X X X	43,324	30,428	23,574	17,862	13,825	7,215	5,916
16. 2003	X X X	X X X	X X X	X X X	58,392	39,853	26,327	21,648	15,028	11,281
17. 2004	X X X	X X X	X X X	X X X	X X X	54,678	35,491	27,364	19,477	15,320
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	50,238	34,655	22,587	18,600
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	59,505	45,557	29,350
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	56,569	37,893
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	38,654

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	305,955	307,904	307,039	308,469	309,767	308,887	308,914	308,346	307,951	307,897
2. 1999	16,034	19,891	21,277	22,227	23,006	23,779	22,752	22,543	22,458	22,587
3. 2000	X X X	17,384	23,255	26,438	28,136	29,551	28,376	28,185	28,238	28,214
4. 2001	X X X	X X X	15,802	26,293	30,375	31,391	31,132	30,391	30,242	30,350
5. 2002	X X X	X X X	X X X	17,921	22,596	24,834	24,879	24,849	24,834	25,283
6. 2003	X X X	X X X	X X X	X X X	25,927	33,022	34,532	34,372	34,255	33,918
7. 2004	X X X	X X X	X X X	X X X	X X X	27,479	38,452	37,259	34,887	36,755
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	46,585	50,541	53,398	53,138
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,252	65,538	62,175
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	57,280	67,722
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	57,495

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	296,347	300,969	303,039	304,938	306,049	307,273	307,352	308,064	307,741	307,700	12,526	5,356
2. 1999	10,855	16,493	18,935	20,167	21,584	22,500	22,027	22,231	22,353	22,431	943	596
3. 2000	X X X	9,586	15,715	20,933	24,290	25,896	27,330	27,527	27,593	27,969	997	477
4. 2001	X X X	X X X	8,223	19,127	22,919	24,640	27,233	27,783	28,270	28,727	1,067	545
5. 2002	X X X	X X X	X X X	9,360	16,404	20,677	21,992	22,689	23,815	24,210	1,127	432
6. 2003	X X X	X X X	X X X	X X X	10,725	22,118	27,567	30,365	32,488	33,080	1,258	484
7. 2004	X X X	X X X	X X X	X X X	X X X	12,088	24,719	29,557	31,232	34,977	1,678	704
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	17,571	35,368	44,601	47,718	1,829	651
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,534	45,347	50,377	1,668	502
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	22,527	45,978	1,832	608
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	20,932	624	251

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	11,594	8,738	5,766	5,371	5,579	1,747	1,627	303	212	197
2. 1999	5,179	3,398	2,342	2,060	1,422	1,279	725	312	105	156
3. 2000	X X X	7,798	7,540	5,505	3,846	3,655	1,046	658	645	245
4. 2001	X X X	X X X	7,579	7,166	7,456	6,751	3,899	2,608	1,972	1,623
5. 2002	X X X	X X X	X X X	8,561	6,192	4,157	2,887	2,160	1,019	1,073
6. 2003	X X X	X X X	X X X	X X X	15,202	10,904	6,965	4,007	1,767	838
7. 2004	X X X	X X X	X X X	X X X	X X X	15,391	13,733	7,702	3,655	1,778
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	29,014	15,173	8,797	5,420
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,718	20,191	11,798
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	34,753	21,744
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	36,563

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										
2. 1999										
3. 2000	X X X									
4. 2001	X X X	X X X								
5. 2002	X X X	X X X	X X X							
6. 2003	X X X	X X X	X X X	X X X						
7. 2004	X X X	X X X	X X X	X X X						
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		
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	

NONE

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	173,013	11,358,068		506,522	11,197,047	3,148,290	3,288,078	1,418,889
2. Alaska	AK	L		2,299,904		21,855	2,345,751	375,892	454,253	122,901
3. Arizona	AZ	L	247,562	2,756,579	2,499,161	1,742,461	5,508,713	197,057	802,402	667,537
4. Arkansas	AR	L	58,363	2,660,330		181,026	2,797,225	(136,134)	103,931	324,619
5. California	CA	L	1,832,835	6,469,521	58,667,859	15,113,387	66,888,728	10,581,023	14,094,141	9,022,247
6. Colorado	CO	L	102,213	20,988,278		821,779	21,584,162	755,914	681,476	707,457
7. Connecticut	CT	L	385,336	1,634,042		640,114	2,222,003	66,287	72,224	520,598
8. Delaware	DE	L	30,817	3,353,625		532,143	3,453,194	202,609	653,230	593,307
9. District of Columbia	DC	L	6,970	1,060,126		47,780	1,067,398	75,462	140,941	106,992
10. Florida	FL	L	1,372,710	71,115,674		4,980,211	77,288,778	6,466,016	8,284,518	16,645,818
11. Georgia	GA	L	153,754	16,024,389		1,357,637	17,520,986	2,528,026	1,304,474	5,234,295
12. Hawaii	HI	L	71,968	64,789	6,838,801	51,380	6,990,130	797,633	883,005	891,948
13. Idaho	ID	L	75	6,430,060		92,287	6,834,303	144,357	109,721	137,321
14. Illinois	IL	L	132,389	2,143,298		763,623	2,532,416	(108,031)	(360,424)	777,061
15. Indiana	IN	L	211,729	3,331,737		1,095,620	3,774,075	182,928	39,811	443,459
16. Iowa	IA	N				47,520	(3,802)			
17. Kansas	KS	L	18,987	3,171,036	297,244	101,305	3,595,108	63,015	51,700	101,420
18. Kentucky	KY	L	303,297	8,273,048		262,825	8,316,902	1,636,715	1,624,520	507,834
19. Louisiana	LA	L	31,364	1,590,683		157,267	1,642,128	243,588	169,323	212,586
20. Maine	ME	L	42,901	351,179		157,367	410,054	128,252	(30,765)	10,966
21. Maryland	MD	L	145,233	7,337,378		696,619	7,692,123	1,364,207	265,202	1,308,937
22. Massachusetts	MA	L	264,736	17,089,744		838,921	18,374,636	1,081,409	25,304	2,762,591
23. Michigan	MI	L	147,195	13,206,206		1,658,535	13,649,139	1,033,156	(100,567)	2,098,934
24. Minnesota	MN	L	1,482,728	8,257,899		6,802,390	10,755,519	2,436,391	2,736,117	2,482,106
25. Mississippi	MS	L	348,143	9,916,186		849,383	9,983,884	783,018	1,153,072	2,990,246
26. Missouri	MO	L	63,513	3,728,468	1,026,278	1,499,302	4,915,203	2,857,096	2,805,647	2,230,457
27. Montana	MT	L	22,240	943,065		51,943	1,071,907	137,419	58,157	105,919
28. Nebraska	NE	L	15,963	10,635,502		50,003	10,681,311	145,827	(111,252)	310,392
29. Nevada	NV	L	173,618	3,353,691	2,700,405	1,294,128	6,241,782	1,473,482	1,533,852	1,200,593
30. New Hampshire	NH	L	237,604	2,003,266		488,472	2,370,958	129,217	282,601	462,200
31. New Jersey	NJ	L	508,332	25,739,407	665,163	527,399	28,655,551	2,007,259	1,815,934	2,538,772
32. New Mexico	NM	L		1,424,157		102,494	1,604,067	222,985	59,273	31,935
33. New York	NY	L	282,885	42,777,442	4,273,701	888,048	49,575,640	4,770,505	5,219,063	7,398,101
34. North Carolina	NC	L	35,526	827,828	7,017,734	464,777	8,357,700	1,646,789	2,019,212	1,624,751
35. North Dakota	ND	L	275	852,806		7,441	886,401		(10,000)	10,000
36. Ohio	OH	L	576,073	30,692,563	406,052	1,125,540	32,084,130	1,917,331	1,654,947	2,349,213
37. Oklahoma	OK	L	350	803,879	2,691,204	201,845	3,442,149	28,158	74,136	152,438
38. Oregon	OR	L		128,904		100,907	128,935			
39. Pennsylvania	PA	L	455,634	30,597,701		1,372,327	31,237,819	979,870	1,407,066	1,087,846
40. Rhode Island	RI	L	22,761	131,921		60,481	190,184	10,545	(341,153)	58,250
41. South Carolina	SC	L	155,745	4,961,439		378,535	5,287,304	443,513	200,297	574,201
42. South Dakota	SD	L	75	3,154,391		14,644	3,176,037	73,784	66,452	33,844
43. Tennessee	TN	L	199,973	21,458,513	411,732	992,268	22,040,527	1,382,878	586,634	529,204
44. Texas	TX	L		29,947,261	8,525,377	1,440,705	38,803,163	1,865,915	2,325,444	1,847,033
45. Utah	UT	L	274,967	1,529,492	555,631	171,075	2,614,967	(46,028)	(92,204)	117,340
46. Vermont	VT	L	5,498	58,552		124,204	64,381	70,969	4,552	13,837
47. Virginia	VA	L	380,993	6,108,311		1,996,125	6,825,948	2,818,431	8,725,342	6,398,360
48. Washington	WA	L	415,719	2,217,637	5,214,822	562,616	7,918,297	271,314	748,650	808,685
49. West Virginia	WV	L	23,007	2,351,830		76,950	2,326,159	(13,069)	(9,855)	214,525
50. Wisconsin	WI	L	87,972	4,727,670		333,813	5,430,196	551,121	515,277	599,742
51. Wyoming	WY	L		1,699,549		16,794	1,747,726	20,115	15,537	72,796
52. American Samoa	AS	N								
53. Guam	GU	N						5,339	4,339	
54. Puerto Rico	PR	L		946,183		2,400	996,048	386,093	510,589	574,529
55. U.S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CN	N								
58. Aggregate Other Alien	OT	X X X	X X X							
59. Totals	(a) 51	X X X	11,503,041	454,685,217	101,791,164	53,865,193	585,095,090	58,203,938	66,514,224	81,435,032

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

NONE

(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: