

**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)	479,266,664		479,266,664	547,643,663
2. Stocks (Schedule D):				
2.1 Preferred stocks	9,625,943		9,625,943	204,912
2.2 Common stocks	278,066,923		278,066,923	434,634,277
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,986,892	622,975	1,363,917	1,575,077
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	1,334,578		1,334,578	1,359,386
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	1,812,387		1,812,387	1,504,067
5. Cash (\$ 47,779,966, Schedule E - Part 1), cash equivalents (\$ 483,778, Schedule E - Part 2), and short-term investments (\$ 7,340,573, Schedule DA)	55,604,316		55,604,316	80,057,287
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	2,001,025	61,500	1,939,525	2,185,497
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	829,698,728	684,475	829,014,253	1,069,164,166
11. Title plants less \$ 643,067 charged off (for Title insurers only)	9,490,120	3,984,420	5,505,700	5,722,039
12. Investment income due and accrued	5,927,866	28,761	5,899,105	8,223,183
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	34,899,821	11,882,238	23,017,583	36,852,529
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	969,146	194,267	774,879	578,381
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	6,067,242		6,067,242	11,548,025
16.2 Net deferred tax asset	81,102,509	80,114,590	987,919	9,752,537
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	1,320,218	721,992	598,226	978,551
19. Furniture and equipment, including health care delivery assets (\$ 0)	5,330,882	4,994,061	336,821	414,256
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	5,864,751	1,318,469	4,546,282	1,940,128
22. Health care (\$ 0) and other amounts receivable	4,013,514	2,028,096	1,985,418	266,058
23. Aggregate write-ins for other than invested assets	19,263,249	18,528,769	734,480	1,159,099
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,003,948,046	124,480,138	879,467,908	1,146,598,952
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	1,003,948,046	124,480,138	879,467,908	1,146,598,952

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	13,874,367	13,874,367		
2302. Other Non-Admitted Assets	2,524,141	2,524,141		
2303. Other Assets	1,117,584	625,055	492,529	524,761
2398. Summary of remaining write-ins for Line 23 from overflow page	1,747,157	1,505,206	241,951	634,338
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	19,263,249	18,528,769	734,480	1,159,099

**NONE**

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**OVERFLOW PAGE FOR WRITE-INS**


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**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	1,296,145	1,074,452	221,693	218,043
2305. Other Identifiable Intangibles				
2306. Leasehold Improvements				
2307. Title Plant Improvements/Conversion				
2308. Cash Surrender Value				
2309. Recoupment Receivable				
2310. Other Receivables	20,258		20,258	416,295
2311. Prepaid Retirement				
2312. Notes on Premium				
2313. State and Premium Tax Recoverable				
2314. Deposits	27,354	27,354		
2315. Properties Held for Sale				
2316. Ground Rents				
2317. Loans on Personal Security				
2318. Agreements	403,400	403,400		
2319.				
2320.				
2321.				
2322.				
2323.				
2324.				
2325.				
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	1,747,157	1,505,206	241,951	634,338

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	131,863,862	102,362,330
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	373,070,710	467,412,670
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	230,708	241,047
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	21,066,439	24,484,893
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	6,239,615	4,978,727
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	140,918	4,424,037
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		2,000,000
11. Premiums and other consideration received in advance	82,035	1,819,530
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties	539,285	554,242
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates	3,116,959	10,304,820
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	5,624,316	6,470,729
19. Payable for securities		
20. Aggregate write-ins for other liabilities	2,591,186	2,962,439
21. Total liabilities (Lines 1 through 20)	544,566,033	628,015,464
22. Aggregate write-ins for special surplus funds	501,409	501,406
23. Common capital stock	11,465,425	11,465,425
24. Preferred capital stock	5,150	5,150
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	146,565,100	145,920,981
28. Unassigned funds (surplus)	177,218,034	361,543,769
29. Less treasury stock, at cost:		
29.1 210 shares common (value included in Line 23 \$ 1,050)	137,543	137,543
29.2 470 shares preferred (value included in Line 24 \$ 2,350)	715,700	715,700
30. Surplus as regards policyholders (Lines 22 to 28 less 29) (Page 4, Line 32)	334,901,875	518,583,488
31. Totals (Page 2, Line 26, Col. 3)	879,467,908	1,146,598,952

DETAILS OF WRITE-INS		
0301.		
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)		
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Notes/Contracts Payable		
2098. Summary of remaining write-ins for Line 20 from overflow page	2,591,186	2,962,439
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	2,591,186	2,962,439
2201. Plant Revaluation		
2202. Surplus arising from Increase in Book Value of Title Plants	501,384	501,384
2203. Mineral Interest-Assigned Value	25	22
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	501,409	501,406
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

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**OVERFLOW PAGE FOR WRITE-INS**


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**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	1,942,129	2,086,696
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		
2009. Estimated Liability concerning Captive Reinsurance		
2010. Other Reserves		
2011. Deferred Copiers	110,212	146,862
2012. Deferred Rents	268,514	329,676
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		
2024. Segregated Funds Held for Others		
2025. Other Write-Ins	270,331	399,205
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	2,591,186	2,962,439

**OPERATIONS AND INVESTMENT EXHIBIT**

<b>STATEMENT OF INCOME</b>	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)	1,344,957,481	1,642,855,376
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,140,060	2,377,269
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	50,372,285	63,839,679
2. Aggregate write-ins for other operating income	2,470,240	3,387,733
3. Total Operating Income (Lines 1 through 2)	1,399,940,066	1,712,460,057
<b>DEDUCT:</b>		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	164,473,335	138,186,805
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	1,275,346,556	1,611,615,684
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	1,439,819,891	1,749,802,489
8. Net operating gain or (loss) (Lines 3 minus 7)	(39,879,825)	(37,342,432)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	23,986,989	25,956,791
10. Net realized capital gains (losses) less capital gains tax of \$ (973,450) (Exhibit of Capital Gains (Losses))	(2,121,387)	3,781,201
11. Net investment gain (loss) (Lines 9 + 10)	21,865,602	29,737,992
<b>OTHER INCOME</b>		
12. Aggregate write-ins for miscellaneous income or (loss)	1,660,056	3,514,702
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(16,354,167)	(4,089,738)
14. Federal and foreign income taxes incurred	(914,449)	(771,847)
15. Net income (Lines 13 minus 14)	(15,439,718)	(3,317,891)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	518,583,488	509,711,286
17. Net income (from Line 15)	(15,439,718)	(3,317,891)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(150,409,675)	(15,856,821)
19. Change in net unrealized foreign exchange capital gain (loss)	(17,586,355)	9,796,411
20. Change in net deferred income taxes	31,080,888	3,438,305
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(38,580,839)	(4,257,187)
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)	10,339	87,110
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	644,119	21,283,384
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		(2,000,000)
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	6,599,628	(301,109)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(183,681,613)	8,872,202
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	334,901,875	518,583,488

<b>DETAILS OF WRITE-IN LINES</b>		
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	2,470,240	3,387,733
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	2,470,240	3,387,733
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 06 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)		
1201. Computer Support Fees	1,846,240	3,267,427
1202. Miscellaneous Income	243,483	187,859
1203. Loss/(Gain) on Sale of Mortgage	(429,667)	59,416
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	1,660,056	3,514,702
3001. Equity in Earnings of Subsidiaries and Affiliates		
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates		
3003. Adjustment	8,677,746	
3098. Summary of remaining write-ins for Line 30 from overflow page	(2,078,118)	(301,109)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	6,599,628	(301,109)

## OVERFLOW PAGE FOR WRITE-INS

## Page 4 - Continuation

## OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 02 FOR OTHER OPERATING INCOME</b>		
0204. Miscellaneous Income	244,528	467,441
0205. Premiums Retained as Agent for Underwriter		
0206. Management Fees	14,077	48,000
0207. Title Plant Income	1,009,605	1,199,173
0208. Recording Service Fees		
0209. Ceded Reimbursement from Agents	964,016	1,439,749
0210. Other Fees	238,014	233,370
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)	2,470,240	3,387,733
<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		
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	214,433	
3020. Unreported Premium		
3021. Illinois Reserve Adjustment		
3022. Direct Debit to Retained Earnings - Prior Period Stat. Res. Adjustment		
3023. Prior Period Adjustment	(2,287,671)	(301,109)
3024. FIT Payable Adjustment		
3025. Other Write-Ins	(4,880)	
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	(2,078,118)	(301,109)

**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	172,074,046	726,957,883	365,685,007	1,264,716,936	1,676,698,172
2. Escrow and settlement service charges	2,140,060	X X X	X X X	2,140,060	2,377,269
3. Other title fees and service charges (Part 1C, Line 5)	50,372,285	X X X	X X X	50,372,285	63,839,679
4. Totals (Lines 1 + 2 + 3)	224,586,391	726,957,883	365,685,007	1,317,229,281	1,742,915,120

**PART 1B – PREMIUMS EARNED EXHIBIT**

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,246,585,253	1,652,297,028
1.2 Assumed	8,381,498	13,699,292
1.3 Ceded	4,242,209	8,454,363
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,250,724,542	1,657,541,957
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	467,412,670	452,726,089
2.2 Additions during the current year	78,803,013	106,534,060
2.3 Withdrawals during the current year	93,351,791	91,847,479
2.4 Other adjustments to statutory premium reserves	(79,793,182)	
2.5 Balance at December 31 current year	373,070,710	467,412,670
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,265,273,320	1,642,855,376

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

	1	2
	Current Year	Prior Year
1. Title examinations	21,556,356	26,919,500
2. Searches and abstracts	13,132,263	11,162,062
3. Surveys		
4. Aggregate write-ins for service charges	15,683,666	25,758,117
5. Totals	50,372,285	63,839,679

DETAILS OF WRITE-IN LINES			
0401. Other Service Fees		5,093,795	14,254,077
0402. Miscellaneous Fees		199,358	522,924
0403. Processing Fees		7,160,236	9,014,221
0498. Summary of remaining write-ins for Line 04 from overflow page		3,230,277	1,966,895
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		15,683,666	25,758,117

**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		
0405. Intercompany Referral Fees		
0406. Closing Fees	1,292,321	842,759
0407. Closing Protection Letter Income		
0408. Work Charges	1,937,956	1,124,136
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)	3,230,277	1,966,895

## 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	15,422,053	84,042,416	27,070,990	126,535,459	105,998,892
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	(348,124)			(348,124)	1,241,454
3. Total (Line 1 plus Line 2)	15,073,929	84,042,416	27,070,990	126,187,335	107,240,346
4. Deduct: Recovered during year from reinsurance		165,785		165,785	167,857
5. Net payments (Line 3 minus Line 4)	15,073,929	83,876,631	27,070,990	126,021,550	107,072,489
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	18,383,426	80,474,032	33,006,404	131,863,862	102,362,330
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	11,040,432	72,714,633	18,607,265	102,362,330	78,846,559
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	22,416,923	91,636,030	41,470,129	155,523,082	130,588,260
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	3,551,289	3,819,964	1,579,000	8,950,253	7,598,545
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	25,968,212	95,455,994	43,049,129	164,473,335	138,186,805

## 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)	15,266,404	80,582,712	33,006,404	128,855,520	102,362,330
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)	3,283,788			3,283,788	104,593
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)	166,778	108,668		275,446	104,593
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	18,383,414	80,474,044	33,006,404	131,863,862	102,362,330
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	56,502,000	186,427,000	90,065,000	332,994,000	335,527,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)	1,116,000			1,116,000	1,087,000
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)	416,000	1,131,000		1,547,000	1,486,000
4.4 Net incurred but not reported	57,202,000	185,296,000	90,065,000	332,563,000	335,128,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	32,685,000	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	497,111,862	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	373,070,710	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	54,765,028	50,038,268	29,817,335	134,620,631	6,764,726	3,776,602	80,000	145,241,959	155,821,066
1.2 Employee relations and welfare	2,951,470	4,365,190	2,652,915	9,969,575	71,886	355,224	8,000	10,404,685	10,211,201
1.3 Payroll taxes	3,062,990	3,016,656	1,782,007	7,861,653	828,621	292,558	6,400	8,989,232	9,379,247
1.4 Other personnel costs	1,387,310	1,437,133	844,167	3,668,610	144,946	78,561	5,600	3,897,717	1,164,239
1.5 Total personnel costs	62,166,798	58,857,247	35,096,424	156,120,469	7,810,179	4,502,945	100,000	168,533,593	176,575,753
2. Amounts paid to or retained by title agents	13,545,761	610,477,374	312,350,465	936,373,600				936,373,600	1,228,837,665
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	38,698,577	4,653		38,703,230				38,703,230	61,039,321
3.2 Surveys									
3.3 Other	2,782,853	95,708		2,878,561		302,943		3,181,504	2,796,175
4. Advertising	229,714	942,748	544,250	1,716,712	62	44,484		1,761,258	2,383,177
5. Boards, bureaus and associations	179,919	499,803	88,183	767,905	14,000	9,948		791,853	539,857
6. Title plant rent and maintenance	406,623	121,600		528,223				528,223	351,550
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	695,387	3,139,256	60,028	3,894,671		(8,875)		3,885,796	2,554,785
9. Marketing and promotional expenses	9,439,684	3,336,565	1,441,175	14,217,424		56,973		14,274,397	16,900,861
10. Insurance	308,190	885,858	518,203	1,712,251	5,055	35,845		1,753,151	1,460,406
11. Directors' fees	20,126	61,243	30,793	112,162				112,162	74,748
12. Travel and travel items	2,505,333	5,522,215	1,970,495	9,998,043	212,072	113,256		10,323,371	11,965,482
13. Rent and rent items	8,587,531	6,368,810	3,250,000	18,206,341	477,773	324,686		19,008,800	19,030,409
14. Equipment	580,456	490,018	259,298	1,329,772	179	277,249		1,607,200	1,662,891
15. Cost or depreciation of EDP equipment and software	4,386,967	16,441,241	9,615,108	30,443,316	44,331	45,613		30,533,260	30,434,347
16. Printing, stationery, books and periodicals	997,219	2,866,366	1,535,892	5,399,477	115,593	97,053		5,612,123	6,564,892
17. Postage, telephone, messengers and express	2,395,234	2,062,271	1,074,202	5,531,707	91,310	328,863		5,951,880	6,518,039
18. Legal and auditing	7,147,728	4,654,467	2,844,623	14,646,818	179,000	122,432	63,116	15,011,366	21,527,095
19. Totals (Lines 1.5 to 18)	155,074,100	716,827,443	370,679,139	1,242,580,682	8,949,554	6,253,415	163,116	1,257,946,767	1,591,217,453
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	3,866,217	13,853,504	4,665,450	22,385,171				22,385,171	23,515,643
20.2 Insurance department licenses and fees	453,517	2,040,968	531,193	3,025,678	330	69,428		3,095,436	2,566,784
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	82,053	(80,653)	42,717	44,117				44,117	970,871
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	4,401,787	15,813,819	5,239,360	25,454,966	330	69,428		25,524,724	27,053,298
21. Real estate expenses							400,492	400,492	400,538
22. Real estate taxes							128,371	128,371	121,814
23. Aggregate write-ins for miscellaneous expenses	493,164	395,315	86,073	974,552	369	13,513	1,129,256	2,117,690	2,185,492
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	159,969,051	733,036,577	376,004,572	1,269,010,200	8,950,253	6,336,356	1,821,235	1,286,118,044	1,620,978,595
25. Less unpaid expenses - current year	11,082,435	14,049,888	8,554,661	33,686,984		1,287,855		34,974,839	39,777,816
26. Add unpaid expenses - prior year	10,857,304	16,506,621	10,150,579	37,514,504		2,263,312		39,777,816	41,513,125
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	159,743,920	735,493,310	377,600,490	1,272,837,720	8,950,253	7,311,813	1,821,235	1,290,921,021	1,622,713,904

DETAILS OF WRITE-IN LINES									
2301. Miscellaneous/Other Expenses	343,787	270,996	(15,022)	599,761	369	636		600,766	334,775
2302. Amortization of Intangibles									
2303. Charitable Contributions	139,529	89,817	101,095	330,441				330,441	755,313
2398. Summary of remaining write-ins for Line 23 from overflow page	9,848	34,502		44,350		12,877	1,129,256	1,186,483	1,095,404
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	493,164	395,315	86,073	974,552	369	13,513	1,129,256	2,117,690	2,185,492

(a) Includes management fees of \$ 219,652 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									
2306. Referral Fee Expense/Service Fee Paid to Parent									
2307. Management Fees									
2308. Application Software									
2323. Intercompany Referral Fees									
2310. Professional/Outside Services		22,011		22,011				22,011	68,576
2311. Regional Administration									
2312. Temporary Help									
2313. Life Insurance Expense									
2314. Bad Debt									
2315. Defalcation									
2316. Agent Fees	9,848			9,848		12,877		22,725	11,950
2317. Bank Fees/Charges									
2318. Depreciation									
2319. Underwriting Costs									
2320. Investment Expenses						1,129,256		1,129,256	990,921
2321. Settlement and Escrow Losses									
2322. Shared Costs Transferred to Parent									
2323. Penalties									845
2324. State Tax Credits Amortization									
2325. Remaining Expenses		12,491		12,491				12,491	23,112
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	9,848	34,502		44,350		12,877	1,129,256	1,186,483	1,095,404

## 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)	169,077,732	777,564,341	398,315,408	1,344,957,481		1,344,957,481	1,642,855,376
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,135,960	4,100		2,140,060		2,140,060	2,377,269
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	23,883,357	19,867,857	53,525	43,804,739	6,567,546	50,372,285	63,839,679
2. Aggregate write-ins for other operating income	1,095,882	363,324	701,010	2,160,216	310,024	2,470,240	3,387,733
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	196,192,931	797,799,622	399,069,943	1,393,062,496	6,877,570	1,399,940,066	1,712,460,057
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	25,968,212	95,455,994	43,049,129	164,473,335		164,473,335	138,186,805
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	159,969,051	733,036,577	376,004,572	1,269,010,200	6,336,356	1,275,346,556	1,611,615,684
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	185,937,263	828,492,571	419,053,701	1,433,483,535	6,336,356	1,439,819,891	1,749,802,489
8. Net operating gain or (loss) (Lines 3 minus 7)	10,255,668	(30,692,949)	(19,983,758)	(40,421,039)	541,214	(39,879,825)	(37,342,432)

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DETAILS OF WRITE-IN LINES							
0201. Service Contract Fees							
0202. Miscellaneous Income	142,479	54,729		197,208	72,010	269,218	486,168
0203. Premiums Retained for Underwriter							
0298. Summary of remaining write-ins for Line 02 from overflow page	953,403	308,595	701,010	1,963,008	238,014	2,201,022	2,901,565
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	1,095,882	363,324	701,010	2,160,216	310,024	2,470,240	3,387,733
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

**OVERFLOW PAGE FOR WRITE-INS**

**Page 10 - Continuation**

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

	1  Direct Operations	Agency Operations		4  Total (Cols. 1 + 2 + 3)	5  Other Operations	Totals	
		2  Non-affiliated Agency Operations	3  Affiliated Agency Operations			6  Current Year (Cols. 4 + 5)	7  Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 02 FOR OTHER OPERATING INCOME</b>							
0204. Title Plant Rent		308,595	701,010	1,009,605		1,009,605	1,199,173
0205. Ceded Reimbursements from Agents	939,326			939,326		939,326	1,421,022
0206. Estimated Premium Revenue							
0207. Other Title Fees and Service Charges					238,014	238,014	233,370
0208. Agency Income							
0209. Software Income							
0210. Recording Service Fees							
0211. Title Examinations							
0212. Gross Premium Ceded							
0213. Mortgage Operations							
0214. Trustee and Agency Fees							
0215. Closing Fees							
0216. Foreclosure Income							
0217. Escrow and Settlement Services							
0218. Management/Consulting Fees	14,077			14,077		14,077	48,000
0219.							
0220.							
0221.							
0222.							
0223.							
0224.							
0225.							
0297. Totals (Lines 0204 through 0225) (Page 10, Line 0298)	953,403	308,595	701,010	1,963,008	238,014	2,201,022	2,901,565

## EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 2,441,668	2,543,891
1.1 Bonds exempt from U.S. tax	(a) 8,551,867	6,150,763
1.2 Other bonds (unaffiliated)	(a) 13,653,074	13,609,176
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 156,368	156,368
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	482,128	482,128
2.21 Common stocks of affiliates	821,872	546,872
3. Mortgage loans	(c) 45,051	38,384
4. Real estate	(d) 553,493	553,493
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 1,955,926	1,861,908
7. Derivative instruments	(f)	
8. Other invested assets	36,610	31,469
9. Aggregate write-ins for investment income	149,879	149,879
10. Total gross investment income	28,847,936	26,124,331
11. Investment expenses		(g) 1,798,495
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 29,256
13. Interest expense		(h) 888
14. Depreciation on real estate and other invested assets		(i) 308,703
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		2,137,342
17. Net investment income (Line 10 minus Line 16)		23,986,989

DETAILS OF WRITE-IN LINES		
0901. Other Investment Income		
0902. Lease Income		
0903. Promissory Notes		
0998. Summary of remaining write-ins for Line 09 from overflow page	149,879	149,879
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	149,879	149,879
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 \$ 218,196 accrual of discount less \$ 4,248,635 amortization of premium and less \$ 2,186,797 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 \$ 423,000 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 232,300 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	549,424		549,424		(21,045,054)
1.1 Bonds exempt from U.S. tax	3,801,023		3,801,023		
1.2 Other bonds (unaffiliated)	(1,201,658)		(1,201,658)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)				(518,237)	
2.11 Preferred stocks of affiliates				(3,469)	
2.2 Common stocks (unaffiliated)	(1,702,285)	(4,719,845)	(6,422,130)	(1,032,351)	
2.21 Common stocks of affiliates				(151,365,808)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(23,814)		(23,814)		
7. Derivative instruments					
8. Other invested assets				(43,440)	
9. Aggregate write-ins for capital gains (losses)		202,318	202,318	2,553,630	3,458,699
10. Total capital gains (losses)	1,422,690	(4,517,527)	(3,094,837)	(150,409,675)	(17,586,355)

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		202,318	202,318	2,553,630	3,458,699
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		202,318	202,318	2,553,630	3,458,699

**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	4,615	4,615
0910. Equipment Lease		
0911. Collateral Loans		
0912. Loans on Personal Security		
0913. Interest on Notes Receivable		
0914. Dividend from Recoupment		
0915. Loans to Affiliates		
0916. IRS Tax Refund Interest		
0917. Subsidiary Income	148,188	148,188
0918. Loss on Disposal of Fixed Assets	(2,924)	(2,924)
0919.		
0920.		
0921.		
0922.		
0923.		
0924.		
0925.		
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0698)	149,879	149,879

**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					
0907. Other Assets					
0908. Disposal of Assets F & E - Non-Computer					
0909. Settlement		202,318	202,318		
0910. Exchange Rate					3,458,699
0911. Deferred Tax Asset on Cumulative Common Stock Unrealized				(248,701)	
0912. Title Plant Deferred Gain Recognition					
0913. Allowance for Doubtful Accounts				2,802,331	
0914.					
0915.					
0916.					
0917.					
0918.					
0919.					
0920.					
0921.					
0922.					
0923.					
0924.					
0925.					
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)		202,318	202,318	2,553,630	3,458,699

**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			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	622,975	296,538	(326,437)
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)	61,500	73,800	12,300
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	684,475	370,338	(314,137)
11. Title plants (for Title insurers only)	3,984,420	3,375,048	(609,372)
12. Investment income due and accrued	28,761	87,474	58,713
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	11,882,238	11,485,320	(396,918)
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	194,267	361,519	167,252
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	80,114,590	40,517,785	(39,596,805)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	721,992	1,149,210	427,218
19. Furniture and equipment, including health care delivery assets	4,994,061	4,084,543	(909,518)
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	1,318,469	1,493,087	174,618
22. Health care and other amounts receivable	2,028,096	1,629,648	(398,448)
23. Aggregate write-ins for other than invested assets	18,528,769	21,345,330	2,816,561
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	124,480,138	85,899,302	(38,580,836)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	124,480,138	85,899,302	(38,580,836)

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	13,874,367	13,874,367	
2302. Other Non-Admitted Assets	2,524,141	4,275,518	1,751,377
2303. Other Assets	625,055	642,204	17,149
2398. Summary of remaining write-ins for Line 23 from overflow page	1,505,206	2,553,241	1,048,035
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	18,528,769	21,345,330	2,816,561

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**OVERFLOW PAGE FOR WRITE-INS**


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**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	1,074,452	1,458,464	384,012
2305. Title Plants			
2306. Recoupment Receivable			
2307. Leasehold Improvements			
2308. Title Plant Improvements/Conversions			
2309. Prepaid Retirement Funding			
2310. Investments/Advances to Subsidiary			
2311. Agreements	403,400	1,023,982	620,582
2312. Other Receivables/Identifiable Intangibles		43,441	43,441
2313. Cash Value - Life Insurance			
2314. Ground Rents			
2315. Properties Held for Sale Non-Admitted Net Encumbrances			
2316. Policy Forms			
2317. Deposits	27,354	27,354	
2318.			
2319.			
2320.			
2321.			
2322.			
2323.			
2324.			
2325.			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	1,505,206	2,553,241	1,048,035

**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)	172,074,046	224,017,605	191,908,271	144,791,024	125,801,066
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	726,957,883	949,192,370	1,194,049,978	1,163,105,184	1,080,840,335
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	365,685,007	503,488,197	592,524,178	640,578,542	560,079,219
4. Total	1,264,716,936	1,676,698,172	1,978,482,427	1,948,474,750	1,766,720,620
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	1,344,957,481	1,642,855,376	1,937,650,900	1,916,416,353	1,703,006,039
6. Escrow and settlement service charges (Part 1A, Line 2)	2,140,060	2,377,269	2,126,484	1,993,109	1,798,881
7. Title examinations (Part 1C, Line 1)	21,556,356	26,919,500	31,502,602	32,114,474	40,001,326
8. Searches and abstracts (Part 1C, Line 2)	13,132,263	11,162,062	12,484,577	11,782,863	11,652,651
9. Surveys (Part 1C, Line 3)				1,623,349	1,222,718
10. Aggregate write-ins for service charges (Part 1C, Line 4)	15,683,666	25,758,117	17,376,029	14,391,083	11,800,531
11. Aggregate write-ins for other operating income (Page 4, Line 2)	2,470,240	3,387,733	3,056,509	2,733,000	2,350,864
12. Total operating income (Page 4, Line 3)	1,399,940,066	1,712,460,057	2,004,197,101	1,981,054,231	1,771,833,010
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	(39,879,825)	(37,342,432)	33,342,981	71,781,529	28,623,267
14. Net investment gain or (loss) (Line 11)	21,865,602	29,737,992	26,635,324	24,464,320	22,468,611
15. Total other income (Line 12)	1,660,056	3,514,702	5,078,002	2,635,350	2,419,546
16. Federal and foreign income taxes incurred (Line 14)	(914,449)	(771,847)	23,472,342	29,811,154	23,711,967
17. Net income (Line 15)	(15,439,718)	(3,317,891)	41,583,965	69,070,045	29,799,457
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	23,017,583	36,852,529	44,423,115	38,790,687	34,048,766
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	879,467,907	1,146,598,952	1,100,095,104	1,088,751,896	969,511,734
20. Known claims reserve (Page 3, Line 1)	131,863,862	102,362,330	78,846,559	72,508,969	60,061,715
21. Statutory premium reserve (Page 3, Line 2)	373,070,710	467,412,670	452,726,089	428,447,004	410,774,780
22. Total liabilities (Page 3, Line 21)	544,566,033	628,015,464	589,009,311	585,314,754	537,824,984
23. Capital paid up (Page 3, Lines 23 + 24)	11,470,575	11,470,575	11,220,576	12,720,575	12,720,575
24. Surplus as regards policyholders (Page 3, Line 30)	334,901,875	518,583,488	511,085,793	503,437,142	431,686,749
<b>Cash Flow (Page 5)</b>					
25. Net cash from operations (Line 11)	(58,552,694)	35,964,796	63,198,541	100,602,020	100,584,754
<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)	57.8	51.2	49.0	48.5	47.2
27. Stocks (Lines 2.1 & 2.2)	34.7	40.7	42.5	40.5	40.7
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.2	0.1	0.0	0.0	0.0
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.3	0.3	0.3	0.1	0.1
30. Cash, cash equivalents and short-term investments (Line 5)	6.8	7.5	7.9	10.6	11.9
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	0.2	0.2	0.3	0.3	0.1
33. Receivable for securities (Line 8)			0.0		
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)	201,443	204,912	196,862	198,025	158,064
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	271,394,516	398,383,011	400,518,368	379,331,575	339,663,284
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	244,893	246,706	299,038	743,310	693,129
42. Total of above Lines 36 to 41	271,840,852	398,834,629	401,014,268	380,272,910	340,514,477
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)	81.2	76.9	78.5	75.5	78.9

**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)	(150,409,675)	(15,856,821)	(3,995,521)	45,688,055	33,984,270
45. Change in nonadmitted assets (Line 21)	(38,580,838)	(4,257,188)	(27,408,504)	6,557,001	(1,275,767)
46. Dividends to stockholders (Line 28)		(2,000,000)	(13,000,000)	(31,173,427)	(22,482,292)
47. Change in surplus as regards policyholders for the year (Line 31)	(183,681,614)	8,872,201	15,772,753	93,751,445	46,383,337
<b>Losses Paid and Incurred (Part 2A)</b>					
48. Net payments (Line 5, Col. 4)	126,021,562	107,072,488	94,624,799	71,227,864	59,578,855
49. Losses and allocated LAE incurred (Line 8, Col. 4)	155,523,082	130,588,259	100,962,389	83,675,117	67,452,144
50. Unallocated LAE incurred (Line 9, Col. 4)	8,950,253	7,598,546	6,475,376	5,280,175	5,561,484
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	164,473,335	138,186,805	107,437,765	88,955,292	73,013,628
<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)	11.5	9.9	6.6	6.2	5.5
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	66.9	71.8	77.3	80.4	82.8
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	12.7	12.4	7.9	7.7	6.3
55. Total (Lines 52 to 54)	91.1	94.1	91.8	94.4	94.7
<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)	11.7	8.1	4.5	4.1	3.1
57. Operating expenses incurred (Line 5)	91.1	94.1	91.8	94.3	94.6
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	102.8	102.2	96.3	98.4	97.7
60. Net operating gain or (loss) (Line 8)	(2.8)	(2.8)	3.7	1.6	2.3
<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)	13.2	8.4	4.6	4.2	3.1
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	102.0	97.2	93.8	94.8	93.4

**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	6,835,263	25,349	243,904	8,595	7,095,921	233,216	1			174,596		
2. 1999	242,884	857,626	2,702	34,034	1,182	893,180	29,754	35	25		17,236	84	94
3. 2000	216,673	745,081	2,911	23,841	1,099	770,734	29,390	73	74		18,983	189	204
4. 2001	294,926	997,426	3,156	32,553	2,522	1,030,613	30,242	15	17		15,297	25	26
5. 2002	427,577	1,428,566	3,046	49,079	2,232	1,478,459	33,044	22	22		19,359	17	17
6. 2003	557,200	1,815,208	3,224	53,298	2,622	1,869,108	55,582	15	20		19,898	2	8
7. 2004	534,571	1,766,721	4,446	66,476	3,393	1,834,250	38,293	16	16		19,008	1	6
8. 2005	583,606	1,948,475	6,373	61,905	4,246	2,012,507	61,735	55	59		25,961	1	1
9. 2006	622,819	1,978,482	9,996	63,490	5,569	2,046,399	48,279	729	144		18,600	108	83
10. 2007	588,819	1,676,698	13,700	66,217	8,434	1,748,181	34,385	15	14		7,401		
11. 2008	435,505	1,264,717	8,382	52,512	4,217	1,321,394	11,657	49	49		481		
12. Totals	X X X	21,314,263	83,285	747,309	44,111	22,100,746	605,577		1,025	440	336,820	427	439

	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	110,690	18,817	426,630	23,437	3,020				11,267		6	1,060
2. 1999	11,214	4,325	51,315	1,684	2,190				3,457	24	27	417
3. 2000	20,476	3,829	52,186	2,126	2,549	7	7		4,341	10	14	493
4. 2001	17,279	5,097	50,633	2,498	3,693				6,629	23	37	741
5. 2002	12,402	5,290	57,693	2,496	2,747				11,344	40	52	1,003
6. 2003	13,983	5,839	81,308	2,937	10,416				16,075	72	91	1,850
7. 2004	10,987	8,181	65,477	3,557	8,028				28,988	94	119	2,616
8. 2005	18,943	7,781	95,473	4,397	27,534	50	50		42,249	143	189	4,872
9. 2006	10,643	6,958	74,447	4,590	27,354	224	49		58,958	185	232	5,962
10. 2007	10,152	8,777	50,564	5,297	25,601	3,002	2		75,495	266	438	7,368
11. 2008	872	3,599	15,737	4,742	15,725	1	168		74,191	259	342	6,303
12. Totals	237,641	78,493	1,021,463	57,761	128,857	3,284	276		332,994	1,116	1,547	32,685

	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	15,341	1,755	422,099	1	6	422,094	6.243	6.229	X X X			15,341
2. 1999	6,061	52	52,637	143	146	52,634	6.435	6.424	23.623			6,061
3. 2000	7,379	101	55,263	279	299	55,243	7.749	7.728	27.491			7,379
4. 2001	11,049	121	55,861	63	80	55,844	5.990	5.985	20.914			11,049
5. 2002	15,082	155	66,494	79	91	66,482	4.926	4.922	17.020			15,082
6. 2003	28,322	294	101,971	89	119	101,941	5.869	5.865	19.675			28,322
7. 2004	39,607	320	94,317	111	141	94,287	5.734	5.729	19.658			39,607
8. 2005	74,609	459	157,479	249	299	157,429	8.463	8.451	29.143			74,609
9. 2006	92,402	760	153,191	1,246	508	153,929	8.135	8.153	26.789			92,402
10. 2007	111,292	1,178	142,882	3,283	454	145,711	9.124	9.259	27.488			111,292
11. 2008	95,969	1,376	102,054	309	559	101,804	8.499	8.454	25.650			95,969
12. Totals	497,113	6,571	1,404,248	5,852	2,702	1,407,398	X X X	X X X	X X X		X X X	497,113

**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	232,205	24,519	156,895	2,648	410,971	5,362	1		4,723		
2. 1999	13,279	32,453	2,499	15,890	81	50,761	2,224	35		1,546	84	
3. 2000	22,109	44,101	2,645	15,470	154	62,062	4,297	73		1,546	189	
4. 2001	28,376	47,868	2,819	18,270	123	68,834	5,318	15		2,039	25	
5. 2002	35,307	64,594	2,641	19,996	98	87,133	4,908	22		1,536	17	
6. 2003	50,061	90,273	2,685	23,207	141	116,024	17,150	15		3,102	2	
7. 2004	61,125	125,801	3,779	34,456	685	163,351	8,112	16		1,826	1	
8. 2005	74,825	144,792	5,738	29,382	1,240	178,672	10,183	55		1,532	1	
9. 2006	115,839	191,907	8,756	36,689	3,311	234,041	8,998	729		1,785	108	
10. 2007	144,020	227,229	11,959	43,526	1,818	280,896	5,232	15		478		
11. 2008	89,541	172,075	7,211	32,529	1,038	210,777	1,588	49		386		
12. Totals	X X X	1,373,298	75,251	426,310	11,337	1,863,522	73,372	1,025		20,499	427	

	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	963	1,559	11,645	905	220				721		5	185
2. 1999	1,087	91	3,980	315	200				555	24	1	109
3. 2000	153	184	6,289	525	181	7			576	10	2	62
4. 2001	1,150	278	7,675	879	354				986	23	11	98
5. 2002	1,073	217	6,700	1,351	150				1,273	40	9	98
6. 2003	937	330	20,599	1,818	465				3,886	72	16	311
7. 2004	1,475	1,512	11,467	1,971	3,654				4,809	94	24	554
8. 2005	876	1,117	12,888	2,125	2,571	50			5,369	143	46	570
9. 2006	1,296	1,896	13,516	2,024	2,136	224			9,880	185	47	817
10. 2007	436	3,255	8,980	1,751	2,158	3,002			12,531	266	172	1,183
11. 2008	228	1,371	3,394	706	3,177	1	167		15,916	259	83	1,224
12. Totals	9,674	11,810	107,133	14,370	15,266	3,284	167		56,502	1,116	416	5,211

	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	1,121	14	11,026	1	5	11,022	3.282	3.106	X X X			1,121
2. 1999	887	7	4,525	143	1	4,667	9.774	9.588	36.652			887
3. 2000	834	17	6,600	279	2	6,877	11.492	11.477	32.218			834
4. 2001	1,450	24	8,697	63	11	8,749	13.718	13.257	32.157			1,450
5. 2002	1,552	29	7,867	79	9	7,937	9.673	9.471	23.372			1,552
6. 2003	4,718	39	24,603	89	16	24,676	22.245	21.820	50.572			4,718
7. 2004	9,087	57	18,401	111	24	18,488	12.771	12.583	33.626			9,087
8. 2005	8,657	91	19,655	249	46	19,858	12.253	12.058	28.794			8,657
9. 2006	13,195	121	22,799	1,246	47	23,998	11.160	11.413	23.059			13,195
10. 2007	18,968	119	20,399	3,283	172	23,510	9.173	9.950	19.406			18,968
11. 2008	20,327	67	21,067	309	250	21,126	11.565	11.254	26.492			20,327
12. Totals	80,796	585	165,639	5,852	583	170,908	X X X	X X X	X X X		X X X	80,796

## 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	6,603,058	830	87,009	5,947	6,684,950	227,854				169,873		
2. 1999	229,605	825,173	203	18,144	1,101	842,419	27,530			25	15,690		94
3. 2000	194,564	700,980	266	8,371	945	708,672	25,093			74	17,437		204
4. 2001	266,550	949,558	337	14,283	2,399	961,779	24,924			17	13,258		26
5. 2002	392,270	1,363,972	405	29,083	2,134	1,391,326	28,136			22	17,823		17
6. 2003	507,499	1,724,935	539	30,091	2,481	1,753,084	38,432			20	16,796		8
7. 2004	473,446	1,640,920	667	32,020	2,708	1,670,899	30,181			16	17,182		6
8. 2005	508,781	1,803,683	635	32,523	3,006	1,833,835	51,552			59	24,429		1
9. 2006	506,980	1,786,575	1,240	26,801	2,258	1,812,358	39,281			144	16,815		83
10. 2007	444,799	1,449,469	1,741	22,691	6,616	1,467,285	29,153			14	6,923		
11. 2008	345,964	1,092,642	1,171	19,983	3,179	1,110,617	10,069			49	95		
12. Totals	X X X	19,940,965	8,034	320,999	32,774	20,237,224	532,205			440	316,321		439

	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	109,727	17,258	414,985	22,532	2,800				10,546		1	875
2. 1999	10,127	4,234	47,335	1,369	1,990				2,902		26	308
3. 2000	20,323	3,645	45,897	1,601	2,368			7	3,765		12	431
4. 2001	16,129	4,819	42,958	1,619	3,339				5,643		26	643
5. 2002	11,329	5,073	50,993	1,145	2,597				10,071		43	905
6. 2003	13,046	5,509	60,709	1,119	9,951				12,189		75	1,539
7. 2004	9,512	6,669	54,010	1,586	4,374				24,179		95	2,062
8. 2005	18,067	6,664	82,585	2,272	24,963			50	36,880		143	4,302
9. 2006	9,347	5,062	60,931	2,566	25,218			49	49,078		185	5,145
10. 2007	9,711	5,522	41,584	3,546	23,443			2	62,964		266	6,185
11. 2008	644	2,228	12,343	4,036	12,548			1	58,275		259	5,079
12. Totals	227,962	66,683	914,330	43,391	113,591			109	276,492		1,131	27,474

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col. 6)				
1. Prior	14,220	1,741	411,073		1	411,072	6.416	6.420	X X X			14,220
2. 1999	5,174	45	48,112		145	47,967	6.244	6.233	22.869			5,174
3. 2000	6,545	84	48,663		297	48,366	7.435	7.400	26.954			6,545
4. 2001	9,599	97	47,164		69	47,095	5.460	5.465	19.718			9,599
5. 2002	13,530	126	58,627		82	58,545	4.638	4.638	16.449			13,530
6. 2003	23,604	255	77,368		103	77,265	4.810	4.809	16.613			23,604
7. 2004	30,520	263	75,916		117	75,799	5.060	5.059	17.854			30,520
8. 2005	65,952	368	137,824		253	137,571	8.103	8.100	29.195			65,952
9. 2006	79,207	639	130,392		461	129,931	7.753	7.732	27.642			79,207
10. 2007	92,324	1,059	122,483		282	122,201	9.115	9.126	30.105			92,324
11. 2008	75,642	1,309	80,987		309	80,678	7.936	7.922	25.432			75,642
12. Totals	416,317	5,986	1,238,609		2,119	1,236,490	X X X	X X X	X X X		X X X	416,317

## 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	176,559	178,146	176,944	177,838	177,629	177,093	176,228	176,752	176,596	177,431
2. 1989	27,606	27,883	27,655	27,667	28,289	28,344	28,291	28,231	28,244	28,159
3. 1990	30,199	28,662	29,132	34,219	28,681	28,591	29,225	29,081	29,085	29,161
4. 1991	16,402	16,073	17,546	17,617	17,525	17,643	17,951	18,073	18,010	17,939
5. 1992	15,443	15,280	14,775	15,080	15,025	14,445	14,543	14,522	14,330	14,374
6. 1993	18,613	18,060	17,391	17,758	18,096	18,992	18,588	18,607	18,778	18,806
7. 1994	23,922	24,697	23,055	25,097	25,928	24,641	24,911	24,394	24,637	24,561
8. 1995	18,246	17,902	17,141	17,555	18,302	17,845	18,153	18,238	18,299	18,317
9. 1996	34,979	30,926	32,558	32,299	32,735	32,778	32,499	31,650	30,717	30,995
10. 1997	23,925	26,563	21,538	24,538	25,123	25,649	26,843	25,910	25,873	25,948
11. 1998	32,750	32,929	34,699	38,559	38,972	37,551	36,609	35,817	35,917	36,126
12. 1999	42,145	37,057	38,602	42,380	46,573	49,302	50,036	51,427	52,576	52,775
13. 2000	X X X	48,254	40,085	48,705	50,475	50,074	51,477	52,765	55,155	55,523
14. 2001	X X X	X X X	46,919	50,100	47,240	48,235	48,371	50,571	55,935	55,910
15. 2002	X X X	X X X	X X X	58,941	56,240	66,618	65,463	65,339	69,075	66,560
16. 2003	X X X	X X X	X X X	X X X	74,628	73,003	89,055	92,932	102,634	102,032
17. 2004	X X X	X X X	X X X	X X X	X X X	83,972	84,859	92,405	95,748	94,398
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	116,214	123,202	141,388	157,677
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	121,707	141,234	154,390
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	121,259	145,993
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	102,113

## 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	169,337	170,700	171,553	173,286	173,627	174,055	174,383	174,602	174,935	176,016	5,614	3,089
2. 1989	25,738	26,067	26,112	26,271	27,010	27,246	27,420	27,451	27,561	27,546	709	425
3. 1990	26,092	26,454	26,370	26,842	27,094	27,277	28,127	28,180	28,269	28,423	768	372
4. 1991	13,422	13,829	14,902	15,821	16,444	16,674	17,100	17,362	17,397	17,399	611	319
5. 1992	12,393	12,728	12,751	13,106	13,205	13,431	13,641	13,796	13,716	13,799	621	337
6. 1993	14,387	15,000	15,140	15,544	16,048	17,137	17,430	17,533	17,808	18,067	733	393
7. 1994	17,803	18,922	19,121	19,906	21,437	22,036	22,491	22,777	22,941	23,328	859	517
8. 1995	11,526	12,372	13,057	13,806	15,040	15,347	15,920	16,853	17,087	17,284	834	412
9. 1996	19,674	22,739	25,632	26,871	27,890	28,517	29,410	29,412	28,638	29,339	922	482
10. 1997	9,512	13,836	14,758	16,879	18,431	20,654	22,522	23,152	23,478	23,958	942	662
11. 1998	7,931	13,641	19,351	24,619	27,091	29,112	29,699	30,747	31,860	32,654	1,211	870
12. 1999	2,944	8,976	18,813	24,409	32,415	37,018	39,740	42,406	45,809	47,107	1,524	940
13. 2000	X X X	4,390	10,827	21,410	30,257	34,817	38,632	42,144	46,335	48,620	1,547	873
14. 2001	X X X	X X X	4,527	12,464	18,417	26,419	32,085	38,203	43,517	45,577	1,726	945
15. 2002	X X X	X X X	X X X	2,904	12,156	23,873	33,795	43,163	48,937	52,442	2,160	1,134
16. 2003	X X X	X X X	X X X	X X X	7,455	21,586	34,513	50,344	68,942	75,487	2,605	1,409
17. 2004	X X X	X X X	X X X	X X X	X X X	8,424	23,299	38,000	49,062	57,313	2,597	1,304
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	14,819	41,003	61,208	87,748	2,725	1,465
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,709	42,694	67,716	2,339	1,070
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	6,810	41,801	1,718	643
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	12,187	618	146

## 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	1,003	1,068	584	672	509	348	268	318	503	538
2. 1989	342	102	155	87	72	58	58	109	67	17
3. 1990	997	829	641	3,760	193	91	64	44	91	58
4. 1991	792	454	751	164	149	229	112	103	87	57
5. 1992	529	158	259	113	162	103	87	79	82	77
6. 1993	795	563	444	509	488	189	259	323	396	138
7. 1994	843	771	1,039	1,794	1,279	654	230	158	733	163
8. 1995	1,412	1,191	978	850	533	339	464	155	143	76
9. 1996	5,163	4,287	2,503	1,469	1,245	1,099	701	496	616	331
10. 1997	3,787	2,066	1,985	2,707	3,192	1,939	1,439	710	644	509
11. 1998	6,447	5,730	4,823	5,307	3,519	2,263	2,051	1,807	1,041	835
12. 1999	3,188	5,152	6,163	6,768	4,754	3,475	3,822	3,032	2,609	2,004
13. 2000	X X X	7,041	6,349	7,698	5,284	5,621	4,701	3,781	2,738	2,330
14. 2001	X X X	X X X	1,936	5,200	7,307	5,554	4,377	3,885	3,612	3,369
15. 2002	X X X	X X X	X X X	4,059	6,571	10,627	7,747	4,706	4,090	2,502
16. 2003	X X X	X X X	X X X	X X X	5,219	9,851	14,866	12,154	9,420	9,454
17. 2004	X X X	X X X	X X X	X X X	X X X	5,931	9,637	9,159	7,483	7,424
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	9,933	12,823	20,623	25,032
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,376	18,654	25,094
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	17,120	26,023
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	14,225

## 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	464	436	234	198	157	75	38	12	5	4
2. 1989	188	44	77	24	22	13	13	26	10	2
3. 1990	505	377	320	1,254	61	20	13	10	13	6
4. 1991	250	181	354	48	45	58	21	20	11	6
5. 1992	187	67	118	36	44	26	18	17	11	3
6. 1993	412	247	209	164	156	47	50	62	55	15
7. 1994	424	303	476	560	416	167	35	33	105	17
8. 1995	487	412	321	210	139	79	96	31	19	7
9. 1996	2,359	1,683	927	330	277	197	128	87	83	32
10. 1997	1,741	766	723	630	756	450	279	121	87	51
11. 1998	3,224	2,231	1,982	1,569	1,043	514	405	363	129	78
12. 1999	1,509	1,913	2,313	1,833	1,262	721	680	532	341	187
13. 2000	X X X	3,080	2,818	2,182	1,612	1,381	915	676	346	227
14. 2001	X X X	X X X	907	1,472	2,120	1,272	793	771	465	324
15. 2002	X X X	X X X	X X X	1,245	2,081	2,696	1,445	884	517	245
16. 2003	X X X	X X X	X X X	X X X	1,559	2,423	2,957	1,959	1,272	962
17. 2004	X X X	X X X	X X X	X X X	X X X	1,596	1,771	1,793	815	604
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	2,068	2,469	2,770	2,551
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,859	2,361	2,484
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	2,303	2,580
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	1,333

## 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	5,760	5,946	4,575	3,685	3,338	2,617	1,539	1,830	1,355	1,147
2. 1989	1,338	1,670	1,310	1,285	1,185	1,027	800	645	606	594
3. 1990	2,605	1,002	1,801	2,362	1,333	1,204	1,021	847	712	674
4. 1991	1,938	1,609	1,539	1,583	887	681	718	588	514	477
5. 1992	2,334	2,324	1,648	1,825	1,614	885	797	630	521	496
6. 1993	3,019	2,251	1,599	1,541	1,404	1,619	849	689	519	586
7. 1994	4,852	4,718	2,418	2,837	2,797	1,784	2,154	1,426	858	1,052
8. 1995	4,821	3,908	2,785	2,689	2,590	2,081	1,673	1,200	1,051	951
9. 1996	7,783	2,219	3,495	3,629	3,323	2,964	2,260	1,655	1,380	1,294
10. 1997	8,885	9,896	4,072	3,782	2,745	2,606	2,602	1,926	1,666	1,432
11. 1998	15,147	11,274	8,543	7,061	7,320	5,662	4,455	2,915	2,887	2,558
12. 1999	34,494	21,016	11,313	9,368	8,142	8,131	5,795	5,483	3,817	3,478
13. 2000	X X X	33,743	20,092	17,413	13,321	8,280	7,229	6,194	5,736	4,347
14. 2001	X X X	X X X	39,548	30,948	19,393	15,047	11,116	7,729	8,340	6,639
15. 2002	X X X	X X X	X X X	50,719	35,434	29,522	22,475	16,592	15,532	11,372
16. 2003	X X X	X X X	X X X	X X X	60,396	39,311	36,719	28,483	23,000	16,128
17. 2004	X X X	X X X	X X X	X X X	X X X	68,218	50,151	43,452	38,386	29,057
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	89,391	66,906	56,787	42,345
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	93,763	77,523	59,096
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	95,026	75,589
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	74,368

### 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	335,522	335,634	332,141	335,422	332,428	330,266	330,758	328,723	325,687	226,936
2. 1999	26,243	25,290	25,508	26,424	27,900	27,710	25,928	27,411	27,778	27,912
3. 2000	X X X	38,500	38,843	37,857	35,489	34,124	34,392	35,396	37,483	37,557
4. 2001	X X X	X X X	35,702	37,021	39,954	37,619	36,716	38,019	41,502	41,289
5. 2002	X X X	X X X	X X X	49,577	47,439	52,331	53,674	54,383	51,882	51,528
6. 2003	X X X	X X X	X X X	X X X	53,656	53,892	52,808	54,040	55,226	54,581
7. 2004	X X X	X X X	X X X	X X X	X X X	67,454	64,772	66,927	68,229	67,019
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	85,036	88,867	97,347	100,177
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	94,187	103,812	106,273
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	109,806	121,773
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	147,303

### 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	314,197	325,494	326,035	327,801	329,339	329,073	329,566	327,563	324,684	225,070	10,655	5,475
2. 1999	10,481	18,391	21,078	24,584	25,655	26,733	25,210	26,928	27,281	27,372	974	589
3. 2000	X X X	14,470	28,094	29,398	32,299	32,143	33,237	34,638	37,085	37,402	1,204	771
4. 2001	X X X	X X X	16,618	28,670	34,378	35,613	35,753	36,305	39,724	39,598	1,321	743
5. 2002	X X X	X X X	X X X	22,951	37,518	45,420	48,007	52,673	50,645	50,786	1,890	913
6. 2003	X X X	X X X	X X X	X X X	25,038	41,630	47,484	50,647	51,786	52,526	2,227	1,130
7. 2004	X X X	X X X	X X X	X X X	X X X	31,705	49,900	59,659	63,973	64,701	2,734	1,668
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	42,400	71,377	87,964	92,863	2,901	1,711
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,753	83,165	95,081	3,359	1,823
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	49,973	89,629	3,028	1,639
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	75,346	2,698	918

### 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	15,556	8,477	5,128	7,297	2,846	1,141	1,145	1,115	865	1,680
2. 1999	9,824	4,580	2,825	1,019	2,080	906	531	501	467	513
3. 2000	X X X	16,394	9,763	8,515	3,057	1,861	1,050	501	351	141
4. 2001	X X X	X X X	10,915	7,814	3,611	1,883	922	1,657	1,573	1,543
5. 2002	X X X	X X X	X X X	16,562	8,283	6,708	5,553	1,819	1,107	680
6. 2003	X X X	X X X	X X X	X X X	21,061	10,397	4,934	3,246	3,061	1,876
7. 2004	X X X	X X X	X X X	X X X	X X X	26,489	14,194	6,791	3,752	2,099
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	32,514	14,172	8,325	6,667
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,416	18,276	10,167
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	52,977	29,289
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	65,600

### 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	5,845	1,751	1,052	526	293	95	69	57	137	185
2. 1999	5,965	2,356	1,601	930	165	71	187	12	31	27
3. 2000	X X X	7,633	1,006	578	133	120	105	269	46	13
4. 2001	X X X	X X X	8,120	1,689	1,965	124	43	68	205	149
5. 2002	X X X	X X X	X X X	8,071	1,639	202	114	96	130	63
6. 2003	X X X	X X X	X X X	X X X	7,555	1,863	391	163	379	179
7. 2004	X X X	X X X	X X X	X X X	X X X	9,260	680	544	505	220
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	10,136	3,414	1,058	647
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,101	2,371	1,024
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	6,856	2,854
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	6,357

**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	687,561	10,562,707	1,276,042	222,412	13,554,019	3,459,504	3,161,486	1,064,424
2. Alaska	AK	L	7,325	6,052,338	3,375,078	34,034	9,909,346	164,734	126,385	145,459
3. Arizona	AZ	L	121,398	3,113,396	11,865,538	247,961	16,734,008	560,499	596,901	117,000
4. Arkansas	AR	L	21,292	9,184,246	2,124,346	202,218	11,466,306	805,783	674,804	486,550
5. California	CA	L	1,892,350	31,446,753	66,671,233	1,812,316	120,662,487	18,666,995	28,256,093	23,213,172
6. Colorado	CO	L	201,166	17,197,495	14,372,942	155,157	34,394,485	1,670,441	1,102,302	1,027,248
7. Connecticut	CT	L	824,694	2,574,146	(2,282)	323,865	4,061,029	257,933	309,380	276,227
8. Delaware	DE	L	6,554	5,550,368	480,940	25,602	6,421,686	609,372	1,240,010	781,302
9. District of Columbia	DC	L	8,073	1,189,159	1,408,541	22,600	3,156,217	297,971	293,650	71,254
10. Florida	FL	L	2,383,608	53,904,553	15,272,558	3,746,212	79,162,280	11,685,493	16,508,271	17,127,142
11. Georgia	GA	L	840,888	20,963,556	121,510	382,164	24,800,916	3,927,718	4,066,422	1,001,576
12. Hawaii	HI	L	75,071	3,483,465		5,296	4,010,097	218,987	297,213	176,403
13. Idaho	ID	L	34,698	6,988,810	4,070,911	106,864	11,575,582	512,355	526,269	213,617
14. Illinois	IL	L	659,132	25,151,577	2,837,663	814,660	31,907,147	2,908,655	4,059,401	2,751,901
15. Indiana	IN	L	168,736	7,833,437	2,920,851	570,141	12,394,335	4,846,679	4,886,978	728,566
16. Iowa	IA	L	473,588	277,672	28,906	219,792	476,904	41,843	90,264	68,421
17. Kansas	KS	L	337,125	2,767,542	2,021,069	117,123	5,402,408	71,269	6,536	71,868
18. Kentucky	KY	L	491,701	7,397,654	1,315,542	178,318	10,174,729	1,085,005	1,170,453	612,652
19. Louisiana	LA	L	353,364	14,704,088	2,207,546	314,494	17,557,210	296,756	331,642	224,468
20. Maine	ME	L	62,499	2,318,285	412,035	15,641	3,154,752	683,406	755,791	169,482
21. Maryland	MD	L	1,026,514	27,566,013	1,595,805	134,595	33,218,378	3,919,316	3,550,257	1,127,360
22. Massachusetts	MA	L	1,183,967	23,476,560	56,981	145,515	26,738,351	(2,010,536)	(2,237,984)	1,895,300
23. Michigan	MI	L	491,330	9,331,476	2,567,244	282,541	14,814,784	5,006,660	7,011,975	3,742,255
24. Minnesota	MN	L	139,049	12,280,735	1,885,419	204,898	15,900,653	6,706,206	10,232,515	5,573,723
25. Mississippi	MS	L	100,826	3,181,088	351,939	713,469	3,811,976	802,887	749,589	233,377
26. Missouri	MO	L	195,993	9,529,071	1,825,614	182,352	12,599,684	1,851,832	2,246,246	1,206,106
27. Montana	MT	L	145,889	4,683,664	4,332,276	22,750	9,363,842	131,122	197,910	155,456
28. Nebraska	NE	L	2,794	3,641,482	10,354	69,801	3,750,300	166,338	30,189	54,229
29. Nevada	NV	L	314,792	2,003,199	7,907,221	84,709	12,870,837	803,398	1,517,099	1,063,021
30. New Hampshire	NH	L	48,579	2,108,802	236,648	31,543	2,953,697	68,721	264,287	355,619
31. New Jersey	NJ	L	5,379,665	46,262,748	4,847,606	526,849	58,813,213	5,430,832	4,774,730	2,964,072
32. New Mexico	NM	L	5,151	3,799,122	6,457,074	59,606	10,928,071	182,442	163,549	224,798
33. New York	NY	L	25,714,219	83,645,606	666,836	7,130,066	110,445,400	6,550,648	11,038,750	13,087,716
34. North Carolina	NC	L	6,085,462	19,255,164	1,283,161	6,927,664	27,796,055	3,772,431	4,656,954	3,795,646
35. North Dakota	ND	L	223,518	1,487,839		13,422	1,781,178	1,624	11,624	10,000
36. Ohio	OH	L	811,168	23,756,578	8,926,398	279,788	35,967,768	2,761,389	4,182,306	3,416,786
37. Oklahoma	OK	L	23,157	2,866,657	3,236,970	148,520	6,501,167	218,631	372,001	370,888
38. Oregon	OR	L	384,769	9,135,086		47,179	9,589,805	179,717	167,496	123,780
39. Pennsylvania	PA	L	3,221,095	18,747,469	62,679	21,859,268	23,523,978	2,990,943	216,573	3,192,291
40. Rhode Island	RI	L	12,248	1,895,854	544,830	18,671	2,851,499	567,915	822,659	913,039
41. South Carolina	SC	L	237,106	12,535,231	55,687	228,736	13,803,110	2,908,682	2,028,283	451,301
42. South Dakota	SD	L	375,815	1,419,532	874,370	20,778	2,725,277	73,942	114,924	64,020
43. Tennessee	TN	L	117,141	8,990,537	3,078,002	791,150	13,937,671	4,729,739	4,702,123	1,294,200
44. Texas	TX	L	26,433,753	63,190,966	138,525,539	1,770,272	234,411,560	4,670,808	8,320,946	6,864,117
45. Utah	UT	L	533,329	28,815,781	6,628,430	112,599	37,951,769	2,018,738	2,247,179	590,540
46. Vermont	VT	L	48,174	1,425,979	11,767	9,616	1,537,426	(122,554)	(6,876)	1,982,892
47. Virginia	VA	L	377,334	42,269,810	5,539,496	222,360	53,534,764	1,238,841	1,191,480	1,921,471
48. Washington	WA	L	200,560	5,953,350	16,246,330	247,647	25,157,469	1,102,083	1,637,254	1,101,463
49. West Virginia	WV	L	3,974	3,140,369	2,808	49,306	3,370,895	312,088	237,701	151,326
50. Wisconsin	WI	L	104,232	7,943,307	4,147,141	157,431	13,347,586	2,854,001	(168,612)	986,429
51. Wyoming	WY	L	77,147	4,464,525	965,472	21,654	5,560,751	411,978	183,447	49,529
52. American Samoa	AS	N								
53. Guam	GU	L		4,469,998			4,468,185	133,935	111,503	8,617
54. Puerto Rico	PR	L	6,782	114,463	9,024,527	2,400	9,570,727	954,792	769,460	651,167
55. U.S. Virgin Islands	VI	L		405,840			420,788	49,861	175,404	19,234
56. Northern Mariana Islands	MP	L		428,212			435,683	(3,000)	(3,000)	
57. Canada	CN	L	70,168,781			92,168	76,099,849	12,183,158	13,722,098	7,495,771
58. Aggregate Other Alien	OT	X X X	18,228,910	74,523	1,009,414	386,152	3,427,392	144,453	2,875,051	14,397,591
59. Totals	(a) 55	X X X	172,074,046	726,957,883	365,685,007	52,512,345	1,344,957,481	126,535,459	156,567,341	131,863,862

DETAILS OF WRITE-INS										
5801. Mexico	X X X		4,726,631			383,740	937,574	31,680	3,208,652	3,362,871
5802. United Kingdom	X X X		12,212,789							
5803. Australia	X X X		1,204,655				74,929		(513,897)	
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X	84,835	74,523	1,009,414	2,412	2,414,889	112,773	180,296	11,034,720
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X	18,228,910	74,523	1,009,414	386,152	3,427,392	144,453	2,875,051	14,397,591

(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:

**OVERFLOW PAGE FOR WRITE-INS**

**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		77,925	74,523		2,412	212,569			
5805. Korea	X X X									
5806. Caribbean	X X X									
5807. Italy	X X X									
5808. Costa Rica	X X X				997,414		1,053,960	58,867	70,296	294,626
5809. Bulgaria	X X X									
5810. Dominican Republic	X X X				12,000		20,191	53,906	110,000	56,094
5811. Hong Kong	X X X									
5812. Bulk Reserves	X X X									10,684,000
5813. New Zealand	X X X		6,910							
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									
5819. Poland	X X X									
5820. Guatemala	X X X									
5821. Czech Republic	X X X									
5822. Panama	X X X									
5823. Jamaica	X X X									
5824. Cayman Islands	X X X									
5825. Other Countries	X X X						1,128,169			
5897. Totals (Lines 5804 through 5825) (Page 38, Line 5898)	X X X	X X X	84,835	74,523	1,009,414	2,412	2,414,889	112,773	180,296	11,034,720