

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)	340,440,066		340,440,066	378,784,722
2. Stocks (Schedule D):				
2.1 Preferred stocks	5,012,610		5,012,610	7,420,255
2.2 Common stocks	88,642,451	5,507,000	83,135,451	182,062,555
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	23,825,020	46,045	23,778,975	16,739,364
3.2 Other than first liens	676,842	76,842	600,000	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	9,419,928		9,419,928	10,204,544
4.2 Properties held for the production of income (less \$ 0 encumbrances)	764,869		764,869	347,961
4.3 Properties held for sale (less \$ 1,453,566 encumbrances)	7,180,200	115,650	7,064,550	7,432,938
5. Cash (\$ 162,013,084, Schedule E - Part 1), cash equivalents (\$ 7,039,394, Schedule E - Part 2), and short-term investments (\$ 61,140,985, Schedule DA)	246,698,671		246,698,671	243,683,395
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	2,987,448	856,650	2,130,798	2,522,611
8. Receivables for securities	1,595,191		1,595,191	763,395
9. Aggregate write-ins for invested assets	54,953		54,953	68,027
10. Subtotals, cash and invested assets (Lines 1 to 9)	727,298,249	6,602,187	720,696,062	850,029,767
11. Title plants less \$ 0 charged off (for Title insurers only)	14,864,665	1,344,850	13,519,815	13,741,882
12. Investment income due and accrued	4,509,979		4,509,979	5,294,933
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	42,405,172	17,258,166	25,147,006	33,313,979
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	565,552		565,552	
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	63,050		63,050	82,038
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	24,417,411	142,506	24,274,905	17,901,881
16.2 Net deferred tax asset	96,202,655	79,200,987	17,001,668	23,750,248
17. Guaranty funds receivable or on deposit	73,182		73,182	25,760
18. Electronic data processing equipment and software	4,904,876	1,277,536	3,627,340	2,424,767
19. Furniture and equipment, including health care delivery assets (\$ 0)	5,372,615	5,166,011	206,604	60,870
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	4,048,680	1,473,591	2,575,089	2,852,881
22. Health care (\$ 0) and other amounts receivable	2,050	2,050		4,310
23. Aggregate write-ins for other than invested assets	39,134,876	28,304,881	10,829,995	9,812,706
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	963,863,012	140,772,765	823,090,247	959,296,022
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	639,551		639,551	888,131
26. Total (Lines 24 and 25)	964,502,563	140,772,765	823,729,798	960,184,153

DETAILS OF WRITE-IN LINES				
0901. Long-Term Certificates of Deposit				
0902. Prepaid Surety Bond				
0903. Title Plants				
0998. Summary of remaining write-ins for Line 09 from overflow page	54,953		54,953	68,027
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	54,953		54,953	68,027
2301. Goodwill	238,620	238,620		
2302. Other Non-Admitted Assets	1,559,264	1,559,264		92,361
2303. Other Assets	480,808	243,087	237,721	99,178
2398. Summary of remaining write-ins for Line 23 from overflow page	36,856,184	26,263,910	10,592,274	9,621,167
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	39,134,876	28,304,881	10,829,995	9,812,706

OVERFLOW PAGE FOR WRITE-INS

Page 2 - Continuation

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS				
0904. Interest Receivable	54,953		54,953	68,027
0905.				
0906.				
0907.				
0908.				
0909.				
0910.				
0911.				
0912.				
0913.				
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0920.				
0921.				
0922.				
0923.				
0924.				
0925.				
0997. Totals (Lines 0904 through 0925) (Page 2, Line 0998)	54,953		54,953	68,027
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS				
2304. Prepaid Expenses	19,367,096	19,367,096		
2305. Other Identifiable Intangibles				116,306
2306. Leasehold Improvements	60,507	60,507		
2307. Title Plant Improvements/Conversion	1,934,233	1,934,233		
2308. Cash Surrender Value				
2309. Recoupment Receivable				802,065
2310. Other Receivables	4,246,118	2,329,508	1,916,610	3,502,394
2311. Prepaid Retirement	2,288,545	2,288,545		
2312. Notes on Premium	3,065,056	62,857	3,002,199	
2313. State and Premium Tax Recoverable	294,497		294,497	32,978
2314. Deposits	94,044	62,083	31,961	41,868
2315. Properties Held for Sale				
2316. Ground Rents				
2317. Loans on Personal Security				
2318. Agreements				
2319. Policy Forms				
2320. Life Insurance	257,418	91,854	165,564	162,416
2321. Software Inventory	43,062		43,062	98,017
2322. Funds Segregated for Others	5,138,381		5,138,381	4,865,123
2323. Automobile	14,337	14,337		
2324. Investments				
2325. Other Write-Ins	52,890	52,890		
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	36,856,184	26,263,910	10,592,274	9,621,167

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	114,338,593	64,150,769
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	312,890,942	331,458,160
3. Aggregate of other reserves required by law	1,365,603	1,483,874
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	2,915,749	2,997,624
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	387,760	294,811
6. Other expenses (excluding taxes, licenses and fees)	20,206,466	26,211,904
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,034,421	2,674,431
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	4,119,283	6,050,254
8.2 Net deferred tax liability	505,908	462,654
9. Borrowed money \$ 44,370 and interest thereon \$ 4,515	8,992,707	11,692,860
10. Dividends declared and unpaid	4,082	4,082
11. Premiums and other consideration received in advance	943,484	1,310,395
12. Unearned interest and real estate income received in advance		12,950
13. Funds held by company under reinsurance treaties		147,048
14. Amounts withheld or retained by company for account of others	1,065,587	1,253,851
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	7,166,346	7,332,388
19. Payable for securities	1,338,400	425,651
20. Aggregate write-ins for other liabilities	19,431,275	20,286,746
21. Total liabilities (Lines 1 through 20)	498,706,606	478,250,452
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	32,137,497	34,961,369
24. Preferred capital stock	1,239,504	1,009,215
25. Aggregate write-ins for other than special surplus funds	(171,348)	(65,000)
26. Surplus notes	11,850,000	10,048,000
27. Gross paid in and contributed surplus	163,711,994	158,026,544
28. Unassigned funds (surplus)	119,839,282	281,530,631
29. Less treasury stock, at cost:		
29.1 16,423 shares common (value included in Line 23 \$ 387,734)	3,583,737	3,577,058
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29) (Page 4, Line 32)	325,023,192	481,933,701
31. Totals (Page 2, Line 26, Col. 3)	823,729,798	960,184,153

DETAILS OF WRITE-INS		
0301. Special Surplus Funds	1,000,000	1,000,000
0302. Other Reserves	270,000	420,900
0303. Miscellaneous	50,000	50,000
0398. Summary of remaining write-ins for Line 03 from overflow page	45,603	12,974
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)	1,365,603	1,483,874
2001. Accrued Compensation		
2002. Deferred Compensation		
2003. Notes/Contracts Payable		
2098. Summary of remaining write-ins for Line 20 from overflow page	19,431,275	20,286,746
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	19,431,275	20,286,746
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501. Treasury Stock Repurchase Agent		
2502. Loan to Corporate Officer Outstanding for more than Ninety (90) Days	(65,000)	(65,000)
2503. Premiums Receivable Outstanding for more than Ninety (90) Days	(106,348)	
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	(171,348)	(65,000)

NONE

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 03 FOR OTHER RESERVES REQUIRED BY LAW

0304. Reserve for Losses		
0305. Closing Service Letter Transaction Fees	45,603	12,974
0306.		
0307.		
0308.		
0309.		
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0311.		
0312.		
0313.		
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0317.		
0318.		
0319.		
0320.		
0321.		
0322.		
0323.		
0324.		
0325.		
0397. Totals (Lines 0304 through 0325) (Page 3, Line 0398)	45,603	12,974

REMAINING WRITE-INS AGGREGATED AT LINE 20 FOR OTHER LIABILITIES

2004. Reinsurance Payable	315,284	282,392
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		
2012. Deferred Rents	48,687	65,125
2013. Outstanding Checks Greater than 1 Year Old		
2014. Unapplied Cash	339,084	1,018,045
2015. Other Liabilities	890,593	1,341,666
2016. Other Reinsurance		
2017. Accrued Payroll	12,619	11,790
2018. Capital Leases	294,608	265,166
2019. Unspecified Loss Reserves		
2020. Accrued Liabilities for Employee Benefits	7,917,705	8,162,699
2021. Contingent Commissions Payable	4,302,953	4,094,364
2022. Title Plant Loss Reserve	100,450	31,000
2023. Accounts Payable	57,963	150,769
2024. Segregated Funds Held for Others	5,138,381	4,865,123
2025. Other Write-Ins	12,948	(1,393)
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	19,431,275	20,286,746

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)	787,046,199	1,005,362,891
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	3,285,988	2,800,386
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	19,142,629	25,657,499
2. Aggregate write-ins for other operating income	12,602,017	19,736,932
3. Total Operating Income (Lines 1 through 2)	822,076,833	1,053,557,708
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	133,391,247	81,928,543
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	806,030,802	1,007,531,401
6. Aggregate write-ins for other operating deductions	490,723	(131,210)
7. Total Operating Deductions	939,912,772	1,089,328,734
8. Net operating gain or (loss) (Lines 3 minus 7)	(117,835,939)	(35,771,026)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	25,773,309	31,630,517
10. Net realized capital gains (losses) less capital gains tax of \$ (622,130) (Exhibit of Capital Gains (Losses))	(18,344,034)	10,448,752
11. Net investment gain (loss) (Lines 9 + 10)	7,429,275	42,079,269
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	(1,087,878)	(694,716)
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(111,494,542)	5,613,527
14. Federal and foreign income taxes incurred	(11,150,853)	(6,392,420)
15. Net income (Lines 13 minus 14)	(100,343,689)	12,005,947
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	481,933,701	489,487,837
17. Net income (from Line 15)	(100,343,689)	12,005,947
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (3,388,288)	(42,205,182)	(5,308,378)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	39,713,154	945,006
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(36,599,248)	5,786,886
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)	63,645	356,067
24. Change in surplus notes	1,802,000	600,000
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	3,724,768	2,577,151
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	14,698,477	3,394,498
27.2 Transferred to capital (Stock Dividend)	280,000	
27.3 Transferred from capital	(44,572)	
28. Dividends to stockholders	(34,409,461)	(27,812,713)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)	(6,679)	(50,000)
30. Aggregate write-ins for gains and losses in surplus	(3,583,722)	(48,600)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(156,910,509)	(7,554,136)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	325,023,192	481,933,701

DETAILS OF WRITE-IN LINES		
0201. Other Title Fees and Service Charges	23,544,243	26,986,856
0202. Agency Income	3,486,214	3,992,990
0203. Software Income	1,867,805	2,396,975
0298. Summary of remaining write-ins for Line 02 from overflow page	(16,296,245)	(13,639,889)
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	12,602,017	19,736,932
0601. Loss/(Gain) on Disposal of Assets	217,033	
0602. Depreciation of Furniture and Fixtures	16,000	22,588
0603. Amortization of Leasehold Improvements		
0698. Summary of remaining write-ins for Line 06 from overflow page	257,690	(153,798)
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)	490,723	(131,210)
1201. Computer Support Fees		
1202. Miscellaneous Income	30,861	41,537
1203. Loss/(Gain) on Sale of Mortgage		
1298. Summary of remaining write-ins for Line 12 from overflow page	(1,118,739)	(736,253)
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	(1,087,878)	(694,716)
3001. Equity in Earnings of Subsidiaries and Affiliates		
3002. Change in Admitted Value of Investment in Subsidiaries and Affiliates		
3003. Adjustment	(3,103,577)	11
3098. Summary of remaining write-ins for Line 30 from overflow page	(480,145)	(48,611)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(3,583,722)	(48,600)

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	(9,845,142)	482,280
0205. Premiums Retained as Agent for Underwriter		
0206. Management Fees	392,532	624,836
0207. Title Plant Income		
0208. Recording Service Fees	676,445	1,306,231
0209. Ceded Reimbursement from Agents		
0210. Other Fees	108,818	108,594
0211. Title Examinations		185,406
0212. Gross Premiums Ceded	40,336	87,227
0213. Gain on Disposal of Assets	577	15,265
0214. Estimated Premium Revenue	(9,306,042)	(19,003,917)
0215. Closing Fees	270,292	404,128
0216. Foreclosure Income		718,443
0217. Escrow and Settlement Services	96,450	141,185
0218. Commission Income		50,046
0219. Mortgage Division Income	1,176,645	1,147,543
0220. License Fee Income	92,844	92,844
0221.		
0222.		
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	(16,296,245)	(13,639,889)
REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS		
0604. Loss/(Gain) on Abandonment of Equipment		
0605. Contingent Commissions Expense	208,589	(153,798)
0606. Agent's Fee and Reserve for Claims		
0607. Provision for Supplemental Reserve		
0608. Change in IBNR	49,101	
0609.		
0610.		
0611.		
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0623.		
0624.		
0625.		
0697. Totals (Lines 0604 through 0625) (Page 4, Line 0698)	257,690	(153,798)

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 12 FOR MISCELLANEOUS INCOME OR (LOSS)		
1204. Processing Fee		
1205. Dividend - Title Plant	38,873	28,315
1206. Subsidiary Income		
1207. Management Fees		(75,000)
1208. Earned on Life Insurance on Officers	740	1,721
1209. Loss/(Gain) on Sale of Equipment	(15,904)	
1210. Retiree Supplemental Benefit Expense	(13,807)	(2,190)
1211. Accounts Receivable Writeoff		
1212. Loss/(Gain) on Stock Due to Impairment		
1213. Interagency Transfer to Housing Assistance	(1,354,000)	(1,021,000)
1214. Plant Lease Income	73,698	119,681
1215. Adjustment to Bond Amortization		
1216. Loss on Disposition of Fixed Assets	(718)	
1217. Interest Income		
1218. Research Expense		
1219. Gains/(Losses) on Sale of Asset		
1220. Loss on Sale of Title Plant		
1221. Fees from Affiliates	183,715	212,220
1222. Loss on Write Off of Trademark	(31,336)	
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)	(1,118,739)	(736,253)
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	140,000	(69,513)
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	5,094	
3013. Unearned Compensation		
3014. Prior Period Change in Non-Admitted Assets	(140,000)	69,513
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	(85,239)	
3020. Unreported Premium		
3021. Illinois Reserve Adjustment		
3022. Direct Debit to Retained Earnings - Prior Period Stat. Res. Adjustment		
3023. Prior Period Adjustment	(400,000)	(198,611)
3024. FIT Payable Adjustment		
3025. Other Write-Ins		150,000
3097. Totals (Lines 3004 through 3025) (Page 4, Line 3098)	(480,145)	(48,611)

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	43,780,981	505,869,984	235,291,181	784,942,146	1,012,287,650
2. Escrow and settlement service charges	4,101,498	X X X	X X X	4,101,498	2,800,386
3. Other title fees and service charges (Part 1C, Line 5)	19,164,347	X X X	X X X	19,164,347	25,656,729
4. Totals (Lines 1 + 2 + 3)	67,046,826	505,869,984	235,291,181	808,207,991	1,040,744,765

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	780,715,722	1,012,287,650
1.2 Assumed	1,048,670	1,525,631
1.3 Ceded	5,925,755	7,029,097
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	775,838,637	1,006,784,184
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	331,458,160	330,036,867
2.2 Additions during the current year	40,358,305	56,347,426
2.3 Withdrawals during the current year	51,565,867	54,926,133
2.4 Other adjustments to statutory premium reserves	(7,359,656)	
2.5 Balance at December 31 current year	312,890,942	331,458,160
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	787,046,199	1,005,362,891

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	1,949,286	1,484,685
2. Searches and abstracts	10,114,464	11,178,765
3. Surveys		
4. Aggregate write-ins for service charges	7,086,667	9,886,152
5. Totals	19,150,417	22,549,602

DETAILS OF WRITE-IN LINES			
0401. Other Service Fees		676,558	731,964
0402. Miscellaneous Fees		498,873	292,473
0403. Processing Fees			
0498. Summary of remaining write-ins for Line 04 from overflow page		5,911,236	8,861,715
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		7,086,667	9,886,152

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	587,123	1,441,728
0405. Intercompany Referral Fees		
0406. Closing Fees	3,822,592	5,813,874
0407. Closing Protection Letter Income	455,890	552,282
0408. Work Charges		
0404. Policy Preparation Fees	51,202	69,077
0410. Trustee Escrow/Agency Fees	4,672	1,500
0411. Simultaneous Issue Fees	295,597	405,410
0412. Binder Fees	426,456	254,689
0413. Endorsements	147,541	191,129
0414. Production Fees	58,856	77,189
0415. Additional Guarantees		
0416. Delivery Service Fees	2,110	10,525
0417. ICS Letters	6,980	
0418. Audit Reconciliations	23,000	
0419. Management Fees - Surety	7,113	
0420. Rental Plant	51,495	44,312
0421. Recording Fees	(29,391)	
0422.		
0423.		
0424.		
0425.		
0497. Totals (Lines 0404 through 0425) (Page 6, Line 0498)	5,911,236	8,861,715

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	11,652,273	61,974,462	5,109,795	78,736,530	64,870,566
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage		428,924		428,924	340,342
3. Total (Line 1 plus Line 2)	11,652,273	62,403,386	5,109,795	79,165,454	65,210,908
4. Deduct: Recovered during year from reinsurance	19,697	896,729	184,143	1,100,569	1,014,202
5. Net payments (Line 3 minus Line 4)	11,632,576	61,506,657	4,925,652	78,064,885	64,196,706
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	7,054,912	102,643,278	4,640,403	114,338,593	64,150,769
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	5,512,573	56,526,366	2,111,830	64,150,769	51,395,766
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	13,174,915	107,623,569	7,454,225	128,252,709	76,951,709
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	495,742	3,575,591	1,067,205	5,138,538	4,976,836
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	13,670,657	111,199,160	8,521,430	133,391,247	81,928,545

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)	7,054,912	102,441,572	4,700,403	114,196,887	63,997,799
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		484,592		484,592	1,087,400
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		282,886	60,000	342,886	934,430
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	7,054,912	102,643,278	4,640,403	114,338,593	64,150,769
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	25,077,405	169,338,991	44,931,046	239,347,442	250,551,422
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		4,422,805		4,422,805	4,505,805
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		1,721,000	4,892,000	6,613,000	6,588,910
4.4 Net incurred but not reported	25,077,405	172,040,796	40,039,046	237,157,247	248,468,317
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	24,374,925	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	375,870,765	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	312,890,942	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	1,365,603	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	22,883,013	70,196,055	5,109,339	98,188,407	4,026,949	569,181	428,772	103,213,309	111,385,269
1.2 Employee relations and welfare	4,436,724	12,221,961	861,620	17,520,305	385,275	45,819	33,597	17,984,996	23,009,009
1.3 Payroll taxes	1,778,805	5,403,195	468,888	7,650,888	218,182	57,158	24,751	7,950,979	8,255,290
1.4 Other personnel costs	334,144	5,660,085	334,270	6,328,499	2,483	3,030	41,370	6,375,382	10,618,064
1.5 Total personnel costs	29,432,686	93,481,296	6,774,117	129,688,099	4,632,889	675,188	528,490	135,524,666	153,267,632
2. Amounts paid to or retained by title agents	487,704	379,749,062	200,198,350	580,435,116				580,435,116	741,642,822
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	2,489,583	2,551,239	6,037	5,046,859	268	1,464		5,048,591	7,818,141
3.2 Surveys	(2,220)	140,073		137,853				137,853	158,812
3.3 Other	49,038	702,642	94,364	846,044				846,044	1,306,708
4. Advertising	379,060	3,962,396	237,647	4,579,103		9,569	284	4,588,956	8,221,213
5. Boards, bureaus and associations	250,428	1,013,287	158,555	1,422,270	10,029	1,552	1,609	1,435,460	1,392,626
6. Title plant rent and maintenance	196,072	285,451	8,870	490,393	402		711	491,506	488,431
7. Claim adjustment services	3,260			3,260	196,317			199,577	304,598
8. Amounts charged off, net of recoveries	335,391	1,644,671	33,506	2,013,568		18,149	26,233	2,057,950	1,021,848
9. Marketing and promotional expenses	1,170,576	2,619,465	298,305	4,088,346	361		39	4,088,746	5,563,055
10. Insurance	519,343	1,929,477	99,881	2,548,701	995	14,071	8,759	2,572,526	2,787,261
11. Directors' fees	485,351	571,888	1,172	1,058,411	2,400	7,500	5,970	1,074,281	1,152,267
12. Travel and travel items	953,974	3,319,587	299,791	4,573,352	27,162	16,793	4,571	4,621,878	5,774,942
13. Rent and rent items	4,238,719	9,908,701	706,207	14,853,627	145,839	50,511	19,291	15,069,268	15,174,939
14. Equipment	1,170,990	6,044,217	274,908	7,490,115	15,184	9,490	6,070	7,520,859	8,307,030
15. Cost or depreciation of EDP equipment and software	1,243,992	7,023,834	167,408	8,435,234	2,257	7,742	6,391	8,451,624	8,743,192
16. Printing, stationery, books and periodicals	1,084,591	1,837,921	183,159	3,105,671	39,480	14,387	2,095	3,161,633	4,535,023
17. Postage, telephone, messengers and express	1,903,509	3,654,351	217,253	5,775,113	17,047	9,437	3,456	5,805,053	6,983,117
18. Legal and auditing	1,715,830	7,121,826	777,918	9,615,574	4,539	79,239	1,481,752	11,181,104	20,201,563
19. Totals (Lines 1.5 to 18)	48,107,877	527,561,384	210,537,448	786,206,709	5,095,169	915,092	2,095,721	794,312,691	994,845,220
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	741,300	5,951,740	2,681,917	9,374,957		1		9,374,958	11,246,108
20.2 Insurance department licenses and fees	312,194	1,213,176	445,017	1,970,387		806		1,971,193	1,856,197
20.3 Gross guaranty association assessments	28,340	(20,275)	570	8,635				8,635	48,964
20.4 All other (excluding federal income and real estate)	(434)	1,287,198	28,250	1,315,014		548	1,761	1,317,323	(1,165,698)
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	1,081,400	8,431,839	3,155,754	12,668,993		1,355	1,761	12,672,109	11,985,571
21. Real estate expenses	106,889	1,142,873	5,206	1,254,968	32,571	13,749	29,469	1,330,757	1,598,263
22. Real estate taxes	96,386	280,859	599	377,844		9,182	42,918	429,944	400,094
23. Aggregate write-ins for miscellaneous expenses	1,613,980	2,656,032	252,759	4,522,771	10,792	60,139	794,174	5,387,876	7,174,795
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	51,006,532	540,072,987	213,951,766	805,031,285	5,138,532	999,517	2,964,043	(a) 814,133,377	1,016,003,943
25. Less unpaid expenses - current year	13,461,749	10,845,156	1,821,353	26,128,258		34,669	14,010	26,176,937	33,669,193
26. Add unpaid expenses - prior year	16,661,908	15,631,967	1,304,837	33,598,712		3,189	15,800	33,617,701	33,384,164
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	54,206,691	544,859,798	213,435,250	812,501,739	5,138,532	968,037	2,965,833	821,574,141	1,015,718,914

DETAILS OF WRITE-IN LINES									
2301. Miscellaneous/Other Expenses	1,048,172	1,988,658	20,669	3,057,499	4,211	22,561	94,354	3,178,625	4,510,367
2302. Amortization of Intangibles	18,808	11	8	18,827				18,827	28,425
2303. Charitable Contributions	176	26,987	1,537	28,700				28,700	107,309
2398. Summary of remaining write-ins for Line 23 from overflow page	546,824	640,376	230,545	1,417,745	6,581	37,578	699,820	2,161,724	2,528,694
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,613,980	2,656,032	252,759	4,522,771	10,792	60,139	794,174	5,387,876	7,174,795

(a) Includes management fees of \$ 755,087 to affiliates and \$ 196,429 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	10,468	102,534		113,002	23	18,329		131,354	215,069
2305. Interest Expense	11,549		76,868	88,417		2,396	448,161	538,974	705,047
2306. Referral Fee Expense/Service Fee Paid to Parent		(305,820)		(305,820)				(305,820)	(336,660)
2307. Management Fees	104,400	115,390		219,790			6,260	226,050	204,621
2308. Application Software	93,049	54,084	3,118	150,251			34,257	184,508	157,046
2323. Intercompany Referral Fees									
2310. Professional/Outside Services	22,637	128,184	63,779	214,600		5,153	56,791	276,544	322,865
2311. Regional Administration									
2312. Temporary Help									81,238
2313. Life Insurance Expense									
2314. Bad Debt									
2315. Defalcation									
2316. Agent Fees									
2317. Bank Fees/Charges	3,563	154,620	17,430	175,613			92,199	267,812	232,193
2318. Depreciation	61,049	20,594		81,643				81,643	101,387
2319. Underwriting Costs									
2320. Investment Expenses	53	8,357		8,410			57,458	65,868	60,628
2321. Settlement and Escrow Losses									
2322. Shared Costs Transferred to Parent									
2323. Penalties		5,000		5,000				5,000	
2324. State Tax Credits Amortization									
2325. Remaining Expenses	240,056	357,433	69,350	666,839	6,558	11,700	4,694	689,791	785,260
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	546,824	640,376	230,545	1,417,745	6,581	37,578	699,820	2,161,724	2,528,694

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)	43,359,938	512,433,423	231,252,838	787,046,199		787,046,199	1,005,362,891
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,950,954	335,034		3,285,988		3,285,988	2,800,386
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	15,201,528	3,807,453	133,648	19,142,629		19,142,629	25,657,499
2. Aggregate write-ins for other operating income	426,337	12,015,350	160,330	12,602,017		12,602,017	19,736,932
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	61,938,757	528,591,260	231,546,816	822,076,833		822,076,833	1,053,557,708
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	13,542,499	111,202,923	8,645,825	133,391,247		133,391,247	81,928,543
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	51,006,532	540,072,987	213,951,766	805,031,285	999,517	806,030,802	1,007,531,401
6. Aggregate write-ins for other operating deductions	233,033	257,690		490,723		490,723	(131,210)
7. Total Operating Deductions (Lines 4 + 5 + 6)	64,782,064	651,533,600	222,597,591	938,913,255	999,517	939,912,772	1,089,328,734
8. Net operating gain or (loss) (Lines 3 minus 7)	(2,843,307)	(122,942,340)	8,949,225	(116,836,422)	(999,517)	(117,835,939)	(35,771,026)

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DETAILS OF WRITE-IN LINES							
0201. Service Contract Fees	270,292			270,292		270,292	404,128
0202. Miscellaneous Income	88,655	(9,943,382)		(9,854,727)		(9,854,727)	474,012
0203. Premiums Retained for Underwriter							
0298. Summary of remaining write-ins for Line 02 from overflow page	67,390	21,958,732	160,330	22,186,452		22,186,452	18,858,792
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	426,337	12,015,350	160,330	12,602,017		12,602,017	19,736,932
0601. Loss/(Gain) on Sale of Assets	217,033			217,033		217,033	
0602. Depreciation of Furniture and Fixtures	16,000			16,000		16,000	22,588
0603. Amortization of Leasehold Improvements							
0698. Summary of remaining write-ins for Line 06 from overflow page		257,690		257,690		257,690	(153,798)
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)	233,033	257,690		490,723		490,723	(131,210)

OVERFLOW PAGE FOR WRITE-INS

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**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
REMAINING WRITE-INS AGGREGATED AT LINE 02 FOR OTHER OPERATING INCOME							
0204. Title Plant Rent							
0205. Ceded Reimbursements from Agents							
0206. Estimated Premium Revenue		(9,306,042)		(9,306,042)		(9,306,042)	(19,003,917)
0207. Other Title Fees and Service Charges		23,514,832		23,514,832		23,514,832	26,919,541
0208. Agency Income		3,473,577		3,473,577		3,473,577	3,944,693
0209. Software Income		1,867,805		1,867,805		1,867,805	2,396,975
0210. Recording Service Fees		676,445		676,445		676,445	1,306,231
0211. Title Examinations							185,406
0212. Gross Premium Ceded		40,337		40,337		40,337	87,227
0213. Mortgage Operations	27,779	1,148,866		1,176,645		1,176,645	1,147,543
0214. Trustee and Agency Fees	12,637			12,637		12,637	48,297
0215. Closing Fees							
0216. Foreclosure Income							718,443
0217. Escrow and Settlement Services		96,450		96,450		96,450	141,185
0218. Management/Consulting Fees	16,813	308,233	67,486	392,532		392,532	624,836
0219. License Fee Income			92,844	92,844		92,844	92,844
0220. Commission Income							50,046
0221. 1099 Filing Service Fees		108,818		108,818		108,818	108,594
0222. Seminars/Program Fees		29,411		29,411		29,411	67,315
0223. Gain on Sale of Assets	577			577		577	15,265
0224. Lease Income	9,584			9,584		9,584	7,768
0225. Other Write-Ins							500
0297. Totals (Lines 0204 through 0225) (Page 10, Line 0298)	67,390	21,958,732	160,330	22,186,452		22,186,452	18,858,792

OVERFLOW PAGE FOR WRITE-INS

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**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
REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS							
0604. Interagency Transfer to Housing Assistance							
0605. Commissions Expense							
0606. Contingent Commissions Expense		208,589		208,589		208,589	(153,798)
0607. Provision for Supplemental Reserve							
0608. Change in IBNR		49,101		49,101		49,101	
0609.							
0610.							
0611.							
0612.							
0613.							
0614.							
0615.							
0616.							
0617.							
0618.							
0619.							
0620.							
0621.							
0622.							
0623.							
0624.							
0625.							
0697. Totals (Lines 0604 through 0625) (Page 10, Line 0698)		257,690		257,690		257,690	(153,798)

42.1

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 4,318,871	3,897,827
1.1 Bonds exempt from U.S. tax	(a) 7,135,501	7,134,942
1.2 Other bonds (unaffiliated)	(a) 3,631,105	4,737,491
1.3 Bonds of affiliates	(a) 132,703	132,492
2.1 Preferred stocks (unaffiliated)	(b) 457,155	460,290
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	2,465,466	2,442,146
2.21 Common stocks of affiliates	2,082,250	2,082,250
3. Mortgage loans	(c) 1,137,155	1,136,951
4. Real estate	(d) 2,058,339	2,238,339
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 4,471,868	4,396,110
7. Derivative instruments	(f)	
8. Other invested assets	777,482	777,272
9. Aggregate write-ins for investment income	157,127	146,689
10. Total gross investment income	28,825,022	29,582,799
11. Investment expenses		(g) 2,558,031
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 9,128
13. Interest expense		(h) 659,901
14. Depreciation on real estate and other invested assets		(i) 615,302
15. Aggregate write-ins for deductions from investment income		2,282
16. Total deductions (Lines 11 through 15)		3,844,644
17. Net investment income (Line 10 minus Line 16)		25,738,155

DETAILS OF WRITE-IN LINES		
0901. Other Investment Income		
0902. Lease Income		
0903. Promissory Notes	9,887	9,887
0998. Summary of remaining write-ins for Line 09 from overflow page	147,240	136,802
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	157,127	146,689
1501. Miscellaneous		
1502. Accretion of Bonds		
1503. Real Estate Taxes		1,322
1598. Summary of remaining write-ins for Line 15 from overflow page		960
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		2,282

- (a) Includes \$ 144,652 accrual of discount less \$ 1,985,864 amortization of premium and less \$ 388,719 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 \$ 2,171,860 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 1,371,927 accrual of discount less \$ 8,190 amortization of premium and less \$ 12,451 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 373,483 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 120,822 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 594,029 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	1,192,755	4,109	1,196,864	71,057	
1.1 Bonds exempt from U.S. tax	(172,158)	(486,429)	(658,587)	(3,414)	
1.2 Other bonds (unaffiliated)	587,682	(176,188)	411,494	(209,876)	
1.3 Bonds of affiliates				(542,856)	
2.1 Preferred stocks (unaffiliated)	(2,374,098)	(395,685)	(2,769,783)	(241,945)	
2.11 Preferred stocks of affiliates				(77,210)	
2.2 Common stocks (unaffiliated)	(13,455,785)	(1,561,521)	(15,017,306)	(43,944,523)	
2.21 Common stocks of affiliates	(1,141,050)		(1,141,050)	747,650	
3. Mortgage loans					
4. Real estate	20,380		20,380		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	3,157		3,157	(1,841)	
7. Derivative instruments					
8. Other invested assets	(784,241)	(214,306)	(998,547)	38,367	
9. Aggregate write-ins for capital gains (losses)	(12,786)		(12,786)		
10. Total capital gains (losses)	(16,136,144)	(2,830,020)	(18,966,164)	(44,164,591)	

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	(12,786)		(12,786)		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)	(12,786)		(12,786)		

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	112,019	101,402
0905. Miscellaneous Interest	9,264	9,443
0906. Interest from Affiliates	489	489
0907. Ground Rents		
0908. Unsecured Loans		
0909. Miscellaneous Income	1,061	1,061
0910. Equipment Lease		
0911. Collateral Loans		
0912. Loans on Personal Security		
0913. Interest on Notes Receivable	14,761	14,761
0914. Dividend from Recoupment		
0915. Loans to Affiliates	2,859	2,859
0916. IRS Tax Refund Interest	65	65
0917. Subsidiary Income		
0918. Loss on Disposal of Fixed Assets		
0919. Interest on Cash Deposits	20	20
0920. Special Deposits		
0921. PMC Recovery		
0922. Title Plant Dividends		
0923. Income from Securities Lending Agreements		
0924. Interest Life Insurance Policy	1,287	1,287
0925. Amortization of Bond Discount	5,415	5,415
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0698)	147,240	136,802

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	1,100		1,100		
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	(13,886)		(13,886)		
0916. Impairment of Capital Assets					
0917. Broker Disgorgement					
0918. Office Equipment					
0919. Distribution of Capital Gains from Mutual Funds					
0920. Adjustment to Income Tax Payable					
0921. Adjustment for Prior Period					
0922. Disposal of Software					
0923. Disposal of Other Assets					
0924. Uncollectible Investment Income Due and Accrued					
0925. Other Write-Ins					
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)	(12,786)		(12,786)		

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	5,507,000	6,218,000	711,000
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	46,045		(46,045)
3.2 Other than first liens	76,842	23,842	(53,000)
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	115,650	52,710	(62,940)
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)		2,225,170	2,225,170
6. Contract loans			
7. Other invested assets (Schedule BA)	856,650	594,130	(262,520)
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	6,602,187	9,113,852	2,511,665
11. Title plants (for Title insurers only)	1,344,850	1,622,782	277,932
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	17,258,166	25,808,350	8,550,184
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	79,343,493	32,109,368	(47,234,125)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	1,277,536	878,626	(398,910)
19. Furniture and equipment, including health care delivery assets	5,166,011	11,613,569	6,447,558
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	1,473,591	2,834,286	1,360,695
22. Health care and other amounts receivable	2,050	39,939	37,889
23. Aggregate write-ins for other than invested assets	28,304,881	22,468,066	(5,836,815)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	140,772,765	106,488,838	(34,283,927)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	140,772,765	106,488,838	(34,283,927)

DETAILS OF WRITE-IN LINES			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301. Goodwill	238,620	477,252	238,632
2302. Other Non-Admitted Assets	1,559,264	253,876	(1,305,388)
2303. Other Assets	243,087	390,314	147,227
2398. Summary of remaining write-ins for Line 23 from overflow page	26,263,910	21,346,624	(4,917,286)
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	28,304,881	22,468,066	(5,836,815)

NONE

OVERFLOW PAGE FOR WRITE-INS

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

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS			
2304. Prepaid Expenses	19,367,096	14,343,241	(5,023,855)
2305. Title Plants			
2306. Recoupment Receivable			
2307. Leasehold Improvements	60,507	68,402	7,895
2308. Title Plant Improvements/Conversions	1,934,233	2,104,032	169,799
2309. Prepaid Retirement Funding	2,288,545	2,233,742	(54,803)
2310. Investments/Advances to Subsidiary			
2311. Agreements			
2312. Other Receivables/Identifiable Intangibles	2,392,365	2,377,560	(14,805)
2313. Cash Value - Life Insurance	91,854	96,902	5,048
2314. Ground Rents			
2315. Properties Held for Sale Non-Admitted Net Encumbrances			
2316. Policy Forms		19	19
2317. Deposits	62,083	73,108	11,025
2318. Loans on Personal Security			
2319. Automobiles	14,337	17,528	3,191
2320. Furniture and Fixtures	9,290	4,693	(4,597)
2321. Leasehold Deposits			
2322. Receivers Bond	5,000	5,000	
2323. Dallas Cowboys Seat Option	36,000		(36,000)
2324. Prior Period Retained Earnings Adjustment			
2325. Other Write-Ins	2,600	22,397	19,797
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	26,263,910	21,346,624	(4,917,286)

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)	43,780,981	54,821,362	57,425,509	61,921,915	76,208,704
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	505,869,984	680,266,136	845,153,169	819,482,385	742,885,633
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	235,291,181	277,200,152	319,682,581	329,451,121	326,549,689
4. Total	784,942,146	1,012,287,650	1,222,261,259	1,210,855,421	1,145,644,026
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	787,046,199	1,005,362,891	1,189,663,498	1,174,628,680	1,100,305,018
6. Escrow and settlement service charges (Part 1A, Line 2)	3,285,988	2,800,386	3,029,878	3,392,905	4,155,503
7. Title examinations (Part 1C, Line 1)	1,941,498	1,484,685	2,091,453	1,854,935	1,939,326
8. Searches and abstracts (Part 1C, Line 2)	10,114,464	14,286,662	11,726,634	10,743,220	9,775,874
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	7,086,667	9,886,152	11,435,477	12,059,607	21,944,103
11. Aggregate write-ins for other operating income (Page 4, Line 2)	12,602,017	19,736,932	46,161,700	51,232,112	56,479,846
12. Total operating income (Page 4, Line 3)	822,076,833	1,053,557,708	1,264,108,640	1,253,911,459	1,194,599,670
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(117,835,939)	(35,771,026)	44,111,162	67,944,012	74,213,352
14. Net investment gain or (loss) (Line 11)	7,429,275	42,079,270	36,154,618	26,982,894	22,385,818
15. Total other income (Line 12)	(1,087,878)	(694,716)	(1,405,687)	(1,547,768)	(5,119,394)
16. Federal and foreign income taxes incurred (Line 14)	(11,150,853)	(6,392,420)	26,141,712	32,586,523	35,175,552
17. Net income (Line 15)	(100,343,689)	12,005,948	52,718,381	60,792,615	56,304,224
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	25,147,006	33,313,979	44,948,405	45,488,108	48,130,603
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	823,090,247	959,296,022	957,062,170	889,507,636	795,649,493
20. Known claims reserve (Page 3, Line 1)	114,338,593	64,150,769	51,197,155	51,885,019	43,923,389
21. Statutory premium reserve (Page 3, Line 2)	312,890,942	331,458,160	330,036,868	305,474,812	275,282,155
22. Total liabilities (Page 3, Line 21)	498,706,606	478,250,452	468,386,311	445,484,203	405,297,225
23. Capital paid up (Page 3, Lines 23 + 24)	33,377,001	35,970,584	36,279,529	33,989,814	34,263,764
24. Surplus as regards policyholders (Page 3, Line 30)	325,023,192	481,933,701	489,430,068	444,748,094	391,163,068
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(41,974,531)	21,126,347	63,956,296	82,772,963	60,215,807
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)	47.3	44.5	45.9	43.7	43.3
27. Stocks (Lines 2.1 & 2.2)	12.2	22.3	22.7	23.0	22.5
28. Mortgage loans on real estate (Line 3.1 and 3.2)	3.4	2.0	2.4	0.2	3.3
29. Real estate (Lines 4.1, 4.2 & 4.3)	2.4	2.1	2.0	2.2	2.5
30. Cash, cash equivalents and short-term investments (Line 5)	34.2	28.7	26.6	30.2	27.9
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	0.3	0.3	0.4	0.5	0.4
33. Receivable for securities (Line 8)	0.2	0.1	0.0	0.2	0.0
34. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0		0.1
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)	1,594,644	2,256,250	2,375,000		
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	15,467,735	19,846,314	25,046,238	22,371,803	25,184,995
39. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
40. Affiliated mortgage loans on real estate	139,496	174,191	197,765	224,790	250,500
41. All other affiliated	959,811	1,525,999	1,626,679	2,191,883	1,583,549
42. Total of above Lines 36 to 41	18,161,686	23,802,754	29,245,682	24,788,476	27,019,044
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)	5.6	4.9	6.0	5.6	6.9

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)	(42,205,182)	(5,308,378)	8,317,001	(698,919)	8,868,630
45. Change in nonadmitted assets (Line 21)	(36,599,248)	5,786,886	(16,830,825)	(18,449,491)	(6,692,985)
46. Dividends to stockholders (Line 28)	(34,409,461)	(27,812,713)	(20,412,201)	(9,198,410)	(13,139,330)
47. Change in surplus as regards policyholders for the year (Line 31)	(156,910,509)	(7,554,136)	44,694,878	53,262,802	41,542,768
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	78,064,885	64,196,704	57,738,055	41,076,908	42,754,624
49. Losses and allocated LAE incurred (Line 8, Col. 4)	128,252,709	76,951,707	57,427,687	48,978,492	40,979,687
50. Unallocated LAE incurred (Line 9, Col. 4)	5,138,538	4,976,836	3,716,818	5,896,642	3,438,167
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	133,391,247	81,928,543	61,144,505	54,875,179	44,417,853
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)	15.8	13.9	11.5	10.2	10.3
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	70.7	70.4	70.8	71.9	71.8
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	11.5	11.3	9.2	8.5	8.5
55. Total (Lines 52 to 54)	98.0	95.6	91.5	90.6	90.6
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	16.2	7.8	3.9	3.1	3.7
57. Operating expenses incurred (Line 5)	98.0	95.6	91.5	90.6	90.6
58. Aggregate write-ins for other operating deductions (Line 6)	0.1	(0.0)	(0.0)	(0.0)	0.0
59. Total operating deductions (Line 7)	114.3	103.4	95.4	93.7	94.3
60. Net operating gain or (loss) (Line 8)	(14.3)	(3.4)	4.6	6.3	5.7
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
61. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	17.2	8.1	5.2	4.0	3.2
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	103.9	(5.9)	97.3	94.0	94.5

SCHEDULE P – PART 1 – SUMMARY

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	3,679,170	21,454	399,883	29,533	4,070,974	176,364	3,998	4,541	59,956	226	309
2. 1999	186,358	575,167	7,600	71,501	3,878	650,390	22,179	4,605	857	11,251	124	5
3. 2000	160,062	528,036	7,325	55,846	5,422	585,785	17,682	1,136	1,089	12,396	2	17
4. 2001	208,888	688,444	9,487	63,207	9,258	751,880	27,733	698	797	14,529	132	28
5. 2002	265,166	892,818	7,722	81,467	6,751	975,256	28,177	606	1,449	11,090	52	75
6. 2003	334,383	1,140,271	6,988	92,643	11,344	1,228,558	27,740	839	573	13,172	41	12
7. 2004	321,560	1,146,367	4,171	37,815	11,178	1,177,175	34,063	700	1,809	15,039		
8. 2005	336,094	1,211,294	2,459	28,050	9,190	1,232,613	29,410	24	362	14,670		5
9. 2006	358,657	1,221,547	1,743	28,283	9,599	1,241,974	34,485	175	531	11,563		
10. 2007	309,450	1,012,288	1,525	27,975	6,959	1,034,829	18,304		525	5,702		
11. 2008	242,756	784,942	1,049	23,266	5,850	803,407	14,393		249	962		
12. Totals	X X X	12,880,344	71,523	909,936	108,962	13,752,841	430,530	12,781	12,782	170,330	577	451

	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	37,054	13,992	249,686	29,557	2,675	2	29	8,099	395	89	872
2. 1999	5,373	2,329	39,626	3,345	773	81	39	3,074	327	61	326
3. 2000	5,874	2,428	32,538	3,131	672		(20)	4,165	498	106	358
4. 2001	9,764	2,948	45,215	3,134	1,811	318	318	5,569	606	121	494
5. 2002	8,228	3,148	41,549	3,454	2,288	18	45	8,938	401	207	683
6. 2003	7,818	4,156	45,363	4,076	4,104	(20)	5	13,196	567	391	1,194
7. 2004	8,029	4,036	52,029	4,282	5,380	(295)	(290)	21,546	522	902	1,975
8. 2005	7,131	3,504	47,241	4,129	23,117	229	18	29,423	261	1,055	2,910
9. 2006	6,234	3,455	49,147	3,682	31,767	7	18	44,631	251	1,238	5,289
10. 2007	3,294	2,738	26,219	2,389	26,018			49,765	299	1,190	5,360
11. 2008	1,863	1,279	16,385	1,262	15,732	145	180	55,499	296	1,255	4,912
12. Totals	100,662	44,013	644,998	62,441	114,337	485	342	243,905	4,423	6,615	24,373

	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	11,925	418	247,094	4,621	4,968	246,747	6.422	6.426	X X X		11,925	
2. 1999	4,481	133	37,277	5,137	962	41,452	6.175	6.782	23.668		4,481	
3. 2000	5,607	146	34,915	1,636	1,192	35,359	6.457	6.512	23.831		5,607	
4. 2001	8,359	182	49,642	1,754	1,264	50,132	7.062	7.125	25.647		8,359	
5. 2002	12,076	254	50,493	1,077	1,776	49,794	5.576	5.499	20.223		12,076	
6. 2003	18,645	420	58,212	1,427	981	58,658	5.155	5.210	19.142		18,645	
7. 2004	28,516	609	76,028	927	2,421	74,534	6.928	6.842	25.048		28,516	
8. 2005	54,867	913	96,620	514	1,440	95,694	8.314	8.284	30.381		54,867	
9. 2006	80,689	1,231	122,446	433	1,787	121,092	10.497	10.454	36.201		80,689	
10. 2007	80,252	1,126	99,789	299	1,715	98,373	10.371	10.289	34.407		80,252	
11. 2008	75,149	796	86,586	441	1,684	85,343	11.479	11.393	37.706		75,149	
12. Totals	380,566	6,228	959,102	18,266	20,190	957,178	X X X	X X X	X X X		X X X	380,566

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	285,856	489	82,080	5,123	363,302	26,788		225	7,672		72
2. 1999	36,320	48,555	51	27,341	895	75,052	5,078			1,529		
3. 2000	29,407	35,214	62	17,124	916	51,484	4,548			1,677		
4. 2001	39,597	44,970	79	14,417	1,014	58,452	3,495			1,337		
5. 2002	41,945	51,886	67	14,465	774	65,644	4,298			986		
6. 2003	53,526	66,329	56	19,211	1,074	84,522	4,197			1,307		
7. 2004	49,126	76,932	66	11,771	831	87,938	3,863			1,020		
8. 2005	47,479	62,352	102	13,999	876	75,577	1,985			799		
9. 2006	48,065	57,429	97	13,790	987	70,329	6,832	154		1,193		
10. 2007	43,684	54,821	119	14,091	808	68,223	1,348			218		
11. 2008	31,438	43,781	226	12,281	623	55,665	5,392			101		
12. Totals	X X X	828,125	1,414	240,570	13,921	1,056,188	67,824	154	225	17,839		72

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	6,565	1,567	35,730	3,248	732			991			87
2. 1999	1,353	299	6,906	647	217			425		10	31
3. 2000	1,106	305	6,530	494	179			526		3	40
4. 2001	743	242	5,074	390	410			644			62
5. 2002	818	308	5,592	383	179			844		2	67
6. 2003	1,103	472	5,976	407	731			1,255		10	107
7. 2004	949	634	5,517	329	389			1,897		12	150
8. 2005	231	382	3,166	333	1,030			2,528		4	230
9. 2006	312	475	8,654	381	647			4,008		1	302
10. 2007	353	228	1,794	245	1,249			4,787		1	358
11. 2008	137	144	5,637	175	1,137			5,436		1	403
12. Totals	13,670	5,056	90,576	7,032	6,900			23,341		44	1,837

	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	1,810	185	36,183		297	35,886	10.284	10.333	X X X		1,810	
2. 1999	663	25	7,249		10	7,239	9.986	10.085	20.840		663	
3. 2000	742	28	6,930		3	6,927	13.900	14.125	24.729		742	
4. 2001	1,116	31	5,886			5,886	10.423	10.590	15.632		1,116	
5. 2002	1,088	46	6,307		2	6,305	10.071	10.176	15.926		1,088	
6. 2003	2,083	142	7,490		10	7,480	9.433	9.535	15.056		2,083	
7. 2004	2,424	72	7,169		12	7,157	8.966	9.030	16.165		2,424	
8. 2005	3,784	117	6,342		4	6,338	9.108	9.196	14.638		3,784	
9. 2006	4,956	113	12,680	154	1	12,833	18.895	19.352	28.316		4,956	
10. 2007	6,393	117	7,602		1	7,601	11.882	12.000	18.741		6,393	
11. 2008	6,975	151	12,066		1	12,065	22.498	22.657	40.117		6,975	
12. Totals	32,034	1,027	115,904	154	341	115,717	X X X	X X X	X X X		X X X	32,034

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	3,393,313	20,965	317,803	24,398	3,707,683	149,575	3,998	4,316	52,285	226	237
2. 1999	150,038	526,612	7,549	44,160	2,993	575,328	17,101	4,605	857	9,714	124	5
3. 2000	130,321	492,822	7,263	38,722	4,508	534,299	13,134	1,136	1,089	10,707	2	17
4. 2001	169,291	643,475	9,408	48,790	8,245	693,428	24,138	698	797	13,167	132	28
5. 2002	223,221	840,931	7,655	67,002	5,976	909,612	23,879	606	1,449	10,104	52	75
6. 2003	280,857	1,073,942	6,932	73,432	10,270	1,144,036	23,543	839	573	11,831	41	12
7. 2004	272,434	1,069,435	4,105	26,044	10,347	1,089,237	30,200	700	1,809	13,971		5
8. 2005	288,615	1,148,942	2,357	14,051	8,314	1,157,036	27,405	24	362	13,754		
9. 2006	310,592	1,164,836	1,646	14,493	8,646	1,172,329	27,655	21	531	10,328		
10. 2007	265,766	957,466	1,406	13,584	6,151	966,305	16,997		525	5,457		
11. 2008	211,318	741,161	823	10,985	5,186	747,783	9,102		249	926		
12. Totals	X X X	12,052,935	70,109	669,066	95,034	12,697,076	362,729	12,627	12,557	152,244	577	379

	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	30,489	12,237	213,768	26,316	1,942	2	29	7,125	395	89	784
2. 1999	4,020	2,145	32,827	2,699	559	81	39	2,649	327	51	297
3. 2000	4,768	2,103	25,976	2,637	496		(20)	3,645	498	103	319
4. 2001	9,021	2,712	40,022	2,744	1,411	318	318	4,934	606	121	434
5. 2002	7,410	2,832	35,949	3,071	2,107	18	45	8,113	401	205	618
6. 2003	6,715	3,695	39,364	3,669	3,378	(20)	5	11,966	567	381	1,091
7. 2004	7,080	3,413	46,470	3,953	4,993	(295)	(290)	19,688	522	890	1,831
8. 2005	6,900	3,167	43,988	3,796	22,077	229	18	26,924	261	1,051	2,688
9. 2006	5,922	2,998	40,471	3,301	31,114	7	18	40,664	251	1,237	4,993
10. 2007	2,941	2,520	24,449	2,144	24,767			45,048	299	1,189	5,012
11. 2008	1,726	1,135	10,914	1,087	14,593	145	180	49,812	296	1,254	4,462
12. Totals	86,992	38,957	554,198	55,417	107,437	485	342	220,568	4,423	6,571	22,529

	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	10,130	468	210,927	4,621	4,671	210,877	6.035	6.039	X X X		10,130	
2. 1999	3,823	173	30,023	5,137	952	34,208	5.688	6.370	24.427		3,823	
3. 2000	4,875	166	27,982	1,636	1,189	28,429	5.720	5.774	23.673		4,875	
4. 2001	7,264	215	43,650	1,754	1,264	44,140	6.760	6.819	27.932		7,264	
5. 2002	11,007	348	44,203	1,077	1,774	43,506	5.249	5.162	21.036		11,007	
6. 2003	16,596	540	50,718	1,427	971	51,174	4.837	4.891	19.925		16,596	
7. 2004	26,139	973	68,852	927	2,414	67,365	6.764	6.666	26.652		26,139	
8. 2005	51,110	2,231	90,160	514	1,431	89,243	8.256	8.219	32.950		51,110	
9. 2006	75,774	5,003	109,761	279	1,786	108,254	9.985	9.916	37.427		75,774	
10. 2007	73,937	3,128	92,269	299	1,714	90,854	10.278	10.182	37.020		73,937	
11. 2008	67,874	3,794	74,433	441	1,683	73,191	10.640	10.536	37.284		67,874	
12. Totals	348,529	17,039	842,978	18,112	19,849	841,241	X X X	X X X	X X X		X X X	348,529

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	68,131	67,816	67,729	67,301	67,732	68,256	68,574	68,898	67,775	64,689
2. 1989	16,741	16,646	16,337	16,039	16,173	16,141	16,210	16,334	15,983	15,147
3. 1990	15,504	15,303	15,010	15,000	15,129	15,207	15,039	15,120	14,756	13,576
4. 1991	16,699	16,357	15,798	15,906	15,990	16,067	15,962	15,966	15,692	14,543
5. 1992	11,262	11,132	10,830	11,025	10,799	10,920	10,809	10,766	10,550	9,373
6. 1993	13,287	12,963	12,919	12,241	12,071	12,103	12,047	12,135	11,929	10,388
7. 1994	17,012	17,400	17,088	16,217	15,681	16,032	15,823	15,621	15,375	13,782
8. 1995	20,074	21,478	22,737	22,988	22,766	22,790	22,558	22,529	22,254	19,837
9. 1996	25,255	25,355	24,716	24,899	24,132	24,415	24,037	23,895	23,621	19,701
10. 1997	33,638	29,514	28,267	26,677	26,184	25,932	25,327	25,131	24,697	22,130
11. 1998	34,318	36,863	36,985	36,063	34,509	33,694	33,803	33,472	33,830	27,861
12. 1999	41,529	44,146	46,342	46,964	45,720	45,463	44,679	43,284	43,317	39,719
13. 2000	X X X	40,138	42,714	41,940	41,624	41,174	40,805	39,057	38,529	33,922
14. 2001	X X X	X X X	58,469	58,190	55,027	54,625	54,395	53,678	53,680	49,446
15. 2002	X X X	X X X	X X X	60,758	54,891	52,178	52,123	56,129	54,403	48,842
16. 2003	X X X	X X X	X X X	X X X	77,065	73,731	70,891	69,180	64,799	56,658
17. 2004	X X X	X X X	X X X	X X X	X X X	77,454	77,417	77,971	80,070	71,034
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	85,847	84,621	89,705	92,623
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	87,299	97,042	119,412
20. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	73,981	96,716
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	84,829

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	60,597	61,105	62,248	63,090	63,924	64,302	65,048	65,440	65,840	63,691	4,081	4,693
2. 1989	14,271	14,513	14,667	14,752	14,858	14,897	15,076	15,190	15,227	14,624	672	892
3. 1990	12,497	12,590	12,777	12,897	12,981	13,175	13,209	13,365	13,418	13,135	735	770
4. 1991	13,715	14,063	13,585	13,795	14,209	14,262	14,322	14,322	14,357	14,029	623	620
5. 1992	7,469	8,035	8,337	8,815	8,913	9,055	9,095	9,158	9,247	8,962	544	595
6. 1993	8,858	9,182	9,491	9,644	9,805	9,876	10,085	10,343	10,444	9,856	498	630
7. 1994	10,105	11,380	12,574	12,364	12,677	13,115	13,252	13,322	13,499	12,938	609	791
8. 1995	11,014	15,257	17,468	18,794	19,051	19,220	19,435	19,679	19,879	19,031	730	978
9. 1996	12,548	15,116	16,197	17,662	18,103	18,579	19,313	19,748	19,936	18,522	914	1,060
10. 1997	11,333	15,383	16,490	17,608	18,699	19,501	20,234	20,626	20,988	20,404	1,061	1,256
11. 1998	8,519	14,511	20,094	22,806	24,144	25,242	26,568	27,392	28,544	24,883	1,165	1,634
12. 1999	3,519	11,744	19,752	27,277	30,082	32,510	34,033	35,127	35,887	35,304	1,382	1,896
13. 2000	X X X	2,656	8,028	13,848	19,442	22,657	25,736	28,191	29,506	28,563	1,288	1,876
14. 2001	X X X	X X X	9,176	17,766	23,751	32,038	34,575	38,204	41,476	41,395	1,268	1,814
15. 2002	X X X	X X X	X X X	3,502	10,916	18,848	23,997	32,186	35,766	37,196	1,246	1,757
16. 2003	X X X	X X X	X X X	X X X	6,581	16,794	27,154	33,708	37,954	39,659	1,237	1,985
17. 2004	X X X	X X X	X X X	X X X	X X X	7,171	16,924	29,602	41,361	45,849	1,138	2,033
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	5,065	21,512	35,913	41,687	1,058	1,986
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,870	27,251	45,227	924	1,717
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	6,652	23,200	463	742
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	15,111	223	243

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	1,312	1,463	855	770	906	713	775	556	387	339
2. 1989	306	286	181	118	184	113	80	54	116	144
3. 1990	294	337	143	95	270	154	90	14	37	19
4. 1991	609	(22)	404	334	144	192	159	169	192	158
5. 1992	565	381	293	304	187	83	122	67	77	91
6. 1993	491	355	455	283	171	186	137	84	124	178
7. 1994	1,458	1,402	241	310	340	215	39	106	92	234
8. 1995	3,654	1,049	970	614	438	606	278	360	104	56
9. 1996	3,261	1,917	1,838	824	659	1,120	458	393	428	240
10. 1997	3,586	1,902	1,393	1,220	1,412	752	684	601	235	335
11. 1998	5,947	5,147	2,960	2,307	1,772	1,813	1,686	1,291	1,113	674
12. 1999	3,628	5,577	4,445	3,424	2,637	2,259	1,523	1,022	1,218	815
13. 2000	X X X	1,869	6,486	6,290	5,181	4,148	3,149	1,846	1,818	657
14. 2001	X X X	X X X	8,259	9,002	8,861	4,926	4,785	4,283	2,489	1,695
15. 2002	X X X	X X X	X X X	4,411	7,880	4,558	5,341	3,825	2,789	1,839
16. 2003	X X X	X X X	X X X	X X X	6,108	8,185	7,324	6,021	3,737	3,264
17. 2004	X X X	X X X	X X X	X X X	X X X	4,262	10,376	9,158	5,468	5,289
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	6,433	9,145	11,035	24,542
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,394	18,906	34,030
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	8,134	27,261
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	20,401

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	152	327	288	234	162	223	115	24	17	
2. 1989	38	86	38	35	58	44	19	2	10	24
3. 1990	13	42	28	10	20	16	18	5	33	24
4. 1991	90		128	99	35	79	43	26	34	13
5. 1992	106	116	135	123	67	24	25	5	6	
6. 1993	29	45	80	70	39	45	25	2	5	
7. 1994	203	641	3	82	99	61	1	9	3	
8. 1995	694	357	204	202	69	164	19	32	4	
9. 1996	311	593	707	255	152	199	57	23	16	
10. 1997	405	272	117	364	314	117	95	31	15	
11. 1998	1,029	1,845	863	705	302	380	161	36	55	1
12. 1999	240	1,220	1,370	665	464	438	84	40	114	105
13. 2000	X X X	583	1,845	1,429	1,062	1,003	563	106	104	35
14. 2001	X X X	X X X	789	1,315	1,155	1,068	580	145	337	69
15. 2002	X X X	X X X	X X X	1,745	2,167	1,130	691	896	982	462
16. 2003	X X X	X X X	X X X	X X X	2,144	3,486	2,018	1,718	1,011	713
17. 2004	X X X	X X X	X X X	X X X	X X X	992	2,084	856	388	122
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	1,483	592	762	(1,287)
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	544	1,342	(2,307)
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	538	(1,318)
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	(4,725)

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	6,065	4,920	4,396	3,204	2,735	3,023	2,848	3,062	1,738	828
2. 1989	2,102	1,735	1,426	1,109	1,048	1,065	1,012	1,065	608	354
3. 1990	2,195	1,843	1,591	1,534	1,407	1,433	1,307	1,297	835	398
4. 1991	1,824	1,858	1,234	1,246	1,185	1,115	1,034	1,032	690	344
5. 1992	2,519	2,018	1,497	1,220	1,084	1,214	1,043	1,007	696	321
6. 1993	3,288	2,837	2,363	1,753	1,580	1,535	1,359	1,266	916	354
7. 1994	4,801	3,384	3,904	2,973	2,096	2,180	2,078	1,740	1,338	610
8. 1995	3,961	4,051	3,497	2,710	2,546	2,163	2,199	1,834	1,529	770
9. 1996	7,712	6,176	4,785	4,579	3,719	3,154	2,817	2,360	1,811	938
10. 1997	17,332	10,977	9,369	6,726	5,018	4,758	3,632	3,112	2,782	1,327
11. 1998	18,237	14,579	12,295	9,495	7,709	5,872	4,876	4,113	3,492	2,168
12. 1999	33,101	24,767	19,775	14,581	11,201	9,096	7,786	6,010	4,915	3,321
13. 2000	X X X	34,431	25,458	19,645	15,170	12,586	10,349	8,218	6,204	4,522
14. 2001	X X X	X X X	39,264	29,198	20,550	15,741	13,805	10,793	8,725	6,000
15. 2002	X X X	X X X	X X X	49,998	32,726	26,586	20,486	17,110	13,402	9,010
16. 2003	X X X	X X X	X X X	X X X	60,506	43,818	32,521	25,263	20,301	12,641
17. 2004	X X X	X X X	X X X	X X X	X X X	63,860	46,132	35,005	30,887	19,337
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	71,227	50,158	40,027	27,022
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	70,737	48,836	42,544
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	58,228	48,198
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	54,228

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	172,899	179,624	181,700	180,823	182,016	181,952	181,744	183,251	183,294	173,260
2. 1999	22,864	23,735	24,791	27,950	22,716	22,284	22,649	22,535	22,492	19,870
3. 2000	X X X	23,617	23,711	26,023	25,875	26,315	25,767	25,686	25,730	24,106
4. 2001	X X X	X X X	39,998	35,308	30,851	36,725	32,096	34,524	34,606	31,279
5. 2002	X X X	X X X	X X X	33,433	33,184	31,202	30,393	30,096	30,527	28,117
6. 2003	X X X	X X X	X X X	X X X	39,244	43,746	39,979	41,429	41,187	37,718
7. 2004	X X X	X X X	X X X	X X X	X X X	43,533	46,954	46,523	47,272	43,667
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	51,006	55,190	56,993	53,012
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	55,960	63,368	61,355
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	70,465	78,048
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	117,578

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	157,746	172,662	178,275	180,059	180,691	180,974	181,343	183,011	183,261	173,151	8,717	9,289
2. 1999	9,479	15,949	21,243	22,764	21,606	21,670	22,095	22,105	22,076	19,922	1,205	1,437
3. 2000	X X X	10,176	16,665	21,588	23,341	24,494	24,741	24,953	24,975	24,136	1,271	1,568
4. 2001	X X X	X X X	18,041	23,095	24,563	29,816	30,359	31,424	33,063	31,251	1,365	1,931
5. 2002	X X X	X X X	X X X	14,226	22,900	26,518	28,133	28,924	29,604	27,787	1,569	3,094
6. 2003	X X X	X X X	X X X	X X X	15,951	29,610	33,987	37,225	38,817	37,721	1,681	2,356
7. 2004	X X X	X X X	X X X	X X X	X X X	21,569	33,017	41,063	42,960	42,811	1,573	2,391
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	21,668	40,808	49,056	49,520	1,569	1,817
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,949	50,117	54,894	1,307	2,338
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	30,600	53,142	1,239	2,457
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	41,843	1,084	1,639

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	12,806	5,091	2,544	669	946	660	368	301	164	187
2. 1999	12,438	6,056	1,723	4,167	211	373	59	25	14	34
3. 2000	X X X	10,388	5,162	2,994	1,218	965	281	155	107	80
4. 2001	X X X	X X X	19,524	9,561	4,912	5,849	770	2,241	992	321
5. 2002	X X X	X X X	X X X	17,009	7,754	3,565	1,546	1,080	643	394
6. 2003	X X X	X X X	X X X	X X X	20,802	11,250	4,161	2,541	696	145
7. 2004	X X X	X X X	X X X	X X X	X X X	17,280	9,750	3,493	2,174	967
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	25,598	11,157	5,168	3,335
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,392	11,013	6,830
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	37,351	27,789
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	82,019

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	2,137	1,933	984	849	347	47	66	1		
2. 1999	1,073	1,443	1,351	516	460	41	80		1	
3. 2000	X X X	2,751	1,391	902	753	234	143			5
4. 2001	X X X	X X X	2,909	2,168	843	605	295	52		9
5. 2002	X X X	X X X	X X X	2,857	2,364	974	584	272	153	108
6. 2003	X X X	X X X	X X X	X X X	3,585	2,532	1,147	1,020	584	49
7. 2004	X X X	X X X	X X X	X X X	X X X	5,036	2,541	570	793	190
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	3,183	1,196	1,250	311
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,982	1,465	(56)
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	1,532	(2,772)
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	(5,887)

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	(224)	3,677,218	914	23,360	3,568,785	647,094	776,464	576,676
2. Alaska	AK	N					407,918			
3. Arizona	AZ	L		9,773,973	4,551,334		14,759,164	505,474	652,174	102,726
4. Arkansas	AR	L		580,834	5,871	18,535	193,187	27,790	17,979	11,749
5. California	CA	L	63,658	3,323,988	98,113,855	1,507	100,879,332	2,472,616	4,120,150	3,075,011
6. Colorado	CO	L	40,350	19,776,082	26,520,557	593,999	45,989,142	2,827,601	2,657,240	2,229,917
7. Connecticut	CT	L	893,478	26,722,277		1,720,284	27,643,972	1,521,129	1,811,302	818,179
8. Delaware	DE	L		1,635,034	2,823	7,075	1,598,451	27,176	58,881	57,537
9. District of Columbia	DC	L		543,234	643,599	6,340	1,169,894	95,655	253,616	350,473
10. Florida	FL	L	505,733	212,977,243	18,632,529	1,979,232	242,414,729	31,979,964	73,843,316	80,646,210
11. Georgia	GA	L	7,406	1,709,639	25,538		1,689,874	1,702,713	2,334,972	1,547,767
12. Hawaii	HI	N								
13. Idaho	ID	L		9,913	6,300		15,333			
14. Illinois	IL	L	8,602,665	2,584,716	3,726,551	6,634,467	14,761,217	2,608,729	3,435,694	4,154,295
15. Indiana	IN	L	1,311,087	1,774,745	491,076	1,516,156	3,243,291	1,350,710	1,932,156	968,381
16. Iowa	IA	L	3,497,428	6,359		68,809	3,422,414	16,229	(188,313)	135,676
17. Kansas	KS	L		35,832	80,916		32,255			
18. Kentucky	KY	L	7,134	2,377,903	838,338	6,007	3,033,421	285,841	272,689	55,391
19. Louisiana	LA	L		1,965,195		21,245	2,017,585	(99,329)	1,041	371,733
20. Maine	ME	L		63,091	636,617		658,824			
21. Maryland	MD	L	314,183	4,352,180	6,584,669	371,121	11,491,868	4,884,257	4,783,760	991,812
22. Massachusetts	MA	L	997,828	8,224,016		927,210	9,053,480	1,126,173	1,332,085	937,952
23. Michigan	MI	L	4,165	3,027,024	913,632	18,241	3,721,480	309,494	304,522	579,179
24. Minnesota	MN	L		3,855,112	417,456		4,402,189	41,503	146,760	191,377
25. Mississippi	MS	L	90	2,556,610	53,274	152,233	2,648,035	297,370	96,022	498,285
26. Missouri	MO	L	1,170	2,808,130	252,231	297,663	1,872,579	269,629	565,840	301,966
27. Montana	MT	L		80,854	30,938		101,623			
28. Nebraska	NE	L	135	1,117,626		75,474	1,098,372	8,015	35,577	34,862
29. Nevada	NV	L		1,016,734	8,124,145		9,068,182	195,534	731,184	357,695
30. New Hampshire	NH	L		329,275		425	330,274	7,937	7,937	
31. New Jersey	NJ	L	25	14,323,029	6,213,003	292,153	19,900,417	2,339,968	4,000,195	1,863,739
32. New Mexico	NM	L		194	287,090		310,384	13,371	4,456	7,971
33. New York	NY	L	355,247	15,499,468	2,256,904	81,975	18,028,797	794,600	1,399,668	1,591,121
34. North Carolina	NC	L	22,915,764	4,259,538	5,278,385	661,455	31,842,964	10,735,716	12,270,588	4,480,323
35. North Dakota	ND	L		157,364			145,100	10,000	10,000	
36. Ohio	OH	L	216,669	9,959,353	938,977	149,263	10,600,902	844,613	1,436,022	1,391,039
37. Oklahoma	OK	L	2,141,678	3,822,905	612,770	4,237,885	6,150,704	30,954	56,422	33,500
38. Oregon	OR	N					322			
39. Pennsylvania	PA	L	155,858	11,886,178	5,274,756	1,178,652	16,382,167	1,526,754	2,624,053	1,636,793
40. Rhode Island	RI	L		1,053,962		353	1,057,126	161,182	156,823	38,081
41. South Carolina	SC	L	206,123	11,723,184	257,164	521,121	11,939,492	1,499,651	1,322,804	788,025
42. South Dakota	SD	L	48,772	3,398,825			3,196,424	3,606	4,610	4,840
43. Tennessee	TN	L	246,083	7,789,715	134,858	855,507	7,800,071	389,182	146,760	690,737
44. Texas	TX	L		78,567,045	39,005,256	41,165	117,167,820	5,469,909	4,617,937	1,287,022
45. Utah	UT	L	24,986	3,131,709	363,641	17,714	3,103,186	210,819	449,794	376,282
46. Vermont	VT	L		5,897,032			5,913,030	293,014	247,172	38,724
47. Virginia	VA	L	950,078	14,479,150	3,979,175	756,555	19,307,551	1,141,466	1,191,483	861,705
48. Washington	WA	N					3,327			
49. West Virginia	WV	L	13,680	2,348,016	36,039	21,553	2,009,775	96,613	155,458	129,996
50. Wisconsin	WI	L	259,732			11,056	248,069	65,808	108,823	123,846
51. Wyoming	WY	N					954			
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	L		236,255			222,195			
55. U.S. Virgin Islands	VI	N					45			
56. Northern Mariana Islands	MP	N								
57. Canada	CN	N								
58. Aggregate Other Alien	OT	X X X	X X X	432,225			428,507			
59. Totals	(a) 47	X X X	43,780,981	505,869,984	235,291,181	23,265,790	787,046,199	78,736,530	130,186,116	114,338,593

DETAILS OF WRITE-INS										
5801. Mexico	X X X			432,225			428,507			
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		432,225			428,507			

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

REMAINING WRITE-INS AGGREGATED AT LINE 58 FOR OTHER ALIEN

5804.	X X X									
5805.	X X X									
5806.	X X X									
5807.	X X X									
5808.	X X X									
5809.	X X X									
5810.	X X X									
5811.	X X X									
5812.	X X X									
5813.	X X X									
5814.	X X X									
5815.	X X X									
5816.	X X X									
5817.	X X X									
5818.	X X X									
5819.	X X X									
5820.	X X X									
5821.	X X X									
5822.	X X X									
5823.	X X X									
5824.	X X X									
5825.	X X X									
5897. Totals (Lines 5804 through 5825) (Page 38, Line 5898)	X X X	X X X								