

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)	631,393,130		631,393,130	535,006,787
2. Stocks (Schedule D):				
2.1 Preferred stocks	69,193,304		69,193,304	62,909,747
2.2 Common stocks	288,066,674	5,660,676	282,405,998	306,560,343
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	5,433,006	467,793	4,965,213	5,856,291
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 44,067,149 encumbrances)	115,884,742	5,988,951	109,895,791	110,561,229
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	38,175,692	17,000	38,158,692	38,997,008
5. Cash (\$ 222,898,388, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 5,646,258, Schedule DA)	228,747,641		228,747,641	292,616,883
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	306,790,636	1,710,657	305,079,979	361,412,888
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	1,683,684,825	13,845,077	1,669,839,748	1,713,921,176
11. Title plants less \$ 0 charged off (for Title insurers only)	120,473,434	6,533,792	113,939,642	116,147,769
12. Investment income due and accrued	13,575,875		13,575,875	13,052,181
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	53,038,026	13,553,671	39,484,355	53,364,547
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	4,340,754		4,340,754	4,302,953
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	65,408,959		65,408,959	95,458,919
16.2 Net deferred tax asset	237,802,207	178,021,781	59,780,426	52,523,413
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	3,371,235	3,121,522	249,713	1,132,354
19. Furniture and equipment, including health care delivery assets (\$ 0)	1,500,671	1,500,671		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	282,782,362	16,417,296	266,365,066	185,811,138
22. Health care (\$ 0) and other amounts receivable	734,593	106,592	628,001	3,384,377
23. Aggregate write-ins for other than invested assets	460,844,417	391,374,167	69,470,250	163,713,752
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	2,927,557,358	624,474,569	2,303,082,789	2,402,812,579
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	2,927,557,358	624,474,569	2,303,082,789	2,402,812,579

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 9 above)				
2301. Goodwill	319,683,792	254,355,270	65,328,522	59,368,798
2302. Other Non-Admitted Assets	128,955,274	128,955,274		1,456
2303. Prepaid Retirement	4,390,029	4,390,029		
2398. Summary of remaining write-ins for Line 23 from overflow page	7,815,322	3,673,594	4,141,728	104,343,498
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	460,844,417	391,374,167	69,470,250	163,713,752

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	198,477,688	225,034,453
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	985,850,905	1,009,333,900
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	44,076,042	92,539,000
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		18,077
6. Other expenses (excluding taxes, licenses and fees)	146,216,334	260,089,726
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	17,537,280	13,195,585
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	19,439,429	16,007,206
8.2 Net deferred tax liability	212,994	208,310
9. Borrowed money \$ 0 and interest thereon \$ 0		273,285
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	318,737	1,819,162
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties	17,286	10,954
14. Amounts withheld or retained by company for account of others	1,903,588	2,524,029
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	74,230,065	140,004,602
19. Payable for securities		
20. Aggregate write-ins for other liabilities	12,525,165	32,782,951
21. Total liabilities (Lines 1 through 20)	1,500,805,513	1,793,841,240
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	199,988,938	199,988,938
24. Preferred capital stock	25,000	25,000
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	187,001,716	75,098,264
28. Unassigned funds (surplus)	415,261,794	333,859,309
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)	172	172
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)	802,277,276	608,971,339
31. Totals (Page 2, Line 26, Col. 3)	2,303,082,789	2,402,812,579

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page	NONE	
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2001. Notes/Contracts Payable	12,525,165	32,782,951
2002.		
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	12,525,165	32,782,951
2201. Plant Revaluation		
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.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	NONE	
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

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)	2,539,087,328	2,814,027,884
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	177,072,200	178,823,146
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	243,629,137	229,695,604
2. Aggregate write-ins for other operating income	33,240,143	8,958,788
3. Total Operating Income (Lines 1 through 2)	2,993,028,808	3,231,505,422
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	276,636,578	370,960,858
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	2,696,690,326	3,134,870,006
6. Aggregate write-ins for other operating deductions	2,244	357,140
7. Total Operating Deductions	2,973,329,148	3,506,188,004
8. Net operating gain or (loss) (Lines 3 minus 7)	19,699,660	(274,682,582)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	181,377,091	175,863,727
10. Net realized capital gains (losses) less capital gains tax of \$ (2,426,869) (Exhibit of Capital Gains (Losses))	(5,228,254)	(62,317,961)
11. Net investment gain (loss) (Lines 9 + 10)	176,148,837	113,545,766
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		37,408
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	195,848,497	(161,099,408)
14. Federal and foreign income taxes incurred	(27,707,229)	(44,350,948)
15. Net income (Lines 13 minus 14)	223,555,726	(116,748,460)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	608,971,339	649,105,672
17. Net income (from Line 15)	223,555,726	(116,748,460)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(96,460,586)	(1,194,040)
19. Change in net unrealized foreign exchange capital gain (loss)	440,992	(7,064,163)
20. Change in net deferred income taxes	(54,399,351)	48,076,707
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	137,501,000	27,067,917
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)	48,462,958	13,601,562
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		(4,947,977)
26. Capital Changes:		
26.1 Paid in	12,097,210	75,104,545
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		201,291
27. Surplus Adjustments:		
27.1 Paid in	281,342	23,420,853
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders	(60,153,384)	1,796,151
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	(18,019,970)	(99,448,719)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	193,305,937	(40,134,333)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	802,277,276	608,971,339

DETAILS OF WRITE-IN LINES		
0201. Non-Title Revenue	33,165,143	8,647,489
0202. Title Plant Income	75,000	75,000
0203. Other Income		236,299
0298. Summary of remaining write-ins for Line 02 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	33,240,143	8,958,788
0601. Loss/(Gain) on Disposition of Fixed Assets	2,244	357,140
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)	2,244	357,140
1201. Miscellaneous Income		37,408
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		37,408
3001. Prior Period Adjustment	869,397	(8,698,544)
3002. Accrued Pension Adjustment	120,077	(2,849,341)
3003. Prior Year Intercompany Reclassification		1,620,844
3098. Summary of remaining write-ins for Line 30 from overflow page	(19,009,444)	(89,521,678)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(18,019,970)	(99,448,719)

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	458,362,984	1,438,057,770	721,138,521	2,617,559,275	2,933,518,173
2. Escrow and settlement service charges	177,072,200	X X X	X X X	177,072,200	168,234,089
3. Other title fees and service charges (Part 1C, Line 5)	259,041,326	X X X	X X X	259,041,326	266,501,441
4. Totals (Lines 1 + 2 + 3)	894,476,510	1,438,057,770	721,138,521	3,053,672,801	3,368,253,703

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	2,617,559,275	2,933,518,173
1.2 Assumed	11,460,811	16,918,478
1.3 Ceded	113,415,753	152,135,324
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	2,515,604,333	2,798,301,327
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	1,009,333,900	1,024,890,474
2.2 Additions during the current year	129,914,050	139,593,251
2.3 Withdrawals during the current year	153,397,045	155,319,808
2.4 Other adjustments to statutory premium reserves		169,983
2.5 Balance at December 31 current year	985,850,905	1,009,333,900
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	2,539,087,328	2,814,027,884

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	108,567,450	127,443,352
2. Searches and abstracts	119,333,369	86,726,983
3. Surveys		
4. Aggregate write-ins for service charges	15,728,318	15,525,269
5. Totals	243,629,137	229,695,604

DETAILS OF WRITE-IN LINES		
	1	2
0401. Other Income	11,585,973	14,428,263
0402. Work Fees - Title Consulting	2,671,081	
0403. Other Service Fees	1,054,192	600,600
0498. Summary of remaining write-ins for Line 04 from overflow page	417,072	496,406
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)	15,728,318	15,525,269

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	49,226,785	186,558,194	45,787,321	281,572,300	286,968,846
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	49,226,785	186,558,194	45,787,321	281,572,300	286,968,846
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	49,226,785	186,558,194	45,787,321	281,572,300	286,968,846
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	41,045,600	125,041,398	32,390,690	198,477,688	224,460,530
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	40,860,623	145,645,146	38,528,684	225,034,453	210,279,453
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	49,411,762	165,954,446	39,649,327	255,015,535	301,149,923
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	3,819,640	14,025,073	3,776,330	21,621,043	26,044,995
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	53,231,402	179,979,519	43,425,657	276,636,578	327,194,918

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)	41,045,600	125,041,398	32,390,690	198,477,688	225,034,453
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	41,045,600	125,041,398	32,390,690	198,477,688	225,034,453
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	192,302,803	576,206,437	147,870,760	916,380,000	970,921,669
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported	192,302,803	576,206,437	147,870,760	916,380,000	970,921,669
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	79,193,489	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	1,194,051,177	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	985,850,905	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	9,722,584	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	9,722,584	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	282,480,210	47,124,203	64,972,175	394,576,588	12,870,012			407,446,600	477,387,273
1.2 Employee relations and welfare	53,410,136	17,684,121	11,118,474	82,212,731	2,138,889			84,351,620	76,671,563
1.3 Payroll taxes	20,872,203	6,055,088	4,168,184	31,095,475	1,204,463			32,299,938	37,250,401
1.4 Other personnel costs	1,109,921	148,535	134,308	1,392,764	4,254			1,397,018	1,547,443
1.5 Total personnel costs	357,872,470	71,011,947	80,393,141	509,277,558	16,217,618			525,495,176	592,856,680
2. Amounts paid to or retained by title agents	708	1,185,390,531	507,804,177	1,693,195,416				1,693,195,416	1,925,331,857
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	135,653,524	36,288		135,689,812				135,689,812	133,063,847
3.2 Surveys	2,859,171			2,859,171				2,859,171	1,351,103
3.3 Other	(506,500)			(506,500)				(506,500)	(463,410)
4. Advertising	3,964,082	125,503	38,928	4,128,513				4,128,513	7,039,515
5. Boards, bureaus and associations	1,267,566	243,973	264,120	1,775,659				1,775,659	2,260,029
6. Title plant rent and maintenance	8,094,257			8,094,257				8,094,257	10,703,291
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	12,393,741	3,416,308	11,023	15,821,072				15,821,072	16,869,931
9. Marketing and promotional expenses	1,498,002	263,393	709,138	2,470,533				2,470,533	6,039,534
10. Insurance	1,198,874	473,170	261,819	1,933,863				1,933,863	8,026,316
11. Directors' fees	280	266	489	1,035				1,035	(287,750)
12. Travel and travel items	6,257,036	2,025,343	1,183,935	9,466,314	21,487			9,487,801	17,680,683
13. Rent and rent items	12,188,755	6,971,608	53,910,509	73,070,872	2,031,903			75,102,775	97,455,799
14. Equipment	17,674,964	6,657,965	1,070,485	25,403,414	1,115,788			26,519,202	72,156,977
15. Cost or depreciation of EDP equipment and software	20,238,185	7,739,694	1,148,806	29,126,685	1,023			29,127,708	28,845,309
16. Printing, stationery, books and periodicals	4,435,286	1,436,046	828,626	6,699,958	62,426		71	6,762,455	14,148,635
17. Postage, telephone, messengers and express	21,110,917	6,364,117	3,878,035	31,353,069	2,170,286			33,523,355	38,367,370
18. Legal and auditing	43,274,500	15,865,739	9,927,009	69,067,248	512		641	69,068,401	90,468,241
19. Totals (Lines 1.5 to 18)	649,475,818	1,308,021,891	661,430,240	2,618,927,949	21,621,043		712	2,640,549,704	3,061,913,957
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	6,321,781	13,145,661	7,844,521	27,311,963				27,311,963	37,092,409
20.2 Insurance department licenses and fees	3,316,601	1,718,799	986,307	6,021,707				6,021,707	3,146,500
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	2,103,030	1,190,917	27,854	3,321,801				3,321,801	4,233,490
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	11,741,412	16,055,377	8,858,682	36,655,471				36,655,471	44,472,399
21. Real estate expenses	5,800,270	1,808,765	1,063,019	8,672,054		8,091,940		16,763,994	19,085,419
22. Real estate taxes	696,299	162,539	94,098	952,936		893,933		1,846,869	2,891,131
23. Aggregate write-ins for miscellaneous expenses	25,619,173	5,670,513	192,230	31,481,916		11,755		31,493,671	28,892,079
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	693,332,972	1,331,719,085	671,638,269	2,696,690,326	21,621,043		8,998,340	(a) 2,727,309,709	3,157,254,985
25. Less unpaid expenses - current year	105,559,939	36,168,431	21,349,511	163,077,881	73,638,000			236,715,881	312,417,322
26. Add unpaid expenses - prior year	26,744,739	137,475,653	73,837,930	238,058,322	74,926,000			312,984,322	352,394,217
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	614,517,772	1,433,026,307	724,126,688	2,771,670,767	22,909,043		8,998,340	2,803,578,150	3,197,231,880

DETAILS OF WRITE-IN LINES									
2301. Corporate and Administrative Expenses	11,921,362	5,600,936	192,230	17,714,528				17,714,528	12,926,349
2302. Management Fees Paid to Parent	6,778,855			6,778,855				6,778,855	3,720,955
2303. Interest Expense	2,997,410			2,997,410				2,997,410	3,699,215
2398. Summary of remaining write-ins for Line 23 from overflow page	3,921,546	69,577		3,991,123			11,755	4,002,878	8,545,560
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	25,619,173	5,670,513	192,230	31,481,916			11,755	31,493,671	28,892,079

(a) Includes management fees of \$ 264,532 to affiliates and \$ 0 to non-affiliates.

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)	361,651,096	1,448,113,061	729,323,171	2,539,087,328		2,539,087,328	2,814,027,884
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	177,072,200			177,072,200		177,072,200	178,823,146
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	243,629,137			243,629,137		243,629,137	229,695,604
2. Aggregate write-ins for other operating income	33,240,143			33,240,143		33,240,143	8,958,788
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	815,592,576	1,448,113,061	729,323,171	2,993,028,808		2,993,028,808	3,231,505,422
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	53,231,402	179,979,519	43,425,657	276,636,578		276,636,578	370,960,858
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	693,332,972	1,331,719,085	671,638,269	2,696,690,326		2,696,690,326	3,134,870,006
6. Aggregate write-ins for other operating deductions	2,244			2,244		2,244	357,140
7. Total Operating Deductions (Lines 4 + 5 + 6)	746,566,618	1,511,698,604	715,063,926	2,973,329,148		2,973,329,148	3,506,188,004
8. Net operating gain or (loss) (Lines 3 minus 7)	69,025,958	(63,585,543)	14,259,245	19,699,660		19,699,660	(274,682,582)

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DETAILS OF WRITE-IN LINES							
0201. Non-Title Revenue	33,165,143			33,165,143		33,165,143	8,572,850
0202. Title Plant Rent	75,000			75,000		75,000	75,000
0203. Other Income							310,938
0298. Summary of remaining write-ins for Line 02 from overflow page							
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	33,240,143			33,240,143		33,240,143	8,958,788
0601. Loss/(Gain) on Disposition of Fixed Assets	2,244			2,244		2,244	357,140
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)	2,244			2,244		2,244	357,140

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 8,238,367	8,366,046
1.1 Bonds exempt from U.S. tax	(a) 1,189,944	1,063,007
1.2 Other bonds (unaffiliated)	(a) 9,122,603	9,041,545
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 336,260	1,689,623
2.11 Preferred stocks of affiliates	(b) 2,168,444	2,168,444
2.2 Common stocks (unaffiliated)	16,815	122,893
2.21 Common stocks of affiliates	76,829,820	72,807,583
3. Mortgage loans	(c) 324,800	324,800
4. Real estate	(d) 18,870	19,002,110
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 9,665,382	9,675,981
7. Derivative instruments	(f)	
8. Other invested assets	71,512,086	69,658,934
9. Aggregate write-ins for investment income	608,730	712,146
10. Total gross investment income	180,032,121	194,633,112
11. Investment expenses		(g) 8,129,406
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 175,369
14. Depreciation on real estate and other invested assets		(i) 4,951,246
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		13,256,021
17. Net investment income (Line 10 minus Line 16)		181,377,091

DETAILS OF WRITE-IN LINES		
0901. Other Investment Income	603,657	603,657
0902. PMC Recovery	5,073	5,073
0903. TriCounty Title Plant Partnership		103,416
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	608,730	712,146
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 \$ 1,661,543 accrual of discount less \$ 2,137,200 amortization of premium and less \$ 1,075,514 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 \$ 3,356,939 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 \$ 7,198,007 investment expenses and \$ 893,933 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 \$ 4,951,246 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	35,413		35,413		
1.1 Bonds exempt from U.S. tax	78,537		78,537		
1.2 Other bonds (unaffiliated)	(511,553)	(438,078)	(949,631)	753,178	440,992
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	(42,275)	(1,131,663)	(1,173,938)	4,514,172	
2.11 Preferred stocks of affiliates				2,340	
2.2 Common stocks (unaffiliated)	(3,097,383)	(1,863,941)	(4,961,324)	2,544,861	
2.21 Common stocks of affiliates	(375,985)		(375,985)	56,622,477	
3. Mortgage loans		(75,000)	(75,000)		
4. Real estate	1,657,257		1,657,257		
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets	(174,823)		(174,823)	(160,897,614)	
9. Aggregate write-ins for capital gains (losses)	(1,715,629)		(1,715,629)		
10. Total capital gains (losses)	(4,146,441)	(3,508,682)	(7,655,123)	(96,460,586)	440,992

DETAILS OF WRITE-IN LINES					
0901. Prior Year Trade Date Bonds Settle in Current Year Capital Gain	98		98		
0902. Sale/Write Off of Non-Admitted Assets	(1,715,727)		(1,715,727)		
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	(1,715,629)		(1,715,629)		

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	5,660,676	5,326,462	(334,214)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	467,792	481,623	13,831
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	5,988,951	6,361,331	372,380
4.2 Properties held for the production of income			
4.3 Properties held for sale	17,000	17,000	
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)	1,710,657	1,606,271	(104,386)
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	13,845,076	13,792,687	(52,389)
11. Title plants (for Title insurers only)	6,533,792		(6,533,792)
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	13,553,671	6,700,667	(6,853,004)
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	178,021,781	241,188,448	63,166,667
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	3,121,522	3,887,920	766,398
19. Furniture and equipment, including health care delivery assets	1,500,671	20,537,566	19,036,895
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	16,417,296	114,651,144	98,233,848
22. Health care and other amounts receivable	106,592	132,880	26,288
23. Aggregate write-ins for other than invested assets	391,374,167	361,078,594	(30,295,573)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	624,474,568	761,969,906	137,495,338
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	624,474,568	761,969,906	137,495,338

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	254,355,270	253,065,444	(1,289,826)
2302. Other Non-Admitted Assets	128,955,274	99,192,479	(29,762,795)
2303. Prepaid Retirement	4,390,029	4,390,029	
2398. Summary of remaining write-ins for Line 23 from overflow page	3,673,594	4,430,642	757,048
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	391,374,167	361,078,594	(30,295,573)

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
	2009	2008	2007	2006	2005
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	458,362,984	618,135,160	934,448,653	932,170,143	874,336,792
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	1,438,057,770	1,623,523,002	2,505,901,703	2,859,271,203	2,848,189,844
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	721,138,521	691,860,011	835,595,930	1,000,273,373	992,151,832
4. Total	2,617,559,275	2,933,518,173	4,275,946,286	4,791,714,719	4,714,678,468
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	2,539,087,328	2,814,027,884	3,959,242,905	4,463,862,866	4,407,230,169
6. Escrow and settlement service charges (Part 1A, Line 2)	177,072,200	178,823,146	242,778,401	253,820,034	252,030,525
7. Title examinations (Part 1C, Line 1)	108,567,450	127,443,352	128,486,464	53,101,772	38,054,970
8. Searches and abstracts (Part 1C, Line 2)	119,333,369	86,726,983	123,170,494	90,963,993	92,092,253
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	15,728,318	15,525,269	22,572,105	11,965,573	11,138,744
11. Aggregate write-ins for other operating income (Page 4, Line 2)	33,240,143	8,958,788	(1,576,670)	2,975,828	2,107,357
12. Total operating income (Page 4, Line 3)	2,993,028,808	3,231,505,422	4,474,673,699	4,876,690,066	4,802,654,018
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	19,699,660	(274,682,582)	(83,267,152)	142,272,468	179,750,474
14. Net investment gain or (loss) (Line 11)	176,148,837	113,545,766	136,713,066	137,643,443	172,996,588
15. Total other income (Line 12)		37,408	15,248	12,072	50,767
16. Federal and foreign income taxes incurred (Line 14)	(27,707,229)	(44,350,948)	50,732,288	92,051,420	99,470,933
17. Net income (Line 15)	223,555,726	(116,748,460)	2,728,874	187,876,563	253,326,896
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	39,484,355	53,364,547	67,153,165	71,266,886	71,791,686
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	2,303,082,789	2,402,812,579	2,107,174,340	2,245,118,682	2,271,850,662
20. Known claims reserve (Page 3, Line 1)	198,477,688	225,034,453	168,139,880	127,310,758	109,491,747
21. Statutory premium reserve (Page 3, Line 2)	985,850,905	1,009,333,900	1,005,689,897	930,038,486	820,125,030
22. Total liabilities (Page 3, Line 21)	1,500,805,513	1,793,841,240	1,750,401,713	1,561,788,589	1,458,112,683
23. Capital paid up (Page 3, Lines 23 + 24)	200,013,938	200,013,938	199,975,438	199,933,238	199,893,938
24. Surplus as regards policyholders (Page 3, Line 30)	802,277,276	608,971,339	354,908,402	683,330,094	813,777,979
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	98,354,392	(45,821,382)	245,422,836	261,734,183	341,201,042
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)	37.8	31.2	14.7	11.8	9.3
27. Stocks (Lines 2.1 & 2.2)	21.0	21.6	23.7	32.9	29.8
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.3	0.3	2.6	2.6	2.2
29. Real estate (Lines 4.1, 4.2 & 4.3)	8.9	8.7	7.4	7.6	6.7
30. Cash, cash equivalents and short-term investments (Line 5)	13.7	17.1	39.7	38.8	46.8
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	18.3	21.1	11.7	6.3	5.2
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
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	49,109,796	43,521,100	37,076,849	37,076,849	37,076,849
38. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	283,803,500	362,020,152	310,385,329	435,650,009	521,762,802
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	145,608,172	186,087,828	144,663,492	182,031,481	113,825,446
42. Total of above Lines 36 to 41	478,521,468	591,629,080	492,125,670	654,758,339	672,665,097
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)	59.6	97.2	79.9	61.9	63.0

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2009	2008	2007	2006	2005
Capital and Surplus Accounts (Page 4)					
44. Net unrealized capital gains or (losses) (Line 18)	(96,460,586)	(1,194,040)	7,398,432	(71,725,162)	(21,896,250)
45. Change in nonadmitted assets (Line 21)	137,501,000	27,067,917	(281,508,731)	(96,918,737)	(70,576,866)
46. Dividends to stockholders (Line 28)	(60,153,384)	1,796,151	(31,852,394)	1,440,627	(308)
47. Change in surplus as regards policyholders for the year (Line 31)	193,305,937	(40,134,333)	(584,123,636)	(93,173,707)	137,336,858
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	281,572,300	286,968,846	281,064,594	184,624,558	183,655,511
49. Losses and allocated LAE incurred (Line 8, Col. 4)	255,015,535	301,149,923	328,241,057	202,099,455	189,771,088
50. Unallocated LAE incurred (Line 9, Col. 4)	21,621,043	26,044,995	92,090,874	15,026,942	13,989,971
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	276,636,578	327,194,918	420,331,935	217,126,399	203,761,059
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)	17.0	18.0	17.3	16.2	14.1
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	56.6	59.4	60.6	63.8	64.9
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	16.5	19.6	14.6	12.8	11.9
55. Total (Lines 52 to 54)	90.1	97.0	92.5	92.8	90.9
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	9.2	11.6	9.2	4.3	4.1
57. Operating expenses incurred (Line 5)	90.1	97.0	92.5	92.8	90.9
58. Aggregate write-ins for other operating deductions (Line 6)	0.0	0.0		0.0	0.0
59. Total operating deductions (Line 7)	99.3	108.6	101.7	97.1	95.0
60. Net operating gain or (loss) (Line 8)	0.7	(8.6)	(1.7)	2.9	5.0
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)	11.0	13.4	10.2	4.4	3.7
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	107.2	111.8	102.4	97.6	99.2

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No [X]

If no, please explain:

.....
.....
.....
.....

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	11,422,743	50,179	1,301,842	48,844	12,725,920	643,123		4,082	438,609		
2. 2000	561,340	1,732,978	3,976	135,763	7,810	1,864,907	57,387		752	38,369		
3. 2001	713,003	2,207,136	4,542	182,201	5,413	2,388,466	73,131			39,590		
4. 2002	963,509	2,989,793	4,844	228,958	4,171	3,219,424	78,597			45,383		
5. 2003	1,281,275	3,874,462	4,844	333,202	5,457	4,207,051	90,240			53,858		
6. 2004	1,317,097	4,026,576	8,166	352,065	11,036	4,375,771	134,655			63,042		
7. 2005	1,365,768	4,714,678	11,587	455,533	7,164	5,174,634	186,560			79,305		
8. 2006	1,446,715	4,791,715	11,576	481,474	8,322	5,276,443	151,496			71,633		
9. 2007	1,377,467	4,275,946	26,896	601,439	28,257	4,876,024	128,066			40,529		
10. 2008	855,997	2,933,518	16,814	436,975	10,348	3,376,959	46,293			13,069		
11. 2009	775,230	2,617,559	10,994	436,669	4,861	3,060,361	7,654			1,567		
12. Totals	X X X	45,587,104	154,418	4,946,121	141,683	50,545,960	1,597,202		4,834	884,954		

	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	11,891	95,421	1,173,071	87,375	7,568			40,739			3,591
2. 2000	2,121	8,325	103,329	9,463	2,777			11,430			1,007
3. 2001	2,761	8,705	121,426	10,453	4,665			15,870			1,376
4. 2002	1,267	9,377	133,357	12,255	4,464			25,116			2,151
5. 2003	1,591	9,946	154,044	15,271	8,575			39,930			3,418
6. 2004	1,089	11,234	208,931	18,118	13,335			60,364			5,219
7. 2005	647	12,493	278,358	23,488	32,232			98,199			8,578
8. 2006	1,250	13,698	236,827	28,286	47,831			143,718			12,478
9. 2007	910	13,870	182,465	20,540	47,103			187,384			16,213
10. 2008	440	9,135	68,497	6,942	23,141			136,697			11,807
11. 2009		2,263	11,484	1,945	5,583			156,953			13,355
12. Totals	23,967	194,467	2,671,789	234,136	197,274			916,400			79,193

	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	51,898	1,139	1,130,039		4,082	1,125,957	9,659	9,626	X X X		51,898	
2. 2000	15,214	346	109,963		752	109,211	6,384	6,357	21.118		15,214	
3. 2001	21,911	477	133,256			133,256	5,999	6,001	20.103		21,911	
4. 2002	31,731	759	153,560			153,560	5,129	5,128	17.134		31,731	
5. 2003	51,923	1,303	192,603			192,603	4,895	4,896	16.075		51,923	
6. 2004	78,918	2,039	271,396			271,396	6,574	6,578	21.855		78,918	
7. 2005	139,009	4,104	396,296			396,296	8,073	8,066	30.559		139,009	
8. 2006	204,027	6,468	414,678			414,678	8,360	8,355	30.473		204,027	
9. 2007	250,700	6,861	403,082			403,082	8,881	8,884	31.446		250,700	
10. 2008	171,645	2,742	219,200			219,200	7,125	7,111	28.054		171,645	
11. 2009	175,891	1,207	171,757			171,757	6,135	6,123	24.170		175,891	
12. Totals	1,192,867	27,445	3,595,830			3,590,996	X X X	X X X	X X X		X X X	1,192,867

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	1,534,686	23,044	770,736	20,519	2,307,947	227,429				144,670		
2. 2000	101,370	263,243	3,885	134,705	5,476	396,357	17,683				7,099		
3. 2001	162,813	303,075	4,540	180,560	3,963	484,212	13,451				6,423		
4. 2002	200,194	477,136	3,038	228,514	2,468	706,220	16,997				7,168		
5. 2003	259,596	618,087	4,844	332,570	4,093	951,408	27,102				11,847		
6. 2004	282,967	683,385	8,166	351,396	9,333	1,033,614	30,687				11,663		
7. 2005	306,391	874,337	11,384	454,772	3,818	1,336,675	42,166				16,240		
8. 2006	315,220	932,170	11,576	480,823	5,744	1,418,825	28,706				12,569		
9. 2007	312,924	934,449	26,884	601,151	26,076	1,536,408	23,053				8,592		
10. 2008	191,431	618,135	16,785	436,841	9,491	1,062,270	7,178				2,260		
11. 2009	174,479	458,363	10,994	412,702	4,784	877,275	2,282				272		
12. Totals	X X X	7,697,066	125,140	4,384,770	95,765	12,111,211	436,734				228,803		

	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	42	21,738	393,837	22,007	683				8,804			694
2. 2000		1,426	26,208	1,941	146				2,313			183
3. 2001		1,869	21,743	2,347	572				3,439			274
4. 2002		1,759	25,924	3,054	653				5,201			396
5. 2003		2,447	41,396	3,462	2,653				8,936			726
6. 2004		2,112	44,462	3,672	2,862				12,392			922
7. 2005	3	2,249	60,655	3,465	8,148				20,539			1,530
8. 2006		2,025	43,300	3,405	9,695				29,843			2,206
9. 2007		2,053	33,698	2,544	10,188				39,418			2,949
10. 2008		1,336	10,774	1,306	4,476				28,459			2,127
11. 2009		340	2,894	515	966				32,959			2,424
12. Totals	45	39,354	704,891	47,718	41,042				192,303			14,431

	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	10,181	148	381,586			381,586	17.525	17.506	X X X			10,181
2. 2000	2,642	43	27,241			27,241	7.250	7.279	28.460			2,642
3. 2001	4,285	77	23,885			23,885	5.382	5.375	15.986			4,285
4. 2002	6,250	115	30,019			30,019	4.559	4.556	16.071			6,250
5. 2003	12,315	222	50,538			50,538	5.650	5.645	20.690			12,315
6. 2004	16,176	274	57,604			57,604	5.860	5.867	21.429			16,176
7. 2005	30,217	578	87,093			87,093	6.837	6.798	29.659			30,217
8. 2006	41,744	772	80,813			80,813	6.019	5.994	26.979			41,744
9. 2007	52,555	792	81,251			81,251	5.617	5.614	27.564			52,555
10. 2008	35,062	431	42,373			42,373	4.345	4.315	23.944			35,062
11. 2009	36,349	283	36,479			36,479	4.505	4.473	22.492			36,349
12. Totals	247,776	3,735	898,882			898,882	X X X	X X X	X X X		X X X	247,776

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	6,315,758	286	7,898	9,442	6,314,500	415,693		2,871	293,939		
2. 2000	459,970	1,469,735	91	1,058	2,334	1,468,550	39,705		1,211	31,270		
3. 2001	550,243	1,904,060	2	1,641	1,450	1,904,253	59,680		752	33,167		
4. 2002	764,074	2,512,656		444	1,717	2,511,383	61,602			38,216		
5. 2003	1,021,681	3,246,736		632	1,365	3,246,003	63,138			42,012		
6. 2004	1,033,924	3,343,190		669	1,703	3,342,156	103,967			51,380		
7. 2005	1,059,376	3,840,342	203	761	3,345	3,837,961	144,394			63,065		
8. 2006	1,131,495	3,859,545	5	662	2,579	3,857,633	122,790			59,064		
9. 2007	1,064,543	3,341,498	12	288	2,181	3,339,617	105,014			31,937		
10. 2008	664,565	2,315,383	29	134	856	2,314,690	39,115			10,808		
11. 2009	600,751	2,159,196		186	77	2,159,305	5,373			1,295		
12. Totals	X X X	34,308,099	628	14,373	27,049	34,296,051	1,160,471		4,834	656,153		

	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	11,849	73,681	780,442	65,368	6,882			31,933			2,896
2. 2000	2,121	6,899	76,663	7,522	2,631			9,117			824
3. 2001	2,761	6,836	98,931	8,106	4,093			12,433			1,103
4. 2002	1,267	7,619	107,437	9,201	3,812			19,917			1,754
5. 2003	1,591	7,497	112,647	11,809	5,922			30,995			2,692
6. 2004	1,089	9,122	164,469	14,446	10,473			47,972			4,297
7. 2005	644	10,244	217,703	20,023	24,086			77,661			7,048
8. 2006	1,250	11,673	193,527	24,881	38,136			113,875			10,272
9. 2007	910	11,818	148,769	17,996	36,913			147,943			13,263
10. 2008	440	7,800	57,723	5,636	18,663			108,238			9,680
11. 2009		1,924	8,592	1,430	4,616			123,993			10,931
12. Totals	23,922	155,113	1,966,903	186,418	156,227			724,077			64,760

	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	41,711	991	748,447		2,871	745,576	13.047	13.020	X X X		41,711	
2. 2000	12,572	303	82,723		1,211	81,512	6.149	6.076	19.400		12,572	
3. 2001	17,629	400	109,373		752	108,621	6.156	6.121	21.183		17,629	
4. 2002	25,483	644	123,547			123,547	5.289	5.293	17.396		25,483	
5. 2003	39,609	1,081	142,067			142,067	4.689	4.691	14.902		39,609	
6. 2004	62,742	1,765	213,792			213,792	6.795	6.798	21.976		62,742	
7. 2005	108,795	3,526	309,206			309,206	8.500	8.507	30.820		108,795	
8. 2006	162,283	5,696	333,865			333,865	9.217	9.224	31.446		162,283	
9. 2007	198,119	6,069	321,807			321,807	10.380	10.387	32.586		198,119	
10. 2008	136,581	2,311	176,824			176,824	8.391	8.394	29.238		136,581	
11. 2009	139,540	924	135,277			135,277	6.860	6.860	24.658		139,540	
12. Totals	945,064	23,710	2,696,928			2,692,094	X X X	X X X	X X X		X X X	945,064

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	500,447	495,641	494,196	502,289	502,882	506,578	506,197	509,544	511,490	512,805
2. 1990	52,601	51,280	52,043	53,159	53,714	54,237	54,768	56,028	55,788	55,575
3. 1991	39,679	40,795	38,338	38,631	39,133	39,479	39,503	40,091	39,767	39,839
4. 1992	30,172	30,933	30,705	30,790	30,783	31,270	32,434	33,537	33,954	34,003
5. 1993	47,130	46,788	46,153	47,260	46,089	46,481	46,881	47,914	48,241	48,275
6. 1994	52,352	52,567	51,760	52,478	53,501	52,678	52,379	53,285	53,376	53,394
7. 1995	52,896	52,882	54,676	54,812	53,655	55,695	55,283	56,881	56,782	56,400
8. 1996	57,273	57,198	58,849	59,580	59,542	60,287	61,856	62,350	62,398	62,107
9. 1997	63,523	65,517	64,351	68,809	70,611	71,460	70,379	70,619	70,570	71,119
10. 1998	81,698	83,107	80,465	84,976	83,969	85,391	86,597	88,009	87,866	88,698
11. 1999	87,731	92,104	93,235	96,321	97,174	98,786	99,455	103,392	103,403	103,096
12. 2000	89,911	97,854	91,172	98,028	103,769	108,238	107,395	111,337	110,269	108,953
13. 2001	X X X	122,585	109,397	101,507	111,298	123,715	127,509	136,524	134,028	132,831
14. 2002	X X X	X X X	134,715	135,916	132,473	140,520	143,822	157,065	153,180	152,793
15. 2003	X X X	X X X	X X X	164,850	169,614	178,194	189,985	211,036	193,656	191,399
16. 2004	X X X	X X X	X X X	X X X	198,033	234,217	246,011	288,347	277,688	270,496
17. 2005	X X X	X X X	X X X	X X X	X X X	315,126	308,908	398,589	388,717	395,533
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	283,347	334,509	397,835	413,686
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	304,902	389,920	401,450
20. 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	219,894	217,951
21. 2009	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	169,308

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	480,418	483,481	485,687	493,432	495,590	497,812	499,281	501,170	502,554	504,246	13,952	17,673
2. 1990	48,070	48,284	49,985	50,991	51,823	52,332	52,981	53,495	54,100	54,271	1,328	2,290
3. 1991	35,453	36,558	36,657	36,877	37,726	37,944	38,222	38,401	38,473	38,809	1,033	1,855
4. 1992	25,957	27,288	28,160	28,752	29,234	29,729	30,796	31,659	32,335	32,413	1,200	2,028
5. 1993	39,239	40,821	41,803	42,625	43,714	44,327	45,022	45,411	45,969	46,243	1,364	2,528
6. 1994	41,569	44,577	46,220	47,704	48,814	49,265	49,702	50,000	50,413	50,805	1,496	2,586
7. 1995	39,659	43,116	46,803	47,779	49,072	50,207	51,588	52,805	53,203	53,561	1,516	2,510
8. 1996	36,825	42,548	46,595	51,055	52,579	54,236	56,086	57,273	58,051	58,560	1,650	2,903
9. 1997	35,379	43,041	47,585	56,469	61,024	63,339	63,849	63,494	64,709	66,251	1,969	3,439
10. 1998	33,336	43,768	51,622	62,482	66,758	69,994	73,233	75,687	78,693	80,536	2,702	4,750
11. 1999	21,492	34,068	49,837	64,748	72,381	76,282	81,370	86,687	89,887	91,956	2,816	5,177
12. 2000	8,491	24,077	42,630	60,073	69,386	77,936	84,312	88,092	93,166	95,005	2,944	5,119
13. 2001	X X X	16,959	28,705	49,191	66,798	87,493	97,349	104,446	108,356	112,722	3,439	5,417
14. 2002	X X X	X X X	14,883	40,481	58,122	75,816	87,428	108,296	115,962	123,982	4,325	5,977
15. 2003	X X X	X X X	X X X	13,554	42,279	68,807	95,212	116,457	133,573	144,099	4,847	7,613
16. 2004	X X X	X X X	X X X	X X X	15,534	62,200	102,758	151,316	178,872	197,697	4,853	9,601
17. 2005	X X X	X X X	X X X	X X X	X X X	53,367	96,775	170,925	219,969	265,866	4,370	13,109
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	21,937	84,182	153,906	223,128	3,103	15,004
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,267	98,308	168,597	2,102	9,610
20. 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	25,968	59,361	1,579	2,517
21. 2009	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	9,222	386	354

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	5,296	4,602	4,005	3,295	2,152	2,042	1,245	1,450	1,558	955
2. 1990	584	435	509	640	438	350	394	552	325	359
3. 1991	657	543	298	325	205	380	108	56	187	145
4. 1992	525	515	725	654	467	330	397	326	206	567
5. 1993	1,725	1,130	1,385	1,442	708	381	411	453	323	376
6. 1994	2,630	1,483	1,486	1,332	1,233	917	643	501	330	418
7. 1995	2,876	1,328	1,180	1,181	1,003	1,077	814	204	449	354
8. 1996	4,501	3,561	3,940	2,775	1,895	1,227	606	590	380	275
9. 1997	4,332	4,302	3,968	4,040	2,266	1,520	1,122	1,378	1,067	565
10. 1998	7,218	7,539	6,210	5,654	4,265	3,822	3,136	3,391	1,622	1,488
11. 1999	8,664	11,414	10,081	8,453	5,874	5,682	3,483	3,775	2,656	1,997
12. 2000	3,489	8,020	11,387	10,510	7,939	6,806	4,442	4,824	2,830	2,764
13. 2001	X X X	3,908	10,400	16,804	14,266	8,737	6,436	5,915	5,506	4,642
14. 2002	X X X	X X X	5,540	12,970	16,866	14,349	12,898	7,669	7,252	4,435
15. 2003	X X X	X X X	X X X	9,720	19,259	16,970	15,514	15,147	10,532	8,533
16. 2004	X X X	X X X	X X X	X X X	19,737	24,974	24,625	24,250	20,261	13,295
17. 2005	X X X	X X X	X X X	X X X	X X X	14,517	31,338	41,140	42,066	32,176
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	12,116	39,276	56,420	47,762
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,242	52,307	47,024
20. 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	15,877	23,065
21. 2009	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	5,469

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	34	30	24	14	5	6	5	7	7	5
2. 1990	6	6	6	4	2	2	1	3	3	1
3. 1991	5	4	5	3	2	4	2	3	5	2
4. 1992	3	3	6	6	2	4	3	4	5	3
5. 1993	8	9	11	9	4	4	3	5	6	4
6. 1994	9	9	12	11	6	8	3	5	8	4
7. 1995	14	13	13	14	7	11	6	7	8	4
8. 1996	25	19	22	19	9	13	9	11	11	5
9. 1997	29	20	27	22	12	17	10	14	17	8
10. 1998	61	48	44	39	14	23	13	17	21	13
11. 1999	106	71	55	45	24	26	18	17	26	16
12. 2000	166	99	61	50	28	45	21	18	25	13
13. 2001	X X X	254	110	89	31	53	36	28	28	22
14. 2002	X X X	X X X	229	124	55	59	42	42	43	30
15. 2003	X X X	X X X	X X X	232	77	104	47	61	64	42
16. 2004	X X X	X X X	X X X	X X X	144	146	82	69	94	40
17. 2005	X X X	X X X	X X X	X X X	X X X	273	116	122	106	57
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	216	133	187	69
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	197	203	79
20. 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	300	77
21. 2009	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	114

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	14,698	7,529	4,479	5,548	5,136	6,718	5,666	6,917	7,371	7,599
2. 1990	3,940	2,555	1,543	1,524	1,451	1,553	1,392	1,979	1,360	944
3. 1991	3,563	3,691	1,378	1,427	1,201	1,151	1,172	1,631	1,102	883
4. 1992	3,687	3,127	1,814	1,379	1,083	1,208	1,239	1,547	1,408	1,020
5. 1993	6,158	4,828	2,954	3,185	1,663	1,770	1,445	2,045	1,943	1,652
6. 1994	8,144	6,498	4,041	3,431	3,448	2,492	2,031	2,780	2,625	2,168
7. 1995	10,519	8,519	6,680	5,839	3,573	4,497	2,875	3,864	3,208	2,507
8. 1996	15,926	11,069	8,295	5,732	5,060	4,817	5,156	4,480	4,125	3,322
9. 1997	23,818	18,174	12,801	8,341	7,315	6,595	5,400	5,734	5,350	4,375
10. 1998	41,158	31,773	22,683	16,916	13,004	11,599	10,179	8,911	8,745	6,881
11. 1999	57,596	46,819	33,356	23,262	19,006	16,908	14,585	12,912	11,721	9,388
12. 2000	77,787	66,011	37,387	27,521	26,477	23,502	18,649	18,405	15,513	11,430
13. 2001	X X X	101,504	70,211	35,518	30,349	27,453	23,697	26,142	20,574	15,870
14. 2002	X X X	X X X	114,211	82,694	57,687	50,617	43,542	41,068	31,063	25,116
15. 2003	X X X	X X X	X X X	141,534	108,269	90,716	77,447	79,386	50,083	39,930
16. 2004	X X X	X X X	X X X	X X X	162,791	147,006	118,701	112,736	79,539	60,364
17. 2005	X X X	X X X	X X X	X X X	X X X	247,095	180,786	186,440	127,553	98,199
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	249,513	210,976	187,993	143,718
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	259,358	239,642	187,384
20. 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	177,840	136,697
21. 2009	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	156,952

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	842,568	854,374	861,824	871,048	871,343	871,985	873,015	874,816	874,412	874,621
2. 2000	46,467	65,326	75,488	79,162	78,553	78,116	77,855	77,262	76,571	76,750
3. 2001	X X X	58,364	75,181	88,654	89,946	89,633	92,124	92,793	93,333	93,578
4. 2002	X X X	X X X	64,944	95,218	103,513	105,606	105,644	106,646	107,074	107,408
5. 2003	X X X	X X X	X X X	90,111	108,424	123,354	126,678	129,341	130,580	130,256
6. 2004	X X X	X X X	X X X	X X X	105,547	133,180	150,524	160,981	161,484	162,249
7. 2005	X X X	X X X	X X X	X X X	X X X	151,329	187,297	216,438	216,951	218,591
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	137,156	207,579	237,194	244,143
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	215,761	285,131	310,441
10. 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	241,693	324,260
11. 2009	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	136,605

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		
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	816,871	839,602	849,428	863,272	866,645	869,208	870,743	872,500	873,316	873,819	27,510	34,793
2. 2000	29,204	49,512	65,049	72,726	75,058	75,405	76,230	76,297	76,200	76,494	3,144	4,467
3. 2001	X X X	39,591	61,713	79,918	86,082	87,321	90,296	92,015	92,895	93,090	3,487	4,997
4. 2002	X X X	X X X	42,489	77,420	91,231	98,042	101,979	104,248	105,497	106,483	4,174	6,151
5. 2003	X X X	X X X	X X X	50,383	85,769	108,854	119,012	123,277	126,589	127,563	4,869	6,758
6. 2004	X X X	X X X	X X X	X X X	53,550	105,011	129,627	151,014	155,518	158,868	5,357	8,573
7. 2005	X X X	X X X	X X X	X X X	X X X	104,556	151,929	189,151	204,400	210,880	5,630	9,500
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	90,201	167,793	205,600	228,104	4,696	11,739
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	137,543	234,628	275,266	4,485	14,944
10. 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	126,400	248,939	4,054	19,817
11. 2009	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	82,402	1,886	11,788

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	25,447	14,598	12,302	7,740	4,698	2,778	2,272	2,317	896	602
2. 2000	17,048	15,669	10,345	6,368	3,473	2,711	1,625	965	370	256
3. 2001	X X X	18,509	13,313	8,635	3,822	2,272	1,828	776	437	488
4. 2002	X X X	X X X	25,152	17,628	12,217	7,483	3,633	2,398	1,577	924
5. 2003	X X X	X X X	X X X	39,422	22,555	14,452	7,607	6,078	4,042	2,742
6. 2004	X X X	X X X	X X X	X X X	51,808	27,969	20,861	9,961	5,978	3,448
7. 2005	X X X	X X X	X X X	X X X	X X X	46,413	35,230	27,172	12,435	7,682
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	46,669	39,595	31,419	16,038
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	77,873	50,212	35,118
10. 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	114,783	75,402
11. 2009	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	53,961

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	251	175	94	35						
2. 2000	215	145	94	68	21					
3. 2001	X X X	265	156	102	42	40				
4. 2002	X X X	X X X	281	170	63	80	32			
5. 2003	X X X	X X X	X X X	306	105	120	63	38		
6. 2004	X X X	X X X	X X X	X X X	190	200	95	76	58	
7. 2005	X X X	X X X	X X X	X X X	X X X	359	158	114	117	30
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	285	191	175	61
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	343	292	91
10. 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	525	152
11. 2009	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	274

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	745,554	19,700,164	774,852	2,714,783	21,351,353	3,078,188	3,332,044	893,778
2. Alaska	AK	L	1,295,559	2,857,292	12,770,555	529,872	17,028,001	603,996	643,824	156,234
3. Arizona	AZ	L	54,588,093	56,117,583	7,945,100	29,373,961	119,964,044	13,443,727	18,746,087	10,755,679
4. Arkansas	AR	L	449,870	5,465,422	342,771	1,447,851	6,325,819	1,104,360	699,984	451,597
5. California	CA	L	17,151,249	74,006,022	343,960,604	38,487,221	439,165,920	77,778,805	61,781,765	40,541,818
6. Colorado	CO	L	1,953,030	12,330,271	1,881,373	3,338,603	16,396,721	10,213,296	10,527,136	6,054,262
7. Connecticut	CT	L	1,586,410	29,588,900	259,432	5,923,011	31,757,914	4,268,594	3,747,230	4,258,362
8. Delaware	DE	L	114,484	6,163,377	192,408	1,050,975	6,491,139	668,099	569,014	150,003
9. District of Columbia	DC	L	702,479	14,358,494	208,007	326,236	15,347,861	1,782,162	3,031,030	5,278,983
10. Florida	FL	L	19,374,222	134,241,653	10,099,064	40,950,796	165,659,722	16,395,279	18,389,519	15,994,706
11. Georgia	GA	L	2,114,338	27,006,990	1,546,150	8,425,631	30,991,959	4,345,262	2,221,298	4,830,651
12. Hawaii	HI	L	820,520	3,831,768	20,452,627	479,042	25,324,400	2,015,712	472,758	1,474,929
13. Idaho	ID	L	665,641	12,668,251	17,078,432	827,785	30,706,682	999,520	940,289	233,784
14. Illinois	IL	L	3,999,420	41,330,800	13,150,961	9,193,425	59,378,422	5,595,504	6,088,340	9,259,893
15. Indiana	IN	L	6,047,393	14,296,258	4,061,339	8,270,645	24,650,626	4,158,270	3,669,799	2,276,837
16. Iowa	IA	L		3,336			3,337	13,988	(90,000)	12,920
17. Kansas	KS	L	1,354,584	7,254,707	6,743,359	2,060,683	15,509,680	466,584	413,190	312,091
18. Kentucky	KY	L	480,544	11,537,983	759,963	2,993,032	12,922,548	1,023,425	1,181,401	934,731
19. Louisiana	LA	L	1,645,111	35,222,974	777,516	6,960,036	38,068,326	3,178,906	2,525,911	2,371,309
20. Maine	ME	L	196,543	11,497,920	47,400	722,030	11,853,800	1,085,669	1,063,813	378,401
21. Maryland	MD	L	3,080,591	40,188,637	1,016,613	4,514,298	44,905,213	5,445,088	6,289,792	5,598,041
22. Massachusetts	MA	L	3,360,968	67,112,405	626,904	4,330,964	71,665,067	6,810,247	6,409,907	3,189,990
23. Michigan	MI	L	3,060,499	69,573,624	22,168,615	14,847,279	95,727,475	18,094,683	11,990,437	6,771,100
24. Minnesota	MN	L	2,365,720	3,940,310	13,534,317	4,585,117	20,041,499	5,290,961	6,395,240	3,918,573
25. Mississippi	MS	L	1,162,819	7,248,379	307,335	2,608,226	8,865,151	898,302	535,814	1,070,427
26. Missouri	MO	L	1,835,258	7,871,067	1,676,012	5,103,526	11,528,187	2,657,114	2,150,829	2,351,349
27. Montana	MT	L	214,047	11,487,949	8,849,622	323,763	20,760,583	711,763	643,158	339,088
28. Nebraska	NE	L	796,237	5,663,539	1,663,038	482,908	8,222,107	255,845	(53,173)	272,843
29. Nevada	NV	L	18,106,842	15,953,868	460,038	16,336,541	34,610,423	4,563,325	3,719,826	1,846,954
30. New Hampshire	NH	L	330,361	10,136,855	656,357	699,691	11,229,925	1,348,718	1,303,852	334,001
31. New Jersey	NJ	L	10,759,260	62,773,657	1,065,223	7,161,963	75,052,677	7,613,077	6,486,703	4,436,594
32. New Mexico	NM	L	8,321,928	9,406,233	2,950,418	2,907,806	20,884,622	925,210	883,640	393,875
33. New York	NY	L	30,395,115	62,733,618	7,329,035	34,233,523	100,111,945	9,714,242	8,520,675	10,338,684
34. North Carolina	NC	L	5,005,333	15,373,905	1,506,706	7,904,244	22,156,581	4,614,226	5,076,122	2,937,377
35. North Dakota	ND	L	193,428	1,430,291	18,821	414,726	1,661,346	12,716	21,365	11,401
36. Ohio	OH	L	4,308,751	96,589,697	12,119,633	13,116,355	114,121,213	5,722,203	6,391,993	4,321,319
37. Oklahoma	OK	L	1,154,689	14,397,332	7,338,254	24,427,892	23,558,850	831,387	1,239,420	1,412,036
38. Oregon	OR	L	43,724,544	5,096,401	8,451,675	22,823,000	60,165,604	4,328,715	1,068,808	2,029,217
39. Pennsylvania	PA	L	12,739,263	102,672,777	770,366	14,058,987	117,238,635	11,117,718	8,662,392	6,117,005
40. Rhode Island	RI	L	338,825	5,382,544	590,375	1,117,046	6,308,989	496,492	369,273	1,326,985
41. South Carolina	SC	L	404,451	16,576,571	685,973	1,770,860	17,923,983	1,280,459	1,083,712	360,592
42. South Dakota	SD	L	333,503	3,112,897	28,377	537,513	3,619,211	25,632	24,860	1,160
43. Tennessee	TN	L	1,698,977	20,940,547	1,406,896	6,024,468	24,314,721	916,604	673,100	1,084,880
44. Texas	TX	L	5,000,525	77,003,313	120,667,852	13,431,502	204,900,523	6,380,123	6,760,639	4,836,683
45. Utah	UT	L	4,358,964	57,457,635	28,224,636	3,465,430	90,749,064	5,853,332	6,036,322	3,215,061
46. Vermont	VT	L	169,106	2,663,992	35,280	491,073	2,899,183	336,214	400,527	268,688
47. Virginia	VA	L	3,122,011	58,097,304	2,109,523	7,383,496	63,786,495	4,321,736	2,987,010	5,264,738
48. Washington	WA	L	40,740,071	17,205,961	21,421,582	30,005,478	80,006,672	7,721,217	7,681,760	4,495,956
49. West Virginia	WV	L	205,851	4,930,740	94,281	1,101,979	5,233,845	219,617	138,498	55,776
50. Wisconsin	WI	L	7,982,852	35,025,706	2,428,363	7,853,735	45,864,495	1,475,864	1,857,076	1,207,320
51. Wyoming	WY	L	2,837,565	2,096,747	7,818,617	868,405	12,863,079	293,167	261,186	93,048
52. American Samoa	AS	N								
53. Guam	GU	L	615			4,315	658	(2,217)	(108,939)	133,567
54. Puerto Rico	PR	L		2,523,817			2,545,765	852,460	921,586	710,185
55. U.S. Virgin Islands	VI	L		42,297		2,993	42,691	124,947	(44,888)	68,620
56. Northern Mariana Islands	MP	L								
57. Canada	CN	L	100,740,355		65,871	2,838	15,732,658	4,051,391	2,297,563	3,435,283
58. Aggregate Other Alien	OT	X X X	24,228,616	5,866,990		17,649,559	10,889,919	4,050,376	5,985,018	7,608,304
59. Totals	(a) 55	X X X	458,362,984	1,438,057,77	721,138,521	436,667,117	2,539,087,328	281,572,300	255,015,535	198,477,688

DETAILS OF WRITE-INS										
5801. United Kingdom	X X X		13,217,128	5,075,290		15,412,189	411,712	1,203,171	1,258,268	1,232,696
5802. Korea	X X X		6,778,352				6,837,299	337,624	423,842	1,450,738
5803. Australia	X X X		1,911,784			553,591		1,317,194	1,975,958	3,320,934
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X	2,321,352	791,700		1,683,779	3,640,908	1,192,387	2,326,950	1,603,936
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X	24,228,616	5,866,990		17,649,559	10,889,919	4,050,376	5,985,018	7,608,304

(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 2 - Continuation

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS				
2304. Investments	4,079,939	233,556	3,846,383	3,852,206
2305. Prepaid Expenses	1,042,316	1,042,316		
2306. Deposits	833,305	788,960	44,345	486,292
2307. Other Assets	737,504	737,504		
2308. Leasehold Improvements	729,966	729,966		
2309. Salvage	250,000		250,000	
2310. Properties held for Sale Non-Admitted Net Encumbrances	141,150	141,150		
2311. Underwriter License	1,000		1,000	1,000
2312. Escheatable Funds	142	142		
2313. Capital Contribution Receivable				100,000,000
2314. Notes on Premium				4,000
2397. Totals (Lines 2301. through 2396.) (Page 2, Line 2398)	7,815,322	3,673,594	4,141,728	104,343,498

OVERFLOW PAGE FOR WRITE-INS

Page 4 - Continuation

DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 3001 - 3096	1 Current Year	2 Prior Year
3004. UGTIC Asset and Liability Transfer Assumption		(4,894,479)
3005. Capital Contribution Receivable		100,000,000
3006. Gain/Loss on Disposition of Subsidiaries and Affiliates		(7,898,730)
3007. Adjustment	(19,009,444)	(176,728,469)
3097. Totals (Lines 3001 through 3096) (Page 3, Line 3098)	(19,009,444)	(89,521,678)

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	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0401 - 0496		
0404. Other Title Related Income	417,072	416,436
0405. Closing Protection Letter Income		79,970
0497. Totals (Lines 0401 through 0496) (Page 3, Line 0498)	417,072	496,406

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	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						
2304. Miscellaneous/Other Expenses	1,494,178	3,976		1,498,154		11,755	1,509,909	7,197,369	
2305. Regional Administration	824,433			824,433			824,433	144,832	
2306. Goodwill Amortization	671,841			671,841			671,841	671,841	
2307. Professional/Outside Services	422,096	65,601		487,697			487,697	2,765,048	
2308. Bank Fees	345,825			345,825			345,825	(1,053,518)	
2309. Salvage	126,763			126,763			126,763		
2310. Charitable Contributions	36,410			36,410			36,410	96	
2311. Underwriting Costs								1,148	
2312. Rents								388,137	
2313. Moving and Storage Expense								23,992	
2314. Shared Costs Transferred to Parent								(1,593,385)	
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	3,921,546	69,577		3,991,123		11,755	4,002,878	8,545,560	

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	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 2301-2396			
2304. Prepaid Expenses	1,042,316	810,791	-231,525
2305. Deposits	788,960	1,175,604	386,644
2306. Other Assets	737,504	134,502	-603,002
2307. Leasehold Improvements	729,966	1,960,591	1,230,625
2308. Investments	233,556	170,163	-63,393
2309. Properties Held for Sale Non-Admitted Net Encumbrances	141,150	141,150	-
2310. Escheatable Funds	142	-	-142
2311. Employee Expense Advance	-	37,841	37,841
2397. Totals (Lines 1501. through 1596.) (Page 8, Line 0998)	3,673,594	4,430,642	757,048

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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					
5804. Mexico	X X X		1,295,448	88,382		1,501,268	1,882,996	846,893	1,674,511	1,129,704
5805. Hong Kong	X X X		568,908				559,379			
5806. Carribean	X X X		456,996			181,811	489,093	84,661	185,399	245,564
5807. New Zealand	X X X							126,174	152,859	26,685
5808. Bahamas	X X X			703,318		700	709,440	119,098	187,053	85,000
5809. Costa Rica	X X X							15,561	127,128	116,983
5897. Totals (Lines 5804 through 5896) (Page 38, Line 5898)	X X X	X X X	2,321,352	791,700		1,683,779	3,640,908	1,192,387	2,326,950	1,603,936