

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)	535,169,002		535,169,002	461,583,230
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	34,861,396	85,000	34,776,396	27,693,924
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	1,377,779		1,377,779	1,361,297
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	6,349,735		6,349,735	6,450,177
4.2 Properties held for the production of income (less \$ 0 encumbrances)	5,600		5,600	5,600
4.3 Properties held for sale (less \$ 0 encumbrances)				495,000
5. Cash (\$ 10,876,093, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 30,835,502, Schedule DA)	41,711,595		41,711,595	38,533,323
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	2,500,000		2,500,000	2,500,000
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	621,975,107	85,000	621,890,107	538,622,551
11. Title plants less \$ 0 charged off (for Title insurers only)	11,199,330	3,062,797	8,136,533	8,062,005
12. Investment income due and accrued	7,651,196		7,651,196	6,716,372
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	17,195,382	5,147,312	12,048,070	14,458,310
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	6,067,166		6,067,166	12,783,089
16.2 Net deferred tax asset	53,342,205	41,530,401	11,811,804	8,273,148
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	1,484,279		1,484,279	1,508,506
19. Furniture and equipment, including health care delivery assets (\$ 0)				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	17,695,280	3,750,445	13,944,835	39,680,828
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	16,340,548	16,340,548		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	752,950,493	69,916,503	683,033,990	630,104,809
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	752,950,493	69,916,503	683,033,990	630,104,809

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. Prepaid Expenses	12,989,793	12,989,793		
2302. Goodwill	3,350,755	3,350,755		
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	16,340,548	16,340,548		

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	85,709,257	81,435,032
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	338,970,041	336,037,639
3. Aggregate of other reserves required by law	70,000	70,000
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	2,147,318	516,181
6. Other expenses (excluding taxes, licenses and fees)	47,072,160	37,568,828
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	4,368,390	252,545
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	121,373	10,328
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	4,485,886	2,271,756
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	153,545	106,134
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	370,505	816,970
19. Payable for securities		
20. Aggregate write-ins for other liabilities	15,851,700	14,531,031
21. Total liabilities (Lines 1 through 20)	499,320,175	473,616,444
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	3,526,434	3,526,434
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes	62,500,000	32,500,000
27. Gross paid in and contributed surplus	89,177,280	89,177,280
28. Unassigned funds (surplus)	28,510,101	31,284,651
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)		
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29) (Page 4, Line 32)	183,713,815	156,488,365
31. Totals (Page 2, Line 26, Col. 3)	683,033,990	630,104,809

DETAILS OF WRITE-INS		
0301. Special Surplus Funds	70,000	70,000
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)	70,000	70,000
2001. Other Payables	8,755,161	6,952,406
2002. Accounts Payable	6,036,328	7,578,625
2003. Interest Payable on Surplus Notes	1,060,211	
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	15,851,700	14,531,031
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page	NONE	
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	NONE	
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

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)	762,397,739	591,019,306
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	10,927,657	3,607,639
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	35,481,195	50,257,554
2. Aggregate write-ins for other operating income	233,892	104,555
3. Total Operating Income (Lines 1 through 2)	809,040,483	644,989,054
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	82,082,069	70,835,303
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	760,433,002	593,534,125
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	842,515,071	664,369,428
8. Net operating gain or (loss) (Lines 3 minus 7)	(33,474,588)	(19,380,374)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	22,149,441	24,771,006
10. Net realized capital gains (losses) less capital gains tax of \$ 99,397 (Exhibit of Capital Gains (Losses))	(1,622,780)	(16,614,802)
11. Net investment gain (loss) (Lines 9 + 10)	20,526,661	8,156,204
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(12,947,927)	(11,224,170)
14. Federal and foreign income taxes incurred	(3,214,848)	(1,777,177)
15. Net income (Lines 13 minus 14)	(9,733,079)	(9,446,993)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	156,488,365	183,378,062
17. Net income (from Line 15)	(9,733,079)	(9,446,993)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 3,005,596	7,261,100	(2,658,516)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	3,979,521	6,195,616
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	2,584,250	(14,774,399)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes	30,000,000	32,500,000
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders	(3,307,120)	(14,000,000)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus	(3,559,222)	(24,705,405)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	27,225,450	(26,889,697)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	183,713,815	156,488,365

DETAILS OF WRITE-IN LINES		
0201. Other Income	233,892	104,555
0202.		
0203.		
0298. Summary of remaining write-ins for Line 02 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	233,892	104,555
0601.		
0602.	NONE	
0603.		
0698. Summary of remaining write-ins for Line 06 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)		
1201.		
1202.	NONE	
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. Adjustment	(653,021)	(9,157,673)
3002. Pension Adjustment	(2,906,201)	(15,547,732)
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(3,559,222)	(24,705,405)

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	26,220,008	592,764,829	140,506,506	759,491,343	567,979,422
2. Escrow and settlement service charges	10,927,657	X X X	X X X	10,927,657	3,607,639
3. Other title fees and service charges (Part 1C, Line 5)	35,481,195	X X X	X X X	35,481,195	50,257,554
4. Totals (Lines 1 + 2 + 3)	72,628,860	592,764,829	140,506,506	805,900,195	621,844,615

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	759,491,343	567,979,422
1.2 Assumed	6,251,706	3,679,297
1.3 Ceded	412,908	719,532
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	765,330,141	570,939,187
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	336,037,639	356,117,758
2.2 Additions during the current year	64,642,591	46,375,719
2.3 Withdrawals during the current year	61,710,189	66,455,838
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	338,970,041	336,037,639
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	762,397,739	591,019,306

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	1,637,054	854,962
2. Searches and abstracts	5,910,746	3,923,287
3. Surveys		
4. Aggregate write-ins for service charges	27,933,395	45,479,305
5. Totals	35,481,195	50,257,554

DETAILS OF WRITE-IN LINES			
0401. Other Title Income		27,825,641	45,388,226
0402. Other Title Fees		107,754	91,079
0403.			
0498. Summary of remaining write-ins for Line 04 from overflow page			
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		27,933,395	45,479,305

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	2,298,581	60,218,281	10,794,553	73,311,415	58,203,938
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	5,572	1,193,497		1,199,069	1,448,853
3. Total (Line 1 plus Line 2)	2,304,153	61,411,778	10,794,553	74,510,484	59,652,791
4. Deduct: Recovered during year from reinsurance	5,572	995,068		1,000,640	1,448,853
5. Net payments (Line 3 minus Line 4)	2,298,581	60,416,710	10,794,553	73,509,844	58,203,938
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	2,725,520	72,213,874	10,769,863	85,709,257	81,435,032
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	2,250,778	68,332,724	10,851,530	81,435,032	73,124,745
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	2,773,323	64,297,860	10,712,886	77,784,069	66,514,225
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	151,000	3,876,666	270,334	4,298,000	4,321,078
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	2,924,323	68,174,526	10,983,220	82,082,069	70,835,303

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	2,725,520	71,625,575	10,769,863	85,120,958	81,435,032
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		3,593,230		3,593,230	251,147
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		3,004,931		3,004,931	251,147
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	2,725,520	72,213,874	10,769,863	85,709,257	81,435,032
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	5,138,000	152,378,332	11,640,196	169,156,528	173,684,891
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		1,882,115		1,882,115	
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported	5,138,000	154,260,447	11,640,196	171,038,643	173,684,891
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	15,662,692	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	272,410,592	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	338,970,041	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	70,000	X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	27,629,068	35,150,216	2,249,225	65,028,509	2,175,000		122,764	67,326,273	56,099,935
1.2 Employee relations and welfare	7,416,882	7,087,423	733,538	15,237,843	356,133		30,291	15,624,267	13,517,943
1.3 Payroll taxes	2,134,370	2,595,427	179,293	4,909,090	152,250		8,593	5,069,933	4,280,173
1.4 Other personnel costs									
1.5 Total personnel costs	37,180,320	44,833,066	3,162,056	85,175,442	2,683,383		161,648	88,020,473	73,898,051
2. Amounts paid to or retained by title agents		485,575,605	115,058,189	600,633,794				600,633,794	449,370,467
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	14,221,891	2,191,369		16,413,260				16,413,260	13,561,700
3.2 Surveys									
3.3 Other									
4. Advertising	169,658	197,620	39,747	407,025				407,025	435,276
5. Boards, bureaus and associations	143,435	677,967	31,736	853,138	11,597		797	865,532	901,891
6. Title plant rent and maintenance	1,014,998	453,299	106,785	1,575,082				1,575,082	1,324,489
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	1,638,156	445,174	44,836	2,128,166				2,128,166	1,643,726
9. Marketing and promotional expenses	770,585	2,794,758	96,996	3,662,339				3,662,339	3,348,310
10. Insurance	402,537	1,254,637	55,415	1,712,589				1,712,589	1,644,978
11. Directors' fees	35,437	112,762	26,511	174,710				174,710	126,715
12. Travel and travel items	1,620,372	3,408,807	241,174	5,270,353	170,286		4,587	5,445,226	4,751,031
13. Rent and rent items	2,928,165	3,673,136	211,806	6,813,107	129,763		7,835	6,950,705	7,034,460
14. Equipment	1,054,085	1,067,715	152,687	2,274,487	23,620		954	2,299,061	2,055,908
15. Cost or depreciation of EDP equipment and software	974,376	916,544	215,156	2,106,076	19,405		6,916	2,132,397	2,306,243
16. Printing, stationery, books and periodicals	597,730	873,060	49,798	1,520,588	88,239		3,046	1,611,873	1,478,427
17. Postage, telephone, messengers and express	1,333,953	1,225,422	55,408	2,614,783	49,100		4,094	2,667,977	2,511,979
18. Legal and auditing	1,376,417	2,685,552	670,010	4,731,979				4,731,979	11,050,253
19. Totals (Lines 1.5 to 18)	65,462,115	552,386,493	120,218,310	738,066,918	3,175,393		189,877	741,432,188	577,443,904
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	681,967	11,410,013	375,320	12,467,300				12,467,300	9,896,307
20.2 Insurance department licenses and fees	28,172	648,533	25,780	702,485				702,485	669,182
20.3 Gross guaranty association assessments	1,124	1,311		2,435				2,435	129
20.4 All other (excluding federal income and real estate)	30,131	35,349	(117)	65,363				65,363	125,556
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	741,394	12,095,206	400,983	13,237,583				13,237,583	10,691,174
21. Real estate expenses							570,750	570,750	558,526
22. Real estate taxes	2,187	23,441	1,210	26,838			229,153	255,991	199,243
23. Aggregate write-ins for miscellaneous expenses	5,602,352	2,648,358	850,953	9,101,663	1,122,607		273,599	10,497,869	10,151,539
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	71,808,048	567,153,498	121,471,456	760,433,002	4,298,000		1,263,379	765,994,381	599,044,386
25. Less unpaid expenses - current year	15,791,668	16,286,970	1,555,506	33,634,144				33,634,144	22,789,822
26. Add unpaid expenses - prior year	12,034,565	8,993,623	1,761,634	22,789,822				22,789,822	17,527,010
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	68,050,945	559,860,151	121,677,584	749,588,680	4,298,000		1,263,379	755,150,059	593,781,574

DETAILS OF WRITE-IN LINES									
2301. Management Costs	5,572,062	2,498,302	723,659	8,794,023	1,090,607		238,690	10,123,320	9,699,165
2302. Miscellaneous/Other Expenses	21,775	116,206	126,538	264,519	32,000		34,909	331,428	372,075
2303. Charitable Contributions	8,515	33,850	756	43,121				43,121	80,299
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	5,602,352	2,648,358	850,953	9,101,663	1,122,607		273,599	10,497,869	10,151,539

(a) Includes management fees of \$ 258,000 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)	27,540,078	596,776,344	138,081,317	762,397,739		762,397,739	591,019,306
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	10,927,657			10,927,657		10,927,657	3,607,639
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	35,481,195			35,481,195		35,481,195	50,257,554
2. Aggregate write-ins for other operating income	233,892			233,892		233,892	104,555
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	74,182,822	596,776,344	138,081,317	809,040,483		809,040,483	644,989,054
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	2,924,323	68,174,526	10,983,220	82,082,069		82,082,069	70,835,303
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	71,808,048	567,153,498	121,471,456	760,433,002		760,433,002	593,534,125
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	74,732,371	635,328,024	132,454,676	842,515,071		842,515,071	664,369,428
8. Net operating gain or (loss) (Lines 3 minus 7)	(549,549)	(38,551,680)	5,626,641	(33,474,588)		(33,474,588)	(19,380,374)

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DETAILS OF WRITE-IN LINES							
0201. Other Income	233,892			233,892		233,892	104,555
0202.							
0203.							
0298. Summary of remaining write-ins for Line 02 from overflow page							
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	233,892			233,892		233,892	104,555
0601.		NONE					
0602.							
0603.							
0698. Summary of remaining write-ins for Line 06 from overflow page							
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)							

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 1,188,571	1,246,259
1.1 Bonds exempt from U.S. tax	(a) 6,818,619	6,738,603
1.2 Other bonds (unaffiliated)	(a) 14,178,014	15,071,153
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	757,620	756,411
2.21 Common stocks of affiliates	48,058	48,058
3. Mortgage loans	(c) 36,584	38,414
4. Real estate	(d) 1,019,866	1,019,866
5. Contract loans	9,956	551
6. Cash, cash equivalents and short-term investments	(e) 256,170	231,567
7. Derivative instruments	(f)	
8. Other invested assets	118,749	118,749
9. Aggregate write-ins for investment income	527,813	625,215
10. Total gross investment income	24,960,020	25,894,846
11. Investment expenses		(g) 1,263,379
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 2,208,828
14. Depreciation on real estate and other invested assets		(i) 273,116
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		3,745,323
17. Net investment income (Line 10 minus Line 16)		22,149,523

DETAILS OF WRITE-IN LINES		
0901. Due from Affiliate	309,198	404,277
0902. Miscellaneous Interest	125,029	127,352
0903. Rental Income	93,504	93,504
0998. Summary of remaining write-ins for Line 09 from overflow page	82	82
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	527,813	625,215
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)		

- (a) Includes \$ 557,092 accrual of discount less \$ 2,845,452 amortization of premium and less \$ 1,171,569 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 1,019,866 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 11,452 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 2,203,242 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 273,116 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax	5		5		
1.2 Other bonds (unaffiliated)	285,274	(343,120)	(57,846)	1,119,227	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	10,810	(141,900)	(131,090)	6,815,171	
2.21 Common stocks of affiliates	(1,198,167)		(1,198,167)	(974,822)	
3. Mortgage loans					
4. Real estate	(133,444)		(133,444)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)	(2,841)		(2,841)		
10. Total capital gains (losses)	(1,038,363)	(485,020)	(1,523,383)	6,959,576	

DETAILS OF WRITE-IN LINES					
0901. Property and Equipment	(2,841)		(2,841)		
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)	(2,841)		(2,841)		

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	85,000	2,911,010	2,826,010
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	85,000	2,911,010	2,826,010
11. Title plants (for Title insurers only)	3,062,797	3,062,797	
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	5,147,312	5,511,651	364,339
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	41,530,401	44,095,132	2,564,731
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	3,750,445	407,320	(3,343,125)
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	16,340,548	16,512,843	172,295
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	69,916,503	72,500,753	2,584,250
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	69,916,503	72,500,753	2,584,250

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. Prepaid Expenses	12,989,793	13,162,088	172,295
2302. Goodwill	3,350,755	3,350,755	
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	16,340,548	16,512,843	172,295

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)	26,220,008	11,503,041	14,562,733	18,560,622	20,197,966
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	592,764,829	454,685,217	630,499,863	719,202,435	745,860,822
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	140,506,506	101,791,164	133,876,250	150,521,219	197,124,965
4. Total	759,491,343	567,979,422	778,938,846	888,284,276	963,183,753
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	762,397,739	591,019,306	773,704,027	872,570,850	934,844,146
6. Escrow and settlement service charges (Part 1A, Line 2)	10,927,657	3,607,639	4,161,656	5,740,477	6,677,030
7. Title examinations (Part 1C, Line 1)	1,637,054	854,962	584,651	903,153	859,125
8. Searches and abstracts (Part 1C, Line 2)	5,910,746	3,923,287	4,950,072	6,545,701	7,601,826
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	27,933,395	45,479,305	15,746,206	17,385,295	16,101,263
11. Aggregate write-ins for other operating income (Page 4, Line 2)	233,892	104,555	80,554	135,955	122,883
12. Total operating income (Page 4, Line 3)	809,040,483	644,989,054	799,227,166	903,281,431	966,206,273
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(33,474,588)	(19,380,374)	(1,044,742)	16,820,226	22,811,075
14. Net investment gain or (loss) (Line 11)	20,526,661	8,156,204	23,726,464	22,130,380	21,923,657
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	(3,214,848)	(1,777,177)	7,370,786	13,477,782	12,312,715
17. Net income (Line 15)	(9,733,079)	(9,446,993)	15,310,936	25,472,824	32,422,017
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	12,048,070	14,458,310	6,577,356	6,696,411	10,309,666
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	683,033,990	630,104,809	534,683,256	544,240,871	539,669,040
20. Known claims reserve (Page 3, Line 1)	85,709,257	81,435,032	65,258,018	64,989,700	54,498,095
21. Statutory premium reserve (Page 3, Line 2)	338,970,041	336,037,639	295,569,259	301,075,280	296,684,435
22. Total liabilities (Page 3, Line 21)	499,320,175	473,616,444	407,173,850	414,834,735	413,835,740
23. Capital paid up (Page 3, Lines 23 + 24)	3,526,434	3,526,434	4,026,532	4,026,532	4,026,532
24. Surplus as regards policyholders (Page 3, Line 30)	183,713,815	156,488,365	127,509,406	129,406,136	125,833,300
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	21,765,330	(6,226,656)	16,568,356	52,982,298	87,157,433
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)	86.1	85.7	84.5	89.3	91.0
27. Stocks (Lines 2.1 & 2.2)	5.6	5.1	8.9	6.0	4.1
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.2	0.3	0.2	0.1	0.2
29. Real estate (Lines 4.1, 4.2 & 4.3)	1.0	1.3	1.1	1.3	1.4
30. Cash, cash equivalents and short-term investments (Line 5)	6.7	7.1	4.9	3.3	3.3
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	0.4	0.5	0.4		
33. Receivable for securities (Line 8)					
34. Aggregate write-ins for invested assets (Line 9)					
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	10,000,000				
37. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	85,000	2,911,010			
39. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
40. Affiliated mortgage loans on real estate					
41. All other affiliated					
42. Total of above Lines 36 to 41	10,085,000	2,911,010			
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)	12.6	31.3	8.3	8.3	8.0

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)	7,261,100	(2,658,516)	(2,595,898)	3,721,459	(2,991,839)
45. Change in nonadmitted assets (Line 21)	2,584,250	(14,774,399)	6,372,677	(6,634,403)	2,872,022
46. Dividends to stockholders (Line 28)	(3,307,120)	(14,000,000)	(22,000,000)	(28,000,000)	(28,000,000)
47. Change in surplus as regards policyholders for the year (Line 31)	27,225,450	(26,889,697)	(2,370,478)	4,428,723	3,077,280
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	73,509,844	58,203,938	56,743,182	45,811,319	37,396,824
49. Losses and allocated LAE incurred (Line 8, Col. 4)	77,784,069	66,514,225	57,011,500	56,302,924	53,758,882
50. Unallocated LAE incurred (Line 9, Col. 4)	4,298,000	4,321,078	2,948,200	2,465,100	2,354,000
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	82,082,069	70,835,303	59,959,700	58,768,024	56,112,882
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)	10.6	11.0	7.4	6.6	7.1
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	74.2	69.6	75.6	77.2	77.1
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	9.2	11.4	7.4	6.6	6.5
55. Total (Lines 52 to 54)	94.0	92.0	90.5	90.3	90.7
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	10.1	11.0	6.8	6.1	4.3
57. Operating expenses incurred (Line 5)	94.0	92.0	90.4	90.4	90.7
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	104.1	103.0	97.2	96.5	95.0
60. Net operating gain or (loss) (Line 8)	(4.1)	(3.0)	2.8	3.5	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)	10.7	12.4	8.8	6.2	4.4
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	99.4	104.0	95.1	92.0	92.8

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 [X] No []

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	5,758,615	26,348	401,589	15,016	6,171,536	257,895				169,771		
2. 2000	133,556	437,236	1,351	19,289	354	457,522	18,036				11,999		
3. 2001	152,356	549,571	1,699	27,004	472	577,802	27,336				11,681		
4. 2002	222,719	726,837	1,755	33,304	351	761,545	15,126				12,266		
5. 2003	304,913	988,728	2,115	44,893	399	1,035,337	18,623				19,262		
6. 2004	309,640	938,235	2,583	34,965	407	975,376	21,740				15,082		
7. 2005	310,480	963,184	4,002	31,240	443	997,983	31,711	1,382	1,382		24,581	73	73
8. 2006	301,153	888,284	4,590	30,574	575	922,873	25,349				16,233		
9. 2007	261,769	778,939	3,243	25,442	576	807,048	22,167				12,103		
10. 2008	198,783	567,979	3,680	53,865	720	624,804	10,931				3,189		
11. 2009	252,089	759,491	6,252	46,409	413	811,739	5,067	854	655		1,228	340	340
12. Totals	X X X	13,357,099	57,618	748,574	19,726	14,143,565	453,981	2,236	2,037		297,395	413	413

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	15,594	42,542	470,208	27,040	3,685			5,869			527
2. 2000	150	3,660	33,695	1,762	1,728			2,315			211
3. 2001	19	4,009	43,026	1,783	1,720			3,276			302
4. 2002	385	3,288	30,680	1,926	2,002			3,830			351
5. 2003	539	3,614	41,499	2,750	3,830			6,997			636
6. 2004	154	3,419	40,241	2,755	7,643			10,059			928
7. 2005	153	4,096	60,388	3,281	11,022			12,980			1,194
8. 2006	145	3,356	44,938	3,087	15,727			19,113			1,752
9. 2007	30	2,948	37,218	2,190	21,952			25,280			2,318
10. 2008		1,746	15,866	982	9,879			27,537			2,538
11. 2009		609	7,103	455	5,933	3,593	3,005	51,900	1,882		4,906
12. Totals	17,169	73,287	824,862	48,011	85,121	3,593	3,005	169,156	1,882		15,663

	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	10,081	272	437,220			437,220	7.797	7.782	X X X			10,081
2. 2000	4,254	70	34,078			34,078	8.313	8.294	28.414			4,254
3. 2001	5,298	100	44,013			44,013	8.381	8.363	31.718			5,298
4. 2002	6,183	135	33,224			33,224	4.849	4.841	16.551			6,183
5. 2003	11,463	332	48,712			48,712	5.124	5.115	17.370			11,463
6. 2004	18,630	437	54,524			54,524	6.049	6.036	19.013			18,630
7. 2005	25,196	703	80,294	1,455	1,455	80,294	8.606	8.576	27.565			25,196
8. 2006	36,592	953	76,422			76,422	8.873	8.834	27.073			36,592
9. 2007	49,550	785	81,502			81,502	10.787	10.751	33.147			49,550
10. 2008	39,954	506	51,536			51,536	8.977	8.934	28.081			39,954
11. 2009	65,209	316	64,128	6,669	4,000	66,797	8.642	8.908	28.685			65,209
12. Totals	272,410	4,609	1,005,653	8,124	5,455	1,008,322	X X X	X X X	X X X		X X X	272,410

SCHEDULE P – PART 1A – POLICIES WRITTEN DIRECTLY

(\$000 omitted)

	1	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2	3	4	5	6	Loss Payments			Allocated LAE Payments			
							7	8	9	10	11	12	
Years in Which Policies Were Written	Amount of Insurance Written in Millions	Direct Premium	Assumed Premium	Other Income	Ceded Premium	Net	Direct	Assumed	Ceded	Direct	Assumed	Ceded	
1. Prior	X X X	257,261	26,348	401,589	8,750	676,448	32,714				17,121		
2. 2000	4,664	8,699	1,351	19,289	309	29,030	1,373				836		
3. 2001	5,502	15,535	1,699	27,004	391	43,847	307				139		
4. 2002	6,540	19,924	1,755	33,304	279	54,704	872				1,064		
5. 2003	8,817	29,671	2,115	44,893	396	76,283	837				771		
6. 2004	10,242	25,801	2,583	34,965	406	62,943	506				451		
7. 2005	7,956	20,198	4,002	31,240	441	54,999	2,689	1,382	1,382	1,024	73	73	
8. 2006	8,033	18,561	4,590	30,574	573	53,152	826				295		
9. 2007	6,381	14,563	3,243	25,442	575	42,673	823				261		
10. 2008	4,326	11,503	3,680	53,865	708	68,340	312				58		
11. 2009	10,115	26,220	6,252	46,409	397	78,484	35				15		
12. Totals	X X X	447,936	57,618	748,574	13,225	1,240,903	41,294	1,382	1,382	22,035	73	73	

	13	14	15	16	Loss and Allocated Loss Adjustment Expenses Unpaid						23	
					Known Claim Reserves			IBNR Reserves				
					17	18	19	20	21	22		
	Salvage and Subrogation Received	Unallocated Loss Expense Payments	Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	Number of Claims Reported (Direct)	Direct	Assumed	Ceded	Direct	Assumed	Ceded	Unallocated Loss Expense Unpaid	
1. Prior	3,731	3,482	53,317	2,544	400				306			28
2. 2000		160	2,369	40	102				55			6
3. 2001		86	532	48	3				122			14
4. 2002	340	366	2,302	45	128				140			18
5. 2003		151	1,759	76	297				273			34
6. 2004		83	1,040	99	203				365			49
7. 2005	70	159	3,872	95	932				347			31
8. 2006		67	1,188	98	121				481			44
9. 2007		93	1,177	84	286				565			51
10. 2008		38	408	39	144				660			63
11. 2009		5	55	35	99				1,824			169
12. Totals	4,141	4,690	68,019	3,203	2,715				5,138			507

	24	25	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32	33	34	35
			26	27	28	29	30	31				
	Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	Number of Claims Outstanding (Direct)	Direct (Cols. 7+10+17+20)	Assumed (Cols. 8+11+18+21)	Ceded (Cols. 9+12+19+22)	Net	Direct Basis ((Cols. 14+23+26/[Cols. 2+4])	Net Basis ((Cols. 14+23+29+14+23)/Col. 1)	Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	Discount For Time Value of Money	Inter-company Pooling Participation Percentage	Net Reserves After Discount (Cols. 24-33)
1. Prior	734	14	50,541			50,541	8.204	7.990	X X X			734
2. 2000	163	5	2,366			2,366	9.047	8.722	54.288			163
3. 2001	139	2	571			571	1.577	1.530	12.196			139
4. 2002	286	2	2,204			2,204	4.862	4.731	39.572			286
5. 2003	604	12	2,178			2,178	3.169	3.098	26.800			604
6. 2004	617	9	1,525			1,525	2.727	2.633	16.178			617
7. 2005	1,310	19	4,992	1,455	1,455	4,992	10.074	9.422	65.133			1,310
8. 2006	646	22	1,723			1,723	3.733	3.450	22.831			646
9. 2007	902	36	1,935			1,935	5.197	4.872	32.581			902
10. 2008	867	18	1,174			1,174	1.950	1.866	29.473			867
11. 2009	2,092	15	1,973			1,973	2.956	2.736	21.226			2,092
12. Totals	8,360	154	71,182	1,455	1,455	71,182	X X X	X X X	X X X		X X X	8,360

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	5,501,354			6,266	5,495,088	225,181				152,650		
2. 2000	128,892	428,537			45	428,492	16,663				11,163		
3. 2001	146,854	534,036			81	533,955	27,029				11,542		
4. 2002	216,179	706,913			72	706,841	14,254				11,202		
5. 2003	296,096	959,057			3	959,054	17,786				18,491		
6. 2004	299,398	912,434			1	912,433	21,234				14,631		
7. 2005	302,524	942,986			2	942,984	29,022				23,557		
8. 2006	293,120	869,723			1	869,722	24,523				15,938		
9. 2007	255,388	764,376			2	764,374	21,344				11,842		
10. 2008	194,457	556,476			11	556,465	10,619				3,131		
11. 2009	241,974	733,271			16	733,255	5,032	854	655		1,213	340	340
12. Totals	X X X	12,909,163			6,500	12,902,663	412,687	854	655		275,360	340	340

	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	11,863	38,900	416,731	24,496	3,285				5,563			499
2. 2000	150	3,641	31,467	1,712	1,626				2,260			205
3. 2001	19	3,942	42,513	1,717	1,717				3,154			288
4. 2002	45	2,922	28,378	1,864	1,874				3,690			333
5. 2003	539	3,463	39,740	2,651	3,533				6,724			602
6. 2004	154	3,336	39,201	2,639	7,440				9,694			879
7. 2005	83	3,937	56,516	3,166	10,090				12,633			1,163
8. 2006	145	3,289	43,750	2,972	15,606				18,632			1,708
9. 2007	30	2,855	36,041	2,092	21,666				24,715			2,267
10. 2008		1,708	15,458	933	9,735				26,877			2,475
11. 2009		604	7,048	405	5,834	3,593	3,005		50,076	1,882		4,737
12. Totals	13,028	68,597	756,843	44,647	82,406	3,593	3,005		164,018	1,882		15,156

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col. 6)				
1. Prior	9,347	258	386,679			386,679	7.745	7.754	X X X			9,347
2. 2000	4,091	65	31,712			31,712	8.298	8.298	27.587			4,091
3. 2001	5,159	98	43,442			43,442	8.927	8.928	32.462			5,159
4. 2002	5,897	133	31,020			31,020	4.849	4.849	15.855			5,897
5. 2003	10,859	320	46,534			46,534	5.276	5.276	17.089			10,859
6. 2004	18,013	428	52,999			52,999	6.270	6.270	19.110			18,013
7. 2005	23,886	684	75,302			75,302	8.526	8.526	26.577			23,886
8. 2006	35,946	931	74,699			74,699	9.163	9.163	27.189			35,946
9. 2007	48,648	749	79,567			79,567	11.079	11.080	33.161			48,648
10. 2008	39,087	488	50,362			50,362	9.802	9.802	28.050			39,087
11. 2009	63,117	301	62,155	6,669	4,000	64,824	9.205	9.569	28.997			63,117
12. Totals	264,050	4,455	934,471	6,669	4,000	937,140	X X X	X X X	X X X		X X X	264,050

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	236,447	235,433	235,003	235,290	234,590	234,556	234,383	234,758	235,059	235,313
2. 1990	26,404	26,666	26,227	26,348	26,266	26,146	26,149	26,053	26,151	26,172
3. 1991	21,690	21,246	22,186	22,060	22,407	22,300	22,125	21,921	21,744	21,772
4. 1992	13,587	12,909	12,742	12,910	13,087	13,272	13,244	13,169	13,064	13,036
5. 1993	19,346	18,888	18,580	18,573	19,397	19,437	19,649	19,530	19,323	19,298
6. 1994	13,318	12,393	11,447	11,321	11,012	10,950	11,054	11,061	11,018	11,168
7. 1995	15,340	14,563	13,117	13,311	12,843	12,644	13,042	12,811	12,773	12,900
8. 1996	20,014	19,239	17,025	18,508	17,746	17,017	16,680	15,464	15,308	15,394
9. 1997	23,166	23,325	24,686	24,215	21,665	21,039	20,583	20,410	20,601	22,050
10. 1998	32,721	31,671	31,897	32,927	34,120	33,937	34,503	32,761	33,750	33,574
11. 1999	31,507	29,461	30,239	30,414	29,780	29,928	29,400	26,036	26,059	26,543
12. 2000	33,407	37,306	35,169	41,037	40,038	38,671	38,171	36,145	36,100	34,078
13. 2001	X X X	36,696	32,104	32,998	32,758	33,006	32,533	32,262	36,876	44,013
14. 2002	X X X	X X X	48,444	41,856	41,415	41,084	39,441	35,159	34,575	33,224
15. 2003	X X X	X X X	X X X	67,943	64,270	63,284	64,577	57,648	53,210	48,712
16. 2004	X X X	X X X	X X X	X X X	61,030	57,326	56,963	54,992	54,801	54,524
17. 2005	X X X	X X X	X X X	X X X	X X X	65,377	75,032	78,945	81,286	80,294
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	72,043	77,343	76,046	76,422
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	72,942	78,345	81,502
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	47,219	51,536
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	66,797

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	228,700	229,410	230,139	231,104	231,645	232,340	232,783	233,288	233,809	234,669	10,597	3,228
2. 1990	24,876	24,978	25,157	25,345	25,369	25,435	25,665	25,738	25,796	25,844	945	511
3. 1991	19,798	19,940	20,135	20,385	20,470	20,583	21,384	21,419	21,517	21,545	711	419
4. 1992	11,039	11,428	11,568	11,810	11,880	11,994	12,153	12,232	12,459	12,514	735	436
5. 1993	15,392	15,834	16,661	16,937	18,227	18,330	18,854	18,906	18,903	18,882	813	407
6. 1994	8,585	8,808	9,181	9,643	9,796	9,858	10,195	10,241	10,362	10,565	789	426
7. 1995	9,114	9,553	10,105	11,109	11,431	11,596	11,788	12,014	12,102	12,234	660	394
8. 1996	9,409	10,549	11,558	12,022	14,120	14,408	14,490	14,604	14,656	14,735	783	428
9. 1997	9,078	11,100	13,521	15,889	16,908	17,727	18,138	18,689	19,506	21,100	884	473
10. 1998	14,134	16,929	19,737	22,179	24,905	27,578	28,889	29,571	30,632	31,505	1,101	512
11. 1999	6,057	10,255	15,043	17,104	17,931	20,043	21,219	22,103	22,945	24,073	1,114	526
12. 2000	4,248	9,172	15,114	20,484	23,201	25,627	27,452	28,871	29,405	30,035	1,202	490
13. 2001	X X X	1,470	7,870	12,797	15,512	18,015	20,600	23,832	28,714	39,017	1,226	457
14. 2002	X X X	X X X	2,400	6,481	12,574	17,567	20,469	23,968	26,658	27,392	1,374	417
15. 2003	X X X	X X X	X X X	2,685	12,492	23,287	30,817	36,635	37,059	37,885	1,841	577
16. 2004	X X X	X X X	X X X	X X X	2,746	9,707	18,652	27,659	32,045	36,822	1,652	666
17. 2005	X X X	X X X	X X X	X X X	X X X	5,708	19,334	35,774	46,745	56,292	1,993	585
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	5,323	17,530	29,252	41,582	1,631	503
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,983	20,754	34,270	1,077	330
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	4,870	14,120	346	130
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	6,494	112	27

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	1,122	893	1,236	1,086	553	549	508	687	791	315
2. 1990	284	233	62	92	71	63	32	76	172	120
3. 1991	292	125	758	690	1,046	957	156	133	39	14
4. 1992	332	47	205	107	301	492	454	436	313	309
5. 1993	1,141	1,063	902	977	233	282	151	36	19	79
6. 1994	641	528	510	272	188	189	182	184	182	143
7. 1995	645	797	462	391	398	501	322	109	157	122
8. 1996	1,947	1,322	1,611	2,050	671	927	334	101	103	75
9. 1997	4,482	3,817	4,152	3,138	1,296	979	730	552	492	326
10. 1998	3,471	3,294	3,081	3,329	4,692	1,510	1,417	941	1,099	1,385
11. 1999	1,988	3,406	3,562	2,951	3,374	3,281	1,824	1,419	1,300	797
12. 2000	3,606	5,810	6,501	8,186	6,399	4,302	2,823	2,430	1,896	1,728
13. 2001	X X X	1,906	2,913	4,624	3,873	4,989	5,253	3,974	3,787	1,720
14. 2002	X X X	X X X	2,720	4,947	5,267	5,655	5,147	3,976	2,001	2,002
15. 2003	X X X	X X X	X X X	6,866	11,925	13,670	12,112	5,985	4,870	3,830
16. 2004	X X X	X X X	X X X	X X X	3,606	12,128	10,947	7,856	7,436	7,643
17. 2005	X X X	X X X	X X X	X X X	X X X	9,431	21,043	20,584	15,941	11,022
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	7,215	14,256	17,444	15,727
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,390	19,698	21,952
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	3,695	9,879
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	6,521

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										
2. 1990										
3. 1991										
4. 1992										
5. 1993										
6. 1994										
7. 1995										
8. 1996										
9. 1997										
10. 1998										
11. 1999										
12. 2000										
13. 2001	X X X									
14. 2002	X X X	X X X								
15. 2003	X X X	X X X	X X X							
16. 2004	X X X	X X X	X X X	X X X						
17. 2005	X X X	X X X	X X X	X X X	X X X					
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		
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	

NONE

SCHEDULE P – PART 2D

POLICY YEAR IBNR RESERVES

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	6,625	5,130	3,628	3,100	2,392	1,667	1,092	783	459	329
2. 1990	1,244	1,455	1,008	911	826	648	452	239	183	208
3. 1991	1,600	1,181	1,293	985	891	760	585	369	188	213
4. 1992	2,216	1,434	969	993	906	786	637	501	292	213
5. 1993	2,813	1,991	1,017	659	937	825	644	588	401	337
6. 1994	4,092	3,057	1,756	1,406	1,028	903	677	636	474	460
7. 1995	5,581	4,213	2,550	1,811	1,014	547	932	688	514	544
8. 1996	8,658	7,368	3,856	4,436	2,955	1,682	1,856	759	549	584
9. 1997	9,606	8,408	7,013	5,188	3,461	2,333	1,715	1,169	603	624
10. 1998	15,116	11,448	9,079	7,419	4,523	4,849	4,197	2,249	2,019	684
11. 1999	23,462	15,800	11,634	10,359	8,475	6,604	6,357	2,514	1,814	1,673
12. 2000	25,553	22,324	13,554	12,367	10,438	8,742	7,896	4,844	4,799	2,315
13. 2001	X X X	33,320	21,321	15,577	13,373	10,002	6,680	4,456	4,375	3,276
14. 2002	X X X	X X X	43,324	30,428	23,574	17,862	13,825	7,215	5,916	3,830
15. 2003	X X X	X X X	X X X	58,392	39,853	26,327	21,648	15,028	11,281	6,997
16. 2004	X X X	X X X	X X X	X X X	54,678	35,491	27,364	19,477	15,320	10,059
17. 2005	X X X	X X X	X X X	X X X	X X X	50,238	34,655	22,587	18,600	12,980
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	59,505	45,557	29,350	19,113
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	56,569	37,893	25,280
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	38,654	27,537
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	53,782

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	325,424	325,890	328,004	330,091	329,981	328,988	328,178	327,700	327,772	327,951
2. 2000	17,384	23,255	26,438	28,136	29,551	28,376	28,185	28,238	28,214	28,383
3. 2001	X X X	15,802	26,293	30,375	31,391	31,132	30,391	30,242	30,350	30,687
4. 2002	X X X	X X X	17,921	22,596	24,834	24,879	24,849	24,834	25,283	25,635
5. 2003	X X X	X X X	X X X	25,927	33,022	34,532	34,372	34,255	33,918	30,503
6. 2004	X X X	X X X	X X X	X X X	27,479	38,452	37,259	34,887	36,755	37,555
7. 2005	X X X	X X X	X X X	X X X	X X X	46,585	50,541	53,398	53,138	53,126
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	58,252	65,538	62,175	68,323
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,280	67,722	67,590
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	57,495	73,537
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	57,189

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	315,325	319,586	322,523	325,023	327,150	326,753	327,591	327,387	327,419	327,715	13,375	5,943
2. 2000	9,586	15,715	20,933	24,290	25,896	27,330	27,527	27,593	27,969	28,144	1,001	478
3. 2001	X X X	8,223	19,127	22,919	24,640	27,233	27,783	28,270	28,727	29,108	1,080	544
4. 2002	X X X	X X X	9,360	16,404	20,677	21,992	22,689	23,815	24,210	24,367	1,139	431
5. 2003	X X X	X X X	X X X	10,725	22,118	27,567	30,365	32,488	33,080	30,146	1,280	485
6. 2004	X X X	X X X	X X X	X X X	12,088	24,719	29,557	31,232	34,977	36,269	1,732	705
7. 2005	X X X	X X X	X X X	X X X	X X X	17,571	35,368	44,601	47,718	50,857	1,942	655
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	20,534	45,347	50,377	62,560	1,914	513
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,527	45,978	56,446	2,326	664
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	20,932	44,143	1,771	473
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	25,021	948	618

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	12,136	8,108	7,431	7,001	3,026	2,352	615	317	353	242
2. 2000	7,798	7,540	5,505	3,846	3,655	1,046	658	645	245	239
3. 2001	X X X	7,579	7,166	7,456	6,751	3,899	2,608	1,972	1,623	1,579
4. 2002	X X X	X X X	8,561	6,192	4,157	2,887	2,160	1,019	1,073	1,268
5. 2003	X X X	X X X	X X X	15,202	10,904	6,965	4,007	1,767	838	357
6. 2004	X X X	X X X	X X X	X X X	15,391	13,733	7,702	3,655	1,778	1,286
7. 2005	X X X	X X X	X X X	X X X	X X X	29,014	15,173	8,797	5,420	2,269
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	37,718	20,191	11,798	5,763
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	34,753	21,744	11,144
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	36,563	29,394
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	32,168

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										
2. 2000										
3. 2001	X X X									
4. 2002	X X X	X X X								
5. 2003	X X X	X X X	X X X							
6. 2004	X X X	X X X	X X X	X X X						
7. 2005	X X X	X X X	X X X	X X X						
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		
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	

NONE

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

States, Etc.	1	2	Direct Premiums Written			6	7	8	9	10	
			3	Agency Operations							
				4	5						
Active Status	Premium Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid		
1. Alabama	AL	L	R	163,018	9,493,445		177,402	9,399,652	1,527,985	580,914	606,024
2. Alaska	AK	L	A1		1,806,089		9,154	1,866,070	168,274	178,170	127,321
3. Arizona	AZ	L	A1	640,760	19,214,361	6,078,716	3,220,540	24,046,905	946,907	1,207,705	892,482
4. Arkansas	AR	L	R	96,762	3,991,115		289,189	4,083,860	2,017,145	2,672,629	852,353
5. California	CA	L	A1	3,597,299	10,632,291	88,670,764	7,558,675	100,819,003	8,566,037	7,559,609	7,890,751
6. Colorado	CO	L	A1	1,252,248	18,210,298		657,432	20,152,836	1,579,052	2,037,025	1,086,915
7. Connecticut	CT	L	R	732,007	4,834,984		813,432	5,468,892	123,903	560,676	964,446
8. Delaware	DE	L	R	44,128	3,577,455		625,198	3,666,853	327,628	635,657	901,063
9. District of Columbia	DC	L	R	138,638	1,336,680		47,575	1,450,230	242,232	281,137	134,460
10. Florida	FL	L	R	1,837,766	101,790,123		5,528,859	105,118,512	8,474,720	8,869,994	17,238,419
11. Georgia	GA	L	R	422,357	20,728,962		880,254	22,063,135	10,412,281	8,598,388	3,021,443
12. Hawaii	HI	L	A1	113,723	94,436	6,540,650	66,909	6,856,929	595,441	554,829	854,009
13. Idaho	ID	L	A1	2,291	11,570,433		161,415	11,609,903	74,328	515,621	571,520
14. Illinois	IL	L	R	900,183	4,375,892		891,318	5,264,920	377,909	264,661	676,702
15. Indiana	IN	L	R	216,636	5,231,290		330,336	5,614,661	498,731	437,263	371,077
16. Iowa	IA	L					20,692	(394)			
17. Kansas	KS	L	R	71,087	4,247,266	70,543	130,956	4,444,669	7,397	843,779	925,785
18. Kentucky	KY	L	R	374,861	10,135,593		266,027	10,270,898	(855,012)	(742,597)	695,964
19. Louisiana	LA	L	R	100,174	3,183,592		168,579	3,200,112	312,770	331,524	220,440
20. Maine	ME	L	R	67,800	654,445		89,333	720,709	116,059	205,144	91,362
21. Maryland	MD	L	R	403,493	11,288,692		720,086	11,571,405	699,696	360,739	990,715
22. Massachusetts	MA	L	R	477,861	25,837,511		706,676	26,661,878	1,405,911	3,414,596	4,766,631
23. Michigan	MI	L	A1	344,234	16,248,003		503,959	16,883,446	1,557,333	947,461	1,495,246
24. Minnesota	MN	L	R	2,315,664	11,873,545		8,038,466	14,708,509	1,776,910	2,084,765	2,781,792
25. Mississippi	MS	L	R	329,472	8,867,355		858,766	8,963,482	4,196,917	2,310,336	1,753,529
26. Missouri	MO	L	R	213,271	4,683,675	1,173,493	1,589,885	6,136,533	3,436,682	3,745,825	2,413,089
27. Montana	MT	L	A1	106,081	1,104,529		53,341	1,286,179	212,183	132,839	19,228
28. Nebraska	NE	L	A1	80,345	11,455,683		41,122	11,624,583	236,793	42,473	118,569
29. Nevada	NV	L	A1	350,112	2,579,408	2,846,313	874,012	5,643,032	688,395	788,465	1,308,553
30. New Hampshire	NH	L	R	161,620	2,793,191		293,536	3,039,353	645,049	866,684	658,900
31. New Jersey	NJ	L	R	1,057,166	35,029,450	569,313	599,170	37,481,478	5,886,982	7,643,895	3,997,564
32. New Mexico	NM	L	A1	1,170,112	986,144		614,952	2,215,086	(101,117)	(97,048)	43,867
33. New York	NY	L	A1	221,986	47,907,465	4,252,069	468,255	54,151,480	3,808,968	4,251,724	7,920,682
34. North Carolina	NC	L	R	178,583	1,213,423	5,399,700	548,160	7,334,804	2,220,610	2,531,372	1,859,899
35. North Dakota	ND	L	R	75	806,909		23,093	846,916		(10,656)	
36. Ohio	OH	L	R	983,910	36,533,742	562,239	1,281,235	38,220,447	2,226,368	1,894,535	1,986,420
37. Oklahoma	OK	L	R	3,417	2,407,016	3,003,965	119,009	5,243,333	1,173,817	2,290,002	1,244,849
38. Oregon	OR	L	A1	488	1,223,803		44,469	1,136,361			
39. Pennsylvania	PA	L	A1	1,092,093	44,837,235	4,249,904	2,267,588	48,985,931	2,261,984	2,474,074	1,199,369
40. Rhode Island	RI	L	R	63,498	263,040		108,732	338,342	(98,724)	(93,309)	72,536
41. South Carolina	SC	L	R	225,866	3,897,189		299,201	4,388,406	692,631	696,702	559,514
42. South Dakota	SD	L	R	450	3,039,262		7,650	3,111,380	38,499	38,180	32,580
43. Tennessee	TN	L	A1	330,057	20,763,780	314,828	771,811	21,601,131	1,473,230	2,244,072	1,182,126
44. Texas	TX	L	A1	1,972,419	28,308,232	9,531,847	660,841	40,363,749	(841,370)	(1,299,179)	1,535,392
45. Utah	UT	L	A1	551,655	7,611,170	470,353	223,771	8,422,364	292,767	281,897	93,135
46. Vermont	VT	L	R	28,024	94,156		78,131	124,176	4,490	(9,960)	
47. Virginia	VA	L	R	952,257	14,558,713		1,726,827	15,229,111	2,553,345	1,516,439	5,505,603
48. Washington	WA	L	A1	1,477,633	1,777,837	6,771,809	696,984	9,923,532	629,863	2,400,163	2,540,806
49. West Virginia	WV	L	R	35,788	2,935,164		63,033	2,920,539	124,026	151,486	243,145
50. Wisconsin	WI	L	R	320,320	3,224,268		189,569	4,161,178	22,093	82,668	684,755
51. Wyoming	WY	L	A1	300	2,632,004		3,247	2,629,605	19	(40,126)	36,704
52. American Samoa	AS	N									
53. Guam	GU	L	R					3,618			
54. Puerto Rico	PR	L	R		874,485			928,017	573,278	550,827	541,523
55. U.S. Virgin Islands	VI	N									
56. Northern Mariana Islands	MP	N									
57. Canada	CN	N									
58. Aggregate Other Alien	OT	X X X	X X X								
59. Totals	(a) 53	X X X		26,220,008	592,764,829	140,506,506	46,408,852	762,397,739	73,311,415	77,784,069	85,709,257

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

NONE

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

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

OVERFLOW PAGE FOR WRITE-INS

Page 11 - Continuation

DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 0901-0996	1 Collected During Year	2 Earned During Year
0904. Miscellaneous Income	82	82
0997. Totals (Lines 0901. through 0996.) (Page 8, Line 0998)	82	82