

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)	332,754,688		332,754,688	340,440,066
2. Stocks (Schedule D):				
2.1 Preferred stocks	1,046,811		1,046,811	5,012,610
2.2 Common stocks	45,452,768	4,747,000	40,705,768	83,135,451
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	24,302,518	38,691	24,263,827	23,778,975
3.2 Other than first liens	635,793	35,793	600,000	600,000
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	9,391,519		9,391,519	9,419,928
4.2 Properties held for the production of income (less \$ 0 encumbrances)	150,912		150,912	764,869
4.3 Properties held for sale (less \$ 0 encumbrances)	6,880,756		6,880,756	7,064,550
5. Cash (\$ 177,950,633, Schedule E - Part 1), cash equivalents (\$ 261,112, Schedule E - Part 2), and short-term investments (\$ 75,885,655, Schedule DA)	269,426,832		269,426,832	247,343,330
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	5,851,010	1,263,222	4,587,788	2,130,798
8. Receivables for securities	22,875		22,875	1,595,191
9. Aggregate write-ins for invested assets	66,993		66,993	54,953
10. Subtotals, cash and invested assets (Lines 1 to 9)	695,983,475	6,084,706	689,898,769	721,340,721
11. Title plants less \$ 0 charged off (for Title insurers only)	13,565,976	5,723,165	7,842,811	13,519,815
12. Investment income due and accrued	3,668,380		3,668,380	4,509,979
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	29,203,078	8,725,335	20,477,743	25,155,055
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	1,080,297		1,080,297	565,552
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	173,083		173,083	63,050
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	23,593,262	605,032	22,988,230	24,082,945
16.2 Net deferred tax asset	39,424,470	30,054,084	9,370,386	17,230,078
17. Guaranty funds receivable or on deposit	49,986		49,986	73,182
18. Electronic data processing equipment and software	1,774,423	859,257	915,166	3,627,340
19. Furniture and equipment, including health care delivery assets (\$ 0)	8,387,290	8,372,264	15,026	206,604
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	2,866,612	218,342	2,648,270	6,525,678
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	25,802,896	13,652,838	12,150,058	10,881,456
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	845,573,228	74,295,023	771,278,205	827,781,455
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	813,649		813,649	639,551
26. Total (Lines 24 and 25)	846,386,877	74,295,023	772,091,854	828,421,006

DETAILS OF WRITE-IN LINES				
0901. Interest Receivable	66,993		66,993	54,953
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)	66,993		66,993	54,953
2301. Funds Segregated for Others	6,475,424		6,475,424	5,138,381
2302. Other Notes	4,693,893	4,193,893	500,000	
2303. Other Receivables	3,965,266	3,322,518	642,748	1,994,360
2398. Summary of remaining write-ins for Line 23 from overflow page	10,668,313	6,136,427	4,531,886	3,748,715
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	25,802,896	13,652,838	12,150,058	10,881,456

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	80,107,086	114,338,593
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	298,291,340	311,461,161
3. Aggregate of other reserves required by law	1,723,665	1,365,603
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	3,161,149	2,915,749
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	314,530	387,760
6. Other expenses (excluding taxes, licenses and fees)	17,757,814	20,210,548
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,483,562	3,194,605
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	3,492,583	4,119,283
8.2 Net deferred tax liability	597,738	505,908
9. Borrowed money \$ 2,600,000 and interest thereon \$ 10,254	13,363,087	8,992,707
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	266,070	943,484
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	1,508,980	1,066,805
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	10,511,431	7,200,674
19. Payable for securities		1,338,400
20. Aggregate write-ins for other liabilities	19,194,653	19,508,715
21. Total liabilities (Lines 1 through 20)	453,773,688	497,549,995
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	31,418,567	31,905,139
24. Preferred capital stock	2,007,612	1,870,754
25. Aggregate write-ins for other than special surplus funds	(474,668)	(171,348)
26. Surplus notes	13,850,000	15,850,000
27. Gross paid in and contributed surplus	163,696,206	163,637,768
28. Unassigned funds (surplus)	111,429,186	121,362,435
29. Less treasury stock, at cost:		
29.1 16,415 shares common (value included in Line 23 \$ 408,070)	3,608,737	3,583,737
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)	318,318,166	330,871,011
31. Totals (Page 2, Line 26, Col. 3)	772,091,854	828,421,006

DETAILS OF WRITE-INS		
0301. Other Reserves	1,241,500	1,170,000
0302. Closing Service Letter Transaction Fees	282,165	45,603
0303. Title Insurance Reserve	100,000	100,000
0398. Summary of remaining write-ins for Line 03 from overflow page	100,000	50,000
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)	1,723,665	1,365,603
2001. Accrued Liabilities for Employee Benefits	6,579,552	7,917,705
2002. Funds Segregated	6,475,424	5,138,381
2003. Contingent Commissions Payable	4,522,168	4,302,953
2098. Summary of remaining write-ins for Line 20 from overflow page	1,617,509	2,149,676
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	19,194,653	19,508,715
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501. Loan to Corporate Officer Outstanding for more than Ninety (90) Days		(65,000)
2502. Premiums Receivable Outstanding for more than Ninety (90) Days	(123,830)	(106,348)
2503. Preferred Stock Dividend	(350,838)	
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	(474,668)	(171,348)

NONE

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)	798,118,005	788,960,859
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	5,079,943	3,285,988
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	25,620,055	19,142,629
2. Aggregate write-ins for other operating income	3,138,613	12,603,397
3. Total Operating Income (Lines 1 through 2)	831,956,616	823,992,873
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	60,022,685	133,398,247
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	791,344,821	807,556,773
6. Aggregate write-ins for other operating deductions	1,057,323	490,723
7. Total Operating Deductions	852,424,829	941,445,743
8. Net operating gain or (loss) (Lines 3 minus 7)	(20,468,213)	(117,452,870)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	19,253,569	25,764,213
10. Net realized capital gains (losses) less capital gains tax of \$ 120,702 (Exhibit of Capital Gains (Losses))	(26,786,663)	(18,319,830)
11. Net investment gain (loss) (Lines 9 + 10)	(7,533,094)	7,444,383
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	(1,511,971)	(1,079,343)
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(29,513,278)	(111,087,830)
14. Federal and foreign income taxes incurred	(13,365,931)	(11,106,339)
15. Net income (Lines 13 minus 14)	(16,147,347)	(99,981,491)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	330,871,011	479,828,513
17. Net income (from Line 15)	(16,147,347)	(99,981,491)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 1,948,199	14,556,367	(40,480,183)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(54,342,381)	39,663,478
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	66,174,510	(36,548,542)
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)	(253,400)	63,645
24. Change in surplus notes	(2,000,000)	5,802,000
25. Cumulative effect of changes in accounting principles	(201,962)	1,000,433
26. Capital Changes:		
26.1 Paid in	369,302	3,724,768
26.2 Transferred from surplus (Stock Dividend)	(900,000)	
26.3 Transferred to surplus	(1,000,000)	
27. Surplus Adjustments:		
27.1 Paid in	(881,396)	14,698,477
27.2 Transferred to capital (Stock Dividend)	900,000	
27.3 Transferred from capital	995,645	235,428
28. Dividends to stockholders	(18,066,677)	(36,134,461)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)	(25,000)	(6,679)
30. Aggregate write-ins for gains and losses in surplus	(1,730,506)	(994,375)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(12,552,845)	(148,957,502)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	318,318,166	330,871,011

DETAILS OF WRITE-IN LINES		
0201. Other Title Fees and Service Charges	11,767,570	23,514,832
0202. Mortgage Division Income	1,169,064	1,176,645
0203. Software Income	824,368	1,867,805
0298. Summary of remaining write-ins for Line 02 from overflow page	(10,622,389)	(13,955,885)
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	3,138,613	12,603,397
0601. Title Plant Write-Down Expense	729,726	
0602. Contingent Commission Expense	219,215	208,589
0603. Change in IBNR	71,500	49,101
0698. Summary of remaining write-ins for Line 06 from overflow page	36,882	233,033
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)	1,057,323	490,723
1201. Fees from Affiliates	183,708	183,715
1202. Dividend - Title Plant	126,269	38,873
1203. Other Income	46,601	30,861
1298. Summary of remaining write-ins for Line 12 from overflow page	(1,868,549)	(1,332,792)
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	(1,511,971)	(1,079,343)
3001. Quasi-Reorganization approved by the Division of Insurance	890,225	
3002. Statutory Tax Provision Adjustments	714,864	
3003. Missouri Examination Fees Paid	103,982	
3098. Summary of remaining write-ins for Line 30 from overflow page	(3,439,577)	(994,375)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(1,730,506)	(994,375)

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	45,698,589	511,434,367	240,641,637	797,774,593	786,496,246
2. Escrow and settlement service charges	5,079,943	X X X	X X X	5,079,943	4,101,498
3. Other title fees and service charges (Part 1C, Line 5)	25,934,738	X X X	X X X	25,934,738	19,156,559
4. Totals (Lines 1 + 2 + 3)	76,713,270	511,434,367	240,641,637	828,789,274	809,754,303

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	797,774,593	786,496,246
1.2 Assumed	995,843	1,048,669
1.3 Ceded	10,981,784	10,152,180
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	787,788,652	777,392,735
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	311,461,161	324,148,505
2.2 Additions during the current year	38,536,610	39,875,121
2.3 Withdrawals during the current year	48,865,963	51,443,245
2.4 Other adjustments to statutory premium reserves	(2,840,468)	(1,119,220)
2.5 Balance at December 31 current year	298,291,340	311,461,161
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	798,118,005	788,960,859

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	1,268,749	1,454,324
2. Searches and abstracts	11,936,341	10,601,638
3. Surveys	22,572	
4. Aggregate write-ins for service charges	12,392,393	7,086,667
5. Totals	25,620,055	19,142,629

DETAILS OF WRITE-IN LINES			
0401. Closing Fees		4,102,257	3,822,592
0402. Agency Operations		3,902,724	
0403. Other Income		942,984	587,134
0498. Summary of remaining write-ins for Line 04 from overflow page		3,444,428	2,676,941
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		12,392,393	7,086,667

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	7,282,709	78,466,506	4,608,397	90,357,612	78,743,529
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage		489,536		489,536	428,924
3. Total (Line 1 plus Line 2)	7,282,709	78,956,042	4,608,397	90,847,148	79,172,453
4. Deduct: Recovered during year from reinsurance	16,675	1,204,106	638,167	1,858,948	1,380,016
5. Net payments (Line 3 minus Line 4)	7,266,034	77,751,936	3,970,230	88,988,200	77,792,437
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	6,477,921	67,648,104	5,981,061	80,107,086	114,338,593
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	7,054,912	100,610,977	6,672,704	114,338,593	63,871,321
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	6,689,043	44,789,063	3,278,587	54,756,693	128,259,709
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	928,300	3,110,338	1,227,354	5,265,992	5,138,538
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	7,617,343	47,899,401	4,505,941	60,022,685	133,398,247

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)	6,477,920	67,607,959	6,277,370	80,363,249	114,196,887
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		741,745		741,745	484,592
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		701,908	296,000	997,908	342,886
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	6,477,920	67,647,796	5,981,370	80,107,086	114,338,593
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	22,793,279	149,333,679	58,328,035	230,454,993	239,150,141
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		4,099,805		4,099,805	4,422,805
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		3,565,538	4,727,000	8,292,538	6,613,000
4.4 Net incurred but not reported	22,793,279	149,867,946	53,601,035	226,262,260	236,959,946
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	23,864,603	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	330,233,949	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	298,291,340	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	1,723,665	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	21,786,602	47,400,060	4,741,543	73,928,205	4,002,691	324,269	356,585	78,611,750	103,452,426
1.2 Employee relations and welfare	4,796,491	6,945,633	559,012	12,301,136	431,446	24,065	33,716	12,790,363	18,508,770
1.3 Payroll taxes	1,648,347	3,665,709	403,790	5,717,846	249,241	43,136	26,764	6,036,987	7,973,926
1.4 Other personnel costs	123,052	2,302,643	130,768	2,556,463	1,826	620	34,316	2,593,225	6,377,182
1.5 Total personnel costs	28,354,492	60,314,045	5,835,113	94,503,650	4,685,204	392,090	451,381	100,032,325	136,312,304
2. Amounts paid to or retained by title agents	243,873	400,348,678	206,965,187	607,557,738				607,557,738	581,630,134
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	3,772,331	3,413,022	1,324	7,186,677	392	14,581		7,201,650	5,048,591
3.2 Surveys	1,425	100,337		101,762				101,762	137,853
3.3 Other	17,638	412,721	120,881	551,240	3		336	551,579	846,044
4. Advertising	231,519	1,542,048	113,632	1,887,199	40	7,582	1,073	1,895,894	4,619,819
5. Boards, bureaus and associations	220,468	893,454	154,194	1,268,116	16,012	1,544	2,530	1,288,202	1,368,920
6. Title plant rent and maintenance	262,702	234,557	6,050	503,309				503,309	491,506
7. Claim adjustment services	76,567			76,567	204,371			280,938	199,577
8. Amounts charged off, net of recoveries	(164,715)	4,277,485	6,347	4,119,117		9,512	37,294	4,165,923	2,057,950
9. Marketing and promotional expenses	865,420	1,593,004	264,953	2,723,377	191			2,723,568	4,096,583
10. Insurance	469,884	1,186,917	105,975	1,762,776	964	13,075	2,587	1,779,402	2,053,219
11. Directors' fees	531,690	510,817	500	1,043,007	3,300	12,500	5,970	1,064,777	1,074,281
12. Travel and travel items	608,369	2,596,480	306,403	3,511,252	28,254	18,059	1,096	3,558,661	4,638,428
13. Rent and rent items	3,744,977	5,729,377	706,767	10,181,121	186,353	46,777	19,183	10,433,434	15,073,468
14. Equipment	936,655	3,074,301	184,146	4,195,102	14,688	8,110	5,765	4,223,665	7,457,874
15. Cost or depreciation of EDP equipment and software	1,185,725	3,630,295	100,769	4,916,789	3,731	3,175	7,032	4,930,727	8,399,868
16. Printing, stationery, books and periodicals	728,075	1,379,521	192,881	2,300,477	49,445	7,242	2,606	2,359,770	3,249,973
17. Postage, telephone, messengers and express	1,370,515	2,222,459	195,469	3,788,443	14,624	5,041	4,801	3,812,909	5,824,207
18. Legal and auditing	3,075,217	5,945,355	668,810	9,689,382	4,983	72,839	655,361	10,422,565	11,205,797
19. Totals (Lines 1.5 to 18)	46,532,827	499,404,873	215,929,401	761,867,101	5,212,555	612,127	1,197,015	768,888,798	795,786,396
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	1,466,631	6,176,078	2,174,324	9,817,033				9,817,033	9,298,767
20.2 Insurance department licenses and fees	287,639	2,089,930	400,762	2,778,331	7			2,778,338	2,002,778
20.3 Gross guaranty association assessments	13,966	23,508	6,983	44,457				44,457	28,453
20.4 All other (excluding federal income and real estate)	16,615	245,860	18,790	281,265		592	2,637	284,494	1,318,276
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	1,784,851	8,535,376	2,600,859	12,921,086	7	592	2,637	12,924,322	12,648,274
21. Real estate expenses	79,854	1,033,384	967	1,114,205	29,000	13,495	69,370	1,226,070	1,330,757
22. Real estate taxes	60,799	348,900	2,998	412,697		7,999	45,362	466,058	521,864
23. Aggregate write-ins for miscellaneous expenses	1,379,336	12,699,811	274,885	14,354,032	24,400	41,487	558,487	14,978,406	5,361,994
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	49,837,667	522,022,344	218,809,110	790,669,121	5,265,962	675,700	1,872,871	(a) 798,483,654	815,649,285
25. Less unpaid expenses - current year	14,331,244	7,063,683	2,367,241	23,762,168	1,840,000	31,901	8,074	25,692,143	26,692,682
26. Add unpaid expenses - prior year	15,958,501	10,822,258	2,461,136	29,241,895	1,530,000	34,669	14,010	30,820,574	33,991,063
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	51,464,924	525,780,919	218,903,005	796,148,848	4,955,962	678,468	1,878,807	803,662,085	822,947,666

DETAILS OF WRITE-IN LINES									
2301. Capitalized Software Projects Write Off		9,338,593		9,338,593				9,338,593	
2302. Miscellaneous/Other Expenses	759,179	2,463,038	117,118	3,339,335	3,649	15,869	87,611	3,446,464	3,496,326
2303. Professional/Outside Services	16,491	286,521	118,598	421,610	3,666	4,788		430,064	254,172
2398. Summary of remaining write-ins for Line 23 from overflow page	603,666	611,659	39,169	1,254,494	17,085	20,830	470,876	1,763,285	1,611,496
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,379,336	12,699,811	274,885	14,354,032	24,400	41,487	558,487	14,978,406	5,361,994

(a) Includes management fees of \$ 1,304,533 to affiliates and \$ 170,417 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)	44,568,593	515,066,735	238,482,677	798,118,005		798,118,005	788,960,859
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	4,461,003	618,940		5,079,943		5,079,943	3,285,988
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	15,559,945	10,060,110		25,620,055		25,620,055	19,142,629
2. Aggregate write-ins for other operating income	840,344	2,205,425	92,844	3,138,613		3,138,613	12,603,397
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	65,429,885	527,951,210	238,575,521	831,956,616		831,956,616	823,992,873
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	7,617,343	47,899,401	4,505,941	60,022,685		60,022,685	133,398,247
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	49,837,667	522,022,344	218,809,110	790,669,121	675,700	791,344,821	807,556,773
6. Aggregate write-ins for other operating deductions	36,882	275,215	745,226	1,057,323		1,057,323	490,723
7. Total Operating Deductions (Lines 4 + 5 + 6)	57,491,892	570,196,960	224,060,277	851,749,129	675,700	852,424,829	941,445,743
8. Net operating gain or (loss) (Lines 3 minus 7)	7,937,993	(42,245,750)	14,515,244	(19,792,513)	(675,700)	(20,468,213)	(117,452,870)

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DETAILS OF WRITE-IN LINES							
0201. Other Title Fees and Service Charges		11,767,570		11,767,570		11,767,570	23,514,832
0202. Mortgage Division Income		1,169,064		1,169,064		1,169,064	1,176,645
0203. Software Income		824,368		824,368		824,368	1,867,805
0298. Summary of remaining write-ins for Line 02 from overflow page	840,344	(11,555,577)	92,844	(10,622,389)		(10,622,389)	(13,955,885)
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	840,344	2,205,425	92,844	3,138,613		3,138,613	12,603,397
0601. Title Plants Write-Down Expense			729,726	729,726		729,726	
0602. Contingent Commissions Expense		219,215		219,215		219,215	208,589
0603. Change in IBNR and Bulk Reserves		56,000	15,500	71,500		71,500	49,101
0698. Summary of remaining write-ins for Line 06 from overflow page	36,882			36,882		36,882	233,033
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)	36,882	275,215	745,226	1,057,323		1,057,323	490,723

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 3,020,034	3,034,701
1.1 Bonds exempt from U.S. tax	(a) 7,594,559	6,905,814
1.2 Other bonds (unaffiliated)	(a) 2,959,386	3,473,489
1.3 Bonds of affiliates	(a) 125,578	125,367
2.1 Preferred stocks (unaffiliated)	(b) 166,073	166,539
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	762,552	669,822
2.21 Common stocks of affiliates	1,312,505	1,312,505
3. Mortgage loans	(c) 1,213,008	1,211,885
4. Real estate	(d) 2,633,510	2,813,510
5. Contract loans	16,518	14,027
6. Cash, cash equivalents and short-term investments	(e) 1,301,521	1,204,625
7. Derivative instruments	(f)	
8. Other invested assets	1,293,280	1,293,549
9. Aggregate write-ins for investment income	116,572	117,783
10. Total gross investment income	22,515,096	22,343,616
11. Investment expenses		(g) 1,545,351
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 113,453
13. Interest expense		(h) 877,703
14. Depreciation on real estate and other invested assets		(i) 622,335
15. Aggregate write-ins for deductions from investment income		(68,795)
16. Total deductions (Lines 11 through 15)		3,090,047
17. Net investment income (Line 10 minus Line 16)		19,253,569

DETAILS OF WRITE-IN LINES		
0901. IRS Tax Refund Interest	188,958	188,958
0902. Promissory Notes	71,790	71,790
0903. Escrow Funds	17,360	12,556
0998. Summary of remaining write-ins for Line 09 from overflow page	(161,536)	(155,521)
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	116,572	117,783
1501. Intercompany Interest Reimbursement Agreement		(101,218)
1502. Amortization of Bond Discount		29,866
1503. Bank Fees		2,557
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		(68,795)

- (a) Includes \$ 174,211 accrual of discount less \$ 1,979,476 amortization of premium and less \$ 288,875 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 \$ 214 paid for accrued interest on purchases.
- (d) Includes \$ 1,687,920 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 10,462 accrual of discount less \$ 475 amortization of premium and less \$ (56,672) paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 266,279 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 224,055 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 601,515 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	950,584	5,758	956,342	(143,488)	
1.1 Bonds exempt from U.S. tax	1,323,159	(6,275)	1,316,884	(104,519)	
1.2 Other bonds (unaffiliated)	(1,182,869)	(139,046)	(1,321,915)	111,080	
1.3 Bonds of affiliates				74,102	
2.1 Preferred stocks (unaffiliated)	(2,798,297)		(2,798,297)	1,114,930	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(20,034,453)	(465,943)	(20,500,396)	14,584,978	
2.21 Common stocks of affiliates	(13,691)		(13,691)	(2,353,256)	
3. Mortgage loans					
4. Real estate	(500)		(500)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(230)		(230)	338	
7. Derivative instruments	11,303		11,303	550	
8. Other invested assets	(68)	(126,302)	(126,370)	3,005,341	
9. Aggregate write-ins for capital gains (losses)	(4,189,091)		(4,189,091)	95,767	
10. Total capital gains (losses)	(25,934,153)	(731,808)	(26,665,961)	16,385,823	

DETAILS OF WRITE-IN LINES					
0901. Fixed Asset Disposal	4,391		4,391		
0902. Other Investments				95,767	
0903. Mortgages & Notes	(4,193,482)		(4,193,482)		
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	(4,189,091)		(4,189,091)	95,767	

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	4,747,000	5,507,000	760,000
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	38,691	46,045	7,354
3.2 Other than first liens	35,793	76,842	41,049
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale		115,650	115,650
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)	1,263,222	856,650	(406,572)
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	6,084,706	6,602,187	517,481
11. Title plants (for Title insurers only)	5,723,165	1,344,850	(4,378,315)
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	8,725,335	17,279,524	8,554,189
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	605,032	142,506	(462,526)
16.2 Net deferred tax asset	30,054,084	79,151,308	49,097,224
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	859,257	1,081,812	222,555
19. Furniture and equipment, including health care delivery assets	8,372,264	5,348,076	(3,024,188)
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	218,342	1,443,260	1,224,918
22. Health care and other amounts receivable		2,050	2,050
23. Aggregate write-ins for other than invested assets	13,652,838	28,318,201	14,665,363
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	74,295,023	140,713,774	66,418,751
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	74,295,023	140,713,774	66,418,751

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. Other Notes	4,193,893	1,453,703	(2,740,190)
2302. Other Receivables	3,322,518	2,340,090	(982,428)
2303. Title Plant Conversion	2,838,505	1,934,233	(904,272)
2398. Summary of remaining write-ins for Line 23 from overflow page	3,297,922	22,590,175	19,292,253
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	13,652,838	28,318,201	14,665,363

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)	45,698,589	43,780,981	54,821,362	57,429,285	61,808,256
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	511,434,367	507,424,084	680,917,136	844,295,384	819,491,197
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	240,641,637	235,291,181	277,200,152	319,682,581	329,451,121
4. Total	797,774,593	786,496,246	1,012,938,650	1,221,407,250	1,210,750,574
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	798,118,005	788,960,859	1,005,468,008	1,191,594,939	1,176,829,440
6. Escrow and settlement service charges (Part 1A, Line 2)	5,079,943	3,285,988	2,786,301	3,029,878	3,392,905
7. Title examinations (Part 1C, Line 1)	1,268,749	1,454,324	990,848	1,473,602	1,120,445
8. Searches and abstracts (Part 1C, Line 2)	11,936,341	10,601,638	14,185,021	12,344,485	11,477,710
9. Surveys (Part 1C, Line 3)	22,572				
10. Aggregate write-ins for service charges (Part 1C, Line 4)	12,392,393	7,086,667	9,871,569	11,435,477	12,059,607
11. Aggregate write-ins for other operating income (Page 4, Line 2)	3,138,613	12,603,397	19,746,483	46,168,109	51,234,290
12. Total operating income (Page 4, Line 3)	831,956,616	823,992,873	1,053,048,230	1,266,046,490	1,256,114,397
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(20,468,213)	(117,452,870)	(35,373,078)	44,565,177	68,136,231
14. Net investment gain or (loss) (Line 11)	(7,533,094)	7,444,383	41,926,062	36,068,070	27,011,806
15. Total other income (Line 12)	(1,511,971)	(1,079,343)	(694,716)	(1,405,687)	(1,547,768)
16. Federal and foreign income taxes incurred (Line 14)	(13,365,931)	(11,106,339)	(6,356,123)	26,184,178	32,586,522
17. Net income (Line 15)	(16,147,347)	(99,981,491)	12,214,391	53,043,382	61,013,747
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	20,477,743	25,155,055	33,270,383	44,949,450	45,489,237
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	771,278,205	827,781,455	957,120,600	954,796,705	890,085,605
20. Known claims reserve (Page 3, Line 1)	80,107,086	114,338,593	64,138,769	51,197,155	51,885,019
21. Statutory premium reserve (Page 3, Line 2)	298,291,340	311,461,161	331,382,948	330,005,161	305,408,119
22. Total liabilities (Page 3, Line 21)	453,773,688	497,549,995	478,250,915	468,403,649	445,548,613
23. Capital paid up (Page 3, Lines 23 + 24)	33,426,179	33,775,893	35,470,584	35,579,529	34,289,814
24. Surplus as regards policyholders (Page 3, Line 30)	318,318,166	330,871,010	479,871,820	487,147,265	445,261,653
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(21,730,530)	(42,535,868)	21,333,985	63,956,296	82,732,963
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)	48.2	47.3	44.5	45.9	43.7
27. Stocks (Lines 2.1 & 2.2)	6.1	12.2	22.3	22.7	22.7
28. Mortgage loans on real estate (Line 3.1 and 3.2)	3.7	3.4	2.0	2.4	0.2
29. Real estate (Lines 4.1, 4.2 & 4.3)	2.4	2.4	2.1	2.0	2.2
30. Cash, cash equivalents and short-term investments (Line 5)	39.0	34.2	28.7	26.6	30.2
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	0.7	0.3	0.3	0.4	0.5
33. Receivable for securities (Line 8)	0.0	0.2	0.1	0.0	0.2
34. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	
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)	1,549,996	1,594,644	2,256,250	2,375,000	
37. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	13,196,831	15,467,735	19,846,314	25,046,238	22,371,803
39. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
40. Affiliated mortgage loans on real estate		139,496	174,191	197,765	224,790
41. All other affiliated	986,539	1,893,478	2,459,935	2,744,819	2,562,883
42. Total of above Lines 36 to 41	15,733,366	19,095,353	24,736,690	30,363,822	25,159,476
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)	4.9	5.8	4.9	6.0	5.6

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)	14,556,367	(40,480,183)	(5,308,378)	8,317,001	(698,919)
45. Change in nonadmitted assets (Line 21)	66,174,510	(36,548,542)	5,789,559	(16,825,738)	(18,448,329)
46. Dividends to stockholders (Line 28)	(18,066,677)	(36,134,461)	(27,812,713)	(20,412,201)	(9,198,410)
47. Change in surplus as regards policyholders for the year (Line 31)	(12,460,782)	(148,957,502)	(7,483,732)	44,694,878	52,681,486
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	88,988,200	77,792,437	64,197,596	57,740,609	41,081,696
49. Losses and allocated LAE incurred (Line 8, Col. 4)	54,756,693	128,259,709	76,940,152	57,430,241	48,983,280
50. Unallocated LAE incurred (Line 9, Col. 4)	5,265,992	5,138,538	4,976,836	3,716,818	5,896,642
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	60,022,685	133,398,247	81,916,987	61,147,059	54,879,967
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
52. Personnel costs (Part 3, Line 1.5, Col. 4)	11.4	15.8	13.9	11.5	10.2
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	73.0	70.7	70.4	70.8	71.9
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	10.7	11.5	11.3	9.2	8.5
55. Total (Lines 52 to 54)	95.1	98.0	95.6	91.5	90.6
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	7.2	16.2	7.8	3.9	3.1
57. Operating expenses incurred (Line 5)	95.1	98.0	95.6	91.5	90.6
58. Aggregate write-ins for other operating deductions (Line 6)	0.1	0.1	(0.0)	(0.0)	(0.0)
59. Total operating deductions (Line 7)	102.4	114.3	103.4	95.4	93.7
60. Net operating gain or (loss) (Line 8)	(2.4)	(14.3)	(3.4)	4.6	6.3
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)	7.6	17.2	8.1	5.2	4.0
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	100.5	103.9	(5.9)	97.3	94.0

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	4,239,838	29,054	466,300	33,279	4,701,913	198,653	8,603	5,212	72,479	350	314
2. 2000	160,062	534,561	7,325	55,850	5,437	592,299	18,142	1,136	1,090	12,670	2	17
3. 2001	208,888	692,067	9,487	63,212	9,278	755,488	27,538	698	811	14,881	143	28
4. 2002	265,166	898,001	7,722	81,528	6,785	980,466	29,034	634	1,482	12,104	52	82
5. 2003	334,383	1,141,589	6,988	92,643	11,381	1,229,839	28,613	839	584	14,098	41	12
6. 2004	321,562	1,146,367	4,171	37,815	11,220	1,177,133	36,324	778	2,004	17,115	3	
7. 2005	336,095	1,210,751	2,458	27,918	9,213	1,231,914	37,594	24	633	18,859	4	5
8. 2006	358,089	1,221,407	1,743	28,399	9,615	1,241,934	49,225	182	760	18,931	4	
9. 2007	308,450	1,012,939	1,522	27,878	6,979	1,035,360	33,666		766	12,178		78
10. 2008	242,215	786,496	1,049	23,266	5,866	804,945	31,330	312	953	4,336	1	125
11. 2009	235,857	797,775	997	31,015	9,636	820,151	2,739		205	609		55
12. Totals	X X X	13,681,791	72,516	935,824	118,689	14,571,442	492,858	13,206	14,500	198,260	600	716

	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	42,858	16,713	291,272	32,929	2,430	88	71	5,864	692	306	1,020
2. 2000	5,931	2,495	33,338	3,132	773			3,294	437	153	293
3. 2001	10,013	3,034	45,455	3,170	1,325	313	5	4,421	612	122	460
4. 2002	8,421	3,267	43,527	3,526	2,280	25	28	6,633	497	306	613
5. 2003	8,621	4,309	47,304	4,192	3,296	5	3	10,662	522	357	891
6. 2004	8,799	4,032	56,248	4,421	3,981	1	4	18,504	463	754	1,629
7. 2005	7,836	3,915	59,758	4,424	9,615	310		23,952	231	766	2,185
8. 2006	7,832	3,844	71,426	4,314	26,359		15	32,283	158	937	3,075
9. 2007	5,874	3,192	48,192	3,204	18,288		900	41,106	239	907	4,594
10. 2008	3,171	2,834	37,735	1,929	10,164		37	39,360	176	878	4,320
11. 2009	1,901	1,153	4,241	936	1,852		(65)	44,376	73	2,812	4,809
12. Totals	111,257	48,788	738,496	66,177	80,363	742	998	230,455	4,100	8,298	23,889

	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	9,717	467	279,426	9,733	5,903	283,256	6.314	6.401	X X X		9,717	
2. 2000	4,644	116	34,879	1,575	1,260	35,194	6.380	6.413	23.730		4,644	
3. 2001	7,004	138	48,165	1,766	966	48,965	6.840	6.944	25.113		7,004	
4. 2002	9,714	222	50,051	1,208	1,898	49,361	5.506	5.430	20.078		9,714	
5. 2003	15,016	348	56,669	1,407	956	57,120	5.013	5.067	18.637		15,016	
6. 2004	23,820	551	75,924	1,245	2,762	74,407	6.890	6.802	24.900		23,820	
7. 2005	35,527	890	90,020	569	1,404	89,185	7.760	7.735	28.351		35,527	
8. 2006	60,923	1,341	126,798	344	1,712	125,430	10.699	10.657	36.960		60,923	
9. 2007	62,420	1,287	105,238	239	2,651	102,826	10.859	10.683	35.861		62,420	
10. 2008	53,105	850	85,190	489	1,993	83,686	11.404	11.285	37.504		53,105	
11. 2009	48,363	552	49,576	73	3,007	46,642	6.701	6.414	22.303		48,363	
12. Totals	330,253	6,762	1,001,936	18,648	24,512	996,072	X X X	X X X	X X X		X X X	330,253

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	329,886	540	104,337	5,981	428,782	31,686		225	9,381		72
2. 2000	29,407	35,214	62	17,128	931	51,473	4,667			1,716		
3. 2001	39,597	44,970	79	14,422	1,034	58,437	3,602			1,414		
4. 2002	41,945	51,886	67	14,526	808	65,671	4,380			1,033		
5. 2003	53,526	66,329	56	19,211	1,111	84,485	4,652			1,410		
6. 2004	49,126	76,209	66	12,252	873	87,654	4,089			1,233		
7. 2005	47,479	61,808	102	14,110	899	75,121	2,383			1,020		
8. 2006	48,065	57,429	97	14,371	1,003	70,894	7,756	154		1,684		
9. 2007	43,637	54,821	119	14,885	824	69,001	2,518			526		
10. 2008	31,437	43,781	226	18,152	634	61,525	6,407			228		
11. 2009	29,974	45,699	45	20,021	370	65,395	118			11		
12. Totals	X X X	868,032	1,459	263,415	14,468	1,118,438	72,258	154	225	19,656		72

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	8,000	2,010	42,780	3,885	911			1,059			113
2. 2000	1,163	334	6,717	499	309			461		6	48
3. 2001	817	264	5,280	406	673			606			76
4. 2002	819	335	5,748	400	109			715		5	60
5. 2003	1,152	519	6,581	439	324			1,251		10	99
6. 2004	992	677	5,999	355	569			1,452		11	139
7. 2005	367	451	3,854	386	640			1,939		3	196
8. 2006	358	602	10,196	446	612			2,646		1	251
9. 2007	434	399	3,443	344	1,136			3,652			334
10. 2008	334	383	7,018	253	1,080			3,639		1	332
11. 2009	7	54	183	45	115			5,373		4	398
12. Totals	14,443	6,028	97,799	7,458	6,478			22,793		41	2,046

	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	2,083	67	43,037		297	42,740	10.400	10.463	X X X			2,083
2. 2000	812	20	7,153		6	7,147	14.396	14.627	25.603			812
3. 2001	1,355	25	6,295			6,295	11.172	11.354	16.756			1,355
4. 2002	879	27	6,237		5	6,232	9.986	10.091	15.799			879
5. 2003	1,664	40	7,637		10	7,627	9.650	9.759	15.404			1,664
6. 2004	2,149	40	7,343		11	7,332	9.223	9.296	16.586			2,149
7. 2005	2,772	65	5,982		3	5,979	8.732	8.820	13.956			2,772
8. 2006	3,508	74	12,698	154	1	12,851	18.873	19.330	28.511			3,508
9. 2007	5,122	110	7,832		7,832	12.287	12.413	19.628				5,122
10. 2008	5,050	63	11,354		1	11,353	19.487	19.615	38.388			5,050
11. 2009	5,882	23	5,617		4	5,613	9.235	9.274	20.234			5,882
12. Totals	31,276	554	121,185	154	338	121,001	X X X	X X X	X X X		X X X	31,276

SCHEDULE P – PART 1B – POLICIES WRITTEN THROUGH AGENTS

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	3,909,951	28,514	361,963	27,296	4,273,132	166,966	8,603	4,987	63,099	350	242
2. 2000	130,421	493,074	7,263	38,722	4,508	534,551	13,475	1,136	1,090	10,953	2	17
3. 2001	169,292	644,273	9,408	48,790	8,245	694,226	23,936	698	811	13,467	143	28
4. 2002	223,221	841,808	7,655	67,002	5,976	910,489	24,654	634	1,482	11,071	52	82
5. 2003	280,858	1,074,034	6,932	73,432	10,270	1,144,128	23,961	839	584	12,689	41	12
6. 2004	272,435	1,069,435	4,105	25,563	10,347	1,088,756	32,235	778	2,004	15,893	3	
7. 2005	288,616	1,148,942	2,356	13,808	8,314	1,156,792	35,211	24	633	17,840	4	5
8. 2006	310,025	1,163,978	1,646	14,028	8,646	1,171,006	41,470	28	760	17,247	4	
9. 2007	264,807	958,118	1,403	12,993	6,155	966,359	31,149		766	11,652		78
10. 2008	210,296	742,715	823	4,142	5,191	742,489	24,925	312	953	4,108	1	125
11. 2009	205,884	752,076	952	10,679	9,266	754,441	2,621		205	598		55
12. Totals	X X X	12,798,404	71,057	671,122	104,214	13,436,369	420,603	13,052	14,275	178,617	600	644

	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	34,858	14,630	248,419	29,045	1,515	88	71	571	692	306	908
2. 2000	4,819	2,141	26,600	2,633	464			2,836	437	147	245
3. 2001	9,263	2,776	40,181	2,765	652	313	5	3,821	612	122	384
4. 2002	7,602	2,924	37,771	3,126	2,171	25	28	5,926	497	301	553
5. 2003	7,457	3,801	40,735	3,753	2,972	5	3	9,424	522	347	794
6. 2004	7,789	3,386	50,291	4,067	3,415	1	4	17,052	463	743	1,492
7. 2005	7,295	3,509	55,950	4,039	8,975	310		22,042	231	763	1,988
8. 2006	7,413	3,260	61,249	3,868	25,748		15	29,693	158	936	2,776
9. 2007	4,908	2,803	44,760	2,861	17,152		900	37,471	239	907	4,301
10. 2008	2,826	2,451	30,719	1,676	9,084		37	35,731	176	877	3,976
11. 2009	1,861	1,099	4,058	891	1,737		(65)	38,902	73	2,808	4,389
12. Totals	96,091	42,780	640,733	58,724	73,885	742	998	203,469	4,100	8,257	21,806

	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	3,397	400	232,151	9,733	5,606	236,278	5.798	5.893	X X X		3,397	
2. 2000	3,835	96	27,728	1,575	1,254	28,049	5.663	5.694	23.336		3,835	
3. 2001	5,655	113	41,876	1,766	966	42,676	6.498	6.602	27.075		5,655	
4. 2002	8,843	195	43,822	1,208	1,893	43,137	5.204	5.120	20.882		8,843	
5. 2003	13,367	308	49,046	1,407	946	49,507	4.675	4.729	19.263		13,367	
6. 2004	21,676	511	68,595	1,245	2,751	67,089	6.710	6.610	26.416		21,676	
7. 2005	32,783	825	84,068	569	1,401	83,236	7.703	7.671	30.744		32,783	
8. 2006	57,424	1,267	114,158	190	1,711	112,637	10.203	10.134	38.279		57,424	
9. 2007	57,356	1,177	97,424	239	2,651	95,012	10.764	10.567	38.562		57,356	
10. 2008	48,053	787	73,848	489	1,992	72,345	10.748	10.609	37.458		48,053	
11. 2009	42,358	529	43,858	73	3,003	40,928	6.469	6.152	22.545		42,358	
12. Totals	294,747	6,208	876,574	18,494	24,174	870,894	X X X	X X X	X X X		294,747	

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	84,434	84,041	83,317	83,884	84,375	84,767	85,173	83,694	79,763	80,636
2. 1990	14,817	14,538	14,535	14,677	14,759	14,607	14,683	14,322	13,576	13,678
3. 1991	15,903	15,358	15,473	15,572	15,653	15,561	15,552	15,271	14,543	14,812
4. 1992	10,551	10,256	10,461	10,251	10,375	10,284	10,239	10,026	9,373	9,284
5. 1993	12,422	12,377	11,750	11,595	11,642	11,605	11,695	11,486	10,388	10,482
6. 1994	16,887	16,751	15,733	15,212	15,572	15,369	15,177	14,931	13,782	13,652
7. 1995	20,718	22,144	22,322	22,104	22,150	21,933	21,906	21,615	19,837	19,791
8. 1996	23,798	23,531	23,323	22,634	22,971	22,642	22,502	22,191	19,701	19,683
9. 1997	28,575	27,421	25,883	25,443	25,228	24,656	24,407	24,026	22,130	22,533
10. 1998	36,187	36,264	35,369	33,974	33,195	33,289	32,877	33,205	27,852	27,306
11. 1999	42,329	43,943	44,430	43,164	42,912	41,818	40,580	40,547	38,175	38,675
12. 2000	39,379	41,819	41,213	40,762	40,278	39,801	38,174	37,688	33,922	33,583
13. 2001	X X X	57,505	57,294	54,270	54,016	53,746	53,211	53,026	49,446	48,373
14. 2002	X X X	X X X	59,666	53,679	51,071	50,515	54,343	52,937	48,842	48,596
15. 2003	X X X	X X X	X X X	75,572	72,309	69,023	67,250	62,989	56,658	55,187
16. 2004	X X X	X X X	X X X	X X X	76,286	75,507	76,063	78,077	71,034	69,806
17. 2005	X X X	X X X	X X X	X X X	X X X	84,206	82,200	87,383	92,625	85,635
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	86,329	96,270	120,013	124,340
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	73,221	97,762	102,138
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	85,391	83,497
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	45,892

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	75,618	76,915	77,842	78,781	79,198	80,123	80,629	81,066	78,315	79,196	7,867	5,381
2. 1990	12,590	12,777	12,897	12,982	13,176	13,210	13,366	13,419	13,135	13,296	761	685
3. 1991	14,063	13,585	13,795	14,209	14,262	14,322	14,322	14,357	14,029	14,279	640	572
4. 1992	8,035	8,337	8,815	8,913	9,055	9,095	9,158	9,247	8,962	8,952	559	568
5. 1993	9,182	9,491	9,644	9,805	9,876	10,085	10,343	10,444	9,856	10,001	501	614
6. 1994	11,380	12,574	12,364	12,677	13,115	13,252	13,322	13,499	12,938	13,007	622	791
7. 1995	15,257	17,468	18,794	19,051	19,220	19,435	19,679	19,879	19,031	19,083	738	982
8. 1996	15,116	16,197	17,662	18,103	18,579	19,312	19,748	19,935	18,523	18,606	925	1,062
9. 1997	15,383	16,490	17,608	18,699	19,501	20,233	20,625	20,988	20,477	21,187	1,078	1,275
10. 1998	14,511	20,094	22,806	24,144	25,242	26,565	27,390	28,541	24,983	25,272	1,186	1,656
11. 1999	11,390	18,811	26,204	28,710	31,132	32,632	33,726	34,487	34,095	34,430	1,397	1,793
12. 2000	2,656	8,028	13,848	19,442	22,657	25,688	28,143	29,458	28,724	29,271	1,323	1,794
13. 2001	X X X	9,176	17,766	23,751	32,038	34,660	38,289	41,561	41,863	41,947	1,323	1,799
14. 2002	X X X	X X X	3,502	10,916	18,848	23,997	32,186	35,766	37,518	39,557	1,335	1,767
15. 2003	X X X	X X X	X X X	6,581	16,794	27,143	33,704	37,941	40,041	41,896	1,411	2,001
16. 2004	X X X	X X X	X X X	X X X	7,171	16,924	29,602	41,361	46,403	50,760	1,321	2,123
17. 2005	X X X	X X X	X X X	X X X	X X X	5,065	21,512	35,913	42,429	54,382	1,321	2,318
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	7,870	27,251	45,772	67,618	1,346	2,086
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,652	23,632	45,083	889	1,394
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	15,446	35,355	659	742
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	2,952	121	159

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	1,749	1,036	888	1,090	826	855	610	515	483	385
2. 1990	337	143	95	270	154	90	14	37	19	20
3. 1991	(22)	404	334	144	192	159	169	192	158	145
4. 1992	381	293	304	187	83	122	67	77	91	29
5. 1993	355	455	283	171	186	137	84	124	178	164
6. 1994	1,402	241	310	340	215	39	106	92	234	141
7. 1995	1,049	970	614	438	606	278	360	104	56	47
8. 1996	1,917	1,838	824	659	1,120	458	393	429	241	336
9. 1997	1,902	1,393	1,220	1,412	752	684	601	235	335	139
10. 1998	5,147	2,960	2,307	1,772	1,813	1,689	1,294	1,116	677	426
11. 1999	5,444	4,390	3,287	2,637	2,257	1,546	1,045	1,229	837	698
12. 2000	1,869	6,476	6,290	5,181	4,148	3,197	1,894	1,866	705	769
13. 2001	X X X	8,259	9,002	8,861	4,926	4,700	4,198	2,404	1,610	1,585
14. 2002	X X X	X X X	4,411	7,880	4,558	5,341	3,825	2,789	1,839	2,144
15. 2003	X X X	X X X	X X X	6,108	8,185	7,335	6,033	3,748	3,275	2,817
16. 2004	X X X	X X X	X X X	X X X	4,262	10,376	9,158	5,468	5,289	3,851
17. 2005	X X X	X X X	X X X	X X X	X X X	6,433	9,145	11,035	24,542	10,073
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	7,394	18,906	34,030	26,854
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,184	27,261	18,451
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	20,401	10,139
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	1,856

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	413	326	269	220	267	134	26	27	24	17
2. 1990	42	28	10	20	16	18	5	33	24	8
3. 1991		128	99	35	79	43	26	34	13	8
4. 1992	116	135	123	67	24	25	5	6		
5. 1993	45	80	70	39	45	25	2	5		
6. 1994	641	3	82	99	61	1	9	3		
7. 1995	357	204	202	69	164	19	32	4		
8. 1996	593	707	255	152	199	57	23	16		
9. 1997	272	157	324	314	117	95	31	15		1
10. 1998	1,845	863	705	302	380	161	36	55	1	2
11. 1999	1,220	1,370	665	464	438	84	40	114	105	23
12. 2000	583	1,845	1,429	1,062	1,003	563	106	104	35	5
13. 2001	X X X	789	1,315	1,155	1,068	580	145	337	69	9
14. 2002	X X X	X X X	1,745	2,167	1,130	691	896	982	462	179
15. 2003	X X X	X X X	X X X	2,189	3,486	1,973	1,718	1,011	713	435
16. 2004	X X X	X X X	X X X	X X X	992	2,084	856	388	145	91
17. 2005	X X X	X X X	X X X	X X X	X X X	1,483	592	762	(1,287)	(188)
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	544	1,342	(2,307)	(526)
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	538	(1,318)	(1,141)
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	(4,725)	(75)
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	38

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	6,655	5,822	4,313	3,783	4,088	4,134	4,370	2,543	1,347	1,158
2. 1990	1,843	1,591	1,534	1,407	1,433	1,307	1,297	835	398	346
3. 1991	1,858	1,234	1,246	1,185	1,115	1,034	1,032	690	344	374
4. 1992	2,018	1,497	1,220	1,084	1,214	1,043	1,007	696	321	342
5. 1993	2,837	2,363	1,753	1,580	1,535	1,359	1,266	916	354	389
6. 1994	3,384	3,904	2,973	2,096	2,180	2,078	1,740	1,338	610	599
7. 1995	4,051	3,497	2,710	2,546	2,163	2,199	1,834	1,529	770	762
8. 1996	6,176	4,785	4,579	3,719	3,154	2,817	2,360	1,811	938	865
9. 1997	10,977	9,369	6,726	5,018	4,758	3,632	3,112	2,782	1,327	1,360
10. 1998	14,579	12,295	9,495	7,709	5,872	4,876	4,113	3,492	2,167	1,823
11. 1999	24,363	19,369	14,271	11,147	9,025	7,511	5,768	4,718	3,175	2,677
12. 2000	34,431	25,458	19,645	15,170	12,586	10,349	8,218	6,204	4,557	3,569
13. 2001	X X X	39,264	29,198	20,550	15,741	13,805	10,793	8,725	6,054	4,890
14. 2002	X X X	X X X	49,998	32,726	26,586	20,486	17,110	13,402	9,088	6,734
15. 2003	X X X	X X X	X X X	60,506	43,818	32,521	25,263	20,301	12,753	10,294
16. 2004	X X X	X X X	X X X	X X X	63,860	46,132	35,005	30,887	19,503	16,321
17. 2005	X X X	X X X	X X X	X X X	X X X	71,227	50,158	40,024	27,345	21,945
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	70,513	48,757	42,943	29,914
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,890	48,598	38,611
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	54,546	36,449
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	39,955

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	202,400	205,290	208,185	203,571	203,081	203,239	204,632	204,632	192,461	194,207
2. 2000	23,091	23,072	25,410	25,186	25,634	25,095	24,991	25,028	24,106	24,286
3. 2001	X X X	39,453	34,595	30,115	36,013	31,191	33,613	33,695	31,279	31,224
4. 2002	X X X	X X X	33,123	32,822	30,869	30,036	29,852	30,246	28,117	28,014
5. 2003	X X X	X X X	X X X	38,855	43,178	39,164	40,490	39,982	37,718	37,041
6. 2004	X X X	X X X	X X X	X X X	42,372	45,004	44,668	45,566	43,667	44,186
7. 2005	X X X	X X X	X X X	X X X	X X X	48,718	52,968	55,222	53,012	53,316
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	54,681	61,641	61,372	63,702
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	69,829	78,315	79,133
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	117,293	120,563
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	47,130

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	188,209	198,949	202,165	201,629	201,975	202,769	204,447	204,668	192,404	194,315	10,028	10,692
2. 2000	10,176	16,665	21,588	23,341	24,494	24,741	24,953	24,975	24,136	24,308	1,266	1,561
3. 2001	X X X	18,041	23,095	24,563	29,816	30,359	31,424	33,063	31,251	31,101	1,365	1,897
4. 2002	X X X	X X X	14,226	22,900	26,518	28,133	28,924	29,604	27,787	27,693	1,576	3,022
5. 2003	X X X	X X X	X X X	15,945	29,610	33,987	37,225	38,817	37,721	37,054	1,626	2,274
6. 2004	X X X	X X X	X X X	X X X	21,569	33,017	41,063	42,960	42,811	43,354	1,545	2,259
7. 2005	X X X	X X X	X X X	X X X	X X X	21,668	40,808	49,056	49,520	51,435	1,426	1,710
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	28,949	50,117	54,911	59,216	1,437	2,226
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,600	53,409	64,872	1,545	2,799
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	41,559	90,471	1,803	2,459
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	20,753	981	1,514

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	11,057	4,208	4,821	1,157	1,033	427	326	178	221	97
2. 2000	10,388	5,162	2,994	1,218	965	281	155	107	80	65
3. 2001	X X X	19,524	9,561	4,912	5,849	770	2,241	992	321	122
4. 2002	X X X	X X X	17,009	7,754	3,565	1,546	1,080	643	394	192
5. 2003	X X X	X X X	X X X	20,802	11,250	4,161	2,541	696	145	65
6. 2004	X X X	X X X	X X X	X X X	17,280	9,750	3,493	2,174	967	1,100
7. 2005	X X X	X X X	X X X	X X X	X X X	25,598	11,157	5,168	3,335	1,693
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	25,392	11,013	6,830	4,697
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	37,351	27,789	15,942
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	82,019	28,707
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	28,241

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	3,376	2,335	1,365	807	88	146	1	1		
2. 2000	2,751	1,391	902	753	234	143			5	
3. 2001	X X X	2,909	2,168	843	605	295	52		9	
4. 2002	X X X	X X X	2,857	2,364	974	584	272	153	108	5
5. 2003	X X X	X X X	X X X	3,585	2,532	1,147	1,020	584	49	
6. 2004	X X X	X X X	X X X	X X X	5,036	2,541	570	793	190	18
7. 2005	X X X	X X X	X X X	X X X	X X X	3,183	1,196	1,250	311	
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	1,982	1,465	(56)	14
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,532	(2,499)	(1,778)
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	(5,887)	(54)
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	681

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	17,852	2,583,545	46,139	11,164	2,616,432	612,496	443,657	407,432	
2. Alaska	AK	N									
3. Arizona	AZ	L	4,504	8,820,535	4,725,351	1,448	14,463,052	231,102	186,199	40,327	
4. Arkansas	AR	L	45	867,934		31,870	838,751	32,918	10,093	33,339	
5. California	CA	L	337,510	16,963,539	80,496,263	144,531	96,232,401	3,076,871	2,749,621	3,596,111	
6. Colorado	CO	L	188,468	33,935,309	35,172,207	817,766	67,526,076	2,828,969	2,572,521	1,491,727	
7. Connecticut	CT	L	2,622,306	29,019,958		2,603,259	31,664,954	2,203,829	2,222,427	946,847	
8. Delaware	DE	L	6,828	745,626		10,900	889,132	18,989	49,227	87,776	
9. District of Columbia	DC	L	125	613,676	935,181	4,490	1,551,995	316,469	328,820	358,493	
10. Florida	FL	L	74,443	117,845,177	16,024,450	2,097,513	144,152,667	55,314,190	27,191,092	50,870,481	
11. Georgia	GA	L	31,801	2,216,006	198,241	33,893	2,269,448	1,093,425	24,892	566,025	
12. Hawaii	HI	N									
13. Idaho	ID	L		7,034,594	666,049		7,322,575				
14. Illinois	IL	L	8,548,669	492,807	4,113,474	7,757,688	13,495,110	3,181,670	1,598,143	2,589,663	
15. Indiana	IN	L	R	1,141,854	4,223,236	913,417	1,582,631	5,945,337	545,293	284,771	653,298
16. Iowa	IA	L	4,966,697	43,218	1,817	62,703	4,761,780	21,623	76,313	190,366	
17. Kansas	KS	L	2,133	278,369	148,074	4,250	393,809				
18. Kentucky	KY	L	5,790	2,599,874	864,139	9,066	3,261,591	106,185	475,722	502,052	
19. Louisiana	LA	L	4,655	3,745,248	77,343	72,630	3,629,415	19,645	(11,280)	341,792	
20. Maine	ME	L		54,500	774,052		786,248				
21. Maryland	MD	L	85,835	9,462,390	5,097,471	176,418	14,155,366	1,318,862	1,066,197	661,972	
22. Massachusetts	MA	L	1,530,904	12,283,832		2,224,337	13,348,977	1,063,357	458,119	285,562	
23. Michigan	MI	L	3,824	3,634,142	813,083	4,450	4,449,501	676,803	757,823	660,198	
24. Minnesota	MN	L	15,682	2,970,654	1,698,943	3,528,102	4,828,256	295,940	490,500	394,479	
25. Mississippi	MS	L	1,769	3,320,857	55,886	100,140	3,264,571	(16,485)	59,091	283,200	
26. Missouri	MO	L	2,195	4,329,009	264,015	576,153	3,678,986	190,503	203,780	317,091	
27. Montana	MT	L		80,993	660,688		682,087				
28. Nebraska	NE	L	156,523	2,444,093	80,153	110,075	2,538,410	24,151	23,091	33,802	
29. Nevada	NV	L	4,119	5,946,102	13,895,555	5,015	17,880,247	314,366	219,202	258,080	
30. New Hampshire	NH	L		452,978	176,977		610,176	113	3,613	3,500	
31. New Jersey	NJ	L		16,092,655	5,780,663	303,792	21,305,794	1,927,559	841,832	1,066,863	
32. New Mexico	NM	L	3,683		206,657	1,570	228,457	4,353	(1,202)	718	
33. New York	NY	L	201,166	30,887,923	4,779,800	503,368	35,762,383	1,340,316	1,640,856	2,254,767	
34. North Carolina	NC	L	21,081,917	4,086,104	5,086,503	341,711	30,018,985	5,408,604	4,950,071	4,021,790	
35. North Dakota	ND	L		224,552	6,450		218,162				
36. Ohio	OH	L	85,570	10,757,315	1,772,663	124,469	14,800,105	686,951	840,430	1,532,292	
37. Oklahoma	OK	L	2,088,546	5,333,443	738,888	4,807,444	8,067,226	87,161	125,263	77,000	
38. Oregon	OR	N					148				
39. Pennsylvania	PA	L	712,323	17,944,490	8,052,882	801,751	25,416,102	2,660,680	1,473,850	468,669	
40. Rhode Island	RI	L		1,177,827		771	1,166,531	182,740	181,737	37,078	
41. South Carolina	SC	L	167,852	9,169,576	251,157	496,465	9,718,678	567,143	1,135,111	1,356,993	
42. South Dakota	SD	L	232	4,380,832		445	4,024,530	44,212	34,635	648,194	
43. Tennessee	TN	L	253,841	7,609,726	445,368	710,124	8,040,075	226,678	312,596	503,650	
44. Texas	TX	L		92,622,184	39,851,337		131,523,606	2,476,821	3,036,207	1,462,925	
45. Utah	UT	L	70,964	10,399,880	2,037,278	32,102	12,067,799	411,944	68,394	94,428	
46. Vermont	VT	L		5,906,664			5,855,919	111,944	134,249	61,029	
47. Virginia	VA	L	919,578	14,866,780	3,325,460	900,301	19,059,601	650,173	466,028	677,194	
48. Washington	WA	N					230				
49. West Virginia	WV	L		2,487,549	(22)	4,976	2,401,005	84,543	122,803	168,256	
50. Wisconsin	WI	L	358,386		341,493	14,900	666,383	14,506	(7,713)	101,627	
51. Wyoming	WY	L		235,228	66,092		290,747				
52. American Samoa	AS	N									
53. Guam	GU	N									
54. Puerto Rico	PR	L		118,343			118,359				
55. U.S. Virgin Islands	VI	N					45				
56. Northern Mariana Islands	MP	N									
57. Canada	CN	N									
58. Aggregate Other Alien	OT	X X X	X X X	125,095			129,785				
59. Totals	(a) 48	X X X	45,698,589	511,434,367	240,641,637	31,014,681	798,118,005	90,357,612	56,838,781	80,107,086	

DETAILS OF WRITE-INS										
5801. Mexico	X X X			125,095			129,785			
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		125,095			129,785			

(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. Notes Receivable	3,011,648	60,871	2,950,777	3,002,199
2305. Title Plant Conversion	2,838,505	2,838,505		
2306. Prepaid Expenses	1,665,491	1,629,319	36,172	
2307. Prepaid Retirement	1,075,936	1,075,936		
2308. Other Assets	962,029	139,650	822,379	215,523
2309. Collateral Loans	343,865		343,865	
2310. Deposits	196,236	67,656	128,580	31,961
2311. Cash Value of Life Insurance	183,622	91,807	91,815	90,079
2312. Other Non-Admitted Assets	120,338	120,338		
2313. Life Insurance on Officers	76,581		76,581	75,485
2314. Dallas Cowboys Seat Option	69,600	69,600		
2315. Premium Tax Receivable	69,386		69,386	39,509
2316. Company Vehicle	15,779	15,779		
2317. Leasehold Improvements	14,817	14,817		
2318. State and Premium Tax Recoverable	12,231		12,231	248,847
2319. Furniture and Fixtures	5,069	5,069		
2320. Receivers Bond	5,000	5,000		
2321. Organizational Costs Net of Accumulative Amortization	2,080	2,080		
2322. Accrued State Income Tax	100		100	2,050
2323. Software Inventory				43,062
2397. Totals (Lines 2301. through 2396.) (Page 2, Line 2398)	10,668,313	6,136,427	4,531,886	3,748,715

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	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR LIABILITIES, SURPLUS AND OTHER FUNDS 0301 - 0396		
0304. Reserve for Losses	50,000	50,000
0305. Title Insurance Reserve Fund	50,000	
0397. Totals (Lines 0301 through 0396) (Page 3, Line 0398)	100,000	50,000

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR LIABILITIES, SURPLUS AND OTHER FUNDS 2001 - 2096		
2004. Reinsurance Payable	711,322	315,284
2005. Other Write-Ins	380,946	12,948
2006. Unapplied Cash	193,065	339,084
2007. Accounts Payable	115,192	57,963
2008. Reinsurace - Collectible in Doubt	78,192	
2009. Other Liabilities	40,283	924,746
2010. Other Payables	35,363	36,922
2011. Deferred Rent Payable	27,698	48,687
2012. Title Plant Loss Reserve	15,518	100,450
2013. Accrued Payroll	13,565	12,619
2014. Utah State Reserve	6,365	6,365
2015. Capital Leases		294,608
2097. Totals (Lines 2001 through 2096) (Page 3, Line 2098)	1,617,509	2,149,676

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	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0201 - 0296		
0204. Recording Service Fees	624,396	676,445
0205. Management Fees	373,531	291,077
0206. Closing Fees	291,434	270,292
0207. 1099 Filing Service Fees	150,318	108,818
0208. Closing Protection Letter	94,638	69,808
0209. License Fee Income	92,844	92,844
0210. Escrow and Settlement Services	41,830	96,450
0211. Agency Income	31,689	3,481,441
0212. Seminars/Program Fees	24,712	29,411
0213. Lease Income	18,262	9,585
0214. Management Income	14,014	31,647
0215. Document Preparation	1,240	1,380
0216. Gross Premiums Ceded		40,336
0217. Gain on Sale of Fixed Asset		577
0218. Other Income	(136,505)	(9,849,954)
0219. Estimated Premium Revenue	(12,244,792)	(9,306,042)
0297. Totals (Lines 0201 through 0296) (Page 3, Line 0298)	(10,622,389)	(13,955,885)

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0601 - 0696		
0604. Loss/(Gain) on Disposal of Assets	27,152	217,033
0605. Depreciation of Furniture and Fixtures	9,730	16,000
0697. Totals (Lines 0601 through 0696) (Page 3, Line 0698)	36,882	233,033

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 1201 - 1296		
1204. Plant Lease Income	30,937	73,698
1205. Earned on Life Insurance on Officers	1,096	740
1206. Loss on Write Off of Trademark		(31,336)
1207. State Tax Refund		8,535
1208. Loss on Sale of Software		(15,904)
1209. Gain/(Loss) on Fixed Asset Disposal	(39)	(718)
1210. Retiree Supplemental Benefit Expense	(20,543)	(13,807)
1211. Consulting Fees	(56,000)	
1212. Interagency Transfer to Housing Assistance	(1,824,000)	(1,354,000)
1297. Totals (Lines 1201 through 1296) (Page 3, Line 1298)	(1,868,549)	(1,332,792)

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 3001 - 3096		
3004. Prior Period Change in Non-Admitted Assets		(140,000)
3005. Prior Period Adjustment		(400,000)
3006. Prior Period Tax Adjustment		140,000
3007. Prior Year Tax Correction		(85,239)
3008. Correction of Errors	(1,517)	5,094
3009. Adjustment	(3,438,060)	(514,230)
3097. Totals (Lines 3001 through 3096) (Page 3, Line 3098)	(3,439,577)	(994,375)

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	1	2
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0401 - 0496	Current Year	Prior Year
0404. Closing Protection Letter Income	660,968	455,890
0405. Endorsements	642,903	147,541
0406. Miscellaneous Fees	472,795	388,699
0407. Binder Fees	407,737	426,456
0408. Agency Commission	291,042	448,117
0409. Simultaneous Issue Fees	277,915	295,597
0410. Policy Preparation Fees	244,556	51,202
0411. Other Service Fees	125,979	58,856
0412. Production Fees	79,115	127,245
0413. ICS Letters	75,145	6,980
0414. Registration Fees	62,678	68,809
0415. Audit Reconciliations	39,975	23,000
0416. Administrative Fees	31,969	28,320
0417. Other Title Services	26,731	29,784
0418. TIEFF Fee - Indiana	4,920	215
0419. Recording Fees		(29,391)
0420. Other Title Fees		12,830
0421. Rental Plant		51,495
0422. Postage Fees		2,110
0423. Trustee Escrow/Agency Fees		4,672
0424. Miscellaneous Service Charges		71,401
0425. Management Fees		7,113
0497. Totals (Lines 0401 through 0496) (Page 3, Line 0498)	3,444,428	2,676,941

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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. Bank Charges	13,142	221,655	11,511	246,308		52,487	298,795	286,901	
2305. Management Fees	180,000			180,000		6,002	186,002	110,660	
2306. Data Processing Expenses	86,336	78,565		164,901			164,901	96,944	
2307. Remaining Write-Ins	139,828	13,452	10,886	164,166			164,166	210,965	
2308. Depreciation	100,055	20,576		120,631		9,128	129,759	130,051	
2309. Temporary Help		103,928		103,928			103,928	2,384	
2310. Management Fee		80,000		80,000			80,000	80,000	
2311. Corporate and Administrative Expenses		74,728	420	75,148			75,148	59,169	
2312. Contract Labor		50,725		50,725			50,725	39,196	
2313. Future Claims Reserve		50,000		50,000			50,000		
2314. New York State DOI Examination Fees		47,738		47,738			47,738		
2315. Office Supplies and Expenses		38,952		38,952			38,952	47,510	
2316. Computer Expenses	13,581	24,129		37,710			37,710	28,017	
2317. Title and Closing Costs		34,393		34,393			34,393	2,008	
2318. Custodial Fees		1,337	31,494	32,831			32,831		
2319. Parent Affiliate Services Expenses		31,260		31,260			31,260		
2320. Computer Processing Costs			27,300	27,300		11,700	39,000	39,000	
2321. Parking, Coffee, Etc.	24,049			24,049			24,049	18,808	
2322. Lobbying Expense		18,588		18,588			18,588		
2323. Claims Administration Expenses		11,656		11,656	17,085		28,741	18,419	
2324. Errors/Omissions	9,713			9,713			9,713	11,161	
2325. Lease	9,554			9,554			9,554	27,379	
2326. State of Iowa Direct Costs	9,032			9,032			9,032	8,045	
2327. Dues		9,024		9,024			9,024	1,685	
2328. Computer Consulting Fees & Maintenance	7,863			7,863			7,863	8,100	
2329. Interest Expense	7,073			7,073		2	327,981	538,974	
2330. Charitable Contributions		4,437	455	4,892			335,056	34,125	
2331. Annual Statement Software	2,850			2,850			4,892	19	
2332. Amortization of Intangibles		1,337	1,063	2,400			2,850		
2333. Mortgage Servicing Expenses		70	1,653	1,723			2,400		
2334. Education	210	1,037		1,247			1,723	2,889	
2335. Moving and Storage Expenses	380			380			1,247		
2336. Storage							380	495	
2337. Repairs								249	
2338. Mortgage Service Department Expenses								18,329	
2339. Corporate and Administration Expenses								962	
2340. Safekeeping and NAIC Fees							4,059	4,694	
2341. Miscellaneous/Other Expenses								75	
2342. Investment Expenses							80,347	85,257	
2343. Internet Service								1,996	
2344. Bad Debt Expense			(45,613)	(45,613)			(45,613)		
2345. Referral Fee Expense/Service Fee Paid to Parent		(305,928)		(305,928)			(305,928)	(305,820)	
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	603,666	611,659	39,169	1,254,494	17,085	20,830	470,876	1,763,285	1,611,496

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	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Cols. 4 + 5)	7 Prior Year
0204. Recording Service Fees		624,396		624,396		624,396	676,445
0205. Management Fees	373,531			373,531		373,531	291,077
0206. Closing Fees	291,434			291,434		291,434	270,292
0207. 1099 Filing Service Fees		150,318		150,318		150,318	108,818
0208. Closing Protection Letter		94,638		94,638		94,638	69,808
0209. License Fee Income			92,844	92,844		92,844	92,844
0210. Escrow and Settlement Services		41,830		41,830		41,830	96,450
0211. Agency Income	31,689			31,689		31,689	3,481,441
0212. Seminars/Program Fees		24,712		24,712		24,712	29,411
0213. Lease Income	18,262			18,262		18,262	9,584
0214. Management Income		14,014		14,014		14,014	31,647
0215. Document Preparation		1,240		1,240		1,240	1,380
0216. Gain on Sale of Asset							577
0217. Gross Premium Ceded							40,337
0218. Other Income	125,428	(261,933)		(136,505)		(136,505)	(9,849,954)
0219. Estimated Premium Revenue		(12,244,792)		(12,244,792)		(12,244,792)	(9,306,042)
0297. Totals (Lines 0204 through 0296) (Page 10, Line 0298)	840,344	(11,555,577)	92,844	(10,622,389)		(10,622,389)	(13,955,885)

	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
0604. Loss/(Gain) on Sale of Assets	27,152			27,152		27,152	217,033
0605. Depreciation of Furniture and Fixtures	9,730			9,730		9,730	16,000
0697. Totals (Lines 0604 through 0696) (Page 10, Line 0698)	36,882			36,882		36,882	233,033

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DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 0901-0996	1 Collected During Year	2 Earned During Year
0904. Note Receivable Interest Income	4,296	4,296
0905. Loans to Affiliate	2,217	2,217
0906. Miscellaneous Income	1,494	4,057
0907. Miscellaneous Interest	926	926
0908. Interest from IRS	316	316
0909. Miscellaneous Investment Income		1
0910. Interest on Notes Receivable		3,451
0911. Investment Income	(170,785)	(170,785)
0997. Totals (Lines 0901. through 0996.) (Page 8, Line 0998)	(161,536)	(155,521)

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	1	2	3
	Current Year	Prior Year	Change in Total
	Total	Total	Nonadmitted Assets
	Nonadmitted	Nonadmitted Assets	(Col. 2 - Col. 1)
DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 2301-2396	Assets		
2304. Prepaid Expenses	1,629,319	19,252,964	17,623,645
2305. Prepaid Retirement	1,075,936	2,355,764	1,279,828
2306. Other Assets	139,650	245,825	106,175
2307. Other Non-Admitted Assets	120,338	105,561	-14,777
2308. Cash Value of Life Insurance	91,807	91,854	47
2309. Dallas Cowboys Seat Option	69,600	36,000	-33,600
2310. Deposits	67,656	108,996	41,340
2311. Notes Receivable	60,871	62,857	1,986
2312. Company Vehicle	15,779	12,741	-3,038
2313. Leasehold Improvements	14,817	60,507	45,690
2314. Furniture and Fixtures	5,069	9,290	4,221
2315. Receivers Bond	5,000	5,000	
2316. Organizational Costs Net of Accumulative Amortization	2,080	2,600	520
2317. Automotive		1,596	1,596
2318. Goodwill		238,620	238,620
2397. Totals (Lines 1501. through 1596.) (Page 8, Line 0998)	3,297,922	22,590,175	19,292,253