

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)	437,996,130		437,996,130	479,266,664
2. Stocks (Schedule D):				
2.1 Preferred stocks				9,625,943
2.2 Common stocks	400,254,884		400,254,884	279,243,265
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	955,355	46,129	909,226	1,363,917
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	1,310,347		1,310,347	1,334,578
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	1,581,762		1,581,762	1,812,387
5. Cash (\$ 63,024,721, Schedule E - Part 1), cash equivalents (\$ 1,836,950, Schedule E - Part 2), and short-term investments (\$ 1,379,228, Schedule DA)	66,240,899		66,240,899	52,050,625
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	1,885,563	209,200	1,676,363	1,939,525
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	910,224,940	255,329	909,969,611	826,636,904
11. Title plants less \$ 0 charged off (for Title insurers only)	9,441,378	54,063	9,387,315	5,505,700
12. Investment income due and accrued	5,607,118	10,070	5,597,048	5,897,548
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	44,746,678	14,028,916	30,717,762	23,017,583
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	228,289	146,240	82,049	774,879
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				6,067,242
16.2 Net deferred tax asset	83,208,129	81,321,492	1,886,637	925,938
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	960,209	335,746	624,463	598,226
19. Furniture and equipment, including health care delivery assets (\$ 0)	3,648,969	3,438,094	210,875	336,821
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	4,132,978	37,927	4,095,051	4,546,282
22. Health care (\$ 0) and other amounts receivable	8,219,080	1,045,552	7,173,528	1,985,418
23. Aggregate write-ins for other than invested assets	7,056,498	5,839,865	1,216,633	734,480
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,077,474,266	106,513,294	970,960,972	877,027,021
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	1,077,474,266	106,513,294	970,960,972	877,027,021

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. Other Assets	3,191,391	2,636,862	554,529	492,529
2302. Other Non-Admitted Assets	2,475,228	2,475,228		
2303. Prepaid Expenses	550,904	550,904		
2398. Summary of remaining write-ins for Line 23 from overflow page	838,975	176,871	662,104	241,951
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	7,056,498	5,839,865	1,216,633	734,480

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	151,250,686	132,547,403
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	393,989,658	372,826,419
3. Aggregate of other reserves required by law		
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		
6. Other expenses (excluding taxes, licenses and fees)	21,210,612	21,066,439
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,504,339	6,239,615
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	1,619,425	128,555
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		82,035
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties	349,688	539,285
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates	8,000,888	3,116,959
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	1,662,361	5,624,911
19. Payable for securities		
20. Aggregate write-ins for other liabilities	1,552,860	2,590,591
21. Total liabilities (Lines 1 through 20)	585,140,517	544,762,212
22. Aggregate write-ins for special surplus funds	501,409	501,409
23. Common capital stock	8,500,000	8,500,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	181,568,104	111,596,543
28. Unassigned funds (surplus)	195,250,942	211,666,857
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)	385,820,455	332,264,809
31. Totals (Page 2, Line 26, Col. 3)	970,960,972	877,027,021

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2001. Reinsurance Payable	1,143,720	1,941,534
2002. Deferred Rents	189,620	268,514
2003. Rent Abatement	140,066	270,331
2098. Summary of remaining write-ins for Line 20 from overflow page	79,454	110,212
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	1,552,860	2,590,591
2201. Surplus Arising from Increase in Book Value of Title Plants	501,384	501,384
2202. Mineral Interest-Assigned Value	25	25
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	501,409	501,409
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

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)	1,336,203,849	1,344,918,002
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	1,611,708	2,140,060
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	60,689,183	50,372,285
2. Aggregate write-ins for other operating income	1,901,655	2,470,240
3. Total Operating Income (Lines 1 through 2)	1,400,406,395	1,399,900,587
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	164,899,597	165,058,188
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	1,345,757,704	1,275,269,233
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	1,510,657,301	1,440,327,421
8. Net operating gain or (loss) (Lines 3 minus 7)	(110,250,906)	(40,426,834)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	17,775,809	23,902,890
10. Net realized capital gains (losses) less capital gains tax of \$ 4,432,442 (Exhibit of Capital Gains (Losses))	9,547,075	(2,121,387)
11. Net investment gain (loss) (Lines 9 + 10)	27,322,884	21,781,503
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	580,801	1,660,056
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(82,347,221)	(16,985,275)
14. Federal and foreign income taxes incurred	2,930,062	(907,965)
15. Net income (Lines 13 minus 14)	(85,277,283)	(16,077,310)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	332,264,809	560,912,805
17. Net income (from Line 15)	(85,277,283)	(16,077,310)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	51,036,358	(148,666,741)
19. Change in net unrealized foreign exchange capital gain (loss)	12,888,069	(17,586,355)
20. Change in net deferred income taxes	7,772,818	30,611,447
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(1,478,482)	(38,091,467)
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		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	3,150,000	
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	69,971,561	644,119
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
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	(4,507,395)	(39,481,689)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	53,555,646	(228,647,996)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	385,820,455	332,264,809

DETAILS OF WRITE-IN LINES		
0201. Title Plant Rent	1,158,635	1,009,605
0202. Ceded Reimbursements from Agents	641,023	939,326
0203. Other Income	93,997	244,528
0298. Summary of remaining write-ins for Line 02 from overflow page	8,000	276,781
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	1,901,655	2,470,240
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 06 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)		
1201. Other Income	228,361	243,483
1202. Realized Gains/(Losses) on Other Assets	203,649	(439,666)
1203. Computer Support Fees	148,791	1,846,240
1298. Summary of remaining write-ins for Line 12 from overflow page		9,999
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	580,801	1,660,056
3001. Prior Year Adjustment	1,486,800	(2,396,510)
3002. Surplus Increase Due to Liquidation of Subsidiary	167,251	
3003. Surplus Change in Real Estate		(4,880)
3098. Summary of remaining write-ins for Line 30 from overflow page	(6,161,446)	(37,080,299)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(4,507,395)	(39,481,689)

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	137,815,899	873,295,527	354,503,809	1,365,615,235	1,266,436,212
2. Escrow and settlement service charges	1,611,708	X X X	X X X	1,611,708	2,140,060
3. Other title fees and service charges (Part 1C, Line 5)	60,689,183	X X X	X X X	60,689,183	50,372,285
4. Totals (Lines 1 + 2 + 3)	200,116,790	873,295,527	354,503,809	1,427,916,126	1,318,948,557

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,365,615,235	1,266,436,212
1.2 Assumed	4,310,830	8,381,498
1.3 Ceded	13,001,630	24,093,168
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,356,924,435	1,250,724,542
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	372,826,419	467,128,718
2.2 Additions during the current year	85,949,008	78,803,013
2.3 Withdrawals during the current year	86,912,585	93,312,312
2.4 Other adjustments to statutory premium reserves	22,126,816	(79,793,000)
2.5 Balance at December 31 current year	393,989,658	372,826,419
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,357,888,012	1,265,233,841

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	24,171,542	21,556,356
2. Searches and abstracts	15,297,089	13,132,263
3. Surveys		
4. Aggregate write-ins for service charges	21,220,552	15,683,666
5. Totals	60,689,183	50,372,285

DETAILS OF WRITE-IN LINES			
0401. Closing Fees		9,222,221	1,292,321
0402. Processing Fees		6,669,685	7,160,236
0403. Other Service Fees		3,333,234	5,293,153
0498. Summary of remaining write-ins for Line 04 from overflow page		1,995,412	1,937,956
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		21,220,552	15,683,666

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	24,379,189	85,332,813	26,816,739	136,528,741	126,383,997
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	1,026,547			1,026,547	(348,124)
3. Total (Line 1 plus Line 2)	25,405,736	85,332,813	26,816,739	137,555,288	126,035,873
4. Deduct: Recovered during year from reinsurance		173,064		173,064	165,785
5. Net payments (Line 3 minus Line 4)	25,405,736	85,159,749	26,816,739	137,382,224	125,870,088
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	21,989,771	97,648,708	31,612,207	151,250,686	132,547,403
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	18,383,426	81,157,573	33,006,404	132,547,403	102,309,556
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	29,012,081	101,650,884	25,422,542	156,085,507	156,107,935
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	3,179,289	4,014,650	1,620,151	8,814,090	8,950,253
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	32,191,370	105,665,534	27,042,693	164,899,597	165,058,188

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)	13,979,227	98,833,521	31,612,207	144,424,955	129,539,061
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)	8,010,544			8,010,544	3,283,788
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		1,184,813		1,184,813	275,446
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	21,989,771	97,648,708	31,612,207	151,250,686	132,547,403
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	65,473,000	197,881,000	90,602,000	353,956,000	332,665,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)	1,489,000			1,489,000	1,116,000
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)	407,000	905,000		1,312,000	1,532,000
4.4 Net incurred but not reported	66,555,000	196,976,000	90,602,000	354,133,000	332,249,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	30,777,000	X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	536,160,686	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	393,989,658	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	47,199,461	41,375,199	28,506,475	117,081,135	6,870,457			123,951,592	145,241,959
1.2 Employee relations and welfare	2,433,758	3,860,826	2,333,302	8,627,886	84,814			8,712,700	10,404,685
1.3 Payroll taxes	3,095,961	2,933,269	1,711,265	7,740,495	929,212			8,669,707	8,989,232
1.4 Other personnel costs	685,824	1,008,858	620,734	2,315,416	42,000			2,357,416	3,897,717
1.5 Total personnel costs	53,415,004	49,178,152	33,171,776	135,764,932	7,926,483			143,691,415	168,533,593
2. Amounts paid to or retained by title agents	15,900,856	738,989,223	304,770,652	1,059,660,731				1,059,660,731	936,373,600
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	35,517,535	23,086		35,540,621				35,540,621	38,703,230
3.2 Surveys									
3.3 Other	724,307	254,054		978,361				978,361	3,181,504
4. Advertising	153,569	505,409	219,587	878,565				878,565	1,761,258
5. Boards, bureaus and associations	132,766	524,506	147,684	804,956	4,000			808,956	788,844
6. Title plant rent and maintenance	603,386	95,555		698,941				698,941	528,223
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	268,939	2,859,654	3,247	3,131,840				3,131,840	3,886,956
9. Marketing and promotional expenses	4,794,462	1,662,493	450,372	6,907,327				6,907,327	14,274,397
10. Insurance	374,367	889,033	574,969	1,838,369	4,000			1,842,369	1,753,151
11. Directors' fees	12,403	33,241	17,527	63,171				63,171	112,162
12. Travel and travel items	1,877,949	2,677,569	1,603,284	6,158,802	103,000			6,261,802	10,323,371
13. Rent and rent items	6,726,161	7,486,167	3,909,188	18,121,516	457,940			18,579,456	19,005,399
14. Equipment	822,409	345,730	111,009	1,279,148				1,279,148	1,607,200
15. Cost or depreciation of EDP equipment and software	3,436,167	14,397,841	6,599,495	24,433,503	24,714			24,458,217	30,529,910
16. Printing, stationery, books and periodicals	945,236	2,184,715	1,188,137	4,318,088	71,613			4,389,701	5,611,913
17. Postage, telephone, messengers and express	2,960,071	1,730,307	832,285	5,522,663	116,340			5,639,003	5,951,825
18. Legal and auditing	9,412,955	5,491,633	2,304,033	17,208,621	106,000			17,314,621	14,949,391
19. Totals (Lines 1.5 to 18)	138,078,542	829,328,368	355,903,245	1,323,310,155	8,814,090			1,332,124,245	1,257,875,927
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	2,995,310	13,085,084	1,032,839	17,113,233				17,113,233	22,382,570
20.2 Insurance department licenses and fees	609,854	2,303,840	313,210	3,226,904				3,226,904	3,094,648
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	147,543	206,522	93,596	447,661				447,661	47,154
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	3,752,707	15,595,446	1,439,645	20,787,798				20,787,798	25,524,372
21. Real estate expenses							308,887	308,887	400,492
22. Real estate taxes							128,421	128,421	128,371
23. Aggregate write-ins for miscellaneous expenses	829,991	691,718	138,042	1,659,751			1,259,364	2,919,115	2,343,859
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	142,661,240	845,615,532	357,480,932	1,345,757,704	8,814,090		1,696,672	(a) 1,356,268,466	1,286,273,021
25. Less unpaid expenses - current year	8,118,788	12,604,621	7,728,958	28,452,367				28,452,367	35,077,620
26. Add unpaid expenses - prior year	10,262,087	13,980,867	8,561,890	32,804,844				32,804,844	39,878,379
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	144,804,539	846,991,778	358,313,864	1,350,110,181	8,814,090		1,696,672	1,360,620,943	1,291,073,780

DETAILS OF WRITE-IN LINES									
2301. Miscellaneous/Other Expenses	468,756	613,020	105,689	1,187,465				1,187,465	598,531
2302. Charitable Contributions	302,056	40,637	32,353	375,046				375,046	330,441
2303. Investment Expenses	23,043	38,061		61,104			1,022,270	1,083,374	1,124,621
2398. Summary of remaining write-ins for Line 23 from overflow page	36,136			36,136			237,094	273,230	290,266
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	829,991	691,718	138,042	1,659,751			1,259,364	2,919,115	2,343,859

(a) Includes management fees of \$ 42,163 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)	127,411,945	859,268,878	349,523,026	1,336,203,849		1,336,203,849	1,344,918,002
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	1,604,908	6,800		1,611,708		1,611,708	2,140,060
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	37,996,704	22,649,870	42,609	60,689,183		60,689,183	50,372,285
2. Aggregate write-ins for other operating income	713,121	466,744	721,790	1,901,655		1,901,655	2,470,240
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	167,726,678	882,392,292	350,287,425	1,400,406,395		1,400,406,395	1,399,900,587
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	32,191,370	105,665,534	27,042,693	164,899,597		164,899,597	165,058,188
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	142,661,240	845,615,532	357,480,932	1,345,757,704		1,345,757,704	1,275,269,233
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	174,852,610	951,281,066	384,523,625	1,510,657,301		1,510,657,301	1,440,327,421
8. Net operating gain or (loss) (Lines 3 minus 7)	(7,125,932)	(68,888,774)	(34,236,200)	(110,250,906)		(110,250,906)	(40,426,834)

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DETAILS OF WRITE-IN LINES							
0201. Title Plant Rent		436,845	721,790	1,158,635		1,158,635	1,009,605
0202. Ceded Reimbursements from Agents	641,023			641,023		641,023	939,326
0203. Other Income	64,098	29,899		93,997		93,997	244,528
0298. Summary of remaining write-ins for Line 02 from overflow page	8,000			8,000		8,000	276,781
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	713,121	466,744	721,790	1,901,655		1,901,655	2,470,240
0601.		NONE					
0602.		NONE					
0603.		NONE					
0698. Summary of remaining write-ins for Line 06 from overflow page		NONE					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)		NONE					

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 2,139,901	1,545,682
1.1 Bonds exempt from U.S. tax	(a) 3,832,748	2,844,888
1.2 Other bonds (unaffiliated)	(a) 16,040,506	14,336,548
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 59,934	59,934
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	115,839	115,839
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 38,747	50,488
4. Real estate	(d) 155,362	155,362
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 303,330	282,242
7. Derivative instruments	(f)	
8. Other invested assets	64,385	69,604
9. Aggregate write-ins for investment income	14,573	14,573
10. Total gross investment income	22,765,325	19,475,160
11. Investment expenses		(g) 1,412,398
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 54,653
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 232,300
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		1,699,351
17. Net investment income (Line 10 minus Line 16)		17,775,809

DETAILS OF WRITE-IN LINES		
0901. Miscellaneous Income	14,573	14,573
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)	14,573	14,573
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 \$ 102,016 accrual of discount less \$ 3,633,245 amortization of premium and less \$ 2,278,349 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 49,151 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 \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 5,672 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 232,300 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	1,092,407		1,092,407		
1.1 Bonds exempt from U.S. tax	1,347,176		1,347,176		
1.2 Other bonds (unaffiliated)	11,354,961		11,354,961		15,532,598
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	357,263		357,263	518,237	
2.11 Preferred stocks of affiliates				24,769	
2.2 Common stocks (unaffiliated)	1,894,928	(1,268,753)	626,175	351,724	
2.21 Common stocks of affiliates				48,518,566	
3. Mortgage loans					
4. Real estate	(113,339)	(684,956)	(798,295)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets				(203,117)	
9. Aggregate write-ins for capital gains (losses)	(170)		(170)	1,826,179	(2,644,529)
10. Total capital gains (losses)	15,933,226	(1,953,709)	13,979,517	51,036,358	12,888,069

DETAILS OF WRITE-IN LINES					
0901. Allowance for Doubtful Accounts				1,860,437	
0902. Deferred Tax Asset on Cumulative Common Stock				(34,258)	
0903. Exchange Rate Other Assets/Liabilities					(2,644,529)
0998. Summary of remaining write-ins for Line 09 from overflow page	(170)		(170)		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	(170)		(170)	1,826,179	(2,644,529)

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	46,129	622,975	576,846
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)	209,200	61,500	(147,700)
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	255,329	684,475	429,146
11. Title plants (for Title insurers only)	54,063	3,984,420	3,930,357
12. Investment income due and accrued	10,070	28,761	18,691
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	14,028,916	11,882,238	(2,146,678)
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	146,240	194,267	48,027
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	81,321,492	74,543,630	(6,777,862)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	335,746	721,992	386,246
19. Furniture and equipment, including health care delivery assets	3,438,094	4,994,061	1,555,967
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	37,927	1,318,469	1,280,542
22. Health care and other amounts receivable	1,045,552	2,028,096	982,544
23. Aggregate write-ins for other than invested assets	5,839,865	4,654,402	(1,185,463)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	106,513,294	105,034,811	(1,478,483)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	106,513,294	105,034,811	(1,478,483)

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 Assets	2,636,862	625,055	(2,011,807)
2302. Other Non-Admitted Assets	2,475,228	2,524,141	48,913
2303. Prepaid Expenses	550,904	1,074,452	523,548
2398. Summary of remaining write-ins for Line 23 from overflow page	176,871	430,754	253,883
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	5,839,865	4,654,402	(1,185,463)

NONE

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)	137,815,899	173,793,322	224,017,605	191,908,271	144,791,024
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	873,295,527	726,957,883	949,192,370	1,194,049,978	1,163,105,184
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	354,503,809	365,685,007	503,488,197	592,524,178	640,578,542
4. Total	1,365,615,235	1,266,436,212	1,676,698,172	1,978,482,427	1,948,474,750
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	1,336,203,849	1,344,918,002	1,642,855,376	1,937,650,900	1,916,416,353
6. Escrow and settlement service charges (Part 1A, Line 2)	1,611,708	2,140,060	2,377,269	2,126,484	1,993,109
7. Title examinations (Part 1C, Line 1)	24,171,542	21,556,356	26,919,500	31,502,602	32,114,474
8. Searches and abstracts (Part 1C, Line 2)	15,297,089	13,132,263	11,162,062	12,484,577	11,782,863
9. Surveys (Part 1C, Line 3)					1,623,349
10. Aggregate write-ins for service charges (Part 1C, Line 4)	21,220,552	15,683,666	25,758,117	17,376,029	14,391,083
11. Aggregate write-ins for other operating income (Page 4, Line 2)	1,901,655	2,470,240	3,387,733	3,056,509	2,733,000
12. Total operating income (Page 4, Line 3)	1,400,406,395	1,399,900,587	1,712,460,057	2,004,197,101	1,981,054,231
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(110,250,906)	(40,426,834)	(37,342,432)	33,342,981	71,781,529
14. Net investment gain or (loss) (Line 11)	27,322,884	21,781,503	29,737,992	26,635,324	24,464,320
15. Total other income (Line 12)	580,801	1,660,056	3,514,702	5,078,002	2,635,350
16. Federal and foreign income taxes incurred (Line 14)	2,930,062	(907,965)	(771,847)	23,472,342	29,811,154
17. Net income (Line 15)	(85,277,283)	(16,077,310)	(3,317,891)	41,583,965	69,070,045
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	30,717,762	23,017,583	36,852,529	44,423,115	38,790,687
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	970,960,972	877,027,021	1,146,598,952	1,100,095,104	1,088,751,896
20. Known claims reserve (Page 3, Line 1)	151,250,686	132,547,403	102,362,330	78,846,559	72,508,969
21. Statutory premium reserve (Page 3, Line 2)	393,989,658	372,826,419	467,412,670	452,726,089	428,447,004
22. Total liabilities (Page 3, Line 21)	585,140,517	544,762,212	628,015,464	589,009,311	585,314,754
23. Capital paid up (Page 3, Lines 23 + 24)	8,500,000	8,500,000	11,470,575	11,220,576	12,720,575
24. Surplus as regards policyholders (Page 3, Line 30)	385,820,455	332,264,809	518,583,488	511,085,793	503,437,142
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(60,510,156)	(58,552,694)	35,964,796	63,198,541	100,602,020
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)	48.1	58.0	51.2	49.0	48.5
27. Stocks (Lines 2.1 & 2.2)	44.1	34.9	40.7	42.5	40.5
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.1	0.2	0.1	0.0	0.0
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.3	0.4	0.3	0.3	0.1
30. Cash, cash equivalents and short-term investments (Line 5)	7.3	6.3	7.5	7.9	10.6
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)	0.2	0.2	0.2	0.3	0.1
33. Receivable for securities (Line 8)				0.0	
34. Aggregate write-ins for invested assets (Line 9)					
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)		201,443	204,912	196,862	198,025
38. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	400,218,097	272,570,858	398,383,011	400,518,368	379,293,027
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	137,472	244,893		74,912	87,857
42. Total of above Lines 36 to 41	400,355,569	273,017,194	398,587,923	400,790,142	379,578,909
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)	103.8	82.2	76.9	78.5	75.5

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)	51,036,358	(148,666,741)	(15,856,821)	(3,995,521)	45,688,055
45. Change in nonadmitted assets (Line 21)	(1,478,482)	(38,091,467)	(4,257,188)	(27,408,504)	6,557,001
46. Dividends to stockholders (Line 28)			(2,000,000)	(13,000,000)	(31,173,427)
47. Change in surplus as regards policyholders for the year (Line 31)	53,555,646	(228,647,996)	8,872,201	15,772,753	93,751,445
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	137,382,224	125,870,088	107,072,488	94,624,799	71,227,864
49. Losses and allocated LAE incurred (Line 8, Col. 4)	156,085,507	156,107,935	130,588,259	100,962,389	83,675,117
50. Unallocated LAE incurred (Line 9, Col. 4)	8,814,090	8,950,253	7,598,546	6,475,376	5,280,175
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	164,899,597	165,058,188	138,186,805	107,437,765	88,955,292
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)	9.7	11.5	9.9	6.6	6.2
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	75.7	66.9	71.8	77.3	80.4
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	10.7	12.7	12.4	7.9	7.7
55. Total (Lines 52 to 54)	96.1	91.1	94.1	91.8	94.3
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	11.8	11.8	8.1	4.5	4.1
57. Operating expenses incurred (Line 5)	96.1	91.1	94.1	91.8	94.3
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	107.9	102.9	102.2	96.3	98.4
60. Net operating gain or (loss) (Line 8)	(7.9)	(2.9)	(2.2)	3.7	1.6
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)	12.2	13.2	8.4	4.6	4.2
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	99.2	102.0	97.2	93.8	94.8

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 [] 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	7,678,276	28,051	277,942	9,346	7,974,923	264,637	36	25	193,213	84	84
2. 2000	214,692	736,908	2,911	23,841	809	762,851	30,169	73	74	19,425	202	217
3. 2001	292,832	987,928	3,156	32,553	2,204	1,021,433	31,959	15	17	16,483	25	26
4. 2002	425,451	1,419,240	3,046	49,079	1,916	1,469,449	33,923	22	22	20,588	17	17
5. 2003	555,293	1,806,933	3,224	53,298	2,324	1,861,131	60,381	15	20	22,217	11	6
6. 2004	534,264	1,765,715	4,446	66,476	3,332	1,833,305	42,844	16	16	23,220	1	6
7. 2005	583,606	1,948,475	6,373	61,905	4,274	2,012,479	72,976	57	57	36,079	8	8
8. 2006	622,819	1,978,482	9,996	63,490	5,569	2,046,399	63,250	727	204	32,454	1,009	91
9. 2007	588,819	1,676,698	13,700	66,217	8,434	1,748,181	50,816	75	69	18,156	1	1
10. 2008	435,500	1,266,436	8,382	52,512	4,217	1,323,113	30,109	104	75	5,762	3	3
11. 2009	474,037	1,365,615	4,311	62,301	2,591	1,429,636	6,172	27		2,131		
12. Totals	X X X	22,630,706	87,596	809,614	45,016	23,482,900	687,236	1,167	579	389,728	1,361	459

	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	122,916	23,245	481,106	24,539	4,925	7		14,279	51	21	1,200
2. 2000	20,662	3,856	53,434	2,562	1,268	6	1	4,264	15	13	350
3. 2001	17,930	5,171	53,610	2,957	2,127	12		6,164	20	29	515
4. 2002	12,874	5,333	59,844	3,646	2,860	8		10,033	33	41	789
5. 2003	15,237	6,026	88,624	4,669	5,904	41		15,070	60	73	1,284
6. 2004	12,249	8,509	74,568	4,988	6,380			24,619	74	94	1,896
7. 2005	22,758	8,788	117,843	6,039	23,404	43	43	34,248	112	148	3,530
8. 2006	15,315	8,416	105,561	6,077	31,286	3,786	119	52,052	230	169	5,285
9. 2007	23,749	10,609	79,587	5,011	32,034	3,110	25	62,854	429	369	5,821
10. 2008	3,550	6,037	41,937	3,070	19,871	997	997	57,002	289	274	4,744
11. 2009	1,110	1,219	9,549	1,211	14,366			73,371	176	81	5,363
12. Totals	268,350	87,209	1,165,663	64,769	144,425	8,010	1,185	353,956	1,489	1,312	30,777

	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	20,441	347	477,054	178	130	477,102	6.303	6.289	X X X		20,441	
2. 2000	5,889	147	55,126	296	305	55,117	7.799	7.776	27.632		5,889	
3. 2001	8,809	190	56,733	72	72	56,733	6.117	6.111	21.316		8,809	
4. 2002	13,682	243	67,404	80	80	67,404	5.007	5.004	17.282		13,682	
5. 2003	22,286	400	103,572	127	99	103,600	5.961	5.959	19.973		22,286	
6. 2004	32,875	683	97,063	91	116	97,038	5.866	5.861	20.110		32,875	
7. 2005	61,146	1,154	166,707	220	256	166,671	8.905	8.894	30.669		61,146	
8. 2006	92,351	1,653	179,042	5,752	583	184,211	9.439	9.671	31.777		92,351	
9. 2007	103,854	1,426	163,860	3,615	464	167,011	10.344	10.493	31.154		103,854	
10. 2008	81,632	962	112,744	1,393	1,349	112,788	9.365	9.339	28.374		81,632	
11. 2009	93,195	375	96,040	203	81	96,162	7.187	7.187	21.674		93,195	
12. Totals	536,160	7,580	1,575,345	12,027	3,535	1,583,837	X X X	X X X	X X X		X X X	536,160

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	264,658	27,018	172,785	2,729	461,732	7,620	36		6,445	84	
2. 2000	22,109	44,101	2,645	15,470	154	62,062	4,333	73		1,610	202	
3. 2001	28,376	47,868	2,819	18,270	123	68,834	5,696	15		2,186	25	
4. 2002	35,307	64,594	2,641	19,996	98	87,133	5,146	22		1,777	17	
5. 2003	50,061	90,250	2,685	23,207	141	116,001	17,234	15		3,278	11	
6. 2004	61,125	125,492	3,779	34,456	685	163,042	11,468	16		2,312	1	
7. 2005	74,825	144,791	5,738	29,382	1,240	178,671	11,597	57		2,676	8	
8. 2006	115,839	191,908	8,756	36,689	3,311	234,042	11,850	727		3,330	1,009	
9. 2007	144,020	224,018	11,959	43,526	1,818	277,685	10,711	75		1,216	1	
10. 2008	89,541	173,793	7,211	32,529	1,038	212,495	6,422	104		980	3	
11. 2009	63,771	137,816	3,751	39,602	635	180,534	912	27		344		
12. Totals	X X X	1,509,289	79,002	465,912	11,972	2,042,231	92,989	1,167		26,154	1,361	

	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	2,049	570	14,755	1,224	270	7		461	51	3	72
2. 2000	153	102	6,320	531	39	6		489	15	2	34
3. 2001	1,150	271	8,193	894	47	12		917	20	9	55
4. 2002	1,078	212	7,174	1,376	57	8		1,164	33	8	71
5. 2003	1,187	287	20,825	1,851	97	41		3,424	60	13	205
6. 2004	1,527	1,733	15,530	2,037	725			4,988	74	20	325
7. 2005	971	1,356	15,694	2,191	2,331	43		4,322	112	36	401
8. 2006	1,830	2,235	19,151	2,185	726	3,786		9,201	230	43	848
9. 2007	674	3,952	15,955	2,124	412	3,110		12,031	429	145	936
10. 2008	530	2,382	9,891	1,564	(458)	997		12,955	289	71	781
11. 2009	67	390	1,673	828	269			14,163	176	57	815
12. Totals	11,216	13,490	135,161	16,805	4,515	8,010		64,115	1,489	407	4,543

	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	858	19	14,796	178	3	14,971	3,529	3,381	X X X			858
2. 2000	581	18	6,471	296	2	6,765	11,091	11,120	31.214			581
3. 2001	1,042	22	8,846	72	9	8,909	13,868	13,416	32.545			1,042
4. 2002	1,325	27	8,144	80	8	8,216	9,962	9,754	24.072			1,325
5. 2003	3,814	41	24,033	127	13	24,147	21,616	21,240	49.218			3,814
6. 2004	6,092	62	19,493	91	20	19,564	13,474	13,262	35.373			6,092
7. 2005	7,173	71	20,926	220	36	21,110	13,023	12,798	30.561			7,173
8. 2006	14,748	116	25,107	5,752	43	30,816	12,332	14,484	29.264			14,748
9. 2007	16,773	128	24,370	3,615	145	27,840	10,936	11,786	22.725			16,773
10. 2008	14,493	101	19,899	1,393	71	21,221	11,178	11,475	27.232			14,493
11. 2009	15,366	92	15,688	203	57	15,834	9,522	9,438	26.719			15,366
12. Totals	82,265	697	187,773	12,027	407	199,393	X X X	X X X	X X X		X X X	82,265

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	7,413,618	1,033	105,157	6,617	7,513,191	257,020		25	186,768		84
2. 2000	192,583	692,807	266	8,371	655	700,789	25,835		74	17,814		217
3. 2001	264,456	940,060	337	14,283	2,081	952,599	26,263		17	14,298		26
4. 2002	390,144	1,354,646	405	29,083	1,818	1,382,316	28,776		22	18,811		17
5. 2003	505,592	1,716,683	539	30,091	2,183	1,745,130	43,148		20	18,939		6
6. 2004	473,139	1,640,223	667	32,020	2,647	1,670,263	31,376		16	20,907		6
7. 2005	508,781	1,803,684	635	32,523	3,034	1,833,808	61,379		57	33,403		8
8. 2006	506,980	1,786,574	1,240	26,801	2,258	1,812,357	51,400		204	29,123		91
9. 2007	444,799	1,452,680	1,741	22,691	6,616	1,470,496	40,105		69	16,940		1
10. 2008	345,959	1,092,643	1,171	19,983	3,179	1,110,618	23,687		75	4,781		3
11. 2009	410,266	1,227,799	560	22,699	1,956	1,249,102	5,260			1,787		
12. Totals	X X X	21,121,417	8,594	343,702	33,044	21,440,669	594,249		579	363,571		459

	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	120,867	22,675	466,354	23,315	4,653			13,818		18	1,128
2. 2000	20,509	3,754	47,112	2,031	1,229		1	3,775		11	316
3. 2001	16,780	4,900	45,418	2,063	2,080			5,247		20	460
4. 2002	11,796	5,121	52,669	2,270	2,804			8,869		33	718
5. 2003	14,050	5,739	67,800	2,818	5,807			11,646		60	1,079
6. 2004	10,722	6,776	59,037	2,951	5,655			19,631		74	1,571
7. 2005	21,787	7,432	102,149	3,848	21,074		43	29,926		112	3,129
8. 2006	13,485	6,181	86,409	3,892	30,560		119	42,851		126	4,437
9. 2007	23,075	6,657	63,632	2,887	31,623		25	50,823		224	4,885
10. 2008	3,020	3,655	32,045	1,506	20,329		997	44,047		203	3,963
11. 2009	1,043	829	7,876	383	14,097			59,208		24	4,548
12. Totals	257,134	73,719	1,030,501	47,964	139,911		1,185	289,841		905	26,234

	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	19,581	328	462,259		127	462,132	6.465	6.468	X X X		19,581	
2. 2000	5,308	129	48,653		303	48,350	7.519	7.480	27.219		5,308	
3. 2001	7,767	168	47,888		63	47,825	5.580	5.583	20.111		7,767	
4. 2002	12,358	216	59,260		72	59,188	4.705	4.704	16.667		12,358	
5. 2003	18,472	359	79,540		86	79,454	4.944	4.944	17.064		18,472	
6. 2004	26,783	621	77,569		96	77,473	5.138	5.138	18.138		26,783	
7. 2005	53,974	1,083	145,782		220	145,562	8.514	8.514	30.686		53,974	
8. 2006	77,603	1,537	153,934		540	153,394	9.074	9.050	32.351		77,603	
9. 2007	87,082	1,298	139,491		319	139,172	10.237	10.249	33.884		87,082	
10. 2008	67,139	861	92,844		1,278	91,566	9.029	8.931	28.669		67,139	
11. 2009	77,829	283	80,352		24	80,328	6.856	6.861	20.890		77,829	
12. Totals	453,896	6,883	1,387,572		3,128	1,384,444	X X X	X X X	X X X		X X X	453,896

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	206,029	204,599	205,505	205,918	205,437	204,519	204,983	204,840	205,590	205,662
2. 1990	28,662	29,132	34,219	28,681	28,591	29,225	29,081	29,085	29,161	29,198
3. 1991	16,073	17,546	17,617	17,525	17,643	17,951	18,073	18,010	17,939	17,990
4. 1992	15,280	14,775	15,080	15,025	14,445	14,543	14,522	14,330	14,374	14,437
5. 1993	18,060	17,391	17,758	18,096	18,992	18,588	18,607	18,778	18,806	19,161
6. 1994	24,697	23,055	25,097	25,928	24,641	24,911	24,394	24,637	24,563	24,573
7. 1995	17,902	17,141	17,555	18,302	17,845	18,153	18,238	18,299	18,319	18,360
8. 1996	30,926	32,558	32,299	32,735	32,778	32,499	31,650	30,717	30,995	31,275
9. 1997	26,548	21,513	24,503	25,064	25,558	26,754	25,811	25,779	25,864	26,478
10. 1998	32,539	34,369	38,260	38,581	37,094	36,189	35,377	35,443	35,589	36,255
11. 1999	36,712	38,283	41,978	46,094	48,861	49,644	51,046	52,209	52,412	53,498
12. 2000	47,931	39,628	48,319	49,994	49,576	51,030	52,303	54,696	55,067	55,403
13. 2001	X X X	46,666	49,771	46,851	47,809	48,036	50,281	55,659	55,630	56,792
14. 2002	X X X	X X X	58,575	55,710	66,111	65,117	65,023	68,759	66,251	67,475
15. 2003	X X X	X X X	X X X	74,209	72,551	88,756	92,630	102,350	101,732	103,676
16. 2004	X X X	X X X	X X X	X X X	83,886	84,810	92,364	95,712	94,367	97,131
17. 2005	X X X	X X X	X X X	X X X	X X X	116,211	123,200	141,386	157,678	166,888
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	121,706	141,233	154,390	184,750
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	121,259	146,062	167,330
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	102,812	114,066
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	96,186

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	196,767	197,665	199,557	200,637	201,301	201,803	202,053	202,496	203,562	203,734	6,331	3,520
2. 1990	26,454	26,370	26,842	27,094	27,277	28,127	28,180	28,269	28,423	28,387	768	373
3. 1991	13,829	14,902	15,821	16,444	16,674	17,100	17,362	17,397	17,399	17,429	612	319
4. 1992	12,728	12,751	13,106	13,205	13,431	13,641	13,796	13,716	13,799	13,861	625	339
5. 1993	15,000	15,140	15,544	16,048	17,137	17,430	17,533	17,808	18,067	18,433	737	399
6. 1994	18,922	19,121	19,906	21,437	22,036	22,491	22,777	22,941	23,328	23,356	863	517
7. 1995	12,372	13,057	13,806	15,040	15,347	15,920	16,853	17,087	17,284	17,376	840	416
8. 1996	22,739	25,632	26,871	27,890	28,517	29,410	29,412	28,638	29,339	29,675	926	489
9. 1997	13,821	14,740	16,849	18,377	20,567	22,435	23,065	23,387	23,867	24,286	934	657
10. 1998	13,463	19,175	24,412	26,790	28,758	29,332	30,338	31,446	32,158	33,086	1,191	861
11. 1999	8,885	18,655	24,187	32,112	36,701	39,423	42,074	45,499	46,797	48,088	1,515	953
12. 2000	4,355	10,682	21,208	30,027	34,511	38,279	41,731	45,945	48,215	49,853	1,533	882
13. 2001	X X X	4,500	12,380	18,264	26,252	31,894	37,995	43,320	45,375	48,479	1,747	1,021
14. 2002	X X X	X X X	2,883	12,013	23,685	33,595	42,954	48,721	52,213	54,549	2,187	1,216
15. 2003	X X X	X X X	X X X	7,427	21,488	34,364	50,176	68,765	75,274	82,615	2,729	1,540
16. 2004	X X X	X X X	X X X	X X X	8,414	23,288	37,989	49,051	57,302	66,076	2,800	1,505
17. 2005	X X X	X X X	X X X	X X X	X X X	14,819	41,003	61,208	87,748	109,116	3,074	1,812
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	12,709	42,694	67,716	97,439	2,857	1,568
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,810	41,801	69,048	2,398	1,189
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	12,187	35,978	1,545	565
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	8,329	648	189

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	1,170	739	759	581	406	326	427	570	555	456
2. 1990	829	641	3,760	193	91	64	44	91	58	84
3. 1991	454	751	164	149	229	112	103	87	57	58
4. 1992	158	259	113	162	103	87	79	82	77	59
5. 1993	563	444	509	488	189	259	323	396	138	92
6. 1994	771	1,039	1,794	1,279	654	230	158	733	163	212
7. 1995	1,191	978	850	533	339	464	155	143	76	67
8. 1996	4,287	2,503	1,469	1,245	1,099	701	496	616	331	315
9. 1997	2,066	1,985	2,706	3,190	1,939	1,439	700	643	509	895
10. 1998	5,698	4,788	5,299	3,516	2,240	2,050	1,807	1,021	827	803
11. 1999	5,129	6,156	6,724	4,709	3,475	3,822	3,024	2,609	2,004	1,626
12. 2000	7,007	6,315	7,663	5,186	5,558	4,688	3,770	2,728	2,330	1,194
13. 2001	X X X	1,934	5,185	7,287	5,488	4,343	3,882	3,611	3,363	2,013
14. 2002	X X X	X X X	4,038	6,452	10,540	7,740	4,702	4,082	2,502	2,673
15. 2003	X X X	X X X	X X X	5,169	9,760	14,866	12,136	9,408	9,452	5,540
16. 2004	X X X	X X X	X X X	X X X	5,931	9,637	9,159	7,483	7,424	5,976
17. 2005	X X X	X X X	X X X	X X X	X X X	9,933	12,823	20,623	25,032	21,665
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	13,376	18,654	25,094	32,491
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	17,120	26,023	32,843
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	14,925	19,418
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	13,272

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	480	311	222	179	88	51	38	15	6	8
2. 1990	377	320	1,254	61	20	13	10	13	6	3
3. 1991	181	354	48	45	58	21	20	11	6	1
4. 1992	67	118	36	44	26	18	17	11	3	8
5. 1993	247	209	164	156	47	50	62	55	15	19
6. 1994	303	476	560	416	167	35	33	105	17	5
7. 1995	412	321	210	139	79	96	31	19	7	11
8. 1996	1,683	927	330	277	197	128	87	83	32	65
9. 1997	766	723	630	756	450	279	121	87	51	8
10. 1998	2,231	1,964	1,569	1,043	514	405	363	129	78	52
11. 1999	1,913	2,310	1,833	1,262	721	680	532	341	187	94
12. 2000	3,080	2,801	2,182	1,612	1,381	915	676	346	227	80
13. 2001	X X X	906	1,472	2,120	1,272	793	771	465	324	126
14. 2002	X X X	X X X	1,245	2,081	2,696	1,445	884	517	245	195
15. 2003	X X X	X X X	X X X	1,559	2,423	2,957	1,959	1,272	962	405
16. 2004	X X X	X X X	X X X	X X X	1,596	1,771	1,793	815	604	405
17. 2005	X X X	X X X	X X X	X X X	X X X	2,068	2,469	2,770	2,551	1,782
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	1,859	2,361	2,484	2,581
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,303	2,580	2,301
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	1,333	1,450
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	1,094

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	7,616	5,885	4,970	4,523	3,644	2,339	2,475	1,961	1,741	1,556
2. 1990	1,002	1,801	2,362	1,333	1,204	1,021	847	712	674	719
3. 1991	1,609	1,539	1,583	887	681	718	588	514	477	500
4. 1992	2,324	1,648	1,825	1,614	885	797	630	521	495	516
5. 1993	2,251	1,599	1,541	1,404	1,619	849	689	519	586	628
6. 1994	4,718	2,418	2,837	2,797	1,784	2,154	1,426	858	1,054	986
7. 1995	3,908	2,785	2,689	2,590	2,081	1,673	1,200	1,051	953	912
8. 1996	2,219	3,495	3,629	3,323	2,964	2,260	1,655	1,380	1,296	1,274
9. 1997	9,896	4,065	3,778	2,741	2,602	2,600	1,924	1,664	1,437	1,232
10. 1998	11,148	8,442	6,980	7,232	5,582	4,403	2,870	2,847	2,525	2,314
11. 1999	20,785	11,162	9,235	8,011	8,007	5,720	5,417	3,760	3,425	3,689
12. 2000	33,489	19,831	17,267	13,170	8,151	7,148	6,126	5,677	4,296	4,277
13. 2001	X X X	39,325	30,733	19,178	14,854	11,006	7,634	8,262	6,567	6,175
14. 2002	X X X	X X X	50,410	35,165	29,290	22,336	16,484	15,440	11,292	10,058
15. 2003	X X X	X X X	X X X	60,054	39,048	36,569	28,359	22,905	16,043	15,117
16. 2004	X X X	X X X	X X X	X X X	68,142	50,113	43,422	38,361	29,037	24,673
17. 2005	X X X	X X X	X X X	X X X	X X X	89,388	66,904	56,785	42,346	34,324
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X	93,762	77,522	59,096	52,239
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	95,026	75,658	63,138
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	74,367	57,220
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	73,490

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	360,827	357,433	361,659	360,145	357,793	356,503	355,951	353,282	347,371	361,219
2. 2000	38,291	38,587	37,525	35,117	33,750	34,023	34,998	37,085	37,159	34,046
3. 2001	X X X	35,533	36,804	39,712	37,378	36,485	37,799	41,282	41,069	40,948
4. 2002	X X X	X X X	49,437	47,187	52,080	53,429	54,138	51,637	51,283	50,176
5. 2003	X X X	X X X	X X X	53,119	53,442	52,469	53,701	54,892	54,246	53,184
6. 2004	X X X	X X X	X X X	X X X	67,096	64,434	66,623	67,922	66,709	65,635
7. 2005	X X X	X X X	X X X	X X X	X X X	85,023	88,851	97,333	100,163	94,864
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	94,099	103,744	106,204	104,152
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,716	121,632	122,355
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	147,944	172,612
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	131,969

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	343,710	346,911	352,204	354,811	355,623	354,593	354,308	351,782	344,965	358,518	12,197	6,577
2. 2000	14,326	27,869	29,129	31,933	31,774	32,868	34,240	36,687	37,004	33,920	1,163	733
3. 2001	X X X	16,501	28,486	34,148	35,382	35,522	36,085	39,504	39,378	40,518	1,282	731
4. 2002	X X X	X X X	22,821	37,280	45,175	47,762	52,428	50,400	50,541	50,067	1,859	908
5. 2003	X X X	X X X	X X X	24,844	41,306	47,152	50,315	51,452	52,191	52,168	2,200	1,127
6. 2004	X X X	X X X	X X X	X X X	31,530	49,595	59,357	63,666	64,391	64,137	2,744	1,680
7. 2005	X X X	X X X	X X X	X X X	X X X	42,387	71,362	87,950	92,849	92,839	2,952	1,754
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	49,709	83,103	95,014	99,055	3,499	1,965
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,929	89,497	102,131	3,291	2,025
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	75,292	123,881	3,476	1,972
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	61,489	2,392	977

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	13,030	7,911	8,316	4,926	2,047	1,676	1,616	1,332	2,193	2,545
2. 2000	16,332	9,729	8,456	3,051	1,856	1,050	501	351	141	119
3. 2001	X X X	10,913	7,797	3,599	1,873	922	1,657	1,573	1,543	401
4. 2002	X X X	X X X	16,514	8,269	6,702	5,553	1,819	1,107	680	88
5. 2003	X X X	X X X	X X X	20,720	10,271	4,927	3,239	3,061	1,876	945
6. 2004	X X X	X X X	X X X	X X X	26,306	14,160	6,789	3,752	2,099	1,391
7. 2005	X X X	X X X	X X X	X X X	X X X	32,501	14,171	8,325	6,667	1,886
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	37,372	18,270	10,165	4,779
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52,930	29,280	18,713
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	66,295	44,905
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	65,980

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	4,107	2,632	1,450	458	166	256	69	168	212	170
2. 2000	7,633	989	575	133	120	105	269	46	13	5
3. 2001	X X X	8,119	1,674	1,965	124	43	68	205	149	32
4. 2002	X X X	X X X	8,056	1,639	202	114	96	130	63	
5. 2003	X X X	X X X	X X X	7,555	1,863	391	163	379	179	58
6. 2004	X X X	X X X	X X X	X X X	9,260	680	544	505	220	98
7. 2005	X X X	X X X	X X X	X X X	X X X	10,136	3,414	1,058	647	114
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	7,101	2,371	1,024	289
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,856	2,854	1,420
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	6,357	3,643
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	4,855

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	729,275	11,681,476	858,282	410,246	13,061,394	1,695,894	1,444,776	813,306	
2. Alaska	AK	L	(250)	8,361,292	4,697,828	26,361	12,911,795	74,188	166,632	237,904	
3. Arizona	AZ	L	82,306	8,830,035	19,376,174	1,323,669	27,877,047	703,913	668,227	81,313	
4. Arkansas	AR	L	44,325	9,795,646	2,476,470	367,439	12,095,003	1,561,496	2,413,904	1,338,957	
5. California	CA	L	2,111,967	77,836,164	61,299,802	2,084,633	137,285,031	19,528,572	18,481,182	22,166,283	
6. Colorado	CO	L	324,808	17,441,505	17,426,716	232,118	34,394,566	3,369,846	3,573,611	1,231,013	
7. Connecticut	CT	L	824,189	2,329,611	1,315	724,482	3,071,156	244,375	99,690	131,541	
8. Delaware	DE	L	295,263	6,003,635	(36,608)	217,116	6,136,034	554,655	243,002	469,649	
9. District of Columbia	DC	L	87,978	2,048,111	1,582,374	61,860	3,647,353	1,250,796	1,560,124	380,582	
10. Florida	FL	L	2,617,502	51,473,719	8,588,417	4,400,225	62,260,441	12,202,877	18,891,040	23,790,241	
11. Georgia	GA	L	550,636	18,504,614	47,886	582,072	18,827,424	2,734,603	2,740,607	1,007,580	
12. Hawaii	HI	L	20,052	5,205,207		29,754	5,162,161	252,030	191,882	116,255	
13. Idaho	ID	L	19,984	10,632,991	4,217,584	212,544	14,775,586	1,137,555	3,121,119	2,197,182	
14. Illinois	IL	L	1,553,640	23,786,006	1,848,671	1,632,076	26,527,092	5,326,671	14,669,466	12,094,696	
15. Indiana	IN	L	588,482	11,130,297	2,253,517	769,864	13,576,174	1,310,158	2,584,762	2,003,170	
16. Iowa	IA	L	183,404	399,711	2,337	265,015	803,539	94,850	44,582	18,153	
17. Kansas	KS	L	248,633	5,985,058	2,007,479	96,569	8,029,294	204,747	441,698	308,819	
18. Kentucky	KY	L	355,828	8,823,449	624,312	311,808	9,606,774	818,067	558,309	352,894	
19. Louisiana	LA	L	233,561	16,040,162	1,847,850	228,685	17,976,723	508,331	827,167	543,304	
20. Maine	ME	L	167,297	2,051,057	133,570	56,010	2,294,198	391,533	337,391	115,341	
21. Maryland	MD	L	288,483	28,792,221	1,363,212	422,984	29,940,528	4,607,509	7,334,914	3,854,766	
22. Massachusetts	MA	L	1,275,010	27,723,433	29,611	306,449	28,435,042	1,988,940	1,176,699	1,083,059	
23. Michigan	MI	L	314,474	16,666,151	2,948,123	332,580	19,623,094	4,291,606	3,732,596	3,183,245	
24. Minnesota	MN	L	284,408	17,812,393	1,818,146	334,455	19,363,980	5,989,700	5,532,428	5,116,450	
25. Mississippi	MS	L	131,488	3,191,052	284,863	736,700	3,548,605	856,506	1,012,031	388,901	
26. Missouri	MO	L	120,632	5,907,536	1,320,277	408,711	7,007,755	1,785,026	1,689,685	1,110,766	
27. Montana	MT	L	831,162	7,645,911	4,907,528	89,231	13,177,314	1,037,462	279,272	97,264	
28. Nebraska	NE	L	55,299	5,096,617	(3,210)	121,506	5,062,234	12,325	26,442	68,346	
29. Nevada	NV	L	177,746	4,756,009	7,556,447	118,079	12,318,928	2,407,543	3,216,795	1,872,273	
30. New Hampshire	NH	L	64,907	4,058,880	438,654	52,737	4,466,991	268,325	287,621	374,914	
31. New Jersey	NJ	L	2,400,302	53,395,457	4,105,248	346,117	59,221,486	4,170,987	4,972,139	3,765,225	
32. New Mexico	NM	L		3,636,955	9,290,495	131,725	12,687,974	171,495	271,545	324,848	
33. New York	NY	L	19,859,077	90,068,591	516,482	11,849,134	109,525,540	8,136,267	3,403,718	8,776,362	
34. North Carolina	NC	L	493,289	13,417,250	555,403	442,415	14,079,314	4,198,931	3,301,551	2,476,571	
35. North Dakota	ND	L	182	2,559,935		13,189	2,501,684	7,719	14,053	16,335	
36. Ohio	OH	L	280,351	25,028,682	8,360,296	360,788	33,313,636	3,854,079	3,471,573	3,034,279	
37. Oklahoma	OK	L	23,540	3,665,157	3,425,042	552,988	6,986,847	412,966	353,800	311,723	
38. Oregon	OR	L	A1	13,879	8,616,677	6,071,239	230,885	15,027,997	222,304	1,298,301	1,199,777
39. Pennsylvania	PA	L	3,254,298	43,684,356	25,891	23,796,499	46,541,800	4,953,998	3,965,097	2,203,390	
40. Rhode Island	RI	L	642,408	1,487,583	(19,981)	142,677	2,067,665	747,155	123,484	289,367	
41. South Carolina	SC	L	142,371	13,531,563	23,522	157,173	13,453,924	1,013,420	1,542,638	980,520	
42. South Dakota	SD	L	237,982	1,967,594	801,134	32,249	2,930,146	24,182	60,000	99,838	
43. Tennessee	TN	L	351,789	11,180,282	2,769,824	1,666,740	13,988,569	(1,547,576)	(2,149,536)	692,241	
44. Texas	TX	L	22,347,999	63,056,881	127,853,903	3,228,435	212,138,300	6,127,875	5,254,340	5,990,582	
45. Utah	UT	L	24,283	34,698,614	7,122,179	252,317	41,384,041	2,539,845	4,240,362	2,291,057	
46. Vermont	VT	L	48,389	1,006,556	(2,389)	11,389	1,036,604	1,709,778	(259,690)	13,424	
47. Virginia	VA	L	293,839	46,205,845	4,574,161	425,446	50,228,429	1,727,946	1,257,654	1,451,180	
48. Washington	WA	L	279,049	11,724,197	16,294,553	632,644	27,841,133	1,313,111	1,904,499	1,692,850	
49. West Virginia	WV	L	73,743	3,563,139	(5,438)	145,121	3,563,575	586,459	605,046	169,913	
50. Wisconsin	WI	L	406,300	11,557,652	2,617,101	430,778	14,277,785	18,164	(819,658)	148,607	
51. Wyoming	WY	L		4,256,736	1,418,559	14,630	5,605,183	69,010	284,833	265,352	
52. American Samoa	AS	N									
53. Guam	GU	L		3,217,540			3,206,471	78,144	451,763	382,236	
54. Puerto Rico	PR	L	93,546	395,360	8,181,482	1,225	8,515,870	470,967	2,030,111	2,210,311	
55. U.S. Virgin Islands	VI	L		271,766			268,858		(105,627)		
56. Northern Mariana Islands	MP	L		483,976			482,944				
57. Canada	CN	L	61,512,553			115,758	60,017,162	18,134,387	18,727,511	8,088,896	
58. Aggregate Other Alien	OT	X X X	10,454,241	607,234	607,476	364,591	2,047,656	177,029	4,538,346	17,827,635	
59. Totals	(a) 55	X X X	137,815,899	873,295,527	354,503,809	62,300,891	1,336,203,849	136,528,741	156,085,507	151,250,686	

DETAILS OF WRITE-INS										
5801. United Kingdom	X X X		5,595,799							
5802. Mexico	X X X		2,996,414			359,591	268,787	(26,028)	4,393,687	6,937,719
5803. Australia	X X X		1,343,772							
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X	518,256	607,234	607,476	5,000	1,778,869	203,057	144,659	10,889,916
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X	10,454,241	607,234	607,476	364,591	2,047,656	177,029	4,538,346	17,827,635

(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. Other Receivables	309,487		309,487	20,258
2305. Deposits	271,313	26,471	244,842	221,693
2306. Agreements	150,400	150,400		
2307. Goodwill	107,775		107,775	
2397. Totals (Lines 2301. through 2396.) (Page 2, Line 2398)	838,975	176,871	662,104	241,951

OVERFLOW PAGE FOR WRITE-INS

Page 3 - Continuation

DETAILS OF WRITE-IN LINES FOR LIABILITIES, SURPLUS AND OTHER FUNDS 2001 - 2096	1 Current Year	2 Prior Year
2004. Deferred Copiers	79,454	110,212
2097. Totals (Lines 2001 through 2096) (Page 3, Line 2098)	79,454	110,212

OVERFLOW PAGE FOR WRITE-INS**Page 4 - Continuation**

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0201 - 0296		
0204. Reinsurance Reimbursement from Agents	8,000	24,690
0205. Other Abstract Fees		238,014
0206. Management Fees		14,077
0297. Totals (Lines 0201 through 0296) (Page 3, Line 0298)	8,000	276,781

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 1201 - 1296		
1204. Realized Gain on Other Assets		9,999
1297. Totals (Lines 1201 through 1296) (Page 3, Line 1298)		9,999

DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 3001 - 3096	1 Current Year	2 Prior Year
3004. Due to Merger		269,052
3005. Prior Period Adjustment to Statutory Premium Reserves		108,839
3006. Other Write-Ins	(98,367)	
3007. Goodwill	(2,900,451)	
3008. Adjustment	(3,162,628)	(37,458,190)
3097. Totals (Lines 3001 through 3096) (Page 3, Line 3098)	(6,161,446)	(37,080,299)

OVERFLOW PAGE FOR WRITE-INS

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	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0401 - 0496		
0404. Work Charges	1,995,412	1,937,956
0497. Totals (Lines 0401 through 0496) (Page 3, Line 0498)	1,995,412	1,937,956

OVERFLOW PAGE FOR WRITE-INS

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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. Professional/Outside Services	28,344			28,344			28,344	18,115	
2305. Computer ASP maintenance	7,792			7,792			7,792	12,491	
2306. Bank Fees								22,725	
2307. State Tax Credit Amortization						232,300	232,300	232,300	
2308. Investment Fees						4,794	4,794	4,635	
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	36,136			36,136		237,094	273,230	290,266	

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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. Reinsurance Reimbursement from Agents	8,000			8,000		8,000	24,690
0205. Other Abstract Fees							238,014
0206. Management Fees							14,077
0297. Totals (Lines 0204 through 0296) (Page 10, Line 0298)	8,000			8,000		8,000	276,781

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	1	2	3	4	5
	Realized	Other	Total Realized	Change in Unrealiz	Change in Unrealiz
DETAILS OF WRITE-IN LINES FOR	Gain (Loss)	Realized	Capital Gain (Loss)	Capital Gain (Loss)	Foreign Exchange
Exhibit of Capital Gains (Losses) 0901-0996	on Sales or	Adjustments	(Columns 1 + 2)	Capital Gain (Loss)	Capital Gain (Loss)
	Maturity				
0904. Miscellaneous Assets	(170)		(170)		
0997. Totals (Lines 0901. through 0996.) (Page 8, Line 0998)	(170)		(170)		

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	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 2301-2396			
2304. Agreements	150,400	403,400	253,000
2305. Deposits	26,471	27,354	883
2397. Totals (Lines 1501. through 1596.) (Page 8, Line 0998)	176,871	430,754	253,883

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States, Etc.	1 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
5804. Poland	X X X		265,555							
5805. Czech Republic	X X X		239,410							
5806. Panama	X X X		12,000							
5807. New Zealand	X X X		1,099							
5808. Slovakia	X X X		192							
5809. Bulk Reserves	X X X								10,684,000	
5810. Europe	X X X			5,900		5,000	573,091			
5811. Dominican Republic	X X X				8,502		8,060	30,796	(8,380)	
5812. Bahamas	X X X			601,334			600,110		16,917	
5813. Caribbean	X X X				122,948		122,948			
5814. Costa Rica	X X X				476,026		474,660	172,261	153,039	
5897. Totals (Lines 5804 through 5896) (Page 38, Line 5898)	X X X	X X X	518,256	607,234	607,476	5,000	1,778,869	203,057	144,659	10,889,916