

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)	3,146,699,657	2,146,786	3,144,552,871	3,138,794,428
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	85,986,184		85,986,184	170,635,348
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	25,467,818	2,504,518	22,963,300	22,838,243
3.2 Other than first liens	6,019,252	6,019,252		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	1,455,017		1,455,017	1,584,048
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	10,339,694	1,340,443	8,999,251	9,411,042
5. Cash (\$ 276,224,586, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 63,439,039, Schedule DA)	339,663,627		339,663,627	294,015,407
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives				
8. Other invested assets (Schedule BA)	55,289,611	9,077,219	46,212,392	79,680,849
9. Receivables for securities	1,438,292		1,438,292	4,833
10. Securities lending reinvested collateral assets	8,932,254		8,932,254	
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,681,291,406	21,088,218	3,660,203,188	3,716,964,198
13. Title plants less \$ 0 charged off (for Title insurers only)	123,910,692	2,611,038	121,299,654	103,260,885
14. Investment income due and accrued	40,676,194		40,676,194	39,508,131
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	156,741,169	76,132,680	80,608,489	66,834,621
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	27,599,361		27,599,361	50,742,714
18.2 Net deferred tax asset	458,270,141	368,804,585	89,465,556	104,051,928
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	39,720	3,765	35,955	966,973
21. Furniture and equipment, including health care delivery assets (\$ 0)	1,526,331	1,526,331		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	95,661,416	14,978,499	80,682,917	17,046,721
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	164,234,148	164,223,488	10,660	18,752,111
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,749,950,578	649,368,604	4,100,581,974	4,118,128,282
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	4,749,950,578	649,368,604	4,100,581,974	4,118,128,282

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Other Assets	108,887,190	108,887,190		
2502. Recoupment Receivable	19,349,699	19,349,699		
2503. Prepaid Expenses	19,044,850	19,044,850		
2598. Summary of remaining write-ins for Line 25 from overflow page	16,952,409	16,941,749	10,660	18,752,111
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	164,234,148	164,223,488	10,660	18,752,111

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	448,556,133	464,134,454
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	1,994,023,712	1,978,305,428
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		107,713,284
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	226,068,324	226,488,441
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	32,706,092	35,037,626
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	39,414,152	34,266,207
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	611,344	5,441,772
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	5,860,221	10,081,370
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	19,250,787	9,808,782
19. Derivatives		
20. Payable for securities		4,019,931
21. Payable for securities lending	8,932,250	24,307,535
22. Aggregate write-ins for other liabilities	388,480,183	373,493,863
23. Total liabilities (Lines 1 through 22)	3,163,903,198	3,273,098,693
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	6,000,000	6,000,000
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	1,100,754,963	1,096,753,161
30. Unassigned funds (surplus)	(170,076,187)	(257,723,572)
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0)		
31.2 0 shares preferred (value included in Line 26 \$ 0)		
32. Surplus as regards policyholders (Lines 24 to 30 less 31) (Page 4, Line 32)	936,678,776	845,029,589
33. Totals (Page 2, Line 28, Col. 3)	4,100,581,974	4,118,128,282

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)		
2201. Customer Trust and Escrow Deposits Secured by Pledged Assets	388,384,143	373,329,057
2202. Reinsurance Payable	96,040	164,806
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	388,480,183	373,493,863
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 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)	3,606,123,899	4,034,813,100
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	216,256,528	221,280,183
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	337,889,576	326,554,347
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	4,160,270,003	4,582,647,630
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	540,586,252	440,895,935
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	3,756,161,433	4,126,752,072
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	4,296,747,685	4,567,648,007
8. Net operating gain or (loss) (Lines 3 minus 7)	(136,477,682)	14,999,623
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	42,658,593	321,856,957
10. Net realized capital gains (losses) less capital gains tax of \$ (13,849,189) (Exhibit of Capital Gains (Losses))	(94,149,620)	(24,588,828)
11. Net investment gain (loss) (Lines 9 + 10)	(51,491,027)	297,268,129
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	15,767,022	(38,739,330)
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(172,201,687)	273,528,422
14. Federal and foreign income taxes incurred	29,069,470	(11,476,215)
15. Net income (Lines 13 minus 14)	(201,271,157)	285,004,637
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 31, Column 2)	845,029,589	1,442,415,537
17. Net income (from Line 15)	(201,271,157)	285,004,637
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (12,993,028)	413,777,897	294,698,514
19. Change in net unrealized foreign exchange capital gain (loss)	(1,722,308)	97,128
20. Change in net deferred income taxes	(50,840,469)	1,134,160
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 27, Col. 3)	43,340,731	68,356,589
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)	107,713,280	(85,129,284)
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		8,447,214
26. Capital Changes:		
26.1 Paid in	40,305,150	
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	(36,303,348)	(14,368)
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders	(166,200,000)	(155,000,000)
29. Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus	(57,150,589)	(1,014,980,538)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	91,649,187	(597,385,948)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 31)	936,678,776	845,029,589

DETAILS OF WRITE-IN LINES		
0201.		
0202.		
0203.		
0298. Summary of remaining write-ins for Line 02 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)		
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. Sale of Title Plant Copies	14,525,000	(149,991)
1202. Sale of Title Plant	2,725,077	(855,968)
1203. Title Plant Revenue	3,333	
1298. Summary of remaining write-ins for Line 12 from overflow page	(1,486,388)	(37,733,371)
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	15,767,022	(38,739,330)
3001. Prior Year Corrections	64,246,785	
3002. Accrued Pension Adjustment	6,364,396	2,042,989
3003. Correction of Errors	605,222	(28,851,637)
3098. Summary of remaining write-ins for Line 30 from overflow page	(128,366,992)	(988,171,890)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(57,150,589)	(1,014,980,538)

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	705,091,699	2,140,949,581	785,213,719	3,631,254,999	3,867,660,421
2. Escrow and settlement service charges	216,256,528	X X X	X X X	216,256,528	221,280,183
3. Other title fees and service charges (Part 1C, Line 5)	337,889,576	X X X	X X X	337,889,576	326,554,347
4. Totals (Lines 1 + 2 + 3)	1,259,237,803	2,140,949,581	785,213,719	4,185,401,103	4,415,494,951

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	3,631,254,999	3,867,660,421
1.2 Assumed	4,726,756	9,342,369
1.3 Ceded	14,139,572	13,927,342
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	3,621,842,183	3,863,075,448
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	1,978,305,428	2,137,152,796
2.2 Additions during the current year	230,628,281	241,900,869
2.3 Withdrawals during the current year	214,909,997	413,638,521
2.4 Other adjustments to statutory premium reserves		12,890,284
2.5 Balance at December 31 current year	1,994,023,712	1,978,305,428
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	3,606,123,899	4,034,813,100

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	29,497,802	55,193,895
2. Searches and abstracts	122,693,502	99,050,353
3. Surveys	272,676	304,932
4. Aggregate write-ins for service charges	185,425,596	172,005,167
5. Totals	337,889,576	326,554,347

DETAILS OF WRITE-IN LINES		
	1	2
0401. Other Income	76,492,974	57,562,588
0402. Appraisal Fee Income	64,290,750	58,895,157
0403. Other Title Fees	44,641,872	55,181,138
0498. Summary of remaining write-ins for Line 04 from overflow page		366,284
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)	185,425,596	172,005,167

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	172,606,600	263,672,704	65,627,335	501,906,639	387,991,304
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	131,181			131,181	
3. Total (Line 1 plus Line 2)	172,737,781	263,672,704	65,627,335	502,037,820	387,991,304
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	172,737,781	263,672,704	65,627,335	502,037,820	387,991,304
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	161,059,182	239,308,102	48,188,849	448,556,133	464,134,454
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	151,380,793	261,602,464	51,151,197	464,134,454	467,524,371
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	182,416,170	241,378,342	62,664,987	486,459,499	384,601,387
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	18,870,075	28,239,184	7,017,494	54,126,753	56,294,548
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	201,286,245	269,617,526	69,682,481	540,586,252	440,895,935

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)	161,059,182	239,308,102	48,188,849	448,556,133	464,119,853
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					14,600
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	161,059,182	239,308,102	48,188,849	448,556,133	464,134,453
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	573,898,000	820,106,183	165,527,817	1,559,532,000	1,760,381,287
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported	573,898,000	820,106,183	165,527,817	1,559,532,000	1,760,381,287
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	222,007,000	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	2,230,095,133	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	1,994,023,712	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	480,442,001	108,631,464	5,932,000	595,005,465	30,043,427			625,048,892	670,996,335
1.2 Employee relations and welfare	35,063,724	7,976,036	402,542	43,442,302	2,177,382			45,619,684	44,191,624
1.3 Payroll taxes	32,068,763	6,953,750	374,893	39,397,406	2,231,510			41,628,916	45,534,236
1.4 Other personnel costs	644,748	197,846	20,676	863,270	375,811			1,239,081	2,616,840
1.5 Total personnel costs	548,219,236	123,759,096	6,730,111	678,708,443	34,828,130			713,536,573	763,339,035
2. Amounts paid to or retained by title agents		1,711,883,531	679,416,396	2,391,299,927				2,391,299,927	2,559,104,278
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	48,565,310	37,240,488	16,130	85,821,928	1,206,502			87,028,430	82,762,412
3.2 Surveys									
3.3 Other	77,083,735	684,618	22,055	77,790,408				77,790,408	100,689,019
4. Advertising	9,009,653	1,208,076	230,810	10,448,539				10,448,539	6,201,387
5. Boards, bureaus and associations	576,282	1,627,756	2,311	2,206,349				2,206,349	1,288,396
6. Title plant rent and maintenance	24,737,176	2,140,239	21,723	26,899,138	3,078			26,902,216	17,467,946
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	682,278	4,334,129	(116,038)	4,900,369	27,679			4,928,048	27,348,930
9. Marketing and promotional expenses	1,386,862	614,167	6,957	2,007,986				2,007,986	1,882,839
10. Insurance	5,939,627	2,584,388	171,783	8,695,798	165,459			8,861,257	7,154,370
11. Directors' fees									22,503
12. Travel and travel items	27,327,424	9,108,309	559,212	36,994,945	971,203			37,966,148	41,292,350
13. Rent and rent items	68,862,579	17,375,229	1,254,876	87,492,684	2,333,607			89,826,291	134,561,172
14. Equipment	11,881,645	3,679,744	443,686	16,005,075	589,238			16,594,313	49,662,820
15. Cost or depreciation of EDP equipment and software	55,005,985	19,869,368	5,570,475	80,445,828	255,243			80,701,071	117,066,996
16. Printing, stationery, books and periodicals	3,446,900	3,449,923	357,127	16,253,950	742,383			16,996,333	27,383,822
17. Postage, telephone, messengers and express	22,730,815	5,245,625	649,632	28,626,072	866,025			29,492,097	36,117,898
18. Legal and auditing	49,603,933	14,378,258	3,804,783	67,786,974	9,383,896			77,170,870	70,498,778
19. Totals (Lines 1.5 to 18)	964,059,440	1,959,182,944	699,142,029	3,622,384,413	51,372,443			3,673,756,856	4,043,844,951
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	12,483,877	37,884,051	13,867,294	64,235,222				64,235,222	65,448,414
20.2 Insurance department licenses and fees	1,857,387	1,459,624	(61,510)	3,255,501	3,078			3,258,579	6,153,478
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	5,741,536	2,845,466	51,320	8,638,322				8,638,322	2,126,834
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	20,082,800	42,189,141	13,857,104	76,129,045	3,078			76,132,123	73,728,726
21. Real estate expenses							43,578	43,578	35,620
22. Real estate taxes							983	983	177,080
23. Aggregate write-ins for miscellaneous expenses	48,597,581	8,559,060	491,334	57,647,975	2,751,230		2,473,215	62,872,420	67,648,491
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	1,032,739,821	2,009,931,145	713,490,467	3,756,161,433	54,126,751		2,517,776	(a) 3,812,805,960	4,185,434,868
25. Less unpaid expenses - current year	83,937,787	133,430,520	48,450,645	265,818,952				265,818,952	262,461,841
26. Add unpaid expenses - prior year	113,768,606	117,862,559	30,830,676	262,461,841				262,461,841	240,035,762
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	1,062,570,640	1,994,363,184	695,870,498	3,752,804,322	54,126,751		2,517,776	3,809,448,849	4,163,008,789

DETAILS OF WRITE-IN LINES									
2301. Intercompany Referral Fees	22,642,263	4,498,978	30,959	27,172,200				27,172,200	19,667,700
2302. Other Expenses	14,660,256	1,423,832	457,416	16,541,504	2,751,230			19,292,734	13,666,782
2303. Referral Fees	8,600,007	2,337,055		10,937,062				10,937,062	5,056,226
2398. Summary of remaining write-ins for Line 23 from overflow page	2,695,055	299,195	2,959	2,997,209			2,473,215	5,470,424	29,257,783
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	48,597,581	8,559,060	491,334	57,647,975	2,751,230		2,473,215	62,872,420	67,648,491

(a) Includes management fees of \$ 0 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)	705,678,849	2,129,536,035	770,909,015	3,606,123,899		3,606,123,899	4,034,813,100
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	216,216,513	40,015		216,256,528		216,256,528	221,280,183
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	333,578,445	4,311,131		337,889,576		337,889,576	326,554,347
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	1,255,473,807	2,133,887,181	770,909,015	4,160,270,003		4,160,270,003	4,582,647,630
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	201,286,245	269,617,526	69,682,481	540,586,252		540,586,252	440,895,935
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	1,032,739,821	2,009,931,145	713,490,467	3,756,161,433		3,756,161,433	4,126,752,072
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	1,234,026,066	2,279,548,671	783,172,948	4,296,747,685		4,296,747,685	4,567,648,007
8. Net operating gain or (loss) (Lines 3 minus 7)	21,447,741	(145,661,490)	(12,263,933)	(136,477,682)		(136,477,682)	14,999,623

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 21,825,495	23,921,123
1.1 Bonds exempt from U.S. tax	(a) 36,688,058	36,474,178
1.2 Other bonds (unaffiliated)	(a) 56,049,838	58,588,198
1.3 Bonds of affiliates	(a) 4,514,028	4,804,637
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	166,790,127	166,790,127
2.21 Common stocks of affiliates	53,406,796	(267,471,039)
3. Mortgage loans	(c) 1,181,376	1,263,967
4. Real estate	(d) 82,032	82,032
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 698,751	716,091
7. Derivative instruments	(f)	
8. Other invested assets	18,929,913	18,912,573
9. Aggregate write-ins for investment income	1,071,939	1,072,325
10. Total gross investment income	361,238,353	45,154,212
11. Investment expenses		(g) 1,484,033
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 853,618
13. Interest expense		(h) 113,776
14. Depreciation on real estate and other invested assets		(i) 44,192
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		2,495,619
17. Net investment income (Line 10 minus Line 16)		42,658,593

DETAILS OF WRITE-IN LINES		
0901. Title Plant Dividends	981,110	981,110
0902. Settlements	47,372	47,372
0903. Interest on Loans on Personal Property	17,008	17,008
0998. Summary of remaining write-ins for Line 09 from overflow page	26,449	26,835
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	1,071,939	1,072,325
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		

NONE

- (a) Includes \$ 1,939,392 accrual of discount less \$ 33,932,125 amortization of premium and less \$ 8,239,818 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 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 \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	5,331,523		5,331,523		
1.1 Bonds exempt from U.S. tax	4,975,344		4,975,344		
1.2 Other bonds (unaffiliated)	39,106,849		39,106,849	(951,893)	(1,722,308)
1.3 Bonds of affiliates				(114,975)	
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates	(100,000)		(100,000)	100,000	
2.2 Common stocks (unaffiliated)	25,362,873		25,362,873	(4,288,297)	
2.21 Common stocks of affiliates	(172,495,974)		(172,495,974)	424,892,527	
3. Mortgage loans					
4. Real estate	(146,229)		(146,229)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(14,584)		(14,584)		
7. Derivative instruments					
8. Other invested assets	(10,498,146)	(220,248)	(10,718,394)	(18,852,496)	
9. Aggregate write-ins for capital gains (losses)	699,783		699,783		
10. Total capital gains (losses)	(107,778,561)	(220,248)	(107,998,809)	400,784,866	(1,722,308)

DETAILS OF WRITE-IN LINES					
0901. Subsidiary IPEX Portfolio Gain	795,157		795,157		
0902. Other Losses	(95,374)		(95,374)		
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	699,783		699,783		

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)	2,146,786		(2,146,786)
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	2,504,518	2,215,381	(289,137)
3.2 Other than first liens	6,019,252	3,210,156	(2,809,096)
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	1,340,443	797,923	(542,520)
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives			
8. Other invested assets (Schedule BA)	9,077,219	14,346,948	5,269,729
9. Receivables for securities			
10. Securities lending reinvested collateral assets			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	21,088,218	20,570,408	(517,810)
13. Title plants (for Title insurers only)	2,611,038	24,656,556	22,045,518
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	76,132,680	71,107,236	(5,025,444)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon		2,021,431	2,021,431
18.2 Net deferred tax asset	368,804,585	386,364,354	17,559,769
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	3,765	65,912	62,147
21. Furniture and equipment, including health care delivery assets	1,526,331	5,763,005	4,236,674
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	14,978,499		(14,978,499)
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	164,223,488	182,160,433	17,936,945
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	649,368,604	692,709,335	43,340,731
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	649,368,604	692,709,335	43,340,731

DETAILS OF WRITE-IN LINES			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Other Assets	108,887,190	113,033,631	4,146,441
2502. Recoupment Receivable	19,349,699	19,349,699	
2503. Prepaid Expenses	19,044,850	32,633,507	13,588,657
2598. Summary of remaining write-ins for Line 25 from overflow page	16,941,749	17,143,596	201,847
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	164,223,488	182,160,433	17,936,945

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
	2010	2009	2008	2007	2006
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	705,091,699	761,203,861	970,654,633	1,448,862,621	1,477,689,868
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	2,140,949,581	2,347,218,037	2,748,874,543	3,836,655,373	4,502,783,591
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	785,213,719	759,238,523	803,961,509	1,222,382,957	1,725,084,045
4. Total	3,631,254,999	3,867,660,421	4,523,490,685	6,507,900,951	7,705,557,504
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	3,606,123,899	4,034,813,100	4,691,978,684	6,392,658,224	7,297,703,451
6. Escrow and settlement service charges (Part 1A, Line 2)	216,256,528	221,280,183	224,260,546	315,704,193	313,755,879
7. Title examinations (Part 1C, Line 1)	29,497,802	55,193,895	96,744,521	114,207,744	121,395,220
8. Searches and abstracts (Part 1C, Line 2)	122,693,502	99,050,353	82,635,708	100,161,401	102,236,055
9. Surveys (Part 1C, Line 3)	272,676	304,932	673,883	865,325	910,965
10. Aggregate write-ins for service charges (Part 1C, Line 4)	185,425,596	172,005,167	182,171,509	214,754,730	171,640,423
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	4,160,270,003	4,582,647,630	5,278,464,851	7,138,351,617	8,007,641,993
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(136,477,682)	14,999,623	(259,075,138)	61,563,798	486,844,894
14. Net investment gain or (loss) (Line 11)	(51,491,027)	297,268,129	76,555,977	292,521,869	363,652,210
15. Total other income (Line 12)	15,767,022	(38,739,330)	(1,670,216)	518,026	
16. Federal and foreign income taxes incurred (Line 14)	29,069,470	(11,476,215)	(16,689,786)	77,742,002	154,505,000
17. Net income (Line 15)	(201,271,157)	285,004,637	(167,499,591)	276,861,691	695,992,104
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	80,608,489	66,834,621	67,156,091	94,513,141	83,651,132
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	4,100,581,974	4,118,128,282	4,129,538,092	5,234,197,923	5,635,299,115
20. Known claims reserve (Page 3, Line 1)	448,556,133	464,134,454	467,524,371	450,246,806	408,610,793
21. Statutory premium reserve (Page 3, Line 2)	1,994,023,712	1,978,305,428	2,137,152,791	2,309,161,915	2,118,796,264
22. Total liabilities (Page 3, Line 23)	3,163,903,198	3,273,098,692	3,492,451,449	4,142,188,413	4,177,602,718
23. Capital paid up (Page 3, Lines 25 + 26)	6,000,000	6,000,000	119,209,543	126,885,543	126,885,543
24. Surplus as regards policyholders (Page 3, Line 32)	936,678,776	845,029,589	637,086,643	1,092,009,508	1,457,696,399
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	304,323,691	286,695,558	(17,875,936)	684,154,145	802,683,581
Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
26. Bonds (Line 1)	85.9	84.5	72.1	75.9	68.9
27. Stocks (Lines 2.1 & 2.2)	2.4	4.6	6.7	3.5	5.9
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.6	0.6	0.6	0.5	0.4
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.3	0.3	0.3	0.2	0.1
30. Cash, cash equivalents and short-term investments (Line 5)	9.3	7.9	18.1	18.9	23.8
31. Contract loans (Line 6)					
32. Derivatives (Line 7)		X X X	X X X	X X X	X X X
33. Other invested assets (Line 8)	1.3	2.1	2.1	0.9	0.8
34. Receivable for securities (Line 9)	0.0	0.0	0.1	0.1	0.1
35. Securities lending reinvested collateral assets (Line 10)	0.2	X X X	X X X	X X X	X X X
36. Aggregate write-ins for invested assets (Line 11)					
37. Subtotals cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)	74,867,360				
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	10,740,440	143,622,353	22,952,460	21,287,713	22,654,204
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate	19,182,520	19,182,520	19,182,520	19,182,520	
43. All other affiliated	39,852,085	42,404,379	38,768,888	37,508,895	50,942,551
44. Total of above Lines 38 to 43	144,642,405	205,209,252	80,903,868	77,979,128	73,596,755
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Line 32, Col. 1 x 100.0)	15.4	24.3	12.7	7.1	5.0

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2010	2009	2008	2007	2006
Capital and Surplus Accounts (Page 4)					
46. Net unrealized capital gains or (losses) (Line 18)	413,777,897	294,698,514	(369,161,973)	(394,930,770)	(160,476,534)
47. Change in nonadmitted assets (Line 21)	43,340,731	68,356,589	199,434,451	(40,509,523)	23,163,536
48. Dividends to stockholders (Line 28)	(166,200,000)	(155,000,000)	(253,230,000)	(460,000,000)	(384,400,000)
49. Change in surplus as regards policyholders for the year (Line 31)	91,649,187	(597,385,948)	(1,204,145,772)	(1,364,245,617)	131,574,160
Losses Paid and Incurred (Part 2A)					
50. Net payments (Line 5, Col. 4)	502,037,820	387,991,304	516,861,474	488,397,722	373,076,899
51. Losses and allocated LAE incurred (Line 8, Col. 4)	486,459,499	384,601,387	534,139,038	510,686,013	355,305,958
52. Unallocated LAE incurred (Line 9, Col. 4)	54,126,753	56,294,548	41,783,989	41,748,388	37,516,880
53. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	540,586,252	440,895,935	575,923,027	552,434,401	392,822,838
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
54. Personnel costs (Part 3, Line 1.5, Col. 4)	16.7	15.8	17.8	18.0	16.5
55. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	58.9	55.8	54.9	57.6	61.8
56. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	16.9	18.5	21.3	15.3	13.8
57. Total (Lines 54 to 56)	92.5	90.1	94.0	90.9	92.1
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
58. Losses and loss adjustment expenses incurred (Line 4)	13.3	9.6	10.9	8.2	5.2
59. Operating expenses incurred (Line 5)	92.5	90.1	94.0	90.9	92.1
60. Aggregate write-ins for other operating deductions (Line 6)					
61. Total operating deductions (Line 7)	105.8	99.7	104.9	99.1	97.3
62. Net operating gain or (loss) (Line 8)	(5.8)	0.3	(4.9)	0.9	2.7
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
63. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	14.9	11.4	12.7	9.1	5.5
64. Operating expenses incurred to net premiums written (Page 4, Line 5)	103.7	106.8	109.7	99.8	97.6

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	48,952,176	302,517	7,295,289	301,730	56,248,252	2,597,670	449	19,603	1,829,504	1,605	6,504	
2. 2001	1,565,866	4,600,482	15,196	495,132	13,614	5,097,196	180,117			118,510			
3. 2002	2,057,774	5,938,005	13,553	620,637	13,363	6,558,832	170,877			130,180			
4. 2003	2,743,072	7,870,901	11,873	817,729	14,751	8,685,752	199,107		3	171,538		2	
5. 2004	2,576,296	7,673,389	14,748	693,109	23,199	8,358,047	257,379		12	162,508			
6. 2005	3,131,884	8,106,737	18,025	732,115	15,868	8,841,009	295,884			202,540		11	
7. 2006	2,869,791	7,705,558	27,264	764,012	22,269	8,474,565	229,954		70	196,173		27	
8. 2007	2,663,685	6,507,901	31,013	745,693	35,781	7,248,826	160,955			136,724		24	
9. 2008	1,916,069	4,523,491	21,282	586,486	22,055	5,109,204	89,481			57,465			
10. 2009	1,646,681	3,867,660	12,586	547,835	17,172	4,410,909	41,305			13,859			
11. 2010	1,440,778	3,631,255	4,726	554,146	14,139	4,175,988	6,907			1,417			
12. Totals	X X X	109,377,55	472,783	13,852,183	493,941	123,208,58	4,229,636		531	19,606	3,020,418	1,667	6,506

	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	644,082	93,176	4,496,297	581,467	40,457				232,409			54,124
2. 2001	58,310	11,465	310,092	25,145	9,129				37,561			6,625
3. 2002	54,275	13,668	314,725	27,301	14,559				57,133			4,759
4. 2003	54,021	22,148	392,788	31,328	29,831				84,537			5,610
5. 2004	65,638	28,671	448,570	32,660	34,818				93,253			6,566
6. 2005	74,831	39,066	537,501	40,351	68,226				108,241			7,098
7. 2006	51,262	39,482	465,706	40,029	92,918				136,683			20,438
8. 2007	23,702	34,827	332,530	27,580	84,721				176,111			18,437
9. 2008	11,243	26,862	173,808	12,679	49,688				192,090			28,143
10. 2009	1,437	18,688	73,852	5,497	18,231				207,131			47,505
11. 2010	275	5,564	13,888	1,428	5,982				234,381			22,702
12. Totals	1,039,076	333,617	7,559,757	825,465	448,560				1,559,530			222,007

	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	326,990	3,193	4,700,040	2,054	26,107	4,675,987	8.618	8.575	X X X		326,990	
2. 2001	53,315	818	345,317			345,317	7.132	7.130	23.208		53,315	
3. 2002	76,451	1,279	372,749			372,749	5.964	5.964	19.010		76,451	
4. 2003	119,978	2,093	485,013		5	485,008	5.902	5.904	18.693		119,978	
5. 2004	134,637	3,187	547,958		12	547,970	6.971	6.978	22.637		134,637	
6. 2005	183,565	5,571	674,891		11	674,902	8.158	8.156	23.023		183,565	
7. 2006	250,039	7,278	655,728		97	655,825	8.450	8.446	24.941		250,039	
8. 2007	279,269	8,187	558,511		24	558,535	8.434	8.440	22.968		279,269	
9. 2008	269,921	5,405	388,724			388,724	8.684	8.685	23.158		269,921	
10. 2009	272,867	3,076	280,526			280,526	7.852	7.860	21.056		272,867	
11. 2010	263,065	1,095	248,687			248,687	6.617	6.632	19.222		263,065	
12. Totals	2,230,097	41,182	9,258,144	2,198	26,112	9,234,230	X X X	X X X	X X X		X X X	2,230,097

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	11,590,211	244,672	7,232,555	120,495	18,946,943	1,037,034	447	7	767,496	446	2
2. 2001	508,254	856,373	13,300	489,216	8,187	1,350,702	50,501			35,063		
3. 2002	580,860	1,025,716	12,049	658,608	7,057	1,689,316	43,155			39,417		
4. 2003	810,338	1,461,956	10,809	808,556	9,145	2,272,176	50,770		3	68,927		2
5. 2004	735,645	1,247,706	13,611	681,435	14,676	1,928,076	98,941			47,513		
6. 2005	946,814	1,427,767	16,700	717,282	10,797	2,150,952	101,586			60,897	11	
7. 2006	667,954	1,477,690	26,845	763,916	16,320	2,252,131	82,802	70		60,776	27	
8. 2007	768,985	1,448,863	30,418	745,693	15,254	2,209,720	46,868			36,284	24	
9. 2008	516,982	970,655	21,034	586,479	14,450	1,563,718	27,419			21,138		
10. 2009	467,876	761,204	12,501	547,834	3,073	1,318,466	17,124			4,132		
11. 2010	337,686	705,092	4,684	549,795	2,755	1,256,816	3,547			312		
12. Totals	X X X	22,973,233	406,623	13,781,369	222,209	36,939,016	1,559,747	517	10	1,141,955	508	4

	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	207,135	25,988	1,831,402	310,481	14,767			84,199			21,736
2. 2001	26,726	3,950	89,514	4,979	3,495			13,632			2,059
3. 2002	19,700	3,633	86,205	5,220	6,782			21,295			1,608
4. 2003	24,257	7,998	127,690	6,843	8,768			30,452			2,046
5. 2004	24,135	8,537	154,991	7,409	11,902			33,950			2,345
6. 2005	33,230	11,020	173,514	9,266	22,736			39,564			2,625
7. 2006	17,052	11,307	154,982	10,093	34,791			50,862			7,216
8. 2007	6,067	9,229	92,405	7,813	28,521			63,706			6,487
9. 2008	3,264	8,402	56,959	3,652	20,860			69,144			10,076
10. 2009	392	5,951	27,207	1,648	6,632			78,511			17,365
11. 2010	100	1,905	5,764	479	1,805			88,583			8,355
12. Totals	362,058	97,920	2,800,633	367,883	161,059			573,898			81,918

	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	120,702	776	1,903,496	893	9	1,904,380	10.366	10.303	X X X		120,702	
2. 2001	19,186	154	102,691			102,691	8.078	8.048	21.387		19,186	
3. 2002	29,685	225	110,649			110,649	6.881	6.860	19.951		29,685	
4. 2003	41,266	487	158,917		5	158,912	7.442	7.436	20.850		41,266	
5. 2004	48,197	811	192,306			192,306	10.533	10.538	27.620		48,197	
6. 2005	64,925	1,403	224,783	11		224,794	11.115	11.085	25.183		64,925	
7. 2006	92,869	2,057	229,231	97		229,328	11.053	11.005	37.106		92,869	
8. 2007	98,714	2,613	175,379	24		175,403	8.708	8.649	24.853		98,714	
9. 2008	100,080	1,687	138,561			138,561	10.085	10.043	30.376		100,080	
10. 2009	102,508	980	106,399			106,399	9.909	9.838	27.724		102,508	
11. 2010	98,743	393	94,247			94,247	8.328	8.315	30.948		98,743	
12. Totals	816,875	11,586	3,436,659	1,025	14	3,437,670	X X X	X X X	X X X		X X X	816,875

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	37,362,067	57,845	62,734	181,235	37,301,411	1,560,635	2	19,596	1,062,007	1,159	6,502
2. 2001	921,823	3,744,008	1,896	5,916	5,428	3,746,392	129,616			83,447		
3. 2002	1,297,297	4,912,288	1,504	7,029	6,305	4,914,516	127,720			90,762		
4. 2003	1,686,809	6,408,945	1,064	9,173	5,606	6,413,576	148,336			102,611		
5. 2004	1,840,349	6,426,682	1,137	11,674	8,523	6,430,970	158,438	12		114,995		
6. 2005	2,185,070	6,678,968	1,325	14,833	5,071	6,690,055	194,298			141,643		
7. 2006	2,201,838	6,227,868	419	96	5,950	6,222,433	147,153			135,398		
8. 2007	1,894,701	5,059,038	594		20,527	5,039,105	114,088			100,441		
9. 2008	1,399,086	3,552,836	248	7	7,605	3,545,486	62,062			36,328		
10. 2009	1,183,119	3,106,457	85	1	14,098	3,092,445	24,182			9,727		
11. 2010	1,103,093	2,926,153	42	4,351	11,385	2,919,161	3,359			1,104		
12. Totals	X X X	86,405,310	66,159	115,814	271,733	86,315,550	2,669,887	14	19,596	1,878,463	1,159	6,502

	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	436,948	67,188	2,664,893	270,986	25,690				148,211			32,388
2. 2001	31,585	7,516	220,579	20,166	5,632				23,929			4,566
3. 2002	34,575	10,035	228,517	22,081	7,777				35,838			3,151
4. 2003	29,764	14,150	265,097	24,485	21,062				54,085			3,563
5. 2004	41,504	20,135	293,580	25,251	22,915				59,305			4,219
6. 2005	41,601	28,045	363,986	31,085	45,491				68,677			4,474
7. 2006	34,209	28,175	310,726	29,936	58,126				85,822			13,222
8. 2007	17,635	25,597	240,126	19,767	56,200				112,405			11,950
9. 2008	7,979	18,458	116,848	9,027	28,828				122,946			18,067
10. 2009	1,046	12,737	46,646	3,849	11,599				128,621			30,140
11. 2010	175	3,658	8,121	949	4,176				145,797			14,346
12. Totals	677,021	235,694	4,759,119	457,582	287,496				985,636			140,086

	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	206,289	2,417	2,796,543	1,161	26,098	2,771,606	7,739	7,697	X X X			206,289
2. 2001	34,127	664	242,624			242,624	6,792	6,799	27.631			34,127
3. 2002	46,766	1,054	262,097			262,097	5,596	5,601	21.220			46,766
4. 2003	78,710	1,606	326,094			326,094	5,357	5,361	20.382			78,710
5. 2004	86,439	2,376	355,653	12		355,665	5,902	5,909	20.649			86,439
6. 2005	118,642	4,168	450,109			450,109	7,210	7,214	22.088			118,642
7. 2006	157,170	5,221	426,499			426,499	7,513	7,520	21.250			157,170
8. 2007	180,555	5,574	383,134			383,134	8,315	8,348	22.203			180,555
9. 2008	169,841	3,718	250,164			250,164	8,069	8,086	20.491			169,841
10. 2009	170,360	2,096	174,129			174,129	6,986	7,017	18.342			170,360
11. 2010	164,319	702	154,436			154,436	5,884	5,907	15.632			164,319
12. Totals	1,413,218	29,596	5,821,482	1,173	26,098	5,796,557	X X X	X X X	X X X		X X X	1,413,218

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	2,596,328	2,585,564	2,570,691	2,557,027	2,714,997	2,716,918	2,749,665	2,773,514	2,793,224	2,768,883
2. 1991	147,212	148,055	145,950	144,376	142,091	142,080	142,792	144,106	145,972	144,417
3. 1992	126,025	125,063	123,505	124,934	123,592	122,990	125,309	127,268	130,096	128,895
4. 1993	136,225	134,307	131,202	130,141	127,555	127,335	128,734	130,455	131,266	129,798
5. 1994	153,361	154,238	151,519	150,315	148,440	147,621	149,025	150,612	153,723	151,914
6. 1995	141,764	150,982	154,949	153,323	159,277	160,557	157,403	159,879	159,815	158,131
7. 1996	156,552	152,402	151,114	154,842	154,060	153,773	156,857	161,853	162,643	160,362
8. 1997	186,655	185,153	180,019	176,807	175,012	175,321	175,326	180,070	180,755	179,648
9. 1998	231,284	238,595	235,018	232,030	241,075	240,446	243,522	246,918	251,531	249,186
10. 1999	254,299	247,846	252,962	252,975	263,400	260,664	261,856	265,938	268,160	266,056
11. 2000	279,065	288,303	309,465	321,572	330,993	331,224	331,287	334,995	338,389	338,792
12. 2001	266,655	278,578	299,980	303,737	321,361	327,987	337,495	348,127	351,755	345,344
13. 2002	X X X	330,967	369,258	354,594	354,627	356,633	356,252	368,599	369,744	372,266
14. 2003	X X X	X X X	386,368	389,899	406,427	420,537	439,340	477,408	484,482	485,323
15. 2004	X X X	X X X	X X X	420,617	457,986	481,848	521,167	572,954	555,180	548,280
16. 2005	X X X	X X X	X X X	X X X	500,830	515,861	594,484	694,880	669,036	674,849
17. 2006	X X X	X X X	X X X	X X X	X X X	469,492	524,385	628,582	618,182	655,366
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	458,595	538,490	521,034	558,905
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	366,848	359,427	388,462
20. 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	304,281	280,611
21. 2010	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	248,736

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior	2,338,900	2,359,084	2,380,608	2,397,226	2,606,380	2,623,691	2,641,236	2,653,658	2,662,631	2,672,612	175,126	126,344
2. 1991	124,592	126,801	128,839	130,502	132,450	133,108	133,942	134,582	135,042	136,081	13,102	8,484
3. 1992	103,542	105,519	107,138	111,015	113,273	114,279	115,953	117,365	119,740	120,960	14,431	8,307
4. 1993	107,846	111,049	113,868	115,414	117,461	118,455	119,268	119,997	120,843	121,590	16,384	8,325
5. 1994	120,035	125,014	128,392	131,027	133,916	135,802	137,518	138,632	140,445	141,142	14,527	8,715
6. 1995	101,099	111,004	118,251	122,873	141,741	144,601	142,382	143,479	145,567	146,962	11,290	9,036
7. 1996	103,362	109,572	117,739	130,344	133,934	136,136	140,394	144,426	145,618	146,551	13,344	9,989
8. 1997	109,310	124,762	133,983	141,529	148,379	152,258	154,866	157,986	159,371	161,645	14,000	12,241
9. 1998	109,005	142,690	163,908	180,096	195,884	204,926	213,054	216,466	219,904	223,957	18,776	15,913
10. 1999	95,313	127,678	155,579	183,027	199,152	210,614	223,259	228,133	231,016	235,477	19,172	16,710
11. 2000	80,363	128,392	174,778	219,650	246,908	262,733	277,834	284,892	290,615	296,084	15,545	15,777
12. 2001	17,511	63,371	117,155	167,208	220,021	245,937	266,738	283,234	289,029	298,629	8,924	16,290
13. 2002	X X X	23,106	84,750	147,574	196,602	229,907	252,036	275,450	286,664	301,108	9,713	16,947
14. 2003	X X X	X X X	19,266	95,033	164,386	221,905	275,792	319,808	352,364	370,637	11,375	18,780
15. 2004	X X X	X X X	X X X	32,779	117,839	198,007	288,179	359,325	389,315	419,903	11,542	19,203
16. 2005	X X X	X X X	X X X	X X X	37,720	136,823	272,591	369,108	432,559	498,436	13,126	23,549
17. 2006	X X X	X X X	X X X	X X X	X X X	33,050	128,175	242,860	323,288	426,218	11,151	24,283
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	36,024	117,238	194,282	297,707	6,817	15,130
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	29,466	71,440	146,946	2,506	5,810
20. 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	14,362	55,162	518	2,032
21. 2010	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	8,324	53	287

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	40,357	28,723	26,067	23,150	23,150	18,930	14,788	11,674	10,346	8,597
2. 1991	2,638	2,205	2,570	2,211	1,745	1,741	1,234	993	936	799
3. 1992	3,543	2,505	2,903	2,170	1,822	1,595	1,658	1,279	1,077	630
4. 1993	5,541	4,131	2,661	1,768	1,162	857	1,238	955	347	384
5. 1994	5,793	4,909	4,238	4,132	2,877	1,951	1,388	1,021	828	695
6. 1995	13,193	17,240	17,460	14,993	4,814	4,110	4,374	4,168	1,257	879
7. 1996	13,952	11,478	9,521	5,267	3,496	3,882	2,970	2,325	1,803	1,428
8. 1997	22,152	16,745	11,585	9,514	7,684	7,680	7,045	6,510	5,738	4,373
9. 1998	39,961	32,519	21,202	16,410	14,188	9,004	5,670	4,595	3,115	2,271
10. 1999	39,466	36,576	32,233	23,348	21,920	12,288	6,683	4,749	3,121	2,728
11. 2000	37,744	46,476	43,801	37,136	26,905	21,079	14,179	11,233	8,563	8,570
12. 2001	17,078	48,457	62,749	49,970	33,693	23,049	18,744	12,013	9,113	6,655
13. 2002	X X X	26,533	64,523	56,948	52,355	35,894	31,239	19,489	13,236	10,684
14. 2003	X X X	X X X	24,221	47,750	64,011	45,065	39,058	32,025	25,602	21,907
15. 2004	X X X	X X X	X X X	23,598	65,817	67,303	62,801	44,480	34,557	25,619
16. 2005	X X X	X X X	X X X	X X X	30,013	62,575	74,000	76,077	56,964	49,700
17. 2006	X X X	X X X	X X X	X X X	X X X	23,095	59,218	77,894	73,078	68,572
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	19,465	47,322	60,889	62,462
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,332	30,603	36,481
20. 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	5,598	13,310
21. 2010	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	4,452

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	5,390	4,262	1,449	3,348	6,624	7,242	6,959	7,175	8,337	3,332
2. 1991	478	216	92	134	195	206	143	225	537	336
3. 1992	489	373	207	1,283	1,597	800	794	522	616	166
4. 1993	1,272	1,276	313	786	291	169	143	230	172	112
5. 1994	887	952	365	516	788	292	200	153	157	247
6. 1995	1,528	851	227	371	944	1,121	1,018	1,407	789	201
7. 1996	1,392	1,226	640	776	1,105	867	906	904	767	383
8. 1997	2,642	2,276	781	1,574	1,465	1,204	981	782	649	663
9. 1998	4,435	3,824	2,083	1,437	2,612	1,709	1,028	933	775	750
10. 1999	4,222	3,201	3,451	2,392	4,416	2,450	1,185	789	746	744
11. 2000	4,318	4,010	4,123	2,504	5,861	4,929	3,165	2,546	1,991	2,173
12. 2001	3,295	4,489	5,061	3,261	6,179	4,060	3,001	2,447	2,850	2,473
13. 2002	X X X	4,087	7,860	4,558	10,737	7,528	6,201	4,098	3,098	3,875
14. 2003	X X X	X X X	4,396	4,666	14,100	11,058	8,971	7,215	7,370	7,924
15. 2004	X X X	X X X	X X X	3,435	15,560	15,610	12,682	10,234	9,328	9,199
16. 2005	X X X	X X X	X X X	X X X	8,567	16,464	17,290	18,063	17,601	18,526
17. 2006	X X X	X X X	X X X	X X X	X X X	6,663	13,799	18,415	24,106	24,345
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	6,030	11,175	20,977	22,259
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,088	13,271	13,207
20. 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	3,231	4,920
21. 2010	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	1,529

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	211,914	193,501	175,343	127,839	78,840	67,056	86,682	101,012	111,255	84,432
2. 1991	19,503	18,831	14,449	11,529	7,701	7,026	7,473	8,305	9,386	7,233
3. 1992	18,451	16,664	13,255	10,465	6,899	6,317	6,904	8,101	8,601	7,123
4. 1993	21,567	17,849	14,361	12,173	8,639	7,854	8,085	9,272	9,848	7,699
5. 1994	26,647	23,364	18,525	14,641	10,858	9,574	9,919	10,807	12,227	9,840
6. 1995	25,940	21,887	19,012	15,087	11,780	10,724	9,629	10,826	12,156	10,094
7. 1996	37,846	30,128	23,214	18,454	15,526	12,888	12,587	14,196	14,416	11,936
8. 1997	52,548	41,373	33,669	24,189	17,483	14,182	12,434	14,791	14,943	12,937
9. 1998	77,883	59,558	47,826	34,088	28,391	24,814	23,770	24,925	27,651	22,133
10. 1999	115,297	80,394	61,699	44,209	37,911	35,302	30,729	32,268	33,214	27,069
11. 2000	156,642	109,424	86,762	62,282	51,319	42,483	36,109	36,325	37,223	31,914
12. 2001	228,769	162,259	115,016	83,299	61,470	54,945	49,012	50,431	50,665	37,561
13. 2002	X X X	277,242	212,127	145,514	94,936	83,420	66,776	69,563	67,043	57,133
14. 2003	X X X	X X X	338,484	242,450	163,929	142,391	115,519	118,359	99,256	84,537
15. 2004	X X X	X X X	X X X	360,803	258,771	200,929	157,505	158,915	122,587	93,253
16. 2005	X X X	X X X	X X X	X X X	424,528	299,996	230,603	231,633	162,885	108,241
17. 2006	X X X	X X X	X X X	X X X	X X X	406,683	323,193	289,412	199,533	136,683
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	397,076	362,755	245,172	176,111
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	315,961	243,062	192,090
20. 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	279,253	207,131
21. 2010	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	234,381

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	3,118,537	3,109,230	3,119,621	3,133,316	3,142,739	3,135,807	3,130,427	3,132,322	3,130,527	3,129,820
2. 2001	186,458	240,723	256,414	267,713	271,923	272,467	272,069	274,749	272,994	273,470
3. 2002	X X X	218,649	276,530	292,998	310,379	305,745	303,428	302,631	301,253	302,825
4. 2003	X X X	X X X	238,294	304,975	340,816	340,205	341,311	338,211	339,426	337,199
5. 2004	X X X	X X X	X X X	258,657	357,354	356,174	371,103	378,044	379,732	384,426
6. 2005	X X X	X X X	X X X	X X X	326,604	399,966	440,937	446,325	451,666	452,885
7. 2006	X X X	X X X	X X X	X X X	X X X	321,586	470,949	529,836	549,665	565,756
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	346,454	490,976	524,322	549,550
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	317,721	443,175	525,377
10. 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	202,655	370,164
11. 2010	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	190,313

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		
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010		
1. Prior	2,938,253	2,990,036	3,040,157	3,068,043	3,098,411	3,104,846	3,107,758	3,112,031	3,115,215	3,122,002	256,188	195,919
2. 2001	81,836	168,319	208,485	237,892	254,660	261,739	266,171	268,766	271,204	272,365	7,793	16,476
3. 2002	X X X	95,475	189,922	242,871	272,528	284,720	291,744	294,918	295,565	299,522	8,996	19,204
4. 2003	X X X	X X X	102,614	218,243	274,834	297,009	313,719	327,125	330,374	331,762	10,271	19,539
5. 2004	X X X	X X X	X X X	135,556	263,097	306,987	334,204	355,042	382,964	369,605	12,244	19,125
6. 2005	X X X	X X X	X X X	X X X	143,941	279,208	367,090	395,453	416,804	428,977	12,663	19,606
7. 2006	X X X	X X X	X X X	X X X	X X X	169,146	353,290	445,142	491,032	521,489	13,320	23,043
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	186,676	373,694	447,904	495,599	13,845	26,194
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	165,323	313,686	433,860	14,440	29,516
10. 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	80,737	267,929	5,101	16,379
11. 2010	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	90,117	1,244	7,753

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	161,289	100,977	45,015	53,836	30,667	20,151	14,347	12,252	7,320	6,333
2. 2001	95,142	67,271	44,139	28,077	14,413	9,058	4,828	4,761	1,510	829
3. 2002	X X X	110,355	78,799	46,290	31,659	17,362	9,955	6,438	4,684	2,622
4. 2003	X X X	X X X	121,728	80,295	54,633	35,739	23,597	9,070	7,113	4,025
5. 2004	X X X	X X X	X X X	109,868	75,865	39,545	30,544	19,048	13,675	11,033
6. 2005	X X X	X X X	X X X	X X X	148,418	96,804	57,983	39,039	25,313	17,710
7. 2006	X X X	X X X	X X X	X X X	X X X	121,448	97,200	68,222	43,721	32,301
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	127,298	93,948	58,612	39,995
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	122,345	97,645	67,895
10. 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	87,176	74,202
11. 2010	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	74,245

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
	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
1. Prior	20,322	13,455	5,398	5,419	7,749	4,009	2,542	2,238	2,193	1,485
2. 2001	10,025	5,634	3,790	1,696	2,845	1,996	1,070	1,222	280	276
3. 2002	X X X	12,060	7,809	3,963	6,171	3,586	1,729	1,277	1,004	681
4. 2003	X X X	X X X	13,951	6,306	11,028	6,264	3,995	2,013	1,944	1,412
5. 2004	X X X	X X X	X X X	13,565	18,296	10,065	6,354	3,954	3,093	3,789
6. 2005	X X X	X X X	X X X	X X X	34,951	25,154	15,864	11,833	9,549	6,198
7. 2006	X X X	X X X	X X X	X X X	X X X	31,298	20,459	16,472	14,915	11,965
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	32,481	23,334	17,803	13,954
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	30,053	31,844	23,624
10. 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	34,741	28,034
11. 2010	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25,951

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

By States and Territories

States, Etc.	1 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses and Allocated Loss Adjustment Expenses Paid	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	N	2,379,142	28,149,606	469,921	2,373,629	30,799,983	5,106,150	5,544,521	3,852,977
2. Alaska	AK	N	370,473	4,080,882		1,807,084	4,483,336	74,465	(616,972)	129,798
3. Arizona	AZ	N	38,343,060	31,747,619	41,533,773	24,793,263	113,693,231	22,625,538	20,920,317	13,935,138
4. Arkansas	AR	N	1,592,336	12,557,954	130,839	2,935,971	14,072,530	1,509,296	852,437	1,008,334
5. California	CA	N	81,521,442	16,832,584	456,855,574	29,268,903	544,171,811	122,129,323	111,405,547	90,998,222
6. Colorado	CO	N	9,255,161	31,505,896	49,072,866	7,237,894	89,452,006	14,064,080	13,563,794	5,919,461
7. Connecticut	CT	N	5,316,928	21,471,390		7,046,731	26,182,422	3,196,971	3,302,907	5,723,579
8. Delaware	DE	N	2,998,311	8,556,277		2,323,040	11,911,499	782,000	538,155	319,907
9. District of Columbia	DC	N	5,641,547	11,131,695	1,115	1,798,451	16,674,531	2,357,295	592,620	1,033,620
10. Florida	FL	N	30,217,266	201,143,472	1,681,120	36,938,342	234,664,880	34,534,362	29,157,538	33,366,845
11. Georgia	GA	N	6,357,203	79,666,363	696,141	10,312,892	86,580,242	8,402,499	9,551,038	11,431,663
12. Hawaii	HI	N	1,307,143	15,043,527	8,335,808	1,396,581	24,918,068	3,468,041	4,321,786	8,402,291
13. Idaho	ID	N	2,866,756	24,366,420	344,364	1,622,413	27,665,984	7,390,529	9,599,153	5,988,056
14. Illinois	IL	N	26,363,227	104,264,626	7,449,087	95,845,442	135,190,910	25,934,640	27,424,326	29,245,481
15. Indiana	IN	N	15,463,962	20,785,608	73,379	21,690,588	36,491,824	3,859,142	3,467,753	4,312,821
16. Iowa	IA	N	979,130	726,053	2,960	1,983,209	1,719,744	1,186,664	1,253,852	307,218
17. Kansas	KS	N	4,208,574	7,641,917	11,913	3,547,868	11,839,306	1,442,172	1,699,999	991,096
18. Kentucky	KY	N	2,474,506	19,132,810	134,943	5,822,102	21,290,083	2,590,058	3,530,589	2,951,030
19. Louisiana	LA	N	1,913,394	41,075,665	2,988,481	3,771,315	45,768,009	3,027,242	3,767,003	2,778,584
20. Maine	ME	N	672,172	7,944,568	304	838,698	8,475,111	1,144,056	894,991	1,009,383
21. Maryland	MD	N	8,471,367	69,448,700	21,935	7,967,101	77,940,031	12,994,067	11,703,832	6,490,657
22. Massachusetts	MA	N	5,282,654	57,630,479	1,792	9,461,145	61,817,853	6,097,757	8,214,991	8,492,687
23. Michigan	MI	N	9,374,380	82,240,354	9,590,446	11,236,462	100,776,180	17,493,900	17,226,775	21,462,441
24. Minnesota	MN	N	5,299,560	31,790,207	14,581	7,501,939	37,351,956	11,312,627	10,846,912	8,557,378
25. Mississippi	MS	N	640,867	6,780,816	489,799	1,739,687	7,759,974	2,849,045	3,292,823	1,256,393
26. Missouri	MO	N	5,241,305	11,057,421	4,030	7,218,151	16,309,744	13,871,026	13,125,936	6,483,280
27. Montana	MT	N	3,614,848	8,035,363	645,075	1,699,771	12,238,132	1,216,529	1,462,397	1,218,237
28. Nebraska	NE	N	888,344	11,469,213	9,198	969,211	8,249,999	475,224	(193,482)	300,262
29. Nevada	NV	N	8,493,063	23,219,724	33,383,422	1,644,437	64,040,087	21,736,198	23,237,670	15,856,647
30. New Hampshire	NH	N	740,462	9,236,483	339	1,413,541	9,901,471	1,117,270	875,136	1,311,410
31. New Jersey	NJ	N	25,229,921	86,173,734	15,384	12,852,579	111,229,463	11,272,374	11,830,433	21,410,518
32. New Mexico	NM	N	12,601,585	20,251,631	3,219,268	6,305,680	36,468,435	2,655,312	2,921,582	2,980,440
33. New York	NY	N	100,159,364	185,356,653	18,586	48,965,529	286,417,917	23,566,492	23,111,434	29,112,572
34. North Carolina	NC	N	6,842,489	31,488,083	264,503	11,299,439	36,955,734	9,071,377	9,417,201	9,741,014
35. North Dakota	ND	N	161,448	2,307,232	599	246,528	2,420,875	280	(1,337)	3,274
36. Ohio	OH	N	20,456,079	78,754,000	1,265,064	19,814,900	100,776,367	9,113,064	9,205,567	7,908,224
37. Oklahoma	OK	N	309,074	7,931,107	5,768,382	1,751,195	13,742,011	1,331,053	1,709,673	1,072,042
38. Oregon	OR	N	23,406,887	41,558,424	37,564,005	12,591,651	104,374,967	4,958,388	6,065,524	5,314,241
39. Pennsylvania	PA	N	22,841,800	130,175,489	279,298	19,833,994	153,585,037	13,100,142	10,260,028	6,454,007
40. Rhode Island	RI	N	699,434	14,016,084	539	1,019,472	14,434,518	679,087	341,100	942,425
41. South Carolina	SC	N	1,439,413	39,758,887	172,521	3,763,393	40,735,035	4,394,828	4,191,070	4,329,199
42. South Dakota	SD	N	1,090,121	3,284,746		512,547	4,375,651	164,864	169,191	235,881
43. Tennessee	TN	N	5,095,839	35,931,496	367,368	7,810,033	40,928,919	4,876,183	4,898,127	4,455,412
44. Texas	TX	N	142,016,600	196,874,600	71,805,658	39,362,857	413,636,878	24,104,088	22,538,441	16,626,519
45. Utah	UT	N	2,000,031	19,193,503		1,470,324	21,297,399	4,854,629	4,671,577	3,762,827
46. Vermont	VT	N	478,591	2,292,968		611,358	2,738,100	519,373	520,039	163,016
47. Virginia	VA	N	8,982,417	128,635,244	83,177	14,287,351	136,744,400	7,869,148	7,550,296	19,889,135
48. Washington	WA	N	32,544,906	61,042,121	25,334,219	28,889,276	116,106,087	13,245,837	13,855,266	10,945,647
49. West Virginia	WV	N	420,733	3,752,113	573	1,260,178	4,169,658	582,545	608,432	507,325
50. Wisconsin	WI	N	8,491,696	42,305,316	718,445	6,345,709	51,186,676	3,724,706	4,582,058	3,809,016
51. Wyoming	WY	N	1,194,885	2,559,073		899,498	3,614,630	71,326	151,448	109,418
52. American Samoa	AS	N		925,369			939,545	199,681	(144,319)	306,035
54. Puerto Rico	PR	N	146,959	6,127,113	736,819	16,810	6,924,672	1,606,362	1,145,288	1,217,317
55. U.S. Virgin Islands	VI	N	1,789	848,920		468	857,173	154,042	158,633	260,134
56. Northern Mariana Islands	MP	N								
57. Canada	CN	N	22,994		22,908,643	29,349	17,096,547	5,142,755	5,261,218	1,535,886
58. Aggregate Other Alien	OT	X X X	168,061	671,983	747,463	125	1,936,268	660,537	877,185	329,723
59. Totals	(a)	X X X	705,091,699	2,140,949,58	785,213,719	554,146,104	3,606,123,899	501,906,639	486,459,499	448,556,133

DETAILS OF WRITE-INS										
5801. Anguilla	X X X	R	155,682				156,012			
5802. Jamaica	X X X	R	5,000				5,077			
5803. Costa Rica	X X X	R	3,754	89,879			93,956		(2,500)	2,500
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X	3,625	582,104	747,463	125	1,681,223	660,537	879,685	327,223
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X	168,061	671,983	747,463	125	1,936,268	660,537	877,185	329,723

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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

(b) Each type of rate must be coded with a combination of the five Activity Codes (R, S, X, C, and/or E) listed in the instructions. Use the code combination corresponding to the State's statutory definitions of title insurance program. If more than one combination of activities is indicated in the statutory definition, all relevant combinations must be listed. See the Schedule T Instructions.

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 25 FOR OTHER THAN INVESTED ASSETS				
2504. Goodwill	15,609,450	15,609,450		
2505. Other Receivables	1,205,413	1,198,337	7,076	195,913
2506. Ground Rents	81,900	81,900		
2507. Title Plant Improvements	55,646	52,062	3,584	5,375
2508. Cash Surrender Value				18,550,823
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	16,952,409	16,941,749	10,660	18,752,111

OVERFLOW PAGE FOR WRITE-INS

Page 4 - Continuation

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 1204 - 1296		
1204. Prior Year Book Value of Real Estate Adjustments		646,495
1205. Other Income	(25,571)	596,731
1206. Title Plant Impairments	(135,000)	
1207. Gain/(Loss) on Disposal of Assets	(216,936)	(8,693,832)
1208. Fixed Asset Write Offs and Retirements	(542,154)	
1209. Title Plant Impairment	(566,727)	(30,282,765)
1297. Totals (Lines 1204 through 1296) (Page 3, Line 1298)	(1,486,388)	(37,733,371)

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 3004 - 3096		
3004. Write Off of Prior Year FIT Receivable	(2,021,432)	
3005. Adjustment	(126,345,560)	(988,171,890)
3097. Totals (Lines 3004 through 3096) (Page 3, Line 3098)	(128,366,992)	(988,171,890)

OVERFLOW PAGE FOR WRITE-INS

Page 6 - Continuation

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0404 - 0496		
0404. Other Fees		366,284
0497. Totals (Lines 0404 through 0496) (Page 3, Line 0498)		366,284

OVERFLOW PAGE FOR WRITE-INS

Page 9 - Continuation

	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. Moving and Storage	955,371	243,577		1,198,948			1,198,948	4,857,575	
2305. Referral Fee Expense	722,148	27,124	2,959	752,231			752,231	1,407,528	
2306. Charitable Contributions	648,394	28,249		676,643			676,643	265,115	
2307. Amortization of Intangibles	326,667			326,667			326,667	18,204,215	
2308. Bank Charges	23,191	215		23,406			23,406	900,293	
2309. Referral Expense	19,284	30		19,314			19,314	1,385,766	
2310. Interest & Investment Expenses						318,908	318,908	46,454	
2311. Investment Expenses						2,040,531	2,040,531	2,190,837	
2312. Interest Expense						113,776	113,776		
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)	2,695,055	299,195	2,959	2,997,209		2,473,215	5,470,424	29,257,783	

OVERFLOW PAGE FOR WRITE-INS**Page 11 - Continuation**

DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 0904 - 0996	1 Collected During Year	2 Earned During Year
0904. Other Receipts	16,855	17,241
0905. Investment Income	9,594	9,594
0997. Totals (Lines 0904 through 0996) (Page 8, Line 0998)	26,449	26,835

OVERFLOW PAGE FOR WRITE-INS

Page 12 - Continuation

	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 2504 - 2596			
2504. Goodwill	15,609,450	15,609,450	
2505. Other Receivables	1,198,337	1,364,431	166,094
2506. Ground Rents	81,900	85,100	3,200
2507. Title Plant Improvements	52,062	84,615	32,553
2597. Totals (Lines 2504 through 2596) (Page 12, Line 2598)	16,941,749	17,143,596	201,847

OVERFLOW PAGE FOR WRITE-INS

Page 39 - Continuation

States, Etc.	1 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses and Allocated Loss Adjustment Expenses Paid	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
5804. Mexico	X X X	R	1,800		51,771	318,972	649,608	650,791	101,476	
5805. Nicaragua	X X X	R	1,600			1,582				
5806. Aruba	X X X	R	125			125	127			
5807. Bermuda	X X X	R	100		500		609			
5808. South Africa	X X X	R			59,952		60,881			
5809. Scotland	X X X	R			19,962		20,272			
5810. Netherland Antilles	X X X	R			45,463		46,167			
5811. Australia	X X X	R			103,072		104,668			
5812. Ecuador	X X X						4,000	61,786	57,786	
5813. Pitcairn	X X X						5,590	23,504	17,914	
5814. Turks and Caicos	X X X	R			16,290		16,542			
5815. United Arab Emirates	X X X						17,600	158,800	141,200	
5816. Poland	X X X	R			(4,093)		(4,157)			
5817. Panama	X X X	R		220,944			224,512			
5818. Brazil	X X X	R			146,794		149,068			
5819. Bahamas	X X X	R		350,224			355,636	(16,261)	(15,196)	
5820. Dominican Republic	X X X	R		10,936	22,194		33,102			
5821. Romania	X X X	R			164,220		166,764			
5822. France	X X X	R			20,000		20,310			
5823. India	X X X	R			25,000		25,387			
5824. England	X X X	R			76,338		140,781			
5897. Totals (Lines 5804 through 5896) (Page 39, Line 5898)	X X X	X X X	3,625	582,104	747,463	125	1,681,223	660,537	879,685	327,223