

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)	611,179,599		611,179,599	631,393,130
2. Stocks (Schedule D):				
2.1 Preferred stocks	53,497,023		53,497,023	69,193,304
2.2 Common stocks	467,953,056	3,416,400	464,536,656	278,804,267
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	6,062,401	457,627	5,604,774	4,965,213
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 41,866,288 encumbrances)	48,267,755		48,267,755	109,895,791
4.2 Properties held for the production of income (less \$ 0 encumbrances)	48,707,007		48,707,007	
4.3 Properties held for sale (less \$ 0 encumbrances)	36,552,407	17,000	36,535,407	38,158,692
5. Cash (\$ 159,624,929, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 794,460, Schedule DA)	160,702,670		160,702,670	228,747,641
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives				
8. Other invested assets (Schedule BA)	381,151,835		381,151,835	305,079,979
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)	1,814,073,753	3,891,027	1,810,182,726	1,666,238,017
13. Title plants less \$ 0 charged off (for Title insurers only)	118,901,214	7,641,914	111,259,300	113,939,642
14. Investment income due and accrued	11,161,419		11,161,419	13,575,875
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	46,278,623	8,983,848	37,294,775	39,484,104
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				4,340,754
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	83,267,002		83,267,002	65,276,609
18.2 Net deferred tax asset	262,587,339	233,036,930	29,550,409	59,912,776
19. Guaranty funds receivable or on deposit	151,500		151,500	
20. Electronic data processing equipment and software	6,571,942	6,571,942		249,713
21. Furniture and equipment, including health care delivery assets (\$ 0)	8,265,433	8,265,433		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	165,041,921	21,923,721	143,118,200	259,605,485
24. Health care (\$ 0) and other amounts receivable	1,126,561		1,126,561	628,001
25. Aggregate write-ins for other than invested assets	502,305,528	428,828,350	73,477,178	69,470,250
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,019,732,235	719,143,165	2,300,589,070	2,292,721,226
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	3,019,732,235	719,143,165	2,300,589,070	2,292,721,226

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. Goodwill	365,425,499	291,948,321	73,477,178	65,328,522
2502. Other Non-Admitted Assets	114,936,990	114,936,990		
2503. Intangible Assets	16,058,333	16,058,333		
2598. Summary of remaining write-ins for Line 25 from overflow page	5,884,706	5,884,706		4,141,728
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	502,305,528	428,828,350	73,477,178	69,470,250

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	178,919,071	198,477,688
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	953,666,971	985,850,905
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	216,018	44,076,042
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	142,784,809	146,221,253
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	13,939,228	17,532,111
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	6,958,269	15,837,698
8.2 Net deferred tax liability	2,850	212,994
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid	30,000,000	
11. Premiums and other consideration received in advance	76,629	318,737
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		17,286
14. Amounts withheld or retained by company for account of others	3,311,205	1,903,588
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	108,060,564	67,470,483
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	7,880,127	12,525,165
23. Total liabilities (Lines 1 through 22)	1,445,815,741	1,490,443,950
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	199,988,938	199,988,938
26. Preferred capital stock	25,000	25,000
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	275,075,573	187,001,715
30. Unassigned funds (surplus)	379,683,990	415,261,795
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0)	172	172
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)	854,773,329	802,277,276
33. Totals (Page 2, Line 28, Col. 3)	2,300,589,070	2,292,721,226

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. Notes/Contracts Payable	7,880,127	12,525,165
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	7,880,127	12,525,165
2401. Plant Revaluation - 1957		
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)	2,455,097,576	2,539,087,328
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	168,261,123	177,073,925
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	186,918,835	243,629,137
2. Aggregate write-ins for other operating income	30,838,906	33,240,143
3. Total Operating Income (Lines 1 through 2)	2,841,116,440	2,993,030,533
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	287,658,036	276,638,303
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	2,577,500,868	2,696,685,565
6. Aggregate write-ins for other operating deductions	20,318	2,244
7. Total Operating Deductions	2,865,179,222	2,973,326,112
8. Net operating gain or (loss) (Lines 3 minus 7)	(24,062,782)	19,704,421
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	74,787,819	181,372,330
10. Net realized capital gains (losses) less capital gains tax of \$ 3,127,044 (Exhibit of Capital Gains (Losses))	4,985,140	(5,228,254)
11. Net investment gain (loss) (Lines 9 + 10)	79,772,959	176,144,076
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	55,710,177	195,848,497
14. Federal and foreign income taxes incurred	(20,441,848)	(31,308,960)
15. Net income (Lines 13 minus 14)	76,152,025	227,157,457
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 31, Column 2)	802,277,276	608,971,339
17. Net income (from Line 15)	76,152,025	227,157,457
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 606	54,096,051	(111,083,394)
19. Change in net unrealized foreign exchange capital gain (loss)	7,845,563	440,992
20. Change in net deferred income taxes	40,560,263	(53,274,205)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 27, Col. 3)	(132,169,765)	131,564,685
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)	43,860,024	48,462,958
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	88,073,858	12,097,210
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	16,168,332	281,342
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders	(117,607,020)	(60,153,384)
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	(24,483,278)	(2,187,724)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	52,496,053	193,305,937
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 31)	854,773,329	802,277,276

DETAILS OF WRITE-IN LINES		
0201. Non-Title Revenue	30,838,906	33,165,143
0202. Title Plant Income		75,000
0203.		
0298. Summary of remaining write-ins for Line 02 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	30,838,906	33,240,143
0601. Loss/(Gain) on Disposition of Fixed Assets	20,318	2,244
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)	20,318	2,244
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. SPR Transfer	5,207,014	
3002. Other Income	230	
3003. Accrued Pension Adjustment	(415,578)	120,080
3098. Summary of remaining write-ins for Line 30 from overflow page	(29,274,944)	(2,307,804)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(24,483,278)	(2,187,724)

NONE

OPERATIONS AND INVESTMENT EXHIBIT

PART 1A – SUMMARY OF TITLE INSURANCE PREMIUMS WRITTEN AND RELATED REVENUES

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written	533,395,039	1,461,872,356	572,489,557	2,567,756,952	2,617,559,275
2. Escrow and settlement service charges	168,261,123	X X X	X X X	168,261,123	177,073,925
3. Other title fees and service charges (Part 1C, Line 5)	321,960,376	X X X	X X X	321,960,376	259,594,917
4. Totals (Lines 1 + 2 + 3)	1,023,616,538	1,461,872,356	572,489,557	3,057,978,451	3,054,228,117

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	2,567,756,952	2,617,559,275
1.2 Assumed	13,052,787	16,929,742
1.3 Ceded	156,748,095	118,884,368
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	2,424,061,644	2,515,604,649
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	985,850,905	1,009,333,584
2.2 Additions during the current year	124,361,898	129,914,047
2.3 Withdrawals during the current year	155,397,830	153,396,726
2.4 Other adjustments to statutory premium reserves	(1,148,002)	
2.5 Balance at December 31 current year	953,666,971	985,850,905
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	2,455,097,576	2,539,087,328

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	5,523,474	108,567,450
2. Searches and abstracts	84,410,006	119,333,369
3. Surveys	707,103	
4. Aggregate write-ins for service charges	231,319,793	31,769,098
5. Totals	321,960,376	259,669,917

DETAILS OF WRITE-IN LINES			
0401. Other Income		226,142,793	29,098,017
0402. Work Fees - Title Consulting		5,177,000	2,671,081
0403.			
0498. Summary of remaining write-ins for Line 04 from overflow page			
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		231,319,793	31,769,098

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	69,976,323	150,619,684	63,730,437	284,326,444	281,574,025
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	69,976,323	150,619,684	63,730,437	284,326,444	281,574,025
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	69,976,323	150,619,684	63,730,437	284,326,444	281,574,025
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	34,168,335	111,532,965	33,217,771	178,919,071	198,477,688
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	41,045,600	125,041,398	32,390,690	198,477,688	225,034,453
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	63,099,058	137,111,251	64,557,518	264,767,827	255,017,260
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	5,461,023	12,521,269	4,907,917	22,890,209	21,621,043
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	68,560,081	149,632,520	69,465,435	287,658,036	276,638,303

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	34,168,335	111,532,965	33,217,771	178,919,071	198,477,688
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	34,168,335	111,532,965	33,217,771	178,919,071	198,477,688
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	163,417,578	518,275,364	155,437,058	837,130,000	916,380,000
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	163,417,578	518,275,364	155,437,058	837,130,000	916,380,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	73,887,141	X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	1,089,936,212	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	953,666,971	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	254,775,169	48,668,757	67,067,833	370,511,759	14,261,604			384,773,363	394,798,661
1.2 Employee relations and welfare	49,342,342	17,014,808	10,626,086	76,983,236	3,019,106			80,002,342	82,249,429
1.3 Payroll taxes	17,593,055	6,130,856	4,245,020	27,968,931	1,053,645			29,022,576	31,119,115
1.4 Other personnel costs	2,403,254	1,393,720	459,315	4,256,289	135,607			4,391,896	1,397,018
1.5 Total personnel costs	324,113,820	73,208,141	82,398,254	479,720,215	18,469,962			498,190,177	509,564,223
2. Amounts paid to or retained by title agents	908,920	1,127,051,304	482,156,697	1,610,116,921				1,610,116,921	1,693,195,416
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	188,692,744	1,191,425		189,884,169	7,508			189,891,677	135,689,812
3.2 Surveys	2,489,831			2,489,831				2,489,831	2,859,171
3.3 Other	(941,857)	15,582		(926,275)	133			(926,142)	(506,500)
4. Advertising	502,567	224,580	72,755	799,902	18			799,920	4,128,512
5. Boards, bureaus and associations	1,059,918	251,702	292,945	1,604,565	17			1,604,582	1,775,659
6. Title plant rent and maintenance	6,119,120	31,990		6,151,110	274			6,151,384	8,094,257
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	6,386,597	1,522,518		7,909,115	(246)			7,908,869	15,821,072
9. Marketing and promotional expenses	1,773,139	249,440	875,725	2,898,304				2,898,304	2,470,533
10. Insurance	3,083,553	1,112,154	719,192	4,914,899				4,914,899	1,933,863
11. Directors' fees									1,035
12. Travel and travel items	11,712,526	4,380,613	2,650,781	18,743,920	1,189			18,745,109	9,487,801
13. Rent and rent items	9,156,898	6,132,630	47,817,930	63,107,458	2,399,814			65,507,272	73,097,332
14. Equipment	13,251,478	5,386,668	860,776	19,498,922	789,313			20,288,235	25,408,960
15. Cost or depreciation of EDP equipment and software	13,115,288	5,112,888	755,651	18,983,827	179			18,984,006	29,127,708
16. Printing, stationery, books and periodicals	1,813,207	632,879	339,184	2,785,270	194			2,785,464	6,702,076
17. Postage, telephone, messengers and express	16,078,204	5,280,939	3,213,814	24,572,957	929,318			25,502,275	31,365,835
18. Legal and auditing	45,795,609	17,075,769	10,678,500	73,549,878	431			73,550,309	69,068,401
19. Totals (Lines 1.5 to 18)	645,111,562	1,248,861,222	632,832,204	2,526,804,988	22,598,104			2,549,403,092	2,619,285,166
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	5,969,225	13,517,063	8,632,696	28,118,984				28,118,984	27,311,963
20.2 Insurance department licenses and fees	431,369	965,699	532,202	1,929,270				1,929,270	6,021,707
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	1,415,379	1,060,284	73,388	2,549,051				2,549,051	3,321,801
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	7,815,973	15,543,046	9,238,286	32,597,305				32,597,305	36,655,471
21. Real estate expenses	2,974,874	1,220,335	717,187	4,912,396		8,904,076		13,816,472	8,672,053
22. Real estate taxes	118,852	115		118,967		2,176,297		2,295,264	952,935
23. Aggregate write-ins for miscellaneous expenses	13,067,212			13,067,212	292,104			13,359,316	31,481,910
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	669,088,473	1,265,624,718	642,787,677	2,577,500,868	22,890,208		11,080,373	2,611,471,449	2,697,047,535
25. Less unpaid expenses - current year	105,207,957	38,761,368	23,019,780	166,989,105	70,777,000			237,766,105	163,580,881
26. Add unpaid expenses - prior year	24,629,135	138,955,611	73,732,477	237,317,223	73,638,000			310,955,223	238,625,322
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	588,509,651	1,365,818,961	693,500,374	2,647,828,986	25,751,208		11,080,373	2,684,660,567	2,772,091,976

DETAILS OF WRITE-IN LINES									
2301. Cost Allocations	5,002,353			5,002,353	292,104			5,294,457	6,778,855
2302. Interest Expense	4,501,078			4,501,078				4,501,078	3,887,694
2303. Administrative Expenses	1,552,660			1,552,660				1,552,660	18,538,960
2398. Summary of remaining write-ins for Line 23 from overflow page	2,011,121			2,011,121				2,011,121	2,276,401
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	13,067,212			13,067,212	292,104			13,359,316	31,481,910

(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)	404,257,074	1,472,060,541	578,779,961	2,455,097,576		2,455,097,576	2,539,087,328
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	168,261,123			168,261,123		168,261,123	177,073,925
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	186,918,835			186,918,835		186,918,835	243,629,137
2. Aggregate write-ins for other operating income	30,838,906			30,838,906		30,838,906	33,240,143
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	790,275,938	1,472,060,541	578,779,961	2,841,116,440		2,841,116,440	2,993,030,533
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	68,560,081	149,632,520	69,465,435	287,658,036		287,658,036	276,638,303
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	669,088,473	1,265,624,718	642,787,677	2,577,500,868		2,577,500,868	2,696,685,565
6. Aggregate write-ins for other operating deductions	20,318			20,318		20,318	2,244
7. Total Operating Deductions (Lines 4 + 5 + 6)	737,668,872	1,415,257,238	712,253,112	2,865,179,222		2,865,179,222	2,973,326,112
8. Net operating gain or (loss) (Lines 3 minus 7)	52,607,066	56,803,303	(133,473,151)	(24,062,782)		(24,062,782)	19,704,421

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DETAILS OF WRITE-IN LINES							
0201. Non-Title Revenue	30,838,906			30,838,906		30,838,906	33,165,143
0202. Title Plant Income							75,000
0203.							
0298. Summary of remaining write-ins for Line 02 from overflow page							
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	30,838,906			30,838,906		30,838,906	33,240,143
0601. Loss/(Gain) on Disposition of Fixed Assets	20,318			20,318		20,318	2,244
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)	20,318			20,318		20,318	2,244

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 8,494,976	7,840,703
1.1 Bonds exempt from U.S. tax	(a) 394,264	303,053
1.2 Other bonds (unaffiliated)	(a) 9,018,308	10,595,595
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 100,616	(744,735)
2.11 Preferred stocks of affiliates	(b) 2,940,674	2,940,674
2.2 Common stocks (unaffiliated)	68,201	99,568
2.21 Common stocks of affiliates	32,604,049	32,323,066
3. Mortgage loans	(c) 305,041	305,041
4. Real estate	(d) (12,250)	18,158,382
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 964,003	1,055,175
7. Derivative instruments	(f)	
8. Other invested assets	10,691,213	10,767,741
9. Aggregate write-ins for investment income	2,240,756	2,225,957
10. Total gross investment income	67,809,851	85,870,220
11. Investment expenses		(g) 8,906,104
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 2,176,297
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		11,082,401
17. Net investment income (Line 10 minus Line 16)		74,787,819

DETAILS OF WRITE-IN LINES		
0901. Other Investmentment Income	2,240,756	2,240,756
0902. Plant Partnersip		(14,799)
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	2,240,756	2,225,957
1501.	NONE	
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 \$ 438,242 accrual of discount less \$ 3,783,324 amortization of premium and less \$ 2,765,483 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 \$ 9,732,161 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 \$ 8,904,076 investment expenses and \$ 2,176,297 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	4,667,699	16,650	4,684,349		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	2,702,910	(1,083,794)	1,619,116	1,561,778	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)	1,739,261	(1,241,883)	497,378	774,094	
2.11 Preferred stocks of affiliates					1,981,749
2.2 Common stocks (unaffiliated)	(15,300)		(15,300)	(536,425)	
2.21 Common stocks of affiliates				84,102,736	
3. Mortgage loans					
4. Real estate	1,491,849		1,491,849		
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets	32,652	(4,569)	28,083	(28,617,319)	
9. Aggregate write-ins for capital gains (losses)		(193,291)	(193,291)	(3,188,207)	
10. Total capital gains (losses)	10,619,071	(2,506,887)	8,112,184	54,096,657	1,981,749

DETAILS OF WRITE-IN LINES					
0901. Other unrealized gain				14,933	
0902. Other Realized/Unrealized Loss		(193,291)	(193,291)	(3,203,140)	
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)		(193,291)	(193,291)	(3,188,207)	

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	3,416,400		(3,416,400)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	457,627	467,792	10,165
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	17,000	17,000	
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives			
8. Other invested assets (Schedule BA)			
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)	3,891,027	484,792	(3,406,235)
13. Title plants (for Title insurers only)	7,641,914	6,533,792	(1,108,122)
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	8,983,848	13,063,459	4,079,611
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			
18.2 Net deferred tax asset	233,036,930	164,774,815	(68,262,115)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	6,571,942	3,121,522	(3,450,420)
21. Furniture and equipment, including health care delivery assets	8,265,433	510,262	(7,755,171)
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	21,923,721	16,417,296	(5,506,425)
24. Health care and other amounts receivable		106,592	106,592
25. Aggregate write-ins for other than invested assets	428,828,350	390,457,793	(38,370,557)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	719,143,165	595,470,323	(123,672,842)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	719,143,165	595,470,323	(123,672,842)

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. Goodwill	291,948,321	254,355,270	(37,593,051)
2502. Other Non-Admitted Assets	114,914,810	128,955,274	14,040,464
2503. Intangible assets	16,058,333		(16,058,333)
2598. Summary of remaining write-ins for Line 25 from overflow page	5,906,886	7,147,249	1,240,363
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	428,828,350	390,457,793	(38,370,557)

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)	533,395,039	458,362,984	618,135,160	934,448,653	932,170,143
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	1,461,872,356	1,438,057,770	1,623,523,002	2,505,901,703	2,859,271,203
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	572,489,557	721,138,521	691,860,011	835,595,930	1,000,273,373
4. Total	2,567,756,952	2,617,559,275	2,933,518,173	4,275,946,286	4,791,714,719
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	2,455,097,576	2,539,087,328	2,814,027,884	3,959,242,905	4,463,862,866
6. Escrow and settlement service charges (Part 1A, Line 2)	168,261,123	177,073,925	178,823,146	242,778,401	253,820,034
7. Title examinations (Part 1C, Line 1)	5,523,474	108,567,450	127,443,352	128,486,464	53,101,772
8. Searches and abstracts (Part 1C, Line 2)	84,410,006	119,333,369	86,726,983	123,170,494	90,963,993
9. Surveys (Part 1C, Line 3)	707,103				
10. Aggregate write-ins for service charges (Part 1C, Line 4)	96,278,252	15,728,318	15,525,269	22,572,105	11,965,573
11. Aggregate write-ins for other operating income (Page 4, Line 2)	30,838,906	33,240,143	8,958,788	(1,576,670)	2,975,828
12. Total operating income (Page 4, Line 3)	2,841,116,440	2,993,030,533	3,231,505,422	4,474,673,699	4,876,690,066
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(24,062,782)	19,704,421	(274,682,582)	(83,267,152)	142,272,468
14. Net investment gain or (loss) (Line 11)	79,772,959	176,144,076	113,545,766	136,713,066	137,643,443
15. Total other income (Line 12)			37,408	15,248	12,072
16. Federal and foreign income taxes incurred (Line 14)	(20,441,848)	(31,308,960)	(44,350,948)	50,732,288	92,051,420
17. Net income (Line 15)	76,152,025	227,157,457	(116,748,460)	2,728,874	187,876,563
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	37,294,775	39,484,104	53,364,547	67,153,165	71,266,886
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	2,300,589,070	2,292,721,226	2,402,812,579	2,107,174,340	2,245,118,682
20. Known claims reserve (Page 3, Line 1)	178,919,071	198,477,688	225,034,453	168,139,880	127,310,758
21. Statutory premium reserve (Page 3, Line 2)	953,666,971	985,850,905	1,009,333,900	1,005,689,897	930,038,486
22. Total liabilities (Page 3, Line 23)	1,445,815,741	1,490,443,950	1,793,841,240	1,750,401,713	1,561,788,589
23. Capital paid up (Page 3, Lines 25 + 26)	200,013,938	200,013,938	200,013,938	199,975,438	199,933,238
24. Surplus as regards policyholders (Page 3, Line 32)	854,773,329	802,277,276	608,971,339	354,908,402	683,330,094
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	40,675,516	98,354,392	(45,821,382)	245,422,836	261,734,183
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)	33.8	37.9	31.2	14.7	11.8
27. Stocks (Lines 2.1 & 2.2)	28.6	20.9	21.6	23.7	32.9
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.3	0.3	0.3	2.6	2.6
29. Real estate (Lines 4.1, 4.2 & 4.3)	7.4	8.9	8.7	7.4	7.6
30. Cash, cash equivalents and short-term investments (Line 5)	8.9	13.7	17.1	39.7	38.8
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)	21.0	18.3	21.1	11.7	6.3
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)		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)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	51,091,545	49,109,796	43,521,100	37,076,849	37,076,849
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	310,299,671	402,431,009	362,020,152	310,385,329	435,650,009
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated	309,438,938	145,608,172	186,087,828	144,663,492	182,031,481
44. Total of above Lines 38 to 43	670,830,154	597,148,977	591,629,080	492,125,670	654,758,339
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)	79.9	59.6	97.2	79.9	61.9

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)	54,096,051	(111,083,394)	(1,194,040)	7,398,432	(71,725,162)
47. Change in nonadmitted assets (Line 21)	(132,169,765)	131,564,685	27,067,917	(281,508,731)	(96,918,737)
48. Dividends to stockholders (Line 28)	(117,607,020)	(60,153,384)	1,796,151	(31,852,394)	1,440,627
49. Change in surplus as regards policyholders for the year (Line 31)	52,496,053	193,305,937	(40,134,333)	(584,123,636)	(93,173,707)
Losses Paid and Incurred (Part 2A)					
50. Net payments (Line 5, Col. 4)	284,326,444	281,574,014	286,968,846	281,064,594	184,624,558
51. Losses and allocated LAE incurred (Line 8, Col. 4)	264,767,827	255,017,250	301,149,923	328,241,057	202,099,455
52. Unallocated LAE incurred (Line 9, Col. 4)	22,890,209	21,621,053	26,044,995	92,090,878	15,026,944
53. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	287,658,036	276,638,303	327,194,918	420,331,935	206,986,399
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)	16.9	17.0	18.0	17.3	16.2
55. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	56.7	56.6	59.4	60.6	63.8
56. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	17.1	16.5	19.6	14.6	12.8
57. Total (Lines 54 to 56)	90.7	90.1	97.0	92.5	92.8
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
58. Losses and loss adjustment expenses incurred (Line 4)	10.1	9.2	11.6	9.2	4.3
59. Operating expenses incurred (Line 5)	90.7	90.1	97.0	92.5	92.8
60. Aggregate write-ins for other operating deductions (Line 6)					0.0
61. Total operating deductions (Line 7)	100.8	99.3	108.6	101.7	97.1
62. Net operating gain or (loss) (Line 8)	(0.8)	0.7	(8.6)	(1.7)	2.9
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)	11.9	11.0	13.4	10.2	4.4
64. Operating expenses incurred to net premiums written (Page 4, Line 5)	106.3	107.2	111.8	102.4	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	13,155,721	54,155	1,437,605	56,654	14,590,827	672,061		4,834	515,998		
2. 2001	713,003	2,207,136	4,542	182,201	5,413	2,388,466	73,608			44,714		
3. 2002	963,509	2,989,793	4,844	228,958	4,171	3,219,424	78,223			51,449		
4. 2003	1,281,275	3,874,462	4,844	333,202	5,457	4,207,051	92,162			61,273		
5. 2004	1,317,097	4,026,576	8,166	352,065	11,036	4,375,771	141,379			76,959		
6. 2005	1,365,768	4,714,678	11,587	455,533	7,164	5,174,634	206,224			103,816		
7. 2006	1,446,715	4,791,715	11,576	481,474	8,322	5,276,443	182,592			103,424		
8. 2007	1,377,467	4,275,946	26,896	601,439	28,257	4,876,024	164,896			74,384		
9. 2008	855,995	2,933,518	16,814	436,975	10,348	3,376,959	69,399			27,132		
10. 2009	775,530	2,617,559	10,994	436,669	4,861	3,060,361	23,189			9,285		
11. 2010	823,905	2,567,757	13,052	490,221	12,689	3,058,341	9,999			1,737		
12. Totals	X X X	48,154,861	167,470	5,436,342	154,372	53,604,301	1,713,732		4,834	1,070,171		

	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	14,012	108,323	1,291,548	97,562	11,313			44,379			3,944
2. 2001	2,761	9,200	127,522	10,759	3,866			13,150			1,169
3. 2002	1,267	9,921	139,593	12,737	3,226			19,288			1,713
4. 2003	1,591	10,563	163,998	16,374	5,781			30,194			2,671
5. 2004	1,089	12,174	230,512	19,660	11,522			45,742			4,041
6. 2005	647	13,816	323,856	26,622	27,840			81,463			7,171
7. 2006	1,250	16,031	302,047	33,269	37,780			119,397			10,517
8. 2007	910	16,035	255,315	26,428	39,670			151,817			13,380
9. 2008	440	11,848	108,379	9,864	18,529			115,206			10,159
10. 2009		6,960	39,434	4,535	14,545			108,405			9,562
11. 2010		2,330	14,066	1,678	3,776			108,089			9,560
12. Totals	23,967	217,201	2,996,270	259,488	177,848			837,130			73,887

	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	59,636	1,393	1,243,751		4,834	1,238,917	9,292	9,261	X X X		59,636	
2. 2001	18,185	443	135,338			135,338	6,098	6,100	20,436		18,185	
3. 2002	24,227	712	152,186			152,186	5,090	5,088	17,002		24,227	
4. 2003	38,646	1,292	189,410			189,410	4,816	4,817	15,816		38,646	
5. 2004	61,305	1,917	275,602			275,602	6,665	6,669	22,156		61,305	
6. 2005	116,474	3,810	419,343			419,343	8,517	8,509	32,240		116,474	
7. 2006	167,694	5,601	443,193			443,193	8,908	8,903	32,469		167,694	
8. 2007	204,867	6,125	430,767			430,767	9,435	9,438	33,408		204,867	
9. 2008	143,894	2,849	230,266			230,266	7,485	7,470	29,471		143,894	
10. 2009	132,512	1,758	155,424			155,424	5,630	5,618	22,171		132,512	
11. 2010	121,425	966	123,601			123,601	4,431	4,430	16,445		121,425	
12. Totals	1,088,865	26,866	3,798,881		4,834	3,794,047	X X X	X X X	X X X		X X X	1,088,865

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	2	3	4	5	6	7	8	9	10	11	12
1. Prior	X X X	1,797,929	26,929	905,441	25,995	2,704,304	236,636				160,471		
2. 2001	162,813	303,075	4,540	180,560	3,963	484,212	12,905				6,978		
3. 2002	200,194	477,136	3,038	228,514	2,468	706,220	15,836				8,447		
4. 2003	259,596	618,087	4,844	332,570	4,093	951,408	26,372				13,623		
5. 2004	282,967	683,385	8,166	351,396	9,333	1,033,614	32,850				14,269		
6. 2005	306,391	874,337	11,384	454,772	3,818	1,336,675	43,771				20,903		
7. 2006	315,220	932,170	11,576	480,823	5,744	1,418,825	37,557				18,290		
8. 2007	312,924	934,449	26,884	601,151	26,076	1,536,408	38,884				16,748		
9. 2008	191,431	618,135	16,785	436,841	9,491	1,062,270	14,642				5,194		
10. 2009	174,479	458,363	10,994	412,702	4,784	877,275	5,151				1,441		
11. 2010	129,852	533,395	13,052	490,221	12,687	1,023,981	2,990				476		
12. Totals	X X X	8,230,461	138,192	4,874,991	108,452	13,135,192	467,594				266,840		

	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	2	3	4	5	6	
1. Prior	42	24,059	421,166	23,950	702			8,849			801
2. 2001		1,915	21,798	2,393	340			2,636			240
3. 2002		1,813	26,096	3,113	193			3,842			350
4. 2003		2,542	42,537	3,582	1,228			5,988			538
5. 2004		2,225	49,344	3,875	2,424			8,903			793
6. 2005	3	2,391	67,065	3,898	6,924			15,723			1,393
7. 2006		2,348	58,195	4,060	6,815			22,976			2,044
8. 2007		2,394	58,026	3,206	9,063			29,323			2,611
9. 2008		1,750	21,586	1,742	3,753			22,405			1,998
10. 2009		1,063	7,655	1,085	2,044			21,262			1,901
11. 2010		366	3,832	420	638			21,460			1,931
12. Totals	45	42,866	777,300	51,324	34,124			163,367			14,600

	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	2	3	4	5	6				
1. Prior	10,352	183	406,658		406,658	15.962	15.957	X X X			10,352	
2. 2001	3,216	77	22,859		22,859	5.172	5.166	15.364			3,216	
3. 2002	4,385	112	28,318		28,318	4.320	4.316	15.226			4,385	
4. 2003	7,754	222	47,211		47,211	5.290	5.286	19.373			7,754	
5. 2004	12,120	279	58,446		58,446	5.940	5.947	21.721			12,120	
6. 2005	24,040	601	87,321		87,321	6.855	6.816	29.735			24,040	
7. 2006	31,835	731	85,638		85,638	6.372	6.345	28.561			31,835	
8. 2007	40,997	784	94,018		94,018	6.448	6.445	31.644			40,997	
9. 2008	28,156	424	45,994		45,994	4.715	4.683	25.984			28,156	
10. 2009	25,207	369	29,898		29,898	3.773	3.746	18.834			25,207	
11. 2010	24,029	225	25,564		25,564	2.722	2.721	21.456			24,029	
12. Totals	212,091	4,007	931,925		931,925	X X X	X X X	X X X		X X X	212,091	

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	7,785,493	377	8,956	11,776	7,783,050	435,424		4,082	355,528		
2. 2001	550,243	1,904,060	2	1,641	1,450	1,904,253	60,701		752	37,736		
3. 2002	764,074	2,512,656		444	1,717	2,511,383	62,388			43,002		
4. 2003	1,021,681	3,246,736		632	1,365	3,246,003	65,790			47,650		
5. 2004	1,033,924	3,343,190		669	1,703	3,342,156	108,529			62,690		
6. 2005	1,059,376	3,840,342	203	761	3,345	3,837,961	162,454			82,912		
7. 2006	1,131,495	3,859,545	5	662	2,579	3,857,633	145,035			85,134		
8. 2007	1,064,543	3,341,498	12	288	2,181	3,339,617	126,012			57,635		
9. 2008	664,565	2,315,383	29	134	856	2,314,690	54,757			21,936		
10. 2009	600,751	2,159,196		186	77	2,159,305	18,039			7,845		
11. 2010	694,053	2,034,362				2,034,362	7,010			1,260		
12. Totals	X X X	36,342,461	628	14,373	27,049	36,330,413	1,246,139		4,834	803,328		

	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	13,970	84,263	871,133	73,612	10,609				35,530			3,143
2. 2001	2,761	7,285	104,970	8,366	3,527				10,514			931
3. 2002	1,267	8,108	113,498	9,624	3,034				15,446			1,363
4. 2003	1,591	8,021	121,461	12,792	4,553				24,207			2,133
5. 2004	1,089	9,949	181,168	15,785	9,099				36,839			3,247
6. 2005	644	11,425	256,791	22,724	20,915				65,738			5,778
7. 2006	1,250	13,684	243,853	29,209	30,966				96,422			8,473
8. 2007	910	13,641	197,288	23,221	30,607				122,493			10,771
9. 2008	440	10,099	86,792	8,120	14,777				92,800			8,160
10. 2009		5,897	31,781	3,451	12,500				87,143			7,662
11. 2010		1,964	10,234	1,258	3,137				86,628			7,629
12. Totals	23,922	174,336	2,218,969	208,162	143,724				673,760			59,290

	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	49,282	1,210	837,091		4,082	833,009	11.861	11.826	X X X			49,282
2. 2001	14,972	366	112,478		752	111,726	6.333	6.299	21.798			14,972
3. 2002	19,843	600	123,870			123,870	5.306	5.309	17.451			19,843
4. 2003	30,893	1,070	142,200			142,200	4.692	4.694	14.912			30,893
5. 2004	49,185	1,638	217,157			217,157	6.889	6.892	22.279			49,185
6. 2005	92,431	3,209	332,019			332,019	9.092	9.099	32.965			92,431
7. 2006	135,861	4,870	357,557			357,557	9.837	9.843	33.559			135,861
8. 2007	163,871	5,341	336,747			336,747	10.807	10.814	33.926			163,871
9. 2008	115,737	2,425	184,270			184,270	8.747	8.750	30.475			115,737
10. 2009	107,305	1,389	125,527			125,527	6.441	6.441	23.152			107,305
11. 2010	97,394	741	98,035			98,035	5.291	5.291	15.507			97,394
12. Totals	876,774	22,859	2,866,951			2,862,117	X X X	X X X	X X X		X X X	876,774

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	546,990	546,340	555,561	556,713	560,940	561,116	565,760	567,490	568,640	567,626
2. 1991	40,788	38,335	38,629	39,132	39,479	39,504	40,091	39,816	39,968	38,944
3. 1992	30,906	30,680	30,769	30,764	31,250	32,416	33,518	33,934	33,983	32,859
4. 1993	46,689	46,060	47,168	45,998	46,391	46,791	47,824	48,150	48,183	46,568
5. 1994	52,517	51,621	52,346	53,370	52,553	52,249	53,155	53,255	53,270	44,204
6. 1995	52,732	54,629	54,763	53,610	55,758	55,248	56,853	56,833	56,392	52,978
7. 1996	57,042	58,732	59,552	59,491	60,255	61,822	62,330	62,574	62,041	59,081
8. 1997	65,158	64,406	68,905	70,648	71,450	70,340	70,570	71,107	71,171	68,089
9. 1998	82,826	80,425	85,062	83,943	85,422	86,485	87,999	89,117	89,005	84,883
10. 1999	92,602	92,989	96,074	97,044	98,716	99,405	103,539	104,346	106,063	99,507
11. 2000	97,922	91,243	98,014	103,833	108,238	107,415	111,227	111,696	109,440	107,348
12. 2001	123,110	109,034	101,924	111,625	124,114	127,710	136,860	135,283	134,160	129,329
13. 2002	X X X	134,821	135,916	132,635	140,642	143,993	157,352	154,919	154,271	145,527
14. 2003	X X X	X X X	164,588	169,508	176,286	188,063	211,159	195,280	193,472	181,658
15. 2004	X X X	X X X	X X X	197,823	234,421	246,225	288,701	279,408	272,626	270,713
16. 2005	X X X	X X X	X X X	X X X	315,538	310,156	399,433	394,375	401,358	410,779
17. 2006	X X X	X X X	X X X	X X X	X X X	283,352	338,148	403,712	421,409	422,383
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	306,042	391,672	407,244	419,201
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	219,311	221,209	228,085
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	172,345	155,424
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	123,606

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	531,882	535,787	544,538	547,530	550,267	552,412	554,841	556,849	558,759	558,220	15,308	20,051
2. 1991	36,557	36,656	36,877	37,726	37,944	38,222	38,401	38,512	38,934	38,094	1,037	1,873
3. 1992	27,266	28,137	28,732	29,215	29,709	30,777	31,640	32,316	32,394	31,617	1,203	2,029
4. 1993	40,732	41,713	42,536	43,624	44,237	44,932	45,321	45,879	46,155	45,052	1,372	2,548
5. 1994	44,452	46,095	47,579	48,689	49,139	49,572	49,871	50,292	50,687	41,973	1,500	2,626
6. 1995	42,991	46,763	47,740	49,032	50,167	51,548	52,765	53,169	53,528	50,553	1,521	2,556
7. 1996	42,405	46,537	50,998	52,530	54,201	55,917	57,112	57,911	58,435	55,941	1,658	2,984
8. 1997	42,743	47,583	56,463	61,014	63,301	63,803	63,451	64,677	66,225	63,882	1,978	3,620
9. 1998	43,264	51,548	62,417	66,705	69,945	73,195	75,692	78,709	80,569	77,844	2,725	4,950
10. 1999	34,389	49,685	64,594	72,242	76,236	81,360	86,707	89,920	92,021	87,815	2,835	5,289
11. 2000	24,153	42,594	60,033	69,364	77,933	84,346	88,201	93,332	95,218	95,406	2,987	5,162
12. 2001	17,406	28,828	49,324	66,937	87,640	97,529	104,665	109,028	113,494	112,315	3,514	5,574
13. 2002	X X X	14,842	40,426	58,096	75,821	87,567	108,583	116,282	124,410	123,012	4,443	6,358
14. 2003	X X X	X X X	13,415	42,164	68,760	95,180	116,657	133,917	144,834	145,683	5,047	8,505
15. 2004	X X X	X X X	X X X	15,408	62,443	103,020	151,710	179,466	198,742	213,448	5,178	10,935
16. 2005	X X X	X X X	X X X	X X X	53,964	97,801	171,858	221,614	270,244	301,476	4,908	15,974
17. 2006	X X X	X X X	X X X	X X X	X X X	21,952	85,552	155,931	227,093	265,206	3,866	20,049
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	29,397	98,779	172,436	227,736	2,896	15,386
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	26,149	61,075	94,332	2,324	4,549
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	9,680	32,475	1,316	1,439
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	11,736	894	350

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	5,031	4,514	3,940	2,593	2,393	1,641	2,013	1,902	1,333	991
2. 1991	542	298	324	205	380	108	56	198	149	153
3. 1992	514	725	654	468	329	397	327	206	567	474
4. 1993	1,132	1,385	1,442	709	381	411	453	323	377	127
5. 1994	1,574	1,480	1,330	1,230	914	643	501	332	419	473
6. 1995	1,229	1,183	1,181	1,004	1,083	818	215	451	356	292
7. 1996	3,577	3,891	2,817	1,906	1,239	755	744	533	286	389
8. 1997	4,255	4,014	4,099	2,326	1,557	1,147	1,391	1,071	571	368
9. 1998	7,800	6,187	5,726	4,256	3,894	3,137	3,418	1,657	1,552	1,250
10. 1999	11,428	9,971	8,224	5,819	5,598	3,494	3,952	2,698	4,653	4,551
11. 2000	7,785	11,283	10,472	8,022	6,822	4,463	4,667	2,850	2,798	2,209
12. 2001	3,947	9,989	17,065	14,373	9,048	6,528	6,105	5,687	4,800	3,854
13. 2002	X X X	5,688	12,789	16,899	14,253	12,949	7,767	7,571	4,744	3,211
14. 2003	X X X	X X X	9,575	19,168	16,877	15,560	15,226	11,283	8,713	5,760
15. 2004	X X X	X X X	X X X	19,715	25,002	24,598	24,362	20,387	13,534	11,502
16. 2005	X X X	X X X	X X X	X X X	14,483	31,731	41,291	45,235	32,948	27,815
17. 2006	X X X	X X X	X X X	X X X	X X X	11,786	41,604	59,748	50,637	37,749
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	17,259	53,369	47,580	39,610
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,390	23,612	18,507
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	5,599	14,497
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	3,716

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	36	30	18	7	8	6	10	10	6	3
2. 1991	4	5	3	2	4	2	3	5	2	1
3. 1992	3	6	6	2	4	3	4	5	3	1
4. 1993	9	11	9	4	4	3	5	6	4	2
5. 1994	9	12	11	6	8	3	5	8	4	2
6. 1995	13	13	14	7	11	6	7	8	4	2
7. 1996	19	22	19	9	13	9	11	11	5	3
8. 1997	20	27	22	12	17	10	14	17	8	3
9. 1998	48	44	39	14	23	13	17	21	13	6
10. 1999	71	55	45	24	26	18	17	26	16	6
11. 2000	99	61	50	28	45	21	18	25	13	7
12. 2001	254	110	89	31	53	36	28	28	22	12
13. 2002	X X X	229	124	55	59	42	42	43	30	15
14. 2003	X X X	X X X	232	77	104	47	61	64	42	21
15. 2004	X X X	X X X	X X X	144	146	82	69	94	40	20
16. 2005	X X X	X X X	X X X	X X X	273	116	122	106	57	25
17. 2006	X X X	X X X	X X X	X X X	X X X	216	133	187	69	31
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	197	203	79	38
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	300	77	39
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	114	48
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	65

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	10,041	6,009	7,066	6,584	8,271	7,058	8,896	8,729	8,542	8,412
2. 1991	3,684	1,376	1,425	1,200	1,151	1,172	1,631	1,101	883	697
3. 1992	3,123	1,812	1,377	1,082	1,208	1,239	1,547	1,407	1,019	767
4. 1993	4,816	2,951	3,182	1,661	1,770	1,445	2,045	1,942	1,647	1,388
5. 1994	6,482	4,034	3,426	3,445	2,492	2,031	2,780	2,623	2,160	1,755
6. 1995	8,499	6,670	5,830	3,567	4,497	2,875	3,864	3,205	2,504	2,131
7. 1996	11,041	8,282	5,719	5,045	4,802	5,141	4,465	4,118	3,316	2,748
8. 1997	18,140	12,781	8,320	7,293	6,576	5,381	5,715	5,342	4,367	3,836
9. 1998	31,714	22,645	16,880	12,968	11,560	10,140	8,872	8,730	6,871	5,783
10. 1999	46,714	33,278	23,211	18,959	16,857	14,534	12,861	11,702	9,374	7,135
11. 2000	65,885	37,305	27,460	26,419	23,438	18,585	18,341	15,488	11,411	9,728
12. 2001	101,504	70,107	35,443	30,284	27,373	23,617	26,062	20,540	15,844	13,150
13. 2002	X X X	114,062	82,578	57,585	50,510	43,435	40,961	31,023	25,087	19,288
14. 2003	X X X	X X X	141,366	108,099	90,545	77,276	79,215	50,016	39,883	30,194
15. 2004	X X X	X X X	X X X	162,556	146,830	118,525	112,560	79,461	60,310	45,742
16. 2005	X X X	X X X	X X X	X X X	246,817	180,508	186,162	127,420	98,109	81,463
17. 2006	X X X	X X X	X X X	X X X	X X X	249,398	210,860	187,846	143,610	119,397
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	259,188	239,321	187,149	151,817
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	177,472	136,445	115,206
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	156,952	108,405
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	108,089

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	921,969	939,595	952,512	952,195	952,405	953,182	951,729	950,637	951,024	919,965
2. 2001	58,454	75,554	88,818	90,121	89,833	92,325	92,844	93,384	93,631	88,508
3. 2002	X X X	67,268	95,001	103,320	105,385	105,434	106,660	107,097	107,432	101,893
4. 2003	X X X	X X X	90,049	108,384	123,427	126,705	129,417	130,707	130,406	123,918
5. 2004	X X X	X X X	X X X	105,602	133,459	150,992	161,574	162,093	162,872	155,509
6. 2005	X X X	X X X	X X X	X X X	152,218	188,511	217,474	220,687	222,349	216,356
7. 2006	X X X	X X X	X X X	X X X	X X X	137,558	208,372	238,111	245,107	236,976
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	221,152	291,031	316,686	306,129
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	245,080	330,524	354,807
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	145,513	243,102
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	107,012

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	891,395	916,758	938,282	943,997	946,907	949,276	948,442	949,166	949,962	922,535	31,979	42,140
2. 2001	39,676	62,043	80,074	86,247	87,514	90,497	92,067	92,947	93,143	88,204	3,495	5,458
3. 2002	X X X	42,110	77,227	91,032	97,829	101,768	104,187	105,445	106,431	101,306	4,178	6,734
4. 2003	X X X	X X X	50,258	85,713	108,827	119,004	123,288	126,660	127,659	122,101	4,802	7,320
5. 2004	X X X	X X X	X X X	53,444	105,246	130,000	151,526	156,043	159,412	153,186	5,250	9,014
6. 2005	X X X	X X X	X X X	X X X	105,353	153,084	190,105	205,934	214,538	211,318	5,628	9,918
7. 2006	X X X	X X X	X X X	X X X	X X X	90,278	168,294	206,242	228,875	225,822	4,711	12,319
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	139,292	237,457	280,571	282,854	4,512	15,966
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	127,416	252,831	301,101	4,578	22,214
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	86,088	194,196	3,409	20,741
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	74,137	1,815	9,234

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	30,254	22,649	14,126	8,175	5,498	3,906	3,287	1,271	862	430
2. 2001	18,513	13,355	8,643	3,832	2,279	1,828	776	437	489	304
3. 2002	X X X	24,877	17,605	12,202	7,476	3,633	2,473	1,652	1,001	570
4. 2003	X X X	X X X	39,485	22,566	14,481	7,637	6,091	4,047	2,747	1,829
5. 2004	X X X	X X X	X X X	51,970	28,013	20,897	9,972	5,993	3,460	2,239
6. 2005	X X X	X X X	X X X	X X X	46,506	35,268	27,255	14,637	7,780	5,026
7. 2006	X X X	X X X	X X X	X X X	X X X	46,995	39,886	31,694	16,171	11,063
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	81,515	53,282	36,025	23,131
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	117,140	77,541	52,286
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	59,151	47,826
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	32,791

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	320	188	103	21						
2. 2001	265	156	102	42	40					
3. 2002	X X X	281	170	63	80	32				
4. 2003	X X X	X X X	306	105	120	63	38			
5. 2004	X X X	X X X	X X X	190	200	95	76	58		
6. 2005	X X X	X X X	X X X	X X X	359	158	114	117	30	
7. 2006	X X X	X X X	X X X	X X X	X X X	285	191	175	61	18
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	343	292	91	35
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	525	152	52
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	274	88
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	157

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	L	1,226,819	16,288,581	405,932	2,759,115	18,150,581	2,837,477	2,514,397	579,597
2. Alaska	AK	L	2,044,699	2,580,923	9,444,351	1,616,427	14,070,708	739,219	759,649	303,111
3. Arizona	AZ	L	43,962,000	68,027,168	25,709,795	26,709,765	138,711,211	12,744,531	12,697,339	8,931,415
4. Arkansas	AR	L	597,994	5,566,324	149,907	1,238,247	6,396,155	967,987	766,235	250,705
5. California	CA	L	14,586,600	77,676,680	235,147,301	21,799,853	331,012,010	71,530,350	68,638,035	32,231,949
6. Colorado	CO	L	7,725,496	12,056,598	538,668	5,610,434	20,509,937	6,436,992	3,459,725	3,162,110
7. Connecticut	CT	L	2,132,666	31,087,864	177,990	6,578,820	33,841,794	5,477,161	5,237,467	4,202,391
8. Delaware	DE	L	991,855	5,673,047	26,850	1,292,534	6,782,353	372,012	361,385	139,377
9. District of Columbia	DC	L	1,708,878	18,844,541	94,390	378,807	20,440,451	4,658,029	3,232,867	3,871,398
10. Florida	FL	L	20,895,250	119,344,458	2,639,137	37,437,513	144,563,558	21,470,218	19,770,475	11,596,177
11. Georgia	GA	L	4,304,241	29,935,629	555,674	9,481,254	35,068,009	4,054,211	1,576,649	2,362,548
12. Hawaii	HI	L	976,886	5,446,801	19,069,895	857,163	25,628,809	1,546,773	1,808,952	1,892,042
13. Idaho	ID	L	871,651	10,925,911	15,687,419	917,510	27,792,408	765,382	1,132,090	609,892
14. Illinois	IL	L	5,463,781	43,118,662	9,188,095	8,559,946	57,662,406	3,495,068	2,765,147	8,371,277
15. Indiana	IN	L	6,269,626	14,010,919	2,248,103	6,651,487	22,777,808	2,394,662	1,999,400	1,661,069
16. Iowa	IA	N								
17. Kansas	KS	L	1,594,388	9,650,745	2,642,618	1,449,044	14,018,873	570,471	574,842	506,505
18. Kentucky	KY	L	790,130	11,190,076	231,657	1,857,978	12,397,573	1,370,425	1,126,687	728,162
19. Louisiana	LA	L	2,695,614	33,585,899	452,017	10,427,475	37,019,505	2,180,399	1,522,486	2,406,650
20. Maine	ME	L	288,175	12,544,888	10,865	636,545	12,985,457	1,025,066	920,716	274,051
21. Maryland	MD	L	4,801,053	36,035,985	192,644	4,865,731	41,711,515	6,027,126	5,687,821	5,274,987
22. Massachusetts	MA	L	3,070,103	68,415,762	398,911	3,909,666	72,611,577	6,163,138	5,001,458	2,029,817
23. Michigan	MI	L	18,240,148	84,740,799	1,963,366	18,163,173	106,450,680	6,998,338	3,913,268	4,063,590
24. Minnesota	MN	L	3,065,620	6,904,922	9,023,104	4,380,324	19,026,444	5,261,379	2,261,236	937,949
25. Mississippi	MS	L	1,317,193	6,975,603	193,732	2,634,103	8,611,119	1,096,383	1,250,952	1,237,627
26. Missouri	MO	L	2,865,500	7,104,064	1,050,547	4,663,083	10,882,952	4,189,751	2,970,042	1,197,184
27. Montana	MT	L	219,040	9,453,715	6,877,736	463,358	16,759,287	650,867	674,716	362,938
28. Nebraska	NE	L	1,108,220	6,183,412	1,122,846	743,632	8,465,474	213,082	207,247	278,314
29. Nevada	NV	L	15,522,383	18,723,085	9,893,460	11,483,912	43,226,120	6,701,774	7,993,612	4,042,627
30. New Hampshire	NH	L	467,042	9,107,548	169,251	582,788	9,852,224	1,015,554	937,983	259,441
31. New Jersey	NJ	L	12,237,929	63,895,223	292,112	6,399,009	77,345,862	5,580,943	4,725,316	3,588,024
32. New Mexico	NM	L	6,414,786	9,160,792	2,703,137	2,434,851	18,496,523	1,219,889	1,535,159	709,145
33. New York	NY	L	48,118,721	66,603,347	7,237,757	30,587,595	123,574,260	11,436,539	16,901,352	22,455,746
34. North Carolina	NC	L	2,358,488	12,113,623	243,660	6,190,899	15,014,025	6,943,673	6,530,599	2,532,674
35. North Dakota	ND	L	301,504	1,202,399	3,481	369,257	1,527,035	16,032	10,831	6,200
36. Ohio	OH	L	4,884,498	98,900,437	9,798,401	8,655,765	114,617,365	5,524,710	5,822,676	4,675,964
37. Oklahoma	OK	L	1,247,493	12,636,795	6,306,537	1,746,784	20,391,664	5,753,399	5,564,683	1,221,770
38. Oregon	OR	L	38,781,087	2,892,993	8,034,270	20,741,625	54,611,830	5,560,694	4,883,288	1,368,865
39. Pennsylvania	PA	L	14,289,460	123,653,008	644,396	12,604,984	139,919,095	5,234,476	2,519,156	3,420,099
40. Rhode Island	RI	L	562,585	4,931,368	971,515	846,534	6,497,685	318,715	1,206,644	2,214,914
41. South Carolina	SC	L	756,468	14,362,881	643,333	1,305,689	15,954,513	1,787,205	1,801,595	404,982
42. South Dakota	SD	L	358,624	2,335,849	3,964	414,295	2,772,518	2,977	2,583	1,365
43. Tennessee	TN	L	2,675,056	17,556,091	547,480	5,051,049	20,935,635	1,524,580	1,246,743	811,908
44. Texas	TX	L	77,948,182	125,715,344	10,811,315	206,244,062	6,975,287	5,592,241	5,592,241	3,519,414
45. Utah	UT	L	5,528,372	47,564,664	23,478,516	3,497,441	77,198,246	8,572,240	10,336,173	4,007,482
46. Vermont	VT	L	135,661	2,313,952	18,331	253,475	2,496,561	715,206	533,341	86,823
47. Virginia	VA	L	4,796,173	57,730,056	325,515	5,912,701	63,487,857	5,750,996	4,997,686	4,555,932
48. Washington	WA	L	38,598,155	17,170,046	23,655,377	28,181,129	80,227,789	11,633,233	12,792,694	7,197,129
49. West Virginia	WV	L	247,074	3,846,150	58,835	779,763	4,161,371	232,817	292,677	150,867
50. Wisconsin	WI	L	8,164,577	36,689,974	1,166,475	7,243,006	46,460,026	1,097,961	1,435,128	1,546,487
51. Wyoming	WY	L	6,741,133	1,786,612	2,965,231	2,145,342	11,628,076	337,633	320,412	75,827
52. American Samoa	AS	N								
53. Guam	GU	L			1,216	904	105,426	68,201	55,723	121,090
54. Puerto Rico	PR	L		(2,093)	2,217,740	16,145	2,235,578	896,232	825,114	639,067
55. U.S. Virgin Islands	VI	L		151,222		7,281	152,882	145,462	190,000	113,161
56. Northern Mariana Islands	MP	L				(24,716)				
57. Canada	CN	L	137,819,184			114,906,540	23,631,191	8,649,096	6,830,523	2,767,409
58. Aggregate Other Alien	OT	X X X	28,574,960	5,228,176	150,673	20,993,150	7,983,503	5,394,423	6,052,612	7,143,827
59. Totals	(a) 54	X X X	533,395,039	1,461,872,35	572,489,557	490,221,499	2,455,097,576	284,326,444	264,767,827	178,919,071

DETAILS OF WRITE-INS										
5801. United Kingdom	X X X		18,403,500	5,028,055		19,233,881	205,749	532,146	1,764,876	1,663,506
5802. Korea	X X X	R	6,160,464				6,224,983	199,924	570,800	661,862
5803. Australia	X X X		2,755,548			901,120		2,674,088	1,220,175	1,894,347
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X	1,255,448	200,121	150,673	858,149	1,552,771	1,988,265	2,496,761	2,924,112
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X	28,574,960	5,228,176	150,673	20,993,150	7,983,503	5,394,423	6,052,612	7,143,827

(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. Prepaid Retirement	4,460,819	4,460,819		
2505. Prepaid Expenses	972,018	972,018		
2506. Leasehold Improvements	299,774	299,774		
2507. Investments	151,953	151,953		3,846,383
2508. Amounts Withheld/Retained by Company	142	142		
2509. Other Assets				45,345
2510. Salvage				250,000
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	5,884,706	5,884,706		4,141,728

OVERFLOW PAGE FOR WRITE-INS

Page 4 - Continuation

DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 3004 - 3096	1 Current Year	2 Prior Year
3004. Adjustment	(995,280)	(3,331,784)
3005. Addition of Statutory Premium Reserve	(5,207,014)	
3006. Prior Period Adjustment	(23,072,650)	1,023,980
3097. Totals (Lines 3004 through 3096) (Page 3, Line 3098)	(29,274,944)	(2,307,804)

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. Goodwill Amortization	671,841			671,841			671,841	671,841	
2305. Salvage	603,381			603,381			603,381	126,763	
2306. Miscellaneous/Other Expenses	348,042			348,042			348,042	607,866	
2307. Bank Fees	277,857			277,857			277,857	345,824	
2308. Depreciation of Non-Admitted Assets	110,000			110,000			110,000		
2309. Rent								487,697	
2310. Remaining Write-Ins								36,410	
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)	2,011,121			2,011,121			2,011,121	2,276,401	

OVERFLOW PAGE FOR WRITE-INS

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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 2504 - 2596			
2504. Prepaid Retirement	4,460,819	4,390,029	(70,790)
2505. Prepaid Expenses	972,018	1,793,556	821,538
2506. Leasehold Improvements	299,774	729,966	430,192
2507. Investments	151,953	233,556	81,603
2508. Other assets nonadmitted	22,180		(22,180)
2509. Escheatable Funds	142	142	
2597. Totals (Lines 2504 through 2596) (Page 12, Line 2598)	5,906,886	7,147,249	1,240,363

OVERFLOW PAGE FOR WRITE-INS

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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 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,	805,701	19,181		727,806	841,145	749,874	726,399	1,106,229
5805. Hong Kong	X X X	R,	258,829				261,540		15,000	15,000
5806. Other Carribean	X X X		155,743			46,079	157,860	55,000	25,500	41,500
5807. Other	X X X		34,175		(202)	73,374	(44,427)	705,477	1,070,349	1,468,160
5808. Chile	X X X		1,000		150,875	7,470	153,782			
5809. New Zealand	X X X							56,650	51,632	21,607
5810. Bahamas	X X X	R,		180,940		3,420	182,871	421,264	607,881	271,616
5897. Totals (Lines 5804 through 5896) (Page 39, Line 5898)	X X X	X X X	1,255,448	200,121	150,673	858,149	1,552,771	1,988,265	2,496,761	2,924,112