

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)	351,354,843		351,354,843	332,754,688
2. Stocks (Schedule D):				
2.1 Preferred stocks	1,005,148		1,005,148	1,046,811
2.2 Common stocks	42,443,045	4,736,000	37,707,045	41,208,348
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	20,450,815		20,450,815	24,263,827
3.2 Other than first liens	1,406,626	10,793	1,395,833	600,000
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	8,860,037		8,860,037	9,391,519
4.2 Properties held for the production of income (less \$ 0 encumbrances)	155,355		155,355	150,912
4.3 Properties held for sale (less \$ 2,664,453 encumbrances)	9,604,725		9,604,725	6,355,067
5. Cash (\$ 184,346,255, Schedule E - Part 1), cash equivalents (\$ 50,000, Schedule E - Part 2), and short-term investments (\$ 30,833,342, Schedule DA)	231,719,757		231,719,757	269,297,576
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives				
8. Other invested assets (Schedule BA)	4,743,624	108,482	4,635,142	2,405,021
9. Receivables for securities				22,875
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets	50,995		50,995	66,993
12. Subtotals, cash and invested assets (Lines 1 to 11)	671,794,970	4,855,275	666,939,695	687,563,637
13. Title plants less \$ 144,419 charged off (for Title insurers only)	14,843,585	5,025,643	9,817,942	7,842,811
14. Investment income due and accrued	3,656,910		3,656,910	3,668,380
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	40,978,441	5,560,838	35,417,603	20,477,743
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	443,554		443,554	1,080,297
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	66,342		66,342	173,083
17. Amounts receivable relating to uninsured plans	36,753		36,753	
18.1 Current federal and foreign income tax recoverable and interest thereon	4,284,933	225,136	4,059,797	22,998,432
18.2 Net deferred tax asset	38,683,920	26,518,583	12,165,337	9,360,184
19. Guaranty funds receivable or on deposit	181,610		181,610	49,986
20. Electronic data processing equipment and software	2,523,780	1,045,417	1,478,363	915,166
21. Furniture and equipment, including health care delivery assets (\$ 0)	8,306,674	8,290,958	15,716	15,026
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	11,862,269	96,587	11,765,682	2,648,270
24. Health care (\$ 0) and other amounts receivable	63,218	63,218		
25. Aggregate write-ins for other than invested assets	28,833,746	12,345,442	16,488,304	11,354,257
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	826,560,705	64,027,097	762,533,608	768,147,272
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	736,679		736,679	813,649
28. Total (Lines 26 and 27)	827,297,384	64,027,097	763,270,287	768,960,921

DETAILS OF WRITE-IN LINES				
1101. Interest Receivable	50,995		50,995	66,993
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)	50,995		50,995	66,993
2501. Segregated Funds	8,074,126		8,074,126	6,475,424
2502. Other Receivables	3,465,369	3,106,615	358,754	346,947
2503. Capital Contribution	3,000,000		3,000,000	
2598. Summary of remaining write-ins for Line 25 from overflow page	14,294,251	9,238,827	5,055,424	4,531,886
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	28,833,746	12,345,442	16,488,304	11,354,257

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	73,742,717	80,107,086
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	294,677,029	298,291,341
3. Aggregate of other reserves required by law	1,150,000	1,723,665
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	3,535,716	3,161,149
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	241,760	314,530
6. Other expenses (excluding taxes, licenses and fees)	19,650,487	17,628,558
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	9,001,704	3,483,562
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	5,841,314	3,492,583
8.2 Net deferred tax liability	659,576	597,738
9. Borrowed money \$ 2,625,000 and interest thereon \$ 10,254	13,744,425	13,363,087
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	531,014	266,070
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	2,985,004	1,896,549
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	4,363,248	10,511,431
19. Derivatives		
20. Payable for securities	528,138	
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	16,375,809	19,001,588
23. Total liabilities (Lines 1 through 22)	447,027,941	453,838,937
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	28,702,160	31,823,909
26. Preferred capital stock	3,600,180	1,602,270
27. Aggregate write-ins for other than special surplus funds		(123,830)
28. Surplus notes	15,153,516	16,014,196
29. Gross paid in and contributed surplus	155,442,739	163,511,011
30. Unassigned funds (surplus)	116,952,488	105,903,165
31. Less treasury stock, at cost:		
31.1 10,063 shares common (value included in Line 25 \$ 335,430)	3,608,737	3,608,737
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)	316,242,346	315,121,984
33. Totals (Page 2, Line 28, Col. 3)	763,270,287	768,960,921

DETAILS OF WRITE-INS		
0301. Other Reserves	1,000,000	1,000,000
0302. Title Insurance Reserve	100,000	100,000
0303. Title Insurance Reserve Fund	50,000	50,000
0398. Summary of remaining write-ins for Line 03 from overflow page		573,665
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)	1,150,000	1,723,665
2201. Segregated Funds	8,074,126	6,475,424
2202. Accrued Liabilities for Employee Benefits	7,224,070	6,579,552
2203. Reinsurance Payable	839,711	789,514
2298. Summary of remaining write-ins for Line 22 from overflow page	237,902	5,157,098
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	16,375,809	19,001,588
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. Non-Admitted Asset - Premiums Receivable Outstanding		(123,830)
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)		(123,830)

NONE

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	1,033,325,336	798,118,005
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	9,133,106	5,079,943
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	28,701,065	25,620,055
2. Aggregate write-ins for other operating income	1,552,636	(1,540,696)
3. Total Operating Income (Lines 1 through 2)	1,072,712,143	827,277,307
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	61,533,744	60,106,483
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	1,002,219,964	791,344,820
6. Aggregate write-ins for other operating deductions	204,591	1,061,243
7. Total Operating Deductions	1,063,958,299	852,512,546
8. Net operating gain or (loss) (Lines 3 minus 7)	8,753,844	(25,235,239)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	15,583,119	19,253,569
10. Net realized capital gains (losses) less capital gains tax of \$ 477,333 (Exhibit of Capital Gains (Losses))	1,324,136	(23,956,635)
11. Net investment gain (loss) (Lines 9 + 10)	16,907,255	(4,703,066)
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	(2,209,887)	(1,511,971)
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	23,451,212	(31,450,276)
14. Federal and foreign income taxes incurred	8,826,436	(12,978,365)
15. Net income (Lines 13 minus 14)	14,624,776	(18,471,911)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 31, Column 2)	315,121,984	329,855,337
17. Net income (from Line 15)	14,624,776	(18,471,911)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 1,045,348	1,759,985	12,876,180
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	2,556,262	(53,396,588)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 27, Col. 3)	3,972,045	66,537,279
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)	(374,567)	(253,400)
24. Change in surplus notes	5,300,000	(2,000,000)
25. Cumulative effect of changes in accounting principles		(201,962)
26. Capital Changes:		
26.1 Paid in	2,114,345	213,307
26.2 Transferred from surplus (Stock Dividend)		(900,000)
26.3 Transferred to surplus		(1,000,000)
27. Surplus Adjustments:		
27.1 Paid in	10,346,068	(881,396)
27.2 Transferred to capital (Stock Dividend)		900,000
27.3 Transferred from capital	(5,000)	995,645
28. Dividends to stockholders	(7,393,258)	(18,410,682)
29. Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)		(25,000)
30. Aggregate write-ins for gains and losses in surplus	(31,780,294)	(714,825)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	1,120,362	(14,733,353)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 31)	316,242,346	315,121,984

DETAILS OF WRITE-IN LINES		
0201. Mortgage Lending Operations	1,254,056	1,169,064
0202. Closing Service Letter Transaction Fees	706,385	
0203. Recording Service Fees	660,030	624,396
0298. Summary of remaining write-ins for Line 02 from overflow page	(1,067,835)	(3,334,156)
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	1,552,636	(1,540,696)
0601. Other Title Expenses	152,500	3,920
0602. Title Plant Impairment	40,000	
0603. Loss/(Gain) on Disposal of Assets	6,611	27,152
0698. Summary of remaining write-ins for Line 06 from overflow page	5,480	1,030,171
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)	204,591	1,061,243
1201. Other Income	434,873	46,601
1202. Regional Allocation	125,059	
1203. Fees from Affiliates	76,545	183,708
1298. Summary of remaining write-ins for Line 12 from overflow page	(2,846,364)	(1,742,280)
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	(2,209,887)	(1,511,971)
3001. Prior Period Adjustments	126,304	
3002. Purchase Accounting Adjustments		(1,911,133)
3003. Quasi-Reorganization approved by the Division of Insurance		890,225
3098. Summary of remaining write-ins for Line 30 from overflow page	(31,906,598)	306,083
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(31,780,294)	(714,825)

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	49,361,951	507,626,568	488,953,356	1,045,941,875	797,774,593
2. Escrow and settlement service charges	9,133,106	X X X	X X X	9,133,106	5,079,943
3. Other title fees and service charges (Part 1C, Line 5)	28,765,065	X X X	X X X	28,765,065	25,934,739
4. Totals (Lines 1 + 2 + 3)	87,260,122	507,626,568	488,953,356	1,083,840,046	828,789,275

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,045,941,875	797,774,593
1.2 Assumed	1,103,351	995,843
1.3 Ceded	5,851,814	10,530,769
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,041,193,412	788,239,667
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	298,291,341	311,461,159
2.2 Additions during the current year	50,712,361	38,536,608
2.3 Withdrawals during the current year	42,844,285	48,415,946
2.4 Other adjustments to statutory premium reserves	(11,482,389)	(3,290,480)
2.5 Balance at December 31 current year	294,677,028	298,291,341
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,033,325,336	798,119,005

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	1,858,940	1,854,364
2. Searches and abstracts	12,028,970	11,350,726
3. Surveys	(750)	22,572
4. Aggregate write-ins for service charges	14,877,905	12,707,077
5. Totals	28,765,065	25,934,739

DETAILS OF WRITE-IN LINES		
	1	2
0401. Closing Fees	4,801,122	4,102,257
0402. Agency Operations	4,496,000	3,902,724
0403. Endorsements	1,226,774	642,903
0498. Summary of remaining write-ins for Line 04 from overflow page	4,354,009	4,059,193
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)	14,877,905	12,707,077

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	6,549,327	49,157,603	8,090,635	63,797,565	90,441,410
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage		(145,523)		(145,523)	438,036
3. Total (Line 1 plus Line 2)	6,549,327	49,012,080	8,090,635	63,652,042	90,879,446
4. Deduct: Recovered during year from reinsurance	159,700	1,217,037	578,279	1,955,016	1,858,948
5. Net payments (Line 3 minus Line 4)	6,389,627	47,795,043	7,512,356	61,697,026	89,020,498
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	6,429,748	62,495,672	4,817,297	73,742,717	80,107,086
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	6,477,921	67,654,104	5,975,061	80,107,086	114,287,093
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	6,341,454	42,636,611	6,354,592	55,332,657	54,840,491
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	831,404	4,000,934	1,368,749	6,201,087	5,265,992
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	7,172,858	46,637,545	7,723,341	61,533,744	60,106,483

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	6,429,748	62,095,167	5,339,297	73,864,212	80,405,249
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		585,000		585,000	741,745
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		184,495	522,000	706,495	997,908
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	6,429,748	62,495,672	4,817,297	73,742,717	80,149,086
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	21,967,433	144,647,574	57,829,501	224,444,508	230,454,993
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		804,000		804,000	4,099,805
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		2,918,000	4,117,000	7,035,000	8,292,538
4.4 Net incurred but not reported	21,967,433	142,533,574	53,712,501	218,213,508	226,262,260
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	29,289,474	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	321,245,699	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	294,677,029	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	1,150,000	X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	26,260,913	39,812,690	5,809,522	71,883,125	4,791,482		199,805	76,874,412	78,611,750
1.2 Employee relations and welfare	3,573,505	5,873,216	515,297	9,962,018	434,054		10,288	10,406,360	12,790,363
1.3 Payroll taxes	2,092,355	2,981,247	488,638	5,562,240	239,891		15,961	5,818,092	6,036,987
1.4 Other personnel costs	239,385	986,840	145,226	1,371,451	2,045		20,585	1,394,081	2,593,225
1.5 Total personnel costs	32,166,158	49,653,993	6,958,683	88,778,834	5,467,472		246,639	94,492,945	100,032,325
2. Amounts paid to or retained by title agents	120,184	408,575,716	423,765,409	832,461,309				832,461,309	607,543,855
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	4,922,404	4,857,452	19,500	9,799,356	27			9,799,383	7,215,532
3.2 Surveys	3,415	99,373	324	103,112				103,112	101,762
3.3 Other	317,619	49,944	150,386	517,949				517,949	551,579
4. Advertising	204,046	554,450	87,919	846,415	475		940	847,830	1,895,894
5. Boards, bureaus and associations	197,201	757,865	166,314	1,121,380	17,244		1,571	1,140,195	1,288,202
6. Title plant rent and maintenance	458,604	307,995	5,679	772,278			2,928	775,206	503,309
7. Claim adjustment services	1,346			1,346	156,706			158,052	280,938
8. Amounts charged off, net of recoveries	412,505	(254,343)	43,860	202,022			90,971	292,993	4,166,818
9. Marketing and promotional expenses	1,397,491	1,462,990	211,524	3,072,005	114			3,072,119	2,723,568
10. Insurance	469,052	975,776	76,314	1,521,142	958		3,547	1,525,647	1,779,402
11. Directors' fees	542,927	452,489	8,669	1,004,085	1,800		7,463	1,013,348	1,064,777
12. Travel and travel items	712,463	2,575,596	376,703	3,664,762	44,109		1,350	3,710,221	3,558,661
13. Rent and rent items	3,939,757	4,331,128	506,648	8,777,533	211,423		19,013	9,007,969	10,433,434
14. Equipment	1,082,220	1,485,762	112,514	2,680,496	14,692		5,404	2,700,592	4,223,665
15. Cost or depreciation of EDP equipment and software	1,445,987	1,190,261	106,254	2,742,502	26,380		5,879	2,774,761	4,954,856
16. Printing, stationery, books and periodicals	893,166	1,291,088	208,077	2,392,331	74,981		2,969	2,470,281	2,359,771
17. Postage, telephone, messengers and express	2,052,165	1,679,166	155,847	3,887,178	27,667		5,151	3,919,996	3,812,909
18. Legal and auditing	3,113,209	5,158,704	1,046,788	9,318,701	35,144		404,102	9,757,947	10,422,565
19. Totals (Lines 1.5 to 18)	54,451,919	485,205,405	434,007,412	973,664,736	6,079,192		797,927	980,541,855	768,913,822
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	788,951	7,435,470	8,718,001	16,942,422				16,942,422	10,076,059
20.2 Insurance department licenses and fees	105,980	1,589,648	384,577	2,080,205	145		3,878	2,084,228	2,524,976
20.3 Gross guaranty association assessments	14,047	40,074		54,121				54,121	38,794
20.4 All other (excluding federal income and real estate)	60,564	358,490	435,348	854,402	3,904			858,306	284,494
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	969,542	9,423,682	9,537,926	19,931,150	4,049		3,878	19,939,077	12,924,323
21. Real estate expenses	78,431	604,780	1,771	684,982	94,000		77,805	856,787	1,226,070
22. Real estate taxes	46,727	573,290	12,148	632,165			44,976	677,141	466,058
23. Aggregate write-ins for miscellaneous expenses	1,421,310	4,612,375	1,273,246	7,306,931	23,842		588,963	7,919,736	14,973,374
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	56,967,929	500,419,532	444,832,503	1,002,219,964	6,201,083		1,513,549	1,009,934,596	798,503,647
25. Less unpaid expenses - current year	14,565,243	9,787,603	1,800,210	26,153,056	726			28,240,782	25,512,887
26. Add unpaid expenses - prior year	14,319,789	6,929,080	2,374,100	23,622,969	1,840,000		8,074	25,471,043	30,820,574
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	56,722,475	497,561,009	445,406,393	999,689,877	5,954,083		1,520,897	1,007,164,857	803,811,334

DETAILS OF WRITE-IN LINES									
2301. Miscellaneous/Other Expenses	660,627	1,588,885	983,432	3,232,944	12,535		100,915	3,346,394	3,399,709
2302. Management Fees	184,741	1,552,990	14,454	1,752,185			99,399	1,851,584	266,002
2303. Professional/Outside Services	48,442	349,694	75,181	473,317				473,317	430,064
2398. Summary of remaining write-ins for Line 23 from overflow page	527,500	1,120,806	200,179	1,848,485	11,307		388,649	2,248,441	10,877,599
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,421,310	4,612,375	1,273,246	7,306,931	23,842		588,963	7,919,736	14,973,374

(a) Includes management fees of \$ 1,341,581 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)	71,998,397	494,771,595	466,555,344	1,033,325,336		1,033,325,336	798,118,005
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	8,402,927	730,179		9,133,106		9,133,106	5,079,943
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	16,027,928	12,673,137		28,701,065		28,701,065	25,620,055
2. Aggregate write-ins for other operating income	958,436	(128,125)	722,325	1,552,636		1,552,636	(1,540,696)
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	97,387,688	508,046,786	467,277,669	1,072,712,143		1,072,712,143	827,277,307
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	7,172,858	46,637,545	7,723,341	61,533,744		61,533,744	60,106,483
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	56,967,929	500,419,532	444,832,503	1,002,219,964		1,002,219,964	791,344,820
6. Aggregate write-ins for other operating deductions	52,091	152,500		204,591		204,591	1,061,243
7. Total Operating Deductions (Lines 4 + 5 + 6)	64,192,878	547,209,577	452,555,844	1,063,958,299		1,063,958,299	852,512,546
8. Net operating gain or (loss) (Lines 3 minus 7)	33,194,810	(39,162,791)	14,721,825	8,753,844		8,753,844	(25,235,239)

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DETAILS OF WRITE-IN LINES							
0201. Mortgage Lending Operations		1,254,056		1,254,056		1,254,056	1,169,064
0202. Closing Service Letter Transaction Fees		76,904	629,481	706,385		706,385	
0203. Recording Service Fees		660,030		660,030		660,030	624,396
0298. Summary of remaining write-ins for Line 02 from overflow page	958,436	(2,119,115)	92,844	(1,067,835)		(1,067,835)	(3,334,156)
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	958,436	(128,125)	722,325	1,552,636		1,552,636	(1,540,696)
0601. Other Title Expenses		152,500		152,500		152,500	3,920
0602. Title Plant Impairment	40,000			40,000		40,000	
0603. Loss on Sale of Assets	6,611			6,611		6,611	27,152
0698. Summary of remaining write-ins for Line 06 from overflow page	5,480			5,480		5,480	1,030,171
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)	52,091	152,500		204,591		204,591	1,061,243

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 2,690,595	2,488,710
1.1 Bonds exempt from U.S. tax	(a) 4,075,939	3,932,887
1.2 Other bonds (unaffiliated)	(a) 3,171,033	3,643,008
1.3 Bonds of affiliates	(a) 118,453	118,242
2.1 Preferred stocks (unaffiliated)	(b) 53,331	53,386
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	541,623	542,201
2.21 Common stocks of affiliates	1,111,369	1,111,369
3. Mortgage loans	(c) 1,213,933	1,214,338
4. Real estate	(d) 2,675,634	2,855,634
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 1,015,331	1,038,199
7. Derivative instruments	(f)	
8. Other invested assets	1,083,061	1,083,017
9. Aggregate write-ins for investment income	117,678	118,782
10. Total gross investment income	17,867,980	18,199,773
11. Investment expenses		(g) 1,181,229
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 9,451
13. Interest expense		(h) 888,689
14. Depreciation on real estate and other invested assets		(i) 621,990
15. Aggregate write-ins for deductions from investment income		(84,705)
16. Total deductions (Lines 11 through 15)		2,616,654
17. Net investment income (Line 10 minus Line 16)		15,583,119

DETAILS OF WRITE-IN LINES		
0901. Unrealized Capital Changes	61,394	61,394
0902. Investment Income	29,948	29,948
0903. Promissory Notes	28,842	28,842
0998. Summary of remaining write-ins for Line 09 from overflow page	(2,506)	(1,402)
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	117,678	118,782
1501. Amortization of Bond Discount		31,703
1502. Bank Fees		3,995
1503. Intercompany Interest Reimbursement Agreement		(120,403)
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		(84,705)

- (a) Includes \$ 138,588 accrual of discount less \$ 2,246,922 amortization of premium and less \$ 247,481 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 \$ 935,207 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 4,369 accrual of discount less \$ 0 amortization of premium and less \$ 120 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 379,440 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 380,701 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 605,397 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	572,907	(8,400)	564,507	29,529	
1.1 Bonds exempt from U.S. tax	199,076	(68,586)	130,490		
1.2 Other bonds (unaffiliated)	1,159,795	(212,570)	947,225	(25,744)	
1.3 Bonds of affiliates				(50,801)	
2.1 Preferred stocks (unaffiliated)	136,687		136,687	(3,520)	
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	599,597	(46,830)	552,767	2,560,313	
2.21 Common stocks of affiliates				265,461	
3. Mortgage loans	(8,750)		(8,750)		
4. Real estate	(90,941)		(90,941)		
5. Contract loans					
6. Cash, cash equivalents and short-term investments	224		224	(100)	
7. Derivative instruments					
8. Other invested assets		(287,741)	(287,741)	(48,195)	
9. Aggregate write-ins for capital gains (losses)	1,993	(144,992)	(142,999)	54,394	
10. Total capital gains (losses)	2,570,588	(769,119)	1,801,469	2,781,337	

DETAILS OF WRITE-IN LINES					
0901. Sale of Fixed Assets	1,993		1,993		
0902. Unrealized Capital Changes				54,394	
0903. Assets Held For Sale		(144,992)	(144,992)		
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	1,993	(144,992)	(142,999)	54,394	

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	4,736,000	4,747,000	11,000
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens		38,691	38,691
3.2 Other than first liens	10,793	10,793	
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives			
8. Other invested assets (Schedule BA)	108,482	1,263,222	1,154,740
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)	4,855,275	6,059,706	1,204,431
13. Title plants (for Title insurers only)	5,025,643	5,120,133	94,490
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	5,560,838	8,725,336	3,164,498
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	225,136	605,032	379,896
18.2 Net deferred tax asset	26,518,583	30,999,885	4,481,302
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	1,045,417	859,257	(186,160)
21. Furniture and equipment, including health care delivery assets	8,290,958	8,372,264	81,306
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	96,587	218,342	121,755
24. Health care and other amounts receivable	63,218		(63,218)
25. Aggregate write-ins for other than invested assets	12,345,442	12,329,764	(15,678)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	64,027,097	73,289,719	9,262,622
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	64,027,097	73,289,719	9,262,622

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 Receivables	3,106,615	3,425,254	318,639
2502. Other Notes	2,816,484	2,782,584	(33,900)
2503. Title Plant Conversion	2,612,998	2,838,505	225,507
2598. Summary of remaining write-ins for Line 25 from overflow page	3,809,345	3,283,421	(525,924)
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	12,345,442	12,329,764	(15,678)

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)	49,361,951	45,698,589	43,780,981	54,821,362	57,429,285
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	507,626,568	511,434,367	507,424,084	680,917,136	844,295,384
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	488,953,356	240,641,637	235,291,181	277,200,152	319,682,581
4. Total	1,045,941,875	797,774,593	786,496,246	1,012,938,650	1,221,407,250
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	1,033,325,336	798,118,005	788,960,859	1,005,468,008	1,191,594,939
6. Escrow and settlement service charges (Part 1A, Line 2)	9,133,106	5,079,943	3,285,988	2,786,301	3,029,878
7. Title examinations (Part 1C, Line 1)	1,472,157	1,268,749	1,454,324	990,848	1,473,602
8. Searches and abstracts (Part 1C, Line 2)	12,351,753	11,936,341	10,601,638	14,185,021	12,344,485
9. Surveys (Part 1C, Line 3)	(750)	22,572			
10. Aggregate write-ins for service charges (Part 1C, Line 4)	14,877,905	12,392,393	7,086,667	9,871,569	11,435,477
11. Aggregate write-ins for other operating income (Page 4, Line 2)	1,552,636	(1,540,696)	12,603,397	19,746,483	46,168,109
12. Total operating income (Page 4, Line 3)	1,072,712,143	827,277,307	823,992,873	1,053,048,230	1,266,046,490
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	8,753,844	(25,235,239)	(117,452,870)	(35,373,078)	44,565,177
14. Net investment gain or (loss) (Line 11)	16,907,255	(4,703,066)	7,444,383	41,926,062	36,068,070
15. Total other income (Line 12)	(2,209,887)	(1,511,971)	(1,079,343)	(694,716)	(1,405,687)
16. Federal and foreign income taxes incurred (Line 14)	8,826,436	(12,978,365)	(11,106,339)	(6,356,123)	26,184,178
17. Net income (Line 15)	14,624,776	(18,471,911)	(99,981,491)	12,214,391	53,043,382
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	35,417,603	20,477,733	25,155,055	33,270,383	44,949,450
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	762,533,608	768,147,272	827,781,455	957,120,600	954,796,705
20. Known claims reserve (Page 3, Line 1)	73,742,717	80,107,086	114,338,593	64,138,769	51,197,155
21. Statutory premium reserve (Page 3, Line 2)	294,677,029	298,291,341	311,461,161	331,382,948	330,005,161
22. Total liabilities (Page 3, Line 23)	447,027,941	453,838,937	497,549,999	478,250,915	468,403,649
23. Capital paid up (Page 3, Lines 25 + 26)	32,302,340	33,426,179	33,775,893	35,470,584	35,579,529
24. Surplus as regards policyholders (Page 3, Line 32)	316,242,346	315,121,984	330,871,010	479,871,820	487,147,265
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	27,252,541	(26,716,789)	(42,535,868)	21,333,985	63,956,296
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)	52.7	48.4	47.3	44.5	45.9
27. Stocks (Lines 2.1 & 2.2)	5.8	6.1	12.2	22.3	22.7
28. Mortgage loans on real estate (Line 3.1 and 3.2)	3.3	3.6	3.4	2.0	2.4
29. Real estate (Lines 4.1, 4.2 & 4.3)	2.8	2.3	2.4	2.1	2.0
30. Cash, cash equivalents and short-term investments (Line 5)	34.7	39.2	34.2	28.7	26.6
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)	0.7	0.4	0.3	0.3	0.4
34. Receivable for securities (Line 9)		0.0	0.2	0.1	0.0
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)	0.0	0.0	0.0	0.0	0.0
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)	1,380,445	1,549,996	1,594,644	2,256,250	2,375,000
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	15,422,961	13,547,348	15,467,735	19,846,314	25,046,238
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate	95,697	98,462	139,496	174,191	197,765
43. All other affiliated	1,190,301	2,049,202	1,893,478	2,459,935	2,744,819
44. Total of above Lines 38 to 43	18,089,404	17,245,008	19,095,353	24,736,690	30,363,822
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)	5.7	5.5	5.8	4.9	6.0

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)	1,759,985	12,876,180	(40,480,183)	(5,308,378)	8,317,001
47. Change in nonadmitted assets (Line 21)	3,972,045	66,537,279	(36,548,542)	5,789,559	(16,825,738)
48. Dividends to stockholders (Line 28)	(7,393,258)	(18,410,682)	(36,134,461)	(27,812,713)	(20,412,201)
49. Change in surplus as regards policyholders for the year (Line 31)	1,120,362	(14,733,353)	(148,957,502)	(7,483,732)	44,694,878
Losses Paid and Incurred (Part 2A)					
50. Net payments (Line 5, Col. 4)	61,697,026	89,020,498	77,792,437	64,197,596	57,740,609
51. Losses and allocated LAE incurred (Line 8, Col. 4)	55,332,657	54,840,491	128,259,709	76,940,152	57,430,241
52. Unallocated LAE incurred (Line 9, Col. 4)	6,201,087	5,265,992	5,138,538	4,976,836	3,716,818
53. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	61,533,744	60,106,483	133,398,247	81,916,988	61,147,059
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)	8.3	11.3	15.8	13.9	11.5
55. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	77.6	73.4	70.7	70.4	70.8
56. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	7.6	11.0	11.5	11.3	9.2
57. Total (Lines 54 to 56)	93.5	95.7	98.0	95.6	91.5
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
58. Losses and loss adjustment expenses incurred (Line 4)	5.7	7.3	16.2	7.8	3.9
59. Operating expenses incurred (Line 5)	93.5	95.7	98.0	95.6	91.5
60. Aggregate write-ins for other operating deductions (Line 6)	0.0	0.1	0.1	(0.0)	(0.0)
61. Total operating deductions (Line 7)	99.2	103.1	114.3	103.4	95.4
62. Net operating gain or (loss) (Line 8)	0.8	(3.1)	(14.3)	(3.4)	4.6
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)	5.9	7.6	17.2	8.1	5.2
64. Operating expenses incurred to net premiums written (Page 4, Line 5)	96.3	100.4	103.9	(5.9)	97.3

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No [X]

If no, please explain:

.....
.....
.....
.....

SCHEDULE P – PART 1 – SUMMARY

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	4,774,399	36,379	522,150	38,336	5,294,592	202,480	9,739	5,426	82,195	352	331
2. 2001	208,888	692,067	9,487	63,212	9,209	755,557	27,657	701	833	14,982	160	54
3. 2002	265,166	898,001	7,722	81,528	6,696	980,555	29,474	634	1,520	12,093	52	82
4. 2003	334,383	1,141,589	6,988	92,643	11,243	1,229,977	28,864	989	703	14,243	90	12
5. 2004	321,562	1,146,367	4,171	37,815	11,049	1,177,304	36,182	287	2,135	17,552	9	
6. 2005	336,095	1,210,751	2,458	27,918	8,995	1,232,132	40,433	45	950	21,497	4	5
7. 2006	358,089	1,221,407	1,743	28,399	9,340	1,242,209	56,477	182	1,066	25,003	4	4
8. 2007	308,450	1,012,939	1,522	27,878	6,607	1,035,732	42,894		1,510	17,998		16
9. 2008	242,215	786,496	1,049	23,266	5,700	805,111	35,643	221	1,079	8,028	15	146
10. 2009	235,857	797,775	1,038	31,015	9,533	820,295	5,948		782	2,244		131
11. 2010	366,498	1,045,942	1,062	37,898	3,760	1,081,142	8,507		150	1,047		
12. Totals	X X X	14,727,733	73,619	973,722	120,468	15,654,606	514,559	12,798	16,154	216,882	686	781

	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	46,694	18,782	307,791	35,539	2,289	49		12,625	1,128	372	1,359
2. 2001	11,021	3,004	45,617	3,219	704	285		4,055	611	170	512
3. 2002	8,606	3,261	43,912	3,516	1,830	25		5,167	494	236	655
4. 2003	9,066	4,293	47,764	4,321	2,479	10	1	8,165	521	443	986
5. 2004	10,107	4,007	55,902	4,680	3,364		19	12,984	449	535	1,442
6. 2005	8,104	3,961	64,985	5,373	8,994	290	221	18,071	216	611	2,201
7. 2006	10,128	4,524	85,120	5,793	18,501		46	23,994	119	741	2,966
8. 2007	9,977	3,848	63,214	4,798	14,758		226	27,780	141	684	3,249
9. 2008	7,975	3,500	46,182	3,015	11,103		35	27,993	111	691	4,256
10. 2009	3,116	2,561	9,840	1,563	3,393		159	36,599	104	2,355	4,850
11. 2010	958	1,229	10,633	922	6,229			47,012	61	197	6,813
12. Totals	125,752	52,970	780,960	72,739	73,644	659	707	224,445	3,955	7,035	29,289

	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	17,078	483	299,589	11,268	6,129	304,728	6.037	6.136	X X X	20.000	17,078	
2. 2001	5,997	144	47,398	1,757	1,057	48,098	6.741	6.831	24.709	5.000	5,997	
3. 2002	7,935	179	48,564	1,205	1,838	47,931	5.358	5.288	19.553	7.000	7,935	
4. 2003	11,717	312	53,751	1,610	1,159	54,202	4.783	4.836	17.788	10.000	11,717	
5. 2004	17,685	406	70,082	745	2,689	68,138	6.378	6.250	22.884	10.000	17,685	
6. 2005	28,940	709	88,995	555	1,787	87,763	7.682	7.623	27.946	12.000	28,940	
7. 2006	44,793	1,275	123,975	305	1,857	122,423	10.519	10.458	36.280	16.000	44,793	
8. 2007	45,018	1,246	103,430	141	2,436	101,135	10.619	10.450	35.089	23.000	45,018	
9. 2008	42,737	901	82,767	347	1,951	81,163	11.179	11.044	36.711	31.000	42,737	
10. 2009	42,432	516	48,184	104	3,427	44,861	6.708	6.372	22.163	58.000	42,432	
11. 2010	59,918	482	62,795	61	347	62,509	6.536	6.526	19.250	62.000	59,918	
12. Totals	324,250	6,653	1,029,530	18,098	24,677	1,022,951	X X X	X X X	X X X	X X X	324,250	

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	365,100	602	121,465	6,866	480,301	36,253		225	10,869		72
2. 2001	39,597	44,970	79	14,422	1,032	58,439	3,730			1,335		
3. 2002	41,945	51,886	67	14,526	807	65,672	4,331			1,046		
4. 2003	53,526	66,329	56	19,211	1,109	84,487	4,751			1,423		
5. 2004	49,126	76,209	66	12,252	872	87,655	4,402			1,223		
6. 2005	47,479	61,808	102	14,110	897	75,123	3,086			1,133		
7. 2006	48,065	57,429	97	14,371	999	70,898	7,711	154		2,273		
8. 2007	43,637	54,821	119	14,885	821	69,004	3,172			984		
9. 2008	31,437	43,781	226	18,152	627	61,532	6,803			412		
10. 2009	29,974	45,699	45	20,021	370	65,395	300			53		
11. 2010	30,589	49,362	78	24,431	339	73,532	727			80		
12. Totals	X X X	917,394	1,537	287,846	14,739	1,192,038	75,266	154	225	20,831		72

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	9,240	2,403	49,228	4,386	735			1,494			198
2. 2001	1,843	266	5,331	422	240			541			77
3. 2002	821	336	5,713	419	176			527		4	64
4. 2003	1,164	486	6,660	475	482			961		13	116
5. 2004	1,031	608	6,233	383	342			1,270		7	152
6. 2005	486	450	4,669	408	459			1,524		2	197
7. 2006	688	648	10,786	490	1,225			1,942		1	250
8. 2007	694	440	4,596	422	853			2,747			323
9. 2008	591	594	7,809	334	949			2,751		1	325
10. 2009	61	182	535	72	208			3,430		3	377
11. 2010	19	110	917	39	541			4,846			563
12. Totals	16,638	6,523	102,477	7,850	6,210			22,033		31	2,642

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col. 6)				
1. Prior	2,427	69	49,351		297	49,054	10.677	10.755	X X X		2,427	
2. 2001	858	24	5,846			5,846	10.421	10.591	15.630		858	
3. 2002	763	30	6,080		4	6,076	9.757	9.861	15.439		763	
4. 2003	1,546	52	7,617		13	7,604	9.608	9.713	15.331		1,546	
5. 2004	1,757	41	7,237		7	7,230	9.040	9.115	16.264		1,757	
6. 2005	2,178	55	6,202		2	6,200	9.022	9.114	14.421		2,178	
7. 2006	3,416	105	13,151	154	1	13,304	19.567	20.032	29.547		3,416	
8. 2007	3,923	104	7,756			7,756	12.221	12.346	19.522		3,923	
9. 2008	4,024	88	10,915		1	10,914	19.108	19.231	37.640		4,024	
10. 2009	4,012	38	3,991		3	3,988	6.923	6.953	15.170		4,012	
11. 2010	5,950	47	6,194			6,194	9.306	9.339	22.449		5,950	
12. Totals	30,854	653	124,340	154	328	124,166	X X X	X X X	X X X		X X X	30,854

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	4,403,025	35,777	400,685	31,470	4,808,017	166,207	9,739	5,201	71,262	352	259
2. 2001	169,292	644,273	9,408	48,790	8,178	694,293	23,940	701	833	13,635	160	54
3. 2002	223,221	841,808	7,655	67,002	5,888	910,577	25,057	634	1,520	11,042	52	82
4. 2003	280,858	1,074,034	6,932	73,432	10,134	1,144,264	24,200	989	703	12,786	90	12
5. 2004	272,435	1,069,435	4,105	25,563	10,177	1,088,926	31,766	287	2,135	16,220	9	
6. 2005	288,616	1,148,942	2,356	13,808	8,098	1,157,008	37,304	45	950	20,100	4	5
7. 2006	310,025	1,163,978	1,646	14,028	8,375	1,171,277	48,711	28	1,066	22,629	4	4
8. 2007	264,807	958,118	1,403	12,993	5,786	966,728	39,722		1,510	16,984		16
9. 2008	210,296	742,715	823	4,142	5,032	742,648	28,842	221	1,079	7,588	15	146
10. 2009	205,884	752,076	993	10,679	9,163	754,585	5,648		782	2,180		131
11. 2010	335,909	996,580	987	13,403	3,421	1,007,549	7,780		150	967		
12. Totals	X X X	13,794,984	72,085	684,525	105,722	14,445,872	439,177	12,644	15,929	195,393	686	709

	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	37,505	16,379	258,479	31,154	1,559	49		11,122	1,159	372	1,163
2. 2001	9,296	2,738	40,287	2,799	464	285		3,513	626	170	438
3. 2002	7,785	2,925	38,108	3,096	1,655	25		4,642	516	232	595
4. 2003	7,902	3,807	41,157	3,846	1,995	10	1	7,195	558	430	872
5. 2004	9,076	3,399	49,546	4,295	3,025		19	11,757	485	528	1,293
6. 2005	7,618	3,511	60,009	4,963	8,547	290	221	16,685	258	609	2,014
7. 2006	9,440	3,876	74,178	5,303	17,279		46	22,114	158	740	2,725
8. 2007	9,283	3,408	58,588	4,375	13,907		226	25,093	163	684	2,929
9. 2008	7,384	2,906	38,347	2,680	10,156		35	25,131	138	690	3,931
10. 2009	3,055	2,379	9,294	1,487	3,186		159	32,719	183	2,352	4,448
11. 2010	939	1,119	9,716	883	5,688			41,912	233	197	6,220
12. Totals	109,283	46,447	677,709	64,881	67,461	659	707	201,883	4,477	7,004	26,628

	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	14,680	414	250,150	11,299	5,832	255,617	5.573	5.681	X X X		14,680	
2. 2001	5,156	120	41,552	1,772	1,057	42,267	6.454	6.545	26.843		5,156	
3. 2002	7,201	149	42,396	1,227	1,834	41,789	5.052	4.976	20.298		7,201	
4. 2003	10,199	260	46,176	1,647	1,146	46,677	4.432	4.488	18.285		10,199	
5. 2004	16,013	365	62,768	781	2,682	60,867	6.161	6.021	24.064		16,013	
6. 2005	26,964	667	82,636	597	1,785	81,448	7.582	7.517	30.135		26,964	
7. 2006	41,490	1,145	110,733	190	1,856	109,067	9.960	9.875	37.309		41,490	
8. 2007	41,182	1,130	95,706	163	2,436	93,433	10.508	10.320	37.676		41,182	
9. 2008	38,631	764	71,717	374	1,950	70,141	10.518	10.365	36.605		38,631	
10. 2009	38,025	444	43,733	183	3,424	40,492	6.629	6.271	22.983		38,025	
11. 2010	53,856	403	56,347	233	347	56,233	6.306	6.310	18.925		53,856	
12. Totals	293,397	5,861	903,914	18,466	24,349	898,031	X X X	X X X	X X X		X X X	293,397

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	91,487	94,580	95,266	95,856	96,098	96,490	94,705	93,282	95,419	95,363
2. 1991	18,079	15,226	15,324	15,405	15,312	15,300	15,022	14,543	14,812	14,676
3. 1992	9,884	10,060	9,850	9,975	9,884	9,839	9,626	9,373	9,324	9,292
4. 1993	11,780	11,126	10,952	10,959	10,916	10,947	10,736	10,387	10,552	10,631
5. 1994	16,003	15,070	14,520	14,855	14,652	14,458	14,211	13,779	13,734	13,701
6. 1995	21,296	21,463	21,138	21,162	20,974	20,852	20,541	19,835	19,892	19,940
7. 1996	21,769	22,107	21,306	21,425	21,125	20,973	20,655	19,700	19,803	19,831
8. 1997	26,744	25,256	24,755	24,413	23,976	23,715	23,376	22,129	22,684	22,307
9. 1998	32,366	31,325	29,915	29,003	29,017	28,473	28,826	27,848	27,527	25,922
10. 1999	42,325	42,808	41,530	41,262	40,197	38,932	38,916	38,174	37,877	32,760
11. 2000	40,162	39,344	38,935	38,095	37,299	35,401	34,854	32,841	32,582	31,948
12. 2001	56,945	56,835	53,695	53,307	53,010	52,144	51,777	49,442	48,373	47,586
13. 2002	X X X	59,074	53,090	50,392	49,768	53,253	51,700	48,838	48,596	46,745
14. 2003	X X X	X X X	74,409	71,191	67,775	65,685	61,060	56,645	55,187	52,457
15. 2004	X X X	X X X	X X X	75,058	73,566	73,114	73,788	71,018	69,806	66,997
16. 2005	X X X	X X X	X X X	X X X	83,113	80,061	83,498	92,601	85,635	87,515
17. 2006	X X X	X X X	X X X	X X X	X X X	86,081	94,947	119,957	124,340	122,172
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	73,111	97,707	102,138	99,406
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	85,293	83,497	79,959
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	45,886	42,343
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	49,787

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	86,355	87,402	88,424	89,030	89,997	90,651	91,141	91,432	92,492	94,248	8,263	6,215
2. 1991	13,344	13,549	13,961	14,014	14,073	14,073	14,108	14,029	14,279	14,348	565	575
3. 1992	7,958	8,415	8,513	8,655	8,695	8,758	8,847	8,962	8,952	8,982	533	570
4. 1993	8,878	9,020	9,163	9,193	9,396	9,595	9,694	9,855	10,001	10,151	498	618
5. 1994	11,759	11,598	11,932	12,347	12,483	12,551	12,727	12,937	13,007	13,175	607	796
6. 1995	16,661	17,966	18,086	18,230	18,473	18,622	18,802	19,031	19,083	19,116	734	984
7. 1996	14,445	16,422	16,784	17,292	17,768	18,193	18,373	18,523	18,606	18,662	926	1,071
8. 1997	15,967	17,025	18,012	18,789	19,476	19,855	20,260	20,477	21,187	20,999	1,080	1,282
9. 1998	16,287	18,822	20,051	21,064	22,274	22,959	23,877	24,981	25,272	23,996	1,175	1,663
10. 1999	17,902	25,043	27,309	29,574	30,881	31,959	32,781	34,095	34,430	30,161	1,355	1,801
11. 2000	7,500	12,891	17,933	20,632	23,468	25,570	26,768	27,790	28,365	28,462	1,282	1,792
12. 2001	9,177	17,725	23,577	31,590	34,007	37,305	40,318	41,863	41,971	42,907	1,298	1,804
13. 2002	X X X	3,495	10,697	18,342	23,287	31,124	34,523	37,524	39,591	40,207	1,328	1,803
14. 2003	X X X	X X X	6,575	16,577	26,524	32,821	36,667	40,035	41,890	42,821	1,385	2,077
15. 2004	X X X	X X X	X X X	7,149	16,559	28,256	38,663	46,403	50,760	52,066	1,393	2,203
16. 2005	X X X	X X X	X X X	X X X	4,936	20,374	33,652	42,429	54,382	60,981	1,499	2,549
17. 2006	X X X	X X X	X X X	X X X	X X X	7,748	26,476	45,725	67,618	80,671	1,672	2,424
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	6,591	23,629	45,083	59,143	1,221	1,907
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	15,446	35,355	42,826	1,151	1,166
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	2,636	7,246	334	633
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	9,017	90	157

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	1,179	983	1,339	980	945	624	552	502	405	273
2. 1991	404	333	144	192	159	169	192	158	145	66
3. 1992	293	304	187	83	122	67	77	91	29	24
4. 1993	455	283	171	186	137	84	124	178	164	245
5. 1994	241	310	340	215	39	106	92	234	141	33
6. 1995	935	580	435	606	278	360	104	56	47	32
7. 1996	1,803	823	624	835	458	393	429	241	336	255
8. 1997	1,391	1,219	1,411	752	684	601	235	335	139	115
9. 1998	2,886	2,202	1,754	1,762	1,641	1,291	1,116	677	426	305
10. 1999	4,390	3,278	2,585	2,177	1,536	1,035	1,229	837	698	337
11. 2000	6,331	6,076	5,000	4,083	3,188	1,723	1,866	705	769	603
12. 2001	8,225	8,979	8,835	4,908	4,625	4,198	2,404	1,610	1,585	970
13. 2002	X X X	4,350	7,742	4,451	5,339	3,820	2,789	1,839	2,144	1,850
14. 2003	X X X	X X X	6,104	8,166	7,335	5,958	3,696	3,275	2,817	2,443
15. 2004	X X X	X X X	X X X	4,261	10,363	9,099	5,430	5,289	3,850	3,345
16. 2005	X X X	X X X	X X X	X X X	6,432	8,979	10,981	24,542	10,073	9,107
17. 2006	X X X	X X X	X X X	X X X	X X X	7,351	18,893	34,007	26,854	18,450
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	8,175	27,247	18,451	14,508
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	20,357	10,139	11,037
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	1,856	3,201
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	5,741

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	354	279	240	283	152	31	60	48	25	
2. 1991	128	99	35	79	43	26	34	13	8	
3. 1992	135	123	67	24	25	5	6			
4. 1993	80	70	39	45	25	2	5			
5. 1994	3	82	99	61	1	9	3			
6. 1995	204	202	69	164	19	32	4			
7. 1996	707	255	152	199	57	23	16			
8. 1997	157	324	314	117	95	31	15		1	
9. 1998	863	705	302	380	161	36	55	1	2	
10. 1999	1,370	665	464	438	84	40	114	105	23	
11. 2000	1,845	1,429	1,062	1,003	563	106	104	35	5	
12. 2001	789	1,315	1,155	1,068	580	145	337	69	9	
13. 2002	X X X	1,745	2,167	1,130	691	896	982	462	179	
14. 2003	X X X	X X X	2,189	3,486	1,973	1,718	1,011	713	435	10
15. 2004	X X X	X X X	X X X	992	2,084	856	388	145	68	1
16. 2005	X X X	X X X	X X X	X X X	1,483	592	762	(1,287)	(188)	
17. 2006	X X X	X X X	X X X	X X X	X X X	544	1,342	(2,307)	(526)	5
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	538	(1,318)	(1,141)	24
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(4,725)	(75)	7
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	38	5
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	527

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	7,411	5,845	5,188	5,519	5,750	5,886	3,562	1,891	2,146	1,266
2. 1991	1,234	1,246	1,185	1,115	1,034	1,032	690	344	381	323
3. 1992	1,497	1,220	1,083	1,214	1,043	1,007	696	321	344	293
4. 1993	2,363	1,753	1,579	1,535	1,359	1,266	916	354	386	266
5. 1994	3,902	2,973	2,095	2,179	2,077	1,739	1,337	609	597	527
6. 1995	3,495	2,708	2,545	2,162	2,198	1,833	1,528	769	764	807
7. 1996	4,783	4,577	3,718	3,153	2,815	2,359	1,810	937	867	925
8. 1997	9,200	6,643	4,973	4,604	3,630	3,111	2,781	1,326	1,363	1,228
9. 1998	12,250	9,489	7,705	5,842	4,874	4,112	3,491	2,166	1,830	1,636
10. 1999	18,620	13,781	11,040	8,863	7,507	5,765	4,716	3,173	2,698	2,183
11. 2000	24,483	18,944	14,936	12,492	10,037	7,986	6,018	4,410	3,473	2,808
12. 2001	38,746	28,812	20,128	15,490	13,797	10,767	8,719	6,050	4,907	3,877
13. 2002	X X X	49,480	32,485	26,521	20,434	17,102	13,354	9,084	6,768	4,905
14. 2003	X X X	X X X	59,348	42,929	31,895	25,171	19,687	12,740	10,270	7,700
15. 2004	X X X	X X X	X X X	62,656	44,558	34,936	29,324	19,487	16,444	12,444
16. 2005	X X X	X X X	X X X	X X X	70,263	50,072	39,082	27,321	22,184	17,423
17. 2006	X X X	X X X	X X X	X X X	X X X	70,465	48,217	42,916	30,845	23,242
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	57,842	48,553	40,209	27,091
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	54,492	38,574	27,216
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	41,404	33,644
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	47,574

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	206,460	219,617	214,002	213,520	213,417	214,665	214,748	214,759	216,685	208,129
2. 2001	39,084	33,802	29,194	35,190	30,241	32,643	32,736	31,279	31,224	30,629
3. 2002	X X X	32,940	32,023	29,591	28,687	28,312	28,672	28,117	28,014	27,830
4. 2003	X X X	X X X	38,756	42,497	38,144	39,106	38,438	37,718	37,041	35,834
5. 2004	X X X	X X X	X X X	41,933	43,837	42,828	43,187	43,667	44,186	43,240
6. 2005	X X X	X X X	X X X	X X X	48,216	51,040	51,924	53,012	53,316	53,327
7. 2006	X X X	X X X	X X X	X X X	X X X	53,777	59,723	61,355	63,685	64,092
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	68,496	78,025	78,437	79,522
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	117,525	120,500	120,143
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	47,133	60,961
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	46,505

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	201,726	210,044	210,323	211,700	212,604	214,392	214,681	214,682	216,815	208,308	11,215	11,663
2. 2001	17,711	22,392	23,687	29,011	29,492	30,754	32,104	31,251	31,101	32,770	1,391	1,909
3. 2002	X X X	14,080	22,234	25,347	26,789	27,384	28,030	27,787	27,693	27,765	1,632	3,050
4. 2003	X X X	X X X	15,844	28,946	32,972	35,839	37,274	37,719	37,054	35,891	1,683	2,278
5. 2004	X X X	X X X	X X X	21,130	31,853	39,223	40,637	42,811	43,354	42,952	1,624	2,218
6. 2005	X X X	X X X	X X X	X X X	21,237	38,880	45,848	49,520	51,435	52,697	1,560	1,693
7. 2006	X X X	X X X	X X X	X X X	X X X	28,037	48,235	54,864	59,199	62,147	1,548	2,231
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	29,340	53,111	64,175	71,675	1,740	2,702
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	41,540	90,409	104,698	2,112	2,793
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	20,756	41,318	1,587	2,295
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	21,490	1,160	1,682

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	9,160	7,499	2,315	1,713	708	481	285	301	162	102
2. 2001	19,441	9,413	4,882	5,841	752	2,231	992	321	122	78
3. 2002	X X X	16,937	7,562	3,408	1,493	1,080	643	394	192	236
4. 2003	X X X	X X X	20,608	11,114	4,154	2,540	693	145	65	72
5. 2004	X X X	X X X	X X X	17,249	9,673	3,275	2,118	967	1,100	748
6. 2005	X X X	X X X	X X X	X X X	25,595	11,104	5,078	3,335	1,693	898
7. 2006	X X X	X X X	X X X	X X X	X X X	25,144	10,947	6,830	4,697	2,383
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	37,266	27,777	15,942	7,987
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	81,950	28,707	15,609
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	28,241	19,821
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	24,875

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	3,726	2,267	1,560	322	289	1	1	5		
2. 2001	2,909	2,168	843	605	295	52		9		
3. 2002	X X X	2,857	2,364	974	584	272	153	108	5	
4. 2003	X X X	X X X	3,585	2,532	1,147	1,020	584	49		
5. 2004	X X X	X X X	X X X	5,036	2,541	570	793	190	18	
6. 2005	X X X	X X X	X X X	X X X	3,183	1,196	1,250	311		
7. 2006	X X X	X X X	X X X	X X X	X X X	1,982	1,465	(56)	(9)	
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	1,532	(2,499)	(1,778)	4
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	(5,887)	(54)	10
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	681	(32)
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	547

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	43,201	2,226,429	158,610	44,986	2,386,753	740,705	828,986	496,075
2. Alaska	AK	N								
3. Arizona	AZ	L	17,752	10,536,743	21,038,146	1,017	30,903,467	259,599	270,636	76,959
4. Arkansas	AR	L	2,246	1,009,945	16,886	40,970	1,000,919	48,097	162,079	145,416
5. California	CA	L	1,543,480	32,047,148	209,635,885	1,352,979	231,499,378	7,345,501	6,634,258	3,657,447
6. Colorado	CO	L	111,582	35,348,653	35,644,732	419,256	69,871,960	4,085,994	2,234,903	1,629,451
7. Connecticut	CT	L	3,158,607	30,593,974		3,627,183	33,594,590	1,687,946	2,343,213	1,586,388
8. Delaware	DE	L	25,940	1,218,164	173,575	37,300	1,411,442	59,384	10,316	38,707
9. District of Columbia	DC	L	20,718	942,941	1,046,261	17,985	1,917,888	502,385	564,036	420,144
10. Florida	FL	L	189,196	36,523,474	30,499,652	2,258,924	82,940,660	22,396,282	10,509,997	39,318,064
11. Georgia	GA	L	70,378	2,410,408	1,666,470	62,635	3,907,393	(177,152)	314,745	1,081,801
12. Hawaii	HI	L								
13. Idaho	ID	L		7,242,548	360,684		7,248,109	1,230	1,230	
14. Illinois	IL	L	9,106,092	2,993,477	5,899,622	9,177,004	19,450,368	1,907,302	2,302,378	3,008,276
15. Indiana	IN	L	975,970	6,307,092	2,151,621	1,095,726	8,809,122	1,087,981	508,833	264,272
16. Iowa	IA	L	5,829,173	52,574		55,381	6,205,622	21,107	48,000	217,259
17. Kansas	KS	L	11,012	254,874	1,036,672	15,800	1,191,188			1,000
18. Kentucky	KY	L	7,717	3,529,840	274,681	14,200	3,569,361	457,550	488,115	527,722
19. Louisiana	LA	L	8,463	3,931,377	784,890	98,861	4,556,533	43,882	116,371	414,282
20. Maine	ME	L		72,234	1,101,015		1,113,333			
21. Maryland	MD	L	149,126	8,961,197	9,336,349	220,024	18,074,883	1,268,248	1,096,797	489,316
22. Massachusetts	MA	L	1,458,903	16,939,811	50,070	1,825,414	17,718,821	4,553,306	5,000,476	794,631
23. Michigan	MI	L	2,112	4,129,262		4,198	4,173,564	505,304	186,871	342,042
24. Minnesota	MN	L	21,676	1,286,870	9,640,555	4,517,632	10,510,504	500,192	613,536	510,911
25. Mississippi	MS	L	6,237	3,360,131	385,251	119,665	3,458,863	46,570	161,896	285,280
26. Missouri	MO	L	19,013	7,130,325	1,106,045	958,153	6,514,143	335,575	194,666	142,211
27. Montana	MT	L		639,191	1,587,655		2,046,478	1,140	3,399	3,860
28. Nebraska	NE	L	95,479	2,357,920	925,054	128,580	3,229,570	5,735	4,689	32,756
29. Nevada	NV	L	10,328	4,431,924	16,971,362	9,445	23,424,031	472,651	1,614,872	1,432,184
30. New Hampshire	NH	L		805,536	882,937		1,590,276	2,853	(649)	
31. New Jersey	NJ	L	(35)	19,274,668	13,887,170	448,993	32,049,047	1,821,214	2,235,577	1,486,635
32. New Mexico	NM	L	5,393	155	449,479	1,260	504,254	10,689	11,484	1,513
33. New York	NY	L	426,349	49,357,183	12,983,371	1,141,797	58,161,668	1,750,167	1,074,802	1,587,679
34. North Carolina	NC	L	17,241,342	9,732,530	41,044	248,897	26,894,194	4,581,821	4,828,929	4,268,892
35. North Dakota	ND	L		4,012	218,721		222,106			
36. Ohio	OH	L	65,610	11,572,042	4,115,529	189,037	12,874,453	1,191,511	1,030,797	1,567,907
37. Oklahoma	OK	L	1,872,008	5,032,824	1,128,340	4,798,556	7,900,944	93,252	55,852	39,600
38. Oregon	OR	L	3,155,144			1,570,241	2,934,294			
39. Pennsylvania	PA	L	1,544,756	16,130,531	30,521,964	1,067,302	45,654,379	(499,089)	(477,709)	490,929
40. Rhode Island	RI	L		1,324,762		137,539	1,295,034	189,030	213,443	61,492
41. South Carolina	SC	L	176,111	9,363,671	362,512	404,956	9,899,914	1,336,653	1,320,937	1,340,146
42. South Dakota	SD	L		2,582,405			2,504,639	324,392	84,025	263,400
43. Tennessee	TN	L	539,960	7,569,993	1,961,470	863,372	9,707,854	555,999	543,012	446,260
44. Texas	TX	L		109,012,470	53,734,821		161,195,987	2,890,786	5,013,248	2,347,282
45. Utah	UT	L	76,808	14,320,952	10,769,459	25,320	24,165,395	125,682	112,412	84,401
46. Vermont	VT	L		6,719,664			6,570,877	325,621	679,997	415,405
47. Virginia	VA	L	995,184	15,034,676	4,009,902	872,796	22,719,822	804,955	2,148,443	2,042,929
48. Washington	WA	L		51,163			60			
49. West Virginia	WV	L		2,453,346	5,195	1,993	2,405,977	53,411	238,818	353,586
50. Wisconsin	WI	L	378,920	3,253	2,250,629	22,794	2,436,706	69,460	(11,151)	20,851
51. Wyoming	WY	L		802,206	139,070		890,709			
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N					10,340			
55. U.S. Virgin Islands	VI	N						12,644	15,092	7,356
56. Northern Mariana Islands	MP	N								
57. Canada	CN	N								
58. Aggregate Other Alien	OT	X X X	X X X				7,464			
59. Totals	(a) 50	X X X	49,361,951	507,626,568	488,953,356	37,898,171	1,033,325,336	63,797,565	55,332,657	73,742,717

DETAILS OF WRITE-INS										
5801. Mexico	X X X						7,464			
5802.	X X X									
5803.	X X X									
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X								
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X					7,464			

NONE

(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. Notes Receivable	2,950,578	49,223	2,901,355	2,950,777
2505. Other Notes	2,816,484	2,816,484		
2506. Title Plant Conversion	2,612,998	2,612,998		
2507. Prepaid Expenses	1,815,928	1,762,259	53,669	36,172
2508. Other Assets	1,469,320	178,372	1,290,948	822,379
2509. Prepaid Retirement	1,090,505	1,090,505		
2510. Deposits	446,095	72,657	373,438	128,580
2511. Collateral Loans	360,569	95,268	265,301	343,865
2512. Cash Value of Life Insurance	184,098	91,166	92,932	91,815
2513. Other Non-Admitted Assets	108,156	108,156		
2514. Inventory	102,372	102,372		
2515. Furniture and Fixtures	97,933	97,933		
2516. Life Insurance on Officers	77,681		77,681	76,581
2517. Dallas Cowboys Seat Option	67,200	67,200		
2518. Promissory Notes	48,690	48,690		
2519. Organizational Costs Net of Accumulative Amortization	16,925	16,925		
2520. Company Vehicle	12,066	12,066		
2521. Leasehold Improvements	11,553	11,553		
2522. Receivers Bond	5,000	5,000		
2523. Accrued State Income Tax	100		100	100
2524. State and Premium Tax Recoverable				12,231
2525. Premium Tax Receivable				69,386
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	14,294,251	9,238,827	5,055,424	4,531,886

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DETAILS OF WRITE-IN LINES FOR LIABILITIES, SURPLUS AND OTHER FUNDS 0304 - 0396	1 Current Year	2 Prior Year
0304. IBNR Reserves		200,000
0305. Bulk Reserves		41,500
0306. Reserve for Losses		50,000
0307. Closing Service Letter Transaction Fees		282,165
0397. Totals (Lines 0304 through 0396) (Page 3, Line 0398)		573,665

DETAILS OF WRITE-IN LINES FOR LIABILITIES, SURPLUS AND OTHER FUNDS 2204 - 2296	1 Current Year	2 Prior Year
2204. Loan Escrow	81,520	380,946
2205. Accounts Payable	80,953	115,192
2206. Accrued Retirement Payable	30,754	35,363
2207. Title Plant Loss Reserve	22,415	15,518
2208. Accrued Payroll	13,736	13,565
2209. Utah State Reserve	6,365	6,365
2210. Deferred Rent Payable	2,159	27,698
2211. Other Liabilities		40,283
2212. Contingent Commissions Payable		4,522,168
2297. Totals (Lines 2204 through 2296) (Page 3, Line 2298)	237,902	5,157,098

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	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0204 - 0296		
0204. Management Fees	374,271	373,531
0205. Closing Fees	299,270	291,434
0206. License Fee Income	92,844	92,844
0207. Agency Income	80,557	31,689
0208. Premiums Written - Non-Affiliated Underwriter	59,547	
0209. 1099 Filing Service Fees	43,567	150,318
0210. Closing Protection Letter	17,950	94,638
0211. Seminars/Program Fees	17,365	24,712
0212. Service Fees	5,058	1,410
0213. Management Income	66	14,014
0214. Document Preparation		1,240
0215. Escrow and Settlement Services	(175)	41,830
0216. Software Income	(6,353)	824,368
0217. Other Title Fees And Service Charges	(14,037)	11,767,570
0218. Other Income	(78,598)	(4,798,962)
0219. Estimated Premium Revenue	(1,959,167)	(12,244,792)
0297. Totals (Lines 0204 through 0296) (Page 3, Line 0298)	(1,067,835)	(3,334,156)

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0604 - 0696		
0604. Depreciation of Furniture and Fixtures	5,480	9,730
0605. Contingent Commission Expense		219,215
0606. Change in IBNR		71,500
0607. Title Plant Write-Down Expense		729,726
0697. Totals (Lines 0604 through 0696) (Page 3, Line 0698)	5,480	1,030,171

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 1204 - 1296		
1204. Plant Lease Income	25,067	30,937
1205. Intercompany Interest	6,247	
1206. Earned on Life Insurance on Officers	1,100	1,096
1207. Dividend - Title Plant		126,269
1208. Gain/(Loss) on Fixed Asset Disposal		(39)
1209. Consulting Fees		(56,000)
1210. Retiree Supplemental Benefit Expense	(7,778)	(20,543)
1211. Interagency Transfer to Housing Assistance	(2,871,000)	(1,824,000)
1297. Totals (Lines 1204 through 1296) (Page 3, Line 1298)	(2,846,364)	(1,742,280)

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DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 3004 - 3096	1 Current Year	2 Prior Year
3004. Correction of Errors		(1,517)
3005. Missouri Examination Fees Paid	(103,982)	103,982
3006. Statutory Tax Provision Adjustments	(189,760)	714,864
3007. Adjustment	(31,612,856)	(511,246)
3097. Totals (Lines 3004 through 3096) (Page 3, Line 3098)	(31,906,598)	306,083

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	1	2
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0404 - 0496	Current Year	Prior Year
0404. Other Income	919,649	944,504
0405. Other Fees	696,890	471,275
0406. Closing Protection Letter Income	474,836	450,665
0407. Agency Commission	350,797	291,042
0408. Policy Preparation Fees	326,291	244,556
0409. Binder Fees	292,700	407,737
0410. Simultaneous Issue Fees	287,325	277,915
0411. Other Title Fees	272,168	314,684
0412. Closing Letters	259,195	210,303
0413. Service Fees	126,355	125,979
0414. ICS Letters	104,277	75,145
0415. Production Fees	64,973	79,115
0416. Registration Fees	55,306	62,678
0417. Audit Reconciliation Fees	46,450	39,975
0418. Other Title Services	44,314	26,731
0419. Administrative Fees	24,257	31,709
0420. TIEFF Fee - Indiana	7,885	4,920
0421. Recording Fees	341	260
0497. Totals (Lines 0404 through 0496) (Page 3, Line 0498)	4,354,009	4,059,193

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	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
2304. Supplemental Loss Reserve Expense		416,678		416,678				416,678	
2305. Bank Fees	103,400	223,700	10,781	337,881		11,719		349,600	375,146
2306. Corporate and Administrative Expenses	7,817	124,512	120,154	252,483	17			252,500	114,665
2307. Agent Auditing and Training		214,670		214,670				214,670	
2308. Depreciation	70,690	68,080		138,770				138,770	129,760
2309. Contract Labor		96,614		96,614				96,614	50,725
2310. Underwriter Remittance	52,790	29,728		82,518				82,518	
2311. Temporary Help		78,413		78,413				78,413	103,928
2312. Auto Expenses	63,892			63,892				63,892	46,974
2313. Data Center Services	58,443	426		58,869				58,869	63,596
2314. Data Processing Expense	16,467	30,921		47,388				47,388	34,610
2315. Title and Closing Costs		46,262		46,262				46,262	34,393
2316. Computer Processing Costs			39,000	39,000				39,000	39,000
2317. Data Processing Expenses	36,893			36,893				36,893	66,695
2318. Parent Affiliate Services Expenses		31,284		31,284				31,284	31,260
2319. Shortages and Losses	28,473			28,473				28,473	48,715
2320. Utilities	25,386			25,386				25,386	24,332
2321. Errors and Omissions	17,726			17,726				17,726	9,713
2322. Claims Administration Expenses		13,378		13,378	11,290			24,668	28,741
2323. Custodial Fees		1,266	11,302	12,568				12,568	32,831
2324. Charitable Contributions		10,039	1,911	11,950				11,950	4,892
2325. Coffee Service		6,713	5,109	11,822				11,822	10,245
2326. Lease	11,697			11,697				11,697	9,554
2327. Automobile		6,388	4,861	11,249				11,249	13,908
2328. State of Iowa Direct Costs	10,604			10,604				10,604	9,032
2329. Computer Consulting Fees	9,208			9,208				9,208	7,863
2330. Janitorial	8,038			8,038				8,038	7,263
2331. Dues		7,532		7,532				7,532	9,024
2332. Loss on Sale of Asset			5,638	5,638				5,638	
2333. Maintenance	4,162			4,162				4,162	6,003
2334. Amortization of Intangibles		1,363	1,037	2,400				2,400	2,400
2335. Lobbying Expenses		2,340		2,340				2,340	18,588
2336. Interest Expense	1,067			1,067		296,321		297,388	335,056
2337. Security	747			747				747	5,801
2338. Mortgage Servicing Expenses		42	386	428				428	1,723
2339. Examination Fees									47,738
2340. Software									2,850
2341. Computer Expenses									13,581
2342. Other Fees									80
2343. Safekeeping and NAIC Fees						5,335		5,335	4,059
2344. Capitalized Software Projects Write-Offs									9,338,593
2345. Investment Expenses						75,274		75,274	4,001
2346. Bad Debt Expense									(45,613)
2347. Future Claims Reserve									50,000
2348. Education									1,247
2349. Marketing Fees		(28,134)		(28,134)				(28,134)	90,555
2350. Referral Fee Expenses		(261,409)		(261,409)				(261,409)	(305,928)
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)	527,500	1,120,806	200,179	1,848,485	11,307	388,649		2,248,441	10,877,599

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	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
0204. Management Fees	374,271			374,271		374,271	373,531
0205. Closing Fees	299,270			299,270		299,270	291,434
0206. License Fee Income			92,844	92,844		92,844	92,844
0207. Trustee and Agency Fees	80,557			80,557		80,557	31,689
0208. Premiums Written - Non-Affiliated Underwriter	59,547			59,547		59,547	
0209. 1099 Filing Service Fees		43,567		43,567		43,567	150,318
0210. Lease Income	41,722			41,722		41,722	18,262
0211. Closing Protection Letter		17,950		17,950		17,950	94,638
0212. Seminars/Program Fees		17,365		17,365		17,365	24,712
0213. Service Fees		5,058		5,058		5,058	1,410
0214. Management Income		66		66		66	14,014
0215. Document Preparation							1,240
0216. Escrow and Settlement Services		(175)		(175)		(175)	41,830
0217. Software Income		(6,353)		(6,353)		(6,353)	824,368
0218. Other Title Fees and Service Charges		(14,037)		(14,037)		(14,037)	11,767,570
0219. Other Income	103,069	(223,389)		(120,320)		(120,320)	(4,817,224)
0220. Estimated Premium Revenue		(1,959,167)		(1,959,167)		(1,959,167)	(12,244,792)
0297. Totals (Lines 0204 through 0296) (Page 10, Line 0298)	958,436	(2,119,115)	92,844	(1,067,835)		(1,067,835)	(3,334,156)

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	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Cols. 4 + 5)	7 Prior Year
0604. Depreciation of Furniture and Fixtures	5,480			5,480		5,480	9,730
0605. Contingent Commission Expense							219,215
0606. Change in IBNR							71,500
0607. Title Plant Write-Down Expense							729,726
0697. Totals (Lines 0604 through 0696) (Page 10, Line 0698)	5,480			5,480		5,480	1,030,171

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DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 0904 - 0996	1 Collected During Year	2 Earned During Year
0904. Notes Receivable Interest	18,951	18,951
0905. IRS Tax Refund Interest	15,062	15,062
0906. Escrow Funds	4,633	4,842
0907. Other Income	1,878	(685)
0908. Loans to Affiliate	542	542
0909. Interest from IRS	49	49
0910. Interest on Notes Receivable		3,458
0911. Interest Income	(43,621)	(43,621)
0997. Totals (Lines 0904 through 0996) (Page 8, Line 0998)	(2,506)	(1,402)

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	1	2	3
	Current Year	Prior Year	Change in Total
	Total	Total	Nonadmitted Assets
	Nonadmitted	Nonadmitted Assets	(Col. 2 - Col. 1)
DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 2504 - 2596	Assets		
2504. Prepaid Expenses	1,762,259	1,551,305	(210,954)
2505. Prepaid Retirement	1,090,505	1,075,936	(14,569)
2506. Other Assets	178,372	217,663	39,291
2507. Other Non-Admitted Assets	108,156	120,338	12,182
2508. Inventory	102,372		(102,372)
2509. Furniture and Fixtures	97,933	5,069	(92,864)
2510. Collateral Loans	95,268		(95,268)
2511. Cash Value of Life Insurance	91,166	91,807	641
2512. Deposits	72,657	67,656	(5,001)
2513. Dallas Cowboys Seat Option	67,200	69,600	2,400
2514. Notes Receivable	49,223	46,371	(2,852)
2515. Promissory Notes	48,690		(48,690)
2516. Organizational Costs Net of Accumulative Amortization	16,925	2,080	(14,845)
2517. Company Vehicle	12,066	15,779	3,713
2518. Leasehold Improvements	11,553	14,817	3,264
2519. Receivers Bond	5,000	5,000	
2597. Totals (Lines 2504 through 2596) (Page 12, Line 2598)	3,809,345	3,283,421	(525,924)