

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)	421,278,155		421,278,155	437,996,130
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	390,869,163		390,869,163	400,228,573
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	913,326	45,764	867,562	909,226
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	1,247,179		1,247,179	1,310,347
4.2 Properties held for the production of income (less \$ 0 encumbrances)	1,949,908		1,949,908	
4.3 Properties held for sale (less \$ 0 encumbrances)	1,326,816		1,326,816	1,581,762
5. Cash (\$ 75,575,561, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 570,603, Schedule DA)	76,170,708	24,544	76,146,164	66,240,899
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives				
8. Other invested assets (Schedule BA)	1,646,291	53,165	1,593,126	1,676,363
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)	895,401,546	123,473	895,278,073	909,943,300
13. Title plants less \$ 0 charged off (for Title insurers only)	9,225,730	100,000	9,125,730	9,387,315
14. Investment income due and accrued	4,045,047	21,514	4,023,533	5,597,048
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	47,141,600	13,184,135	33,957,465	30,717,762
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	1,007,137	214,423	792,714	77,362
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	1,125,026		1,125,026	
18.2 Net deferred tax asset	5,468,229	3,994,455	1,473,774	1,886,637
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	831,357	290,718	540,639	624,463
21. Furniture and equipment, including health care delivery assets (\$ 0)	4,078,050	3,940,499	137,551	210,875
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,487,909	72,431	1,415,478	4,061,588
24. Health care (\$ 0) and other amounts receivable	4,498,298	1,706,087	2,792,211	7,173,528
25. Aggregate write-ins for other than invested assets	5,778,981	3,510,973	2,268,008	1,216,633
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	980,088,910	27,158,708	952,930,202	970,896,511
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	980,088,910	27,158,708	952,930,202	970,896,511

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 Non-Admitted Assets	2,185,302	2,185,302		
2502. Other Assets	2,091,487	643,364	1,448,123	556,872
2503. Prepaid Expenses	626,351	626,351		
2598. Summary of remaining write-ins for Line 25 from overflow page	875,841	55,956	819,885	659,761
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	5,778,981	3,510,973	2,268,008	1,216,633

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	137,296,944	151,250,686
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	398,395,023	393,989,658
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	18,846,300	21,350,678
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,786,249	5,504,339
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	2,214,193	1,619,425
8.2 Net deferred tax liability	9,849,889	
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties	327,206	349,688
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates	10,929,463	8,000,888
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	2,070,308	1,628,898
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	703,638	1,408,107
23. Total liabilities (Lines 1 through 22)	583,419,213	585,102,367
24. Aggregate write-ins for special surplus funds	501,409	501,409
25. Common capital stock	9,600,000	9,600,000
26. Preferred capital stock	(1,100,000)	(1,100,000)
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	181,197,573	181,568,104
30. Unassigned funds (surplus)	179,312,007	195,224,631
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0)		
31.2 0 shares preferred (value included in Line 26 \$ 0)		
32. Surplus as regards policyholders (Lines 24 to 30 less 31) (Page 4, Line 32)	369,510,989	385,794,144
33. Totals (Page 2, Line 28, Col. 3)	952,930,202	970,896,511

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. Reinsurance Payable	490,251	1,139,033
2202. Deferred Rents	164,689	189,620
2203. Deferred Copiers	48,698	79,454
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	703,638	1,408,107
2401. Surplus Arising from Increase in Book Value of Title Plants	501,384	501,384
2402. Mineral Interest-Assigned Value	25	25
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	501,409	501,409
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)	1,299,548,660	1,336,203,849
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,057,843	1,611,708
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	70,982,236	60,689,183
2. Aggregate write-ins for other operating income	2,404,932	1,901,654
3. Total Operating Income (Lines 1 through 2)	1,374,993,671	1,400,406,394
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	139,731,228	164,899,597
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	1,287,094,467	1,345,757,704
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	1,426,825,695	1,510,657,301
8. Net operating gain or (loss) (Lines 3 minus 7)	(51,832,024)	(110,250,907)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	24,245,364	17,775,809
10. Net realized capital gains (losses) less capital gains tax of \$ 3,265,592 (Exhibit of Capital Gains (Losses))	7,099,761	9,547,075
11. Net investment gain (loss) (Lines 9 + 10)	31,345,125	27,322,884
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	6,744,000	580,801
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(13,742,899)	(82,347,222)
14. Federal and foreign income taxes incurred	(6,846,273)	2,930,062
15. Net income (Lines 13 minus 14)	(6,896,626)	(85,277,284)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 31, Column 2)	385,794,144	338,396,572
17. Net income (from Line 15)	(6,896,626)	(85,277,284)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(9,535,223)	41,715,657
19. Change in net unrealized foreign exchange capital gain (loss)	3,905,042	12,888,069
20. Change in net deferred income taxes	(85,069,975)	7,772,818
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 27, Col. 3)	76,605,717	(1,478,482)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	(370,531)	73,121,561
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
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	5,078,441	(1,344,767)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(16,283,155)	47,397,572
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 31)	369,510,989	385,794,144

DETAILS OF WRITE-IN LINES		
0201. Ceded Reimbursements from Agents	1,279,556	641,023
0202. Title Plant Rent	1,097,041	1,158,635
0203. Other Income	28,335	93,996
0298. Summary of remaining write-ins for Line 02 from overflow page		8,000
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)	2,404,932	1,901,654
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 06 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)		
1201. Realized Gains/(Loss) on Assets	6,556,432	203,649
1202. Computer Support Fees	132,214	148,791
1203. Other Income	55,354	228,361
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	6,744,000	580,801
3001. Adjustment	4,964,232	
3002. Prior Period Adjustments	78,215	1,486,800
3003. Other Write-Ins	36,064	(98,367)
3098. Summary of remaining write-ins for Line 30 from overflow page	(70)	(2,733,200)
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	5,078,441	(1,344,767)

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	165,272,230	819,900,854	330,103,641	1,315,276,725	1,365,615,235
2. Escrow and settlement service charges	2,057,843	X X X	X X X	2,057,843	1,611,708
3. Other title fees and service charges (Part 1C, Line 5)	70,982,236	X X X	X X X	70,982,236	60,689,183
4. Totals (Lines 1 + 2 + 3)	238,312,309	819,900,854	330,103,641	1,388,316,804	1,427,916,126

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,315,276,725	1,365,615,235
1.2 Assumed	5,228,237	4,310,830
1.3 Ceded	16,550,938	13,001,631
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,303,954,024	1,356,924,434
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	393,989,658	372,826,420
2.2 Additions during the current year	98,473,069	85,949,008
2.3 Withdrawals during the current year	88,602,711	86,912,586
2.4 Other adjustments to statutory premium reserves	(5,386,359)	22,126,816
2.5 Balance at December 31 current year	398,473,657	393,989,658
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,294,083,666	1,357,888,012

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations	25,663,459	24,171,542
2. Searches and abstracts	15,423,716	15,297,089
3. Surveys		
4. Aggregate write-ins for service charges	29,895,061	21,220,552
5. Totals	70,982,236	60,689,183

DETAILS OF WRITE-IN LINES		
	1	2
	Current Year	Prior Year
0401. Closing Fees	14,920,610	9,222,221
0402. Processing Fees	7,799,879	6,669,685
0403. Other Service Fees	3,583,527	3,333,234
0498. Summary of remaining write-ins for Line 04 from overflow page	3,591,045	1,995,412
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)	29,895,061	21,220,552

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A – LOSSES PAID AND INCURRED

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	24,968,392	83,467,149	29,676,851	138,112,392	136,528,741
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	5,078,468			5,078,468	1,075,188
3. Total (Line 1 plus Line 2)	30,046,860	83,467,149	29,676,851	143,190,860	137,603,929
4. Deduct: Recovered during year from reinsurance					173,064
5. Net payments (Line 3 minus Line 4)	30,046,860	83,467,149	29,676,851	143,190,860	137,430,865
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	21,277,202	86,729,296	29,290,446	137,296,944	151,250,686
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	21,989,771	97,648,708	31,612,207	151,250,686	132,596,044
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	29,334,291	72,547,737	27,355,090	129,237,118	156,085,507
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	2,989,689	5,707,421	1,797,000	10,494,110	8,814,090
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	32,323,980	78,255,158	29,152,090	139,731,228	164,899,597

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	13,977,652	86,729,296	29,290,446	129,997,394	144,498,205
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)	7,299,550			7,299,550	6,752,481
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)	21,277,202	86,729,296	29,290,446	137,296,944	151,250,686
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	83,239,000	189,822,000	86,018,000	359,079,000	353,051,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)	1,590,000			1,590,000	1,489,000
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)	357,000			357,000	407,000
4.4 Net incurred but not reported	84,472,000	189,822,000	86,018,000	360,312,000	354,133,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	31,475,000	X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	529,083,944	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	398,395,023	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	50,461,217	40,189,471	29,209,491	119,860,179	8,262,569			128,122,748	123,951,592
1.2 Employee relations and welfare	2,511,402	4,886,926	2,139,662	9,537,990	80,176			9,618,166	8,712,700
1.3 Payroll taxes	2,896,786	3,604,563	1,528,819	8,030,168	1,040,162			9,070,330	8,669,707
1.4 Other personnel costs	582,407	741,476	310,779	1,634,662	42,000			1,676,662	2,357,416
1.5 Total personnel costs	56,451,812	49,422,436	33,188,751	139,062,999	9,424,907			148,487,906	143,691,415
2. Amounts paid to or retained by title agents	17,167,205	694,063,509	282,523,159	993,753,873				993,753,873	1,059,660,731
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	41,845,621	2,862		41,848,483				41,848,483	35,540,621
3.2 Surveys									
3.3 Other	3,407,770	164,021		3,571,791				3,571,791	978,361
4. Advertising	359,392	429,754	198,347	987,493				987,493	878,565
5. Boards, bureaus and associations	98,192	394,927	108,660	601,779	6,000			607,779	808,956
6. Title plant rent and maintenance	462,696	59,393		522,089				522,089	698,941
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	12,335	2,659,844	403,701	3,075,880				3,075,880	3,131,840
9. Marketing and promotional expenses	5,843,535	1,726,638	474,008	8,044,181				8,044,181	6,907,327
10. Insurance	340,030	816,455	340,445	1,496,930	10,000			1,506,930	1,842,369
11. Directors' fees	7,167	34,293	13,215	54,675				54,675	63,171
12. Travel and travel items	2,340,943	2,841,477	1,228,661	6,411,081	55,000			6,466,081	6,261,802
13. Rent and rent items	7,706,783	6,904,622	3,614,289	18,225,694	557,334			18,783,028	18,579,456
14. Equipment	547,041	247,319	71,865	866,225				866,225	1,279,148
15. Cost or depreciation of EDP equipment and software	3,022,276	13,297,124	6,154,724	22,474,124	24,850			22,498,974	24,458,217
16. Printing, stationery, books and periodicals	1,404,972	1,508,156	817,309	3,730,437	91,286			3,821,723	4,389,701
17. Postage, telephone, messengers and express	2,742,379	1,625,429	756,994	5,124,802	134,733			5,259,535	5,639,003
18. Legal and auditing	6,705,898	5,400,430	2,180,074	14,286,402	190,000			14,476,402	17,314,621
19. Totals (Lines 1.5 to 18)	150,466,047	781,598,689	332,074,202	1,264,138,938	10,494,110			1,274,633,048	1,332,124,245
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	3,700,660	11,156,325	3,781,879	18,638,864				18,638,864	17,113,233
20.2 Insurance department licenses and fees	413,074	1,919,920	259,714	2,592,708				2,592,708	3,226,904
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	68,610	44,336	(68,942)	44,004				44,004	447,661
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	4,182,344	13,120,581	3,972,651	21,275,576				21,275,576	20,787,798
21. Real estate expenses						385,998		385,998	308,887
22. Real estate taxes						114,697		114,697	128,421
23. Aggregate write-ins for miscellaneous expenses	939,200	637,203	103,550	1,679,953			1,328,590	3,008,543	2,919,117
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	155,587,591	795,356,473	336,150,403	1,287,094,467	10,494,110		1,829,285	1,299,417,862	1,356,268,468
25. Less unpaid expenses - current year	7,574,364	10,076,933	6,028,751	23,680,048				23,680,048	28,452,367
26. Add unpaid expenses - prior year	7,937,360	12,617,121	7,897,886	28,452,367				28,452,367	32,804,844
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	155,950,587	797,896,661	338,019,538	1,291,866,786	10,494,110		1,829,285	1,304,190,181	1,360,620,945

DETAILS OF WRITE-IN LINES									
2301. Miscellaneous/Other Expenses	579,423	134,554	40,281	754,258				754,258	1,223,603
2302. Penalties	37,057	440,390	42,397	519,844				519,844	900,706
2303. Charitable Contributions	303,719	33,746	20,872	358,337				358,337	375,046
2398. Summary of remaining write-ins for Line 23 from overflow page	19,001	28,513		47,514			1,328,590	1,376,104	419,762
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	939,200	637,203	103,550	1,679,953			1,328,590	3,008,543	2,919,117

(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)	135,804,993	828,376,760	335,366,907	1,299,548,660		1,299,548,660	1,336,203,849
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,030,328	27,515		2,057,843		2,057,843	1,611,708
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	50,861,641	19,970,286	150,309	70,982,236		70,982,236	60,689,183
2. Aggregate write-ins for other operating income	1,307,891	379,740	717,301	2,404,932		2,404,932	1,901,654
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	190,004,853	848,754,301	336,234,517	1,374,993,671		1,374,993,671	1,400,406,394
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	32,323,980	78,255,158	29,152,090	139,731,228		139,731,228	164,899,597
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	155,587,591	795,356,473	336,150,403	1,287,094,467		1,287,094,467	1,345,757,704
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	187,911,571	873,611,631	365,302,493	1,426,825,695		1,426,825,695	1,510,657,301
8. Net operating gain or (loss) (Lines 3 minus 7)	2,093,282	(24,857,330)	(29,067,976)	(51,832,024)		(51,832,024)	(110,250,907)

10

DETAILS OF WRITE-IN LINES							
0201. Ceded Reimbursements from Agents	1,279,556			1,279,556		1,279,556	641,023
0202. Title Plant Rent		379,740	717,301	1,097,041		1,097,041	1,158,635
0203. Other Income	28,335			28,335		28,335	93,996
0298. Summary of remaining write-ins for Line 02 from overflow page							8,000
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	1,307,891	379,740	717,301	2,404,932		2,404,932	1,901,654
0601.		NONE					
0602.		NONE					
0603.		NONE					
0698. Summary of remaining write-ins for Line 06 from overflow page							
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)							

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 989,155	860,073
1.1 Bonds exempt from U.S. tax	(a) 2,244,788	1,639,602
1.2 Other bonds (unaffiliated)	(a) 17,357,897	12,747,806
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	314	314
2.21 Common stocks of affiliates	17,600,000	10,000,000
3. Mortgage loans	(c) 49,476	41,659
4. Real estate	(d) 169,196	169,196
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 333,743	369,046
7. Derivative instruments	(f)	
8. Other invested assets	159,297	155,389
9. Aggregate write-ins for investment income	91,564	91,564
10. Total gross investment income	38,995,430	26,074,649
11. Investment expenses		(g) 1,417,700
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 107,045
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 304,540
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		1,829,285
17. Net investment income (Line 10 minus Line 16)		24,245,364

DETAILS OF WRITE-IN LINES		
0901. Other Income	91,564	91,564
0902.		
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	91,564	91,564
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 \$ 79,949 accrual of discount less \$ 4,711,405 amortization of premium and less \$ 2,360,833 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 72,240 depreciation on real estate and \$ 232,300 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	163,708		163,708		
1.1 Bonds exempt from U.S. tax	974,358		974,358		
1.2 Other bonds (unaffiliated)	9,286,094		9,286,094		6,180,593
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	33,559	(96)	33,463	(24,568)	
2.21 Common stocks of affiliates				(12,203,658)	
3. Mortgage loans					
4. Real estate	(9,252)	(92,420)	(101,672)	(21)	97,281
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets	501		501	70,458	
9. Aggregate write-ins for capital gains (losses)	8,901		8,901	2,622,566	(2,372,832)
10. Total capital gains (losses)	10,457,869	(92,516)	10,365,353	(9,535,223)	3,905,042

DETAILS OF WRITE-IN LINES					
0901. Other Income	8,901		8,901		
0902. Allowance for Doubtful Accounts				2,622,566	
0903. Exchange Rate on Other Assets/Liabilities					(2,372,832)
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)	8,901		8,901	2,622,566	(2,372,832)

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	45,764	46,129	365
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)	24,544		(24,544)
6. Contract loans			
7. Derivatives			
8. Other invested assets (Schedule BA)	53,165	209,200	156,035
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)	123,473	255,329	131,856
13. Title plants (for Title insurers only)	100,000	54,063	(45,937)
14. Investment income due and accrued	21,514	9,498	(12,016)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	13,184,135	13,916,095	731,960
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	214,423	146,240	(68,183)
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	3,994,455	78,855,180	74,860,725
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	290,718	335,746	45,028
21. Furniture and equipment, including health care delivery assets	3,940,499	3,419,269	(521,230)
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	72,431	37,927	(34,504)
24. Health care and other amounts receivable	1,706,087	1,045,552	(660,535)
25. Aggregate write-ins for other than invested assets	3,510,973	5,689,527	2,178,554
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	27,158,708	103,764,426	76,605,718
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	27,158,708	103,764,426	76,605,718

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 Non-Admitted Assets	2,185,302	2,475,228	289,926
2502. Other Assets	643,364	2,512,995	1,869,631
2503. Prepaid Expenses	626,351	550,904	(75,447)
2598. Summary of remaining write-ins for Line 25 from overflow page	55,956	150,400	94,444
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	3,510,973	5,689,527	2,178,554

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)	165,272,230	137,815,899	173,793,322	224,017,605	191,908,271
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	819,900,854	873,295,527	726,957,883	949,192,370	1,194,049,978
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	330,103,641	354,503,809	365,685,007	503,488,197	592,524,178
4. Total	1,315,276,725	1,365,615,235	1,266,436,212	1,676,698,172	1,978,482,427
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	1,299,548,660	1,336,203,849	1,344,918,002	1,642,855,376	1,937,650,900
6. Escrow and settlement service charges (Part 1A, Line 2)	2,057,843	1,611,708	2,140,060	2,377,269	2,126,484
7. Title examinations (Part 1C, Line 1)	25,663,459	24,171,542	21,556,356	26,919,500	31,502,602
8. Searches and abstracts (Part 1C, Line 2)	15,423,716	15,297,089	13,132,263	11,162,062	12,484,577
9. Surveys (Part 1C, Line 3)				522,924	
10. Aggregate write-ins for service charges (Part 1C, Line 4)	29,895,061	21,220,552	15,683,666	25,235,193	17,376,029
11. Aggregate write-ins for other operating income (Page 4, Line 2)	2,404,932	1,901,654	2,470,240	3,387,733	3,056,509
12. Total operating income (Page 4, Line 3)	1,374,993,671	1,400,406,394	1,399,900,587	1,712,460,057	2,004,197,101
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(51,832,024)	(110,250,907)	(40,426,834)	(37,342,432)	33,342,981
14. Net investment gain or (loss) (Line 11)	31,345,125	27,322,884	21,781,503	29,737,992	26,635,324
15. Total other income (Line 12)	6,744,000	580,801	1,660,056	3,514,702	5,078,002
16. Federal and foreign income taxes incurred (Line 14)	(6,846,273)	2,930,062	(907,965)	(771,847)	23,472,342
17. Net income (Line 15)	(6,896,626)	(85,277,284)	(16,077,310)	(3,317,891)	41,583,965
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	33,957,465	30,717,762	23,017,583	36,852,529	44,423,115
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	952,930,202	970,896,511	877,027,021	1,146,598,952	1,100,095,104
20. Known claims reserve (Page 3, Line 1)	137,296,944	151,250,686	131,847,403	102,362,330	78,846,559
21. Statutory premium reserve (Page 3, Line 2)	398,395,023	393,989,658	372,826,419	467,412,665	452,726,089
22. Total liabilities (Page 3, Line 23)	583,419,213	585,102,367	544,762,212	628,015,464	589,009,311
23. Capital paid up (Page 3, Lines 25 + 26)	8,500,000	8,500,000	8,500,000	11,470,575	11,220,576
24. Surplus as regards policyholders (Page 3, Line 32)	369,510,989	385,794,144	332,264,809	518,583,488	511,085,793
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(21,534,406)	(60,510,156)	(58,552,694)	35,964,796	63,198,541
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)	47.0	48.1	58.0	51.2	49.0
27. Stocks (Lines 2.1 & 2.2)	43.7	44.0	34.9	40.7	42.5
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.1	0.1	0.2	0.1	0.0
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.5	0.3	0.4	0.3	0.3
30. Cash, cash equivalents and short-term investments (Line 5)	8.5	7.3	6.3	7.5	7.9
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)	0.2	0.2	0.2	0.2	0.3
34. Receivable for securities (Line 9)					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)					
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)			201,443	204,912	196,862
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	390,869,163	400,228,573	261,970,749	395,994,488	398,259,791
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	101,244	137,472	244,893		74,912
44. Total of above Lines 38 to 43	390,970,407	400,366,045	262,417,085	396,199,400	398,531,565
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)	105.8	103.8	82.2	76.9	78.5

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)	(9,535,223)	41,715,657	(148,666,741)	(15,856,821)	(3,995,521)
47. Change in nonadmitted assets (Line 21)	76,605,717	(1,478,482)	(38,091,467)	(4,257,188)	(27,408,504)
48. Dividends to stockholders (Line 28)				(2,000,000)	(13,000,000)
49. Change in surplus as regards policyholders for the year (Line 31)	(16,283,155)	47,397,572	(228,647,996)	8,872,201	15,772,753
Losses Paid and Incurred (Part 2A)					
50. Net payments (Line 5, Col. 4)	143,190,860	137,430,865	125,870,088	107,072,488	94,624,799
51. Losses and allocated LAE incurred (Line 8, Col. 4)	129,237,118	156,085,507	156,107,935	130,588,259	100,962,389
52. Unallocated LAE incurred (Line 9, Col. 4)	10,494,110	8,814,090	8,950,253	7,598,546	6,475,376
53. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	139,731,228	164,899,597	165,058,188	138,186,805	107,437,765
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)	10.1	9.7	11.5	9.9	6.6
55. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	72.3	75.7	66.9	71.8	77.3
56. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	11.2	10.7	12.7	12.4	7.9
57. Total (Lines 54 to 56)	93.6	96.1	91.1	94.1	91.8
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
58. Losses and loss adjustment expenses incurred (Line 4)	10.2	11.8	11.8	8.1	4.5
59. Operating expenses incurred (Line 5)	93.6	96.1	91.1	94.1	91.8
60. Aggregate write-ins for other operating deductions (Line 6)					
61. Total operating deductions (Line 7)	103.8	107.9	102.9	102.2	96.3
62. Net operating gain or (loss) (Line 8)	(3.8)	(7.9)	(2.9)	(2.2)	3.7
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
63. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	10.7	12.2	13.2	8.4	4.6
64. Operating expenses incurred to net premiums written (Page 4, Line 5)	98.7	99.2	102.0	97.2	93.8

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

Yes [X] No []

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	8,415,184	28,619	301,783	7,867	8,737,719	295,183		2	214,439		15	
2. 2001	292,832	987,928	2,872	32,553	1,920	1,021,433	33,022		2	17,446		1	
3. 2002	425,451	1,419,240	2,550	49,079	1,420	1,469,449	34,974			21,497			
4. 2003	555,293	1,806,933	2,523	53,298	1,623	1,861,131	61,663		5	24,540		4	
5. 2004	534,264	1,765,715	3,836	66,476	2,722	1,833,305	45,074			26,082		5	
6. 2005	583,606	1,948,475	5,706	61,905	3,607	2,012,479	79,042		4	44,367			
7. 2006	622,819	1,978,482	9,284	63,490	4,857	2,046,399	77,529	1		44,474	5,916		
8. 2007	588,819	1,676,698	12,948	66,171	7,682	1,748,135	70,174	81		27,934			
9. 2008	435,500	1,266,436	7,799	52,512	3,634	1,323,113	44,535			13,871			
10. 2009	474,037	1,365,615	4,161	62,301	2,442	1,429,635	23,017			7,540			
11. 2010	472,725	1,315,277	5,228	73,040	3,828	1,389,717	5,763			2,179			
12. Totals	X X X	23,945,983	85,526	882,608	41,602	24,872,515	769,976		82	13	444,369	5,916	25

	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	144,007	27,162	536,767	27,277	4,924			14,978	114	11	1,355
2. 2001	18,224	5,231	55,696	3,023	1,947			4,637	12	6	434
3. 2002	13,456	5,405	61,876	3,765	2,250			7,174	10	5	605
4. 2003	17,073	6,133	92,327	4,864	5,917			10,977	16	9	1,073
5. 2004	13,754	8,650	79,801	5,252	5,922	15		17,379	27	12	1,478
6. 2005	25,606	9,128	132,533	6,547	18,879			30,074	98	28	3,046
7. 2006	21,655	9,804	137,724	6,914	24,032	4,270		42,231	214	31	4,390
8. 2007	28,761	12,280	110,469	5,939	24,758	3,015		50,451	412	100	5,019
9. 2008	5,813	7,995	66,401	4,158	14,924			48,444	308	51	4,034
10. 2009	2,356	4,276	34,833	3,099	23,203			58,623	182	44	5,065
11. 2010	252	1,640	9,582	1,331	3,242			74,111	197	60	4,976
12. Totals	290,957	97,704	1,318,009	72,169	129,998	7,300		359,079	1,590	357	31,475

	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	21,360	404	529,524	114	28	529,610	6.402	6.388	X X X		21,360	
2. 2001	7,024	141	57,052	12	9	57,055	6.146	6.140	21.418		7,024	
3. 2002	10,034	193	65,895	10	5	65,900	4.897	4.894	16.902		10,034	
4. 2003	17,974	327	103,097	16	18	103,095	5.930	5.927	19.864		17,974	
5. 2004	24,809	516	94,457	42	17	94,482	5.708	5.706	19.580		24,809	
6. 2005	52,069	837	172,362	98	32	172,428	9.179	9.173	31.631		52,069	
7. 2006	75,106	1,252	188,266	10,401	31	198,636	9.915	10.400	34.172		75,106	
8. 2007	83,555	1,145	173,317	3,508	100	176,725	10.937	11.099	32.951		83,555	
9. 2008	67,659	983	121,774	308	51	122,031	10.145	10.132	30.783		67,659	
10. 2009	87,029	550	112,383	182	44	112,521	8.525	8.524	25.707		87,029	
11. 2010	82,466	238	85,295	197	60	85,432	6.620	6.624	19.472		82,466	
12. Totals	529,085	6,586	1,703,422	14,888	395	1,717,915	X X X	X X X	X X X		X X X	529,085

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	308,759	27,375	188,255	6,474	517,915	12,245		2	8,469		15	
2. 2001	28,376	47,868	2,535	18,270	1,353	67,320	5,860		2	2,241		1	
3. 2002	35,307	64,594	2,145	19,996	1,097	85,638	5,280			1,833			
4. 2003	50,061	90,250	1,984	23,207	1,289	114,152	17,734			5	3,563	4	
5. 2004	61,125	125,492	3,169	34,456	2,151	160,966	12,451				2,608	5	
6. 2005	74,825	144,791	5,071	29,382	2,695	176,549	12,224			4	3,625		
7. 2006	115,839	191,908	8,044	36,689	4,489	232,152	15,301	1			3,904	5,916	
8. 2007	144,020	224,018	11,207	43,526	4,462	274,289	14,669	81			1,971		
9. 2008	89,541	173,793	6,628	32,509	2,132	210,798	10,677				2,376		
10. 2009	63,771	137,816	3,601	39,602	1,466	179,553	4,482				817		
11. 2010	132,560	165,272	4,446	52,892	2,159	220,451	3,009				381		
12. Totals	X X X	1,674,561	76,205	518,784	29,767	2,239,783	113,932		82	13	31,788	5,916	25

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	2,206	727	21,424	1,780	312			177	114	11	79
2. 2001	1,163	282	8,380	905	35			699	12	6	49
3. 2002	1,078	220	7,333	1,400	39			865	10	5	63
4. 2003	1,188	323	21,611	1,882	90			2,547	16	9	166
5. 2004	1,566	1,801	16,855	2,094	514	15		3,671	27	12	262
6. 2005	1,097	1,400	17,245	2,252	1,970			3,670	98	28	373
7. 2006	1,896	2,581	27,703	2,292	645	4,270		7,697	214	31	803
8. 2007	973	4,396	21,117	2,279	577	3,015		8,411	412	100	816
9. 2008	741	2,985	16,038	1,813	1,007			10,765	308	51	765
10. 2009	331	1,250	6,549	2,027	333			10,792	182	44	706
11. 2010	85	517	3,907	1,035	126			33,945	197	60	2,007
12. Totals	12,324	16,482	168,162	19,759	5,648	7,300		83,239	1,590	357	6,089

	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	671	39	21,203	114	28	21,289	4.428	4.266	X X X			671
2. 2001	789	14	8,835	12	9	8,838	13.859	13.620	32.313			789
3. 2002	972	22	8,017	10	5	8,022	9.812	9.698	23.522			972
4. 2003	2,810	38	23,934	16	18	23,932	21.526	21.393	48.782			2,810
5. 2004	4,477	64	19,244	42	17	19,269	13.321	13.252	34.899			4,477
6. 2005	6,083	64	21,489	98	32	21,555	13.356	13.213	31.177			6,083
7. 2006	13,598	93	27,547	10,401	31	37,917	13.531	17.790	35.654			13,598
8. 2007	13,131	114	25,628	3,508	100	29,036	11.527	12.486	23.780			13,131
9. 2008	12,794	98	24,825	308	51	25,082	13.851	13.678	32.200			12,794
10. 2009	11,969	114	16,424	182	44	16,562	10.360	10.313	29.038			11,969
11. 2010	36,215	55	37,461	197	60	37,598	18.328	18.200	30.267			36,215
12. Totals	103,509	715	234,607	14,888	395	249,100	X X X	X X X	X X X		X X X	103,509

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	8,106,425	1,244	113,528	1,393	8,219,804	282,939				205,970		
2. 2001	264,456	940,060	337	14,283	567	954,113	27,162				15,205		
3. 2002	390,144	1,354,646	405	29,083	323	1,383,811	29,693				19,664		
4. 2003	505,232	1,716,683	539	30,091	334	1,746,979	43,928				20,977		
5. 2004	473,139	1,640,223	667	32,020	571	1,672,339	32,624				23,474		
6. 2005	508,781	1,803,684	635	32,523	912	1,835,930	66,818				40,742		
7. 2006	506,980	1,786,574	1,240	26,801	368	1,814,247	62,228				40,570		
8. 2007	444,799	1,452,680	1,741	22,691	3,220	1,473,892	55,505				25,963		
9. 2008	353,439	1,092,643	1,171	19,983	1,502	1,112,295	33,859				11,495		
10. 2009	410,266	1,227,799	560	22,699	976	1,250,082	18,534				6,723		
11. 2010	340,165	1,150,005	782	20,148	1,669	1,169,266	2,754				1,798		
12. Totals	X X X	22,271,422	9,321	363,850	11,835	22,632,758	656,044				412,581		

	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	141,801	26,435	515,344	25,497	4,612				14,801			1,276
2. 2001	17,061	4,949	47,316	2,118	1,912				3,938			385
3. 2002	12,378	5,185	54,542	2,365	2,211				6,309			542
4. 2003	15,885	5,810	70,715	2,982	5,827				8,430			907
5. 2004	12,188	6,849	62,947	3,158	5,408				13,708			1,216
6. 2005	24,509	7,728	115,288	4,295	16,909				26,404			2,673
7. 2006	19,759	7,223	110,021	4,622	23,387				34,534			3,587
8. 2007	27,788	7,884	89,352	3,660	24,181				42,040			4,203
9. 2008	5,072	5,010	50,364	2,345	13,917				37,679			3,269
10. 2009	2,025	3,026	28,283	1,072	22,870				47,831			4,359
11. 2010	167	1,123	5,675	296	3,116				40,166			2,969
12. Totals	278,633	81,222	1,149,847	52,410	124,350				275,840			25,386

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col. 6)				
1. Prior	20,689	365	508,322			508,322	6.521	6.521	X X X			20,689
2. 2001	6,235	127	48,217			48,217	5.611	5.613	20.249			6,235
3. 2002	9,062	171	57,877			57,877	4.597	4.596	16.303			9,062
4. 2003	15,164	289	79,162			79,162	4.916	4.916	16.998			15,164
5. 2004	20,332	452	75,214			75,214	4.980	4.980	17.601			20,332
6. 2005	45,986	773	150,873			150,873	8.783	8.784	31.698			45,986
7. 2006	61,508	1,159	160,719			160,719	9.459	9.455	33.833			61,508
8. 2007	70,424	1,031	147,689			147,689	10.830	10.840	35.921			70,424
9. 2008	54,865	885	96,950			96,950	9.458	9.461	29.773			54,865
10. 2009	75,060	436	95,958			95,958	8.264	8.267	25.189			75,060
11. 2010	46,251	183	47,834			47,834	4.438	4.441	15.265			46,251
12. Totals	425,576	5,871	1,468,815			1,468,815	X X X	X X X	X X X		X X X	425,576

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	233,732	239,727	234,601	234,029	233,744	234,074	234,127	235,025	234,944	233,439
2. 1991	17,546	17,617	17,525	17,642	17,951	18,073	18,010	17,939	17,990	17,951
3. 1992	14,776	15,080	15,025	14,445	14,543	14,522	14,330	14,374	14,437	14,373
4. 1993	17,391	17,757	18,096	18,992	18,588	18,607	18,778	18,806	19,161	18,816
5. 1994	23,055	25,097	25,929	24,641	24,910	24,394	24,637	24,563	24,573	24,632
6. 1995	17,141	17,555	18,302	17,846	18,153	18,238	18,299	18,319	18,360	18,211
7. 1996	32,557	32,299	32,735	32,778	32,499	31,650	30,717	30,997	31,275	31,200
8. 1997	21,514	23,963	25,064	25,558	26,753	25,810	25,779	25,864	26,478	26,474
9. 1998	34,368	38,260	38,580	37,094	36,190	35,378	35,443	35,589	36,255	36,239
10. 1999	38,188	41,911	46,011	48,811	49,528	50,906	52,073	52,281	53,372	53,061
11. 2000	39,496	48,083	49,764	49,364	50,780	52,045	54,419	54,787	55,116	55,211
12. 2001	46,562	49,618	46,736	47,767	47,948	50,201	55,588	55,566	56,733	57,054
13. 2002	X X X	58,413	55,514	66,073	64,992	64,915	68,668	66,173	67,403	65,900
14. 2003	X X X	X X X	73,994	72,523	88,587	92,485	102,234	101,643	103,600	103,095
15. 2004	X X X	X X X	X X X	83,884	84,613	92,192	95,570	94,257	97,039	94,482
16. 2005	X X X	X X X	X X X	X X X	115,905	122,941	141,128	157,429	166,671	172,427
17. 2006	X X X	X X X	X X X	X X X	X X X	121,366	140,809	153,929	184,210	198,635
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	120,919	145,780	167,011	176,725
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	102,504	112,788	122,031
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	96,161	112,521
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	85,432

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	224,035	226,399	227,731	228,578	229,930	230,233	230,765	231,985	232,121	231,438	7,113	3,899
2. 1991	14,902	15,821	16,444	16,674	17,100	17,362	17,397	17,399	17,429	17,510	615	322
3. 1992	12,751	13,106	13,205	13,431	13,641	13,796	13,716	13,799	13,861	13,898	629	341
4. 1993	15,140	15,544	16,048	17,137	17,430	17,533	17,808	18,067	18,433	18,194	738	405
5. 1994	19,121	19,906	21,437	22,036	22,491	22,777	22,941	23,328	23,356	23,675	869	523
6. 1995	13,057	13,806	15,040	15,347	15,920	16,853	17,087	17,284	17,376	17,386	845	425
7. 1996	25,632	26,871	27,890	28,517	29,410	29,412	28,638	29,339	29,675	29,907	936	492
8. 1997	14,740	16,849	18,377	20,567	22,435	23,065	23,387	23,867	24,286	24,874	943	669
9. 1998	19,175	24,412	26,790	28,758	29,332	30,338	31,446	32,158	33,086	33,725	1,211	891
10. 1999	18,647	24,179	32,096	36,671	39,356	41,974	45,394	46,690	47,981	48,525	1,545	984
11. 2000	10,608	21,031	29,840	34,318	38,063	41,500	45,686	47,952	49,577	50,473	1,564	915
12. 2001	4,500	12,359	18,231	26,210	31,854	37,955	43,280	45,335	48,439	50,464	1,795	1,087
13. 2002	X X X	2,883	11,950	23,647	33,556	42,915	48,682	52,174	54,510	56,471	2,269	1,304
14. 2003	X X X	X X X	7,427	21,466	34,342	50,156	68,745	75,258	82,598	86,194	2,836	1,701
15. 2004	X X X	X X X	X X X	8,414	23,276	37,968	49,035	57,286	66,059	71,151	2,987	1,749
16. 2005	X X X	X X X	X X X	X X X	14,808	40,981	61,156	87,692	109,055	123,404	3,401	2,310
17. 2006	X X X	X X X	X X X	X X X	X X X	12,689	42,570	67,489	97,144	127,920	3,365	2,298
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	6,804	41,787	68,978	98,189	2,980	1,814
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,138	35,900	58,406	2,139	1,036
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	8,329	30,557	1,810	740
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	7,942	860	233

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	1,380	4,519	774	497	390	471	661	613	540	359
2. 1991	751	164	149	229	112	103	87	57	58	38
3. 1992	259	113	162	103	87	79	82	77	59	61
4. 1993	444	509	488	189	259	323	396	138	92	124
5. 1994	1,039	1,794	1,279	654	230	158	733	163	212	58
6. 1995	978	850	533	339	464	155	143	76	67	91
7. 1996	2,503	1,469	1,245	1,099	701	496	616	331	315	257
8. 1997	1,985	2,706	3,190	1,939	1,439	700	643	509	895	481
9. 1998	4,788	5,299	3,516	2,240	2,050	1,807	1,021	827	803	533
10. 1999	6,155	6,724	4,709	3,455	3,814	3,017	2,606	2,004	1,626	1,538
11. 2000	6,307	7,640	5,179	5,540	4,674	3,760	2,728	2,323	1,193	1,110
12. 2001	1,934	5,128	7,273	5,488	4,343	3,882	3,611	3,363	2,013	1,828
13. 2002	X X X	4,014	6,445	10,540	7,739	4,702	4,082	2,502	2,673	2,102
14. 2003	X X X	X X X	5,162	9,754	14,857	12,131	9,408	9,452	5,540	5,455
15. 2004	X X X	X X X	X X X	5,930	9,636	9,158	7,483	7,424	5,976	5,567
16. 2005	X X X	X X X	X X X	X X X	9,933	12,803	20,623	24,982	21,622	17,364
17. 2006	X X X	X X X	X X X	X X X	X X X	13,326	18,552	25,045	32,372	26,024
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	17,120	26,021	32,818	25,477
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14,924	18,421	13,857
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	13,272	21,302
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	2,986

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	631	1,476	240	108	64	48	28	12	8	1
2. 1991	354	48	45	58	21	20	11	6	3	1
3. 1992	118	36	44	26	18	17	11	3	1	1
4. 1993	209	164	156	47	50	62	55	15	8	11
5. 1994	476	560	416	167	35	33	105	17	19	4
6. 1995	321	210	139	79	96	31	19	7	5	6
7. 1996	927	330	277	197	128	87	83	32	11	9
8. 1997	723	630	756	450	279	121	87	51	65	31
9. 1998	1,964	1,569	1,043	514	405	363	129	78	52	29
10. 1999	2,310	1,833	1,262	721	680	532	341	187	94	93
11. 2000	2,801	2,182	1,612	1,381	915	676	346	227	80	89
12. 2001	906	1,472	2,120	1,272	793	771	465	324	126	118
13. 2002	X X X	1,245	2,081	2,696	1,445	884	517	245	195	148
14. 2003	X X X	X X X	1,559	2,423	2,957	1,959	1,272	962	405	462
15. 2004	X X X	X X X	X X X	1,596	1,771	1,793	815	604	405	370
16. 2005	X X X	X X X	X X X	X X X	2,068	2,469	2,770	2,551	1,782	1,515
17. 2006	X X X	X X X	X X X	X X X	X X X	1,859	2,361	2,484	2,581	2,277
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	2,303	2,580	2,301	2,296
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,333	1,450	1,067
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	1,094	1,901
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	256

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	7,686	7,332	5,856	4,848	3,360	3,322	2,673	2,415	2,275	1,642
2. 1991	1,539	1,583	887	681	718	588	514	477	500	402
3. 1992	1,648	1,825	1,614	885	797	630	521	495	516	413
4. 1993	1,599	1,541	1,404	1,619	849	689	519	586	628	487
5. 1994	2,418	2,837	2,797	1,784	2,154	1,426	858	1,054	986	895
6. 1995	2,785	2,689	2,590	2,081	1,673	1,200	1,051	953	912	728
7. 1996	3,495	3,629	3,323	2,964	2,260	1,655	1,380	1,296	1,274	1,027
8. 1997	4,065	3,778	2,741	2,602	2,600	1,924	1,664	1,437	1,232	1,088
9. 1998	8,441	6,980	7,231	5,582	4,403	2,870	2,847	2,525	2,314	1,952
10. 1999	11,076	9,175	7,944	7,964	5,678	5,383	3,732	3,401	3,671	2,905
11. 2000	19,781	17,231	13,133	8,125	7,128	6,109	5,659	4,286	4,266	3,540
12. 2001	39,222	30,659	19,111	14,797	10,958	7,594	8,231	6,544	6,155	4,643
13. 2002	X X X	50,271	35,038	29,190	22,252	16,414	15,387	11,252	10,025	7,179
14. 2003	X X X	X X X	59,846	38,880	36,431	28,239	22,810	15,971	15,057	10,984
15. 2004	X X X	X X X	X X X	67,944	49,930	43,272	38,237	28,943	24,599	17,394
16. 2005	X X X	X X X	X X X	X X X	89,097	66,688	56,578	42,203	34,212	30,144
17. 2006	X X X	X X X	X X X	X X X	X X X	93,492	77,325	58,911	52,113	42,414
18. 2007	X X X	X X X	X X X	X X X	X X X	X X X	94,692	75,392	62,914	50,763
19. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	74,108	57,017	48,701
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	73,466	58,761
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	74,248

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	396,001	399,165	395,252	391,533	390,516	390,939	390,357	384,520	395,255	392,093
2. 2001	35,461	36,728	39,642	37,308	36,415	37,729	41,212	41,003	40,882	40,400
3. 2002	X X X	49,221	47,015	51,891	53,223	53,922	51,406	51,037	49,923	50,181
4. 2003	X X X	X X X	53,037	53,396	52,423	53,655	54,852	54,208	53,146	53,390
5. 2004	X X X	X X X	X X X	67,040	64,355	66,545	67,845	66,635	65,561	65,745
6. 2005	X X X	X X X	X X X	X X X	84,994	88,830	97,323	100,152	94,853	94,736
7. 2006	X X X	X X X	X X X	X X X	X X X	93,954	103,538	105,994	103,850	103,352
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	109,595	121,519	122,242	121,590
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	147,777	172,453	175,071
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	130,812	172,400
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	88,646

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	374,770	381,323	386,734	387,387	387,451	388,538	388,459	381,959	392,428	391,366	13,335	7,329
2. 2001	16,429	28,410	34,078	35,312	35,452	36,015	39,434	39,312	40,452	40,368	1,281	729
3. 2002	X X X	22,701	37,114	45,004	47,570	52,222	50,169	50,302	49,815	49,864	1,857	909
4. 2003	X X X	X X X	24,791	41,267	47,112	50,275	51,412	52,153	52,130	52,507	2,192	1,139
5. 2004	X X X	X X X	X X X	31,495	49,524	59,287	63,592	64,317	64,063	64,719	2,748	1,697
6. 2005	X X X	X X X	X X X	X X X	42,363	71,341	87,940	92,838	92,828	93,009	2,996	1,771
7. 2006	X X X	X X X	X X X	X X X	X X X	49,634	82,987	94,848	98,858	99,624	3,578	2,014
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	49,820	89,384	102,018	107,088	3,459	2,200
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	75,183	123,765	145,919	3,977	2,682
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	61,367	123,096	3,306	2,513
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	52,743	2,892	1,287

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	17,631	16,764	7,977	3,903	2,726	2,117	1,683	2,334	2,664	726
2. 2001	10,913	7,797	3,599	1,873	922	1,657	1,573	1,543	401	34
3. 2002	X X X	16,418	8,263	6,684	5,539	1,809	1,107	673	87	273
4. 2003	X X X	X X X	20,691	10,265	4,921	3,233	3,061	1,876	945	815
5. 2004	X X X	X X X	X X X	26,285	14,152	6,781	3,749	2,099	1,391	949
6. 2005	X X X	X X X	X X X	X X X	32,496	14,171	8,325	6,667	1,886	1,604
7. 2006	X X X	X X X	X X X	X X X	X X X	37,302	18,180	10,121	4,674	3,506
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	52,918	29,280	18,713	13,339
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66,237	44,862	26,668
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	64,945	45,616
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	33,083

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	3,621	2,025	591	286	361	338	214	225	175	11
2. 2001	8,119	1,674	1,965	124	43	68	205	149	32	1
3. 2002	X X X	8,056	1,639	202	114	96	130	63		22
4. 2003	X X X	X X X	7,555	1,863	391	163	379	179	58	54
5. 2004	X X X	X X X	X X X	9,260	680	544	505	220	98	68
6. 2005	X X X	X X X	X X X	X X X	10,136	3,414	1,058	647	114	99
7. 2006	X X X	X X X	X X X	X X X	X X X	7,101	2,371	1,024	289	194
8. 2007	X X X	X X X	X X X	X X X	X X X	X X X	6,856	2,854	1,420	1,072
9. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6,357	3,643	2,300
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	4,855	4,042
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	2,821

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

By States and Territories

States, Etc.	1	2	Direct Premiums Written			6	7	8	9	10	
			3	Agency Operations							
				4	5						
Active Status	Premium Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Direct Premiums Earned	Direct Losses and Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve		
1. Alabama	AL	L	R	887,034	8,156,486	799,776	592,055	10,175,877	1,237,417	1,617,550	1,265,802
2. Alaska	AK	L	RSX	11,210	8,724,658	3,674,547	73,217	12,428,214	260,657	57,540	36,896
3. Arizona	AZ	L	R	42,239	7,575,595	20,421,161	1,908,623	28,231,130	772,570	1,236,797	578,619
4. Arkansas	AR	L	R	57,150	10,701,986	1,166,604	617,169	11,320,748	1,456,550	901,085	830,998
5. California	CA	L	RSXC	1,700,422	107,093,667	54,397,752	3,169,388	166,457,177	20,341,308	16,711,358	19,659,782
6. Colorado	CO	L	RSX	350,559	24,521,981	15,589,694	201,098	41,832,868	723,700	253,193	806,620
7. Connecticut	CT	L	R	567,622	1,454,722		808,310	2,230,733	407,615	489,080	225,922
8. Delaware	DE	L	R	927,311	4,551,323	(180,358)	293,672	5,286,356	330,044	177,144	335,955
9. District of Columbia	DC	L	R	82,524	2,343,096	1,536,038	58,538	3,977,202	1,136,925	1,454,702	740,703
10. Florida	FL	L	RX	4,760,419	45,545,779	11,287,204	5,412,070	63,725,961	20,650,248	19,462,240	23,972,696
11. Georgia	GA	L	R	1,110,996	19,968,689	28,264	855,185	21,779,542	2,325,682	3,247,629	2,046,523
12. Hawaii	HI	L	RSXC	8,610	3,462,187		15,183	3,622,047	340,143	761,365	570,065
13. Idaho	ID	L	RSX	45,405	5,692,005	3,743,288	530,544	9,598,186	2,449,410	1,868,327	1,714,089
14. Illinois	IL	L	R	1,435,703	15,356,081	304,529	1,332,023	17,356,227	5,524,159	4,544,400	11,788,879
15. Indiana	IN	L	R	1,079,109	7,871,255	1,687,768	575,618	10,949,045	1,282,788	923,988	1,744,075
16. Iowa	IA	L	R	134,195	385,553	56,478	252,633	686,594	19,668	23,001	22,788
17. Kansas	KS	L	RSX	115,137	4,081,872	1,774,804	340,511	6,103,837	477,321	251,163	87,673
18. Kentucky	KY	L	R	306,810	6,169,618	546,685	479,161	7,237,393	427,716	219,519	153,471
19. Louisiana	LA	L	R	138,831	14,304,019	2,007,954	302,059	16,590,732	697,958	1,054,009	953,886
20. Maine	ME	L	R	81,595	1,915,323	63,641	39,731	2,142,309	143,613	151,030	130,200
21. Maryland	MD	L	R	603,134	26,146,254	2,235,924	650,502	29,504,470	3,766,191	2,592,257	2,843,381
22. Massachusetts	MA	L	R	1,806,103	27,096,807	7,838	430,206	28,908,225	1,806,187	1,732,984	1,071,088
23. Michigan	MI	L	RSX	686,380	16,221,990	1,681,426	548,899	19,167,551	3,124,022	2,004,943	2,189,323
24. Minnesota	MN	L	R	372,528	16,835,671	1,696,682	1,371,983	18,949,929	2,352,590	1,227,130	4,232,981
25. Mississippi	MS	L	R	215,606	1,819,233	308,769	866,891	2,394,125	869,612	702,855	235,613
26. Missouri	MO	L	R	16,746	2,934,364	1,702,910	1,166,979	5,578,267	2,197,608	2,085,985	1,059,724
27. Montana	MT	L	R	364,802	4,974,298	3,212,887	177,955	8,581,554	282,937	519,879	354,472
28. Nebraska	NE	L	RSX	142,426	5,134,129		269,723	5,244,992	141,422	380,575	326,143
29. Nevada	NV	L	RSXC	194,426	1,588,324	6,802,223	121,234	9,836,226	3,447,439	3,981,241	2,551,965
30. New Hampshire	NH	L	R	114,179	2,625,191	494,565	132,034	3,328,906	312,585	142,080	216,804
31. New Jersey	NJ	L	R	817,084	51,351,503	3,742,091	572,586	55,882,584	4,251,364	3,155,814	2,831,548
32. New Mexico	NM	L	RSX	6,212	4,807,159	9,072,404	225,009	14,573,257	414,225	383,676	312,144
33. New York	NY	L	RSXC	27,913,173	96,627,255	153,597	12,219,463	123,228,403	5,685,723	6,511,629	9,602,268
34. North Carolina	NC	L	R	1,022,519	9,164,837	397,923	824,490	10,896,719	2,165,086	862,352	1,245,010
35. North Dakota	ND	L	RSXC	8,416	1,748,258		20,510	1,756,895	5,300	5,300	17,325
36. Ohio	OH	L	RSX	184,199	25,364,568	9,203,953	224,245	35,114,519	3,332,023	2,575,512	2,415,877
37. Oklahoma	OK	L	RX	12,218	2,854,445	3,822,431	493,946	6,607,457	688,683	681,535	323,043
38. Oregon	OR	L	RSX	515,779	6,912,757	3,966,462	714,369	11,550,816	1,459,447	621,344	383,604
39. Pennsylvania	PA	L	RSXC	4,772,362	30,293,766	41,473	25,743,327	35,410,618	3,192,015	3,260,329	2,409,445
40. Rhode Island	RI	L	R	509,935	1,057,147		98,693	1,680,071	678,263	707,703	338,139
41. South Carolina	SC	L	R	553,815	11,839,561	8,052	270,261	12,594,507	1,158,923	961,102	830,157
42. South Dakota	SD	L	R	694,600	1,510,698	891,274	37,303	3,100,077	191,993	133,260	43,597
43. Tennessee	TN	L	RSXC	661,446	8,568,685	1,958,292	1,233,767	11,747,422	906,690	1,115,876	956,084
44. Texas	TX	L	RSXC	20,424,486	66,294,523	123,881,713	3,497,529	211,398,796	5,594,855	4,602,732	5,301,535
45. Utah	UT	L	RSX	81,250	27,025,548	5,754,191	488,579	33,269,897	1,759,735	1,783,696	2,455,387
46. Vermont	VT	L	R	133,495	1,106,080	2,102	32,520	1,240,120	48,625	40,314	5,424
47. Virginia	VA	L	RSXC	779,866	37,352,388	4,471,538	878,829	42,323,277	2,046,439	1,934,225	1,420,152
48. Washington	WA	L	RSX	431,660	13,734,580	15,068,164	976,316	29,712,295	4,227,616	3,903,135	1,451,339
49. West Virginia	WV	L	R	66,581	1,544,365	10,650	266,362	1,745,897	326,709	264,620	114,362
50. Wisconsin	WI	L	RSX	319,515	9,529,043	3,067,469	261,736	13,083,488	183,370	259,038	237,874
51. Wyoming	WY	L	RSX	478,096	3,106,292	231,446	35,863	3,875,684	241,941	16,724	42,569
52. American Samoa	AS	N									
53. Guam	GU	L	RSXC		3,747,256			3,626,407	350,697	38,895	74,705
54. Puerto Rico	PR	L	RX	(9,894)	109,569	7,383,781	4,002	7,312,104	390,409	(73,380)	1,852,421
55. U.S. Virgin Islands	VI	L	R		355,276			359,639	750	55,750	58,335
56. Northern Mariana Islands	MP	L	RSXCE		(750,940)			(731,158)		500	530
57. Canada	CN	L	R	73,758,810			132,604	54,464,810	19,467,462	19,010,284	8,094,459
58. Aggregate Other Alien	OT	X X X	X X X	12,777,396	(605,921)	(74,418)	194,576	497,636	37,964	5,650,104	11,732,475
59. Totals	(a) 55	X X X		165,272,230	819,900,854	330,103,641	73,040,079	1,299,548,660	138,112,392	129,237,118	137,296,944

DETAILS OF WRITE-INS										
5801. United Kingdom	X X X			11,188,370				223,653		
5802. Mexico	X X X	RX		1,549,558			192,826	322,104		5,621,612
5803. Bahamas	X X X	RX		48,804	(605,921)			(524,097)		
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X		(9,336)		(74,418)	1,750	475,976	37,964	28,492
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X		12,777,396	(605,921)	(74,418)	194,576	497,636	37,964	5,650,104

(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. Other Receivables	534,374	55,956	478,418	307,144
2505. Deposits	244,938		244,938	244,842
2506. Goodwill	96,529		96,529	107,775
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	875,841	55,956	819,885	659,761

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

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0204 - 0296		
0204. Reinsurance Reimbursement from Agents		8,000
0297. Totals (Lines 0204 through 0296) (Page 3, Line 0298)		8,000

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 3004 - 3096		
3004. Surplus Increase Due to Liquidation of Subsidiary		167,251
3005. Goodwill		(2,900,451)
3006. Surplus Change in Real Estate	(70)	
3097. Totals (Lines 3004 through 3096) (Page 3, Line 3098)	(70)	(2,733,200)

OVERFLOW PAGE FOR WRITE-INS**Page 6 - Continuation**

	1 Current Year	2 Prior Year
DETAILS OF WRITE-IN LINES FOR OPERATIONS AND INVESTMENT EXHIBIT 0404 - 0496		
0404. Work Charges	2,697,217	1,995,412
0405. Uninsured Products	893,828	
0497. Totals (Lines 0404 through 0496) (Page 3, Line 0498)	3,591,045	1,995,412

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. Bank Fees	19,001	28,513		47,514			47,514		
2305. Depreciation on Real Estate						63,168	63,168		
2306. Investment Expenses						1,033,122	1,033,122	419,762	
2307. State Tax Credit Amortization						232,300	232,300		
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)	19,001	28,513		47,514		1,328,590	1,376,104	419,762	

OVERFLOW PAGE FOR WRITE-INS

Page 10 - Continuation

	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Cols. 4 + 5)	7 Prior Year
0204. Reinsurance Reimbursement from Agents							8,000
0297. Totals (Lines 0204 through 0296) (Page 10, Line 0298)							8,000

OVERFLOW PAGE FOR WRITE-INS**Page 12 - Continuation**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
DETAILS OF WRITE-IN LINES FOR EXHIBIT OF NET INVESTMENT INCOME 2504 - 2596			
2504. Other Receivables	55,956		(55,956)
2505. Agreements		150,400	150,400
2597. Totals (Lines 2504 through 2596) (Page 12, Line 2598)	55,956	150,400	94,444

OVERFLOW PAGE FOR WRITE-INS

Page 39 - Continuation

	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. Other Countries	X X X					544,278				
5805. Bulk Reserves	X X X								10,684,000	
5806. Costa Rica	X X X	RX			1,750		37,964	28,492	498,282	
5807. Dominion Republic	X X X	RX		(74,418)		(64,123)			46,953	
5808. Panama	X X X	RX	(9,336)			(4,179)				
5897. Totals (Lines 5804 through 5896) (Page 39, Line 5898)	X X X	X X X	(9,336)	(74,418)	1,750	475,976	37,964	28,492	11,229,235	