

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	2,139,336,561		2,139,336,561	1,655,093,126
2. Stocks (Schedule D):				
2.1 Preferred stocks				5,345
2.2 Common stocks	458,018,933	48,121,757	409,897,176	505,336,440
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	5,693,495	241,312	5,452,183	5,689,997
3.2 Other than first liens	6,540,321	6,540,321		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	9,236,995		9,236,995	13,006,204
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	1,909,132	482,684	1,426,448	1,228,258
5. Cash (\$ 273,599,728, Schedule E-Part 1), cash equivalents (\$ 0, Schedule E-Part 2) and short-term investments (\$ 320,376,018, Schedule DA)	593,975,746		593,975,746	1,019,357,052
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	94,687,626	8,761,458	85,926,168	77,522,906
8. Receivable for securities	4,378,238		4,378,238	1,425,905
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	3,313,777,047	64,147,532	3,249,629,515	3,278,665,233
11. Investment income due and accrued	28,478,961		28,478,961	20,877,863
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	111,767,910	64,884,858	46,883,052	63,222,026
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
12.3 Accrued retrospective premiums				
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers				
13.2 Funds held by or deposited with reinsured companies				
13.3 Other amounts receivable under reinsurance contracts				
14. Amounts receivable relating to uninsured plans				
15.1 Current federal and foreign income tax recoverable and interest thereon	30,850,603		30,850,603	5,374,441
15.2 Net deferred tax asset	45,671,197		45,671,197	36,337,860
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software	946,944		946,944	1,383,903
18. Furniture and equipment, including health care delivery assets (\$ 0)	5,201,950	5,201,950		
19. Net adjustment in assets and liabilities due to foreign exchange rates	2,217	2,217		
20. Receivables from parent, subsidiaries and affiliates	153,750,019	63,881,253	89,868,766	49,588,141
21. Health care (\$ 0) and other amounts receivable				
22. Other assets nonadmitted	8,147,168	8,147,168		
23. Aggregate write-ins for other than invested assets	208,910,741	114,874,852	94,035,889	93,367,280
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	3,907,504,757	321,139,830	3,586,364,927	3,548,816,747
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	3,907,504,757	321,139,830	3,586,364,927	3,548,816,747

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)				
2301. Title Plants	131,590,811	39,713,019	91,877,792	91,669,992
2302. Other Assets	45,296,959	44,961,617	335,342	524,510
2303. Prepaid Expenses	14,907,574	13,084,819	1,822,755	1,172,778
2398. Summary of remaining write-ins for Line 23 from overflow page	17,115,397	17,115,397		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	208,910,741	114,874,852	94,035,889	93,367,280

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	250,536,710	238,503,778
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	1,180,564,252	1,059,870,042
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	6,651,547	6,815,949
6. Other expenses (excluding taxes, licenses and fees)	211,413,184	241,304,689
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	35,139,713	57,708,826
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	23,911,004	53,172,688
8.2 Net deferred tax liability		854,896
9. Borrowed money \$ 0 and interest thereon \$ 0	15,876	15,876
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	403,716	383,484
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	16,879,317	2,183,506
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding	14,688	4,710
18. Payable to parent, subsidiaries and affiliates	159,351,643	146,115,872
19. Payable for securities	4,267,367	524,493
20. Aggregate write-ins for other liabilities	744,042,780	708,211,059
21. Total liabilities (Lines 1 through 20)	2,633,191,797	2,515,669,868
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	119,434,810	119,434,810
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	416,571,800	348,991,811
28. Unassigned funds (surplus)	417,337,135	564,890,873
29. Less treasury stock, at cost:		
29.1 6,352 shares common (value included in Line 23 \$ 47,640)	170,615	170,615
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	953,173,130	1,033,146,879
31. Totals (Page 2, Line 26, Col. 3)	3,586,364,927	3,548,816,747

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
2001. Reinsurance ceded payable	736,322,780	673,434,074
2002.		25,126,985
2003.	7,720,000	9,650,000
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	744,042,780	708,211,059
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME		1	2
		Current Year	Prior Year
OPERATING INCOME			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		4,611,823,908	4,785,996,575
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		202,782,780	234,307,787
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		278,759,269	336,856,418
2. Aggregate write-ins for other operating income			14,636
3. Total Operating Income (Lines 1 through 2)		5,093,365,957	5,357,175,416
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		271,264,011	249,025,745
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		4,485,726,809	4,645,657,309
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions		4,756,990,820	4,894,683,054
8. Net operating gain or (loss) (Lines 3 minus 7)		336,375,137	462,492,362
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net investment Income, Line 17)		215,916,735	210,358,405
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))		284,288,576	81,174,281
11. Net investment gain (loss) (Lines 9 + 10)		500,205,311	291,532,686
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)		836,580,448	754,025,048
14. Federal and foreign income taxes incurred		165,838,924	220,653,081
15. Net income (Lines 13 minus 14)		670,741,524	533,371,967
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		1,033,146,879	526,129,900
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)		670,741,524	533,371,967
18. Net unrealized capital gains or losses		(376,795,591)	207,892,626
19. Change in net unrealized foreign exchange capital gain (loss)			200,363
20. Change in net deferred income tax		(1,134,035)	22,635,082
21. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)		127,622,656	(140,661,556)
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		67,579,989	80,329,014
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(528,809,630)	(189,900,000)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)			
30. Aggregate write-ins for gains and losses in surplus		(39,178,662)	(6,850,517)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		(79,973,749)	507,016,979
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		953,173,130	1,033,146,879

DETAILS OF WRITE-INS			
0201.			14,636
0202.			
0203.			
0298. Summary of remaining write-ins for Line 2 from overflow page			
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)			14,636
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins for Line 6 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)			
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. Accrued Pension Adjustment		(31,080,395)	(5,155,122)
3002.		(8,098,267)	(1,689,015)
3003.			(6,380)
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(39,178,662)	(6,850,517)

OPERATIONS AND INVESTMENT EXHIBIT

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

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written	706,072,942	2,610,765,219	1,422,086,473	4,738,924,634	4,949,588,281
2. Escrow and settlement service charges	202,782,780	X X X	X X X	202,782,780	234,307,787
3. Other title fees and service charges (Part 1C, Line 5)	278,759,269	X X X	X X X	278,759,269	336,856,418
4. Totals (Lines 1 + 2 + 3)	1,187,614,991	2,610,765,219	1,422,086,473	5,220,466,683	5,520,752,486

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	4,738,924,637	4,949,588,281
1.2 Assumed	4,204,575	4,161,882
1.3 Ceded	9,512,131	6,385,523
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	4,733,617,081	4,947,364,640
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	1,059,870,042	899,600,940
2.2 Additions during the current year	233,858,943	272,709,508
2.3 Withdrawals during the current year	112,065,770	111,341,443
2.4 Other adjustments to statutory premium reserves	(1,098,963)	(1,098,963)
2.5 Balance at December 31 current year	1,180,564,252	1,059,870,042
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	4,611,823,908	4,785,996,575

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	58,262,574	70,100,959
2. Searches and abstracts	143,610,615	165,442,384
3. Surveys	1,235,315	1,588,856
4. Aggregate write-ins for service charges	75,650,765	99,724,219
5. Totals	278,759,269	336,856,418

DETAILS OF WRITE-INS		
0401. Other income	75,650,765	99,100,180
0402.		581,436
0403.		42,603
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	75,650,765	99,724,219

**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	85,961,663	137,379,910	35,889,506	259,231,079	220,223,472
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					(5)
3. Total (Line 1 plus Line 2)	85,961,663	137,379,910	35,889,506	259,231,079	220,223,467
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	85,961,663	137,379,910	35,889,506	259,231,079	220,223,467
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	64,313,728	136,213,574	50,009,408	250,536,710	238,503,778
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	64,061,207	132,720,368	41,722,203	238,503,778	210,718,344
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	86,214,184	140,873,116	44,176,711	271,264,011	248,008,901
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					1,016,844
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	86,214,184	140,873,116	44,176,711	271,264,011	249,025,745

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)	65,365,448	135,161,715	50,009,547	250,536,710	238,503,778
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	65,365,448	135,161,715	50,009,547	250,536,710	238,503,778
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	340,624,000	303,200,371	75,751,629	719,576,000	691,069,034
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported	340,624,000	303,200,371	75,751,629	719,576,000	691,069,034
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	4,416,000	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	974,528,710	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	1,180,564,252	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	339,657,376	181,488,136	37,762,154	558,907,666			558,907,666	629,608,403	
1.2 Employee relations and welfare	52,248,334	16,422,579	4,537,808	73,208,721			73,208,721	40,196,237	
1.3 Payroll taxes	21,308,537	9,159,416	2,500,232	32,968,185			32,968,185	38,903,144	
1.4 Other personnel costs	750,435	299,034	85,335	1,134,804			1,134,804	1,499,013	
1.5 Total personnel costs	413,964,682	207,369,165	44,885,529	666,219,376			666,219,376	710,206,797	
2. Amounts paid to or retained by title agents	511,159,984	1,752,783,087	999,935,086	3,263,878,157			3,263,878,157	3,343,462,786	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	42,575,776	13,689,706	3,258,245	59,523,727			59,523,727	66,472,069	
3.2 Surveys									
3.3 Other	526,188	266,472	71,549	864,209			864,209	5,190,516	
4. Advertising	6,812,436	1,491,964	481,452	8,785,852			8,785,852	8,581,218	
5. Boards, bureaus and associations	839,346	561,747	123,996	1,525,089			1,525,089	950,579	
6. Title plant rent and maintenance	7,121,258	1,568,274	424,953	9,114,485			9,114,485	13,567,949	
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	1,529,492	1,533,885	627,760	3,691,137			3,691,137	6,150,928	
9. Marketing and promotional expenses	4,492,984	2,053,700	585,052	7,131,736			7,131,736	7,834,329	
10. Insurance	8,709,936	3,184,712	1,109,410	13,004,058			13,004,058	11,636,141	
11. Directors' fees								2,048,210	
12. Travel and travel items	28,735,586	11,401,408	3,639,539	43,776,533			43,776,533	45,822,147	
13. Rent and rent items	57,024,342	21,739,203	6,304,307	85,067,852			85,067,852	70,055,713	
14. Equipment	22,632,476	9,656,877	3,098,108	35,387,461			35,387,461	39,336,958	
15. Cost or depreciation of EDP equipment and software	40,010,569	21,743,888	7,545,786	69,300,243			69,300,243	104,945,436	
16. Printing, stationery, books and periodicals	17,721,798	8,138,530	2,573,316	28,433,644			28,433,644	34,546,630	
17. Postage, telephone, messengers and express	21,929,196	10,175,675	2,861,824	34,966,695			34,966,695	36,512,820	
18. Legal and auditing	30,139,546	15,487,747	6,342,870	51,970,163			51,970,163	63,161,441	
19. Totals (Lines 1.5 to 18)	1,215,925,595	2,082,846,040	1,083,868,782	4,382,640,417			4,382,640,417	4,570,482,667	
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	31,514,948	29,016,292	15,019,995	75,551,235			75,551,235	58,132,346	
20.2 Insurance department licenses and fees	2,794,735	1,353,954	502,771	4,651,460			4,651,460	4,115,821	
20.3 Gross guaranty association assessments	(759,824)	(509,237)	(103,721)	(1,372,782)			(1,372,782)		
20.4 All other (excluding federal income and real estate)	265,552	460,190	(155,297)	570,445			570,445	15,260,275	
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	33,815,411	30,321,199	15,263,748	79,400,358			79,400,358	77,508,442	
21. Real estate expenses						87,495	87,495	460,760	
22. Real estate taxes	187,142	54,228	42,635	284,005		83,605	367,610	460,976	
23. Aggregate write-ins for miscellaneous expenses	26,030,948	(446,694)	(2,182,225)	23,402,029		4,650,320	28,052,349	644,906	
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	1,275,959,096	2,112,774,773	1,096,992,940	4,485,726,809		4,821,420 (a)	4,490,548,229	4,649,557,751	
25. Less unpaid expenses - current year	135,464,577	113,816,397	42,272,942	291,553,916			291,553,916	330,556,526	
26. Add unpaid expenses - prior year	126,963,349	130,923,115	75,242,596	333,129,060			333,129,060	257,208,454	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	1,267,457,868	2,129,881,491	1,129,962,594	4,527,301,953		4,821,420	4,532,123,373	4,576,209,679	
DETAILS OF WRITE-INS									
2301. Other expenses	25,778,401	3,568,214	998,004	30,344,619		4,422,878	34,767,497	4,223,825	
2302. Contracted services	147,824	24,075	6,681	178,580		41,789	220,369	202,884	
2303.	104,723	(4,038,983)	(3,186,910)	(7,121,170)		185,653	(6,935,517)	(3,781,803)	
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	26,030,948	(446,694)	(2,182,225)	23,402,029		4,650,320	28,052,349	644,906	

(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 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
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	688,263,724	2,540,038,988	1,383,521,196	4,611,823,908		4,611,823,908	4,785,996,575
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	202,782,780			202,782,780		202,782,780	234,307,787
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	268,437,633	10,321,636		278,759,269		278,759,269	336,856,418
2. Aggregate write-ins for other operating income							14,636
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	1,159,484,137	2,550,360,624	1,383,521,196	5,093,365,957		5,093,365,957	5,357,175,416
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	86,214,180	140,873,119	44,176,712	271,264,011		271,264,011	249,025,745
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	1,275,959,096	2,112,774,773	1,096,992,940	4,485,726,809		4,485,726,809	4,645,657,309
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	1,362,173,276	2,253,647,892	1,141,169,652	4,756,990,820		4,756,990,820	4,894,683,054
8. Net operating gain or (loss) (Lines 3 minus 7)	(202,689,139)	296,712,732	242,351,544	336,375,137		336,375,137	462,492,362
DETAILS OF WRITE-INS							
0201.							14,636
0202.							
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)							14,636
0601.							
0602.							
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)							

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 18,984,815	22,113,132
1.1 Bonds exempt from U.S. tax	(a) 25,563,764	28,000,498
1.2 Other bonds (unaffiliated)	(a) 8,910,641	10,949,055
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) (236)	(236)
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	1,208,665	1,208,665
2.21 Common stocks of affiliates	442,608,691	145,817,495
3. Mortgage loans	(c) 509,484	512,885
4. Real estate	(d) 3,462,415	4,035,115
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 4,247,712	4,247,712
7. Derivative instruments	(f)	
8. Other invested assets	4,191,871	4,188,470
9. Aggregate write-ins for investment income	559,970	557,599
10. Total gross investment income	510,247,792	221,630,390
11. Investment expenses		(g) 4,742,691
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 171,100
13. Interest expense		(h) 338,691
14. Depreciation on real estate and other invested assets		(i) 461,170
15. Aggregate write-ins for deductions from investment income		3
16. Total deductions (Lines 11 through 15)		5,713,655
17. Net investment income (Line 10 minus Line 16)		215,916,735
DETAILS OF WRITE-INS		
0901. Promissory Notes	544,280	541,909
0902.	15,690	15,690
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	559,970	557,599
1501.		3
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)		3

- (a) Includes \$ 3,002,191 accrual of discount less \$ 19,721,718 amortization of premium and less \$ 6,749,433 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 \$ 209,505 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 \$ 338,426 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 Increases (Decreases) by Adjustment	4 Total
1. U.S. Government bonds	4,990,871			4,990,871
1.1 Bonds exempt from U.S. tax	2,058,701			2,058,701
1.2 Other bonds (unaffiliated)	2,031,030		46,277	2,077,307
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)	79,403			79,403
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	5,819,807	(4,892,636)	(10,792,414)	(9,865,243)
2.21 Common stocks of affiliates	272,467,991		(359,853,086)	(87,385,095)
3. Mortgage loans				
4. Real estate	1,406,376			1,406,376
5. Contract loans				
6. Cash, cash equivalents and short-term investments				
7. Derivative instruments				
8. Other invested assets			(4,051,439)	(4,051,439)
9. Aggregate write-ins for capital gains (losses)	327,033			327,033
10. Total capital gains (losses)	289,181,212	(4,892,636)	(374,650,662)	(90,362,086)

DETAILS OF WRITE-INS				
0901. Write off Other Assets	327,033			327,033
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	327,033			327,033

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)		2,354,972	2,354,972
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	48,121,757	73,822,231	25,700,474
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	241,312	545,743	304,431
3.2 Other than first liens	6,540,321	5,958,791	(581,530)
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	482,684	539,663	56,979
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)	8,761,458	31,665,386	22,903,928
8. Receivable for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	64,147,532	114,886,786	50,739,254
11. Investment income due and accrued			
12. Premiums and considerations:			
12.1 Uncollected premiums and agents' balances in the course of collection	64,884,858	63,889,137	(995,721)
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
12.3 Accrued retrospective premiums			
13. Reinsurance:			
13.1 Amounts recoverable from reinsurers			
13.2 Funds held by or deposited with reinsured companies			
13.3 Other amounts receivable under reinsurance contracts			
14. Amounts receivable relating to uninsured plans			
15.1 Current federal and foreign income tax recoverable and interest thereon			
15.2 Net deferred tax asset			
16. Guaranty funds receivable or on deposit			
17. Electronic data processing equipment and software		1,089,191	1,089,191
18. Furniture and equipment, including health care delivery assets	5,201,950	6,494,459	1,292,509
19. Net adjustment in assets and liabilities due to foreign exchange rates	2,217		(2,217)
20. Receivable from parent, subsidiaries and affiliates	63,881,253	57,485,251	(6,396,002)
21. Health care and other amounts receivable			
22. Other assets nonadmitted	8,147,168	9,302,095	1,154,927
23. Aggregate write-ins for other than invested assets	114,874,852	195,615,567	80,740,715
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	321,139,830	448,762,486	127,622,656
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	321,139,830	448,762,486	127,622,656

DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301.	40,814,119	40,676,875	(137,244)
2302.	45,230,361	77,945,363	32,715,002
2303.	21,251,403	14,520,036	(6,731,367)
2398. Summary of remaining write-ins for Line 23 from overflow page	7,578,969	62,473,293	54,894,324
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	114,874,852	195,615,567	80,740,715

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	20,170,051	176,195	4,014,302	177,918	24,182,630	1,186,936				897,965		
2. 1995	6,369	1,427,677	4,773	262,995	7,966	1,687,479	42,920				39,644		
3. 1996	477,945	1,594,436	5,505	252,490	6,556	1,845,875	46,861			36	38,238		
4. 1997	516,110	1,720,207	5,050	235,223	6,424	1,954,056	48,298			1	37,842		1
5. 1998	747,498	2,327,303	6,165	306,170	6,698	2,632,940	70,902			28	45,306		8
6. 1999	804,033	2,457,313	7,549	305,274	7,812	2,762,324	79,532			183	46,475		61
7. 2000	719,968	2,209,105	6,399	267,857	6,900	2,476,461	115,743			18,861	64,010		5,823
8. 2001	1,011,104	2,802,651	6,483	306,328	6,653	3,108,809	70,369				37,512		
9. 2002	1,340,541	3,736,385	6,224	419,187	7,582	4,154,214	66,855				30,215		
10. 2003	1,760,346	4,949,589	4,161	571,165	6,386	5,518,529	50,278				13,117		
11. 2004	1,588,702	4,738,925	4,203	481,542	9,513	5,215,157	18,301				1,588		
12. Totals	X X X	48,133,642	232,707	7,422,533	250,408	55,538,474	1,796,995			19,109	1,251,912		5,893

	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	321,017	2,337	2,087,238	302,843	29,857				109,859			412
2. 1995	10,994	372	82,936	14,314	14,011				9,483			81
3. 1996	11,377	398	85,461	17,062	4,449				11,116			115
4. 1997	13,779	416	86,554	18,834	6,901				13,383			83
5. 1998	14,891	544	116,716	25,320	11,635				18,719			232
6. 1999	19,665	547	126,310	25,467	16,124				27,342			192
7. 2000	25,088	556	155,625	20,658	28,743				34,492			464
8. 2001	15,208	525	108,406	13,211	36,925				44,192			519
9. 2002	11,427	366	97,436	11,730	45,139				80,194			807
10. 2003	5,905	125	63,520	9,404	39,144				146,049			1,018
11. 2004	3,660		19,889	2,726	17,609				224,747			493
12. Total	453,011	6,186	3,030,091	461,569	250,537				719,576			4,416

	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 For Time Value of Money ((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	140,128	2,151	2,224,617			2,224,617	0.092	0.092	X X X		140,128	
2. 1995	23,575	418	106,058			106,058	0.063	0.063	16.723		23,575	
3. 1996	15,680	422	100,664			36	0.055	0.055	0.212		15,680	
4. 1997	20,367	638	106,424			2	0.055	0.055	0.207		20,367	
5. 1998	30,586	1,139	146,562			36	0.056	0.056	0.197		30,586	
6. 1999	43,658	1,572	169,473			244	0.062	0.062	0.211		43,658	
7. 2000	63,699	2,027	242,988			24,684	0.099	0.089	0.305		63,699	
8. 2001	81,636	2,980	188,998				0.061	0.061	0.188		81,636	
9. 2002	126,140	3,518	222,403				0.054	0.054	0.167		126,140	
10. 2003	186,211	4,211	248,588				0.045	0.045	0.142		186,211	
11. 2004	242,849	2,070	262,245				0.050	0.050	0.165		242,849	
12. Total	974,529	21,146	4,019,020			25,002	3,994,018	X X X	X X X	X X X	X X X	974,529

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	6,121,977	127,980	3,941,563	52,382	10,139,138	691,916			521,192		
2. 1995	454	325,985	3,344	257,200	1,790	584,739	18,213			11,234		
3. 1996	98,558	240,674	3,337	249,552	3,115	490,448	19,077			12,653		
4. 1997	121,101	271,261	3,325	232,050	3,759	502,877	16,591			8,912		
5. 1998	180,081	372,210	3,968	301,997	2,436	675,739	26,275			10,262		
6. 1999	172,338	342,386	4,416	301,595	3,455	644,942	25,779			12,935		
7. 2000	291,258	291,163	5,289	264,381	1,285	559,548	22,544			10,634		
8. 2001	334,977	404,469	4,722	298,475	1,036	706,630	21,967			9,585		
9. 2002	418,133	524,900	4,835	405,947	1,065	934,617	15,425			9,223		
10. 2003	609,670	862,170	3,194	553,115	971	1,417,508	19,679			5,007		
11. 2004	555,062	706,073	3,064	465,242	1,437	1,172,942	6,339			243		
12. Totals	X X X	10,463,268	167,474	7,271,117	72,731	17,829,128	883,805			611,880		

	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	136,164	374	1,213,482	187,954	12,339			56,402			40
2. 1995	2,381	51	29,498	7,669	457			3,967			8
3. 1996	2,907	16	31,746	9,372	1,092			5,201			11
4. 1997	2,550	24	25,527	9,807	959			6,637			8
5. 1998	4,292	18	36,555	11,791	1,941			9,385			22
6. 1999	5,874	9	38,723	11,124	3,222			13,569			18
7. 2000	4,683	7	33,185	8,208	6,723			16,538			45
8. 2001	3,542	9	31,561	2,453	11,116			21,222			50
9. 2002	3,913	7	24,655	2,223	14,159			36,851			78
10. 2003	2,352	8	24,694	2,175	8,997			67,521			98
11. 2004	2,036		6,582	891	5,042			103,331			48
12. Total	170,694	523	1,496,208	253,667	66,047			340,624			426

	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	68,781	624	1,281,849			1,281,849	0.127	0.126	X X X		68,781	
2. 1995	4,432	56	33,871			33,871	0.058	0.058	74.736		4,432	
3. 1996	6,304	82	38,023			38,023	0.078	0.078	0.386		6,304	
4. 1997	7,604	98	33,099			33,099	0.066	0.066	0.274		7,604	
5. 1998	11,348	187	47,863			47,863	0.071	0.071	0.266		11,348	
6. 1999	16,809	261	55,505			55,505	0.086	0.086	0.322		16,809	
7. 2000	23,306	411	56,439			56,439	0.102	0.101	0.194		23,306	
8. 2001	32,388	514	63,890			63,890	0.091	0.090	0.191		32,388	
9. 2002	51,088	642	75,658			75,658	0.081	0.081	0.181		51,088	
10. 2003	76,616	1,000	101,204			101,204	0.072	0.071	0.166		76,616	
11. 2004	108,421	674	114,955			114,955	0.098	0.098	0.207		108,421	
12. Total	407,097	4,549	1,902,356			1,902,356	X X X	X X X	X X X		X X X	407,097

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	14,048,173	48,217	72,739	125,536	14,043,593	495,021				376,780		
2. 1995	5,915	1,101,692	1,429	5,795	6,176	1,102,740	24,710				28,410		
3. 1996	239,154	1,353,762	2,168	2,938	3,441	1,355,427	27,783			36	25,585		
4. 1997	276,393	1,448,947	1,724	3,173	2,665	1,451,179	31,706			1	28,930		1
5. 1998	484,804	1,955,094	2,197	4,173	4,262	1,957,202	44,626			28	35,044		8
6. 1999	521,508	2,114,927	3,132	3,679	4,357	2,117,381	53,753			183	33,537		61
7. 2000	339,215	1,917,942	1,110	3,476	5,615	1,916,913	93,200			18,861	53,376		5,823
8. 2001	540,338	2,398,082	1,761	7,853	5,617	2,402,079	48,400				27,924		
9. 2002	742,791	3,211,484	1,389	13,240	6,516	3,219,597	51,430				20,989		
10. 2003	904,751	4,087,419	967	18,050	5,415	4,101,021	30,599				8,112		
11. 2004	1,033,640	4,032,852	1,139	16,300	8,076	4,042,215	11,962				1,345		
12. Totals	X X X	37,670,374	65,233	151,416	177,676	37,709,347	913,190			19,109	640,032		5,893

	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	184,853	1,966	873,767	114,889	17,518				53,457			372
2. 1995	8,611	321	53,441	6,645	13,554				5,516			73
3. 1996	8,470	381	53,713	7,690	3,357				5,915			104
4. 1997	11,229	391	61,025	9,027	5,942				6,746			75
5. 1998	10,598	526	80,160	13,529	9,694				9,334			210
6. 1999	13,791	538	87,584	14,343	12,902				13,773			174
7. 2000	20,405	549	122,441	12,450	22,020				17,954			419
8. 2001	11,666	515	76,839	10,758	25,809				22,970			469
9. 2002	7,515	359	72,778	9,507	30,980				43,343			729
10. 2003	3,553	117	38,828	7,229	30,147				78,528			920
11. 2004	1,624		13,307	1,835	12,567				121,416			445
12. Total	282,315	5,663	1,533,883	207,902	184,490				378,952			3,990

	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	71,347	1,525	942,776			942,776	0.067	0.067	X X X			71,347	
2. 1995	19,143	362	72,190			72,190	0.066	0.066	12.271			19,143	
3. 1996	9,376	337	62,640			36	62,604	0.047	0.047	0.264		9,376	
4. 1997	12,763	537	73,324			2	73,322	0.051	0.051	0.267		12,763	
5. 1998	19,238	948	98,698			36	98,662	0.051	0.051	0.205		19,238	
6. 1999	26,849	1,303	113,965			244	113,721	0.054	0.054	0.219		26,849	
7. 2000	40,393	1,614	186,550			24,684	161,866	0.098	0.085	0.480		40,393	
8. 2001	49,248	2,466	125,103				125,103	0.052	0.052	0.233		49,248	
9. 2002	75,052	2,876	146,742				146,742	0.046	0.046	0.199		75,052	
10. 2003	109,595	3,211	147,386				147,386	0.036	0.036	0.164		109,595	
11. 2004	134,428	1,418	147,290				147,290	0.036	0.037	0.143		134,428	
12. Total	567,432	16,597	2,116,664			25,002	2,091,662	X X X	X X X	X X X		X X X	567,432

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	826,908	866,599	881,952	870,593	871,575	877,750	894,049	885,842	883,355	883,367
2. 1985	144,395	149,088	151,887	146,514	143,759	148,188	148,711	150,388	150,452	153,591
3. 1986	193,147	196,733	200,630	192,730	198,399	202,634	187,953	202,445	201,974	201,581
4. 1987	146,001	152,393	158,657	155,871	155,644	158,104	158,663	159,482	158,683	158,488
5. 1988	163,822	167,803	169,450	161,788	161,233	164,375	165,120	167,094	165,738	163,400
6. 1989	173,632	186,086	187,419	176,636	175,559	179,096	180,006	177,238	174,747	172,626
7. 1990	162,119	160,687	162,898	157,377	155,154	158,200	157,922	158,431	156,852	155,344
8. 1991	91,512	89,481	88,003	85,384	86,111	86,532	85,009	86,671	85,348	85,333
9. 1992	84,146	82,569	81,746	79,112	79,754	79,577	75,954	75,562	74,675	77,006
10. 1993	95,567	106,323	96,176	89,552	86,697	88,208	86,925	85,562	83,611	83,770
11. 1994	102,832	105,973	98,587	94,372	93,621	93,535	89,595	90,886	88,810	89,486
12. 1995	86,143	101,077	98,968	97,494	97,096	97,060	92,961	102,233	105,949	106,054
13. 1996	X X X	99,886	117,757	115,310	107,494	104,985	96,875	94,750	94,891	100,567
14. 1997	X X X	X X X	113,745	133,304	116,561	115,628	110,389	110,050	106,246	106,258
15. 1998	X X X	X X X	X X X	172,878	168,584	155,359	141,899	144,164	144,867	146,343
16. 1999	X X X	X X X	X X X	X X X	176,990	X X X	167,619	164,240	165,182	168,945
17. 2000	X X X	X X X	X X X	X X X	X X X	188,833	189,077	191,227	206,073	218,252
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	174,385	179,185	186,165	188,789
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	205,769	227,593	222,263
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	243,982	249,081
21. 2004	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	263,472

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	775,822	788,279	796,306	805,681	814,320	821,820	830,451	836,020	843,400	848,678	79,998	58,356
2. 1985	127,823	131,224	132,921	135,111	135,922	136,997	137,600	138,721	140,013	142,536	8,706	7,397
3. 1986	168,221	171,293	175,523	177,870	179,383	181,780	188,283	189,555	190,593	192,014	10,145	9,482
4. 1987	121,788	127,707	131,010	139,069	141,748	143,316	144,172	145,860	146,745	149,054	10,572	9,087
5. 1988	129,378	135,351	138,478	141,816	143,418	145,739	147,008	150,298	152,327	152,501	9,061	8,838
6. 1989	128,408	138,655	145,821	151,765	153,399	155,085	157,170	157,952	158,708	159,554	8,704	8,876
7. 1990	110,077	120,180	125,530	130,770	135,010	138,122	137,948	139,610	141,537	142,830	15,878	8,288
8. 1991	53,257	60,869	64,440	67,592	70,406	72,440	73,402	74,949	76,205	77,227	10,604	5,911
9. 1992	38,664	45,989	52,121	57,883	60,748	62,859	64,062	64,812	65,922	68,436	12,218	5,981
10. 1993	32,113	47,802	54,683	60,742	64,302	66,437	68,835	71,215	73,512	74,590	14,251	5,888
11. 1994	22,454	35,118	47,803	56,260	63,460	68,444	70,792	73,329	75,457	77,470	12,267	6,438
12. 1995	6,616	21,238	34,615	46,513	55,216	62,729	67,095	74,064	78,862	82,577	8,916	6,497
13. 1996	X X X	7,051	24,960	40,670	51,786	59,297	65,279	69,478	74,806	85,049	10,958	7,234
14. 1997	X X X	X X X	8,112	22,147	41,077	55,079	65,025	75,377	81,402	86,108	11,077	8,511
15. 1998	X X X	X X X	X X X	7,373	27,851	50,440	68,003	92,858	105,501	116,222	14,853	11,207
16. 1999	X X X	X X X	X X X	X X X	8,827	36,087	64,939	87,753	106,695	126,058	14,566	11,344
17. 2000	X X X	X X X	X X X	X X X	X X X	41,467	58,896	89,149	123,310	154,778	10,480	10,737
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	10,433	38,408	74,178	107,879	2,655	8,506
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	11,982	53,564	97,059	2,129	6,515
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,872	63,399	1,193	3,956
21. 2004	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	19,888	253	425

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	13,568	10,463	11,348	9,206	10,146	8,431	11,300	7,341	7,187	5,704
2. 1985	4,194	2,800	3,074	1,488	1,490	1,799	1,445	1,344	2,151	4,274
3. 1986	5,197	4,991	3,525	2,462	8,650	8,031	2,517	2,205	2,790	2,734
4. 1987	7,069	5,455	7,165	3,751	2,107	1,539	2,332	860	1,826	707
5. 1988	10,640	9,051	8,282	4,566	3,938	3,987	3,614	2,855	817	734
6. 1989	14,705	14,672	14,604	7,520	6,161	5,951	4,126	1,971	1,179	1,198
7. 1990	14,469	9,546	8,946	8,905	3,871	2,973	2,737	2,272	2,132	1,905
8. 1991	8,898	6,922	5,283	4,030	3,445	2,240	1,661	1,469	1,817	1,705
9. 1992	11,343	8,280	7,556	4,526	3,197	2,692	2,325	1,710	1,903	1,486
10. 1993	10,716	10,169	8,026	5,853	4,286	4,786	4,172	3,001	1,744	1,073
11. 1994	13,580	14,269	12,232	9,712	7,119	5,536	3,656	3,089	2,765	2,732
12. 1995	7,715	15,381	15,341	15,128	11,975	9,820	9,478	13,969	15,944	13,718
13. 1996	X X X	9,049	15,896	16,262	14,224	12,214	8,953	6,560	6,283	3,820
14. 1997	X X X	X X X	6,050	16,723	18,127	18,170	15,186	11,636	6,597	5,594
15. 1998	X X X	X X X	X X X	9,391	22,249	27,382	28,487	18,933	13,204	10,919
16. 1999	X X X	X X X	X X X	X X X	9,985	28,877	30,799	27,685	20,288	14,636
17. 2000	X X X	X X X	X X X	X X X	X X X	13,627	27,663	33,820	28,636	27,642
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	12,177	34,951	44,899	35,153
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,303	43,387	42,123
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,711	35,347
21. 2004	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	16,283

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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	498	1,047	996	1,989	2,534	1,391	2,289	2,224	237	2,555
2. 1985	162	177	97	102	4		34	28	103	8
3. 1986	356	345	250	130	1,934	1,695	230	61	58	40
4. 1987	314	450	1,832	163	28	44	15	31	16	7
5. 1988	706	1,354	1,216	730	334	245	265	161	32	26
6. 1989	771	1,344	916	636	454	930	841	112	41	4
7. 1990	1,016	1,090	558	450	171	75	79	535	52	12
8. 1991	1,242	832	588	387	242	318	352	146	39	91
9. 1992	1,870	1,378	1,067	454	242	226	324	304	115	1,186
10. 1993	2,796	1,530	1,297	1,067	858	1,287	1,014	1,114	195	665
11. 1994	3,817	2,703	1,971	1,780	1,110	872	605	766	218	391
12. 1995	3,559	2,644	2,292	2,068	1,410	1,230	1,153	646	122	276
13. 1996	X X X	2,209	3,014	2,945	1,449	1,144	833	721	229	582
14. 1997	X X X	X X X	2,054	2,943	2,679	2,042	1,475	1,686	345	1,173
15. 1998	X X X	X X X	X X X	2,305	2,661	2,114	1,640	946	1,016	486
16. 1999	X X X	X X X	X X X	X X X	1,938	2,490	2,672	2,047	2,060	908
17. 2000	X X X	X X X	X X X	X X X	X X X	2,045	2,550	2,393	2,719	1,341
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	1,777	2,375	3,533	1,566
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,451	5,134	2,887
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,989	4,288
21. 2004	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	2,557

**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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	37,425	66,506	68,545	53,716	44,575	46,115	50,237	40,255	32,531	26,430
2. 1985	12,217	14,887	15,795	9,813	7,549	9,395	9,632	10,297	8,185	6,773
3. 1986	19,373	20,104	21,332	12,269	9,375	11,129	10,823	10,625	8,533	6,793
4. 1987	16,830	18,781	18,650	12,888	11,761	13,204	12,147	12,733	10,096	8,720
5. 1988	23,098	22,046	21,474	14,676	13,543	14,405	14,234	13,782	12,562	10,139
6. 1989	29,748	31,414	26,078	16,715	15,545	17,130	17,870	17,202	14,819	11,870
7. 1990	36,557	29,871	27,864	17,252	16,102	17,031	17,158	16,017	13,131	10,597
8. 1991	28,114	20,859	17,691	13,375	12,018	11,533	9,594	10,106	7,287	6,310
9. 1992	32,270	26,922	21,001	16,250	15,567	13,801	9,244	8,734	6,735	5,898
10. 1993	49,943	46,822	32,169	21,889	17,249	15,699	12,905	10,230	8,160	7,442
11. 1994	62,982	53,882	36,581	26,621	21,933	18,681	14,543	13,702	10,370	8,893
12. 1995	68,254	61,812	46,720	33,785	28,495	23,279	15,232	13,553	11,021	9,483
13. 1996	X X X	81,577	73,888	55,432	39,937	32,330	21,810	17,992	13,573	11,116
14. 1997	X X X	X X X	97,529	91,490	54,676	40,336	28,699	21,354	17,902	13,383
15. 1998	X X X	X X X	X X X	153,811	115,823	75,423	43,769	31,423	25,146	18,716
16. 1999	X X X	X X X	X X X	X X X	156,240	106,523	69,208	46,757	36,139	27,343
17. 2000	X X X	X X X	X X X	X X X	X X X	131,694	99,971	65,865	51,408	34,491
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	149,997	103,450	63,555	44,191
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	175,034	125,508	80,194
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	214,410	146,047
21. 2004	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	224,744

**SCHEDULE P-PART 3
INCURRED LOSS AND ALAE BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	1,639,318	1,657,407	1,612,775	1,670,942	1,677,982	1,685,530	1,661,951	1,677,904	1,677,496	1,681,812
2. 1995	78,709	93,764	94,577	96,296	98,851	96,572	96,181	96,912	96,899	96,907
3. 1996	X X X	82,557	96,400	103,323	102,086	104,114	102,952	101,340	102,817	103,127
4. 1997	X X X	X X X	78,227	87,741	88,984	92,451	93,051	91,928	93,164	93,454
5. 1998	X X X	X X X	X X X	87,415	96,831	101,181	100,339	100,346	102,311	105,057
6. 1999	X X X	X X X	X X X	X X X	98,346	113,858	114,796	112,854	113,756	114,599
7. 2000	X X X	X X X	X X X	X X X	X X X	124,201	156,982	136,716	141,266	147,194
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	124,057	159,885	170,993	180,798
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	147,657	183,070	192,261
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	165,965	208,208
11. 2004	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	184,648

**SCHEDULE P-PART 3A
PAID LOSS AND ALAE BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	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		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	1,542,879	1,592,045	1,619,586	1,642,900	1,653,034	1,659,966	1,665,923	1,668,884	1,672,401	1,674,238	125,935	96,043
2. 1995	35,843	66,699	79,277	86,556	90,108	92,923	94,197	95,559	96,205	96,571	10,145	8,850
3. 1996	X X X	35,691	66,746	82,337	90,224	94,131	95,703	96,751	98,987	100,376	11,767	8,942
4. 1997	X X X	X X X	31,115	60,377	74,124	82,231	85,504	87,458	89,213	91,280	12,014	9,749
5. 1998	X X X	X X X	X X X	34,209	67,198	79,346	86,221	91,744	96,543	98,839	14,930	10,341
6. 1999	X X X	X X X	X X X	X X X	38,546	75,290	91,158	99,996	105,877	109,401	14,580	11,811
7. 2000	X X X	X X X	X X X	X X X	X X X	52,600	105,276	101,685	118,954	129,336	11,687	13,442
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	54,377	112,990	139,790	162,216	4,411	13,458
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	59,757	122,772	157,088	4,332	15,193
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	68,494	146,190	3,620	13,402
11. 2004	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	91,996	2,171	7,101

**SCHEDULE P-PART 3B
LOSS AND ALAE CASE BASIS RESERVES
BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	86,558	57,640	51,220	24,572	21,950	18,262	9,460	7,101	4,949	7,015
2. 1995	36,639	23,784	13,451	8,094	6,304	3,059	1,643	1,260	637	297
3. 1996	X X X	40,757	25,935	18,172	10,359	8,644	6,088	4,124	3,682	2,475
4. 1997	X X X	X X X	40,863	23,381	13,449	8,744	6,684	4,196	3,884	2,052
5. 1998	X X X	X X X	X X X	46,666	26,717	19,993	13,135	7,395	5,567	5,648
6. 1999	X X X	X X X	X X X	X X X	52,932	34,880	21,272	11,064	7,027	4,220
7. 2000	X X X	X X X	X X X	X X X	X X X	65,268	48,301	32,541	21,167	17,026
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	65,121	44,302	29,362	17,605
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79,985	54,880	33,138
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,097	57,694
11. 2004	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	82,315

**SCHEDULE P-PART 3C
BULK RESERVES ON KNOWN CLAIMS
BY YEAR OF FIRST REPORT**

Years in Which Claims Were First Reported	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
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	10,878	7,720	5,994	3,166	2,993	2,876	1,609	1,920	146	559
2. 1995	6,227	3,278	1,847	1,647	2,440	592	378	109	57	39
3. 1996	X X X	6,107	3,517	2,814	1,501	1,337	1,207	497	148	276
4. 1997	X X X	X X X	6,790	3,982	1,411	1,479	959	547	67	122
5. 1998	X X X	X X X	X X X	6,538	2,938	1,845	1,320	1,265	201	570
6. 1999	X X X	X X X	X X X	X X X	6,867	3,687	2,807	1,825	1,152	978
7. 2000	X X X	X X X	X X X	X X X	X X X	6,333	4,745	2,536	855	832
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	5,122	3,093	1,841	977
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,157	5,418	2,035
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,373	4,324
11. 2004	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	10,337

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	YES R	670,461	22,206,277	1,227,461	103,331	23,163,669	2,254,396	3,239,153	2,077,428
2. Alaska	AK	YES AI	8,463	2,194,389		46	2,143,537	10,898	749	10,834
3. Arizona	AZ	YES AI	36,640,786	22,140,201	105,527,424	15,157,059	160,412,922	9,082,050	9,835,651	7,944,535
4. Arkansas	AR	YES R	352,816	11,615,506	256,788	57,789	11,792,262	520,255	(420,546)	646,632
5. California	CA	YES AI	54,833,983	38,779,779	965,740,524	66,352,989	1,021,173,934	45,889,037	56,798,297	56,932,555
6. Colorado	CO	YES AI	3,023,935	29,307,707	14,025,374	2,257	45,522,218	1,559,972	(40,354)	1,451,469
7. Connecticut	CT	YES R	2,363,416	46,963,824	308,706	4,105,786	48,891,879	1,897,177	2,326,814	1,724,708
8. Delaware	DE	YES R	2,463,375	5,111,316	45,185	425,233	7,619,711	374,959	486,548	358,823
9. Dist. Columbia	DC	YES R	1,282,409	6,201,528	23,189	462,230	6,698,364	1,107,645	1,169,952	957,957
10. Florida	FL	YES R	67,669,379	437,992,266	7,814,815	45,959,699	502,533,022	17,636,227	16,472,023	15,423,987
11. Georgia	GA	YES R	2,738,752	73,490,902	1,645,433	4,824,026	74,809,652	8,378,187	6,306,765	10,600,844
12. Hawaii	HI	YES AI	14,058,837	33,309,356		(2,776,162)	45,843,923	1,734,519	2,060,568	3,933,509
13. Idaho	ID	YES AI	68,301	22,324,867	38,704	30,566	22,082,221	517,548	769,022	605,671
14. Illinois	IL	YES R	45,988,730	102,766,080	15,260,668	140,750,169	165,498,412	27,177,010	22,451,811	13,784,555
15. Indiana	IN	YES R	13,910,583	23,637,226	189,725	14,592,648	36,122,425	8,103,210	7,637,066	6,138,512
16. Iowa	IA	YES O	444,184	60,721	126,795	35,913	662,894	43,620	85,776	189,426
17. Kansas	KS	YES AI	6,224,027	7,464,213	96,188	2,437,943	13,542,622	895,585	658,151	870,633
18. Kentucky	KY	YES R	1,009,997	9,317,443	96,191	199,187	10,122,534	864,329	849,074	661,689
19. Louisiana	LA	YES R	258,642	12,945,302	1,914,162	49,919	14,784,001	362,385	309,987	506,264
20. Maine	ME	YES R	169,113	8,277,056	28,289	84,161	8,138,495	399,982	457,222	228,269
21. Maryland	MD	YES R	6,416,552	97,367,404	334,380	7,556,373	102,514,338	3,380,032	3,955,833	3,049,571
22. Massachusetts	MA	YES R	875,821	60,059,328	140,588	1,540,407	60,053,912	5,050,436	4,444,490	2,557,222
23. Michigan	MI	YES AI	3,695,027	92,161,656	11,177,260	(42,004)	105,305,843	11,505,396	16,247,418	11,472,842
24. Minnesota	MN	YES R	5,775,304	61,675,446	364,255	3,653,482	64,744,538	7,446,512	7,855,524	3,157,190
25. Mississippi	MS	YES R	567,965	4,520,346	539,915	30,392	5,467,649	876,548	689,848	1,093,833
26. Missouri	MO	YES R	4,188,325	25,199,195	233,744	5,639,210	26,972,147	2,424,433	2,271,600	1,486,398
27. Montana	MT	YES AI	2,875,618	8,521,970	52,444	906,721	11,140,430	75,892	(135,534)	231,139
28. Nebraska	NE	YES AI	410,669	13,664,830	54,124	(12,672)	13,850,495	513,169	459,359	277,038
29. Nevada	NV	YES AI	2,263,960	8,132,551	80,229,007	150,624	86,253,190	8,136,318	13,886,124	13,003,976
30. New Hampshire	NH	YES R	197,608	11,891,895	46,855	48,679	11,634,894	253,717	599,397	504,819
31. New Jersey	NJ	YES R	43,914,865	137,693,025	789,761	16,155,223	177,627,788	10,097,377	9,190,686	22,840,788
32. New Mexico	NM	YES AI	11,878,870	15,608,684		5,023,162	26,956,257	627,542	832,312	1,130,163
33. New York	NY	YES O	90,761,526	317,468,979	1,883,442	26,854,851	400,640,078	18,248,398	15,651,819	11,956,344
34. No. Carolina	NC	YES R	11,299,429	28,228,611	447,065	1,836,975	37,657,604	5,067,970	5,987,332	3,946,630
35. No. Dakota	ND	YES R	26,703	2,102,488	3,049	27,867	2,052,791	50,085	24,159	30,665
36. Ohio	OH	YES R	14,877,332	85,209,926	10,726,630	8,551,960	108,676,845	3,559,140	2,782,224	3,236,231
37. Oklahoma	OK	YES R	144,297	12,994,889		554,406	12,626,538	131,843	344,914	465,780
38. Oregon	OR	YES AI	29,698,162	13,508,104	42,730,544	18,594,302	84,390,487	3,027,969	3,993,554	2,757,955
39. Pennsylvania	PA	YES O	19,687,546	103,423,119	1,126,761	21,158,807	121,863,251	4,032,970	4,157,667	3,777,106
40. Rhode Island	RI	YES R	568,235	9,757,243	83,890	355,396	10,201,571	613,956	621,693	475,446
41. So. Carolina	SC	YES R	344,017	41,006,654	695,838	(448,009)	40,585,022	4,775,098	4,049,283	2,520,405
42. So. Dakota	SD	YES AI	145,210	4,615,483	41,736	27,739	4,679,266	53,846	131,117	105,602
43. Tennessee	TN	YES AI	3,769,537	42,827,225	1,541,996	2,509,720	46,692,968	5,177,051	3,742,208	3,798,365
44. Texas	TX	YES AI	124,228,307	277,489,097	112,707,969	26,922,614	504,400,480	17,748,569	20,459,761	14,385,553
45. Utah	UT	YES AI	1,017,082	40,948,639	341,505	143,474	41,420,538	1,842,138	3,366,119	2,866,785
46. Vermont	VT	YES R	43,350	1,600,134	11,123	23,485	1,581,778	89,762	395,232	358,127
47. Virginia	VA	YES R	6,308,387	97,720,381	973,127	4,654,340	102,612,819	3,411,550	2,306,092	1,556,120
48. Washington	WA	YES AI	55,985,151	11,470,205	38,771,271	31,035,360	100,685,950	7,689,587	7,489,848	6,432,064
49. West Virginia	WV	YES R	182,129	3,882,489	82,604	33,708	6,979,552	279,882	528,100	770,201
50. Wisconsin	WI	YES AI	8,590,006	57,174,974	1,565,311	5,187,409	63,773,266	2,605,641	2,319,736	3,218,052
51. Wyoming	WY	YES AI	161,430	2,428,259	24,658	28,990	2,587,850	86,677	156,525	370,205
52. American Samoa	AS	NO R								
53. Guam	GU	YES R		123,420			161,612	28,296	(38,723)	470,976
54. Puerto Rico	PR	YES R		1,276,024		(58,753)	1,385,507	1,183,301	977,496	986,208
55. U.S. Virgin Is.	VI	YES AI	99,676	1,017,261			1,080,477	44,245	8,988	90,038
56. Canada	CN	YES R	245,955	1,744,514		43,022	261,182	230,607	264,088	74,000
57. Aggregate Other Alien	OT	X X X	648,702	144,812			773,303	56,140	(206,016)	34,581
58. Totals	(a) 54	X X X	706,072,942	2,610,765,219	1,422,086,473	481,542,049	4,611,823,913	259,231,084	271,264,002	250,536,718

DETAILS OF WRITE-INS										
5701. BAHAMAS	X X X		625,821	16,250			625,662	45,937	58,927	19,077
5702. MEXICO	X X X		20,588				20,071	10,203	(264,943)	15,504
5703.	X X X		2,293							
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X			128,562			127,570			
5799. Totals (Lines 5701 through 5703 plus 5798) (Line 57 above)	X X X		648,702	144,812			773,303	56,140	(206,016)	34,581

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

(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

OVERFLOW PAGE FOR WRITE-INS

**Page 2 - Continuation
ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets

REMAINING WRITE-INS AGGREGATED AT LINE 9 FOR INVESTED ASSETS

0904.				
0905.				
0906.				
0907.				
0908.				
0909.				
0910.				
0911.				
0912.				
0913.				
0914.				
0915.				
0916.				
0917.				
0918.				
0919.				
0920.				
0921.				
0922.				
0923.				
0924.				
0925.				
0997. Totals (Lines 0904 through 0925) (Page 2, Line 0998)				

REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS

2304. Title plant improvements	11,200,275	11,200,275		
2305. Ground Rents	89,600	89,600		
2306. Goodwill	5,825,522	5,825,522		
2307.				
2308.				
2309.				
2310.				
2311.				
2312.				
2313.				
2314.				
2315.				
2316.				
2317.				
2318.				
2319.				
2320.				
2321.				
2322.				
2323.				
2324.				
2325.				
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	17,115,397	17,115,397		

OVERFLOW PAGE FOR WRITE-INS

**Page 52 - Continuation
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

States, Etc.	2	Direct Premiums Written			6	7	8	9	10
	Premium Rate (b)	3	Agency Operations		Other Income	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid
		Direct Operations	4 Non-affiliated Agencies	5 Affiliated Agencies					

REMAINING WRITE-INS AGGREGATED AT LINE 57 FOR OTHER ALIEN

5704.						2,235			
5705.			128,562			125,335			
5706.									
5707.									
5708.									
5709.									
5710.									
5711.									
5712.									
5713.									
5714.									
5715.									
5716.									
5717.									
5718.									
5719.									
5720.									
5721.									
5722.									
5723.									
5724.									
5725.									
5797. Totals (Lines 5704 through 5725) (Page 52, Line 5798)			128,562			127,570			

OVERFLOW PAGE FOR WRITE-INS

**Page 11 - Continuation
EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Non-admitted Assets (Col. 2 - Col. 1)

REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS

0904.			
0905.			
0906.			
0907.			
0908.			
0909.			
0910.			
0911.			
0912.			
0913.			
0914.			
0915.			
0916.			
0917.			
0918.			
0919.			
0920.			
0921.			
0922.			
0923.			
0924.			
0925.			
0997. Totals (Lines 0904 through 0925) (Page 11, Line 0998)			

REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS

2304.	1,663,847	1,476,297	(187,550)
2305.	89,600	93,200	3,600
2306.	5,825,522	60,903,796	55,078,274
2307.			
2308.			
2309.			
2310.			
2311.			
2312.			
2313.			
2314.			
2315.			
2316.			
2317.			
2318.			
2319.			
2320.			
2321.			
2322.			
2323.			
2324.			
2325.			
2397. Totals (Lines 2304 through 2325) (Page 11, Line 2398)	7,578,969	62,473,293	54,894,324