

**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)	318,624,592	16,316	318,608,276	285,773,798
2. Stocks (Schedule D):				
2.1 Preferred stocks	6,777,062		6,777,062	14,468,340
2.2 Common stocks	165,886,946	9,763,612	156,123,334	104,702,059
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	24,430,166		24,430,166	22,517,320
3.2 Other than first liens	7,429	7,429		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	12,615,923		12,615,923	8,559,053
4.2 Properties held for the production of income (less \$ 0 encumbrances)	312,141	103,637	208,504	210,533
4.3 Properties held for sale (less \$ 0 encumbrances)	5,456,766		5,456,766	3,993,839
5. Cash (\$ 126,338,361, Schedule E-Part 1), cash equivalents (\$ 3,572,929, Schedule E-Part 2) and short-term investments (\$ 53,945,268, Schedule DA)	202,066,695		202,066,695	207,456,733
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	4,807,724	509,969	4,297,755	9,814,426
8. Receivable for securities	80,919		80,919	1,608
9. Aggregate write-ins for invested assets	707,096		707,096	893,490
10. Subtotals, cash and invested assets (Lines 1 to 9)	741,773,459	10,400,963	731,372,496	658,391,199
11. Investment income due and accrued	4,197,896		4,197,896	4,102,550
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	66,199,185	16,574,950	49,624,235	42,965,098
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	8,784		8,784	
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	4,957,889	90,105	4,867,784	5,325,772
15.2 Net deferred tax asset	35,523,563	23,795,866	11,727,697	12,024,395
16. Guaranty funds receivable or on deposit				581
17. Electronic data processing equipment and software	5,263,865	2,092,067	3,171,798	2,705,370
18. Furniture and equipment, including health care delivery assets (\$ 860 )	6,337,434	6,263,157	74,277	38,237
19. Net adjustment in assets and liabilities due to foreign exchange rates				3,484
20. Receivables from parent, subsidiaries and affiliates	5,440,632	2,042,800	3,397,832	4,302,740
21. Health care (\$ 0 ) and other amounts receivable				
22. Other assets nonadmitted	1,130,265	949,482	180,783	331,512
23. Aggregate write-ins for other than invested assets	36,155,149	13,898,801	22,256,348	22,206,108
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	906,988,121	76,108,191	830,879,930	752,397,046
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	9,260,116	8,450,439	809,677	
26. Total (Lines 24 and 25)	916,248,237	84,558,630	831,689,607	752,397,046

DETAILS OF WRITE-INS				
0901.	707,096		707,096	893,490
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)	707,096		707,096	893,490
2301. Inventory & Prepays	8,483,191	3,120,227	5,362,964	4,434,717
2302. Other Assets	6,223,120	3,014,684	3,208,436	2,757,951
2303.	11,467,971	460,283	11,007,688	4,951,546
2398. Summary of remaining write-ins for Line 23 from overflow page	9,980,867	7,303,607	2,677,260	10,061,894
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	36,155,149	13,898,801	22,256,348	22,206,108

<b>LIABILITIES, SURPLUS AND OTHER FUNDS</b>	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	40,226,122	44,839,830
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	286,009,019	242,445,812
3. Aggregate of other reserves required by law	1,247,000	1,228,000
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	1,526,114	1,409,417
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers	294,617	508,198
6. Other expenses (excluding taxes, licenses and fees)	25,937,108	27,103,057
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,822,160	4,895,073
8.1 Current federal and foreign income taxes (including \$ 67,714 on realized capital gains (losses))	12,075,518	12,078,342
8.2 Net deferred tax liability	492,211	569,225
9. Borrowed money \$ 1,512,250 and interest thereon \$ 9,329	13,287,419	14,180,601
10. Dividends declared and unpaid	703,707	1,215,651
11. Premiums and other consideration received in advance	3,062,985	5,225,319
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	1,242,212	532,519
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding	4,837	
18. Payable to parent, subsidiaries and affiliates	4,090,111	10,196,293
19. Payable for securities	3,194,325	767,947
20. Aggregate write-ins for other liabilities	18,019,259	18,751,438
21. Total liabilities (Lines 1 through 20)	415,234,724	385,946,722
22. Aggregate write-ins for special surplus funds	(786,736)	(898,928)
23. Common capital stock	33,688,637	32,567,127
24. Preferred capital stock	1,067,869	7,677,869
25. Aggregate write-ins for other than special surplus funds		150,729
26. Surplus notes	8,548,001	8,847,998
27. Gross paid in and contributed surplus	118,585,628	115,091,489
28. Unassigned funds (surplus)	259,231,570	206,867,434
29. Less treasury stock, at cost:		
29.1 53,885 shares common (value included in Line 23 \$ 390,208 )	3,880,086	3,853,394
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)	416,454,883	366,450,324
31. Totals (Page 2, Line 26, Col. 3)	831,689,607	752,397,046

<b>DETAILS OF WRITE-INS</b>		
0301. ....	1,247,000	1,228,000
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)	1,247,000	1,228,000
2001. Reinsurance payable	5,973,542	6,097,114
2002. Accrued liabilities for employee benefits	10,737,460	11,106,435
2003. ....	1,292,250	1,294,701
2098. Summary of remaining write-ins for Line 20 from overflow page	16,007	253,188
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	18,019,259	18,751,438
2201. ....	(786,736)	(898,928)
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)	(786,736)	(898,928)
2501. ....		150,729
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)		150,729

<b>OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME</b>		1	2
		Current Year	Prior Year
<b>OPERATING INCOME</b>			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		1,206,502,583	1,178,377,156
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		2,929,753	4,590,700
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		37,012,976	42,639,431
2. Aggregate write-ins for other operating income		56,799,393	59,989,520
3. Total Operating Income (Lines 1 through 2)		1,303,244,705	1,285,596,807
<b>DEDUCT:</b>			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		40,132,643	42,329,059
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		1,180,337,441	1,149,642,391
6. Aggregate write-ins for other operating deductions		68,026	(42,784)
7. Total Operating Deductions		1,220,538,110	1,191,928,666
8. Net operating gain or (loss) (Lines 3 minus 7)		82,706,595	93,668,141
<b>INVESTMENT INCOME</b>			
9. Net investment income earned (Exhibit of Net investment Income, Line 17)		17,589,338	16,917,514
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))		6,179,847	1,813,326
11. Net investment gain (loss) (Lines 9 + 10)		23,769,185	18,730,840
<b>OTHER INCOME</b>			
12. Aggregate write-ins for miscellaneous income or (loss)		(5,119,394)	(4,116,345)
13. Net income, before federal income taxes (Lines 8 + 11 + 12)		101,356,386	108,282,636
14. Federal and foreign income taxes incurred		38,650,714	38,585,461
15. Net income (Lines 13 minus 14)		62,705,672	69,697,175
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		366,450,324	262,083,066
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
17. Net income (from Line 15)		62,705,672	69,697,175
18. Net unrealized capital gains or losses		12,075,305	15,858,601
19. Change in net unrealized foreign exchange capital gain (loss)		(3,484)	3,077
20. Change in net deferred income tax		1,067,691	5,388,949
21. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)		(6,630,661)	(3,335,540)
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)		(116,697)	(378,784)
24. Change in surplus notes		(300,000)	
25. Cumulative effect of changes in accounting principles			(3,529)
26. Capital Changes:			
26.1 Paid in		(5,784,320)	170,893
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			(200,000)
27. Surplus Adjustments:			
27.1 Paid in		6,397,500	28,912,067
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(16,469,452)	(10,994,505)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		(26,691)	(54,508)
30. Aggregate write-ins for gains and losses in surplus		(2,910,304)	(696,638)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		50,004,559	104,367,258
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		416,454,883	366,450,324

<b>DETAILS OF WRITE-INS</b>			
0201. Trustee and agency fees		4,765,524	6,927,539
0202. Miscellaneous income		38,804,845	42,169,017
0203. Gain on disposal of assets		9,651,217	7,922,939
0298. Summary of remaining write-ins for Line 2 from overflow page		3,577,807	2,970,025
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		56,799,393	59,989,520
0601.		(26,315)	(124,385)
0602.		94,341	81,601
0603.			
0698. Summary of remaining write-ins for Line 6 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		68,026	(42,784)
1201.		(5,261,565)	(3,768,278)
1202.		142,171	(348,067)
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		(5,119,394)	(4,116,345)
3001.		(2,174,851)	(696,612)
3002.		(772,085)	(26)
3003.		36,632	
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(2,910,304)	(696,638)

## 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	82,637,335	734,221,818	439,950,211	1,256,809,364	1,221,025,185
2. Escrow and settlement service charges	2,929,753	X X X	X X X	2,929,753	4,590,700
3. Other title fees and service charges (Part 1C, Line 5)	37,012,976	X X X	X X X	37,012,976	42,639,431
4. Totals (Lines 1 + 2 + 3)	122,580,064	734,221,818	439,950,211	1,296,752,093	1,268,255,316

### PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,256,809,365	1,221,025,186
1.2 Assumed	4,170,178	7,109,177
1.3 Ceded	11,754,602	12,231,629
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,249,224,941	1,215,902,734
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	242,445,812	195,749,647
2.2 Additions during the current year	83,570,711	72,165,420
2.3 Withdrawals during the current year	40,848,353	34,639,842
2.4 Other adjustments to statutory premium reserves	840,849	9,170,587
2.5 Balance at December 31 current year	286,009,019	242,445,812
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,206,502,583	1,178,377,156

### PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	1,135,208	1,575,600
2. Searches and abstracts	16,976,346	20,833,080
3. Surveys		1,016,095
4. Aggregate write-ins for service charges	18,901,422	19,214,608
5. Totals	37,012,976	42,639,383

DETAILS OF WRITE-INS		
0401. Fees	14,855,113	16,078,176
0402.	2,467,086	2,594,346
0403.	1,194,472	542,086
0498. Summary of remaining write-ins for Line 4 from overflow page	384,751	
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	18,901,422	19,214,608

**OPERATIONS AND INVESTMENT EXHIBIT**  
**PART 2A - LOSSES PAID AND INCURRED**

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1+2+3)	Total Prior Year
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	10,068,814	25,212,482	6,351,257	41,632,553	31,937,846
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage		984,019		984,019	813,883
3. Total (Line 1 plus Line 2)	10,068,814	26,196,501	6,351,257	42,616,572	32,751,729
4. Deduct: Recovered during year from reinsurance	84,232	200,639	1,114,740	1,399,611	406,559
5. Net payments (Line 3 minus Line 4)	9,984,582	25,995,862	5,236,517	41,216,961	32,345,170
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	8,518,654	27,253,482	4,453,986	40,226,122	44,839,830
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	8,463,626	31,558,503	4,817,701	44,839,830	37,943,675
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	10,039,610	21,690,841	4,872,802	36,603,253	39,241,325
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	507,636	2,041,120	980,634	3,529,390	3,087,734
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	10,547,246	23,731,961	5,853,436	40,132,643	42,329,059

**OPERATIONS AND INVESTMENT EXHIBIT**  
**PART 2B - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

	1	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)	8,530,985	26,898,913	4,478,656	39,908,554	44,776,186
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)		463,889		463,889	223,731
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		146,321		146,321	160,087
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	8,530,985	27,216,481	4,478,656	40,226,122	44,839,830
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	23,120,025	136,994,279	39,300,612	199,414,916	167,185,857
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)		8,613,951	45,860	8,659,811	7,160,487
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		2,275,588	1,402,000	3,677,588	1,875,000
4.4 Net incurred but not reported	23,120,025	143,332,642	37,944,472	204,397,139	172,471,344
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	17,103,687	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	261,726,948	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	286,009,019	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X	1,247,000	X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

**OPERATIONS AND INVESTMENT EXHIBIT**  
**PART 3 - EXPENSES**

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	32,536,394	59,841,575	3,900,723	96,278,692	2,784,594	5,155,917	477,188	104,696,391	105,501,619
1.2 Employee relations and welfare	6,015,320	11,342,220	349,461	17,707,001	252,386	377,963	33,903	18,371,253	18,107,951
1.3 Payroll taxes	2,459,157	4,425,445	279,409	7,164,011	147,984	390,033	27,931	7,729,959	7,745,089
1.4 Other personnel costs	856,288	5,210,941	298,317	6,365,546	8,784	241,739	29,910	6,645,979	5,351,158
1.5 Total personnel costs	41,867,159	80,820,181	4,827,910	127,515,250	3,193,748	6,165,652	568,932	137,443,582	136,705,817
2. Amounts paid to or retained by title agents	16,785,962	534,687,524	384,468,260	935,941,746	35,000			935,976,746	906,755,457
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	6,659,923	2,282,969	6,290	8,949,182	715	302,622		9,252,519	10,953,639
3.2 Surveys	173,364	5		173,369		1,570	518	175,457	189,491
3.3 Other	404,057	973,207	32,870	1,410,134		110,616	168	1,520,918	2,141,184
4. Advertising	455,916	6,170,504	74,568	6,700,988	1,509	56,067	3,094	6,761,658	5,174,791
5. Boards, bureaus and associations	400,449	821,367	109,271	1,331,087		19,848	2,804	1,353,739	1,322,185
6. Title plant rent and maintenance	634,607	27,303	22,710	684,620				684,620	750,638
7. Claim adjustment services	(56,920)			(56,920)	96,903			39,983	198,730
8. Amounts charged off, net of recoveries	341,775	(49,846)		291,929		59,782		351,711	1,323,686
9. Marketing and promotional expenses	1,760,436	2,945,105	156,318	4,861,859	876	45,022	116	4,907,873	4,677,149
10. Insurance	845,328	1,511,325	366,608	2,723,261	1,465	109,503	10,716	2,844,945	2,522,538
11. Directors' fees	739,713	416,910	3,629	1,160,252		147,387	21,970	1,329,609	1,158,790
12. Travel and travel items	1,060,591	2,923,589	270,994	4,255,174	34,973	187,306	6,402	4,483,855	4,389,670
13. Rent and rent items	4,667,470	7,330,650	346,277	12,344,397	100,036	438,999	19,387	12,902,819	12,361,740
14. Equipment	1,787,985	6,797,191	126,497	8,711,673		253,514	8,922	8,985,119	9,155,318
15. Cost or depreciation of EDP equipment and software	1,442,322	1,251,276	87,899	2,781,497	3,219	87,063	4,698	2,876,477	2,512,922
16. Printing, stationery, books and periodicals	2,257,952	2,798,919	626,098	5,682,969	32,843	215,368	2,742	5,933,922	6,727,895
17. Postage, telephone, messengers and express	2,469,606	4,567,653	139,404	7,176,663	4,477	283,873	7,345	7,472,358	7,967,663
18. Legal and auditing	2,251,220	7,408,680	1,156,886	10,816,786	1,168	251,040	1,392,219	12,461,213	11,059,516
19. Totals (Lines 1.5 to 18)	86,948,915	663,684,512	392,822,489	1,143,455,916	3,517,942	8,735,232	2,050,033	1,157,759,123	1,128,048,525
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	962,780	8,316,376	2,155,765	11,434,921	33	475		11,435,429	11,057,747
20.2 Insurance department licenses and fees	202,937	890,657	431,883	1,525,477		60,727		1,586,204	1,195,401
20.3 Gross guaranty association assessments		4,108		4,108				4,108	41,387
20.4 All other (excluding federal income and real estate)	96,072	3,334,372	616,545	4,046,989		1,586	1,172	4,049,747	2,966,262
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	1,261,789	12,545,513	3,204,193	17,011,495	33	62,788	1,172	17,075,488	15,260,797
21. Real estate expenses	82,752	1,175,543	2,303	1,260,598	11,400	24,700	343,495	1,640,193	1,441,134
22. Real estate taxes	58,675	159,360	814	218,849		11,474	131,301	361,624	378,326
23. Aggregate write-ins for miscellaneous expenses	1,659,115	6,333,130	299,420	8,291,665	15	1,264,724	626,050	10,182,454	10,636,823
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	90,011,246	683,898,058	396,329,219	1,170,238,523	3,529,390	10,098,918	3,152,051 (a)	1,187,018,882	1,155,765,605
25. Less unpaid expenses - current year	11,093,665	18,270,297	2,453,431	31,817,393		1,941,731	31,492	33,790,616	35,303,912
26. Add unpaid expenses - prior year	12,883,227	18,811,216	1,786,477	33,480,920		2,184,186	39,615	35,704,721	31,105,253
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	91,800,808	684,438,977	395,662,265	1,171,902,050	3,529,390	10,341,373	3,160,174	1,188,932,987	1,151,566,946
<b>DETAILS OF WRITE-INS</b>									
2301. Miscellaneous expense	651,257	2,084,541	99,798	2,835,596	(45)	869,880	137,514	3,842,945	5,242,331
2302.	282,042	3,615,314	145,371	4,042,727		91,807	441,229	4,575,763	3,889,565
2303.	313,526	493,092	22,209	828,827		268,500	47,307	1,144,634	883,580
2398. Summary of remaining write-ins for Line 23 from overflow page	412,290	140,183	32,042	584,515	60	34,537		619,112	621,347
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,659,115	6,333,130	299,420	8,291,665	15	1,264,724	626,050	10,182,454	10,636,823

(a) Includes management fees of \$ 903,017. to affiliates and \$ 28,288. 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)	81,301,688	702,134,935	422,794,260	1,206,230,883	271,700	1,206,502,583	1,178,377,156
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,917,233	12,520		2,929,753		2,929,753	4,590,700
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	26,113,490	3,320,071	6,315	29,439,876	7,573,100	37,012,976	42,639,431
2. Aggregate write-ins for other operating income	576,339	53,796,257	1,342,522	55,715,118	1,084,275	56,799,393	59,989,520
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	110,908,750	759,263,783	424,143,097	1,294,315,630	8,929,075	1,303,244,705	1,285,596,807
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	10,547,246	23,731,961	5,853,436	40,132,643		40,132,643	42,329,059
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	90,011,246	683,898,058	396,329,219	1,170,238,523	10,098,918	1,180,337,441	1,149,642,391
6. Aggregate write-ins for other operating deductions	253,526	(185,500)		68,026		68,026	(42,784)
7. Total Operating Deductions (Lines 4 + 5 + 6)	100,812,018	707,444,519	402,182,655	1,210,439,192	10,098,918	1,220,538,110	1,191,928,666
8. Net operating gain or (loss) (Lines 3 minus 7)	10,096,732	51,819,264	21,960,442	83,876,438	(1,169,843)	82,706,595	93,668,141
<b>DETAILS OF WRITE-INS</b>							
0201. Trustee and agency fees	498,489	1,882,377	1,206,799	3,587,665	717,930	4,305,595	6,480,751
0202. Miscellaneous income	73,438	38,356,981		38,430,419	366,345	38,796,764	42,161,896
0203. Gain on disposal of assets	4,412	9,979,093	135,723	10,119,228		10,119,228	8,376,848
0298. Summary of remaining write-ins for Line 2 from overflow page		3,577,806		3,577,806		3,577,806	2,970,025
0299. Totals (Lines 0201 through 0203 plus 0298)	576,339	53,796,257	1,342,522	55,715,118	1,084,275	56,799,393	59,989,520
0601.	159,185	(185,500)		(26,315)		(26,315)	(124,385)
0602.	94,341			94,341		94,341	81,601
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)	253,526	(185,500)		68,026		68,026	(42,784)

### EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 2,709,209	2,710,604
1.1 Bonds exempt from U.S. tax	(a) 5,846,886	5,880,263
1.2 Other bonds (unaffiliated)	(a) 3,169,735	3,023,190
1.3 Bonds of affiliates	(a) 12,291	12,291
2.1 Preferred stocks (unaffiliated)	(b) 450,481	430,268
2.11 Preferred stocks of affiliates	(b) 16,734	16,734
2.2 Common stocks (unaffiliated)	2,129,294	2,196,563
2.21 Common stocks of affiliates	1,019,959	1,063,959
3. Mortgage loans	(c) 1,317,389	1,317,460
4. Real estate	(d) 2,111,959	2,111,959
5. Contract loans	24,000	24,000
6. Cash, cash equivalents and short-term investments	(e) 2,148,418	2,321,015
7. Derivative instruments	(f) 802	802
8. Other invested assets	337,243	336,996
9. Aggregate write-ins for investment income	100,475	251,987
10. Total gross investment income	21,394,875	21,698,091
11. Investment expenses		(g) 2,481,088
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 8,792
13. Interest expense		(h) 710,141
14. Depreciation on real estate and other invested assets		(i) 672,821
15. Aggregate write-ins for deductions from investment income		235,911
16. Total deductions (Lines 11 through 15)		4,108,753
17. Net investment income (Line 10 minus Line 16)		17,589,338
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous	62,771	219,375
0902.	37,704	32,612
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	100,475	251,987
1501.		235,911
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)		235,911

- (a) Includes \$ 236,091 accrual of discount less \$ 1,159,390 amortization of premium and less \$ 223,549 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 \$ 1,562,442 for company's occupancy of its own buildings; and excludes \$ 113,195 interest on encumbrances.
- (e) Includes \$ 125,535 accrual of discount less \$ 19,937 amortization of premium and less \$ 15,943 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 228,499 investment expenses and \$ 7,392 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 \$ 442,381 depreciation on real estate and \$ 20,991 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	163,850	(47,061)	15,711	132,500
1.1 Bonds exempt from U.S. tax	140,876		(2,073)	138,803
1.2 Other bonds (unaffiliated)	523,933	(39,496)	(42,235)	442,202
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)	308,264		(283,540)	24,724
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	6,364,633	(70,344)	7,452,085	13,746,374
2.21 Common stocks of affiliates			2,025,880	2,025,880
3. Mortgage loans			(428)	(428)
4. Real estate	33,314			33,314
5. Contract loans				
6. Cash, cash equivalents and short-term investments	(40,479)		96,635	56,156
7. Derivative instruments	(145,094)		215,850	70,756
8. Other invested assets	(91,897)		93,413	1,516
9. Aggregate write-ins for capital gains (losses)	(920,652)		(178,000)	(1,098,652)
10. Total capital gains (losses)	6,336,748	(156,901)	9,393,298	15,573,145

<b>DETAILS OF WRITE-INS</b>				
0901. Change in deferred income tax	(920,660)		(178,000)	(1,098,660)
0902.	8			8
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(920,652)		(178,000)	(1,098,652)

### 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)	16,316	522	(15,794)
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	9,763,612	8,237,581	(1,526,031)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens		83,911	83,911
3.2 Other than first liens	7,429	10,001	2,572
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income	103,637	105,665	2,028
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)	509,969		(509,969)
8. Receivable for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	10,400,963	8,437,680	(1,963,283)
11. Investment income due and accrued			
12. Premiums and considerations:			
12.1 Uncollected premiums and agents' balances in the course of collection	16,574,950	12,119,200	(4,455,750)
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	90,105	670,469	580,364
15.2 Net deferred tax asset	23,795,866	23,225,883	(569,983)
16. Guaranty funds receivable or on deposit			
17. Electronic data processing equipment and software	2,272,850	2,635,930	363,080
18. Furniture and equipment, including health care delivery assets	6,082,374	6,191,045	108,671
19. Net adjustment in assets and liabilities due to foreign exchange rates			
20. Receivable from parent, subsidiaries and affiliates	2,042,800	2,539,435	496,635
21. Health care and other amounts receivable		52	52
22. Other assets nonadmitted	949,482	504,422	(445,060)
23. Aggregate write-ins for other than invested assets	13,898,801	13,153,414	(745,387)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	76,108,191	69,477,530	(6,630,661)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	8,450,439	4,176,431	(4,274,008)
26. Total (Lines 24 and 25)	84,558,630	73,653,961	(10,904,669)

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.	3,386,664	3,629,344	242,680
2302.	6,665,779	5,813,704	(852,075)
2303.	3,166,215	3,129,602	(36,613)
2398. Summary of remaining write-ins for Line 23 from overflow page	680,143	580,764	(99,379)
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	13,898,801	13,153,414	(745,387)

**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	2,043,993	4,742	277,035	18,105	2,307,665	119,545		1,747	15,852		228
2. 1995	413,228	278,106	369	46,619	1,882	323,212	16,168			2,942		
3. 1996	533,792	354,950	2,237	49,430	3,211	403,406	15,003	53		3,932		
4. 1997	572,795	395,797	4,472	56,106	3,276	453,099	16,236	259	26	3,438		69
5. 1998	1,027,179	552,834	6,290	76,646	4,052	631,718	20,466	1,301	230	5,759		11
6. 1999	1,393,346	596,928	7,599	81,074	3,953	681,648	23,096	4,396	253	6,188		3
7. 2000	1,747,810	547,358	7,329	67,202	5,500	616,389	17,193	797	285	5,627		14
8. 2001	2,209,399	709,036	9,485	75,452	9,160	784,813	24,931	323	150	6,470		
9. 2002	2,305,403	911,769	7,723	91,366	6,622	1,004,236	15,455	323	374	2,875		
10. 2003	4,424,313	1,213,738	6,990	102,204	11,674	1,311,258	14,717	628	10	940		10
11. 2004	5,052,863	1,250,752	4,171	92,950	11,691	1,336,182	6,275	446		363		
12. Totals	X X X	8,855,261	61,407	1,016,084	79,126	9,853,626	289,085	8,526	3,075	54,386		335

	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	17,954	6,722	140,144	18,565	2,227			11,527	89	71	1,008
2. 1995	1,729	1,654	20,764	2,089	813			2,119	17	12	187
3. 1996	4,747	1,858	20,846	2,040	1,205			2,872	279	14	318
4. 1997	3,251	1,740	21,578	2,290	944			4,598	700	33	350
5. 1998	4,932	2,017	29,302	2,735	2,041			5,422	921	32	491
6. 1999	4,467	2,172	35,596	2,883	2,437	208	26	8,526	991	76	823
7. 2000	4,129	2,277	25,595	2,537	5,062		79	10,963	2,012	172	1,064
8. 2001	6,993	2,105	33,679	2,404	6,062	4	2	15,100	751	328	1,452
9. 2002	4,804	2,275	20,554	2,245	5,480		37	25,219	810	348	2,345
10. 2003	3,401	2,016	18,281	1,974	8,825	47		46,263	350	462	3,828
11. 2004	1,166	777	7,861	886	4,813	205		66,806	1,739	2,130	5,238
12. Total	57,573	25,613	374,200	40,648	39,909	464	146	199,415	8,659	3,678	17,104

	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	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	14,780	382	149,151	89	2,046	147,194	0.068	0.067	X X X		14,780	
2. 1995	3,124	74	22,042	17	12	22,047	0.074	0.074	0.058		3,124	
3. 1996	4,660	117	23,012	332	14	23,330	0.062	0.063	0.048		4,660	
4. 1997	6,559	191	25,216	959	128	26,047	0.060	0.062	0.049		6,559	
5. 1998	8,841	296	33,688	2,222	275	35,635	0.058	0.060	0.037		8,841	
6. 1999	12,883	355	40,247	5,595	358	45,484	0.064	0.071	0.035		12,883	
7. 2000	18,850	487	38,845	2,809	550	41,104	0.069	0.072	0.025		18,850	
8. 2001	23,039	583	52,563	1,078	480	53,161	0.072	0.072	0.026		23,039	
9. 2002	33,469	672	49,029	1,133	759	49,403	0.053	0.054	0.023		33,469	
10. 2003	58,851	819	70,745	1,025	482	71,288	0.058	0.059	0.017		58,851	
11. 2004	76,671	636	78,257	2,390	2,130	78,517	0.063	0.063	0.017		76,671	
12. Total	261,727	4,612	582,795	17,649	7,234	593,210	X X X	X X X	X X X		X X X	261,727

**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	268,349	1,285	140,412	7,699	402,347	21,471		346	3,869		72
2. 1995	52,474	42,486	44	22,329	696	64,163	2,299			754		
3. 1996	59,719	44,065	1,811	23,320	952	68,244	3,084	53		717		
4. 1997	74,391	46,386	4,092	26,069	1,306	75,241	2,624	259	26	1,225		
5. 1998	92,082	62,494	5,776	39,581	1,667	106,184	4,200	1,357	220	1,547		
6. 1999	106,516	64,273	7,049	42,370	1,984	111,708	7,514	4,316	103	2,721		
7. 2000	69,310	48,524	6,695	32,393	3,173	84,439	4,062	795	210	1,706		
8. 2001	73,597	55,722	8,552	35,404	6,240	93,438	11,249	323		3,674		
9. 2002	77,981	64,262	6,613	37,098	3,521	104,452	2,790	241	82	571		
10. 2003	84,586	84,444	5,383	45,742	4,809	130,760	2,028	627		246		
11. 2004	73,532	76,861	2,970	38,383	4,218	113,996	338	246		111		
12. Totals	X X X	857,866	50,270	483,101	36,265	1,354,972	61,659	8,217	987	17,141		72

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	4,127	1,347	26,269	2,657	316			1,482			152
2. 1995	336	249	3,302	578	31			166			19
3. 1996	966	198	4,052	418	189			224	258		83
4. 1997	482	218	4,300	467	210			348	672		43
5. 1998	1,066	272	7,156	600	556			609	891		72
6. 1999	1,513	279	14,727	675	336			955	945		143
7. 2000	1,112	352	6,705	489	858	4		1,088	1,956		123
8. 2001	2,552	219	15,465	398	1,887			1,568	689		190
9. 2002	1,567	304	3,824	338	1,067			2,477	705		206
10. 2003	392	270	3,171	230	1,340	47		5,212	172		513
11. 2004	156	126	821	95	1,359	205		7,712	1,391	1,291	554
12. Total	14,269	3,834	89,792	6,945	8,149	256		21,841	7,679	1,291	2,098

	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	1,950	54	27,138		418	26,720	0.070	0.070	X X X		1,950	
2. 1995	216	35	3,250			3,250	0.054	0.055	0.067		216	
3. 1996	754	43	4,214	311		4,525	0.067	0.070	0.080		754	
4. 1997	1,273	51	4,407	931	26	5,312	0.064	0.074	0.075		1,273	
5. 1998	2,128	115	6,912	2,248	220	8,940	0.071	0.087	0.101		2,128	
6. 1999	2,379	139	11,526	5,261	103	16,684	0.112	0.153	0.161		2,379	
7. 2000	4,029	123	7,714	2,755	210	10,259	0.101	0.127	0.155		4,029	
8. 2001	4,334	123	18,378	1,012		19,390	0.206	0.212	0.269		4,334	
9. 2002	4,455	166	6,905	946	82	7,769	0.073	0.079	0.106		4,455	
10. 2003	7,284	151	8,826	846		9,672	0.074	0.080	0.124		7,284	
11. 2004	9,930	78	9,520	1,842	1,291	10,071	0.089	0.094	0.146		9,930	
12. Total	38,732	1,078	108,790	16,152	2,350	122,592	X X X	X X X	X X X		X X X	38,732

**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	1,775,644	3,457	136,623	10,404	1,905,320	98,073		1,401	11,985		156
2. 1995	360,754	235,621	325	24,290	1,156	259,080	13,869			2,187		
3. 1996	474,073	310,884	426	26,110	2,195	335,225	11,919			3,215		
4. 1997	498,517	349,303	380	30,037	1,963	377,757	13,612			2,213		69
5. 1998	935,355	490,090	514	37,065	2,373	525,296	16,266	(56)	10	4,212		11
6. 1999	1,286,830	532,655	550	38,704	1,967	569,942	15,582	80	150	3,467		3
7. 2000	1,678,505	498,834	634	34,809	2,312	531,965	13,131	2	75	3,921		14
8. 2001	2,135,802	653,317	933	40,048	2,901	691,397	13,682		150	2,796		
9. 2002	2,227,422	847,505	1,110	54,268	3,066	899,817	12,666	82	292	2,304		
10. 2003	4,339,855	1,129,255	1,607	56,462	6,865	1,180,459	12,689	1	10	693		10
11. 2004	4,979,331	1,173,891	1,201	54,567	7,472	1,222,187	5,937	200		252		
12. Totals	X X X	7,996,999	11,137	532,983	42,674	8,498,445	227,426	309	2,088	37,245		263

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	13,827	5,459	113,960	15,892	1,902				10,048	89	71	856
2. 1995	1,393	1,333	17,389	1,516	781				1,952	17	12	168
3. 1996	3,781	1,682	16,816	1,624	1,016				2,648	21	14	235
4. 1997	2,769	1,488	17,244	1,826	734				4,252	28	33	307
5. 1998	3,866	1,745	22,146	2,138	1,485				4,812	30	32	419
6. 1999	2,954	1,893	20,869	2,210	2,101	208	26	7,570	46	76	680	
7. 2000	3,017	1,925	18,890	2,049	4,204		79	9,875	56	172	941	
8. 2001	4,441	1,886	18,214	2,006	4,176		2	13,531	62	328	1,262	
9. 2002	3,237	1,971	16,731	1,907	4,422		37	22,742	105	348	2,139	
10. 2003	3,009	1,746	15,109	1,744	7,485			41,051	178	462	3,315	
11. 2004	1,010	651	7,040	791	3,454			59,093	348	839	4,684	
12. Total	43,304	21,779	284,408	33,703	31,760	208	146	177,574	980	2,387	15,006	

	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	12,824	290	122,008	89	1,628	120,469	0.067	0.067	X X X			12,824
2. 1995	2,906	48	18,789	17	12	18,794	0.078	0.078	0.056			2,906
3. 1996	3,906	86	18,798	21	14	18,805	0.061	0.062	0.044			3,906
4. 1997	5,288	141	20,811	28	102	20,737	0.060	0.060	0.045			5,288
5. 1998	6,712	181	26,775	(26)	55	26,694	0.055	0.055	0.031			6,712
6. 1999	10,503	229	28,720	334	255	28,799	0.055	0.055	0.024			10,503
7. 2000	14,825	359	31,131	58	340	30,849	0.064	0.063	0.020			14,825
8. 2001	18,701	444	34,185	62	480	33,767	0.054	0.053	0.017			18,701
9. 2002	29,023	498	42,134	187	677	41,644	0.051	0.051	0.021			29,023
10. 2003	51,567	633	61,918	179	482	61,615	0.056	0.056	0.015			51,567
11. 2004	66,740	526	68,736	548	839	68,445	0.060	0.060	0.015			66,740
12. Total	222,995	3,435	474,005	1,497	4,884	470,618	X X X	X X X	X X X		X X X	222,995

## 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	32,351	31,782	31,896	32,376	32,571	32,417	32,470	32,580	33,037	33,404
2. 1985	6,338	6,023	6,069	6,085	5,855	5,810	6,050	6,052	6,141	6,180
3. 1986	9,027	8,356	8,442	8,461	8,069	7,967	7,930	7,742	7,771	7,831
4. 1987	10,240	9,605	9,849	9,813	9,643	9,770	9,384	9,355	9,286	9,278
5. 1988	12,309	11,409	11,575	11,627	11,517	11,314	11,345	11,254	11,238	11,358
6. 1989	16,956	16,277	16,642	16,475	16,285	16,165	15,878	15,620	15,726	15,695
7. 1990	15,050	14,352	14,113	14,187	13,737	13,538	13,251	13,383	13,478	13,466
8. 1991	13,595	13,868	14,144	14,396	13,934	13,585	12,974	13,189	13,311	13,415
9. 1992	11,669	10,312	9,515	9,732	9,480	9,510	9,487	9,783	9,618	9,664
10. 1993	14,152	13,448	12,855	12,578	12,169	11,941	11,850	11,724	11,508	11,446
11. 1994	17,377	17,649	16,444	16,439	17,138	17,686	17,763	16,747	15,675	15,154
12. 1995	16,833	18,205	19,313	19,947	18,788	20,334	21,925	22,004	21,743	21,784
13. 1996	X X X	20,463	21,153	23,630	23,430	23,320	23,634	22,957	22,124	22,203
14. 1997	X X X	X X X	22,264	26,758	32,712	28,980	28,271	26,947	26,411	25,919
15. 1998	X X X	X X X	X X X	33,486	35,423	37,198	38,047	37,781	36,147	34,961
16. 1999	X X X	X X X	X X X	X X X	41,280	43,952	46,260	47,331	46,233	45,253
17. 2000	X X X	X X X	X X X	X X X	X X X	79,603	42,114	42,323	42,045	41,205
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	57,426	57,418	54,041	52,024
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,884	54,338	49,254
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	77,614	71,109
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	78,447

## 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	28,147	28,556	28,860	29,425	30,019	30,381	30,769	31,259	31,941	32,392	2,022	2,364
2. 1985	4,915	4,972	5,071	5,132	5,147	5,173	5,453	5,579	5,692	5,736	368	366
3. 1986	7,105	6,875	6,931	6,961	6,970	7,006	7,089	7,139	7,174	7,210	483	480
4. 1987	7,170	7,611	7,868	7,981	7,998	8,058	8,197	8,365	8,470	8,459	559	570
5. 1988	8,703	8,893	9,216	9,588	9,699	9,787	9,969	10,140	10,240	10,248	590	579
6. 1989	11,920	12,471	12,989	13,496	13,890	14,145	14,296	14,373	14,453	14,462	580	693
7. 1990	9,798	10,267	10,682	11,175	11,282	11,386	11,567	11,742	11,825	11,899	667	585
8. 1991	9,137	10,068	10,730	11,385	11,501	11,836	11,343	11,555	11,966	12,042	505	463
9. 1992	5,244	5,649	6,225	6,626	6,845	7,410	7,726	8,217	8,299	8,382	558	504
10. 1993	5,648	6,723	8,045	8,522	8,858	9,183	9,407	9,580	9,709	9,690	513	536
11. 1994	4,099	7,185	8,416	9,638	10,749	12,001	13,255	12,893	13,208	12,802	625	685
12. 1995	1,659	4,767	7,163	9,246	10,889	15,110	17,441	18,656	18,908	19,033	715	803
13. 1996	X X X	1,338	4,688	8,640	12,143	14,693	16,127	17,258	17,636	17,932	876	797
14. 1997	X X X	X X X	1,534	6,410	11,409	15,686	16,831	18,199	19,266	19,715	988	1,012
15. 1998	X X X	X X X	X X X	2,087	8,786	15,051	21,440	24,643	25,860	26,714	1,053	1,255
16. 1999	X X X	X X X	X X X	X X X	3,552	12,280	20,524	28,280	31,151	32,931	1,157	1,273
17. 2000	X X X	X X X	X X X	X X X	X X X	42,709	8,423	14,683	20,197	23,310	960	1,162
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	9,259	17,783	23,910	31,303	795	1,106
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,496	10,691	18,051	614	937
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	6,255	16,008	422	726
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	7,012	131	173

**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	777	557	501	537	675	460	310	378	493	282
2. 1985	131	93	148	95	84	118	166	165	190	175
3. 1986	(7)	134	252	189	120	131	81	68	73	76
4. 1987	763	384	436	388	286	524	168	95	67	(9)
5. 1988	737	524	441	229	188	182	152	112	93	182
6. 1989	1,038	762	1,044	604	219	220	115	75	153	112
7. 1990	712	599	340	302	272	299	133	90	239	149
8. 1991	665	606	560	619	555	(93)	352	283	136	192
9. 1992	361	477	357	494	589	395	283	289	187	83
10. 1993	1,020	1,156	758	479	442	299	426	302	190	213
11. 1994	1,664	1,243	1,480	1,159	1,263	1,379	227	325	352	216
12. 1995	1,275	2,465	3,239	3,383	3,642	1,062	981	628	451	649
13. 1996	X X X	2,683	3,982	4,161	3,237	1,820	1,972	793	665	1,083
14. 1997	X X X	X X X	1,524	3,761	3,586	1,898	1,449	1,255	1,471	727
15. 1998	X X X	X X X	X X X	2,617	6,262	5,215	3,074	2,512	1,831	1,600
16. 1999	X X X	X X X	X X X	X X X	3,734	5,699	4,686	3,460	2,882	2,347
17. 2000	X X X	X X X	X X X	X X X	X X X	2,035	6,593	6,530	5,335	4,224
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	8,285	8,599	8,424	4,877
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,456	7,816	4,653
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	6,160	6,858
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	4,084

**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	235	81	74	120	151	178	96	115	81	54
2. 1985	21	9	20	2	10	43	76	73	67	75
3. 1986			17	11	3	47	3	14	12	28
4. 1987	32	17	19	38	13	11	84	41	11	
5. 1988	123	64	47	37	25	73	54	31	19	64
6. 1989	182	75	93	150	38	86	38	35	48	44
7. 1990	171	74	10	24	13	42	28	10	9	11
8. 1991	172	38	26	135	90		128	99	32	78
9. 1992	77	46	34	82	106	116	135	123	67	24
10. 1993	198	68	66	76	29	45	80	70	35	42
11. 1994	543	145	149	156	203	641	3	82	99	60
12. 1995	817	302	446	650	694	357	204	202	69	164
13. 1996	X X X	229	314	332	311	593	707	255	150	185
14. 1997	X X X	X X X	150	667	405	272	117	364	314	117
15. 1998	X X X	X X X	X X X	425	1,029	1,845	863	705	302	380
16. 1999	X X X	X X X	X X X	X X X	240	1,220	1,370	665	448	362
17. 2000	X X X	X X X	X X X	X X X	X X X	583	1,845	1,429	1,007	858
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	789	1,315	968	894
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,745	2,073	879
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	2,033	1,936
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	934

**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 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	3,191	2,604	2,458	2,277	1,719	1,392	1,291	826	520	680
2. 1985	1,271	950	835	859	614	465	355	234	183	198
3. 1986	1,929	1,348	1,240	1,300	976	780	756	521	513	518
4. 1987	2,275	1,593	1,523	1,405	1,346	1,176	876	853	737	829
5. 1988	2,746	1,929	1,869	1,774	1,605	1,266	1,172	971	886	861
6. 1989	3,845	2,969	2,513	2,228	2,143	1,713	1,429	1,135	1,069	1,076
7. 1990	4,369	3,413	3,079	2,689	2,164	1,804	1,524	1,542	1,405	1,425
8. 1991	3,658	3,102	2,833	2,268	1,808	1,852	1,154	1,258	1,182	1,104
9. 1992	6,014	4,192	2,914	2,555	1,960	1,605	1,362	1,171	1,081	1,193
10. 1993	7,286	5,504	3,984	3,515	2,852	2,407	1,960	1,782	1,586	1,511
11. 1994	11,070	9,077	6,384	5,491	4,986	3,702	4,324	3,523	2,096	2,155
12. 1995	13,064	10,902	8,402	6,674	3,706	3,941	3,416	2,702	2,503	2,125
13. 1996	X X X	16,183	12,155	10,496	7,754	6,235	4,845	4,739	3,751	3,133
14. 1997	X X X	X X X	18,992	15,926	17,321	11,125	9,690	7,206	5,423	5,264
15. 1998	X X X	X X X	X X X	28,283	19,346	15,035	12,560	9,930	8,177	6,311
16. 1999	X X X	X X X	X X X	X X X	33,501	24,840	19,590	14,741	11,583	9,440
17. 2000	X X X	X X X	X X X	X X X	X X X	34,434	25,129	19,545	15,376	12,804
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	39,144	29,487	20,494	15,493
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,087	33,625	25,641
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	62,833	46,071
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	66,991

**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	75,651	75,984	74,342	74,154	78,325	77,872	79,115	73,237	73,357	98,633
2. 1995	10,623	11,097	11,773	13,213	13,488	14,713	15,190	14,645	14,689	14,523
3. 1996	X X X	11,960	14,796	15,353	15,433	15,049	15,515	12,870	12,183	12,522
4. 1997	X X X	X X X	13,213	15,103	15,774	19,348	15,656	14,439	13,505	13,585
5. 1998	X X X	X X X	X X X	19,253	24,544	25,334	25,664	24,451	24,870	25,950
6. 1999	X X X	X X X	X X X	X X X	21,387	22,462	24,783	23,653	21,019	20,348
7. 2000	X X X	X X X	X X X	X X X	X X X	63,180	24,457	25,589	24,765	24,359
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	38,288	28,096	28,101	29,272
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	31,909	31,851	28,954
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	37,874	38,323
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	36,327

**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	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	69,657	72,181	71,613	72,306	72,755	73,209	74,126	73,095	73,311	98,405	5,007	4,359
2. 1995	5,467	9,119	10,408	11,234	11,261	14,324	15,271	14,657	14,756	14,615	675	782
3. 1996	X X X	5,038	9,817	12,358	13,609	14,649	15,283	13,506	12,759	12,768	906	725
4. 1997	X X X	X X X	5,670	10,670	12,699	18,044	18,455	17,589	17,674	17,939	993	999
5. 1998	X X X	X X X	X X X	8,322	17,463	21,770	24,923	24,252	25,194	26,604	1,116	1,098
6. 1999	X X X	X X X	X X X	X X X	9,401	16,491	21,721	22,633	21,389	21,371	1,203	1,271
7. 2000	X X X	X X X	X X X	X X X	X X X	50,115	17,919	22,329	22,973	23,400	1,266	1,337
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	17,792	23,749	24,340	28,287	1,309	1,509
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	13,721	22,881	24,411	1,340	1,842
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	14,923	28,376	1,092	1,574
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	19,173	790	1,077

**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	4,855	3,051	2,074	1,401	845	(17)	343	171	64	233
2. 1995	4,158	1,811	1,275	1,688	2,115	188	33	36	43	17
3. 1996	X X X	6,249	4,536	2,335	1,300	599	667	132	71	93
4. 1997	X X X	X X X	7,183	3,774	2,541	1,395	516	187	131	56
5. 1998	X X X	X X X	X X X	9,897	5,783	2,574	929	303	763	277
6. 1999	X X X	X X X	X X X	X X X	12,611	6,107	1,777	4,145	287	483
7. 2000	X X X	X X X	X X X	X X X	X X X	10,755	5,379	3,333	1,497	1,020
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	19,303	9,566	4,924	5,889
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,260	7,439	4,573
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	19,970	10,706
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	14,481

**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	1,538	729	597	418	142	78	25	40	35	(19)
2. 1995	1,034	218	154	329	182	226	64	64	29	
3. 1996	X X X	199	313	473	194	206	59	64	29	
4. 1997	X X X	X X X	401	678	312	346	229	131	67	
5. 1998	X X X	X X X	X X X	1,107	1,357	1,102	696	590	245	71
6. 1999	X X X	X X X	X X X	X X X	1,073	1,443	1,351	516	460	41
7. 2000	X X X	X X X	X X X	X X X	X X X	2,751	1,351	942	707	234
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	2,949	2,128	870	593
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,857	2,214	935
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	3,260	1,973
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	3,361

**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	32,875	3,796,552	22,030	20,963	3,607,152	90,530	521,206	286,925
2. Alaska	AK	NO								
3. Arizona	AZ	YES		20,206,978	33,248,321		45,120,206	589,901	777,530	209,647
4. Arkansas	AR	YES R		680,368		385	631,831	12,450	15,464	4,014
5. California	CA	YES	2,763,649	421,903	226,011,916	278,780	150,349,465	4,238,333	2,708,450	2,025,295
6. Colorado	CO	YES	12,886,452	939,213	39,886,557	994,453	39,654,454	828,056	673,165	805,574
7. Connecticut	CT	YES		40,757,974		2,174,291	40,735,058	1,155,228	1,189,492	441,518
8. Delaware	DE	YES		1,891,862	12,243	15,450	1,818,677	4,478	5,902	185
9. Dist. Columbia	DC	YES R		263,725	2,433	14,785	255,443	2,353	1,727	
10. Florida	FL	YES R	94,652	400,152,623	20,615,270	680,237	402,453,409	15,351,290	10,379,278	102,306
11. Georgia	GA	YES R	22,336	1,278,845	604,744	2,550	1,795,418	314,384	661,599	461,837
12. Hawaii	HI	NO								
13. Idaho	ID	YES								
14. Illinois	IL	YES R	11,903,240	18,761,969	2,243,589	11,042,036	30,545,275	3,049,308	4,282,825	3,227,633
15. Indiana	IN	YES R	2,527,807	2,294,962	939,426	2,866,361	5,508,713	731,695	583,339	292,210
16. Iowa	IA	YES	5,776,086			2,175	323			
17. Kansas	KS	YES		16,573			14,616	2,575	2,924	
18. Kentucky	KY	YES R	15,597	2,059,647		2,952	1,940,496	960	40,062	32,675
19. Louisiana	LA	YES R		2,229,762	148,899	19,275	2,382,026	(448)	166,926	105,372
20. Maine	ME	YES		16,050		365	15,479			
21. Maryland	MD	YES R	415,050	16,818,175	2,474,662	611,807	19,085,021	13,294	(632,410)	238,688
22. Massachusetts	MA	YES		9,868,334			9,868,345	164,693	166,634	13,158
23. Michigan	MI	YES AI	38,086	4,875,381	3,463,923	217,305	8,189,884	588,696	492,512	215,865
24. Minnesota	MN	YES R		8,195,602		7,102,359	7,613,977	1,735	87,314	277,001
25. Mississippi	MS	YES R	52,570	5,234,629		149,270	4,948,445	(93,143)	(139,542)	98,446
26. Missouri	MO	YES R		1,130,767	71,882	8,892	1,011,396	130,296	14,539	33,285
27. Montana	MT	YES					1			
28. Nebraska	NE	YES AI		641,380	140,889	6,950	784,966	20,018	20,018	
29. Nevada	NV	YES		656	23,896,473		20,358,193	136,686	270,297	124,429
30. New Hampshire	NH	YES		157,962			157,962			
31. New Jersey	NJ	YES R	65,595	19,060,694		516,582	18,676,047	1,140,873	1,355,776	488,378
32. New Mexico	NM	YES		842	594,291		576,145	130,568	151,842	38,321
33. New York	NY	YES	7,506,745	29,001,244	3,081,627	6,641,351	38,422,289	546,357	705,398	568,096
34. No. Carolina	NC	YES R	30,948,869	2,684,802	1,178,927	19,693	32,981,367	3,764,627	4,130,577	2,543,338
35. No. Dakota	ND	YES								
36. Ohio	OH	YES R	709,193	22,992,411	8,798,825	483,712	23,259,637	514,454	406,538	263,802
37. Oklahoma	OK	YES	1,500,378	3,217,115		3,266,893	1,501,665	41,363	15,894	
38. Oregon	OR	NO								
39. Pennsylvania	PA	YES AI	308,059	20,165,999	2,718,581	488,010	22,660,759	1,266,426	2,414,577	1,096,093
40. Rhode Island	RI	YES		1,629,174		19,720	1,629,174	201,832	196,086	17,284
41. So. Carolina	SC	YES R	306,611	10,916,700	357,849	170,510	11,115,844	1,961,100	1,692,866	1,078,740
42. So. Dakota	SD	YES	101,279	2,088,891				14,225		
43. Tennessee	TN	YES R	273,262	7,947,330	109,370	589,718	7,746,607	30,291	247,766	142,348
44. Texas	TX	YES		39,657,065	64,990,903		101,711,121	1,470,306	1,378,372	223,348
45. Utah	UT	YES	1,759,806			22,717	1,750,326	1,882,513	1,141,520	1,188,924
46. Vermont	VT	YES		5,294,136			5,294,136	249,092	262,495	62,462
47. Virginia	VA	YES R	2,202,834	24,099,484	4,336,581	1,453,096	29,521,026	660,760	687,557	1,114,415
48. Washington	WA	NO					7			
49. West Virginia	WV	YES R		2,586,180		38,750	2,473,144	168,304	133,709	143,337
50. Wisconsin	WI	YES	426,304			20,336	426,767	33,564	28,226	51,282
51. Wyoming	WY	YES								
52. American Samoa	AS	NO								
53. Guam	GU	NO								
54. Puerto Rico	PR	NO					8			
55. U.S. Virgin Is.	VI	NO								
56. Canada	CN	NO								
57. Aggregate Other Alien	OT	X X X		187,859			180,803			
58. Totals	(a) 47	X X X	82,637,335	734,221,818	439,950,211	39,942,729	1,098,773,103	41,410,023	37,238,450	18,016,231

DETAILS OF WRITE-INS										
5701.	X X X			187,859			180,803			
5702.	X X X									
5703.	X X X									
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X									
5799. Totals (Lines 5701 through 5703 plus 5798) (Line 57 above)	X X X			187,859			180,803			

(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.	6,668,331	4,559,984	2,108,347	9,557,981
2305.	2,743,623	2,743,623		
2306.	503,913		503,913	503,913
2307.	65,000		65,000	
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)	9,980,867	7,303,607	2,677,260	10,061,894

**OVERFLOW PAGE FOR WRITE-INS**

**Page 3 - Continuation  
LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
--	-------------------	-----------------

**REMAINING WRITE-INS AGGREGATED AT LINE 3 FOR OTHER RESERVES REQUIRED BY LAW**

0304.		
0305.		
0306.		
0307.		
0308.		
0309.		
0310.		
0311.		
0312.		
0313.		
0314.		
0315.		
0316.		
0317.		
0318.		
0319.		
0320.		
0321.		
0322.		
0323.		
0324.		
0325.		
0397. Totals (Lines 0304 through 0325) (Page 3, Line 0398)		

**REMAINING WRITE-INS AGGREGATED AT LINE 20 FOR OTHER LIABILITIES**

2004.	16,007	253,188
2005.		
2006.		
2007.		
2008.		
2009.		
2010.		
2011.		
2012.		
2013.		
2014.		
2015.		
2016.		
2017.		
2018.		
2019.		
2020.		
2021.		
2022.		
2023.		
2024.		
2025.		
2097. Totals (Lines 2004 through 2025) (Page 3, Line 2098)	16,007	253,188

**OVERFLOW PAGE FOR WRITE-INS**

**Page 4 - Continuation  
OPERATIONS AND INVESTMENT EXHIBIT  
STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
--	-------------------	-----------------

**REMAINING WRITE-INS AGGREGATED AT LINE 02 FOR OTHER OPERATING INCOME**

0204.	2,219,017	1,895,425
0205.	1,358,790	1,074,600
0206.		
0207.		
0208.		
0209.		
0210.		
0211.		
0212.		
0213.		
0214.		
0215.		
0216.		
0217.		
0218.		
0219.		
0220.		
0221.		
0222.		
0223.		
0224.		
0225.		
0297. Totals (Lines 0204 through 0225) (Page 4, Line 0298)	3,577,807	2,970,025

**REMAINING WRITE-INS AGGREGATED AT LINE 06 FOR OTHER OPERATING DEDUCTIONS**

0604.		
0605.		
0606.		
0607.		
0608.		
0609.		
0610.		
0611.		
0612.		
0613.		
0614.		
0615.		
0616.		
0617.		
0618.		
0619.		
0620.		
0621.		
0622.		
0623.		
0624.		
0625.		
0697. Totals (Lines 0604 through 0625) (Page 4, Line 0698)		

**REMAINING WRITE-INS AGGREGATED AT LINE 12 FOR MISCELLANEOUS INCOME OR (LOSS)**

1204.		
1205.		
1206.		
1207.		
1208.		
1209.		
1210.		
1211.		
1212.		
1213.		
1214.		
1215.		
1216.		
1217.		
1218.		
1219.		
1220.		
1221.		
1222.		
1223.		
1224.		
1225.		
1297. Totals (Lines 1204 through 1225) (Page 4, Line 1298)		

**OVERFLOW PAGE FOR WRITE-INS**

**Page 6 - Continuation**

**PART 1C - OTHER TITLE FEES AND SERVICE CHARGES**

	1 Current Year	2 Prior Year
<b>REMAINING WRITE-INS AGGREGATED AT LINE 04 FOR SERVICE CHARGES</b>		
0404. ....	384,751	
0405. ....		
0406. ....		
0407. ....		
0408. ....		
0409. ....		
0410. ....		
0411. ....		
0412. ....		
0413. ....		
0414. ....		
0415. ....		
0416. ....		
0417. ....		
0418. ....		
0419. ....		
0420. ....		
0421. ....		
0422. ....		
0423. ....		
0424. ....		
0425. ....		
0497. Totals (Lines 0404 through 0425) (Page 6 , Line 0498)	384,751	

**OVERFLOW PAGE FOR WRITE-INS**

**Page 9 - Continuation  
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						
<b>REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES</b>									
2304.	234,219	63,465	13,080	310,764		34,537	345,301	310,058	
2305.	5,679	32,495	3,986	42,160			42,160	25,776	
2306.	24,340	40,928	13,271	78,539	60		78,599	132,546	
2307.	24,733	3,295	1,705	29,733			29,733	23,246	
2308.	20,340			20,340			20,340	20,305	
2309.	8,790			8,790			8,790	6,423	
2310.	1,868			1,868			1,868	1,941	
2311.	8,839			8,839			8,839	9,002	
2312.	18,000			18,000			18,000	19,076	
2313.	3,153			3,153			3,153	15,051	
2314.	62,132			62,132			62,132	57,366	
2315.	197			197			197	557	
2316.									
2317.									
2318.									
2319.									
2320.									
2321.									
2322.									
2323.									
2324.									
2325.									
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	412,290	140,183	32,042	584,515	60	34,537	619,112	621,347	

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**OVERFLOW PAGE FOR WRITE-INS**  
**Page 10 - Continuation**  
**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
<b>REMAINING WRITE-INS AGGREGATED AT LINE 2 FOR OTHER OPERATING INCOME</b>							
0204.....		2,219,017		2,219,017		2,219,017	1,895,425
0205.....		1,358,789		1,358,789		1,358,789	1,074,600
0206.....							
0207.....							
0208.....							
0209.....							
0210.....							
0211.....							
0212.....							
0213.....							
0214.....							
0215.....							
0216.....							
0217.....							
0218.....							
0219.....							
0220.....							
0221.....							
0222.....							
0223.....							
0224.....							
0225.....							
0297. Totals (Lines 0204 through 0225) (Page 10, Line 0298)		3,577,806		3,577,806		3,577,806	2,970,025
<b>REMAINING WRITE-INS AGGREGATED AT LINE 6 FOR OTHER OPERATING DEDUCTIONS</b>							
0604.....							
0605.....							
0606.....							
0607.....							
0608.....							
0609.....							
0610.....							
0611.....							
0612.....							
0613.....							
0614.....							
0615.....							
0616.....							
0617.....							
0618.....							
0619.....							
0620.....							
0621.....							
0622.....							
0623.....							
0624.....							
0625.....							
0697. Totals (Lines 0604 through 0625) (Page 10, Line 0698)							

5 9 - 5

**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.	285,524	167,156	(118,368)
2305.	38,227	74,578	36,351
2306.	135,720	136,806	1,086
2307.	220,672	202,224	(18,448)
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)	680,143	580,764	(99,379)