

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)	420,869,927		420,869,927	387,798,450
2. Stocks (Schedule D):				
2.1 Preferred stocks	158,064		158,064	180,068
2.2 Common stocks	362,927,185		362,927,185	306,570,220
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	67,590		67,590	843,907
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)	539,592		539,592	514,706
4.3 Properties held for sale (less \$ 0 encumbrances)	632,223		632,223	1,184,574
5. Cash (\$ 77,022,035, Schedule E-Part 1), cash equivalents (\$ 0, Schedule E-Part 2) and short-term investments (\$ 28,848,264, Schedule DA)	105,870,299		105,870,299	80,652,921
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	1,304,429		1,304,429	1,214,814
8. Receivable for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	892,369,309		892,369,309	778,959,660
11. Investment income due and accrued	7,288,466		7,288,466	6,799,183
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	44,966,279	11,643,246	33,323,033	29,784,638
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	59,437		59,437	4,285,594
15.2 Net deferred tax asset	38,830,257	33,357,530	5,472,727	5,834,595
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software	2,062,656	1,089,502	973,154	1,158,008
18. Furniture and equipment, including health care delivery assets (\$ 0)	3,694,436	3,396,101	298,335	282,825
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivables from parent, subsidiaries and affiliates	1,911,960	375,606	1,536,354	1,497,979
21. Health care (\$ 0) and other amounts receivable				
22. Other assets nonadmitted	2,963,842	2,963,842		
23. Aggregate write-ins for other than invested assets	12,990,542	6,733,285	6,257,257	6,187,242
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,007,137,184	59,559,112	947,578,072	834,789,724
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	1,007,137,184	59,559,112	947,578,072	834,789,724

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	8,686,438	3,320,985	5,365,453	3,828,420
2302. Other Assets & deposits	2,394,202	2,068,878	325,324	101,988
2303. Accounts Receivable less than 90 days	1,182,340	660,245	522,095	2,247,169
2398. Summary of remaining write-ins for Line 23 from overflow page	727,562	683,177	44,385	9,665
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	12,990,542	6,733,285	6,257,257	6,187,242

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	59,591,135	51,942,220
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	405,090,756	353,648,113
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	747,163	597,162
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	24,196,110	17,629,942
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	8,160,148	8,696,623
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	7,926,497	6,269,462
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid	10,850,000	11,500,000
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties	904,678	713,426
14. Amounts withheld or retained by company for account of others	4,899	697
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates	3,663,423	2,220,411
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	6,290,004	4,148,809
19. Payable for securities		
20. Aggregate write-ins for other liabilities	178,331	269,772
21. Total liabilities (Lines 1 through 20)	527,603,144	457,636,637
22. Aggregate write-ins for special surplus funds	501,406	501,406
23. Common capital stock	11,215,425	9,715,425
24. Preferred capital stock	5,150	1,505,150
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	108,365,576	103,587,829
28. Unassigned funds (surplus)	300,740,614	262,696,520
29. Less treasury stock, at cost:		
29.1 210 shares common (value included in Line 23 \$ 1,050)	137,543	137,543
29.2 470 shares preferred (value included in Line 24 \$ 2,350)	715,700	715,700
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	419,974,928	377,153,087
31. Totals (Page 2, Line 26, Col. 3)	947,578,072	834,789,724

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.	178,331	269,772
2002.		
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	178,331	269,772
2201. Surplus arising from increase in book value of title plants	501,384	501,384
2202. Mineral interest-assigned value	22	22
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	501,406	501,406
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)		1,686,995,545	1,719,115,171
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		1,798,882	1,627,876
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		58,036,538	43,785,495
2. Aggregate write-ins for other operating income		2,038,054	1,808,740
3. Total Operating Income (Lines 1 through 2)		1,748,869,019	1,766,337,282
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		72,550,512	54,655,083
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		1,648,496,153	1,670,782,344
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions		1,721,046,665	1,725,437,427
8. Net operating gain or (loss) (Lines 3 minus 7)		27,822,354	40,899,855
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net investment Income, Line 17)		18,835,157	18,286,281
10. Net realized capital gains (losses) (Exhibit of Capital Gains (Losses))		3,045,138	769,414
11. Net investment gain (loss) (Lines 9 + 10)		21,880,295	19,055,695
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)		2,419,546	2,526,715
13. Net income, before federal income taxes (Lines 8 + 11 + 12)		52,122,195	62,482,265
14. Federal and foreign income taxes incurred		23,452,544	25,920,651
15. Net income (Lines 13 minus 14)		28,669,651	36,561,614
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		377,153,087	310,136,171
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)		28,669,651	36,561,614
18. Net unrealized capital gains or losses		33,677,889	64,911,553
19. Change in net unrealized foreign exchange capital gain (loss)		(1,443,012)	(2,530,154)
20. Change in net deferred income tax		3,090,289	5,288,679
21. Change in nonadmitted assets (Exhibit 1, Line 5, Col. 3)		(1,473,966)	(5,533,522)
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)		(150,000)	(177,163)
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in		1,653,035	
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in		3,124,712	1,087,851
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(21,615,000)	(33,790,000)
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		(2,711,757)	1,198,058
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		42,821,841	67,016,916
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		419,974,928	377,153,087

DETAILS OF WRITE-INS			
0201. Title Plant Rent		1,118,697	1,293,804
0202. Ceded reimbursements from agents		919,357	514,936
0203.			
0298. Summary of remaining write-ins for Line 2 from overflow page			
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		2,038,054	1,808,740
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. Computer Support Fees		2,048,430	2,159,488
1202. Miscellaneous Fees		371,116	367,227
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		2,419,546	2,526,715
3001. Extraordinary amounts of taxes for prior year		(2,711,757)	978,052
3002. Prior year expense adjustment			220,006
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(2,711,757)	1,198,058

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4	5
	Direct Operations	2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations	Current Year Total (Cols. 1 + 2 + 3)	Prior Year Total
1. Direct premiums written	105,583,969	1,072,408,438	559,287,193	1,737,279,600	1,788,881,366
2. Escrow and settlement service charges	1,798,882	X X X	X X X	1,798,882	1,627,876
3. Other title fees and service charges (Part 1C, Line 5)	58,036,538	X X X	X X X	58,036,538	43,785,495
4. Totals (Lines 1 + 2 + 3)	165,419,389	1,072,408,438	559,287,193	1,797,115,020	1,834,294,737

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	1,737,279,599	1,788,881,366
1.2 Assumed	4,442,571	3,221,175
1.3 Ceded	3,283,982	2,520,450
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	1,738,438,188	1,789,582,091
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	353,648,113	283,181,193
2.2 Additions during the current year	128,540,647	131,235,008
2.3 Withdrawals during the current year	77,098,004	60,768,088
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	405,090,756	353,648,113
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	1,686,995,545	1,719,115,171

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	40,001,326	30,742,981
2. Searches and abstracts	5,225,630	5,371,305
3. Surveys	1,222,718	1,344,635
4. Aggregate write-ins for service charges	11,586,864	6,326,574
5. Totals	58,036,538	43,785,495

DETAILS OF WRITE-INS		
	1	2
0401. Processing Fees	10,463,515	5,080,757
0402. Closing Fees	518,612	186,791
0403. Work Charges	604,737	1,059,026
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	11,586,864	6,326,574

**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	8,611,540	37,323,821	13,478,654	59,414,015	49,682,828
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage	45,404			45,404	92,082
3. Total (Line 1 plus Line 2)	8,656,944	37,323,821	13,478,654	59,459,419	49,774,910
4. Deduct: Recovered during year from reinsurance		27,904		27,904	95,747
5. Net payments (Line 3 minus Line 4)	8,656,944	37,295,917	13,478,654	59,431,515	49,679,163
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	5,854,185	40,616,142	13,120,808	59,591,135	51,942,220
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	5,226,260	35,318,668	11,397,292	51,942,220	52,504,775
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	9,284,869	42,593,391	15,202,170	67,080,430	49,116,608
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	1,752,223	2,486,499	1,231,360	5,470,082	5,538,475
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	11,037,092	45,079,890	16,433,530	72,550,512	54,655,083

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

	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. 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)	5,797,389	40,661,461	13,120,808	59,579,658	51,952,550
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)	56,796			56,796	62,914
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		45,319		45,319	73,244
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	5,854,185	40,616,142	13,120,808	59,591,135	51,942,220
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	25,344,000	100,770,806	63,854,000	189,968,806	164,392,557
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)			589,000	589,000	507,000
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		689,000		689,000	707,000
4.4 Net incurred but not reported	25,344,000	100,081,806	64,443,000	189,868,806	164,192,557
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	25,863,000	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	275,322,941	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	405,090,756	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	31,904,639	46,180,228	16,115,574	94,200,441	4,333,068			98,533,509	84,309,375
1.2 Employee relations and welfare	664,325	144,829	3,054	812,208	22,809			835,017	5,725,683
1.3 Payroll taxes	1,435,965	2,702,601	1,636,125	5,774,691	323,398			6,098,089	5,340,836
1.4 Other personnel costs	1,115,757	3,769,422	2,369,751	7,254,930	45,000			7,299,930	1,613,632
1.5 Total personnel costs	35,120,686	52,797,080	20,124,504	108,042,270	4,724,275			112,766,545	96,989,526
2. Amounts paid to or retained by title agents	33,005,821	899,860,272	472,957,338	1,405,823,431				1,405,823,431	1,461,890,387
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	22,698,623	3,405		22,702,028				22,702,028	20,151,676
3.2 Surveys									
3.3 Other	1,852,339	234,959	4,954	2,092,252				2,092,252	1,396,408
4. Advertising	293,573	1,039,546	607,292	1,940,411				1,940,411	2,244,086
5. Boards, bureaus and associations	61,516	392,719	166,131	620,366	9,000			629,366	620,462
6. Title plant rent and maintenance	782,097	(85,755)	46,030	742,372				742,372	460,409
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	385,165	701,797	20,941	1,107,903				1,107,903	1,339,920
9. Marketing and promotional expenses	3,833,237	4,511,952	2,133,502	10,478,691				10,478,691	7,955,712
10. Insurance	177,557	419,818	245,983	843,358	5,889			849,247	1,088,419
11. Directors' fees	17,904	11,715	4,368	33,987				33,987	86,539
12. Travel and travel items	944,967	5,999,670	2,169,446	9,114,083	75,000			9,189,083	7,678,376
13. Rent and rent items	3,343,602	5,312,112	3,600,108	12,255,822	171,460			12,427,282	10,512,160
14. Equipment	686,134	627,416	164,501	1,478,051				1,478,051	1,443,200
15. Cost or depreciation of EDP equipment and software	1,378,268	12,866,782	7,821,159	22,066,209	57,000			22,123,209	18,368,086
16. Printing, stationery, books and periodicals	743,878	2,401,465	1,617,502	4,762,845	179,873			4,942,718	4,596,963
17. Postage, telephone, messengers and express	1,177,221	2,286,459	1,589,646	5,053,326	79,585			5,132,911	4,978,858
18. Legal and auditing	2,056,656	2,799,583	2,789,401	7,645,640	168,000			7,813,640	9,182,743
19. Totals (Lines 1.5 to 18)	108,559,244	992,180,995	516,062,806	1,616,803,045	5,470,082			1,622,273,127	1,650,983,930
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	2,802,183	14,817,329	5,853,245	23,472,757				23,472,757	22,316,938
20.2 Insurance department licenses and fees	287,615	1,443,563	361,666	2,092,844				2,092,844	1,537,856
20.3 Gross guaranty association assessments									1,500
20.4 All other (excluding federal income and real estate)	71,190	632,338	287,460	990,988				990,988	845,195
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	3,160,988	16,893,230	6,502,371	26,556,589				26,556,589	24,701,489
21. Real estate expenses							33,761	33,761	30,023
22. Real estate taxes							35,704	35,704	99,115
23. Aggregate write-ins for miscellaneous expenses	233,228	4,717,872	185,419	5,136,519			661,158	5,797,677	1,179,896
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	111,953,460	1,013,792,097	522,750,596	1,648,496,153	5,470,082		730,623 (a)	1,654,696,858	1,676,994,453
25. Less unpaid expenses - current year	4,710,299	20,305,674	8,160,620	33,176,593				33,176,593	26,516,461
26. Add unpaid expenses - prior year	3,710,602	14,885,144	7,920,715	26,516,461				26,516,461	22,733,571
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	110,953,763	1,008,371,567	522,510,691	1,641,836,021	5,470,082		730,623	1,648,036,726	1,673,211,563
DETAILS OF WRITE-INS									
2301. Contributions	31,543	4,573,012	158,690	4,763,245			1,592	4,764,837	353,372
2302. Penalties	30,489	31,350	3,470	65,309				65,309	56,310
2303. Miscellaneous	171,196	113,510	23,259	307,965				307,965	219,526
2398. Summary of remaining write-ins for Line 23 from overflow page							659,566	659,566	550,688
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	233,228	4,717,872	185,419	5,136,519			661,158	5,797,677	1,179,896

(a) Includes management fees of \$ 133,711 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)	98,166,642	1,043,738,375	545,090,528	1,686,995,545		1,686,995,545	1,719,115,171
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	1,798,882			1,798,882		1,798,882	1,627,876
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	25,986,690	32,049,848		58,036,538		58,036,538	43,785,495
2. Aggregate write-ins for other operating income	924,532	174,505	939,017	2,038,054		2,038,054	1,808,740
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	126,876,746	1,075,962,728	546,029,545	1,748,869,019		1,748,869,019	1,766,337,282
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	11,037,092	45,050,422	16,462,998	72,550,512		72,550,512	54,655,083
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	111,953,460	1,013,792,097	522,750,596	1,648,496,153		1,648,496,153	1,670,782,344
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	122,990,552	1,058,842,519	539,213,594	1,721,046,665		1,721,046,665	1,725,437,427
8. Net operating gain or (loss) (Lines 3 minus 7)	3,886,194	17,120,209	6,815,951	27,822,354		27,822,354	40,899,855
DETAILS OF WRITE-INS							
0201. Title Plant Rent	5,175	174,505	939,017	1,118,697		1,118,697	1,293,804
0202. Ceded Reimbursements from Agents	919,357			919,357		919,357	514,936
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)	924,532	174,505	939,017	2,038,054		2,038,054	1,808,740
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) 1,142,323	980,181
1.1 Bonds exempt from U.S. tax	(a) 8,994,782	7,442,170
1.2 Other bonds (unaffiliated)	(a) 11,388,146	9,496,479
1.3 Bonds of affiliates	(a) 59,000	59,000
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	350,475	350,475
2.21 Common stocks of affiliates	2,834,000	
3. Mortgage loans	(c) 19,971	19,945
4. Real estate	(d) 51,022	51,022
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 965,414	965,757
7. Derivative instruments	(f)	
8. Other invested assets	194,243	193,866
9. Aggregate write-ins for investment income	6,884	6,884
10. Total gross investment income	26,006,260	19,565,779
11. Investment expenses		(g) 661,157
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 57,009
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 12,456
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		730,622
17. Net investment income (Line 10 minus Line 16)		18,835,157

DETAILS OF WRITE-INS		
0901. Unsecured loans	5,194	5,194
0902.	1,690	1,690
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	6,884	6,884
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		

- (a) Includes \$ 57,678 accrual of discount less \$ (3,731,654) amortization of premium and less \$ 999,233 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
1. U.S. Government bonds	34,644			34,644
1.1 Bonds exempt from U.S. tax	(61,453)			(61,453)
1.2 Other bonds (unaffiliated)	1,192,504			1,192,504
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)				
2.11 Preferred stocks of affiliates			(22,004)	(22,004)
2.2 Common stocks (unaffiliated)	1,411,786	(48,586)	553,406	1,916,606
2.21 Common stocks of affiliates			31,313,979	31,313,979
3. Mortgage loans				
4. Real estate	32,006			32,006
5. Contract loans				
6. Cash, cash equivalents and short-term investments				
7. Derivative instruments				
8. Other invested assets	485,132		(236,152)	248,980
9. Aggregate write-ins for capital gains (losses)	(895)		2,154,823	2,153,928
10. Total capital gains (losses)	3,093,724	(48,586)	33,764,052	36,809,190

DETAILS OF WRITE-INS				
0901. Other Assets	(895)			(895)
0902. Allowance for doubtful accounts			709,535	709,535
0903. Exchange rate			2,550,856	2,550,856
0998. Summary of remaining write-ins for Line 9 from overflow page			(1,105,568)	(1,105,568)
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	(895)		2,154,823	2,153,928

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. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)		214,868	214,868
8. Receivable for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)		214,868	214,868
11. Investment income due and accrued			
12. Premiums and considerations:			
12.1 Uncollected premiums and agents' balances in the course of collection	11,643,246	11,664,856	21,610
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	33,357,530	31,013,797	(2,343,733)
16. Guaranty funds receivable or on deposit			
17. Electronic data processing equipment and software	1,089,502	1,161,986	72,484
18. Furniture and equipment, including health care delivery assets	3,396,101	5,190,994	1,794,893
19. Net adjustment in assets and liabilities due to foreign exchange rates			
20. Receivable from parent, subsidiaries and affiliates	375,606	238,567	(137,039)
21. Health care and other amounts receivable			
22. Other assets nonadmitted	2,963,842	3,115,520	151,678
23. Aggregate write-ins for other than invested assets	6,733,285	5,484,558	(1,248,727)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	59,559,112	58,085,146	(1,473,966)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	59,559,112	58,085,146	(1,473,966)

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.	4,780,985	3,321,327	(1,459,658)
2302.	1,040,471	569,713	(470,758)
2303.	908,375	1,590,065	681,690
2398. Summary of remaining write-ins for Line 23 from overflow page	3,454	3,453	(1)
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	6,733,285	5,484,558	(1,248,727)

SCHEDULE P - PART 1 - SUMMARY
 (\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	4,348,799	17,238	69,195	4,082	4,431,150	169,454			124,817		
2. 1995	102,147	442,030	1,556	7,052	379	450,259	8,469			6,837		
3. 1996	130,206	543,958	1,293	11,740	444	556,547	17,803			10,675		
4. 1997	146,245	581,237	2,057	14,528	361	597,461	12,997	18		7,565		
5. 1998	211,096	770,649	2,176	21,515	690	793,650	16,963			12,036		
6. 1999	240,470	846,677	2,697	27,758	1,125	876,007	24,815	11	11	12,108	18	19
7. 2000	214,460	735,459	2,904	18,290	1,038	755,615	20,289	70	70	14,279	123	123
8. 2001	292,382	986,465	3,149	26,366	2,450	1,013,530	18,264	17	17	8,078	25	25
9. 2002	424,570	1,414,482	3,042	41,684	2,183	1,457,025	15,472	22	22	8,325	16	16
10. 2003	553,168	1,788,881	3,221	45,413	2,520	1,834,995	17,854	21	21	3,691	1	1
11. 2004	530,867	1,737,280	4,443	59,835	3,284	1,798,274	6,987	2	2	1,435		
12. Totals	X X X	14,195,917	43,776	343,376	18,556	14,564,513	329,367	161	143	209,846	183	184

	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	79,793	13,852	308,123	14,445	2,039				9,701			1,202
2. 1995	4,390	2,217	17,523	1,365	403				2,077			291
3. 1996	6,563	3,603	32,081	1,178	1,296				2,952			407
4. 1997	6,726	3,261	23,841	1,398	2,378	1			2,594			470
5. 1998	7,785	3,851	32,850	1,573	2,744				5,660			875
6. 1999	7,154	4,640	41,562	1,899	4,151	30	20		8,030	43	54	1,252
7. 2000	16,080	4,237	38,805	2,149	6,969	18	18		8,203	23	35	1,544
8. 2001	12,033	3,927	30,269	1,982	6,788				14,912	57	74	2,252
9. 2002	4,474	3,405	27,202	2,072	13,044				29,287	100	121	4,320
10. 2003	3,175	2,934	24,479	2,360	12,260	6	6		38,880	168	192	5,295
11. 2004	1,028	999	9,421	2,288	7,508	1	1		67,673	198	205	7,955
12. Total	149,201	46,926	586,156	32,709	59,580	56	45		189,969	589	689	25,863

	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	12,942	662	306,011			306,011	0.073	0.072	X X X		12,942	
2. 1995	2,771	48	17,786			17,786	0.045	0.045	0.199		2,771	
3. 1996	4,655	64	32,726			32,726	0.066	0.066	0.282		4,655	
4. 1997	5,443	149	25,534	19		25,553	0.049	0.049	0.200		5,443	
5. 1998	9,271	218	37,403		8	37,395	0.053	0.053	0.200		9,271	
6. 1999	13,432	236	49,104	102	104	49,102	0.063	0.063	0.229		13,432	
7. 2000	16,704	347	49,740	234	246	49,728	0.074	0.073	0.259		16,704	
8. 2001	23,935	437	48,042	99	116	48,025	0.054	0.053	0.185		23,935	
9. 2002	46,630	491	66,128	138	159	66,107	0.051	0.051	0.174		46,630	
10. 2003	56,411	653	72,685	196	220	72,661	0.044	0.044	0.146		56,411	
11. 2004	83,129	695	83,603	201	208	83,596	0.052	0.051	0.174		83,129	
12. Total	275,323	4,000	788,762	989	1,061	788,690	X X X	X X X	X X X		X X X	275,323

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	52,181	16,803	14,866	30	83,820	677				1,352		
2. 1995	1,359	5,706	1,442	2,292	18	9,422	148				141		
3. 1996	3,005	8,649	1,256	4,817	2	14,720	48				119		
4. 1997	3,075	11,779	1,975	6,591	22	20,323	496	18			561		
5. 1998	5,929	19,110	2,013	8,459	12	29,570	802				1,285		
6. 1999	11,752	25,631	2,494	9,619	39	37,705	1,625	11			839	18	
7. 2000	20,755	38,302	2,638	9,928	120	50,748	1,993	70			1,205	123	
8. 2001	26,909	41,634	2,812	12,099	83	56,462	3,278	17			1,528	25	
9. 2002	33,775	57,474	2,637	12,601	68	72,644	2,840	22			827	16	
10. 2003	48,022	73,264	2,682	15,324	69	91,201	4,198	21			542	1	
11. 2004	59,451	105,584	3,776	27,821	604	136,577	1,286	2			151		
12. Totals	X X X	439,314	40,528	124,417	1,067	603,192	17,391	161			8,550	183	

	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	41	307	2,336	89	42				138			24
2. 1995	6	37	326	19	4				77			13
3. 1996	63	59	226	23	13				22			3
4. 1997	6	74	1,149	30	56	1			162			26
5. 1998	31	131	2,218	72	152				413			65
6. 1999	788	116	2,609	232	148	31	(1)		539			68
7. 2000	125	115	3,506	445	749	18			693			136
8. 2001	760	116	4,964	737	814				2,377			325
9. 2002	708	99	3,804	1,072	1,574				3,863			556
10. 2003	272	136	4,898	1,185	1,337	6			7,152			866
11. 2004	230	44	1,483	548	922	1			9,908			1,106
12. Total	3,030	1,234	27,519	4,452	5,811	57	(1)		25,344			3,188

	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	204	5	2,209			2,209	0.038	0.030	X X X			204
2. 1995	94	1	370			370	0.053	0.045	0.309			94
3. 1996	38	2	202			202	0.020	0.018	0.088			38
4. 1997	245	4	1,275	19		1,294	0.075	0.069	0.453			245
5. 1998	630	6	2,652			2,652	0.103	0.096	0.480			630
6. 1999	787	15	3,151	60	(1)	3,212	0.095	0.090	0.289			787
7. 2000	1,596	42	4,640	211		4,851	0.101	0.101	0.246			1,596
8. 2001	3,516	53	7,997	42		8,039	0.157	0.150	0.315			3,516
9. 2002	5,993	74	9,104	38		9,142	0.139	0.135	0.290			5,993
10. 2003	9,361	89	13,229	28		13,257	0.161	0.156	0.297			9,361
11. 2004	11,937	73	12,267	3		12,270	0.101	0.098	0.226			11,937
12. Total	34,401	364	57,096	401	(1)	57,498	X X X	X X X	X X X		X X X	34,401

SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS

(\$'000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	4,296,618	435	54,329	4,052	4,347,330	168,777				123,465		
2. 1995	100,788	436,324	114	4,760	361	440,837	8,321				6,696		
3. 1996	127,201	535,309	37	6,923	442	541,827	17,755				10,556		
4. 1997	143,170	569,458	82	7,937	339	577,138	12,501				7,004		
5. 1998	205,167	751,539	163	13,056	678	764,080	16,161				10,751		
6. 1999	228,718	821,046	203	18,139	1,086	838,302	23,190			11	11,269		
7. 2000	193,705	697,157	266	8,362	918	704,867	18,296			70	13,074		123
8. 2001	265,473	944,831	337	14,267	2,367	957,068	14,986			17	6,550		25
9. 2002	390,795	1,357,008	405	29,083	2,115	1,384,381	12,632			22	7,498		16
10. 2003	505,146	1,715,617	539	30,089	2,451	1,743,794	13,656			21	3,149		1
11. 2004	471,416	1,631,696	667	32,014	2,680	1,661,697	5,701			2	1,284		
12. Totals	X X X	13,756,603	3,248	218,959	17,489	13,961,321	311,976			143	201,296		184

	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	79,752	13,545	305,787	14,356	1,997				9,563			1,178
2. 1995	4,384	2,180	17,197	1,346	399				2,000			278
3. 1996	6,500	3,544	31,855	1,155	1,283				2,930			404
4. 1997	6,720	3,187	22,692	1,368	2,322				2,432			444
5. 1998	7,754	3,720	30,632	1,501	2,592				5,247			810
6. 1999	6,366	4,524	38,953	1,667	4,050			20	7,491	43	54	1,184
7. 2000	15,955	4,122	35,299	1,704	6,280			18	7,510	23	35	1,408
8. 2001	11,273	3,811	25,305	1,245	5,871				12,535	57	74	1,927
9. 2002	3,766	3,306	23,398	1,000	11,466				25,424	100	121	3,764
10. 2003	2,903	2,798	19,581	1,175	10,923			6	31,728	168	192	4,429
11. 2004	798	955	7,938	1,740	6,586			1	57,765	198	205	6,849
12. Total	146,171	45,692	558,637	28,257	53,769			45	164,625	589	689	22,675

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21+19-22+23)	25 Number of Claims Outstanding (Direct)	26 Losses and Allocated Loss Expenses Incurred				27 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	12,738	565	303,802			303,802	0.073	0.073	X X X		12,738	
2. 1995	2,677	33	17,416			17,416	0.045	0.045	0.197		2,677	
3. 1996	4,617	46	32,524			32,524	0.067	0.067	0.287		4,617	
4. 1997	5,198	63	24,259			24,259	0.048	0.048	0.195		5,198	
5. 1998	8,641	120	34,751		8	34,743	0.051	0.051	0.191		8,641	
6. 1999	12,694	194	46,000	43	104	45,939	0.062	0.062	0.226		12,694	
7. 2000	15,168	237	45,160	23	246	44,937	0.072	0.072	0.261		15,168	
8. 2001	20,316	281	39,942	57	116	39,883	0.048	0.048	0.172		20,316	
9. 2002	40,633	375	57,020	100	159	56,961	0.046	0.046	0.164		40,633	
10. 2003	47,050	514	59,456	168	220	59,404	0.038	0.038	0.132		47,050	
11. 2004	71,192	568	71,336	198	208	71,326	0.048	0.048	0.168		71,192	
12. Total	240,924	2,996	731,666	589	1,061	731,194	X X X	X X X	X X X		X X X	240,924

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	79,894	79,151	79,319	81,458	81,882	82,086	81,685	81,669	81,667	81,352
2. 1985	23,741	24,730	25,654	24,887	23,386	23,718	23,483	24,570	24,749	24,695
3. 1986	26,576	25,531	26,456	25,830	23,483	23,746	23,429	23,320	23,269	23,313
4. 1987	18,812	19,127	18,511	18,614	18,320	18,628	18,416	18,394	18,295	18,225
5. 1988	27,684	27,109	27,242	27,537	26,924	27,546	27,488	27,309	27,009	26,925
6. 1989	30,609	30,136	28,355	27,739	27,276	27,523	27,302	27,316	27,945	28,039
7. 1990	31,857	28,010	28,084	28,500	29,944	28,455	28,930	34,013	28,484	28,390
8. 1991	17,200	15,826	15,809	16,234	16,291	15,967	17,443	17,512	17,420	17,610
9. 1992	15,979	15,108	14,624	16,080	15,372	15,216	14,711	15,014	14,962	14,305
10. 1993	21,206	18,552	18,575	19,312	18,355	17,808	17,146	17,523	17,867	18,813
11. 1994	32,784	28,366	24,059	23,878	23,733	24,507	22,875	24,918	25,756	24,393
12. 1995	23,661	22,776	18,553	20,182	18,158	17,840	17,079	17,492	18,238	17,801
13. 1996	X X X	31,394	31,120	31,695	34,900	30,859	32,458	32,240	32,677	32,638
14. 1997	X X X	X X X	26,628	25,652	23,828	26,483	21,469	23,930	25,056	25,588
15. 1998	X X X	X X X	X X X	40,583	32,634	32,802	34,553	38,394	38,801	37,589
16. 1999	X X X	X X X	X X X	X X X	42,017	36,873	38,466	42,249	46,519	48,975
17. 2000	X X X	X X X	X X X	X X X	X X X	48,073	39,960	48,578	50,351	49,752
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	46,794	50,003	47,114	48,141
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	58,779	56,092	66,090
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	74,466	72,736
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	83,441

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	74,699	75,157	76,467	76,951	79,711	80,293	80,584	80,928	81,013	81,240	3,004	1,843
2. 1985	20,691	21,285	21,774	21,829	22,283	22,428	22,602	23,746	24,013	24,024	545	208
3. 1986	21,922	22,464	22,332	22,033	22,345	22,398	22,433	22,458	22,496	22,536	565	271
4. 1987	16,608	17,107	17,085	17,228	17,254	17,323	17,464	17,578	17,561	17,611	631	291
5. 1988	24,328	24,818	25,186	25,543	25,479	25,978	26,160	26,207	26,054	26,097	616	340
6. 1989	25,052	25,692	25,688	25,201	25,447	25,736	25,781	25,940	26,679	26,915	668	395
7. 1990	20,135	21,826	23,239	24,722	25,905	26,267	26,183	26,655	26,906	27,089	726	336
8. 1991	10,236	11,059	11,835	12,533	13,330	13,737	14,810	15,729	16,352	16,582	573	294
9. 1992	7,929	9,258	10,002	11,853	12,342	12,677	12,700	13,052	13,151	13,377	579	295
10. 1993	7,215	9,573	12,149	12,900	14,176	14,781	14,921	15,325	15,829	16,918	681	359
11. 1994	9,171	11,783	13,832	15,747	17,654	18,773	18,972	19,752	21,283	21,882	785	475
12. 1995	1,562	5,035	7,821	10,570	11,493	12,337	13,020	13,765	14,999	15,306	784	371
13. 1996	X X X	3,218	9,805	15,855	19,643	22,700	25,593	26,832	27,851	28,478	849	424
14. 1997	X X X	X X X	1,690	5,176	9,472	13,796	14,716	16,837	18,389	20,580	834	563
15. 1998	X X X	X X X	X X X	1,924	7,924	13,615	19,276	24,530	26,982	28,999	1,053	686
16. 1999	X X X	X X X	X X X	X X X	2,942	8,952	18,766	24,345	32,351	36,952	1,208	688
17. 2000	X X X	X X X	X X X	X X X	X X X	4,364	10,798	21,360	30,201	34,761	1,142	560
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	4,525	12,458	18,403	26,384	1,167	506
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,896	12,133	23,835	1,274	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	7,453	21,567	1,183	487
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	8,422	404	160

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	1,158	1,575	685	1,573	369	211	115	187	127	135
2. 1985	772	1,769	1,155	1,209	36	113	152	267	13	18
3. 1986	382	323	474	546	57	25	23	34	51	72
4. 1987	425	486	290	142	113	202	107	35	60	90
5. 1988	786	645	437	299	245	449	109	75	227	18
6. 1989	833	512	344	292	329	98	153	86	72	58
7. 1990	1,198	1,491	1,252	591	946	828	640	3,754	193	91
8. 1991	1,379	1,113	936	785	787	452	750	163	148	228
9. 1992	1,315	1,425	1,027	800	521	155	251	110	162	103
10. 1993	1,641	2,410	1,410	1,527	773	556	438	505	488	189
11. 1994	1,899	2,548	1,885	1,397	842	755	1,023	1,778	1,266	652
12. 1995	1,074	2,316	1,982	1,807	1,376	1,176	960	835	518	324
13. 1996	X X X	2,194	3,124	4,408	5,148	4,282	2,451	1,468	1,244	1,098
14. 1997	X X X	X X X	1,255	3,512	3,780	2,057	1,980	2,704	3,189	1,929
15. 1998	X X X	X X X	X X X	5,584	6,403	5,668	4,782	5,245	3,479	2,230
16. 1999	X X X	X X X	X X X	X X X	3,173	5,079	6,118	6,734	4,729	3,460
17. 2000	X X X	X X X	X X X	X X X	X X X	7,035	6,328	7,676	5,272	5,606
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	1,934	5,190	7,286	5,516
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,007	6,523	10,348
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	5,218	9,843
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	5,913

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	1,087	685	368	788	156	46	11	21		
2. 1985	721	1,184	942	657	21	52	77	90	5	5
3. 1986	358	217	388	297	30	11	12	10	17	20
4. 1987	394	326	237	77	65	94	54	12	21	25
5. 1988	737	433	357	163	142	208	55	25	79	5
6. 1989	759	303	243	155	188	44	77	24	22	13
7. 1990	851	818	905	279	505	377	320	1,254	61	20
8. 1991	1,052	626	536	306	250	181	354	48	45	58
9. 1992	1,140	897	748	346	187	67	118	36	44	26
10. 1993	1,416	1,497	1,039	753	412	247	209	164	156	47
11. 1994	1,609	1,543	1,338	696	424	303	476	560	416	167
12. 1995	669	1,316	1,174	636	487	412	321	210	139	79
13. 1996	X X X	1,338	2,034	1,505	2,359	1,683	927	330	277	197
14. 1997	X X X	X X X	872	1,579	1,741	766	723	630	756	450
15. 1998	X X X	X X X	X X X	2,947	3,224	2,231	1,982	1,569	1,043	514
16. 1999	X X X	X X X	X X X	X X X	1,509	1,913	2,313	1,833	1,262	721
17. 2000	X X X	X X X	X X X	X X X	X X X	3,080	2,818	2,182	1,612	1,381
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	907	1,472	2,120	1,272
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,245	2,081	2,696
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	1,559	2,423
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	1,596

**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	2,950	1,734	1,799	2,146	1,646	1,536	975	533	527	
2. 1985	1,557	492	1,782	1,191	1,046	1,125	652	467	718	616
3. 1986	3,914	2,527	3,262	2,954	1,051	1,312	961	819	706	593
4. 1987	1,385	1,208	899	1,167	888	1,009	791	769	654	532
5. 1988	1,857	1,213	1,262	1,532	1,058	911	1,164	1,002	651	809
6. 1989	3,991	3,629	2,080	2,091	1,312	1,645	1,290	1,266	1,173	1,016
7. 1990	10,145	3,875	2,688	2,908	2,588	983	1,787	2,349	1,324	1,196
8. 1991	4,385	3,028	2,502	2,610	1,924	1,597	1,529	1,571	881	675
9. 1992	5,434	3,528	2,848	3,081	2,322	2,314	1,643	1,816	1,608	879
10. 1993	10,469	5,072	4,037	4,132	2,994	2,225	1,579	1,529	1,396	1,611
11. 1994	19,384	12,492	7,003	6,038	4,813	4,693	2,403	2,828	2,793	1,775
12. 1995	21,329	14,109	7,575	7,169	4,802	3,896	2,778	2,682	2,586	2,077
13. 1996	X X X	24,644	16,158	9,927	7,750	2,196	3,486	3,610	3,309	2,952
14. 1997	X X X	X X X	22,811	15,385	8,835	9,865	4,050	3,759	2,727	2,594
15. 1998	X X X	X X X	X X X	30,128	15,082	11,235	8,513	7,047	7,309	5,652
16. 1999	X X X	X X X	X X X	X X X	34,383	20,929	11,269	9,335	8,115	8,105
17. 2000	X X X	X X X	X X X	X X X	X X X	33,594	20,017	17,358	13,271	8,237
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	39,427	30,867	19,335	15,009
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	50,617	35,360	29,466
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	60,257	39,192
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	68,062

**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	240,642	241,272	238,360	238,331	236,871	241,846	241,477	245,421	242,573	240,861
2. 1995	16,833	16,794	17,284	17,255	17,715	17,222	17,221	17,208	17,163	17,271
3. 1996	X X X	23,331	22,895	22,955	22,672	23,402	21,662	21,003	21,255	21,255
4. 1997	X X X	X X X	21,671	24,559	24,136	23,781	24,141	23,231	23,172	23,272
5. 1998	X X X	X X X	X X X	26,456	30,438	25,860	24,113	24,984	24,629	23,945
6. 1999	X X X	X X X	X X X	X X X	26,124	25,200	25,425	26,341	27,823	27,636
7. 2000	X X X	X X X	X X X	X X X	X X X	38,318	38,672	37,688	35,326	33,976
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	35,552	36,902	39,830	37,498
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	49,433	47,306	51,966
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	53,624	53,860
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	67,317

**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	226,552	230,608	232,107	233,184	235,259	240,952	240,530	241,715	242,451	240,745	6,731	3,203
2. 1995	7,146	12,263	15,438	16,243	16,961	16,859	16,911	17,062	17,123	17,076	771	408
3. 1996	X X X	9,426	15,265	18,322	21,144	22,008	21,008	20,652	20,862	21,210	907	422
4. 1997	X X X	X X X	10,030	16,717	19,056	20,202	22,060	22,421	22,622	22,861	883	479
5. 1998	X X X	X X X	X X X	9,527	18,427	22,065	22,103	22,486	22,700	23,547	936	655
6. 1999	X X X	X X X	X X X	X X X	10,472	18,378	21,051	24,557	25,628	26,706	943	520
7. 2000	X X X	X X X	X X X	X X X	X X X	14,392	27,982	29,279	32,174	32,014	1,153	683
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	16,570	28,574	34,277	35,508	1,237	643
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22,913	37,451	45,341	1,709	768
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	25,021	41,612	1,880	859
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	31,629	1,720	720

**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	7,993	7,765	4,434	4,206	1,434	842	926	3,725	119	113
2. 1995	4,994	3,223	1,368	879	608	336	295	168	37	192
3. 1996	X X X	7,829	4,738	2,433	1,202	562	297	289	361	40
4. 1997	X X X	X X X	5,645	3,585	3,736	3,466	1,546	711	465	393
5. 1998	X X X	X X X	X X X	13,277	8,267	3,161	1,964	2,284	1,794	352
6. 1999	X X X	X X X	X X X	X X X	9,714	4,503	2,769	963	2,030	859
7. 2000	X X X	X X X	X X X	X X X	X X X	16,290	9,704	8,466	3,019	1,842
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	10,813	7,791	3,588	1,867
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	16,456	8,218	6,422
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	21,046	10,384
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	26,428

**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	6,100	2,898	1,896	919	178	52	20	3	3	3
2. 1995	4,693	2,208	478	133	206	27	16	5	3	3
3. 1996	X X X	6,076	2,921	2,200	326	832	357	118	32	5
4. 1997	X X X	X X X	5,889	4,258	1,344	113	535	148	85	18
5. 1998	X X X	X X X	X X X	3,674	3,741	702	99	212	135	46
6. 1999	X X X	X X X	X X X	X X X	5,965	2,356	1,601	930	165	71
7. 2000	X X X	X X X	X X X	X X X	X X X	7,633	1,006	578	133	120
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	8,120	1,689	1,965	124
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,071	1,639	202
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	7,555	1,863
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	9,260

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	164,612	13,231,290	1,161,713	151,601	14,049,614	654,115	609,042	308,442
2. Alaska	AK	YES AI	250	7,181,037	3,446,221	5,838	10,422,509	75,167	54,096	70,502
3. Arizona	AZ	YES AI	86,326	4,158,229	18,621,247	154,083	22,591,036	445,364	114,538	41,281
4. Arkansas	AR	YES R	40,256	7,222,198	3,325,028	71,030	10,297,027	635,737	333,539	642,680
5. California	CA	YES AI	3,545,879	122,810,791	155,073,820	2,216,037	273,882,727	9,433,310	12,519,772	6,694,464
6. Colorado	CO	YES AI	71,605	17,188,379	19,068,370	397,752	36,227,019	1,242,109	1,136,371	820,421
7. Connecticut	CT	YES R	920,729	6,163,979	143,614	299,147	7,243,322	236,264	276,034	451,403
8. Delaware	DE	YES R		3,503,760	980,221	65,897	4,170,981	436,937	472,167	93,292
9. Dist. Columbia	DC	YES R	71,400	2,401,376	1,873,203	20,638	3,994,724	315,553	361,452	124,273
10. Florida	FL	YES R	2,374,397	104,817,087	48,457,293	4,285,427	151,979,060	6,628,542	6,571,775	5,185,919
11. Georgia	GA	YES R	264,110	26,107,986	47,371	204,140	25,152,593	765,952	1,198,804	1,089,442
12. Hawaii	HI	YES AI		6,824,686		9,457	6,728,686	89,600	74,213	110,968
13. Idaho	ID	YES AI		4,268,367	5,318,019	11,105	9,436,387	933,513	948,007	188,725
14. Illinois	IL	YES R	459,582	31,445,563	5,122,506	446,072	35,139,259	3,944,321	6,065,772	3,285,218
15. Indiana	IN	YES R	330,703	16,185,182	3,814,737	186,590	19,711,622	834,696	996,723	257,305
16. Iowa	IA	YES	12,185	811,395	3,999	57,214	808,579	32,696	(23,791)	17,164
17. Kansas	KS	YES AI	27,596	4,166,555	1,749,932	45,027	5,884,084	129,784	214,686	132,026
18. Kentucky	KY	YES R	289,691	12,352,245	1,066,142	98,123	13,285,077	808,931	869,362	419,555
19. Louisiana	LA	YES R	283,541	7,203,700	1,571,751	69,666	8,766,626	454,528	452,883	68,180
20. Maine	ME	YES R	11,636	2,064,841	2,780,300	13,040	4,747,776	64,643	66,453	48,591
21. Maryland	MD	YES R	376,153	45,108,856	3,801,374	58,588	47,305,410	721,387	1,238,005	1,012,287
22. Massachusetts	MA	YES AI	944,838	25,304,931	1,417,130	92,184	26,829,305	856,704	890,912	736,251
23. Michigan	MI	YES AI	219,035	29,679,830	1,011,566	190,079	30,636,735	2,745,131	3,944,255	2,774,650
24. Minnesota	MN	YES R	36,468	20,168,063	2,433,083	226,023	21,127,614	730,618	918,683	866,809
25. Mississippi	MS	YES R	(367,590)	3,081,228	435,192	363,857	3,066,830	226,441	414,719	304,120
26. Missouri	MO	YES R	3,660	4,609,405	1,339,704	105,601	5,550,447	1,156,189	1,147,610	605,427
27. Montana	MT	YES AI		3,718,811	4,354,652	14,205	7,842,463	116,253	53,537	129,998
28. Nebraska	NE	YES AI	29,438	3,535,620	3,718	50,627	3,447,326	96,851	137,109	158,343
29. Nevada	NV	YES AI	54,492	11,678,276	25,407,472	56,347	35,381,991	633,123	537,630	380,664
30. New Hampshire	NH	YES R	31,912	4,176,287	3,020,556	11,395	7,001,755	137,207	125,031	48,998
31. New Jersey	NJ	YES R	324,119	54,395,006	3,943,943	102,864	56,836,284	1,462,902	1,279,804	881,767
32. New Mexico	NM	YES AI	(13,169)	4,105,393	8,892,892	22,429	12,800,116	108,655	405,949	682,234
33. New York	NY	YES O	28,378,108	115,127,322	2,430,267	7,655,202	143,010,106	3,784,660	4,208,768	9,168,898
34. No. Carolina	NC	YES R	520,218	8,465,634	2,941,467	214,397	11,191,048	973,194	1,158,258	368,190
35. No. Dakota	ND	YES R		1,206,451		2,520	1,175,451	2,021	2,418	397
36. Ohio	OH	YES R	321,708	46,893,013	10,319,779	272,724	57,550,143	2,078,886	1,120,972	848,260
37. Oklahoma	OK	YES R		2,887,347	2,955,766	61,175	5,653,053	172,072	303,205	187,554
38. Oregon	OR	YES AI		9,240,752		37,622	9,124,251	(15,540)	33,946	189,146
39. Pennsylvania	PA	YES AI	3,692,833	37,657,382	(144,496)	39,201,337	40,547,783	2,347,341	1,573,696	991,164
40. Rhode Island	RI	YES R	35,554	3,173,844	1,941,395	2,752	4,908,792	33,066	32,191	36,033
41. So. Carolina	SC	YES R	134,173	11,279,431	33,729	89,710	10,934,333	287,292	302,980	161,011
42. So. Dakota	SD	YES R		1,828,709	182,352	10,043	1,892,061	1,849	2,511	662
43. Tennessee	TN	YES R	117,046	12,644,782	4,455,074	57,782	16,934,903	479,154	431,942	686,283
44. Texas	TX	YES AI	23,298,552	83,363,087	129,857,667	1,200,980	232,786,411	1,983,542	2,010,559	1,470,250
45. Utah	UT	YES AI	4,945	33,021,745	3,114,462	41,852	35,792,916	1,277,347	1,165,414	316,665
46. Vermont	VT	YES R	68,602	912,592	1,900	4,540	968,094	34,420	212,021	216,632
47. Virginia	VA	YES R	161,598	66,404,641	22,729,131	408,613	85,689,012	323,949	316,648	201,749
48. Washington	WA	YES AI	148,110	8,494,620	24,014,883	118,021	32,143,073	426,561	304,227	399,703
49. West Virginia	WV	YES R	36,370	3,555,082	389	32,119	3,474,841	39,650	93,958	162,128
50. Wisconsin	WI	YES R	85,141	12,890,007	5,181,672	64,503	17,422,821	421,530	580,172	195,016
51. Wyoming	WY	YES AI	73,196	2,363,007	567,889	11,059	2,920,092	27,943	72,095	110,616
52. American Samoa	AS	NO								
53. Guam	GU	YES R		286,538			279,538	39,164	34,566	4,959
54. Puerto Rico	PR	YES R		704,517	17,684,735		16,820,252	490,339	1,024,231	806,479
55. U.S. Virgin Is.	VI	YES R		278,006		75	248,006		30,000	30,000
56. Canada	CN	YES R	37,651,658			11,331	31,001,658	6,944,977	7,838,938	3,417,232
57. Aggregate Other Alien	OT	X X X	262,303	59,577	1,332,363	234,980	2,182,279	105,386	341,000	10,990,709
58. Totals	(a) 54	X X X	105,583,969	1,072,408,438	559,287,193	59,835,420	1,686,995,901	59,412,026	67,599,858	59,591,135

DETAILS OF WRITE-INS										
5701. Bulk reserves	X X X							105,386		10,684,000
5702. Mexico	X X X		230,551			234,904	625,365		80,000	45,709
5703. Northern Marainnas	X X X			59,577			57,577		261,000	261,000
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X		31,752		1,332,363	76	1,499,337			
5799. Totals (Lines 5701 through 5703 plus 5798) (Line 57 above)	X X X		262,303	59,577	1,332,363	234,980	2,182,279	105,386	341,000	10,990,709

(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.	47,839	3,454	44,385	9,665
2305.	248,130	248,130		
2306.	431,593	431,593		
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)	727,562	683,177	44,385	9,665

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						
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES									
2304. Investment Expenses							659,566	659,566	550,688
2305.									
2306.									
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 9, Line 2398)							659,566	659,566	550,688

5 9 . 1

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. Honduras		11,970				6,970			
5705. Poland		612				(57,388)			
5706. Guatamala		8,400				7,400			
5707. Nicaragua		10,770				9,770			
5708. Dominican Republic				380,471		346,471			
5709. Costa Rica				951,892		939,892			
5710. United Kingdom					76	253,267			
5711. Other foreign countries						(7,045)			
5712.									
5713.									
5714.									
5715.									
5716.									
5717.									
5718.									
5719.									
5720.									
5721.									
5722.									
5723.									
5724.									
5725.									
5797. Totals (Lines 5704 through 5725) (Page 52, Line 5798)		31,752		1,332,363	76	1,499,337			

OVERFLOW PAGE FOR WRITE-INS

**Page 11 - Continuation
EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTMENT INCOME		
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 15 FOR DEDUCTIONS FROM INVESTMENT INCOME	
1504.	
1505.	
1506.	
1507.	
1508.	
1509.	
1510.	
1511.	
1512.	
1513.	
1514.	
1515.	
1516.	
1517.	
1518.	
1519.	
1520.	
1521.	
1522.	
1523.	
1524.	
1525.	
1597. Totals (Lines 1504 through 1525) (Page 11, Line 1598)	

EXHIBIT OF CAPITAL GAINS AND (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Increases (Decreases) by Adjustment	4 Total
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR CAPITAL GAINS (LOSSES)				
0904. Deferred tax asset on cumulative common stock unrealized gains			(1,105,568)	(1,105,568)
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, Ln 0998)			(1,105,568)	(1,105,568)

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.	3,454	3,453	(1)
2305.			
2306.			
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)	3,454	3,453	(1)