



51020200520100100

ANNUAL STATEMENT

For the Year Ended December 31, 2005
 OF THE CONDITION AND AFFAIRS OF THE
National Title Insurance of New York, Inc

NAIC Group Code 0670 0670 **NAIC Company Code** 51020 **Employer's ID Number** 11-0627325
 (Current Period) (Prior Period)

Organized under the Laws of NY , **State of Domicile or Port of Entry** NY

Country of Domicile US

Incorporated/Organized: March 14, 1929 **Commenced Business:** December 31, 1936

Statutory Home Office: One Park Ave Suite 1402 New York, NY 10016

Main Administrative Office: 601 Riverside Ave Jacksonville, FL 32204 904-854-8100

Mail Address: 601 Riverside Ave Jacksonville, FL 32204

Primary Location of Books and Records: One Park Ave Suite 1402 New York, NY 10016 212-481-5858

Internet Website Address: www.fnf.com

Statutory Statement Contact: Jan R. Wilson 904-854-8100
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Policyowner Relations Contact: Kevin Chiarello 17911 Von Karman Suite 300 Irvine, CA 92614 949-622-4338

OFFICERS

	Name	Title
1.	<u>Christopher (NMN) Abbinante</u>	<u>President</u>
2.	<u>Todd Chliveny Johnson</u>	<u>SVP & Corporate Secretary</u>
3.	<u>Alan Lynn Stinson</u>	<u>EVP & Chief Financial Officer</u>

Vice-Presidents

Name	Title	Name	Title
<u>Richard Joseph Bashore #</u>	<u>EVP</u>	<u>Donald Allen DuBois #</u>	<u>EVP</u>
<u>Patrick Gerard Farenga #</u>	<u>VP & Treasurer</u>	<u>Barbara Ann Ferguson</u>	<u>EVP</u>
<u>Thomas Alan Middaugh</u>	<u>EVP</u>		

DIRECTORS OR TRUSTEES

<u>Daniel Anthony Ferrera</u>	<u>Noreen Laub-Fircz</u>	<u>William Patrick Foley II</u>	<u>Christopher John Quintero</u>
<u>Raymond Randall Quirk</u>	<u>Donald Eugene Partington</u>	<u>Jonathan Adam Richards</u>	

State of FL
 County of DUVAL ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

_____ (Signature) <u>Raymond Randall Quirk</u> (Printed Name) 1. Chief Executive Officer (Title)	_____ (Signature) <u>Todd Chliveny Johnson</u> (Printed Name) 2. SVP & Corporate Secretary (Title)	_____ (Signature) <u>Alan Lynn Stinson</u> (Printed Name) 3. EVP & Chief Financial Officer (Title)
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Subscribed and sworn to before me this _____ day of _____, 2006

- a. Is this an original filing? YES [X] NO []
- b. If no: 1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	9,670,809		9,670,809	9,948,342
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 (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 1,771,890, Schedule E-Part 1), cash equivalents (\$ 0				
Schedule E-Part 2) and short-term investments (\$ 6,294,878, Schedule DA)	8,066,768		8,066,768	3,151,465
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivables for securities	23,792		23,792	42,846
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	17,761,369		17,761,369	13,142,653
11. Title plants less \$ 0 charged off (for Title insurers only)	5,000		5,000	10,000
12. Investment income due and accrued	147,376		147,376	144,328
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	510,644	510,644		470,939
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				
16.2 Net deferred tax asset	460,735	367,577	93,158	106,284
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software				
19. Furniture and equipment, including health care delivery assets (\$ 0)	7,453	7,453		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	2,169,008	1,930,976	238,032	1,260,700
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	434,913	131,257	303,656	412,945
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	21,496,498	2,947,907	18,548,591	15,547,849
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	21,496,498	2,947,907	18,548,591	15,547,849

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. Prepaid Expenses and Other Assets	131,257	131,257		
2302. State Tax and Premium Tax Receivable	303,656		303,656	412,945
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	434,913	131,257	303,656	412,945

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	4,083,874	4,474,976
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	3,456,059	3,957,133
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	33,328	172,609
7. Taxes, licenses and fees (excluding federal and foreign income taxes)		
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	1,676,882	607,276
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	2,659,745	1,010,863
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	11,909,888	10,222,857
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,007,258	1,007,258
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	9,995,736	5,995,736
28. Unassigned funds (surplus)	(4,193,676)	(1,507,387)
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)	170,615	170,615
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	6,638,703	5,324,992
31. Totals (Page 2, Line 26, Col. 3)	18,548,591	15,547,849

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.		
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)		
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME	1	2
	Current Year	Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	(2,274,848)	18,451,477
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		1,399,127
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	60	3,255,405
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	(2,274,788)	23,106,009
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	1,933,565	5,143,113
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	(1,091,395)	20,442,515
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	842,170	25,585,628
8. Net operating gain or (loss) (Lines 3 minus 7)	(3,116,958)	(2,479,619)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	395,486	230,638
10. Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses))	2,072	(1,150)
11. Net investment gain (loss) (Lines 9 + 10)	397,558	229,488
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(2,719,400)	(2,250,131)
14. Federal and foreign income taxes incurred	(1,047,300)	(799,036)
15. Net income (Lines 13 minus 14)	(1,672,100)	(1,451,095)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	5,324,992	6,655,691
GAINS AND (LOSSES) IN SURPLUS		
17. Net income (from Line 15)	(1,672,100)	(1,451,095)
18. Net unrealized capital gains or losses		
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	(65,112)	(78,537)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(1,368,645)	(264,473)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	4,000,000	463,406
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
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	419,568	
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	1,313,711	(1,330,699)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	6,638,703	5,324,992

DETAILS OF WRITE-INS		
0201.		
0202.		
0203.		
0298. Summary of remaining write-ins for Line 2 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. Correction of error in presentation of change in non admitted Deferred Tax Assets	419,568	
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	419,568	

CASH FLOW	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	(1,485,647)	18,540,051
2. Net investment income	625,455	489,749
3. Miscellaneous income	60	4,654,532
4. Total (Lines 1 through 3)	(860,132)	23,684,332
5. Benefit and loss related payments	2,324,667	2,626,731
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	(1,061,403)	21,149,949
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) \$ 0 net of tax on capital gains (losses)	(1,762,456)	(165,314)
10. Total (Lines 5 through 9)	(499,192)	23,611,366
11. Net cash from operations (Line 4 minus Line 10)	(360,940)	72,966
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	3,972,183	8,256,417
12.2 Stocks	8,018,963	101,737
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	19,054	117,050
12.8 Total investment proceeds (Lines 12.1 to 12.7)	12,010,200	8,475,204
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,925,595	9,700,381
13.2 Stocks	8,018,963	100,265
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	11,944,558	9,800,646
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	65,642	(1,325,442)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	4,000,000	463,406
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	1,210,601	(2,941,767)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	5,210,601	(2,478,361)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	4,915,303	(3,730,837)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	3,151,465	6,882,302
19.2 End of year (Line 18 plus Line 19.1)	8,066,768	3,151,465

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001.		
20.0002.		
20.0003.		

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		(3,381,607)	608,923	(2,772,684)	18,640,418
2. Escrow and settlement service charges		X X X	X X X		1,399,127
3. Other title fees and service charges (Part 1C, Line 5)	60	X X X	X X X	60	3,255,405
4. Totals (Lines 1 + 2 + 3)	60	(3,381,607)	608,923	(2,772,624)	23,294,950

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	(2,772,686)	18,640,420
1.2 Assumed	2,205	3,237
1.3 Ceded	5,440	28,905
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	(2,775,921)	18,614,752
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	3,957,133	3,793,860
2.2 Additions during the current year	(95,962)	541,315
2.3 Withdrawals during the current year	405,112	378,042
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	3,456,059	3,957,133
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	(2,274,847)	18,451,479

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations		
2. Searches and abstracts		
3. Surveys		
4. Aggregate write-ins for service charges	60	3,255,404
5. Totals	60	3,255,404

DETAILS OF WRITE-INS		
0401. Other income	60	3,255,404
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	60	3,255,404

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

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	11,742	2,193,419	119,504	2,324,665	2,626,730
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	11,742	2,193,419	119,504	2,324,665	2,626,730
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	11,742	2,193,419	119,504	2,324,665	2,626,730
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	22,989	3,353,329	707,557	4,083,875	4,474,976
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	1,759	3,777,627	695,590	4,474,976	1,958,593
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	32,972	1,769,121	131,471	1,933,564	5,143,113
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	32,972	1,769,121	131,471	1,933,564	5,143,113

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)	22,989	3,353,329	707,556	4,083,874	4,474,976
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve (Line 1.1 plus Line 1.2 minus Line 2)	22,989	3,353,329	707,556	4,083,874	4,474,976
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	14,000	1,874,000	219,000	2,107,000	3,522,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported	14,000	1,874,000	219,000	2,107,000	3,522,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	312,000	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	6,502,874	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	3,456,062	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	2	52,829	19,847	72,678			72,678	1,925,841	
1.2 Employee relations and welfare		11,096	4,168	15,264			15,264	116,294	
1.3 Payroll taxes		10,357	3,891	14,248			14,248	143,572	
1.4 Other personnel costs		1,205	453	1,658			1,658	3,159	
1.5 Total personnel costs	2	75,487	28,359	103,848			103,848	2,188,866	
2. Amounts paid to or retained by title agents		(2,587,764)	541,941	(2,045,823)			(2,045,823)	13,680,279	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts								749,284	
3.2 Surveys									
3.3 Other									
4. Advertising		566	213	779			779	33,709	
5. Boards, bureaus and associations									
6. Title plant rent and maintenance								39,677	
7. Claim adjustment services									
8. Amounts charged off, net of recoveries		3,651	1,371	5,022			5,022	(5,579)	
9. Marketing and promotional expenses		1,071	402	1,473			1,473	37,912	
10. Insurance	2	50,848	19,103	69,953			69,953	34,482	
11. Directors' fees									
12. Travel and travel items	2	43,244	16,246	59,492			59,492	327,515	
13. Rent and rent items	1	28,606	10,747	39,354			39,354	279,002	
14. Equipment	1	25,284	9,499	34,784			34,784	114,739	
15. Cost or depreciation of EDP equipment and software	7	185,811	69,805	255,623			255,623	697,793	
16. Printing, stationery, books and periodicals	1	33,424	12,557	45,982			45,982	154,527	
17. Postage, telephone, messengers and express	1	33,771	12,687	46,459			46,459	207,659	
18. Legal and auditing	6	152,631	57,340	209,977			209,977	578,583	
19. Totals (Lines 1.5 to 18)	23	(1,953,370)	780,270	(1,173,077)			(1,173,077)	19,118,448	
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes								949,915	
20.2 Insurance department licenses and fees	3	70,720	26,568	97,291			97,291	170,133	
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	(1)	(32,707)	(12,287)	(44,995)			(44,995)	(44,873)	
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	2	38,013	14,281	52,296			52,296	1,075,175	
21. Real estate expenses									
22. Real estate taxes								254	
23. Aggregate write-ins for miscellaneous expenses	1	21,360	8,025	29,386			29,386	303,984	
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	26	(1,893,997)	802,576	(1,091,395)			(a) (1,091,395)	20,497,861	
25. Less unpaid expenses - current year	1	24,226	9,101	33,328			33,328	205,868	
26. Add unpaid expenses - prior year	48,492	152,576	4,800	205,868			205,868	670,552	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	48,517	(1,765,647)	798,275	(918,855)			(918,855)	20,962,545	
DETAILS OF WRITE-INS									
2301. General and Miscellaneous Expense	1	21,360	8,025	29,386			29,386	278,720	
2302. Interest Expense								186	
2303. Settlement losses								25,078	
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1	21,360	8,025	29,386			29,386	303,984	

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

**OPERATIONS AND INVESTMENT EXHIBIT
PART 4 - NET OPERATING GAIN/LOSS EXHIBIT**

	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Cols. 4 + 5)	7 Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		(2,774,438)	499,591	(2,274,847)		(2,274,847)	18,451,479
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)							1,399,127
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	60			60		60	3,255,405
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	60	(2,774,438)	499,591	(2,274,787)		(2,274,787)	23,106,011
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	32,972	1,769,121	131,471	1,933,564		1,933,564	5,143,113
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	26	(1,893,996)	802,575	(1,091,395)		(1,091,395)	20,442,518
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	32,998	(124,875)	934,046	842,169		842,169	25,585,631
8. Net operating gain or (loss) (Lines 3 minus 7)	(32,938)	(2,649,563)	(434,455)	(3,116,956)		(3,116,956)	(2,479,620)
DETAILS OF WRITE-INS							
0201.							
0202.							
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)							
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) 110,713	109,852
1.1 Bonds exempt from U.S. tax	(a) 61,870	74,636
1.2 Other bonds (unaffiliated)	(a) 115,786	106,931
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	31,470	31,470
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 120,445	120,445
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	298	298
10. Total gross investment income	440,582	443,632
11. Investment expenses		(g) 48,146
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		48,146
17. Net investment income (Line 10 minus Line 16)		395,486
DETAILS OF WRITE-INS		
0901. Interest Income on Notes Receivable	298	298
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)	298	298
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 \$ 206 accrual of discount less \$ (233,222) amortization of premium and less \$ (27,438) 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				
1.1 Bonds exempt from U.S. tax	2,072			2,072
1.2 Other bonds (unaffiliated)				
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)				
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)				
2.21 Common stocks of affiliates				
3. Mortgage loans				
4. Real estate				
5. Contract loans				
6. Cash, cash equivalents and short-term investments				
7. Derivative instruments				
8. Other invested assets				
9. Aggregate write-ins for capital gains (losses)				
10. Total capital gains (losses)	2,072			2,072

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)				

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)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	510,644	1,329,976	819,332
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	367,577		(367,577)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets	7,453	9,755	2,302
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivable from parent, subsidiaries and affiliates	1,930,976	105,080	(1,825,896)
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	131,257	134,451	3,194
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	2,947,907	1,579,262	(1,368,645)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	2,947,907	1,579,262	(1,368,645)

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. Prepaid Expenses and Other Assets	131,257	134,451	3,194
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	131,257	134,451	3,194

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

The financial statements of National Title Insurance of New York, Inc are presented on the basis of accounting practices prescribed or permitted by the State of New York Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the NAIC Accounting Practices and Procedures manual, except where the laws and regulations of the State of New York differ. Significant variances between New York basis accounting and NAIC Statutory Accounting Principles (SAP) are: investments in title plants under New York laws are limited to 5% of admitted assets and are required to be amortized at a rate of 10% per year beginning 3 years after acquisition, as compared to NAIC SAP which allows the lesser of 20% of admitted assets or 40% of surplus and which provides for no amortization; and recovery rates for amounts set aside in the statutory premium reserves differ.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the state of New York is shown below:

	<u>12/31/2005</u>	<u>12/31/2004</u>
Net Income, NY Basis	(1,672,100)	(1,451,095)
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	200,062	237,856
Title Plant Amort ,net of tax	3,250	3,250
Net Income, SAP basis	(1,468,788)	(1,209,989)
Statutory Surplus, NY basis	6,638,703	5,324,992
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	524,286	324,225
Title Plants	29,250	26,000
Statutory Surplus, NAIC SAP Basis	7,192,239	5,675,217

B. Use of Estimates in the Preparation of the Financial Statements:

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy:

A portion of title insurance premiums written, escrow fees and other title fees is deferred and set aside in the statutory premium reserve which is computed and amortized in accordance with accounting practices prescribed by the New York Department of Insurance. The remaining portion of title insurance premiums, escrow fees and other title fees are recognized at the time of the closing of the related real estate transaction.

Amounts paid to or retained by title agents are recognized as an expense when incurred.

In addition, the company uses the following accounting policies:

- (1) Short term investments are stated at amortized cost.
- (2) Bonds are stated at amortized cost using the effective interest method with exception to those bonds with a NAIC designation of 3-6, which are stated at the lower of amortized cost or market value.
- (3) Unaffiliated common stock holdings are stated at NAIC market value.
- (4) Preferred stocks are stated at NAIC market value with exception to the preferred stock with a NAIC designation of 3-6, which are stated at the lower of cost or market.
- (5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at amortized cost or the lower of amortized cost or market value.
- (7) Investment in Subsidiaries, Controlled or Affiliated Companies – None
- (8) Interest in Joint Ventures - None.
- (9) Derivatives - None

NOTES TO FINANCIAL STATEMENTS

(10) Anticipated investment income to be used as a factor in a premium deficiency calculation - None

(11) Unpaid losses and loss adjustment expense include an amount determined from individual case estimates and loss reports. Such liabilities are necessarily based on assumptions and estimates. While management believes the amount is adequate, the ultimate liability maybe in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

(12) The Company has not modified its capitalization policy from the prior period.

2. Accounting Changes and Correction of Errors:

A. In 2005, the Company corrected an error in its presentation of changes in deferred tax assets on the Assets page and the Statement of Income page, so that changes in net deferred tax assets are reported gross of non-admitted deferred tax assets, in accordance with SSAP 10. Changes in non-admitted deferred tax assets are now included in changes in non-admitted assets. In prior years, changes in the non-admitted portion of deferred tax assets were netted against the change in deferred tax assets. This change does not affect total net admitted assets, or total surplus as regards policyholders as reported in the 2004 Annual Statement.

As a result of this correction, changes in non-admitted assets in the current year's Statement of Income - Gains and (Losses) in Surplus includes a decrease of \$419,568, which is the amount of the prior year's non-admitted deferred tax asset. Since there has been no net change in surplus due to this correction, a write-in adjustment has been added for a corresponding amount of increase. The changes in net deferred income taxes on the Statement of Income - Gains and (Losses) in Surplus reflects the actual amount of current year change in net deferred income taxes, and agrees with the disclosures in the Income Tax Footnote 9.

3. Business Combinations and Goodwill:

Non-applicable.

4. Discontinued Operations:

Non-applicable.

5. Investments:

- A. Mortgage Loans – None
- B. Debt Restructuring – Non-applicable
- C. Reverse Mortgages – Non-applicable
- D. Loan Backed Securities

Prepayment assumptions for single class and multi-class mortgage backed/asset backed securities were obtained from broker dealer survey values or internal estimates.

A broker market analysis was used in determining the market value of its loan-back securities.

- E. Repurchase Agreements – Non Applicable

6. Joint Ventures, Partnerships and Limited Liability Companies:

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies.

7. Investment Income:

There was no due and accrued income excluded in the financial statements.

8. Derivative Instruments:

None

9. Income Taxes:

A. **The components of the net DTA recognized in the Company's Assets, Liabilities, Surplus and Other Funds are as follows:**

	12/31/2005	12/31/2004
(1) Total of gross deferred tax assets	474,166	525,852

NOTES TO FINANCIAL STATEMENTS

(2) Total of deferred tax liabilities	(13,431)	-
Net deferred tax asset	460,735	525,852
(3) Deferred tax asset nonadmitted	(367,577)	(419,568)
(4) Net admitted deferred tax asset	93,158	106,284
(5) Increase(decrease) in nonadmitted asset	(51,991)	

B. Net DTL not recognized – Not applicable**C. Current income taxes incurred consist of the following major components:**

	Dec. 31, 2005	2004
Federal	(1,047,300)	(799,036)
Foreign	-	-
Sub-total	(1,047,300)	(799,036)
Other	-	-
Federal income taxes incurred	(1,047,300)	(799,036)

The main components of the 2005 deferred tax amounts are as follows:

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		(1,224,340)	1,224,340	428,519
Reserve Accruals	119,166		119,166	41,708
Depreciation/Amortization	11,254		11,254	3,939
Employee Benefits	-		-	-
Total deferred tax assets	130,420	(1,224,340)	1,354,760	474,166
Nonadmitted deferred tax assets			1,050,221	(367,577)
Admitted deferred tax assets			304,539	106,589
Deferred tax liabilities:				
State Taxes	(38,374)		(38,374)	(13,431)
Other	-		-	-
Total deferred tax liabilities	(38,374)	-	(38,374)	(13,431)
Net admitted deferred tax asset			-	93,158

The changes in main components of DTAs and DTLs are as follows:

	Dec. 31, 2005	2004	Change
Deferred tax assets:			
Discounting of reserves	428,519	472,607	(44,088)
Reserve Accruals	41,708	39,967	1,742
Depreciation/Amortization	3,939	-	3,939
Employee Benefits	-	13,278	(13,278)
Total deferred tax assets	474,166	525,852	(51,686)
Nonadmitted deferred tax assets	(367,577)	(419,568)	51,991
Admitted deferred tax assets	106,589	106,284	305
Deferred tax liabilities:			
State Taxes	(13,431)	-	(13,431)
Other	-	-	-
Total deferred tax liabilities	(13,431)	-	(13,431)
Net admitted deferred tax asset	93,158	106,284	(13,126)

The change in net deferred income taxes is comprised of the following:

	Dec. 31, 2005	Dec. 31, 2004	Change
Total deferred tax assets	106,589	106,284	305
Total deferred tax liabilities	(13,431)	-	(13,431)
Net deferred tax asset	93,158	106,284	(13,126)

D. Among the more significant book to tax adjustments were the following:

	Amount	Tax Effect
Income before taxes	(2,719,401)	(951,790)

NOTES TO FINANCIAL STATEMENTS

Tax exempt income deduction	(90,189)	(31,566)
Dividends received deduction	-	-
Meals & Entertainment	397	139
Other non deductible adjustments	2,954	1,034
Subtotal after permanent differences	(2,806,240)	(982,183)
Temporary differences and prior year adjustments	(186,050)	(65,117)
Taxable Income/Current Tax	(2,992,289)	(1,047,300)

E. (1) The Company does not have any capital loss or operating loss carry forwards.

E.(2) The amount of Federal income taxes incurred and available for recoupment in the event of future net losses is:

a. 2005	\$0
b. 2004	\$0
c. 2003	\$1,498,744

F. The Company is included in a consolidated federal income tax return with its parent company, Fidelity National Financial, Inc. (See organizational chart on Schedule Y for a complete listing of the Fidelity National Financial consolidated group). The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity that is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. The written agreement also provides that each entity in Fidelity's consolidated group compute their tax as though the entity pays tax on a stand alone basis.

10. Information Concerning Parent, Subsidiaries and Affiliates:

A. The Company is a member of a holding company group, as disclosed on Schedule Y Part 1 of this Statement.

B. A summary of material transactions between the Company and its parent, subsidiaries and affiliates is disclosed on Schedule Y Part 2 of the Annual Statement.

On January 3, 2005, the Company received a \$4,000,000 capital contribution from its parent at that time, LSI Title Company, in the form of cash.

C. The dollar amount of these transactions is disclosed on Schedule Y Part 2 of the Annual Statement.

D. At December 31, 2005 and December 31, 2004, the Company has a receivable from the parent and/or other related parties totaling \$238,032 and \$1,260,700, respectively, and a payable to the parent and/or other related parties of \$2,659,745 and \$1,010,863, respectively. Intercompany balances are generally settled on a monthly basis.

E. There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that could result in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.

F. The Company has several service agreements and cost sharing arrangements with its subsidiaries and affiliates. These arrangements are based on a straight pass-through allocation of actual costs incurred by the insurer. The balances on these arrangements are shown on Schedule Y.

G. As of December 31, 2004, LSI Title Company owned 100% of the stock of the Company. LSI Title Company is a California domiciled underwritten title company, and an indirect subsidiary of Fidelity National Financial, Inc (FNF). National's ownership was transferred to LSI Title Company from its former parent, Ticor Title Company of California (f/k/a American Title Company) on October 31, 2004. On March 1, 2005, National's ownership was transferred from LSI Title Company to FNF.

As of December 31, 2005, Fidelity National Financial, Inc owned 100% of the stock of the Company.

H. The Company owns no shares of stock of its ultimate parent.

I. The Company owns no shares of stock of affiliated or related parties.

J. Impairment write downs – None

11. Debt:

NOTES TO FINANCIAL STATEMENTS

The Company has no debt.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans:

- A. Defined Benefit Plan - None
- B. Defined Contribution Plan – None
- C. Multi-employer Plan – None
- D. Consolidated/Holding Company Plans – The Company’s employees are covered by a qualified voluntary contributory savings plan (“401(k) Plan”) sponsored by Fidelity National Financial, Inc, its ultimate parent. Under this plan, participating employees make contributions of up to 40% from pre-tax annual compensation, up to the amount allowed pursuant to the Internal Revenue Code, into individual accounts that are generally not available until the employee reaches age 59 ½. The Company matches participants’ contributions at a rate of 50% of the first 6% of compensation. Matching contributions of \$0 and \$10,955 were made in 2005 and 2004, respectively.

The Company’s employees are covered to participate in an Employee Stock Purchase Plan (“ESPP”). Eligible employees may voluntarily purchase, at current market prices, shares of Fidelity National Financial’s common stock through payroll deduction. Pursuant to the ESPP, employees may contribute an amount between 3% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP. The Company’s cost of its employer matching contributions for the years 2005 and 2004 were \$0 and \$3,930, respectively.

Certain Company officers are participants in the 1987, 1991, 1993, 1998, 2001 and 2004 Executive Incentive Stock Option Plans (the “Plans”) sponsored by Fidelity National Financial, Inc. Under the Plans, participants have the option to purchase shares of Fidelity National Financial stock at annually declining share prices. Options granted under these plans expire within a specified period from the grant date. There is no material effect on the Company’s financial statements as a result of the creation of these Plans.

Certain Company officers are participants in the 1998 Stock Incentive Plan and the 1999 Stock Option Plan (the ANFI Plans) sponsored by ANFI. Participants in the 1999 ANFI plan may reduce the exercise price by electing to defer a portion of their annual bonus which would otherwise be payable in cash. In connection with the acquisition of ANFI by FNF, these options were assumed by FNF. There is no material effect on the Company’s financial statements as a result of the creation of these Plans.

The Company’s employees are covered to participate in certain health care and life insurance benefits for retired employees, provided they meet specific eligibility requirements. The costs of these benefit plans are accrued during the periods the employees render service. The Company is both self-insured and fully insured for its postretirement health care and life insurance benefit plans, and the plans are not funded. The health care plans provide for insurance benefits after retirement and are generally contributory, with contributions adjusted annually. Postretirement life insurance benefits are contributory, with coverage amounts declining with increases in a retiree’s age. The Company experienced net health care and life insurance cost of \$0 during 2005 and 2004.

Certain Company employees and directors may be eligible to participate in a non-qualified deferred compensation plan sponsored by the Company’s ultimate parent, Fidelity National Financial. Selected participants may elect to defer an annual amount of salary, bonus, commissions and/or directors’ fees for a minimum of \$25,000 and a maximum of 100%. Plan assets are maintained by a trust established by the sponsor, and there is no expense to the Company in connection with this plan.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations:

- A. The Company has 200,000 shares of common stock authorized, 127,949 shares issued and outstanding. The par value per share is \$7.50.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends, which can be paid by State of New York Insurance companies to shareholders without prior approval of the Insurance Commissioner, is subject to restrictions. No dividends which exceed 10% of outstanding capital shares can be paid without prior approval, unless after deducting dividends the Company has surplus as regards policyholders at least equal to the greater or 50% of its reinsurance reserves or 50% of the minimum capital required. Additionally, dividends are further limited to the Company’s earned surplus. Based on this formula, the Company could pay dividends to its parent of \$0 during 2006.
- D. The Company has no restrictions placed on unassigned funds (surplus).
- E. Advances to surplus not repaid – Non-applicable.

NOTES TO FINANCIAL STATEMENTS

- F. The Company holds no stock for any option or employee benefit plans.
- G. Changes in balances in special surplus funds – Non-applicable
- H. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$0.
- I. Surplus Notes – None
- J. Quasi-reorganization – Non-applicable

14. Contingencies:

- A. Contingent Commitments – None.
- B. Assessments – Non-applicable
- C. Gain Contingencies - None
- D. All Other Contingencies:
 - 1) Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases:

The Company is a party to a number of long-term noncancelable operating leases for certain facilities, furniture and equipment which expire from 2006 to 2010. Rental expense for the years 2005 and 2004 was \$22,452 and \$232,439, respectively. At December 31, 2005, the minimum rental commitments under all such leases with initial or remaining terms of more than one year, exclusive of any additional amounts that may become due under escalation clauses, are:

2006	167,038
2007	123,357
2008	57,403
2009	44,533
2010 & beyond	259
	392,590

16. Information About Financial Instruments With Off Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk:

None

17. Sale, Transfer, and Servicing of Financial Assets and Extinguishments of Liabilities:

None

18. Gains or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans:

Non-applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators:

Non-applicable

20. September 11 Events:

Non-applicable

21. Other Items:

- A. Extraordinary Items – None
- B. Troubled Debt Restructuring – None
- C. Other Disclosures:
 - (1) Assets in the amount of \$2,106,791 at December 31, 2005 were on deposit with government authorities or trustees as required by law.

NOTES TO FINANCIAL STATEMENTS

In conducting its operations, the Company routinely holds customers' assets in trust, pending completion of real estate transactions. Such amounts are maintained in segregated bank accounts and have not been included in the accompanying statutory financial statements. At December 31, 2005 and December 31, 2004, the Company held approximately \$150,945 and \$155,168, respectively, of such assets in trust and has a contingent liability relating to the proper disposition of these assets for its customers.

22. Events Subsequent:

There were no events subsequent to December 31, 2005 that had a significant impact on the Company.

23. Reinsurance:

- A. Unsecured Reinsurance Recoverable – None
- B. Reinsurance in Dispute – None
- C. Reinsurance Assumed or Ceded – Non-applicable
- D. Uncollectible Reinsurance – None
- E. Commutation of Ceded Reinsurance – None
- F. Retroactive Reinsurance – None
- G. Reinsurance Accounted for as Deposit – None

24. Retrospectively Rated Contracts:

None

25. Change in Incurred Losses and Loss Adjustment Expenses:

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has increased (decreased) by \$(391,000) from \$4,475,000 in 2004 to \$4,084,000 in 2005 as a result of reestimation of unpaid losses and loss adjustment expenses. This increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

26. Inter-company Pooling Arrangements:

None

27. Structured Settlements:

None

28. Supplemental Reserves:

None

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	1,834,580	10.329	1,834,580	10.329
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	1,333,085	7.506	1,333,085	7.506
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	3,672,597	20.677	3,672,597	20.677
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations				
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA				
1.512 Issued or guaranteed by FNMA and FHLMC				
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA				
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521				
1.523 All other				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	2,830,546	15.937	2,830,546	15.937
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)				
6. Contract loans				
7. Receivables for securities	23,792	0.134	23,792	0.134
8. Cash, cash equivalents and short-term investments	8,066,768	45.417	8,066,768	45.417
9. Other invested assets				
10. Total invested assets	17,761,368	100.000	17,761,368	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? New York
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended. _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2003
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/1998
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 02/16/2001
- 3.4 By what department or departments? New York Insurance Department
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes No
- 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes No
- 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
| | | |
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action either formal or informal, if a confidentiality clause is part of the agreement.) Yes No
- 6.2 If yes, give full information _____
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes No
- 7.2 If yes,
- 7.21 State the percentage of foreign control 0 %
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).
- | 1
Nationality | 2
Type of Entity |
|------------------|---------------------|
| | |
| | |
| | |
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes No
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company. _____
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes No

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG LLP, Suite 2700, Independent Square
 One Independent Drive, Jacksonville, FL 32202

10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Milliman USA
 1325 Franklin Ave, Suite 555
 Garden City, NY 11530

11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

11.11 Name of real estate holding company _____

11.12 Number of parcels involved _____

11.13 Total book/adjusted carrying value 0

11.2 If yes, provide explanation _____

12. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]

12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]

12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [X] N/A []

BOARD OF DIRECTORS

13. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

14. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

15. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

16.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

16.11 To directors or other officers \$ 0

16.12 To stockholders not officers \$ 0

16.13 Trustees, supreme or grand (Fraternal only) \$ 0

16.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

16.21 To directors or other officers \$ 0

16.22 To stockholders not officers \$ 0

16.23 Trustees, supreme or grand (Fraternal only) \$ 0

17.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

17.2 If yes, state the amount thereof at December 31 of the current year:

17.21 Rented from others \$ 0

17.22 Borrowed from others \$ 0

17.23 Leased from others \$ 0

17.24 Other \$ 0

18.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

18.2 If answer is yes:

18.21 Amount paid as losses or risk adjustment \$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

	18.22 Amount paid as expenses	\$ <u>0</u>
	18.23 Other amounts paid	\$ <u>0</u>
19.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?		Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
19.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:		\$ <u>0</u>

INVESTMENT

20.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 3 - Special Deposits? Yes No

20.2 If no, give full and complete information, relating thereto

21.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, except as shown on Schedule E - Part 3 - Special Deposits, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 17.1). Yes No

21.2 If yes, state the amount thereof at December 31 of the current year:

	21.21 Loaned to others	\$ <u>0</u>
	21.22 Subject to repurchase agreements	\$ <u>0</u>
	21.23 Subject to reverse repurchase agreements	\$ <u>0</u>
	21.24 Subject to dollar repurchase agreements	\$ <u>0</u>
	21.25 Subject to reverse dollar repurchase agreements	\$ <u>0</u>
	21.26 Pledged as collateral	\$ <u>0</u>
	21.27 Placed under option agreements	\$ <u>0</u>
	21.28 Letter stock or securities restricted as to sale	\$ <u>0</u>
	21.29 Other	\$ <u>0</u>

21.3 For category (21.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0
		0
		0

22.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes No

22.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No N/A
 If no, attach a description with this statement.

23.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes No

23.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

24. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Part 1-General, Section IV.H-Custodial or Safekeeping agreements of the NAIC Financial Condition Examiners Handbook? Yes No

24.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BNY Western Trust	700 South Flowers Street, Suite 200 Los Angeles, CA 90017

24.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

24.03 Have there been any changes, including name changes, in the custodian(s) identified in 24.01 during the current year? Yes No

24.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

24.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
Managed In House	Matthew Hartmann	601 Riverside Ave, Jacksonville, FL 32204
Managed In House	Sean Casey	601 Riverside Ave, Jacksonville, FL 32204

25.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [] No [X]

25.2 If yes, complete the following schedule:

1 CUSIP#	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		0
		0
		0
		0
25.2999	Total	0

25.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
		0	
		0	
		0	

26. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
26.1 Bonds	15,965,686	15,766,560	(199,126)
26.2 Preferred stocks	0	0	0
26.3 Totals	15,965,686	15,766,560	(199,126)

26.4 Describe the sources or methods utilized in determining the fair values: Fair market values are based on quotes obtained from pricing service organizations

27.1 Have all the filing requirements of the Purposes and Procedures manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

27.2 If no, list exceptions:

OTHER

28.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 10,286

28.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Title Insurance Rating Service	\$ 9,007
	\$ 0
	\$ 0

29.1 Amount of payments for legal expenses, if any? \$ 0

29.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	\$ 0
	\$ 0
	\$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 30.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0
- 30.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$ 0
	\$ 0
	\$ 0
	\$ 0

GENERAL INTERROGATORIES

PART 2-TITLE INTERROGATORIES

- | | |
|---|---------------------|
| 1. Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? | YES [] NO [X] |
| 2. Largest net aggregate amount insured in any one risk. | \$ <u>4,000,000</u> |
| 3.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured? | YES [] NO [X] |
| 3.2 If yes, give full information | |
| | |
| | |
| | |
| 4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? | YES [X] NO [] |
| 5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? | YES [] NO [X] |
| 5.2 If yes, give full information | |
| | |
| | |
| | |
| 6. Uncompleted building construction loans: | |
| 6.1 Amount already loaned | \$ <u>0</u> |
| 6.2 Balance to be advanced | \$ <u>0</u> |
| 6.3 Total amount to be loaned | \$ <u>0</u> |
| 7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? | YES [] NO [X] |
| 7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. | \$ <u>0</u> |
| 8. What is the aggregate amount of mortgage loans owned by the reporting entity which consist of co-ordinate interest in first liens? | \$ <u>0</u> |
| 9.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves: | |
| 9.11 Bonds | \$ <u>3,460,000</u> |
| 9.12 Short-term investments | \$ <u>0</u> |
| 9.13 Mortgages | \$ <u>0</u> |
| 9.14 Cash | \$ <u>0</u> |
| 9.15 Other admissible invested assets | \$ <u>0</u> |
| 9.16 Total | \$ <u>3,460,000</u> |
| 9.2 List below segregate funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E - Part 1D Summary and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers). | |
| 9.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of: | \$ <u>150,945</u> |
| These funds consist of: | |
| 9.22 In cash on deposit | \$ <u>150,945</u> |
| 9.23 Other forms of security | \$ <u>0</u> |

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2005	2 2004	3 2003	4 2002	5 2001
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)		832,562	24,941	30,021	
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	(3,381,607)	17,264,686	32,681,211	14,515,891	6,341,057
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	608,923	543,170	7,373,763	7,545,740	2,510,028
4. Total	(2,772,684)	18,640,418	40,079,915	22,091,652	8,851,085
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	(2,274,847)	18,451,479	39,224,533	21,732,190	8,795,063
6. Escrow and settlement service charges (Part 1A, Line 2)		1,399,127	1,271,827	680,576	116,055
7. Title examinations (Part 1C, Line 1)					
8. Searches and abstracts (Part 1C, Line 2)				2,637	
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	60	3,255,404	7,616,884	5,540,197	1,823,179
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	(2,274,787)	23,106,010	48,113,244	27,955,600	10,734,297
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(3,116,958)	(2,479,619)	3,223,555	2,024,413	423,578
14. Net investment gain or (loss) (Line 11)	397,558	229,488	366,467	384,455	414,895
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	(1,047,300)	(799,036)	1,498,744	678,664	221,666
17. Net income (Line 15)	(1,672,100)	(1,451,095)	2,091,278	1,730,204	616,807
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)		470,939	758,459	182,408	67,174
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	18,548,591	15,547,849	17,108,535	11,421,022	7,998,504
20. Known claims reserve (Page 3, Line 1)	4,083,874	4,474,976	1,958,594	786,374	351,438
21. Statutory premium reserve (Page 3, Line 2)	3,456,059	3,957,133	3,793,860	3,036,288	3,013,672
22. Total liabilities (Page 3, Line 21)	11,909,888	10,222,857	10,452,844	6,892,100	4,296,052
23. Capital paid up (Page 3, Lines 23 + 24)	1,007,258	1,007,258	1,007,258	1,007,258	1,007,258
24. Surplus as regards policyholders (Page 3, Line 30)	6,638,703	5,324,992	6,655,691	4,528,922	3,702,451
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)					
(Item divided by Page 2, Line 10, Col. 3) x 100.0					
25. Bonds (Line 1)	54.4	75.7	55.5	68.6	88.1
26. Stocks (Lines 2.1 & 2.2)				0.5	4.4
27. Mortgage loans on real estate (Line 3.1 and 3.2)					
28. Real estate (Lines 4.1, 4.2 & 4.3)				0.5	
29. Cash, cash equivalents and short-term investments (Line 5)	45.4	24.0	43.5	30.3	7.5
30. Contract loans (Line 6)				X X X	X X X
31. Other invested assets (Line 7)					
32. Receivable for securities (Line 8)	0.1	0.3	1.0	1.0	1.0
33. Aggregate write-ins for invested assets (Line 9)				X X X	X X X
34. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
35. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
36. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
37. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)					
38. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
39. Affiliated mortgage loans on real estate					
40. All other affiliated					
41. Total of above Lines 35 to 40					
42. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 41 above divided by Page 3, Line 30, Col. 1 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2005	2 2004	3 2003	4 2002	5 2001
Capital and Surplus Accounts (Page 4)					
43. Net unrealized capital gains or (losses) (Line 18)			139,976	(139,975)	
44. Change in nonadmitted assets (Line 21)	(1,368,645)	(264,473)	(240,180)	(832,514)	(139,355)
45. Dividends to stockholders (Line 28)					
46. Change in surplus as regards policyholders for the year (Line 31)	1,313,711	(1,330,699)	2,126,769	826,470	507,452
Losses Paid and Incurred (Part 2A)					
47. Net payments (Line 5, Col. 4)	2,324,665	2,626,730	886,075	20,224	206,788
48. Losses and allocated LAE incurred (Line 8, Col. 4)	1,933,564	5,143,113	2,058,293	455,161	63,876
49. Unallocated LAE incurred (Line 9, Col. 4)					
50. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	1,933,564	5,143,113	2,058,293	455,161	63,876
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
51. Personnel costs (Part 3, Line 1.5, Col. 4)	(4.6)	9.5	11.3	12.7	14.3
52. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	89.9	59.2	64.9	63.1	63.8
53. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	(37.4)	19.8	12.8	15.3	95.7
54. Total (Lines 51 to 53)	48.0	88.5	89.0	91.1	173.8
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
55. Losses and loss adjustment expenses incurred (Line 4)	(85.0)	22.3	4.3	1.6	0.6
56. Operating expenses incurred (Line 5)	48.0	88.5	89.0	91.1	95.5
57. Aggregate write-ins for other operating deductions (Line 6)					
58. Total operating deductions (Line 7)	(37.0)	110.7	93.3	92.8	96.1
59. Net operating gain or (loss) (Line 8)	137.0	(10.7)	6.7	7.2	4.0
Other Percentages (Line item divided by Part 1B, Line 1.4)					
60. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	(69.7)	27.6	5.1	2.1	0.8
61. Operating expenses incurred to net premiums written (Page 4, Line 5)	39.3	109.8	107.1	117.1	123.8

**SCHEDULE A - VERIFICATION BETWEEN YEARS
Real Estate**

1. Book/adjusted carrying value, December 31, prior year	_____
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	_____
2.2 Totals, Part 3, Column 7	_____
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	_____
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14	_____
4.2 Totals, Part 3, Column 9	_____
5. Total profit (loss) on sales, Part 3, Column 14	NONE
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12	_____
6.2 Totals, Part 3, Column 8	_____
7. Amounts received on sales, Part 3, Column 11 and Part 1, Column 13	_____
8. Book/adjusted carrying value at the end of current period	_____
9. Total valuation allowance	_____
10. Subtotal (Lines 8 plus 9)	_____
11. Total nonadmitted amounts	_____
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets Column)	_____

**SCHEDULE B - VERIFICATION BETWEEN YEARS
Mortgage Loans**

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	_____
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	_____
2.2 Additional investment made after acquisitions	_____
3. Accrual of discount and mortgage interest points and commitment fees	_____
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	NONE
6. Amounts paid on account or in full during the year	_____
7. Amortization of premium	_____
8. Increase (decrease) by foreign exchange adjustment	_____
9. Book value/recorded investment excluding accrued interest on mortgages owned at end of current period	_____
10. Total valuation allowance	_____
11. Subtotal (Lines 9 plus 10)	_____
12. Total nonadmitted amounts	_____
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets Column)	_____

**SCHEDULE BA - VERIFICATION BETWEEN YEARS
Long-Term Invested Assets**

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	_____
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	_____
2.2 Additional investment made after acquisitions	_____
3. Accrual of discount	_____
4. Increase (decrease) by adjustment	
5. Total profit (loss) on sale	NONE
6. Amounts paid on account or in full during the year	_____
7. Amortization of premium	_____
8. Increase (decrease) by foreign exchange adjustment	_____
9. Book/adjusted carrying value of long-term invested assets at end of current period	_____
10. Total valuation allowance	_____
11. Subtotal (Lines 9 plus 10)	_____
12. Total nonadmitted amounts	_____
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)	_____

SCHEDULE D - SUMMARY BY COUNTRY
 Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	3,167,665	3,112,961	3,309,584	3,055,000
	2. Canada				
	3. Other Countries				
	4. Totals	3,167,665	3,112,961	3,309,584	3,055,000
States, Territories and Possessions (Direct and guaranteed)	5. United States	3,672,597	3,621,905	3,760,211	3,395,000
	6. Canada				
	7. Other Countries				
	8. Totals	3,672,597	3,621,905	3,760,211	3,395,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada				
	11. Other Countries				
	12. Totals				
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States				
	14. Canada				
	15. Other Countries				
	16. Totals				
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	2,830,546	2,721,578	2,963,827	2,635,000
	22. Canada				
	23. Other Countries				
	24. Totals	2,830,546	2,721,578	2,963,827	2,635,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	9,670,808	9,456,444	10,033,622	9,085,000
PREFERRED STOCKS Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
	48. Totals				
Industrial and Miscellaneous (unaffiliated)	49. United States				
	50. Canada				
	51. Other Countries				
	52. Totals				
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks				
	55. Total Stocks				
	56. Total Bonds and Stocks	9,670,808	9,456,444	10,033,622	

SCHEDULE D - VERIFICATION BETWEEN YEARS
 Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	<u>9,948,341</u>	7. Amortization of premium	<u>233,222</u>
2. Cost of bonds and stocks acquired, Column 7, Part 3	<u>11,944,559</u>	8. Foreign Exchange Adjustment:	
3. Accrual of discount	<u>205</u>	8.1 Column 15, Part 1	
4. Increase (decrease) by adjustment:		8.2 Column 19, Part 2, Section 1	
4.1 Columns 12 - 14, Part 1		8.3 Column 16, Part 2, Section 2	
4.2 Column 15 - 17, Part 2, Section 1		8.4 Column 15, Part 4	
4.3 Column 15, Part 2, Section 2		9. Book/adjusted carrying value at end of current period	<u>9,670,809</u>
4.4 Column 11 - 13, Part 4		10. Total valuation allowance	
5. Total gain (loss), Column 19, Part 4	<u>2,072</u>	11. Subtotal (Lines 9 plus 10)	<u>9,670,809</u>
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	<u>11,991,146</u>	12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	<u>9,670,809</u>

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1	508,168	2,633,403	26,094			3,167,665	19.840	3,741,466	33.253	3,167,665	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	508,168	2,633,403	26,094			3,167,665	19.840	3,741,466	33.253	3,167,665	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	510,394	1,445,383	1,716,820			3,672,597	23.003	2,980,629	26.491	3,672,597	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	510,394	1,445,383	1,716,820			3,672,597	23.003	2,980,629	26.491	3,672,597	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1											
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals											

SCHEDULE D - PART 1A - SECTION 1 (continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	6,801,280	1,724,901	276,404			8,802,585	55.134	4,529,371	40.256	8,474,741	327,844
7.2 Class 2		322,839				322,839	2.022			322,839	
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	6,801,280	2,047,740	276,404			9,125,424	57.156	4,529,371	40.256	8,797,580	327,844
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

SCHEDULE D - PART 1A - SECTION 1 (continued)
 Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	7,819,842	5,803,687	2,019,318			15,642,847	97.978	X X X	X X X	15,315,003	327,844
10.2 Class 2		322,839				322,839	2.022	X X X	X X X	322,839	
10.3 Class 3								X X X	X X X		
10.4 Class 4								X X X	X X X		
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals	7,819,842	6,126,526	2,019,318			(b) 15,965,686	100.000	X X X	X X X	15,637,842	327,844
10.8 Line 10.7 as a % of Col. 6	48.979	38.373	12.648			100.000	X X X	X X X	X X X	97.947	2.053
11. Total Bonds Prior Year											
11.1 Class 1	2,435,832	7,046,501	1,169,134	600,000		X X X	X X X	11,251,467	100.000	10,921,498	329,968
11.2 Class 2						X X X	X X X				
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	2,435,832	7,046,501	1,169,134	600,000		X X X	X X X	(b) 11,251,467	100.000	10,921,498	329,968
11.8 Line 11.7 as a % of Col. 8	21.649	62.627	10.391	5.333		X X X	X X X	100.000	X X X	97.067	2.933
12. Total Publicly Traded Bonds											
12.1 Class 1	7,819,841	5,475,843	2,019,319			15,315,003	95.924	10,921,498	97.067	15,315,003	X X X
12.2 Class 2		322,839				322,839	2.022			322,839	X X X
12.3 Class 3											X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals	7,819,841	5,798,682	2,019,319			15,637,842	97.947	10,921,498	97.067	15,637,842	X X X
12.8 Line 12.7 as a % of Col. 6	50.006	37.081	12.913			100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	48.979	36.320	12.648			97.947	X X X	X X X	X X X	97.947	X X X
13. Total Privately Placed Bonds											
13.1 Class 1		327,844				327,844	2.053	329,968	2.933	X X X	327,844
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals		327,844				327,844	2.053	329,968	2.933	X X X	327,844
13.8 Line 13.7 as a % of Col. 6		100.000				100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10		2.053				2.053	X X X	X X X	X X X	X X X	2.053

(a) Includes \$ 327,844 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments, Schedules D & DA (Group 1)											
	1.1 Issuer Obligations	508,168	2,633,403	26,094			3,167,665	19.840	3,741,466	33.253	3,167,665	
	1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	1.7 Totals	508,168	2,633,403	26,094			3,167,665	19.840	3,741,466	33.253	3,167,665	
2.	All Other Governments, Schedules D & DA (Group 2)											
	2.1 Issuer Obligations											
	2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	2.3 Defined											
	2.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	2.5 Defined											
	2.6 Other											
	2.7 Totals											
3.	States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
	3.1 Issuer Obligations	510,394	1,445,383	1,716,820			3,672,597	23.003	2,980,629	26.491	3,672,597	
	3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	3.3 Defined											
	3.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	3.5 Defined											
	3.6 Other											
	3.7 Totals	510,394	1,445,383	1,716,820			3,672,597	23.003	2,980,629	26.491	3,672,597	
4.	Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
	4.1 Issuer Obligations											
	4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	4.3 Defined											
	4.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	4.5 Defined											
	4.6 Other											
	4.7 Totals											
5.	Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
	5.1 Issuer Obligations											
	5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	5.3 Defined											
	5.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	5.5 Defined											
	5.6 Other											
	5.7 Totals											

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type		1	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
6.	Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
	6.1 Issuer Obligations											
	6.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	6.3 Defined											
	6.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	6.5 Defined											
	6.6 Other											
	6.7 Totals											
7.	Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
	7.1 Issuer Obligations	6,801,280	2,047,740	276,404			9,125,424	57.156	4,529,371	40.256	8,797,579	327,844
	7.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	7.3 Defined											
	7.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	7.5 Defined											
	7.6 Other											
	7.7 Totals	6,801,280	2,047,740	276,404			9,125,424	57.156	4,529,371	40.256	8,797,579	327,844
8.	Credit Tenant Loans, Schedules D & DA (Group 8)											
	8.1 Issuer Obligations											
	8.7 Totals											
9.	Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
	9.1 Issuer Obligations											
	9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	9.3 Defined											
	9.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	9.5 Defined											
	9.6 Other											
	9.7 Totals											

SCHEDULE D - PART 1A - SECTION 2 (continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	7,819,842	6,126,526	2,019,318			15,965,686	100.000	X X X	X X X	15,637,841	327,844
10.2 Single Class Mortgage-Backed/Asset-Backed Securities								X X X	X X X		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	7,819,842	6,126,526	2,019,318			15,965,686	100.000	X X X	X X X	15,637,841	327,844
10.8 Line 10.7 as a % of Col. 6	48.979	38.373	12.648			100.000	X X X	X X X	X X X	97.947	2.053
11. Total Bonds Prior Year											
11.1 Issuer Obligations	2,435,832	7,046,501	1,169,134	600,000		X X X	X X X	11,251,467	100.000	10,921,498	329,968
11.2 Single Class Mortgage-Backed/Asset-Backed Securities						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	2,435,832	7,046,501	1,169,134	600,000		X X X	X X X	11,251,467	100.000	10,921,498	329,968
11.8 Line 11.7 as a % of Col. 8	21.649	62.627	10.391	5.333		X X X	X X X	100.000	X X X	97.067	2.933
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	7,819,841	5,798,682	2,019,319			15,637,842	97.947	10,921,498	97.067	15,637,842	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities											X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	7,819,841	5,798,682	2,019,319			15,637,842	97.947	10,921,498	97.067	15,637,842	X X X
12.8 Line 12.7 as a % of Col. 6	50.006	37.081	12.913			100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	48.979	36.320	12.648			97.947	X X X	X X X	X X X	97.947	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations		327,844				327,844	2.053	329,968	2.933	X X X	327,844
13.2 Single Class Mortgage-Backed/Asset-Backed Securities										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals		327,844				327,844	2.053	329,968	2.933	X X X	327,844
13.8 Line 13.7 as a % of Col. 6		100.000				100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10		2.053				2.053	X X X	X X X	X X X	X X X	2.053

SCHEDULE DA - PART 2 - VERIFICATION BETWEEN YEARS

Short - Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	1,303,126	1,303,126			
2. Cost of short-term investments acquired	42,005,982	42,005,982			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	37,014,230	37,014,230			
7. Book/adjusted carrying value, current year	6,294,878	6,294,878			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	6,294,878	6,294,878			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	6,294,878	6,294,878			
12. Income collected during year	119,225	119,225			
13. Income earned during year	119,225	119,225			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: _____

- NONE** **Schedule DB - Part A and B Verification**
- NONE** **Schedule DB - Part C, D and E Verification**
- NONE** **Schedule DB - Part F - Section 1**
- NONE** **Schedule DB - Part F - Section 2**

**SCHEDULE E-PART 1A-SEGREGATED FUNDS HELD FOR OTHERS
AS NON-INTEREST EARNING CASH DEPOSITS**

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which non-interest earning deposits of segregated funds held for others were maintained by the Company at any time during the year and the balances, if any (according to reporting entity's records) on December 31, of the current year.

1 Depository	2 Rate of Interest	3 Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
JP MORGAN CHASE	NEW YORK NY	131,158
BANK OF NEVADA	LAS VEGAS NV	15,203
BANK OF AMERICA	TUSTIN CA	4,584
0199998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository	X X X	
0199999 Total Federally Insured Depositories	X X X	150,945
NON-FEDERALLY INSURED DEPOSITORIES		
0299999 Total Non-Federally Insured Depositories	X X X	
0399999 Total Open Depositories - Dec. 31st	X X X	150,945
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	150,945
1. Totals: Last day of January		160,383
2. February		254,112
3. March		148,589
4. April		341,729
5. May		161,580
6. June		161,549
7. July		161,549
8. August		357,577
9. September		253,680
10. October		146,361
11. November		641,157
12. December		150,945

NONE **Schedule E - Part 1B**

NONE **Schedule E - Part 1C**

SCHEDULE E - PART 1D - SUMMARY

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	150,945		150,945
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	150,945		150,945
4. Other forms of security held for others (General Interrogatories-Part 2, Line 9.23)			
5. Total all segregated funds held for others (General Interrogatories-Part 2, Line 9.21)	150,945		150,945
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			1,771,460
7. Suspended depositories			
8. Total general funds			1,771,460
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			1,771,460
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			1,771,460
15. Company funds on hand			430
16. Total company funds on hand and on deposit			1,771,890

SCHEDULE E - PART 1E - SUMMARY OF INTEREST EARNED

Interest Earned On	1 Interest Earned by Company	2 Average Monthly Balance of Non-Earning Deposits	3 Average Monthly Balance of Earning Deposits
Segregated Funds Held for Others			
17. Open depositories		244,934	
18. Suspended depositories			
19. Total segregated funds held for others		244,934	
Company Funds on Deposit			
20. Open depositories	415	1,706,537	33,313
21. Suspended depositories			
22. Total company funds on deposit	415	1,706,537	33,313
Total All Funds on Deposit			
23. Open depositories	415	1,951,471	33,313
24. Suspended depositories			
25. Total all funds on deposit	415	1,951,471	33,313

SCHEDULE E - PART 1F - FUNDS ON DEPOSIT - INTERROGATORIES

1. Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to:

1.1 The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E-Part 1, or its parent, subsidiaries, or any of its affiliates? YES NO

1.2 Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E-Part 1, or its parent, subsidiaries, or any of its affiliates? YES NO

2.1 Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its Parent, Subsidiaries, or any of its Affiliates, and any depository listed in Schedule E-Part 1, or its parent, subsidiaries or any of its affiliates? YES NO

2.2 If yes, give details below.

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

3. Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit Capital Gains (Losses) and Schedule E - Part 1A that will enable it to identify the funds on an individual basis? YES NO

SCHEDULE F - PART 1

Assumed Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Reinsurance Assumed Liability	Assumed Premiums Received	Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	Reinsurance Payable on Known Case Losses and LAE Reserves	Assumed Premiums Receivable	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
36-2468956 86-0417131	50229 51586	Chicago Title Insurance Company Fidelity National Title Insurance Company	MO CA	12,725 (600)	2							
0299999		Total Affiliates - U.S. Non-Pool		12,125	2							
0499999		Total Affiliates		12,125	2							
9999999		TOTALS		12,125	2							

SCHEDULE F - PART 2

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 - 10 - 11)	13 Funds Held By Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
86-0417131	51586	Fidelity National Title Insurance Company	CA		19,846	5						
0299999		Total Authorized - Affiliates - U.S. Non-Pool			19,846	5						
0499999		Total Authorized - Affiliates			19,846	5						
0999999		Total Authorized			19,846	5						
9999999		Totals			19,846	5						

SCHEDULE F - PART 3

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
NONE																

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1. Amounts in dispute totaling \$ 0 are included in Column 5.
 2. Amounts in dispute totaling \$ 0 are excluded from Column 13.
 3. Column 5 excludes \$ 0 recoverables on ceded IBNR on contracts in force prior to July 1, 1984 and not subsequently renewed.

SCHEDULE H - PART 1

Showing All Title Plants Owned at December 31 of Current Year and Basis of Valuation

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
50-0001	Wholly 100%	12/31/2001	12/31/2001	01/01/1994	275,000				
50-0002	Wholly 100%	01/01/1950	01/01/1993	01/01/1994	50,000	5,000	Lower of Cost or Appraised		5,000
9999999 Totals					325,000	5,000	X X X		5,000

40

(a) If the basis is other than cost, provide explanation to reason for deviating from the cost basis:

SCHEDULE H - PART 2

Showing All Title Plants Acquired During the Year

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 How Acquired	7 Name of Seller	8 Acquisition / Construction Cost to Company During Year	9 Book Value at December 31 of Current Year	10 Percentage Ownership as of December 31	11 Title Plant Not 100% Owned (Does Company Participate in Maintenance Cost? Yes or No)
		3 From	4 To							
					NONE					

SCHEDULE H - PART 3

Showing All Title Plants Sold or Otherwise Disposed of During the Year

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Sold	6 Name of Purchaser	7 Cost to Company	8 Increase by Adjustment in Book Value During Year	9 Decrease by Adjustment in Book Value During Year	10 Book Value at Date of Sale	11 Consideration	12 Profit and (Losses) on Sale
		3 From	4 To								
NONE											

4 2

SCHEDULE H - Verification Between Years

1. Book value, December 31, prior year	10,000	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	5,000
2.1 Totals, Part 1, Col. 9		5.2 Totals, Part 3, Col. 9	
2.2 Totals, Part 3, Col. 8		6. Consideration received on sales, Part 3, Col. 11	
3. Cost of acquisition, Part 2, Col. 8		7. Net profit (loss) on sales, Part 3, Col. 12	
4. Totals	10,000	8. Book value, December 31, current year	5,000

SCHEDULE H - PART 4

Showing Total Title Assets Held Directly or by Subsidiaries

Type of Title Plant Ownership	1 Title Plant Value Current Year	2 Title Plant Value Prior Year
1. Direct investment in title plant assets	5,000	10,000
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)	5,000	10,000

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	155,700	4,360	33,758	2,781	191,037	3,982				3,338		
2. 1996	104	128	3	6	222	(85)	20				10		
3. 1997	1,093	4,856	4			4,860	59				29		
4. 1998	148	283	7			290	18				1		
5. 1999	33	489	6			47	448	120			173		
6. 2000	867	3,469	3			96	3,376	236			198		
7. 2001	2,389	8,851	9	1,939	284	10,515	524				299		
8. 2002	4,764	22,092	3	6,223	340	27,978	921				217		
9. 2003	11,299	40,080	1	8,889	99	48,871	1,955				692		
10. 2004	4,374	18,640	3	4,655	29	23,269	611				158		
11. 2005	(701)	(2,773)	2		5	(2,776)	3						
12. Totals	X X X	251,815	4,401	55,470	3,903	307,783	8,449				5,115		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	2,212		7,320	1,600	42				33			85
2. 1996			30	11					1			
3. 1997			88	18					20			1
4. 1998	1		19	8					2			
5. 1999	13		293	125	36				1			3
6. 2000	1		434	117	364				16			5
7. 2001	48		823	117	491				77			25
8. 2002	3		1,138	138	307				413			29
9. 2003	82		2,647	235	2,191				813			62
10. 2004	245		769	77	373				731			71
11. 2005			3	9	280							31
12. Total	2,605		13,564	2,455	4,084				2,107			312

	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	160	10	7,395			7,395	0.039	0.039	X X X			160
2. 1996	1	1	31			31	0.231	(0.365)	0.298			1
3. 1997	21	2	108			108	0.022	0.022	0.100			21
4. 1998	2		21			21	0.074	0.072	0.142			2
5. 1999	40	9	330			330	0.681	0.743	10.091			40
6. 2000	385	15	814			814	0.236	0.243	0.945			385
7. 2001	593	17	1,391			1,391	0.131	0.135	0.593			593
8. 2002	749	46	1,858			1,858	0.067	0.067	0.396			749
9. 2003	3,066	92	5,651			5,651	0.117	0.117	0.506			3,066
10. 2004	1,175	34	1,873			1,873	0.083	0.084	0.444			1,175
11. 2005	311	5	283			283	(0.113)	(0.113)	(0.448)			311
12. Total	6,503	231	19,755			19,755	X X X	X X X	X X X		X X X	6,503

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	632				632	15				48		
2. 1996													
3. 1997													
4. 1998													
5. 1999											1		
6. 2000							1						
7. 2001													
8. 2002	9	30				30					27		
9. 2003	6	25				25					1		
10. 2004	242	832				832							
11. 2005													
12. Totals	X X X	1,519				1,519	16				77		

	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			63	18	23							1
2. 1996												
3. 1997												
4. 1998												
5. 1999			1	2					1			
6. 2000			1	1								
7. 2001				1								
8. 2002			27	2					3			
9. 2003			1	3					5			
10. 2004									5			
11. 2005												2
12. Total			93	27	23				14			3

	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	24	2	86			86	0.138	0.138	X X X			24
2. 1996												
3. 1997												
4. 1998												
5. 1999			1			1						
6. 2000			1			1						
7. 2001	1		1			1						1
8. 2002	3		30			30	1.000	1.000	3.333			3
9. 2003	5	1	6			6	0.240	0.240	1.000			5
10. 2004	5		5			5	0.006	0.006	0.021			5
11. 2005	2											2
12. Total	40	3	130			130	X X X	X X X	X X X		X X X	40

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	155,068	4,360	33,758	2,781	190,405	3,967				3,291		
2. 1996	104	128	3	6	222	(85)	20				10		
3. 1997	1,093	4,856	4			4,860	59				29		
4. 1998	148	283	7			290	18				1		
5. 1999	33	489	6		47	448	120				172		
6. 2000	530	3,469	3		96	3,376	235				198		
7. 2001	2,389	8,851	9	1,939	284	10,515	524				299		
8. 2002	4,755	22,062	3	6,223	340	27,948	921				190		
9. 2003	11,293	40,056	1	8,889	99	48,847	1,955				690		
10. 2004	4,132	17,808	3	4,655	29	22,437	611				158		
11. 2005	(701)	(2,773)	2		5	(2,776)	3						
12. Totals	X X X	250,297	4,401	55,470	3,903	306,265	8,433				5,038		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	2,212		7,258	1,582	20				33			84
2. 1996			30	11					1			
3. 1997			88	18					20			1
4. 1998	1		19	8					2			
5. 1999	13		292	123	36				1			3
6. 2000	1		433	116	364				16			5
7. 2001	48		823	116	491				76			25
8. 2002	3		1,111	136	307				410			28
9. 2003	82		2,645	232	2,190				808			62
10. 2004	245		769	77	373				726			71
11. 2005			3	9	280							31
12. Total	2,605		13,471	2,428	4,061				2,093			310

	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	137	8	7,311			7,311	0.039	0.039	X X X			137
2. 1996	1	1	31			31	0.231	(0.365)	0.298			1
3. 1997	21	2	108			108	0.022	0.022	0.100			21
4. 1998	2		21			21	0.074	0.072	0.142			2
5. 1999	40	9	329			329	0.679	0.741	10.061			40
6. 2000	385	15	813			813	0.236	0.242	1.543			385
7. 2001	592	17	1,390			1,390	0.131	0.135	0.592			592
8. 2002	745	46	1,828			1,828	0.066	0.066	0.390			745
9. 2003	3,060	91	5,643			5,643	0.117	0.117	0.505			3,060
10. 2004	1,170	34	1,868			1,868	0.086	0.086	0.469			1,170
11. 2005	311	5	283			283	(0.113)	(0.113)	(0.448)			311
12. Total	6,464	228	19,625			19,625	X X X	X X X	X X X		X X X	6,464

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	1,068	1,014	1,724	1,785	1,760	1,774	1,784	1,781	1,808	1,787
2. 1986	121	269	261	257	270	264	254	254	254	288
3. 1987	646	252	254	275	267	290	275	275	275	275
4. 1988	1,190	960	1,040	965	924	911	814	780	515	488
5. 1989	1,534	766	860	790	831	802	762	785	766	766
6. 1990	1,966	1,186	1,127	1,104	1,096	1,109	980	1,013	1,065	1,072
7. 1991	2,319	2,185	2,059	2,092	2,105	2,185	2,086	2,048	1,971	1,978
8. 1992	1,103	1,831	2,183	790	659	425	340	279	279	279
9. 1993	443	426	613	549	591	681	247	274	264	252
10. 1994	282	704	728	633	468	395	176	169	187	182
11. 1995	134	62	103	79	76	86	29	29	28	26
12. 1996	123	20	18	22	18	10	10	19	38	31
13. 1997	X X X	1,763	810	394	442	195	129	120	117	108
14. 1998	X X X	X X X	47	27	50	54	6	21	21	21
15. 1999	X X X	X X X	X X X	41	44	49	50	106	311	328
16. 2000	X X X	X X X	X X X	X X X	329	283	187	417	622	817
17. 2001	X X X	X X X	X X X	X X X	X X X	882	1,159	1,136	1,262	1,390
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,903	1,510	1,968	1,857
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,102	5,616	5,651
20. 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	1,869	1,873
21. 2005	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	283

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	965	985	1,125	1,737	1,737	1,754	1,757	1,761	1,781	1,783	73	122
2. 1986	99	239	230	235	241	254	254	254	254	266	31	41
3. 1987	201	235	238	244	236	275	275	275	275	275	46	73
4. 1988	777	884	984	925	879	851	804	765	493	488	79	94
5. 1989	712	571	663	691	708	711	719	745	766	766	116	188
6. 1990	950	989	1,012	1,022	1,025	1,025	969	971	1,055	1,063	124	173
7. 1991	2,011	2,005	2,023	2,015	2,025	2,038	2,035	2,036	1,969	1,971	119	130
8. 1992	118	217	258	284	284	284	279	279	279	279	26	63
9. 1993	44	61	69	78	99	204	206	238	239	239	15	26
10. 1994	120	127	131	134	152	152	152	152	170	170	16	21
11. 1995	(6)	3	3	12	12	13	12	18	18	18	6	8
12. 1996		4	8	10	10	10	10	10	10	30	4	6
13. 1997	X X X	42	63	71	88	88	88	88	88	88	7	9
14. 1998	X X X	X X X	3	2	2	2	2	19	19	19	2	6
15. 1999	X X X	X X X	X X X				15	37	161	292	19	97
16. 2000	X X X	X X X	X X X	X X X		5	40	142	317	436	14	88
17. 2001	X X X	X X X	X X X	X X X	X X X		94	202	751	823	29	71
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	13	261	805	1,138	33	59
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	359	1,317	2,647	42	101
20. 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	472	769	14	29
21. 2005	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		4

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	53	29	600	48	17	18	15	10	11	
2. 1986	7	30	31	22	29					10
3. 1987	114	17	16	31	31					
4. 1988	128	76	56	40	38	38	11	11	11	
5. 1989	135	195	197	99	69	67	43	30		
6. 1990	174	168	115	82	39	11	11	31	5	4
7. 1991	29	140	36	77	80	60	51	9	1	3
8. 1992	67	31	1	1	1					
9. 1993	90	53	73	76	74	47	15	11	3	
10. 1994	2	102	98	94	39	29				2
11. 1995	2	1	10	1	1	5		1		
12. 1996	100	4	3	3	2			5	13	
13. 1997	X X X	100	146	73	62	12				
14. 1998	X X X	X X X	1		13	13				
15. 1999	X X X	X X X	X X X				27	48	72	16
16. 2000	X X X	X X X	X X X	X X X		1	38	160	137	159
17. 2001	X X X	X X X	X X X	X X X	X X X	50	517	544	165	214
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	61	276	237	134
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	324	1,465	957
20. 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	55	163
21. 2005	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	122

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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior								3	11	1
2. 1986										12
3. 1987										
4. 1988								4	11	
5. 1989								10		
6. 1990								11	5	5
7. 1991								3	1	4
8. 1992										
9. 1993								4	3	
10. 1994									1	1
11. 1995										1
12. 1996								2	14	
13. 1997	X X X									
14. 1998	X X X	X X X								
15. 1999	X X X	X X X	X X X					16	76	20
16. 2000	X X X	X X X	X X X	X X X				55	145	205
17. 2001	X X X	X X X	X X X	X X X	X X X			187	174	276
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X		94	251	173
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	111	1,550	1,234
20. 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	58	210
21. 2005	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	158

**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 1996	2 1997	3 1998	4 1999	5 2000	6 2001	7 2002	8 2003	9 2004	10 2005
1. Prior	50				7	2	12	7	5	3
2. 1986	15					10				
3. 1987	331					15				
4. 1988	285				7	22				
5. 1989	687				54	24				
6. 1990	842	29			33	73				
7. 1991	279	40				88				
8. 1992	918	1,583	1,925	505	374	141	61			
9. 1993	309	313	470	393	418	430	26	21	19	13
10. 1994	160	475	499	404	276	214	24	17	16	10
11. 1995	138	59	90	67	63	68	16	10	10	7
12. 1996	23	13	7	9	7			2	1	1
13. 1997	X X X	1,621	601	250	292	95	41	32	29	20
14. 1998	X X X	X X X	44	24	35	39	4	2	2	2
15. 1999	X X X	X X X	X X X	41	44	49	8	5	2	1
16. 2000	X X X	X X X	X X X	X X X	329	277	110	60	23	16
17. 2001	X X X	X X X	X X X	X X X	X X X	832	548	203	172	77
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,829	879	675	413
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,308	1,284	813
20. 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	1,284	731
21. 2005	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	

**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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	6,420	6,486	6,616	6,402	6,245	6,195	6,016	5,964	5,694	5,668
2. 1996	468	536	456	451	482	486	426	426	426	426
3. 1997	X X X	283	251	266	251	210	206	201	202	201
4. 1998	X X X	X X X	869	928	897	902	899	900	829	829
5. 1999	X X X	X X X	X X X	59	56	55	54	9	9	9
6. 2000	X X X	X X X	X X X	X X X	59	51	28	46	43	43
7. 2001	X X X	X X X	X X X	X X X	X X X	120	98	253	311	307
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	788	835	825	812
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,939	2,291	1,955
10. 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	5,084	4,748
11. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,649

**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		
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005		
1. Prior	5,923	6,106	6,289	6,207	6,128	6,110	5,957	5,944	5,667	5,663	560	783
2. 1996	66	173	213	248	319	426	426	426	426	426	34	40
3. 1997	X X X	82	119	124	148	187	191	200	200	200	23	47
4. 1998	X X X	X X X	187	877	877	898	897	897	829	829	19	19
5. 1999	X X X	X X X	X X X	1	9	9	9	9	9	9	6	11
6. 2000	X X X	X X X	X X X	X X X	15	30	26	43	43	43	5	8
7. 2001	X X X	X X X	X X X	X X X	X X X	10	73	184	288	303	11	38
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	150	247	749	782	24	75
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	664	1,203	1,394	44	117
10. 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	1,825	2,769	65	174
11. 2005	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	1,147	24	97

**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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior	497	382	327	194	118	85	59	15	13	2
2. 1996	402	363	243	203	163	61	23	15	1	1
3. 1997	X X X	201	132	142	103	23	5	2	2	
4. 1998	X X X	X X X	682	51	20	5	2	2		
5. 1999	X X X	X X X	X X X	58	47	46	45			
6. 2000	X X X	X X X	X X X	X X X	44	21	2	2		
7. 2001	X X X	X X X	X X X	X X X	X X X	111	25	51	11	2
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	639	438	37	13
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	950	529	245
10. 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	1,584	865
11. 2005	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	656

**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
	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005
1. Prior								5	14	3
2. 1996										
3. 1997	X X X								1	1
4. 1998	X X X	X X X						1		
5. 1999	X X X	X X X	X X X							
6. 2000	X X X	X X X	X X X	X X X				1		
7. 2001	X X X	X X X	X X X	X X X	X X X			18	12	2
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X		150	39	17
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	325	559	316
10. 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	1,675	1,115
11. 2005	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	846

SCHEDULE P INTERROGATORIES

- 1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? Yes No
- 1.2 If not, describe the types of losses reported.
- 1.3 If the types or basis of reporting has changed over time, please explain the nature of such changes.
- 2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? Yes No
- 2.2 If not, describe the basis of reporting.
- 2.3 If the basis of reporting has changed over time, please explain the nature of such changes.
- 3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? Yes No
- 3.2 If not, describe the basis of reporting.
- 3.3 If the basis of reporting has changed over time, please explain the nature of such changes.
- 4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? Yes No
- 4.2 If not, please explain.
- 4.3 If the basis of reporting has changed over time, please explain the nature of such changes.
- 5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? Yes No
- 5.2 If so, please explain.
- 6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? Yes No
- 6.2 If not, please explain.
- 7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? Yes No
- 7.2 If not, please explain which items are not in conformity.
- 7.3 If the basis of reporting has changed over time, please explain the nature of such changes.
- 8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? Yes No
- 8.2 If estimates were used prior to 1996, please explain the basis of such estimates.
9. Indicate the basis of determining claim counts:
- 9.1 Are policies having multiple claims shown in Schedule P as a single claim? Yes No
- 9.2 Are claims closed without payment removed from the claim count? Yes No
- 9.3 If the definition of claim count has changed over time, please explain the nature of such changes.
- 10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes No
- 10.2 If so, please explain.
- 11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes No
- 11.2 If so, please explain.
- 12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? Yes No
- 12.2 If so, please explain.
- 13.1 Were any estimates or allocations used to complete this data request? Yes No
- 13.2 If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions. Allocations used to distribute ULAE to individual insurers and to split IBNR between agent and direct office
14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? Yes No

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

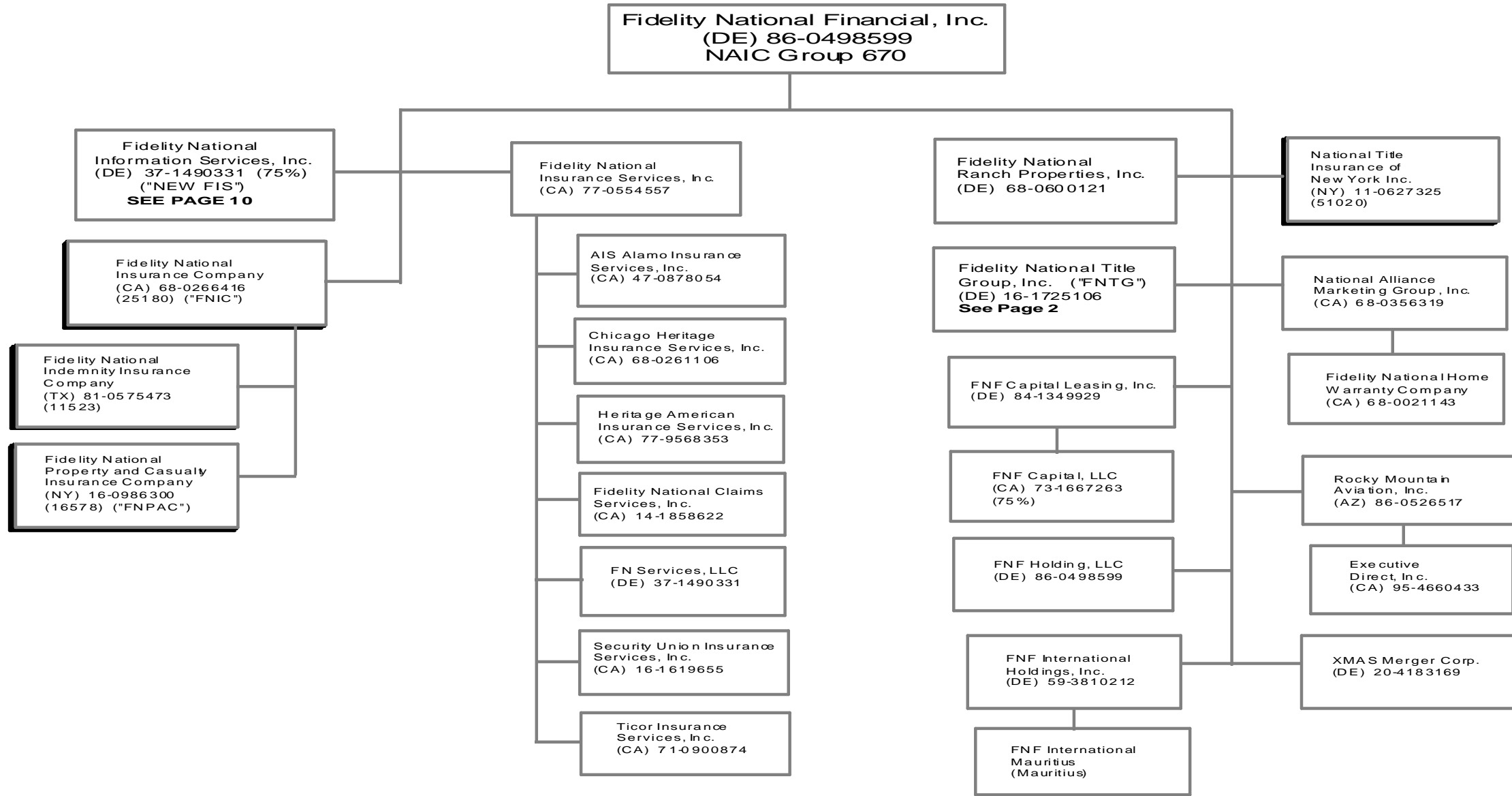
States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	NO								
2. Alaska	AK	NO								
3. Arizona	AZ	YES	AI	(13,455)						
4. Arkansas	AR	YES	R			(11,461)				
5. California	CA	YES	AI		608,923	608,923	28,627	(205,892)	180,064	
6. Colorado	CO	YES	AI							
7. Connecticut	CT	YES	R							
8. Delaware	DE	YES	R							
9. Dist. Columbia	DC	YES	R							
10. Florida	FL	YES	R	(689,756)		(587,050)	725,222	233,666	1,379,871	
11. Georgia	GA	YES	R	(11,502)		(9,797)	52,153	82,448	161,974	
12. Hawaii	HI	NO								
13. Idaho	ID	NO								
14. Illinois	IL	YES	R			350				
15. Indiana	IN	YES	R	(5,358)		(4,564)	49,730	60,948	11,218	
16. Iowa	IA	NO								
17. Kansas	KS	YES	AI							
18. Kentucky	KY	YES	R	(336)		(286)	30	30		
19. Louisiana	LA	YES	R							
20. Maine	ME	YES	R							
21. Maryland	MD	YES	R	(25,555)		(21,768)	88,239	(573,956)	28,472	
22. Massachusetts	MA	YES	R			237				
23. Michigan	MI	NO								
24. Minnesota	MN	YES	R							
25. Mississippi	MS	YES	R	(113,472)		(102,098)	283,306	75,145	125,373	
26. Missouri	MO	YES	R							
27. Montana	MT	YES	AI							
28. Nebraska	NE	YES	AI							
29. Nevada	NV	YES	AI				90,128	342,346	533,225	
30. New Hampshire	NH	YES	R				1,694	972	1,037	
31. New Jersey	NJ	YES	R	(2,898)		(2,205)		13,736	13,736	
32. New Mexico	NM	YES	AI							
33. New York	NY	YES	AI	(1,412,140)		(1,202,895)	898,222	796,411	176,604	
34. No. Carolina	NC	NO				25		(5,144)		
35. No. Dakota	ND	YES	R							
36. Ohio	OH	YES	R				23,073	(16,444)	37,405	
37. Oklahoma	OK	YES	R					(5,144)		
38. Oregon	OR	NO								
39. Pennsylvania	PA	YES	O	(1,170)		35	(997)			
40. Rhode Island	RI	NO								
41. So. Carolina	SC	YES	R				73	1,300	2,266	
42. So. Dakota	SD	NO								
43. Tennessee	TN	YES	AI	(1,105,965)		(942,088)	84,168	1,133,026	1,431,486	
44. Texas	TX	YES	AI				852			
45. Utah	UT	YES	AI					116	1,145	
46. Vermont	VT	YES	R							
47. Virginia	VA	NO								
48. Washington	WA	NO								
49. West Virginia	WV	NO								
50. Wisconsin	WI	YES	AI							
51. Wyoming	WY	YES	AI							
52. American Samoa	AS	NO								
53. Guam	GU	NO								
54. Puerto Rico	PR	NO								
55. U.S. Virgin Is.	VI	YES	AI							
56. Canada	CN	NO								
57. Aggregate Other Alien	OT	X X X								
58. Totals	(a)	39	X X X	(3,381,607)	608,923	60	(2,274,847)	2,324,665	1,933,564	4,083,876

DETAILS OF WRITE-INS										
5701.	X X X									
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									

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

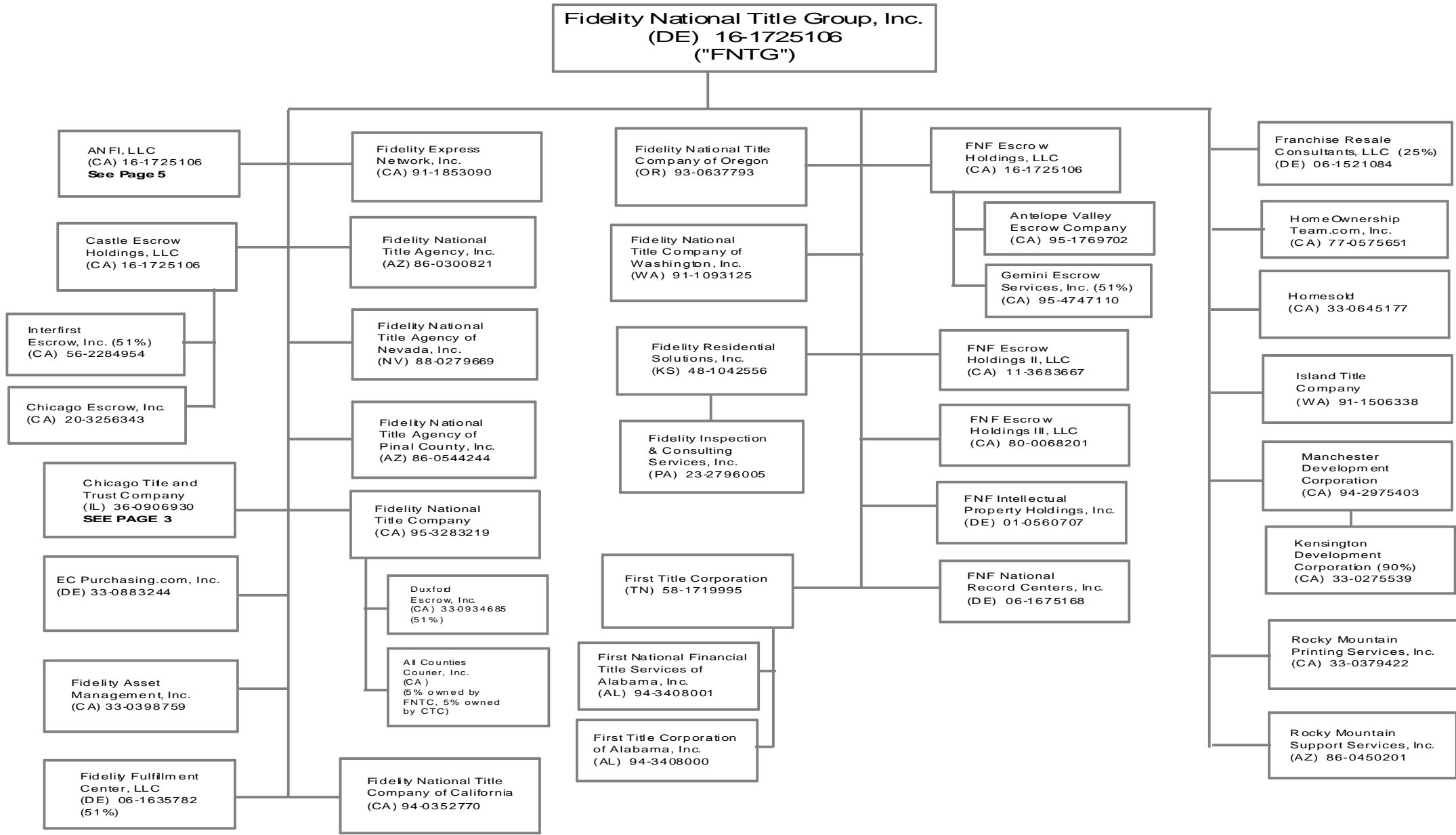
(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

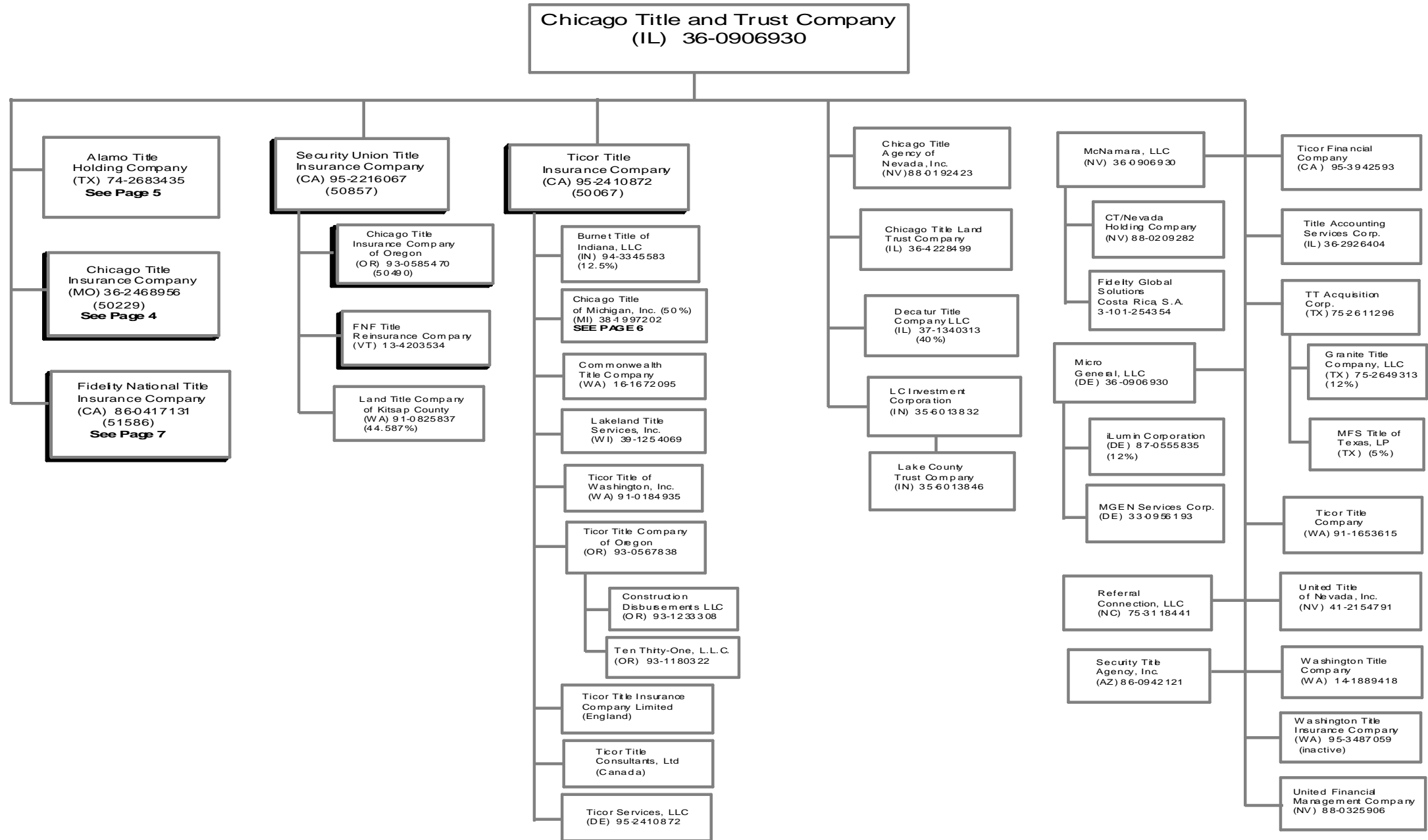


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

53-1

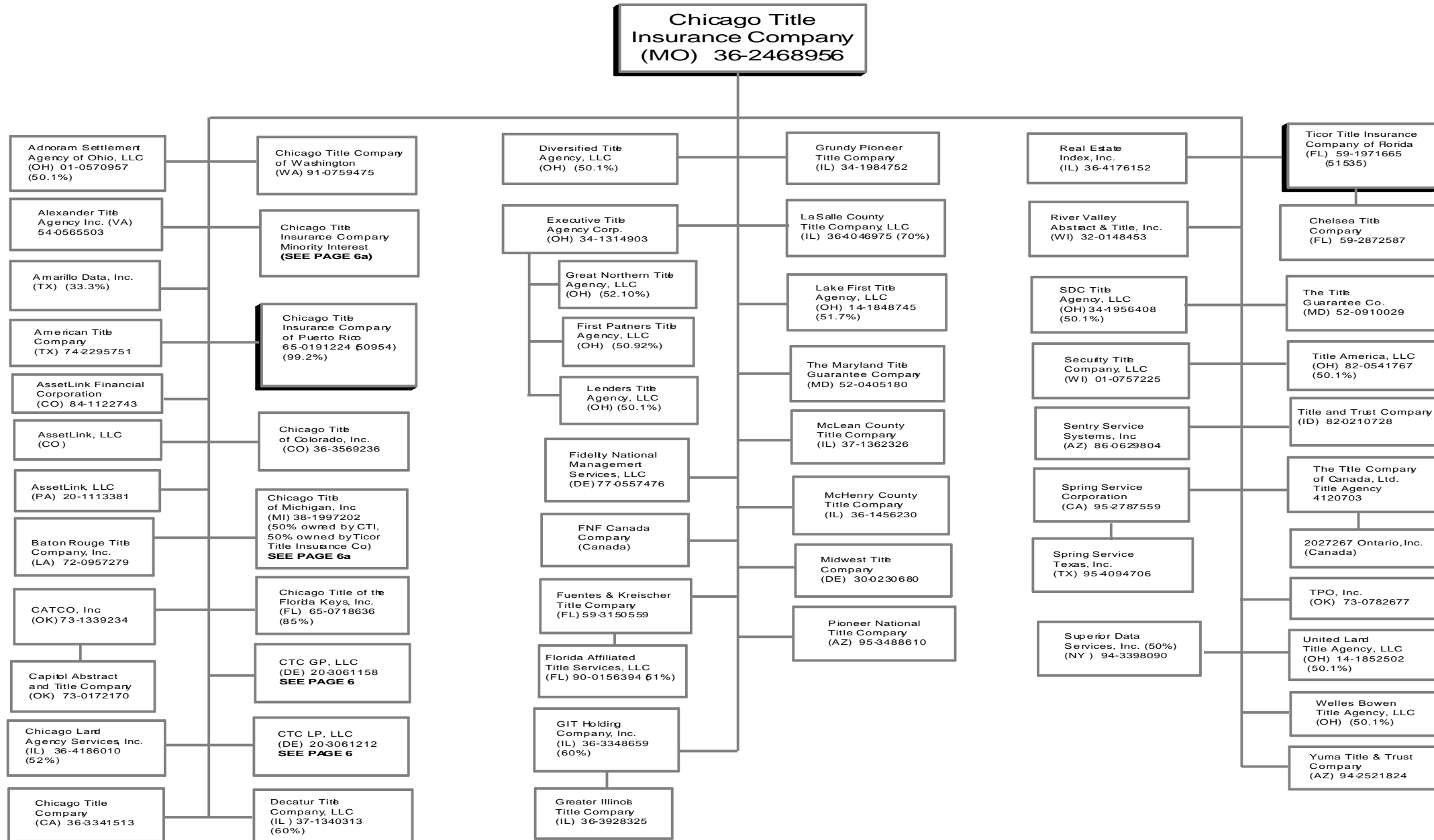


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PART 1 - ORGANIZATIONAL CHART

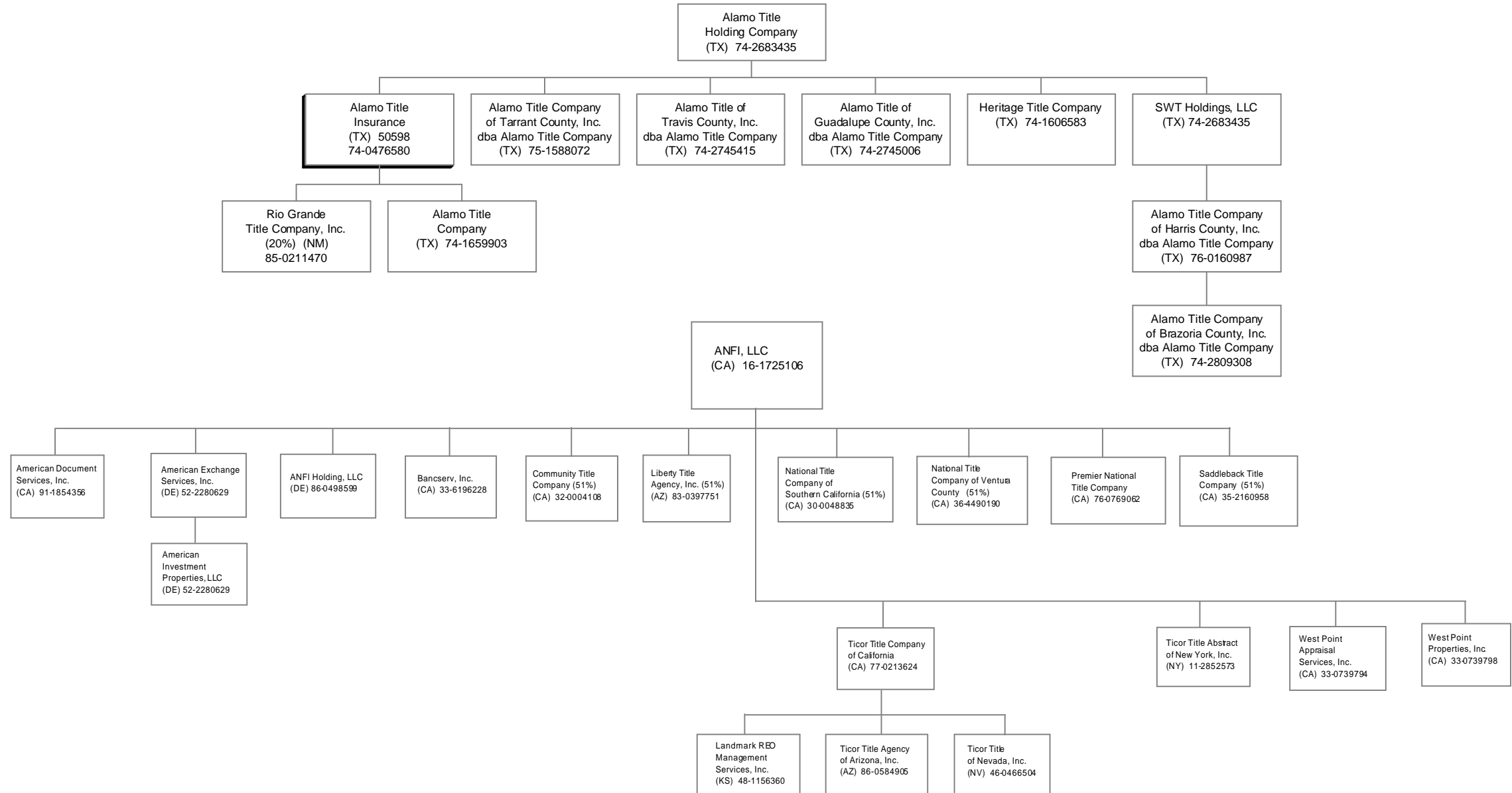


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PART 1 - ORGANIZATIONAL CHART

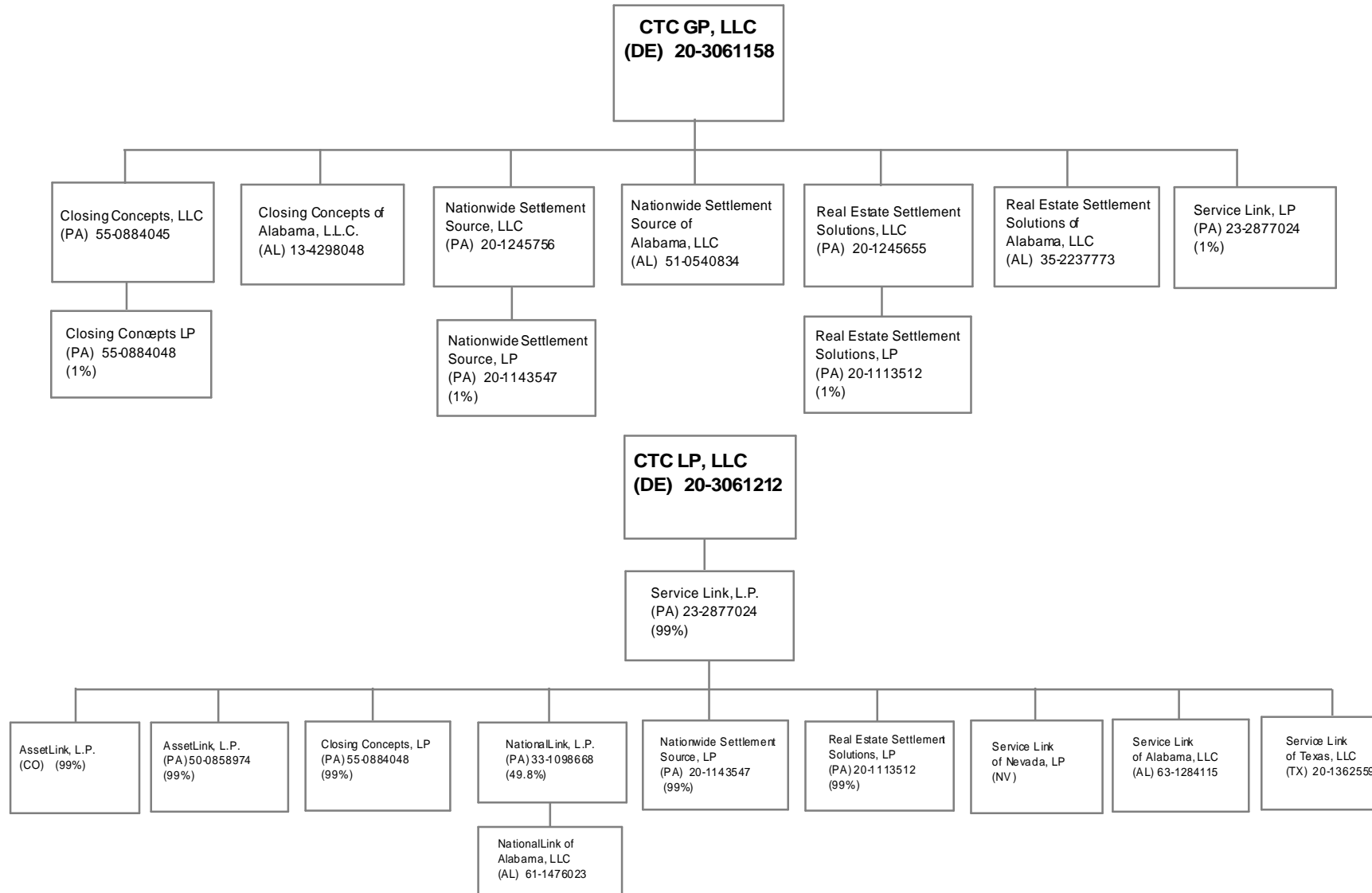
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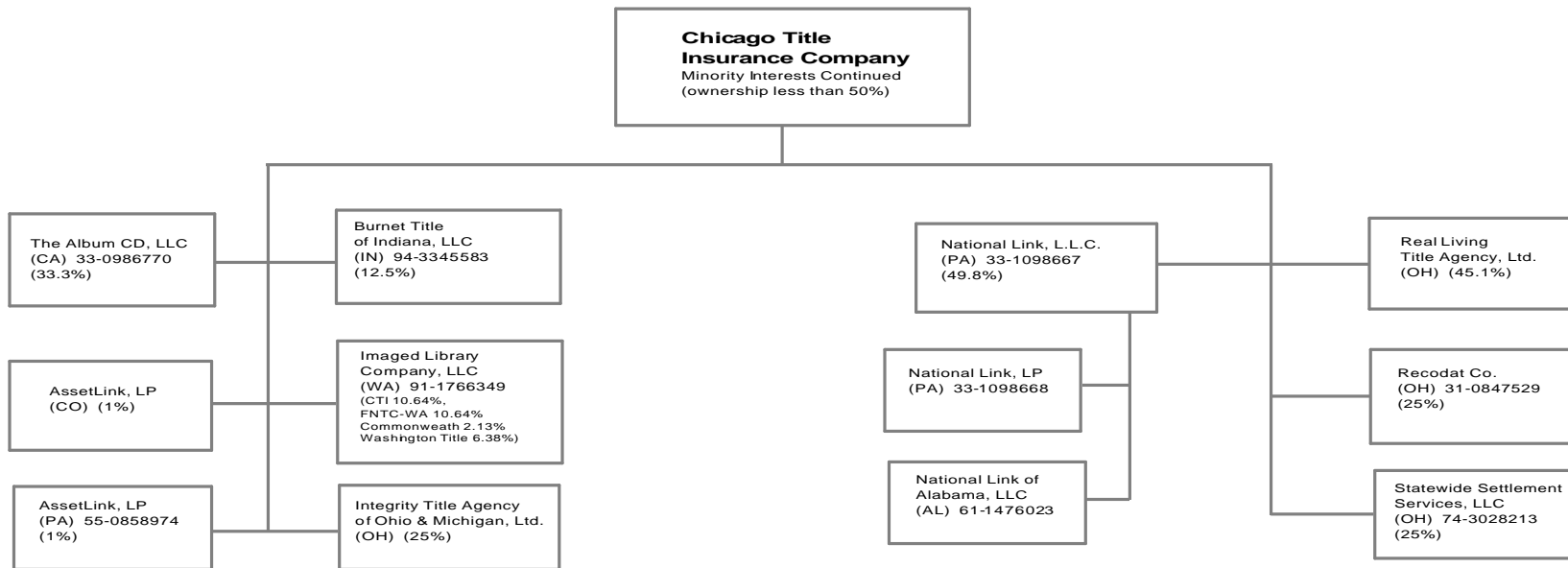
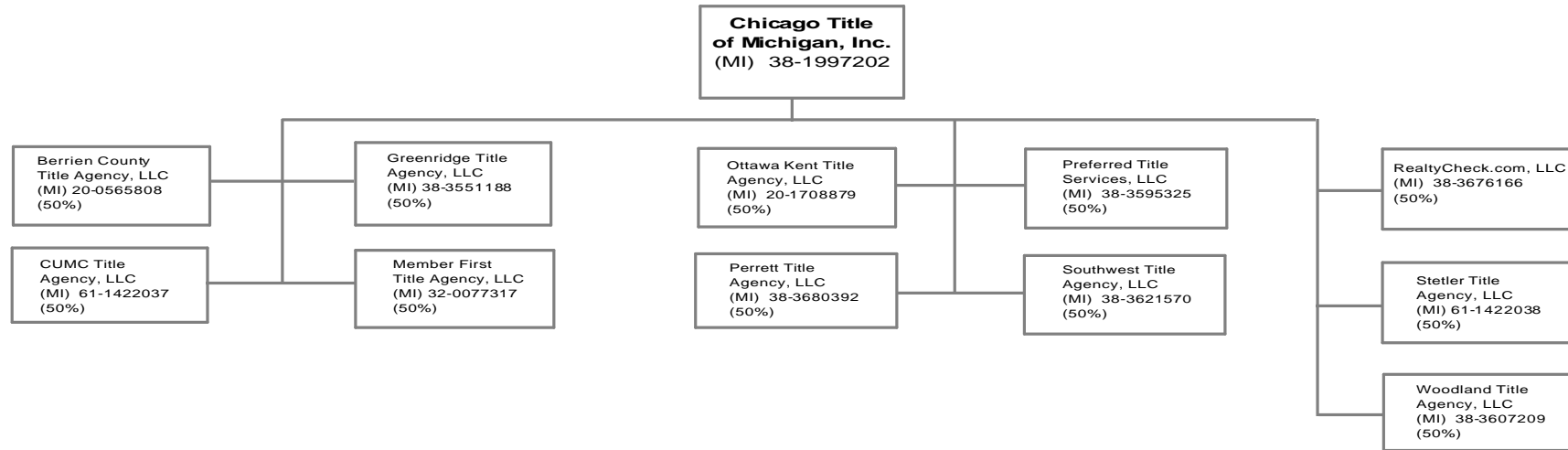
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PART 1 - ORGANIZATIONAL CHART



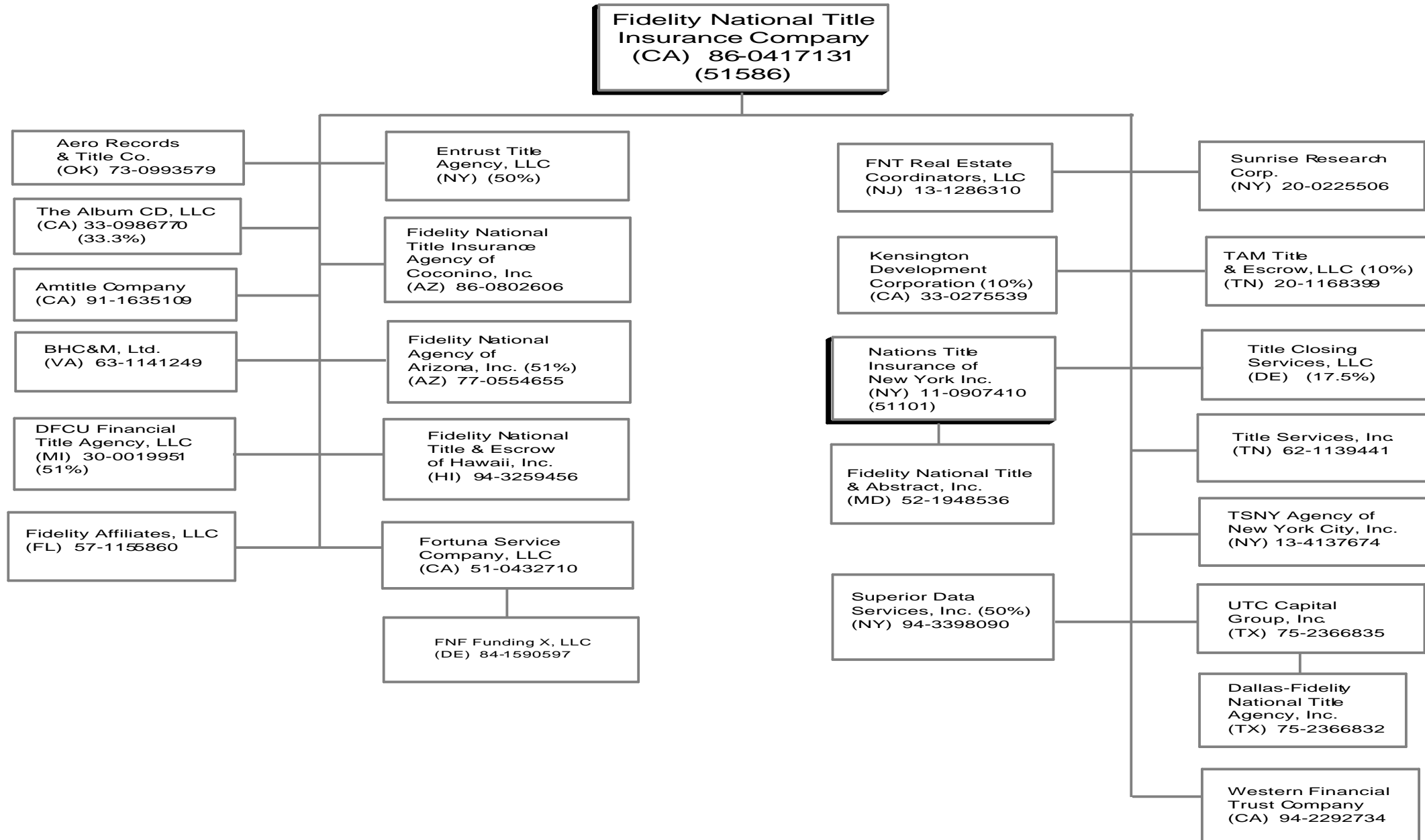
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PART 1 - ORGANIZATIONAL CHART



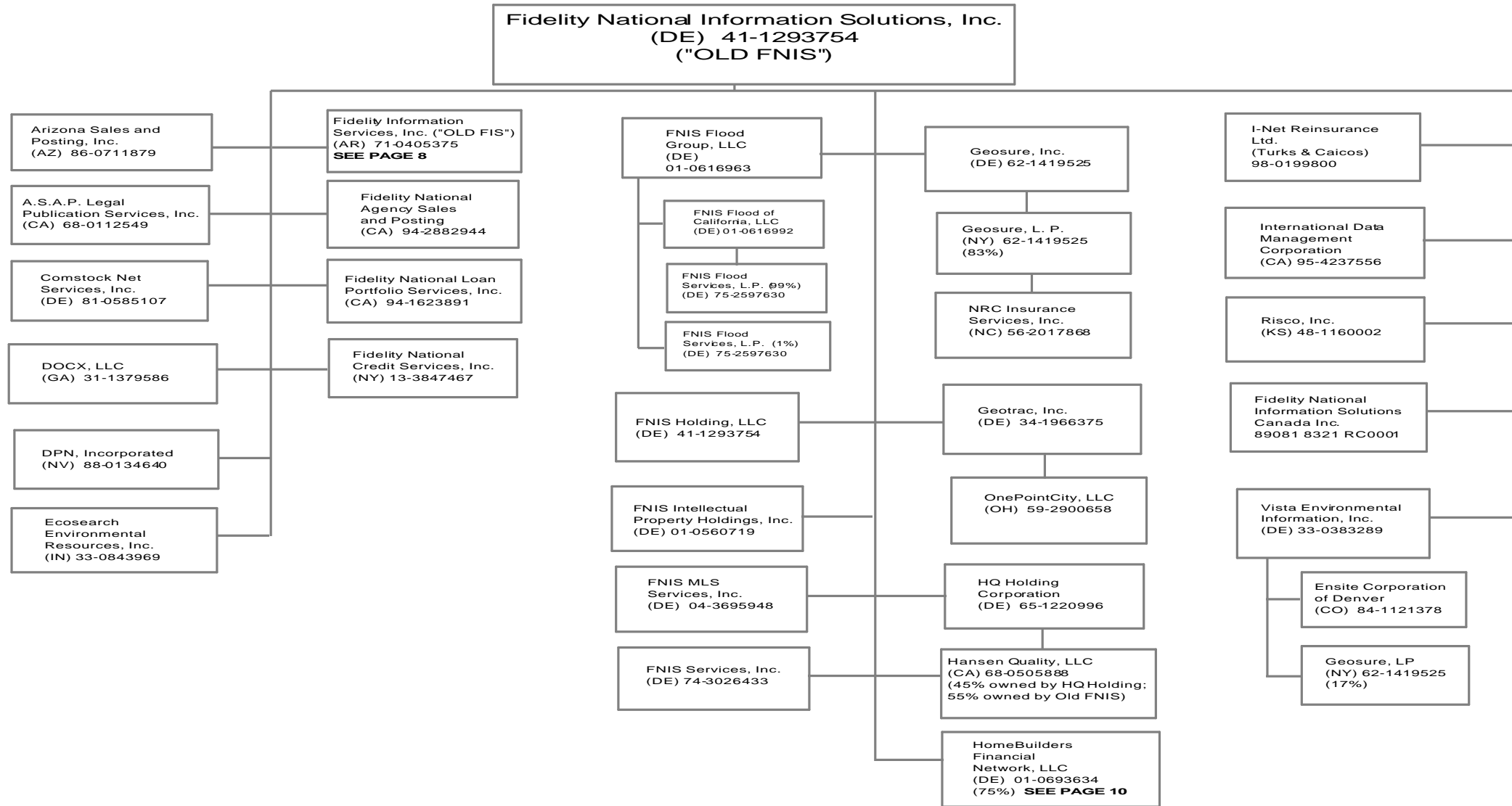
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PART 1 - ORGANIZATIONAL CHART



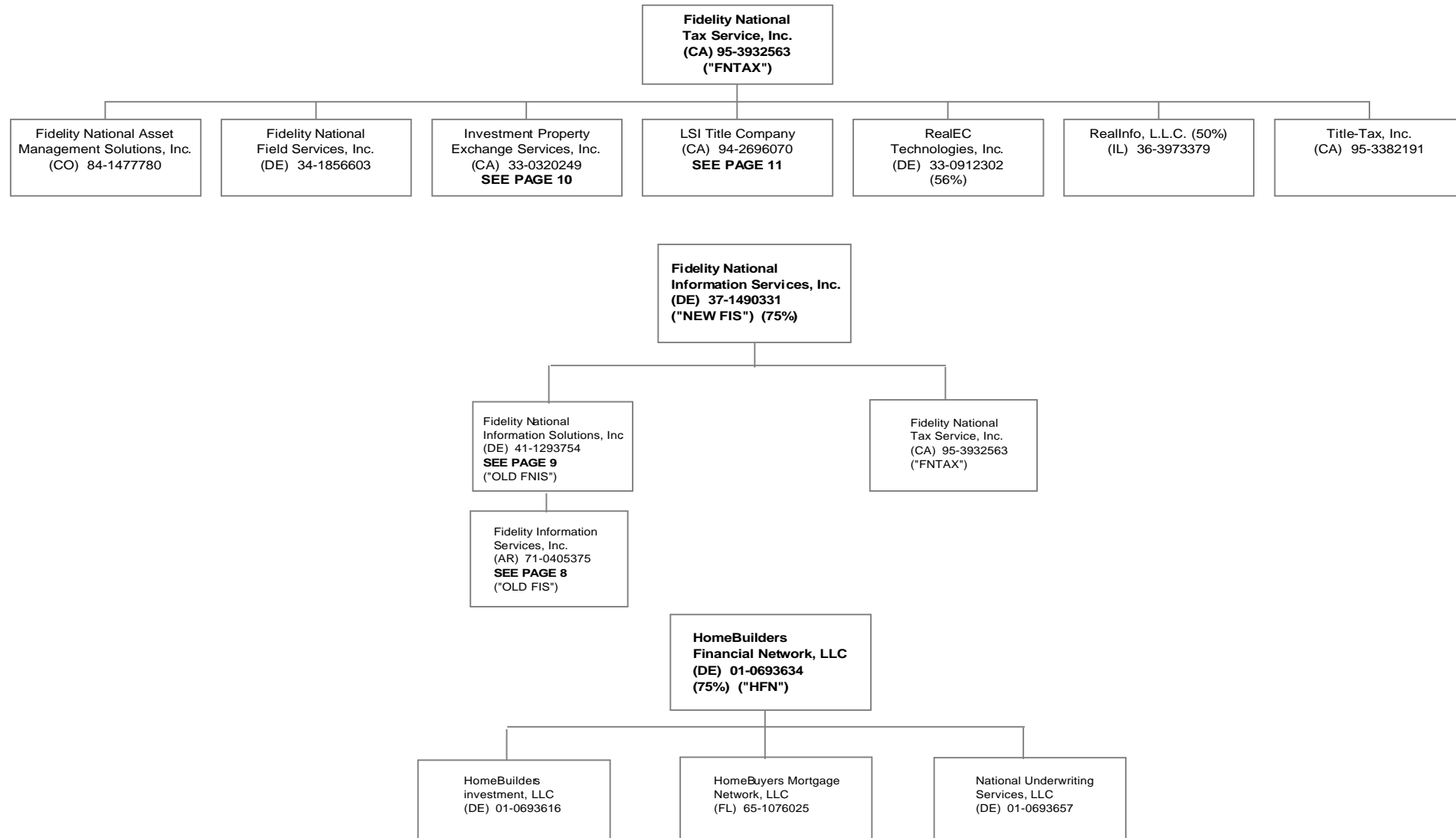
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PART 1 - ORGANIZATIONAL CHART



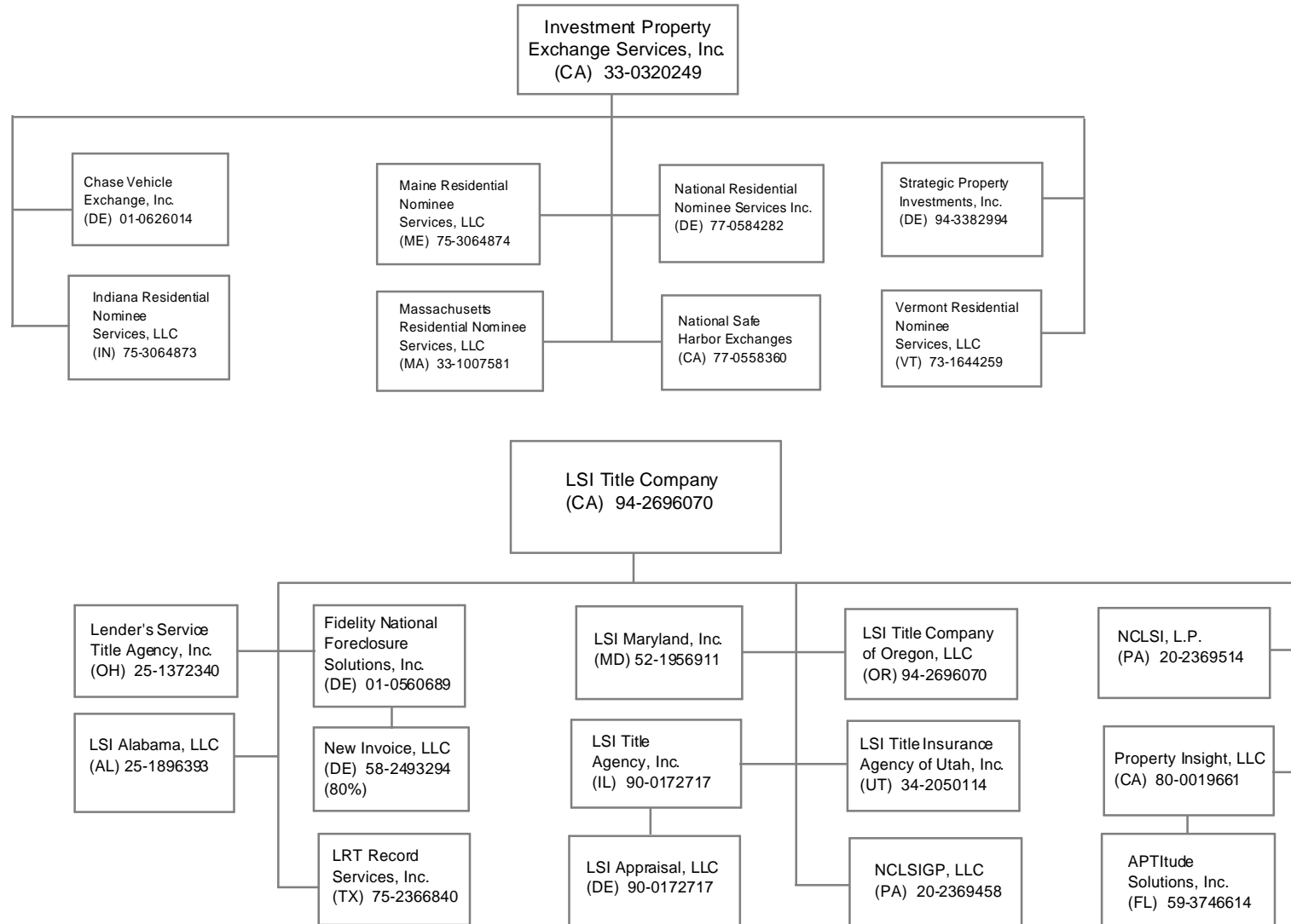
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



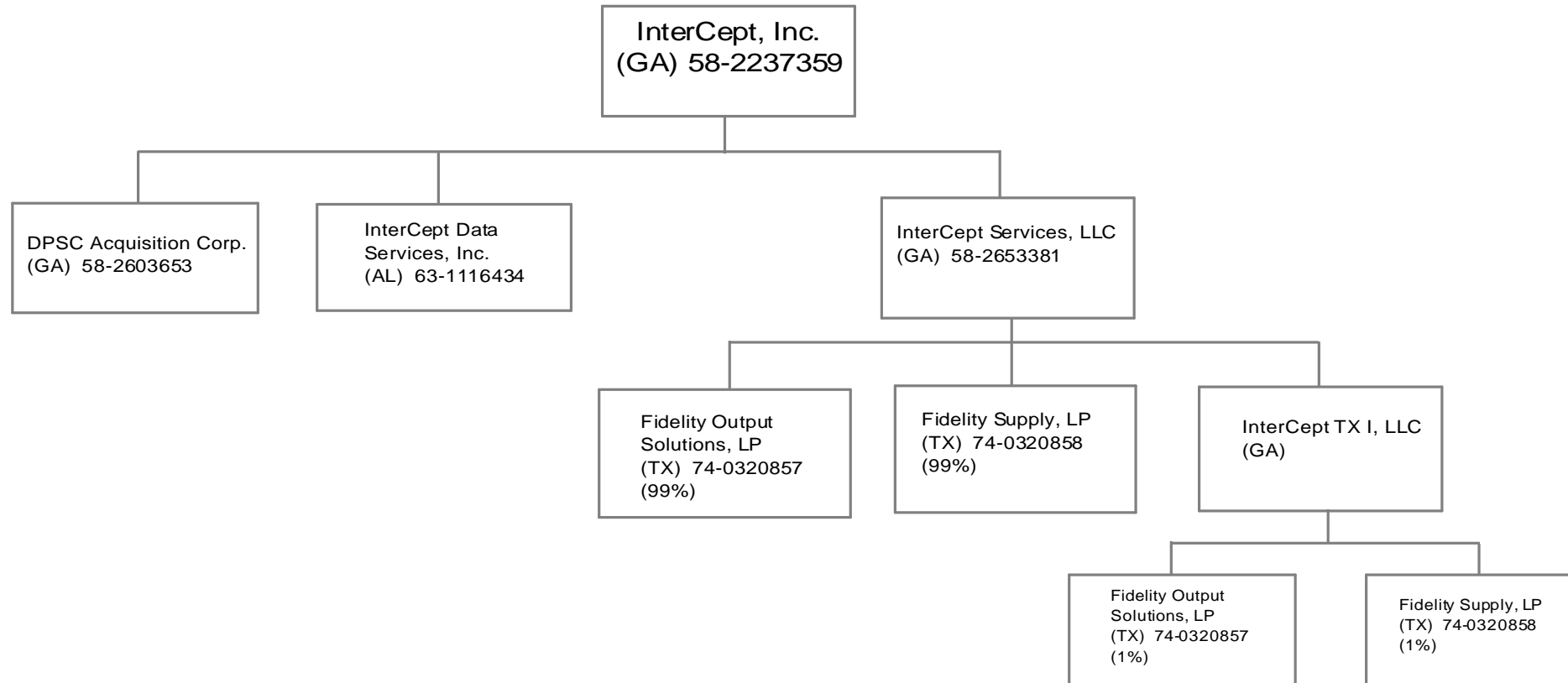
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
51586	86-0417131	Fidelity National Title Insurance Company	(38,874,618)		90,000,000		(330,256,335)			(3,275,163)	(282,406,116)	
51101	11-0907410	Nations Title Insurance of New York Inc					(146,257)				(146,257)	
50598	74-0476580	Alamo Title Insurance	(5,000,000)				(7,922,750)			(1,281,586)	(14,204,336)	
51020	11-0627325	National Title Insurance of New York Inc		4,000,000			1,119,310				5,119,310	
00000	36-0906930	Chicago Title and Trust Company	(150,459,354)	796,227,811			(67,101,744)			5,511,256	584,177,969	
50067	95-2410872	Ticor Title Insurance Company	(10,700,000)				(82,083,941)			(4,561,312)	(97,345,253)	
50229	36-2468956	Chicago Title Insurance Company	50,415,000	(110,000,000)			(531,276,954)			(12,425,201)	(603,287,155)	
50490	93-0585470	Chicago Title Insurance Company of Oregon	(5,000,000)				(15,846,337)				(20,846,337)	
50857	95-2216067	Security Union Title Insurance Company	(15,000,000)				(16,130,421)			(2,005,124)	(33,135,545)	
51535	59-1971665	Ticor Title Insurance Co of Florida					(40,211,122)				(40,211,122)	
25180	68-0266416	Fidelity National Insurance Company		10,000,000			(39,120,296)	11,679,086		(31,946,022)	(49,387,232)	(26,716,000)
16578	16-0986300	Fidelity National Property and Casualty Insurance Company					(45,462,845)	(7,623,763)		(6,820,958)	(59,907,566)	17,437,000
11523	81-0575473	Fidelity National Indemnity Insurance Company					(210,945)	(4,055,323)		(3,757,505)	(8,023,773)	9,279,000
	77-0554557	Fidelity National Insurance Services					72,717,752			42,524,485	115,242,237	
	36-3341513	Chicago Title Company	(80,000,000)								(80,000,000)	
	94-2696070	LSI Title Company		(4,000,000)			(3,004,331)				(7,004,331)	
	91-0759475	Chicago Title of Washington	(1,600,000)								(1,600,000)	
	38-1997202	Chicago Title of Michigan	(2,000,000)								(2,000,000)	
	77-0557476	Fidelity National Management Services LLC					715,084,031				715,084,031	
	36-4046975	LaSalle County	(315,000)								(315,000)	
		FNF Canada Company	(2,500,000)								(2,500,000)	
	20-3061158	CTC GP LLC and CTC LP LLC	(110,000,000)	110,000,000								
	91-0184935	Ticor Title Co of Washington (Commonwealth Title)	(2,500,000)								(2,500,000)	
	93-0567838	Ticor Title Co of Oregon (Key Title)	(2,800,000)								(2,800,000)	
	68-0021143	Fidelity National Home Warranty Co	(8,300,000)				(16,649,000)				(24,949,000)	
	33-0398759	Fidelity Asset Management Inc					20,214,316				20,214,316	
	75-2366835	UTC Capital Group	(3,600,000)								(3,600,000)	
	30-0019951	DFCU	(25,382)								(25,382)	
	86-0450201	Rocky Mountain Support Services					274,431,269				274,431,269	
	77-0213624	Ticor Title Co of California	(20,000,000)								(20,000,000)	
	33-0731548	ANFI	20,000,000								20,000,000	
	86-0498599	Fidelity National Financial Inc	313,759,354	(656,227,811)	(90,000,000)		111,856,600			18,037,130	(302,574,727)	
	16-1725106	Fidelity National Title Group Inc	74,500,000	(150,000,000)							(75,500,000)	
9999999	Control Totals								XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	<u>Response</u>
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	Yes
2. Will an actuarial opinion be filed by March 1?	Yes
APRIL FILING	
3. Will Management's Discussion and Analysis be filed by April 1?	Yes
4. Will the Supplemental Schedule of Business Written by Agency be filed by April 1?	Yes
5. Will the Investment Risks Interrogatories be filed by April 1?	Yes
JUNE FILING	
6. Will an audited financial report be filed by June 1?	Yes

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING	
7. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO

Explanation:

Bar code:



51020200542000000

NONE	Schedule A - Part 1
NONE	Schedule A - Part 2
NONE	Schedule A - Part 3
NONE	Schedule B - Part 1
NONE	Schedule B - Part 2
NONE	Schedule BA - Part 1
NONE	Schedule BA - Part 2

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	*	F o r e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity
3128X3-K8-5	FHLMC NOTE 4.125% 11/18/09				1	299,344	97.90	293,685	300,000	299,479		121			4.125	4.217	MN	1,478	12,375	11/18/2004	11/18/2009
3134A4-GK-4	FHLMC NOTE 5.5% 07/15/06				1	540,820	100.47	502,345	500,000	508,168		(14,871)			5.500	2.446	JJ	12,681	27,500	10/09/2003	07/15/2006
31359M-FL-2	FNMA NOTE 7.125% 03/15/07				1	562,545	102.69	513,440	500,000	525,438		(20,447)			7.125	2.826	MS	10,490	35,625	08/01/2004	03/15/2007
912827-5N-8	U.S. TREASURY 08/15/09				1	327,738	105.39	316,173	300,000	319,669		(4,946)			6.000	4.077	FA	6,799	18,000	05/07/2004	08/15/2009
912827-4F-6	U.S. TREASURY 5.625% 05/15/08				1	319,060	102.73	308,181	300,000	313,331		(5,288)			5.625	3.685	MN	2,191	16,875	12/01/2004	05/15/2008
912827-6T-4	U.S. TREASURY 5% 02/15/11				1	26,161	103.00	25,749	25,000	26,094		(67)			5.000	4.086	FA	472		08/25/2005	02/15/2011
912827-3E-0	U.S. TREASURY 6.125% 08/15/07				1	258,400	102.65	236,090	230,000	242,864		(7,664)			6.125	2.600	FA	5,321	14,088	12/12/2003	08/15/2007
912827-2J-0	U.S. TREASURY 6.25% 02/15/07				1	975,516	101.92	917,298	900,000	932,622		(28,167)			6.250	2.967	FA	21,247	56,250	08/31/2004	02/15/2007
0199999	Subtotal - Issuer Obligations					3,309,584	X X X	3,112,961	3,055,000	3,167,665		(81,329)			X X X	X X X	X X X	60,679	180,713	X X X	X X X
0399999	Subtotals - U.S. Governments					3,309,584	X X X	3,112,961	3,055,000	3,167,665		(81,329)			X X X	X X X	X X X	60,679	180,713	X X X	X X X
059231-HS-2	BALTIMORE MD REV 5.5% 07/01/08				1FE	340,500	105.19	315,582	300,000	323,123		(8,884)			5.500	2.323	JJ	8,250	16,500	01/09/2004	07/01/2008
196454-FL-1	CO DEPT TRANS REV 5% 12/15/14				1FE	271,610	108.90	272,258	250,000	271,593		(17)			5.000	3.888	JD	556		12/28/2005	12/15/2014
199491-AN-1	COLUMBUS OHIO 6% 06/15/07				1FE	140,215	102.30	127,879	125,000	131,616		(4,420)			6.000	2.296	JD	333	7,500	01/13/2004	06/15/2007
262633-JM-3	DU PAGE CNTY ILL GO 5% 01/01/2010				1FE	336,906	105.73	317,190	300,000	325,346		(5,915)			5.000	2.774	JJ	7,500	15,000	01/08/2004	01/01/2010
392643-MK-5	GRN BAY WIS PUB SCH 5.625% 4/01/13			1	1FE	456,252	108.61	434,448	400,000	444,807		(10,462)			5.625	2.831	AO	5,625	22,500	10/29/2004	04/01/2013
432342-BU-6	HILLSBGH CNTY FL WASTE 5% 09/01/06				1FE	530,235	101.26	506,300	500,000	510,394		(15,341)			5.000	1.859	MS	8,333	24,097	08/27/2004	09/01/2006
455141-KD-2	IN TRANS AUTH HWY 5.25% 06/01/18			1	1FE	448,376	110.06	440,248	400,000	446,663		(1,713)			5.250	3.484	JD	1,750	10,500	09/09/2005	06/01/2018
796237-JF-3	SAN ANTONIO TX GO 5.25% 02/01/15			1	1FE	819,703	107.83	808,725	750,000	815,239		(4,464)			5.250	3.403	FA	16,406	13,125	12/28/2005	02/01/2015
797646-EJ-1	SAN FRANCISCO CA GO 5% 06/15/15			1	1FE	183,337	107.80	183,262	170,000	183,325		(11)			5.000	3.929	JD	378		12/28/2005	06/15/2015
849089-DK-0	SPOKANE WA REGL WASTE 6.5% 1/01/09				1FE	233,078	108.01	216,014	200,000	220,491		(6,445)			6.500	2.930	JJ	6,500	13,000	01/08/2004	01/01/2009
1199999	Subtotal - Issuer Obligations					3,760,212	X X X	3,621,906	3,395,000	3,672,597		(57,672)			X X X	X X X	X X X	55,631	122,222	X X X	X X X
1799999	Subtotals - States, Territories and Possessions (Direct and Guaranteed)					3,760,212	X X X	3,621,906	3,395,000	3,672,597		(57,672)			X X X	X X X	X X X	55,631	122,222	X X X	X X X
02666Q-UW-1	AMER HONDA FIN CORP 4.5% 05/26/09				1FE	330,550	98.69	315,811	320,000	327,844		(2,124)			4.500	3.761	MN	1,440	14,400	09/20/2004	05/26/2009
06606H-D8-7	BANKBOSTON SUB 6.375% 4/15/08				2FE	287,200	103.31	258,273	250,000	268,085		(7,510)			6.375	3.103	AO	3,365	15,938	05/22/2003	04/15/2008
111021-AD-3	BRITISH TELECOMM 8.375% 12/15/10				2FE	344,187	113.84	313,049	275,000	322,839		(8,457)			8.375	4.476	JD	1,024	23,031	05/20/2003	12/15/2010
251529-AF-0	DEUTSCHE BK 7.5% 04/25/09				1FE	248,073	107.48	231,088	215,000	239,435		(6,783)			7.500	3.857	AO	2,956	16,125	09/20/2004	04/25/2009
25243E-AA-1	DIAGEO CAP PLC MTN 7.25% 11/1/09				1FE	308,275	102.38	255,938	250,000	286,116		(8,715)			7.250	3.241	MN	3,021	18,125	05/22/2003	11/01/2009
36962G-E7-5	GENERAL ELEC CAP CO 4.25% 12/01/10				1FE	51,468	97.61	48,806	50,000	51,108		(202)			4.250	3.788	JD	177	2,125	03/08/2004	12/01/2010
41011W-AL-4	HANCOCK JOHN 5.625% 6/27/06				1FE	106,752	100.34	100,344	100,000	101,326		(2,655)			5.625	2.895	JD	63	5,625	12/04/2003	06/27/2006
416515-AL-8	HARTFORD FINL SVCS 4.625% 07/15/13				1FE	121,705	95.88	119,855	125,000	121,790		85			4.625	5.102	JJ	2,666		10/04/2005	07/15/2013
428236-AE-3	HEWLETT PACKARD CO 5.75% 12/15/06				1FE	214,962	100.84	201,672	200,000	204,864		(4,936)			5.750	3.172	JD	511	11,500	12/02/2003	12/15/2006
404280-AA-7	HSBC HLDGS PLC 7.5% 7/15/09				1FE	306,898	107.78	269,448	250,000	284,173		(8,945)			7.500	3.399	JJ	8,646	18,750	05/22/2003	07/15/2009
59156R-AH-1	METLIFE INC 5.5% 06/15/14				1FE	154,721	102.24	153,357	150,000	154,615		(106)			5.500	5.112	JD	367	4,125	10/04/2005	06/15/2014
637432-CF-0	NATIONAL RURAL UTILS 5.75% 11/1/08				1FE	283,508	101.50	253,750	250,000	268,140		(6,037)			5.750	3.081	MN	2,396	14,375	05/22/2003	11/01/2008
694032-AY-9	PACIFIC BELL 5.875% 2/15/06				1FE	205,528	100.09	200,188	200,000	200,212		(1,668)			5.875	5.067	FA	4,439	11,750	08/15/2002	02/15/2006
3999999	Subtotal - Issuer Obligations					2,963,827	X X X	2,721,579	2,635,000	2,830,547		(58,053)			X X X	X X X	X X X	31,071	155,869	X X X	X X X

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SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes			6 NAIC Desig- nation	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 *	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due & Accrued	20 Gross Amt. Rec. During Year	21 Acquired	22 Maturity
4599999	Subtotals - Industrial and Miscellaneous (Unaffiliated)					2,963,827	X X X	2,721,579	2,635,000	2,830,547		(58,053)			X X X	X X X	X X X	31,071	155,869	X X X	X X X
5499999	Total Bonds - Issuer Obligations					10,033,623	X X X	9,456,446	9,085,000	9,670,809		(197,054)			X X X	X X X	X X X	147,381	458,804	X X X	X X X
6099999	Total Bonds					10,033,623	X X X	9,456,446	9,085,000	9,670,809		(197,054)			X X X	X X X	X X X	147,381	458,804	X X X	X X X

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SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value					20 NAIC Designation	21 Date Acquired
		3 Code	4 F o r e i g n					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amort- ization) Accretion	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change in B./A.C.V. (15+16-17)	19 Total Foreign Exchange Change in B./A.C.V.		
NONE																				

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SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 F o r e i g n			7 Rate per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
09248U-84-1	BLACKROCK MUNI-CASH FUND									9,785						L	10/01/2003
7199999	Subtotal - Money Market Mutal Funds					X X X				9,785						X X X	X X X
7299999	Total Common Stocks					X X X				9,785						X X X	X X X
7399999	Total Preferred and Common Stocks					X X X				9,785						X X X	X X X

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(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues 0, the total \$ value (included in Column 8) of all such issues \$ 0.

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912827-6T-4	U.S. TREASURY 5% 02/15/11		08/25/2005	DEUTSCH		26,161	25,000.00	37
0399999	Subtotal - Bonds - U.S. Governments				X X X	26,161	25,000.00	37
196454-FL-1	CO DEPT TRANS REV 5% 12/15/14		12/28/2005	MERRILL LYNCH		271,610	250,000.00	486
455141-KD-2	IN TRANS AUTH HWY 5.25% 06/01/18		09/09/2005	RAYMOND JAMES & ASSOC		448,376	400,000.00	6,008
796237-JF-3	SAN ANTONIO TX GO 5.25% 02/01/15		12/28/2005	VARIOUS		819,703	750,000.00	15,604
797646-EJ-1	SAN FRANCISCO CA GO 5% 06/15/15		12/28/2005	Ubs Warburg		183,337	170,000.00	331
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	1,723,026	1,570,000.00	22,429
416515-AL-8	HARTFORD FINL SVCS 4.625% 07/15/13		10/04/2005	CITIGROUP INC.		121,705	125,000.00	1,317
59156R-AH-1	METLIFE INC 5.5% 06/15/14		10/04/2005	CITIGROUP INC.		154,721	150,000.00	2,567
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	276,426	275,000.00	3,884
6099997	Subtotal - Bonds - Part 3				X X X	2,025,613	1,870,000.00	26,350
6099998	Summary Item from Part 5 for Bonds				X X X	1,899,983	1,900,000.00	1,087
6099999	Total - Bonds				X X X	3,925,596	3,770,000.00	27,437
7299998	Summary Item from Part 5 for Common Stocks				X X X	8,018,963	X X X	
7299999	Total - Common Stocks				X X X	8,018,963	X X X	
7399999	Total - Preferred and Common Stocks				X X X	8,018,963	X X X	
7499999	Totals					11,944,559	X X X	27,437

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SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (Amort- ization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.						
31359M-GM-9	FNMA NOTE 6% 12/15/05		12/15/2005	MATURITY		500,000	500,000.00	542,051	518,633		(18,633)		(18,633)		500,000				30,000	12/15/2005
0399999	Subtotal - Bonds - U.S. Governments				X X X	500,000	500,000.00	542,051	518,633		(18,633)		(18,633)		500,000				30,000	X X X
414004-YW-5 649842-BN-0	HARRIS CNTY TX 5% 08/15/21 NEW YORK ST ENERGY VAR RT		09/09/2005 01/11/2005	RAYMOND JAMES & ASSO AG EDWARDS		372,183 600,000	350,000.00 600,000.00	375,792 600,000	373,386 600,000		(3,258)		(3,258)		370,128 600,000		2,055	2,055	18,910 335	08/15/2021 12/01/2020
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	972,183	950,000.00	975,792	973,386		(3,258)		(3,258)		970,128		2,055	2,055	19,245	X X X
026351-AQ-9 918204-AL-2	AMERICAN GENERAL CORP 7.75% 4/1/05 V F CORP 8.1% 10/01/05		04/01/2005 10/01/2005	MATURITY MATURITY		300,000 300,000	300,000.00 300,000.00	328,695 320,097	302,335 311,738		(2,335) (11,738)		(2,335) (11,738)		300,000 300,000				11,625 24,300	04/01/2005 10/01/2005
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	600,000	600,000.00	648,792	614,073		(14,073)		(14,073)		600,000				35,925	X X X
6099997	Subtotal - Bonds - Part 4				X X X	2,072,183	2,050,000.00	2,166,635	2,106,092		(35,964)		(35,964)		2,070,128		2,055	2,055	85,170	X X X
6099998	Summary Item from Part 5 for Bonds				X X X	1,900,000	1,900,000.00	1,899,983	X X X						1,899,983		17	17	4,849	X X X
6099999	Total - Bonds				X X X	3,972,183	3,950,000.00	4,066,618	2,106,092		(35,964)		(35,964)		3,970,111		2,072	2,072	90,019	X X X
7299998	Summary Item from Part 5 for Common Stocks				X X X	8,018,963	X X X	8,018,963	X X X						8,018,963				21,685	X X X
7299999	Total - Common Stocks				X X X	8,018,963	X X X	8,018,963							8,018,963				21,685	X X X
7399999	Total - Preferred and Common Stocks				X X X	8,018,963	X X X	8,018,963							8,018,963				21,685	X X X
7499999	Totals					11,991,146	X X X	12,085,581	2,106,092		(35,964)		(35,964)		11,989,074		2,072	2,072	111,704	X X X

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SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 F o r e i g n	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value At Disposal Date	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends				
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (12+13-14)	16 Total Foreign Exchange Change in B./A.C.V.									
28148X-AB-7	EDU FDG SOUTH INC FL VAR RT		08/24/2005	MORGAN STANLEY	08/26/2005	MORGAN STANLEY	100,000.000	100,000	100,000	100,000										642	628			
451888-DF-5	IL DEV FIN AUTH POLLUTN CTL VAR RT		06/01/2005	MORGAN STANLEY	06/21/2005	MORGAN STANLEY	200,000.000	200,000	200,000	200,000										239	16			
455054-AA-4	IN ST FIN AUTH ENERGY INC VAR RT		11/01/2005	MORGAN STANLEY	12/29/2005	MORGAN STANLEY	100,000.000	100,000	100,000	100,000										319	38			
455398-LJ-4	INDIANAPOLIS IND GAS UTIL VAR RT		02/16/2005	MORGAN STANLEY	06/21/2005	MORGAN STANLEY	100,000.000	100,000	100,000	100,000										807	5			
485424-LB-9	KANSAS ST DEPT HWY REV VAR RT		09/01/2005	MERRILL LYNCH	09/14/2005	MERRILL LYNCH	100,000.000	99,998	100,000	99,998							2	2		87				
64468C-AU-8	NEW HAMPSHIRE ST BUS VAR RT		04/04/2005	MORGAN STANLEY	06/21/2005	MORGAN STANLEY	300,000.000	300,000	300,000	300,000										2,054	235			
64982P-SG-8	NEW YORK ST DORM RE VAR RT		04/27/2005	MORGAN STANLEY	05/12/2005	MORGAN STANLEY	100,000.000	100,000	100,000	100,000										121				
64983Q-LH-0	NEW YORK ST DORM AUTH REV VAR RT		12/15/2005	MERRILL LYNCH	12/29/2005	MERRILL LYNCH	300,000.000	299,985	300,000	299,985											26	23		
759836-DQ-9	RENO NEV HOSP REV VAR RT		12/15/2005	MERRILL LYNCH	12/29/2005	MERRILL LYNCH	300,000.000	300,000	300,000	300,000											391	25		
97710N-6Y-7	WI ST HEALTH & EDL FACS VAR RT		10/05/2005	MERRILL LYNCH	10/07/2005	MERRILL LYNCH	300,000.000	300,000	300,000	300,000											163	117		
1799999	Subtotal - Bonds - States, Territories and Possessions						1,900,000.000	1,899,983	1,900,000	1,899,983										17	17	4,849	1,087	
6099998	Subtotal - Bonds						1,900,000.000	1,899,983	1,900,000	1,899,983											17	17	4,849	1,087
09248U-84-1	BLACKROCK MUNI-CASH FUND		06/01/2005	PROVIDENT INST'L	06/30/2005	Undefined	8,018,963.250	8,018,963	8,018,963	8,018,963												21,685		
7199999	Subtotal - Common Stocks - Money Market Mutual Funds						X X X	8,018,963	8,018,963	8,018,963													21,685	
7299998	Total - Common Stocks						X X X	8,018,963	8,018,963	8,018,963													21,685	
7399999	Subtotal-Stocks						X X X	8,018,963	8,018,963	8,018,963													21,685	
7499999	Totals						X X X	9,918,946	9,918,963	9,918,946											17	17	26,534	1,087

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SCHEDULE D - PART 6 - SECTION 1
Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 F o r e i g n	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/ Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
NONE									

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 0
2. Total amount of intangible assets nonadmitted \$ 0

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identifi- cation	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 Description	Codes		4 Date Acquired	5 Name of Vendor	6 Maturity Date	7 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				12 Par Value	13 Actual Cost	Interest					20 Paid for Accrued Interest		
	2 Code	3 F o r e i g n					8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amort- ization)/ Accretion	10 Current Year's Other Than Temporary Impairment Recognized	11 Total Foreign Exchange Change in B./A.C.V.			14 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	15 Non-Admitted Due and Accrued	16 Rate of	17 Effective Rate of	18 How Paid		19 Gross Amount Received	
BLACKROCK TEMP CASH			12/31/2005	PROVIDENT INST'L FUNDS	12/31/2006	6,291,259					6,291,259								35,695	
JP MORGAN PRIME MMF/PREMIER FU			10/25/2005	Undefined	12/31/2006	3,619					3,619									
8099999 Subtotal - Class One Money Market Mutual Funds						6,294,878					X X X 6,294,878			X X X	X X X	X X X			35,695	
8299999 Totals						6,294,878					X X X 6,294,878			X X X	X X X	X X X			35,695	

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- NONE** **Schedule DB - Part A - Section 1 and 2**
- NONE** **Schedule DB - Part A - Section 3 and Part B - Section 1**
- NONE** **Schedule DB - Part B - Section 2 and 3**
- NONE** **Schedule DB - Part C - Section 1 and 2**
- NONE** **Schedule DB - Part C - Section 3 and Part D - Section 1**
- NONE** **Schedule DB - Part D - Section 2 and 3**
- NONE** **Schedule DB - Part E - Section 1**

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits with the State of Domicile For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR	B RSD BY INS CODE 26-63-206			63,052	61,612
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL	B RSD			126,712	123,178
11. Georgia	GA	B RSD BY INC CODE 33-3-8			26,094	25,749
12. Hawaii	HI	B				
13. Idaho	ID					
14. Illinois	IL	B RSD			528,556	521,627
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA	C RSD BY INS CODE 22:1021			20,000	20,000
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM	B RSD BY INS CODE 59A-5-18			116,152	112,913
33. New York	NY	B RSD	1,037,066	1,020,025		
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC	B RSD BY INS CODE 38-96-80			189,157	184,838
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. US Virgin Islands	VI					
56. Canada	CN					
57. Aggregate Alien and Other	OT	X X X X X X				
58. Total	X X X	X X X	1,037,066	1,020,025	1,069,723	1,049,917

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