



51535200520100100

**ANNUAL STATEMENT**

For the Year Ended December 31, 2005

OF THE CONDITION AND AFFAIRS OF THE

**Ticor Title Insurance Company of Florida**

**NAIC Group Code** 0670 0670 **NAIC Company Code** 51535 **Employer's ID Number** 59-1971665  
 (Current Period) (Prior Period)  
**Organized under the Laws of** FL , **State of Domicile or Port of Entry** FL  
**Country of Domicile** US  
**Incorporated/Organized:** February 4, 1980 **Commenced Business:** February 27, 1980  
**Statutory Home Office:** 601 Riverside Avenue Jacksonville, FL 32204  
**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:** 601 Riverside Avenue Jacksonville, FL 32204 904-854-8100  
**Internet Website Address:** www.fnf.com  
**Statutory Statement Contact:** Jan R. Wilson 904-854-8100  
jan.wilson@fnf.com 904-357-1066  
 (E-Mail Address) (Fax Number)  
**Policyowner Relations Contact:** Kevin Chiarello 17911 Von Karman Suite 300 Irvine, CA 92614 949-622-4338

**OFFICERS**

	Name	Title
1.	<u>Raymond Randall Quirk</u>	<u>President &amp; Chief Operating Officer</u>
2.	<u>Todd Chliveny Johnson</u>	<u>SVP &amp; Corporate Secretary</u>
3.	<u>Alan Lynn Stinson</u>	<u>EVP &amp; Chief Financial Officer</u>

**Vice-Presidents**

Name	Title	Name	Title
<u>Christopher (NMN) Abbinante</u>	<u>EVP</u>	<u>Patrick Gerard Farenga #</u>	<u>VP &amp; Treasurer</u>
<u>Peter Tadeusz Sadowski</u>	<u>EVP</u>		

**DIRECTORS OR TRUSTEES**

<u>Christopher (NMN) Abbinante</u>	<u>William Patrick Foley II</u>	<u>Erika (NMN) Meinhardt</u>	<u>Raymond Randall Quirk</u>
<u>Alan Lynn Stinson</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. <u>President &amp; Chief Operating Officer</u> (Title)	_____ (Signature) <u>Todd Chliveny Johnson</u> (Printed Name) 2. <u>SVP &amp; Corporate Secretary</u> (Title)	_____ (Signature) <u>Alan Lynn Stinson</u> (Printed Name) 3. <u>EVP &amp; Chief Financial Officer</u> (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)	106,489,739		106,489,739	93,453,570
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	10,000		10,000	3,947,741
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)	992,489		992,489	1,000,916
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 878,176 , Schedule E-Part 1), cash equivalents (\$ 0 Schedule E-Part 2) and short-term investments (\$ 9,861,807 , Schedule DA)	10,739,983		10,739,983	1,890,269
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivables for securities	35,399		35,399	33,083
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	118,267,610		118,267,610	100,325,579
11. Title plants less \$ 0 charged off (for Title insurers only)	7,544,742		7,544,742	7,061,708
12. Investment income due and accrued	1,358,084		1,358,084	1,311,090
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	26,112,683	14,404,714	11,707,969	(2,438,777)
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	1,963,957		1,963,957	28,749
16.2 Net deferred tax asset	25,955,290	22,697,676	3,257,614	833,663
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	259,206		259,206	933,463
19. Furniture and equipment, including health care delivery assets (\$ 0 )	169,092	169,092		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	321,917	154,286	167,631	2,298,004
22. Health care (\$ 0 ) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	1,204,840	1,204,840		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	183,157,421	38,630,608	144,526,813	110,353,479
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	183,157,421	38,630,608	144,526,813	110,353,479

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 Assets & Other Assets	533,793	533,793		
2302. Loans on Personal Security	21,512	21,512		
2303. Leasehold Improvements	649,535	649,535		
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,204,840	1,204,840		

<b>LIABILITIES, SURPLUS AND OTHER FUNDS</b>	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	18,862,742	10,816,404
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	68,433,897	54,905,895
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)	4,715,645	2,864,646
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	3,746,691	482,696
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
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	1,610,084	
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	3,440	1,004,402
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	6,494,120	5,936,549
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	103,866,619	76,010,592
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	2,000,000	2,000,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	5,644,598	5,644,598
28. Unassigned funds (surplus)	33,015,596	26,698,289
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0 )		
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)	40,660,194	34,342,887
31. Totals (Page 2, Line 26, Col. 3)	144,526,813	110,353,479

<b>DETAILS OF WRITE-INS</b>		
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)		

<b>OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME</b>		1	2
		Current Year	Prior Year
<b>OPERATING INCOME</b>			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		329,114,787	244,100,065
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		1,697,410	1,263,846
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		12,455,740	13,529,525
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)		343,267,937	258,893,436
<b>DEDUCT:</b>			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		27,533,876	19,842,615
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		307,147,246	233,955,110
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions		334,681,122	253,797,725
8. Net operating gain or (loss) (Lines 3 minus 7)		8,586,815	5,095,711
<b>INVESTMENT INCOME</b>			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		3,977,714	3,479,280
10. Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses))		634,611	1,813,801
11. Net investment gain (loss) (Lines 9 + 10)		4,612,325	5,293,081
<b>OTHER INCOME</b>			
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)		13,199,140	10,388,792
14. Federal and foreign income taxes incurred		(1,052,657)	4,730,915
15. Net income (Lines 13 minus 14)		14,251,797	5,657,877
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		34,342,887	42,384,436
<b>GAINS AND (LOSSES) IN SURPLUS</b>			
17. Net income (from Line 15)		14,251,797	5,657,877
18. Net unrealized capital gains or losses			(2,316,417)
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income tax		19,810,946	1,688,559
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		(33,056,119)	1,239,144
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			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders			(13,000,000)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)			
30. Aggregate write-ins for gains and losses in surplus		5,310,683	(1,310,712)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		6,317,307	(8,041,549)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		40,660,194	34,342,887

<b>DETAILS OF WRITE-INS</b>			
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. FIT Payable Adjustment			(1,310,712)
3002. Change in Presentation of change in non-admitted deferred tax asset		5,310,683	
3003. ....			
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		5,310,683	(1,310,712)

CASH FLOW Cash from Operations	1	2
	Current Year	Prior Year
1. Premiums collected net of reinsurance	317,601,410	251,689,630
2. Net investment income	4,946,158	3,558,279
3. Miscellaneous income	14,153,150	14,793,372
4. Total (Lines 1 through 3)	336,700,718	270,041,281
5. Benefit and loss related payments	19,487,539	15,458,578
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	303,033,214	233,582,616
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) \$ 0 net of tax on capital gains (losses)	882,547	14,842,372
10. Total (Lines 5 through 9)	323,403,300	263,883,566
11. Net cash from operations (Line 4 minus Line 10)	13,297,418	6,157,715
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	98,729,092	45,676,971
12.2 Stocks	47,179,472	29,877,904
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	48,432	48,822
12.8 Total investment proceeds (Lines 12.1 to 12.7)	145,956,996	75,603,697
13. Cost of investments acquired (long-term only):		
13.1 Bonds	112,111,068	70,653,464
13.2 Stocks	43,241,731	32,753,755
13.3 Mortgage loans		
13.4 Real estate	40,005	10,051
13.5 Other invested assets		
13.6 Miscellaneous applications	2,316	33,083
13.7 Total investments acquired (Lines 13.1 to 13.6)	155,395,120	103,450,353
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)	(9,438,124)	(27,846,656)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		13,000,000
16.6 Other cash provided (applied)	4,990,420	5,502,283
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	4,990,420	(7,497,717)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	8,849,714	(29,186,658)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,890,269	31,076,927
19.2 End of year (Line 18 plus Line 19.1)	10,739,983	1,890,269

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	12,414,394	327,599,833	2,707,163	342,721,390	251,844,769
2. Escrow and settlement service charges	1,697,410	X X X	X X X	1,697,410	1,263,846
3. Other title fees and service charges (Part 1C, Line 5)	12,455,740	X X X	X X X	12,455,740	13,529,525
4. Totals (Lines 1 + 2 + 3)	26,567,544	327,599,833	2,707,163	356,874,540	266,638,140

**PART 1B - PREMIUMS EARNED EXHIBIT**

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	342,721,390	251,844,771
1.2 Assumed	19,875	21,891
1.3 Ceded	98,475	537,656
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	342,642,790	251,329,006
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	54,905,894	47,676,952
2.2 Additions during the current year	23,653,670	16,689,587
2.3 Withdrawals during the current year	10,125,667	9,460,645
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	68,433,897	54,905,894
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	329,114,787	244,100,064

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

	1 Current Year	2 Prior Year
1. Title examinations	70,912	258,554
2. Searches and abstracts	10,886,022	9,632,069
3. Surveys		
4. Aggregate write-ins for service charges	1,498,806	3,638,903
5. Totals	12,455,740	13,529,526

DETAILS OF WRITE-INS		
0401. Miscellaneous Fees	1,498,806	3,638,903
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)	1,498,806	3,638,903

**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	812,263	18,675,275		19,487,538	15,458,579
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	812,263	18,675,275		19,487,538	15,458,579
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	812,263	18,675,275		19,487,538	15,458,579
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	288,370	18,574,372		18,862,742	10,816,404
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	1,133,255	9,683,149		10,816,404	6,432,368
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	(32,622)	27,566,498		27,533,876	19,842,615
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	(32,622)	27,566,498		27,533,876	19,842,615

**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)	301,731	18,561,011		18,862,742	10,816,404
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)	301,731	18,561,011		18,862,742	10,816,404
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	3,550,000	44,965,000		48,515,000	31,411,000
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	3,550,000	44,965,000		48,515,000	31,411,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	4,265,000	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	71,642,742	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	68,433,897	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	11,896,504	12,614,208	50,757	24,561,469			24,561,469	64,874,787	
1.2 Employee relations and welfare	1,182,509	729,411	3,867	1,915,787			1,915,787	1,520,559	
1.3 Payroll taxes	783,858	595,812	2,679	1,382,349			1,382,349	1,004,538	
1.4 Other personnel costs	17,666	37,718	178	55,562			55,562	9,259	
1.5 Total personnel costs	13,880,537	13,977,149	57,481	27,915,167			27,915,167	67,409,143	
2. Amounts paid to or retained by title agents		246,215,444	2,073,036	248,288,480			248,288,480	146,883,122	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	1,094,027	1,137,032	4,768	2,235,827			2,235,827	2,424,508	
3.2 Surveys									
3.3 Other		50		50			50	250	
4. Advertising	68,992	80,966	103	150,061			150,061	184,380	
5. Boards, bureaus and associations	607	38,318	14	38,939			38,939	138,403	
6. Title plant rent and maintenance	25,474	22,233	150	47,857			47,857	120,743	
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	29,788	1,158,638	23	1,188,449			1,188,449	595,503	
9. Marketing and promotional expenses	94,595	232,607	235	327,437			327,437	223,870	
10. Insurance	77,603	441,187	305	519,095			519,095	90,860	
11. Directors' fees									
12. Travel and travel items	578,752	1,366,008	5,264	1,950,024			1,950,024	1,390,626	
13. Rent and rent items	1,815,756	1,140,208	4,918	2,960,882			2,960,882	2,606,654	
14. Equipment	697,213	1,187,166	8,325	1,892,704			1,892,704	1,287,676	
15. Cost or depreciation of EDP equipment and software	1,206,417	3,230,786	24,628	4,461,831			4,461,831	2,386,992	
16. Printing, stationery, books and periodicals	734,477	1,175,961	6,618	1,917,056			1,917,056	1,181,852	
17. Postage, telephone, messengers and express	454,040	978,328	5,119	1,437,487			1,437,487	1,164,169	
18. Legal and auditing	968,989	2,934,018	22,380	3,925,387			3,925,387	1,436,829	
19. Totals (Lines 1.5 to 18)	21,727,267	275,316,099	2,213,367	299,256,733			299,256,733	229,525,580	
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	234,529	6,188,911	51,143	6,474,583			6,474,583	3,248,064	
20.2 Insurance department licenses and fees	76,870	324,658	1,835	403,363			403,363	389,432	
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	130,126	308,413	2,227	440,766			440,766	571,626	
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	441,525	6,821,982	55,205	7,318,712			7,318,712	4,209,122	
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for miscellaneous expenses	1,659,329	(1,086,821)	(707)	571,801		75,124	646,925	277,790	
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	23,828,121	281,051,260	2,267,865	307,147,246		75,124 (a)	307,222,370	234,012,492	
25. Less unpaid expenses - current year	2,071,305	6,345,032		8,416,337			8,416,337	8,596,961	
26. Add unpaid expenses - prior year	1,799,185	6,797,776		8,596,961			8,596,961	3,979,230	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	23,556,001	281,504,004	2,267,865	307,327,870		75,124	307,402,994	229,394,761	
<b>DETAILS OF WRITE-INS</b>									
2301. OTHER EXPENSE	1,659,329	(1,086,821)	(707)	571,801			571,801	220,408	
2302. INVESTMENT EXPENSES						75,124	75,124	57,382	
2303.									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	1,659,329	(1,086,821)	(707)	571,801		75,124	646,925	277,790	

(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)	11,921,522	314,593,581	2,599,684	329,114,787		329,114,787	244,100,064
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	1,697,410			1,697,410		1,697,410	1,263,846
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	3,084,232	9,371,508		12,455,740		12,455,740	13,529,525
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	16,703,164	323,965,089	2,599,684	343,267,937		343,267,937	258,893,435
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	(32,622)	27,566,498		27,533,876		27,533,876	19,842,615
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	23,828,118	281,051,264	2,267,865	307,147,247		307,147,247	233,955,110
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	23,795,496	308,617,762	2,267,865	334,681,123		334,681,123	253,797,725
8. Net operating gain or (loss) (Lines 3 minus 7)	(7,092,332)	15,347,327	331,819	8,586,814		8,586,814	5,095,710
<b>DETAILS OF WRITE-INS</b>							
0201. SETTLEMENT AND ESCROW INTEREST - NET OF RELATED SERVICE CHARGES							
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) 1,101,451	1,425,412
1.1 Bonds exempt from U.S. tax	(a) 2,137,340	1,764,197
1.2 Other bonds (unaffiliated)	(a) 540,091	636,267
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	39,372	39,372
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 35,373	35,373
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 209,313	209,313
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	11,343	11,343
10. Total gross investment income	4,074,283	4,121,277
11. Investment expenses		(g) 58,801
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 35,934
13. Interest expense		(h) 396
14. Depreciation on real estate and other invested assets		(i) 48,432
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		143,563
17. Net investment income (Line 10 minus Line 16)		3,977,714
<b>DETAILS OF WRITE-INS</b>		
0901. Interest Income on Notes Receivable	11,343	11,343
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)	11,343	11,343
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 \$ 31,224 accrual of discount less \$ (1,046,663) amortization of premium and less \$ (866,754) 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 \$ 48,432 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	37,425			37,425
1.1 Bonds exempt from U.S. tax	638,077			638,077
1.2 Other bonds (unaffiliated)	(5,872)			(5,872)
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)	(35,019)			(35,019)
10. Total capital gains (losses)	634,611			634,611

<b>DETAILS OF WRITE-INS</b>				
0901. Write Off of Other Assets	(35,019)			(35,019)
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)	(35,019)			(35,019)

**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	14,404,714	3,510,084	(10,894,630)
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	22,697,676		(22,697,676)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets	169,092	498,270	329,178
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivable from parent, subsidiaries and affiliates	154,286	216,629	62,343
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	1,204,840	1,349,506	144,666
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	38,630,608	5,574,489	(33,056,119)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	38,630,608	5,574,489	(33,056,119)

<b>DETAILS OF WRITE-INS</b>			
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 ASSETS & OTHER ASSETS	533,793	669,779	135,986
2302. LOANS ON PERSONAL SECURITY	21,512	294,970	273,458
2303. LEASEHOLD IMPROVEMENTS	649,535	384,757	(264,778)
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,204,840	1,349,506	144,666

## NOTES TO FINANCIAL STATEMENTS

### 1. Summary of Significant Accounting Policies:

The financial statements of Ticor Title Insurance Company of Florida (formerly American Pioneer Title Insurance Company) are presented on the basis of accounting practices prescribed or permitted by the State of Florida Department of Insurance.

#### A. Accounting Practices:

The Florida Department of Insurance recognizes only statutory accounting practices prescribed by the state of Florida for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioner's Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Florida to the extent it is not contradicted by Florida Statutes. Under NAIC SAP as described in this manual, recovery rates for amounts set aside in the statutory premium reserves differ from those prescribed by laws of the State of Florida.

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

	<u>12/31/2005</u>	<u>12/31/2004</u>
Net Income, Florida Basis	14,251,797	5,657,877
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	4,710,140	1,162,307
Net Income, NAIC SAP basis	<u>18,961,937</u>	<u>6,820,184</u>
Statutory Surplus, Florida	40,660,194	34,342,887
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	7,761,781	3,051,641
Statutory Surplus, NAIC SAP Basis	<u>48,421,975</u>	<u>37,394,528</u>

#### 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 Florida 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 are valued using the underlying statutory equity, as adjusted, or audited GAAP equity, adjusted for certain non-admitted assets, as appropriate for each individual investment.
- (8) Interest in Joint Ventures - none.

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## NOTES TO FINANCIAL STATEMENTS

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(9) Derivatives - None

(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 \$5,310,683, 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 – At December 31, 2005 and December 31, 2004, the Company had no mortgage loans receivable.

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 that exceed 10% of its admitted assets.

### **7. Investment Income:**

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

### **8. Derivative Instruments:**

None

### **9. Income Taxes:**

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

	<b>12/31/2005</b>	<b>12/31/2004</b>
1) Total of gross deferred tax assets	25,955,290	6,144,345
2) Total of deferred tax liabilities	0	0
Net deferred tax asset	25,955,290	6,144,345
3) Deferred tax asset nonadmitted	(22,697,676)	(5,310,683)
4) Net admitted deferred tax asset	3,257,614	833,662
5) Increase(decrease) in nonadmitted asset	17,386,993	

**B. Deferred tax liabilities are not recognized for the following amounts – Non-applicable****C. Current income taxes incurred consist of the following major components:**

	<b>12/31/2005</b>	<b>12/31/2004</b>
Federal	(1,052,661)	4,730,915
Foreign	0	0
Sub-total	(1,052,661)	4,730,915
Other	0	0
Federal income taxes incurred	(1,052,661)	4,730,915

**The main components of the 9/30/2005 deferred tax amounts are as follows:**

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		18,858,322	(18,858,322)	6,600,413
Reserve Accruals	(2,405,047)		(2,405,047)	841,766
Employee Benefits	(37,879)		(37,879)	13,258
State Tax	(478,678)		(478,678)	167,537
Amortization/Depreciation	(1,472,525)		(1,472,525)	515,384
Unrealized Loss	0		0	0
Goodwill/Intangible Assets	(50,905,521)		(50,905,521)	17,816,932
Other	0		0	0
Total deferred tax assets	(55,299,650)	18,858,322	(74,157,971)	25,955,290
Nonadmitted deferred tax assets			64,850,503	(22,697,676)
Admitted deferred tax assets			(9,307,468)	3,257,614
Deferred tax liabilities:				
Title Plant	0		0	0
Unrealized Gain	0		0	0
Amortization/Depreciation		0	0	0
Other	0		0	0
Total deferred tax liabilities	0	0	0	0
Net admitted deferred tax asset			(9,307,468)	3,257,614

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

	<b>12/31/2005</b>	<b>12/31/2004</b>	<b>Change</b>
Deferred tax assets:			
Discounting of reserves	6,600,413	5,364,053	1,236,360
Reserve Accruals	841,766	671,900	169,866
Employee Benefits	13,258	73,393	(60,135)
State Tax	167,537	0	167,537
Amortization/Depreciation	515,384	0	515,384
Unrealized Loss	0	0	0
Goodwill/Intangible Assets	17,816,932	0	17,816,932
Other	0	35,000	(35,000)
Total deferred tax assets	25,955,290	6,144,346	19,810,944
Nonadmitted deferred tax assets	(22,697,676)	(5,310,683)	(17,386,993)
Admitted deferred tax assets	3,257,614	833,663	2,423,951
Deferred tax liabilities:			
Title Plant	0	0	0
Unrealized Gain	0	0	0
Depreciable Assets	0	0	0
Other	0	0	0
Total deferred tax liabilities	0	0	0
Net admitted deferred tax asset	3,257,614	833,663	2,423,951

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**NOTES TO FINANCIAL STATEMENTS**


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

	12/31/2005	12/31/2004	Change
Total deferred tax assets	3,257,614	833,663	2,423,951
Total deferred tax liabilities	-	-	-
Net deferred tax asset	3,257,614	833,663	2,423,951

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

	Amount	Tax Effect
Income before taxes	13,199,136	4,619,698
Tax exempt income deduction	(1,503,930)	(526,375)
Dividends received deduction	0	0
Amortization	0	0
Meals & Entertainment	100,254	35,089
Other non deductible adjustments	(2,128,214)	(744,875)
Subtotal after permanent differences	9,667,246	3,383,536
Temporary differences and prior year adjustments	(12,674,848)	(4,436,197)
Taxable Income/Current Tax	(3,007,602)	(1,052,661)

**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:

2005	(1,052,661)
2004	4,730,915
2003	8,337,125

**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. The Company was acquired by Chicago Title Insurance Company (CTI) on March 19, 2004, under an agreement previously approved by the Florida Department of Insurance. CTI is a Missouri-domiciled title insurer, wholly owned by Chicago Title and Trust Company (CTT).

Following appropriate corporate and regulatory approvals, the Board of Directors of Fidelity National Financial, Inc (FNF) effectuated a strategic restructuring plan that ultimately resulted in the public distribution of a minority interest in FNF's title insurance operations. Under the restructuring plan, FNF formed a title insurance holding company ("Fidelity National Title Group" or "FNTG") that serves as the parent company for FNF's title operations. On September 27, 2005, FNF contributed certain title insurers, and other title-related companies to Chicago Title and Trust Company (CTT). The stock of CTT was contributed to FNTG, resulting in FNTG becoming the intermediate parent company of CTT. On October 18, 2005, FNF distributed 17.5% of FNTG's common stock to current shareholders of FNF, while retaining ownership of the remaining 82.5% of FNTG's common stock. The restructuring did not have a financial statement impact upon the Company.

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

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

**D.** At December 31, 2005 and December 31, 2004, the Company had a receivable from the parent and/or other related parties totaling \$167,631 and \$2,298,004 respectively, and a payable to the parent and/or other



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## NOTES TO FINANCIAL STATEMENTS

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related parties of \$6,494,120 and \$5,936,549, 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 service agreements and cost sharing arrangements with its 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 Part 2 of the Annual Statement.
- G.** Chicago Title Insurance Company, domiciled in the State of Missouri, owns 100% of the outstanding shares 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 that exceeds 10% of the admitted assets of the Company.
- J.** Impairment write downs – None

### 11. **Debt:**

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  
Following the restructuring that occurred during 2005 (see Note 10 A), the Company's employees became covered by a qualified voluntary contributory savings plan ("401(k) Plan") sponsored by FNTG. Prior to the commencement of the FNTG 401(k) Plan, the Company's employees were eligible to participate in the FNF 401(k) Plan. Under both plans, 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 \$284,260 and \$102,665 were made in 2005 and 2004.

Following the restructuring that occurred during 2005, a FNTG Employee Stock Purchase Plan (the FNTG ESPP Plan) was established. The Company's employees are covered to participate in the FNTG ESPP Plan. Prior to the commencement of the FNTG ESPP Plan, the employees were eligible to participate in an ESPP Plan sponsored by FNF. In the respective plans, eligible employees may voluntarily purchase, at current market prices, shares of FNTG's and FNF's common stock through payroll deduction. Pursuant to the ESPP Plans, 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 Plan. The Company's cost of its employer matching contributions for 2005 and 2004 was \$95,057 and \$37,888.

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. In connection with the 2005 restructuring, a 2005 Omnibus Incentive Plan was established, which provides for the grant of stock options, stock appreciation rights, restricted stock, and other cash and stock-based awards and dividend equivalents. 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

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**NOTES TO FINANCIAL STATEMENTS**

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insurance cost of \$0 during 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 100,000 shares of common stock authorized, issued and outstanding. The par value per share is \$20.00 per share.
- B. The Company has no preferred stock outstanding.
- C. The payment of dividends by the Company is subject to the regulations of the Florida Department of Insurance. Under such regulations, an insurance company may pay dividends equal to the greater of its statutory net earnings plus net realized capital gains during the preceding year or 10% of its statutory earned surplus as defined. The maximum dividend payout which may be made without prior approval in 2006 is \$14,251,797. The Company paid dividends totaling \$13,000,000 during 2004, and \$0 in 2005.
- D. The Company has no restrictions placed on unassigned funds (surplus).
- E. Advances to surplus not repaid – Non-applicable.
- 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:

In the ordinary course of business, we are involved in various pending and threatened litigation matters related to our operations, some of which include claims for punitive or exemplary damages. We believe that no actions, other than those listed below, depart from customary litigation incidental to its business and that the resolution of all pending and threatened litigation will not have a material effect on our results of operations, financial position or liquidity.

As background to the disclosure below, please note the following:

These matters raise difficult and complicated factual and legal issues and are subject to many uncertainties and complexities, including but not limited to the underlying facts of each matter, novel legal issues, variations between jurisdictions in which matters are being litigated, differences in applicable laws and judicial interpretations, the length of time before many of these matters might be resolved by settlement or through litigation and, in some cases, the timing of their resolutions relative to other similar cases brought against other companies, the fact that many of these matters are putative class actions in which a class has not been certified and in which the purported class may not be clearly defined, the fact that many of these matters involve multi-state class actions in which the applicable law for the claims at issue is in dispute and therefore unclear, and the current challenging legal environment faced by large corporations and insurance companies.

In these matters, plaintiffs seek a variety of remedies including equitable relief in the form of injunctive and other remedies and monetary relief in the form of compensatory damages. In most cases, the monetary damages sought include punitive or treble damages. Often more specific information beyond the type of relief sought is not available because plaintiffs have not requested more specific relief in their court pleadings. In general, the dollar amount of damages is not specified. In those cases where plaintiffs have

## NOTES TO FINANCIAL STATEMENTS

made a specific statement with regard to monetary damages, they often specify damages just below a jurisdictional limit regardless of the facts of the case. This represents the maximum they can seek without risking removal from state court to federal court. In our experience, monetary demands in plaintiffs' court pleadings bear little relation to the ultimate loss, if any, we may experience.

For the reasons specified above, it is not possible to make meaningful estimates of the amount or range of loss that could result from these matters at this time. We review these matters on an on-going basis and follow the provisions of SFAS No. 5, "Accounting for Contingencies" when making accrual and disclosure decisions. When assessing reasonably possible and probable outcomes, we base our decision on our assessment of the ultimate outcome following all appeals.

In the opinion of management, while some of these matters may be material to our operating results for any particular period if an unfavorable outcome results, none will have a material adverse effect on our overall financial condition.

Florida cases allege that the Company failed to provide notice of premium discounts to consumers refinancing their mortgages, and failed to give discounts in refinancing transactions in violation of the filed rates. The actions seek refunds of the premiums charged, other damages and attorney's fees. The Company has reached a settlement of these actions that has been tentatively approved by the Court.

A shareholder derivative action was filed in Florida on February 11, 2005 alleging that FNF directors and certain executive officers breached their fiduciary and other duties, and exposed FNF to potential fines, penalties and suits in the future, by permitting so called contingent commissions to obtain business. The Company and the directors and executive officers named as defendants filed motions to dismiss the action on June 3, 2005. The plaintiff abandoned his original complaint and responded to the motions by filing an amended complaint on July 13, 2005, and FNF, along with the directors and executive officers named as defendants, have responded to the amended complaint. The amended complaint repeats the allegations of the original complaint and adds allegations about "captive reinsurance" programs, which FNF continues to believe were lawful. These "captive reinsurance" programs are the subject of investigations by several state departments of insurance and attorney generals. FNTG, the Company's intermediate parent company, has agreed to indemnify FNF in connection with this matter under the separation agreement that was entered into in connection with the distribution of FNTG common stock. FNF intends to vigorously defend this action.

### 15. Leases:

The Company is a party to a number of long-term noncancelable operating leases for certain facilities, furniture and equipment which expire in 2010. Rental expense for the twelve months ended December 31, 2005 and the year 2004 was \$2,773,679 and \$1,782,318, 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	2,646,305
2007	2,360,812
2008	2,141,057
2009	1,191,866
2010 & beyond	881,236
	9,221,276

### 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:

#### **Securities Lending Activity:**

The Company has entered into a Securities Lending Agreement ("the Agreement") with Bank of New York ("BNY"), whereby it lends certain securities to certain BNY customers. The loaned securities remain assets of the Company. The Company receives cash collateral having a fair market value as of the transaction date at least equal to 102% of the fair value of loaned securities. A liability is established for the return of the collateral.

As of December 31, 2005, the fair value of securities loaned was as follows: Long term bonds, \$0; common stocks \$0.

As of December 31, 2005, the Company held the following collateral associated with securities lending transactions: cash equivalents, \$0.

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

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## NOTES TO FINANCIAL STATEMENTS

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**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 \$4,493,762 at December 31, 2005 were on deposit with government authorities or trustees as required by law.

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 \$8,073,914 and \$5,089,000, 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 which had a material effect on the financial condition of 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 \$8,047,000 from \$10,816,000 in 2004 to \$18,863,000 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 Reserve:**

**NOTES TO FINANCIAL STATEMENTS**

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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	5,591,482	4.728	5,591,482	4.728
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	34,921,400	29.527	34,921,400	29.527
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	40,001,830	33.823	40,001,830	33.823
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)	25,975,026	21.963	25,975,026	21.963
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	10,000	0.008	10,000	0.008
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	992,489	0.839	992,489	0.839
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	35,399	0.030	35,399	0.030
8. Cash, cash equivalents and short-term investments	10,739,983	9.081	10,739,983	9.081
9. Other invested assets				
10. Total invested assets	118,267,609	100.000	118,267,609	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? FLORIDA
- 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. 12/31/2003
- 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). 04/12/2005
- 3.4 By what department or departments? FLORIDA DEPARTMENT OF FINANCIAL SERVICES

- 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 \$ \_\_\_\_\_

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 \$ \_\_\_\_\_

16.12 To stockholders not officers \$ \_\_\_\_\_

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

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 \$ \_\_\_\_\_

16.22 To stockholders not officers \$ \_\_\_\_\_

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

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 \$ \_\_\_\_\_

17.22 Borrowed from others \$ \_\_\_\_\_

17.23 Leased from others \$ \_\_\_\_\_

17.24 Other \$ \_\_\_\_\_

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 \$ \_\_\_\_\_



## GENERAL INTERROGATORIES

### PART 1 - COMMON INTERROGATORIES

	\$ <u>0</u>
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 S. FLOWERS ST, 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
SUNTRUST BANK	BNY WESTERN TRUST	09/14/2005	CONSOLIDATION OF RELATIONSHIP CONSISTENT WITH PARENT COMPANY

## 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
MANAGED IN HOUSE	SEAN CASEY	601 RIVERSIDE AVE, JACKSONVILLE, FL

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	116,351,546	115,665,614	(685,932)
26.2 Preferred stocks	0	0	0
26.3 Totals	116,351,546	115,665,614	(685,932)

26.4 Describe the sources or methods utilized in determining the fair values: FAIR MARKET VALUES ARE BASED ON QUOTES OBTAINED FROM PRICING 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? \$ 53,818

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
FLORIDA LAND TITLE ASSOCIATION	\$ 20,565
TITLE INSURANCE RATING SERVICE ASSOCIATION	\$ 23,315
	\$ 0

29.1 Amount of payments for legal expenses, if any? \$ 178,498

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? \$ 28,085
- 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
TITLE/APPRaisal VENDOR MANGEMENT ASSOCIATION	\$ 25,000
	\$ 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>20,000,000</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   | .....<br>.....<br>..... |
| 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   | .....<br>.....<br>..... |
| 6. Uncompleted building construction loans:   |                         |
| 6.1 Amount already loaned   | \$ _____                |
| 6.2 Balance to be advanced  | \$ _____                |
| 6.3 Total amount to be loaned   | \$ _____                |
| 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.  | \$ _____                |
| 8. What is the aggregate amount of mortgage loans owned by the reporting entity which consist of co-ordinate interest in first liens?   | \$ _____                |
| 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>68,433,897</u>    |
| 9.12 Short-term investments   | \$ _____                |
| 9.13 Mortgages  | \$ _____                |
| 9.14 Cash   | \$ _____                |
| 9.15 Other admissible invested assets   | \$ _____                |
| 9.16 Total  | \$ <u>68,433,897</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>8,073,915</u>     |
| These funds consist of:   |                         |
| 9.22 In cash on deposit   | \$ <u>8,073,915</u>     |
| 9.23 Other forms of security  | \$ _____                |

**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
<b>Source of Direct Title Premiums Written (Part 1A)</b>					
1. Direct operations (Part 1A, Line 1, Col. 1)	12,414,394	10,269,136	9,204,129	7,219,150	5,929,426
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	327,599,833	241,575,633	276,283,578	219,290,838	144,869,718
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	2,707,163				
4. Total	342,721,390	251,844,769	285,487,707	226,509,988	150,799,144
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	329,114,787	244,100,064	272,500,731	217,085,312	143,894,887
6. Escrow and settlement service charges (Part 1A, Line 2)	1,697,410	1,263,846			
7. Title examinations (Part 1C, Line 1)	70,912	258,554	452,947	360,138	352,799
8. Searches and abstracts (Part 1C, Line 2)	10,886,022	9,632,069	8,216,093	7,100,796	5,733,428
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	1,498,806	3,638,903	6,767,133	3,925,237	3,702,820
11. Aggregate write-ins for other operating income (Page 4, Line 2)			14,636	13,658	180,510
12. Total operating income (Page 4, Line 3)	343,267,937	258,893,436	287,951,540	228,485,141	153,864,444
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	8,586,815	5,095,711	19,390,828	13,049,740	8,093,183
14. Net investment gain or (loss) (Line 11)	4,612,325	5,293,081	3,382,878	2,495,003	2,075,882
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	(1,052,657)	4,730,915	8,337,125	6,548,983	3,985,238
17. Net income (Line 15)	14,251,797	5,657,877	14,436,581	8,995,760	6,183,827
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	11,707,969	(2,438,777)	1,431,929	1,410,395	975,371
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	144,526,813	110,353,479	110,576,947	78,858,159	57,813,824
20. Known claims reserve (Page 3, Line 1)	18,862,742	10,816,404	6,432,368	3,562,667	2,291,373
21. Statutory premium reserve (Page 3, Line 2)	68,433,897	54,905,895	47,676,952	35,183,468	26,169,559
22. Total liabilities (Page 3, Line 21)	103,866,619	76,010,592	68,192,510	53,058,291	39,244,184
23. Capital paid up (Page 3, Lines 23 + 24)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
24. Surplus as regards policyholders (Page 3, Line 30)	40,660,194	34,342,887	42,384,436	25,799,868	18,569,640
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)</b>					
(Item divided by Page 2, Line 10, Col. 3) x 100.0					
25. Bonds (Line 1)	90.0	93.2	63.6	76.0	77.6
26. Stocks (Lines 2.1 & 2.2)		3.9			
27. Mortgage loans on real estate (Line 3.1 and 3.2)				0.1	0.2
28. Real estate (Lines 4.1, 4.2 & 4.3)	0.8	1.0	1.0	2.1	3.0
29. Cash, cash equivalents and short-term investments (Line 5)	9.1	1.9	29.0	21.8	19.2
30. Contract loans (Line 6)				X X X	X X X
31. Other invested assets (Line 7)					
32. Receivable for securities (Line 8)					
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
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
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
<b>Capital and Surplus Accounts</b> (Page 4)					
43. Net unrealized capital gains or (losses) (Line 18)		(2,316,417)	3,962	1,358	(1,530)
44. Change in nonadmitted assets (Line 21)	(33,056,119)	1,239,144	1,046,990	90,788	(2,456,117)
45. Dividends to stockholders (Line 28)		(13,000,000)		(2,500,000)	(2,500,000)
46. Change in surplus as regards policyholders for the year (Line 31)	6,317,307	(8,041,549)	16,584,568	7,230,228	(1,775,819)
<b>Losses Paid and Incurred</b> (Part 2A)					
47. Net payments (Line 5, Col. 4)	19,487,538	15,458,579	8,168,574	5,173,928	2,279,620
48. Losses and allocated LAE incurred (Line 8, Col. 4)	27,533,876	19,842,615	11,038,275	6,445,222	3,120,521
49. Unallocated LAE incurred (Line 9, Col. 4)			1,016,844	715,904	587,147
50. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	27,533,876	19,842,615	12,055,119	7,161,126	3,707,668
<b>Operating Expenses to Total Operating Income</b> (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
51. Personnel costs (Part 3, Line 1.5, Col. 4)	8.1	26.0	8.2	9.1	11.0
52. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	72.3	56.7	73.8	73.9	72.0
53. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	9.0	7.6	7.1	8.1	9.3
54. Total (Lines 51 to 53)	89.5	90.4	89.1	91.2	92.3
<b>Operating Percentages</b> (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
55. Losses and loss adjustment expenses incurred (Line 4)	8.0	7.7	4.2	3.1	2.4
56. Operating expenses incurred (Line 5)	89.5	90.4	89.1	91.2	92.3
57. Aggregate write-ins for other operating deductions (Line 6)					
58. Total operating deductions (Line 7)	97.5	98.0	93.3	94.3	94.7
59. Net operating gain or (loss) (Line 8)	2.5	2.0	6.7	5.7	5.3
<b>Other Percentages</b> (Line item divided by Part 1B, Line 1.4)					
60. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	8.0	7.9	4.2	3.2	2.5
61. Operating expenses incurred to net premiums written (Page 4, Line 5)	89.6	93.1	90.0	92.1	94.4

### SCHEDULE A - VERIFICATION BETWEEN YEARS Real Estate

1. Book/adjusted carrying value, December 31, prior year .....	1,000,916
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11 .....	(48,432)
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 .....	40,005
4.2 Totals, Part 3, Column 9 .....	
5. Total profit (loss) on sales, Part 3, Column 14 .....	
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 .....	992,489
9. Total valuation allowance .....	
10. Subtotal (Lines 8 plus 9) .....	992,489
11. Total nonadmitted amounts .....	
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets Column) .....	992,489

### 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 .....	<b>NONE</b>
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 .....	<b>NONE</b>
5. Total profit (loss) on sale .....	
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
<b>BONDS</b> Governments (Including all obligations guaranteed by governments)	1. United States .....	40,512,882	39,570,640	40,896,983	39,165,000
	2. Canada .....				
	3. Other Countries .....				
	4. Totals .....	40,512,882	39,570,640	40,896,983	39,165,000
States, Territories and Possessions (Direct and guaranteed)	5. United States .....	40,001,830	40,644,296	40,148,939	38,330,000
	6. Canada .....				
	7. Other Countries .....				
	8. Totals .....	40,001,830	40,644,296	40,148,939	38,330,000
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 .....	25,975,026	25,586,886	26,335,754	25,510,000
	22. Canada .....				
	23. Other Countries .....				
	24. Totals .....	25,975,026	25,586,886	26,335,754	25,510,000
Parent, Subsidiaries and Affiliates	25. Totals .....				
	<b>26. Total Bonds</b> .....	106,489,738	105,801,822	107,381,676	103,005,000
<b>PREFERRED STOCKS</b> 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 .....				
	<b>40. Total Preferred Stocks</b> .....				
<b>COMMON STOCKS</b> 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 .....	10,000	10,000	10,000	
	50. Canada .....				
	51. Other Countries .....				
	52. Totals .....	10,000	10,000	10,000	
Parent, Subsidiaries and Affiliates	53. Totals .....				
	<b>54. Total Common Stocks</b> .....	10,000	10,000	10,000	
	55. Total Stocks .....	10,000	10,000	10,000	
	56. Total Bonds and Stocks .....	106,499,738	105,811,822	107,391,676	

**SCHEDULE D - VERIFICATION BETWEEN YEARS**  
Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year .....	97,401,313	7. Amortization of premium .....	1,045,156
2. Cost of bonds and stocks acquired, Column 7, Part 3 .....	155,352,800	8. Foreign Exchange Adjustment:	
3. Accrual of discount .....	29,718	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 .....	106,499,740
4.4 Column 11 - 13, Part 4 .....		10. Total valuation allowance .....	
5. Total gain (loss), Column 19, Part 4 .....	669,634	11. Subtotal (Lines 9 plus 10) .....	106,499,740
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4 .....	145,908,569	12. Total nonadmitted amounts .....	
		13. Statement value of bonds and stocks, current period .....	106,499,740



**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	1,408,003	29,855,841	9,249,038			40,512,882	34.819	19,960,529	21.139	40,512,882	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	1,408,003	29,855,841	9,249,038			40,512,882	34.819	19,960,529	21.139	40,512,882	
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	500,208	15,238,662	15,346,537	6,324,960	2,591,464	40,001,831	34.380	59,667,732	63.190	40,001,830	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	500,208	15,238,662	15,346,537	6,324,960	2,591,464	40,001,831	34.380	59,667,732	63.190	40,001,830	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1								100,000	0.106		
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals								100,000	0.106		
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1								989,594	1.048		
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals								989,594	1.048		

**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	14,439,414	13,136,299	8,261,121			35,836,834	30.800	12,371,887	13.102	33,184,783	2,652,051
7.2 Class 2								1,335,819	1.415		
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	14,439,414	13,136,299	8,261,121			35,836,834	30.800	13,707,706	14.517	33,184,783	2,652,051
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)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	16,347,625	58,230,802	32,856,696	6,324,960	2,591,464	116,351,547	100.000	X X X	X X X	113,699,495	2,652,051
10.2 Class 2								X X X	X X X		
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	16,347,625	58,230,802	32,856,696	6,324,960	2,591,464	(b) 116,351,547	100.000	X X X	X X X	113,699,495	2,652,051
10.8 Line 10.7 as a % of Col. 6	14.050	50.047	28.239	5.436	2.227	100.000	X X X	X X X	X X X	97.721	2.279
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	6,285,323	32,268,273	17,194,281	20,375,997	16,965,869	X X X	X X X	93,089,743	98.585	93,089,742	
11.2 Class 2	1,335,819					X X X	X X X	1,335,819	1.415	1,335,819	
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	7,621,142	32,268,273	17,194,281	20,375,997	16,965,869	X X X	X X X	(b) 94,425,562	100.000	94,425,561	
11.8 Line 11.7 as a % of Col. 8	8.071	34.173	18.209	21.579	17.967	X X X	X X X	100.000	X X X	100.000	
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	16,347,625	55,578,751	32,856,695	6,324,960	2,591,464	113,699,495	97.721	93,089,742	98.585	113,699,495	X X X
12.2 Class 2								1,335,819	1.415		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	16,347,625	55,578,751	32,856,695	6,324,960	2,591,464	113,699,495	97.721	94,425,561	100.000	113,699,495	X X X
12.8 Line 12.7 as a % of Col. 6	14.378	48.882	28.898	5.563	2.279	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	14.050	47.768	28.239	5.436	2.227	97.721	X X X	X X X	X X X	97.721	X X X
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1		2,652,051				2,652,051	2.279			X X X	2,652,051
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		2,652,051				2,652,051	2.279			X X X	2,652,051
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		2.279				2.279	X X X	X X X	X X X	X X X	2.279

(a) Includes \$ 2,652,051 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 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
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations	1,408,003	29,855,841	9,249,038			40,512,882	34.819	19,960,529	21.139	40,512,882	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals	1,408,003	29,855,841	9,249,038			40,512,882	34.819	19,960,529	21.139	40,512,882	
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	500,208	15,238,662	15,346,537	6,324,960	2,591,464	40,001,831	34.380	59,667,732	63.190	40,001,830	
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	500,208	15,238,662	15,346,537	6,324,960	2,591,464	40,001,831	34.380	59,667,732	63.190	40,001,830	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations								100,000	0.106		
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								100,000	0.106		
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								989,594	1.048		
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								989,594	1.048		

**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	14,439,414	13,136,299	8,261,121			35,836,834	30.800	13,707,706	14.517	33,184,783	2,652,051
	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	14,439,414	13,136,299	8,261,121			35,836,834	30.800	13,707,706	14.517	33,184,783	2,652,051
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	16,347,625	58,230,802	32,856,696	6,324,960	2,591,464	116,351,547	100.000	X X X	X X X	113,699,495	2,652,051
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	16,347,625	58,230,802	32,856,696	6,324,960	2,591,464	116,351,547	100.000	X X X	X X X	113,699,495	2,652,051
10.8 Line 10.7 as a % of Col. 6	14.050	50.047	28.239	5.436	2.227	100.000	X X X	X X X	X X X	97.721	2.279
11. Total Bonds Prior Year											
11.1 Issuer Obligations	7,428,827	31,800,225	16,947,500	20,293,545	16,965,869	X X X	X X X	93,435,966	98.952	93,435,967	
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	192,314	468,048	246,780	82,451		X X X	X X X	989,593	1.048	989,594	
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	7,621,141	32,268,273	17,194,280	20,375,996	16,965,869	X X X	X X X	94,425,559	100.000	94,425,561	
11.8 Line 11.7 as a % of Col. 8	8.071	34.173	18.209	21.579	17.967	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	16,347,625	55,578,751	32,856,695	6,324,960	2,591,464	113,699,495	97.721	93,435,967	98.952	113,699,495	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities								989,594	1.048		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	16,347,625	55,578,751	32,856,695	6,324,960	2,591,464	113,699,495	97.721	94,425,561	100.000	113,699,495	X X X
12.8 Line 12.7 as a % of Col. 6	14.378	48.882	28.898	5.563	2.279	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	14.050	47.768	28.239	5.436	2.227	97.721	X X X	X X X	X X X	97.721	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations		2,652,051				2,652,051	2.279			X X X	2,652,051
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		2,652,051				2,652,051	2.279			X X X	2,652,051
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		2.279				2.279	X X X	X X X	X X X	X X X	2.279

**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	971,991	971,991			
2. Cost of short-term investments acquired	148,608,125	148,608,125			
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	139,718,315	139,718,315			
7. Book/adjusted carrying value, current year	9,861,801	9,861,801			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	9,861,801	9,861,801			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	9,861,801	9,861,801			
12. Income collected during year	192,860	192,860			
13. Income earned during year	192,860	192,860			

(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 1B-SEGREGATED FUNDS HELD FOR OTHERS AS INTEREST EARNING CASH DEPOSITS

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which 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 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES FEDERALLY INSURED DEPOSITORIES				
0199998 Deposits in ( 2 ) depositories which do not exceed the allowable limit in any one depository	X X X			56,980
0199999 Total Federally Insured Depositories	X X X			56,980
NON-FEDERALLY INSURED DEPOSITORIES				
0299999 Total Non-Federally Insured Depositories	X X X			
0399999 Total Open Depositories - Dec. 31st	X X X			56,980
SUSPENDED DEPOSITORIES				
0499999 Total Suspended Depositories - Dec. 31st	X X X			
0599999 Grand Totals - All Depositories - Dec. 31st	X X X			56,980

1. Totals: Last day of January	430,090
2. February	
3. March	
4. April	100,000
5. May	100,086
6. June	100,164
7. July	1,100,250
8. August	75,313
9. September	120,178
10. October	50,655
11. November	57,036
12. December	56,980

**SCHEDULE E - PART 1C - REINSURANCE RESERVE FUNDS**

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which deposits of reinsurance reserve funds 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. Exclude balances represented by negotiable instruments.

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES				
0199998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository-open depositories	X X X			
0199999 Total Open Depositories - Dec. 31st	X X X			
SUSPENDED DEPOSITORIES				
0299998 Deposits in ( 0 ) depositories which do not exceed the allowable limit in any one depository-suspended depositories	X X X			
0299999 Total Suspended Depositories - Dec. 31st	X X X			
<b>NONE</b>				
0399999 Grand Totals - All Depositories - Dec. 31st.	X X X			

<ol style="list-style-type: none"> <li>1. Totals: Last day of January</li> <li>2. February</li> <li>3. March</li> <li>4. April</li> <li>5. May</li> <li>6. June</li> <li>7. July</li> <li>8. August</li> <li>9. September</li> <li>10. October</li> <li>11. November</li> <li>12. December</li> </ol>	
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**SCHEDULE E - PART 1D - SUMMARY**

<b>Segregated Funds Held for Others</b>			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	8,016,935	56,980	8,073,915
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	8,016,935	56,980	8,073,915
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)	8,016,935	56,980	8,073,915
<b>Company Funds on Hand and on Deposit</b>			
<b>General Funds</b>			
6. Open depositories			867,831
7. Suspended depositories			
8. Total general funds			867,831
<b>Reinsurance Reserve Funds</b>			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
<b>Total Company Funds</b>			
12. Open depositories			867,831
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			867,831
15. Company funds on hand			10,350
16. Total company funds on hand and on deposit			878,181

**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
<b>Segregated Funds Held for Others</b>			
17. Open depositories		14,496,912	182,563
18. Suspended depositories			
19. Total segregated funds held for others		14,496,912	182,563
<b>Company Funds on Deposit</b>			
20. Open depositories	16,456	269,927	520,000
21. Suspended depositories			
22. Total company funds on deposit	16,456	269,927	520,000
<b>Total All Funds on Deposit</b>			
23. Open depositories	16,456	14,766,839	702,563
24. Suspended depositories			
25. Total all funds on deposit	16,456	14,766,839	702,563

## 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	104,500 14,170	19 1							
0299999		Total Affiliates - U.S. Non-Pool		118,670	20							
0499999		Total Affiliates		118,670	20							
9999999		TOTALS		118,670	20							

**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 36-2468956	51586 50229	Fidelity National Title Insurance Company Chicago Title Insurance Company	CA MO		59,453 108,050	11 20						
0299999	Total Authorized - Affiliates - U.S. Non-Pool				167,503	31						
0499999	Total Authorized - Affiliates				167,503	31						
06-1434264	50028	Ace Capital Title Reinsurance Company	NY		150,275	53						
0599999	Total Authorized - Other U.S. Unaffiliated Insurers				150,275	53						
AA-1126570	00000	Lloyd's Syndicate ATR-Atrium	LONDON			1						
AA-1126623	00000	Lloyd's Syndicate AFB-Beazley	LONDON			1						
AA-1128623	00000	Lloyd's Syndicate AFB-Beazley	LONDON			3						
AA-1126006	00000	Lloyd's Syndicate LIB-Liberty	LONDON			2						
AA-1126033	00000	Lloyd's Syndicate HIS-Hiscox	LONDON			1						
AA-1126958	00000	Lloyd's Syndicate GSC-Omega	LONDON			1						
0899999	Total Authorized - Other Non-U.S. Insurers					9						
0999999	Total Authorized				317,778	93						
AA-3194139	00000	Axis Specialty Limited	BERMUDA			3						
AA-3190463	00000	IPCRE Limited	BERMUDA			2						
1799999	Total Unauthorized - Other Non-U.S. Insurers					5						
1899999	Total Unauthorized					5						
9999999	Totals				317,778	98						

**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
<b>NONE</b>																

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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						
1015	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	1,264,982	1,264,982			
2015	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	1,404,994	1,404,994			
2045	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	49,678	49,678			
2085	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	1,003,051	1,003,051			
3065	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	716,756	716,756			
4045	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	66,000	66,000			
4055	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	286,117	286,117			
6055	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	495,657	495,657			
7085	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/1986	116,497	116,497			
0999	WHOLLY OWNED	01/01/1901	12/31/2005	01/01/2000	2,141,009	2,141,009		483,033	
9999999 Totals					7,544,741	7,544,741	X X X	483,033	

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							
					<b>NONE</b>					

**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								
<b>NONE</b>											

4 2

**SCHEDULE H - Verification Between Years**

1. Book value, December 31, prior year	7,061,709	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	
2.1 Totals, Part 1, Col. 9	483,033	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	7,544,742	8. Book value, December 31, current year	7,544,742

## 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 .....	7,544,741	7,061,708
2. Title plant assets held by subsidiaries (proportionate to ownership) .....		
3. Total (Line 1 plus Line 2)	7,544,741	7,061,708

**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	214,035	140	39,802	996	252,981	5,390				3,820		
2. 1996	8,811	48,517	8	4,837	189	53,173	1,033				1,370		
3. 1997	11,442	55,001	9	5,005	138	59,877	990				617		
4. 1998	15,296	73,074	9	6,408	188	79,303	3,081				2,313		
5. 1999	20,606	93,928	2	6,274	239	99,965	2,919				1,824		
6. 2000	20,957	97,739	7	6,347	360	103,733	4,518				1,701		
7. 2001	35,101	150,799	4	9,789	346	160,246	5,761				3,671		
8. 2002	55,415	226,510	9	11,383	417	237,485	7,271				3,399		
9. 2003	69,440	285,488	1	15,436	495	300,430	5,739				2,448		
10. 2004	62,103	251,845	22	14,793	538	266,122	4,749				1,930		
11. 2005	83,182	342,721	20	14,153	98	356,796	421				70		
12. Totals	X X X	1,839,657	231	134,227	4,004	1,970,111	41,872				23,163		

	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	3,575	2,709	11,919	3,364	299				621			357
2. 1996	373	398	2,801	748	16				242			84
3. 1997	234	416	2,023	896	31				368			61
4. 1998	1,197	544	5,938	1,417	211				643			178
5. 1999	1,197	547	5,290	1,719	800				930			158
6. 2000	2,369	556	6,775	2,187	1,420				1,359			203
7. 2001	1,555	525	9,957	2,951	2,368				1,971			511
8. 2002	938	366	11,036	2,650	4,062				3,932			544
9. 2003	797	125	8,312	3,109	4,339				7,195			675
10. 2004	488		6,679	932	4,110				10,535			1,053
11. 2005	9		491	157	1,207				20,719			441
12. Total	12,732	6,186	71,221	20,130	18,863				48,515			4,265

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage For Time Value of Money ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	1,277	40	10,130			10,130	0.052	0.052	X X X		1,277	
2. 1996	342	13	2,661			2,661	0.059	0.059	0.357		342	
3. 1997	460	26	2,006			2,006	0.041	0.041	0.217		460	
4. 1998	1,032	68	6,248			6,248	0.088	0.088	0.456		1,032	
5. 1999	1,888	88	6,473			6,473	0.072	0.072	0.348		1,888	
6. 2000	2,982	140	8,998			8,998	0.094	0.094	0.466		2,982	
7. 2001	4,850	301	13,771			13,771	0.092	0.092	0.422		4,850	
8. 2002	8,538	425	18,664			18,664	0.082	0.082	0.353		8,538	
9. 2003	12,209	579	19,721			19,721	0.068	0.068	0.296		12,209	
10. 2004	15,698	487	21,324			21,324	0.084	0.084	0.360		15,698	
11. 2005	22,367	127	22,417			22,417	0.064	0.064	0.275		22,367	
12. Total	71,643	2,294	132,413			132,413	X X X	X X X	X X X		71,643	

**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	36,378	140	27,280	172	63,626	1,630			438		
2. 1996	501	2,992	8	2,367	1	5,366	74			13		
3. 1997	519	3,197	9	2,333	1	5,538	124			32		
4. 1998	591	4,423	9	2,866	1	7,297	58			71		
5. 1999	780	4,525	2	3,095	4	7,618	(29)			95		
6. 2000	716	4,106	7	2,974	5	7,082	173			117		
7. 2001	809	5,929	4	4,797	12	10,718	799			206		
8. 2002	1,060	7,219	9	5,150	6	12,372	894			164		
9. 2003	1,351	9,204	1	7,220	7	16,418	729			85		
10. 2004	2,589	10,269	22	4,471	22	14,740	173			(37)		
11. 2005	2,850	12,414	20	512	4	12,942	25			2		
12. Totals	X X X	100,656	231	63,065	235	163,717	4,650			1,186		

	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	475	425	2,493	497	7			46			27
2. 1996	6	16	103	31				18			6
3. 1997	2	24	180	51				27			4
4. 1998	4	18	147	50	20			47			13
5. 1999	72	9	75	31	2			68			12
6. 2000	13	7	297	32	33			99			15
7. 2001	25	9	1,014	54	37			144			37
8. 2002	22	7	1,065	56	25			288			40
9. 2003	19	8	822	136	51			526			49
10. 2004	307		136	27	111			771			77
11. 2005	3		27	10	15			1,516			32
12. Total	948	523	6,359	975	301			3,550			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	80	5	2,121			2,121	0.040	0.040	X X X		80	
2. 1996	24		105			105	0.024	0.024	0.253		24	
3. 1997	31	1	183			183	0.038	0.038	0.407		31	
4. 1998	80	3	196			196	0.031	0.031	0.384		80	
5. 1999	82	6	136			136	0.021	0.021	0.201		82	
6. 2000	147	8	422			422	0.063	0.063	0.620		147	
7. 2001	218	7	1,186			1,186	0.115	0.115	1.523		218	
8. 2002	353	5	1,371			1,371	0.115	0.115	1.338		353	
9. 2003	626	17	1,391			1,391	0.088	0.088	1.072		626	
10. 2004	959	10	1,018			1,018	0.074	0.074	0.423		959	
11. 2005	1,563	8	1,558			1,558	0.123	0.123	0.558		1,563	
12. Total	4,163	70	9,687			9,687	X X X	X X X	X X X		4,163	

**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	177,657		12,522	824	189,355	3,760				3,382		
2. 1996	8,310	45,525		2,470	188	47,807	959				1,357		
3. 1997	10,923	51,804		2,672	137	54,339	866				585		
4. 1998	15,335	68,651		3,542	187	72,006	3,023				2,242		
5. 1999	19,826	89,403		3,179	235	92,347	2,948				1,729		
6. 2000	20,241	93,633		3,373	355	96,651	4,345				1,585		
7. 2001	34,929	144,870		4,992	334	149,528	4,962				3,464		
8. 2002	54,355	219,291		6,233	411	225,113	6,377				3,235		
9. 2003	68,089	276,284		8,216	488	284,012	5,009				2,362		
10. 2004	59,514	241,576		10,322	516	251,382	4,576				1,967		
11. 2005	80,331	330,307		13,641	94	343,854	397				67		
12. Totals	X X X	1,739,001		71,162	3,769	1,806,394	37,222				21,975		

	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	3,100	2,287	9,429	2,867	289				575			330
2. 1996	367	381	2,697	717	16				224			78
3. 1997	232	391	1,842	845	31				341			56
4. 1998	1,193	526	5,791	1,367	191				596			165
5. 1999	1,125	538	5,215	1,688	799				862			147
6. 2000	2,356	549	6,479	2,155	1,387				1,259			188
7. 2001	1,530	515	8,941	2,897	2,332				1,827			474
8. 2002	916	359	9,971	2,594	4,037				3,645			504
9. 2003	778	117	7,488	2,973	4,288				6,669			626
10. 2004	181		6,543	905	3,999				9,764			976
11. 2005	6		464	147	1,192				19,203			409
12. Total	11,784	5,663	64,860	19,155	18,561				44,965			3,953

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21+19-22+23)	25 Number of Claims Outstanding (Direct)	26 Losses and Allocated Loss Expenses Incurred				27 Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			28 Direct (Cols. 7+10+17+20)	29 Assumed (Cols. 8+11+18+21)	30 Ceded (Cols. 9+12+19+22)	31 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	1,194	35	8,006			8,006	0.056	0.056	X X X		1,194	
2. 1996	318	13	2,556			2,556	0.063	0.063	0.363		318	
3. 1997	428	25	1,823			1,823	0.042	0.042	0.208		428	
4. 1998	952	65	6,052			6,052	0.093	0.094	0.440		952	
5. 1999	1,808	82	6,338			6,338	0.076	0.076	0.354		1,808	
6. 2000	2,834	132	8,576			8,576	0.096	0.096	0.460		2,834	
7. 2001	4,633	294	12,585			12,585	0.091	0.091	0.389		4,633	
8. 2002	8,186	420	17,294			17,294	0.081	0.081	0.334		8,186	
9. 2003	11,583	562	18,328			18,328	0.067	0.067	0.280		11,583	
10. 2004	14,739	477	20,306			20,306	0.084	0.085	0.358		14,739	
11. 2005	20,804	119	20,859			20,859	0.062	0.062	0.265		20,804	
12. Total	67,479	2,224	122,723			122,723	X X X	X X X	X X X		X X X	

**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	325	307	258	235	210	213	226	160	259	409
2. 1986	521	502	448	421	397	398	417	345	353	356
3. 1987	760	719	650	630	596	599	619	538	536	533
4. 1988	884	843	753	703	676	680	711	607	616	614
5. 1989	1,217	1,183	1,113	1,073	1,021	1,034	1,079	953	949	946
6. 1990	1,165	1,127	980	927	861	868	915	743	760	759
7. 1991	1,473	1,480	1,341	1,247	1,184	1,189	1,238	1,069	1,096	1,088
8. 1992	1,652	1,559	1,311	1,193	1,082	1,112	1,203	892	998	1,160
9. 1993	1,779	1,633	1,334	1,278	1,231	1,233	1,397	960	1,061	1,159
10. 1994	2,077	2,290	1,919	1,677	1,506	1,687	1,901	1,298	1,376	1,366
11. 1995	1,712	1,859	1,652	1,871	1,947	1,967	2,141	1,929	1,712	1,742
12. 1996	2,085	2,553	3,235	2,923	2,932	2,895	3,045	2,546	2,599	2,662
13. 1997	X X X	1,899	1,637	1,578	1,586	1,736	2,136	1,753	1,993	2,006
14. 1998	X X X	X X X	1,914	2,037	2,552	3,121	4,035	3,863	5,760	6,247
15. 1999	X X X	X X X	X X X	1,671	2,098	3,021	4,140	4,741	5,528	6,474
16. 2000	X X X	X X X	X X X	X X X	2,748	3,555	4,775	6,783	7,875	8,998
17. 2001	X X X	X X X	X X X	X X X	X X X	2,338	5,052	8,338	11,220	13,772
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	4,181	11,768	16,084	18,662
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9,846	13,589	19,719
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	13,408	21,322
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	22,417

**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	155	155	155	153	153	153	153	155	190	278	(31)	165
2. 1986	314	322	326	327	327	328	331	331	331	333	87	101
3. 1987	485	486	495	510	511	511	511	511	511	511	117	138
4. 1988	550	542	546	548	553	563	565	567	571	580	145	157
5. 1989	792	808	847	878	880	889	889	889	892	897	126	158
6. 1990	618	629	634	676	680	682	687	689	690	699	106	148
7. 1991	913	949	986	996	1,003	1,003	1,005	1,014	1,042	1,044	122	143
8. 1992	756	766	774	779	784	806	820	826	918	1,088	124	139
9. 1993	509	497	560	667	793	780	846	858	944	987	138	200
10. 1994	425	973	1,030	1,027	1,017	1,041	1,197	1,215	1,221	1,232	153	262
11. 1995	457	611	783	997	1,273	1,370	1,580	1,689	1,518	1,561	215	336
12. 1996	327	827	1,585	2,009	2,195	2,198	2,232	2,252	2,288	2,404	277	461
13. 1997	X X X	213	454	656	821	955	1,196	1,358	1,543	1,608	275	603
14. 1998	X X X	X X X	243	733	1,520	1,979	2,531	2,908	4,906	5,393	375	993
15. 1999	X X X	X X X	X X X	153	636	1,703	2,553	2,960	3,959	4,744	401	1,268
16. 2000	X X X	X X X	X X X	X X X	1,480	1,533	2,808	3,587	5,128	6,219	398	1,679
17. 2001	X X X	X X X	X X X	X X X	X X X	377	1,456	3,540	6,464	9,433	545	2,178
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	580	4,177	8,193	10,668	448	1,809
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	561	3,047	8,185	415	1,982
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	1,189	6,678	133	317
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	491	4	26



### 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									65	94
2. 1986	5				2					3
3. 1987	22	8	2	2						
4. 1988	2	5	5		11	2	4	3	10	3
5. 1989	7	2	12				11	11	3	
6. 1990	15	24	23	2	2	2		3	7	2
7. 1991	23	52	29				3	3	1	
8. 1992	19	11	5	4	2	2	7		28	15
9. 1993	20	21	15	26	16	19	16	13	29	97
10. 1994	283	96	58	10	27	171	118			
11. 1995	56	179	141	313	270	181	47	64	4	5
12. 1996	140	283	668	157	191	136	120	90	26	12
13. 1997	X X X	50	69	64	146	144	154	70	39	23
14. 1998	X X X	X X X	191	164	210	296	460	329	346	155
15. 1999	X X X	X X X	X X X	53	405	231	245	466	648	588
16. 2000	X X X	X X X	X X X	X X X	168	891	571	1,194	1,279	1,044
17. 2001	X X X	X X X	X X X	X X X	X X X	216	1,442	2,238	2,600	1,741
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	365	1,601	3,053	2,985
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	347	2,069	3,189
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	609	3,021
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	887

### 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										34
2. 1986										1
3. 1987										
4. 1988										1
5. 1989										
6. 1990										1
7. 1991										
8. 1992										5
9. 1993										35
10. 1994										
11. 1995										2
12. 1996										4
13. 1997	X X X									8
14. 1998	X X X	X X X								56
15. 1999	X X X	X X X	X X X							212
16. 2000	X X X	X X X	X X X	X X X						377
17. 2001	X X X	X X X	X X X	X X X	X X X					628
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X				1,077
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			1,150
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		1,090
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	320

**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	170	152	103	82	57	60	73	5	4	3
2. 1986	202	180	122	94	68	70	86	14	22	19
3. 1987	253	225	153	118	85	88	108	27	25	22
4. 1988	332	296	202	155	112	115	142	37	35	30
5. 1989	418	373	254	195	141	145	179	53	54	49
6. 1990	532	474	323	249	179	184	228	51	63	57
7. 1991	537	479	326	251	181	186	230	52	53	43
8. 1992	877	782	532	410	296	304	376	66	52	51
9. 1993	1,250	1,115	759	585	422	434	535	89	88	40
10. 1994	1,369	1,221	831	640	462	475	586	83	155	134
11. 1995	1,199	1,069	728	561	404	416	514	176	190	175
12. 1996	1,618	1,443	982	757	546	561	693	204	285	242
13. 1997	X X X	1,636	1,114	858	619	637	786	325	411	367
14. 1998	X X X	X X X	1,480	1,140	822	846	1,044	626	508	643
15. 1999	X X X	X X X	X X X	1,465	1,057	1,087	1,342	1,315	921	930
16. 2000	X X X	X X X	X X X	X X X	1,100	1,131	1,396	2,002	1,468	1,359
17. 2001	X X X	X X X	X X X	X X X	X X X	1,745	2,154	2,560	2,156	1,971
18. 2002	X X X	X X X	X X X	X X X	X X X	X X X	3,236	5,990	4,838	3,932
19. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,938	8,473	7,195
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	11,610	10,534
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	20,719

**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	5,917	5,942	5,953	6,019	6,102	6,250	6,360	6,264	6,269	6,275
2. 1996	970	1,715	2,735	2,463	2,490	2,425	2,406	2,420	2,344	2,344
3. 1997	X X X	787	1,032	1,362	1,429	1,434	1,474	1,471	1,170	1,165
4. 1998	X X X	X X X	913	1,253	1,501	1,299	1,295	1,286	1,291	1,279
5. 1999	X X X	X X X	X X X	802	1,620	1,870	2,278	2,219	2,316	2,258
6. 2000	X X X	X X X	X X X	X X X	2,928	3,370	3,406	3,425	3,675	3,636
7. 2001	X X X	X X X	X X X	X X X	X X X	2,508	4,443	4,679	4,862	5,019
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	3,841	6,462	9,664	10,163
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,293	14,424	15,833
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	10,346	17,444
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	18,480

**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	5,728	5,858	5,870	6,008	6,084	6,107	6,239	6,261	6,264	6,271	899	1,224
2. 1996	567	1,361	2,014	2,322	2,329	2,302	2,307	2,344	2,344	2,344	208	273
3. 1997	X X X	554	925	1,048	1,185	1,265	1,445	1,460	1,170	1,164	246	354
4. 1998	X X X	X X X	606	1,132	1,480	1,295	1,285	1,277	1,278	1,279	228	367
5. 1999	X X X	X X X	X X X	594	1,415	1,732	2,170	2,174	2,306	2,253	258	471
6. 2000	X X X	X X X	X X X	X X X	2,127	2,499	2,911	3,093	3,519	3,576	288	891
7. 2001	X X X	X X X	X X X	X X X	X X X	1,665	3,454	3,836	4,720	4,846	383	1,281
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	2,129	5,052	6,973	8,021	560	2,169
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,589	11,799	13,719	665	3,391
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	5,172	12,199	601	1,941
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	9,362	277	901

**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	189	144	83	11	18	143	121	3	5	3
2. 1996	403	354	721	141	161	123	99	76		
3. 1997	X X X	233	107	314	244	169	29	11		
4. 1998	X X X	X X X	307	121	21	4	10	9	13	
5. 1999	X X X	X X X	X X X	208	205	138	108	45	10	4
6. 2000	X X X	X X X	X X X	X X X	801	871	495	332	156	44
7. 2001	X X X	X X X	X X X	X X X	X X X	843	989	843	142	127
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X	1,712	1,410	2,691	1,574
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,704	2,625	1,554
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	5,174	3,855
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	6,701

**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										1
2. 1996										
3. 1997	X X X									
4. 1998	X X X	X X X								
5. 1999	X X X	X X X	X X X							1
6. 2000	X X X	X X X	X X X	X X X						16
7. 2001	X X X	X X X	X X X	X X X	X X X					46
8. 2002	X X X	X X X	X X X	X X X	X X X	X X X				568
9. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X			560
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		1,390
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	2,417

## 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. ....
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**

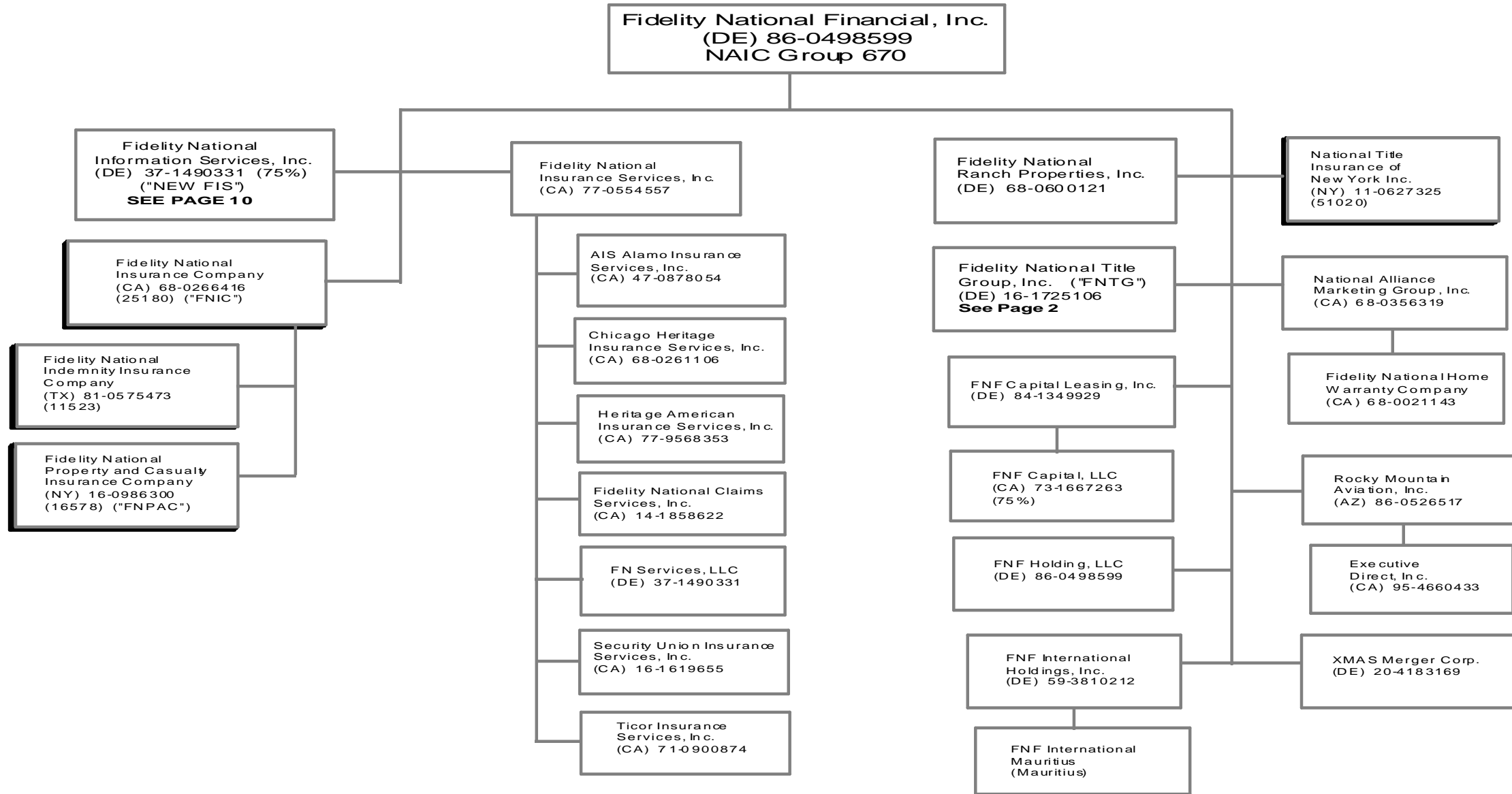
States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid	
			3 Direct Operations	Agency Operations							
				4 Non-affiliated Agencies	5 Affiliated Agencies						
1. Alabama	AL	YES	R		4,161,342	41,185	(32)	3,840,475	346,215	360,648	163,020
2. Alaska	AK	NO									
3. Arizona	AZ	YES	R		4,428,999		82	4,370,652	140,130	791,392	2,033,753
4. Arkansas	AR	YES	R		507,798	1,053	(103)	469,511	194,740	190,635	61,703
5. California	CA	YES	R		80,565			165,155	36	2,077	2,041
6. Colorado	CO	YES	R		7,142,997	56,542	52	6,822,183	446,589	645,092	238,890
7. Connecticut	CT	YES	R		1,071,238	74,921	4,893	1,120,747	109,306	225,995	132,565
8. Delaware	DE	YES	R		741,341		373	680,441	104,768	80,357	15,294
9. Dist. Columbia	DC	YES	R		16,577			16,577			
10. Florida	FL	YES	R	12,414,394	189,318,960	1,331,031	14,068,082	195,326,628	4,374,406	5,554,906	2,777,396
11. Georgia	GA	YES	R		8,508,344	38,239	1,744	7,964,614	1,955,289	2,387,478	1,211,142
12. Hawaii	HI	NO									
13. Idaho	ID	YES	R								
14. Illinois	IL	YES	R		32,167		(14)	77,270	299,731	230,882	64,860
15. Indiana	IN	YES	R		1,724,656	8,741	212	1,560,057	271,760	448,995	430,024
16. Iowa	IA	NO			816	2,284	(373)	13,067	56,520	83,516	41,995
17. Kansas	KS	YES	R		658,739	6,055	112	603,508	54,391	76,398	60,782
18. Kentucky	KY	YES	R		880,737	18,111	109	824,953	162,272	574,117	577,314
19. Louisiana	LA	YES	R		1,292,305	3,644	1,404	1,271,919	231,137	344,775	205,588
20. Maine	ME	YES	R		416,889	13,158	4,419	399,842		(92)	408
21. Maryland	MD	YES	R		11,865,696	97,818	3,835	11,387,601	551,521	1,111,338	723,266
22. Massachusetts	MA	YES	R		2,309,403	87,394	6,791	2,301,226	127,461	312,988	202,795
23. Michigan	MI	YES	R		14,936,588	82,269	(627)	14,516,371	4,089,240	5,424,805	4,684,573
24. Minnesota	MN	YES	R		3,419,692	16,653	373	3,408,096	765,927	1,044,744	526,216
25. Mississippi	MS	YES	R		555,789	783	39	500,915	323,431	295,139	149,953
26. Missouri	MO	YES	R		5,526,572	15,336	167	5,330,425	1,119,834	1,368,766	572,862
27. Montana	MT	YES	R		279,222	7,797	(100)	264,376			
28. Nebraska	NE	YES	R		1,480,378	7,100	3,670	1,395,526	47,089	47,321	15,564
29. Nevada	NV	YES	R		13,829		13	14,034			
30. New Hampshire	NH	YES	R		476,364	13,654	4,097	458,956	74,616	74,616	
31. New Jersey	NJ	YES	AI		4,099,817	87,462	11,454	4,118,372	122,256	134,332	80,288
32. New Mexico	NM	YES	AI				5,048				
33. New York	NY	YES	AI		15,429,227	91,633	(155)	15,189,708	1,317,917	2,199,243	1,144,646
34. No. Carolina	NC	YES	R		2,664,698	14,466	716	2,534,810	219,598	15,204	193,881
35. No. Dakota	ND	YES	R		57,956		26	55,129			
36. Ohio	OH	YES	R		6,217,684	33,078	200	5,705,382	426,912	640,400	329,719
37. Oklahoma	OK	YES	R		2,089,282			1,897,443	164,377	422,602	272,741
38. Oregon	OR	NO									
39. Pennsylvania	PA	YES	AI		10,718,593	350,711	31,053	10,857,037	160,821	198,458	136,253
40. Rhode Island	RI	YES	R		308,065	969	169	293,054	1,289	31,820	82,234
41. So. Carolina	SC	YES	R		2,230,982	4,276	953	2,070,087	323,653	397,830	251,799
42. So. Dakota	SD	YES	R								
43. Tennessee	TN	YES	R		2,824,499	32,478	(79)	2,774,747	247,259	231,562	250,995
44. Texas	TX	YES	AI		2,473,738			2,385,738	93,543	132,836	172,305
45. Utah	UT	YES	R		528,560			515,693	20,093	27,901	7,808
46. Vermont	VT	YES	R		164,391	8,834	1,577	159,163		136	136
47. Virginia	VA	YES	R		10,855,832	149,373	2,485	10,582,645	328,594	604,337	337,043
48. Washington	WA	NO						30			
49. West Virginia	WV	YES	R		114,834	7,842	(39)	123,418	28,417	504,375	477,958
50. Wisconsin	WI	YES	R		4,973,672	2,273	524	4,747,205	186,401	315,953	232,932
51. Wyoming	WY	YES	R								
52. American Samoa	AS	NO									
53. Guam	GU	NO									
54. Puerto Rico	PR	NO									
55. U.S. Virgin Is.	VI	NO									
56. Canada	CN	YES	R								
57. Aggregate Other Alien	OT	X X X									
58. Totals	(a) 46	X X X		12,414,394	327,599,833	2,707,163	14,153,150	329,114,786	19,487,539	27,533,877	18,862,742

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.

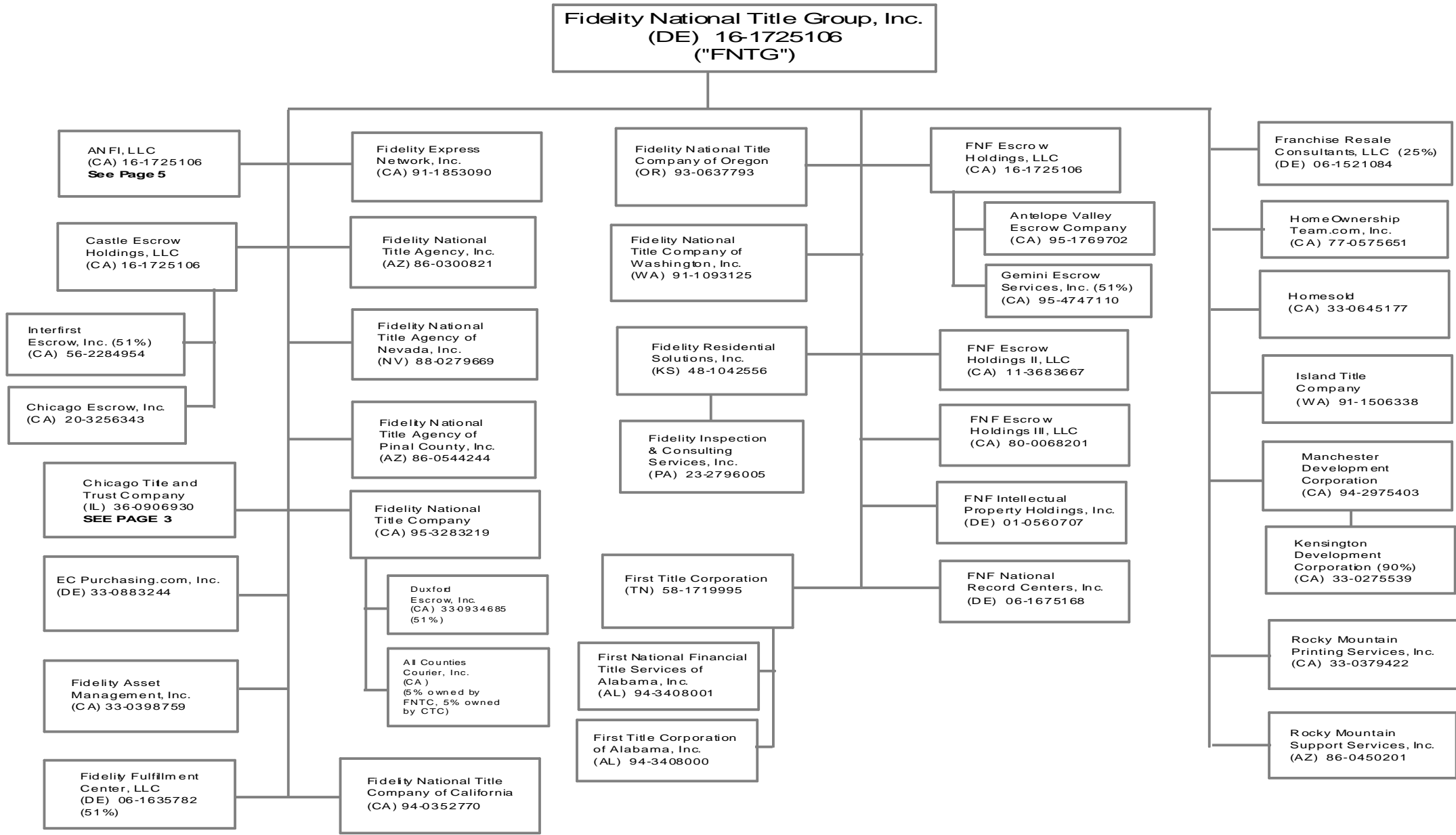
(b) Insert "AI" if gross all-inclusive rate; "R" if gross risk rate; "O" if other and indicate rate type utilized:

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

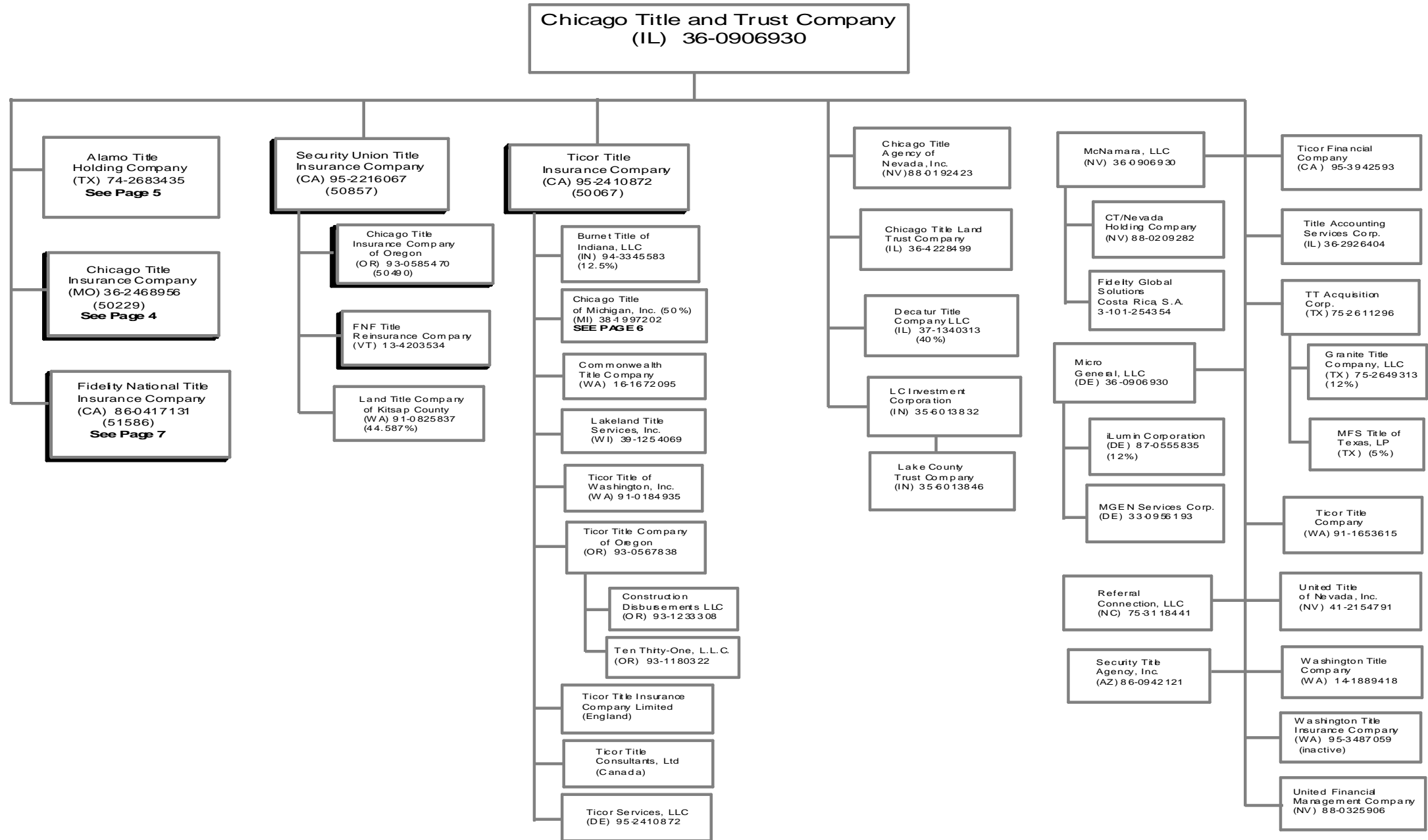


**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**

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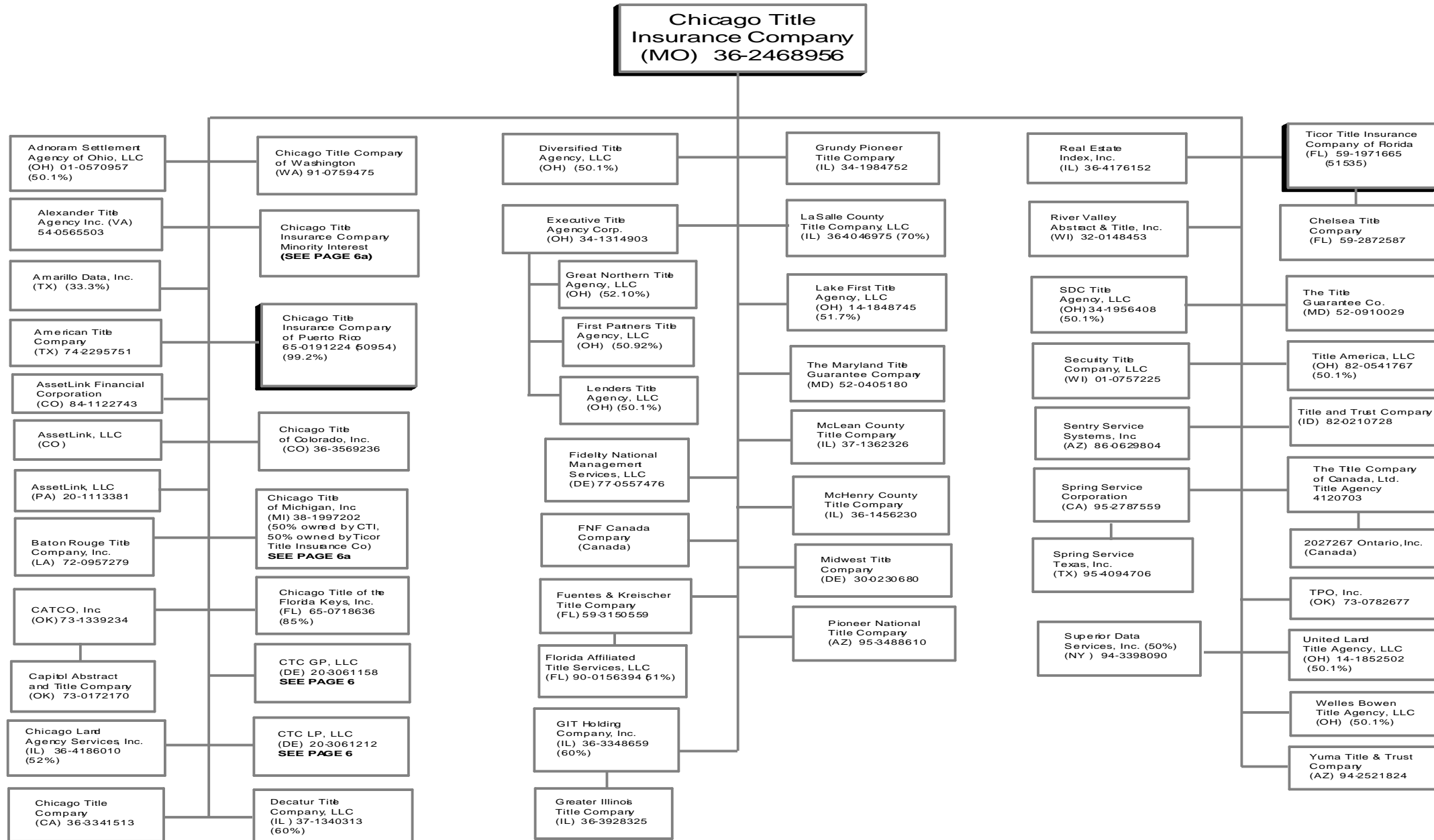
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**PART 1 - ORGANIZATIONAL CHART**



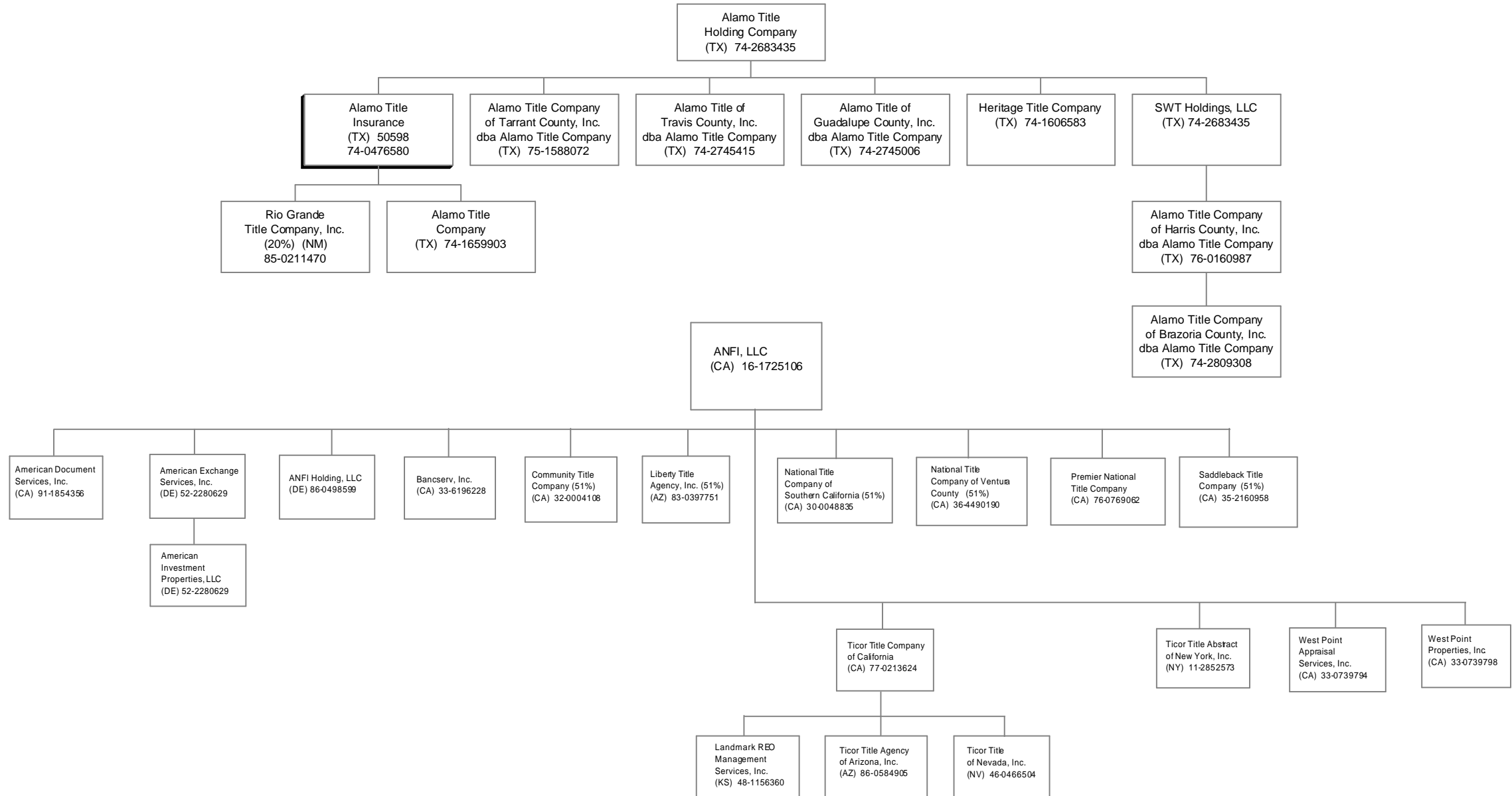


**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**

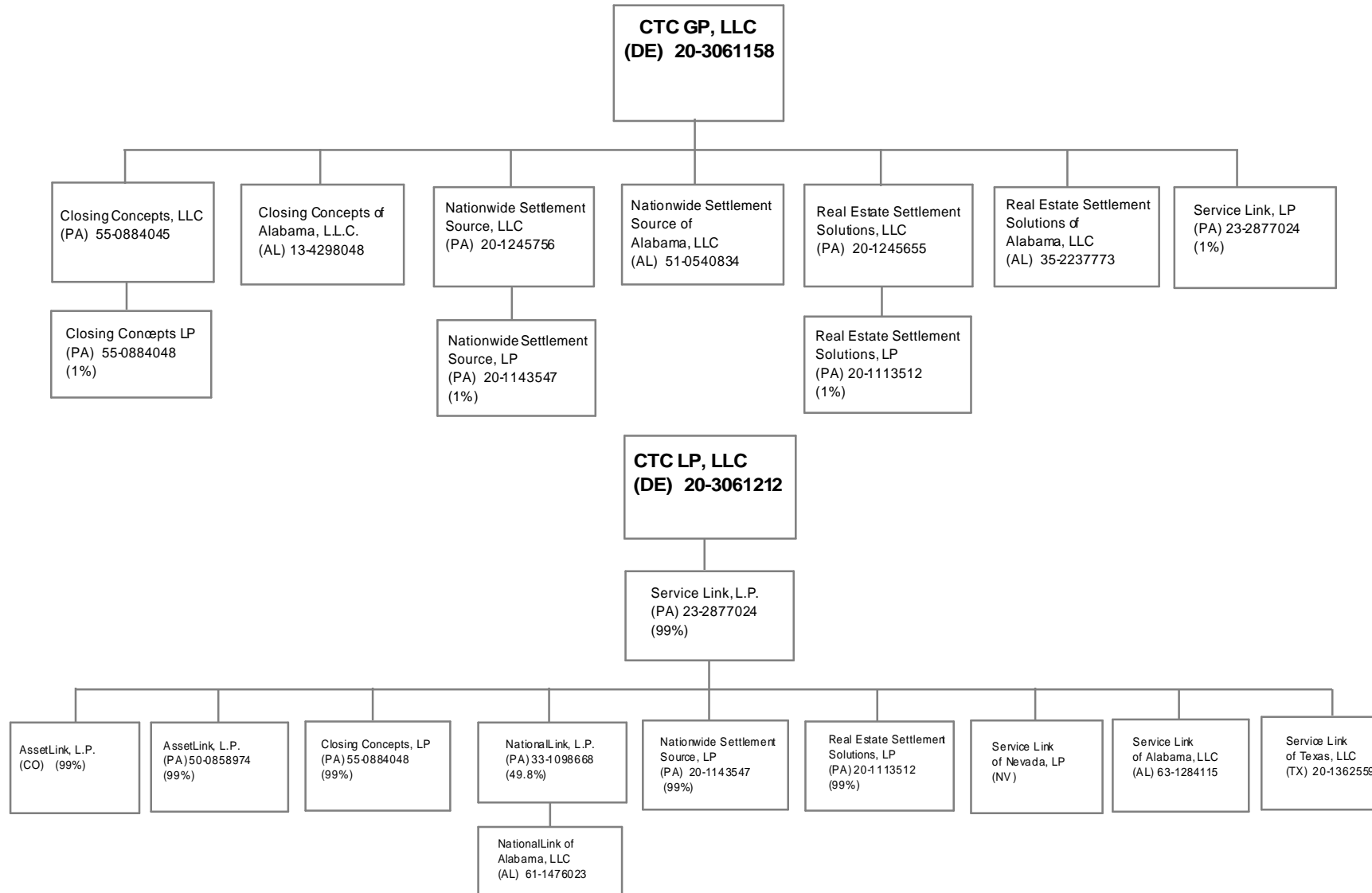
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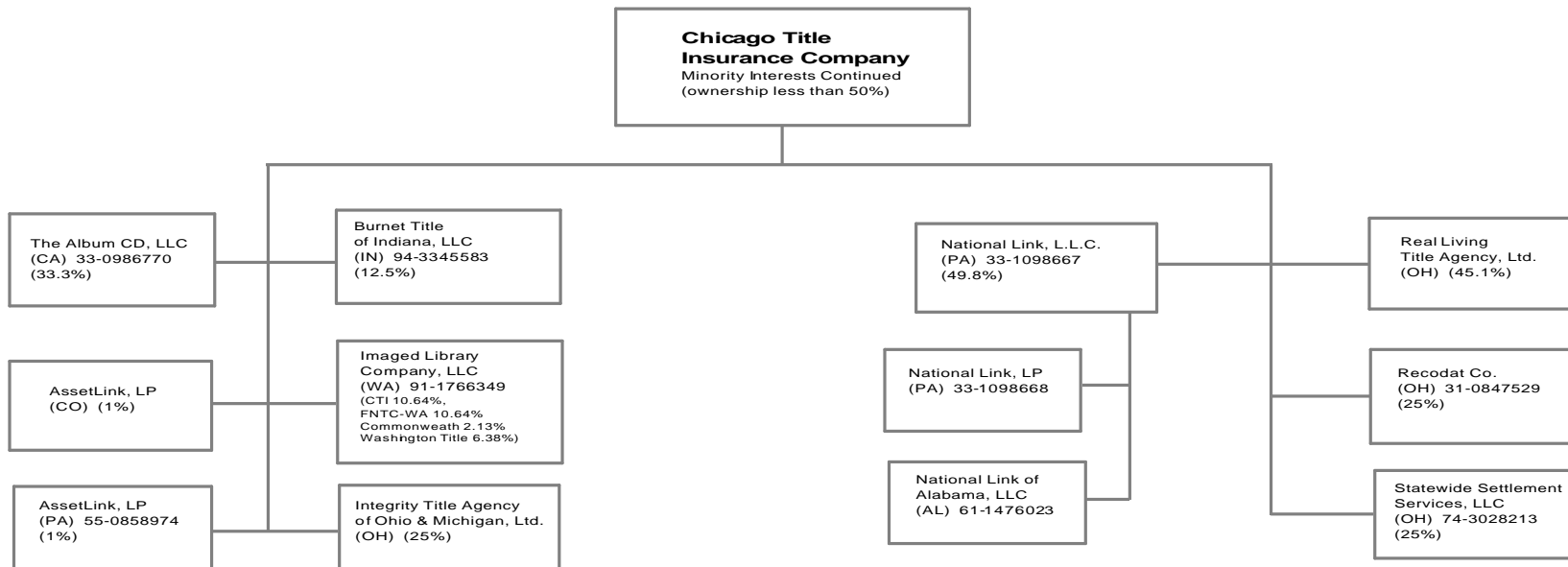
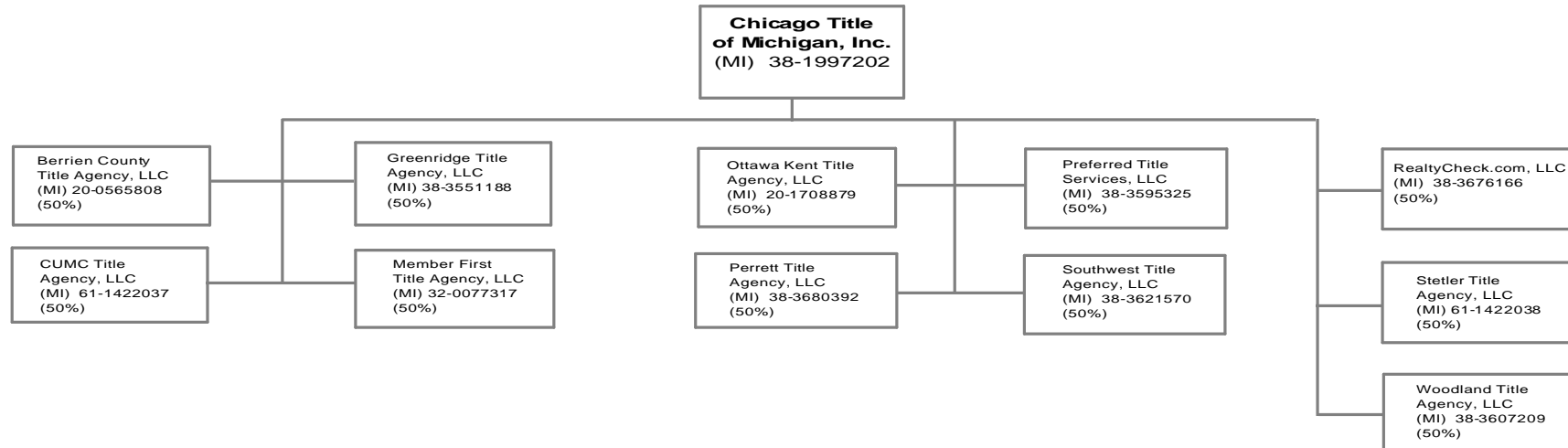
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**PART 1 - ORGANIZATIONAL CHART**



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**PART 1 - ORGANIZATIONAL CHART**



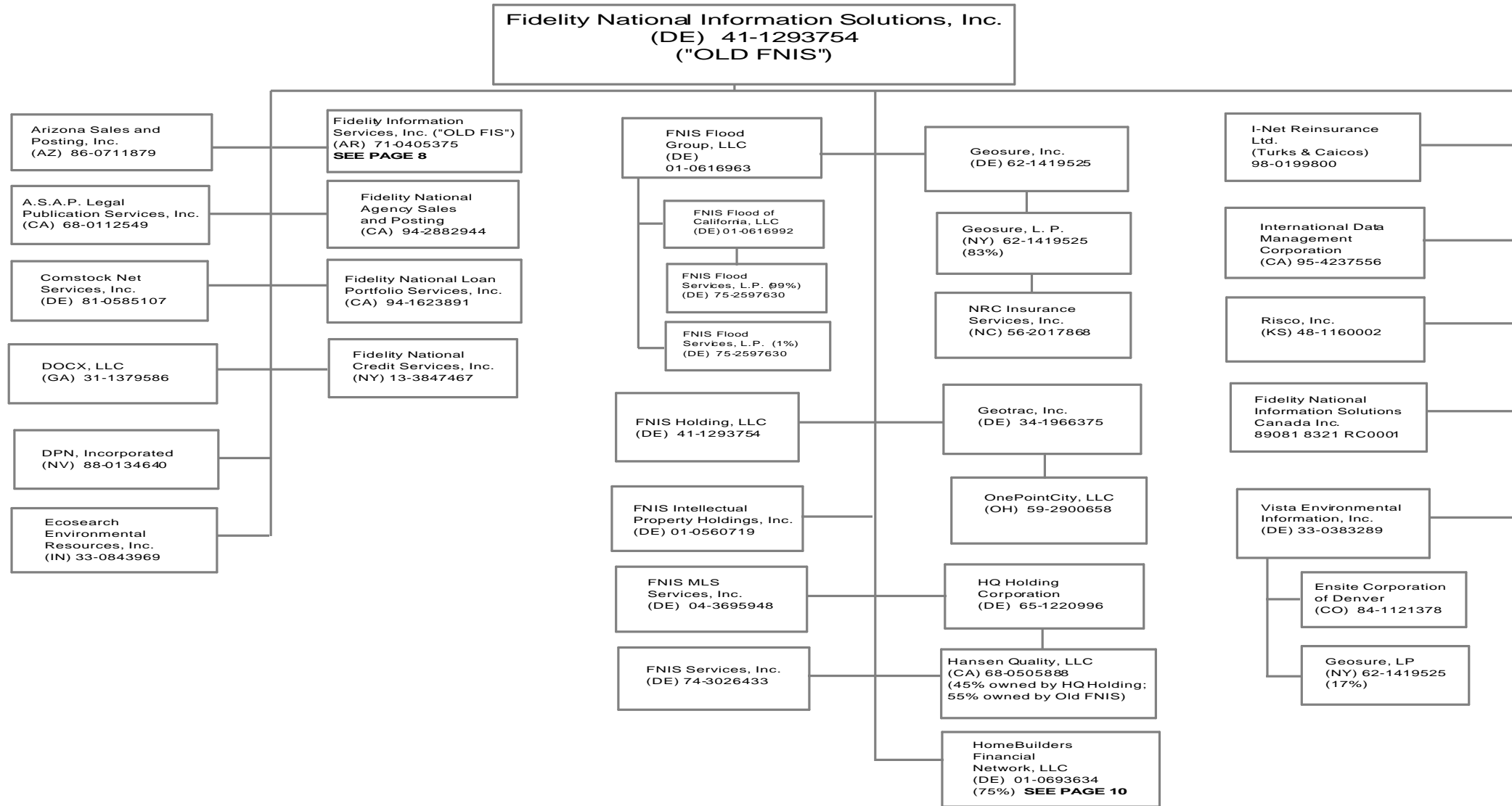
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**



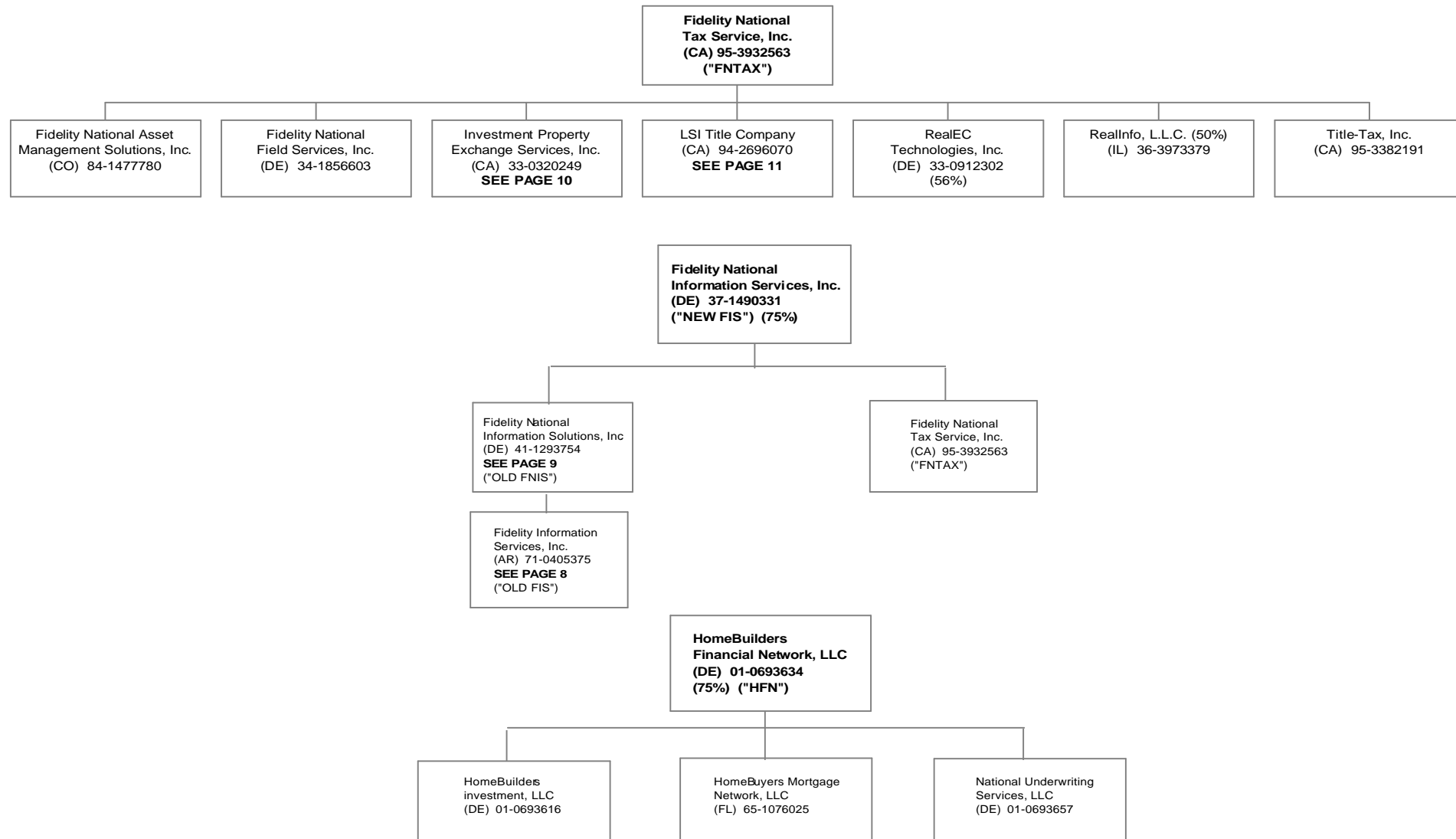




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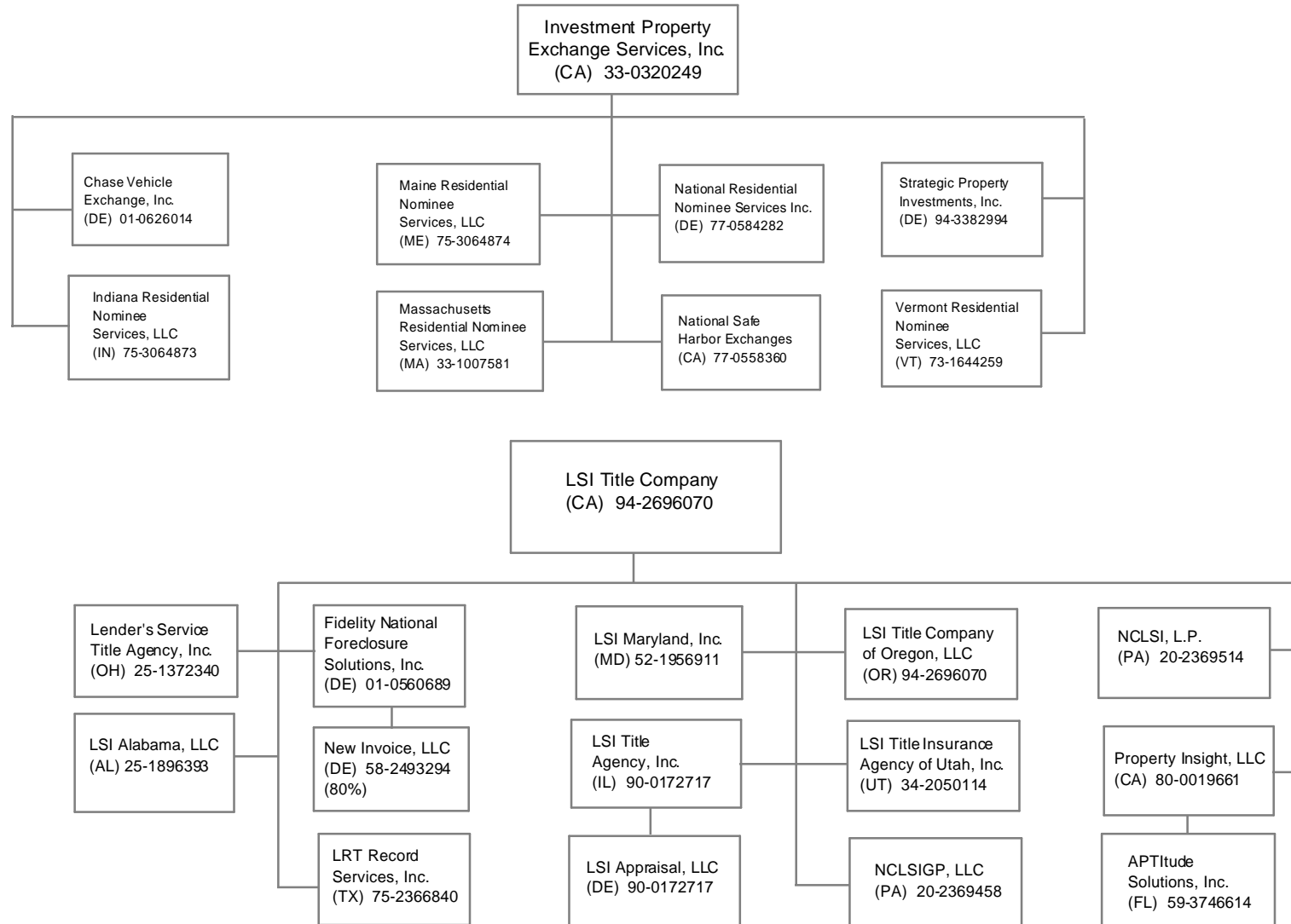


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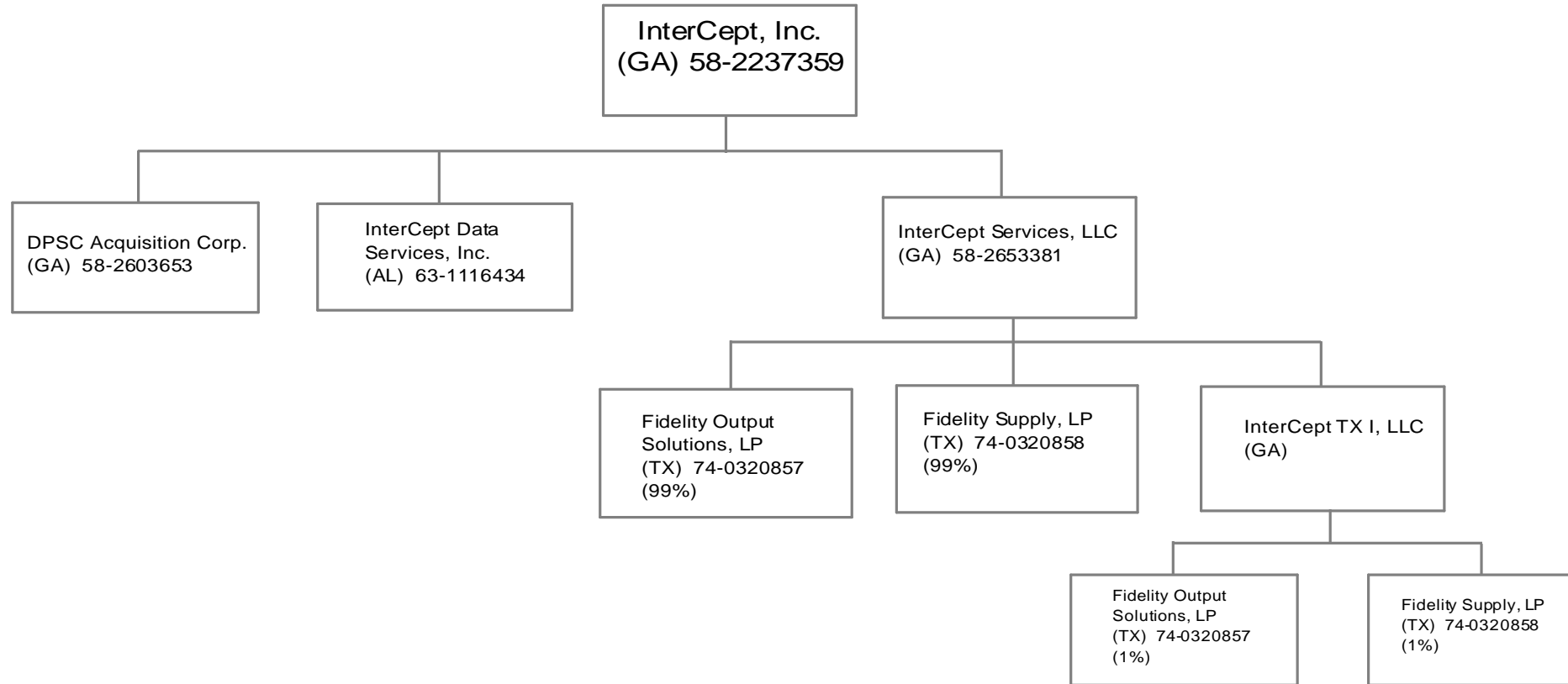




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**PART 1 - ORGANIZATIONAL CHART**



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



SCHEDULE Y

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)	(144,476)		(3,275,163)	(282,550,592)	
51101	11-0907410	Nations Title Insurance of New York Inc					(146,257)	2,905			(143,352)	
50598	74-0476580	Alamo Title Insurance	(5,000,000)				(7,922,750)	38,610		(1,281,586)	(14,165,726)	
51020	11-0627325	National Title Insurance of New York Inc		4,000,000			1,119,310	(3,235)			5,116,075	
00000	36-0906930	Chicago Title and Trust Company	(150,459,354)	796,227,811			(67,101,744)	6,342		5,511,256	584,184,311	
50067	95-2410872	Tigor Title Insurance Company	(10,700,000)				(82,083,941)	283,354		(4,561,312)	(97,061,899)	
50229	36-2468956	Chicago Title Insurance Company	50,415,000	(110,000,000)			(531,276,954)	(382,655)		(12,425,201)	(603,669,810)	
50490	93-0585470	Chicago Title Insurance Company of Oregon	(5,000,000)				(15,846,337)	938			(20,845,399)	
50857	95-2216067	Security Union Title Insurance Company	(15,000,000)				(16,130,421)	124,494		(2,005,124)	(33,011,051)	
51535	59-1971665	Tigor Title Insurance Co of Florida					(40,211,122)	(11,400)			(40,222,522)	
00000	13-4203534	FNF Title Reinsurance Company						85,123			85,123	
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	Tigor Title Co of Washington (Commonwealth Title)	(2,500,000)								(2,500,000)	
	93-0567838	Tigor 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	Tigor 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>
<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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
<b>JUNE FILING</b>	
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.

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

**Explanation:**

**Bar code:**



51535200542000000

**SCHEDULE A - PART 1**

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code	Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	11 Increase (Decrease) by Adjustment	12 Increase (Decrease) by Foreign Exchange Adjustment	13 Amounts Received During Year	14 Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
		3 City	4 State												
Office Building - Described in Deed Recorded in O R Book 429, Page 164, Seminole County, Florida		Sanford	FL	01/02/1986	04/15/2004	717,840		194,897	500,000	(11,239)			8,900	-	16,238
Office Building - Described in Deed Recorded in O R Book 842, Page 24, Volusia County, Florida		Deland	FL	01/01/1986	04/15/2004	733,802		210,969	475,000	(15,550)			18,309	7,420	23,583
Office Building - Described in Deed Recorded in O R Book 26848, Page 63, Hillsborough County, Florida		Tampa	FL	01/02/1986	04/15/2004	1,082,633		586,623	1,000,000	(21,643)			12,796	2,460	35,303
0299999 Properties occupied by the reporting entity - Administrative *						2,534,275		992,489	1,975,000	(48,432)			40,005	9,880	75,124
0399999 Total Properties occupied by the reporting entity						2,534,275		992,489	1,975,000	(48,432)			40,005	9,880	75,124
9999999 Totals						2,534,275		992,489	1,975,000	(48,432)			40,005	9,880	75,124

E 0 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**

Annual Statement for the year 2005 of the Ticor Title Insurance Company of Florida

**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 Identifi- cation	Description	*	F o r e i g n	Bond CHAR	NAIC Desig- nation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ 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
3133X8-EL-2	FHLB NOTE 3.75% 08/18/09				1	781,257	96.75	754,650	780,000	780,945		(239)			3.750	3.749	FA	10,806	28,763	09/09/2004	08/18/2009
3133MT-ZL-5	FHLB NOTE 4.5% 11/15/12				1	1,272,351	98.44	1,230,475	1,250,000	1,270,101		(2,250)			4.500	4.273	MN	7,188	56,250	02/04/2005	11/15/2012
3134A3-3L-8	FHLMC 7% 3/15/10				1	2,549,079	108.56	2,442,668	2,250,000	2,515,566		(33,513)			7.000	3.967	MS	46,375	78,750	06/01/2005	03/15/2010
3128X3-H5-5	FHLMC NOTE 3.25% 11/02/07				1	2,996,610	97.06	2,911,830	3,000,000	2,997,885		1,099			3.250	3.317	MN	15,979	97,500	10/27/2004	11/02/2007
3128X2-ME-2	FHLMC NOTE 3.875% 01/12/09			1	1	2,986,110	97.47	2,924,070	3,000,000	2,989,124		3,014			3.875	4.043	JJ	54,573	58,125	02/04/2005	01/12/2009
3128X3-VA-8	FHLMC NOTE 4.125% 09/01/09				1	2,996,460	97.78	2,933,250	3,000,000	2,997,110		650			4.125	4.197	MS	41,250	123,750	02/04/2005	09/01/2009
3134A4-US-1	FHLMC NOTE 4.25% 07/15/09				1	2,233,398	98.44	2,155,792	2,190,000	2,222,139		(8,332)			4.250	3.839	JJ	42,918	103,675	08/23/2004	07/15/2009
3134A4-RU-0	FHLMC NOTE 5.25% 11/05/12			1	1	348,887	98.72	340,581	345,000	347,603		(1,284)			5.250	4.876	MN	2,818	18,113	01/12/2005	11/05/2012
3134A4-DY-7	FHLMC NOTE 5.625% 03/15/11				1	1,298,252	103.94	1,247,256	1,200,000	1,284,450		(13,802)			5.625	4.152	MS	19,875	67,500	01/13/2005	03/15/2011
3134A4-EW-0	FHLMC NOTE 5.875% 03/21/11				1	231,395	104.22	224,071	215,000	229,153		(2,242)			5.875	4.498	MS	3,509	12,631	01/19/2005	03/21/2011
3134A4-MF-8	FHLMC NOTE 6.25% 03/05/12			1	1	1,222,670	101.53	1,187,913	1,170,000	1,199,407		(23,264)			6.250	4.086	MS	23,563	73,125	01/12/2005	03/05/2012
3134A3-M7-8	FHLMC NOTE 6.625% 09/15/09				1	2,343,711	106.25	2,231,250	2,100,000	2,296,834		(46,877)			6.625	3.923	MS	40,965	139,125	01/13/2005	09/15/2009
3134A4-FM-1	FHLMC NOTE 6% 06/15/11				1	2,300,844	105.84	2,222,724	2,100,000	2,282,603		(18,241)			6.000	4.244	JD	5,600	126,000	05/18/2005	06/15/2011
31359M-VC-4	FNMA NOTE 3.75% 05/17/07				1	2,510,375	98.66	2,466,400	2,500,000	2,500,000		(8,752)			3.750	3.785	MN	11,458	93,750	07/14/2004	05/17/2007
31359M-NP-4	FNMA NOTE 4.25% 07/15/07				1	838,929	99.25	818,813	825,000	833,678		(5,252)			4.250	3.573	JJ	16,168	35,063	01/12/2005	07/15/2007
31359M-LH-4	FNMA NOTE 4.375% 10/15/06				1	1,436,921	99.75	1,386,525	1,390,000	1,408,003		(22,256)			4.375	2.725	AO	12,838	60,813	09/17/2004	10/15/2006
31359M-LU-5	FNMA NOTE 4.75% 01/02/07				1	2,176,875	99.91	2,098,026	2,100,000	2,135,314		(34,169)			4.750	3.058	JJ	49,598	99,750	10/12/2004	01/02/2007
31359M-SY-0	FNMA NOTE 4% 09/02/08				1	1,321,541	97.94	1,273,194	1,300,000	1,315,103		(5,301)			4.000	3.572	MS	17,189	52,000	10/12/2004	09/02/2008
31359M-TP-8	FNMA NOTE 5.125% 01/02/14				1	1,639,947	100.16	1,572,449	1,570,000	1,636,112		(3,835)			5.125	4.543	JJ	40,008	40,231	06/08/2005	01/02/2014
31359M-GT-4	FNMA NOTE 6.25% 02/01/11				1	1,328,904	105.63	1,267,500	1,200,000	1,306,572		(18,390)			6.250	4.333	FA	31,250	75,000	10/12/2004	02/01/2011
31359M-FS-7	FNMA NOTE 7.125% 06/15/10				1	385,017	109.38	360,938	330,000	373,698		(8,825)			7.125	3.899	JD	1,045	23,513	09/17/2004	06/15/2010
912827-4F-6	U.S. TREASURY 5.625% 05/15/08				1	1,176,355	102.73	1,129,997	1,100,000	1,155,115		(21,241)			5.625	3.436	MN	8,033	61,875	01/13/2005	05/15/2008
912827-5Z-1	U.S. TREASURY 6.5% 2/15/10				1	1,129,883	107.87	1,078,710	1,000,000	1,107,022		(22,861)			6.500	3.713	FA	24,552	65,000	01/13/2005	02/15/2010
912827-2U-5	U.S. TREASURY 6.625% 05/15/07				1	2,151,250	102.91	2,058,120	2,000,000	2,089,298		(61,952)			6.625	3.229	MN	17,203	132,500	01/13/2005	05/05/2007
912828-CJ-7	US TREAS NOTE 4.75% 05/15/14				1	508,281	102.43	512,170	500,000	508,184		(97)			4.750	4.564	MN	3,084		11/18/2005	05/15/2014
912828-DC-1	US TREASURY NOTE 4.25% 11/15/14				1	731,680	98.84	741,270	750,000	731,863		183			4.250	4.637	MN	4,138		12/07/2005	11/15/2014
0199999	Subtotal - Issuer Obligations					40,896,982	X X X	39,570,642	39,165,000	40,512,882		(358,029)			X X X	X X X	X X X	551,983	1,722,802	X X X	X X X
0399999	Subtotals - U.S. Governments					40,896,982	X X X	39,570,642	39,165,000	40,512,882		(358,029)			X X X	X X X	X X X	551,983	1,722,802	X X X	X X X
011832-TW-2	ALASKA ST HSG FIN 4.7 12/01/22			1	1FE	499,970	101.38	506,900	500,000	499,973		1			4.700	4.756	JD	1,958	23,500	10/04/2002	12/01/2022
038681-T5-1	ARAPAHOE CNTY CO 5.5% 12/15/19			1	1FE	246,445	107.26	268,138	250,000	247,105		134			5.500	5.700	JD	611	13,750	05/02/2000	12/15/2019
091086-BC-1	BIRMINGHAM AL 4.75% 01/01/29			1	1FE	939,780	100.87	1,008,670	1,000,000	943,874		1,250			4.750	5.237	JJ	23,750	47,500	07/10/2002	01/01/2029
09088R-LR-5	BIRMINGHAM AL 5.0% 05/01/23			1	1FE	485,915	104.88	524,390	500,000	487,546		433			5.000	5.288	MN	4,167	25,000	12/10/2001	05/01/2023
09088R-FF-8	BIRMINGHAM AL 5% 04/01/11			1	1FE	100,000	104.98	104,977	100,000	100,000					5.000	5.063	AO	1,250	5,000	09/08/1999	04/01/2011
115511-XW-2	BROWN CNTY WI 4.8% 11/01/11			1	1FE	490,275	102.72	513,585	500,000	494,968		726			4.800	5.064	MN	4,000	24,000	05/12/1998	11/01/2011
130623-PT-2	CALIFORNIA ST 6.4% 02/01/06			1	1FE	522,485	100.28	501,375	500,000	500,208		(2,389)			6.400	5.985	FA	13,333	32,000	01/15/1993	02/01/2006
165321-Y7-9	CHESAPEAKE VA 5% 08/01/16			1	1FE	497,700	105.49	527,430	500,000	498,407		112			5.000	5.103	FA	10,417	25,000	08/07/1998	08/01/2016
167560-FX-4	CHICAGO ILL MET WTR 7% 12/01/10			1	1FE	2,413,000	115.79	2,315,860	2,000,000	2,352,447		(60,553)			7.000	3.132	JD	11,667	140,000	01/28/2005	12/01/2010
167560-FA-4	CHICAGO ILL WTR 5.5% 12/01/12			1	1	488,255	110.00	549,985	500,000	494,288		657			5.500	5.783	JD	2,292	27,500	04/15/1993	12/01/2012
172252-VB-1	CINCINNATI OH 5.00% 12/01/21			1	1FE	299,979	107.66	322,983	300,000	299,982		1			5.000	5.063	JD	1,250	15,000	01/22/2002	12/01/2021
180846-5Q-6	CLARK CNTY NV GO 5.5% 07/01/21			1	1FE	240,945	101.99	254,983	250,000	242,898		277			5.500	5.863	JJ	6,875	13,750	03/21/1997	07/01/2021

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Annual Statement for the year 2005 of the Ticor Title Insurance Company of Florida

**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 Identifi- cation	Description	*	F o r e i g n	Bond CHAR	NAIC Desig- nation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ 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
234096-HS-7	DAKOTA CNTY MINN 4.75% 02/01/09				1FE	494,105	104.18	520,900	500,000	497,733		665			4.750	4.971	FA	9,896	23,750	11/18/1999	02/01/2009
250092-JY-0	DES MOINES IOWA GO 4.8% 06/01/13			1	1FE	494,730	100.62	503,095	500,000	496,917		337			4.800	4.960	JD	2,000	24,000	06/17/1998	06/01/2013
254840-BN-0	DISTRICT COLUMBIA 5.25% 07/01/27			1	1FE	500,765	106.21	531,065	500,000	500,538		(68)			5.250	5.299	JJ	13,125	26,250	06/25/2002	07/01/2027
283731-ZT-7	EL PASO TEX G.O 5.1% 08/15/09			1	1FE	238,390	101.10	252,738	250,000	245,943		984			5.100	5.680	FA	4,817	12,750	05/08/1996	08/15/2009
341422-D4-2	FLORIDA ST BRD ED 4.9% 06/01/08				1FE	198,684	103.60	207,202	200,000	199,550		171			4.900	5.063	JD	817	9,800	05/02/2000	06/01/2008
341422-NA-7	FLORIDA ST BRD ED 5.0% 06/01/17			1	1FE	500,000	104.25	521,245	500,000	500,000					5.000	5.063	JD	2,083	25,000	08/20/1998	06/01/2017
349250-LT-5	FORT WAYNE IN 4.75% 11/15/28			1	1FE	247,458	105.75	280,224	265,000	247,589		131			4.750	5.315	MN	1,608	6,294	09/01/2005	11/15/2028
381244-5A-6	GOLDEN VALLEY MN GO 5.3% 02/01/16			1	1FE	233,708	106.14	249,431	235,000	234,044		70			5.300	5.424	FA	5,190	12,455	08/10/2000	02/01/2016
40839P-BA-4	HAMMOND IN LOC PUB IMPT 5% 8/15/11				1FE	1,046,060	106.19	1,061,930	1,000,000	1,045,459		(601)			5.000	4.129	FA	4,167		11/23/2005	08/15/2011
452001-BU-3	ILLINOIS EDL FACS REV 6% 07/01/13				1FE	488,475	101.14	505,685	500,000	494,035		608			6.000	6.297	JJ	15,000	30,000	01/20/1993	07/01/2013
45200B-QE-1	ILLINOIS FIN AUTH REV VAR RT				1FE	100,000	100.00	100,000	100,000	100,000					3.500	3.554	MON	64	238	12/01/2005	01/01/2028
452150-GT-6	ILLINOIS ST GO 5.25% 07/01/22			1	1FE	496,540	103.35	516,745	500,000	497,237		103			5.250	5.371	JJ	13,125	26,250	10/31/1997	07/01/2022
455057-CD-9	IN ST FIN AUTH REV 5% 02/01/10				1FE	790,403	105.85	793,875	750,000	789,797		(606)			5.000	3.624	FA	2,500		11/17/2005	02/01/2010
472653-BE-3	JEFFERSON CNTY AL LTD OBLIG VAR RT				1FE	600,000	100.00	600,000	600,000	600,000					3.550	3.606	MON	1,560	1,431	11/28/2005	01/01/2027
494748-G2-6	KING CNTY WA G.O 4.5 01/01/07			1	1FE	231,460	100.00	250,000	250,000	247,749		2,134			4.500	5.511	JJ	5,625	11,250	06/03/1996	01/01/2007
485116-MG-9	KS CITY MO WTR REV 5% 12/01/11			1	1FE	1,458,680	104.87	1,457,651	1,390,000	1,457,857		(823)			5.000	3.584	JD	5,792		12/14/2005	12/01/2011
516823-FN-6	LAREDO TEX G.O 5.25% 02/15/09			1	1FE	486,945	100.21	501,040	500,000	495,921		1,166			5.250	5.615	FA	9,917	26,250	05/08/1996	02/15/2009
524805-3E-6	LEHIGH CNTY PA GEN PURP VAR RT				1FE	500,000	100.00	500,000	500,000	500,000					3.150	3.196	MON	428		12/22/2005	07/01/2025
575567-BX-9	MA BAY TRANSN AUTH 7% 03/01/11				1FE	1,218,156	115.92	1,222,967	1,055,000	1,216,890		(1,266)			7.000	3.744	MS	24,617		12/15/2005	03/01/2011
567288-LP-8	MARICOPA CNTY AZ 5.125% 07/01/14			1	1FE	168,300	106.52	181,082	170,000	168,871		103			5.125	5.291	JJ	4,356	8,713	09/07/1999	07/01/2014
575827-KG-4	MASSACHUSETTS ST G.O 5% 08/01/17			1	1FE	500,000	103.62	518,080	500,000	500,000					5.000	5.063	FA	10,417	25,000	05/06/1999	08/01/2017
586145-HH-0	MEMPHIS TENN GEN 4.625% 10/01/13			1	1FE	496,085	103.25	516,235	500,000	497,573		254			4.625	4.756	AO	5,781	23,125	04/22/1999	10/01/2013
586145-PR-9	MEMPHIS TN GO 5% 10/01/19			1	1FE	255,316	103.88	264,897	255,000	255,268		(48)			5.000	5.031	AO	3,188	6,375	04/01/2005	10/01/2019
586145-PT-5	MEMPHIS TN GO 5% 10/01/19			1	1FE	245,304	103.88	254,508	245,000	245,258		(46)			5.000	5.031	AO	3,063	6,125	04/01/2005	10/01/2019
590536-AX-6	MESA AZ STR & HWY 5% 07/01/13			1	1FE	1,658,554	105.34	1,659,152	1,575,000	1,656,117		(2,437)			5.000	3.455	JJ	39,375		11/21/2005	07/01/2013
59465M-NB-7	MI ST HSG DEV AUTH VAR RT				1FE	300,000	100.00	300,000	300,000	300,000					3.010	3.033	AO	2,258		11/22/2005	04/01/2040
594610-TR-8	MICHIGAN ST G.O 5% 11/01/17			1	1FE	234,413	104.55	245,702	235,000	234,575		26			5.000	5.083	MN	1,958	11,750	08/20/1998	11/01/2017
604114-PJ-1	MN PUB FACS AUTH WTR 5% 03/01/12				1FE	2,239,068	108.14	2,179,001	2,015,000	2,212,660		(26,408)			5.000	3.259	MS	33,583	83,958	01/28/2005	03/01/2012
609566-K8-6	MONMOUTH CNTY NJ IMPT 5% 12/01/12				1FE	1,078,080	108.08	1,080,780	1,000,000	1,078,025		(55)			5.000	3.745	JD	278		12/22/2005	12/01/2012
644800-XH-2	NEW HANOVER CNTY NC 4.8% 02/01/10			1	1FE	506,200	104.12	520,615	500,000	502,077		(451)			4.800	4.742	FA	10,000	24,000	08/04/1998	02/01/2010
649669-YB-8	NEW YORK NY GO 5% 08/01/08				1FE	1,055,540	103.78	1,037,810	1,000,000	1,045,905		(9,635)			5.000	3.161	FA	20,833	25,000	06/06/2005	08/01/2008
649845-FS-8	NEW YORK ST ENERGY POLL VAR RT				1FE	100,000	100.00	100,000	100,000	100,000					3.450	3.491	MON	256	1,064	09/09/2005	12/01/2026
658256-SF-0	NORTH CAROLINA ST GO 5% 05/01/13				1FE	3,803,750	108.88	3,702,056	3,400,000	3,763,827		(39,923)			5.000	3.371	MN	28,333	198,333	01/28/2005	05/01/2013
674735-YH-2	OCEAN CNTY NJ REF 5% 08/01/07				1FE	1,592,100	102.60	1,538,955	1,500,000	1,558,806		(33,294)			5.000	2.476	FA	31,250	37,500	01/28/2005	08/01/2007
745145-UX-8	PUERTO RICO COMWLTH 5.5% 07/01/15				1FE	1,326,236	113.10	1,283,640	1,135,000	1,311,953		(14,283)			5.500	3.584	JJ	31,213	31,213	01/28/2005	07/01/2015
74752T-AJ-0	QUAKERTOWN PA GEN AUTH VAR RT				1FE	300,000	100.00	300,000	300,000	300,000					3.350	3.401	MON	541	506	12/14/2005	07/01/2034
773556-N3-5	ROCKLAND CNTY NY 5.125% 11/15/16			1	1FE	500,000	106.76	533,795	500,000	500,000					5.125	5.191	MN	3,274	25,625	11/17/2000	11/15/2016
795742-AP-0	SALT RIVER PROJ AZ AGR 5% 12/01/12				1FE	1,071,950	107.46	1,074,590	1,000,000	1,070,983		(967)			5.000	3.859	JD	4,167	25,000	11/22/2005	12/01/2012
821686-LC-4	SHELBY CNTY TN GO 4.7% 05/01/14			1	1FE	1,039,810	104.23	1,042,330	1,000,000	1,038,868		(942)			4.700	3.486	MN	7,833		11/30/2005	05/01/2014
837107-XZ-9	SOUTH CAROLINA ST 5.375% 03/01/18			1	1FE	246,458	108.47	271,173	250,000	247,237		156			5.375	5.576	MS	4,479	13,438	05/02/2000	03/01/2018
837107-TM-3	SOUTH CAROLINA ST 5% 04/01/18			1	1FE	199,994	105.02	210,044	200,000	199,996					5.000	5.063	AO	2,500	10,000	04/07/1998	04/01/2018
837107-TN-1	SOUTH CAROLINA ST 5% 04/01/19			1	1FE	299,916	105.09	315,267	300,000	299,937		3			5.000	5.065	AO	3,750	15,000	04/07/1998	04/01/2019
792895-DZ-4	ST PAUL MINN IND SCH 5.5% 02/01/20			1	1FE	159,200	107.05	171,277	160,000	159,344		30			5.500	5.619	FA	3,667	8,800	08/10/2000	02/01/2020
897387-LX-2	TROY MICH 5.5% 10/01/20			1	1FE	194,025	104.24	203,270	195,000	194,191		35			5.500	5.618	AO	2,681	10,725	08/10/2000	10/01/2020



Annual Statement for the year 2005 of the Ticor Title Insurance Company of Florida

**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
899645-HT-5	TULSA OKLA 5.5% 12/01/15			1	1FE	499,375	106.49	532,430	500,000	499,551		33			5.500	5.588	JD	2,292	27,500	11/15/1999	12/01/2015
91417K-EQ-0	UNIVERSITY CO ENTER 5% 06/01/09				1FE	1,050,530	105.20	1,051,970	1,000,000	1,049,367		(1,163)			5.000	3.486	JD	4,167		11/30/2005	06/01/2009
917547-NK-3	UTAH ST BLDG OWNER 5% 05/15/21			1	1FE	487,250	104.01	520,040	500,000	488,980		458			5.000	5.278	MN	3,194	25,000	12/14/2001	05/15/2021
940773-2V-5	WASHOE CNTY NEV 5.125% 07/01/18			1	1FE	497,180	106.13	530,645	500,000	497,713		127			5.125	5.242	JJ	12,813	25,625	05/24/2001	07/01/2018
940773-2X-1	WASHOE CNTY NEV 5.125% 07/01/20			1	1FE	495,000	105.98	529,885	500,000	495,795		190			5.125	5.276	JJ	12,813	25,625	05/24/2001	07/01/2020
1199999	Subtotal - Issuer Obligations					40,148,942	X X X	40,644,298	38,330,000	40,001,832		(184,583)			X X X	X X X	X X X	498,214	1,322,718	X X X	X X X
1799999	Subtotals - States, Territories and Possessions (Direct and Guaranteed)					40,148,942	X X X	40,644,298	38,330,000	40,001,832		(184,583)			X X X	X X X	X X X	498,214	1,322,718	X X X	X X X
02003M-AC-8	ALLSTATE LIFE GL 3.5% 07/30/07				1FE	498,320	97.90	489,475	500,000	499,093		548			3.500	3.652	JJ	7,340	17,549	07/22/2004	07/30/2007
02003M-AA-2	ALLSTATE LIFE GLOBAL 4.5% 05/29/09				1FE	1,529,355	98.94	1,484,100	1,500,000	1,522,833		(6,126)			4.500	4.058	MN	6,000	67,500	12/07/2004	05/29/2009
02635P-SE-4	AMERICAN GEN FIN 2.75% 06/15/08				1FE	954,880	95.02	950,200	1,000,000	962,797		7,917			2.750	4.411	JD	1,222	13,750	06/10/2005	06/15/2008
02635P-RG-0	AMERICAN GEN FIN 5.875 07/14/06				1FE	1,626,780	100.59	1,508,895	1,500,000	1,530,054		(55,031)			5.875	2.117	AO	18,604	88,125	03/23/2004	07/14/2006
060505-AD-6	BANK OF AMERICA 7.8% 02/15/10				1FE	1,436,769	110.43	1,435,577	1,300,000	1,433,131		(3,638)			7.800	5.083	FA	38,307		11/16/2005	02/15/2010
073902-KF-4	BEAR STEARNS CO 5.3% 10/30/15				1FE	995,700	99.78	997,780	1,000,000	995,755		55			5.300	5.428	AO	8,981		10/25/2005	10/30/2015
141781-AL-8	CARGILL INC 6.25% 05/01/06				1FE	1,086,030	100.50	1,005,010	1,000,000	1,013,906		(41,084)			6.250	2.060	MN	10,417	62,500	03/24/2004	05/01/2006
200339-AQ-2	COMERICA BANK 6% 10/01/08				1FE	1,050,840	102.35	1,023,530	1,000,000	1,043,404		(7,436)			6.000	4.357	AO	15,000	30,000	06/29/2005	10/01/2008
205363-AE-4	COMP SCIENCES CORP 7.375% 06/15/11				1FE	558,555	107.33	536,645	500,000	555,092		(3,463)			7.375	5.103	JD	1,639	18,438	08/08/2005	06/15/2011
244224-AA-9	DEERE JOHN B V 5.875% 04/06/06				1FE	1,078,390	99.63	996,250	1,000,000	1,010,356		(38,683)			5.875	1.940	AO	13,872	58,750	03/23/2004	04/06/2006
37247D-AE-6	GENWORTH FINL INC 5.75% 06/15/14				1FE	1,037,505	104.37	1,043,720	1,000,000	1,036,867		(638)			5.750	5.273	JD	2,556	28,750	10/25/2005	06/15/2014
38141G-DK-7	GOLDMAN SACHS 4.75% 07/15/13				1FE	1,438,080	97.00	1,454,955	1,500,000	1,439,228		1,148			4.750	5.485	JJ	32,854		10/28/2005	07/15/2013
416515-AL-8	HARTFORD FINL SVCS 4.625% 07/15/13				1FE	1,424,886	95.88	1,390,318	1,450,000	1,426,010		1,124			4.625	4.950	JJ	30,923		07/26/2005	07/15/2013
441812-JY-1	HOUSEHOLD FIN CORP 7% 05/15/12				1FE	1,537,880	109.39	1,476,725	1,350,000	1,524,863		(13,017)			7.000	4.683	MN	12,075	47,250	06/10/2005	05/15/2012
46849E-AD-9	JACKSN NATL LIF 144A 5.25% 3/15/07				1FE	630,246	100.06	610,384	610,000	621,437		(8,809)			5.250	3.681	MS	9,430	32,025	01/13/2005	03/15/2007
59018Y-PF-2	MERRILL LYNCH & CO 4.75% 11/20/09				1FE	2,024,720	99.21	1,984,200	2,000,000	2,021,381		(3,339)			4.750	4.497	MN	10,819	95,000	04/29/2005	11/20/2009
59018Y-UW-9	MERRILL LYNCH & CO 5% 01/15/15				1FE	300,117	98.50	295,494	300,000	300,113		(4)			5.000	5.057	JJ	6,917		08/18/2005	01/15/2015
59217E-AA-2	MET LIFE GLBL 144A 4.75% 06/20/07				1FE	2,049,880	99.66	1,993,120	2,000,000	2,030,614		(19,266)			4.750	3.704	JD	2,903	95,000	01/13/2005	06/20/2007
650111-AD-9	NEW YORK TIMES CO 4.5% 03/15/10				1FE	1,603,456	96.87	1,549,840	1,600,000	1,603,023		(433)			4.500	4.500	MS	21,200	35,600	04/29/2005	03/15/2010
74432Q-AE-5	PRUDENTIAL FINL INC 5.1% 09/20/14				1FE	982,930	98.47	984,700	1,000,000	983,194		264			5.100	5.415	MS	14,308		10/28/2005	09/20/2014
75820A-AA-3	REED ELSEVIER CAP 6.125% 8/1/06				1FE	1,092,200	99.75	997,500	1,000,000	1,023,291		(39,251)			6.125	2.100	FA	25,521	61,250	03/24/2004	08/01/2006
88319Q-G9-8	TEXTRON FINL CORP 4.125% 03/03/08				1FE	1,398,236	98.46	1,378,468	1,400,000	1,398,586		350			4.125	4.218	MS	17,004	30,800	06/06/2005	03/03/2008
3999999	Subtotal - Issuer Obligations					26,335,755	X X X	25,586,886	25,510,000	25,975,028		(228,812)			X X X	X X X	X X X	307,892	782,287	X X X	X X X
4599999	Subtotals - Industrial and Miscellaneous (Unaffiliated)					26,335,755	X X X	25,586,886	25,510,000	25,975,028		(228,812)			X X X	X X X	X X X	307,892	782,287	X X X	X X X
5499999	Total Bonds - Issuer Obligations					107,381,679	X X X	105,801,826	103,005,000	106,489,742		(771,424)			X X X	X X X	X X X	1,358,089	3,827,807	X X X	X X X
6099999	Total Bonds					107,381,679	X X X	105,801,826	103,005,000	106,489,742		(771,424)			X X X	X X X	X X X	1,358,089	3,827,807	X X X	X X X

**SCHEDULE D - PART 2 - SECTION 1**

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	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 Designa- tion	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.		
<b>NONE</b>																				

6 0 9

**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.		
111111-11-8	CNL BANK			1,000.000	10,000	10,000	10,000	10,000								U	05/12/1997
6899999	Subtotal - Industrial and Miscellaneous				10,000	X X X	10,000	10,000								X X X	X X X
7299999	Total Common Stocks				10,000	X X X	10,000	10,000								X X X	X X X
7399999	Total Preferred and Common Stocks				10,000	X X X	10,000	10,000								X X X	X X X

E 1 0

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues 1, the total \$ value (included in Column 8) of all such issues \$ 10,000.

**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
3133MT-ZL-5	FHLB NOTE 4.5% 11/15/12		02/04/2005	BEAR STEARNS		1,272,351	1,250,000.00	12,813
3134A3-3L-8	FHLMC 7% 3/15/10		06/01/2005	DEUTSCH		2,549,079	2,250,000.00	33,688
3128X2-ME-2	FHLMC NOTE 3.875% 01/12/09		02/04/2005	MORGAN STANLEY		2,986,110	3,000,000.00	8,073
3128X3-VA-8	FHLMC NOTE 4.125% 09/01/09		02/04/2005	GOLDMAN SACHS		2,996,460	3,000,000.00	53,625
3134A4-RU-0	FHLMC NOTE 5.25% 11/05/12		01/12/2005	VARIOUS		348,887	345,000.00	3,341
3134A4-DY-7	FHLMC NOTE 5.625% 03/15/11		01/13/2005	Banc of America Securitie		1,298,252	1,200,000.00	22,313
3134A4-EW-0	FHLMC NOTE 5.875% 03/21/11		01/19/2005	GOLDMAN SACHS		231,395	215,000.00	4,175
3134A4-MF-8	FHLMC NOTE 6.25% 03/05/12		01/12/2005	BEAR STEARNS		1,222,670	1,170,000.00	25,675
3134A3-M7-8	FHLMC NOTE 6.625% 09/15/09		01/13/2005	Citibank		2,343,711	2,100,000.00	45,989
3134A4-FM-1	FHLMC NOTE 6% 06/15/11		05/18/2005	LEHMAN SECURITIES		2,300,844	2,100,000.00	53,900
31359M-NP-4	FNMA NOTE 4.25% 07/15/07		01/12/2005	LEHMAN SECURITIES		838,929	825,000.00	17,181
31359M-TP-8	FNMA NOTE 5.125% 01/02/14		06/08/2005	BEAR STEARNS		1,639,947	1,570,000.00	35,091
912827-4F-6	U.S. TREASURY 5.625% 05/15/08		01/13/2005	MORGAN STANLEY		1,176,355	1,100,000.00	10,256
912827-5Z-1	U.S. TREASURY 6.5% 2/15/10		01/13/2005	Citibank		1,129,883	1,000,000.00	26,848
912827-2U-5	U.S. TREASURY 6.625% 05/15/07		01/13/2005	Citibank		2,151,250	2,000,000.00	21,961
912828-CJ-7	US TREAS NOTE 4.75% 05/15/14		11/18/2005	DEUTSCH		508,281	500,000.00	394
912828-DC-1	US TREASURY NOTE 4.25% 11/15/14		12/07/2005	VARIOUS		731,680	750,000.00	734
0399999	Subtotal - Bonds - U.S. Governments				X X X	25,726,084	24,375,000.00	376,057
167560-FX-4	CHICAGO IL MET WTR 7% 12/01/10		01/28/2005	MERRILL LYNCH		2,413,000	2,000,000.00	23,722
349250-LT-5	FORT WAYNE IN 4.75% 11/15/28		09/01/2005	CUSIP CHANGE DUE TO CALL		247,458	265,000.00	3,706
40839P-BA-4	HAMMOND IN LOC PUB IMPT 5% 8/15/11		11/23/2005	City Securities Corporati		1,046,060	1,000,000.00	
45200B-QE-1	ILLINOIS FIN AUTH REV VAR RT		12/01/2005	MERRILL LYNCH		100,000	100,000.00	8
455057-CD-9	IN ST FIN AUTH REV 5% 02/01/10		11/17/2005	CITIGROUP INC.		790,403	750,000.00	
472653-BE-3	JEFFERSON CNTY AL LTD OBLIG VAR RT		11/28/2005	RAYMOND JAMES & ASSOC		600,000	600,000.00	1,278
485116-MG-9	KS CITY MO WTR REV 5% 12/01/11		12/14/2005	ROBERT W. BAIRD & CO		1,458,680	1,390,000.00	2,703
524805-3E-6	LEHIGH CNTY PA GEN PURP VAR RT		12/22/2005	MERRILL LYNCH		1,600,000	1,600,000.00	
575567-BX-9	MA BAY TRANSN AUTH 7% 03/01/11		12/15/2005	ROBERT W. BAIRD & CO		1,218,156	1,055,000.00	22,360
586145-PR-9	MEMPHIS TN GO 5% 10/01/19		04/01/2005	CUSIP CHANGE DUE TO CALL		255,316	255,000.00	
586145-PT-5	MEMPHIS TN GO 5% 10/01/19		04/01/2005	CUSIP CHANGE DUE TO CALL		245,304	245,000.00	
590536-AX-6	MESA AZ STR & HWY 5% 07/01/13		11/21/2005	BAUM & COMPANY		1,658,554	1,575,000.00	31,500
59465M-NB-7	MI ST HSG DEV AUTH VAR RT		11/22/2005	MERRILL LYNCH		300,000	300,000.00	1,194
604114-PJ-1	MN PUB FACS AUTH WTR 5% 03/01/12		01/28/2005	PIPER JAFFRAY		2,239,068	2,015,000.00	25,467
609566-K8-6	MONMOUTH CNTY NJ IMPT 5% 12/01/12		12/22/2005	RAYMOND JAMES & ASSOC		1,078,080	1,000,000.00	
649669-YB-8	NEW YORK NY GO 5% 08/01/08		06/06/2005	JP MORGAN		1,055,540	1,000,000.00	17,778
649845-FS-8	NEW YORK ST ENERGY POLL VAR RT		09/09/2005	MORGAN STANLEY		100,000	100,000.00	201
658256-SF-0	NORTH CAROLINA ST GO 5% 05/01/13		01/28/2005	MERRILL LYNCH		3,803,750	3,400,000.00	71,306
674735-YH-2	OCEAN CNTY NJ REF 5% 08/01/07		01/28/2005	MERRILL LYNCH		1,592,100	1,500,000.00	208
745145-UX-8	PUERTO RICO COMWLTH 5.5% 07/01/15		01/28/2005	RAYMOND JAMES & ASSOC		1,326,236	1,135,000.00	5,375
74752T-AJ-0	QUAKERTOWN PA GEN AUTH VAR RT		12/14/2005	MORGAN STANLEY		300,000	300,000.00	119
795742-AP-0	SALT RIVER PROJ AZ AGR 5% 12/01/12		11/22/2005	ABN AMRO Securities		1,071,950	1,000,000.00	24,583
821686-LC-4	SHELBY CNTY TN GO 4.7% 05/01/14		11/30/2005	WILEY BROTHERS		1,039,810	1,000,000.00	4,439
91417K-EQ-0	UNIVERSITY CO ENTER 5% 06/01/09		11/30/2005	PIPER JAFFRAY		1,050,530	1,000,000.00	556
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	26,589,995	24,585,000.00	236,503

**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
02635P-SE-4	AMERICAN GEN FIN 2.75% 06/15/08		06/10/2005	BEAR STEARNS		954,880	1,000,000.00	
060505-AD-6	BANK OF AMERICA 7.8% 02/15/10		11/16/2005	ftn		1,436,769	1,300,000.00	27,040
073902-KF-4	BEAR STEARNS CO 5.3% 10/30/15		10/25/2005	BEAR STEARNS		995,700	1,000,000.00	
200339-AQ-2	COMERICA BANK 6% 10/01/08		06/29/2005	BEAR STEARNS		1,050,840	1,000,000.00	15,666
205363-AE-4	COMP SCIENCES CORP 7.375% 06/15/11		08/08/2005	BNP PARIBAS		558,555	500,000.00	5,736
37247D-AE-6	GENWORTH FINL INC 5.75% 06/15/14		10/25/2005	ftn		1,037,505	1,000,000.00	21,243
38141G-DK-7	GOLDMAN SACHS 4.75% 07/15/13		10/28/2005	ftn		1,438,080	1,500,000.00	20,979
416515-AL-8	HARTFORD FINL SVCS 4.625% 07/15/13		07/26/2005	Bank Of America		1,424,886	1,450,000.00	2,608
441812-JY-1	HOUSEHOLD FIN CORP 7% 05/15/12		06/10/2005	BNP PARIBAS		1,537,880	1,350,000.00	7,875
46849E-AD-9	JACKSN NATL LIF 144A 5.25% 3/15/07		01/13/2005	JP MORGAN		630,246	610,000.00	11,031
59018Y-PF-2	MERRILL LYNCH & CO 4.75% 11/20/09		04/29/2005	MERRILL LYNCH		2,024,720	2,000,000.00	43,278
59018Y-UW-9	MERRILL LYNCH & CO 5% 01/15/15		08/18/2005	MERRILL LYNCH		300,117	300,000.00	1,583
59217E-AA-2	MET LIFE GLBL 144A 4.75% 06/20/07		01/13/2005	JP MORGAN		2,049,880	2,000,000.00	7,653
650111-AD-9	NEW YORK TIMES CO 4.5% 03/15/10		04/29/2005	JP MORGAN		1,603,456	1,600,000.00	9,400
74432Q-AE-5	PRUDENTIAL FINL INC 5.1% 09/20/14		10/28/2005	GOLDMAN SACHS		982,930	1,000,000.00	5,808
88319Q-G9-8	TEXTRON FINL CORP 4.125% 03/03/08		06/06/2005	Bank Of America		1,398,236	1,400,000.00	15,400
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	19,424,680	19,010,000.00	195,300
6099997	Subtotal - Bonds - Part 3				X X X	71,740,759	67,970,000.00	807,860
6099998	Summary Item from Part 5 for Bonds				X X X	40,370,310	39,765,000.00	58,896
6099999	Total - Bonds				X X X	112,111,069	107,735,000.00	866,756
7299998	Summary Item from Part 5 for Common Stocks				X X X	43,241,731	X X X	
7299999	Total - Common Stocks				X X X	43,241,731	X X X	
7399999	Total - Preferred and Common Stocks				X X X	43,241,731	X X X	
7499999	Totals					155,352,800	X X X	866,756

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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	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	For e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date
586145-HP-2	MEMPHIS TENN GEN 5% 10/01/19		04/01/2005	CUSIP CHANGE DUE TO CA		500,620	500,000.00	501,250	500,650						500,620				12,500	10/01/2019
59465E-3L-5	MICHIGAN ST HOSP FIN 5% 04/15/24		01/24/2005	Citibank		296,497	285,000.00	285,000	285,000			(31)			285,000		11,497	11,497	4,038	04/15/2024
59465E-4N-0	MICHIGAN ST HOSP REV VAR RT		01/14/2005	MORGAN STANLEY		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000				825	11/15/2026
605578-GF-4	MISSISSIPPI ST GO 4.75% 12/01/15		12/01/2005	CALLED @ 100.0000000		500,000	500,000.00	495,500	496,740		213		213		496,953		3,047	3,047	23,750	12/01/2015
606072-DS-2	MISSOURI HIGHER ED LN AUTH VAR RT		01/14/2005	AG EDWARDS		100,000	100,000.00	100,000	100,000						100,000				631	02/15/2026
626207-NL-4	MUNICIPAL ELEC AUTH GA 5% 11/01/24		01/27/2005	BEAR STEARNS		521,280	500,000.00	494,105	496,231		8		8		496,239		25,041	25,041	6,250	11/01/2024
626207-KL-7	MUNICIPAL ELEC AUTH GA 5% 11/01/29		01/24/2005	MORGAN STANLEY		511,010	500,000.00	495,995	494,347		7		7		494,355		16,655	16,655	5,972	11/01/2029
641460-FK-1	NEVADA ST CAP 4.75% 03/01/20		11/21/2005	PIPER JAFFRAY		511,095	500,000.00	476,740	479,426		819		819		480,245		30,850	30,850	29,292	03/01/2020
64468C-AT-1	NEW HAMPSHIRE ST BUS VAR RT		01/11/2005	MORGAN STANLEY		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000				1,943	05/01/2021
644693-FL-2	NEW HAMPSHIRE ST TP 4.75% 04/01/29		01/27/2005	MORGAN STANLEY		511,085	500,000.00	505,000	504,403		(44)		(44)		504,359		6,726	6,726	7,917	04/01/2029
644693-JB-0	NEW HAMPSHIRE ST TPK 4.5% 02/01/24		01/27/2005	MORGAN STANLEY		1,017,060	1,000,000.00	999,990	999,990						999,990		17,070	17,070	22,500	02/01/2024
645780-EA-1	NEW JERSEY ECON DEV REV VAR RT		01/11/2005	MORGAN STANLEY		1,000,000	1,000,000.00	1,000,000	1,000,000						1,000,000				2,042	12/01/2026
645779-BB-4	NEW JERSEY ECONOMIC DEV VAR RT		01/14/2005	MORGAN STANLEY		100,000	100,000.00	100,000	100,000						100,000				146	01/01/2028
649842-BN-0	NEW YORK ST ECONOMIC VAR RT		01/14/2005	AG EDWARDS		100,000	100,000.00	100,000	100,000						100,000				67	12/01/2020
64985W-T7-9	NEW YORK ST ENVIRON 4.25% 07/15/25		01/11/2005	Ubs Warburg		705,266	725,000.00	712,276	712,783		10		10		712,794		(7,528)	(7,528)	15,321	07/15/2025
677525-PT-8	OHIO ST AIR QUALITY AUTH VAR RT		05/04/2005	MORGAN STANLEY		100,000	100,000.00	100,000	100,000						100,000				509	09/01/2033
67760H-DJ-7	OHIO ST TPK COMM TPK 4.5% 02/15/24		01/24/2005	MORGAN STANLEY		504,390	500,000.00	494,375	494,744		11		11		494,755		9,635	9,635	10,125	02/15/2024
726889-GM-4	PLAINWELL MICH CMNTY 5% 05/01/28		01/27/2005	Citibank		274,357	265,000.00	264,669	264,683		1		1		264,684		9,673	9,673	3,313	05/01/2028
803482-AW-8	SARATOGA CNTY N Y 4.5% 07/01/22		01/27/2005	BANCO DE POPULAR		513,595	500,000.00	495,000	495,244		13		13		495,257		18,338	18,338	13,125	07/01/2022
821686-RZ-7	SHELBY CNTY TENN 4.375% 03/01/27		01/11/2005	RAYMOND JAMES & ASSO		2,432,625	2,500,000.00	2,503,125	2,502,593		(10)		(10)		2,502,582		(69,957)	(69,957)	40,408	03/01/2027
821686-LN-0	SHELBY CNTY TENN 5% 05/01/24		01/24/2005	Ubs Warburg		521,760	500,000.00	487,875	488,834		22		22		488,856		32,904	32,904	5,972	05/01/2024
83755V-FU-3	SOUTH DAKOTA ST 5.125% 07/01/27		01/27/2005	AG EDWARDS		1,051,600	1,000,000.00	978,470	979,680		34		34		979,714		71,886	71,886	29,896	07/01/2027
83755L-EF-9	SOUTH DAKOTA ST BL 4.375% 09/01/24		01/11/2005	Ubs Warburg		628,538	640,000.00	637,600	637,707		2		2		637,709		(9,171)	(9,171)	10,344	09/01/2024
847104-AP-1	SPARTANBURG CNTY SC 5% 03/01/22		01/24/2005	Ubs Warburg		522,550	500,000.00	499,935	499,942						499,942		22,608	22,608	10,139	03/01/2022
848644-C3-2	SPOKANE CNTY WASH 4.5% 12/01/23		01/27/2005	DEUTSCH		1,007,730	1,000,000.00	997,490	997,601		6		6		997,606		10,124	10,124	7,500	12/01/2023
881779-MG-4	TEXARKANA ARK SCH 4.3% 02/01/20		01/24/2005	MORGAN STANLEY		502,910	500,000.00	500,000	500,000						500,000		2,910	2,910	10,511	02/01/2020
881779-MH-2	TEXARKANA ARK SCH 4.4% 02/01/21		01/24/2005	MORGAN STANLEY		489,079	485,000.00	485,000	485,000						485,000		4,079	4,079	10,433	02/01/2021
882720-NS-0	TEXAS ST 5% 08/01/24		01/24/2005	DAIN RAUSCHER		510,250	500,000.00	493,750	494,274		11		11		494,285		15,965	15,965	12,222	08/01/2024
882780-FC-8	TEXAS ST TPK DALLAS 5% 01/01/25		12/27/2005	BANCO DE POPULAR		1,028,040	1,000,000.00	958,060	960,878		79		79		960,957		67,083	67,083	29,167	01/01/2025
897825-BL-8	TRUCKEE MEADOWS NE 5.125% 07/01/30		12/13/2005	RBC Dominion Securities		1,024,885	1,000,000.00	992,000	992,330		142		142		992,472		32,413	32,413	74,668	07/01/2030
914023-DQ-6	UNIVERS AKRON OHIO 4.75% 01/01/25		01/27/2005	Citibank		1,026,380	1,000,000.00	1,033,030	1,028,869		(217)		(217)		1,028,652		(2,272)	(2,272)	27,708	01/01/2025
914031-FK-0	UNIVERSITY ALA UNI 4.875% 12/01/26		11/29/2005	BEAR STEARNS		550,411	540,000.00	540,000	540,000						540,000		10,411	10,411	26,398	12/01/2026
914658-3F-4	UNIVERSITY NEV UNI 4.375% 07/01/26		01/11/2005	DAIN RAUSCHER		970,970	1,000,000.00	996,390	996,625		3		3		996,628		(25,658)	(25,658)	23,455	07/01/2026
927749-BP-5	VIRGINIA BEACH VA 5.125% 02/01/14		11/09/2005	CALLED @ 101.0000000		252,500	250,000.00	249,250	249,564		33		33		249,597		2,903	2,903	16,300	02/01/2014
939745-ZJ-7	WASHINGTON ST 5% 01/01/24		01/24/2005	Ubs Warburg		520,560	500,000.00	492,500	493,156		14		14		493,169		27,391	27,391	14,306	01/01/2024
944313-AQ-8	WAYNE CHARTER CNY MICH 5% 12/01/30		11/29/2005	CITIGROUP INC.		513,350	500,000.00	499,375	511,784		(1,149)		(1,149)		510,635		2,715	2,715	25,069	12/01/2030
977056-F7-0	WISCONSIN ST 5% 05/01/20		01/24/2005	Citibank		496,811	465,000.00	455,249	485,627		(182)		(182)		485,445		11,366	11,366	5,554	05/01/2020
97710N-ZN-9	WISCONSIN ST HEALTH 4.75% 06/01/28		01/27/2005	BEAR STEARNS		503,150	500,000.00	474,060	499,648		1		1		499,649		3,501	3,501	3,958	06/01/2028
97710N-LB-0	WISCONSIN ST HEALTH 5.25% 08/15/27		01/27/2005	MERRILL LYNCH		339,456	320,000.00	319,974	332,284		(175)		(175)		332,109		7,347	7,347	7,747	08/15/2027
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	46,821,145	46,325,000.00	45,988,771	46,071,315		639		639		46,071,954		749,190	749,190	1,023,925	X X X
167501-N2-7	CHICAGO ILL BRD ED VAR RT		01/14/2005	MORGAN STANLEY		100,000	100,000.00	100,000	100,000						100,000				65	03/01/2033

**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.							
2499999	Subtotal - Bonds - Political Subdivisions of States, Territories and Possessions				X X X	100,000	100,000.00	100,000	100,000						100,000				65	X X X	
3128MM-AK-9	FHLMC 15YR 5% 9/19 #G18009		01/15/2005	VARIOUS		985,704	973,508.28	988,035	989,594		(211)		(211)		989,383		(3,679)	(3,679)	6,465	09/01/2019	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations				X X X	985,704	973,508.28	988,035	989,594		(211)		(211)		989,383		(3,679)	(3,679)	6,465	X X X	
202795-FL-9	COMMONWEALTH EDISON 7% 07/01/05		07/01/2005	MATURITY		2,000,000	2,000,000.00	2,134,060	2,053,115		(53,115)		(53,115)		2,000,000				140,000	07/01/2005	
205363-AC-8	COMPUTER SCIENCES 7.5% 08/08/05		03/11/2005	CALLED @ 101.7832000		1,272,290	1,250,000.00	1,343,900	1,291,485		(13,323)		(13,323)		1,278,162		(5,872)	(5,872)	55,469	08/08/2005	
205887-AB-8	CONAGRA FOODS INC 9.875% 11/15/05		11/15/2005	MATURITY		1,250,000	1,250,000.00	1,410,588	1,335,819		(85,819)		(85,819)		1,250,000				123,438	11/15/2005	
774347-AP-3	ROCKWELL INTL CORP 6.625% 06/01/05		06/01/2005	MATURITY		1,250,000	1,250,000.00	1,324,113	1,276,138		(26,138)		(26,138)		1,250,000				41,406	06/01/2005	
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	5,772,290	5,750,000.00	6,212,661	5,956,557		(178,395)		(178,395)		5,778,162		(5,872)	(5,872)	360,313	X X X	
6099997	Subtotal - Bonds - Part 4				X X X	58,498,889	57,948,508.28	58,106,834	57,933,171		(179,720)		(179,720)		57,753,452		745,436	745,436	1,460,551	X X X	
6099998	Summary Item from Part 5 for Bonds				X X X	40,230,208	39,765,000.00	40,370,310	X X X		(64,300)		(64,300)		40,306,009		(75,802)	(75,802)	372,720	X X X	
6099999	Total - Bonds				X X X	98,729,097	97,713,508.28	98,477,144	57,933,171		(244,020)		(244,020)		98,059,461		669,634	669,634	1,833,271	X X X	
990002-55-2	SUNTRUST FLORIDA RESERVE FUND		02/02/2005	Undefined	3,937,741.31	3,937,741		3,937,741	3,937,741					3,937,741					6,322		
7199999	Subtotal - Common Stocks - Money Market Mutual Funds				X X X	3,937,741	X X X	3,937,741	3,937,741						3,937,741					6,322	X X X
7299997	Subtotal - Common Stocks - Part 4				X X X	3,937,741	X X X	3,937,741	3,937,741						3,937,741					6,322	X X X
7299998	Summary Item from Part 5 for Common Stocks				X X X	43,241,731	X X X	43,241,731	X X X						43,241,731					33,051	X X X
7299999	Total - Common Stocks				X X X	47,179,472	X X X	47,179,472	3,937,741						47,179,472					39,373	X X X
7399999	Total - Preferred and Common Stocks				X X X	47,179,472	X X X	47,179,472	3,937,741						47,179,472					39,373	X X X
7499999	Totals					145,908,569	X X X	145,656,616	61,870,912		(244,020)		(244,020)		145,238,933		669,634	669,634	1,872,644	X X X	



**SCHEDULE D - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	For eign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consid-eration	Book/ Adjusted Carrying Value At Disposal Date	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort-ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
31359M-PF-4	FNMA NOTE 4.375% 09/15/12		01/19/2005	Citibank	06/02/2005	Citibank	385,000.000	385,470	392,867	385,450		(19)		(19)			7,416	7,416	12,071	5,849
31359M-NU-3	FNMA NOTE 5.25% 08/01/12		02/04/2005	VARIOUS	06/02/2005	MORGAN STANLEY	2,060,000.000	2,152,841	2,173,555	2,149,343		(3,498)		(3,498)			24,212	24,212	46,101	10,360
0399999	Subtotal - Bonds - U. S. Governments						2,445,000.000	2,538,311	2,566,422	2,534,793		(3,517)		(3,517)			31,628	31,628	58,172	16,209
05159P-AT-9	AURORA COLO WTR REV VAR 8/01/33		06/15/2005	MORGAN STANLEY	07/05/2005	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									118	
040507-FK-6	AZ HEALTH FACS AUTH REV VAR RT		08/01/2005	MORGAN STANLEY	08/23/2005	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									160	24
07133A-EV-0	BATTERY PK NY REV VAR RT		11/07/2005	MERRILL LYNCH	11/16/2005	MERRILL LYNCH	300,000.000	299,981	300,000	299,981							19	19	241	60
132375-LC-8	CAMBRIDGE MN INDPT SCH 5% 04/01/15		01/28/2005	PIPER JAFFRAY	12/19/2005	BANCO DE POPULA	1,495,000.000	1,668,480	1,617,949	1,655,834		(12,646)		(12,646)			(37,885)	(37,885)	66,652	3,322
172311-DW-9	CINCINNATI OHIO WTR SYS REV VAR RT		10/06/2005	MORGAN STANLEY	11/01/2005	MORGAN STANLEY	400,000.000	400,000	400,000	400,000									766	
182618-GM-4	CLARKSVILLE TENN WTR SWR VAR RT		09/16/2005	MERRILL LYNCH	11/01/2005	MERRILL LYNCH	100,000.000	100,000	100,000	100,000									337	
207748-4B-7	CONN ST HSG FIN AUTH VAR RT		01/04/2005	MERRILL LYNCH	01/14/2005	MERRILL LYNCH	100,000.000	100,000	100,000	100,000									276	231
207748-ZU-1	CONNECTICUT ST HSG VAR RT		05/25/2005	MERRILL LYNCH	06/02/2005	MERRILL LYNCH	3,200,000.000	3,200,000	3,200,000	3,200,000									4,701	2,623
232286-BG-8	CUYAHOGA CNTY OHIO REV VAR RT		03/01/2005	JP MORGAN	04/04/2005	JP MORGAN	100,000.000	99,999	100,000	99,999							1	1	191	
241627-AU-2	DE SOTO PARISH LA POLLUTN VAR RT		05/17/2005	MORGAN STANLEY	07/05/2005	MORGAN STANLEY	200,000.000	200,000	200,000	200,000									596	161
30382E-DA-9	FAIRFAX CNTY VA ECON VAR RT		04/05/2005	JP MORGAN	05/04/2005	JP MORGAN	100,000.000	100,000	100,000	100,000									228	25
341535-SV-5	FL ST BRD ED PUB ED 5% 06/01/09		01/28/2005	STEPHENS	11/21/2005	BAUM & COMPANY	1,650,000.000	1,796,306	1,734,563	1,770,201		(26,105)		(26,105)			(35,638)	(35,638)	91,667	24,521
349250-MA-5	FORT WAYNE IN 4.75% 11/15/28		09/01/2005	CUSIP CHANGE DU	11/15/2005	RAYMOND JAMES	235,000.000	219,444	231,966	219,516		72		72			12,450	12,450	5,674	3,287
38020Y-AD-3	GOAT HILL PPTYS WA 5% 12/01/11		01/28/2005	STEPHENS	11/22/2005	ABN AMRO Securitie	2,055,000.000	2,262,945	2,194,308	2,240,841		(22,104)		(22,104)			(46,533)	(46,533)	84,198	
451888-DF-5	IL DEV FIN AUTH POLLUTN CTL VAR RT		06/01/2005	MORGAN STANLEY	07/05/2005	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									236	
454798-NX-3	IN HEALTH FAC FINANCING VAR RT		07/29/2005	MERRILL LYNCH	08/23/2005	MERRILL LYNCH	100,000.000	100,000	100,000	100,000									158	
455398-LJ-4	INDIANAPOLIS IND GAS UTIL VAR RT		05/16/2005	MORGAN STANLEY	07/05/2005	VARIOUS	100,000.000	100,000	100,000	100,000									431	48
46613C-GK-5	JEA FLA ELEC SYS REV VAR RT		06/03/2005	CITIGROUP INC.	06/09/2005	CITIGROUP INC.	2,200,000.000	2,200,000	2,200,000	2,200,000									1,277	324
485424-LB-9	KANSAS ST DEPT HWY REV VAR RT		01/20/2005	MERRILL LYNCH	01/21/2005	MERRILL LYNCH	1,500,000.000	1,500,000	1,500,000	1,500,000									69	
494791-KU-9	KING CNTY WA PUB HOSP VAR RT		02/17/2005	MERRILL LYNCH	05/04/2005	MERRILL LYNCH	1,000,000.000	1,000,000	1,000,000	1,000,000									4,597	53
575827-R9-3	MASSACHUSETTS ST VAR RT		02/01/2005	MERRILL LYNCH	02/07/2005	MERRILL LYNCH	2,500,000.000	2,500,000	2,500,000	2,500,000									667	
59259R-EE-0	METROPOLITAN TRANSN NY VAR RT		11/17/2005	MERRILL LYNCH	11/22/2005	MERRILL LYNCH	4,900,000.000	4,899,994	4,900,000	4,899,994							6	6	20,221	247
626207-PQ-1	MUNICIPAL ELEC AUTH GA VAR RT		05/06/2005	MORGAN STANLEY	06/09/2005	MORGAN STANLEY	300,000.000	300,000	300,000	300,000									792	24
639096-AV-8	NAVAJO CNTY AZ POLLUTN CTL VAR RT		12/01/2005	MORGAN STANLEY	12/20/2005	MORGAN STANLEY	700,000.000	700,000	700,000	700,000									946	172
64984E-BY-0	NEW YORK ENERGY DEV VAR RT		07/07/2005	MORGAN STANLEY	08/11/2005	MORGAN STANLEY	800,000.000	800,000	800,000	800,000									2,197	1,320
64966A-2B-0	NEW YORK N Y VAR 11/1/2031		06/06/2005	MORGAN STANLEY	07/05/2005	MORGAN STANLEY	400,000.000	400,000	400,000	400,000									764	142
645916-F2-8	NJ ECONOMIC DEV AUTH VAR RT		02/01/2005	MERRILL LYNCH	02/04/2005	MERRILL LYNCH	2,500,000.000	2,500,000	2,500,000	2,500,000									826	118
64983Q-LG-2	NY ST DORM AUTH REV VAR RT		11/16/2005	MERRILL LYNCH	11/22/2005	MERRILL LYNCH	1,400,000.000	1,399,850	1,400,000	1,399,850							150	150	524	
64983U-3S-7	NY ST MENTAL HLTH FACS VAR RT		07/18/2005	JP MORGAN	12/14/2005	JP MORGAN	100,000.000	100,000	100,000	100,000									1,173	100
717880-8M-3	PHILADELPHIA PA SCH DIST VAR RT		01/25/2005	MERRILL LYNCH	02/07/2005	MERRILL LYNCH	2,585,000.000	2,585,000	2,585,000	2,585,000									1,659	
759836-DQ-9	RENO NEV HOSP REV VAR RT		03/16/2005	MERRILL LYNCH	07/12/2005	MERRILL LYNCH	100,000.000	100,000	100,000	100,000									443	
914060-CY-2	UNIVERSITY AZ CTFS PARTN VAR RT		10/26/2005	JP MORGAN	12/14/2005	JP MORGAN	2,000,000.000	2,000,000	2,000,000	2,000,000									7,653	3,318
90341U-AU-6	USF FING CORP FLA CTFS VAR RT		05/25/2005	MORGAN STANLEY	06/02/2005	MORGAN STANLEY	1,600,000.000	1,600,000	1,600,000	1,600,000									996	
93978E-YB-2	WA ST HEALTH CARE FACS VAR RT		02/17/2005	MORGAN STANLEY	05/04/2005	MORGAN STANLEY	2,200,000.000	2,200,000	2,200,000	2,200,000									12,799	2,567
97710N-6X-9	WI ST HEALTH & EDL FACS VAR RT		10/05/2005	MERRILL LYNCH	11/16/2005	MERRILL LYNCH	100,000.000	100,000	100,000	100,000									315	

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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 Identifi- cation	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.					
1799999	Subtotal - Bonds - States, Territories and Possessions							37,320,000.000	37,831,999	37,663,786	37,771,216		(60,783)		(60,783)		(107,430)	(107,430)	314,548	42,687
6099998	Subtotal - Bonds							39,765,000.000	40,370,310	40,230,208	40,306,009		(64,300)		(64,300)		(75,802)	(75,802)	372,720	58,896
09248U-84-1 990002-55-2	BLACKROCK MUNI-CASH FUND SUNTRUST FLORIDA RESERVE FUND		12/31/2005 09/01/2005	PROVIDENT INST'L Undefined	12/31/2005 09/14/2005	Undefined Undefined	15,000,000.000 28,241,731.180	15,000,000 28,241,731	15,000,000 28,241,731	15,000,000 28,241,731								5,132 27,919		
7199999	Subtotal - Common Stocks - Money Market Mutual Funds							X X X	43,241,731	43,241,731	43,241,731								33,051	
7299998	Total - Common Stocks							X X X	43,241,731	43,241,731	43,241,731								33,051	
7399999	Subtotal-Stocks							X X X	43,241,731	43,241,731	43,241,731								33,051	
7499999	Totals							X X X	83,612,041	83,471,939	83,547,740		(64,300)		(64,300)		(75,802)	(75,802)	405,771	58,896

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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
<b>NONE</b>									

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
<b>NONE</b>					

**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 Foreign					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	9,681,554					9,681,560									
JP MORGAN PRIME MMF/PREMIER FU			12/15/2005	Undefined	12/31/2006	180,247					180,247									1,011
8099999 Subtotal - Class One Money Market Mutual Funds						9,861,801					X X X 9,861,807			X X X	X X X	X X X				1,011
8299999 Totals						9,861,801					X X X 9,861,807			X X X	X X X	X X X				1,011

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<b>NONE</b>	<b>Schedule DB - Part A - Section 1 and 2</b>
<b>NONE</b>	<b>Schedule DB - Part A - Section 3 and Part B - Section 1</b>
<b>NONE</b>	<b>Schedule DB - Part B - Section 2 and 3</b>
<b>NONE</b>	<b>Schedule DB - Part C - Section 1 and 2</b>
<b>NONE</b>	<b>Schedule DB - Part C - Section 3 and Part D - Section 1</b>
<b>NONE</b>	<b>Schedule DB - Part D - Section 2 and 3</b>
<b>NONE</b>	<b>Schedule DB - Part E - Section 1</b>

**SCHEDULE E - PART 1 - CASH**

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
OPEN DEPOSITORIES						
Heritage Bank		Reno NV	1.250	4,008	200,000	
Wachovia Bank		Columbia SC	1.320	2,181	100,000	
Suntrust Bank		Orlando FL			190,002	
Suntrust Bank		Orlando FL			258,486	
0199998 Deposits in 7 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X	X X X	10,267		119,343	X X X
0199999 Totals-Open Depositories	X X X	X X X	16,456		867,831	X X X
SUSPENDED DEPOSITORIES						
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.	X X X	X X X				X X X
0299999 Totals - Suspended Depositories	X X X	X X X				X X X
0399999 Total Cash on Deposit	X X X	X X X	16,456		867,831	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	X X X	10,350	X X X
0599999 Total Cash	X X X	X X X	16,456		878,181	X X X

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January	1,664,232	4. April	1,337,211	7. July	1,083,054	10. October	(1,536,493)
2. February	683,361	5. May	585,979	8. August	760,921	11. November	970,766
3. March	769,518	6. June	1,368,543	9. September	1,096,102	12. December	878,181



**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1		2		Deposits with the State of Domicile For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value		
1. Alabama	AL	C	RSD		50,000	50,000		
2. Alaska	AK							
3. Arizona	AZ							
4. Arkansas	AR							
5. California	CA							
6. Colorado	CO							
7. Connecticut	CT							
8. Delaware	DE							
9. District of Columbia	DC							
10. Florida	FL	B	RSD	1,194,855	1,244,337			
11. Georgia	GA	C	RSD		25,000	25,000		
12. Hawaii	HI							
13. Idaho	ID							
14. Illinois	IL	B	RSD		497,237	516,745		
15. Indiana	IN							
16. Iowa	IA							
17. Kansas	KS							
18. Kentucky	KY							
19. Louisiana	LA	C	RSD		20,000	20,000		
20. Maine	ME							
21. Maryland	MD							
22. Massachusetts	MA	B	RSD		500,000	518,080		
23. Michigan	MI							
24. Minnesota	MN							
25. Mississippi	MS							
26. Missouri	MO							
27. Montana	MT							
28. Nebraska	NE	B	RSD		123,874	125,000		
29. Nevada	NV	C	RSD		200,000	200,000		
30. New Hampshire	NH							
31. New Jersey	NJ							
32. New Mexico	NM	B	RSD BY INS CODE 594A-5-18		100,000	104,977		
33. New York	NY							
34. North Carolina	NC	B	RSD BY INS CODE 58-5-10		989,432	1,014,795		
35. North Dakota	ND							
36. Ohio	OH	B	RSD BY INS CODE 3953.06		299,982	322,983		
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA							
40. Rhode Island	RI							
41. South Carolina	SC	C	RSD		125,000	125,000		
42. South Dakota	SD	B	RSD BY INS CODE 58-6-36		123,874	125,000		
43. Tennessee	TN							
44. Texas	TX							
45. Utah	UT							
46. Vermont	VT							
47. Virginia	VA	B	RSD		244,507	247,090		
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	1,194,855	1,244,337	3,298,906	3,394,670	

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				