



50229200420100100

ANNUAL STATEMENT

For the Year Ended December 31, 2004
OF THE CONDITION AND AFFAIRS OF THE

Chicago Title Insurance Company

NAIC Group Code 0670 0670 NAIC Company Code 50229 Employer's ID Number 36-2468956
Organized under the Laws of MO, State of Domicile or Port of Entry MO
Country of Domicile US
Incorporated: August 30, 1961 Commenced Business: August 31, 1961
Statutory Home Office: Mark Twain Tower 106 W. 11th Street Suite 1800 Kansas City, MO 64105
Main Administrative Office: 171 North Clark Street 8th Floor Chicago, IL 60601 312-223-2000
Mail Address: 171 North Clark Street 8th Floor Chicago, IL 60601
Primary Location of Books and Records: 171 North Clark Street Chicago, IL 60601 312-223-2000
Internet Website Address: www.fnf.com
Statutory Statement Contact: Jan B. Ramsey 904-854-8100
iramsey@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

Table with 2 columns: Name, Title. Rows include Raymond Randall Quirk (Chairman, President & CEO), Todd Chliveny Johnson (SVP & Corporate Secretary), Alan Lynn Stinson (EVP & Chief Financial Officer).

Vice-Presidents

Table with 4 columns: Name, Title, Name, Title. Rows include Christopher (NMN) Abbinante, Ronald Ray Maudsley, Peter Tadeusz Sadowski, Frank Patrick Willey, John Arthur Wunderlich, Thomas Edgar Evans, Jr., Erika (NMN) Meinhardt, Ernest Donald Smith, Charles Hyman Wimer.

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Title, Name, Title. Rows include Christopher (NMN) Abbinante, Thomas Edgar Evans, Jr., Ronald Ray Maudsley, Erika (NMN) Meinhardt, Raymond Randall Quirk, Burton James Rain, Ernest Donald Smith, Alan Lynn Stinson, Frank Patrick Willey.

State of Florida
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) Raymond Randall Quirk (Signature) Todd Chliveny Johnson (Signature) Alan Lynn Stinson
(Printed Name) (Printed Name) (Printed Name)
1. 2. 3.
Chairman, President & CEO SVP & Corporate Secretary EVP & Chief Financial Officer
(Title) (Title) (Title)

Subscribed and sworn to before me this
day of , 2005

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 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,006,243,124		1,006,243,124	607,783,672
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	173,106,505	45,836,757	127,269,748	132,311,608
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	528,754	16,683	512,071	311,895
3.2 Other than first liens	1,189,992	1,189,992		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	7,809,858		7,809,858	10,268,588
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	1,160,336	57,478	1,102,858	657,510
5. Cash (\$ 8,511,193, Schedule E-Part 1), cash equivalents (\$ 0, Schedule E-Part 2) and short-term investments (\$ 49,061,611, Schedule DA)	57,572,804		57,572,804	366,769,665
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	18,826,400	4,005,152	14,821,248	16,161,755
8. Receivable for securities				1,058,107
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	1,266,437,773	51,106,062	1,215,331,711	1,135,322,800
11. Investment income due and accrued	12,266,364		12,266,364	6,796,967
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection	52,742,296	33,556,920	19,185,376	40,140,802
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
12.3 Accrued retrospective premiums				
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers				
13.2 Funds held by or deposited with reinsured companies				
13.3 Other amounts receivable under reinsurance contracts				
14. Amounts receivable relating to uninsured plans				
15.1 Current federal and foreign income tax recoverable and interest thereon	16,322,387		16,322,387	
15.2 Net deferred tax asset	24,169,630		24,169,630	21,918,383
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software	1,611		1,611	318,979
18. Furniture and equipment, including health care delivery assets (\$ 0)	2,815,246	2,815,246		
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivables from parent, subsidiaries and affiliates	38,741,522	13,378,357	25,363,165	29,892,946
21. Health care (\$ 0) and other amounts receivable				
22. Other assets nonadmitted	4,688,027	4,688,027		
23. Aggregate write-ins for other than invested assets	75,103,858	36,681,518	38,422,340	38,306,617
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	1,493,288,714	142,226,130	1,351,062,584	1,272,697,494
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	1,493,288,714	142,226,130	1,351,062,584	1,272,697,494

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)				
2301. Title Plants	38,664,526	242,186	38,422,340	38,306,617
2302. Other Assets	20,736,121	20,736,121		
2303. Prepaid Expenses	8,124,242	8,124,242		
2398. Summary of remaining write-ins for Line 23 from overflow page	7,578,969	7,578,969		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	75,103,858	36,681,518	38,422,340	38,306,617

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	87,329,575	90,965,327
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	613,721,094	547,741,570
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)	99,296,722	104,360,552
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	15,723,095	25,962,449
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		22,194,860
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	9,774,166	1,071,709
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	29,554,690	29,759,737
19. Payable for securities	2,429,720	
20. Aggregate write-ins for other liabilities	1,028,237	940,650
21. Total liabilities (Lines 1 through 20)	858,857,299	822,996,854
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	104,916,792	91,472,950
28. Unassigned funds (surplus)	385,288,493	356,227,690
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)	492,205,285	449,700,640
31. Totals (Page 2, Line 26, Col. 3)	1,351,062,584	1,272,697,494

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
2001. Reinsurance ceded payable	1,028,237	940,650
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)	1,028,237	940,650
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME		1	2
		Current Year	Prior Year
OPERATING INCOME			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		2,184,215,899	2,233,828,719
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		95,926,513	105,765,954
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		151,779,816	174,731,295
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)		2,431,922,228	2,514,325,968
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		106,252,029	98,416,011
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		2,105,585,538	2,097,652,384
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions		2,211,837,567	2,196,068,395
8. Net operating gain or (loss) (Lines 3 minus 7)		220,084,661	318,257,573
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net investment Income, Line 17)		108,385,307	125,427,882
10. Net realized capital gains (losses)		26,738,294	40,881,711
11. Net investment gain (loss) (Lines 9 + 10)		135,123,601	166,309,593
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, before federal income taxes (Lines 8 + 11 + 12)		355,208,262	484,567,166
14. Federal and foreign income taxes incurred		103,716,387	145,200,066
15. Net income (Lines 13 minus 14)		251,491,875	339,367,100
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		449,700,639	294,199,441
GAINS AND (LOSSES) IN SURPLUS			
17. Net income (from Line 15)		251,491,875	339,367,100
18. Net unrealized capital gains or losses		(90,374,099)	(51,211,571)
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income tax		(7,311,648)	18,927,131
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		116,491,321	(112,158,556)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)			
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)			
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in		13,443,842	17,782,277
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(239,524,316)	(55,700,000)
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		(1,712,329)	(1,505,183)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)		42,504,646	155,501,198
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		492,205,285	449,700,639

DETAILS OF WRITE-INS			
0201.			
0202.			
0203.			
0298. Summary of remaining write-ins for Line 2 from overflow page			
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)			
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins for Line 6 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)			
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. Accrued Pension Adjustment		(1,712,329)	(1,505,183)
3002.			
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		(1,712,329)	(1,505,183)

CASH FLOW	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	2,269,372,683	2,581,864,864
2. Net investment income	117,281,757	128,131,118
3. Miscellaneous income	247,706,329	
4. Total (Lines 1 through 3)	2,634,360,769	2,709,995,982
5. Benefit and loss related payments	109,887,781	88,263,688
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	2,120,786,354	2,068,928,045
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) \$ 0 net of tax on capital gains (losses)	144,484,881	123,619,621
10. Total (Lines 5 through 9)	2,375,159,016	2,280,811,354
11. Net cash from operations (Line 4 minus Line 10)	259,201,753	429,184,628
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,043,148,310	491,030,840
12.2 Stocks	770,007,997	1,084,892,338
12.3 Mortgage loans	446,195	264,890
12.4 Real estate	1,687,457	3,962,055
12.5 Other invested assets	24,780,427	4,169,199
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,840,070,386	1,584,319,322
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,452,345,457	542,791,467
13.2 Stocks	817,449,003	979,305,335
13.3 Mortgage loans	891,781	1,326,490
13.4 Real estate	491,350	421,715
13.5 Other invested assets	13,560,472	8,658,824
13.6 Miscellaneous applications	(3,487,827)	1,445,348
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,281,250,236	1,533,949,179
14. Net increase (decrease) in policy loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(441,179,850)	50,370,143
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	13,443,842	17,782,277
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	239,524,316	55,700,000
16.6 Other cash provided (applied)	98,861,733	(125,843,704)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(127,218,741)	(163,761,427)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11, plus Lines 15 and 17)	(309,196,838)	315,793,344
19. Cash and short-term investments:		
19.1 Beginning of year	366,769,665	50,976,321
19.2 End of year (Line 18 plus Line 19.1)	57,572,827	366,769,665

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

20.0001. Line 16.2 Non-cash contribution of common stock & other invested assets	13,443,842	17,782,277
20.0002. Line 13.2 Stock of FNF Canada from Capital Contribution		(17,782,277)
20.0003. Line 13.5 Investment in LSI Appraisal LLC	(13,443,842)	
20.0004. Line 13.2 & 12.5 Contrib of Other Invested Assets to LSI Title Co	21,322,576	
20.0005. Line 13.2 & 16.6 Contrib of Other Net Assets to LSI Title Co	80,802,371	
20.0006. Line 12.2 & 16.5 Dividend of Common Stock of LSI Title Co to parent	114,824,316	

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	411,400,304	1,200,925,725	640,122,744	2,252,448,773	2,323,333,140
2. Escrow and settlement service charges	95,926,513	X X X	X X X	95,926,513	105,765,954
3. Other title fees and service charges (Part 1C, Line 5)	151,779,816	X X X	X X X	151,779,816	174,731,295
4. Totals (Lines 1 + 2 + 3)	659,106,633	1,200,925,725	640,122,744	2,500,155,102	2,603,830,389

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	2,252,448,772	2,323,333,140
1.2 Assumed	2,280,289	2,189,748
1.3 Ceded	4,533,638	2,765,203
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	2,250,195,423	2,322,757,685
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	547,741,570	458,812,607
2.2 Additions during the current year	129,667,496	142,926,036
2.3 Withdrawals during the current year	63,687,971	53,997,073
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	613,721,095	547,741,570
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	2,184,215,898	2,233,828,722

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	48,882,197	55,738,603
2. Searches and abstracts	71,451,983	80,960,536
3. Surveys	651,188	718,887
4. Aggregate write-ins for service charges	30,794,448	37,313,269
5. Totals	151,779,816	174,731,295

DETAILS OF WRITE-INS		
0401. Other income	30,794,448	37,313,269
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)	30,794,448	37,313,269

**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	58,402,542	49,045,414	2,439,826	109,887,782	88,263,688
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	58,402,542	49,045,414	2,439,826	109,887,782	88,263,688
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	58,402,542	49,045,414	2,439,826	109,887,782	88,263,688
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	39,739,522	43,605,050	3,985,002	87,329,574	90,965,327
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	42,481,394	44,373,409	4,110,524	90,965,327	80,813,004
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	55,660,670	48,277,055	2,314,304	106,252,029	98,416,011
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	55,660,670	48,277,055	2,314,304	106,252,029	98,416,011

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

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	39,739,522	43,605,050	3,985,002	87,329,574	90,965,327
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)	39,739,522	43,605,050	3,985,002	87,329,574	90,965,327
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	232,733,000	135,818,000	12,412,000	380,963,000	369,877,000
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	232,733,000	135,818,000	12,412,000	380,963,000	369,877,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X		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	468,292,574	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	613,721,094	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							Totals		
	Agency Operations			Total (Cols. 1 + 2 + 3)	5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses		8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
	1 Direct Operations	2 Non-affiliated Agency Operations	3 Affiliated Agency Operations							
1. Personnel costs:										
1.1 Salaries	195,191,905	83,071,827	22,179,364	300,443,096				300,443,096	316,445,989	
1.2 Employee relations and welfare	19,966,063	8,454,804	2,257,350	30,578,207				30,578,207	20,976,451	
1.3 Payroll taxes	12,276,888	5,224,927	1,395,004	18,896,819				18,896,819	19,442,628	
1.4 Other personnel costs	506,309	216,331	57,758	782,398				782,398	778,018	
1.5 Total personnel costs	227,843,155	96,967,889	25,889,476	350,700,520				350,700,520	357,643,086	
2. Amounts paid to or retained by title agents		920,416,182	865,229,444	1,485,645,626				1,485,645,626	1,438,747,451	
3. Production services (purchased outside)										
3.1 Searches, examinations and abstracts		7,109,205	1,898,088	25,711,624				25,711,624	24,936,456	
3.2 Surveys										
3.3 Other		172,174	45,969	622,696				622,696	5,036,846	
4. Advertising	404,563	172,174	45,969	212,507				2,878,631	3,054,357	
5. Boards, bureaus and associations	1,870,189	795,935	212,507	2,878,631				1,171,638	633,337	
6. Title plant rent and maintenance	761,190	323,955	86,493	1,171,638				4,830,416	8,244,107	
7. Claim adjustment services	3,138,225	1,335,899	356,592	4,830,416						
8. Amounts charged off, net of recoveries	901,051	383,479	102,385	1,386,915				1,386,915	1,123,169	
9. Marketing and promotional expenses	3,053,454	1,299,521	346,959	4,699,934				4,699,934	4,944,499	
10. Insurance	3,876,108	1,649,635	440,436	5,966,179				5,966,179	4,615,128	
11. Directors' fees										
12. Travel and travel items	13,614,503	5,794,204	1,546,996	20,955,703				20,955,703	21,189,995	
13. Rent and rent items	28,645,784	12,191,374	3,254,978	44,092,136				44,092,136	41,280,462	
14. Equipment	17,356,436	4,833,192	1,290,415	17,480,043				17,480,043	14,698,912	
15. Cost or depreciation of EDP equipment and software	21,903,434	9,321,894	2,488,854	33,714,182				33,714,182	58,422,327	
16. Printing, stationery, books and periodicals	8,949,857	3,808,974	1,016,959	13,775,790				13,775,790	16,774,146	
17. Postage, telephone, messengers and express	12,685,172	5,398,689	1,441,397	19,525,258				19,525,258	19,548,895	
18. Legal and auditing	22,382,965	7,748,907	2,068,882	32,200,754				32,200,754	48,871,638	
19. Totals (Lines 1.5 to 18)	378,090,407	1,079,590,808	607,716,830	2,065,398,045				2,065,398,045	2,066,764,811	
20. Taxes, licenses and fees:										
20.1 State and local insurance taxes	6,361,788	18,570,745	9,898,661	34,831,174				34,831,174	18,332,726	
20.2 Insurance department licenses and fees	937,714	399,082	106,551	1,443,347				1,443,347	1,539,785	
20.3 Gross guaranty association assessments	(1,196,541)	(609,237)	(135,961)	(1,841,739)				(1,841,739)		
20.4 All other (excluding federal income and real estate)										
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	6,102,941	18,460,590	9,869,251	34,432,782				34,432,782	11,382,034	
21. Real estate expenses										
22. Real estate taxes										
23. Aggregate write-ins for miscellaneous expenses	3,764,707	1,602,224	427,778	5,794,709				5,794,709	31,254,545	
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	387,958,055	1,099,613,622	618,013,859	2,105,585,536				2,105,585,536	245,529	
25. Less unpaid expenses - current year	81,744,194	34,789,555	9,288,470	125,822,219				125,822,219	162,728	
26. Add unpaid expenses - prior year	31,628,804	61,212,162	39,494,394	132,335,360				132,335,360	(366,973)	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	337,842,665	1,126,036,229	648,219,783	2,112,098,677				2,112,098,677	2,063,279,374	
DETAILS OF WRITE-INS										
2301. Other expenses	3,764,707	1,602,224	427,778	5,794,709				5,794,709	7,467,306	
2302. Contracted services									1,672,597	
2303. Summary of remaining write-ins for Line 23 from overflow page										
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	3,764,707	1,602,224	427,778	5,794,709				5,794,709	(366,973)	

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

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

	Agency Operations			4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
	1 Direct Operations	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)	400,801,660	1,163,330,610	620,083,629	2,184,215,899		2,184,215,899	2,233,828,719
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	95,926,513			95,926,513		95,926,513	105,765,954
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	151,779,816			151,779,816		151,779,816	174,731,295
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	648,507,989	1,163,330,610	620,083,629	2,431,922,228		2,431,922,228	2,514,325,968
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	55,660,670	48,277,055	2,314,304	106,252,029		106,252,029	98,416,011
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	387,958,054	1,099,613,624	616,013,859	2,105,585,537		2,105,585,537	2,097,652,383
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	443,618,724	1,147,890,679	620,328,163	2,211,837,566		2,211,837,566	2,195,068,394
8. Net operating gain or (loss) (Lines 3 minus 7)	204,889,265	15,439,931	(244,534)	220,084,662		220,084,662	316,257,574
DETAILS OF WRITE-INS							
0201.							
0202.							
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)							
0601.							
0602.							
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)							

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 8,558,485	10,742,270
1.1 Bonds exempt from U.S. tax	(a) 8,212,406	10,275,836
1.2 Other bonds (unaffiliated)	(a) 3,554,612	4,779,163
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) (118)	(118)
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	440,295	440,295
2.21 Common stocks of affiliates	77,613,127	77,613,127
3. Mortgage loans	(c) 60,058	60,058
4. Real estate	(d) 3,230,010	3,230,010
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 820,681	820,681
7. Derivative instruments	(f)	
8. Other invested assets	2,487,972	2,487,972
9. Aggregate write-ins for investment income	59,874	57,503
10. Total gross investment income	105,037,402	110,506,797
11. Investment expenses		(g) 1,564,454
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 156,847
13. Interest expense		(h) 108,143
14. Depreciation on real estate and other invested assets		(i) 292,043
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		2,121,487
17. Net investment income (Line 10 minus Line 16)		108,385,310
DETAILS OF WRITE-INS		
0901. Promissory Notes	59,874	57,503
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)	59,874	57,503
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 \$ 92,779 accrual of discount less \$ 14,458,627 amortization of premium and less \$ 7,784,165 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 \$ 292,043 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	2,294,245			2,294,245
1.1 Bonds exempt from U.S. tax	606,065			606,065
1.2 Other bonds (unaffiliated)	727,842			727,842
1.3 Bonds of affiliates				
2.1 Preferred stocks (unaffiliated)	10,000			10,000
2.11 Preferred stocks of affiliates				
2.2 Common stocks (unaffiliated)	355,580	(2,022,491)	(1,664,769)	(3,331,680)
2.21 Common stocks of affiliates	25,271,854		(84,657,893)	(59,386,039)
3. Mortgage loans				
4. Real estate	(523,934)			(523,934)
5. Contract loans				
6. Cash, cash equivalents and short-term investments				
7. Derivative instruments				
8. Other invested assets			(4,051,439)	(4,051,439)
9. Aggregate write-ins for capital gains (losses)	19,131			19,131
10. Total capital gains (losses)	28,760,783	(2,022,491)	(90,374,101)	(63,635,809)

DETAILS OF WRITE-INS				
0901. Write off Other Assets	19,131			19,131
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)	19,131			19,131

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	45,836,757	56,410,622	10,573,865
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	16,683	355,863	339,180
3.2 Other than first liens	1,189,992	680,549	(509,443)
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	57,478	97,478	40,000
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)	4,005,152	17,836,797	13,831,645
8. Receivable for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	51,106,062	75,381,309	24,275,247
11. Investment income due and accrued			
12. Premiums and considerations:			
12.1 Uncollected premiums and agents' balances in the course of collection	33,556,919	31,778,761	(1,778,158)
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
12.3 Accrued retrospective premiums			
13. Reinsurance:			
13.1 Amounts recoverable from reinsurers			
13.2 Funds held by or deposited with reinsured companies			
13.3 Other amounts receivable under reinsurance contracts			
14. Amounts receivable relating to uninsured plans			
15.1 Current federal and foreign income tax recoverable and interest thereon			
15.2 Net deferred tax asset			
16. Guaranty funds receivable or on deposit			
17. Electronic data processing equipment and software			
18. Furniture and equipment, including health care delivery assets	2,815,246	4,753,875	1,938,629
19. Net adjustment in assets and liabilities due to foreign exchange rates			
20. Receivable from parent, subsidiaries and affiliates	13,378,357	22,063,239	8,684,882
21. Health care and other amounts receivable			
22. Other assets nonadmitted	4,688,027	5,569,435	881,408
23. Aggregate write-ins for other than invested assets	36,681,518	119,170,827	82,489,309
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	142,226,129	258,717,446	116,491,317
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	142,226,129	258,717,446	116,491,317

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. Title Plants	242,186	91,454	(150,732)
2302. Other Assets	20,736,121	51,736,121	31,000,000
2303. Prepaid Expenses	8,124,242	4,869,959	(3,254,283)
2398. Summary of remaining write-ins for Line 23 from overflow page	7,578,969	62,473,293	54,894,324
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	36,681,518	119,170,827	82,489,309

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

The financial statements of Chicago Title Insurance Company are presented on the basis of accounting practices prescribed or permitted by the State of Missouri Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the NAIC Accounting Practices and Procedures manual, except where the laws of the State of Missouri differ. The State has notified the Company of its intention to amend its laws to minimize differences between the two methods. Under Statutory Accounting Principles (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 Missouri.

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

	<u>12/31/2004</u>	<u>12/31/2003</u>
Net Income, Missouri Basis	251,491,875	339,367,100
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	(2,994,942)	20,297,289
Net Income, NAIC SAP basis	<u>248,496,933</u>	<u>359,664,389</u>
Statutory Surplus, Missouri	492,205,285	449,700,640
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	31,019,457	34,014,399
Title Plants	-	-
Statutory Surplus, NAIC SAP Basis	<u>523,224,742</u>	<u>483,715,039</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 Missouri 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, as appropriate for each individual investment.

NOTES TO FINANCIAL STATEMENTS

- (8) Interest in Joint Ventures are valued based on the underlying equity of the investee.
- (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.

2. Accounting Changes and Correction of Errors:

- A. During the current year's financial statement preparation, there was no individually material change in accounting principle or correction of errors. Pursuant to a request by the Missouri Department of Insurance, the Company has amended its 2003 annual statement as a result of clarification in the interpretation of various Missouri investment statutes. This amendment reduced surplus as regards policy holders by approximately \$49,500,000. All prior year amounts in this annual statement have been adjusted to reflect the amended filing.
- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Missouri. Effective January 1, 2001, the State of Missouri required that insurance companies domiciled in the State of Missouri to prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures Manual, except where that conflicts to the laws of the State of Missouri.

3. Business Combinations and Goodwill:

Non-applicable.

4. Discontinued Operations:

Non-applicable.

5. Investments:

- A. Mortgage Loans – At December 31, 2004 and 2003, the Company had mortgage loans receivable consisting of promissory notes secured by first deeds of trust on real estate, with installments due monthly through 2031 in 2004 and 2031 in 2003, or upon sale of real estate securing such promissory notes. Interest rates range from 0% to 10.5% in 2004 and 2003.
- 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

	Dec. 31, 2004	Jan. 1, 2004
(1) Total of gross deferred tax assets	86,813,660	76,317,651
(2) Total of deferred tax liabilities	(3,921,070)	(4,168,348)
Net deferred tax asset	82,892,590	72,149,303
(3) Deferred tax asset nonadmitted	(58,722,960)	(50,230,919)
(4) Net admitted deferred tax asset	24,169,630	21,918,384
(5) Increase(decrease) in nonadmitted asset	8,492,041	

B. N/A

C. Current income taxes incurred consist of the following major components:

	2004	2003
Federal	103,716,387	145,200,066
Foreign	-	-
Sub-total	103,716,387	145,200,066
Other	-	-
Federal income taxes incurred	103,716,387	145,200,066

The main components of the 2004 deferred tax amounts are as follows:

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		191,543,382	(191,543,382)	67,040,184
Reserve Accruals	(15,041,447)		(15,041,447)	5,264,506
Employee Benefits	(27,819,760)		(27,819,760)	9,736,916
Pension plan	(5,129,358)		(5,129,358)	1,795,275
Gain/Loss Sale of Assets			-	-
Other	(8,505,081)		(8,505,081)	2,976,778
Total deferred tax assets	(56,495,646)	191,543,382	(248,039,028)	86,813,660
Nonadmitted deferred tax assets			167,779,886	(58,722,960)
Admitted deferred tax assets			(80,259,142)	28,090,700
Deferred tax liabilities:				
Gain/Loss Sale of Assets	1,917,998		1,917,998	(671,299)
Unrealized Gain	858,085		858,085	(300,330)
Amortization/Depreciation			6,974,000	(2,440,900)
Other	1,452,974	(6,974,000)	1,452,974	(508,541)
Total deferred tax liabilities	4,229,057	(6,974,000)	11,203,057	(3,921,070)
Net admitted deferred tax asset			(69,056,085)	24,169,630

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

	Dec. 31, 2004	Jan. 1, 2004	Change
Total deferred tax assets			
	28,090,700	26,086,731	2,003,969
Total deferred tax liabilities			
	(3,921,070)	(4,168,349)	247,279
Net deferred tax asset			
	24,169,630	21,918,382	2,251,248

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

	Amount	Tax Effect
Income before taxes	355,208,261	124,322,891
Tax exempt income deduction	(9,075,878)	(3,176,557)
Dividends received deduction	(77,636,040)	(27,172,614)
Nondeductible goodwill	-	-
Meals & Entertainment	3,090,689	1,081,741
Other non deductible adjustments	397,929	139,275
Subtotal after permanent differences	271,984,961	95,194,736

NOTES TO FINANCIAL STATEMENTS

Temporary differences and prior year adjustments	24,347,573	8,521,651
Taxable Income/Current Tax	296,332,534	103,716,387

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

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

a. 2004	\$103,716,387
b. 2003	\$145,200,066
c. 2002	\$60,541,794

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 Annual Statement.
- 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. Included therein are the following transactions:

In January 2004, the Company recorded a capital contribution from the Company's parent in the amount of \$13,443,840 in the form of 100% of the common stock of an affiliate, Appraisal Enhancement Services (AES). Simultaneously, the Company contributed this asset to a 100% owned downstream affiliate, LSI Appraisal, LLC. AES then merged with and into LSI Appraisal LLC.

On March 19, 2004, the Company acquired 100% of the outstanding stock of American Pioneer Title Insurance Company, a Florida-domiciled title insurer, for a purchase price of approximately \$115,000,000. The Company carried this investment at the statutory equity of the insurer, which was approximately \$34,000,000 as of December 31, 2004.

On June 21, 2004, the Company's subsidiary Lenders Posting and Publishing was merged with and into the Company. Lenders Posting and Publishing ceased to exist. The subsidiary had a statutory carrying value of approximately \$260,000 at date of merger.

On June 24, 2004, the Company sold 1,147,575 shares of FNF stock to FNF, at a price of \$36,756,827, following approval by the Missouri Department of Insurance.

On October 31, 2004, the Company contributed to its subsidiary LSI Title Company the following (formerly CTC Alameda): LSI Appraisal, LLC, and Property Insight, LLC detailed on Schedule BA Part 2, and certain other net assets valued at approximately \$80 million. LSI Title Company was then distributed by the Company to parent, Chicago Title & Trust, for a total value of approximately \$114,824,000, as noted in Note 13 C.

On November 11, 2004, the Company's subsidiary Johnson County Title Company, Inc. was merged with and into the Company. Johnson County Title Company, Inc. ceased to exist. The subsidiary had a statutory carrying value of approximately \$115,000 at date of merger.

On December 31, 2004, the Company's subsidiary Northwest Title Agency of Ohio was merged with and into the Company. Northwest ceased to exist. The subsidiary had a statutory carrying value of approximately \$3.2 million at date of merger.

- C. The dollar amount of these transactions is disclosed on Schedule Y Part 2 of this Annual Statement.
- D. At December 31, 2004 and 2003, the Company had a receivable from the parent and/or other related parties totaling \$25,363,165 and \$29,892,946, respectively, and a payable to the parent and/or other related parties of \$29,554,690 and \$29,759,737, 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.

NOTES TO FINANCIAL STATEMENTS

- F. The Company has several service agreements and cost sharing arrangements with its subsidiaries and affiliates. These arrangements are based on a straight pass-through allocation of actual costs incurred by the insurer. The balances on these arrangements are shown on Schedule Y.
- G. Chicago Title & Trust, domiciled in the State of Illinois, owns 100% of the outstanding shares of the Company.
- H. As disclosed in Note 10B, the Company sold its interest in the common stock of its ultimate parent on June 24, 2004.
- I. The Company owns no shares of stock of affiliated or related parties that exceeds 10% of the admitted assets of the Company. All investments in affiliate company stocks are disclosed on Schedule D Part 6.
- 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 – The Company’s employees are covered by a qualified voluntary contributory savings plan (“401(k) Plan”) sponsored by Fidelity National Financial, Inc, its ultimate parent. Under this plan, participating employees make contributions of up to 40% from pre-tax annual compensation, up to the amount allowed pursuant to the Internal Revenue Code, into individual accounts that are generally not available until the employee reaches age 59 ½. The Company matches participants’ contributions at a rate of 50% of the first 6% of compensation. Matching contributions of \$4,857,749 and \$4,552,210 were made in 2004 and 2003, respectively.

The Company’s employees are covered to participate in an Employee Stock Purchase Plan (“ESPP”). Eligible employees may voluntarily purchase, at current market prices, shares of Fidelity National Financial’s common stock through payroll deduction. Pursuant to the ESPP, employees may contribute an amount between 3% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP. The Company’s cost of its employer matching contributions for the years 2004 and 2003 were \$2,329,678 and \$1,532,835, respectively.

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

In connection with the acquisition of its parent by Fidelity National Financial in 2000, Fidelity National Financial assumed the options outstanding under CT&T’s existing stock option plans: the 1998 Long-term Incentive Plan and the Directors Stock Option Plan. Pursuant to the acquisition agreement, options under these plans became fully vested on March 20, 2000. The options granted in accordance with these two plans generally have a term of five to ten years.

In connection with the acquisition of its parent by Fidelity National Financial, Fidelity National Financial also assumed CT&T’s noncontributory defined benefit plan (the “Pension Plan”). The Pension Plan covers certain CT&T and subsidiary employees. The benefits are based on years of service and the employee’s average monthly compensation in the highest 60 consecutive calendar months during 120 months ending at retirement or termination. The parent company’s funding policy is to contribute annual at least the minimum required contribution under the Employee Retirement Income Security Act (ERISA). Contributions are intended to provide not only for benefits accrued to date, but also for those expected to be earned in the future. Each year the Company is allocated net periodic pension expense from CT&T based on employee count for plan participants. Effective January 1, 2001, the Pension Plan was frozen and future contributions of Pension Plan benefits will terminate. The Company’s net periodic pension expense associated with this plan in 2003 and 2002 was \$839,612 and \$339,133, respectively. The accrued pension liability at December 31, 2004 and 2003 was \$8,039,153 and \$5,576,462 respectively. Other disclosures required by generally accepted accounting principles are not calculated on a separate company basis.

NOTES TO FINANCIAL STATEMENTS

The Company recorded an additional minimum pension liability change of \$1,712,329 and \$1,505,183 during 2004 and 2003, respectively, for its proportional participation in the plan. In accordance with its interpretation of SSAP 8, Pensions, the Company recorded this change as an adjustment in its statutory equity.

Fidelity National Financial assumed certain health care and life insurance benefits for retired CT&T and subsidiary employees in connection with the CT&T acquisition. The cost of these benefit plans are accrued during the periods the employees render service. CT&T is self insured for its post retirement 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. Post retirement life insurance benefits are contributory, with coverage amounts declining with increases in a retiree's age. The current expenses of these plans are charged to participating subsidiaries on a pass through cost basis. The Company experienced net health care and life insurance cost of approximately \$(412,312) and \$(1,040,287) respectively, after retiree contributions during 2004 and 2003.

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 25,000 shares of common stock authorized, 20,000 shares issued and outstanding. The par value per share is \$100.00.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends, which can be paid by State of Missouri Insurance companies to shareholders without prior approval of the Insurance Commissioner, is limited to net investment income earned during the preceding year. The maximum dividend that the Company may pay in 2005 without prior regulatory approval is \$108,385,000. The Company declared and paid dividends during 2004 totaling \$124,700,000 in cash and \$114,824,316 in non-cash assets.
- 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 each of the following items:

(1) Unrealized gains and losses	\$	(81,586,862)
(2) Non-admitted asset values	\$	(142,226,135)
(3) Separate account business	\$	-0-
(4) Asset valuation reserve	\$	-0-
(5) Provision for reinsurance	\$	-0-
- I. Surplus Notes – None
- J. Quasi-reorganization – Non-applicable

14. Contingencies:

- A. Contingent Commitments – Outstanding loan guarantees made on behalf of Company agents at December 31, 2004 and 2003 totaled \$398,331 and \$718,073, respectively.
- 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 our 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.

NOTES TO FINANCIAL STATEMENTS

Several class actions are pending alleging improper rates were charged for title insurance. The Company, together with many title insurance underwriters doing business in New York, has been named as a defendant in a class action lawsuit alleging that it 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 and punitive damages. This action and a similar action in Minnesota were settled, while another similar class action remains pending in Ohio.

A class action is pending in Michigan alleging the company violated RESPA by offering a favorable rate to builders, and a similar action alleging violation of state law is pending in California.

In Arkansas, the Company, together with most title insurance underwriters doing business in Arkansas, has been named as a defendant in a class action lawsuit alleging that the underwriters engage in the unauthorized practice of law when issuing title policies. The Company believes the suit is meritless.

Two actions are pending in California alleging bad faith in handling claims. The cases will be tried to juries unless settled. Plaintiffs seek compensatory and punitive damages.

A claim is pending in New Jersey arising from irregularities in closing real estate transactions by the Company's closing agents. Plaintiffs seek compensatory damages under the policies and insured closing letters.

The Company intends to vigorously defend these actions.

15. Leases:

The Company is a party to a number of long-term noncancelable operating leases for certain facilities, furniture and equipment which expire at various times through 2012. Rental expense for the years 2004 and 2003 was \$44,450,604 and \$40,898,044 respectively. At December 31, 2004, 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:

2005	30,291,298
2006	23,849,820
2007	19,828,146
2008	14,472,283
2009 and beyond	7,898,759
	<u>96,340,306</u>

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

None

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

None

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

Non-applicable

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

Non-applicable

20. September 11 Events

Non-applicable

21. Other Items:

A. Extraordinary Items – None

B. Troubled Debt Restructuring – None

C. Other Disclosures:

- (1) Assets in the approximate amount of \$19,785,840 and \$18,282,609 at December 31, 2004 and 2003, respectively, were on deposit with government authorities or trustees as required by law.
- (2) 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, 2004 and 2003, the Company held approximately \$2,249,601,941 and \$1,477,742,505, respectively, of such

NOTES TO FINANCIAL STATEMENTS

assets in trust and has a contingent liability relating to the proper disposition of these assets for its customers.

22. Events Subsequent:

None

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 \$(3,635,000) from \$90,965,000 in 2003 to \$87,330,000 in 2004 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:

Non-applicable

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	43,550,675	3.448	43,550,675	3.583
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	289,448,800	22.916	289,448,800	23.816
1.3 Foreign government (including Canada, excluding mortgage-backed securities)	4,178,328	0.331	4,178,328	0.344
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	352,114,368	27.877	352,114,368	28.973
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	35,110,575	2.780	35,110,575	2.889
1.43 Revenue and assessment obligations	73,637,829	5.830	73,637,829	6.059
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	50,638,810	4.009	50,638,810	4.167
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)	157,563,740	12.475	157,563,740	12.965
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds	5,475		5,475	
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	29,449,714	2.332	29,449,714	2.423
3.4 Other equity securities:				
3.41 Affiliated	143,651,316	11.373	97,814,559	8.048
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties	512,071	0.041	512,071	0.042
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	7,809,858	0.618	7,809,858	0.643
5.2 Property held for production of income (includes \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (\$ 0 including property acquired in satisfaction of debt)	1,102,858	0.087	1,102,858	0.091
6. Policy loans				
7. Receivables for securities				
8. Cash, cash equivalents and short-term investments	57,572,804	4.558	57,572,804	4.737
9. Other invested assets	16,736,933	1.325	14,821,248	1.220
10. Total invested assets	1,263,084,154	100.000	1,215,331,712	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 [X] 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 [X] No [] N/A []

- 1.3 State Regulating? MISSOURI

- 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 [X]

- 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. 12/31/2001

- 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. 12/31/2001

- 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). 10/25/2002

- 3.4 By what department or departments? Missouri Dept of Insurance
.....
.....

- 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 [X]
 - 4.12 renewals? Yes [] No [X]

- 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 [X]
 - 4.22 renewals? Yes [] No [X]

- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [X] 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
Subsidiary was party to a merger - see footnotes		

- 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 [X]

- 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 [X]

- 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

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 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 [X]
 8.4 If response to 8.3 is yes, please provide the names and location (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 a(n) 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. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
 11.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
 11.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]
 11.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
 11.4 If answer to (11.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [X] N/A []

BOARD OF DIRECTORS

12. 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 []
 13. 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 []
 14. 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 which is in or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

- 15.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 15.11 To directors or other officers \$ 0
 15.12 To stockholders not officers \$ 0
 15.13 Trustees, supreme or grand (Fraternal only) \$ 0
- 15.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
 15.21 To directors or other officers \$ 0
 15.22 To stockholders not officers \$ 0
 15.23 Trustees, supreme or grand (Fraternal only) \$ 0
- 16.1 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]
 16.2 If yes, state the amount thereof at December 31 of the current year:
 16.21 Rented from others \$ 0
 16.22 Borrowed from others \$ 0
 16.23 Leased from others \$ 0
 16.24 Other \$ 0
- Disclose in Notes to Financial the nature of each obligation.
- 17.1 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]
 17.2 If answer is yes:
 17.21 Amount paid as losses or risk adjustment \$ 0
 17.22 Amount paid as expenses \$ 0
 17.23 Other amounts paid \$ 0

GENERAL INTERROGATORIES

INVESTMENT

18. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred	50.00	0.00	1,000.00	1,500.00	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Common	25,000.00	20,000.00	100.00	X X X	X X X X X X	X X X X X X

19.1 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

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

20.1 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 16.1). Yes No

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

20.21 Loaned to others	\$	0
20.22 Subject to repurchase agreements	\$	0
20.23 Subject to reverse repurchase agreements	\$	0
20.24 Subject to dollar repurchase agreements	\$	0
20.25 Subject to reverse dollar repurchase agreements	\$	0
20.26 Pledged as collateral	\$	0
20.27 Placed under option agreements	\$	0
20.28 Letter stock or securities restricted as to sale	\$	0
20.29 Other	\$	0

20.3 For category (20.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0
		0
		0
		0
		0

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

21.2 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.

22.1 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

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

GENERAL INTERROGATORIES

INVESTMENT

23. 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

23.01 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

23.02 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)

23.03 Have there been any changes, including name changes, in the custodian(s) identified in 23.01 during the current year?

Yes No

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
Managed in house	Matthew Hartmann	601 Riverside Ave. Jacksonville FL 32204
Managed in house	Sean Casey	601 Riverside Ave. Jacksonville FL 32204
Managed in house	Vince Carrino	4050 Calle Real. Santa Barbara, CA 93110

24.1 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

24.2 If yes, complete the following schedule:

1 CUSIP#	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0
9999999	Total	0

24.3 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	
		0	
		0	
		0	
		0	
		0	
		0	
		0	

GENERAL INTERROGATORIES

INVESTMENT

25. 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 (+)
25.1 Bonds	1,055,304,736	1,055,403,613	98,877
25.2 Preferred stocks	0	0	0
25.3 Totals	1,055,304,736	1,055,403,613	98,877

25.4 Describe the sources or methods utilized in determining the fair values: Fair Market Values are determined based on the guidelines set forth in the NAIC Securities Valuation Manual, NA when deemed necessary, information provided by market service organizations.

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

26.2 If no, list exceptions: _____

OTHER

27.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? \$ 1,307,939

27.2 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
Texas Land Title Association	\$ 525,199
	\$ 0
	\$ 0
	\$ 0
	\$ 0

28.1 Amount of payments for legal expenses, if any? \$ 1,583,057

28.2 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
	\$ 0
	\$ 0

29.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or department of government, if any? \$ 500

29.2 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 department of government during the period covered by this statement.

1 Name	2 Amount Paid
Roy Scheicher	\$ 500
	\$ 0
	\$ 0
	\$ 0
	\$ 0

GENERAL INTERROGATORIES

PART 2-TITLE INTERROGATORIES

- 1.1 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. \$ 264,960,000
- 3.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured? YES [] NO [X]
- 3.2 If yes, give full information
4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? YES [X] NO []
- 5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? YES [] NO [X]
- 5.2 If yes, give full information
6. Uncompleted building construction loans:
- | | | | |
|-----|---------------------------|----|----------|
| 6.1 | Amount already loaned | \$ | <u>0</u> |
| 6.2 | Balance to be advanced | \$ | <u>0</u> |
| 6.3 | Total amount to be loaned | \$ | <u>0</u> |
- 7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? YES [] NO [X]
- 7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. \$ 0
8. What is the aggregate amount of mortgage loans owned by the reporting entity which consist of co-ordinate interest in first liens? \$ 0
- 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>613,750,000</u> |
| 9.12 | Short-term investments | \$ | <u>0</u> |
| 9.13 | Mortgages | \$ | <u>0</u> |
| 9.14 | Cash | \$ | <u>0</u> |
| 9.15 | Other admissible invested assets | \$ | <u>0</u> |
| 9.16 | Total | \$ | <u>613,750,000</u> |
- 9.2 List below segregate funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E - Part 1D Summary and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2.)
- | | | | |
|------|--|----|----------------------|
| 9.21 | Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of: | \$ | <u>2,249,601,941</u> |
| | These funds consist of: | | |
| 9.22 | In cash on deposit | \$ | <u>2,249,601,941</u> |
| 9.23 | Other forms of security | \$ | <u>0</u> |

FIVE-YEAR HISTORICAL DATA

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

	1 2004	2 2003	3 2002	4 2001	5 2000
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	411,400,304	555,288,091	290,983,008	246,681,570	190,599,322
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	1,200,925,725	1,074,665,489	873,421,125	642,877,969	608,035,149
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	640,122,744	693,379,560	533,968,779	413,019,457	220,420,130
4. Total	2,252,448,773	2,323,333,140	1,698,372,912	1,302,578,996	1,019,054,601
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	2,184,215,898	2,233,828,719	1,635,744,866	1,262,586,848	996,817,883
6. Escrow and settlement service charges (Part 1A, Line 2)	95,926,513	105,765,954	63,649,998	47,288,413	34,239,749
7. Title examinations (Part 1C, Line 1)	48,882,197	55,738,603	47,065,980	44,092,566	54,626,569
8. Searches and abstracts (Part 1C, Line 2)	71,451,983	80,960,536	61,522,901	41,390,508	47,040,460
9. Surveys (Part 1C, Line 3)	651,188	718,887	722,972	569,072	464,797
10. Aggregate write-ins for service charges (Part 1C, Line 4)	30,794,448	37,313,269	18,444,703	7,703,011	12,992,539
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	2,431,922,227	2,514,325,968	1,827,151,420	1,403,630,418	1,146,181,997
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	220,084,661	318,257,573	129,787,842	86,063,469	25,120,046
14. Net investment gain or (loss) (Line 11)	135,123,601	166,309,593	57,887,782	69,012,052	56,862,221
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	103,716,387	145,200,066	60,541,794	40,490,110	34,807,966
17. Net income (Line 15)	251,491,875	339,367,100	127,133,830	114,585,411	47,174,301
Balance Sheet Items (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 12, Col. 3)	19,185,376	40,140,802	18,750,728	21,628,513	16,810,851
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	1,351,062,584	1,272,697,494	996,431,547	823,576,555	698,432,391
20. Known claims reserve (Page 3, Line 1)	87,329,575	90,965,327	80,813,004	76,531,239	58,483,833
21. Statutory premium reserve (Page 3, Line 2)	613,721,094	547,741,570	458,812,607	396,285,213	356,298,168
22. Total liabilities (Page 3, Line 21)	858,857,299	822,996,854	702,232,106	596,700,952	533,126,310
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)	492,205,285	449,700,640	294,199,441	226,875,607	165,306,081
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3)					
(Item divided by Page 2, Line 10, Col. 3) x 100.0					
25. Bonds (Line 1)	82.8	53.5	63.5	59.0	62.6
26. Stocks (Lines 2.1 & 2.2)	10.5	11.7	26.8	12.6	13.3
27. Mortgage loans on real estate (Line 3.1 and 3.2)				0.1	0.1
28. Real estate (Lines 4.1, 4.2 & 4.3)	0.7	1.0	1.2	1.9	2.5
29. Cash, cash equivalents and short-term investments (Line 5)	4.7	32.3	5.8	21.2	14.5
30. Contract loans (Line 6)			X X X	X X X	X X X
31. Other invested assets (Line 7)	1.2	1.4	1.4	1.4	1.4
32. Receivable for securities (Line 8)		0.1	0.1	0.1	0.1
33. Aggregate write-ins for invested assets (Line 9)			X X X	X X X	X X X
34. Subtotals cash and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
35. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					100,000
36. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
37. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	143,651,318	137,713,643	127,114,851	52,418,922	51,666,673
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	56,950,989	85,057,298	22,000,000	29,870,298	40,216,951
41. Total of above Lines 35 to 40	200,602,307	222,770,941	149,114,851	82,289,220	91,983,624
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)	41.4	49.5	50.0	36.2	55.5

FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2004	2 2003	3 2002	4 2001	5 2000
Capital and Surplus Accounts (Page 4)					
43. Net unrealized capital gains or (losses) (Line 18)	(90,374,099)	(51,211,571)	24,462,833	(1,495,987)	9,630,942
44. Change in nonadmitted assets (Line 21)	116,491,321	(112,158,556)	(9,295,234)	(2,022,739)	(2,901,776)
45. Dividends to stockholders (Line 28)	(239,524,316)	(55,700,000)	(64,600,000)	(56,600,000)	(38,776,000)
46. Change in surplus as regards policyholders for the year (Line 31)	42,504,646	155,501,198	67,323,842	61,569,518	15,127,467
Losses Paid and Incurred (Part 2A)					
47. Net payments (Line 5, Col. 4)	109,887,782	88,263,688	82,364,395	62,188,263	54,282,873
48. Losses and allocated LAE incurred (Line 8, Col. 4)	106,252,029	98,416,011	86,646,158	80,235,670	63,369,142
49. Unallocated LAE incurred (Line 9, Col. 4)					5,616,781
50. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	106,252,029	98,416,011	86,646,158	80,235,670	68,985,923
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
51. Personnel costs (Part 3, Line 1.5, Col. 4)	14.4	14.2	16.4	16.8	20.7
52. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	61.1	57.2	62.5	66.5	58.8
53. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	11.1	12.0	9.3	11.9	12.3
54. Total (Lines 51 to 53)	86.6	83.4	88.2	95.2	91.8
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
55. Losses and loss adjustment expenses incurred (Line 4)	4.4	3.9	4.7	5.7	6.0
56. Operating expenses incurred (Line 5)	86.6	83.4	88.2	88.2	91.8
57. Aggregate write-ins for other operating deductions (Line 6)					
58. Total operating deductions (Line 7)	91.0	87.3	92.9	93.9	97.8
59. Net operating gain or (loss) (Line 8)	9.0	12.7	7.1	6.1	2.2
Other Percentages (Line item divided by Part 1B, Line 1.4)					
60. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	4.7	4.2	5.1	0.1	0.1
61. Operating expenses incurred to net premiums written (Page 4, Line 5)	93.6	90.3	94.8	1.1	1.1

SCHEDULE A - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value, December 31, prior year (prior year statement)	11,023,576
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	(282,841)
2.2 Totals, Part 3, Column 7	(50,506)
3. Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	491,350
4. Cost of additions and permanent improvements:	
4.1 Totals, Part 1, Column 14	
4.2 Totals, Part 3, Column 9	
5. Total profit (loss) on sales, Part 3, Column 14	(523,933)
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	1,687,457
8. Book/adjusted carrying value at the end of current period	8,970,189
9. Total valuation allowance	
10. Subtotal (Lines 8 plus 9)	8,970,189
11. Total nonadmitted amounts	57,478
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets Column)	8,912,711

SCHEDULE B - VERIFICATION BETWEEN YEARS

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	1,348,306
2. Amount loaned during year:	
2.1 Actual cost at time of acquisitions	891,781
2.2 Additional investment made after acquisitions	891,781
3. Accrual of discount and mortgage interest points and commitment fees	
4. Increase (decrease) by adjustment	(75,147)
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	446,195
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	1,718,745
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	1,718,745
12. Total nonadmitted amounts	1,206,676
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets Column)	512,069

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	33,998,553
2. Cost of acquisitions during year:	
2.1 Actual cost at time of acquisitions	116,630
2.2 Additional investment made after acquisitions	13,443,842
3. Accrual of discount	
4. Increase (decrease) by adjustment	(3,952,198)
5. Total profit (loss) on sale	
6. Amounts paid on account or in full during the year	24,780,427
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	18,826,400
10. Total valuation allowance	
11. Subtotal (Lines 9 plus 10)	18,826,400
12. Total nonadmitted amounts	4,005,152
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)	14,821,248

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description	1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (Including all obligations guaranteed by governments)	1. United States	327,997,602	327,017,261	334,933,338
	2. Canada	4,178,328	3,486,227	4,316,000
	3. Other Countries	5,001,874	5,001,550	5,174,050
	4. Totals	337,177,804	335,505,038	344,423,388
States, Territories and Possessions (Direct and guaranteed)	5. United States	352,114,367	353,411,113	355,278,320
	6. Canada			
	7. Other Countries			
8. Totals	352,114,367	353,411,113	355,278,320	329,464,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	35,110,574	35,494,590	36,207,079
	10. Canada			
	11. Other Countries			
12. Totals	35,110,574	35,494,590	36,207,079	34,275,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	124,276,638	125,512,134	127,281,833
	14. Canada			
	15. Other Countries			
16. Totals	124,276,638	125,512,134	127,281,833	120,316,174
Public Utilities (unaffiliated)	17. United States			
	18. Canada			
	19. Other Countries			
	20. Totals			
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	157,563,742	155,432,269	162,837,707
	22. Canada			
	23. Other Countries			
	24. Totals	157,563,742	155,432,269	162,837,707
Parent, Subsidiaries and Affiliates	25. Totals			
26. Total Bonds	1,006,243,125	1,005,355,144	1,026,028,327	957,672,785
PREFERRED STOCKS				
Public Utilities (unaffiliated)	27. United States			
	28. Canada			
	29. Other Countries			
	30. Totals			
Banks, Trust and Insurance Companies (unaffiliated)	31. United States			
	32. Canada			
	33. Other Countries			
	34. Totals			
Industrial and Miscellaneous (unaffiliated)	35. United States			
	36. Canada			
	37. Other Countries			
	38. Totals			
Parent, Subsidiaries and Affiliates	39. Totals		100,000	
40. Total Preferred Stocks			100,000	
COMMON STOCKS				
Public Utilities (unaffiliated)	41. United States			
	42. Canada			
	43. Other Countries			
	44. Totals			
Banks, Trust and Insurance Companies (unaffiliated)	45. United States			
	46. Canada			
	47. Other Countries			
	48. Totals			
Industrial and Miscellaneous (unaffiliated)	49. United States	29,455,182	29,455,182	28,497,104
	50. Canada			
	51. Other Countries			
	52. Totals	29,455,182	29,455,182	28,497,104
Parent, Subsidiaries and Affiliates	53. Totals	143,651,318	143,651,318	222,710,054
54. Total Common Stocks	173,106,500	173,106,500	251,207,158	
55. Total Stocks	173,106,500	173,106,500	251,307,158	
56. Total Bonds and Stocks	1,179,349,625	1,178,461,644	1,277,335,485	

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year	796,505,902	6. Foreign Exchange Adjustment:	
2. Cost of bonds and stocks acquired, Column 7, Part 3	2,269,794,460	6.1 Column 15, Part 1	
3. Increase (decrease) by adjustment:		6.2 Column 19, Part 2, Section 1	
3.1 Columns 12 + 13 - 14, Part 1	(12,282,792)	6.3 Column 16, Part 2, Section 2	
3.2 Column 18, Part 2, Section 1		6.4 Column 15, Part 4	
3.3 Column 15, Part 2, Section 2	(70,366,031)	7. Book/adjusted carrying value at end of current period	1,179,349,629
3.4 Column 14, Part 4	(20,411,193)	8. Total valuation allowance	
4. Total gain (loss), Column 19, Part 4	29,265,590	9. Subtotal (Lines 7 plus 8)	1,179,349,629
5. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	1,813,156,307	10. Total nonadmitted amounts	45,836,757
		11. Statement value of bonds and stocks, current period	1,133,512,872

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	81,784,965	212,095,050	34,117,587			327,997,602	31.081	233,122,199	27.827	327,997,602	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	81,784,965	212,095,050	34,117,587			327,997,602	31.081	233,122,199	27.827	327,997,602	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1	9,180,202					9,180,202	0.870	10,600,943	1.265	9,180,202	
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals	9,180,202					9,180,202	0.870	10,600,943	1.265	9,180,202	
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1	23,941,128	83,356,016	134,821,767	22,227,563	77,767,894	352,114,368	33.366	145,903,636	17.416	352,114,368	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	23,941,128	83,356,016	134,821,767	22,227,563	77,767,894	352,114,368	33.366	145,903,636	17.416	352,114,368	
4. Political Subdivisions of States, Territories and Possessions; Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	14,719,280	17,741,314		1,200,000	1,450,000	35,110,574	3.327	41,162,329	4.913	35,110,575	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	14,719,280	17,741,314		1,200,000	1,450,000	35,110,574	3.327	41,162,329	4.913	35,110,575	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	38,166,567	61,469,750	21,510,186	3,130,136		124,276,639	11.776	85,463,557	10.202	124,276,638	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	38,166,567	61,469,750	21,510,186	3,130,136		124,276,639	11.776	85,463,557	10.202	124,276,638	

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)								2,722,153	0.325		
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								2,722,153	0.325		
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	57,275,082	83,114,642	15,783,526			166,173,250	15.746	284,286,217	33.935	163,697,195	2,476,055
7.2 Class 2	5,188,069	33,748,518	1,545,514			40,452,101	3.893	34,481,214	4.116	40,452,101	
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	62,463,151	126,863,160	17,329,040			206,625,351	19.580	318,767,431	38.051	204,149,296	2,476,055
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	225,067,204	477,776,772	206,233,066	26,557,699	79,217,894	1,014,852,635	96.167	X X X	X X X	1,012,376,580	2,476,055
10.2 Class 2	5,156,069	33,748,518	1,545,514			40,452,101	3.833	X X X	X X X	40,452,101	
10.3 Class 3								X X X	X X X		
10.4 Class 4								X X X	X X X		
10.5 Class 5								X X X	X X X		
10.6 Class 6								X X X	X X X		
10.7 Totals	230,223,273	511,525,290	207,776,580	26,557,699	79,217,894	1,055,304,736	100.000	X X X	X X X	1,052,828,681	2,476,055
10.8 Line 10.7 as a % of Col. 6	21.816	48.472	19.689	2.517	7.507	100.000	X X X	X X X	X X X	99.765	0.235
11. Total Bonds Prior Year											
11.1 Class 1	289,131,111	345,546,504	73,369,585	32,743,833	62,470,000	X X X	X X X	803,261,034	95.884	803,261,034	
11.2 Class 2		27,206,091	7,275,123			X X X	X X X	34,481,214	4.116	34,481,214	
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				
11.6 Class 6						X X X	X X X				
11.7 Totals	289,131,111	372,752,595	80,644,708	32,743,833	62,470,000	X X X	X X X	837,742,247	100.000	837,742,248	
11.8 Line 11.7 as a % of Col. 8	34.513	44.495	9.626	3.909	7.457	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	225,067,204	475,300,718	206,233,066	26,557,699	79,217,894	1,012,376,581	95.932	803,261,034	95.884	1,012,376,581	X X X
12.2 Class 2	5,156,069	33,748,518	1,545,514			40,452,101	3.833	34,481,214	4.116	40,452,101	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	230,223,273	509,049,236	207,776,580	26,557,699	79,217,894	1,052,828,682	99.765	837,742,248	100.000	1,052,828,682	X X X
12.8 Line 12.7 as a % of Col. 6	21.867	48.351	19.735	2.523	7.524	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	21.816	48.237	19.689	2.517	7.507	99.765	X X X	X X X	X X X	99.765	X X X
13. Total Privately Placed Bonds											
13.1 Class 1		2,476,055				2,476,055	0.235			X X X	2,476,055
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		2,476,055				2,476,055	0.235			X X X	2,476,055
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		0.235				0.235	X X X	X X X	X X X	X X X	0.235

(a) Includes \$ 2,476,055 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 0 current year, \$ 5,439,751 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	81,784,965	212,095,050	34,117,587			327,997,602	31.081	204,582,015	24.421	327,997,602	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities								28,540,184	3.407		
1.7 Totals	81,784,965	212,095,050	34,117,587			327,997,602	31.081	233,122,199	27.827	327,997,602	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations	9,180,202					9,180,202	0.870	10,600,943	1.265	9,180,202	
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	9,180,202					9,180,202	0.870	10,600,943	1.265	9,180,202	
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations	23,941,128	93,356,016	134,821,767	22,227,563	77,767,894	352,114,368	33.366	145,903,636	17.416	352,114,368	
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	23,941,128	93,356,016	134,821,767	22,227,563	77,767,894	352,114,368	33.366	145,903,636	17.416	352,114,368	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	14,719,260	17,741,314		1,200,000	1,450,000	35,110,574	3.327	41,162,329	4.913	35,110,574	
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	14,719,260	17,741,314		1,200,000	1,450,000	35,110,574	3.327	41,162,329	4.913	35,110,574	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	27,494,781	36,188,491	9,954,556			73,637,828	6.978	85,463,557	10.202	73,637,828	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	10,671,786	25,281,258	11,555,630	3,130,136		50,638,810	4.799			50,638,810	
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	38,166,567	61,469,749	21,510,186	3,130,136		124,276,638	11.776	85,463,557	10.202	124,276,638	

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
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)								2,722,153	0.325		
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								2,722,153	0.325		
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)	62,433,151	126,863,160	17,329,040			206,625,351	19.580	314,828,076	37.581	204,149,296	2,476,055
7.1 Issuer Obligations											
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	62,433,151	126,863,160	17,329,040			206,625,351	19.580	314,828,076	37.581	204,149,296	2,476,055
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	219,553,487	486,244,031	196,222,950	23,427,563	79,217,894	1,004,665,925	95,201	X X X	X X X	1,002,189,872	2,476,055
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	10,671,786	25,281,258	11,555,630	3,130,136		50,638,810	4,799	X X X	X X X	50,638,810	
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	230,225,273	511,525,289	207,778,580	26,557,699	79,217,894	1,055,304,735	100,000	X X X	X X X	1,052,828,682	2,476,055
10.8 Line 10.7 as a % of Col. 6	21.816	48.472	19.689	2.517	7.507	100,000	X X X	X X X	X X X	99.765	0.235
11. Total Bonds Prior Year											
11.1 Issuer Obligations	282,501,817	356,660,642	73,030,249	30,600,000	62,470,000	X X X	X X X	805,262,708	96.123	805,262,708	
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	6,629,295	13,289,827	6,477,230	2,143,833		X X X	X X X	28,540,184	3,407	28,540,184	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined											
11.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined											
11.6 Other											
11.7 Totals	289,131,112	372,752,595	80,644,707	32,743,833	62,470,000	X X X	X X X	837,742,247	0.470	837,742,246	
11.8 Line 11.7 as a % of Col. 8	34.513	44.495	9.626	3.909	7.457	X X X	X X X	100,000	X X X	100,000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	219,553,488	483,767,977	196,222,950	23,427,563	79,217,894	1,002,189,872	94,967	805,262,708	96.123	1,002,189,872	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	10,671,786	25,281,258	11,555,630	3,130,136		50,638,810	4,799	28,540,184	3,407	50,638,810	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	230,225,274	509,049,235	207,778,580	26,557,699	79,217,894	1,052,828,682	98,765	837,742,246	100,000	1,052,828,682	X X X
12.8 Line 12.7 as a % of Col. 6	21.867	48.351	19.735	2.523	7.524	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	21.816	48.237	19.689	2.517	7.507	99.765	X X X	X X X	X X X	99.765	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations		2,476,055				2,476,055	0.235			X X X	2,476,055
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		2,476,055				2,476,055	0.235			X X X	2,476,055
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		0.235				0.235	X X X	X X X	X X X	X X X	0.235

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	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	229,958,574	229,958,574			
2. Cost of short-term investments acquired	2,609,335,397	2,609,335,397			
3. Increase (decrease) by adjustment					
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments	2,790,232,360	2,790,232,360			
6. Consideration received on disposal of short-term investments	49,061,611	49,061,611			
7. Book/adjusted carrying value, current year	49,061,611	49,061,611			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	49,061,611	49,061,611			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	49,061,611	49,061,611			
12. Income collected during year	523,697	523,697			
13. Income earned during year	523,697	523,697			

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

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

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

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

1	2	3
Depository	Rate of Interest	Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
City National Bank	Pittsburgh PA	87,844,673
Bank of America	West PalmFL	57,527,831
JPMorganChase Bank	Dallas TX	39,107,059
Bank One	Phoenix AZ	36,926,746
Citibank	Riverhead NY	24,634,519
Wells Fargo Bank	Phoenix AZ	19,570,051
JPMorganChase	HoustonTX	19,212,081
Seattle- Bank of America	Seattle WA	17,793,925
Citibank	Manhattan NY	16,772,673
Bank One	IndianapolisIN	16,357,444
National City Bank	Pittsburgh PA	14,064,159
PNC Bank	Pittsburgh PA	12,538,635
Wachovia Bank	AtlantaGA	12,152,166
Firststar Bank	Waukesha WI	11,522,951
Commerce Bank	Kansas City MO	11,277,329
Wells Fargo Bank	Mohave AZ	11,139,292
JPMorganChase	San Antonio TX	10,070,819
Bank of America	Yuma AZ	8,692,434
Bank of America	Washington DC	8,653,403
Bank of America	Tacoma WA	7,999,511
Bank One	Yavapai AZ	7,933,978
Key Bank	Cleveland OH	7,712,026
Bank of America	Olympia WA	5,728,492
JPMorganChase	Austin TX	5,360,496
US Bank	Vancouver WA	5,179,215
Stamford - Fleet bank	Stamford CT	5,133,701
Fifth Third Bank	Crown PointIN	5,070,330
Bank of America	Richmond VA	4,977,841
Wachovia	Greensboro NC	4,744,164
First Union Bank	Baltimore MD	4,428,600
Bank of America	Snohhmish WA	4,350,182
Int'l. Bank of Commerce	San Antonio TX	3,834,620
US Bank	Minneapolis MN	3,822,000
First Tennessee	Memphis TN	3,191,943
Johnson Bank	Waukesha WI	3,019,809
JPMorganChase	Roseland NJ	2,824,819
Fleet Bank	Rhode Island	2,790,269
Wells Fargo Bank	Great Falls MT	2,454,948
Bank of America	Ephrata WA	2,247,723
Bank of America	Brusilow TX	2,178,627
First Tennessee	Nashville TN	2,016,959
AM South	West PalmFL	2,000,000
Bank of America	Bellingham WA	1,987,777
Fifth Third Bank	West PalmFL	1,767,811
North Folk Bank	Riverhead NY	1,738,583
Bank One	Dayton OH	1,527,607
Bank of America	Kennewick WA	1,483,797
Fleet Bank	Boston MA	1,442,380
JPMorganChase	White Plains NY	1,330,784
Bank One	Amarillo TX	1,092,359
Sterling Bank	HoustonTX	1,045,475
First Union	Philadelphia PA	966,507
Fleet	Albany NY	933,665
First Interstate Bank	Billings MT	930,352
Compass Bank	Dallas TX	838,184
Bank One	Yuma AZ	832,164
JPMorganChase	Riverhead NY	762,996
Southwest Bank	HoustonTX	546,795
Moody National Bank	HoustonTX	492,711
Bank One	Crown PointIN	439,531
First Union Bank	Moorsetown NJ	411,328
First Interstate Bank	Great Falls MT	406,200
Bank of America	Columbia SC	390,230
Fifth Third Bank	LouisvilleKY	386,428
Bank One	Escondido CA	379,052
Civitas Bank	Crown PointIN	359,185
JPMorganChase	Syracuse NY	348,996
Hometown Bank	HoustonTX	279,872
Regions Bank	HoustonTX	250,786
1. Totals: Last day of January		442,202,158
2. February		418,338,757
3. March		468,230,410
4. April		514,429,211
5. May		598,038,357
6. June		680,792,474
7. July		625,652,371
8. August		592,343,518
9. September		607,435,998
10. October		604,347,715
11. November		707,010,993
12. December		559,968,979

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

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

1		2	3
Depository		Rate of Interest	Balance
Wells Fargo	Escondido CA		228,624
Key One	Dayton OH		228,059
Bank of Texas	Houston TX		189,498
First Union	Richmond VA		137,648
National City Bank	Cleveland OH		120,000
Huntington National Bank	Cleveland OH		113,962
Bank One	Cleveland OH		105,000
Centier Bank	Crown Point IN		102,571
0199998 Deposits in (27) depositories which do not exceed the allowable limit in any one depository		X X X	513,618
0199999 Total Federally Insured Depositories		X X X	559,968,978
NON-FEDERALLY INSURED DEPOSITORIES			
0299999 Total Non-Federally Insured Depositories		X X X	
0399999 Total Open Depositories - Dec. 31st		X X X	559,968,978
SUSPENDED DEPOSITORIES			
0499999 Total Suspended Depositories - Dec. 31st		X X X	
0599999 Grand Total - All Depositories - Dec. 31st		X X X	559,968,978
1. Totals: Last day of January			442,202,158
2. February			418,338,757
3. March			468,230,410
4. April			514,429,211
5. May			598,038,357
6. June			680,792,474
7. July			625,652,371
8. August			592,343,518
9. September			607,435,998
10. October			604,347,715
11. November			707,010,993
12. December			559,968,979

**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	2	3	4	5
Depository	Rate of Interest	Interest Received During Year	Interest Earned During Year	Balance
OPEN DEPOSITORIES				
FEDERALLY INSURED DEPOSITORIES				
Bank of America	West Palm, FL			235,935,158
Wachovia Bank	West Palm, FL			224,015,866
Wells Fargo	West Palm, FL			103,259,371
Fleet (Bank Boston)	West Palm, FL			84,064,397
Citibank	New York, NY			66,951,899
JPMorganChase	Dallas, TX			60,621,191
Colonial Bank	West Palm, FL			57,775,480
Corus Bank	West Palm, FL			51,387,737
Bank of America NBU	Washington DC			50,754,002
Johnson Bank	Waukesha, WI			44,233,643
Union Planters	West Palm, FL			43,388,971
Bank of America	Seattle, WA			40,842,185
HSBC	West Palm, FL			40,616,680
Wachovia Bank	Atlanta, GA			39,980,790
City National Bank	West Palm, FL			35,666,921
JPMorganChase	Roseland, NJ			34,550,095
Key Bank	Cleveland, OH			29,859,126
Bank United	West Palm, FL			29,276,218
GoldmanSachs- NBU	Minneapolis, MN			27,504,597
La Salle Bank	West Palm, FL			26,115,491
AM South	West Palm, FL			25,577,704
Mellon United Natl Bank	West Palm, FL			25,396,385
PNC Bank- NBU	Pittsburgh, PA			22,047,186
Comerica Bank	West Palm, FL			18,586,883
Amtrust Bank	West Palm, FL			15,906,438
US Bank (Firststar)	Waukesha, WI			15,247,987
Fleet Bank	Boston, MA			14,154,888
Columbia State Bank	Tacoma, WA			13,539,483
JPMorganChase	Houston, TX			12,319,616
US Bank	Minneapolis, MN			10,792,640
Wachovia Bank	Charlotte, NC			9,946,785
Bank One	Maricopa, AZ			9,499,785
Ocean Bank	West Palm, FL			9,323,851
Fleet Bank	Hartford, CT			8,444,365
First Union (Wachovia)	Philadelphia, PA			8,256,275
Associated Bank	Waukesha, WI			7,818,642
Guaranty Bank	Dallas, TX			7,793,663
US Bank - Firststar	Kansas City, MO			7,617,132
Colonial Bank	Dallas, TX			7,041,450
Fleet Bank	Philadelphia, PA			6,932,351
M&I	Waukesha, WI			6,696,284
First Union National Bank	Baltimore, MD			6,247,801
Gibraltar Bank	West Palm, FL			6,039,653
US Bank	West Palm, FL			5,974,084
Bank of America, (NBU)	Richmond, VA			5,742,703
F&M Bank	Waukesha, WI			4,775,071
Roslyn Savings	Roseland, NJ			4,527,990
Wilmington Trust	Philadelphia, PA			4,500,000
Bank One	Indianapolis, IN			4,035,439
Wells Fargo Bank	Maricopa, AZ			3,965,609
Wachovia Bank	Raleigh, NC			3,214,987
Fifth Third Bank	Indianapolis, IN			2,680,598
Fifth Third Bank	Cincinnati, OH			2,655,815
Wachovia Bank	Greensboro, NC			2,521,746
Fifth Third Bank	Dayton, OH			2,356,437
Bank of America	Yuma, AZ			2,172,011
Texas Capitol	San Antonio, TX			2,088,055
Commerce Bank	West Palm, FL			2,072,780
Citizens Financial	Crown Point, IN			2,070,395
First Tennessee	Nashville, TN			1,531,647
Southtrust Bank	San Antonio, TX			1,480,740
JPMorganChase	Nassau, NY			1,467,486
Bank of America	Tacoma, WA			1,288,067
Bank of America	Columbia, SC			1,222,090
Bank of America	Dallas, TX			1,136,000
PNC Bank	Pittsburgh, PA			1,091,538
Regions Bank	West Palm, FL			1,000,000
Fidelity Federal Bank	West Palm, FL			996,549

1.	Totals: Last day of January			967,630,448
2.	February			1,010,866,762
3.	March			1,068,581,395
4.	April			1,199,809,668
5.	May			1,157,051,059
6.	June			1,314,747,523
7.	July			1,385,482,407
8.	August			1,426,476,203
9.	September			1,465,403,671
10.	October			1,596,497,465
11.	November			1,642,339,758
12.	December			1,689,632,963

**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	2	3	4	5
Depository	Rate of Interest	Interest Received During Year	Interest Earned During Year	Balance
Bank One	Yavapai, AZ			894,949
Bank of America	Richmond, VA			882,498
Bank of America	Nashville, TN			880,484
Compass Bank	Maricopa, AZ			878,900
State Financial Bank	Waukesha, WI			875,999
Bank One	Waukesha, WI			857,071
Wachovia Bank	Winston, NC			761,674
Bank of America	Bellingham, WA			741,644
Intl Bank of Commerce	San Antonio, TX			724,398
Bank One	Dayton, OH			699,741
JPMorgan Chase Bank	Austin, TX			655,657
Chase Bank of Texas	San Antonio, TX			607,885
Bank of America	Snohomish, WA			574,679
JPMorganChase	White Plains, NY			541,552
Sterling Bank	San Antonio, TX			528,134
Compass Bank	San Antonio, TX			481,175
Sterling Bank	Houston, TX			411,430
JPMorganChase	Riverhead, NY			401,439
Old National Bank	Indianapolis, IN			400,520
National City	Pittsburgh, PA			398,417
All First, NBU	Washington DC			379,975
Wells Fargo/Norwest Bank	Mojave, AZ			360,834
US Bank	Vancouver, WA			359,653
Wachovia Bank	Wilmington, NC			312,189
Jefferson State Bank	San Antonio, TX			279,591
Amcore Bank	Waukesha, WI			258,229
First Union	Roseland, NJ			255,002
Stockman	Great Falls, MT			251,386
Suntrust	West Palm, FL			242,329
Bank of America	Vancouver, WA			234,393
Great American	Seattle, WA			225,993
Anchor Bank	Waukesha, WI			225,381
Citibank	White Plains, NY			211,707
Bank of America	Kennewick, WA			203,061
Mercantile Bank	Baltimore, MD			201,505
First State Bank of FL Keys	West Palm, FL			198,496
Fleet Bank	Rhode Island			197,439
Great Lakes Bank	Cleveland, OH			196,461
AllFirst Bank	Richmond, VA			186,479
Falcon International Bank	San Antonio, TX			175,091
Moody National Bank	Houston, TX			170,029
All First Bank	Baltimore, MD			165,801
Washington Mutual	Houston, TX			139,579
Citibank	Manhattan, NY			134,777
Heritage Bank	Great Falls, MT			125,011
Charter One	Cleveland, OH			123,382
UMB Bank	Kansas City, MO			122,172
Suffolk Bank	Riverhead, NY			120,742
Bank of Texas	Houston, TX			120,404
Texas State Bank	Houston, TX			115,793
North Folk Bank	Nassau, NY			112,808
Fifth Third Bank	Cleveland, OH			110,613
Wells Fargo Bank	Houston, TX			103,247
0199998 Deposits in (38) depositories which do not exceed the allowable limit in any one depository	X X X			1,220,273
0199999 Total Federally Insured Depositories	X X X			1,689,632,973
NON-FEDERALLY INSURED DEPOSITORIES				
0299999 Total Non-Federally Insured Depositories	X X X			
0399999 Total Open Depositories - Dec. 31st	X X X			1,689,632,973
SUSPENDED DEPOSITORIES				
0499999 Total Suspended Depositories - Dec. 31st	X X X			
0599999 Grand Totals - All Depositories - Dec. 31st	X X X			1,689,632,973
1. Totals: Last day of January				967,630,448
2. February				1,010,866,762
3. March				1,068,581,395
4. April				1,199,809,668
5. May				1,157,051,059
6. June				1,314,747,523
7. July				1,385,482,407
8. August				1,426,476,203
9. September				1,465,403,671
10. October				1,596,497,465
11. November				1,642,339,758
12. December				1,689,632,963

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			
NONE				
0399999 Grand Totals - All Depositories - Dec. 31st.	X X X			

1. Totals: Last day of January	
2. February	
3. March	
4. April	
5. May	
6. June	
7. July	
8. August	
9. September	
10. October	
11. November	
12. December	

SCHEDULE E - PART 1D - SUMMARY

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	559,968,978	1,689,632,963	2,249,601,941
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	559,968,978	1,689,632,963	2,249,601,941
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)	559,968,978	1,689,632,963	2,249,601,941
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			5,254,016
7. Suspended depositories			
8. Total general funds			5,254,016
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			5,254,016
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			5,254,016
15. Company funds on hand			3,257,177
16. Total company funds on hand and on deposit			8,511,193

SCHEDULE E - PART 1E - SUMMARY OF INTEREST EARNED

Interest Earned On	1 Interest Earned by Company	2 Average Monthly Balance of Non-Earning Deposits	3 Average Monthly Balance of Earning Deposits
Segregated Funds Held for Others			
17. Open depositories		568,232,579	1,327,043,277
18. Suspended depositories			
19. Total segregated funds held for others		568,232,579	1,327,043,277
Company Funds on Deposit			
20. Open depositories	236,778	26,780,276	820,290
21. Suspended depositories			
22. Total company funds on deposit	236,778	26,780,276	820,290
Total All Funds on Deposit			
23. Open depositories	236,778	595,012,855	1,327,863,567
24. Suspended depositories			
25. Total all funds on deposit	236,778	595,012,855	1,327,863,567

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

Annual Statement for the year 2004 of the Chicago Title Insurance Company
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
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 Balances to Secure Letters of Credit
74-0476580	50598	Alamo Title Insurance Company	San Antonio Texas	17,681	3						
86-0417131	51586	Fidelity National Title Insurance Company	Santa Barbara California	4,138,954	714						
95-2216067	50857	Security Union Title Insurance Company	Santa Barbara California	949,788	168						
95-2410572	50067	TICOR Title Insurance Company	Santa Barbara California								
0299999		Total Affiliates - U.S. Non-Pool		5,106,423	885						
0499999		Total Affiliates		5,106,423	885						
59-2633824	50687	Attorney's Title Insurance Fund Inc.	Orlando Florida	410,818	148						
46-0423719	50020	Dakota Homestead Title Insurance Company	Sioux Falls South Dakota	179,713	62						
95-2566122	50814	First American Title Insurance Company	Santa Ana California	1,844,546	578						
11-2162335	51039	First American Title Insurance Company of New York	Garden City New York	100,000	35						
54-0278740	50024	Lawyers Title Insurance Company	Richmond Virginia		5						
22-1153728	51187	New Jersey Title Insurance Company	Parsippany New Jersey	4,352	1						
76-0233294	51420	Stewart Title Insurance Company	Syracuse New York	306,462	79						
23-2102109	51403	T.A. Title Insurance Company	Media Pennsylvania	290,146	82						
95-4469284	50041	United Title Insurance Company	Los Angeles California	1,209,577	322						
88-0294251	50050	Westcoast Land Title Insurance Company	Las Vegas Nevada	946,711	82						
0599998		Total Other U.S. Unaffiliated Insurers Less Than \$50,000									
0599999		Total Other U.S. Unaffiliated Insurers		5,292,325	1,394						
00-0000000	00000	Lawyers Professional Indemnity Corporation	Canada		1						
0999998		Total Other Non-U.S. Insurers Less Than \$50,000									
0999999		Total Other Non-U.S. Insurers			1						
9999999		TOTALS		10,388,748	2,280						

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 Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	10 Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 - 10 - 11)	13 Funds Held By Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
86-0417131	51586	Fidelity National Title Insurance Company	Santa Barbara California		2,002,292	337						
11-0627325	51020	National Title Insurance of New York Inc.	New York New York		3,300	1					(4)	
95-2210687	50857	Security Union Title Insurance Company	Santa Barbara California		292,489	50				4	(6)	
95-2410872	50067	TICOR Title Insurance Company	Santa Barbara California		1,642,807	293				6		
59-1971665	51635	Ticor Title Insurance Company of Florida	Jacksonville Florida		20,000	4						
0299999		Total Authorized - Affiliates - U.S. Non-Pool			3,960,888	685				10	(10)	
0499999		Total Authorized - Affiliates			3,960,888	685				10	(10)	
23-125755	50083	Commonwealth Land Title Insurance Company	Philadelphia Pennsylvania		224,867	82				187	(187)	
95-2966122	50814	First American Title Insurance Company	Santa Ana California		722,615	257				235	(235)	
54-0278740	50024	Lawyers Title Insurance Company	Richmond Virginia		426,923	152				194	(194)	
41-0579050	50520	Old Republic Title Insurance Company	Minneapolis Minnesota		403,067	142				109	(109)	
86-0719450	50012	Transnations Title Insurance Company	Phoenix Arizona		53,900	17				41	(41)	
0599999		Total Authorized - Other U.S. Unaffiliated Insurers			1,831,372	650				766	(766)	
AA-3194139	00000	Axis Specialty Limited	Bermuda			263						
AA-3190463	00000	IPCR Limited	Bermuda			156						
AA-3190757	00000	XL Re Ltd	Bermuda			80						
AA-1128488	00000	Lloyd's Syndicate AGM-Ace	London			61						
AA-1126570	00000	Lloyd's Syndicate ATR-Atrium	London			46						
AA-1126623	00000	Lloyd's Syndicate AFB-Beazley	London			182						
AA-1128623	00000	Lloyd's Syndicate AFB-Beazley	London			213						
AA-1128987	00000	Lloyd's Syndicate BRT-Brit	London			31						
AA-1126190	00000	Lloyd's Syndicate FRW-Liberty	London			190						
AA-1126435	00000	Lloyd's Syndicate FDY-Faraday	London			46						
AA-1126033	00000	Lloyd's Syndicate HIS-Hiscox	London			114						
AA-1126510	00000	Lloyd's Syndicate KLN-Klin	London			15						
AA-1126727	00000	Lloyd's Syndicate SAM-Meacock	London			46						
AA-1126958	00000	Lloyd's Syndicate GSC-Christensen	London			76						
0899999		Total Authorized - Other Non-U.S. Insurers			5,792,260	1,519						
0999999		Total Authorized			5,792,260	2,854				776	(776)	
74-0476580	50598	Alamo Title Insurance Company	San Antonio Texas		47,000	8						
36-0906930	00000	Chicago Title and Trust Company	Chicago Illinois		129,250	23				19	(19)	
00-0000000	11627	FNF Reinsurance Title Company	Burlington Vermont		331,214	400						
11-0907410	51101	Nations Title Insurance of New York Inc.	New York New York		4,800	1						
1099999		Total Unauthorized - Affiliates - U.S. Intercompany Pooling			512,264	432				19	(19)	

Annual Statement for the year 2004 of the Chicago Title Insurance Company
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	10 Reinsurance Payable		11 Other Amounts Due to Reinsurers	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			
1399999		Total Unauthorized - Affiliates			512,264	432				19		(19)	
59-2633824	50887	Attorney's Title Insurance Fund, Inc.	Orlando Florida		36,128	13				21		(21)	
06-1629891	51268	Connecticut Attorney's Title Insurance Company	Rocky Hill Connecticut		20,000	7				10		(10)	
11-2162335	51039	First American Title Insurance Company of New York	Garden City New York		133,400	33				23		(23)	
93-0108351	50504	First American Title Insurance Company of Oregon	Portland Oregon		13,500	5				5		(5)	
76-0233294	51420	Stewart Title Insurance Company	Syracuse New York		998,415	215				215		(215)	
00-0000000	11382	Duxford Title Reinsurance Company	Burlington Vermont		103,642	157							
81-0615888	00000	AHT Reinsurance	Burlington Vermont		30,635	64							
00-0000000	11491	Security Title Insurance Company	Burlington Vermont		176,396	232							
00-0000000	11467	Marquette Title Insurance Co	Burlington Vermont		36,745	53							
00-0000000	10569	Home Services Title Reinsurance Company	Burlington Vermont		115,023	70							
56-230738	00000	Chesapeake Title Reinsurance Co.	Burlington Vermont		186,508	402							
1499999		Total Unauthorized - Other U.S. Unaffiliated Insurers			1,450,392	1,251				274		(274)	
1899999		Total Unauthorized			1,962,656	1,683				293		(293)	
9999999		Totals			7,754,916	4,537				1,069		(1,069)	

Annual Statement for the year 2004 of the **Chicago Title Insurance Company**
SCHEDULE F - PART 3
Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Recoverable all Items Schedule F	6 Funds Held By Company Under Reinsurance Treaties	7 Letters of Credit	8 Ceded Balances Payable	9 Miscellaneous Balances	10 Other Allowed Offset Items	11 Sum of Cols. 6 thru 10 but not in excess of Col. 5	12 Subtotal Col. 5 minus Col. 11	13 Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	14 20% of Amount in Col. 13	15 Smaller of Col. 11 or Col. 14	16 Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	17 Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
36-0906930	00000	Chicago Title & Trust	Chicago IL				19									
0199999		Total Affiliates - U.S. Intercompany Pooling					19									
0499999		Total Affiliates					19									
06-1434284	50028	Ace Capital Title Reinsurance Company	New York New York				29									
59-2633824	50687	Attorney's Title Insurance Fund Inc.	Orlando Florida				21									
06-1629891	51268	Connecticut Attorney's Title Insurance	Rocky Hill Connecticut				10									
11-2162335	51039	First American Title Insurance Company	Garden City New York				23									
93-0108351	50504	First American Title Insurance Company	Portland Oregon				5									
16-057455	51063	Monroe Title Insurance Company	Rochester New York				1									
76-0233294	51420	Stewart Title Insurance Company	Syracuse New York				215									
0599999		Total Other U.S. Unaffiliated Insurers					304									
9999999		Totals					323									

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	3 Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (e)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		From	To						
3026	Wholly	01/01/1963	12/31/2004	01/01/1963	635,900	635,900	Cost		
3028	Wholly	01/01/1965	12/31/2004	01/01/1965	19,340	19,340	Cost		
3368	Wholly	01/01/1889	12/31/2004	01/01/1966	144,855	144,855	Cost		
3013	Wholly	01/01/1935	12/31/2004	01/01/1982	123,408	123,408	Cost		
3400	Wholly	01/01/1846	12/31/2004	01/01/1961	215,981	215,981	Cost		
3151	Wholly	01/01/1976	01/01/1992	01/01/1976	324,908	324,908	Cost		
3151	Wholly	01/01/1976	01/01/1992	01/01/1976	294,631	294,631	Cost		
3012	Wholly	01/01/1976	01/01/1992	01/01/1976	848,502	848,502	Cost		
3012	Wholly	01/01/1965	12/31/2004	01/01/1975	109,731	109,731	Cost		
2080	Wholly	01/02/1822	12/31/2004	01/01/1967	405,404	405,404	Cost		
2040	Wholly	12/15/1826	12/31/2004	01/01/1971	69,368	69,368	Cost		
2027	Wholly	01/01/1836	12/31/2004	01/01/1963	200,000	200,000	Cost		
3175	Partial-33%	01/01/1981	12/31/2004	01/01/1967	100,000	100,000	Cost		
3178	Wholly	05/01/1820	12/31/2004	01/01/1979	286,448	286,448	Cost		
1144	Partial-12.5%	01/01/1979	12/31/2004	01/01/1980	1,629,396	1,629,396	Cost		
2029	Partial-33%	01/01/1942	12/31/2004	01/01/1977	12,798	12,798	Cost		
1152	Wholly	01/01/1900	12/31/2004	01/01/1997	250,000	250,000	Cost		
2081	Wholly	01/01/1971	01/01/1972	01/01/1971	11,000	11,000	Cost		
1105	Wholly	01/01/1980	12/31/2004	01/01/1980	360,855	360,855	Cost		
1153	Wholly	01/01/1878	12/31/2004	01/01/1997	6,747	6,747	Cost		
1154	Wholly	01/01/1878	12/31/2004	01/01/1981	8,000	8,000	Cost		
3410	Wholly	01/01/1987	12/31/2004	06/01/2000	400,125	400,125	Cost		
3035	Wholly	01/01/1964	12/31/2004	01/01/1980	661,294	661,294	Cost		
3360	Wholly	01/01/1969	01/01/1985	01/01/1976	127,425	127,425	Cost		
1160	Wholly	01/01/1975	12/31/2004	01/01/1971	18,500	18,500	Cost		
1136	Partial-13%	01/01/1975	12/31/2004	01/01/1976	1,726	1,726	Cost		
1149	Wholly	01/01/1978	12/31/2004	01/01/1981	27,063	27,063	Cost		
3403	Wholly	01/01/1918	12/31/2004	01/01/1998	22,811	22,811	Cost		
3404	Wholly	01/01/1918	12/31/2004	01/01/1999	22,811	22,811	Cost		
1130	Wholly	01/01/1937	12/31/2004	01/01/1975	143,357	143,357	Cost		
1140	Partial-20%	01/01/1988	01/01/1994	01/01/1975	39,000	39,000	Cost		
1152	Wholly	01/01/1987	01/01/1993	01/01/1977	15,938	15,938	Cost		
3036	Wholly	01/01/1800	12/31/2004	01/01/1980	70,376	70,376	Cost		
3363	Wholly	01/01/1956	01/01/1983	01/01/1977	1,671,351	1,671,351	Cost		
3409	Wholly	01/01/1900	12/31/2004	01/01/1999	16,238	16,238	Cost		
1001	Partial-11%	01/01/1945	12/31/2004	01/01/1977	25,000	25,000	Cost		
1012	Wholly	01/01/1973	12/31/2004	01/01/1974	218,630	218,630	Cost		
1014	Wholly	01/01/1860	01/01/1989	01/01/1974	103,521	103,521	Cost		
1021	Wholly	01/01/1974	01/01/1991	01/01/1974	186,651	186,651	Cost		
1023	Wholly	01/01/1974	01/01/1990	01/01/1974	191,522	191,522	Cost		
1024	Wholly	01/01/1986	01/01/1993	01/01/1974	133,950	133,950	Cost		
1035	Wholly	01/01/1966	12/31/2003	01/01/1974	250,000	250,000	Cost		
1038	Wholly	01/01/1914	01/01/1974	01/01/1974	301,000	301,000	Cost		
1041	Partial-25%	01/01/1985	12/31/2004	01/01/1985	34,427	34,427	Cost		

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

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	3 Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (e)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		From	To						
1042	Wholly	01/01/1974	12/31/2004	01/01/1974	25,000	25,000	Cost		
1044	Partial-11%	01/01/1937	12/31/2004	01/01/1974	525,800	525,800	Cost		
1047	Wholly	01/01/1919	01/01/1973	01/01/1974	390,417	390,417	Cost		
1050	Wholly	01/01/1850	01/01/1973	01/01/1974	416,378	416,378	Cost		
1051	Partial-14%	01/01/1960	12/31/2004	01/01/1974	442,702	442,702	Cost		
1062	Wholly	01/01/1934	01/01/1978	01/01/1974	190,390	190,390	Cost		
1053	Wholly	01/01/1934	01/01/1978	01/01/1974	31,805	31,805	Cost		
1054	Wholly	01/01/1934	01/01/1978	01/01/1974	29,181	29,181	Cost		
1056	Wholly	01/01/1974	12/31/2004	01/01/1974	468,781	468,781	Cost		
1057	Wholly	01/01/1974	12/31/2004	01/01/1974	305,490	305,490	Cost		
1068	Wholly	01/01/1975	12/31/2004	01/01/1974	95,000	95,000	Cost		
1160	Wholly	01/01/1985	01/01/1991	01/01/1985	72,300	72,300	Cost		
1160	Wholly	01/01/1975	12/31/2004	01/01/1971	168,815	168,815	Cost		
2030	Wholly	01/01/1941	12/31/2004	01/01/1955	126,193	126,193	Cost		
2028	Wholly	01/01/1832	12/31/2004	01/01/1974	142,413	142,413	Cost		
2026	Wholly	01/01/1870	12/31/2004	01/01/1971	51,215	51,215	Cost		
3202	Wholly	01/01/1838	12/31/2004	01/01/1992	100,000	100,000	Cost		
3204	Wholly	01/01/1962	12/31/2004	01/01/1977	25,000	25,000	Cost		
3207	Partial-14%	01/01/1965	12/31/2004	01/01/1975	891,993	891,993	Cost		
3209	Wholly	01/01/1949	12/31/2004	01/01/1979	42,250	42,250	Cost		
3212	Partial-6%	01/01/1967	12/31/2004	01/01/1989	62,000	62,000	Cost		
3213	Wholly	01/01/1991	12/31/2004	01/01/1991	51,000	51,000	Cost		
3216	Wholly	01/01/1950	01/01/1982	01/01/1984	3,157,000	3,157,000	Cost		
3218	Partial-20%	01/01/1982	12/31/2004	01/01/1985	7,900	7,900	Cost		
3219	Partial-20%	01/01/1980	12/31/2004	01/01/1985	10,915	10,915	Cost		
3222	Wholly	01/01/1950	12/31/2004	01/01/1983	6,250	6,250	Cost		
3223	Wholly	01/01/1972	12/31/2004	01/01/1973	205,800	205,800	Cost		
3224	Wholly	01/01/1950	12/31/2004	01/01/1987	162,501	162,501	Cost		
3226	Wholly	01/01/1843	01/01/1991	01/01/1984	189,590	189,590	Cost		
3201	Wholly	01/01/1940	12/31/2004	01/01/1984	4,837	4,837	Cost		
3352	Wholly	08/01/1899	12/31/2004	01/01/1965	36,999	36,999	Cost		
3354	Wholly	01/01/1886	01/01/1991	01/01/1974	95,092	95,092	Cost		
3355	Wholly	01/01/1866	12/31/2004	01/01/1965	52,800	52,800	Cost		
3356	Wholly	08/01/1899	12/31/2004	01/01/1965	22,800	22,800	Cost		
3357	Wholly	01/01/1967	12/31/2004	01/01/1976	66,787	66,787	Cost		
3357	Wholly	01/01/1967	12/31/2004	01/01/1976	8,387	8,387	Cost		
3361	Wholly	01/01/1950	01/01/1991	01/01/1974	1,150,000	1,150,000	Cost		
3405	Wholly	01/01/1950	12/31/2004	01/01/1999	121,900	121,900	Cost		
3025	Wholly	01/01/1980	12/31/2004	01/01/1980	25,000	25,000	Cost		
2090	Wholly	09/12/1887	12/31/2004	01/01/1975	489,871	489,871	Cost		
2091	Partial-50%	01/01/1975	12/31/2004	01/01/1975	108,500	108,500	Cost		
2092	Wholly	01/01/1900	12/31/2004	01/01/1976	563,000	563,000	Cost		
3351	Partial-50%	01/01/1975	12/31/2004	01/01/1975	3,510	3,510	Cost		
1170	Partial-50%	01/01/1975	12/31/2004	01/01/1975	167,113	167,113	Cost		
1171	Partial-50%	01/01/1975	12/31/2004	01/01/1975	64,173	64,173	Cost		
								64,083	
									14,233

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

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	3 Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (e)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		From	To						
1172	Partial-50%	01/01/1976	12/31/2004	01/01/1976	141,000	141,000	Cost		
1173	Partial-50%	01/01/1975	12/31/2004	01/01/1975	27,473	27,473	Cost		
1174	Partial-50%	01/01/1984	12/31/2004	01/01/1984	11,513	11,513	Cost		
1175	Partial-50%	01/01/1975	12/31/2004	01/01/1975	161,944	161,944	Cost		
1176	Partial-50%	01/01/1975	12/31/2004	01/01/1975	93,098	93,098	Cost		
1177	Partial-50%	01/01/1975	12/31/2004	01/01/1975	62,271	62,271	Cost		
1178	Partial-50%	01/01/1975	12/31/2004	01/01/1975	159,406	159,406	Cost		
2001	Wholly	01/01/1950	12/31/2004	01/01/1950	1,500,000	1,500,000	Cost		
2003	Wholly	01/01/1950	12/31/2004	01/01/1950	100,000	100,000	Cost		
2004	Wholly	01/01/1950	12/31/2004	01/01/1950	147,872	147,872	Cost		
2005	Wholly	01/01/1950	12/31/2004	01/01/1950	201,251	201,251	Cost		
2011	Wholly	01/01/1950	12/31/2004	01/01/1950	46,442	46,442	Cost		
2008	Wholly	01/01/1825	12/31/2004	01/01/1950	41,868	41,868	Cost		
2010	Wholly	01/01/1790	12/31/2004	01/01/1950	100,000	100,000	Cost		
2002	Wholly	01/01/1850	12/31/2004	01/01/1950	127,944	127,944	Cost		
2000	Wholly	01/01/1988	12/31/2004	01/01/1977	739,675	739,675	Cost		
2006	Wholly	01/01/1950	12/31/2004	01/01/1950	248,874	248,874	Cost		
2009	Wholly	01/01/1821	12/31/2004	01/01/1988	478,306	478,306	Cost		
999	Wholly	01/01/1976	12/31/2004	01/01/1997	207,000	207,000	Cost		
3401	Wholly	01/01/1986	12/31/2004	01/01/1988	225,000	225,000	Cost		
1102	Wholly	01/01/1974	12/31/2004	01/01/1974	159,400	159,400	Cost		
3411	Wholly	01/01/1985	12/31/2004	01/01/1984	390,795	390,795	Cost		
3408	Wholly	01/01/1984	12/31/2004	07/15/2001	13,739	13,739	Cost		
3200	Wholly	01/01/1956	12/31/2004	01/01/1999	200,331	200,331	Cost		
3200	Wholly	01/01/1978	12/31/2004	01/01/1978	439,700	439,700	Cost		
3221	Wholly	01/01/1876	12/31/2004	01/01/1978	622,438	622,438	Cost		
3215	Wholly	01/01/1876	12/31/2004	01/01/1978	55,075	55,075	Cost		
3205	Partial-6%	01/01/1967	12/31/2004	01/01/1972	672,360	672,360	Cost		
3208	Partial-14%	01/01/1974	12/31/2004	01/01/1986	150,000	150,000	Cost		
3210	Wholly	01/01/1949	12/31/2004	01/01/1975	800,000	800,000	Cost		
3303	Wholly	01/01/1972	12/31/2004	01/01/1979	72,100	72,100	Cost		
2065	Wholly	01/01/1988	12/31/2004	01/01/1972	743,839	743,839	Cost		
3301	Wholly	01/01/1988	12/31/2004	01/01/1988	292,898	292,898	Cost		
3304	Wholly	01/01/1988	12/31/2004	01/01/1988	331,439	331,439	Cost		
2064	Partial-50%	01/01/1988	12/31/2004	01/01/1989	922,955	922,955	Cost		
1061	Wholly	01/01/1993	12/31/2004	01/01/1989	150,000	150,000	Cost		
3102	Partial-14.25%	01/01/1980	12/31/2004	01/01/1993	89,186	89,186	Cost		
1133	Wholly	01/01/1987	12/31/2004	01/01/1991	230,787	230,787	Cost		
1002	Partial-14%	01/01/1989	12/31/2004	01/01/1990	404,794	404,794	Cost		
3402	Partial-25%	01/01/1992	12/31/2004	01/01/1989	232,490	232,490	Cost		
2060	Wholly	01/01/1837	12/31/2004	01/01/1994	60,000	60,000	Cost		
2060	Wholly	01/01/1978	12/31/2004	01/01/1978	92,879	92,879	Cost		
2060	Wholly	01/01/1978	12/31/2004	01/01/1978	889,607	889,607	Cost		
3011	Wholly	01/01/1987	01/01/1993	01/01/1986	65,609	65,609	Cost		
					1,000,000	1,000,000	Cost		

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

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	3 Title Plant Covering Period		4 To	5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (e)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		From								
3045	Wholly	01/01/1800	12/31/2004		01/01/1976	277,500	277,500	Cost		
3047	Wholly	01/01/1976	12/31/2004		01/01/1976	15,000	15,000	Cost		
3048	Wholly	01/01/1800	12/31/2004		01/01/1976	40,000	40,000	Cost		
3049	Wholly	01/01/1800	12/31/2004		01/01/1976	17,500	17,500	Cost		
3046	Wholly	01/01/1976	12/31/2004		01/01/1976	3,500	3,500	Cost		
3051	Wholly	01/01/1909	12/31/2004		01/01/1976	75,743	75,743	Cost		
3050	Wholly	01/01/1900	12/31/2004		01/01/1994	221,954	221,954	Cost		
3225	Wholly	01/01/1982	12/31/2004		01/01/1994	1,087,436	1,087,436	Cost		
3300	Wholly	01/01/1972	12/31/2004		01/01/1972	113,718	113,718	Cost		
3412	Wholly	01/01/1998	12/31/2004		06/01/2000	15,255	15,255	Cost		
3413	Wholly	01/01/1962	01/01/1994		02/28/2001	38,632	38,632	Cost		
3413	Wholly	01/01/1961	12/31/1994		02/28/2001	12,329	12,329	Cost		
3414	Wholly	01/01/1980	12/31/2004		12/31/2003	334,859	334,859	Cost		
3416	Wholly	01/01/1998	12/31/2004		11/30/2003	215,953	215,953	Cost		
3417	Wholly	01/01/1968	10/26/2004		10/31/2004	79,950	79,950	Cost		
3418	Wholly	03/01/1903	06/17/2004		06/30/2004	53,300	53,300	Cost		
3419	Wholly	01/01/2004	12/31/2004		09/30/2004	53,058	53,058	Cost		
999999 Totals						38,664,523	38,664,523	XXX	64,093	16,004

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

SCHEDULE H - PART 3

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

1 Permanent Identification Number	2 Form of Ownership	3 Title Plant Covering Period		4 To	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
		From	To									
NONE												

SCHEDULE H - Verification Between Years

1. Book value, December 31, prior year	38,398,073
2. Increase by adjustment in book value:	
2.1 Totals, Part 1, Col. 9	64,093
2.2 Totals, Part 3, Col. 8	218,363
3. Cost of acquisition, Part 2, Col. 8	38,680,529
4. Totals	38,684,525
5. Decrease by adjustment in book value:	
5.1 Totals, Part 1, Col. 10	16,004
5.2 Totals, Part 3, Col. 9	16,004
6. Consideration received on sales, Part 3, Col. 11	
7. Net profit (loss) on sales, Part 3, Col. 12	
8. Book value, December 31, current year	38,684,525

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	38,422,337	38,306,617
2. Title plant assets held by subsidiaries (proportionate to ownership)	5,595,680	3,120,016
3. Total (Line 1 plus Line 2)	44,018,017	41,426,633

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	9,569,646	65,419	2,420,525	94,108	11,961,482	655,744				515,659		
2. 1995		611,326	1,767	130,860	5,354	738,599	19,823				19,223		
3. 1996		249,746	1,801	153,920	5,019	871,098	24,439				18,248		
4. 1997		308,424	1,992	160,479	5,067	968,606	25,104				19,410		
5. 1998		420,477	2,372	210,204	4,430	1,276,161	37,389				20,071		
6. 1999		449,451	2,542	184,050	5,700	1,314,227	37,475				19,742		
7. 2000		374,538	3,078	149,362	3,924	1,167,571	30,753				18,596		
8. 2001		549,228	3,188	141,044	3,194	1,443,617	32,166				15,465		
9. 2002		723,242	3,218	191,407	3,319	1,889,679	22,206				15,089		
10. 2003		950,571	2,190	280,497	2,765	2,603,255	23,005				4,737		
11. 2004		859,843	2,280	247,706	4,534	2,497,901	7,529				514		
12. Totals	X X X	22,509,709	89,847	4,270,054	137,414	26,732,196	915,633				666,754		

	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	153,655		1,171,403	173,785	11,043				68,620		
2. 1995	4,954		39,046	7,335	2,397				4,320		
3. 1996	5,543		42,687	9,059	1,886				6,105		
4. 1997	6,726		44,514	10,081	2,710				7,922		
5. 1998	7,534		57,460	13,550	4,039				11,485		
6. 1999	7,256		57,217	13,630	4,800				16,222		
7. 2000	7,866		49,349	10,629	13,423				18,509		
8. 2001	5,551		47,631	4,619	11,606				25,104		
9. 2002	5,256		37,295	4,025	18,141				39,664		
10. 2003	2,164		27,742	3,143	11,976				73,630		
11. 2004	1,722		8,043	1,173	5,309				109,382		
12. Total	208,227		1,582,387	251,029	87,330				380,963		

	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	79,863	886	1,251,066			1,251,066	0.104	0.105	X X X			79,663
2. 1995	6,717	274	45,763			45,763	0.062	0.062				6,717
3. 1996	7,991	186	50,678			50,678	0.058	0.058	0.203			7,991
4. 1997	10,632	254	55,146			55,146	0.057	0.057	0.179			10,632
5. 1998	15,524	395	72,984			72,984	0.057	0.057	0.174			15,524
6. 1999	21,022	558	78,239			78,239	0.059	0.060	0.174			21,022
7. 2000	31,932	774	81,281			81,281	0.070	0.070	0.217			31,932
8. 2001	36,710	1,053	84,341			84,341	0.058	0.058	0.154			36,710
9. 2002	57,805	1,240	95,100			95,100	0.050	0.050	0.131			57,805
10. 2003	85,606	1,599	113,348			113,348	0.044	0.044	0.119			85,606
11. 2004	114,691	911	122,734			122,734	0.049	0.049	0.143			114,691
12. Total	468,293	8,130	2,050,680			2,050,680	X X X	X X X	X X X		X X X	468,293

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	3,262,770	65,419	2,420,525	31,726	5,716,988	435,492				350,199		
2. 1995		157,886	1,767	130,860	1,383	289,130	8,939				6,254		
3. 1996	84,670	161,099	1,801	153,920	2,846	313,974	12,125				8,524		
4. 1997	103,323	185,233	1,992	160,479	3,048	344,656	12,244				5,678		
5. 1998	150,826	250,230	2,372	210,204	2,005	460,801	21,400				8,078		
6. 1999	149,111	230,481	2,542	184,050	2,976	414,097	20,431				8,635		
7. 2000	275,190	190,599	3,078	149,362	923	342,116	15,038				6,001		
8. 2001	310,195	246,682	3,188	141,044	607	390,307	17,580				6,540		
9. 2002	377,620	290,983	3,218	191,407	569	485,039	10,664				6,787		
10. 2003	557,973	555,288	2,190	280,497	534	837,441	13,086				1,672		
11. 2004	486,109	411,400	2,280	247,706	834	660,552	4,676				232		
12. Totals	X X X	5,942,651	89,847	4,270,054	47,451	10,255,101	571,675				408,600		

	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	68,739		785,691	129,166	4,207			41,921			
2. 1995	983		15,193	4,975	226			2,639			
3. 1996	1,894		20,649	6,378	758			3,730			
4. 1997	1,464		17,922	6,988	347			4,840			
5. 1998	3,824		29,478	8,823	1,712			7,016			
6. 1999	3,263		29,066	8,553	1,942			9,910			
7. 2000	3,475		21,039	6,181	5,280			11,307			
8. 2001	1,968		24,120	1,772	5,137			15,336			
9. 2002	3,537		17,451	1,563	11,038			24,231			
10. 2003	1,596		14,758	1,516	5,476			44,981			
11. 2004	1,606		4,908	695	3,639			66,822			
12. Total	92,349		980,275	176,610	39,762			232,733			

	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)	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	46,128	350	831,819			831,819	0.146	0.145	X X X		46,128	
2. 1995	2,865	39	18,058			18,058	0.063	0.062			2,865	
3. 1996	4,488	53	25,137			25,137	0.080	0.080	0.297		4,488	
4. 1997	5,187	53	23,109			23,109	0.067	0.067	0.224		5,187	
5. 1998	8,728	114	38,206			38,206	0.083	0.083	0.253		8,728	
6. 1999	11,852	183	40,918			40,918	0.099	0.099	0.274		11,852	
7. 2000	16,587	285	37,626			37,626	0.111	0.110	0.137		16,587	
8. 2001	20,473	377	44,593			44,593	0.115	0.114	0.144		20,473	
9. 2002	35,269	441	52,720			52,720	0.109	0.109	0.140		35,269	
10. 2003	50,457	745	65,215			65,215	0.078	0.078	0.117		50,457	
11. 2004	70,461	538	75,369			75,369	0.114	0.114	0.155		70,461	
12. Total	272,495	3,178	1,252,770			1,252,770	X X X	X X X	X X X	X X X	272,495	

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	6,306,876			62,382	6,244,494	220,252				165,460		
2. 1995		453,440			3,971	449,469	10,885				12,968		
3. 1996	165,076	559,297			2,173	557,124	12,313				9,725		
4. 1997	205,101	625,969			2,019	623,950	12,860				13,732		
5. 1998	269,651	817,785			2,425	815,360	15,988				11,993		
6. 1999	300,340	902,854			2,724	900,130	17,045				11,106		
7. 2000	99,348	828,455			3,001	825,454	15,716				12,596		
8. 2001	239,033	1,055,897			2,587	1,053,310	14,586				8,925		
9. 2002	345,622	1,407,390			2,750	1,404,640	11,542				8,301		
10. 2003	392,598	1,768,045			2,231	1,765,814	9,919				3,065		
11. 2004	373,734	1,841,049			3,700	1,837,349	2,853				282		
12. Totals	X X X	16,567,057			89,963	16,477,094	343,959				258,153		

	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	84,916		385,712	44,619	6,836				26,699		
2. 1995	3,971		23,853	2,360	2,171				1,681		
3. 1996	3,649		22,038	2,681	1,128				2,375		
4. 1997	5,262		26,592	3,093	2,363				3,082		
5. 1998	3,710		27,981	4,727	2,327				4,469		
6. 1999	3,993		28,151	5,077	2,858				6,312		
7. 2000	4,391		28,312	4,448	8,143				7,202		
8. 2001	3,583		23,511	2,847	6,469				9,768		
9. 2002	1,719		19,843	2,462	7,103				15,433		
10. 2003	568		12,984	1,627	6,500				28,649		
11. 2004	116		3,135	478	1,670				42,560		
12. Total	115,878		602,112	74,419	47,568				148,230		

	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	33,535	534	419,247			419,247	0.066	0.067	X X X		33,535	
2. 1995	3,852	235	27,705			27,705	0.061	0.062			3,852	
3. 1996	3,503	130	25,541			25,541	0.046	0.046	0.155		3,503	
4. 1997	5,445	198	32,037			32,037	0.051	0.051	0.156		5,445	
5. 1998	6,796	277	34,777			34,777	0.043	0.043	0.129		6,796	
6. 1999	9,170	367	37,321			37,321	0.041	0.041	0.124		9,170	
7. 2000	15,345	487	43,657			43,657	0.053	0.053	0.439		15,345	
8. 2001	16,237	676	39,748			39,748	0.038	0.038	0.166		16,237	
9. 2002	22,536	799	42,379			42,379	0.030	0.030	0.123		22,536	
10. 2003	35,149	854	48,133			48,133	0.027	0.027	0.123		35,149	
11. 2004	44,230	395	47,365			47,365	0.026	0.026	0.127		44,230	
12. Total	195,798	4,952	797,910			797,910	X X X	X X X	X X X		X X X	195,798

**SCHEDULE P-PART 2
POLICY YEAR INCURRED LOSS AND ALAE**

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End (\$000 omitted) Including Known Claims and IBNR on Unreported Claims									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	472,011	485,751	491,837	490,065	493,680	498,861	508,163	500,031	498,571	496,635
2. 1985	81,155	81,284	82,522	79,857	79,545	82,085	83,345	82,965	81,847	80,906
3. 1986	138,328	137,185	138,910	133,006	132,725	136,231	137,376	136,482	136,154	135,600
4. 1987	76,623	76,718	78,245	76,953	78,874	81,157	81,690	80,465	79,576	79,509
5. 1988	94,366	93,394	93,501	90,678	92,655	95,720	96,956	96,152	94,358	92,965
6. 1989	105,674	110,196	112,815	105,730	107,736	110,984	111,471	109,656	107,385	105,748
7. 1990	105,134	100,961	101,765	98,109	97,939	101,152	101,241	99,723	98,638	97,738
8. 1991	44,541	44,344	42,765	40,329	41,692	42,873	42,536	44,650	43,591	43,519
9. 1992	38,174	37,954	36,919	35,721	37,630	39,743	38,240	37,791	37,272	38,449
10. 1993	36,585	42,818	40,865	39,411	38,993	41,312	40,943	40,325	39,360	39,013
11. 1994	50,869	45,146	43,853	40,980	40,238	41,980	41,576	41,226	40,593	40,982
12. 1995	44,818	43,835	43,928	42,778	42,342	43,755	42,191	44,982	45,020	45,763
13. 1996	X X X	46,219	52,869	52,726	49,782	50,975	46,402	46,222	47,147	50,678
14. 1997	X X X	X X X	52,336	62,542	57,507	60,095	57,388	58,336	56,700	55,146
15. 1998	X X X	X X X	X X X	84,986	84,073	78,960	69,809	75,596	73,456	72,983
16. 1999	X X X	X X X	X X X	X X X	87,230	85,152	77,759	79,891	77,521	78,239
17. 2000	X X X	X X X	X X X	X X X	X X X	75,170	86,019	79,311	80,226	81,281
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	84,357	88,159	84,645	84,342
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	101,982	100,333	95,101
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	113,238	113,349
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	122,734

**SCHEDULE P-PART 2A
POLICY YEAR PAID LOSS AND ALAE**

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	443,730	449,481	453,140	456,782	461,040	464,842	469,268	471,433	474,412	477,630	50,208	25,360
2. 1985	72,785	73,419	73,719	74,828	75,159	75,485	75,666	75,885	76,066	76,260	5,666	2,661
3. 1986	121,152	122,855	124,018	125,283	126,008	127,133	127,424	127,965	128,647	129,090	6,332	3,038
4. 1987	63,619	67,024	68,487	69,565	71,632	72,220	72,510	72,433	72,675	73,979	6,271	2,936
5. 1988	75,952	78,833	80,428	82,110	82,952	84,300	84,756	85,450	85,771	85,967	5,472	3,214
6. 1989	79,647	85,179	90,067	93,478	94,528	95,462	96,545	96,805	96,606	96,938	5,049	3,139
7. 1990	70,833	77,761	80,445	83,975	86,579	88,071	86,789	87,296	88,169	89,056	11,203	2,587
8. 1991	25,913	29,891	32,544	33,566	34,727	35,304	35,928	37,042	37,642	38,330	7,442	1,684
9. 1992	18,979	22,865	25,246	28,291	29,859	30,809	31,539	31,850	32,480	34,210	8,428	1,714
10. 1993	12,901	20,309	24,997	28,830	30,766	31,772	32,926	33,995	34,335	34,760	9,005	1,751
11. 1994	11,341	16,556	22,595	26,420	28,826	31,048	32,142	33,163	34,167	35,183	7,259	1,818
12. 1995	3,150	8,839	15,957	21,017	24,448	27,592	29,749	33,707	36,067	39,046	5,215	1,893
13. 1996	X X X	3,404	12,162	19,636	24,711	28,444	30,802	32,864	36,166	42,687	6,583	2,354
14. 1997	X X X	X X X	4,303	12,600	22,188	29,056	33,713	39,143	42,536	44,514	6,895	3,014
15. 1998	X X X	X X X	X X X	4,673	13,444	23,071	30,595	47,269	52,999	57,460	9,784	3,504
16. 1999	X X X	X X X	X X X	X X X	5,563	15,005	27,978	40,014	48,523	57,217	9,802	3,406
17. 2000	X X X	X X X	X X X	X X X	X X X	6,835	18,291	27,683	39,910	49,349	7,072	3,924
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	5,035	17,352	32,774	47,631	991	2,631
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,764	20,173	37,295	822	1,923
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,669	27,742	445	1,108
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,043	94	168

**SCHEDULE P-PART 2B
POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES**

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	5,527	4,075	4,701	3,237	4,619	3,015	3,729	2,936	3,928	2,611
2. 1985	992	643	1,138	503	450	413	252	333	268	165
3. 1986	2,251	1,592	1,403	686	1,115	1,202	1,792	1,292	2,073	2,345
4. 1987	3,630	1,601	1,833	2,136	1,069	596	646	188	690	244
5. 1988	3,437	3,050	2,544	1,302	1,067	823	1,702	1,190	202	190
6. 1989	6,377	7,620	8,492	3,546	2,953	2,772	1,109	868	490	566
7. 1990	8,504	4,509	4,950	5,884	1,810	1,288	1,546	1,200	1,350	1,243
8. 1991	4,327	3,606	2,027	1,528	1,059	630	682	862	1,046	875
9. 1992	3,102	3,075	2,862	1,890	1,424	1,209	1,019	1,015	814	927
10. 1993	4,178	4,472	3,154	1,897	1,502	1,165	1,343	472	476	216
11. 1994	4,164	4,341	3,241	2,352	1,766	1,908	1,438	1,285	1,114	1,660
12. 1995	2,090	4,964	4,682	5,898	5,208	4,780	5,444	5,244	4,471	2,397
13. 1996	X X X	2,239	4,845	4,324	5,464	4,312	3,617	2,839	3,982	1,886
14. 1997	X X X	X X X	2,196	6,281	6,883	7,453	8,135	5,926	3,635	2,710
15. 1998	X X X	X X X	X X X	3,307	8,662	9,845	14,834	8,574	4,827	4,039
16. 1999	X X X	X X X	X X X	X X X	3,758	10,600	12,729	11,666	8,415	4,800
17. 2000	X X X	X X X	X X X	X X X	X X X	5,917	11,448	13,967	12,978	13,423
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	5,067	13,251	15,783	11,607
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,706	19,449	18,141
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4,976	11,976
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5,309

**SCHEDULE P-PART 2C
POLICY YEAR BULK RESERVES ON KNOWN CLAIMS**

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End (\$000 omitted) Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1985										
3. 1986										
4. 1987										
5. 1988										
6. 1989										
7. 1990										
8. 1991										
9. 1992										
10. 1993										
11. 1994										
12. 1995										
13. 1996	X X X									
14. 1997	X X X	X X X								
15. 1998	X X X	X X X	X X X							
16. 1999	X X X	X X X	X X X	X X X						
17. 2000	X X X	X X X	X X X	X X X	X X X					
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

NONE

**SCHEDULE P-PART 2D
POLICY YEAR IBNR RESERVES**

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	22,754	32,195	33,996	30,045	28,021	31,004	35,164	25,661	20,231	16,394
2. 1985	7,378	7,222	7,665	4,526	3,936	6,187	7,428	6,748	5,513	4,481
3. 1986	14,925	12,738	13,489	7,037	5,602	7,896	8,160	7,225	5,434	4,165
4. 1987	9,374	8,093	7,925	5,252	6,173	8,341	8,534	7,844	6,211	5,286
5. 1988	14,977	11,511	10,529	7,266	8,636	10,597	10,498	9,512	8,385	6,808
6. 1989	19,650	17,397	14,256	8,706	10,255	12,750	13,817	11,983	10,289	8,244
7. 1990	25,797	18,691	16,370	8,250	9,550	11,793	12,906	11,228	9,119	7,439
8. 1991	14,301	10,847	8,194	5,235	5,906	6,939	5,926	6,746	4,903	4,314
9. 1992	16,093	12,014	8,811	5,540	6,347	7,725	5,682	4,926	3,978	3,312
10. 1993	19,506	18,037	12,714	8,684	6,725	8,375	6,674	5,857	4,549	4,037
11. 1994	35,364	24,249	18,017	12,208	9,646	9,024	7,997	6,779	5,312	4,139
12. 1995	39,578	30,032	23,289	15,863	12,686	11,383	6,998	6,031	4,482	4,320
13. 1996	X X X	40,576	35,862	28,766	19,607	18,219	11,983	10,519	6,999	6,105
14. 1997	X X X	X X X	45,837	43,661	28,436	23,586	15,540	13,268	10,529	7,922
15. 1998	X X X	X X X	X X X	77,006	61,967	46,044	24,380	19,752	15,630	11,484
16. 1999	X X X	X X X	X X X	X X X	77,909	59,547	37,051	28,211	20,583	16,222
17. 2000	X X X	X X X	X X X	X X X	X X X	62,418	56,280	37,661	27,338	18,509
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	74,255	57,556	36,088	25,104
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88,512	60,711	39,665
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	103,593	73,631
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	109,382

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

Years in Which Claims Were First Reported	Losses and Allocated Expenses at Year End (\$000 omitted)									
	Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	941,155	952,815	899,161	961,149	962,020	961,964	958,956	960,104	959,876	960,617
2. 1995	33,653	44,377	47,879	48,262	48,778	48,956	48,884	48,894	48,835	49,088
3. 1996	X X X	31,075	41,824	47,092	47,171	48,318	47,999	48,004	49,038	49,570
4. 1997	X X X	X X X	32,938	41,033	44,645	45,384	48,530	48,887	49,321	49,540
5. 1998	X X X	X X X	X X X	35,931	45,054	47,760	49,304	50,271	52,559	54,381
6. 1999	X X X	X X X	X X X	X X X	41,647	51,861	54,089	52,838	53,252	53,493
7. 2000	X X X	X X X	X X X	X X X	X X X	48,416	66,877	71,265	68,938	68,584
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	50,274	68,119	77,048	81,802
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57,364	71,204	78,670
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63,500	85,161
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66,631

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

Years in Which Claims Were First Reported	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	907,207	930,528	940,580	949,539	955,059	958,146	956,794	957,182	957,827	958,598	76,688	32,737
2. 1995	18,516	34,300	42,876	45,447	46,756	47,875	48,375	48,448	48,560	48,914	5,679	2,152
3. 1996	X X X	17,055	33,226	40,478	43,149	44,579	44,677	45,673	46,325	47,603	6,851	2,324
4. 1997	X X X	X X X	17,339	33,508	39,517	42,407	45,286	46,262	46,890	48,118	7,212	2,832
5. 1998	X X X	X X X	X X X	18,633	34,378	39,999	42,463	46,214	49,270	50,773	9,922	3,360
6. 1999	X X X	X X X	X X X	X X X	21,116	37,156	44,688	49,062	50,804	51,698	9,915	3,963
7. 2000	X X X	X X X	X X X	X X X	X X X	24,108	42,834	60,075	64,811	66,442	7,301	4,028
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	24,362	47,406	61,533	73,229	1,379	3,859
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24,611	49,277	66,437	1,575	4,128
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	27,310	59,957	1,334	3,694
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38,438	772	2,172

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

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	33,948	22,287	19,546	11,610	6,961	3,818	2,394	2,922	2,049	2,019
2. 1995	15,137	10,077	5,003	2,815	2,022	1,081	509	446	275	174
3. 1996	X X X	14,020	8,598	6,614	4,022	3,739	3,322	2,331	2,713	1,967
4. 1997	X X X	X X X	15,600	7,525	5,128	2,977	3,244	2,625	2,431	1,422
5. 1998	X X X	X X X	X X X	17,298	10,676	7,761	6,840	4,057	3,289	3,608
6. 1999	X X X	X X X	X X X	X X X	20,531	14,705	9,401	3,776	2,448	1,795
7. 2000	X X X	X X X	X X X	X X X	X X X	24,308	24,043	11,190	4,127	2,142
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X	25,913	20,712	15,515	8,573
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	32,753	21,927	12,233
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	36,190	25,204
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	28,193

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

Years in Which Claims Were First Reported	Bulk Reserves on Known Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior										
2. 1995										
3. 1996	X X X									
4. 1997	X X X	X X X								
5. 1998	X X X	X X X	X X X							
6. 1999	X X X	X X X	X X X	X X X						
7. 2000	X X X	X X X	X X X	X X X	X X X					
8. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

NONE

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 [X] 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 [X] 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 [X] 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 [X] 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 [X]
- 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 [X] No []
- 6.2 If not, please explain.

- 7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? Yes [X] 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 [X] 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 [X]
- 9.2 Are claims closed without payment removed from the claim count? Yes [] No [X]
- 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 [X]
- 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 [X]
- 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 [X]
- 12.2 If so, please explain.

- 13.1 Were any estimates or allocations used to complete this data request? Yes [X] 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. Allocation used to distribute consolidated ULAE to individual Insurers and to split IBNR between agent and direct office.

- 14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? Yes [] No [X]

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

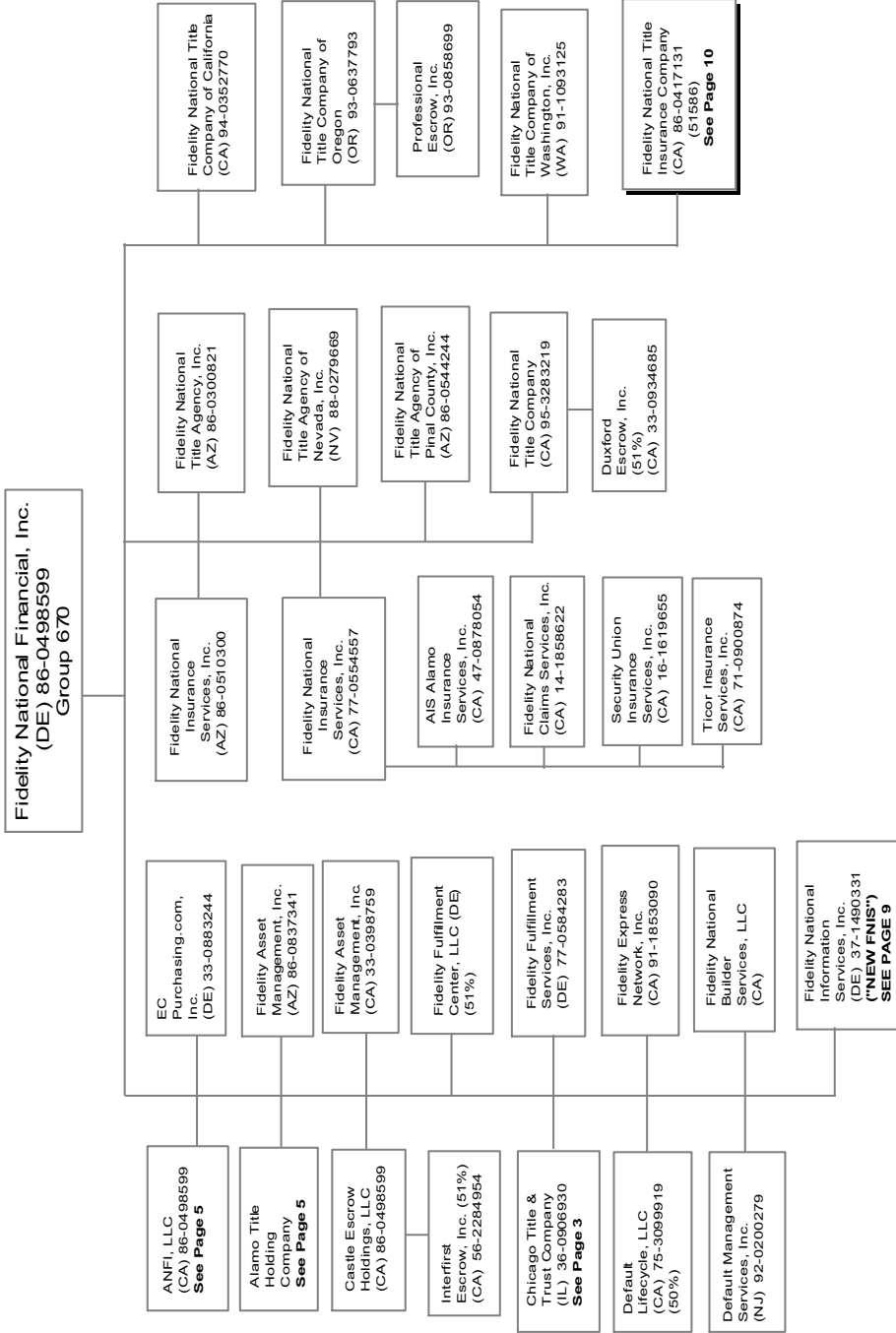
States, Etc.	Is Insurer Licensed ? (Yes or No)	Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid	
			3 Direct Operations	4 Agency Operations							
				4 Non-affiliated Agencies	5 Affiliated Agencies						
1. Alabama	AL	YES R	388,450	13,618,587	179,444	98,515	13,600,150	763,143	1,036,167	835,624	
2. Alaska	AK	YES AI	3,754	743,563		46	709,443				
3. Arizona	AZ	YES AI	36,367,668	4,792,905	6,254,695	14,857,811	46,561,828	5,361,770	3,082,526	1,471,460	
4. Arkansas	AR	YES R	344,106	8,550,233	151,409	65,093	8,667,712	273,383	(688,808)	420,783	
5. California	CA	YES AI	26,284,764	23,177,126	525,427,936	33,103,254	551,592,072	21,831,812	25,825,281	17,729,358	
6. Colorado	CO	YES AI	2,615,912	14,002,041	13,949,785	2,471	30,241,508	1,158,054	702,343	795,429	
7. Connecticut	CT	YES R	1,386,585	16,770,661	293,220	1,893,910	18,565,744	854,330	1,255,832	970,790	
8. Delaware	DE	YES R	2,383,696	1,222,427	45,185	111,675	3,588,829	2,996	5,566	55,041	
9. Dist. Columbia	DC	YES R	847,125	4,199,953	19,057	462,230	4,265,018	1,102,641	1,306,777	569,103	
10. Florida	FL	YES R	22,891,414	172,268,074	7,206,008	6,640,742	198,085,923	4,789,068	5,500,807	3,552,034	
11. Georgia	GA	YES R	1,908,568	43,963,626	143,702	(281,295)	43,953,847	2,252,899	1,266,903	4,683,149	
12. Hawaii	HI	YES AI	172,593	4,859,619			4,657,459	482,500	848,281	2,670,702	
13. Idaho	ID	YES AI	2,241	14,168,809	38,704	30,566	13,916,064	410,386	420,701	242,472	
14. Illinois	IL	YES R	36,236,704	66,410,147	15,264,770	67,761,069	121,316,208	13,120,283	9,754,770	5,713,250	
15. Indiana	IN	YES R	7,710,053	10,680,893	161,294	9,351,137	17,447,133	2,449,843	2,146,168	2,008,623	
16. Iowa	IA	NO O	447,341		123,638	35,913	599,521	13,661	122,265	115,854	
17. Kansas	KS	YES AI	6,205,710	5,169,197	87,143	2,437,943	11,254,087	438,054	318,702	656,026	
18. Kentucky	KY	YES R	862,952	7,352,453	14,649	199,674	8,023,633	199,274	143,220	140,470	
19. Louisiana	LA	YES R	171,684	4,867,537	1,874,582	97,056	6,754,733	(3,692)	(19,041)	122,188	
20. Maine	ME	YES R	129,606	5,344,141	28,289	43,004	5,273,685	113,707	220,986	176,055	
21. Maryland	MD	YES R	5,695,021	57,536,335	245,075	7,329,452	61,713,805	2,325,106	2,254,495	1,381,089	
22. Massachusetts	MA	YES R	648,672	23,620,304	140,588	350,109	23,894,361	1,871,361	1,473,015	660,181	
23. Michigan	MI	YES AI	1,932,789	22,982,740	11,175,260	(79,102)	35,657,546	3,539,971	4,272,504	2,942,754	
24. Minnesota	MN	YES R	5,704,577	44,610,993	364,255	3,653,482	48,043,665	6,299,919	6,375,594	2,018,723	
25. Mississippi	MS	YES R	250,615	2,439,436	20,670	30,392	2,640,328	161,270	(333,369)	332,966	
26. Missouri	MO	YES R	4,119,990	12,563,689	230,918	5,639,210	14,512,831	1,319,719	1,223,834	668,484	
27. Montana	MT	YES AI	2,835,084	4,003,805	52,444	906,732	6,729,158	39,011	(198,137)	134,087	
28. Nebraska	NE	YES AI	326,299	6,558,915	54,124	(13,097)	6,750,219	70,712	87,113	79,106	
29. Nevada	NV	YES AI	2,130,538	5,071,773	35,895,623	(57,101)	39,923,007	3,764,399	4,385,199	2,192,007	
30. New Hampshire	NH	YES R	185,448	9,019,603	46,855	54,555	8,801,082	172,626	189,161	115,728	
31. New Jersey	NJ	YES R	17,501,111	75,998,851	751,450	4,429,862	91,478,827	5,842,422	4,969,085	9,897,108	
32. New Mexico	NM	YES AI	2,334	5,518,910		33	5,456,893	120,511	141,809	209,584	
33. New York	NY	YES O	42,607,193	105,167,712	304,016	5,662,308	144,635,712	4,283,759	4,292,130	3,209,488	
34. No. Carolina	NC	YES R	300,859	22,330,744	54,799	1,476,722	20,722,990	2,102,053	2,823,774	2,292,092	
35. No. Dakota	ND	YES R	18,953	1,456,695	3,049	27,867	1,414,106	50,085	24,159	30,665	
36. Ohio	OH	YES R	13,297,220	51,930,501	10,467,598	7,363,042	74,485,283	1,055,905	1,210,610	627,321	
37. Oklahoma	OK	YES R		7,143,381		550,000	6,886,679	82,288	169,585	267,234	
38. Oregon	OR	YES AI	1,553,386		379,795	(84,265)	2,274,543	(74,487)	(71,327)	5,000	
39. Pennsylvania	PA	YES O	14,002,517	29,045,311	1,113,694	15,926,058	43,614,168	2,254,797	2,464,860	2,396,662	
40. Rhode Island	RI	YES R	125,629	6,634,956	22,395	161,277	6,680,540	282,896	145,124	130,356	
41. So. Carolina	SC	YES R	290,095	29,217,440	44,251	(81,675)	28,290,664	3,101,472	2,509,851	1,617,228	
42. So. Dakota	SD	YES AI	138,741	3,245,745	41,736	27,739	3,304,142	47,164	123,667	99,527	
43. Tennessee	TN	YES AI	2,956,089	24,130,573	260,148	2,141,192	26,463,738	1,166,939	1,070,728	356,637	
44. Texas	TX	YES AI	75,695,634	126,537,986	705,870	17,561,848	198,798,447	6,136,482	6,464,390	4,650,144	
45. Utah	UT	YES AI	946,998	6,234,900	335,261	(40,983)	7,357,422	69,887	69,021	16,975	
46. Vermont	VT	YES R	36,667	1,119,472	11,123	25,471	1,111,618	13,060	74,161	85,276	
47. Virginia	VA	YES R	5,939,841	49,588,261	398,224	1,596,168	54,252,411	1,834,057	1,016,075	858,128	
48. Washington	WA	YES AI	55,747,230	7,930,181	5,523,836	31,035,360	64,367,412	3,077,822	3,308,401	3,190,912	
49. West Virginia	WV	YES R	104,635	2,256,608	28,788	33,614	5,246,044	39,373	218,000	515,377	
50. Wisconsin	WI	YES AI	8,449,282	28,902,686	162,728	5,187,184	34,820,962	1,831,565	1,209,432	2,570,702	
51. Wyoming	WY	YES AI	152,362	2,373,564	24,658	(2,208)	2,523,412	19,621	5,058	5,000	
52. American Samoa	AS	NO R									
53. Guam	GU	NO R					478				
54. Puerto Rico	PR	YES R		1,277,741		(58,753)	1,386,617	1,103,514	1,014,344	707,037	
55. U.S. Virgin Is.	VI	YES AI	99,676	553,159			627,552	27,583	21,094	48,107	
56. Canada	CN	YES R	243,893	1,744,514		43,022	259,159	230,607	264,088	74,000	
57. Aggregate Other Alien	OT	X X X		16,250			15,481	10,203	(264,943)	15,504	
58. Totals	(a)	52	X X X	411,400,304	1,200,925,726	640,122,741	247,706,329	2,184,215,899	109,887,784	106,252,031	87,329,574

DETAILS OF WRITE-INS										
5701. BAHAMAS	X X X			16,250				15,481		
5702. MEXICO	X X X								10,203	(264,943)
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			16,250				15,481	10,203	(264,943)

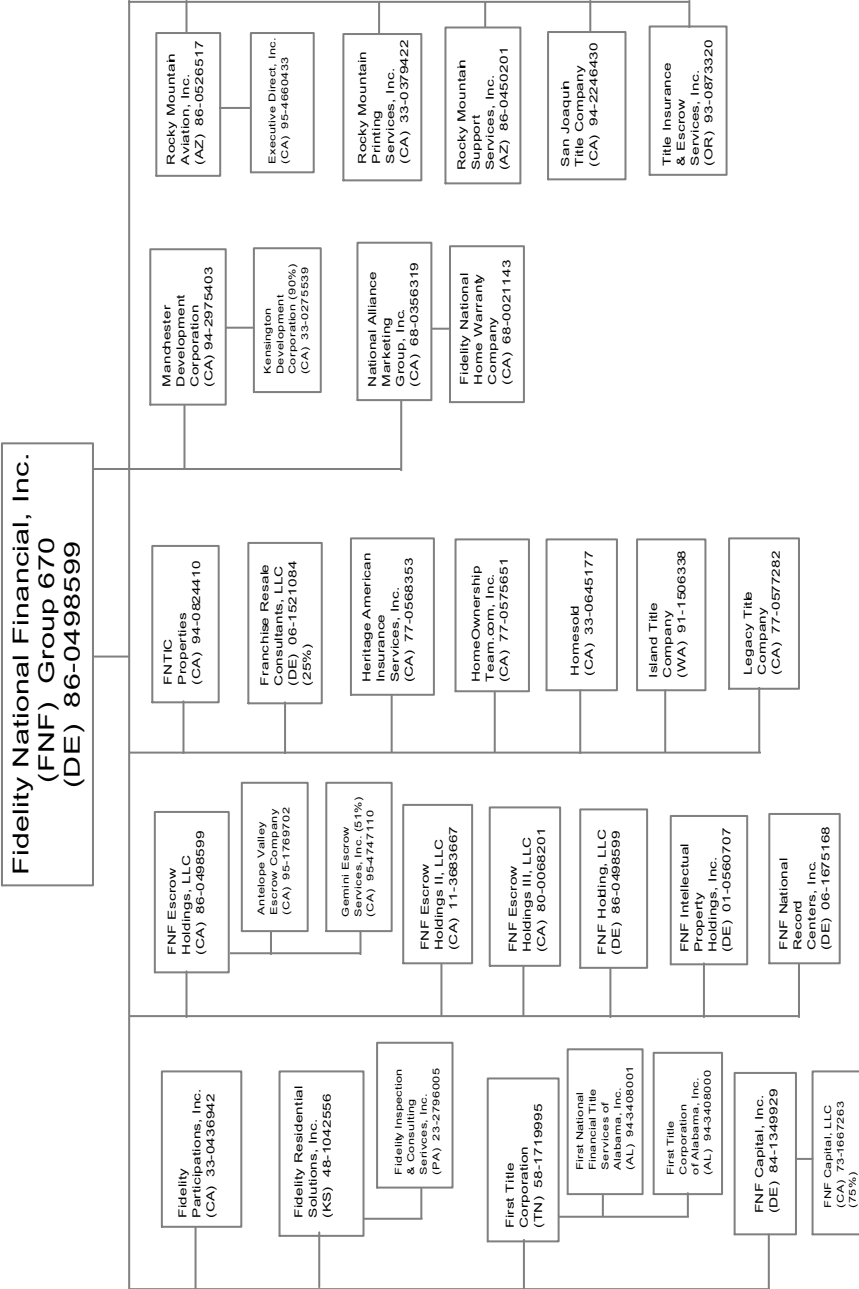
(a) Insert the number of yes responses except for Canada and Other Alien.

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

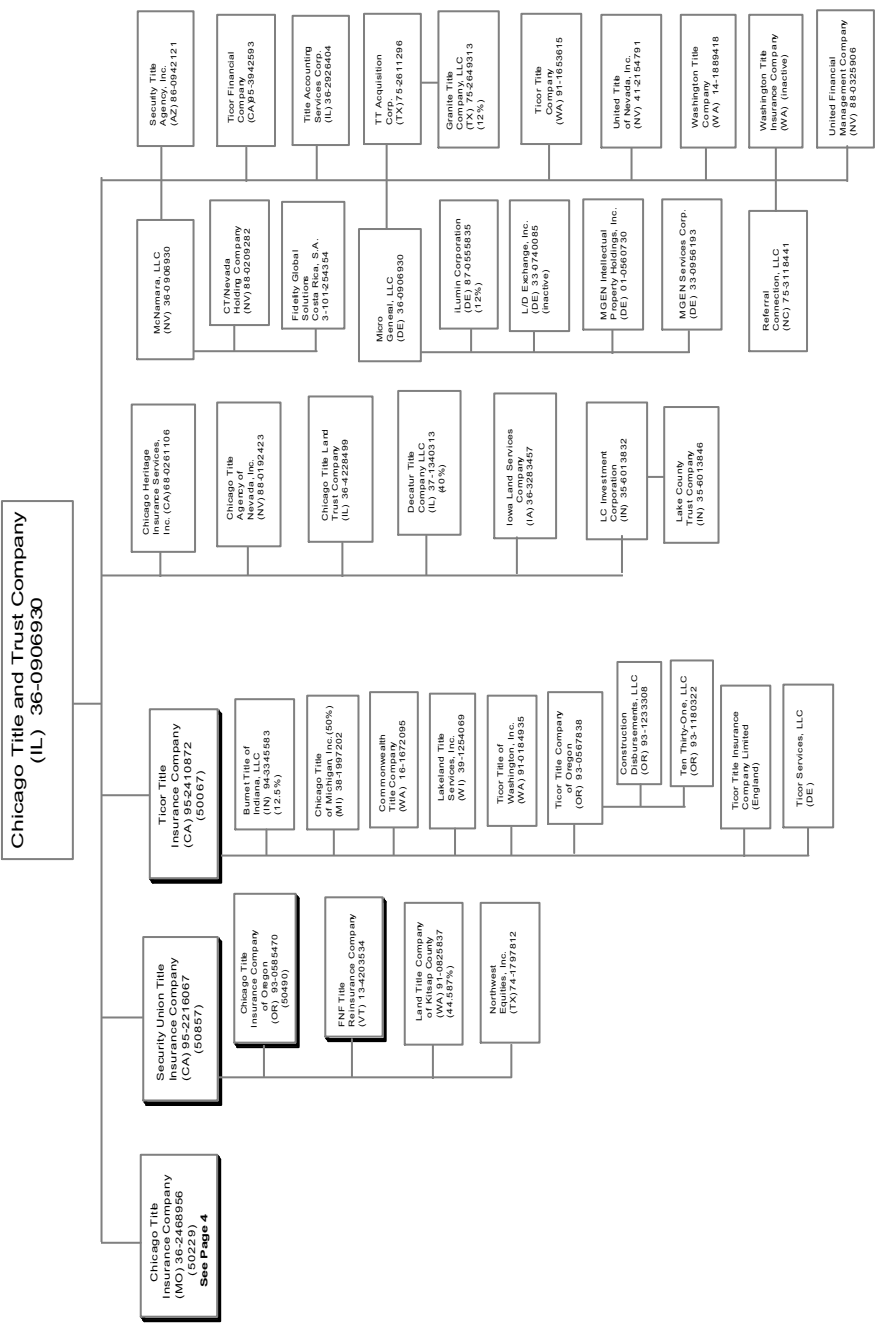
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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



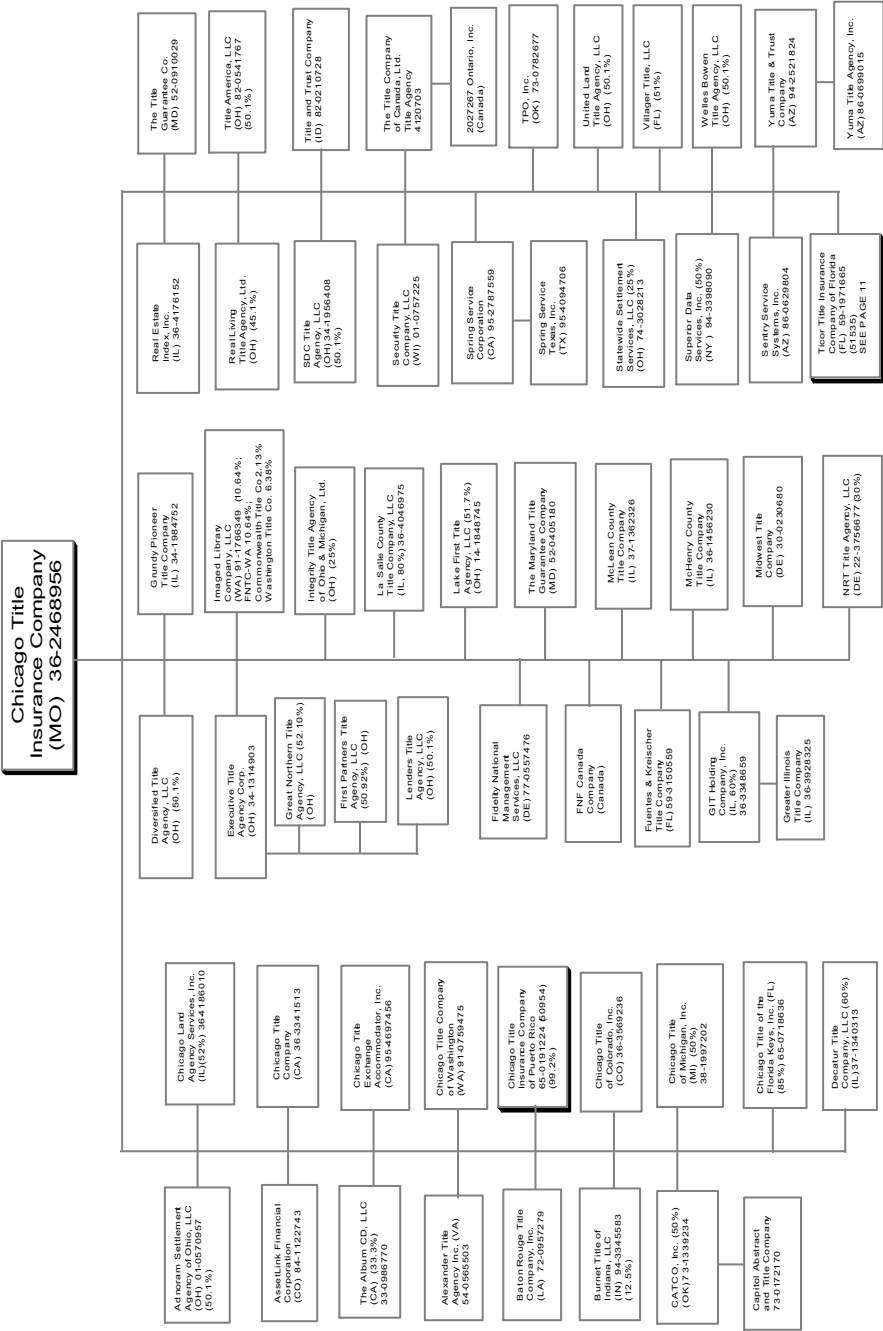
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



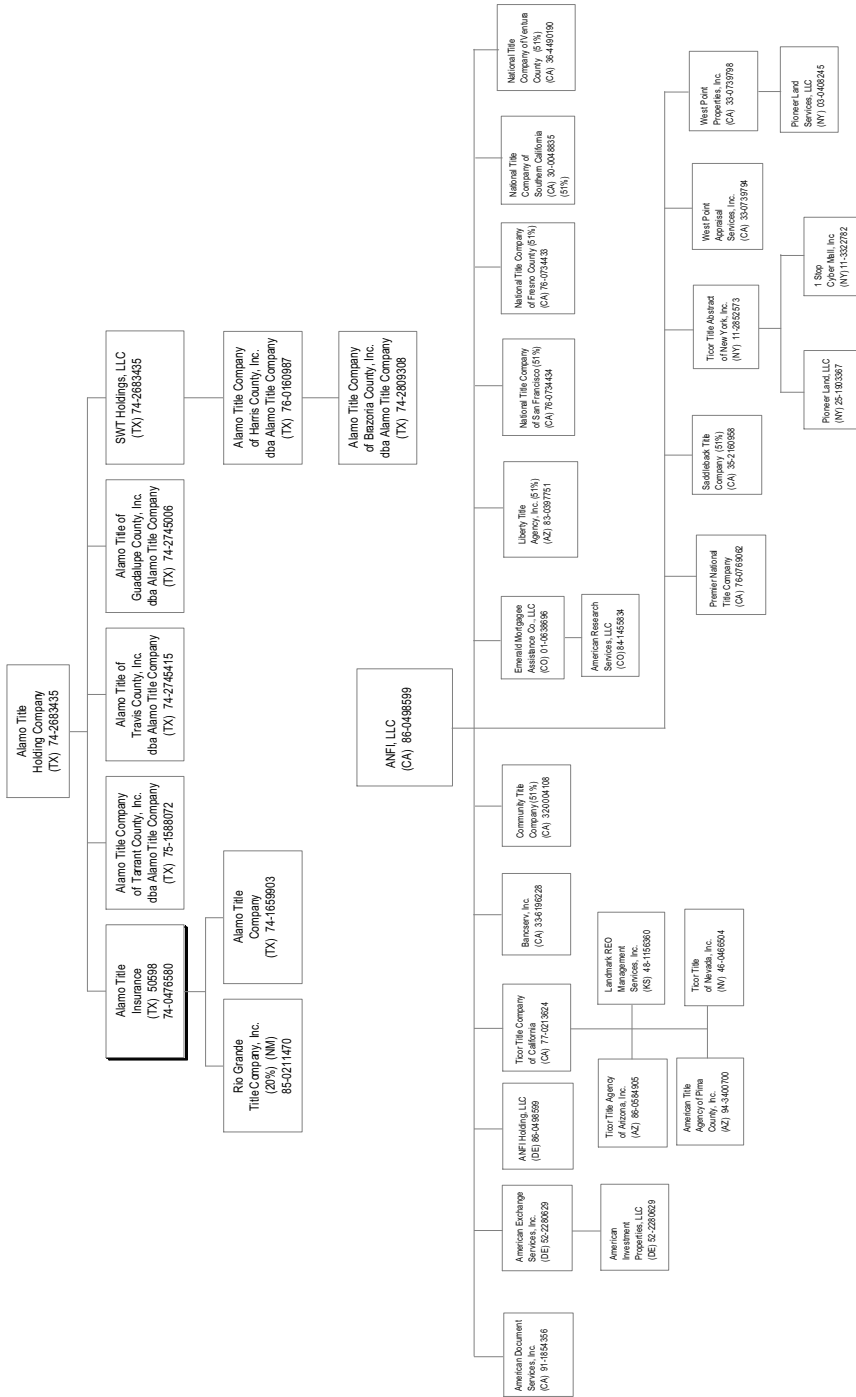
Annual Statement for the year 2004 of the Chicago Title Insurance Company

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

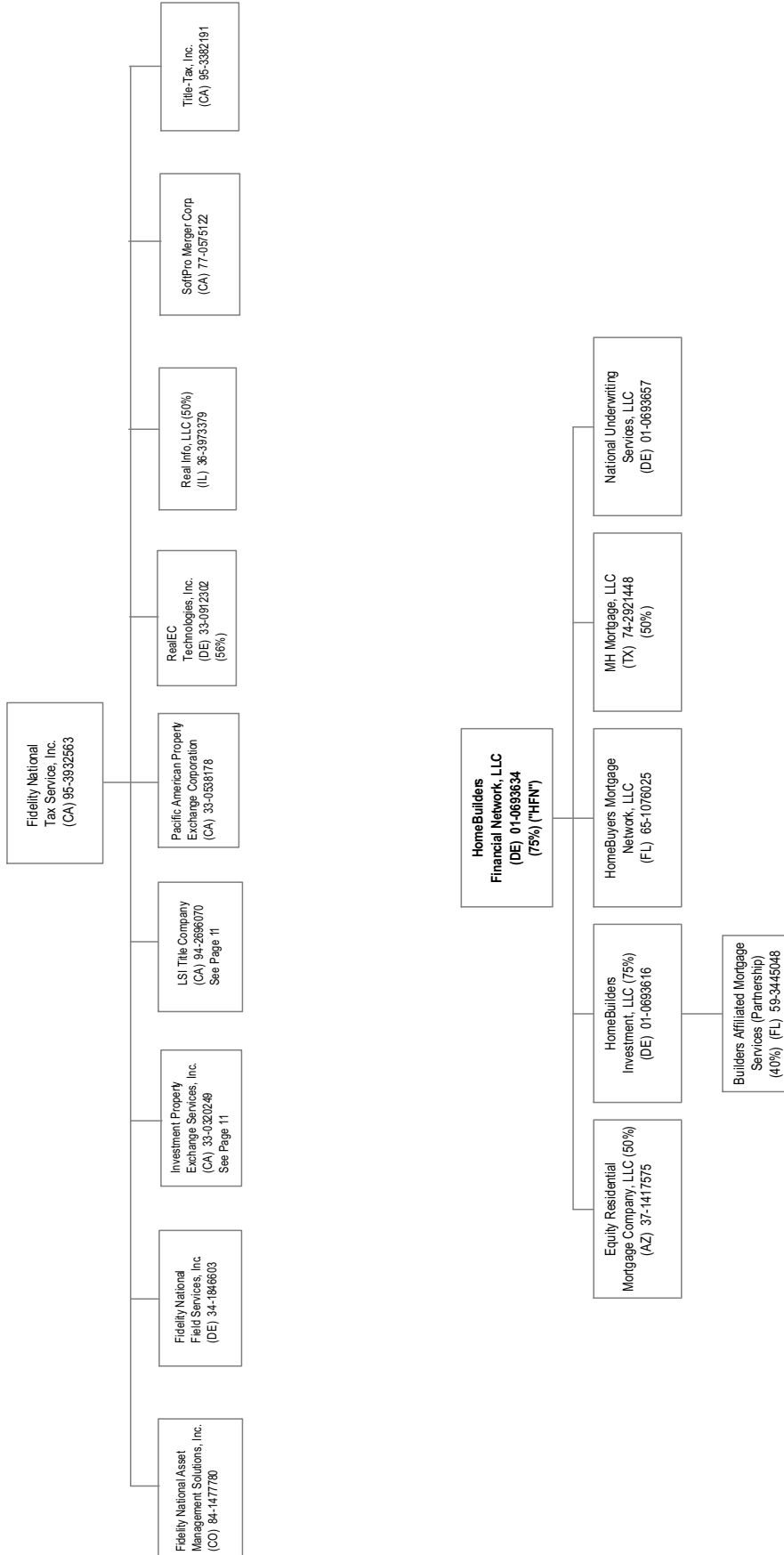
PART 1 - ORGANIZATIONAL CHART



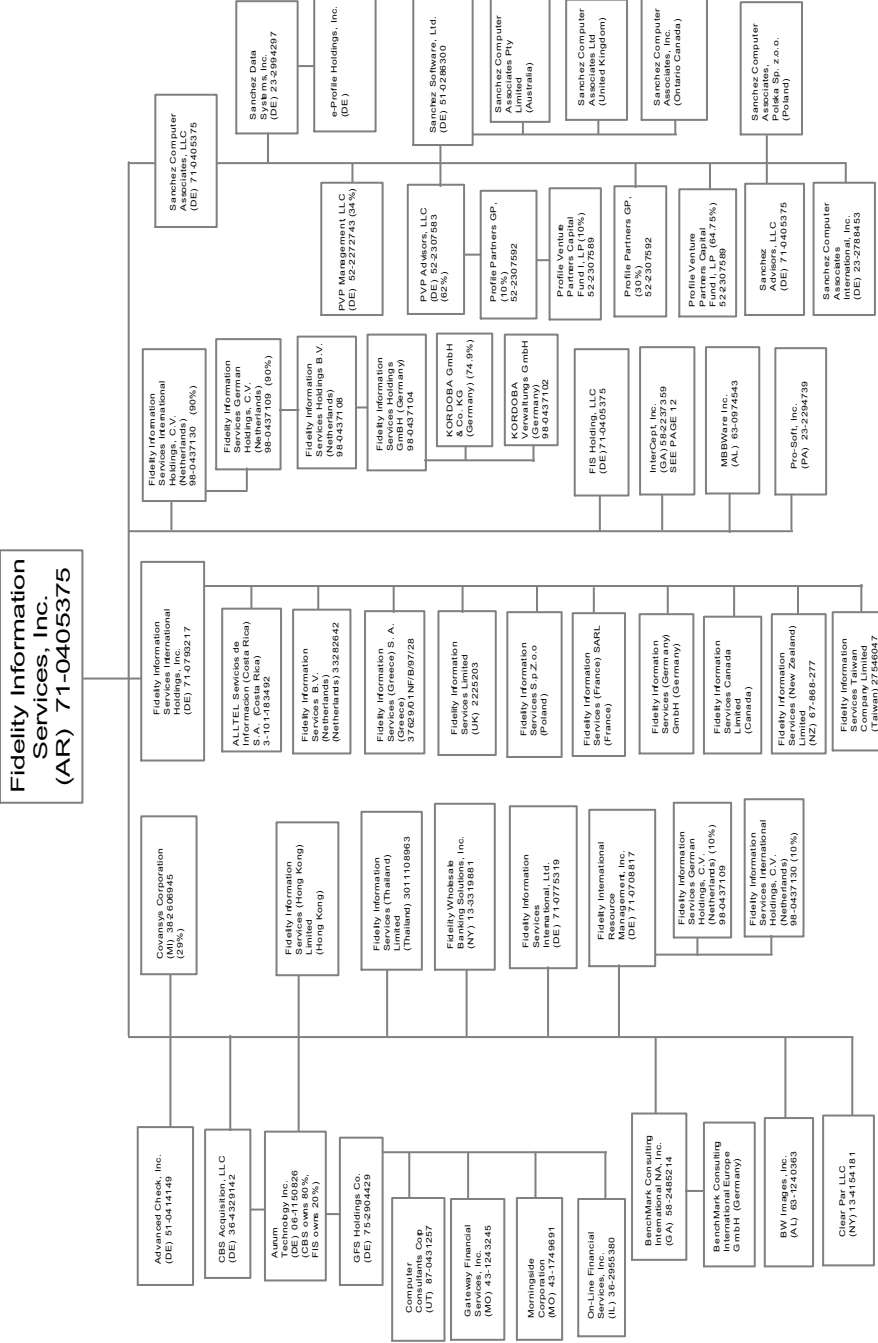
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**



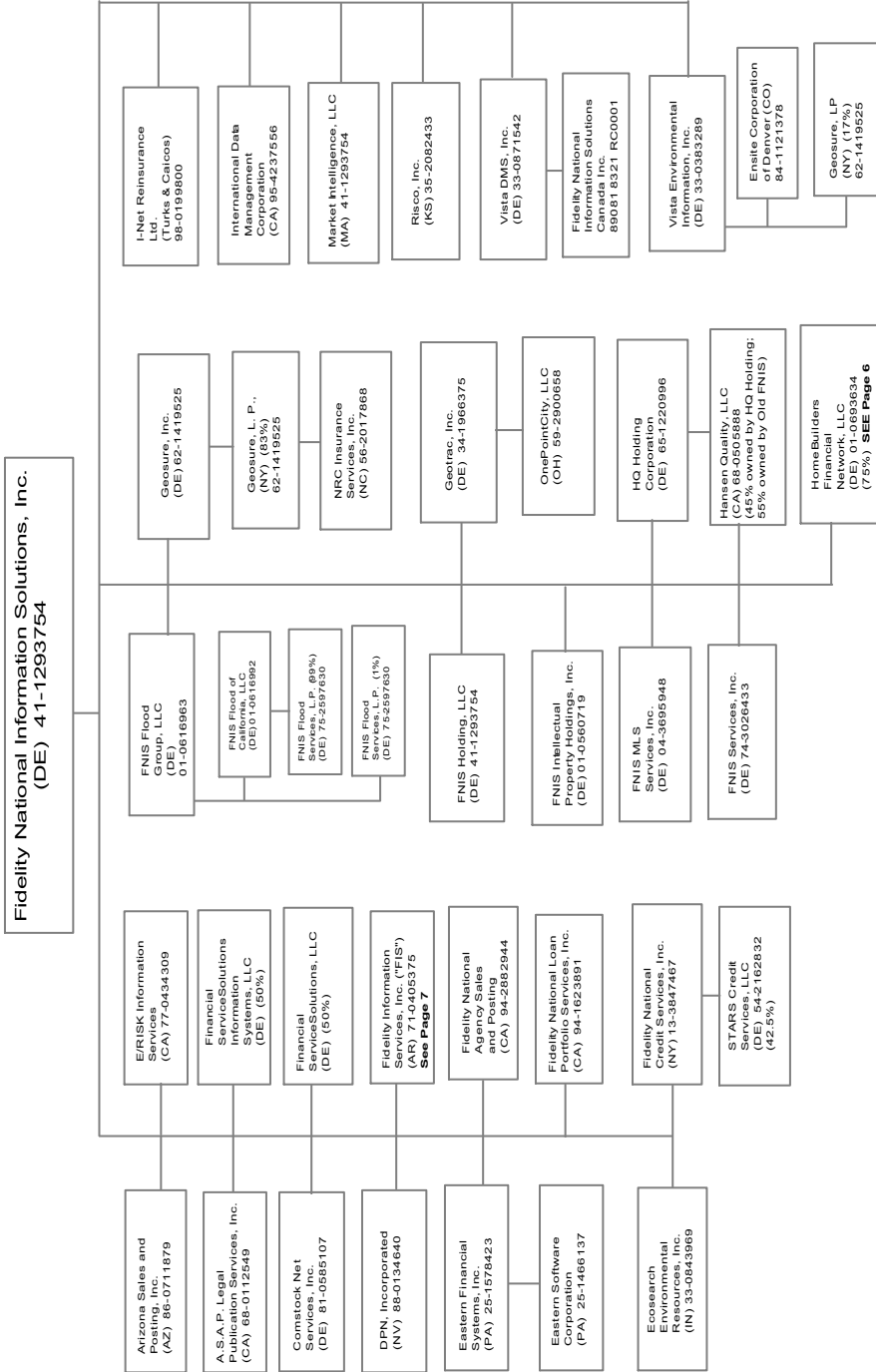
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



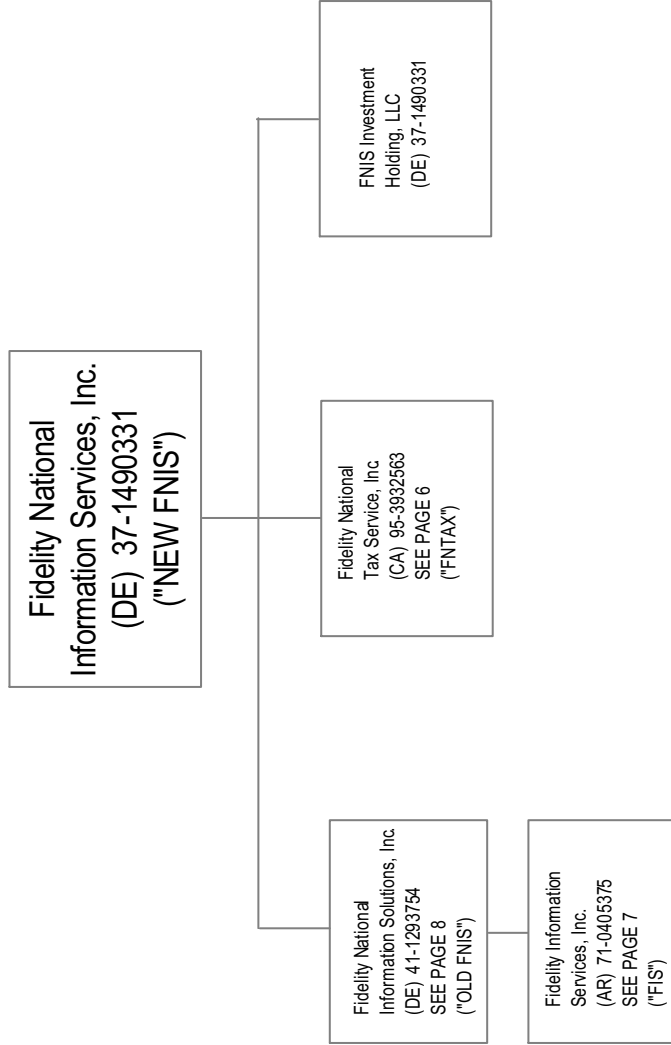
**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**



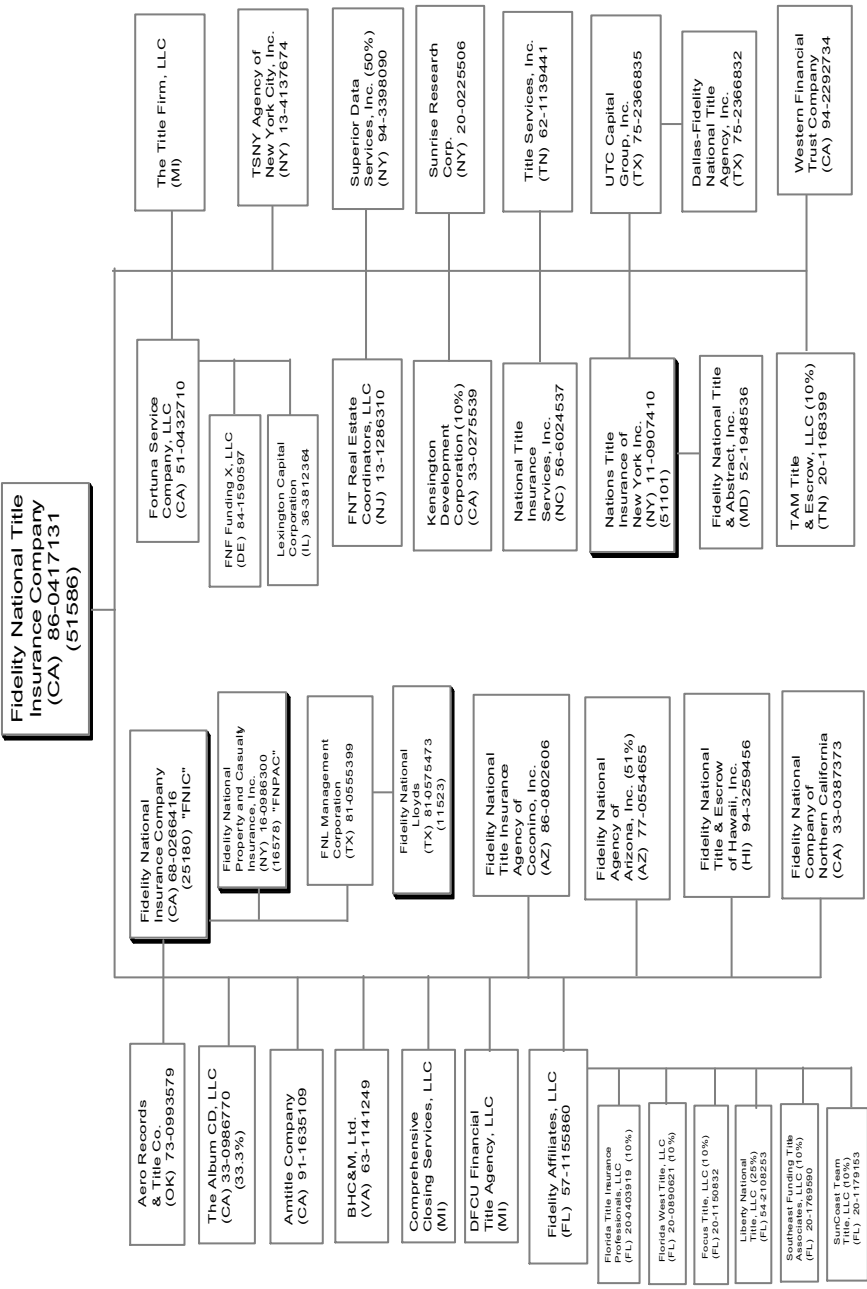
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



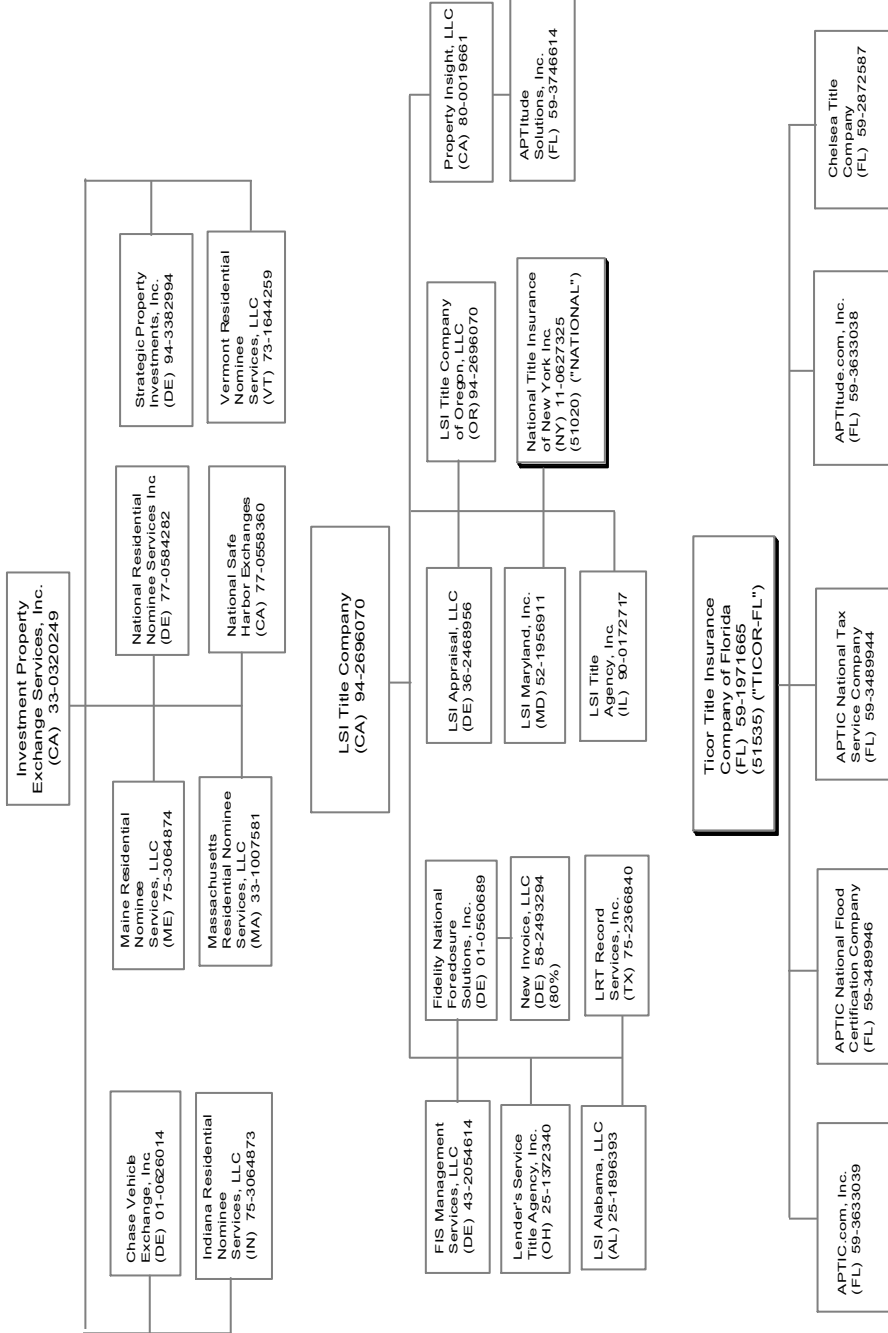
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



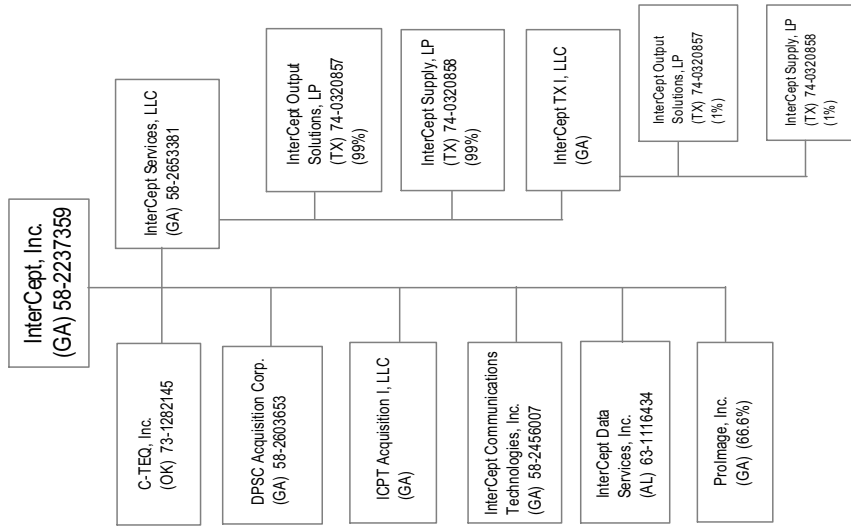
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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



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



SCHEDULE Y (continued)
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	86-0447131	Fidelity National Title Insurance Company	(66,456,001)	(5,000,000)	(1,523,238)		(209,345,618)			(4,045,813)	(285,370,670)	
51071	13-1286310	Fidelity National Title Insurance Company of New York	(12,600,000)				(74,493,717)				(87,093,717)	
51101	11-0907410	Nations Title Insurance of New York Inc					24,884				24,884	
50588	74-0476680	Alamo Title Insurance	(7,500,000)				(6,518,744)			(1,583,144)	(15,601,888)	
51020	11-0627325	National Title Insurance of New York Inc					(748,099)				(748,099)	
00000	36-0960890	Chicago Title & Trust Company	(7,664,752)	(23,143,195)	312,834,683		(51,463,755)			7,538,972	238,101,953	
50067	95-2410872	Ticor Title Insurance Company	(18,608,525)				(69,466,814)			(5,861,820)	(92,937,159)	
50229	36-2468956	Chicago Title Insurance Company	(162,324,316)	(114,333,793)	33,955,977		(489,953,900)			(15,750,297)	(748,406,359)	
50490	93-0585470	Chicago Title Insurance Company of Oregon	(7,000,000)				(13,283,537)				(20,283,537)	
50857	95-2216067	Security Union Title Insurance Company	5,378,128		(534,239)		(32,964,826)			(2,579,184)	(30,700,121)	
51535	59-1971665	Ticor Title Insurance Co of Florida			(1,783,929)		(9,704,448)	15,650,684			(11,488,377)	(14,381,000)
25180	68-0266416	Fidelity National Insurance Company		5,000,000			(20,678,354)	(15,650,684)			(18,788,440)	9,234,000
16578	16-0986300	Fidelity National Property and Casualty Ins					(6,311,560)	(5,173,794)			(7,301,093)	5,147,000
11523	81-0575473	Fidelity National Loyds					(2,127,299)				(23,130,780)	
00000	77-0564557	Fidelity National Insurance Services									(70,000,000)	
00000	36-3341513	Chicago Title Company									13,443,842	
00000	80-0019661	Property Insight LLC			1,783,929						13,443,842	
00000	95-3382191	Title Tax									1,783,929	
00000	72-0957279	LSI Title Company (CTC Alameda)			7,941,600						(11,536,483)	
00000	34-1314603	Executive Title Agency									(1,500,000)	
00000	37-1362326	McLean Title									(1,600,000)	
00000	34-1317302	Northwest Title Agency of Michigan									(1,600,000)	
00000	91-0759475	Chicago Title of Washington									(2,500,000)	
00000	77-0557476	Fidelity National Management Services LLC									(1,600,000)	
00000	91-0184935	Ticor Title Co of Washington (Commonwealth Title)	(3,000,000)								603,379,451	
00000	93-0867838	Ticor Title Co of Oregon (Key Title)	(2,500,000)								(3,000,000)	
00000	68-0021143	Fidelity National Home Warranty Co	(7,200,000)								(2,500,000)	
00000	33-0388759	Fidelity Asset Management Inc									(1,600,000)	
00000	13-4137674	TSNY Agency									603,379,451	
00000	94-3259456	Fidelity National Title & Escrow of Hawaii	(4,000,000)								(3,000,000)	
00000	41-1293754	Fidelity National Information Solutions (560)	(3,500,000)	39,126,210							(2,500,000)	
00000	95-3932563	Fidelity National Tax Services	(3,763,402)	19,379,793	(312,834,683)						(2,500,000)	
00000	41-1293754	AES		(9,680,440)							(1,600,000)	
00000	86-0460201	Rocky Mountain Support Services									17,890,124	
00000	77-0213624	Ticor Title Co of California	(57,000,000)								(4,000,000)	
00000	86-0498559	Fidelity National Financial Inc	445,475,351	(39,126,210)							(3,500,000)	
9999999	Control Totals									22,281,286	579,733,395	

X X X

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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.

	<u>Response</u>
MARCH FILING	
1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
4. Will Management's Discussion and Analysis be filed by April 1?	YES
5. Will the Supplemental Schedule of Business Written by Agency be filed by April 1?	YES
6. Will the Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
7. Will an audited financial report be filed by June 1?	YES

Explanation:

Not Applicable

.....

.....

Bar code:



50229200442000000

OVERFLOW PAGE FOR WRITE-INS

**Page 2 - Continuation
ASSETS**

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

REMAINING WRITE-INS AGGREGATED AT LINE 9 FOR INVESTED ASSETS

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

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

2304. Title plant improvements	1,663,847	1,663,847		
2305. Ground Rents	89,600	89,600		
2306. Goodwill	5,825,522	5,825,522		
2307.				
2308.				
2309.				
2310.				
2311.				
2312.				
2313.				
2314.				
2315.				
2316.				
2317.				
2318.				
2319.				
2320.				
2321.				
2322.				
2323.				
2324.				
2325.				
2397. Totals (Lines 2304 through 2325) (Page 2, Line 2398)	7,578,969	7,578,969		

OVERFLOW PAGE FOR WRITE-INS

**Page 12 - Continuation
EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Non-admitted Assets (Col. 2 - Col. 1)
REMAINING WRITE-INS AGGREGATED AT LINE 09 FOR INVESTED ASSETS			
0904.			
0905.			
0906.			
0907.			
0908.			
0909.			
0910.			
0911.			
0912.			
0913.			
0914.			
0915.			
0916.			
0917.			
0918.			
0919.			
0920.			
0921.			
0922.			
0923.			
0924.			
0925.			
0997. Totals (Lines 0904 through 0925) (Page 12, Line 0998)			
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS			
2304. Title plant improvements	1,663,847	1,476,297	(187,550)
2305. Ground Rents	89,600	93,200	3,600
2306. Goodwill	5,825,522	60,903,796	55,078,274
2307.			
2308.			
2309.			
2310.			
2311.			
2312.			
2313.			
2314.			
2315.			
2316.			
2317.			
2318.			
2319.			
2320.			
2321.			
2322.			
2323.			
2324.			
2325.			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	7,578,969	62,473,293	54,894,324

SCHEDULE A - PART 1
Showing All Real Estate Owned December 31 of Current Year

1 Description of Property	2 Code	3 Location		4 State	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
		City														
Lassen County Office 65 South Lassen Plumas County Office 295 Main Street San Diego County Office 925 B Street Santa Clara County Office 110 West Taylor Street Will County Office 103 N. Ottawa		Susanville Quincy San Diego San Jose Joliet	CA CA CA CA IL	01/01/1992 01/01/1992 01/01/1992 01/01/1992 01/01/1972	11/20/2000 11/07/2000 12/01/2000 12/28/2000 11/29/2000	357,708 449,435 8,994,257 2,600,725 814,777	129,635 211,844 6,098,332 1,125,496 244,551	280,000 352,000 6,275,000 3,500,000 365,000	(3,708) (10,939) (178,140) (74,130) (15,924)					54,000 30,000 479,009 360,000 149,328	25,373	
0299999 Properties occupied by the reporting entity - Administrative *						13,216,902	7,809,858	10,772,000	(282,841)						1,072,337	25,373
0399999 Total Properties occupied by the reporting entity						13,216,902	7,809,858	10,772,000	(282,841)						1,072,337	25,373
116357 APN 21-06-310-028 117519 2912 Gav Street 0225-5545-2 155 S13 722N R20E 0227-1603-9 215 Pine Garden Lane 0283-0089-5 2228 Wharton Street 0286-0293-2 1100 Block Henry Ridge Road D1CA05906 19215 Lomita Avenue D1CA07107 Section 17 #1094 Gurneys Inn Resort & Spa 98270 922 South Hanover Street 115470 4445 Wildfork Road 28102678 Lot 4 545 Grand Oaks Drive 28102678 Lot 4 Hidden Trace Unit 2 28203079 Tom Sterling Road 99001 A. Viesca Abstract 78 Tract 92 132787 Sierra Drive Lot 4		Jean Dallas Douglas County Pacific Grove Philadelphia Los Angeles Orange San Bernardino Montauk Baltimore Brewton Shreveport Shreveport Fayetteville Livingston Forest Park	NV TX WA CA PA CA CA CA CA NY MD AL LA LA NC TX IL	07/01/2003 02/05/2001 03/05/2001 03/03/1989 10/21/2002 04/01/2003 12/09/1983 07/25/1990 06/15/1992 02/19/2004 01/23/2003 02/08/2001 02/16/2004 02/16/2004 07/12/2004 08/04/2004 10/18/2004	06/20/2003 10/07/2002 03/03/1989 05/07/2002 12/14/2000 03/19/2001 03/19/2001 10/22/2001 06/13/2003 02/08/2001 02/16/2004 02/16/2004 07/12/2004 08/04/2004 10/18/2004	2,000 14,000 22,156 255,000 12,000 300,000 47,472 4,258 12,100 182,000 19,000 226,000 27,000 18,000 11,250 8,100	2,000 14,000 22,156 255,000 12,000 300,000 47,472 4,258 12,100 182,000 19,000 226,000 27,000 18,000 11,250 8,100	2,700 14,000 25,000 355,000 12,000 290,000 250,000 6,000 6,000 182,000 19,000 226,000 27,000 20,000 12,500 9,000	(282,841)							
0599999 Properties held for sale						1,160,336	1,160,336	1,456,200								
9999999 Totals						14,377,238	8,970,194	12,228,200	(282,841)						1,072,337	25,373

SCHEDULE A - PART 3

Showing All Real Estate SOLD During the Year, Including Payments During the Final Year on "Sales Under Contract"

1 Description of Property	2 Location		3 State	4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Expended for Additions, Permanent Improvements and Changes in Encumbrances	10 Book/Adjusted Carrying Value Less Encumbrances	11 Amounts Received	12 Foreign Exchange Profit (Loss) on Sale	13 Realized Profit (Loss) on Sale	14 Total Profit (Loss) on Sale	15 Gross Income Earned Less Interest Incurred on Encumbrances	16 Taxes, Repairs and Expenses Incurred
	City															
Tulare City Office, 1750 West Walnut 1400 Noreiga Street 108035, 2913 W. 53rd Street 0486-0023-0, Godde Hill Road 0210-0291-0, 1386 Breedlove Road 0225-4859-8, 7 Lots of West Point D1CA07307, Highway 78 & Berner	Visalia San Francisco Tulsa Palmdale Memphis Grant County Julian	CA CA OK CA TN WA CA	CA CA OK CA TN WA CA	02/19/2004 06/23/2004 06/01/2004 08/11/2004 07/02/2004 07/15/2004 12/01/2004	Marvis Partners LLC Marsani Inc. Kelly Morrow Antelope Valley Escro Petrangelo Cook PLC Chicago Title Ins. Co. David Lee Spencer	2,694,456 190,707 46,000 1 40,000	(10,288) (218)			2,120,379 39,209 46,000 1	1,005,224 484,783 51,064 13,637 12,156 62,190 58,403		(1,120,955) 445,573 5,064 13,636 12,156 62,190 58,403	(1,120,955) 445,573 5,064 13,636 12,156 62,190 58,403	20,838 40,860	
01999999 Property Sold						2,971,164	(50,506)			2,205,589	1,687,457		(523,933)	(523,933)	61,698	
99999999 Totals						2,971,164	(50,506)			2,205,589	1,687,457		(523,933)	(523,933)	61,698	

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/Recorded Investment Excluding Accrued Interest	9 Increase (Decrease) by Adjustment	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Value of Land and Buildings	12 Date of Last Appraisal or Valuation	
		City	State									
02-2958-0023		Willingboro	NJ		12/01/1994	7.000				94,000	09/24/2001	
104731		Piano	TX		03/19/2003	7.000	104,167			284,000	04/20/2001	
139341		Cheekowaga	NY		06/24/2004	5.000	20,000			39,700	10/15/2004	
20-2959-CLD364502		Richardson	TX		05/19/1989	9.000	33,366			167,000	09/25/2001	
0228-0428-0		Los Angeles	CA		01/22/2002	9.125	45,619			430,000	01/23/2002	
0282-0088-6		Capitol Heights	MD		02/26/2002		45,000			117,000	09/30/2002	
0281-0145-4		Joplin	MO		08/27/2002	6.490	69,014			70,000	08/28/2002	
114308		Los Angeles	CA		02/01/2004	8.500	19,717			48,600	04/01/2004	
126285		Hayward	CA		08/30/2004	7.625	108,116	(145,183)		319,000	09/02/2002	
02-2959-0264		Miami	FL		09/01/1991	9.500	42,760			157,000	09/26/2001	
20-2959-CLD331002		Tucson	AZ		01/24/1991	10.500	32,525			72,000	11/01/1999	
107942		Nelson	MO		01/23/2004	6.000	8,469			6,000	04/28/2003	
121552		Inglewood	CA		12/16/2003	7.000	67,508			440,000	12/18/2003	
121250		Bonita Springs	FL		03/19/2004	7.000	500,000			3,400,000	07/01/2004	
0286-0000-6		Glendale	AZ		07/18/2001	8.500	3,480			8,450	01/01/2003	
1125-2412-1		Shohomish	WA		10/26/1994	9.000	41,863			344,500	01/01/1994	
104133		Tracy	CA		08/21/2003	7.000	265,000			535,000	09/16/2003	
121784		San Jose	CA		12/08/2003	6.000	5,047			1,500,000	01/01/2003	
0212-1641-1		Andover	NH		05/22/2003	7.750	9,061			170,000	03/20/2003	
0283-0280-2		Northumberland	NH		07/19/2002	3.500	9,061			92,000	05/30/2002	
133173		Sunnyvale	CA		03/02/2004	4.000	69,482			130,467	03/01/2004	
28100789		Neosho	MO		07/02/1998	9.250	20,000			85,000	02/24/2004	
121480		Mesa	AZ		04/30/2003	4.000	198,408				04/30/2003	
116327		Lodi	CA		06/03/2003	13.750				285,000	06/20/2003	
0399999		Mortgages in Good Standing - Residential Mortgages - All Other*										
0899999		Total Mortgages in Good Standing										
106450		Myrtle Beach	SC		09/31/2002	6.000	10,143			152,000	06/13/2002	
1999999		Mortgages with Overdue Interest Over 90 days, Not in Process of Foreclosure - Residential Mortgages - All Other*										
2499999		Total Mortgages with Overdue Interest Over 90 days, Not in Process of Foreclosure										
9999999		Totals										

General Interrogatory:
 1. Mortgages in good standing \$ 0 unpaid taxes \$ 0 interest due and unpaid.
 2. Restructured mortgages \$ 0 unpaid taxes \$ 0 interest due and unpaid.
 3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.
 4. Mortgages in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.

SCHEDULE B - PART 2

Showing All Mortgage Loans Sold, Transferred or Paid in Full During the Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book Value/Recorded Investment Excluding Accrued Interest at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	2 City	3 State										
109512	Sacramento	CA		10/18/2003	50,664			49,689	49,689			
122789	North Hills	CA		11/25/2003	226,755	70,036		296,791	296,791			
02-2958-0023	Willingboro	NJ		12/01/1994	3,626			2,203	2,203			
28400587	Auburn	WA		08/19/1999	5,267			5,244	5,444			
116327	Lodi	CA		06/03/2003	35,000			37,072	37,072			
0199999	Mortgages closed by repayment				321,312	70,036		390,999	391,199			
9999999 Totals					321,312	70,036		390,999	391,199			

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets Owned December 31 of Current Year

1 Number of Units and Description	2 Code	3 Location		4 State	5 Name of Vendor	6 Date Acquired	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment
		City									
20.0% interest - Joint Starter Index & Database		Cleveland	MIN		Title Information Service	01/01/1997	20,000		20,000		
52.0% interest - Title Insurance Agency - Joint Venture		Chicago	IL		Standard Title	01/01/1997	520		520		
100% interest - Investment in Title Associates LLC		Tampa	FL		Title Associates	01/01/1998	103,209				
25.0% interest - Title Insurance Agency - Joint Venture		Dallas	TX		Community Title	01/01/1999	16,343		111,942		
12.5% interest - Title Insurance Agency - Joint Venture		Schenerville	IN		Burnett Title	01/01/1999	29,099				
10.64% interest - Joint Starter Index & Database		Seattle	WA		Image Library	01/01/1999	240,771		159,140		
100% membership interests		Santa Barbara	CA		Fidelity National Management Services	01/01/2000					
2.5% interest - Joint Venture		Merrville	IN		Bankers Title	11/01/2001	5,180		5,180		
50.1% majority ownership of outstanding common stock LLC		Cleveland	OH		SDC Title Agency	07/31/2001	64,798		64,798		
50.10 interest - Joint Venture		Imperial	PA		Maronda Homes	10/31/2002	10,020			(2,945)	
12.5% interest - Joint Venture		Crown Point	IN		Southshore Title	12/13/2002	3,333		3,333		
51.66% interest - Joint Venture		Painesville	OH		LakeFirst Title	12/20/2002	25,050		48,925	1,135	
50.1% interest - Joint Venture - Title America		Akron	OH		Title America	03/29/2002	15,000		51,273	47,568	
25% interest - Joint Venture - Statewide Settlements		Fairview Park	OH		Statewide Settlements	04/30/2002	12,500		5,204	5,204	
50.10% interest - United Land Title - Joint Venture		Cleveland	OH		United Land Title	01/04/2003	10,020		31,983	10,953	
21.04% interest - Real Title Agency - Joint Venture		Seven Hills	OH		Real Title Agency	01/01/2003	750,000		578,289	(64,767)	
50.10% interest - Third Millennium Title - Joint Venture		Fair Lawn	OH		Third Millennium Title	01/03/2003	10,020		10,020		
20% interest - Martin Joint Title Plant Inc. - Joint Venture		Palm Beach	FL		Martin Joint Title Plant Inc.	03/01/2003	(5,508)			10,208	
12.0% interest - Marble Title - Joint Venture		Dallas	TX		Marble Title	10/01/2003	19,978		19,978		
75% interest - investment in LaSalle County Title LLC		Peru	IL		LaSalle County Title	01/01/2002	411,790		539,102	29,166	
25% Ownership - Blue Ridge Title - Joint Venture		Charlottesville	VA		Blue Ridge Title	04/01/2004	10,000		10,000		
50% Ownership - Florida Affiliates - Joint Venture		Tampa	FL		Florida Affiliates	04/01/2004	25,000		116,610	91,610	
50.1% Ownership - Diversified Title Agency - Joint Venture		Painesville	OH		Diversified Title Agency	04/04/2004	25,050		30,333	5,283	
17.5% Ownership - Regions Title Company - Joint Venture		Munster	IN		Regions Title Company	06/07/2004	4,463		4,463		
50.1% Ownership - Wells Bowen - Joint Venture		Toledo	OH		Wells Bowen	12/01/2004	18,036		38,036	20,000	
25.05% Ownership - Integrity Title Agency - Joint Venture		Pepper Pike	OH		Integrity Title	12/01/2004	7,515		107,515	100,000	
50.1% Ownership New Market Title Agency - Joint Venture		Cleveland	OH		New Market Title Agency	12/01/2004	24,061		24,061		
50.1% FIP Title Agency - Joint Venture		Cleveland	OH		FIP Title Agency, LLC	12/01/2004	2,505		99,030	96,528	
1099999 Subtotal - Joint Venture/Partnership Interests - Other							1,858,783		2,089,475	153,608	
500001 shares of stock		El Paso	TX		Sierra Title Company	01/01/1994	308,379		508,892		
100% interest in 11 Title Plants		Boise	ID		Alliance Title & Escrow	01/01/1995	524,729		51,764	42,990	
29999 Shares of Ticor Title Insurance Company		Chicago	IL		Chicago Title & Trust	01/01/1999	4,240,000		4,240,000		
44336 C/S of Fid Nat Title Ins. Co. and 27000 C/S of Ticor Title		Jacksonville	FL		Fidelity National Financial	01/01/2000	11,880,000		11,880,000		
120 Shares of Stock		Front Royal	VA		Service Title of Virginia	12/06/2001	88,390		88,390		
Security interest in all of Debtor's title plant and related mate		Dallas	TX		Safeco Land Title	05/31/2002	408,003		56,249		
1299999 Subtotal - Collateral Loans							17,450,501		16,736,925	42,990	
9999999 Totals							19,309,284		18,826,400	196,598	

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Year

1 Number of Units and Description	2 Location		3 State	4 Name of Purchaser or Nature of Disposition	5 Date Acquired	6 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	7 Increase (Decrease) by Adjustment	8 Increase (Decrease) by Foreign Exchange Adjustment	9 Book/Adjusted Carrying Value Less Encumbrances at Disposition	10 Consideration Received	11 Foreign Exchange Profit (Loss) on Sale	12 Realized Profit (Loss) on Sale	13 Total Profit (Loss) on Sale
	City												
1000 Shares Title One - Joint Venture 100% Investment in LSI Appraisal LLC 100% Investment in Property Insight LLC 30.0% Interest - Title Insurance Agency - Joint	Homewood Coraopolis Santa Barbara Parsippany		IL PA CA NJ	Payoff Internal Contribution Internal Contribution Dissolved	01/01/1998 02/10/2003 06/02/2002 01/01/2000	12,056,229	28,696 (4,177,495)		9,909 21,322,576	9,909 21,322,576			
1099999 Subtotal - Joint Venture/Partnership Interests - Other						12,056,229	(4,148,799)		21,332,485	21,332,485			
9999999 Totals						12,056,229	(4,148,799)		21,332,485	21,332,485			

SCHEDULE D - PART 1

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

1 CUSIP Identifi- cation	2 Description	3 Codes			6 NAIC Designation	7 Actual Cost	8 Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value						Interest			Dates		
		4 F o r e i g n	5 B o n d C H A R					9 Fair Value				12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due & Accrued	20 Gross Amt. Rec. During Year	21 Acquired	22 Maturity
5499999	Total Bonds - Issuer Obligations				975,394,878	X X X	951,548,591	905,036,611	955,604,315	(12,288,154)					X X X	X X X	X X X	12,043,489	30,017,559	X X X	X X X	
5599999	Total Bonds - Single Class Mortgage-Backed/Asset-Backed Securities				50,633,449	X X X	50,806,553	49,636,173	50,638,810	5,362					X X X	X X X	X X X	215,423	1,239,507	X X X	X X X	
6099999	Total Bonds				1,026,028,327	X X X	1,005,355,144	957,672,784	1,006,243,125	(12,282,792)					X X X	X X X	X X X	12,258,962	31,257,066	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	3 Codes	4 F o r e i g n C o d e	5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	9 Rate Per Share Used to Obtain Fair Value	10 Fair Value	11 Actual Cost	Change in Book/Adjusted Carrying Value					20 NAIC Desig- nation	21 Date Acquired			
											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.
900001-05-8	Alexander Title Agency Inc.			1,000,000	100.00					100,000									P/A	11/15/1933
6499999	Subtotal - Preferred Stock - Parent, Subsidiaries and Affiliates							X X X		100,000									X X X	X X X
6599999	Total Preferred Stocks							X X X		100,000									X X X	X X X

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- fication	2 Description	3 Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	7 Rate per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	10 Declared but Unpaid	Dividends				Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (e)	18 Date Acquired	
		4 F o r I n d e n t i f i c a t i o n	Code							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.					
78440@-10-2	S-K-I-D Incorporated Class B			1,186,000	269,321	271,483	269,321	92,231				(659,285)		(659,285)					A	12/25/1966
817365-10-1	Sentry Service Systems Inc.			982,000	1,309,253	436,418	1,309,253	222,221				63,935		63,935					A	03/23/1999
849885-10-0	Spring Service Corporation			3,000,000	686,264	1,372,528	686,264	302,026				14,717		14,717					A	03/08/1991
86815#-10-0	SUPERIOR DATA SERVICES			500,000	34,342,884	34,342,884	34,342,884	115,459,319				163,424		163,424					A	10/31/2001
028990-10-9	Ticor Title Insurance Company of Florida			100,000,000	308,145	422,116	308,145	421,260				(81,116,429)		(81,116,429)					A	03/19/2004
88835@-10-4	Title & Trust Company			730,000	70,700	707,000	70,700	1,610				181		181					A	12/31/1975
88835#-0-2	TITLE DATA INC			100,000	3,146,235	157,312	3,146,235	4,397,925				85,653		85,653					A	12/25/1971
87262@-10-8	TPO Inc.			20,000,000	1,045,647	5,884	1,045,647	1,132,415				5,820		5,820					A	01/01/1989
9887#-10-6	Yuma Title And Trust Company			177,723,000	143,651,318	X X X	143,651,318	222,710,054			74,700,000	(68,591,235)		(68,591,235)					X X X	X X X
69999999	Subtotal - Parent, Subsidiaries and Affiliates																			
09248U-84-1	BLACKROCK MUNI-CASH FUND				5,475	1,000	5,475	5,475			1,001								U	11/03/2003
589908-10-2	MERRILL LYNCH INSTL TAX EX			5,474,560	5,475	1,000	5,475	5,475			1,068								U	12/31/2004
7199999	Subtotal - Money Market/Mutl Funds				5,475	X X X	5,475	5,475			2,069								X X X	X X X
7299999	Total Common Stocks				173,106,500	X X X	173,106,500	251,207,158			74,712,796	(69,330,493)		(69,330,493)					X X X	X X X
7399999	Total Preferred and Common Stocks				173,106,500	X X X	173,106,500	251,307,158			74,712,796	(69,330,493)		(69,330,493)					X X X	X X X

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues _____, the total \$ value (included in Column 8) of all such issues \$ _____ 5,475.

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
3128X2 EV-3	FEDERAL HOME LN MTG 4.75% 12/8/10		07/14/2004	MORGAN STANLEY		13,958,280	14,000,000.00	68,347
3133X8 EL-2	FHLB NOTE 3.75% 08/18/09		09/10/2004	Ubs Warburg		14,803,811	14,780,000.00	29,252
3134A4 US-1	FHLMC 4.25% 07/15/09		08/23/2004	Ubs Warburg		12,768,103	12,520,000.00	117,505
3134A3 4Q-6	FHLMC 7.0% 7/15/2005		06/09/2004	MORGAN STANLEY		38,884,040	37,000,000.00	1,043,194
3134A4 1H-5	FHLMC NOTE 2.125% 11/15/05		07/09/2004	MORGAN STANLEY		1,196,358	1,200,000.00	4,038
3136F5 NS-6	FNMA NOTE 3.5% 12/28/06		06/29/2004	MORGAN STANLEY		9,978,400	10,000,000.00	1,944
31359M VC-4	FNMA NOTE 3.75% 05/17/07		07/14/2004	VARIOUS		15,645,720	15,600,000.00	81,750
31359M LH-4	FNMA NOTE 4.375% 10/15/06		09/17/2004	LEHMAN SECURITIES		24,659,902	23,855,000.00	426,742
31359M LU-5	FNMA NOTE 4.75% 01/02/07		11/18/2004	VARIOUS		24,343,167	23,600,000.00	394,303
31359M SY-0	FNMA NOTE 4% 09/02/08		10/12/2004	Citibank		4,300,091	4,230,000.00	19,270
31359M NU-3	FNMA NOTE 5.25% 09/01/12		11/18/2004	MORGAN STANLEY		5,832,574	5,600,000.00	88,200
31359M GT-4	FNMA NOTE 6.25% 02/01/11		11/18/2004	VARIOUS		8,696,194	7,880,000.00	123,500
31359M FS-7	FNMA NOTE 7.125% 06/15/10		09/17/2004	GOLDMAN SACHS		5,116,062	4,385,000.00	82,447
9128Z7 5Z-1	U.S. TREASURY 6.5% 2/15/2010		11/15/2004	MERRILL LYNCH		569,063	500,000.00	8,213
9128Z7 5N-8	UNITED STATES TREAS NT 08/15/09		04/05/2004	MORGAN STANLEY		1,164,785	1,030,000.00	8,659
03999999	Subtotal - Bonds - U.S. Governments				X X X	181,916,550	176,180,000.00	2,497,364
135087 WY-6	CANADA GOVT 6% 9/1/05	C	06/01/2004	MERRILL LYNCH		764,918	735,251.00	11,361
10999999	Subtotal - Bonds - All Other Governments				X X X	764,918	735,251.00	11,361
010399 BN-2	AL SPL CARE FING HOS 5% 11/01/07		06/03/2004	RAYMOND JAMES & ASSOC		3,035,690	2,835,000.00	14,569
040507 ED-3	AZ HEALTH FACs AUTH REV VAR RT		09/15/2004	BNY CAPITAL MKTS		4,250,000	4,250,000.00	885
114894 LG-1	BROWARD CNTY FL APT VAR RT		11/16/2004	MORGAN STANLEY		2,000,000	2,000,000.00	283
115064 BB-2	BROWARD CNTY FL A 5.375% 12/01/09		06/23/2004	RAYMOND JAMES & ASSOC		4,305,040	4,000,000.00	16,125
13281K MW-7	CAMDEN CNTY NJ USE REV 5% 9/01/11		12/03/2004	VARIOUS		2,445,559	2,240,000.00	42,583
145279 AG-0	CARR & HEND KY PUB GAS 5% 01/01/06		07/19/2004	STEPHENS		2,684,824	2,575,000.00	6,438
14463R AA-5	CARROLL CNTY KY ENVIRO REV VAR RT		10/20/2004	MORGAN STANLEY		4,950,000	4,950,000.00	
167501 QJ-7	CHICAGO ILL BRD ED 6.25% 12/01/09		10/01/2004	RAYMOND JAMES & ASSOC		3,010,875	2,500,000.00	22,135
167501 MW-5	CHICAGO ILL BRD ED VAR RT		10/01/2004	MORGAN STANLEY		1,000,000	1,000,000.00	
181054 7T-8	CLARK CNTY NEV SC DIST 5% 06/15/11		03/10/2004	BEAR STEARNS		5,748,850	5,000,000.00	9,722
181059 AN-6	CLARK CNTY NV SCH 5.25% 06/15/08		10/14/2004	STEPHENS		8,789,600	8,000,000.00	1,167
196458 KQ-5	COLORADO EDL & CULT 7.625% 8/15/31		07/14/2004	RAYMOND JAMES & ASSOC		2,512,820	2,000,000.00	65,236
207522 DU-7	CONNECTICUT ST MUN ELEC REV VAR RT		11/17/2004	MORGAN STANLEY		900,000	900,000.00	181
239847 FF-8	DAYTON OHIO CITY SCH 5% 12/01/10		07/14/2004	BANCO DE POPULAR		3,839,010	3,500,000.00	23,333
241627 AU-2	DE SOTO PARISH LA POLLUTN VAR RT		10/14/2004	MORGAN STANLEY		100,000	100,000.00	58
251093 VD-9	DETROIT MICH GO 5.375% 04/01/12		10/14/2004	RAYMOND JAMES & ASSOC		9,023,280	8,000,000.00	21,500
25476A J4-2	DISTRICT COLUMBIA GO 5.75% 6/01/09		06/03/2004	BANCO DE POPULAR		5,542,200	5,000,000.00	16,771
373383 YS-1	GEORGIA ST GO 5.5% 07/01/11		12/03/2004	VARIOUS		5,657,283	5,000,000.00	52,265
37528R AB-1	GILBERT AZ INDL DEV 5.85% 02/01/19		11/04/2004	DEUTSCH		1,513,236	1,335,000.00	27,551
386442 RH-2	GRAND RIVER DAM OK 6.25% 06/01/11		11/24/2004	DRAIN RAUSCHER		1,179,190	1,000,000.00	27,431
396080 GV-9	GREENVILLE SC HOSP REV VAR RT		12/21/2004	MORGAN STANLEY		1,000,000	1,000,000.00	147
397080 ET-4	GREENWOOD CNTY SC REV VAR 10/1/34		09/15/2004	MORGAN STANLEY		4,825,000	4,825,000.00	67
425200 N2-4	HENDERSON NEV 5% 06/01/12		03/09/2004	STEPHENS		3,744,469	3,260,000.00	4,981
432342 BU-6	HILLSBORO CNTY FL WASTE 5% 09/01/06		08/27/2004	RAYMOND JAMES & ASSOC		5,302,350	5,000,000.00	
442436 TB-4	HOUSTON TX WTR/SWR 5.25% 12/01/30		10/29/2004	DRAIN RAUSCHER		6,188,435	5,500,000.00	96,250

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
451295-RA-9	IDAHO HEALTH FACS REV VAR 12/01/36		12/02/2004	AG EDWARDS		100,000	100,000.00	4
432226-H6-3	ILLINOIS SALE TX REV 5.25% 6/15/06		07/12/2004	RAYMOND JAMES & ASSOC		1,059,620	1,000,000.00	4,375
452150-R2-3	ILLINOIS ST 5.375% 04/01/2013		01/16/2004	RAYMOND JAMES & ASSOC		5,732,486	4,895,000.00	81,124
454912-AQ-9	IN DEV FIN AUTH ENVIRO VAR RT		09/15/2004	MORGAN STANLEY		4,500,000	4,500,000.00	5,694
454622-MK-4	INDIANA BK 5% 02/01/08		03/09/2004	RAYMOND JAMES & ASSOC		1,114,380	1,000,000.00	1,303
454798-MM-6	INDIANA HEALTH VAR RT 11/15/26		12/01/2004	MORGAN STANLEY		2,300,000	2,300,000.00	44,797
455393-BP-2	INDIANAPOLIS THERMAL ENERG VAR RT		09/09/2004	MORGAN STANLEY		3,250,000	3,250,000.00	43,214
46267P-AQ-8	IREDELL CNTY NC PUB 6% 06/01/16		10/28/2004	RAYMOND JAMES & ASSOC		2,072,525	1,654,000.00	74
47302P-AA-8	JEFFERSON CNTY KY ENVIRO VAR RT		11/17/2004	RAYMOND JAMES & ASSOC		1,654,000	1,654,000.00	74
57583P-DA-4	MA ST FED HWY 5.75% 12/15/10		08/03/2004	STEPHENS		6,005,737	5,305,000.00	43,214
575827-F6-9	MASS ST VAR 12/12/30		11/17/2004	MORGAN STANLEY		1,000,000	1,000,000.00	13,215
57583P-CK-3	MASSACHUSETTS ST 5.5% 12/15/2005		12/03/2004	DEUTSCH		517,295	500,000.00	11,111
575927-QJ-2	MASSACHUSETTS ST 5% 04/01/15		03/11/2004	RAYMOND JAMES & ASSOC		5,648,500	5,000,000.00	103,784
57582N-WU-5	MASSACHUSETTS ST GO 5.25% 11/01/30		10/20/2004	DAN RAUISCHER		4,604,767	4,090,000.00	7,260
59099A-BE-4	MESA AZ INDL DEV AUTH REV VAR RT		11/09/2004	CUSIP CHANGE DUE TO CALL		200,000	200,000.00	472
59334K-AN-8	MIAMI-DADE CNTY FL 6.375% 07/01/29		08/09/2004	RAYMOND JAMES & ASSOC		1,182,080	1,000,000.00	76,910
59333N-HV-8	MIAMI-DADE CNTY FL 5% 04/01/11		03/10/2004	RAYMOND JAMES & ASSOC		4,594,800	4,000,000.00	1,870
59465E-4S-9	MICHIGAN HOSP REV VAR RT 11/15/26		10/15/2004	MORGAN STANLEY		100,000	675,000.00	83
59465E-4N-0	MICHIGAN ST HOSP REV 11/15/06 VAR		10/08/2004	MORGAN STANLEY		100,000	100,000.00	10,646
59465E-C3-5	MICHIGAN ST HSP REV 6.25% 11/15/14		07/12/2004	RAYMOND JAMES & ASSOC		10,151,618	8,800,000.00	14,306
626207-MM-5	MUNICIPAL ELEC AUTH GA VAR RT		10/26/2004	MORGAN STANLEY		10,200,000	10,200,000.00	58,542
631663-GH-8	NASSAU CNTY NY FIN AUTH VAR RT		12/09/2004	MORGAN STANLEY		2,750,000	2,750,000.00	953
64468C-AT-1	NEW HAMPSHIRE ST BUS VAR RT		11/03/2004	MORGAN STANLEY		200,000	200,000.00	43,841
645916-UK-1	NEW JERSEY ECON DEV 5% 06/15/10		07/12/2004	RAYMOND JAMES & ASSOC		2,801,021	2,555,000.00	10,646
645916-F4-4	NEW JERSEY ECON DEV 5% 07/01/11		12/03/2004	VARIOUS		5,500,330	5,000,000.00	14,306
645916-YA-9	NEW JERSEY ECON DEV REV 5% 8/15/12		08/04/2004	BANCO DE POPULAR		2,527,516	2,300,000.00	58,542
645780-EA-1	NEW JERSEY ECON DEV REV VAR RT		09/22/2004	MORGAN STANLEY		200,000	200,000.00	953
646139-WH-4	NEW JERSEY ST TPK AUTH TPK VAR RT		10/06/2004	MORGAN STANLEY		1,000,000	1,000,000.00	43,841
649666-7M-8	NEW MEXICO ST HWY 5.75% 06/15/09		03/09/2004	RAYMOND JAMES & ASSOC		3,706,431	3,155,000.00	129
649660-LK-1	NEW YORK N Y VAR RATE		11/15/2004	MORGAN STANLEY		1,000,000	1,000,000.00	1,668
649717-WU-6	NEW YORK N Y CITY TR CULTURAL VAR		09/09/2004	MORGAN STANLEY		8,700,000	8,700,000.00	15,619
64966A-YT-6	NEW YORK NY GO 5.25% 08/01/12		11/17/2004	MORGAN STANLEY		1,050,000	1,050,000.00	45
64966D-DD-8	NEW YORK NY GO 5.25% 09/01/12		10/20/2004	BANCO DE POPULAR		1,408,250	1,275,000.00	164
649660-JR-9	NEW YORK NY VAR RT		07/21/2004	BANCO DE POPULAR		5,880,050	5,500,000.00	28,007
64983W-7U-4	NEW YORK ST DORM 5.5% 05/15/13		11/12/2004	MORGAN STANLEY		1,900,000	1,900,000.00	164
64982P-UX-8	NEW YORK ST DORM AUTH 5% 7/01/32		11/17/2004	BANCO DE POPULAR		5,419,593	4,760,000.00	5,091
64984E-CN-3	NEW YORK ST ENERGY REV VAR RT		12/03/2004	VARIOUS		2,405,439	2,175,000.00	28,007
650013-SH-9	NEW YORK ST ENERGY VAR RT		10/01/2004	MORGAN STANLEY		100,000	100,000.00	34
650034-WV-8	NEW YORK ST HWY REV 5.5% 4/01/10		12/17/2004	AG EDWARDS		200,000	200,000.00	23
645780-DH-7	NJ ECONOMIC DEV AUTH W REV VAR RT		07/16/2004	RAYMOND JAMES & ASSOC		3,678,937	3,285,000.00	55,206
646135-XG-3	NJ ST TRANSN TR FD 5.5% 12/15/10		11/17/2004	MORGAN STANLEY		3,850,000	3,850,000.00	176
650014-CW-1	NY ST TMY AUTH SEC 5.25% 04/01/12		11/30/2004	MORGAN STANLEY		100,000	100,000.00	156,903
650034-VQ-1	NY ST URBAN DEV CORP REV VAR RT		08/11/2004	RAYMOND JAMES & ASSOC		5,998,650	6,500,000.00	103,542
677660-SL-7	OH ST WTR DEV AUTH POLLU VAR RT		09/27/2004	RAYMOND JAMES & ASSOC		10,000,000	10,000,000.00	2,083
677525-PT-8	OHIO ST AIR QUALITY AUTH VAR RT		11/16/2004	MORGAN STANLEY		1,500,000	1,500,000.00	921
67755C-MM-8	OHIO ST BLDG AUTH 5% 10/01/11		10/14/2004	STEPHENS		3,275,000	3,275,000.00	10
						1,666,410	1,500,000.00	

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
677518-YT-3	OHIO ST ED GO 5.625% 05/01/15		12/03/2004	DEUTSCH		788,725	700,000.00	4,047
677519-KD-1	OHIO ST SCH 5.25% 11/01/12		08/17/2004	RAYMOND JAMES & ASSOC		2,255,020	2,000,000.00	31,792
677660-SK-9	OHIO ST WTR DEV AUTH POLL VAR RT		09/21/2004	MORGAN STANLEY		1,900,000	1,900,000.00	1,283
677660-LP-5	OHIO ST WTR POLL 5.4% 12/01/13		06/29/2004	Ubs Warburg		9,553,515	9,150,000.00	38,803
686084-BU-4	OREGON ST FACS 5% 08/01/12		10/27/2004	RAYMOND JAMES & ASSOC		1,109,660	1,000,000.00	2,361
702725-DG-4	PASSAIC CNTY NJ 5.25% 09/01/11		08/13/2004	BANCO DE POPULAR		4,611,967	4,100,000.00	23,917
745291-RL-0	PR PUB FIN CORP 5.25% 08/01/29		12/03/2004	VARIOUS		11,044,560	10,000,000.00	38,208
745181-XT-9	PUERTO RICO COMWLT 5% 07/01/26		07/13/2004	RAYMOND JAMES & ASSOC		6,513,720	6,000,000.00	12,500
780486-ET-9	ROYAL OAK MICH HOSP FIN VAR RT		11/17/2004	MORGAN STANLEY		2,200,000	2,200,000.00	88
79410S-AG-1	SALEM CNTY NJ POLL TN VAR RT		09/21/2004	MORGAN STANLEY		400,000	400,000.00	473
837152-EY-9	SOUTHERN MIN MUN PWR 5% 10/01/09		03/08/2004	STEPHENS		4,093,372	3,880,000.00	79,556
843375-XG-6	SOUTHERN MIN MUN PWR 3% 01/01/11		11/04/2004	BANCO DE POPULAR		2,219,200	2,000,000.00	38,633
849067-YQ-0	SPOKANE WASH REF 5% 08/01/12		08/05/2004	BANCO DE POPULAR		1,725,780	1,885,000.00	15,190
897602-AJ-7	TROY NY INDL DEV AUTH VAR RT		09/23/2004	MORGAN STANLEY		7,175,000	7,175,000.00	1,555
92428C-ER-1	VERMONT ST STU ASSIST EDU VAR RT		06/04/2004	Ubs Warburg		5,000,000	5,000,000.00	24,304
92817F-23-3	VIRGINIA ST PUB SCH 4% 04/15/08		06/23/2004	STEPHENS		7,767,000	7,500,000.00	22,500
928837-BR-3	VOLUSIA CNTY FLA HL VAR RT 11/1/15		04/15/2004	MERRILL LYNCH		4,530,000	4,530,000.00	1,728
93978E-YB-2	WA ST HEALTH CARE FACS VAR RT		12/07/2004	MORGAN STANLEY		5,000,000	5,000,000.00	
960028-LY-2	WESTVILLE OH SCH DIST 5% 12/01/13		11/17/2004	RAYMOND JAMES & ASSOC		4,937,014	4,440,000.00	105,450
1799899	Subtotal - Bonds - States, Territories and Possessions				XXX	326,793,394	304,209,000.00	1,972,653
167501-N2-7	CHICAGO ILL BRD ED VAR RT		11/29/2004	MORGAN STANLEY		1,450,000	1,450,000.00	269
181004-CK-6	CLARK CNTY NEV INDL DEV VAR RT		12/27/2004	AG EDWARDS		1,200,000	1,200,000.00	300
586145-KK-9	MEMPHIS TN 5% 11/01/05		12/03/2004	DEUTSCH		615,876	600,000.00	3,083
682471-BZ-9	ONEIDA CTY WI GO 4.65% 9/1/05		12/03/2004	DEUTSCH		1,019,390	1,000,000.00	12,529
727193-SE-0	PLANO TX INDPNT SCHOOL 5% 2/15/05		12/03/2004	DEUTSCH		860,472	855,000.00	13,419
2499899	Subtotal - Bonds - Political Subdivisions of States, Territories and Possessions				XXX	5,145,738	5,105,000.00	29,600
312969-J2-5	FHLMC 15YR 5% 9/19 #B16381		09/07/2004	DEUTSCH		10,353,000	10,200,000.00	26,917
3128MM-AK-9	FHLMC 15YR 5% 9/19 #G18009		08/17/2004	GOLDMAN SACHS		8,119,375	8,000,000.00	21,111
31283K-UF-3	FHLMC GOLD 15 10/01/18 #G11482		01/14/2004	DEUTSCH		16,738,291	16,084,668.88	46,690
31294K-ZU-2	FHLMC PC 5.5% 06/19 #01655		06/10/2004	BEAR STEARNS		10,171,875	10,000,000.00	24,444
31294K-J7-1	FHLMC PC GOLD 15 08/01/17 E01186		01/14/2004	DEUTSCH		5,637,656	5,415,941.24	15,721
31294K-V8-5	FHLMC PC GOLD CASH 15 5.5% E01539		02/27/2004	Undefined		7,585,601	7,275,457.73	18,896
31405M-TV-9	FNMA 15 YR 5% 9/19 #793564		09/07/2004	BEAR STEARNS		2,030,938	2,000,000.00	5,278
31403T-XN-9	FNMA 5% 07/19 #757685		07/15/2004	BEAR STEARNS		10,606,048	10,530,360.98	27,788
41315R-BU-7	HARRIS CNTY TEX 5.375% 07/01/08		03/08/2004	RAYMOND JAMES & ASSOC		960,254	850,000.00	8,684
485424-HM-0	KANSAS ST DEPT TRANSN 5% 9/1/05		12/03/2004	DEUTSCH		511,030	500,000.00	6,736
604114-KF-4	MINNESOTA PWR 5.5% 3/1/05		12/03/2004	DEUTSCH		1,008,900	1,000,000.00	14,819
647357-CW-0	NEW MEXICO ST HWY COMMN 5% 6/15/06		12/03/2004	DEUTSCH		1,042,260	1,000,000.00	24,028
67755A-VZ-3	OHIO ST BLDG AUTH 5.125% 10/1/05		12/03/2004	DEUTSCH		1,024,750	1,000,000.00	9,538
3199899	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations				XXX	75,790,178	73,856,428.83	250,850
008739-AA-2	AIG SUNAMERICA GLOB 5.65% 08/01/08		03/15/2004	MORGAN STANLEY		4,733,565	4,250,000.00	32,459
02866Q-SW-4	AMER HONDA FIN 2.875% #0306		08/16/2004	Bank of America Securite		4,007,960	4,000,000.00	43,444

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
02666QJW-1	AMER HONDA FIN CORP 4.5% 05/26/09		09/20/2004	Ubs Warburg		2,231,215	2,160,000.00	31,860
084664-AJ-0	BERKSHIRE HATHAWAY 3.4% 07/02/07		07/14/2004	ISI		2,497,663	2,500,000.00	
111021-AD-3	BRITISH TELECOM 8.375% 12/15/10		03/09/2004	MORGAN STANLEY		1,866,000	1,900,000.00	30,359
134429-AJ-8	CAMPBELL SOUP 6.8% 10/15/06		01/20/2004	DAIN RAUSCHER		1,669,545	1,500,000.00	29,038
141781-AL-8	CARGILL INC 6.25% 05/01/06		01/22/2004	MORGAN STANLEY		2,716,950	2,500,000.00	37,326
172987-AZ-4	CITIGROUP INC 7.25% 10/01/10		03/08/2004	BNP PARIBAS		2,245,002	1,880,000.00	60,578
20030N-AD-3	COMCAST CORP 5.5% 03/15/11		03/09/2004	MORGAN STANLEY		1,556,227	1,450,000.00	39,210
200340-AJ-6	COMERICA INC 7.25% 08/01/07		12/08/2004	MERRILL LYNCH		1,088,420	1,000,000.00	26,583
210371-AG-5	COUNTELLATION ENRGY 6.35% 04/01/07		09/15/2004	LEHMAN SECURITIES		536,600	500,000.00	14,905
222371-ND-0	COUNTRYWIDE 4.25% 12/19/2007		01/16/2004	JP MORGAN		2,082,580	2,000,000.00	7,792
226500-AD-2	CYS CORP 5.625% 3/15/06		07/20/2004	LEHMAN SECURITIES		3,134,510	3,000,000.00	60,000
24801X-AA-6	DELUXE CORP 2.75% 09/15/06		07/14/2004	RBC Dominion Securities		1,975,640	2,000,000.00	18,944
251529-AF-0	DEUTSCHE BK 7.5% 04/25/09		09/20/2004	DEUTSCH		1,442,288	1,250,000.00	38,542
337358-BG-0	FIRST UN CORP 7.5% 07/15/06		01/20/2004	BEAR STEARNS		2,602,066	2,320,000.00	3,867
33801L-AA-2	FLEET NATL BK MTN 01/15/09		02/04/2004	LEHMAN SECURITIES		3,269,130	3,000,000.00	11,500
36962G-E7-5	GENERAL ELEC CAP CO 4.25% 12/01/10		03/08/2004	MORGAN STANLEY		2,141,069	2,080,000.00	24,556
362338-AI-2	GTE SOUTHWEST INC 6% 07/15/06		01/13/2004	DEUTSCH		2,421,360	2,250,000.00	375
441812-JT-2	HOUSEHOLD FIN CORP 6.5% 01/24/06		01/13/2004	BNP PARIBAS		1,955,736	1,800,000.00	55,900
48306B-AC-3	KEY BK N A MTNS 5% 07/17/07		01/22/2004	MORGAN STANLEY		2,678,950	2,500,000.00	3,472
49306C-AA-9	KEY BK N A MTNS 5% 07/17/07		01/20/2004	BEAR STEARNS		1,113,370	1,000,000.00	31,271
524908-CK-4	LEHMAN BROS HLDGS 8.25% 06/15/07		01/26/2004	CS First Boston		3,065,055	2,625,000.00	26,469
57959H-B1-0	MAYTAG CORP MTN 6.875% 12/01/06		01/16/2004	DAIN RAUSCHER		3,333,690	3,000,000.00	29,219
59018Y-SH-5	MERRILL LYNCH CO INC 4.5% 11/04/10		12/08/2004	MERRILL LYNCH		2,367,191	2,340,000.00	11,408
617446-GL-7	MET LIFE GLOB 1444 3.375% 10/05/07		01/26/2004	JP MORGAN		248,745	250,000.00	1,570
617446-AZ-2	MORGAN STANLEY 6.1% 04/15/06		01/26/2004	MORGAN STANLEY		4,194,881	3,875,000.00	68,286
655844-AH-1	NORFOLK SOUTHERN 7.35% 05/15/07		01/15/2004	DAIN RAUSCHER		1,683,225	1,500,000.00	40,104
74251U-AC-8	PRINCIPAL FIN GR AUS 6.2% 08/15/09		01/27/2004	MORGAN STANLEY		3,408,870	3,000,000.00	45,938
743410-AA-0	PROLOGIS TRUST 7.05% 07/15/06		03/31/2004	RBC Dominion Securities		4,822,397	3,950,000.00	44,986
75952U-AF-0	RELIASTAR FINL CORP 8% 10/30/06		09/14/2004	Ubs Warburg		4,013,438	3,750,000.00	45,531
786429-AK-6	SAFECO CORP 6.875% 07/15/07		01/29/2004	DAIN RAUSCHER		1,121,130	3,400,000.00	70,267
78442F-CP-1	SLM CORP 3.5% 09/30/06		01/27/2004	DAIN RAUSCHER		5,047,300	1,000,000.00	2,865
83364W-AF-2	SOCIETE GENERALE 7.4% 6/01/06		08/16/2004	BNP PARIBAS		1,658,031	5,000,000.00	31,597
87612E-AB-2	TARGET CORP 7.5% 8/15/10		02/18/2004	CS First Boston		1,618,799	1,498,000.00	19,091
879385-AC-6	TELEFONICA EUROPE 7.75% 09/15/10		02/18/2004	MERRILL LYNCH		567,064	490,000.00	1,125
91324P-AA-0	UNITEDHEALTH GRP INC 7.5% 11/15/05		08/16/2004	MERRILL LYNCH		1,060,480	1,000,000.00	19,583
925524-AJ-9	VIACOM INC 7.7% 07/30/10		02/24/2004	DAIN RAUSCHER		2,523,149	2,095,000.00	13,891
45989899	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	94,583,975	86,563,000.00	1,090,578
6099897	Subtotal - Bonds - Part 3				X X X	684,984,753	646,646,679.83	5,852,406
6099898	Summary Item from Part 5 for Bonds				X X X	767,350,702	761,925,368.91	1,831,763
6099899	Total - Bonds				X X X	1,452,345,455	1,408,574,048.74	7,784,169
6599898	Summary Item from Part 5 for Preferred Stocks				X X X	5,020,000	X X X	

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
6599999	Total - Preferred Stocks				X X X	5,020,000	X X X	
095128-20-6	ANGLOGOLD LTD		12/01/2004	Direct	50,500,000	2,026,590		
17275R-10-2	CISCO SYS INC		12/30/2004	VARIOUS	186,442,000	3,620,169		
492386-10-7	Kerr-Mc-Gee Corp		12/30/2004	Direct	15,000,000	873,675		
482480-10-0	KLA-TENCOR CORP		12/30/2004	Direct	19,637,000	913,248		
577729-20-5	MAXTOR CORP		10/29/2004	Direct	578,400,000	4,088,633		
626717-10-2	MURPHY OIL CORP		12/30/2004	Direct	11,000,000	883,527		
651639-10-6	NEWMONT MINING CORP		12/22/2004	VARIOUS	115,950,000	5,386,398		
629410-30-9	NTN COMMUNICATIONS INC.		12/31/2004	VARIOUS	177,400,000	579,395		
725906-10-1	PLACER DOME INC		12/09/2004	VARIOUS	82,700,000	1,622,019		
76009U-10-4	RENT WAY INC		12/30/2004	VARIOUS	531,213,000	4,163,815		
866810-10-4	SUN MICROSYSTEMS INC		12/10/2004	VARIOUS	395,000,000	2,181,050		
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)				X X X	26,338,519	X X X	
200470-07-8	Appraisal Enhancement Services		01/01/2004	Capital contribution from parent	100,000	13,443,842		
40047#-10-7	Grundy Pioneer Title Company		02/01/2004	Gundy Pioneer Title	1,000,000	2,050,000		
200471-07-6	Midwest Abstract Company (Midwest Title Company)		01/16/2004	Midwest Abstract Company	1,000,000	1,127,111		
028990-10-9	Ticor Title Insurance Company of Florida		03/19/2004	American Pioneer Title Insurance Company	100,000,000	115,499,313		
16819#-10-3	Chicago Title Company of Alameda		10/31/2004	Internal transfer from LSI Appraisal LLC and Property Insi		102,124,947		
6999999	Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates				X X X	234,205,213	X X X	
589908-10-2	MERRILL LYNCH INSTL TAX EX		12/31/2004	MERRILL LYNCH	13,407,210	13,407		
7199999	Subtotal - Common Stocks - Money Market Mutual Funds				X X X	13,407	X X X	
7299997	Subtotal - Common Stocks - Part 3				X X X	260,557,139	X X X	
7299998	Summary Item from Part 5 for Common Stocks				X X X	551,871,866	X X X	
7299999	Total - Common Stocks				X X X	812,429,005	X X X	
7399999	Total - Preferred and Common Stocks				X X X	817,449,005	X X X	
7499999	Totals					2,269,794,460	X X X	7,784,169

SCHEDULE D - PART 4

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

Table with columns 1-21: 1 CUSIP Identification, 2 Description, 3 Filing Date, 4 Disposal Date, 5 Name of Purchaser, 6 Number of Shares of Stock, 7 Consideration, 8 Par Value, 9 Actual Cost, 10 Prior Book/Adjusted Carrying Value, 11 Unrealized Valuation Increase/Decrease, 12 Current Year (Amortization)/Accretion, 13 Current Year's Other Than Temporary Impairment Recognized, 14 Total Change in B.I.A.C.V. (11+12+13), 15 Total Foreign Exchange in B.I.A.C.V., 16 Book/Adjusted Carrying Value at Disposal, 17 Foreign Exchange Gain (Less) 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.

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 Date	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Const- 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 (Less) on Disposal	18 Realized Gain (Less) 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. (1+12-13)	15 Total Foreign Exchange Change in B./A.C.V.						
66783#-10-0	Northwest Title Agency	12/31/2004	12/31/2004	Merged into CTI	100,000	3,060,335		2,851,490	2,799,709	51,781			51,781		2,851,490		208,845	208,845	2,500,000	
47898*-10-8	The Johnson Title Co. Inc.	12/09/2004	12/09/2004	Merged into CTI	100,000	114,943		1,000	114,941	(13,941)			(13,941)		1,000		113,943	113,943		
22527@-10-6	Creative Land Services	01/01/2004	01/01/2004	Disbursed	100,000	72,074		100	72,065	(71,974)			(71,974)		100		71,974	71,974		
2004700-7-8	Appraisal Enhancement Services	01/01/2004	01/01/2004	Contribution to LSI Appra	100,000	13,443,842		13,443,842							13,443,843					
6999999	Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates				X X X	168,532,466	X X X	143,260,627	44,107,514	(16,415,685)			(16,415,685)		143,260,628		25,271,860	25,271,860	2,913,127	X X X
09246U-84-1	BLACKROCK MUNI-CASH FUND	03/12/2004	03/12/2004	VARIOUS	14,899,805.1	14,899,805		14,899,805	14,899,805					14,899,805						
589908-10-2	MERRILL LYNCH INSTL TAX EX	03/11/2004	03/11/2004	MERRILL LYNCH	13,450,000.0	13,450,000		13,450,000	13,450,000					13,450,000				4,335		
7199989	Subtotal - Common Stocks - Money Market Mutual Funds				X X X	28,349,805	X X X	28,349,805	28,349,805					28,349,805					4,335	X X X
7299987	Subtotal - Common Stocks - Part 4				X X X	211,451,197	X X X	188,202,209	90,238,044	(17,341,195)			(17,341,195)		188,202,210		23,248,960	23,248,960	2,917,462	X X X
7299988	Summary Item from Part 5 for Common Stocks				X X X	553,526,799	X X X	551,871,896	X X X				(723,515)		551,148,351		2,378,452	2,378,452	423,164	X X X
7299989	Total - Common Stocks				X X X	764,977,996	X X X	740,074,075	90,238,044	(17,341,195)			(18,328,148)		739,350,551		25,927,442	25,927,442	3,340,526	X X X
7399999	Total - Preferred and Common Stocks				X X X	770,007,996	X X X	745,094,075	90,238,044	(17,341,195)			(18,328,148)		744,370,551		25,927,442	25,927,442	3,340,508	X X X
7499989	Totals					1,813,156,307	X X X	1,788,476,052	364,490,547	(17,341,195)			(20,411,193)		1,763,980,723		29,265,590	29,265,590	14,558,961	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 CUSIP Ident- ification	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 Consi- deration	11 Book/ Adjusted Carrying Value At Disposal Date	Change in Book/Adjusted Carrying Value					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.			
6438EV-10-8	NEW CENTURY FINANCIAL CORP		12/02/2004	Direct	12/08/2004	VARIOUS	56,318.000	2,622,415	2,794,709	2,622,415						172,295		
651639-10-6	NEWMONT MINING CORP		10/20/2004	Direct	10/21/2004	VARIOUS	127,050.000	5,282,054	5,350,575	5,282,054						68,521		
670008-10-1	NOVELLUS SYSTEMS INC.		08/26/2004	Direct	09/13/2004	Direct	256,602.000	7,170,203	7,176,773	7,170,203						6,570		
717081-10-3	PFIZER INC.		10/08/2004	Direct	10/15/2004	Direct	125,000.000	3,794,823	3,537,780	3,794,823						(257,043)		
76009N-10-0	RENT A CTR INC		09/21/2004	Direct	11/11/2004	Direct	50,000.000	1,261,250	1,246,143	1,261,250						(15,107)		
806857-10-8	Schlumberger Ltd		12/02/2004	Direct	12/03/2004	VARIOUS	101,350.000	6,456,238	6,567,997	6,456,238						111,758		
G7945J-10-4	SEAGATE TECHNOLOGY		11/08/2004	Direct	12/01/2004	VARIOUS	279,400.000	3,847,833	4,398,704	3,847,833						550,871		
812387-10-8	SEARS ROEBUCK & COMPANY		01/05/2004	Direct	01/08/2004	Direct	21,000.000	962,220	973,672	962,220						11,452		
830979-10-2	SKYWEST INC		10/08/2004	Direct	10/27/2004	Direct	90,546.000	1,307,377	1,522,133	1,307,377						214,756		
835470-10-5	SONICWALL INC		08/25/2004	VARIOUS	09/14/2004	Direct	200,533.000	1,166,419	1,166,419	1,166,419						87,646		
844741-10-8	SOUTHWEST AIRLINES		04/01/2004	Direct	05/28/2004	Direct	169,600.000	2,382,687	2,665,710	2,382,687						283,023		212
866810-10-4	SUN MICROSYSTEMS INC		11/05/2004	WEDBUSH MORG	11/18/2004	Direct	50,000.000	2,357,440	2,669,994	2,357,440						31,254		
882508-10-4	TEXAS INSTRUMENTS INC		08/25/2004	Direct	09/09/2004	Direct	64,322.000	1,442,374	1,290,957	1,442,374						(151,416)		642
886547-10-8	TIFFANY & CO NEW		01/22/2004	Direct	02/26/2004	Direct	77,000.000	3,097,345	3,049,395	3,097,345						(47,950)		
887317-10-5	TIME WARNER INC.		12/06/2004	Direct	12/14/2004	VARIOUS	270,000.000	4,594,924	4,751,157	4,594,924						196,233		
923438-10-9	VERITAS SOFTWARE CORP		06/03/2004	Undefined	06/07/2004	Undefined	64,677.000	1,696,885	1,737,959	1,696,885						40,074		
931142-10-3	WAL-MART STORES INC		06/23/2004	Direct	07/13/2004	Direct	114,000.000	6,023,158	6,046,857	6,023,158						23,699		
958102-10-5	WESTERN DIGITAL CORP		11/15/2004	VARIOUS	12/02/2004	VARIOUS	479,450.000	4,328,963	4,822,511	4,328,963						493,548		
984332-10-6	YAHOO INC.		11/17/2004	Direct	11/18/2004	Direct	25,000.000	927,495	951,636	927,495						4,141		
6899899	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						X X X	129,633,279	131,288,212	128,909,764						2,378,452		27,900
09248L-84-1	BLACKROCK MUNI-CASH FUND		11/30/2004	PROVIDENT INSTL	11/30/2004	VARIOUS	275,308,448.34	275,308,448	275,308,448	275,308,448								196,691
299920-30-6	EVERGREEN INSTL MUNI IMKT #496		11/30/2004	EVERGREEN	12/31/2004	EVERGREEN	143,130,139.39	143,130,139	143,130,139	143,130,139								190,569
589908-10-2	MERRILL LYNCH INSTL TAX EX		01/26/2004	MERRILL LYNCH	03/11/2004	MERRILL LYNCH	3,800,000.000	3,800,000	3,800,000	3,800,000								8,004
7199899	Subtotal - Common Stocks - Money Market Mutual Funds						X X X	422,238,587	422,238,587	422,238,587								395,264
7299988	Total - Common Stocks						X X X	551,871,866	553,526,799	551,148,351								423,164
7399989	Subtotal-Stocks						X X X	556,891,866	558,556,799	556,166,351								423,046
7499989	Totals						X X X	1,324,242,568	1,326,675,529	1,323,112,897								4,919,635

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

1 CUSIP Identification	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
900001-05-8	Alexander Title Agency Inc.			3B3	No			1,000,000	100.000
0899999	Subtotal - Preferred Stock - Other Affiliates							X X X	X X X
0999999	Subtotal - Preferred Stocks							X X X	X X X
01461*-10-0	Alexander Title Agency Inc			3B2B	No			112,000	100.000
02301@-10-0	Amarillo Data Inc.			3B2B	No		18,136	500,000	33.300
07130#-10-4	Baton Rouge Title Company Inc.			3B2B	No		992,651	1,000,000	100.000
14911#-10-5	CATCO Incorporated			3B2B	No		1,144,114	500,000	50.000
16819@-10-5	Chicago Title Ins Co - PR		50954	3B2A	No		687,237	1,240,000	100.000
16821@-10-1	Chicago Title Company			3B2C	Yes	36,052,877	73,307,652	60,470,000	100.000
16822#-10-8	Chicago Title Of Colorado Inc.			3B2B	No			1,000,000	100.000
23520#-10-9	Dallas Seven Index Inc.			3B2B	No			20,000	14.300
24334#-10-3	Decatur Title Company			3B2B	No		711,121	1,000	60.000
16823@-10-9	Chicago Title of the Florida Keys Inc			3B2B	No			850,000	85.000
36174*-10-4	Greater Illinois Title			3B2B	No			100,000	100.000
58081*-10-0	McHenry County Title Company			3B2B	No		209,921	20,000	100.000
58207#-10-5	McLean County Title Company			3B2B	No		771,259	100,000	100.000
75589#-10-7	Real Estate Index Inc.			3B2B	No		1,648,776	100,000	100.000
78440@-10-2	S-K-L-D Incorporated Class B			3B2B	No			1,186,000	12.900
81736*-10-1	Sentry Service Systems Inc.			3B2B	No		269,321	992,000	100.000
84988*-10-0	Spring Service Corporation			3B2B	No		1,309,253	3,000,000	100.000
87262@-10-8	TPO Inc.			3B2B	No		3,146,235	20,000,000	100.000
88835@-10-4	Title & Trust Company			3B2B	No		308,145	730,000	100.000
88835#-10-2	TITLE DATA INC			3B2B	No		70,700	100,000	5.600
900003-01-3	Harbor Holdings Company			3B2B	No			5,000,000	5.000
35953#109	Fuentes & Kreisler Title Company			3B2B	No		686,933	100,000	100.000
30160#109	Executive Title Company			3B2B	No		1,899,282	100,000	100.000
980028-00-5	Chicago Title of Michigan			3B2C	Yes	8,917,187	11,533,292	100,000	50.000
16824#-10-6	Chicago Title Co. of Washington			3B2B	No		4,112,630	100,000	100.000
16822@100	Chicago Title Accomodator			3B2B	No			100,000	100.000
98871#-10-6	Yuma Title And Trust Company			3B2B	No		1,045,647	177,723,000	100.000
86815#-10-0	Superior Data Services			3B2B	No		686,264	500,000	50.000
000000-00-0	FNF Canada Company	Yes		3B2B	No		4,749,865	100,000	100.000
40047#-10-7	Grundy Pioneer Title Company			3B2B	No			1,000,000	100.000
200471-07-6	Midwest Title Company			3B2B	No			1,000,000	100.000
028990-10-9	Ticor Title Insurance Company of Flor		51535	3B2A	No		34,342,884	100,000,000	100.000
1799999	Subtotal - Common Stock - Other Affiliates					44,970,064	143,651,318	X X X	X X X
1899999	Subtotal - Common Stocks					44,970,064	143,651,318	X X X	X X X
1999999	Totals					44,970,064	143,651,318	X X X	X X X

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: \$ 427,463,278
2. Total amount of intangible assets nonadmitted \$ 42,429,428

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
900003-31-0	Spring Service Texas Inc.	Spring Service Corp.		1,000,000	100.000
0299999	Subtotal - Common Stocks			X X X	X X X
0399999	Total			X X X	X X X

SCHEDULE DA - PART 1
Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2 Codes		4	5	6	7	8 Change in Book/Adjusted Carrying Value				12	13	Interest				20			
	Description	3 Foreign Code					Date Acquired	Name of Vendor	Maturity Date	Book/Adjusted Carrying Value			8 Unrealized Valuation Increase/(Decrease)	9 Current Year's (Amortization)/Accretion	10 Current Year's Other Than Temporary Impairment Recognized	11 Total Foreign Exchange Change in B./A.C.V.		Par Value	Actual Cost	14 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default
			BLACKROCK TEMPORARY INV FUND		12/31/2004	PROVIDENT INST'L FUNDS					12/31/2005	45,160,245								
	JP MORGAN PRIME MMF/PREMIER FU		12/28/2004	Undefined	12/31/2005	3,901,367					3,901,367							3,301		
8099999	Subtotal - Class One Money Market Mutual Funds					49,061,612					49,061,612							3,301		
8299999	Totals					49,061,612					49,061,612							3,301		

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

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
OPEN DEPOSITORIES						
Citibank	New York NY				15,430,312	
Bank of America	Seattle WA				4,698,945	
CANADIAN IMPERIAL BANK	Chicago IL				3,421,446	
Lasalle Bank	Southwest IL				1,552,804	
JP Morgan ChaseBank	Houston TX				1,096,349	
Wachovia Bank	Atlanta GA				1,040,923	
Washington Mutual	Seattle WA	1.040	227,342		1,011,131	
First Union National	Tampa FL				856,733	
Lasalle Bank	Northwest IL				844,552	
Lasalle Bank	Loop IL				813,759	
JP Morgan Chase Bank	Dallas TX				639,827	
JP Morgan Chase	Houston TX				534,914	
Bank of America	Los Angeles CA				508,901	
Bank One	Chicago IL				436,347	
Wells Fargo Bank	Phoenix AZ				428,564	
JP Morgan Chase	Houston TX				378,327	
Wachovia Bank	Greensboro NC				336,626	
Bank of America	Bellingham WA				326,128	
Canadian Imperial Bank	Chicago IL				321,572	
Chase Bank of Texas	Dallas TX				309,465	
Bank of America	Los Angeles CA				283,762	
Sun Trust Bank	Atlanta GA				279,684	
Key Bank	Ohio				271,332	
JP Morgan Chase	Houston TX				245,264	
PNC Bank	PGHTINPA				236,061	
First Interstate Bank	Great Falls MT				229,355	
Bank of America	Los Angeles CA				218,043	
Bank of America	Los Angeles CA				217,903	
Bank One	Crown Point IN				215,294	
Bank of America	Los Angeles CA				212,074	
Bank of America	Vancouver WA				202,641	
National City Bank	Cleveland OH				169,440	
Bank of America	Los Angeles CA				165,629	
Commerce Bank	Kansas MO				164,242	
BankOne	Indiana				156,711	
Key Bank	Cleveland OH				148,426	
Bank of America	Seattle WA				138,359	
PNC Bank	Roseland NA				132,839	
Premier Community	Tampa FL				126,715	
Sky Bank	Toledo OH				118,827	
JP Morgan Chase Bank	Austin TX				113,519	
Citibank	New York NY				111,301	
US Bank	Portland OR				108,095	
Harris Bank	Chicago IL				(35,492,960)	
Royal Trust Bank	Quebec Canada		528		123,062	
ALLIANCE BANK	Culver City CA		1,505		100,000	
Horizon Capital	Webster TX				100,000	
First California Bank	Ventura CA				100,000	
0199998 Deposits in 50 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X	X X X			1,070,774	X X X
0199999 Totals-Open Depositories	X X X	X X X	229,375		5,254,017	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	229,375		5,254,017	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	X X X	3,257,177	X X X
0599999 Total Cash	X X X	X X X	229,375		8,511,194	X X X

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

1. January	85,090,949	4. April	81,205,046	7. July	12,766,195	10. October	(3,080,130)
2. February	82,943,081	5. May	12,121,170	8. August	19,316,082	11. November	744,194
3. March	18,298,334	6. June	20,362,481	9. September	17,394,607	12. December	8,511,194

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Gross Investment Income
NONE								

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
AL99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 ALABAMA	11/15/2005 AMS - RSD by Ins Code 27-3-12	60,000	60,224	61,594
AZ99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 ARIZONA	11/15/2005 WACA - RSD by Ins Code 20-1563	55,000	54,898	56,461
AR99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 ARKANSAS	11/15/2005 REG - RSD by Ins Code 26-63-206	110,000	110,410	112,922
GA99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 GEORGIA	11/15/2005 WACG - RSD by Ins Code 33-3-8	30,000	30,112	30,797
LA99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 LOUISIANA	11/15/2005 HANC - RSD by Ins Code 22:1021	20,000	20,021	20,531
NM99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 NEW MEXICO	11/15/2005 WFBN - RSD by Ins Code 59A-5-18	125,000	125,128	128,320
NC99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 NORTH CAROLINA	11/15/2005 WACN - RSD by Ins Code 58-5-10	6,840,000	7,085,223	7,021,670
OH99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 OHIO	11/15/2005 WACN - RSD by Ins Code 58-5-10	60,000	60,224	61,594
OR99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 OREGON	08/15/2009 WACN - RSD by Ins Code 58-5-10	1,030,000	1,147,563	1,135,894
SD99999	B	912827-V8-2 U.S. TREASURY 5.875% 11/15/05 SOUTH DAKOTA	11/15/2005 NCT - RSD by Ins Code 3953.06	7,930,000	8,293,010	8,219,158
			11/15/2005 USBK - RSD by Ins Code 731.624	250,000	250,257	256,640
			11/15/2005 WFBS - RSD by Ins Code 58-6-36	250,000	250,257	256,640
				110,000	110,410	112,922
				110,000	110,410	112,922
				125,000	125,466	128,320
				125,000	125,466	128,320

(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
5299999	B B B	135087-WY-6 CANADA GOVT 6% 09/01/2005 135087-WY-6 CANADA GOVT 6% 09/01/2005 912827-5Z-1 U.S. TREASURY 6.5% 02/15/2010 ALL OTHER	09/01/2005 ROYL - RSD for Qualification 09/01/2005 ROYL - RSD for Qualification 02/15/2010 CTP - RSD by Ins Code T,26 S313	735,251 3,364,360 500,000 4,599,611	751,117 3,427,211 567,528 4,745,856	751,316 3,437,871 566,125 4,755,312
9999997		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		13,414,611	13,925,792	13,882,977
9999998		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		5,855,000	5,860,048	6,010,509
9999999		Totals		19,269,611	19,785,840	19,893,486

(a) Including \$ 0 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.