

ANNUAL STATEMENT

OF THE

NATIONS TITLE

INSURANCE OF

NEW YORK INC.

of _____ **NEW YORK**

in the state of _____ **NEW YORK**

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2009

TITLE

2009

ANNUAL STATEMENT

For the Year Ended December 31, 2009
OF THE CONDITION AND AFFAIRS OF THE

Nations Title Insurance of New York Inc



51101200920100100

NAIC Group Code 0670 0670 NAIC Company Code 51101 Employer's ID Number 11-0907410
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated/Organized: November 15, 1927 Commenced Business: March 27, 1928

Statutory Home Office: One Park Ave Suite 1402, New York, NY 10016
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office: 601 Riverside Ave
(Street and Number)

Jacksonville, FL 32204 904-854-8100
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address: 601 Riverside Ave, Jacksonville, FL 32204
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records: One Park Ave Suite 1402 New York, NY 10016 212-481-5858
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address: www.nfn.com

Statutory Statement Contact: Jan R. Wilson 905-854-8100
(Name) (Area Code) (Telephone Number) (Extension)
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(E-Mail Address) (Fax Number)

OFFICERS

	Name	Title
1.	<u>Raymond Randall Quirk</u>	<u>President & CEO</u>
2.	<u>Michael Louis Gravelle</u>	<u>EVP, Legal & Corporate Secretary</u>
3.	<u>Anthony John Park</u>	<u>EVP & Chief Financial Officer</u>

VICE-PRESIDENTS

Name	Title	Name	Title
<u>Francene Mary DePrez</u>	<u>EVP</u>	<u>Paul Ignatius Perez</u>	<u>EVP</u>
<u>Jonathan Adam Richards</u>	<u>SVP</u>	<u>Peter Tadeusz Sadowski</u>	<u>EVP</u>
<u>Alan Lynn Stinson</u>	<u>EVP</u>	<u>Gary Robert Urquhart</u>	<u>EVP</u>
<u>Charles Hyman Wimer</u>	<u>EVP</u>	<u>Daniel Kennedy Murphy</u>	<u>SVP and Treasurer</u>

DIRECTORS OR TRUSTEES

<u>Kristin Victoria Bellouny</u>	<u>Kenneth Charles Cohen</u>	<u>Anthony John Park</u>	<u>Raymond Randall Quirk</u>
<u>Alan Lynn Stinson</u>	<u>Jonathan Adam Richards</u>	<u>Charles Hyman Wimer</u>	

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.

<u>Raymond Randall Quirk</u> (Signature) <u>1.</u> President & CEO (Title)	<u>Tommye Morehead Frost</u> (Signature) <u>2.</u> SVP, Chief Regulatory Counsel, Asst Secretary (Title)	<u>Anthony John Park</u> (Signature) <u>3.</u> EVP & Chief Financial Officer (Title)
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Subscribed and sworn to (or affirmed) before me on this _____ day of _____, 2010, by

- a. Is this an original filing? Yes No
- b. If no: 1. State the amendment number _____
- 2. Date filed _____
- 3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	18,812,947		18,812,947	18,108,946
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	101,880		101,880	840,578
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	20,742		20,742	25,036
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	38,000	38,000		
5. Cash (\$ 73,315, Schedule E - Part 1), cash equivalents (\$ 210,149, Schedule E - Part 2), and short-term investments (\$ 600, Schedule DA)	284,064		284,064	1,799,823
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivables for securities	2,529		2,529	28,985
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	19,260,162	38,000	19,222,162	20,803,368
11. Title plants less \$ 0 charged off (for Title insurers only)				
12. Investment income due and accrued	278,503		278,503	258,231
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection				
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				
16.2 Net deferred tax asset	633,891	86,881	547,010	
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software				
19. Furniture and equipment, including health care delivery assets (\$ 0)				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates				173,256
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	240,308	240,308		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	20,412,864	365,189	20,047,675	21,234,855
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	20,412,864	365,189	20,047,675	21,234,855

DETAILS OF WRITE-IN LINES			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)			
2301. Prepaid expenses and other assets	240,308	240,308	
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	240,308	240,308	

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	620,824	660,017
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	2,750,054	3,441,104
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	826,950	962,000
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	315,023	297,380
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	91,275	82,550
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	1,736,846	1,208,562
8.2 Net deferred tax liability		91,629
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	1,370	
19. Payable for securities		
20. Aggregate write-ins for other liabilities	210,149	1,597,893
21. Total liabilities (Lines 1 through 20)	6,552,491	8,341,135
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,268,162	1,268,162
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	14,650,005	14,650,005
28. Unassigned funds (surplus)	(2,422,983)	(3,024,447)
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)	13,495,184	12,893,720
31. Totals (Page 2, Line 26, Col. 3)	20,047,675	21,234,855

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2001. Payable under Securities Lending Transactions	210,149	1,597,893
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)	210,149	1,597,893
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 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	718,920	811,937
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	718,920	811,937
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	1,320,231	579,740
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	70,896	166,856
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	1,391,127	746,596
8. Net operating gain or (loss) (Lines 3 minus 7)	(672,207)	65,341
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	756,330	744,207
10. Net realized capital gains (losses) less capital gains tax of \$ 20,127 (Exhibit of Capital Gains (Losses))	37,379	3,650
11. Net investment gain (loss) (Lines 9 + 10)	793,709	747,857
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	121,502	813,198
14. Federal and foreign income taxes incurred	287,871	(190,282)
15. Net income (Lines 13 minus 14)	(166,369)	1,003,480
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	12,893,720	12,627,192
17. Net income (from Line 15)	(166,369)	1,003,480
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (2,050)	(3,807)	(16,567)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	723,470	(382,917)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(86,880)	247,937
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)	135,050	(962,000)
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
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		376,595
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	601,464	266,528
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	13,495,184	12,893,720

DETAILS OF WRITE-IN LINES		
0201.		
0202.		
0203.		
0298. Summary of remaining write-ins for Line 02 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 06 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 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. Write off of unsupported prior year liability, net of tax		376,595
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)		376,595

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	27,870	27,970
2. Net investment income	936,074	920,210
3. Miscellaneous income		
4. Total (Lines 1 through 3)	963,944	948,180
5. Benefit and loss related payments	1,359,425	391,595
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	44,528	728,893
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	(220,286)	(240,629)
10. Total (Lines 5 through 9)	1,183,667	879,859
11. Net cash from operations (Line 4 minus Line 10)	(219,723)	68,321
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,335,314	4,140,823
12.2 Stocks	732,840	9,422,457
12.3 Mortgage loans	4,295	5,919
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains (or losses) on cash, cash equivalents and short-term investments		(3,630)
12.7 Miscellaneous proceeds	26,456	(7,663)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	5,098,905	13,557,906
13. Cost of investments acquired (long-term only):		
13.1 Bonds	5,181,825	3,615,273
13.2 Stocks		10,155,297
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,181,825	13,770,570
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(82,920)	(212,664)
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		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(1,213,115)	516,277
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(1,213,115)	516,277
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,515,758)	371,934
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,799,822	1,427,888
19.2 End of year (Line 18 plus Line 19.1)	284,064	1,799,822

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

20.0001		
20.0002		
20.0003		

OPERATIONS AND INVESTMENT EXHIBIT

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

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written	NONE				
2. Escrow and settlement service charges		X X X	X X X		
3. Other title fees and service charges (Part 1C, Line 5)		X X X	X X X		
4. Totals (Lines 1 + 2 + 3)					

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)		
1.2 Assumed	27,870	22,515
1.3 Ceded		
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	27,870	22,515
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	3,441,105	4,230,527
2.2 Additions during the current year	20,075	12,532
2.3 Withdrawals during the current year	711,123	801,954
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	2,750,057	3,441,105
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	718,918	811,937

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	NONE	
2. Searches and abstracts		
3. Surveys		
4. Aggregate write-ins for service charges		
5. Totals		

DETAILS OF WRITE-IN LINES		
0401.		
0402.	NONE	
0403.		
0498. Summary of remaining write-ins for Line 04 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		

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		1,251,722		1,251,722	311,372
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)		1,251,722		1,251,722	311,372
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)		1,251,722		1,251,722	311,372
6. Known claims reserve – current year (Page 3, Line 1, Column 1)		620,824		620,824	660,017
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)		660,017		660,017	471,872
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)		1,212,529		1,212,529	499,517
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)		107,699		107,699	80,224
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)		1,320,228		1,320,228	579,741

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)		620,824		620,824	660,017
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)		620,824		620,824	660,017
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)		3,113,000		3,113,000	3,927,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported		3,113,000		3,113,000	3,927,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	464,000	X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	4,197,824	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	2,750,050	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	826,950	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	826,950	X X X

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

OPERATIONS AND INVESTMENT EXHIBIT PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries		2,085		2,085	57,728			59,813	57,467
1.2 Employee relations and welfare		140		140	3,877			4,017	4,421
1.3 Payroll taxes		164		164	4,523			4,687	4,337
1.4 Other personnel costs		8		8	215			223	167
1.5 Total personnel costs		2,397		2,397	66,343			68,740	66,392
2. Amounts paid to or retained by title agents									
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts									83
3.2 Surveys									
3.3 Other									
4. Advertising									
5. Boards, bureaus and associations									
6. Title plant rent and maintenance									86,728
7. Claim adjustment services									
8. Amounts charged off, net of recoveries									(43,027)
9. Marketing and promotional expenses									
10. Insurance		12		12	323			335	334
11. Directors' fees									
12. Travel and travel items		62		62	1,723			1,785	1,418
13. Rent and rent items		374		374	10,339			10,713	9,592
14. Equipment		31		31	862			893	917
15. Cost or depreciation of EDP equipment and software		12		12	323			335	334
16. Printing, stationery, books and periodicals		1,609		1,609	2,262			3,871	3,544
17. Postage, telephone, messengers and express		71		71	1,938			2,009	1,668
18. Legal and auditing		38,809		38,809	23,263			62,072	78,642
19. Totals (Lines 1.5 to 18)		43,377		43,377	107,376			150,753	206,625
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes									
20.2 Insurance department licenses and fees		31,197		31,197				31,197	30,870
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)		600		600				600	(4,815)
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)		31,797		31,797				31,797	26,055
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for miscellaneous expenses		(4,279)		(4,279)	323			(3,956)	14,401
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)		70,895		70,895	107,699		(a)	178,594	247,081
25. Less unpaid expenses - current year		421,520		421,520				421,520	379,929
26. Add unpaid expenses - prior year		379,929		379,929				379,929	941,967
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		29,304		29,304	107,699			137,003	809,119

DETAILS OF WRITE-IN LINES									
2301. General and Miscellaneous Expense		(4,279)		(4,279)	323			(3,956)	14,401
2302.									
2303.									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		(4,279)		(4,279)	323			(3,956)	14,401

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

OPERATIONS AND INVESTMENT EXHIBIT

PART 4 – NET OPERATING GAIN/LOSS EXHIBIT

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		718,918		718,918		718,918	811,938
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)							
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)							
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)		718,918		718,918		718,918	811,938
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		1,320,228		1,320,228		1,320,228	579,741
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)		70,896		70,896		70,896	166,857
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)		1,391,124		1,391,124		1,391,124	746,598
8. Net operating gain or (loss) (Lines 3 minus 7)		(672,206)		(672,206)		(672,206)	65,340

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DETAILS OF WRITE-IN LINES							
0201.							
0202.							
0203.							
0298. Summary of remaining write-ins for Line 02 from overflow page							
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)							
0601.							
0602.							
0603.							
0698. Summary of remaining write-ins for Line 06 from overflow page							
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)							

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 312,797	289,545
1.1 Bonds exempt from U.S. tax	(a) 273,079	270,600
1.2 Other bonds (unaffiliated)	(a) 165,184	211,187
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 1,575	1,575
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 25,437	25,437
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	137	137
10. Total gross investment income	778,209	798,481
11. Investment expenses		(g) 40,706
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 1,444
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		42,150
17. Net investment income (Line 10 minus Line 16)		756,331

DETAILS OF WRITE-IN LINES		
0901. Interest Income - Unsecured Notes	137	137
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)	137	137
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 \$ 1,996 accrual of discount less \$ 202,011 amortization of premium and less \$ 26,012 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	3,237		3,237		
1.1 Bonds exempt from U.S. tax	34,404		34,404		
1.2 Other bonds (unaffiliated)	19,865		19,865		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates				(5,860)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	57,506		57,506	(5,860)	

DETAILS OF WRITE-IN LINES					
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)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale	38,000	38,000	
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)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	38,000	38,000	
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection			
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	86,881		(86,881)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	240,308	240,308	
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	365,189	278,308	(86,881)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	365,189	278,308	(86,881)

DETAILS OF WRITE-IN LINES			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301. Prepaid expenses and other assets	240,308	240,308	
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	240,308	240,308	

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

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

A. Accounting Practices:

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

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

	<u>12/31/2009</u>	<u>12/31/2008</u>
Net Income, NY Basis	(166,369)	1,003,480
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	2,682	2,150
Title Plant Amort ,net of tax	0	42,280
Net Income, NAIC SAP basis	<u>(163,687)</u>	<u>1,047,909</u>
Statutory Surplus, NY basis	13,495,186	12,893,720
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	18,809	16,127
Title Plants	2,213,571	2,157,198
Statutory Surplus, NAIC SAP Basis	<u>15,727,566</u>	<u>15,067,044</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 New York Department of Insurance. The remaining portion of title insurance premiums, escrow fees and other title fees are recognized at the time of the closing of the related real estate transaction.

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

In addition, the company uses the following accounting policies:

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

(13) The Company has no pharmaceutical rebate receivables.

2. **Accounting Changes and Correction of Errors:** None

3. **Business Combinations and Goodwill:** Not applicable.

4. **Discontinued Operations:** Not applicable.

5. **Investments:**

A. Mortgage Loans – At December 31, 2009 and December 31, 2008, the Company had mortgage loans receivable consisting of promissory notes secured by first deeds of trust on real estate, with installments due monthly through 2013, or upon sale of real estate securing such promissory notes. Interest rates range from 0% to 11.5% in 2009 and 2008.

B. Debt Restructuring – Not applicable

C. Reverse Mortgages – Not applicable

D. Loan Backed Securities – Not applicable

E. Repurchase Agreements – Not applicable

F. Real Estate – Not applicable

G. Low-income Housing Credits – Not applicable

6. **Joint Ventures, Partnerships and Limited Liability Companies:**

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

7. **Investment Income:**

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

8. **Derivative Instruments:** None

9. **Income Taxes:**

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

	12.31.2009		
	Ordinary	Capital	Total
(1) Total of gross deferred tax assets	639,448	13,300	652,748
(2) Total of deferred tax liabilities	0	(18,856)	(18,856)
(3) Net deferred tax asset			633,892
(4) Deferred tax asset nonadmitted			(86,881)
(5) Net admitted deferred tax asset			547,011
(6) Increase(decrease) in nonadmitted DTAs			86,881
			12.31.2008
	Ordinary	Capital	Total
(1) Total of gross deferred tax assets	279,969	0	279,969
(2) Total of deferred tax liabilities	(351,383)	(20,207)	(371,590)
(3) Net deferred tax asset			(91,621)
(4) Deferred tax asset nonadmitted			0
(5) Net admitted deferred tax asset			(91,621)
			(247,937)

(7) The Company has not elected to admit additional DTAs pursuant to SSAP 10R, paragraph 10(e).

NOTES TO FINANCIAL STATEMENTS

Title Insurance companies are not subject to RBC. The current period election does not differ from the prior reporting period.

(8) The calculations in paragraph 10.d. are not applicable

(9) The amount of each result or component of the calculation by tax character, of paragraphs 10.a., 10.b.i., 10.b.ii., 10.c.

	12.31.2009		
	Ordinary	Capital	Total
Recoverable through loss carrybacks (10.a.)	0	0	0
Lessor of:			
Expected to be recognized within one year (10.b.i)	533,711	13,300	547,011
Ten percent of adjusted capital and surplus (10.b.i)	1,299,395	0	1,299,395
Adjusted gross DTAs offset against existing DTLs (10.c.)	0	18,856	18,856
	12.31.2008		
	Ordinary	Capital	Total
Recoverable through loss carrybacks (10.a.)	0	0	0
Lessor of:			
Expected to be recognized within one year (10.b.i)	0	0	0
Ten percent of adjusted capital and surplus (10.b.i)	1,289,372	0	1,289,372
Adjusted gross DTAs offset against existing DTLs (10.c.)	351,383	20,207	371,590

(10) The following amounts resulting from the calculation in paragraphs 10.a., 10.b., and 10.c.

Admitted DTAs	565,867	371,590
Admitted Assets	20,047,673	21,234,855
Statutory Surplus	13,495,186	12,893,720

B. The Company recognized all DTLs; therefore, not applicable

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

	12.31.2009	12.31.2008
Federal	307,998	(190,282)
Sub-total	307,998	(190,282)
Capital Gains	20,127	1,966
Federal income taxes incurred	328,126	(188,316)

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

	12.31.2009	12.31.2008
Deferred tax assets:		
Discounting of reserves	173,610	237,026
Reserve Accruals	38,500	42,943
Non Admitted Assets	97,408	0
Salvage & Subrogation	343,230	0
Total deferred tax assets	652,748	279,969
Nonadmitted deferred tax assets	(86,881)	0
Admitted deferred tax assets	565,867	279,969
Deferred tax liabilities:		
Supplemental Reserves	0	(336,700)
Unrealized Gain	(18,157)	(20,207)
State Taxes	0	(1,895)
Other	(699)	(12,787)
Total deferred tax liabilities	(18,856)	(371,590)
Net admitted deferred tax asset	547,011	(91,622)

D. Reconciliation of Federal Income Tax Rate to Effective Tax Rate

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

	12.31.2009		
	Gross	Tax Effect	Effective Tax Rate
Provision computed at statutory rate	141,629	49,570	35.0%
Tax exempt income deduction	(230,009)	(80,503)	-56.8%

NOTES TO FINANCIAL STATEMENTS

Change in non admitted assets	(278,308)	(97,408)	-68.8%
Accrual adjustment - prior year	(775,299)	(271,355)	-191.6%
Other non deductible adjustments	6,595	2,308	1.6%
Totals	(1,135,392)	(397,388)	-280.6%
Federal income taxes incurred		307,998	217.5%
Realized capital gains tax		20,127	14.2%
Change in net deferred income taxes		(725,514)	-512.3%
Total statutory income taxes		(397,388)	-280.6%

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:

12.31.2009	328,126
2008	0

E. (3) The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

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 set 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 its tax as though the entity pays tax on a stand alone basis.

10. Information Concerning Parent, Subsidiaries and Affiliates:

- A. The Company is a member of a holding company group, as disclosed on Schedule Y Part 1 of this Statement.
- B. A summary of material transactions between the Company and its parent, subsidiaries and affiliates is disclosed on Schedule Y Part 2 of the Annual Statement.
- C. The dollar amount of current year transactions between affiliates is disclosed on Schedule Y Part 2 of the Annual Statement.
- D. At December 31, 2009 and December 31, 2008, the Company has a receivable from the parent and/or other related parties totaling \$0 and \$173,256, respectively, and a payable to the parent and/or other related parties of \$1,370 and \$0, respectively. Intercompany balances are generally settled on a monthly basis.
- E. There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that could result in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.
- F. The Company has several service agreements and cost sharing arrangements with its subsidiaries and affiliates. These arrangements are based on a straight pass-through allocation of actual costs incurred by the insurer. The balances on these arrangements are shown on Schedule Y.
- G. Fidelity National Title Insurance Company, domiciled in the State of California, owns 100% of the outstanding shares of the Company.
- H. The Company owns no shares of stock of its ultimate parent.

NOTES TO FINANCIAL STATEMENTS

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

K. Foreign insurance company subsidiaries – Not applicable

L. The Company has no downstream non-insurance holding companies.

11. Debt:

A. Debt – None

B. FHLB Agreements - None

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 under a qualified voluntary contributory savings plan ("401(k) Plan") sponsored by FNF. Under the 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 matched participants' contributions at a rate of 50% of the first 6% of compensation in 2007. Matching contributions of \$0 were made in 2009 and 2008, respectively.

The Company's employees are covered to participate in an Employee Stock Purchase Plan ("ESPP"). Under this plan, eligible employees may voluntarily purchase, at current market prices, shares of FNF's common stock through payroll deduction. Pursuant to the ESPP Plans, employees may contribute an amount between 3% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP Plan. The Company's cost of its employer matching contributions for the years 2009 and 2008 were \$0.

Certain Company officers are participants in the 1991, 1993, 1998, 2001 and 2004 Executive Incentive Stock Option Plans and the 2005 Omnibus Incentive Plan (the "Plans") sponsored by FNF. Under the Plans, participants have the option to purchase shares of FNF stock at annually declining share prices. Options granted under these plans expire within a specified period from the grant date. The 2005 Plan provides for the grant of stock options, stock appreciation rights, restricted stock, and other cash and stock-based awards and dividend equivalents. There is no material effect on the Company's financial statements as a result of the creation of these Plans.

The Company's employees are covered to participate in certain health care and life insurance benefits for retired employees, provided they meet specific eligibility requirements. The costs of these benefit plans are accrued during the periods the employees render service. The Company is both self-insured and fully insured for its postretirement health care and life insurance benefit plans, and the plans are not funded. The health care plans provide for insurance benefits after retirement and are generally contributory, with contributions adjusted annually. Postretirement life insurance benefits are contributory, with coverage amounts declining with increases in a retiree's age. The Company experienced net health care and life insurance cost of \$0 during 2009 and 2008.

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.

E. Post Employment Benefits and Compensated Absences and Other Postretirement Benefits – Not applicable

F. Impact of Medicare Modernization Act - Not applicable

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

(1). The Company has 181,166 shares of common stock authorized, 181,166 shares issued and outstanding. The par value per share is \$7.00.

(2). The Company has no preferred stock outstanding.

NOTES TO FINANCIAL STATEMENTS

(3). The maximum amount of dividends which can be paid by State of New York Insurance companies to shareholders without prior approval of the Insurance Commissioner, is subject to restrictions. No dividends which exceed 10% of outstanding capital shares can be paid without prior approval, unless after deducting dividends the Company has surplus as regards to policyholders at least equal to the greater of 50% of its reinsurance reserves or 50% of the minimum capital required. Additionally, dividends are further limited to the Company's earned surplus. Based on this formula, the Company can pay no dividends to its parent during 2009.

(4). The Company has paid no dividends during 2008 or 2009.

(5). Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.

(6). The Company has no restrictions placed on unassigned funds (surplus).

(7). Advances to surplus not repaid – Not applicable.

(8). The Company holds no stock for any option or employee benefit plans.

(9). Changes in balances of special surplus funds – Not applicable.

(10). The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$51,878.

(11). Surplus Notes – Not applicable

(12). Impact of quasi-reorganization – Not applicable

(13). Date of quasi-reorganization – Not applicable

14. Contingencies:

A. Contingent Commitments – None.

B. Assessments – Not applicable

C. Gain Contingencies – None

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits - None

E. All Other Contingencies:

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

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

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

In these matters, plaintiffs seek a variety of remedies including equitable relief in the form of injunctive and other remedies and monetary relief in the form of compensatory damages. In most cases, the monetary damages sought include punitive or treble damages. Often more specific information beyond the type of relief sought is not available because plaintiffs have not requested more specific relief in their court pleadings. In addition, the dollar amount of damages sought is frequently not stated with specificity. In those cases where plaintiffs have made a statement with regard to monetary damages, they often specify damages either just above or below a jurisdictional limit regardless of the facts of the case. These limits represent either the jurisdictional threshold for bringing a case in federal court or the maximum they can seek without risking removal from state court to federal court. In our experience, monetary demands in plaintiffs' court pleadings bear little relation to the ultimate loss, if any, we may experience.

For the reasons specified above, it is not possible to make meaningful estimates of the amount or range of loss that could result from these matters at this time. We review these matters on an on-going basis and follow the provisions of SFAS No. 5, "Accounting for Contingencies" when making accrual and disclosure decisions. When

NOTES TO FINANCIAL STATEMENTS

assessing reasonably possible and probable outcomes, we base our decision on our assessment of the ultimate outcome following all appeals.

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

In February 2008, thirteen putative class actions were commenced against several title insurance companies, including Fidelity National Title Insurance Company, Chicago Title Insurance Company, Security Union Title Insurance Company, Alamo Title Insurance Company, Ticor Title Insurance Company of Florida, Commonwealth Land Title Insurance Company, LandAmerica New Jersey Title Insurance Company, Lawyers Title Insurance Corporation, Transnation Title Insurance Company (which has merged into Lawyers Title Insurance Corporation), and Ticor Title Insurance Company (collectively, the "Fidelity Affiliates"). The complaints also name Fidelity National Financial, Inc. (together with the Fidelity Affiliates, the "Fidelity Defendants") as a defendant based on its ownership of the Fidelity Affiliates. The complaints, which are brought on behalf of a putative class of consumers who purchased title insurance in New York, allege that the defendants conspired to inflate rates for title insurance through the Title Insurance Rate Service Association, Inc. ("TIRSA"), a New York State-approved rate service organization which is also named as a defendant. Each of the complaints asserts a cause of action under the Sherman Act and several of the complaints include claims under the Real Estate Settlement Procedures Act as well as New York State statutory and common law claims. The complaints seek monetary damages, including treble damages, as well as injunctive relief. Subsequently, similar complaints were filed in many federal courts. There are numerous complaints pending alleging that the Fidelity Defendants conspired with their competitors to unlawfully inflate rates for title insurance in every major market in the United States. A motion was filed before the Multidistrict Litigation Panel to consolidate and/or coordinate these actions in the United States District Court in the Southern District of New York. However, that motion was denied. Where there are multiple cases in one state they have been consolidated before one district court judge in each state and scheduled for the filing of consolidated complaints and motion practice. Since the first of the year, the complaints filed in Texas and New York were dismissed with prejudice, but the plaintiffs have appealed. The complaints in Arkansas and Washington were dismissed with leave to amend, but the plaintiffs have not amended. The complaint in California was dismissed with leave to amend, the plaintiffs have amended, and the companies have moved to dismiss the amended complaint and the court denied the motion. The case will proceed on a state consumer protection cause of action. The complaint in Delaware was dismissed, but the plaintiffs were permitted to amend to state a claim for injunctive relief. The plaintiffs amended, and the defendants have moved to dismiss the amended complaint. The damage claims in the Pennsylvania cases were dismissed, but the plaintiffs were permitted to pursue injunctive relief. The plaintiffs were permitted limited discovery and a schedule for summary judgment briefing after the first of the year has been set. The magistrate has recommended that the Ohio complaint be dismissed. On December 17, 2009 the District Court Judge heard motions on the recommendation, and permitted the filing of additional briefs on January 25, 2010. In New Jersey, the Company's motion to dismiss the amended complaint remains under submission. In West Virginia, the case has been placed on the inactive list pending the resolution of the LandAmerica bankruptcy. The complaints filed in Florida and Massachusetts were all voluntarily dismissed.

None of the cases described above includes a statement as to the amount of damages demanded, but instead includes a demand for damages in an amount to be proved at trial. Damage requests in complaints served on the company frequently bear little relation to the amount of damages that could ultimately be proved at a trial.

15. Leases:

Rental expense for 2009 and 2008 was \$0.

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:

A. Transfer of Receivables Reported as Sales – Not applicable

B. Transfer and Servicing of Financial Assets

(1) thru (3) The Company has entered into a Securities Lending Agreement ("the Agreement") with Bank of New York ("BNY"), whereby it lends certain securities to certain BNY customers. The loaned securities remain assets of the Company. The Company receives cash collateral having a fair market value as of the transaction date at least equal to 102% of the fair value of loaned securities. A liability is established for the return of the collateral.

As of December 31, 2009, the fair value of securities loaned was as follows: Long term bonds, \$202,397.

As of December 31, 2009, the Company held the following collateral associated with securities lending transactions: cash equivalents, \$210,149.

(4) and (5) Securitized financial assets – Not applicable

(6) Transfers of receivables with recourse – Not applicable

C. Wash Sales – Not applicable

NOTES TO FINANCIAL STATEMENTS

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

Not applicable

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

Not applicable

20. Other Items:

A. Extraordinary Items – None

B. Troubled Debt Restructuring – None

C. Other Disclosures:

(1) Assets in the amount of \$3,433,155 at December 31, 2009 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, 2009 and December 31, 2008, the Company held approximately \$30,709 and \$379,065, respectively, of such assets in trust and has a contingent liability relating to the proper disposition of these assets for its customers.

D. Uncollectible Balances – Not applicable

E. Business Interruption Insurance Recoveries – Not applicable

F. State Transferable Tax Credits – None

G. Subprime Exposure

The subprime lending sector, also referred to as B-paper, near-prime, or second chance lending, is the sector of the mortgage lending industry which lends to borrowers who do not qualify for prime market interest rates because of poor or insufficient credit history. The term also refers to paper taken on property that cannot be sold on the primary market, including loans on certain types of investment properties and certain types of self-employed individuals. Instability in the domestic and international credit markets due to problems in the subprime sector dictates the need for additional information related to exposure to subprime mortgage related risk.

For purposes of this disclosure, subprime exposure is defined as the potential for financial loss through direct investment, indirect investment, or underwriting risk associated with risk from the subprime lending sector. For purposes of this note, subprime exposure is not limited solely to the risk associated with holding direct mortgage loans, but also includes any indirect risk through investments in debt securities, asset backed or structured securities, hedge funds, common stock, subsidiaries and affiliates, and insurance product issuance. Although it can be difficult to determine the indirect risk exposures, it should be noted that not only does it include expected losses; it also includes the potential for losses that could occur due to significantly depressed fair value of the related assets in an illiquid market.

As it relates to the exposure described above, the following information is disclosed:

(1) Direct exposure through investments in subprime mortgage loans – None

(2) Indirect exposure to subprime mortgage risk through investments in the following securities – None

(3) Underwriting exposure to subprime mortgage risk – None

(4) The Company monitors its investments and the portfolio's performance on a continuous basis. The process comprises an analysis of 30, 60, and 90 day delinquency rates, cumulative net losses and levels of subordination, all of which are updated on a monthly basis, where applicable.

21. Events Subsequent:

(1) None

(2) On October 13, 2008, the Board of Directors of FNTIC approved a Plan and Agreement of Merger to effect the merger of the Company with and into FNTIC. Merger documents have been filed with both the California and the New York Departments of Insurance. At December 31, 2009 the merger was still pending regulatory approval from the state of California.

NOTES TO FINANCIAL STATEMENTS

22. Reinsurance:

- A. Unsecured Reinsurance Recoverable – None
- B. Reinsurance in Dispute – None
- C. Reinsurance Assumed or Ceded – Not applicable
- D. Uncollectible Reinsurance – None
- E. Commutation of Ceded Reinsurance – None
- F. Retroactive Reinsurance – None
- G. Reinsurance Accounted for as Deposit - None

23. Retrospectively Rated Contracts: None

24. 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 (39,194) from \$660,017 in 2008 to \$620,823 in 2009 as a result of re-estimation 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.

25. Inter-company Pooling Arrangements: None

26. Structured Settlements: None

27. Supplemental Reserves:

The Company does not use discounting in its calculation of its supplemental reserve.

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? _____ NY _____
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. _____ 12/31/2003 _____
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. _____ 12/31/2003 _____
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). _____ 12/28/2004 _____
- 3.4 By what department or departments?
 NY Insurance Department

- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes No N/A
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes No
- 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes No
- 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes No

GENERAL INTERROGATORIES

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.

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity
.....

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [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 locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e., the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

KPMG, LLC One Independent Dr. Suite 2700, Independent Square, Jacksonville, FL 32202

.....

10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Timothy L. Shilling, FACS, MAAA Fidelity National Title Group, Inc. 601 Riversides Ave., Jacksonville, FL 32204

.....

11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

11.11 Name of real estate holding company

11.12 Number of parcels involved

11.13 Total book/adjusted carrying value

\$ _____

11.2 If yes, provide explanation:

.....

GENERAL INTERROGATORIES

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

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

.....

12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No [X]

12.3 Have there been any changes made to any of the trust indentures during the year?

Yes [] No [X]

12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [X] N/A []

13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules, and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.

Yes [X] No []

13.11 If the response to 13.1 is no, please explain:

.....

13.2 Has the code of ethics for senior managers been amended?

Yes [] No [X]

13.21 If the response to 13.2 is yes, provide information related to amendment(s).

.....

13.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]

13.31 If the response to 13.3 is yes, provide the nature of any waiver(s).

.....

BOARD OF DIRECTORS

14. 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 []

15. 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 []

16. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [X] No []

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]

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

18.11 To directors or other officers	\$ _____
18.12 To stockholders not officers	\$ _____
18.13 Trustees, supreme or grand (Fraternal only)	\$ _____

GENERAL INTERROGATORIES

- 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|--|---|----------|
| | 18.21 To directors or other officers | \$ _____ |
| | 18.22 To stockholders not officers | \$ _____ |
| | 18.23 Trustees, supreme or grand (Fraternal only) | \$ _____ |
- 19.1 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]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|----------------------------|----------|
| | 19.21 Rented from others | \$ _____ |
| | 19.22 Borrowed from others | \$ _____ |
| | 19.23 Leased from others | \$ _____ |
| | 19.24 Other | \$ _____ |
- 20.1 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]
- 20.2 If answer is yes:
- | | | |
|--|--|----------|
| | 20.21 Amount paid as losses or risk adjustment | \$ _____ |
| | 20.22 Amount paid as expenses | \$ _____ |
| | 20.23 Other amounts paid | \$ _____ |
- 21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ _____

INVESTMENT

- 22.1 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? (other than securities lending programs addressed in 22.3) Yes [X] No []
- 22.2 If no, give full and complete information relating thereto:

- 22.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 16 where this information is also provided)
 A description of the securities lending program and amounts related thereto is described in Note 17. Collateral is carried on the balance sheet

- 22.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [X] N/A []
- 22.5 If answer to 22.4 is yes, report amount of collateral. \$ _____
- 22.6 If answer to 22.4 is no, report amount of collateral. \$ _____ 210,149
- 23.1 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 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 19.1 and 22.3.) Yes [] No [X]
- 23.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|--|--------------------|
| | 23.21 Subject to repurchase agreements | \$ _____ |
| | 23.22 Subject to reverse repurchase agreements | \$ _____ |
| | 23.23 Subject to dollar repurchase agreements | \$ _____ |
| | 23.24 Subject to reverse dollar repurchase agreements | \$ _____ |
| | 23.25 Pledged as collateral | \$ _____ |
| | 23.26 Placed under option agreements | \$ _____ |
| | 23.27 Letter stock or securities restricted as to sale | \$ _____ |
| | 23.28 On deposit with state or other regulatory body | \$ _____ 3,433,155 |
| | 23.29 Other | \$ _____ |

GENERAL INTERROGATORIES

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

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

25.1 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 [X]

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

26. Excluding items in Schedule E-Part 3-Special Deposits, 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 Section 3, III Conducting Examinations, F – Custodial or Safekeeping agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

26.01 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
Bank of New York Mellon Trust Company	700 S. Flower St., Suite 200; Los Angeles, CA 90017

26.02 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)

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [X] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Bank of New York Mellon Trust Co	Bank of New York Mellon Trust Co	04/06/2009	Cust agrmnt amended to comply with NY DOI reqmnts

26.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/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(s)	3 Address
Managed in House	Matthew Hartmann	601 Riverside Ave, Jacksonville, FL

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

GENERAL INTERROGATORIES

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
27.2999 TOTAL		

27.3 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

28. 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 (+)
28.1 Bonds	18,813,548	19,675,000	861,453
28.2 Preferred stocks			
28.3 Totals	18,813,548	19,675,000	861,453

28.4 Describe the sources or methods utilized in determining the fair values:

Standard & Poor's Securities Evaluations provides pricing for tax-exempt securities. Interactive Data Corp. provides pricing for all other securities.

29.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [] No [X]

29.2 If yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [] No [X]

29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

N/A

30.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [X] No []

30.2 If no, list exceptions:

N/A

OTHER

31.1 Amount of payments to Trade associations, service organizations and statistical or Rating Bureaus, if any?

\$ _____

GENERAL INTERROGATORIES

31.2 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
.....
.....

32.1 Amount of payments for legal expenses, if any? \$ _____

32.2 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
.....
.....

33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ _____

33.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....

GENERAL INTERROGATORIES

PART 2 – TITLE INTERROGATORIES

1. Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? Yes [] No [X]
2. Largest net aggregate amount insured in any one risk. \$ 8,000,000
- 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 | | \$ _____ |
| 6.2 Balance to be advanced | | \$ _____ |
| 6.3 Total amount to be loaned | | \$ _____ |
- 7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? Yes [] No [X]
- 7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. \$ _____
8. What is the aggregate amount of mortgage loans owned by the reporting entity that consist of co-ordinate interest in first liens? \$ _____
- 9.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:
- | | | |
|---------------------------------------|--|----------------------|
| 9.11 Bonds | | \$ <u>15,973,920</u> |
| 9.12 Short-term investments | | \$ _____ |
| 9.13 Mortgages | | \$ _____ |
| 9.14 Cash | | \$ _____ |
| 9.15 Other admissible invested assets | | \$ _____ |
| 9.16 Total | | \$ <u>15,973,920</u> |
- 9.2 List below segregate funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E – Part 1D Summary, and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers).
- | | | |
|---|--|------------------|
| 9.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of: | | \$ <u>30,749</u> |
| These funds consist of: | | |
| 9.22 In cash on deposit | | \$ <u>30,749</u> |
| 9.23 Other forms of security | | \$ _____ |

FIVE – YEAR HISTORICAL DATA

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

	1	2	3	4	5
	2009	2008	2007	2006	2005
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)					
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)					480
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total					480
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	718,918	811,937	895,124	970,998	971,572
6. Escrow and settlement service charges (Part 1A, Line 2)					
7. Title examinations (Part 1C, Line 1)					
8. Searches and abstracts (Part 1C, Line 2)					
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)					
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	718,918	811,937	895,124	970,998	971,572
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(672,207)	65,341	125,975	364,827	448,431
14. Net investment gain or (loss) (Line 11)	793,709	747,857	724,028	656,190	553,103
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	287,871	(190,282)	(15,562)	160,843	51,480
17. Net income (Line 15)	(166,369)	1,003,480	865,565	860,174	950,054
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)			5,455		
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	20,047,675	21,234,855	20,799,494	22,678,361	20,346,470
20. Known claims reserve (Page 3, Line 1)	620,824	660,017	471,872	631,624	714,901
21. Statutory premium reserve (Page 3, Line 2)	2,750,054	3,441,104	4,230,527	5,106,646	6,075,292
22. Total liabilities (Page 3, Line 21)	6,552,491	8,341,135	8,172,302	10,895,382	10,801,175
23. Capital paid up (Page 3, Lines 23 + 24)	1,268,162	1,268,162	1,268,162	1,268,162	1,268,162
24. Surplus as regards policyholders (Page 3, Line 30)	13,495,184	12,893,720	12,627,192	11,782,979	9,545,295
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(219,723)	68,321	(233,470)	46,676	(360,680)
Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 10, Col. 3) x 100.0					
26. Bonds (Line 1)	97.9	87.0	92.1	83.3	93.0
27. Stocks (Lines 2.1 & 2.2)	0.5	4.0	0.6	0.5	0.6
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.1	0.1	0.2		0.0
29. Real estate (Lines 4.1, 4.2 & 4.3)					
30. Cash, cash equivalents and short-term investments (Line 5)	1.5	8.7	7.0	16.1	6.4
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)					
33. Receivable for securities (Line 8)	0.0	0.1	0.1	0.2	0.0
34. Aggregate write-ins for invested assets (Line 9)					
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	101,880	107,738	124,305	106,550	107,339
39. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
40. Affiliated mortgage loans on real estate					
41. All other affiliated					
42. Total of above Lines 36 to 41	101,880	107,738	124,305	106,550	107,339
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)	1.0	1.0	1.0	1.0	1.1

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2009	2008	2007	2006	2005
Capital and Surplus Accounts (Page 4)					
44. Net unrealized capital gains or (losses) (Line 18)	(3,807)	(16,567)	17,755	(789)	40,337
45. Change in nonadmitted assets (Line 21)	(86,877)	247,937	190,313	1,499,947	(1,814,524)
46. Dividends to stockholders (Line 28)					
47. Change in surplus as regards policyholders for the year (Line 31)	601,464	266,528	844,213	2,237,684	(316,586)
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	1,251,722	311,372	494,084	172,848	802,523
49. Losses and allocated LAE incurred (Line 8, Col. 4)	1,212,529	499,517	334,332	89,571	99,845
50. Unallocated LAE incurred (Line 9, Col. 4)	107,699	80,224	137,001	163,610	
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	1,320,228	579,741	471,333	253,181	99,845
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
52. Personnel costs (Part 3, Line 1.5, Col. 4)	0.3	0.3	0.5	0.7	1.1
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	0.0				0.0
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	9.5	20.2	32.7	35.7	42.4
55. Total (Lines 52 to 54)	9.9	20.6	33.2	36.4	43.6
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	183.6	71.4	52.7	26.1	10.3
57. Operating expenses incurred (Line 5)	9.9	20.6	33.3	36.4	43.6
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	193.5	92.0	85.9	62.4	53.8
60. Net operating gain or (loss) (Line 8)	(93.5)	8.0	14.1	37.6	46.2
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
61. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	4737.1	2574.9	2479.8	10773.6	2949.5
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	254.4	741.1	1566.9	15020.9	12505.1

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No [X]

If no, please explain:

NA

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

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

1 Depository	2 Rate of Interest	3 Balance
OPEN DEPOSITORIES FEDERALLY INSURED DEPOSITORIES		
0199998 Deposits in (..... 1) depositories which do not exceed the allowable limit in any one depository	X X X	10,440
0199999 Total Federally Insured Depositories	X X X	10,440
NON-FEDERALLY INSURED DEPOSITORIES		
0299999 Total Non-Federally Insured Depositories	X X X	
0399999 Total Open Depositories - Dec. 31st	X X X	10,440
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	10,440

1. Totals: Last day of January		358,803
2. February		358,803
3. March		358,803
4. April		358,803
5. May		358,803
6. June		358,803
7. July		358,803
8. August		358,803
9. September		358,803
10. October		359,553
11. November		358,803
12. December		10,440

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 () 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 () 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	10,440	20,309	30,749
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	10,440	20,309	30,749
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)	10,440	20,309	30,749
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			73,315
7. Suspended depositories			
8. Total general funds			73,315
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			73,315
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			73,315
15. Company funds on hand			
16. Total company funds on hand and on deposit			73,315

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		329,835	20,283
18. Suspended depositories			
19. Total segregated funds held for others		329,835	20,283
Company Funds on Deposit			
20. Open depositories		(53,583)	33,724
21. Suspended depositories			
22. Total company funds on deposit		(53,583)	33,724
Total All Funds on Deposit			
23. Open depositories		276,297	54,007
24. Suspended depositories			
25. Total all funds on deposit		276,297	54,007

SCHEDULE F – PART 1

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Reinsurance Assumed Liability	Assumed Premiums Received	Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	Reinsurance Payable on Known Case Losses and LAE Reserves	Assumed Premiums Receivable	Funds Held by or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
23-1253755	50083	Commonwealth Land Title Insurance Company	NE	8,000	1							
36-2468956	50229	Chicago Title Insurance Company	NE	15,827	2							
86-0417131	51586	Fidelity National Title Insurance Company	CA	125,052	22							
95-2410872	50067	Ticor Title Insurance Company	CA	7,000	1							
0299999	Subtotal - Affiliates - U.S. Non-Pool			155,879	26							
0499999	Total - Affiliates			155,879	26							
95-2566122	50814	First American Title Insurance Company	CA	2,946	1							
0599998	Other U.S. Unaffiliated Insurers - less than \$50,000											
0599999	Total - Other U.S. Unaffiliated Insurers			2,946	1							
9999999	Totals			158,825	27							

NONE **Schedule F - Part 2**

NONE **Schedule F - Part 3**

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
40-0001	Wholly 100%	01/01/1923	12/31/2009	01/01/1991	246,884		Depreciated cost		
40-0002	Wholly 100%	01/01/1923	12/31/2009	01/01/1991	83,463		Depreciated cost		
40-0003	Wholly 100%	01/01/1923	12/31/2009	01/01/1994	229,151		Depreciated cost		
40-0004	Wholly 100%	01/01/1923	12/31/2009	01/01/1991	175,067		Depreciated cost		
40-0005	Wholly 100%	01/01/1984	12/31/2009	01/01/1988	200,000		Depreciated cost		
40-0006	Wholly 100%	01/01/1850	12/31/2009	01/01/1995	813,858		Depreciated cost		
40-0007	Wholly 100%	01/01/1959	12/31/2009	01/01/1995	44,061		Depreciated cost		
40-0008	Wholly 100%	01/01/1961	12/31/2009	01/01/1994	190,000		Depreciated cost		
40-0009	Wholly 100%	01/01/1974	12/31/2009	01/01/1994	291,947		Depreciated cost		
40-0010	Wholly 100%	01/01/1927	12/31/2009	01/01/1995	919,812		Depreciated cost		
40-0011	Wholly 100%	01/01/1973	12/31/2009	01/01/1996	268,076		Depreciated cost		
40-0012	Wholly 100%	01/01/1975	12/31/2009	01/01/1996	599,200		Depreciated cost		
9999999 Totals					4,061,519		X X X		

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

NONE **Schedule H - Part 2**

NONE **Schedule H - Part 3 and Verification**

NONE **Schedule H - Part 4**

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	845,327	2,893	28,577	3,536	873,261	23,466				25,333		
2. 2000	(5)	(543)	15			(528)							
3. 2001	39	185	33	685		903							
4. 2002	5	20	10	634		664	2				2		
5. 2003		3	3	162		168							
6. 2004			6	4		10							
7. 2005			3			3	3						
8. 2006			2			2							
9. 2007			19			19							
10. 2008			23			23							
11. 2009	159		28			28							
12. Totals	X X X	844,992	3,035	30,062	3,536	874,553	23,471				25,335		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	9,449	242	49,041	10,199	621				3,101			231
2. 2000									1			
3. 2001				3					1			
4. 2002	25	15	19	2								
5. 2003		15	15	2								
6. 2004		33	33									
7. 2005		70	73	1				1				24
8. 2006		43	43									23
9. 2007		27	27						2			47
10. 2008		29	29						4			93
11. 2009		11	11						3			46
12. Totals	9,474	485	49,291	10,207	621				3,113			464

	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	3,953	46	52,521			52,521	6.064	6.069	X X X			3,953
2. 2000	1		1			1	(0.184)	(0.189)	(20.000)			1
3. 2001	1		1			1	0.115	0.111	2.564			1
4. 2002			4			4	2.905	2.861	380.000			
5. 2003							9.091	8.929				
6. 2004							825.000	330.000				
7. 2005	25		4			4		3266.667				25
8. 2006	23							3300.000				23
9. 2007	49		2			2		400.000				49
10. 2008	97		4			4		547.826				97
11. 2009	49		3			3		214.286	37.736			49
12. Totals	4,198	46	52,540			52,540	X X X	X X X	X X X		X X X	4,198

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	4,233				4,233	(14)				26		
2. 2000													
3. 2001													
4. 2002													
5. 2003													
6. 2004													
7. 2005													
8. 2006													
9. 2007													
10. 2008													
11. 2009													
12. Totals	X X X	4,233				4,233	(14)				26		

Years in Which Policies Were Written	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	60	1	13	83								
2. 2000												
3. 2001				1								
4. 2002												
5. 2003												
6. 2004												
7. 2005												
8. 2006												
9. 2007		1	1									
10. 2008												
11. 2009												
12. Totals	60	2	14	84								

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col. 6)				
1. Prior			12			12	0.307	0.307	X X X			
2. 2000												
3. 2001												
4. 2002												
5. 2003												
6. 2004												
7. 2005												
8. 2006												
9. 2007												
10. 2008												
11. 2009												
12. Totals			12			12	X X X	X X X	X X X		X X X	

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	841,095	2,893	28,577	3,536	869,029	23,480				25,307		
2. 2000	(5)	(543)	15			(528)							
3. 2001	39	185	33	685		903							
4. 2002	5	20	10	634		664	2				2		
5. 2003		3	3	162		168							
6. 2004			6	4		10							
7. 2005			3			3	3						
8. 2006			2			2							
9. 2007			19			19							
10. 2008			23			23							
11. 2009	159		28			28							
12. Totals	X X X	840,760	3,035	30,062	3,536	870,321	23,485				25,309		

Years in Which Policies Were Written	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	9,389	242	49,029	10,116	621				3,101			231
2. 2000									1			
3. 2001				2					1			
4. 2002	25	15	19	2								
5. 2003		15	15	2								
6. 2004		33	33									
7. 2005		69	72	1				1				24
8. 2006		43	43									23
9. 2007		26	26						2			47
10. 2008		29	29						4			93
11. 2009		11	11						3			46
12. Totals	9,414	483	49,277	10,123	621				3,113			464

Years in Which Policies Were Written	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	3,953	46	52,509			52,509	6.092	6.097	X X X			3,953
2. 2000	1		1			1	(0.184)	(0.189)	(20.000)			1
3. 2001	1		1			1	0.115	0.111	2.564			1
4. 2002			4			4	2.905	2.861	380.000			
5. 2003							9.091	8.929				
6. 2004							825.000	330.000				
7. 2005	25		4			4		3233.333				25
8. 2006	23							3300.000				23
9. 2007	49		2			2		394.737				49
10. 2008	97		4			4		547.826				97
11. 2009	49		3			3		214.286	37.736			49
12. Totals	4,198	46	52,528			52,528	X X X	X X X	X X X		X X X	4,198

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	
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1. Prior	14,458	14,857	15,960	16,300	16,767	17,257	17,465	18,398	19,142	19,176	
2. 1990	3,792	4,082	4,155	4,299	4,297	4,294	4,306	4,614	4,746	4,691	
3. 1991	4,574	4,237	4,194	4,319	4,385	4,101	4,044	4,285	4,378	4,403	
4. 1992	3,496	3,584	3,915	3,933	3,760	3,529	3,495	3,609	3,743	3,615	
5. 1993	3,727	3,625	4,189	4,275	4,217	4,050	4,039	3,982	4,054	3,939	
6. 1994	5,401	5,275	6,535	6,648	6,606	6,166	5,868	5,747	5,816	6,605	
7. 1995	5,397	5,454	6,635	6,765	6,266	6,065	6,100	5,866	6,033	5,979	
8. 1996	3,728	3,458	4,173	4,435	4,142	3,981	3,913	3,887	3,924	3,830	
9. 1997	190	266	238	238	238	238	238	263	258	258	
10. 1998	12	29	41	41	34	34	32	22	22	21	
11. 1999	7	14	42	35	25	16	15	5	5	4	
12. 2000		13							1	1	
13. 2001	X X X	26	117	88	57	31	25	3	3	1	
14. 2002	X X X	X X X	91	82	49	30	27	5	5	4	
15. 2003	X X X	X X X	X X X	35	14	10	7				
16. 2004	X X X	X X X	X X X	X X X							
17. 2005	X X X	X X X	X X X	X X X	X X X				3	4	
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X					
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X		3	2	
20. 2008	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	4	
21. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3	

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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	13,552	14,156	14,832	15,976	16,379	16,915	17,142	17,445	17,663	17,867	1,451	3,791
2. 1990	3,542	3,944	3,972	4,172	4,265	4,284	4,306	4,322	4,337	4,356	313	482
3. 1991	4,361	4,053	4,090	4,138	4,249	4,022	3,986	4,010	4,009	4,036	349	339
4. 1992	3,252	3,258	3,188	3,187	3,190	3,201	3,213	3,348	3,392	3,393	326	382
5. 1993	3,083	3,227	3,321	3,489	3,570	3,604	3,670	3,693	3,694	3,694	327	351
6. 1994	4,694	4,721	4,992	5,356	5,508	5,609	5,299	5,302	5,309	6,160	306	438
7. 1995	4,436	4,604	4,665	4,799	4,900	5,164	5,325	5,317	5,341	5,491	306	485
8. 1996	2,764	2,973	3,171	3,388	3,450	3,515	3,543	3,541	3,542	3,542	203	249
9. 1997	185	213	238	238	238	238	238	238	238	238	20	16
10. 1998	5	9	17	19	19	19	19	19	19	19	4	13
11. 1999	3	3	3	3	3	3	3	3	3	3	1	1
12. 2000												
13. 2001	X X X											3
14. 2002	X X X	X X X	1			1	4	4	4	4	2	
15. 2003	X X X	X X X	X X X									2
16. 2004	X X X	X X X	X X X	X X X								
17. 2005	X X X	X X X	X X X	X X X	X X X				3	3	1	
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X						
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
20. 2008	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. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

SCHEDULE P – PART 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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	908	604	1,128	324	388	342	323	204	215	185
2. 1990	250	100	182	127	32	9		4	2	2
3. 1991	213	145	104	181	136	80	58	3	4	40
4. 1992	194	254	100	19	39	50	44	1	1	
5. 1993	594	269	482	335	315	30	24	14	12	12
6. 1994	557	208	303	591	320	92	25	14	10	39
7. 1995	753	440	259	139	109	81	126	216	194	120
8. 1996	783	296	134	53	72	22	23	16	22	22
9. 1997	5	7								
10. 1998	4	12	6	6	4	9	9			
11. 1999										
12. 2000										
13. 2001	X X X									
14. 2002	X X X	X X X	25	3	3					
15. 2003	X X X	X X X	X X X							
16. 2004	X X X	X X X	X X X	X X X						
17. 2005	X X X	X X X	X X X	X X X	X X X					
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2008	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. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P – PART 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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior									94	88
2. 1990									1	1
3. 1991									2	19
4. 1992										
5. 1993									5	6
6. 1994									4	19
7. 1995									84	57
8. 1996									10	11
9. 1997										
10. 1998										
11. 1999										
12. 2000										
13. 2001	X X X									
14. 2002	X X X	X X X								
15. 2003	X X X	X X X	X X X							
16. 2004	X X X	X X X	X X X	X X X						
17. 2005	X X X	X X X	X X X	X X X	X X X					
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2008	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. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P – PART 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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior		98						749	1,171	1,036
2. 1990		37						288	406	332
3. 1991		40						272	363	308
4. 1992	51	71	626	727	531	278	238	260	349	222
5. 1993	50	129	386	451	332	415	345	275	342	227
6. 1994	150	346	1,239	701	778	465	544	431	494	387
7. 1995	207	410	1,712	1,827	1,257	821	649	333	414	311
8. 1996	180	189	869	994	620	444	347	330	350	255
9. 1997		45						25	20	20
10. 1998	3	9	18	16	11	6	4	3	3	2
11. 1999	4	11	39	32	22	13	12	2	2	1
12. 2000		13							1	1
13. 2001	X X X	26	117	88	57	31	25	3	3	1
14. 2002	X X X	X X X	65	79	46	29	23	1	1	
15. 2003	X X X	X X X	X X X	35	14	10	7			
16. 2004	X X X	X X X	X X X	X X X						
17. 2005	X X X	X X X	X X X	X X X	X X X					1
18. 2006	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X			3
20. 2008	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
21. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3

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

Years in Which Losses Were Incurred	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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	43,485	42,313	42,593	43,142	43,216	43,100	42,762	42,792	42,821	42,891
2. 2000	1,094	942	1,109	1,105	1,147	878	867	850	854	860
3. 2001	X X X	615	662	821	1,078	1,136	1,219	1,256	1,304	1,315
4. 2002	X X X	X X X	848	1,151	1,256	1,169	1,178	1,183	1,279	1,257
5. 2003	X X X	X X X	X X X	322	231	287	276	276	265	250
6. 2004	X X X	X X X	X X X	X X X	261	319	517	487	553	657
7. 2005	X X X	X X X	X X X	X X X	X X X	399	429	555	673	1,554
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	132	276	324	399
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	39	52	48
10. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	88	195
11. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Losses Were Incurred	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		
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	39,943	40,732	40,961	42,472	42,856	42,877	42,603	42,737	42,766	42,836	3,242	6,048
2. 2000	376	564	658	727	815	845	850	850	854	860	106	163
3. 2001	X X X	239	551	707	926	1,101	1,174	1,210	1,228	1,238	65	58
4. 2002	X X X	X X X	320	776	930	1,031	1,132	1,156	1,246	1,255	56	62
5. 2003	X X X	X X X	X X X	83	170	238	258	258	265	250	43	60
6. 2004	X X X	X X X	X X X	X X X	74	212	330	415	451	537	38	65
7. 2005	X X X	X X X	X X X	X X X	X X X	269	358	402	452	1,356	21	39
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	43	195	222	349	19	35
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19	42	43	12	15
10. 2008	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	80	7	5
11. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			2

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

Years in Which Losses Were Incurred	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	3,544	1,580	1,633	670	360	223	159	55	38	37
2. 2000	718	379	451	378	332	33	17			
3. 2001	X X X	376	112	114	152	35	45	46	53	52
4. 2002	X X X	X X X	527	375	326	138	46	27	23	1
5. 2003	X X X	X X X	X X X	239	61	49	18	18		
6. 2004	X X X	X X X	X X X	X X X	187	107	187	71	71	81
7. 2005	X X X	X X X	X X X	X X X	X X X	130	71	153	154	134
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X	89	81	71	34
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21	7	3
10. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	42	78
11. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Losses Were Incurred	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
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior									17	18
2. 2000										
3. 2001	X X X								23	25
4. 2002	X X X	X X X							10	1
5. 2003	X X X	X X X	X X X							
6. 2004	X X X	X X X	X X X	X X X					31	39
7. 2005	X X X	X X X	X X X	X X X	X X X				67	64
8. 2006	X X X	X X X	X X X	X X X	X X X	X X X			31	16
9. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X		3	1
10. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18	37
11. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P INTERROGATORIES

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	N								
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N								
5. California	CA	N					947			
6. Colorado	CO	N								
7. Connecticut	CT	L								
8. Delaware	DE	L					14,095			
9. District of Columbia	DC	L								
10. Florida	FL	N						(2,289)	(1,503)	28,620
11. Georgia	GA	N					233			
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	L					917			
15. Indiana	IN	L					131			
16. Iowa	IA	N					42			
17. Kansas	KS	N								
18. Kentucky	KY	L						6,056	7,229	4,225
19. Louisiana	LA	N					31			
20. Maine	ME	N						6,866	(9,648)	
21. Maryland	MD	L					28	843,954	898,269	79,848
22. Massachusetts	MA	L					186	171,603	171,547	35,276
23. Michigan	MI	N								
24. Minnesota	MN	L						14,510	(17,104)	2,598
25. Mississippi	MS	N					960			
26. Missouri	MO	N					143			
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N					3,898			
30. New Hampshire	NH	L								
31. New Jersey	NJ	L					3,566	41,346	131,554	126,979
32. New Mexico	NM	N								
33. New York	NY	L					691,123	173,709	36,217	343,275
34. North Carolina	NC	L					959			
35. North Dakota	ND	N								
36. Ohio	OH	L								
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	L								
40. Rhode Island	RI	L								
41. South Carolina	SC	L								
42. South Dakota	SD	N								
43. Tennessee	TN	L					32			
44. Texas	TX	L					1,175			
45. Utah	UT	N								
46. Vermont	VT	L								
47. Virginia	VA	L						(4,033)	(4,033)	
48. Washington	WA	N					452			
49. West Virginia	WV	L								
50. Wisconsin	WI	L								
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N								
55. U.S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CN	N								
58. Aggregate Other Alien	OT	X X X	X X X							
59. Totals	(a) 23	X X X					718,918	1,251,722	1,212,528	620,821

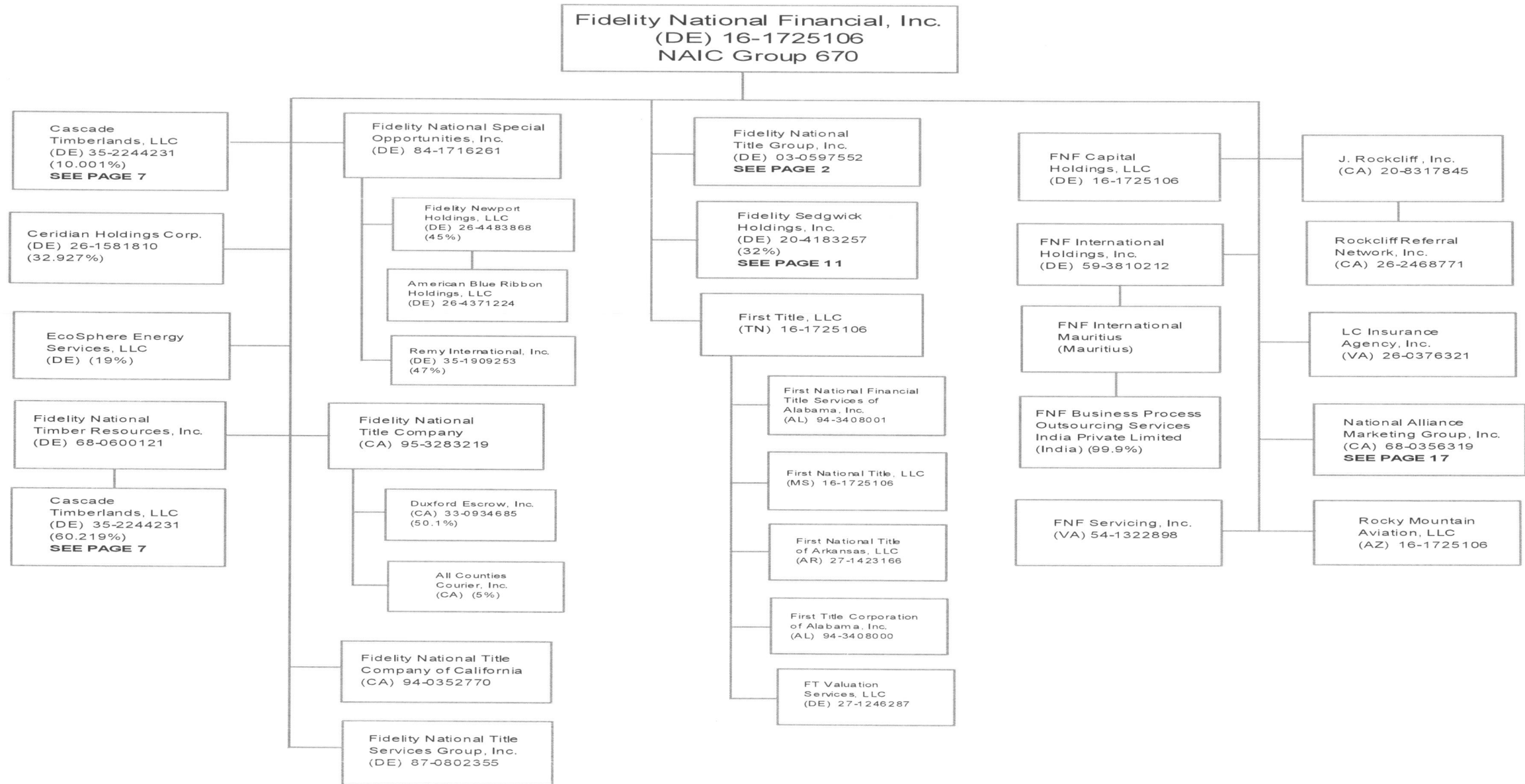
DETAILS OF WRITE-INS									
5801.	X X X								
5802.	X X X								
5803.	X X X								
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X							
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X							

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

(b) Insert "A1" 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

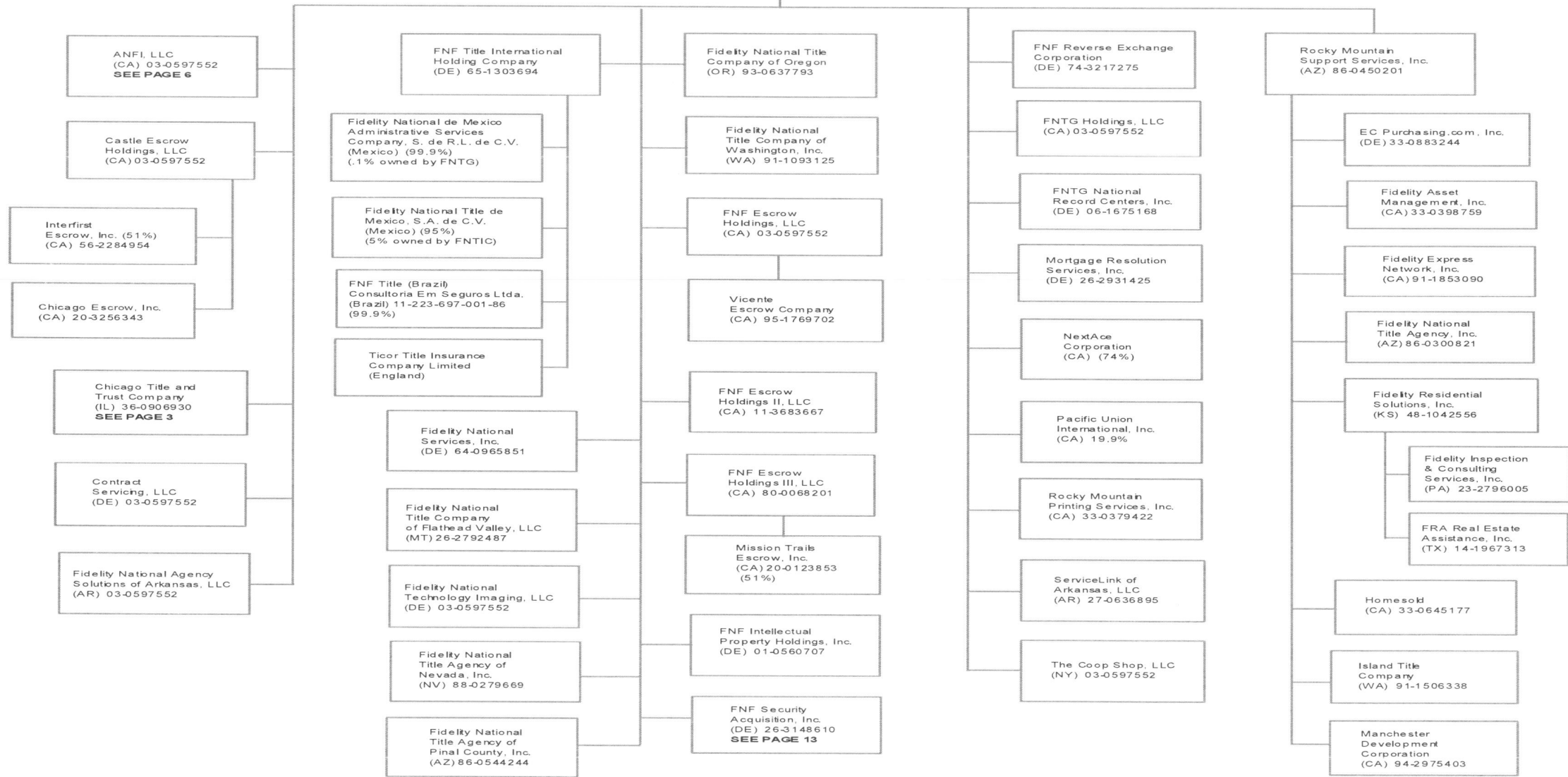
PART 1 - ORGANIZATIONAL CHART



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

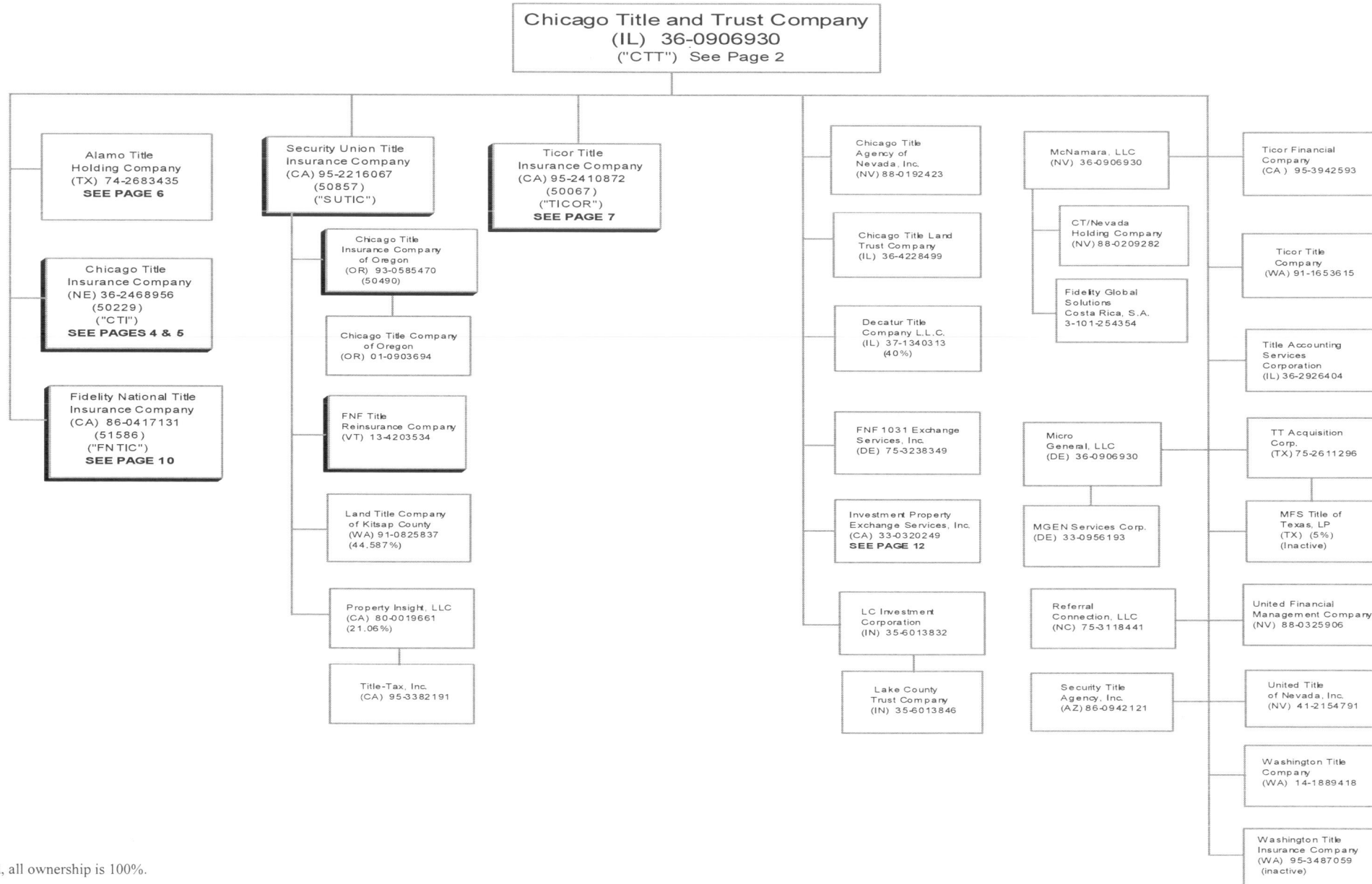
PART 1 - ORGANIZATIONAL CHART

Fidelity National Title Group, Inc.
(DE) 03-0597552
("FNTG") See Page 1



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

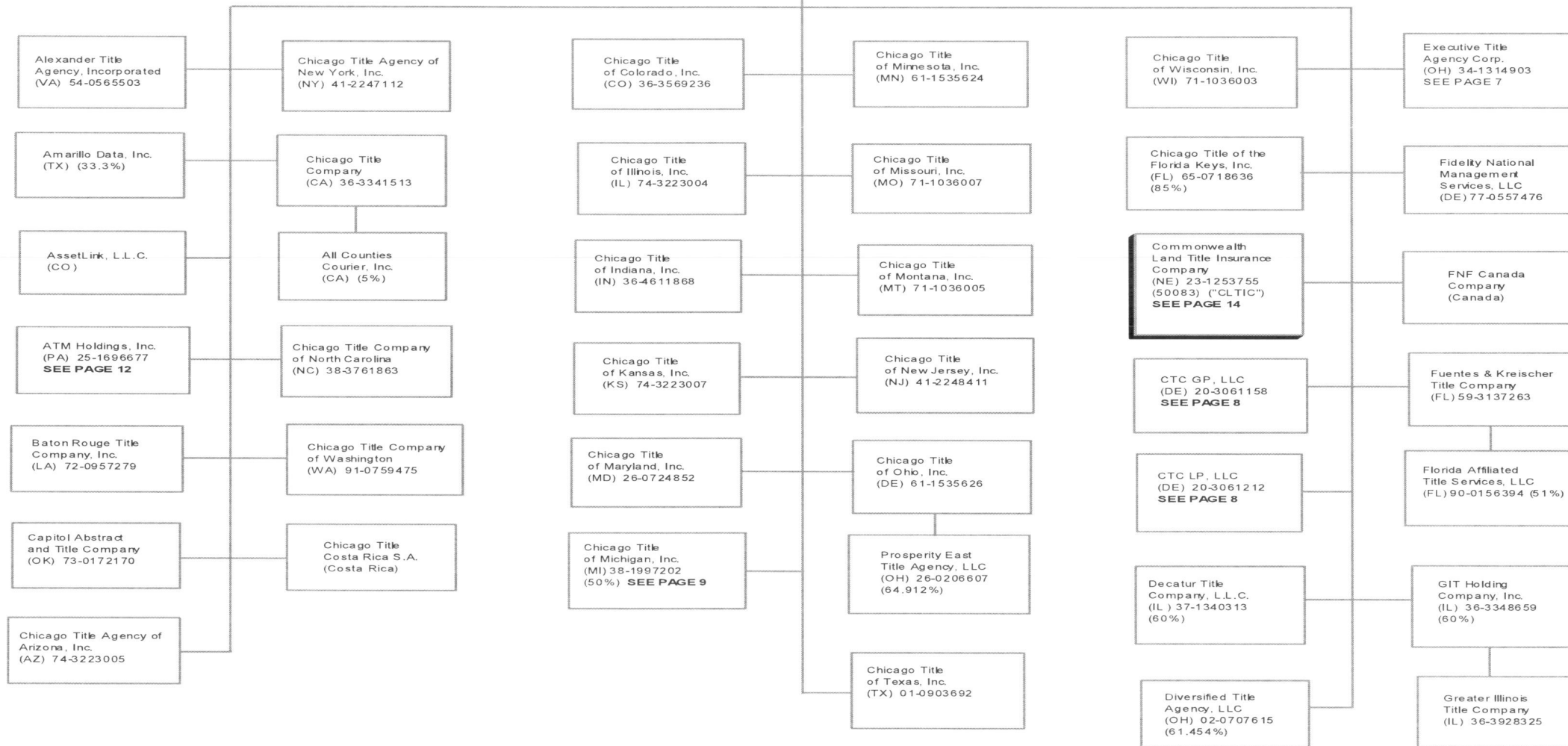
PART 1 - ORGANIZATIONAL CHART



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

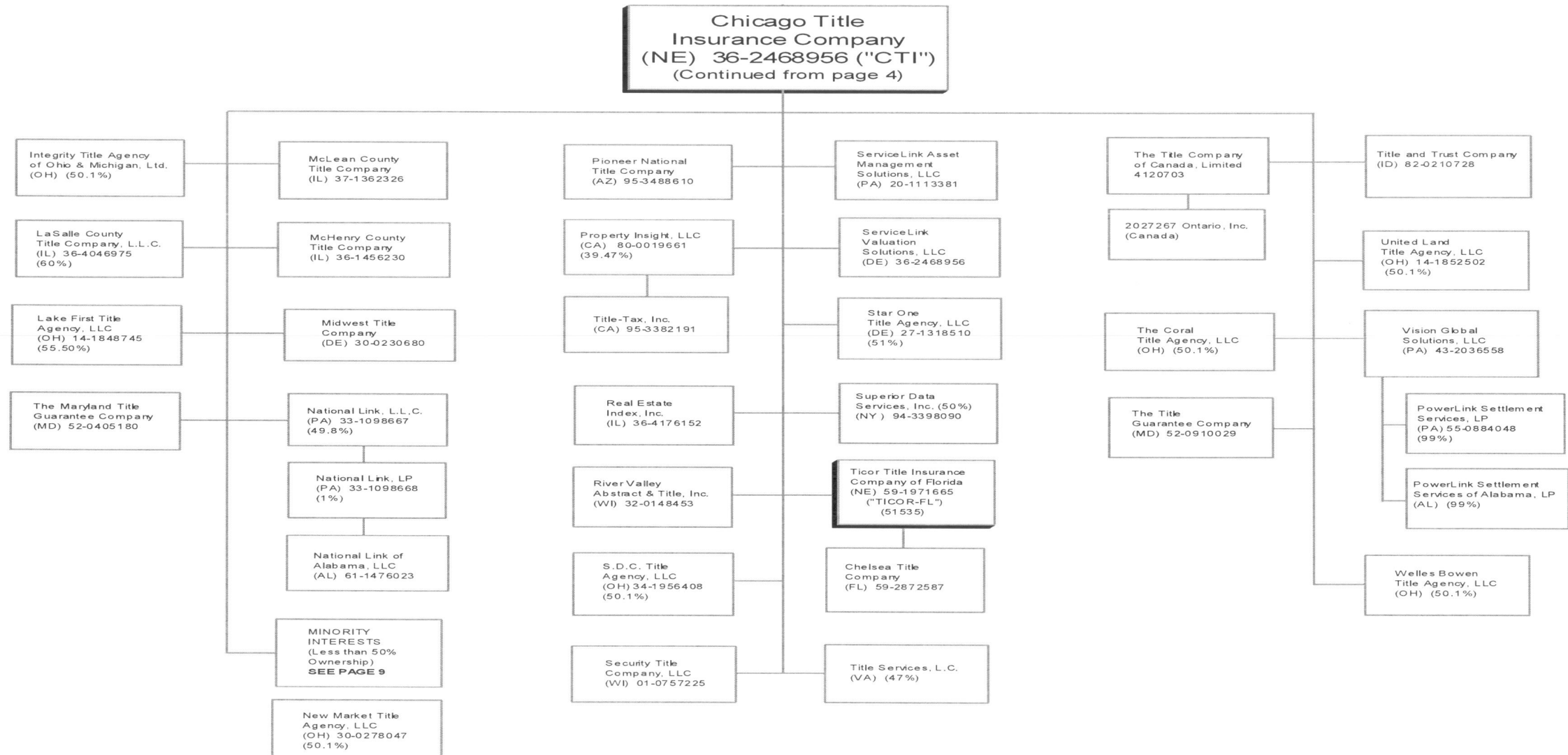
PART 1 - ORGANIZATIONAL CHART

Chicago Title
Insurance Company
(NE) 36-2468956 ("CTI")
(See page 3) (Continued on Page 5)



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

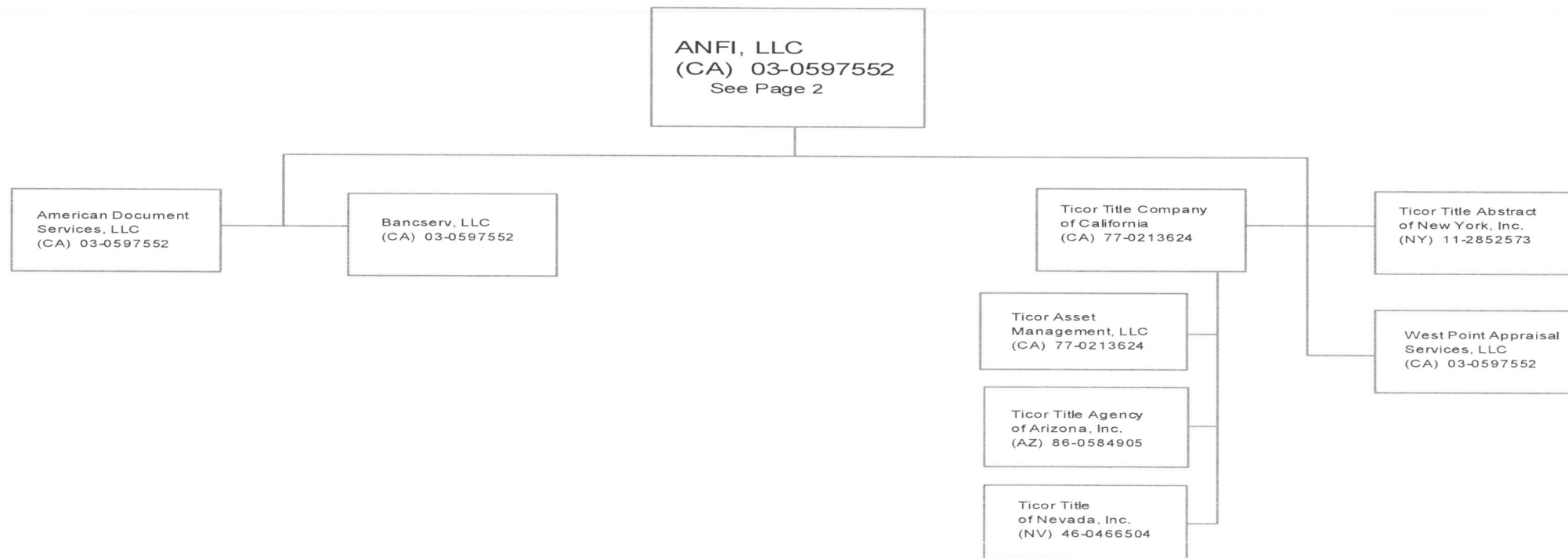
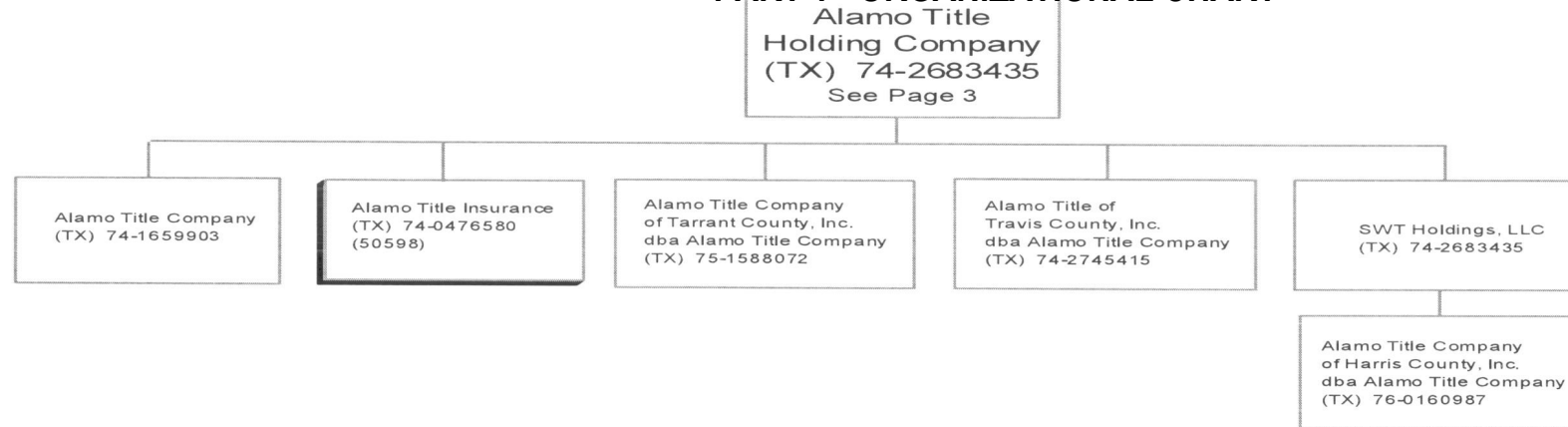
PART 1 - ORGANIZATIONAL CHART



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

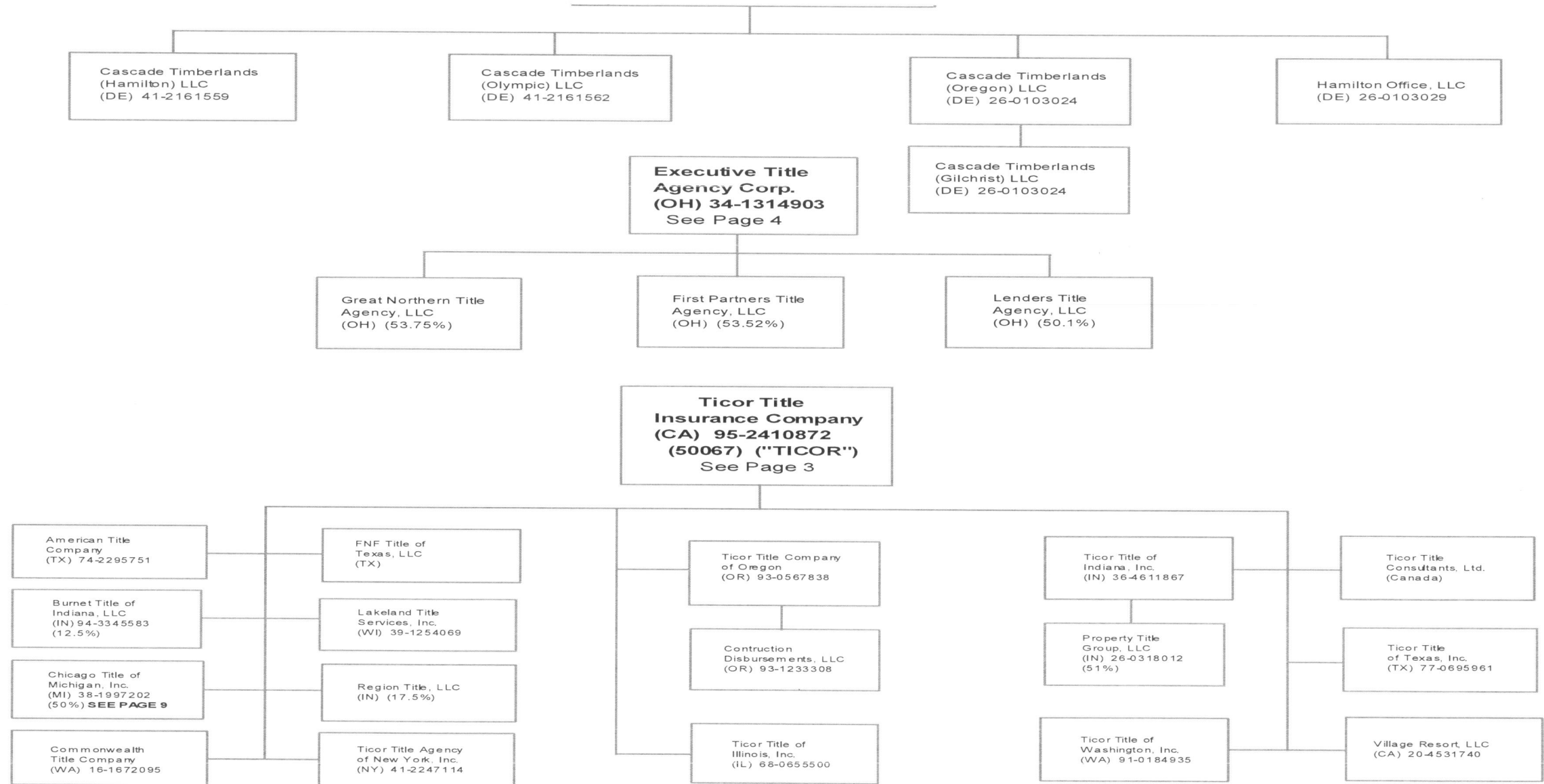
PART 1 - ORGANIZATIONAL CHART



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

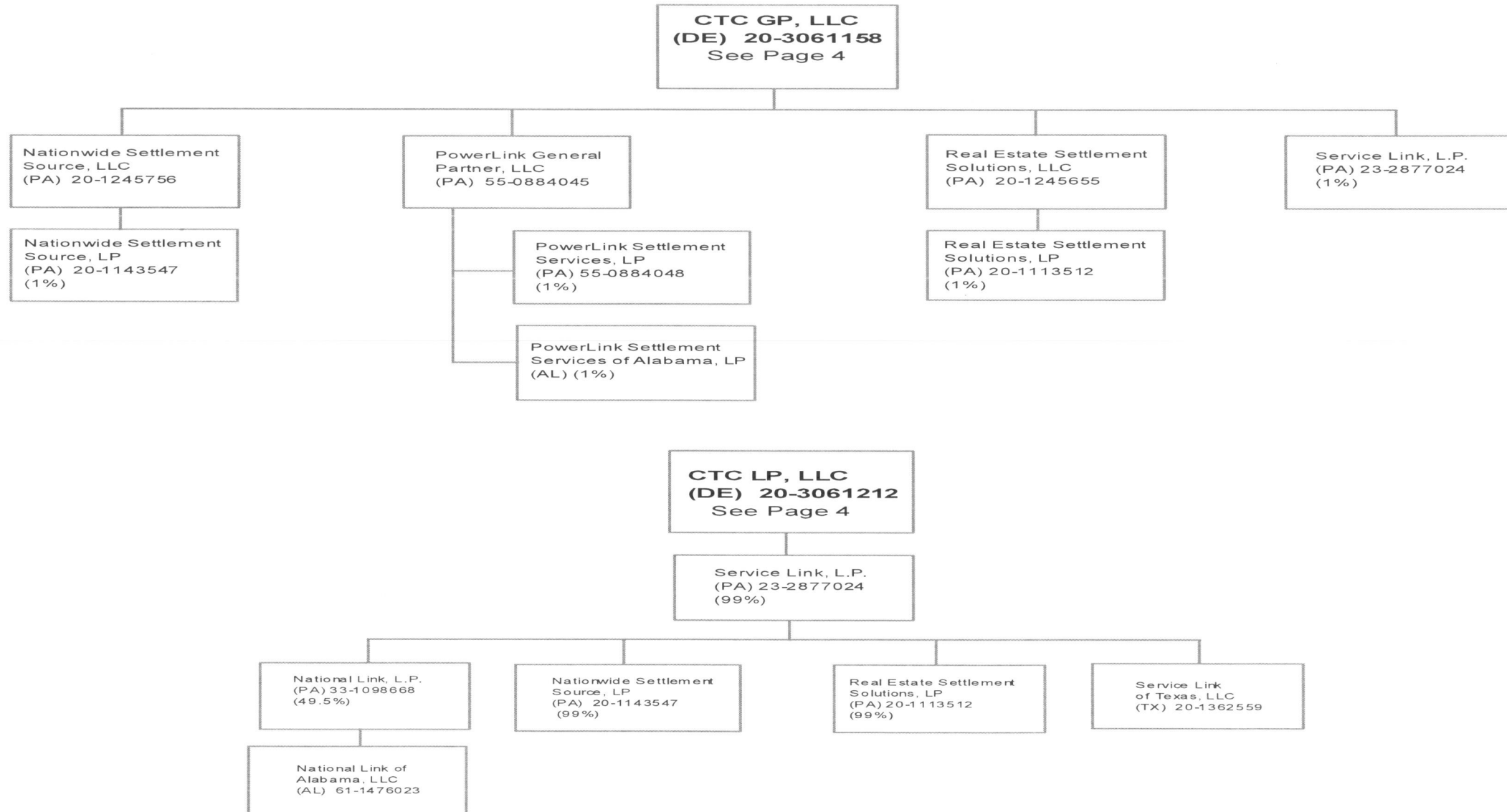
PART 1 - ORGANIZATIONAL CHART

Cascade Timberlands, LLC (DE) (70.22% total ownership)



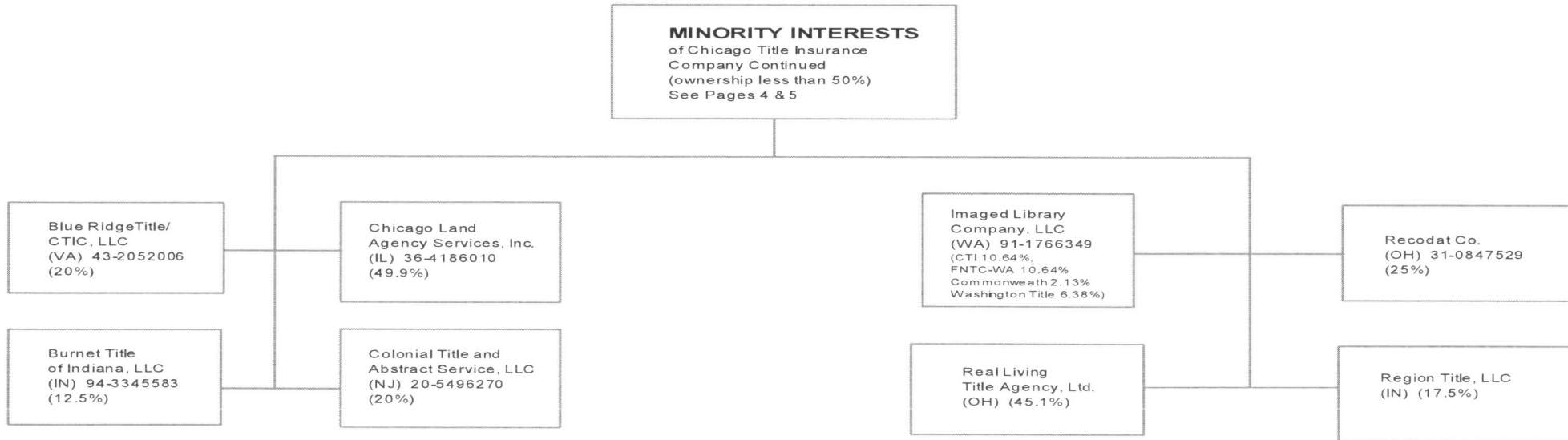
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

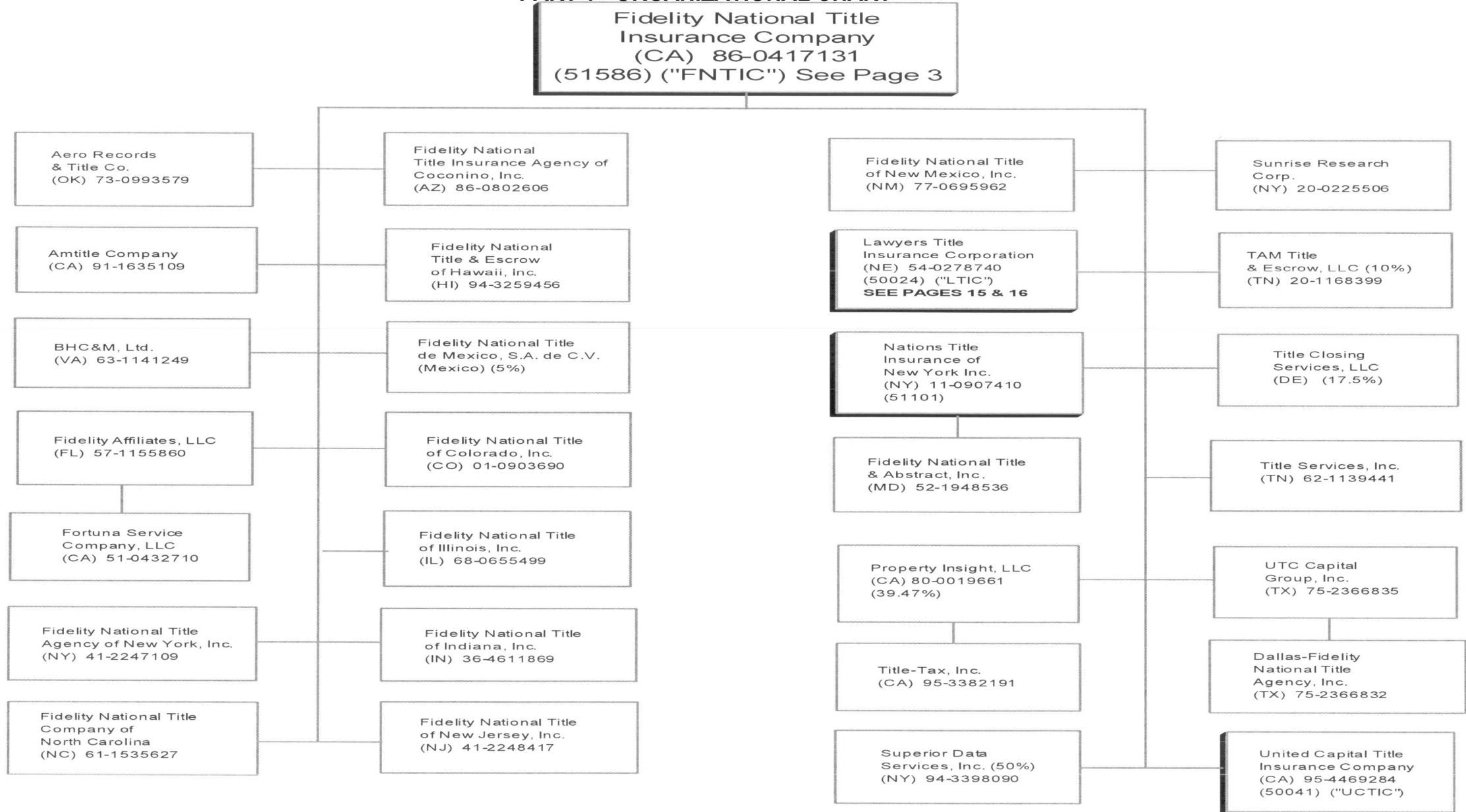
PART 1 - ORGANIZATIONAL CHART



Unless otherwise noted, all ownership is 100%.

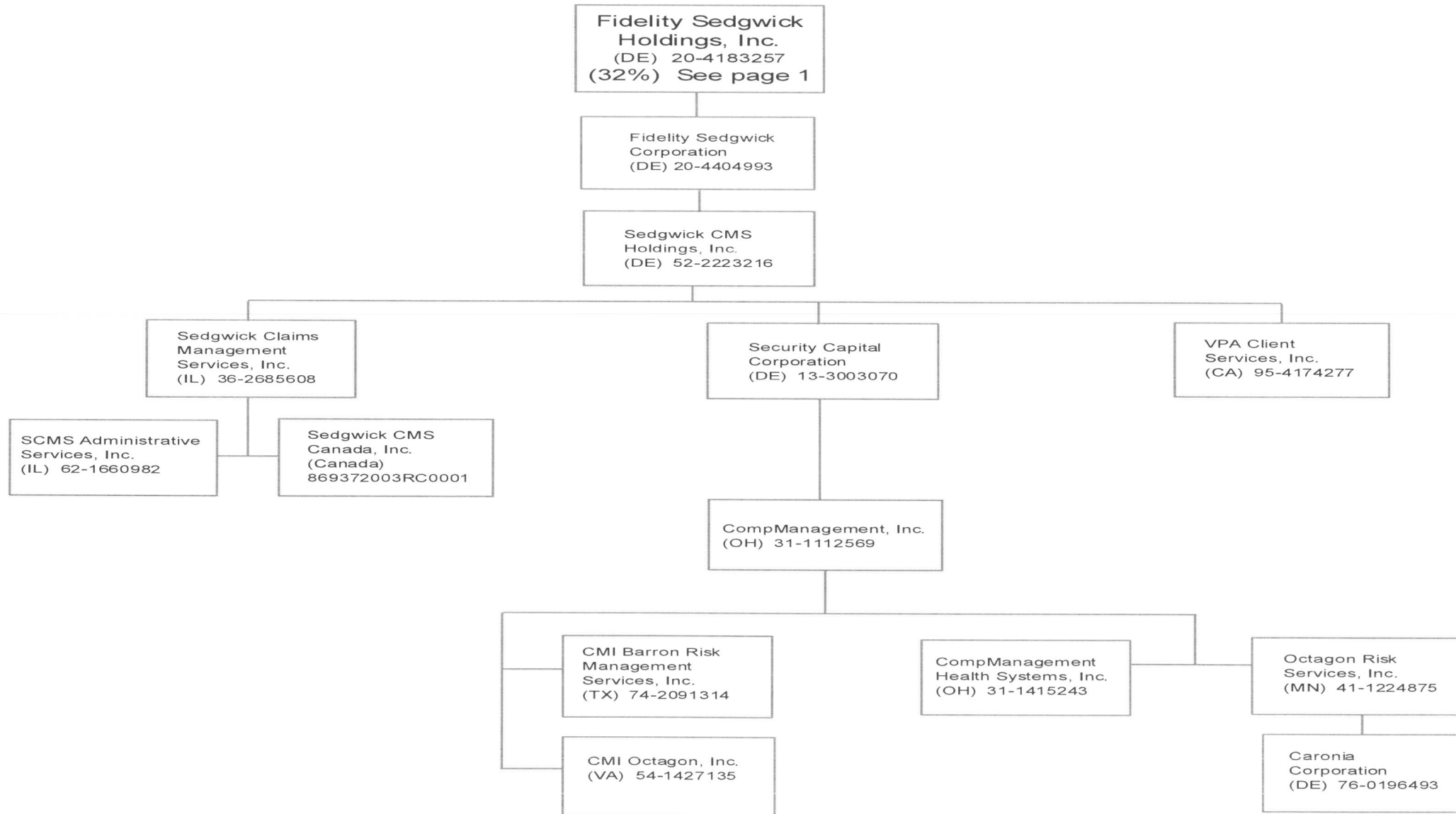
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

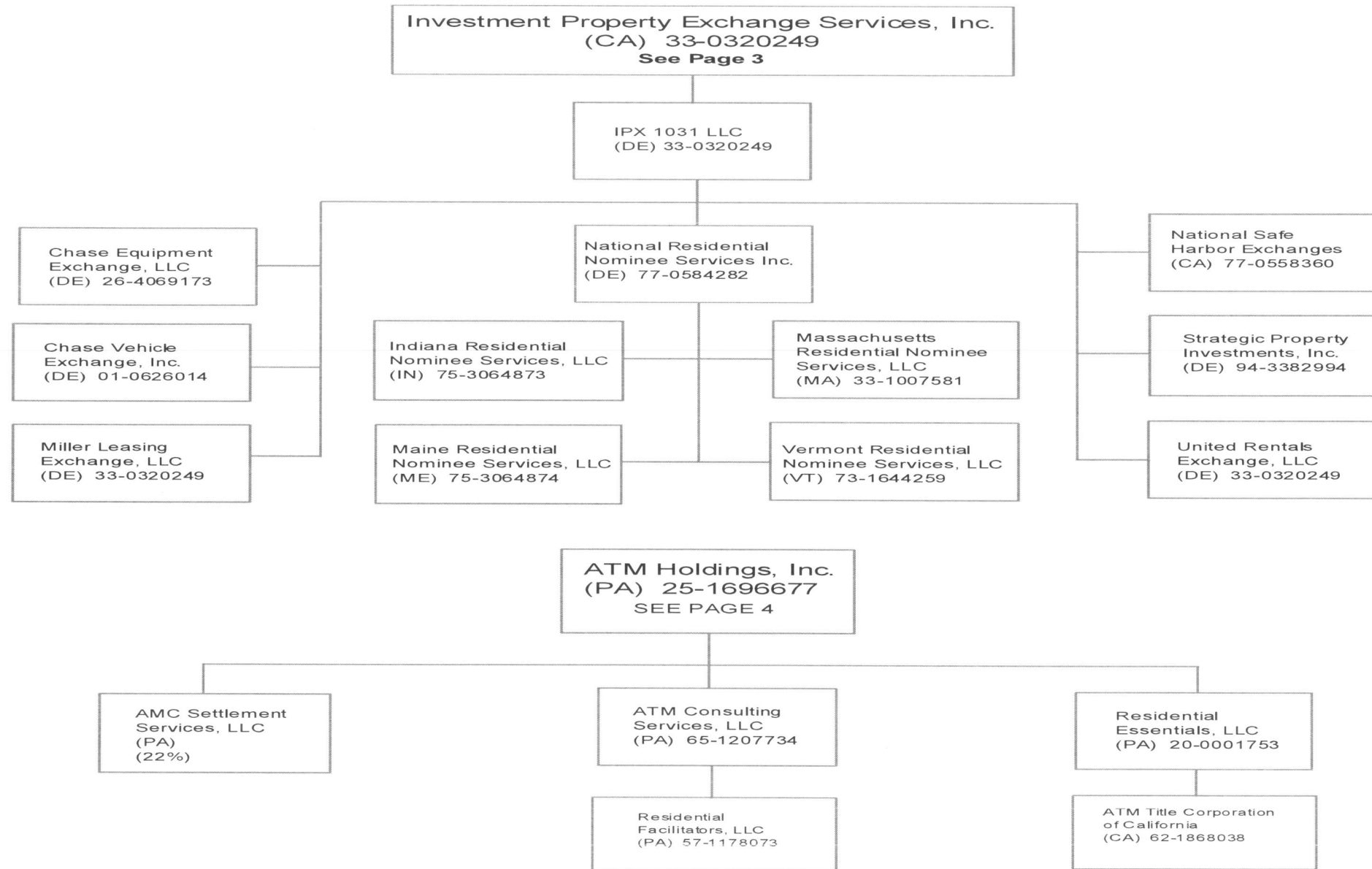
PART 1 - ORGANIZATIONAL CHART



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

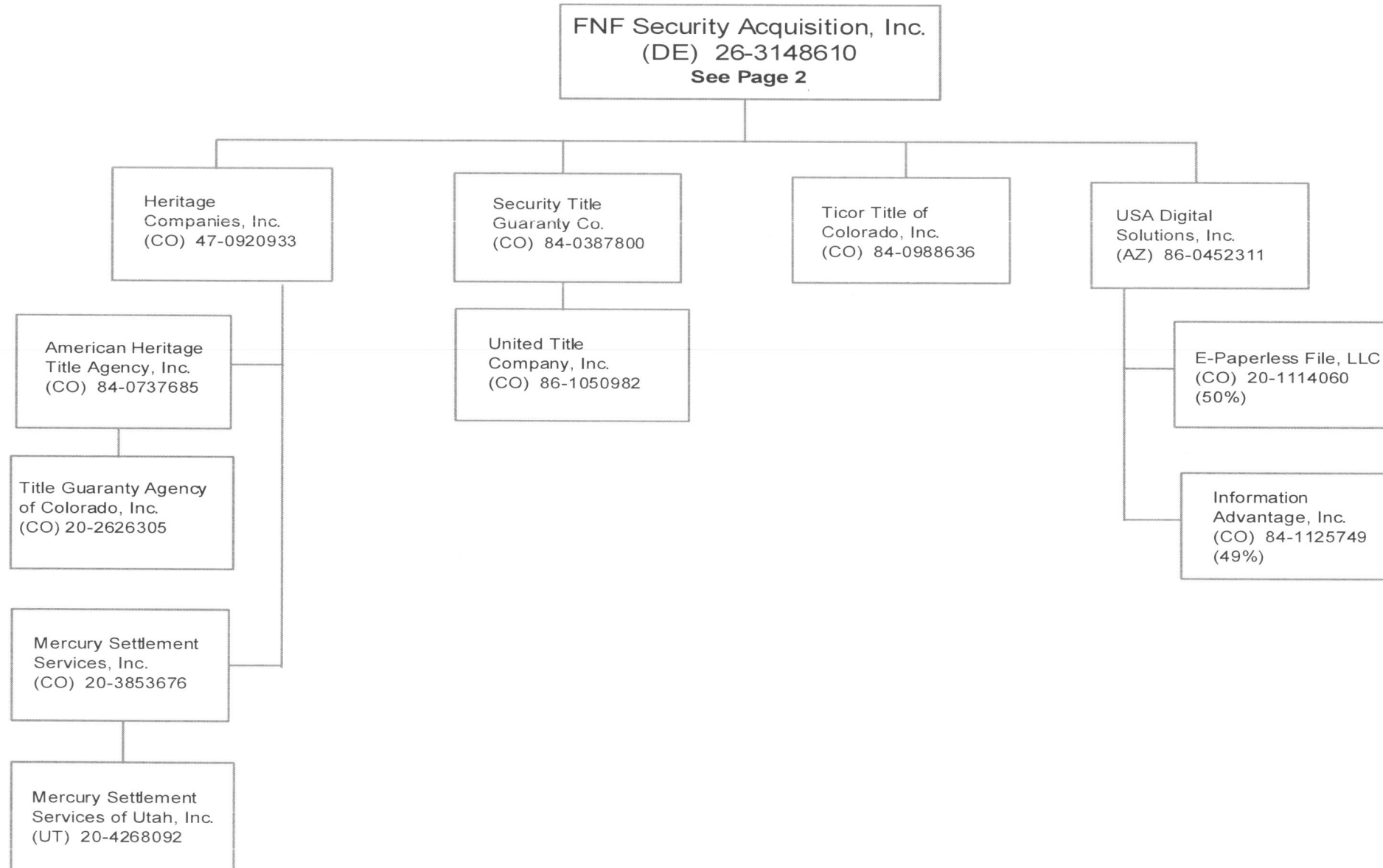
PART 1 - ORGANIZATIONAL CHART



39.11

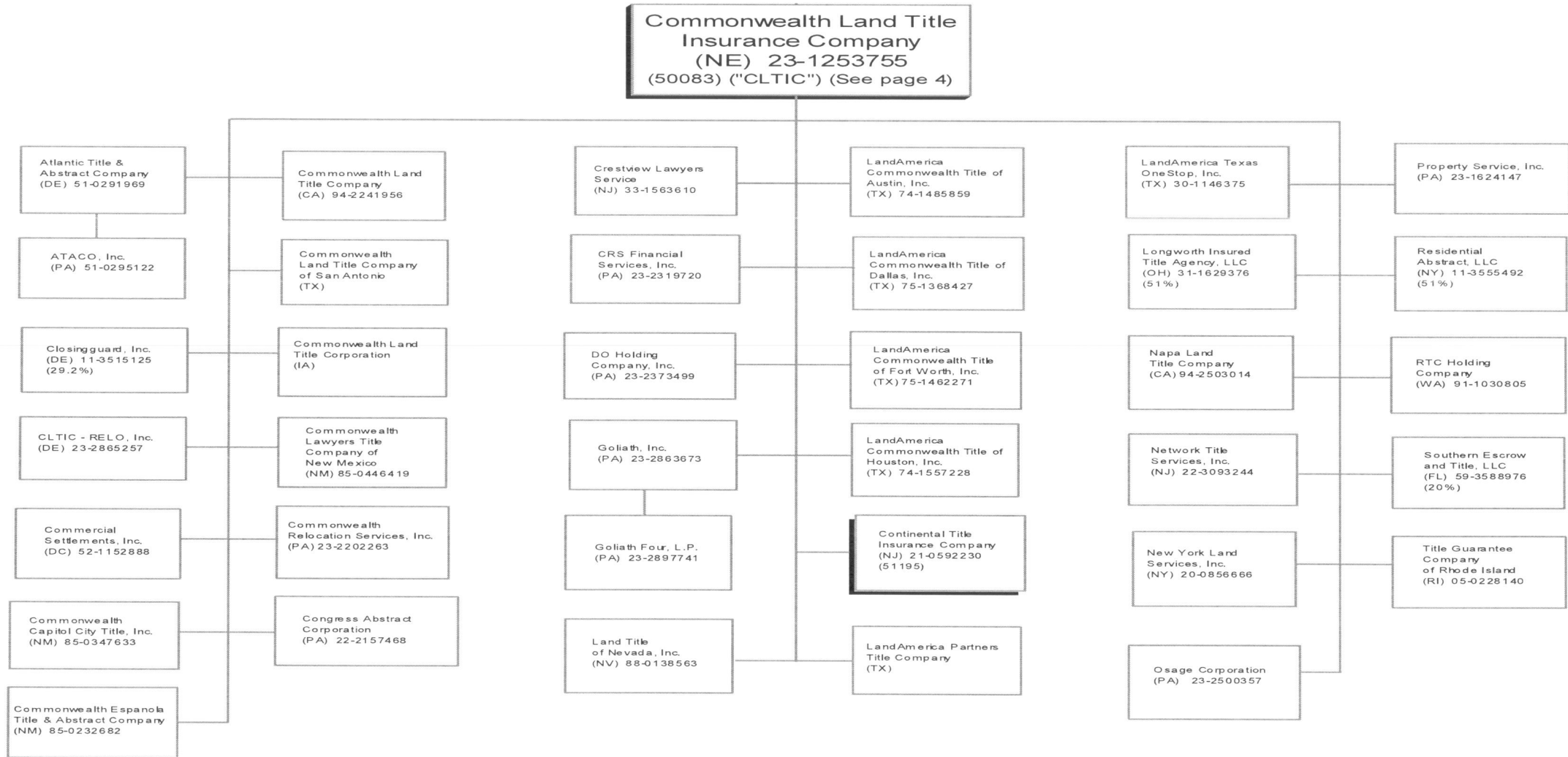
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

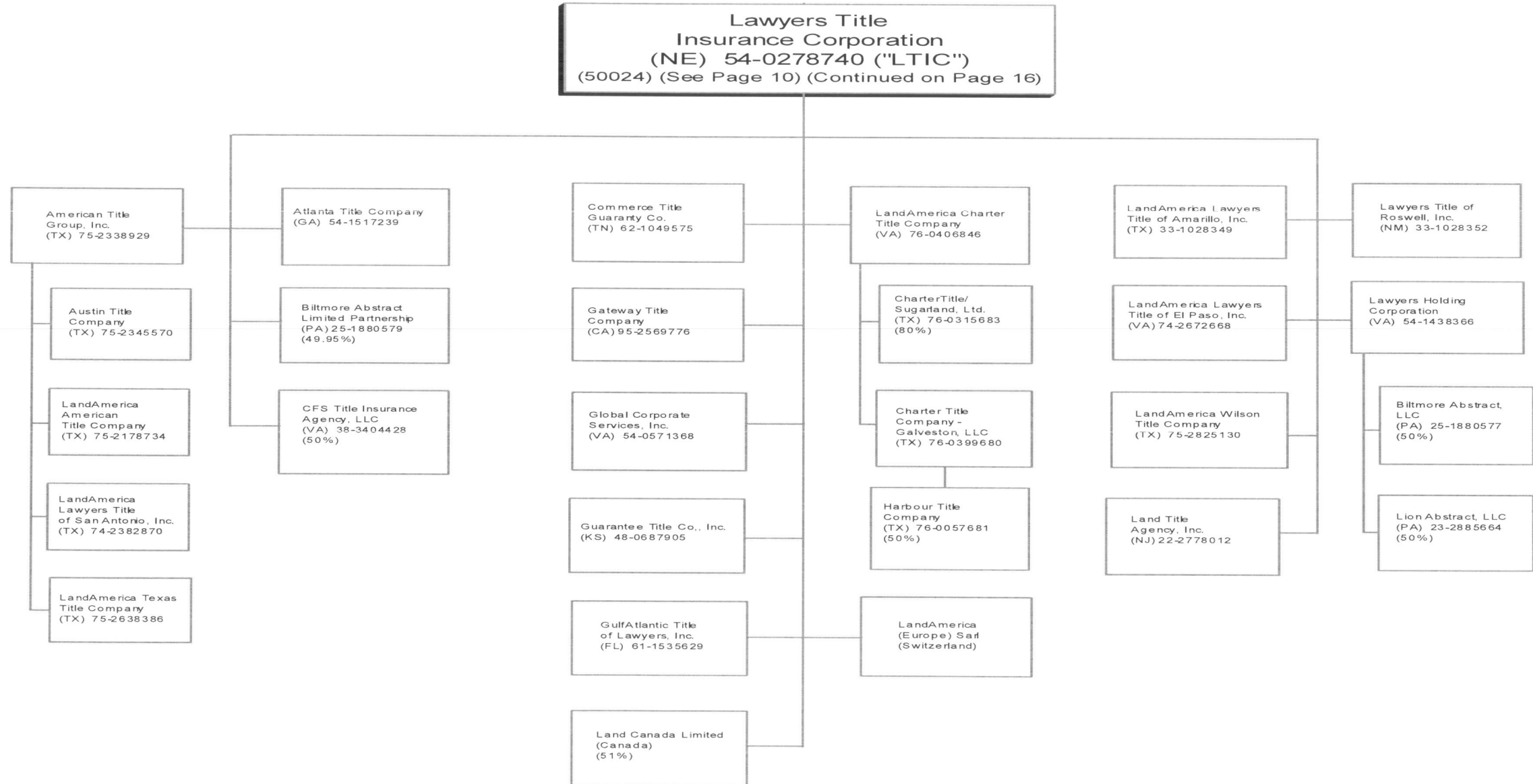
PART 1 - ORGANIZATIONAL CHART



39.13

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

PART 1 - ORGANIZATIONAL CHART

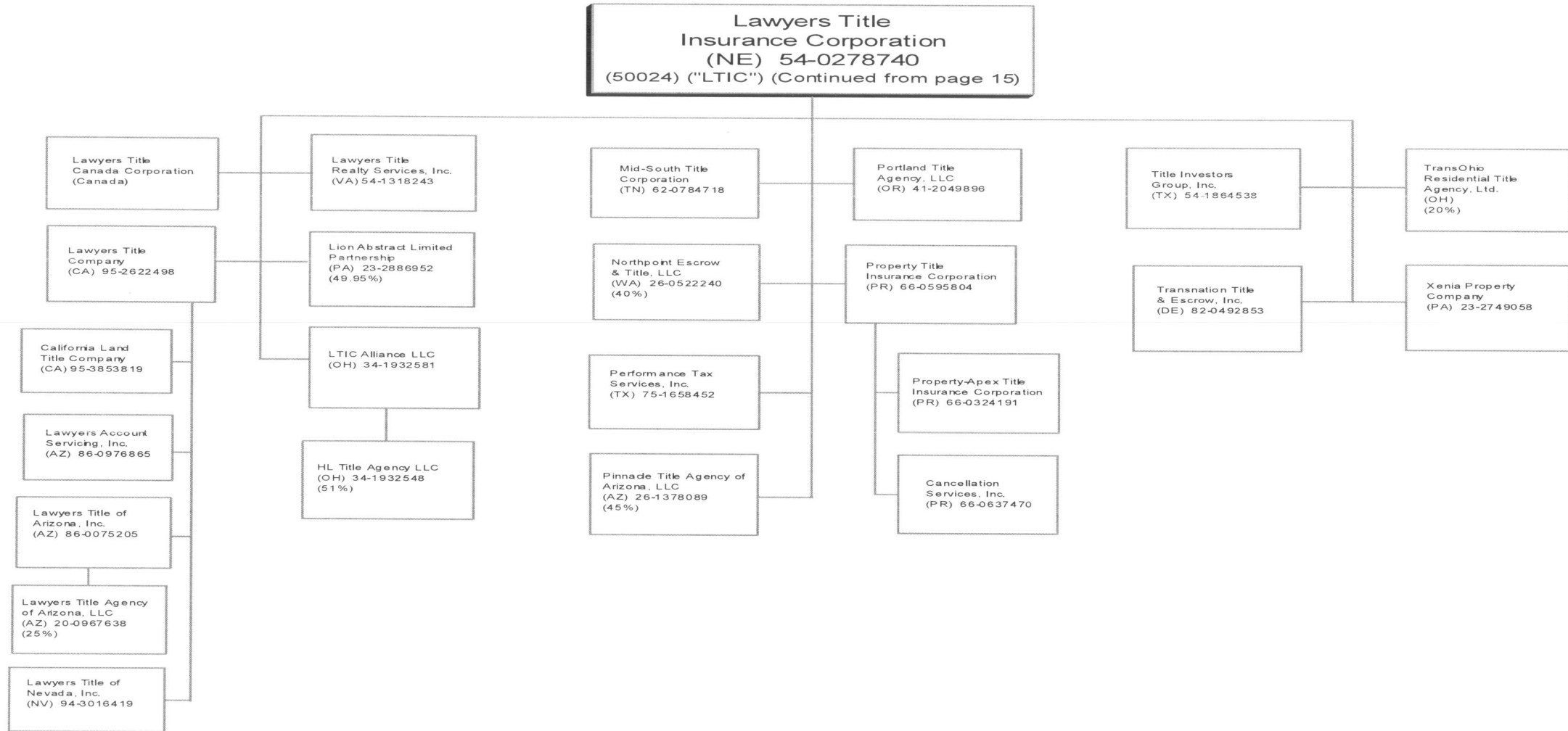


39.14

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

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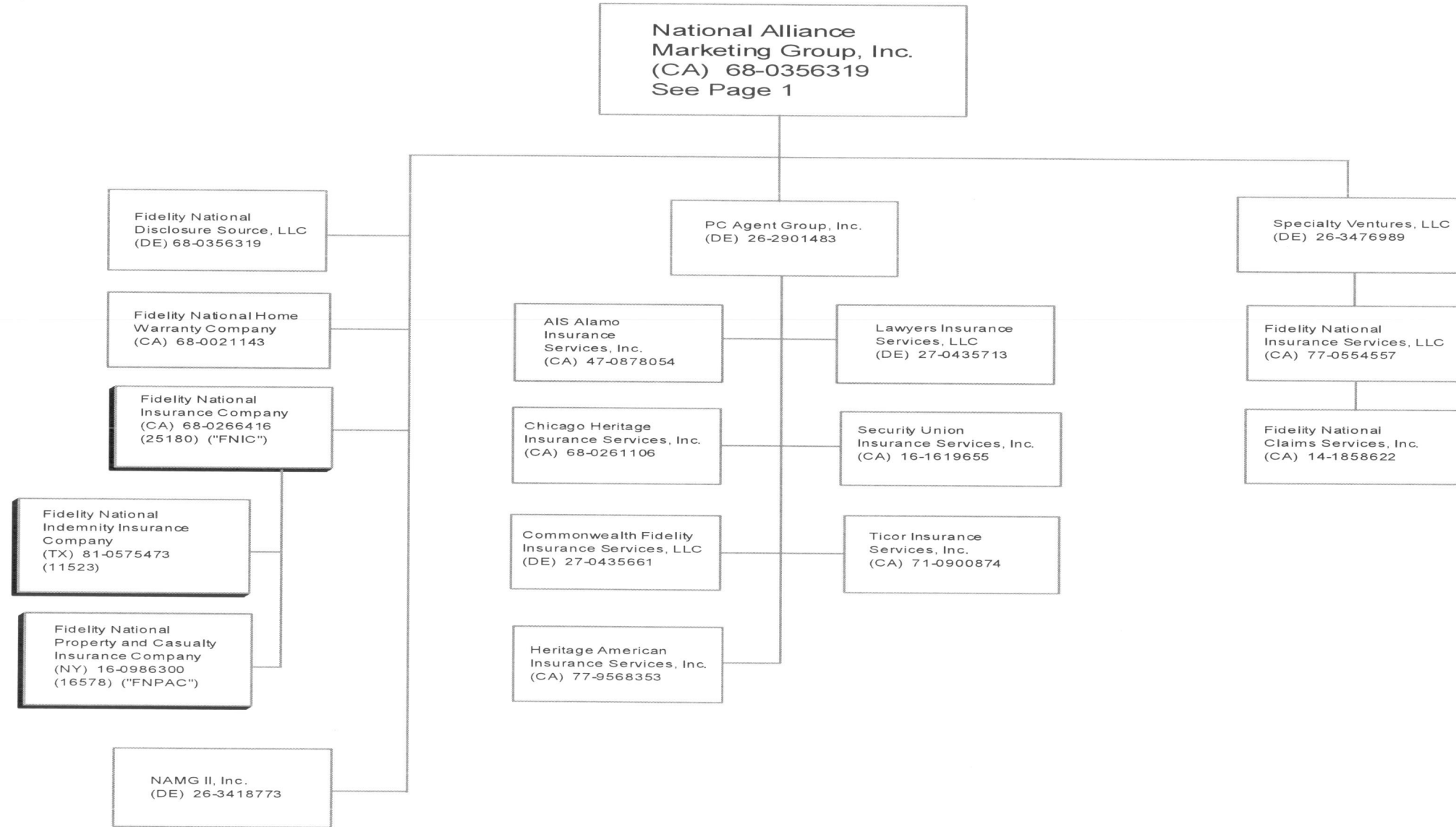
PART 1 - ORGANIZATIONAL CHART



39.15

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

PART 1 - ORGANIZATIONAL CHART



39.16

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parents, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
51586	86-0417131	Fidelity National Title Insurance Company	18,194,600	(24,058,050)			(195,392,407)	986,000			(200,269,857)	
51101	11-0907410	Nations Title Insurance of New York, Inc					108,694	26,000			134,694	
50598	74-0476580	Alamo Title Insurance					(7,907,853)	(13,000)			(7,920,853)	
00000	36-0906930	Chicago Title and Trust Company	(40,518,000)	43,246,145			(9,911,872)	298,000			(6,885,727)	
50067	95-2410872	Ticor Title Insurance Company	7,500,000				(52,472,005)	457,000			(44,515,005)	
50229	36-2468956	Chicago Title Insurance Company	44,272,984	(8,000,000)			(438,661,556)	2,124,000			(400,264,572)	
50490	93-0585470	Chicago Title Insurance Company of Oregon	(3,900,000)				(10,722,090)	(59,000)			(14,681,090)	
50857	95-2216067	Security Union Title Insurance Company	7,690,800				(15,212,160)	163,000			(7,358,360)	
51535	59-1971665	Ticor Title Insurance Co of Florida					(1,473,984)	115,000			(1,358,984)	
25180	68-0266416	Fidelity National Insurance Company					(482,255)	19,176,971		(21,216,807)	(2,522,091)	(52,524,000)
16578	16-0986300	Fidelity National Property and Casualty Insurance Co					(38,808,916)	(12,510,481)		(11,452,239)	(62,771,636)	36,393,000
11523	81-0575473	Fidelity National Indemnity Insurance Company					(10,106,756)	(6,666,490)		(6,562,889)	(23,336,135)	16,131,000
00000	77-0554557	Fidelity National Insurance Services	(30,000,000)				40,336,050			39,231,935	49,567,985	
00000	36-3341513	Chicago Title Company	(18,192,220)								(18,192,220)	
00000	80-0019661	Property Insight LLC	(18,000,000)								(18,000,000)	
00000	72-0957279	Baton Rouge Title	(895,000)								(895,000)	
00000	36-4176152	Real Estate Index	(1,150,000)								(1,150,000)	
00000	37-1362326	McLean Title	(900,000)								(900,000)	
00000	73-0172170	CATCO Inc	(1,500,000)								(1,500,000)	
00000	86-0942121	Security Title Co of Phoenix	(4,700,000)								(4,700,000)	
00000	41-2154791	United Title of Nevada	(2,950,000)								(2,950,000)	
00000	14-1889418	Washington Title Co	(6,700,000)								(6,700,000)	
00000	36-2926404	TASC	(1,801,000)								(1,801,000)	
00000	75-2611296	Texas Taxes	(1,531,000)								(1,531,000)	
00000	37-1340313	Decatur Title	(2,000,000)								(2,000,000)	
00000	77-0557476	Fidelity National Management Services LLC	(20,000,000)				592,242,425				572,242,425	
00000	36-4046975	LaSalle County	(266,383)								(266,383)	
00000	00-0000000	FNF Canada Company	(25,474,781)								(25,474,781)	
00000	20-1113381	ServiceLink Asset Management Solutions LLC	(40,000,000)								(40,000,000)	
00000	43-2036558	Vision Global Solutions	(900,000)								(900,000)	
00000	94-3398090	Superior Data	(3,380,000)								(3,380,000)	
00000	93-0567838	Ticor Title Co of Oregon	(7,500,000)								(7,500,000)	
00000	68-0021143	Fidelity National Home Warranty Co	(7,000,000)				(13,468,336)				(20,468,336)	
00000	94-3408000	First Title of Alabama	(2,600,000)								(2,600,000)	
00000	94-3408001	FNF Title Services of Alabama	(800,000)								(800,000)	

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parents, 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)
00000	33-0398759	Fidelity Asset Management Inc					14,018,938				14,018,938	
00000	98-0590231	Fidelity National Title de Mexico S.A., DE C.V.		(41,950)				(364,000)			(405,950)	
00000	94-3259456	Fidelity National Title & Escrow of Hawaii	(1,000,000)								(1,000,000)	
00000	75-2366835	UTC Capital Group	(2,800,000)								(2,800,000)	
00000	75-2366832	Fidelity National Agency of Dallas	(4,600,000)								(4,600,000)	
00000	20-0225506	Sunrise Research	(1,000,000)								(1,000,000)	
00000	86-0450201	Rocky Mountain Support Services					318,411,845				318,411,845	
50024	54-0278740	Lawyers Title Insurance Corporation	249,944	11,889,203		(104,602,173)		(2,057,000)		738,078	(93,781,948)	
50083	23-1253755	Commonwealth Land Title Insurance Co	111,580	(12,201,447)		(53,175,052)		(1,175,000)		610,234	(65,829,685)	
00000	31-1629376	Longworth Title Agency	(111,580)								(111,580)	
51195	21-0592230	Continental Title Insurance Company					(1,734,303)	(488,000)			(2,222,303)	
00000	76-0406846	Charter Title Fort Bend	(200,000)								(200,000)	
50041	95-4469284	United Capital Title Insurance Company					(779,767)	(13,000)			(792,767)	
00000	34-1932548	HL Title Agency, LLC	(49,944)								(49,944)	
00000	86-0498599	Fidelity National Financial, Inc	195,400,000	(10,833,901)			(10,206,467)			(1,348,312)	173,011,320	
00000	16-1725106	Fidelity National Title Group Inc										
00000	74-2683435	Alamo Title Holding Company	(21,000,000)								(21,000,000)	
9999999	Control Totals								XXX			

40.1

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will an actuarial opinion be filed by March 1?	YES

APRIL FILING	
3. Will Management's Discussion and Analysis be filed by April 1?	YES
4. Will the Supplemental Schedule of Business Written by Agency be filed with the state of domicile by April 1?	YES
5. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES

JUNE FILING	
6. Will an audited financial report be filed by June 1?	YES
7. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

The following supplemental reports are required to be filed as part of your 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 filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

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

Explanation:

Bar Code:



OVERFLOW PAGE FOR WRITE-INS

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	2,611,945	13.59	2,611,945	13.59
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	3,665,760	19.07	3,665,760	19.07
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	8,065,151	41.96	8,065,151	41.96
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations				
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA				
1.512 Issued or guaranteed by FNMA and FHLMC				
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	97,040	0.50	97,040	0.50
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 and hybrid securities)	4,373,052	22.75	4,373,052	22.75
2.2 Unaffiliated non-U.S. securities (including Canada)				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated	101,880	0.53	101,880	0.53
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties	20,742	0.11	20,742	0.11
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)				
6. Contract loans				
7. Receivables for securities	2,529	0.01	2,529	0.01
8. Cash, cash equivalents and short-term investments	284,063	1.48	284,063	1.48
9. Other invested assets				
10. Total invested assets	19,222,162	100.00	19,222,162	100.00

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

1. Book/adjusted carrying value, December 31 of prior year	38,000
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 6)	
2.2 Additional investment made after acquisition (Part 2, Column 9)	
3. Current year change in encumbrances:	
3.1 Totals, Part 1, Column 13	
3.2 Totals, Part 3, Column 11	
4. Total gain (loss) on disposals, Part 3, Column 18	
5. Deduct amounts received on disposals, Part 3, Column 15	
6. Total foreign exchange change in book/adjusted carrying value:	
6.1 Totals, Part 1, Column 15	
6.2 Totals, Part 3, Column 13	
7. Deduct current year's other than temporary impairment recognized:	
7.1 Totals, Part 1, Column 12	
7.2 Totals, Part 3, Column 10	
8. Deduct current year's depreciation:	
8.1 Totals, Part 1, Column 11	
8.2 Totals, Part 3, Column 9	
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)	38,000
10. Deduct total nonadmitted amounts	38,000
11. Statement value at end of current period (Line 9 minus Line 10)	

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

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	25,037
2. Cost of acquired:	
2.1 Actual cost at time of acquisitions (Part 2, Column 7)	
2.2 Additional investment made after acquisitions (Part 2, Column 8)	
3. Capitalized deferred interest and other:	
3.1 Totals, Part 1, Column 12	
3.2 Totals, Part 3, Column 11	
4. Accrual of discount	
5. Unrealized valuation increase (decrease):	
5.1 Totals, Part 1, Column 9	
5.2 Totals, Part 3, Column 8	
6. Total gain (loss) on disposals, Part 3, Column 18	
7. Deduct amounts received on disposals, Part 3, Column 15	4,295
8. Deduct amortization of premium and mortgage interest points and commitment fees	
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1 Totals, Part 1, Column 13	
9.2 Totals, Part 3, Column 13	
10. Deduct current year's other than temporary impairment recognized:	
10.1 Totals, Part 1, Column 11	
10.2 Totals, Part 3, Column 10	
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)	20,742
12. Total valuation allowance	
13. Subtotal (Line 11 plus Line 12)	20,742
14. Deduct total nonadmitted accounts	
15. Statement value at end of current period (Line 13 minus Line 14)	20,742

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

1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8)		
2.2 Additional investment made after acquisition (Part 2, Column 9)		
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 16		
3.2 Totals, Part 3, Column 12		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13	NONE	
5.2 Totals, Part 3, Column 9		
6. Total gain (loss) on disposals, Part 3, Column 19		
7. Deduct amounts received on disposals, Part 3, Column 16		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Totals, Part 1, Column 17		
9.2 Totals, Part 3, Column 14		
10. Deduct current year's other than temporary impairment recognized:		
10.1 Totals, Part 1, Column 15		
10.2 Totals, Part 3, Column 11		
11. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

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

1. Book/adjusted carrying value, December 31 of prior year		18,949,520
2. Cost of bonds and stocks acquired, Part 3, Column 7		5,181,825
3. Accrual of discount		2,000
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12		
4.2 Part 2, Section 1, Column 15		
4.3 Part 2, Section 2, Column 13	(5,860)	
4.4 Part 4, Column 11		(5,860)
5. Total gain (loss) on disposals, Part 4, Column 19		57,507
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		5,068,154
7. Deduct amortization of premium		202,011
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Part 1, Column 15		
8.2 Part 2, Section 1, Column 19		
8.3 Part 2, Section 2, Column 16		
8.4 Part 4, Column 15		
9. Deduct current year's other than temporary impairment recognized:		
9.1 Part 1, Column 14		
9.2 Part 2, Section 1, Column 17		
9.3 Part 2, Section 2, Column 14		
9.4 Part 4, Column 13		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		18,914,827
11. Deduct total nonadmitted accounts		
12. Statement value at end of current period (Line 10 minus Line 11)		18,914,827

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	6,277,705	6,633,370	6,453,245	6,220,000
	2. Canada				
	3. Other Countries				
	4. Totals	6,277,705	6,633,370	6,453,245	6,220,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	8,065,151	8,401,984	8,381,841	7,630,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	97,040	98,488	97,108	90,123
Industrial and Miscellaneous, Credit Tenant Loans and Hybrid Securities (unaffiliated)	8. United States	4,373,051	4,540,559	4,413,423	4,285,000
	9. Canada				
	10. Other Countries				
	11. Totals	4,373,051	4,540,559	4,413,423	4,285,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	18,812,947	19,674,401	19,345,617	18,225,123
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals	101,880	101,880	50,002	
	25. Total Common Stocks	101,880	101,880	50,002	
	26. Total Stocks	101,880	101,880	50,002	
	27. Total Bonds and Stocks	18,914,827	19,776,281	19,395,619	

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

5095

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											
1.1 Class 1	1,162,338	3,191,616	1,923,751			6,277,705	33.368	7,377,442	40.070	6,277,705	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	1,162,338	3,191,616	1,923,751			6,277,705	33.368	7,377,442	40.070	6,277,705	
2. All Other Governments											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. U.S. States, Territories and Possessions, etc., Guaranteed											
3.1 Class 1	502,400	5,516,319	2,046,432			8,065,151	42.869	6,907,344	37.516	8,065,151	
3.2 Class 2								1,619,304	8.795		
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	502,400	5,516,319	2,046,432			8,065,151	42.869	8,526,648	46.311	8,065,151	
4. U.S. Political Subdivisions of States, Territories and Possessions, etc., Guaranteed											
4.1 Class 1								100,583	0.546		
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals								100,583	0.546		
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Class 1	14,128	50,926	31,986			97,040	0.516			97,040	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	14,128	50,926	31,986			97,040	0.516			97,040	

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. Industrial & Miscellaneous (Unaffiliated)											
6.1 Class 1	598	3,810,980	199,839			4,011,417	21.322	2,406,938	13.073	4,011,417	
6.2 Class 2		362,233				362,233	1.925			362,233	
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals	598	4,173,213	199,839			4,373,650	23.247	2,406,938	13.073	4,373,650	
7. Credit Tenant Loans											
7.1 Class 1											
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals											
8. Hybrid Securities											
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											
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											

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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	(d) 1,679,464	12,569,841	4,202,008			18,451,313	98.075	X X X	X X X	18,451,313	
10.2 Class 2	(d)	362,233				362,233	1.925	X X X	X X X	362,233	
10.3 Class 3	(d)							X X X	X X X		
10.4 Class 4	(d)							X X X	X X X		
10.5 Class 5	(d)					(c)		X X X	X X X		
10.6 Class 6	(d)					(c)		X X X	X X X		
10.7 Totals	1,679,464	12,932,074	4,202,008			(b) 18,813,546	100.000	X X X	X X X	18,813,546	
10.8 Line 10.7 as a % of Col. 6	8.927	68.738	22.335			100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	2,621,199	7,652,372	6,518,736			X X X	X X X	16,792,307	91.205	16,792,307	
11.2 Class 2		1,402,171	217,133			X X X	X X X	1,619,304	8.795	1,619,304	
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	2,621,199	9,054,543	6,735,869			X X X	X X X	(b) 18,411,611	100.000	18,411,611	
11.8 Line 11.7 as a % of Col. 8	14.237	49.178	36.585			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	1,679,464	12,569,840	4,202,009			18,451,313	98.075	16,792,307	91.205	18,451,313	X X X
12.2 Class 2		362,233				362,233	1.925	1,619,304	8.795	362,233	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	1,679,464	12,932,073	4,202,009			18,813,546	100.000	18,411,611	100.000	18,813,546	X X X
12.8 Line 12.7 as a % of Col. 6	8.927	68.738	22.335			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	8.927	68.738	22.335			100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Class 1										X X X	
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										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

S07

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 214,909 current year, \$ 1,366,712 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.

(d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0.

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											
1.1 Issuer Obligations	1,162,338	3,191,616	1,923,751			6,277,705	33.368	7,377,442	40.070	6,277,705	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals	1,162,338	3,191,616	1,923,751			6,277,705	33.368	7,377,442	40.070	6,277,705	
2. All Other Governments											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations	502,400	5,516,319	2,046,432			8,065,151	42.869	8,526,647	46.311	8,065,151	
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	502,400	5,516,319	2,046,432			8,065,151	42.869	8,526,647	46.311	8,065,151	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations								100,583	0.546		
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals								100,583	0.546		
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined	14,128	50,926	31,986			97,040	0.516			97,040	
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined											
5.6 Other											
5.7 Totals	14,128	50,926	31,986			97,040	0.516			97,040	

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. Industrial and Miscellaneous											
6.1 Issuer Obligations	598	4,173,213	199,839			4,373,650	23.247	2,406,938	13.073	4,373,651	
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	598	4,173,213	199,839			4,373,650	23.247	2,406,938	13.073	4,373,651	
7. Credit Tenant Loans											
7.1 Issuer Obligations											
7.2 Single Class Mortgage-Backed Securities											
7.7 Totals											
8. Hybrid Securities											
8.1 Issuer Obligations											
8.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
8.3 Defined											
8.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
8.5 Defined											
8.6 Other											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates											
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	1,665,336	12,881,148	4,170,022			18,716,506	99.484	X X X	X X X	18,716,507	
10.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES								X X X	X X X		
10.3 Defined	14,128	50,926	31,986			97,040	0.516	X X X	X X X	97,040	
10.4 Other MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES								X X X	X X X		
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	1,679,464	12,932,074	4,202,008			18,813,546	100.000	X X X	X X X	18,813,547	
10.8 Line 10.7 as a % of Col. 6	8.927	68.738	22.335			100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	2,621,199	9,054,543	6,735,869			X X X	X X X	18,411,611	100.000	18,411,611	
11.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES						X X X	X X X				
11.3 Defined						X X X	X X X				
11.4 Other MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES						X X X	X X X				
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	2,621,199	9,054,543	6,735,869			X X X	X X X	18,411,611	100.000	18,411,611	
11.8 Line 11.7 as a % of Col. 8	14.237	49.178	36.585			X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	1,665,337	12,881,148	4,170,022			18,716,507	99.484	18,411,611	100.000	18,716,507	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											X X X
12.3 Defined	14,128	50,926	31,986			97,040	0.516			97,040	X X X
12.4 Other MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											X X X
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	1,679,465	12,932,074	4,202,008			18,813,547	100.000	18,411,611	100.000	18,813,547	X X X
12.8 Line 12.7 as a % of Col. 6	8.927	68.738	22.335			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	8.927	68.738	22.335			100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										X X X	
13.2 Single Class Mortgage-Backed/Asset-Backed Securities MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES										X X X	
13.3 Defined										X X X	
13.4 Other MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES										X X X	
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

015

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-Term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	302,666	302,666			
2. Cost of short-term investments acquired	1,538,013	1,538,013			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	1,840,079	1,840,079			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	600	600			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	600	600			

SM11

(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 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	1,597,893	1,597,893	
2. Cost of cash equivalents acquired	6,677,905	6,677,905	
3. Accrual of discount			
4. Unrealized valuation increase (decrease)			
5. Total gain (loss) on disposals			
6. Deduct consideration received on disposals	8,065,649	8,065,649	
7. Deduct amortization of premium			
8. Total foreign exchange change in book/adjusted carrying value			
9. Deduct current year's other than temporary impairment recognized			
10. Book adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	210,149	210,149	
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	210,149	210,149	

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

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book/Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other Than Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in B./A.C.V. (13 - 11 - 12)	Total Foreign Exchange Change in B./A.C.V.	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
0296-10745 N Springfield Garden		Queens	NY	10/15/1999	02/22/2000	38,000		38,000	115,000							
0599999 Properties held for sale						38,000		38,000	115,000							
0699999 Totals						38,000		38,000	115,000							

E01

NONE **Schedule A - Part 2**

NONE **Schedule A - Part 3**

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 Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
83-24-18380		Madison	CT		01/01/1984	7.500	20,742						640,000	11/14/2001
0399999 Mortgages in Good Standing - Residential Mortgages - All Other *							20,742						640,000	X X X
0899999 Total Mortgages in Good Standing							20,742						640,000	X X X
5231072		Stony Brook	NY		01/01/1980	11.500								12/29/1998
2399999 Mortgages with Overdue Interest Over 90 days, Not in Process of Foreclosure Not Shown on Lines 1799999 thru 2299999														X X X
2499999 Total Mortgages with Overdue Interest Over 90 days, Not in Process of Foreclosure														X X X
3399999 Total Mortgages							20,742						640,000	X X X

E04

General Interrogatory:

- Mortgages in good standing \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Restructured mortgages \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Mortgages with overdue interest over 90 days not in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.
- Mortgages in process of foreclosure \$ 0 unpaid taxes \$ 0 interest due and unpaid.

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	2 City	3 State						
NONE								
3399999 Totals								

EOS

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Year

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment						14 Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	15 Consideration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization)/ Accretion	10 Current Year's Other Than Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8 + 9 - 10 + 11)	13 Total Foreign Exchange Change in Book Value					
83-24-18380	Madison	CT		01/01/1984	12/31/2009	4,295						4,295	4,295				
0299999	Mortgages with partial repayments					4,295						4,295	4,295				
<div style="display: flex; justify-content: space-between;"> E06 0599999 Totals </div>																	
						4,295						4,295	4,295				

NONE **Schedule BA - Part 1**

NONE **Schedule BA - Part 2**

NONE **Schedule BA - Part 3**

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	Change in Book/Adjusted Carrying Value					Interest				Dates		
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value		11 Book / Adjusted Carrying Value	12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / 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 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Maturity
3136FJ-EQ-0	FEDERAL NATL MTG ASSN 4% 09/3			1	1	500,000	98,813	494,065	500,000	500,000					4,000	4,040	MS	5,056		09/15/2009	09/30/2019
3133MT-ZL-5	FHLB NOTE 4.5% 11/15/12	LS			1	91,360	107,281	96,553	90,000	90,554		(178)			4,500	4,316	MN	518	4,050	01/28/2005	11/15/2012
3133XF-JF-4	FHLB NOTE 5.375% 05/18/16	SD			1	198,389	110,563	221,126	200,000	198,859		146			5,375	5,557	MN	1,284	5,375	07/20/2006	05/18/2016
3137EA-AS-8	FHLMC NOTE 5% 04/18/17	SD			1	199,027	108,594	217,188	200,000	199,244		84			5,000	5,127	AO	2,028	10,000	04/17/2007	04/18/2017
3137EA-AG-4	FHLMC NOTE 5.5% 07/18/16	SD			1	551,600	111,813	614,972	550,000	551,143		(142)			5,500	5,536	JJ	13,697	15,125	07/24/2006	07/18/2016
3134A4-DY-7	FHLMC NOTE 5.625% 03/15/11	LS			1	108,140	105,844	105,844	100,000	101,860		(1,475)			5,625	4,071	MS	1,656	5,625	06/08/2005	03/15/2011
31359M-Z3-0	FNMA NOTE 5% 10/15/11				1	623,273	106,875	662,625	620,000	621,390		(726)			5,000	4,927	AO	6,544	31,000	04/18/2007	10/15/2011
31359M-TP-8	FNMA NOTE 5.125% 01/02/14	LS			1	809,528	106,163	822,763	775,000	792,770		(3,967)			5,125	4,543	JJ	19,749	39,719	06/08/2005	01/02/2014
31359M-GT-4	FNMA NOTE 6.25% 02/01/11				1	644,057	105,057	630,342	600,000	609,939		(8,744)			6,250	4,721	FA	15,625	37,500	04/17/2007	02/01/2011
912827-6T-4	U.S. TREASURY 5% 02/15/11	SD			1	312,600	104,801	303,923	290,000	294,394		(3,766)			5,000	3,644	FA	5,477	14,500	10/18/2004	02/15/2011
912827-7B-2	U.S. TREASURY 5% 8/15/11	SD			1	285,841	106,625	298,550	280,000	282,480		(1,442)			5,000	4,478	FA	5,288	14,000	08/06/2007	08/15/2011
912827-5Z-1	U.S. TREASURY 6.5% 2/15/10	SD			1	751,163	100,727	664,798	660,000	662,338		(18,617)			6,500	3,623	FA	16,204	60,775	11/15/2004	02/15/2010
912828-CJ-7	US TREAS NOTE 4.75% 05/15/14	SD			1	199,070	110,031	220,062	200,000	199,404		120			4,750	4,885	MN	1,233	9,500	02/02/2007	05/15/2014
912828-DC-1	US TREASURY NOTE 4.25% 11/15/11	SD			1	198,031	107,719	215,438	200,000	198,825		212			4,250	4,433	MN	1,104	8,500	01/04/2006	11/15/2014
912828-FF-2	US TREASURY NOTE 5.125% 05/15/11	SD			1	981,168	111,531	1,065,121	955,000	974,504		(2,569)			5,125	4,807	MN	6,355	48,944	05/01/2008	05/15/2016
0199999	U.S. Government - Issuer Obligations					6,453,247	X X X	6,633,370	6,220,000	6,277,704		(41,064)			X X X	X X X	X X X	101,818	304,613	X X X	X X X
0399999	Subtotals - U.S. Governments					6,453,247	X X X	6,633,370	6,220,000	6,277,704		(41,064)			X X X	X X X	X X X	101,818	304,613	X X X	X X X
021087-PF-2	ALPINE UTAH SCH DIST 5% 03/15/11			1	1FE	160,649	109,567	164,351	150,000	156,631		(1,258)			5,000	4,000	MS	2,208	7,500	08/28/2006	03/15/2017
181054-K2-2	CLARK CNTY NV SCH 5.5% 06/15/14				1FE	112,298	114,027	114,027	100,000	109,672		(1,991)			5,500	3,181	JD	244	5,500	09/04/2008	06/15/2014
196454-FL-1	CO DEPT TRANS REV 5% 12/15/14				1FE	549,510	114,890	574,450	500,000	528,451		(5,135)			5,000	3,767	JD	1,111	25,000	08/22/2005	12/15/2014
199804-AS-4	COMAL CNTY TX HLTH 6.25% 02/01/11			1	1FE	157,889	115,457	161,640	140,000	151,890		(3,603)			6,250	3,357	FA	3,646	8,750	04/25/2008	02/01/2032
213188-CL-7	COOK CNTY ILL CMNTY HIGH SCH				1FE	118,420	119,509	117,033	100,000	117,033		(1,387)			6,750	3,021	JD	2,963		07/10/2009	12/01/2014
252255-KE-3	DEXTER MI CMNTY SCHS 5% 05/01/11				1FE	219,836	111,497	222,994	200,000	216,908		(2,346)			5,000	3,531	MN	1,667	10,889	09/11/2008	05/01/2016
262615-DR-5	DU PAGE COOK & WILL 5% 01/01/18				1FE	195,685	111,856	195,748	175,000	194,411		(1,274)			5,000	3,433	JJ	4,375	4,375	05/22/2009	01/01/2018
263515-BR-8	DU PAGE WTR IL GO 5.25% 03/01/11				1FE	213,864	105,661	211,322	200,000	206,603		(5,514)			5,250	2,380	MS	3,500	10,500	09/05/2008	03/01/2011
295852-DT-1	ERNEST N MORIAL LA 5.25% 07/15/11			1	1FE	443,996	113,689	454,756	400,000	432,698		(8,669)			5,250	2,827	JJ	9,683	21,000	09/10/2008	07/15/2033
34153P-MP-0	FLORIDA ST BRD ED 5% 06/01/17				1FE	114,191	114,208	114,208	100,000	113,776		(415)			5,000	2,942	JD	417	833	09/10/2009	06/01/2017
365653-GW-8	GARFIELD CNTY CO SCH 5% 12/01/11			1	1FE	193,659	113,866	199,266	175,000	188,660		(1,703)			5,000	3,745	JD	729	8,750	12/06/2006	12/01/2017
391554-AQ-5	GREAT ALBANY OR SCH 5% 06/11/11				1FE	192,642	115,202	201,604	175,000	186,957		(1,950)			5,000	3,642	JD	389	8,750	12/06/2006	06/15/2015
419787-AG-1	HAWAII ST GO 5% 05/01/15				1FE	165,665	114,726	172,089	150,000	162,738		(2,154)			5,000	3,279	MN	1,250	7,500	08/19/2008	05/01/2015
431022-EU-2	HIGHLANDS FL HLTH 5.375% 11/15/11			1	1FE	273,850	113,512	283,780	250,000	267,705		(4,207)			5,375	3,437	MN	1,717	13,438	07/11/2008	11/15/2035
469485-CA-2	JACKSONVILLE FL SLS TAX 5.5% 10/01/11				1FE	111,380	115,095	115,095	100,000	109,121		(1,740)			5,500	3,434	AO	1,375	5,500	09/11/2008	10/01/2014
483890-NP-0	KANE CNTY IL SCH DIST 5% 02/01/11				1FE	189,142	112,875	197,531	175,000	185,288		(2,308)			5,000	3,474	FA	3,646	8,750	04/23/2008	02/01/2014
546589-PW-6	LVI & JEFF CNTY KY 5% 05/15/11				1FE	110,485	112,547	112,547	100,000	109,266		(1,219)			5,000	2,756	MN	639	2,500	05/19/2009	05/15/2014

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SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	Change in Book/Adjusted Carrying Value					Interest				Dates	
		3	4	5			8	9		11	12	13	14	15	16	17	18	19	20	21
CUSIP Identification	Description	Code	F o r e i g n B o n d C H A R	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
57582P-KZ-2	MASSACHUSETTS ST GO 5% 08/01/			1FE	111,059	115.139	115,139	100,000	109,425		(1,258)			5.000	3.419	FA	2,083	4,444	09/05/2008	08/01/2016
590252-HE-5	MERRILLVILL IN SCH BLD 5% 07/15/		1	1FE	310,111	105.875	301,744	285,000	300,308		(2,430)			5.000	3.950	JJ	6,571	14,250	09/15/2005	07/15/2017
625574-FA-1	MLTNOMH CNTY OR SCH 5.625% 6/		1	1FE	400,636	107.341	397,162	370,000	379,770		(6,411)			5.625	3.780	JD	925	20,813	08/07/2006	06/15/2017
60636W-EQ-4	MO ST HWYS & TRANS 5% 02/01/14		1	1FE	593,865	108.890	593,451	545,000	562,135		(7,802)			5.000	3.453	FA	11,354	27,250	09/14/2005	02/01/2014
609566-S8-8	MONMOUTH CNTY NJ IMPT 5% 12/0			1Z	221,406	109.461	218,922	200,000	214,909		(2,224)			5.000	3.623	JD	833	10,000	12/07/2006	12/01/2015
64711R-ER-3	NM FIN AUTH ST TRANS 5% 12/15/		1	1FE	219,130	112.004	224,008	200,000	215,287		(1,891)			5.000	3.777	JD	444	10,000	12/05/2007	12/15/2017
665772-BW-8	NORTHN STS PWR 8% 08/28/12			1FE	202,147	114.728	206,510	180,000	196,679		(5,468)			8.000	4.323	FA	4,920	14,400	01/22/2009	08/28/2012
735439-KP-5	PORT TACOMA WASH REV 5% 12/0			1FE	522,985	109.364	530,415	485,000	504,532		(4,532)			5.000	3.920	JD	2,021	24,250	08/17/2005	12/01/2013
699097-BF-7	PV ARIZ MUN PPTY 3% 01/01/11			1FE	204,186	102.187	204,374	200,000	202,666		(1,520)			3.000	1.657	JJ	3,467		05/20/2009	01/01/2011
763495-BX-5	RCHLND-BEANBLSSOM IN 5.5% 07/		1	1FE	444,948	107.480	429,920	400,000	412,762		(7,948)			5.500	3.384	JJ	10,144	22,000	09/23/2005	07/15/2014
837152-KT-3	SC TRANS INFRASTR REV 5% 10/			1FE	549,390	108.940	544,700	500,000	520,812		(7,099)			5.000	3.431	AO	6,250	25,000	09/13/2005	10/01/2012
812643-AR-5	SEATTLE MUN LT & PWR 5% 08/01/		1	1FE	109,692	107.121	107,121	100,000	109,207		(485)			5.000	2.864	FA	2,083		09/28/2009	08/01/2018
902098-DL-3	TWO RIVERS WI PUB SCH 6% 03/01		1	1FE	563,485	100.954	504,770	500,000	502,400		(14,073)			6.000	3.129	MS	10,000	30,000	05/31/2005	03/01/2018
917547-MZ-1	UTAH ST BLDG OWNERSHIP 5% 05/			1FE	261,095	106.154	265,385	250,000	253,397		(2,361)			5.000	4.013	MN	1,597	12,500	08/01/2006	05/15/2011
944446-BA-0	WAYNE CNTY IND JAIL 5.75% 07/15/			1FE	144,546	114.758	143,448	125,000	143,053		(1,494)			5.750	3.305	JJ	3,314	3,594	05/22/2009	07/15/2016
1199999	U.S. States, Territories and Possessions (Direct and Guaranteed) Issuer Obl				8,381,842	X X X	8,401,986	7,630,000	8,065,150		(113,869)			X X X	X X X	X X X	105,565	368,036	X X X	X X X
1799999	Subtotals - States, Territories and Possessions (Direct and Guaranteed)				8,381,842	X X X	8,401,986	7,630,000	8,065,150		(113,869)			X X X	X X X	X X X	105,565	368,036	X X X	X X X
831641-EK-7	SMALL BUSINESS ADM 5.902% 02/1			1	97,108	109.281	98,488	90,123	97,040		(68)			5.902	3.693	MON	443		12/01/2009	02/10/2018
2799999	U.S. Special Revenue - Defined Multi-Class Residential Mortgage-Backed S				97,108	X X X	98,488	90,123	97,040		(68)			X X X	X X X	X X X	443		X X X	X X X
3199999	Subtotals - U.S. Special Revenue				97,108	X X X	98,488	90,123	97,040		(68)			X X X	X X X	X X X	443		X X X	X X X
057224-AX-5	BAKER HUGHES INC 6.5% 11/15/13			1FE	166,899	112.877	169,316	150,000	164,744		(2,155)			6.500	3.785	MN	1,246	4,875	05/19/2009	11/15/2013
073928-X7-3	BEAR STEARNS 6.95% 8/10/12			1FE	178,978	111.728	195,524	175,000	177,920		(1,001)			6.950	6.345	FA	4,764	12,163	12/10/2008	08/10/2012
166751-AH-0	CHEVRON CORP 3.95% 03/03/14			1FE	199,632	104.402	208,804	200,000	199,688		56			3.950	4.031	MS	2,589	3,950	02/26/2009	03/03/2014
172967-CQ-2	CITIGROUP INC 5% 09/15/14			1FE	445,712	96.402	433,809	450,000	447,438		470			5.000	5.204	MS	6,625	22,500	01/18/2006	09/15/2014
20825C-AT-1	CONOCOPHILLIPS			1FE	199,822	106.199	212,398	200,000	199,839		17			4.600	4.671	JJ	5,622		05/18/2009	01/15/2015
268317-AA-2	ELEC DE FRANCE 5.5% 01/26/14			1FE	199,206	108.709	217,418	200,000	199,338		132			5.500	5.670	JJ	4,736	5,500	01/22/2009	01/26/2014
370334-BE-3	GENERAL MLS INC			2FE	208,842	108.788	217,576	200,000	206,953		(1,889)			5.650	4.315	MS	3,484	5,650	03/17/2009	09/10/2012
42307T-AC-2	HEINZ H J FIN CO 6.625% 07/15/11			2FE	158,355	107.379	161,069	150,000	155,281		(3,075)			6.625	4.283	JJ	4,582	4,969	01/21/2009	07/15/2011
428236-AT-0	HEWLETT PACKARD 6.125% 3/01/14			1FE	199,122	111.739	223,478	200,000	199,279		147			6.125	6.321	MS	4,083	9,051	12/02/2008	03/01/2014
579780-AE-7	MCCORMICK & CO INC 5.8% 07/15/1			1FE	212,330	105.856	211,712	200,000	207,772		(4,558)			5.800	3.218	JJ	5,349	5,800	01/23/2009	07/15/2011
594918-AB-0	MICROSOFT CORP			1FE	249,755	101.071	252,678	250,000	249,783		28			2.950	2.993	JD	615	3,954	05/11/2009	06/01/2014

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SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	Change in Book/Adjusted Carrying Value					Interest				Dates		
		3	4	5			8	9		11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
63534P-AC-1	NATIONAL CITY BANK 6.2% 12/15/1				1FE	544,480	106.486	532,430	500,000	523,351					6.200	4.669	JD	1,378	31,000	05/17/2005	12/15/2011
71343P-AE-1	PEPSIAMERICAS INC 5.75% 07/31/1				1FE	182,000	108.741	190,297	175,000	180,267		(1,733)			5.750	4.553	JJ	4,221	5,031	01/30/2009	07/31/2012
717081-CZ-4	PFIZER INC 4.45% 03/15/12				1FE	199,726	105.765	211,530	200,000	199,793		67			4.450	4.550	MS	2,621	4,228	03/17/2009	03/15/2012
742718-DL-0	PROCTER & GAMBLE 4.6% 1/15/14				1FE	187,770	106.478	186,337	175,000	185,467		(2,303)			4.600	3.039	JJ	3,712	4,629	01/16/2009	01/15/2014
771196-AN-2	ROCHE HLDGS INC 4.5% 03/01/12				1FE	198,940	105.032	210,064	200,000	199,223		283			4.500	4.745	MS	3,000	4,650	02/18/2009	03/01/2012
904764-AJ-6	UNILEVER CAP CORP 3.65% 02/15/1				1FE	59,921	102.989	61,793	60,000	59,934		13			3.650	3.713	FA	827	1,113	02/09/2009	02/15/2014
911312-AG-1	UPS INC 4.5% 01/15/2013				1FE	213,294	106.320	212,640	200,000	211,980		(1,314)			4.500	2.458	JJ	4,150		08/26/2009	01/15/2013
90333W-AB-4	US BANK NA 6.3% 02/04/14				1FE	258,758	110.805	277,013	250,000	255,085		(1,074)			6.300	5.818	FA	6,431	15,750	04/25/2006	02/04/2014
92344S-AT-7	VERIZON WIRELESS 3.75% 05/20/11				1FE	149,883	103.117	154,676	150,000	149,918		35			3.750	3.827	MN	641	2,781	05/19/2009	05/20/2011
3299999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					4,413,425	X X X	4,540,562	4,285,000	4,373,053		(17,854)			X X X	X X X	X X X	70,676	147,594	X X X	X X X
3899999	Subtotals - Industrial and Miscellaneous (Unaffiliated)					4,413,425	X X X	4,540,562	4,285,000	4,373,053		(17,854)			X X X	X X X	X X X	70,676	147,594	X X X	X X X
4199999	Subtotals - Credit Tenant Loans						X X X								X X X	X X X	X X X			X X X	X X X
7799999	Totals - Issuer Obligations					19,248,514	X X X	19,575,918	18,135,000	18,715,907		(172,787)			X X X	X X X	X X X	278,059	820,243	X X X	X X X
7999999	Totals - Defined Multi-Class Residential Mortgage-Backed Securities					97,108	X X X	98,488	90,123	97,040		(68)			X X X	X X X	X X X	443		X X X	X X X
8399999	Total Bonds					19,345,622	X X X	19,674,406	18,225,123	18,812,947		(172,855)			X X X	X X X	X X X	278,502	820,243	X X X	X X X

E102

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value					20 NAIC Designation	21 Date Acquired
		3 Code	4 F o r e i g n					9 Rate per Share Used to Obtain Fair Value	10 Fair Value		12 Declared But Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase / (Decrease)	16 Current Year's (Amortization) / Accretion	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change in B./A.C.V. (15 + 16 - 17)	19 Total Foreign Exchange Change in B./A.C.V.		
NONE																				
8999999	Total Preferred Stocks							XXX											XXX	XXX

E11

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 F o r e i g n			7 Rate per Share Used to Obtain Fair Value	8 Fair Value		10 Declared But Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase / (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.		
000020-70-1 88845*-10-4	TERCO REALTY CORPORATION TITLE REINSURANCE COMPANY			50.000 5.000	101,880	20,376.000	101,880	2 50,000				(5,860)		(5,860)		A A	12/31/1991 12/31/1991
9199999	Parent, Subsidiaries, and Affiliates				101,880	X X X	101,880	50,002				(5,860)		(5,860)		X X X	X X X
9799999	Total Common Stocks				101,880	X X X	101,880	50,002				(5,860)		(5,860)		X X X	X X X
9899999	Total Preferred and Common Stocks				101,880	X X X	101,880	50,002				(5,860)		(5,860)		X X X	X X X

E12

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

SCHEDULE D - PART 3

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

1 CUSIP Ident- ification	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
3136FJ-EQ-0	FEDERAL NATL MTG ASSN 4% 09/30/19		09/15/2009	BEAR STEARNS		500,000	500,000.00	
0399999	Subtotal - Bonds - U. S. Government				X X X	500,000	500,000.00	
213188-CL-7	COOK CNTY ILL CMNTY HIGH SCH D GO		07/10/2009	BMO CAPITAL		118,420	100,000.00	
262615-DR-5	DU PAGE COOK & WILL 5% 01/01/18		05/22/2009	Hutchinson, Shockey, Erley		195,685	175,000.00	3,573
34153P-MP-0	FLORIDA ST BRD ED 5% 06/01/17		09/10/2009	BEAR STEARNS		114,191	100,000.00	
546589-PW-6	LVILLE & JEFF CNTY KY 5% 05/15/14		05/19/2009	BEAR STEARNS		110,485	100,000.00	264
665772-BW-8	NORTHN STS PWR 8% 08/28/12		01/22/2009	CS First Boston		202,147	180,000.00	5,960
699097-BF-7	PV ARIZ MUN PPTY 3% 01/01/11		05/20/2009	PIPER JAFFRAY		204,186	200,000.00	
812643-AR-5	SEATTLE MUN LT & PWR 5% 08/01/18		09/28/2009	DUNCAN WILLIAMS		109,692	100,000.00	819
944446-BA-0	WAYNE CNTY IND JAIL 5.75% 07/15/16		05/22/2009	WILLIAM BLAIR		144,546	125,000.00	2,655
1799999	Subtotal - Bonds - U.S. States, Territories and Possessions				X X X	1,199,352	1,080,000.00	13,271
831641-EK-7	SMALL BUSINESS ADM 5.902% 02/10/18		12/01/2009	MORGAN KEEGAN		97,108	90,123.40	539
3199999	Subtotal - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations				X X X	97,108	90,123.40	539
057224-AX-5	BAKER HUGHES INC 6.5% 11/15/13		05/19/2009	Bank Of America		166,899	150,000.00	190
166751-AH-0	CHEVRON CORP 3.95% 03/03/14		02/26/2009	BARCLAYS		199,632	200,000.00	
20825C-AT-1	CONOCOPHILLIPS		05/18/2009	DUNCAN WILLIAMS		199,822	200,000.00	
268317-AA-2	ELEC DE FRANCE 5.5% 01/26/14		01/22/2009	Bank Of America		199,206	200,000.00	
370334-BE-3	GENERAL MLS INC		03/17/2009	Bank Of America		208,842	200,000.00	314
42307T-AC-2	HEINZ H J FIN CO 6.625% 07/15/11		01/21/2009	BARCLAYS		158,355	150,000.00	304
579780-AE-7	MCCORMICK & CO INC 5.8% 07/15/11		01/23/2009	FIDELITY INVESTMENTS		212,330	200,000.00	419
594918-AB-0	MICROSOFT CORP		05/11/2009	MORGAN STANLEY		249,755	250,000.00	
71343P-AE-1	PEPSIAMERICAS INC 5.75% 07/31/12		01/30/2009	Bank Of America		182,000	175,000.00	112
717081-CZ-4	PFIZER INC 4.45% 03/15/12		03/17/2009	Citibank		199,726	200,000.00	
742718-DL-0	PROCTER & GAMBLE 4.6% 1/15/14		01/16/2009	Bank Of America		187,770	175,000.00	760
771196-AN-2	ROCHE HLDGS INC 4.5% 03/01/12		02/18/2009	BEAR STEARNS		198,940	200,000.00	
904764-AJ-6	UNILEVER CAP CORP 3.65% 02/15/14		02/09/2009	MORGAN STANLEY		59,921	60,000.00	
911312-AG-1	UPS INC 4.5% 01/15/2013		08/26/2009	GOLDMAN SACHS		213,294	200,000.00	1,150
92344S-AT-7	VERIZON WIRELESS 3.75% 05/20/11		05/19/2009	GOLDMAN SACHS		149,883	150,000.00	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	2,786,375	2,710,000.00	3,249
8399997	Subtotal - Bonds - Part 3				X X X	4,582,835	4,380,123.40	17,059
8399998	Summary Item from Part 5 for Bonds				X X X	598,990	550,000.00	8,953
8399999	Total - Bonds				X X X	5,181,825	4,930,123.40	26,012

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SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value				16	17	18	19	20	21	
										11	12	13	14							15
CUSIP Identification	Description	Forfeign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Maturity Date
3128X2-ME-2	FHLMC NOTE 3.875% 01/12/0		01/12/2009	MATURITY		210,000	210,000.00	208,952	209,991		9		9		210,000				4,069	01/12/2009
3134A3-EM-4	FHLMC NOTE 5.75% 03/15/09		03/15/2009	MATURITY		860,000	860,000.00	873,321	861,505		(1,505)		(1,505)		860,000				24,725	03/15/2009
3134A4-EW-0	FHLMC NOTE 5.875% 03/21/1		07/20/2009	Citicorp Securities		85,055	80,000.00	86,101	82,390		(573)		(573)		81,818		3,237	3,237	3,917	03/21/2011
912827-5N-8	U.S. TREASURY 6% 08/15/09		08/15/2009	MATURITY		400,000	400,000.00	436,984	404,786		(4,786)		(4,786)		400,000				24,000	08/15/2009
0399999	Subtotal - Bonds - U.S. Governments				X X X	1,555,055	1,550,000.00	1,605,358	1,558,672		(6,855)		(6,855)		1,551,818		3,237	3,237	56,711	X X X
442402-Q4-8	HOUSTON TX INDT SCH 5.25		02/15/2009	CALLED @ 100.0		500,000	500,000.00	526,815	501,071		(1,071)		(1,071)		500,000				13,125	02/15/2018
513174-JR-4	LAMAR TX INDPST SCH 5.5%		02/15/2009	CALLED @ 100.0		240,000	240,000.00	255,053	240,598		(598)		(598)		240,000				6,600	02/15/2015
95235P-BJ-9	W CORNWALL TWP PA COLL		05/18/2009	BANCO DE POP		832,898	750,000.00	824,358	805,310		(6,817)		(6,817)		798,494		34,404	34,404	19,500	12/15/2027
1799999	Subtotal - Bonds - U.S. States, Territories and Possessions				X X X	1,572,898	1,490,000.00	1,606,226	1,546,979		(8,486)		(8,486)		1,538,494		34,404	34,404	39,225	X X X
515300-KN-0	LANE CNTY OR SD 5% 7/1/09		07/01/2009	MATURITY		100,000	100,000.00	107,309	100,583		(583)		(583)		100,000				5,000	07/01/2009
2499999	Subtotal - Bonds - U.S. Political Subdivisions of States				X X X	100,000	100,000.00	107,309	100,583		(583)		(583)		100,000				5,000	X X X
084664-AR-2	BERKSHIRE HATHAWAY 4.12		09/22/2009	GOLDMAN SACH		506,250	500,000.00	498,855	499,743		178		178		499,921		6,329	6,329	24,635	01/15/2010
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	506,250	500,000.00	498,855	499,743		178		178		499,921		6,329	6,329	24,635	X X X
8399997	Subtotal - Bonds - Part 4				X X X	3,734,203	3,640,000	3,817,748	3,705,977		(15,746)		(15,746)		3,690,233		43,970	43,970	125,571	X X X
8399998	Summary Item from Part 5 for Bonds				X X X	601,111	550,000.00	598,990			(11,415)		(11,415)		587,575		13,536	13,536	31,274	X X X
8399999	Total - Bonds				X X X	4,335,314	4,190,000.00	4,416,738	3,705,977		(27,161)		(27,161)		4,277,808		57,506	57,506	156,845	X X X
761056-33-2	THE RESERVE US GOV'T FU		01/31/2009	THE RESERVE		732,840.00	732,840	732,840	732,840						732,840					
9399999	Subtotal - Common Stocks - Money Market Mutual Funds				X X X	732,840	X X X	732,840	732,840						732,840					X X X
9799997	Subtotal - Common Stocks - Part 4				X X X	732,840	X X X	732,840	732,840						732,840					X X X
9799999	Total - Common Stocks				X X X	732,840	X X X	732,840	732,840						732,840					X X X
9899999	Total - Preferred and Common Stocks				X X X	732,840	X X X	732,840	732,840						732,840					X X X
9999999	Totals					5,068,154	X X X	5,149,578	4,438,817		(27,161)		(27,161)		5,010,648		57,506	57,506	156,845	X X X

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SCHEDULE D - PART 5

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

1 CUSIP 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 Consideration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value				17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (12+13-14)					
25243Y-AG-4 487836-AS-7 656531-AB-6	DIAGEO CAP PLC 4.375% 05/03/10 KELLOGG CO 6.6% 04/01/11 NORSK HYDRO A S		02/04/2009 02/24/2009 05/19/2009	FIDELITY INVESTMENT ftn CITIGROUP INC.	09/29/2009 09/29/2009 12/15/2009	Wall Street Access JP MORGAN KeyBanc	150,000.00 200,000.00 200,000.00	152,656 214,196 232,138	153,045 214,638 233,428	151,278 210,254 226,043		(1,378) (3,942) (6,095)		(1,378) (3,942) (6,095)		1,767 4,384 7,385	1,767 4,384 7,385	5,961 13,163 12,150	1,750 5,353 1,850
3899999	Bonds - Industrial and Miscellaneous (Unaffiliated)						550,000.00	598,990	601,111	587,575		(11,415)		(11,415)		13,536	13,536	31,274	8,953
8399998	Subtotal - Bonds						550,000.00	598,990	601,111	587,575		(11,415)		(11,415)		13,536	13,536	31,274	8,953
8999998	Subtotal - Preferred Stocks						X X X												
9899999	Subtotal - Stocks						X X X												
9999999	Totals						X X X	598,990	601,111	587,575		(11,415)		(11,415)		13,536	13,536	31,274	8,953

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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
000020-70-1 88845*-10-4	TERCO REALTY CORPORATION Title Reinsurance Company		00000 32336	3iiB 3iiA	NO NO		101,880	50,000 5,000	2.030
1799999	Common Stocks - Other Affiliates						101,880	X X X	X X X
1899999	Total - Common Stocks						101,880	X X X	X X X
1999999	Totals						101,880	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: \$ 12,893,720
2. Total amount of intangible assets nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999	Total			X X X	X X X

SCHEDULE DA - PART 1

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

1 CUSIP Identification	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book / Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest						21 Paid for Accrued Interest		
		3 Code	4 F o r e i g n					9 Unrealized Valuation Increase / (Decrease)	10 Current Year's (Amortization) / Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Total Foreign Exchange Change in B./A.C.V.			15 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	16 Non-Admitted Due And Accrued	17 Rate of	18 Effective Rate of	19 When Paid	20 Amount Received During Year			
26188J-30-5 4812A0-36-7	DREYFUS CASH MGMT FUND B 670 JPMORGAN PRIME MM - Capital			12/31/2009 07/31/2009	BNY Western Trust JP MORGAN		590 10					590 10								MON MON	166 404	
8999999	Class One Money Market Mutual Funds						600					X X X	600			X X X	X X X	X X X			570	
9199999	TOTALS						600					X X X	600			X X X	X X X	X X X			570	

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

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
BNY INST CASH RESERVE SERIES B BNY INST CASH RESERVE SERIES A		10/04/2009 10/04/2009	0.090	01/04/2010 01/04/2010	18,148 192,000		77
8599999 Other Cash Equivalents					210,148		77
8699999 Total Cash Equivalents					210,148		77

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SCHEDULE E – PART 3 – SPECIAL DEPOSITS

States, etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits		
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value	
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL	B RSD	111,725	122,684			
11. Georgia	GA	B RSD by Ins Code 33-3-8			30,455	31,440	
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL	B RSD	1,048,660	1,161,005			
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN	B RSD	564,260	616,672			
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY	B RSD	551,948	553,999			
34. North Carolina	NC	B RSD by Ins Code 58-5-10			324,471	336,458	
35. North Dakota	ND						
36. Ohio	OH	B RSD by Ins Code 5953.06			268,316	294,882	
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC	B RSD by Ins Code 38-96-80			311,371	330,050	
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA	B RSD	221,949	234,575			
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. US Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CN						
58. Aggregate Other Alien and Other	OT	X X X	X X X				
59. Total		X X X	X X X	2,498,542	2,688,935	934,613	992,830

DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898.	Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X			
5899.	Totals (Lines 5801 - 5803 plus 5898) (Line 58 above)	X X X	X X X			