

ANNUAL STATEMENT

OF THE

LandAmerica NJ

Title Insurance Company

of Parsippany

in the state of New Jersey

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2009

TITLE

2009

ANNUAL STATEMENT



51195200920100100

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

Continental Title Insurance Company

NAIC Group Code 0670 0670 NAIC Company Code 51195 Employer's ID Number 21-0592230
(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated/Organized: March 6, 1888 Commenced Business: July 24, 1888

Statutory Home Office: 90 E. Halsey Road, Parsippany, NJ 07054
(Street and Number) (City or Town, State and Zip Code)

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

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

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

Primary Location of Books and Records: 601 Riverside Avenue Jacksonville, FL 32204 904-854-8100
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address: www.fnf.com

Statutory Statement Contact: Jan R. Wilson 904-854-8100
(Name) (Area Code) (Telephone Number) (Extension)
jan.wilson@fnf.com 904-357-1066
(E-Mail Address) (Fax Number)

OFFICERS

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

VICE-PRESIDENTS

Name	Title	Name	Title
<u>Paul Ignatius Perez #</u>	<u>EVP</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>Richard Lynn Cox</u>	<u>SVP and Tax Officer</u>	<u>Daniel Kennedy Murphy</u>	<u>SVP and Treasurer</u>

DIRECTORS OR TRUSTEES

<u>Anthony John Park</u>	<u>Raymond Randall Quirk</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.

(Signature)
Raymond Randall Quirk
(Printed Name)
1.
COB, President and Chief Executive Officer
(Title)

(Signature)
Tommye Morehead Frost
(Printed Name)
2.
SVP, Chief Regulatory Counsel, Asst Secretary
(Title)

(Signature)
Anthony John Park
(Printed Name)
3.
EVP, and Chief Financial Officer
(Title)

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)	40,986,092		40,986,092	28,099,320
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 922, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 2,334,437, Schedule DA)	2,335,359		2,335,359	14,188,708
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivables for securities	5,571		5,571	6,406
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	43,327,022		43,327,022	42,294,434
11. Title plants less \$ 0 charged off (for Title insurers only)				
12. Investment income due and accrued	465,303		465,303	316,112
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	457,171	323,017	134,154	263,669
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	776,239	294,093	482,146	97,723
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				
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	2,876	2,876		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	45,028,611	619,986	44,408,625	42,971,938
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	45,028,611	619,986	44,408,625	42,971,938

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. Other miscellaneous assets	2,876	2,876		
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)	2,876	2,876		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	1,402,490	1,415,844
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	6,313,318	6,653,745
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	102,769	272,609
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	12,359	539
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	212,676	530,734
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		630
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	1,314,809	62,651
19. Payable for securities		
20. Aggregate write-ins for other liabilities		
21. Total liabilities (Lines 1 through 20)	9,358,421	8,936,752
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	500,000	500,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	3,150,068	3,150,068
28. Unassigned funds (surplus)	31,400,136	30,385,118
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)	35,050,204	34,035,186
31. Totals (Page 2, Line 26, Col. 3)	44,408,625	42,971,938

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.		
2002.		
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)		
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 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)	11,765,532	25,186,723
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	1,227	265,869
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	572,360	1,656,932
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	12,339,119	27,109,524
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	1,027,496	2,021,407
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	12,159,984	25,522,259
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	13,187,480	27,543,666
8. Net operating gain or (loss) (Lines 3 minus 7)	(848,361)	(434,142)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,626,015	1,792,329
10. Net realized capital gains (losses) less capital gains tax of \$ (24,843) (Exhibit of Capital Gains (Losses))	(46,135)	(383,879)
11. Net investment gain (loss) (Lines 9 + 10)	1,579,880	1,408,450
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	(324)	
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	731,195	974,308
14. Federal and foreign income taxes incurred	170,540	6,693
15. Net income (Lines 13 minus 14)	560,655	967,615
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	34,035,186	33,132,445
17. Net income (from Line 15)	560,655	967,615
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	7,730	(5,025)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(210,418)	143,037
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	657,051	(202,886)
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
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		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	1,015,018	902,741
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	35,050,204	34,035,186

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. Misc Income	(324)	
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)	(324)	
3001.		
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)		

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	11,589,609	25,270,266
2. Net investment income	1,668,333	1,966,345
3. Miscellaneous income	573,263	1,922,801
4. Total (Lines 1 through 3)	13,831,205	29,159,412
5. Benefit and loss related payments	1,040,851	2,384,992
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	12,318,634	25,423,419
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	463,755	(228,990)
10. Total (Lines 5 through 9)	13,823,240	27,579,421
11. Net cash from operations (Line 4 minus Line 10)	7,965	1,579,991
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	8,451,706	11,309,217
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains (or losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	8,451,706	11,309,217
13. Cost of investments acquired (long-term only):		
13.1 Bonds	21,593,229	6,872,711
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	(835)	6,406
13.7 Total investments acquired (Lines 13.1 to 13.6)	21,592,394	6,879,117
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)	(13,140,688)	4,430,100
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)	1,279,378	(128,302)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	1,279,378	(128,302)
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)	(11,853,345)	5,881,789
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	14,188,708	8,306,919
19.2 End of year (Line 18 plus Line 19.1)	2,335,363	14,188,708

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	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Current Year Total (Cols. 1 + 2 + 3)	Prior Year Total
1. Direct premiums written	33,480	11,919,507		11,952,987	26,311,738
2. Escrow and settlement service charges	1,227	X X X	X X X	1,227	265,869
3. Other title fees and service charges (Part 1C, Line 5)	572,360	X X X	X X X	572,360	1,656,932
4. Totals (Lines 1 + 2 + 3)	607,067	11,919,507		12,526,574	28,234,539

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	11,952,987	26,311,739
1.2 Assumed	(18,049)	40,390
1.3 Ceded	509,834	1,237,158
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	11,425,104	25,114,971
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	6,653,745	6,725,498
2.2 Additions during the current year	212,834	475,066
2.3 Withdrawals during the current year	553,261	546,819
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	6,313,318	6,653,745
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	11,765,531	25,186,724

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations		1,233,204
2. Searches and abstracts	337,652	
3. Surveys		
4. Aggregate write-ins for service charges	234,708	423,727
5. Totals	572,360	1,656,931

DETAILS OF WRITE-IN LINES			
0401. Other Income		234,708	423,727
0402.			
0403.			
0498. Summary of remaining write-ins for Line 04 from overflow page			
0499. Total (Lines 0401 through 0403 plus 0498) (Line 04 above)		234,708	423,727

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	78,591	562,383		640,974	2,269,193
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	78,591	562,383		640,974	2,269,193
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	78,591	562,383		640,974	2,269,193
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	277,987	1,124,502		1,402,489	1,415,843
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	308,335	1,107,508		1,415,843	1,779,428
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	48,243	579,377		627,620	1,905,608
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	49,204	350,672		399,876	115,803
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	97,447	930,049		1,027,496	2,021,411

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)	277,987	1,124,502		1,402,489	1,415,843
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)	277,987	1,124,502		1,402,489	1,415,843
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	846,000	4,511,000		5,357,000	5,730,000
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	846,000	4,511,000		5,357,000	5,730,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	785,000	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	7,544,489	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	6,313,318	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	108,888	385,097		493,985	263,153			757,138	1,898,235
1.2 Employee relations and welfare	14,316	36,945		51,261	7,154			58,415	210,195
1.3 Payroll taxes	6,973	30,563		37,536	7,030			44,566	152,483
1.4 Other personnel costs	1,556	(360)		1,196	10,558			11,754	66,591
1.5 Total personnel costs	131,733	452,245		583,978	287,895			871,873	2,327,504
2. Amounts paid to or retained by title agents		10,026,320		10,026,320				10,026,320	19,533,324
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	104,774	169,983		274,757				274,757	713,498
3.2 Surveys									
3.3 Other		2,206		2,206				2,206	(32,149)
4. Advertising	54,585	583		55,168				55,168	90,887
5. Boards, bureaus and associations									61,479
6. Title plant rent and maintenance									4,468
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	32,595	143,970		176,565				176,565	988,830
9. Marketing and promotional expenses									7,484
10. Insurance	395	4,735		5,130				5,130	109,195
11. Directors' fees									24,355
12. Travel and travel items	26,253	19,940		46,193	(248)			45,945	97,290
13. Rent and rent items	64,025	11,120		75,145	7,030			82,175	321,739
14. Equipment	12,327	5,663		17,990				17,990	473,267
15. Cost or depreciation of EDP equipment and software	47,012	138,274		185,286				185,286	566,900
16. Printing, stationery, books and periodicals	14,466	14,771		29,237	3,428			32,665	49,571
17. Postage, telephone, messengers and express	45,725	57,748		103,473	3,404			106,877	95,564
18. Legal and auditing	26,093	213,853		239,946	98,415			338,361	86,050
19. Totals (Lines 1.5 to 18)	559,983	11,261,411		11,821,394	399,924			12,221,318	25,519,256
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	(6)	(1,984)		(1,990)				(1,990)	119,917
20.2 Insurance department licenses and fees	929	43,957		44,886				44,886	87,335
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	75	234		309				309	(3,484)
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	998	42,207		43,205				43,205	203,768
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for miscellaneous expenses	139,895	155,492		295,387	(50)			295,337	(84,956)
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	700,876	11,459,110		12,159,986	399,874			(a) 12,559,860	25,638,068
25. Less unpaid expenses - current year	322	114,805		115,127				115,127	273,148
26. Add unpaid expenses - prior year	273,148			273,148				273,148	186,833
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	973,702	11,344,305		12,318,007	399,874			12,717,881	25,551,753
DETAILS OF WRITE-IN LINES									
2301. Other Expenses	139,895	155,492		295,387	(50)			295,337	(86,856)
2302. Charitable contributions									1,900
2303.									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	139,895	155,492		295,387	(50)			295,337	(84,956)

(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)	32,955	11,732,577		11,765,532		11,765,532	25,186,724
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	1,227			1,227		1,227	265,869
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	572,360			572,360		572,360	1,656,932
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	606,542	11,732,577		12,339,119		12,339,119	27,109,525
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	97,447	930,049		1,027,496		1,027,496	2,021,411
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	700,876	11,459,110		12,159,986		12,159,986	25,522,263
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	798,323	12,389,159		13,187,482		13,187,482	27,543,674
8. Net operating gain or (loss) (Lines 3 minus 7)	(191,781)	(656,582)		(848,363)		(848,363)	(434,149)

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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) 263,853	281,483
1.1 Bonds exempt from U.S. tax	(a) 264,705	392,352
1.2 Other bonds (unaffiliated)	(a) 921,692	925,608
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)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 30,727	30,727
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	1,480,977	1,630,170
11. Investment expenses		(g) 4,157
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		4,157
17. Net investment income (Line 10 minus Line 16)		1,626,013

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)	
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 \$ 33,583 accrual of discount less \$ 225,086 amortization of premium and less \$ 159,711 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					
1.1 Bonds exempt from U.S. tax	28,331		28,331		
1.2 Other bonds (unaffiliated)	(99,309)		(99,309)	7,730	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(70,978)		(70,978)	7,730	

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			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	323,017	103,356	(219,661)
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	294,093	888,933	594,840
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets		6,317	6,317
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	2,876	278,431	275,555
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	619,986	1,277,037	657,051
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	619,986	1,277,037	657,051

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. Miscellaneous receivables	2,876	23,781	20,905
2302. Other miscellaneous assets		254,650	254,650
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	2,876	278,431	275,555

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

Continental Title Insurance Company (the "Company"), formerly known as LandAmerica NJ Title Insurance Company, is a wholly-owned subsidiary of Commonwealth Land Title Insurance Company ("CLTIC"), a title insurance underwriter domiciled in Nebraska. CLTIC is a wholly-owned subsidiary of Chicago Title Insurance Company ("CTIC"), a title insurance underwriter domiciled in the state of Nebraska. CTIC purchased the Company from its previous parent, LandAmerica Financial Group, Inc. ("LFG"), a publicly-held company domiciled in the Commonwealth of Virginia, effective December 22, 2008.

The financial statements of the Company for the periods ending December 31, 2009 and December 31, 2008 are presented on the basis of accounting practices prescribed or permitted by the New Jersey Insurance Department.

The New Jersey Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of New Jersey for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the New Jersey Insurance laws. The National Association of Insurance Commissioners' ("NAIC") *Accounting Practices and Procedures* manual, ("NAIC SAP"), has been adopted as a component of prescribed or permitted practices by the State of New Jersey.

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 Jersey at December 31, 2009 and December 31, 2008 is shown below:

	<u>12/31/2009</u>	<u>12/31/2008</u>
Net Income, New Jersey basis	560,655	967,615
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	165,403	228,040
Net Income, NAIC SAP Basis	<u>726,058</u>	<u>1,195,655</u>
Statutory Surplus, New Jersey basis	35,050,204	34,035,186
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	2,110,172	1,944,769
Statutory Surplus, NAIC SAP Basis	<u>37,160,376</u>	<u>35,979,955</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

Premiums on title insurance written by the Company's employees are recognized as revenue when the Company is legally or contractually entitled to collect the premium. Premiums on insurance written by agents include an accrual based on estimates of the volume of transactions that have closed for which premiums have not yet been reported to the company. Title search and escrow fees are re-corded as revenue when an order is closed.

The Company maintains a statutory premium reserve ("SPR") for the protection of holders of title insurance policies. Amounts are added to the SPR each year based upon the net retained liability under each policy and are released over twenty years.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method. Non-investment grade bonds are stated at the lower of amortized cost or fair value.

NOTES TO FINANCIAL STATEMENTS

- (3) Unaffiliated common stock holdings - Not applicable.
 - (4) Preferred stock holdings - Not applicable.
 - (5) Mortgage loans on real estate - Not applicable.
 - (6) Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair value. The retrospective adjustment method is used to value all loan-backed securities.
 - (7) Investments in Subsidiaries, Controlled or Affiliated Companies - Not applicable.
 - (8) Interest in Joint Ventures - Not applicable.
 - (9) Derivatives - Not applicable.
 - (10) Anticipated investment income to be used as a factor in a premium deficiency calculation - Not applicable.
 - (11) Reserves for title losses, which are not discounted, represent estimates of the cost of defending and settling claims which have been reported to the Company. The estimates are based on all information known to the Company and include consideration of all known legal issues. Management believes that the amounts are reasonable and adequate in the circumstances; however, due to the nature of the Company's business and the length of time to resolve claims, as claims are settled the ultimate losses may vary significantly from the estimated amounts included in the financial statements. Loss estimates are continually reviewed and modified and any adjustments are reflected in operations in the period in which they are determined.

To the extent that Schedule P reserves exceed the total of the known claims reserve and the SPR, a supplemental reserve is recorded.
 - (12) The Company has not modified its capitalization policy from prior year.
 - (13) Pharmaceutical rebate receivables - Not applicable.
2. Accounting Changes and Corrections of Errors - Not applicable.
 3. Business Combinations and Goodwill - Not applicable.
 4. Discontinued Operations - Not applicable.
 5. Investments
 - A. Mortgage Loans, Including Mezzanine Real Estate Loans - Not applicable.
 - B. Debt Restructuring -Not applicable.
 - C. Reverse Mortgages -Not applicable.
 - D. Loan-Backed Securities
 - (1) Not applicable.
 - (2) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from an external pricing service.
 - (3) Not applicable.
 - E. Repurchase Agreements - Not applicable.
 - F. Real Estate - Not applicable.
 - G. Low-income Housing Tax Credits - Not applicable.
 6. Joint Ventures, Partnerships and Limited Liability Companies
Not applicable.
 7. Investment Income

NOTES TO FINANCIAL STATEMENTS

A. The Company nonadmits any investment income due and accrued that is over 90 days past due.

B. The amount of non-admitted investment income was \$0 at December 31, 2009.

8. Derivative Instruments - Not applicable.

9. Income Taxes

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

	Ordinary	Capital	12/31/2009 Total
(1) Total of gross deferred tax assets	790,367	0	790,367
(2) Total of deferred tax liabilities	0	(14,129)	(14,129)
(3) Net deferred tax asset			776,238
(4) Deferred tax asset nonadmitted			(294,093)
(5) Net admitted deferred tax asset			482,145
(6) Increase(decrease) in nonadmitted asset			(594,840)
			12/31/2008 Total
(1) Total of gross deferred tax assets	986,656	0	986,656
(2) Total of deferred tax liabilities	0	0	0
(3) Net deferred tax asset			986,656
(4) Deferred tax asset nonadmitted			(888,933)
(5) Net admitted deferred tax asset			97,723

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

The amount of each result or component of the calculation by tax character, of paragraphs 10.a.,

(9) 10.b.i., 10.b.ii., 10.c.

	Ordinary	Capital	12/31/2009 Total
Recoverable through loss carrybacks (10.a.)	170,539	0	170,539
Lessor of:			
Expected to be recognized within one year (10.b.i)	311,606	0	311,606
Ten percent of adjusted capital and surplus (10.b.i)	3,475,518	0	3,475,518
Adjusted gross DTAs offset against existing DTLs (10.c.)	0	14,129	14,129
			12/31/2008 Total
Recoverable through loss carrybacks (10.a.)	0	0	0
Lessor of:			
Expected to be recognized within one year (10.b.i)	97,723	0	97,723
Ten percent of adjusted capital and surplus (10.b.i)	3,403,519	0	3,403,519
Adjusted gross DTAs offset against existing DTLs (10.c.)	0	0	0

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

Admitted DTAs	496,274	97,723
Admitted Assets	44,408,625	42,971,938
Statutory Surplus	35,050,204	34,035,186

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	170,539	6,693
Foreign	0	0

NOTES TO FINANCIAL STATEMENTS

Sub-total	170,539	6,693
Capital Gains Tax	(24,843)	0
Federal income taxes incurred	145,697	6,693

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

	12/31/2009	12/31/2008
Deferred tax assets:		
Discounting of reserves	589,370	650,057
Unrealized Loss	0	165,306
Salvage & Subrogation	58,773	0
Bad Debt	0	116
Accruals	28,173	0
Non admitted Assets	114,051	171,176
Total deferred tax assets	790,367	986,656
Nonadmitted deferred tax assets	(294,093)	(888,933)
Admitted deferred tax assets	496,274	97,723
Deferred tax liabilities:		
Market Discount	(14,129)	0
Total deferred tax liabilities	(14,129)	0
Net admitted deferred tax asset	482,145	97,723

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	706,352	247,223	35.0%
Tax exempt income deduction	(333,500)	(116,725)	-16.5%
Change in non admitted assets	163,215	57,125	8.1%
Change in Unrealized losses	472,304	165,306	23.4%
Other non deductible adjustments	9,099	3,185	0.5%
Totals	1,017,470	356,114	50.4%
Federal income taxes incurred		170,539	24.1%
Realized capital gains tax		(24,843)	-3.5%
Change in net deferred income taxes		210,418	29.8%
Total statutory income taxes		356,114	50.4%

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

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

2009	145,697
2008	6,693

The Company is included in a consolidated federal income tax return with its parent company, Fidelity National Financial, Inc.

F. (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-C. The Company is a wholly-owned subsidiary of Commonwealth Land Title Insurance Company, a Nebraska domiciled title insurance underwriter.

Also refer to Schedule Y, Part 2.

NOTES TO FINANCIAL STATEMENTS

- D. At December 31, 2009 and December 31, 2008, the Company reported approximately \$0 and \$0 due from the parent and/or other affiliates and \$1,314,809 and \$62,700 due to parent and/or other affiliates. Intercompany balances are generally settled on a monthly basis.
- E. Guarantees or undertakings - Not applicable.
- F. Prior to the acquisition of the Company by CTIC, LFG had the following agreements with the Company:
- a. Premium Concentration and Claims Payment Agreement in which LFG holds the premiums collected in a fiduciary capacity and the company is paid at least monthly. LFG may pay claims losses and expenses on behalf of the company. LFG allocates the actual costs associated with the above services to the company on a proportion reasonably related to the company's use of the services.
 - b. Consolidated Payroll and Accounts Payable Agreement in which LFG pays wages, salaries, benefits, worker's compensation insurance and related expenses and obligations for personnel employed by the company. LFG handles accounts payable processing for expenses arising in the Company's ordinary course of business. LFG allocates the actual costs associated with the above services to the Company on a proportion reasonably related to the Company's use of the services.
 - c. Consolidated Federal Income Tax Liability Allocation and Payment Agreement in which LFG files a consolidated federal income tax return including the Company. LFG allocates the consolidated federal income tax liability based on the total separate return tax to the Company and benefits if the Company incurs losses and credits.

Prior to the acquisition of the Company by CTIC, the Company had the following agreements to provide services to certain subsidiaries:

- a. Services, Cost and Expense Allocation Agreement under which LTIC unconditionally provided certain corporate services to the Company and allocates the actual costs associated with the above services to the Company on a proportion reasonably related to use of the services.
- b. Employee Services Agreement which includes but is not limited to talent management, operations, recruiting and human resource management. The Company allocates the actual costs associated with the above services to the affiliates on a proportion reasonably related to affiliate's use of the services.

In connection of the acquisition of the Company by CTIC, CTIC and LFG entered into a Transition Services Agreement to continue the provision of corporate services on a transition basis between LFG, CTIC and the LFG subsidiaries and affiliates acquired by CTIC, including the Company.

The Company has subsequently submitted two Prior Notice of Transaction filings with the New Jersey Department of Banking and Insurance, requesting the non-disapproval of (i) a Tax Sharing Agreement under which the Company would be included in the Fidelity National Financial, Inc. ("FNF") consolidated federal income tax return, and (ii) a Master Services Agreement under which certain FNF subsidiaries would provide payroll and general corporate services to the Company.

- G. All outstanding shares of the Company are owned by CLTIC, a title insurance underwriter domiciled in the Nebraska.
- H. The Company owns no shares of stock of its ultimate parent.
- I. The Company owns no shares of stock of affiliated or related parties.
- J. Impairment write downs -Not applicable.
- K. Foreign insurance company subsidiaries - Not applicable.
- L. The Company does not own any 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 – See Note 12 D.

NOTES TO FINANCIAL STATEMENTS

B. Defined Contribution Plan – See Note 12 D

C. Multi-employer Plan - Not applicable.

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, at its discretion, matches participants' contributions. Matching contributions of \$0 were made in 2009.

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 2009 was \$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 \$89 during 2009.

Certain Company employees and directors may be eligible to participate in a non-qualified deferred compensation plan sponsored by the Company's ultimate parent, FNF. 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.

Prior to the Company's acquisition on December 22, 2008, LFG sponsored a non-contributory defined benefit retirement plan and a postretirement life and healthcare benefit plan covering substantially all employees of the Company. On December 31, 2004, LFG froze the accumulation of benefits available under its principal defined benefit pension plan and ceased future accruals to the retirement plan accounts of all plan participants (other than annual interest credits on account balances), caused the accrued benefits of participants to be fully vested as of December 31, 2004 and limited participation in the plan to those individuals who were participants in the Plan as of December 31, 2004. The Company has no legal obligation for benefits under this plan.

Prior to the Company's acquisition on December 22, 2008, full-time employees of the Company were eligible to participate in LFG's Savings and Stock Ownership Plan (the "Plan"). Total expenses allocated to the Company were approximately \$0 in 2009.

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

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

(1) The Company has 50,000 shares of \$10.00 par value common stock authorized and 50,000 shares issued and outstanding. The Company has no preferred stock authorized, issued or outstanding.

(2) Not applicable.

(3) The payment of dividends by the Company to shareholders is limited and can only be made from earned profits unless prior approval is received from the New Jersey Insurance Commissioner. The maximum amount of dividends that may be paid by insurance companies without prior approval of the New Jersey Insurance Commissioner is also subject to restrictions relating to statutory surplus and net income. In

NOTES TO FINANCIAL STATEMENTS

2010 the Company can pay dividends of \$3.5 million without prior approval of the New Jersey Insurance Commissioner.

- (4) No dividends have been paid during 2009 or 2008.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to shareholders.
- (6) The Company has no restrictions 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 on balances of special surplus funds - Not applicable.
- (10) The portion of unassigned surplus represented by cumulative net unrealized capital gains and (losses) was approximately \$(0) at December 31, 2009.
- (11) Surplus notes - Not applicable.
- (12) Impact of quasi-reorganization - Not applicable.
- (13) Date of quasi –reorganization - Not applicable.

14. Contingencies

- A. Contingent commitments - Not applicable.
- B. Assessments - Not applicable.
- C. Gain contingencies- Not applicable.
- D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits

The Company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits:

Claims related ECO and bad faith losses paid during 2009:	Direct
	\$0

Number of claims where amounts were paid to settle claims related to extra contractual obligations or bad faith claims resulting from lawsuits during 2009:

a	b	c	d	e
0-25 Claims	25-50 Claims	51-100 Claims	101-500 Claims	More than 500 Claims
x				

Claim count information is disclosed on a per claim basis.

D. All Other Contingencies:

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

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

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

NOTES TO FINANCIAL STATEMENTS

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 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.

Various governmental entities are studying the title insurance product, market, pricing, business practices, and potential regulatory and legislative changes. The Company receives inquiries and requests for information from state insurance departments, attorneys general and other regulatory agencies from time to time about various matters relating to its business. Sometimes these take the form of civil investigative subpoenas or market conduct examinations. The Company attempts to cooperate with all such inquiries. From time to time, the Company is assessed fines for violations of regulations or other matters or enters into settlements with such authorities which require the Company to pay money or take other actions.

NOTES TO FINANCIAL STATEMENTS

The Company conducts a major portion of its operations from leased office facilities under operating leases that have expired. Additionally, the Company leases data processing and other equipment under operating leases which expire at various times through 2014. Rental expense for 2009 and 2008 was approximately \$48,006 and \$119,000, respectively. At December 31, 2009, the minimum rental commitments under all such leases with initial or remaining terms of more than one year, exclusive of any additional amounts that may become due under escalation clauses, are:

2010	26
2011	26
2012	26
2013	26
2014 & beyond	26
	131

The Company is not involved in any sales – leaseback transactions.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk - Not applicable.
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 - Not applicable.
 - C. Wash Sales - Not Applicable.
18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans
Not applicable.
19. Direct Premiums Written/Produced by Managing General Agents/Third Party Administrators
Not applicable.
20. Other Items
- A. Extraordinary Items - Not applicable.
 - B. Troubled Debt Restructuring: Debtors - Not applicable.
 - C. Other Disclosures
 - (1) Assets in the amount of \$560,912 were on deposit with government authorities or trustees as required by law at December 31, 2009.
 - (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 \$3,706,221 and \$3,488,109 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 - Not applicable.
 - E. Subprime Mortgage Related Risk 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

NOTES TO FINANCIAL STATEMENTS

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) Not applicable.
- (2) Not applicable.

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 and Contracts Subject to Redetermination - Not applicable.

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 (\$13,354) from \$1,415,844 in 2008 to \$1,402,490 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. Intercompany Pooling Arrangements - Not applicable.

26. Structured Settlements - Not applicable.

27. Supplemental Reserve - Not applicable.

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? New Jersey
- 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: 11/20/2009
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2009
- 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. 12/31/2005
- 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). 06/26/2007
- 3.4 By what department or departments?
New Jersey Department of Banking and Insurance

- 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 Drive, 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 Riverside Avenue, 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 [X] No []

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

The Company adopted the Fidelity National Financial, Inc. Code of Ethics on January 30, 2009.

.....

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)

- 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 [] N/A [X]
- 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. \$ _____
- 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 [X] No []
- 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 | \$ _____ 560,012 |
| | 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
None	Bank of New York Mellon Trust Co	01/14/2009	Realignment of custodial relationships in connection with acquisition by new parent company
"	"	01/14/2009	
SunTrust Bank	Bank of New York Mellon Trust Co	03/19/2009	Consolidation of custodial accounts.

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 Avenue, Jacksonville FL 32204

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

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
New Jersey Land Title Insurance Rating Bureau	3,659

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. \$ 20,344,466
- 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 | | \$ _____ |
| 9.12 Short-term investments | | \$ _____ |
| 9.13 Mortgages | | \$ _____ |
| 9.14 Cash | | \$ _____ |
| 9.15 Other admissible invested assets | | \$ _____ |
| 9.16 Total | | \$ _____ |
- 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>3,706,221</u> |
| These funds consist of: | | |
| 9.22 In cash on deposit | | \$ <u>3,706,221</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)	33,480	3,598,298	5,109,506	6,885,023	10,806,248
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	11,919,507	22,713,440	30,277,935	37,497,371	37,580,572
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	11,952,987	26,311,738	35,387,441	44,382,394	48,386,820
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	11,765,531	25,186,724	33,610,560	42,190,824	45,858,840
6. Escrow and settlement service charges (Part 1A, Line 2)	1,227	265,869	350,325	534,720	882,665
7. Title examinations (Part 1C, Line 1)		1,233,204	848,184	991,201	1,169,424
8. Searches and abstracts (Part 1C, Line 2)	337,652		25		
9. Surveys (Part 1C, Line 3)					25
10. Aggregate write-ins for service charges (Part 1C, Line 4)	234,708	423,727	589,959	762,007	870,471
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	12,339,118	27,109,524	35,399,053	44,478,752	48,781,425
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(848,361)	(434,142)	2,309,331	3,516,349	7,416,919
14. Net investment gain or (loss) (Line 11)	1,579,880	1,408,450	1,830,953	1,822,000	1,471,930
15. Total other income (Line 12)	(324)				
16. Federal and foreign income taxes incurred (Line 14)	170,540	6,693	1,165,287	1,590,936	2,770,237
17. Net income (Line 15)	560,655	967,615	2,974,997	3,747,413	6,118,612
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	134,154	263,669	319,286	71,876	88,052
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	44,408,625	42,971,938	42,152,114	39,333,800	42,556,369
20. Known claims reserve (Page 3, Line 1)	1,402,490	1,415,844	1,779,428	1,838,912	950,353
21. Statutory premium reserve (Page 3, Line 2)	6,313,318	6,653,745	6,725,497	6,635,464	6,343,239
22. Total liabilities (Page 3, Line 21)	9,358,421	8,936,752	9,019,669	9,104,056	9,850,594
23. Capital paid up (Page 3, Lines 23 + 24)	500,000	500,000	500,000	500,000	500,000
24. Surplus as regards policyholders (Page 3, Line 30)	35,050,204	34,035,186	33,132,445	30,229,744	32,705,775
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	7,965	1,579,991	2,885,617		
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)	94.6	66.4	79.9	83.6	78.7
27. Stocks (Lines 2.1 & 2.2)					
28. Mortgage loans on real estate (Line 3.1 and 3.2)					0.2
29. Real estate (Lines 4.1, 4.2 & 4.3)					
30. Cash, cash equivalents and short-term investments (Line 5)	5.4	33.5	20.1	16.4	21.1
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)					
33. Receivable for securities (Line 8)	0.0	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)					
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					
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)					

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)	7,730	(5,025)			
45. Change in nonadmitted assets (Line 21)	657,051	(202,886)	(11,991)	(128,533)	174,711
46. Dividends to stockholders (Line 28)				(6,100,000)	(6,300,000)
47. Change in surplus as regards policyholders for the year (Line 31)	1,015,018	902,741	2,902,701	(2,476,031)	(37,102)
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	640,974	2,269,193	1,845,407	1,637,944	1,059,889
49. Losses and allocated LAE incurred (Line 8, Col. 4)	627,620	1,905,608	1,785,923	2,526,504	1,250,663
50. Unallocated LAE incurred (Line 9, Col. 4)	399,876	115,803	114,214	175,352	96,805
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	1,027,496	2,021,411	1,900,137	2,701,856	1,347,468
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)	4.7	8.2	8.9	8.8	10.6
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	81.3	72.1	73.1	72.2	65.3
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	12.6	13.9	6.1	5.1	6.2
55. Total (Lines 52 to 54)	98.5	94.1	88.1	86.0	82.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	8.3	7.5	5.4	6.1	2.8
57. Operating expenses incurred (Line 5)	98.5	94.1	88.1	86.0	82.0
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	106.9	101.6	93.5	92.1	84.8
60. Net operating gain or (loss) (Line 8)	(6.9)	(1.6)	6.5	7.9	15.2
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)	9.0	8.0	5.6	6.4	2.9
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	106.4	101.6	92.5	90.1	86.5

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:

N/A

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	91,602	14	11,089	1,402	101,303	3,865				2,213		
2. 2000	7,046	25,609	2	2,363	898	27,076	1,148				343		
3. 2001	8,373	27,150	7	3,277	1,187	29,247	729				275		
4. 2002	5,417	33,087	3	3,952	1,084	35,958	1,029				421		
5. 2003	6,981	39,934	5	4,107	1,712	42,334	264				433		
6. 2004	6,937	47,724	3	3,207	2,149	48,785	991				497		
7. 2005	11,780	48,387	7	2,923	2,134	49,183	841				469		
8. 2006	5,955	44,382	45	2,288	1,944	44,771	937				414		
9. 2007	4,250	35,387	26	1,789	1,713	35,489	110				95		
10. 2008	3,585	26,312	40	1,923	1,237	27,038	27				28		
11. 2009	1,527	11,953	(18)	574	510	11,999	5						
12. Totals	X X X	431,527	134	37,492	15,970	453,183	9,946				5,188		

	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	643	620	6,698	1,026	266				482			149
2. 2000	109	264	1,755	57	61				221			34
3. 2001	71	41	1,045	57	28				212			16
4. 2002	65	141	1,591	69	125				302			70
5. 2003	118	108	805	75	76				319			42
6. 2004	229	(128)	1,360	87	34				571			19
7. 2005	69	173	1,483	92	300				511			167
8. 2006	10	296	1,647	72	221				724			124
9. 2007		123	328	32	265				693			148
10. 2008		94	149	16	28				865			16
11. 2009		49	54	2					457			
12. Totals	1,314	1,781	16,915	1,585	1,404				5,357			785

	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	897	25	6,826			6,826	7.396	7.497	X X X			897
2. 2000	316	5	1,773			1,773	7.404	7.649	29.393			316
3. 2001	256	1	1,244			1,244	4.276	4.448	15.538			256
4. 2002	497	8	1,877			1,877	5.637	5.807	38.545			497
5. 2003	437	15	1,092			1,092	2.820	2.934	17.791			437
6. 2004	624	17	2,093			2,093	3.895	4.067	28.600			624
7. 2005	978	18	2,121			2,121	4.796	5.004	20.891			978
8. 2006	1,069	26	2,296			2,296	5.820	6.066	45.609			1,069
9. 2007	1,106	11	1,163			1,163	3.857	4.041	33.741			1,106
10. 2008	909	12	948			948	3.747	3.913	29.512			909
11. 2009	457	2	462			462	4.079	4.259	33.464			457
12. Totals	7,546	140	21,895			21,895	X X X	X X X	X X X		X X X	7,546

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								
6. Colorado	CO	N								
7. Connecticut	CT	N								
8. Delaware	DE	L	R							
9. District of Columbia	DC	N								
10. Florida	FL	N								
11. Georgia	GA	N								
12. Hawaii	HI	L	A1							
13. Idaho	ID	N								
14. Illinois	IL	N								
15. Indiana	IN	N								
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	N								
19. Louisiana	LA	N								
20. Maine	ME	N								
21. Maryland	MD	L	R							
22. Massachusetts	MA	N								
23. Michigan	MI	N								
24. Minnesota	MN	N								
25. Mississippi	MS	N								
26. Missouri	MO	N								
27. Montana	MT	N								
28. Nebraska	NE	L								
29. Nevada	NV	N								
30. New Hampshire	NH	N								
31. New Jersey	NJ	L	R	33,480	11,919,507	573,587	11,784,117	640,973	630,455	1,402,490
32. New Mexico	NM	N								
33. New York	NY	N								
34. North Carolina	NC	N								
35. North Dakota	ND	N								
36. Ohio	OH	N								
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	L	O						(2,835)	
40. Rhode Island	RI	N								
41. South Carolina	SC	N								
42. South Dakota	SD	N								
43. Tennessee	TN	N								
44. Texas	TX	N								
45. Utah	UT	N								
46. Vermont	VT	N								
47. Virginia	VA	N								
48. Washington	WA	N								
49. West Virginia	WV	N								
50. Wisconsin	WI	N								
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) 6	X X X		33,480	11,919,507	573,587	11,784,117	640,973	627,620	1,402,490

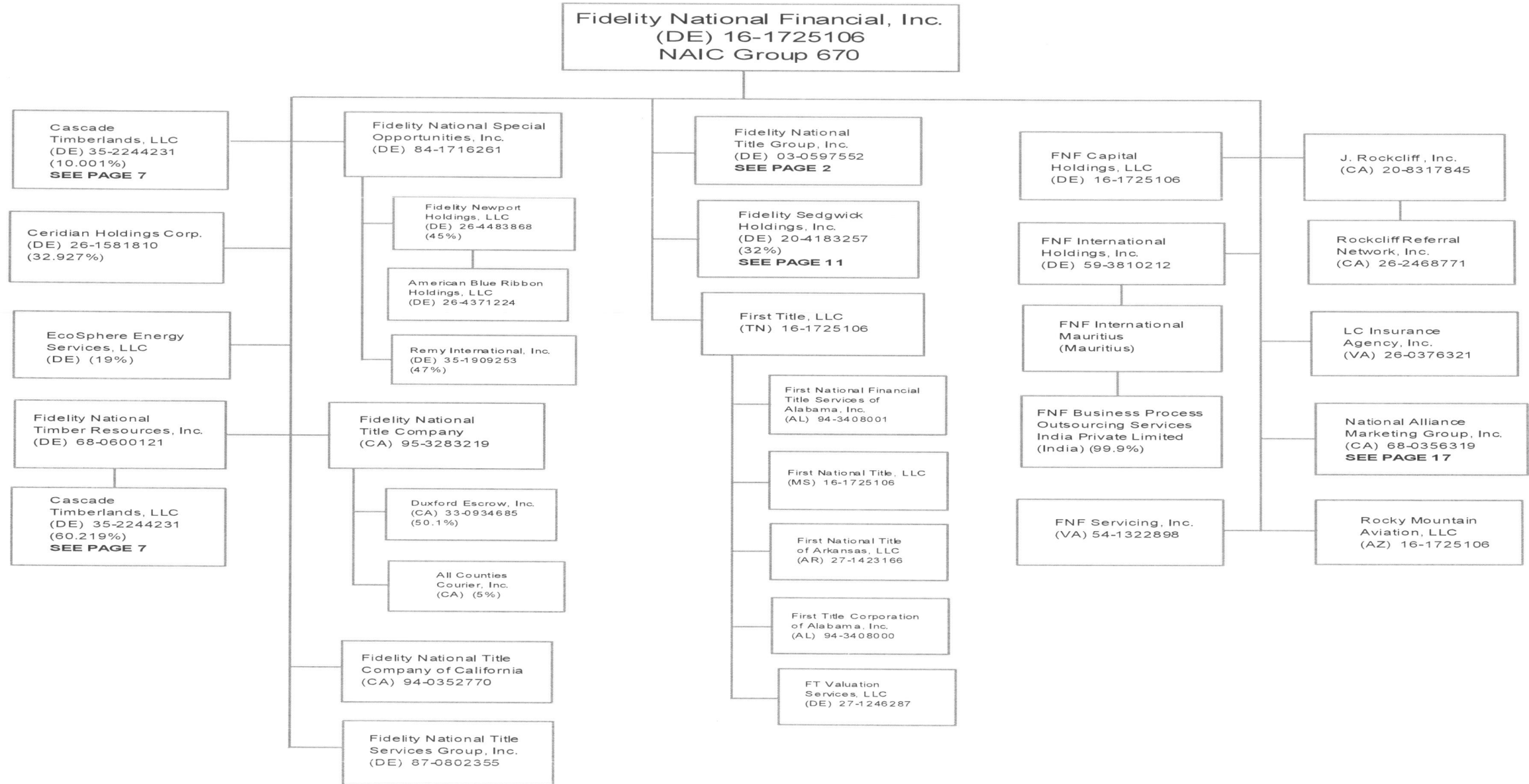
DETAILS OF WRITE-INS										
5801.		X X X								
5802.		X X X								
5803.		X X X								
5898. Summary of remaining write-ins for Line 58 from overflow page		X X X	X X X							
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)		X X X	X X X							

(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

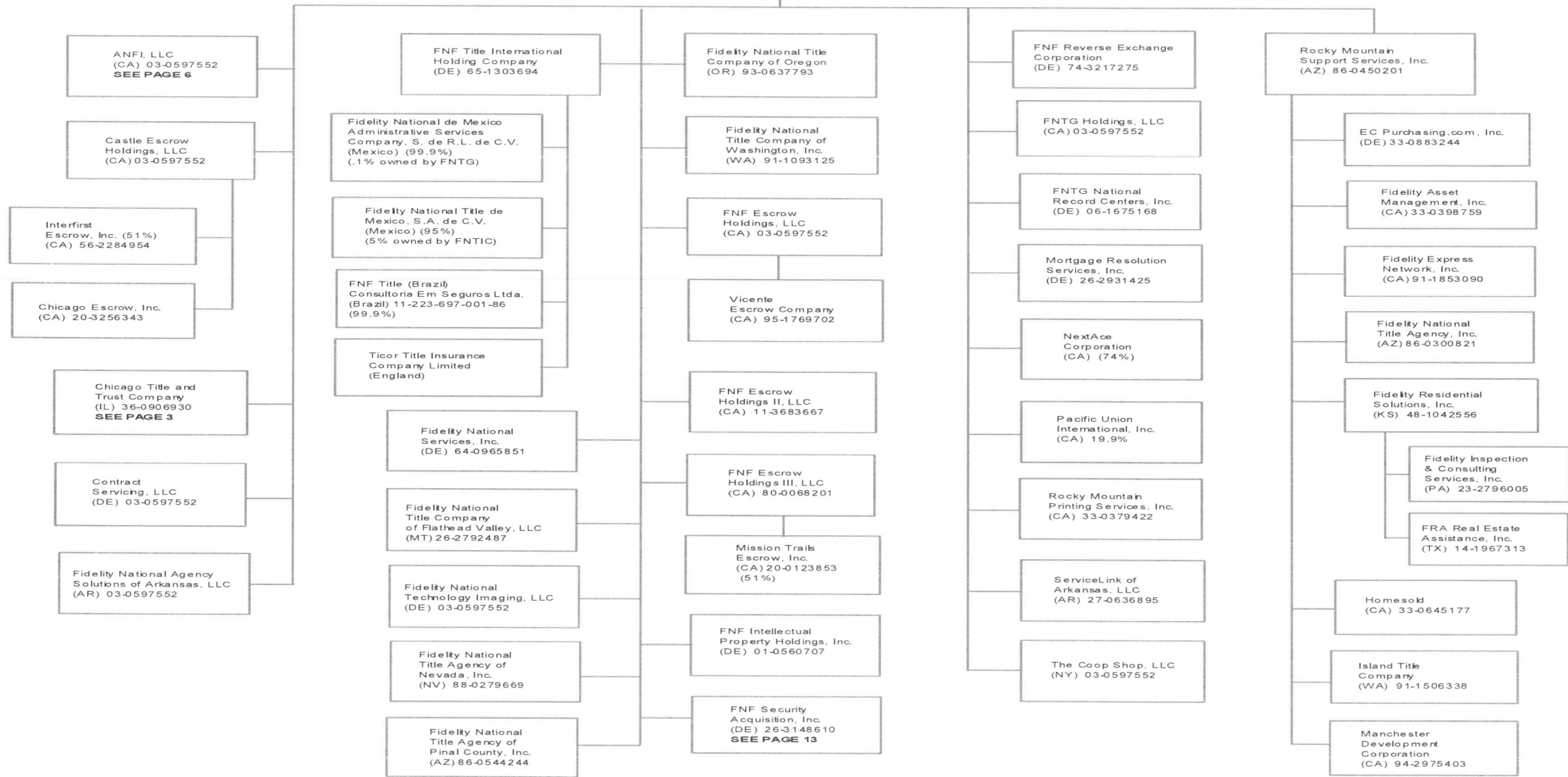
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

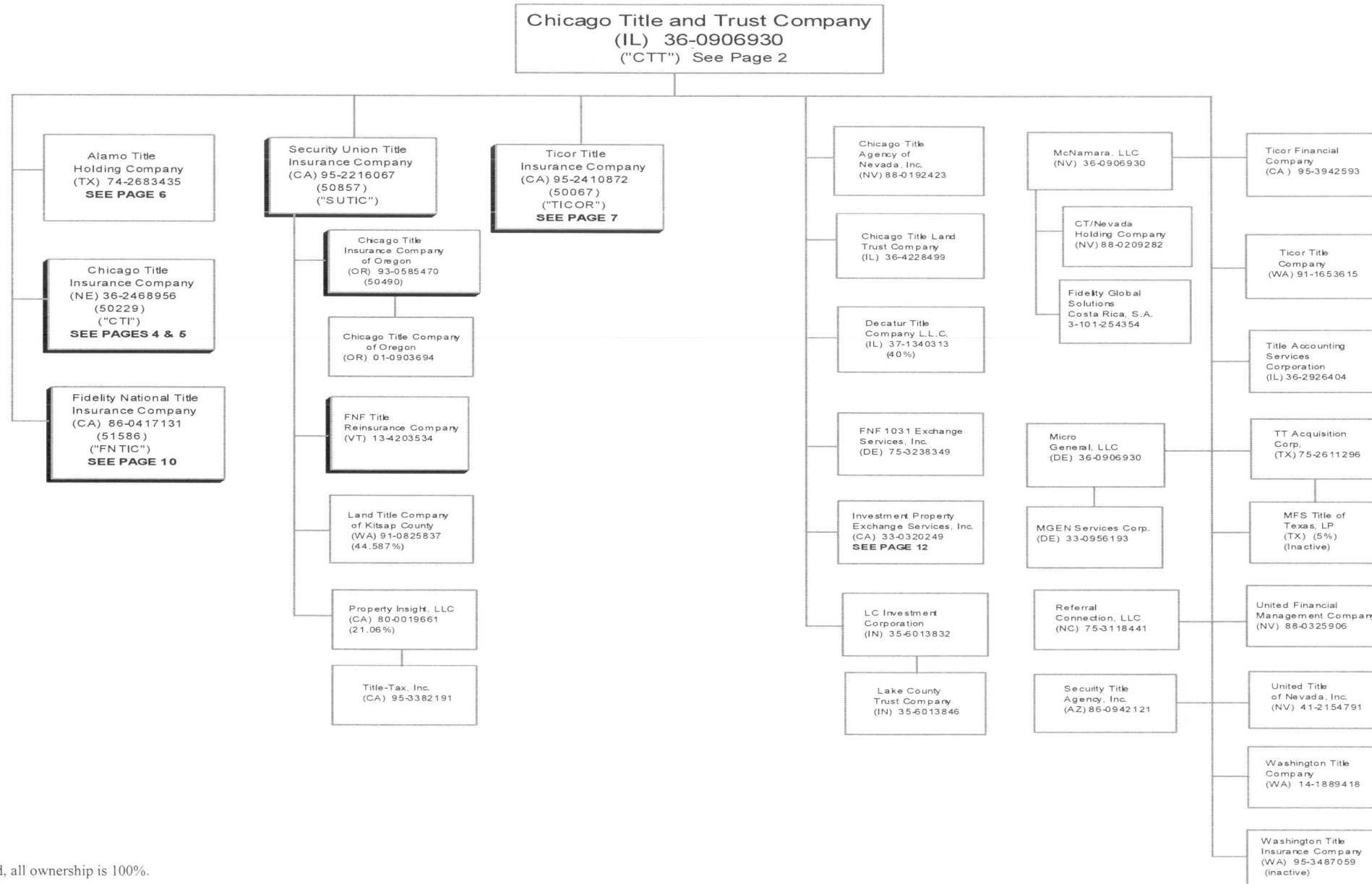
Fidelity National Title Group, Inc.
(DE) 03-0597552
("FNTG") See Page 1



39.1

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

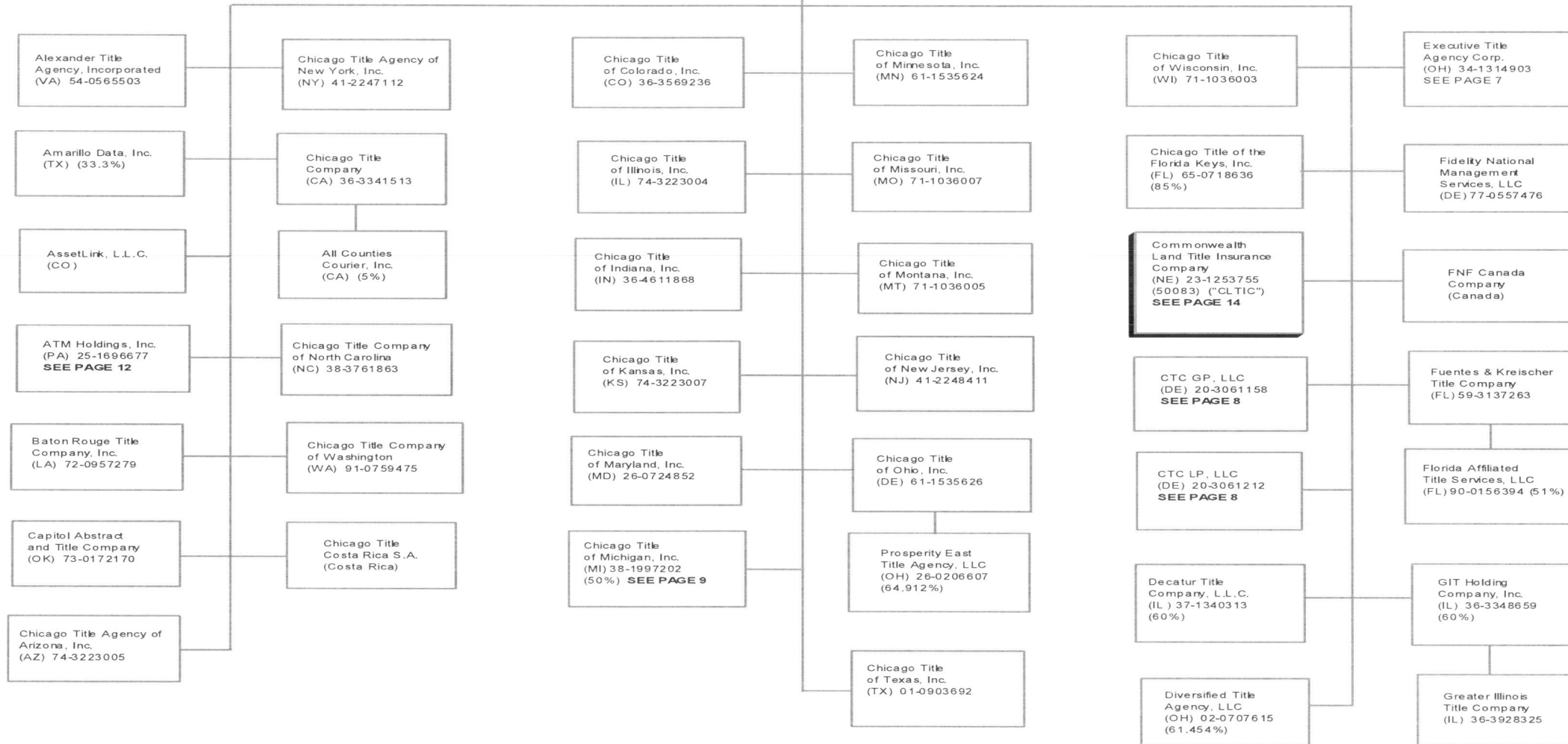
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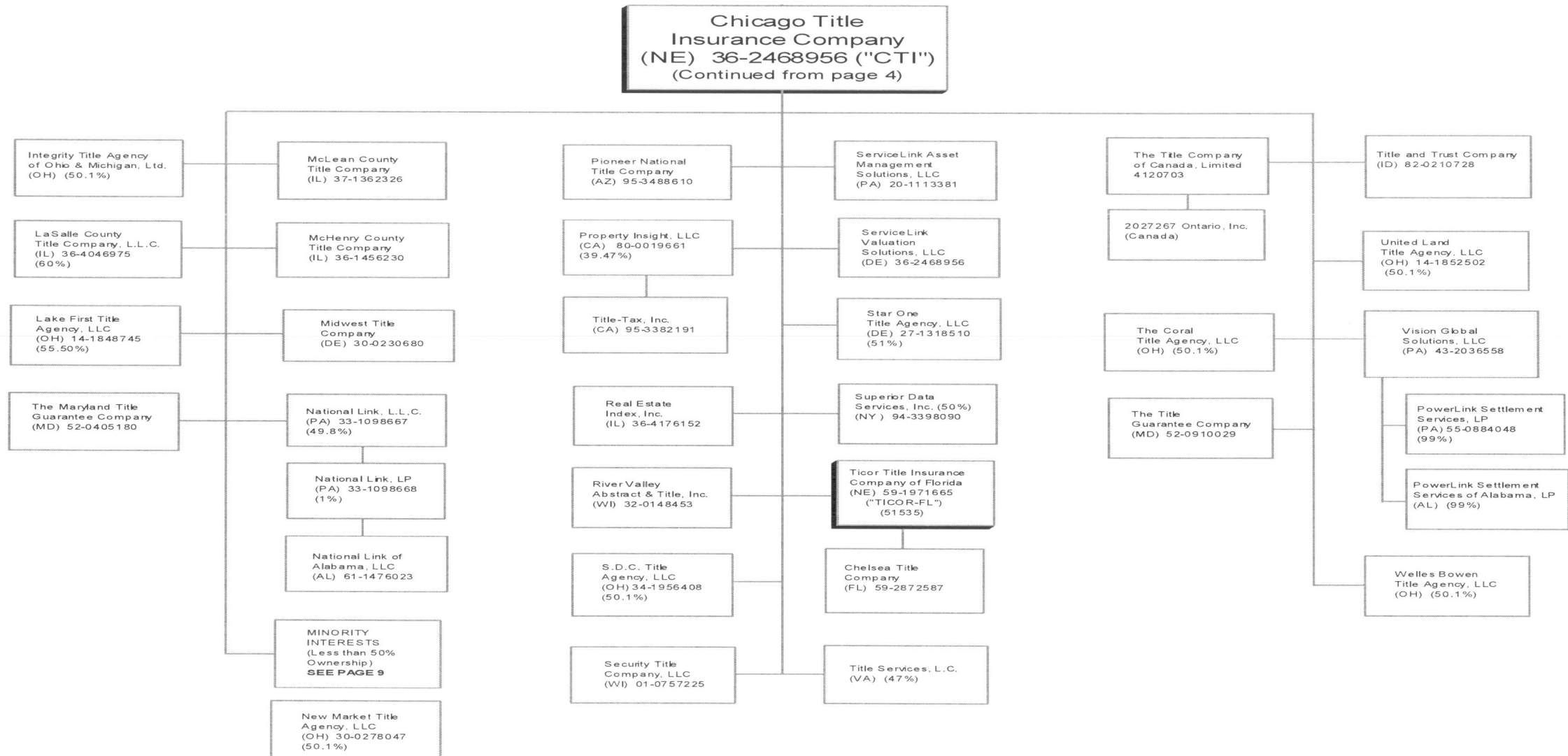
PART 1 - ORGANIZATIONAL CHART

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



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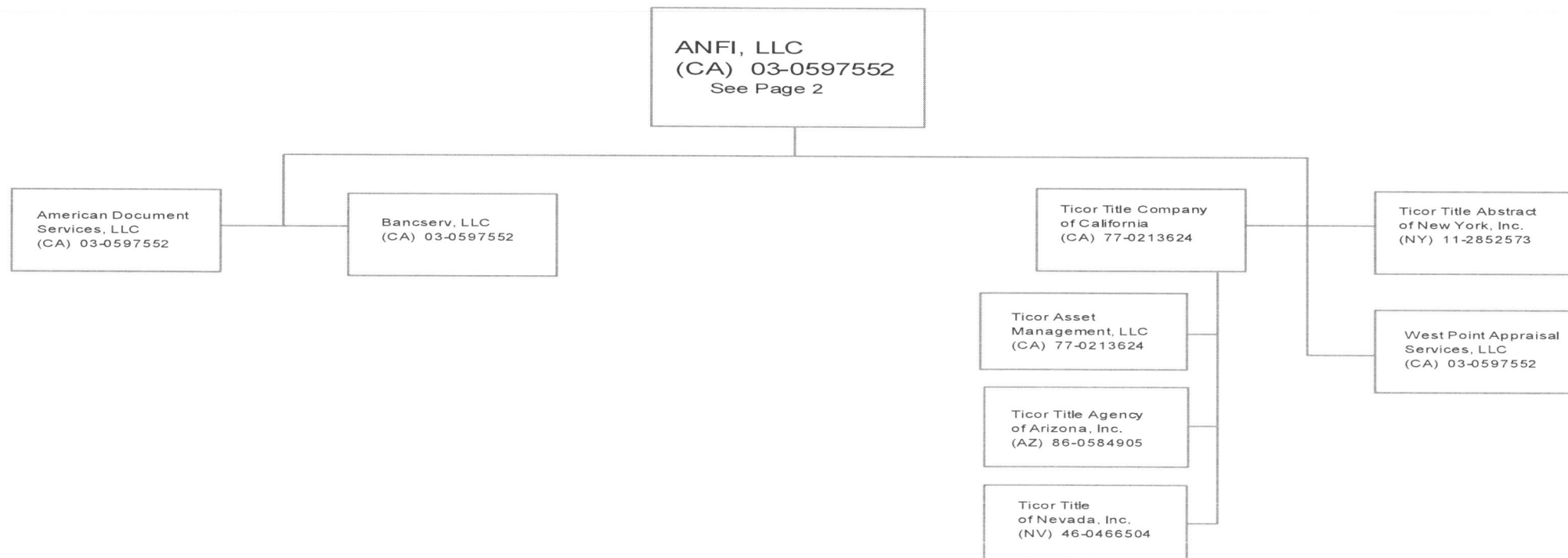
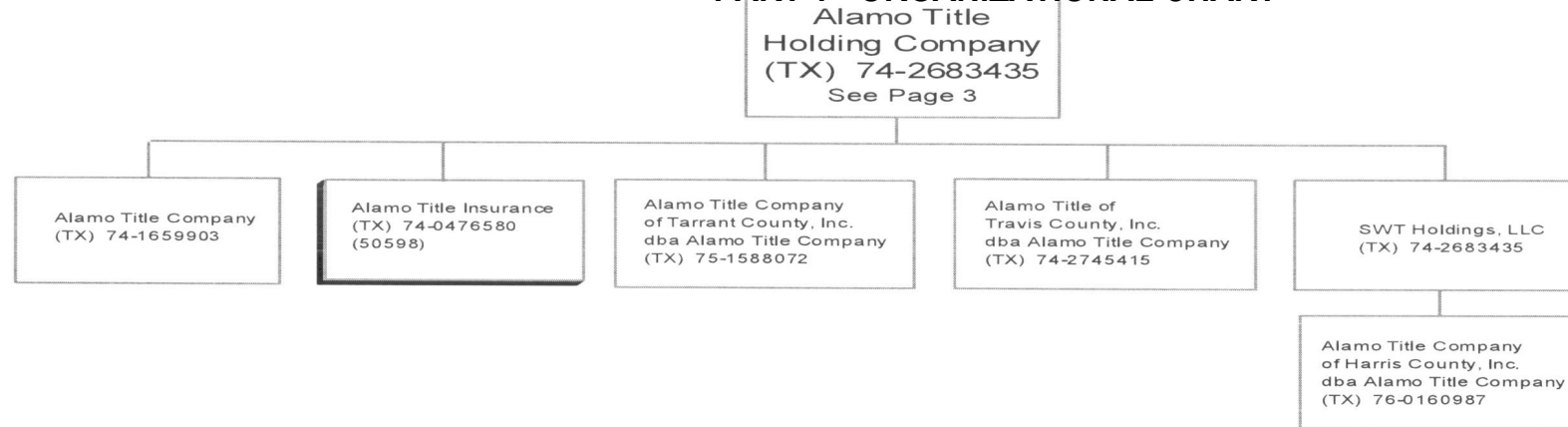
PART 1 - ORGANIZATIONAL CHART



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

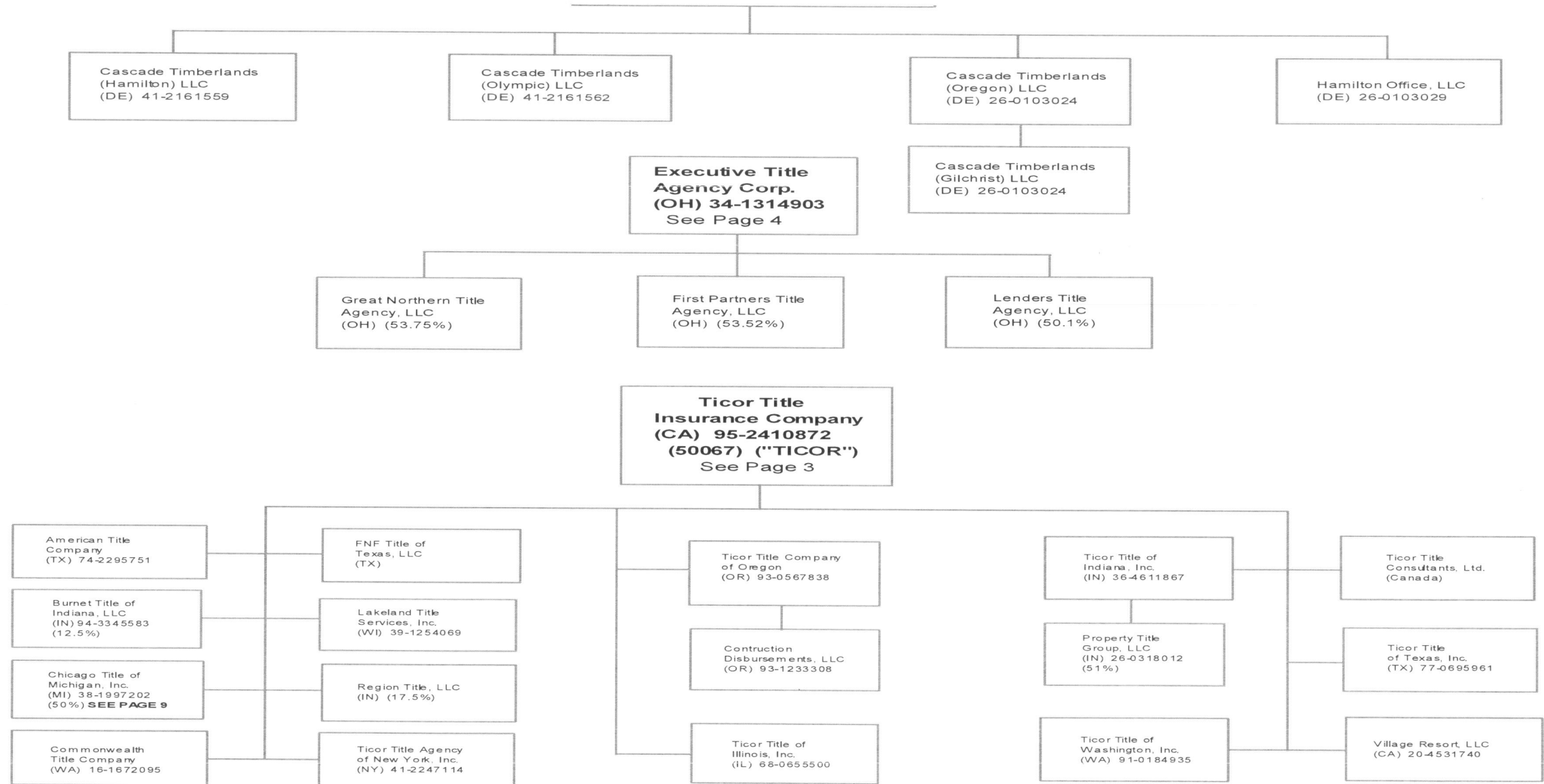
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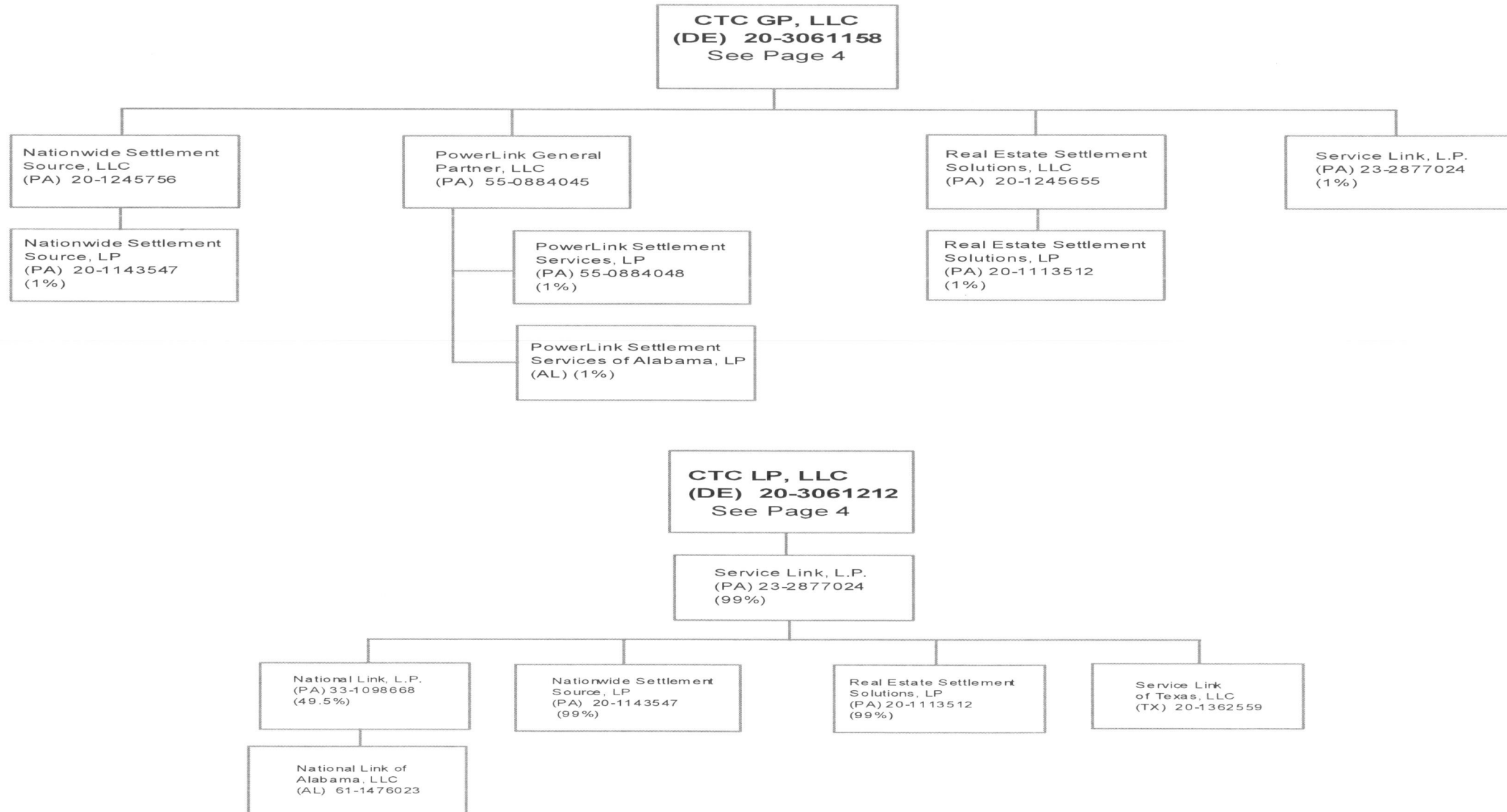
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Cascade Timberlands, LLC (DE) (70.22% total ownership)



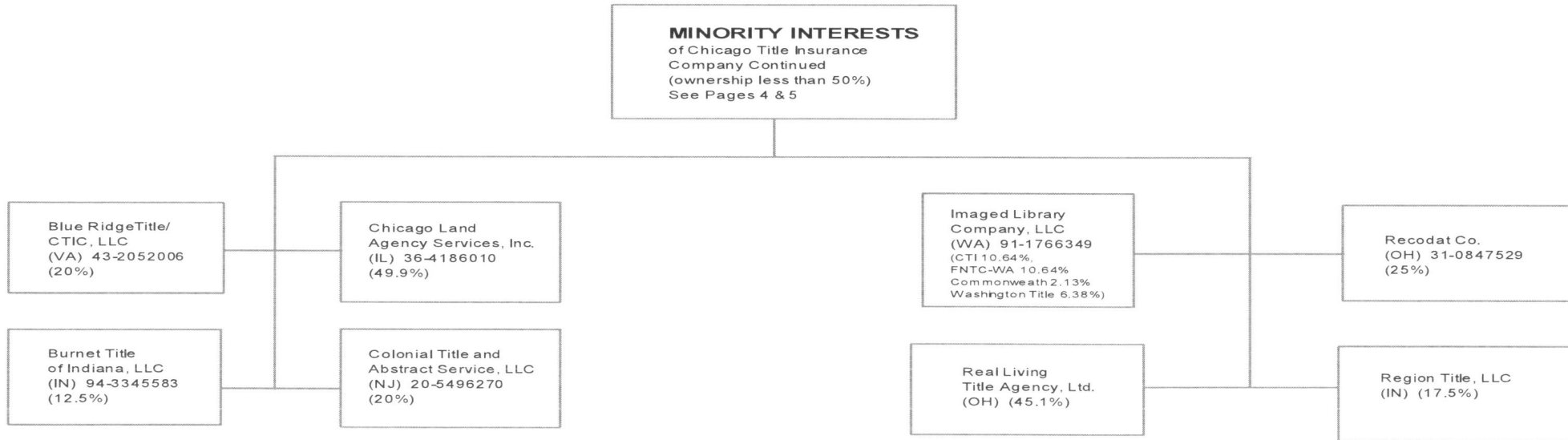
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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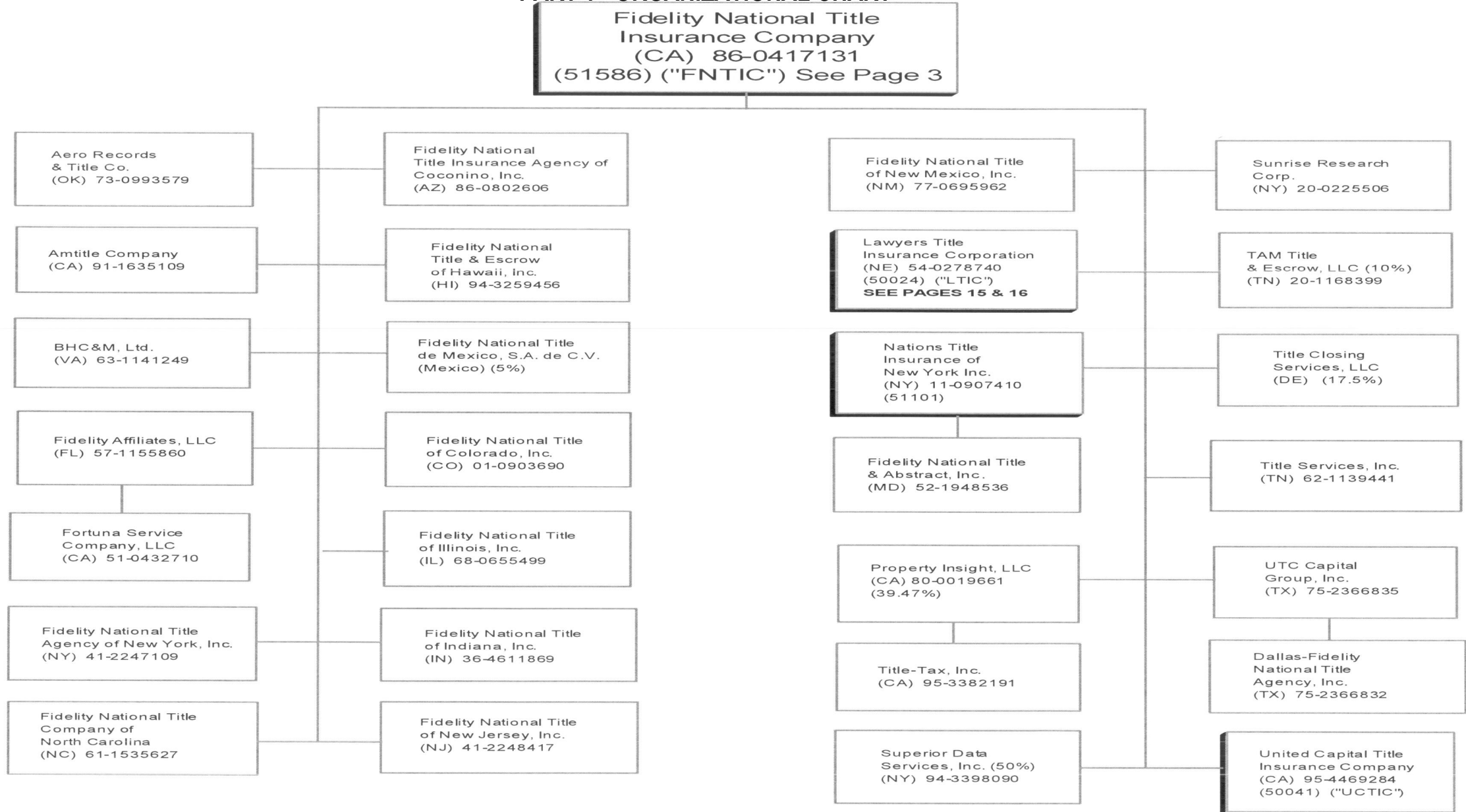
PART 1 - ORGANIZATIONAL CHART



Unless otherwise noted, all ownership is 100%.

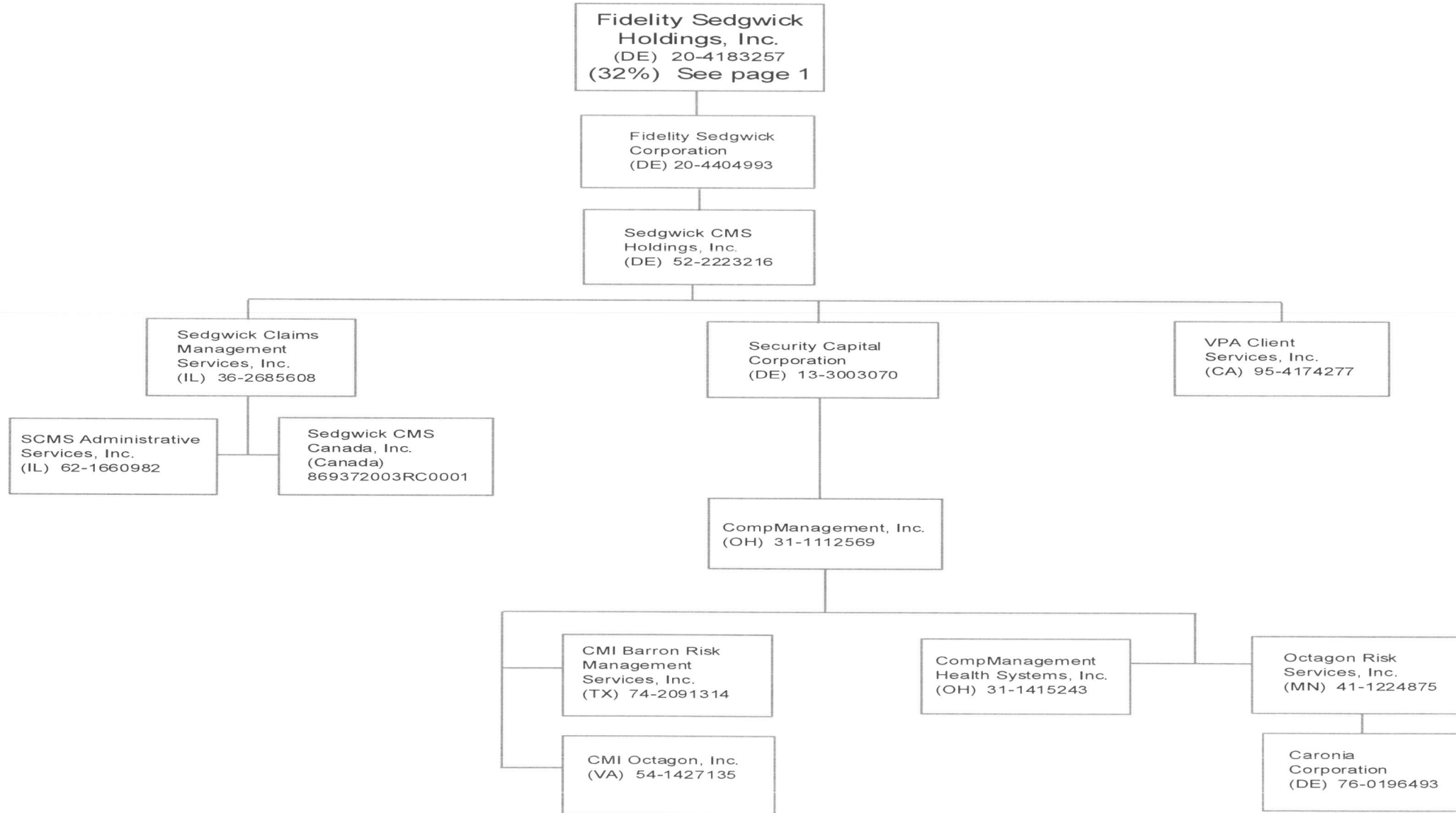
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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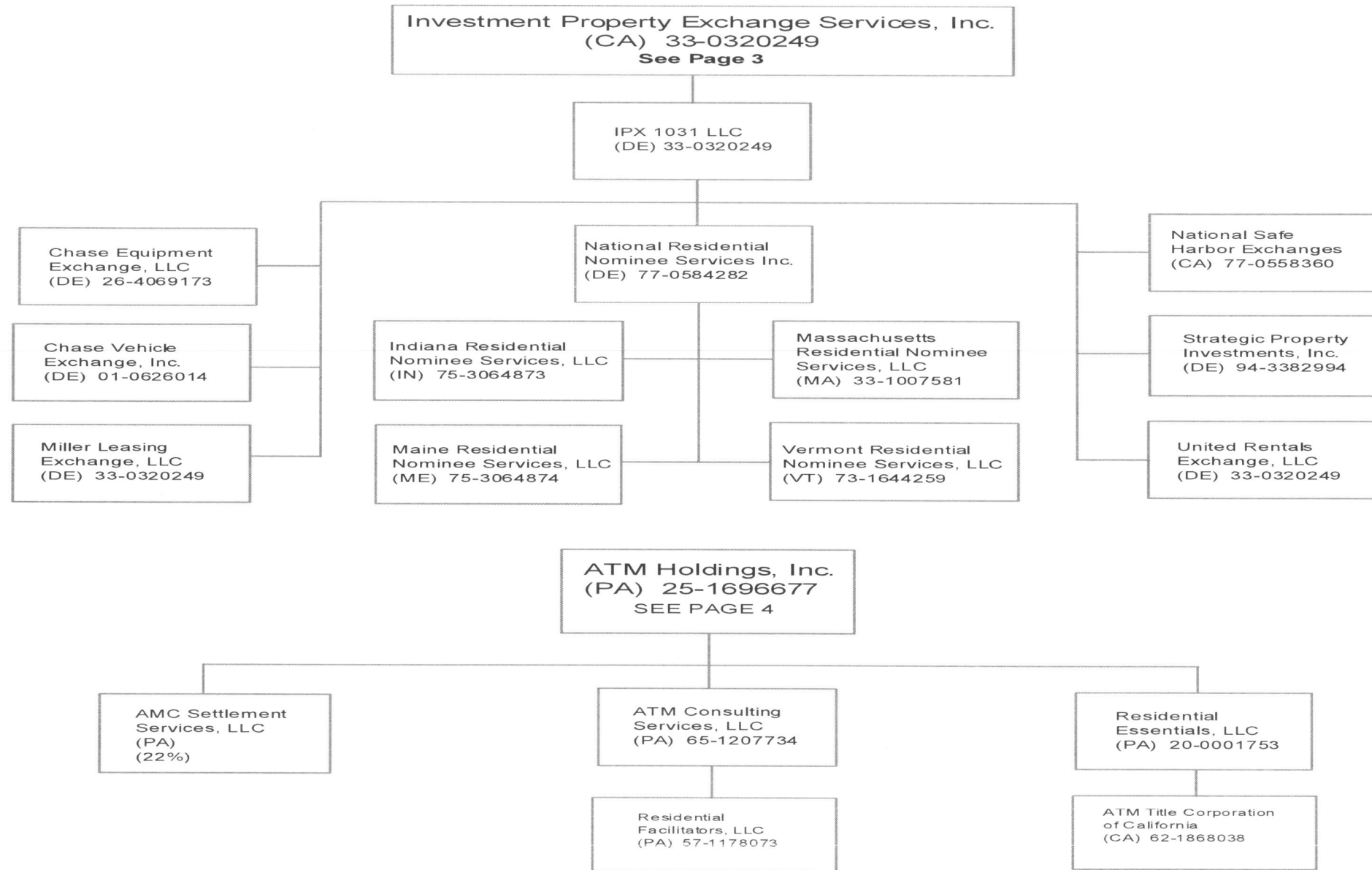
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39.10

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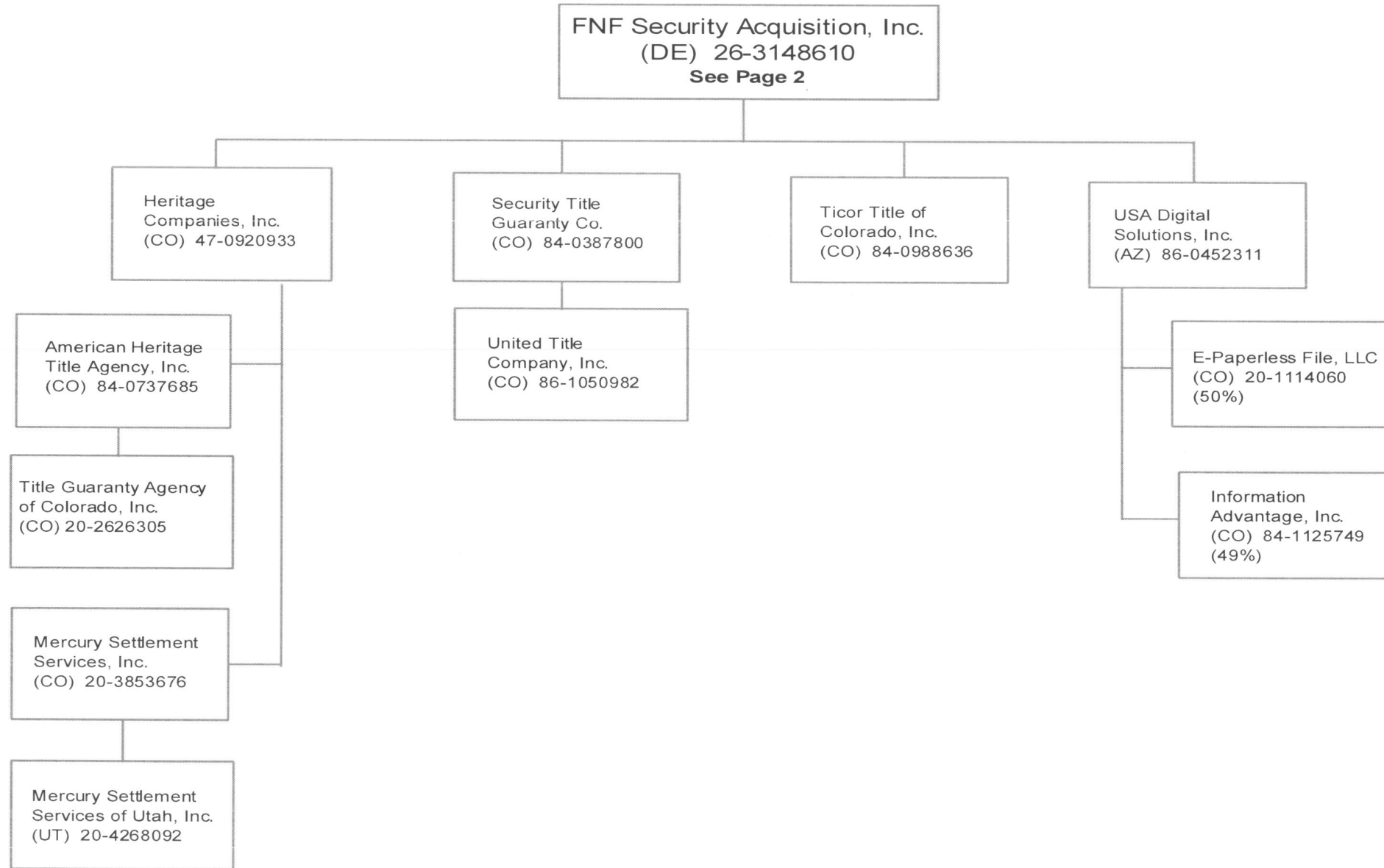
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39.11

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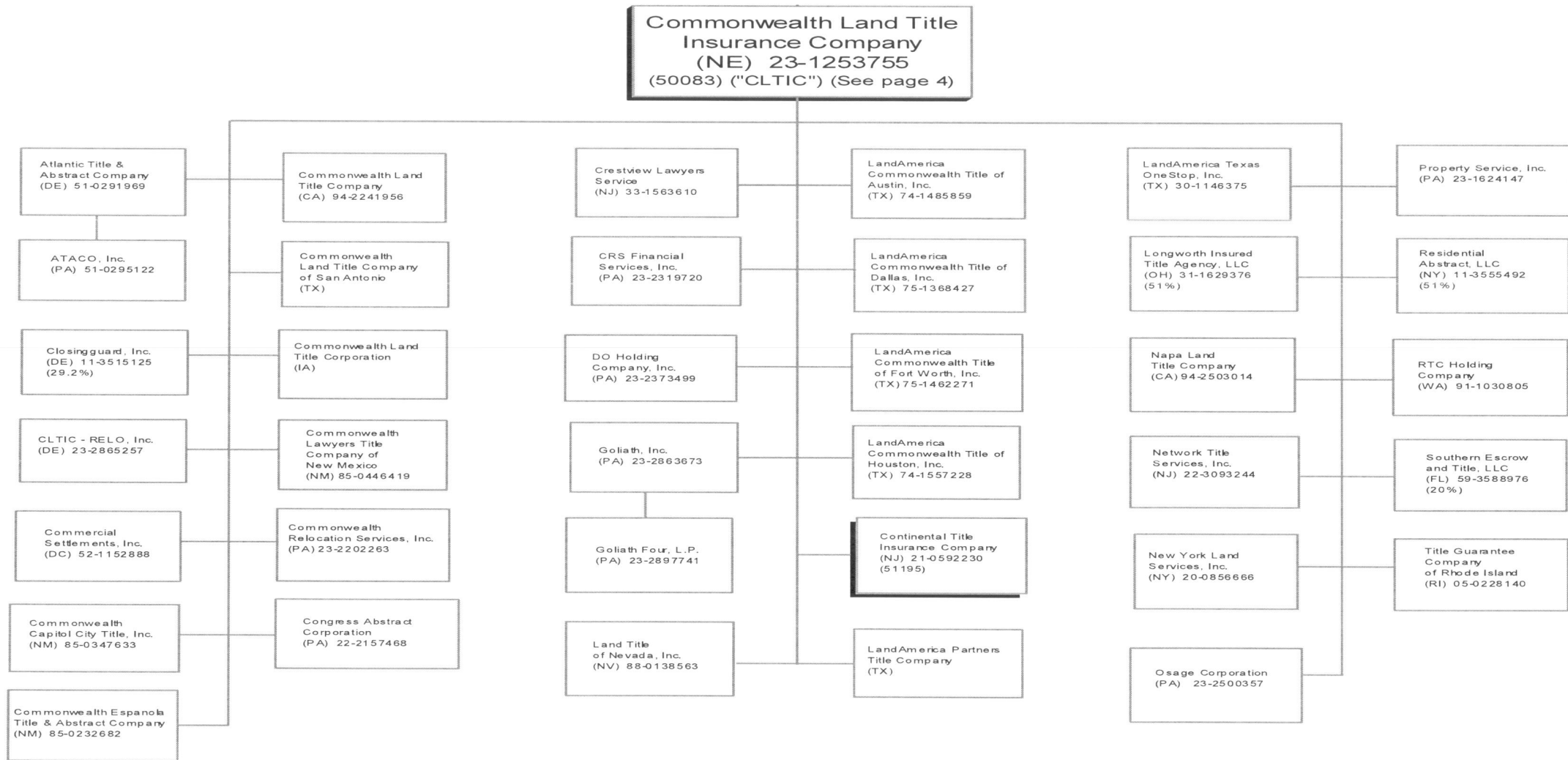
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39.12

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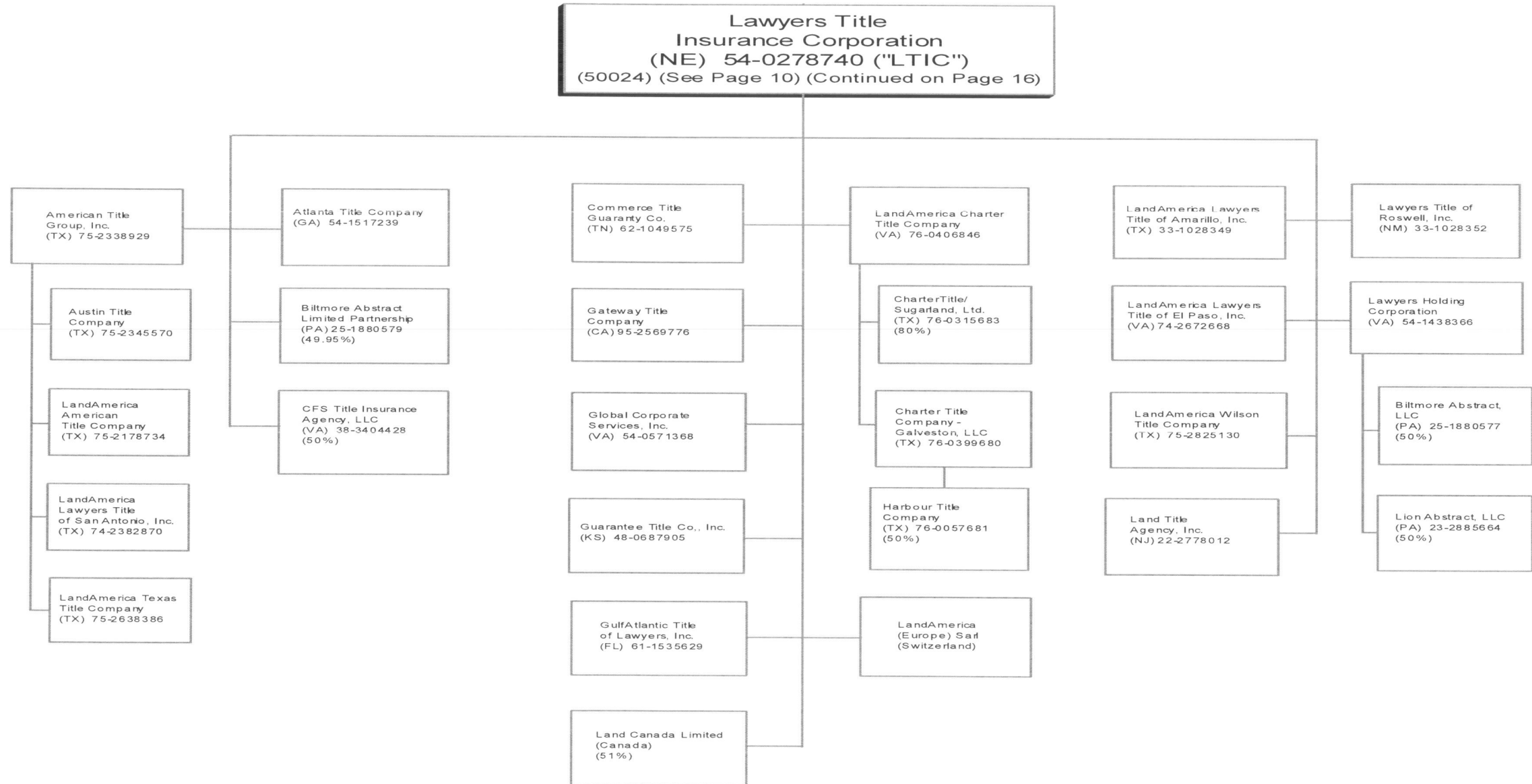
PART 1 - ORGANIZATIONAL CHART



39.13

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

PART 1 - ORGANIZATIONAL CHART

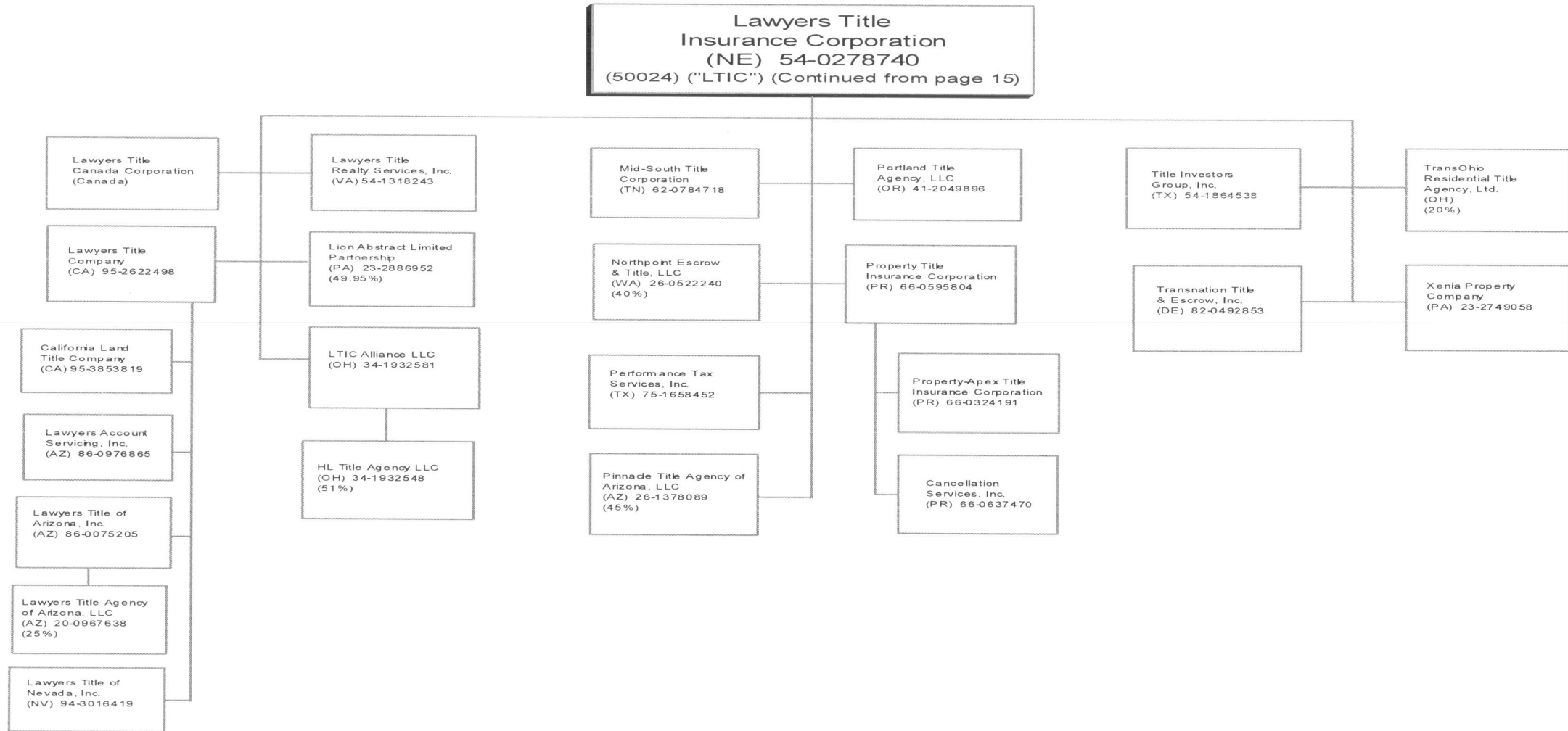


39.14

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

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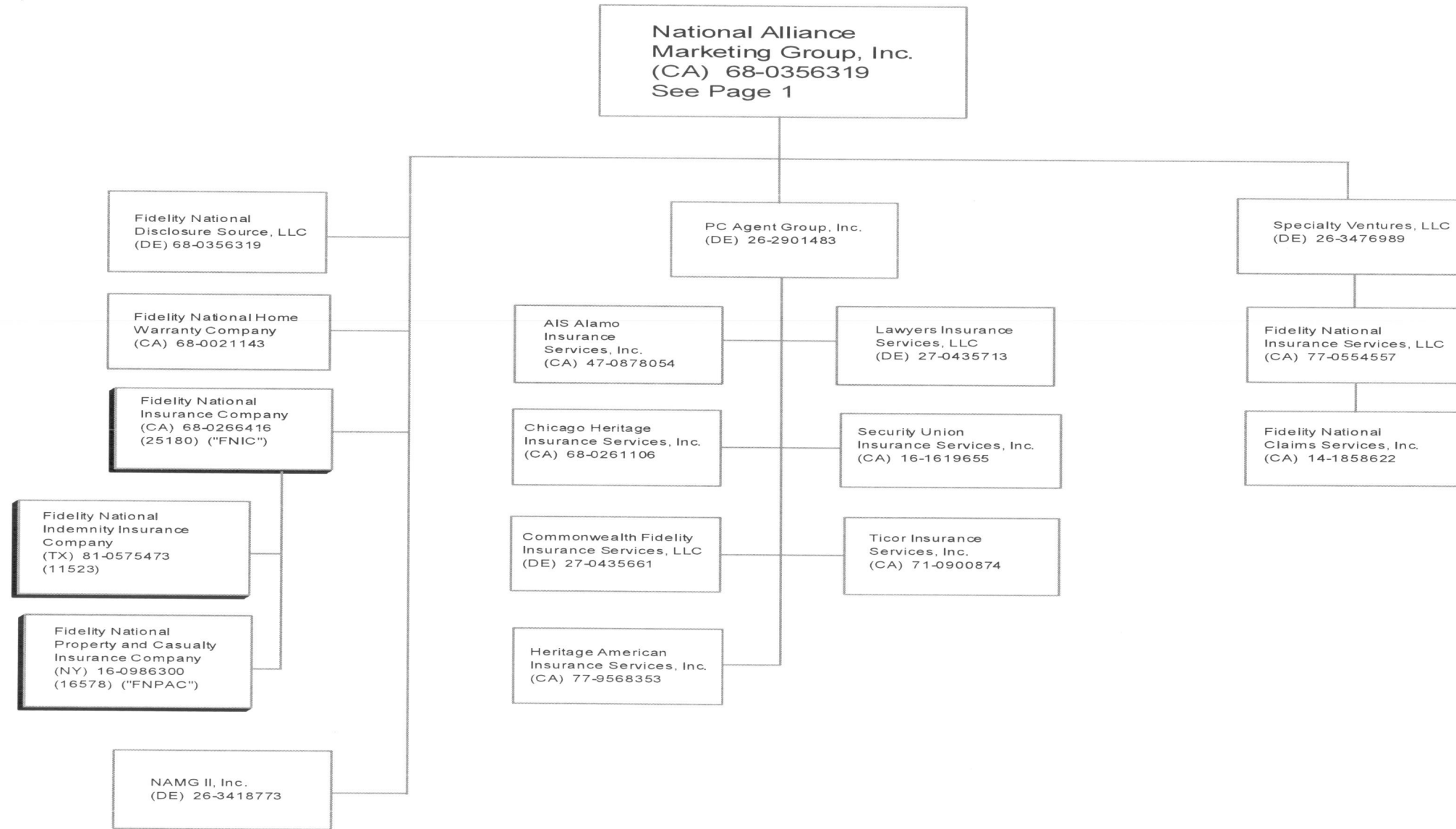
PART 1 - ORGANIZATIONAL CHART



39.15

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

PART 1 - ORGANIZATIONAL CHART



39.16

OVERFLOW PAGE FOR WRITE-INS

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