

ANNUAL STATEMENT

OF THE

Ticor Title

Insurance Company

of Florida

of **Omaha**

in the state of **Nebraska**

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2008

TITLE

2008



51535200820100010

ANNUAL STATEMENT

For the Year Ended December 31, 2008
OF THE CONDITION AND AFFAIRS OF THE

Ticor Title Insurance Company of Florida

NAIC Group Code	<u>0670</u> <small>(Current Period)</small>	<u>0670</u> <small>(Prior Period)</small>	NAIC Company Code	<u>51535</u>	Employer's ID Number	<u>59-1971665</u>
Organized under the Laws of	<u>NE</u>		State of Domicile or Port of Entry	<u>NE</u>		
Country of Domicile	<u>US</u>					
Incorporated/Organized:	<u>February 4, 1980</u>			Commenced Business:	<u>February 27, 1980</u>	
Statutory Home Office:	<u>2201 Farnam Street</u> <small>(Street and Number)</small>		<u>Omaha, NE 68102</u> <small>(City or Town, State and Zip Code)</small>			
Main Administrative Office:	<u>601 Riverside Ave</u> <small>(Street and Number)</small>		<u>Jacksonville, FL 32204</u> <small>(City or Town, State and Zip Code)</small>	<u>904-854-8100</u> <small>(Area Code) (Telephone Number)</small>		
Mail Address:	<u>601 Riverside Ave</u> <small>(Street and Number or P.O. Box)</small>		<u>Jacksonville, FL 32204</u> <small>(City or Town, State and Zip Code)</small>	<u>904-854-8100</u> <small>(Area Code) (Telephone Number)</small>		
Primary Location of Books and Records:	<u>601 Riverside Avenue</u> <small>(Street and Number)</small>		<u>Jacksonville, FL 32204</u> <small>(City or Town, State and Zip Code)</small>	<u>904-854-8100</u> <small>(Area Code) (Telephone Number)</small>		
Internet Website Address:	<u>www.fnf.com</u>					
Statutory Statement Contact:	<u>Jan R. Wilson</u> <small>(Name)</small>		<u>904-854-8100</u> <small>(Area Code) (Telephone Number)</small>	<u>(Extension)</u>		
	<u>jan.wilson@fnf.com</u> <small>(E-Mail Address)</small>			<u>904-357-1066</u> <small>(Fax Number)</small>		

OFFICERS

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

VICE-PRESIDENTS

Name	Title	Name	Title
<u>Christopher (NMN) Abbinante</u>	<u>EVP</u>	<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>John Arthur Wunderlich #</u>	<u>EVP</u>
<u>Daniel Kennedy Murphy #</u>	<u>SVP and Treasurer</u>		

DIRECTORS OR TRUSTEES

<u>Christopher (NMN) Abbinante</u>	<u>Erika (NMN) Meinhardt</u>	<u>Anthony John Park</u>	<u>Theodore Leroy Kessner</u>
<u>Raymond Randall Quirk</u>			

State of _____
County of _____ 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. President & CEO _____ (Title)	_____ (Signature) Michael Louis Gravelle _____ (Printed Name) 2. EVP, Legal & Corporate Secretary _____ (Title)	_____ (Signature) Anthony John Park _____ (Printed Name) 3. EVP & Chief Financial Officer _____ (Title)
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Subscribed and sworn to before me this _____ day of _____, 2009

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)	87,270,902		87,270,902	100,316,481
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	1,674,733		1,674,733	10,000
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens	49,064	49,064		
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	713,313		713,313	740,169
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	154,350		154,350	154,350
5. Cash (\$ (15,650), Schedule E - Part 1), cash equivalents (\$ 27,569, Schedule E - Part 2), and short-term investments (\$ 781,011, Schedule DA)	792,930		792,930	2,296,791
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivables for securities	7,609		7,609	30,273
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	90,662,901	49,064	90,613,837	103,548,064
11. Title plants less \$ 0 charged off (for Title insurers only)	5,887,436		5,887,436	7,585,327
12. Investment income due and accrued	1,248,225		1,248,225	1,369,002
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	4,069,552	3,160,387	909,165	2,617,478
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	8,715,979		8,715,979	3,074,742
16.2 Net deferred tax asset	10,313,646	8,022,774	2,290,872	2,677,751
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	1,150		1,150	
19. Furniture and equipment, including health care delivery assets (\$ 0)	8,719	8,719		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	498,424		498,424	
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	1,039,076	1,039,076		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	122,445,108	12,280,020	110,165,088	120,872,364
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	122,445,108	12,280,020	110,165,088	120,872,364

DETAILS OF WRITE-IN LINES			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301. Prepaid Assets & Other Assets	264,576	264,576	
2302. State Income Tax Receivable	715,270	715,270	
2303. Leasehold Improvements	59,230	59,230	
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,039,076	1,039,076	

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	16,860,855	18,143,728
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	46,927,117	63,963,771
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	14,978,000	
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	356,187	1,219,468
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,298,757	831,404
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	837,985	972,120
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		8,003,166
19. Payable for securities		
20. Aggregate write-ins for other liabilities	28,185	2,152,231
21. Total liabilities (Lines 1 through 20)	81,287,086	95,285,888
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	2,000,000	2,000,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	5,644,598	5,644,598
28. Unassigned funds (surplus)	21,233,404	17,941,878
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)	28,878,002	25,586,476
31. Totals (Page 2, Line 26, Col. 3)	110,165,088	120,872,364

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2001. Payable under Securities Lending Agreements	27,568	2,152,231
2002. Reinsurance Ceded Payable	617	
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	28,185	2,152,231
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)	60,817,658	85,830,997
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	600	2,850
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	5,760,087	7,770,778
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	66,578,345	93,604,625
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	14,675,499	24,844,213
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	48,188,242	93,268,161
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	62,863,741	118,112,374
8. Net operating gain or (loss) (Lines 3 minus 7)	3,714,604	(24,507,749)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	4,296,041	4,039,640
10. Net realized capital gains (losses) less capital gains tax of \$ (91,284) (Exhibit of Capital Gains (Losses))	(169,526)	84,093
11. Net investment gain (loss) (Lines 9 + 10)	4,126,515	4,123,733
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	(1,661,947)	882,326
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	6,179,172	(19,501,690)
14. Federal and foreign income taxes incurred	(9,201,284)	(8,577,298)
15. Net income (Lines 13 minus 14)	15,380,456	(10,924,392)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	25,586,475	29,857,989
17. Net income (from Line 15)	15,380,456	(10,924,392)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(560,925)	
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(11,113,794)	(1,316,865)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	14,563,791	7,969,743
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)	(14,978,000)	
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	3,291,528	(4,271,514)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	28,878,003	25,586,475

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. Gains / Losses on Fixed Assets	(1,661,947)	882,326
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)	(1,661,947)	882,326
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	48,786,660	93,156,190
2. Net investment income	5,181,725	4,664,106
3. Miscellaneous income	4,094,309	8,655,954
4. Total (Lines 1 through 3)	58,062,694	106,476,250
5. Benefit and loss related payments	15,958,372	21,751,372
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	44,932,223	95,359,808
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)		(5,191,694)
10. Total (Lines 5 through 9)	60,890,595	111,919,486
11. Net cash from operations (Line 4 minus Line 10)	(2,827,901)	(5,443,236)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	25,104,321	44,971,984
12.2 Stocks	21,990,714	
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	49,520	54,862
12.8 Total investment proceeds (Lines 12.1 to 12.7)	47,144,555	45,026,846
13. Cost of investments acquired (long-term only):		
13.1 Bonds	13,640,953	49,358,661
13.2 Stocks	23,655,447	
13.3 Mortgage loans		49,064
13.4 Real estate		48,451
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	37,296,400	49,456,176
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)	9,848,155	(4,429,330)
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)	(8,524,116)	7,548,087
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(8,524,116)	7,548,087
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(1,503,862)	(2,324,479)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,296,791	4,621,270
19.2 End of year (Line 18 plus Line 19.1)	792,929	2,296,791

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

20.0001		
20.0002		
20.0003		

OPERATIONS AND INVESTMENT EXHIBIT

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

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written		43,914,940		43,914,940	83,543,448
2. Escrow and settlement service charges	600	X X X	X X X	600	2,850
3. Other title fees and service charges (Part 1C, Line 5)	5,760,087	X X X	X X X	5,760,087	7,770,778
4. Totals (Lines 1 + 2 + 3)	5,760,687	43,914,940		49,675,627	91,317,076

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	43,914,940	83,543,448
1.2 Assumed	184,538	88,626
1.3 Ceded	318,474	310,575
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	43,781,004	83,321,499
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	63,963,771	66,473,270
2.2 Additions during the current year	2,152,476	5,907,211
2.3 Withdrawals during the current year	19,189,130	8,416,710
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	46,927,117	63,963,771
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	60,817,658	85,830,998

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations		1,600
2. Searches and abstracts	5,398,074	7,264,024
3. Surveys		
4. Aggregate write-ins for service charges	362,013	505,154
5. Totals	5,760,087	7,770,778

DETAILS OF WRITE-IN LINES			
0401. Miscellaneous Fees		362,013	505,154
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)		362,013	505,154

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	248,613	12,665,780		12,914,393	18,527,889
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	248,613	12,665,780		12,914,393	18,527,889
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	248,613	12,665,780		12,914,393	18,527,889
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	68,401	16,792,455		16,860,856	18,143,728
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	153,787	17,989,941		18,143,728	15,050,887
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	163,227	11,468,294		11,631,521	21,620,730
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	58,599	2,985,379		3,043,978	3,223,482
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	221,826	14,453,673		14,675,499	24,844,212

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)	67,000	16,793,000		16,860,000	18,143,728
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)	67,000	16,793,000		16,860,000	18,143,728
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	2,775,000	51,937,000		54,712,000	49,148,864
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	2,775,000	51,937,000		54,712,000	49,148,864
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	7,191,000	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	78,763,000	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	46,927,117	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	14,975,883	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	14,975,883	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	3,235,207	3,374,570		6,609,777	2,097,301			8,707,078	13,180,092
1.2 Employee relations and welfare	303,388	262,733		566,121	161,331			727,452	1,145,991
1.3 Payroll taxes	201,643	201,590		403,233	158,287			561,520	898,342
1.4 Other personnel costs	1,021	2,689		3,710	6,088			9,798	48,628
1.5 Total personnel costs	3,741,259	3,841,582		7,582,841	2,423,007			10,005,848	15,273,053
2. Amounts paid to or retained by title agents		33,847,871		33,847,871				33,847,871	63,996,950
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	202,015	262,465		464,480	3,044			467,524	1,172,204
3.2 Surveys									
3.3 Other		1,514		1,514				1,514	5,378
4. Advertising	8,386	12,793		21,179				21,179	140,366
5. Boards, bureaus and associations		26,591		26,591				26,591	26,523
6. Title plant rent and maintenance	117,756	33,552		151,308				151,308	681,885
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	60,637	1,035,067		1,095,704				1,095,704	1,535,602
9. Marketing and promotional expenses	1,447	75,723		77,170				77,170	123,738
10. Insurance	55,084	105,266		160,350	12,176			172,526	233,962
11. Directors' fees	1,824	3,176		5,000				5,000	
12. Travel and travel items	72,478	321,136		393,614	51,748			445,362	991,095
13. Rent and rent items	725,874	335,404		1,061,278	350,057			1,411,335	2,108,020
14. Equipment	145,411	11,221		156,632	33,484			190,116	2,759,773
15. Cost or depreciation of EDP equipment and software	265,902	428,911		694,813	12,176			706,989	1,447,750
16. Printing, stationery, books and periodicals	63,782	80,741		144,523	73,055			217,578	591,380
17. Postage, telephone, messengers and express	125,740	205,372		331,112	60,880			391,992	928,631
18. Legal and auditing	476,699	717,953		1,194,652	18,264			1,212,916	2,943,880
19. Totals (Lines 1.5 to 18)	6,064,294	41,346,338		47,410,632	3,037,891			50,448,523	94,960,190
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes		850,139		850,139				850,139	1,312,911
20.2 Insurance department licenses and fees	50	148,563		148,613				148,613	239,016
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	(82,649)	(154,145)		(236,794)				(236,794)	(317,611)
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	(82,599)	844,557		761,958				761,958	1,234,316
21. Real estate expenses						91,506		91,506	218,206
22. Real estate taxes						1,753		1,753	28,188
23. Aggregate write-ins for miscellaneous expenses	19,923	(4,271)		15,652	6,088			21,740	297,137
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	6,001,618	42,186,624		48,188,242	3,043,979		93,259	(a) 51,325,480	96,738,037
25. Less unpaid expenses - current year	603,814	1,051,747		1,655,561				1,655,561	2,050,872
26. Add unpaid expenses - prior year	583,552	1,467,320		2,050,872				2,050,872	4,142,519
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	5,981,356	42,602,197		48,583,553	3,043,979		93,259	51,720,791	98,829,684

DETAILS OF WRITE-IN LINES									
2301. Other Expenses	19,923	(4,271)		15,652	6,088			21,740	297,137
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)	19,923	(4,271)		15,652	6,088			21,740	297,137

(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)		60,817,660		60,817,660		60,817,660	85,830,997
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	600			600		600	2,850
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	5,760,087			5,760,087		5,760,087	7,770,778
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	5,760,687	60,817,660		66,578,347		66,578,347	93,604,625
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	221,826	14,453,673		14,675,499		14,675,499	24,844,212
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	6,001,618	42,186,624		48,188,242		48,188,242	93,268,161
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	6,223,444	56,640,297		62,863,741		62,863,741	118,112,373
8. Net operating gain or (loss) (Lines 3 minus 7)	(462,757)	4,177,363		3,714,606		3,714,606	(24,507,748)

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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) 1,749,570	1,580,645
1.1 Bonds exempt from U.S. tax	(a) 1,550,723	1,534,573
1.2 Other bonds (unaffiliated)	(a) 1,127,715	1,192,012
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	26,233	26,233
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d) 38,960	38,960
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 75,643	75,643
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	4,568,844	4,448,066
11. Investment expenses		(g) 93,258
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 29,103
13. Interest expense		(h) 6,715
14. Depreciation on real estate and other invested assets		(i) 22,949
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		152,025
17. Net investment income (Line 10 minus Line 16)		4,296,041

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 \$ 28,909 accrual of discount less \$ 789,385 amortization of premium and less \$ 28,732 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	134,928		134,928		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	100,169	(495,907)	(395,738)	(560,925)	
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)	235,097	(495,907)	(260,810)	(560,925)	

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	49,064	49,064	
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)	49,064	49,064	
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	3,160,387	7,173,002	4,012,615
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	8,022,774	18,749,689	10,726,915
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets	8,719	23,541	14,822
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	1,039,076	848,515	(190,561)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	12,280,020	26,843,811	14,563,791
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	12,280,020	26,843,811	14,563,791

DETAILS OF WRITE-IN LINES			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301. PREPAID ASSETS & OTHER ASSETS	249,185	521,414	272,229
2302. LOANS ON PERSONAL SECURITY	824	824	
2303. LEASEHOLD IMPROVEMENTS	59,230	267,138	207,908
2398. Summary of remaining write-ins for Line 23 from overflow page	729,837	59,139	(670,698)
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,039,076	848,515	(190,561)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

After completing the necessary regulatory filings and obtaining appropriate approvals, on October 1, 2007, Ticor Title Insurance Company of Florida (“the Company”) transferred its legal domicile from the State of Florida to the State of Nebraska. The financial statements are presented on the basis of accounting practices prescribed or permitted by the State of Nebraska Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the National Association of Insurance Commissioners (“NAIC”) Accounting Practices and Procedures manual, (“NAIC SAP”), except where the laws of the State of Nebraska differ.

The Nebraska Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Nebraska for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Nebraska insurance laws. NAIC SAP has been adopted as a component of prescribed or permitted practices by the State of Nebraska.

In 2006, the Nebraska legislature amended the State’s insurance code dealing with title insurance (L.B. 875) by adopting a material prescribed accounting practice, regarding reserve releases, that differs from that found in NAIC SAP. More specifically, L.B.875 provides that a redomesticating title insurer shall effectuate a release of the Statutory Premium Reserves (“SPR”) that it brings with it on the date of redomestication pursuant to a twenty year release schedule. NAIC SAP does not contain such a provision for redomesticating title insurers. Additionally, L.B. 875 in general utilizes a twenty year general SPR release formulae that varies from the release schedule contemplated by NAIC SAP. Moreover, L.B 875 also prohibits the statutory scheduled release of SPR to the extent that doing so would cause SPR to fall below the title insurer’s actuarial reserves reflected on Schedule P; NAIC SAP does not include such a restriction. The SPR addition under L.B. 875 is \$0.17 per one thousand dollars of net retained liability whereas Florida required an SPR addition of \$0.30 per one thousand dollars of net retained liability. NAIC SAP, SSAP No. 3, “Accounting Changes and Corrections of Errors” requires the cumulative effect of changes in accounting principles to be reported as adjustments to surplus; however, L.B. 875 specifically allowed the reserve release to run through income.

In connection with the Redomestication, L.B. 875 provides that the aggregate SPR balance at the date of Redomestication to be released at varying percentages over a twenty year period, with the first of such releases being 30% of the reserve balance, on the forty-fifth day following the end of the quarter during which the Redomestication occurs. For the Company, this release occurred on February 15, 2008. The change in release methodology associated with the Redomestication resulted in a different total SPR release for the year 2008, compared to the release that would have been calculated using practices prescribed by the State of Florida. NAIC SAP, SSAP No. 3, “Accounting Changes and Corrections of Errors” requires the cumulative effect of changes in accounting principles to be reported as adjustments to surplus; however L.B. specifically allows the reserve release to run through income.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Nebraska is shown below:

	<u>12/31/2008</u>	<u>12/31/2007</u>
Net Income, Nebraska Basis	15,380,456	(10,924,392)
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	(3,359,156)	931,955
Net Income, NAIC SAP basis	12,021,300	(9,992,437)
Statutory Surplus, Nebraska	28,878,003	25,586,476
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	7,448,282	10,807,438
Statutory Surplus, NAIC SAP Basis	36,326,285	36,393,914

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

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

C. Accounting Policy:

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

NOTES TO FINANCIAL STATEMENTS

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

In addition, the company uses the following accounting policies:

- (1) Short term investments are stated at amortized cost.
- (2) Bonds are stated at amortized cost using the effective interest method with exception to those bonds with a NAIC designation of 3-6, which are stated at the lower of amortized cost or market value.
- (3) Unaffiliated common stock holdings are stated at NAIC market value.
- (4) Preferred stocks are stated at NAIC market value with exception to the preferred stock with a NAIC designation of 3-6, which are stated at the lower of cost or market.
- (5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities, if any, are stated at amortized cost or the lower of amortized cost or market value.
- (7) Investment in Subsidiaries, Controlled or Affiliated Companies are valued using the underlying statutory equity, as adjusted, or audited GAAP equity, adjusted for certain non-admitted assets, as appropriate for each individual investment.
- (8) Interest in Joint Ventures - none.
- (9) Derivatives - None
- (10) Anticipated investment income to be used as a factor in a premium deficiency calculation - None
- (11) Unpaid losses and loss adjustment expense include an amount determined from individual case estimates and loss reports. Such liabilities are necessarily based on assumptions and estimates. While management believes the amount is adequate, the ultimate liability maybe in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Correction of Errors:

In connection with the Redomestication, L.B. 875 provides that the aggregate SPR balance at the date of Redomestication to be released at varying percentages over a twenty year period, with the first of such releases being 30% of the reserve balance, on the forty-fifth day following the end of the quarter during which the Redomestication occurs. For the Company, this release occurred on February 15, 2008 and was \$19,132,662. Under practices prescribed by the State of Florida, no similar release for redomesticating title insurers would have occurred. NAIC SAP, SSAP No. 3, "Accounting Changes and Corrections of Errors" requires the cumulative effect of changes in accounting principles to be reported as adjustments to surplus; however L.B. specifically allows the reserve release to run through income.

3. Business Combinations and Goodwill:

Non-applicable.

4. Discontinued Operations:

Non-applicable.

5. Investments:

A. Mortgage Loans

- (1) There were no new mortgage loans made during 2008.
- (2) Not applicable
- (3) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 19%.
- (4) Not applicable
- (5) Not applicable
- (6) Not applicable
- (7) Not applicable
- (8) Not applicable
- (9) Not applicable
- (10) Not applicable

NOTES TO FINANCIAL STATEMENTS

(11) Not applicable

(12) Not applicable

B. Debt Restructuring – Non-applicable

C. Reverse Mortgages – Non-applicable

D. Loan Backed Securities – Not applicable

E. Repurchase Agreements – Non Applicable

F. Real Estate

(1) Not applicable

(2) In the ordinary course of business, the Company occasionally acquires real estate in settlement of claims. It is not the Company's intention to hold these properties for investment or administrative purposes, but rather to dispose of them as market conditions warrant. Accordingly, any real estate so acquired is classified as "held for sale" upon its acquisition. These properties are disclosed on Schedule A Part 1 of the Annual Statement. There were no real estate dispositions during 2008 or 2007.

(3) Not applicable

(4) Not applicable

G. Low-income Housing Tax Credits – Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies:

Not applicable

7. Investment Income:

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

8. Derivative Instruments:

None

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

	December 31, 2008	December 31, 2007
(1) Total of gross deferred tax assets	17,731,548	21,557,085
(2) Total of deferred tax liabilities	(7,417,902)	(129,645)
Net deferred tax asset	10,313,646	21,427,440
(3) Deferred tax asset nonadmitted	(8,022,774)	(18,749,689)
(4) Net admitted deferred tax asset	2,290,873	2,677,751
(5) Increase(decrease) in nonadmitted asset	(10,726,915)	

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

	December 31, 2008	December 31, 2007
Federal	(9,201,285)	(8,577,298)
Foreign	0	0
Sub-total	(9,201,285)	(8,577,298)
Capital Gains Tax	(91,284)	45,281
Federal income taxes incurred	(9,292,568)	(8,532,017)

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

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		11,126,913	(11,126,913)	3,894,419
Reserve Accruals	(1,837,092)		(1,837,092)	642,982
Employee Benefits	(2,041)		(2,041)	714
State Tax	0		0	0
Amortization/Depreciation	0		0	0
Unrealized Loss	(495,907)		(495,907)	173,567
Goodwill/Intangible Asset	(37,199,612)		(37,199,612)	13,019,864

NOTES TO FINANCIAL STATEMENTS

Other	0		0	0
Total deferred tax assets	(39,534,652)	11,126,913	(50,661,565)	17,731,548
Nonadmitted deferred tax assets			22,922,211	(8,022,774)
Admitted deferred tax assets			(27,739,354)	9,708,774
Deferred tax liabilities:				
Title Plant	11,792		11,792	(4,127)
State Tax	257,882		257,882	(90,259)
Amortization/Depreciation	151,611	0	151,611	(53,064)
IRC Section 481 Adj/Supplemental Reserves	20,772,719		20,772,719	(7,270,452)
Total deferred tax liabilities	21,194,004	0	21,194,004	(7,417,902)
Net admitted deferred tax asset			(6,545,350)	2,290,873

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

	December 31, 2008	December 31, 2007	Change
Deferred tax assets:			
Discounting of reserves	3,894,419	6,076,924	(2,182,505)
Reserve Accruals	642,982	931,529	(288,547)
Employee Benefits	714	2,210	(1,496)
State Tax	0	0	0
Amortization/Depreciation	0	267,939	(267,939)
Unrealized Loss	173,567	0	173,567
Goodwill/Intangible Asset	13,019,864	14,278,483	(1,258,619)
Other	0	0	0
Total deferred tax assets	17,731,548	21,557,085	(3,825,537)
Nonadmitted deferred tax assets	(8,022,774)	(18,749,689)	10,726,915
Admitted deferred tax assets	9,708,774	2,807,396	6,901,378
Deferred tax liabilities:			
Title Plant	(4,127)	0	(4,127)
State Tax	(90,259)	(129,645)	39,386
Depreciable Assets	(53,064)	0	(53,064)
IRC Section 481 Adj/Supplemental Reserves	(7,270,452)	0	(7,270,452)
Total deferred tax liabilities	(7,417,902)	(129,645)	(7,288,257)
Net admitted deferred tax asset	2,290,873	2,677,751	(386,879)

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

	Amount	Tax Effect
Income before taxes	6,179,172	2,162,710
Capital (Gain)/Loss Adjustment	169,527	59,334
Tax exempt income deduction	(1,308,763)	(458,067)
Dividends received deduction	0	0
Amortization	0	0
Meals & Entertainment	37,480	13,118
Other non deductible adjustments	38,591	13,507
Subtotal after permanent differences	5,116,006	1,790,602
Temporary differences and prior year adjustments	(31,405,391)	(10,991,887)
Taxable Income/Current Tax	(26,289,386)	(9,201,285)

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

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

a. 2008	0
b. 2007	0
c. 2006	0

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

NOTES TO FINANCIAL STATEMENTS

carried forward as an offset to future net income subject to federal income taxes. The written agreement also provides that each entity in Fidelity's consolidated group compute their tax as though the entity pays tax on a stand alone basis.

10. Information Concerning Parent, Subsidiaries and Affiliates:

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

On December 22, 2008, certain affiliates of the Company acquired four title insurers (the LandAm Insurers) formerly owned by LandAmerica Financial Group, Inc (LFG). Those newly acquired insurers and their subsidiaries are included in Schedule Y Part 1 of this Statement.

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

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

D. At December 31, 2008 and December 31, 2007, the Company had a receivable from the parent and/or other related parties totaling \$498,424 and \$0 respectively, and a payable to the parent and/or other related parties of \$0 and \$8,003,166, respectively.

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

F. The Company is a party to the following management agreements and service contracts with certain affiliates: a tax sharing agreement dated August 20, 2004 by and between FNF and its affiliates, and a master services agreement effective November 4, 2004 by and between FNF and its affiliates. The balances paid or received under these arrangements are shown on Schedule Y Part 2 of the Annual Statement.

G. Chicago Title Insurance Company, domiciled in the State of Nebraska, owns 100% of the outstanding shares of the Company.

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

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

J. Impairment write downs – None

K. Foreign insurance company subsidiaries - none

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

11. Debt:

The Company has no debt.

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

A. Defined Benefit Plan - None

B. Defined Contribution Plan – None

C. Multi-employer Plan – None

D. Consolidated/Holding Company Plans

The Company's employees are covered under a qualified voluntary contributory savings plan ("401(k) Plan") sponsored by FNF. Under the plan, participating employees make contributions of up to 40% from pre-tax annual compensation, up to the amount allowed pursuant to the Internal Revenue Code, into individual accounts that are generally not available until the employee reaches age 59 ½. The Company matched participants' contributions at a rate of 50% of the first 6% of compensation during 2007. Matching contributions of \$0 and \$183,008 were made in 2008 and 2007.

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 2008 and 2007 was \$35,330 and \$35,935.

Certain Company officers are participants in the 1987, 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,

NOTES TO FINANCIAL STATEMENTS

participants have the option to purchase shares of FNF stock at annually declining share prices. Options granted under these plans expire within a specified period from the grant date. The 2005 Plan provides for the grant of stock options, stock appreciation rights, restricted stock, and other cash and stock-based awards and dividend equivalents. There is no material effect on the Company's financial statements as a result of the creation of these Plans.

The Company's employees are covered to participate in certain health care and life insurance benefits for retired employees, provided they meet specific eligibility requirements. The costs of these benefit plans are accrued during the periods the employees render service. The Company is both self-insured and fully insured for its postretirement health care and life insurance benefit plans, and the plans are not funded. The health care plans provide for insurance benefits after retirement and are generally contributory, with contributions adjusted annually. Postretirement life insurance benefits are contributory, with coverage amounts declining with increases in a retiree's age. The Company experienced net health care and life insurance cost of \$0 during 2008 and 2007.

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.

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

F. Impact of Medicare Modernization Act - Not applicable

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

A. The Company has 100,000 shares of common stock authorized, issued and outstanding. The par value per share is \$20.00 per share.

B. The Company has no preferred stock outstanding.

C. The maximum amount of dividends which can be paid by State of Nebraska Insurance companies to shareholders without prior approval of the Insurance Commissioner is limited and can only be made from earned surplus unless prior approval is received from the Nebraska Insurance Commissioner. The maximum amount of dividends that may be paid is also subject to restrictions relating to statutory surplus and net income. For 2009, the maximum amount that may be paid without prior regulatory approval is \$17,903,011. The Company paid no dividends during 2007 and 2008.

D. Within the limitations of (C) above, there are no restrictions on the portion of the Company's profits that may be paid as ordinary dividends to shareholders.

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

F. Advances to surplus not repaid – Non-applicable.

G. The Company holds no stock for any option or employee benefit plans.

H. Changes in balances in special surplus funds – Non-applicable

I. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$0.

J. Surplus Notes – None

K. Quasi-reorganization – Non-applicable

14. Contingencies:

A. Contingent Commitments – None.

B. Assessments – Non-applicable

C. Gain Contingencies – None

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 the reporting period

Direct

\$208,831

NOTES TO FINANCIAL STATEMENTS

Number of claims where amounts were paid to settle claims related to extra contractual obligations or bad faith claims resulting from lawsuits during 2008:

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.

E. All Other Contingencies:

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

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

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

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

For the reasons specified above, it is not possible to make meaningful estimates of the amount or range of loss that could result from these matters at this time. We review these matters on an on-going basis and follow the provisions of SFAS No. 5, "Accounting for Contingencies" when making accrual and disclosure decisions. When 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 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 now approximately 65 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. The cases are generally being consolidated before one district court judge in each state and scheduled for the filing of consolidated complaints and motion practice.

On September 24, 2007 a third party complaint was filed in the In Re Ameriquest Mortgage Lending Practices Litigation in the United States District Court for the Northern District of Illinois by Ameriquest Mortgage Company ("Ameriquest") and Argent Mortgage Company ("Argent") against numerous title insurers and agents including Chicago Title Company, Fidelity National Title Company, Fidelity National Title Insurance Company, American Pioneer Title Insurance Company (now known as Ticor Title Insurance Company of Florida), Chicago

NOTES TO FINANCIAL STATEMENTS

Title of Michigan, Fidelity National Title Insurance Company of New York, Transnation Title Insurance Company (now known as Lawyers Title Insurance Corporation), Commonwealth Land Title Insurance Company, Lawyers Title Insurance Corporation, Commonwealth Land Title Company and Tigor Title Insurance Company (collectively, the “Fidelity Affiliates”). The third party complaint alleges that Ameriquest and Argent have been sued by a class of borrowers alleging that they violated the Truth in Lending Act (“TILA”) by failing to comply with the notice of right to cancel provisions and making misrepresentations in lending to the borrowers who now seek money damages. Ameriquest and Argent allege that the Fidelity Affiliates contracted and warranted to close these loans in conformity with the lender’s instructions which correctly followed the requirements of TILA and contained no misrepresentations; therefore, if Ameriquest and Argent are liable to the class, then the Fidelity Affiliates are liable to them for failing to close the lending transactions as agreed. Ameriquest and Argent seek to recover the cost of resolving the class action against them including their attorney’s fees and costs in the action. The title defendants are organizing to form a defense group and, as requested by the court, are exploring the possibility of filing a single collective response. Recently, the 7th Circuit, in which these matters are pending, ruled that TILA violations as alleged in these complaints could not be the subject of a class action.

There are class actions pending against several title insurance companies, including Security Union Title Insurance Company, Fidelity National Title Insurance Company, Chicago Title Insurance Company, Tigor Title Insurance Company of Florida, Commonwealth Land Title Insurance Company, Lawyers Title Insurance Company and Tigor Title Insurance Company, alleging improper premiums were charged for title insurance. These cases allege that the named defendant companies failed to provide notice of premium discounts to consumers refinancing their mortgages, and failed to give discounts in refinancing transactions in violation of the filed rates.

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. 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.

In January 2007, the State of California adopted regulations that would have significant effects on the title insurance industry in California. The Company, as well as others, has been engaged in discussions with the California Department of Insurance (the “CDI”) regarding possible industry reforms that may result in the CDI’s decision to modify or repeal the regulations prior to their implementation. On June 17, 2008, the CDI filed with the Office of Administrative Law revised title insurance regulations containing substantial changes to the existing regulations. Hearings on the revised regulations were held in August. We, through the California Land Title Association, continue to work with the CDI to refine certain aspects of the proposed regulations, including the statistical reporting provisions.

15. Leases:

The Company is a party to a number of long-term non-cancelable operating leases for certain facilities, furniture and equipment which expire in 2013. Rental expense for 2008 and 2007 was \$2,231,096 and \$3,365,755, respectively. At December 31, 2008, 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:

2009	478,015
2010	344,479
2011	199,269
2012	113,313
2013 & beyond	4,141
	1,139,217

The Company is not involved in sale – leaseback transactions.

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

None

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

Securities Lending Activity:

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

As of December 31, 2008, the fair value of securities loaned was as follows: Long term bonds, \$26,666.

As of December 31, 2008, the Company held the following collateral associated with securities lending

NOTES TO FINANCIAL STATEMENTS

transactions: cash equivalents, \$27,569.

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

Non-applicable

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

Non-applicable

20. Other Items:

A. Extraordinary Items – None

B. Troubled Debt Restructuring – None

C. Other Disclosures:

(1) Assets in the amount of \$6,581,771 at December 31, 2008 were on deposit with government authorities or trustees as required by law.

(2) In conducting its operations, the Company routinely holds customers' assets in trust, pending completion of real estate transactions. Such amounts are maintained in segregated bank accounts and have not been included in the accompanying statutory financial statements. At December 31, 2008 and December 31, 2007, the Company held approximately \$16,159,779 and \$68,357,577, respectively, of such assets in trust and has a contingent liability relating to the proper disposition of these assets for its customers.

D. Uncollectible Balances – Not applicable

E. Business Interruption Insurance Recoveries – Not applicable

F. State Transferable Tax Credits – None

G. Amount of Deposits under Section 6603 of IRS Code – None

H. Hybrid Securities – Not applicable

I. Sub prime Exposure

(1) The sub prime 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 sub prime sector dictates the need for additional information related to exposure to sub prime mortgage related risk.

For purposes of this disclosure, sub prime exposure is defined as the potential for financial loss through direct investment, indirect investment, or underwriting risk associated with risk from the sub prime lending sector. For purposes of this note, sub prime 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.

(2-4) As it relates to the exposure described above, the following information is disclosed:

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

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

(3) Underwriting exposure to sub prime 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:

None

22. Reinsurance:

A. Unsecured Reinsurance Recoverable – None

B. Reinsurance in Dispute – None

NOTES TO FINANCIAL STATEMENTS

- C. Reinsurance Assumed or Ceded – Non-applicable
- D. Uncollectible Reinsurance – None
- E. Commutation of Ceded Reinsurance – None
- F. Retroactive Reinsurance – None
- G. Reinsurance Accounted for as Deposit - None

23. Retrospectively Rated Contracts:

None

24. Change in Incurred Losses and Loss Adjustment Expenses:

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has increased (decreased) by (\$1,282,873) from \$18,143,728 in 2007 to \$16,860,855 in 2008 as a result of re-estimation of unpaid losses and loss adjustment expenses. This increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

25. Inter-company Pooling Arrangements:

None

26. Structured Settlements:

None

27. Supplemental Reserve:

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

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? _____ NE _____
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes No
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. _____ 12/31/2007 _____
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. _____ 12/31/2003 _____
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). _____ 04/12/2005 _____
- 3.4 By what department or departments?
 Florida Department of Financial Services

- 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
.....	00000
.....	00000
.....	00000

- 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. Schiling, 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

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

Yes No

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

Yes No 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 No

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

.....

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

Yes No

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

.....

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

Yes No

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 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 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 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

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

18.11 To directors or other officers	\$	0
18.12 To stockholders not officers	\$	0
18.13 Trustees, supreme or grand (Fraternal only)	\$	0

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 | \$ | 0 |
| | 18.22 To stockholders not officers | \$ | 0 |
| | 18.23 Trustees, supreme or grand (Fraternal only) | \$ | 0 |
- 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: \$ 498,424

INVESTMENT

- 22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 22.3)? Yes [X] No []
- 22.2 If no, give full and complete information relating thereto:

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

- 22.4 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [X]
- 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. \$ 27,569
- 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 | \$ | <u>6,581,771</u> |
| | 23.29 Other | \$ | |

GENERAL INTERROGATORIES

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0
		0
		0

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 [X] N/A []
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
BNY Western Trust	700 S. Flower, 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 [] No [X]

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

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

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 Hartman	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

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....	0
.....	0
.....	0
27.2999 TOTAL		0

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	88,051,912	89,046,502	994,590
28.2 Preferred stocks	0	0	0
28.3 Totals	88,051,912	89,046,502	994,590

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

Fair Market Values are based on quotes obtained from pricing organizations.
.....
.....

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

Yes No

29.2 If no, list exceptions:

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

OTHER

30.1 Amount of payments to Trade associations, service organizations and statistical or Rating Bureaus, if any? \$ 41,949

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

1 Name	2 Amount Paid
Florida Land Title Association	16,175
Title Insurance Rating Service Association	21,084
	0

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

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

1 Name	2 Amount Paid
.....	0
.....	0
.....	0

GENERAL INTERROGATORIES

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

\$ _____ 0

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

1 Name	2 Amount Paid
	0
	0
	0

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. \$ 400,000,000
- 3.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured? Yes [] No [X]
- 3.2 If yes, give full information

4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No []
- 5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 5.2 If yes, give full information

6. Uncompleted building construction loans:
- | | | |
|-------------------------------|--|-------------|
| 6.1 Amount already loaned | | \$ <u>0</u> |
| 6.2 Balance to be advanced | | \$ <u>0</u> |
| 6.3 Total amount to be loaned | | \$ <u>0</u> |
- 7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? Yes [] No [X]
- 7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. \$ 0
8. What is the aggregate amount of mortgage loans owned by the reporting entity that consist of co-ordinate interest in first liens? \$ 0
- 9.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:
- | | | |
|---------------------------------------|--|----------------------|
| 9.11 Bonds | | \$ <u>68,150,866</u> |
| 9.12 Short-term investments | | \$ <u>0</u> |
| 9.13 Mortgages | | \$ <u>0</u> |
| 9.14 Cash | | \$ <u>0</u> |
| 9.15 Other admissible invested assets | | \$ <u>0</u> |
| 9.16 Total | | \$ <u>68,150,866</u> |
- 9.2 List below segregate funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E – Part 1D Summary, and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers).
- | | | |
|---|--|----------------------|
| 9.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of: | | \$ <u>16,159,779</u> |
| These funds consist of: | | |
| 9.22 In cash on deposit | | \$ <u>16,159,779</u> |
| 9.23 Other forms of security | | \$ <u>0</u> |

FIVE – YEAR HISTORICAL DATA

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

	1	2	3	4	5
	2008	2007	2006	2005	2004
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)			391,822	12,414,394	10,269,136
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	43,914,940	83,543,448	163,280,940	327,599,833	241,575,633
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)				2,707,163	
4. Total	43,914,940	83,543,448	163,672,762	342,721,390	251,844,769
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	60,817,658	85,830,997	165,652,744	329,114,787	244,100,064
6. Escrow and settlement service charges (Part 1A, Line 2)	600	2,850	30,246	1,697,410	1,263,846
7. Title examinations (Part 1C, Line 1)		1,600	69,186	70,912	258,554
8. Searches and abstracts (Part 1C, Line 2)	5,398,074	7,264,027	9,691,392	10,886,022	9,632,069
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	362,013	505,151	959,464	1,498,806	3,638,903
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	66,578,345	93,604,625	176,403,032	343,267,937	258,893,436
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	3,714,604	(24,507,749)	(6,557,806)	8,586,815	5,095,711
14. Net investment gain or (loss) (Line 11)	4,126,515	4,123,733	5,041,226	4,612,325	5,293,081
15. Total other income (Line 12)	(1,661,947)	882,326			
16. Federal and foreign income taxes incurred (Line 14)	(9,201,284)	(8,577,298)	(4,308,305)	(1,052,657)	4,730,915
17. Net income (Line 15)	15,380,456	(10,924,392)	2,791,725	14,251,797	5,657,877
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	909,165	2,617,478	5,616,178	11,707,969	(2,438,777)
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	110,165,088	120,872,364	119,638,355	144,526,813	110,353,479
20. Known claims reserve (Page 3, Line 1)	16,860,855	18,143,728	15,050,887	18,862,742	10,816,404
21. Statutory premium reserve (Page 3, Line 2)	46,927,117	63,963,771	66,473,270	68,433,897	54,905,895
22. Total liabilities (Page 3, Line 21)	81,287,086	95,285,888	89,780,366	103,866,619	76,010,592
23. Capital paid up (Page 3, Lines 23 + 24)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
24. Surplus as regards policyholders (Page 3, Line 30)	28,878,002	25,586,476	29,857,989	40,660,194	34,342,887
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(2,827,901)	(5,443,236)	1,972,639	13,297,418	6,157,715
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)	96.3	96.9	94.6	90.0	93.2
27. Stocks (Lines 2.1 & 2.2)	1.8	0.0	0.0	0.0	3.9
28. Mortgage loans on real estate (Line 3.1 and 3.2)					
29. Real estate (Lines 4.1, 4.2 & 4.3)	1.0	0.9	0.9	0.8	1.0
30. Cash, cash equivalents and short-term investments (Line 5)	0.9	2.2	4.5	9.1	1.9
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)					
33. Receivable for securities (Line 8)	0.0	0.0	0.1	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 25, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 53, 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
	2008	2007	2006	2005	2004
Capital and Surplus Accounts (Page 4)					
44. Net unrealized capital gains or (losses) (Line 18)	(560,925)				(2,316,417)
45. Change in nonadmitted assets (Line 21)	14,563,791	7,969,743	3,817,055	(33,056,119)	1,239,144
46. Dividends to stockholders (Line 28)			(14,200,000)		(13,000,000)
47. Change in surplus as regards policyholders for the year (Line 31)	3,291,528	(4,271,514)	(10,802,205)	6,317,307	(8,041,549)
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	12,914,393	18,527,889	18,541,210	19,487,538	15,458,579
49. Losses and allocated LAE incurred (Line 8, Col. 4)	11,631,521	21,620,730	14,729,355	27,533,876	19,842,615
50. Unallocated LAE incurred (Line 9, Col. 4)	3,043,978	3,223,482	2,788,542		
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	14,675,499	24,844,212	17,517,897	27,533,876	19,842,615
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)	11.4	13.6	9.7	8.1	26.0
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	51.7	68.4	69.7	72.3	56.7
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	10.2	17.7	14.5	9.0	7.6
55. Total (Lines 52 to 54)	73.3	99.6	93.8	89.5	90.4
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	22.0	26.5	9.9	8.0	7.7
57. Operating expenses incurred (Line 5)	72.4	99.6	93.8	89.5	90.4
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	94.4	126.2	103.7	97.5	98.0
60. Net operating gain or (loss) (Line 8)	5.6	(26.2)	(3.7)	2.5	2.0
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)	33.5	29.8	10.7	8.0	7.9
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	110.1	111.9	101.1	89.6	93.1

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

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

1 Depository	2 Rate of Interest	3 Balance
OPEN DEPOSITORIES FEDERALLY INSURED DEPOSITORIES		
Suntrust Bank Orlando, FL		1,719,950
0199998 Deposits in () depositories which do not exceed the allowable limit in any one depository	X X X	
0199999 Total Federally Insured Depositories	X X X	1,719,950
NON-FEDERALLY INSURED DEPOSITORIES		
Suntrust Bank Orlando, FL		332,000
0299999 Total Non-Federally Insured Depositories	X X X	332,000
0399999 Total Open Depositories - Dec. 31st	X X X	2,051,950
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	2,051,950

1. Totals: Last day of January	1,355,904
2. February	1,982,210
3. March	1,801,064
4. April	1,995,924
5. May	2,551,880
6. June	1,772,619
7. July	1,346,470
8. August	1,464,880
9. September	1,536,418
10. October	1,416,157
11. November	1,462,811
12. December	2,051,950

SCHEDULE E – PART 1B – SEGREGATED FUNDS HELD FOR OTHERS AS INTEREST EARNING CASH DEPOSITS

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

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES				
FEDERALLY INSURED DEPOSITORIES				
Suntrust Bank	Orlando, FL			151,166
Fifth Third Bank	Orlando, FL			300,526
Bank of America	Orlando, FL			288,805
Marshall & Isley Bank	Orlando, FL			100,310
Regions Bank	Orlando, FL			100,000
0199998 Deposits in () depositories which do not exceed the allowable limit in any one depository	X X X			
0199999 Total Federally Insured Depositories	X X X			940,807
NON-FEDERALLY INSURED DEPOSITORIES				
Fifth Third Bank	Orlando, FL			2,224,261
Bank of America	Orlando, FL			8,117,468
Marshall & Isley Bank	Orlando, FL			1,210,666
Regions Bank	Orlando, FL			1,614,627
0299999 Total Non-Federally Insured Depositories	X X X			13,167,022
0399999 Total Open Depositories - Dec. 31st	X X X			14,107,829
SUSPENDED DEPOSITORIES				
0499999 Total Suspended Depositories - Dec. 31st	X X X			
0599999 Grand Totals - All Depositories - Dec. 31st	X X X			14,107,829

1. Totals: Last day of January	68,070,183
2. February	57,844,518
3. March	56,324,266
4. April	54,235,834
5. May	43,073,419
6. June	37,477,928
7. July	33,521,765
8. August	31,235,461
9. September	30,208,980
10. October	25,622,377
11. November	14,347,154
12. December	14,107,829

SCHEDULE E – PART 1C – REINSURANCE RESERVE FUNDS

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which deposits of reinsurance reserve funds were maintained by the Company at any time during the year and the balances, if any (according to reporting entity's records) on December 31, of the current year. Exclude balances represented by negotiable instruments.

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

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

SCHEDULE E – PART 1D – SUMMARY

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	2,051,950	14,107,829	16,159,779
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	2,051,950	14,107,829	16,159,779
4. Other forms of security held for others (General Interrogatories-Part 2, Line 9.23)			
5. Total all segregated funds held for others (General Interrogatories-Part 2, Line 9.21)	2,051,950	14,107,829	16,159,779
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			(19,850)
7. Suspended depositories			
8. Total general funds			(19,850)
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			(19,850)
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			(19,850)
15. Company funds on hand			4,200
16. Total company funds on hand and on deposit			(15,650)

SCHEDULE E – PART 1E – SUMMARY OF INTEREST EARNED

Interest Earned On	1 Interest Earned By Company	2 Average Monthly Balance of Non-Earning Deposits	3 Average Monthly Balance of Earning Deposits
Segregated Funds Held for Others			
17. Open depositories		1,728,191	38,839,143
18. Suspended depositories			
19. Total segregated funds held for others		1,728,191	38,839,143
Company Funds on Deposit			
20. Open depositories	14,518	(1,589,335)	420,000
21. Suspended depositories			
22. Total company funds on deposit	14,518	(1,589,335)	420,000
Total All Funds on Deposit			
23. Open depositories	14,518	138,856	39,259,143
24. Suspended depositories			
25. Total all funds on deposit	14,518	138,856	39,259,143

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

- 1. Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to:
 - 1.1 The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E – Part 1, or its parent, subsidiaries, or any of its affiliates? Yes No
 - 1.2 Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E – Part 1, or its parent, subsidiaries, or any of its affiliates? Yes No
 - 2.1 Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its Parent, Subsidiaries, or any of its Affiliates, and any depository listed in Schedule E – Part 1, or its parent, subsidiaries or any of its affiliates? Yes No
 - 2.2 If yes, give details below.
.....
.....
.....
.....
.....
.....
- 3. Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit Capital Gains (Losses) and Schedule E – Part 1A that will enable it to identify the funds on an individual basis? Yes No

SCHEDULE F – PART 1

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

1	2	3	4	5	6	7	8	9	10	11	12	13
Federal ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Reinsurance Assumed Liability	Assumed Premiums Received	Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	Reinsurance Payable on Known Case Losses and LAE Reserves	Assumed Premiums Receivable	Funds Held by or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
36-2468956	50229	Chicago Title Insurance Company	NE	328,238	55							
86-0417131	51586	Fidelity National Title Insurance Company	CA	431,333	74							
95-2410872	50067	Tigor Title Insurance Company	CA	96,854	17							
0299999	Subtotal - Affiliates - U.S. Non-Pool			856,425	146							
0499999	Total - Affiliates			856,425	146							
00-0000000	11879	AHT Reinsurance, Inc.	VT					4				
95-2566122	50814	First American Title Insurance Company	CA	111,557	38			14				
0599998	Other U.S. Unaffiliated Insurers - less than \$50,000											
0599999	Total - Other U.S. Unaffiliated Insurers			111,557	38			18				
9999999	Totals			967,982	184			18				

SCHEDULE F – PART 2

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 – 10 - 11)	13 Funds Held by Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
23-1253755 36-2468956 95-2410872	50083 50229 50067	Commonwealth Land Title Insurance Company Chicago Title Insurance Company Tigor Title Insurance Company	NE NE CA		572,571 82,331	100 14			1		(1)	
0299999	Total Authorized - Affiliates - U.S. Non-Pool				654,902	114			1		(1)	
0499999	Total Authorized - Affiliates				654,902	114			1		(1)	
AA-1126958 AA-1126570 AA-1126623 AA-1128623 AA-1128987 AA-1126006 AA-1126435 AA-1126033 AA-1127200 AA-1126958	00000 00000 00000 00000 00000 00000 00000 00000 00000 00000	Lloyd's Syndicate ADV Lloyd's Syndicate ATR - Atr Lloyd's Syndicate AFB - Beazley Lloyd's Syndicate AFB - Beazley Lloyd's Syndicate BRT - Brit Lloyd's Syndicate LIB - Liberty Lloyd's Syndicate FDY - Faraday Lloyd's Syndicate HIS - Hiscox Lloyd's Syndicate HMA Lloyd's Syndicate GSC - Omega	LONDON LONDON LONDON LONDON LONDON LONDON LONDON LONDON LONDON LONDON			5 8 10 43 20 15 5 10 10 18						
0899999	Total Authorized - Other Non-U.S. Insurers					144						
0999999	Total Authorized				654,902	258			1		(1)	
AA-1320035 AA-3194139 AA-3190463	00000 00000 00000	ALLIANZ SE Axis Specialty Limited IPCRe Limited	EUROPE BERMUDA BERMUDA			6 36 20						
1799999	Total Unauthorized - Other Non-U.S. Insurers					62						
1899999	Total Unauthorized					62						
9999999	Totals				654,902	320			1		(1)	

NONE Schedule F - Part 3

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
1015	100%	01/01/1901	12/31/2008	01/01/1986	1,264,982	1,264,982			
2015	100%	01/01/1901	12/31/2008	01/01/1986	1,404,994	1,404,994			
2045	100%	01/01/1901	12/31/2008	01/01/1986	49,678	49,678			
2085	100%	01/01/1901	12/31/2008	01/01/1986	1,003,051	1,003,051			
3065	100%	01/01/1901	12/31/2008	01/01/1986	716,756	716,756			
4045	100%	01/01/1901	12/31/2008	01/01/1986	66,000	66,000			
4055	100%	01/01/1901	12/31/2008	01/01/1986	286,117	286,117			
6055	100%	01/01/1901	12/31/2008	01/01/1986	495,657	495,657			
7085	100%	01/01/1904	12/31/2008	01/01/1986	116,497	116,497			
0999	100%	01/01/1904	12/31/2008	01/01/2000	443,119	483,704			
9999999 Totals					5,846,851	5,887,436	X X X		

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

SCHEDULE H - PART 2

Showing All Title Plants Acquired During the Year

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 How Acquired	7 Name of Seller	8 Acquisition/ Construction Cost to Company During Year	9 Book Value at December 31 of Current Year	10 Percentage Ownership as of December 31	11 Title Plant Not 100% Owned (Does Company Participate in Maintenance Cost? Yes or No)	
		3 From	4 To								
NONE											
999999 Totals										X X X	X X X

SCHEDULE H - PART 3

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Sold	6 Name of Purchaser	7 Cost to Company	8 Increase by Adjustment in Book Value During Year	9 Decrease by Adjustment in Book Value During Year	10 Book Value at Date of Sale	11 Consideration	12 Profit and (Losses) on Sale
		3 From	4 To								
0999	WHOLLY OWNED	01/01/1901	12/31/2008	12/31/2008	WRITE OFF	1,697,891			1,697,891		(1,697,891)
9999999 Totals						1,697,891			1,697,891		(1,697,891)

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SCHEDULE H – VERIFICATION BETWEEN YEARS

1. Book value, December 31, prior year	7,585,327	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	
2.1 Totals, Part 1, Col. 9		5.2 Totals, Part 3, Col. 9	
2.2 Totals, Part 3, Col. 8		6. Consideration received on sales, Part 3, Col. 11	
3. Cost of acquisition, Part 2, Col. 8		7. Net profit (loss) on sales, Part 3, Col. 12	(1,697,891)
4. Totals	7,585,327	8. Book value, December 31, current year	5,887,436

SCHEDULE H - PART 4

Showing Total Title Assets Held Directly or by Subsidiaries

Type of Title Plant Ownership	1 Title Plant Value Current Year	2 Title Plant Value Prior Year
1. Direct investment in title plant assets	5,887,436	7,585,327
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)	5,887,436	7,585,327

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	390,627	166	56,052	1,511	445,334	11,182				9,030		
2. 1999	20,606	93,928	2	6,274	239	99,965	3,754				2,322		
3. 2000	20,957	97,739	7	6,347	360	103,733	5,467				2,452		
4. 2001	35,101	150,799	4	9,789	346	160,246	7,959				4,688		
5. 2002	55,415	226,510	9	11,383	417	237,485	10,911				5,253		
6. 2003	69,440	285,488	1	15,436	495	300,430	9,528				5,306		
7. 2004	62,103	251,845	22	14,793	538	266,122	10,311				7,149		
8. 2005	83,182	342,721	20	14,153	98	356,796	9,321				4,638		
9. 2006	39,447	163,673	31	10,750	12	174,442	2,944				1,879		
10. 2007	22,143	83,543	87	7,774	311	91,093	579				326		
11. 2008	12,352	43,915	185	5,780	318	49,562	3				15		
12. Totals	X X X	2,130,788	534	158,531	4,645	2,285,208	71,959				43,058		

	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	5,515	4,276	24,488	6,626	402				1,914			676
2. 1999	1,278	658	6,734	1,832	127				947			185
3. 2000	2,687	727	8,646	2,396	356				1,285			239
4. 2001	2,498	750	13,397	3,296	681				2,389			370
5. 2002	1,962	927	17,091	3,243	1,500				4,041			472
6. 2003	1,723	1,072	15,906	4,090	1,909				6,586			439
7. 2004	2,109	1,778	19,238	2,436	3,308				7,627			891
8. 2005	2,163	2,070	16,029	2,253	5,881				12,418			802
9. 2006	899	1,667	6,490	1,384	2,066				7,788			898
10. 2007	85	1,008	1,913	371	565				6,013			1,491
11. 2008		307	325	24	65				3,704			728
12. Totals	20,919	15,240	130,257	27,951	16,860				54,712			7,191

	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	2,992	27	22,528			22,528	6.152	6.171	X X X			2,992
2. 1999	1,259	8	7,150			7,150	7.977	7.996	38.790			1,259
3. 2000	1,880	22	9,560			9,560	10.113	10.147	50.227			1,880
4. 2001	3,440	40	15,717			15,717	10.485	10.507	47.967			3,440
5. 2002	6,013	74	21,705			21,705	9.712	9.729	41.693			6,013
6. 2003	8,934	138	23,329			23,329	8.255	8.268	35.772			8,934
7. 2004	11,826	186	28,395			28,395	11.650	11.673	50.020			11,826
8. 2005	19,101	304	32,258			32,258	9.844	9.846	42.233			19,101
9. 2006	10,752	279	14,677			14,677	9.885	9.884	43.709			10,752
10. 2007	8,069	141	7,483			7,483	10.931	10.958	45.080			8,069
11. 2008	4,497	19	3,787			3,787	9.703	9.729	39.038			4,497
12. Totals	78,763	1,238	186,589			186,589	X X X	X X X	X X X		X X X	78,763

SCHEDULE P – PART 1A – POLICIES WRITTEN DIRECTLY

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	46,990	166	34,846	175	81,827	1,892				577		
2. 1999	780	4,525	2	3,095	4	7,618	(30)				95		
3. 2000	716	4,106	7	2,974	5	7,082	257				202		
4. 2001	809	5,929	4	4,797	12	10,718	807				232		
5. 2002	1,060	7,219	9	5,150	6	12,372	901				175		
6. 2003	1,351	9,204	1	7,220	7	16,418	751				161		
7. 2004	2,589	10,269	22	4,471	22	14,740	411				7		
8. 2005	2,850	12,414	20	512	4	12,942	107				50		
9. 2006	94	392	31	10,750		11,173	11				7		
10. 2007			87	7,774		7,861					14		
11. 2008			185	5,780		5,965							
12. Totals	X X X	101,048	534	87,369	235	188,716	5,107				1,520		

Years in Which Policies Were Written	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	487	488	2,957	649	1				97			34
2. 1999	79	9	74	38					48			9
3. 2000	13	29	488	39	31				65			12
4. 2001	25	12	1,051	57					121			19
5. 2002	26	11	1,087	65	15				205			24
6. 2003	22	30	942	148	8				334			22
7. 2004	310	18	436	41					387			45
8. 2005	79	24	181	48	11				630			41
9. 2006		23	41	9	1				395			46
10. 2007		23	37	2					305			76
11. 2008		6	6						188			37
12. Totals	1,041	673	7,300	1,096	67				2,775			365

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage (Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ([(Cols. 14+23+26)/ (Cols. 2+4)])	31 Net Basis ([(Cols. 14+23+29)/Col. 6])				
1. Prior	132	2	2,567			2,567	3.775	3.775	X X X			132
2. 1999	57	2	113			113	1.719	1.720	16.795			57
3. 2000	108	1	555			555	8.418	8.416	83.240			108
4. 2001	140	1	1,160			1,160	11.104	11.112	147.219			140
5. 2002	244		1,296			1,296	10.761	10.758	125.566			244
6. 2003	364	3	1,254			1,254	7.952	7.955	96.669			364
7. 2004	432	4	805			805	5.889	5.889	33.526			432
8. 2005	682	3	798			798	6.676	6.668	30.281			682
9. 2006	442		414			414	4.335	4.323	513.830			442
10. 2007	381	1	319			319	5.377	5.317				381
11. 2008	225		188			188	3.997	3.873				225
12. Totals	3,207	17	9,469			9,469	X X X	X X X	X X X		X X X	3,207

SCHEDULE P – PART 1B – POLICIES WRITTEN THROUGH AGENTS

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments						
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	343,637		21,206	1,336	363,507	9,290				8,452		
2. 1999	19,826	89,403		3,179	235	92,347	3,784				2,227		
3. 2000	20,241	93,633		3,373	355	96,651	5,211				2,250		
4. 2001	34,929	144,870		4,992	334	149,528	7,153				4,456		
5. 2002	54,355	219,291		6,233	411	225,113	10,010				5,078		
6. 2003	68,089	276,284		8,216	488	284,012	8,776				5,146		
7. 2004	59,514	241,576		10,322	516	251,382	9,900				7,142		
8. 2005	80,331	330,307		13,641	94	343,854	9,213				4,589		
9. 2006	39,353	163,281			12	163,269	2,933				1,871		
10. 2007	22,143	83,543			311	83,232	579				312		
11. 2008	12,352	43,915			318	43,597	3				15		
12. Totals	X X X	2,029,740		71,162	4,410	2,096,492	66,852				41,538		

Years in Which Policies Were Written	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	5,028	3,788	21,530	5,977	401				1,817			642
2. 1999	1,199	649	6,660	1,794	127				899			176
3. 2000	2,674	698	8,159	2,357	325				1,220			227
4. 2001	2,473	738	12,347	3,239	681				2,268			351
5. 2002	1,936	916	16,004	3,178	1,485				3,836			448
6. 2003	1,701	1,042	14,964	3,942	1,901				6,252			417
7. 2004	1,799	1,760	18,802	2,395	3,308				7,240			845
8. 2005	2,084	2,046	15,848	2,205	5,870				11,788			761
9. 2006	899	1,644	6,448	1,375	2,065				7,393			853
10. 2007	85	985	1,876	369	565				5,708			1,415
11. 2008		301	319	24	65				3,516			691
12. Totals	19,878	14,567	122,957	26,855	16,793				51,937			6,826

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col. 6)				
1. Prior	2,860	25	19,960			19,960	6.685	6.710	X X X			2,860
2. 1999	1,202	6	7,037			7,037	8.492	8.514	39.655			1,202
3. 2000	1,772	21	9,006			9,006	10.238	10.275	49.064			1,772
4. 2001	3,300	39	14,558			14,558	10.441	10.464	44.797			3,300
5. 2002	5,769	74	20,409			20,409	9.654	9.672	40.057			5,769
6. 2003	8,570	135	22,075			22,075	8.272	8.286	34.564			8,570
7. 2004	11,393	182	27,590			27,590	11.987	12.012	50.736			11,393
8. 2005	18,419	301	31,460			31,460	9.963	9.966	42.657			18,419
9. 2006	10,311	279	14,262			14,262	10.264	10.265	42.586			10,311
10. 2007	7,688	140	7,164			7,164	11.448	11.491	43.192			7,688
11. 2008	4,272	19	3,599			3,599	10.454	10.531	37.168			4,272
12. Totals	75,556	1,221	177,120			177,120	X X X	X X X	X X X		X X X	75,556

SCHEDULE P – PART 2

POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End (\$000 OMITTED)									
	Including Known Claims and IBNR on Unreported Claims									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	1,989	1,879	1,890	1,973	1,650	1,764	1,912	1,882	1,907	1,910
2. 1989	1,073	1,021	1,034	1,079	953	949	946	945	947	966
3. 1990	927	861	868	915	743	760	759	757	740	747
4. 1991	1,247	1,184	1,189	1,238	1,069	1,096	1,088	1,087	1,109	1,120
5. 1992	1,193	1,082	1,112	1,203	892	998	1,160	1,287	1,335	1,333
6. 1993	1,278	1,231	1,233	1,397	960	1,061	1,159	1,149	1,202	1,239
7. 1994	1,677	1,506	1,687	1,901	1,298	1,376	1,366	1,466	1,441	1,467
8. 1995	1,871	1,947	1,967	2,141	1,929	1,712	1,742	1,757	1,722	1,794
9. 1996	2,923	2,932	2,895	3,045	2,546	2,599	2,662	2,723	2,757	2,878
10. 1997	1,578	1,586	1,736	2,136	1,753	1,993	2,006	2,132	2,065	2,181
11. 1998	2,037	2,552	3,121	4,035	3,863	5,760	6,247	6,299	6,382	6,890
12. 1999	1,671	2,098	3,021	4,140	4,741	5,528	6,474	6,818	6,763	7,150
13. 2000	X X X	2,748	3,555	4,775	6,783	7,875	8,998	8,748	8,948	9,560
14. 2001	X X X	X X X	2,338	5,052	8,338	11,220	13,772	14,199	14,939	15,718
15. 2002	X X X	X X X	X X X	4,181	11,768	16,084	18,662	18,987	19,565	21,706
16. 2003	X X X	X X X	X X X	X X X	9,846	13,589	19,719	21,368	22,084	23,329
17. 2004	X X X	X X X	X X X	X X X	X X X	13,408	21,322	23,674	26,069	28,395
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	22,417	24,026	28,323	32,258
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12,052	12,850	14,678
20. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,248	7,486
21. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,787

SCHEDULE P – PART 2A – POLICY YEAR PAID LOSS AND ALAE

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	1,538	1,544	1,555	1,560	1,564	1,603	1,702	1,790	1,785	1,808	1,119	581
2. 1989	878	880	889	889	889	892	897	898	898	904	130	162
3. 1990	676	680	682	687	689	690	699	699	699	699	107	149
4. 1991	996	1,003	1,003	1,005	1,014	1,042	1,044	1,044	1,044	1,044	125	145
5. 1992	779	784	806	820	826	918	1,088	1,217	1,239	1,244	130	141
6. 1993	667	793	780	846	858	944	987	1,071	1,112	1,134	144	206
7. 1994	1,027	1,017	1,041	1,197	1,215	1,221	1,232	1,332	1,338	1,338	159	269
8. 1995	997	1,273	1,370	1,580	1,689	1,518	1,561	1,575	1,593	1,622	223	349
9. 1996	2,009	2,195	2,198	2,232	2,252	2,288	2,404	2,472	2,523	2,539	285	480
10. 1997	656	821	955	1,196	1,358	1,543	1,608	1,751	1,813	1,922	288	646
11. 1998	733	1,520	1,979	2,531	2,908	4,906	5,393	5,546	5,733	5,957	432	1,064
12. 1999	153	636	1,703	2,553	2,960	3,959	4,744	5,517	5,931	6,076	480	1,372
13. 2000	X X X	1,480	1,533	2,808	3,587	5,128	6,219	6,566	7,501	7,919	538	1,861
14. 2001	X X X	X X X	377	1,456	3,540	6,464	9,433	11,109	11,957	12,647	837	2,501
15. 2002	X X X	X X X	X X X	580	4,177	8,193	10,668	13,319	14,758	16,164	814	2,339
16. 2003	X X X	X X X	X X X	X X X	561	3,047	8,185	11,372	13,828	14,834	937	2,807
17. 2004	X X X	X X X	X X X	X X X	X X X	1,189	6,678	11,095	15,136	17,460	643	1,411
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	491	4,829	10,882	13,959	407	1,317
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	372	2,119	4,823	197	781
20. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	213	906	40	162
21. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18	1	4

SCHEDULE P – PART 2B

POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	2	13	2	4	3	75	100	9	37	11
2. 1989				11	11	3				
3. 1990	2	2	2		3	7	2			
4. 1991				3	3	1				
5. 1992	4	2	2	7		28	15	14	22	3
6. 1993	26	16	19	16	13	29	97	24	16	6
7. 1994	10	27	171	118				14	1	
8. 1995	313	270	181	47	64	4	5	13	3	2
9. 1996	157	191	136	120	90	26	12	3	7	50
10. 1997	64	146	144	154	70	39	23	40	84	20
11. 1998	164	210	296	460	329	346	155	117	56	191
12. 1999	53	405	231	245	466	648	588	191	80	89
13. 2000	X X X	168	891	571	1,194	1,279	1,044	582	396	250
14. 2001	X X X	X X X	216	1,442	2,238	2,600	1,741	696	865	479
15. 2002	X X X	X X X	X X X	365	1,601	3,053	2,985	1,015	1,141	1,055
16. 2003	X X X	X X X	X X X	X X X	347	2,069	3,189	2,281	1,688	1,343
17. 2004	X X X	X X X	X X X	X X X	X X X	609	3,021	2,450	2,794	2,327
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	887	2,141	3,755	4,137
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	460	1,771	1,454
20. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	429	398
21. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	46

SCHEDULE P – PART 2C

POLICY YEAR BULK RESERVES ON KNOWN CLAIMS

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior							36	4	14	5
2. 1989										
3. 1990							1			
4. 1991										
5. 1992							5	7	8	1
6. 1993							35	12	6	3
7. 1994								7		
8. 1995							2	6	1	1
9. 1996							4	1	3	21
10. 1997							8	20	32	8
11. 1998							56	58	21	80
12. 1999							212	95	31	38
13. 2000	X X X						377	290	150	106
14. 2001	X X X	X X X					628	346	329	202
15. 2002	X X X	X X X	X X X				1,077	505	434	445
16. 2003	X X X	X X X	X X X	X X X			1,150	1,135	642	566
17. 2004	X X X	X X X	X X X	X X X	X X X		1,090	1,219	1,063	981
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	320	1,066	1,429	1,744
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	229	674	613
20. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	163	168
21. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19

SCHEDULE P – PART 2D

POLICY YEAR IBNR RESERVES

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	449	322	333	409	83	86	74	79	71	86
2. 1989	195	141	145	179	53	54	49	47	49	62
3. 1990	249	179	184	228	51	63	57	58	41	48
4. 1991	251	181	186	230	52	53	43	43	65	76
5. 1992	410	296	304	376	66	52	51	49	66	85
6. 1993	585	422	434	535	89	88	40	42	68	96
7. 1994	640	462	475	586	83	155	134	113	102	129
8. 1995	561	404	416	514	176	190	175	163	125	169
9. 1996	757	546	561	693	204	285	242	247	224	268
10. 1997	858	619	637	786	325	411	367	323	136	231
11. 1998	1,140	822	846	1,044	626	508	643	575	572	662
12. 1999	1,465	1,057	1,087	1,342	1,315	921	930	1,016	721	947
13. 2000	X X X	1,100	1,131	1,396	2,002	1,468	1,359	1,310	901	1,285
14. 2001	X X X	X X X	1,745	2,154	2,560	2,156	1,971	2,051	1,788	2,390
15. 2002	X X X	X X X	X X X	3,236	5,990	4,838	3,932	4,146	3,232	4,042
16. 2003	X X X	X X X	X X X	X X X	8,938	8,473	7,195	6,580	5,926	6,586
17. 2004	X X X	X X X	X X X	X X X	X X X	11,610	10,534	8,911	7,076	7,627
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X	20,719	15,987	12,257	12,418
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10,991	8,286	7,788
20. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,443	6,014
21. 2008	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,704

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

Years in Which Losses Were Incurred	Losses and Allocated Expenses at Year End (\$000 OMITTED)									
	Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	11,097	11,522	11,408	11,535	11,441	11,074	11,063	11,063	11,064	11,061
2. 1999	802	1,620	1,870	2,278	2,219	2,316	2,258	2,263	2,262	2,255
3. 2000	XXX	2,928	3,370	3,406	3,425	3,675	3,636	3,619	3,647	3,692
4. 2001	XXX	XXX	2,508	4,443	4,679	4,862	5,019	5,017	5,003	4,977
5. 2002	XXX	XXX	XXX	3,841	6,462	9,664	10,163	9,681	10,083	10,074
6. 2003	XXX	XXX	XXX	XXX	8,293	14,424	15,833	15,258	15,248	15,396
7. 2004	XXX	XXX	XXX	XXX	XXX	10,346	17,444	17,522	17,009	17,296
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	18,480	21,175	22,737	23,617
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,027	19,976	21,832
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,218	14,919
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,758

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

Years in Which Losses Were Incurred	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
1. Prior	10,515	11,084	10,975	11,276	11,343	11,056	11,057	11,058	11,058	11,060	2,376	2,218
2. 1999	594	1,415	1,732	2,170	2,174	2,306	2,253	2,254	2,255	2,255	262	471
3. 2000	XXX	2,127	2,499	2,911	3,093	3,519	3,576	3,586	3,625	3,652	299	894
4. 2001	XXX	XXX	1,665	3,454	3,836	4,720	4,846	4,962	4,992	4,958	408	1,282
5. 2002	XXX	XXX	XXX	2,129	5,052	6,973	8,021	9,539	9,460	9,700	636	2,183
6. 2003	XXX	XXX	XXX	XXX	4,589	11,799	13,719	14,210	15,065	15,243	841	3,466
7. 2004	XXX	XXX	XXX	XXX	XXX	5,172	12,199	15,042	15,871	16,578	961	2,105
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	9,362	16,033	20,249	21,166	963	1,608
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,890	13,998	17,384	670	1,810
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,529	9,918	523	1,655
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,102	137	1,055

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

Years in Which Losses Were Incurred	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	587	444	439	259	99	18	3	3	5	1
2. 1999	208	205	138	108	45	10	4	6	5	
3. 2000	XXX	801	871	495	332	156	44	22	16	28
4. 2001	XXX	XXX	843	989	843	142	127	37	8	13
5. 2002	XXX	XXX	XXX	1,712	1,410	2,691	1,574	95	451	263
6. 2003	XXX	XXX	XXX	XXX	3,704	2,625	1,554	700	133	107
7. 2004	XXX	XXX	XXX	XXX	XXX	5,174	3,855	1,656	824	506
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	6,701	3,434	1,802	1,724
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,098	4,331	3,129
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,570	3,518
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,572

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

Years in Which Losses Were Incurred	Bulk Reserves on Known Claims at Year End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior							1	2	1	
2. 1999							1	3	2	
3. 2000	XXX						16	11	6	12
4. 2001	XXX	XXX					46	18	3	6
5. 2002	XXX	XXX	XXX				568	47	172	111
6. 2003	XXX	XXX	XXX	XXX			560	348	50	45
7. 2004	XXX	XXX	XXX	XXX	XXX		1,390	824	314	213
8. 2005	XXX	XXX	XXX	XXX	XXX	XXX	2,417	1,708	686	727
9. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,039	1,647	1,319
10. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,119	1,483
11. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,084

SCHEDULE P INTERROGATORIES

- 1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? Yes No
- 1.2 If not, describe the types of losses reported.
- 1.3 If the types or basis of reporting has changed over time, please explain the nature of such changes
-
-
-
- 2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? Yes No
- 2.2 If not, describe the basis of reporting.
- 2.3 If the basis of reporting has changed over time, please explain the nature of such changes
-
-
-
- 3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? Yes No
- 3.2 If not, describe the basis of reporting.
- 3.3 If the basis of reporting has changed over time, please explain the nature of such changes.
-
-
-
- 4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? Yes No
- 4.2 If not, please explain.
- 4.3 If the basis of reporting has changed over time, please explain the nature of such changes.
-
-
-
- 5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? Yes No
- 5.2 If so, please explain.
-
- 6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? Yes No
- 6.2 If not, please explain.
-
- 7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? Yes No
- 7.2 If not, please explain which items are not in conformity.
-
-
- 7.3 If the basis of reporting has changed over time, please explain the nature of such changes.
Prior to 2006, ULAE payments were included within ALAE payments. Beginning 2006, ULAE is separately reported.
-
-
- 8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? Yes No
- 8.2 If estimates were used prior to 1996, please explain the basis of such estimates.
-
-
-
9. Indicate the basis of determining claim counts:
- 9.1 Are policies having multiple claims shown in Schedule P as a single claim? Yes No
- 9.2 Are claims closed without payment removed from the claim count? Yes No
- 9.3 If the definition of claim count has changed over time, please explain the nature of such changes.
-
-
-
- 10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes No
- 10.2 If so, please explain.
-
- 11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other loss or ALAE? Yes No
- 11.2 If so, please explain.
-
- 12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? Yes No
- 12.2 If so, please explain.
-
- 13.1 Were any estimates or allocations used to complete this data request? Yes No
- 13.2 If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions.
Allocations used to distribute consolidated ULAE to individual insurers and to split IBNR between agent and direct office.
-
-
-
14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? Yes No

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	1	2	Direct Premiums Written			6	7	8	9	10
			3	Agency Operations						
				4	5					
States, Etc.	Active Status	Prem Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid
1. Alabama	AL	L R		1,281,633			1,222,529	96,254	110,383	116,664
2. Alaska	AK	N AI								
3. Arizona	AZ	L AI		80,342			77,763	1,325,392	896,134	262,292
4. Arkansas	AR	L R		127,284		14,901	108,452	6,334	62,554	128,524
5. California	CA	L AI					10,357		3,554	3,554
6. Colorado	CO	L AI		773,092			735,306	194,462	427,742	295,745
7. Connecticut	CT	L R		150,334			141,055	(427,916)	923,805	1,781,646
8. Delaware	DE	L R		109,427			101,322	59,664	55,980	4,449
9. District of Columbia	DC	L R		50,388			47,885	17,918	(5,553)	6,474
10. Florida	FL	L R		19,210,204		5,645,159	18,742,165	3,622,487	3,861,390	2,804,794
11. Georgia	GA	L R		1,314,016			1,165,229	782,075	221,328	798,465
12. Hawaii	HI	N AI								
13. Idaho	ID	L AI								
14. Illinois	IL	L R		8,552			8,474	115,143	81,550	38,622
15. Indiana	IN	L R		381,631		975	343,834	157,917	90,923	294,266
16. Iowa	IA	N O				137	(30)	12,174	13,503	4,093
17. Kansas	KS	L AI		73,601			62,179	40,086	48,460	43,377
18. Kentucky	KY	L R		132,831			118,780	18,778	(3,185)	150,845
19. Louisiana	LA	L R		343,084			319,881	71,020	15,392	58,208
20. Maine	ME	L R		122,520			107,560	56,021	63,198	8,558
21. Maryland	MD	L R		1,686,953			1,539,118	535,965	337,762	614,859
22. Massachusetts	MA	L R		234,911			217,154	33,748	33,160	112,934
23. Michigan	MI	L AI		967,370			918,077	1,943,461	1,689,966	2,257,789
24. Minnesota	MN	L R		785,903			704,340	651,112	468,735	331,902
25. Mississippi	MS	L R		41,246			38,981	183,439	160,169	39,798
26. Missouri	MO	L R		538,615		19,245	487,061	324,801	(166,623)	422,851
27. Montana	MT	L AI		22,605			20,995	6,347	22,912	16,565
28. Nebraska	NE	L AI		638,618			383,325	25,263	79,309	79,404
29. Nevada	NV	L AI		33,474			32,751	1,135	3,883	2,955
30. New Hampshire	NH	L R		136,146			120,423	95	(1,135)	
31. New Jersey	NJ	L R		1,805,760		1,975	1,703,482	194,871	45,867	105,465
32. New Mexico	NM	L AI		6,219		(137)	6,108			
33. New York	NY	L O		2,576,919			2,426,960	740,304	77,702	3,043,601
34. North Carolina	NC	L R		910,595			798,144	653,895	774,053	321,396
35. North Dakota	ND	L R		1,690			1,540	1,852	(2,289)	
36. Ohio	OH	L R		445,069			431,875	(81,673)	(42,283)	979,184
37. Oklahoma	OK	L R		161,833			153,489	170,707	143,938	352,460
38. Oregon	OR	N AI								
39. Pennsylvania	PA	L O		4,338,660		79,108	4,253,368	437,277	569,976	310,831
40. Rhode Island	RI	L R		28,818		(683)	26,367	6,848	(11,033)	4,832
41. South Carolina	SC	L R		199,177			182,024	224,191	77,960	94,381
42. South Dakota	SD	L AI								
43. Tennessee	TN	L AI		824,414			758,890	311,894	235,556	227,105
44. Texas	TX	L AI		353,008			365,800	10,965	10,836	11,820
45. Utah	UT	L AI		16,113			15,193			
46. Vermont	VT	L R		158,790			140,161	12,173	28,168	29,388
47. Virginia	VA	L R		2,423,432			2,250,771	297,758	166,139	460,919
48. Washington	WA	N AI					383			
49. West Virginia	WV	L R		65,347			60,277	1,073	(4,201)	208,516
50. Wisconsin	WI	L AI		354,318			340,151	79,084	65,839	31,321
51. Wyoming	WY	L AI								
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) 46	X X X		43,914,942		5,760,680	41,689,949	12,914,394	11,631,524	16,860,852

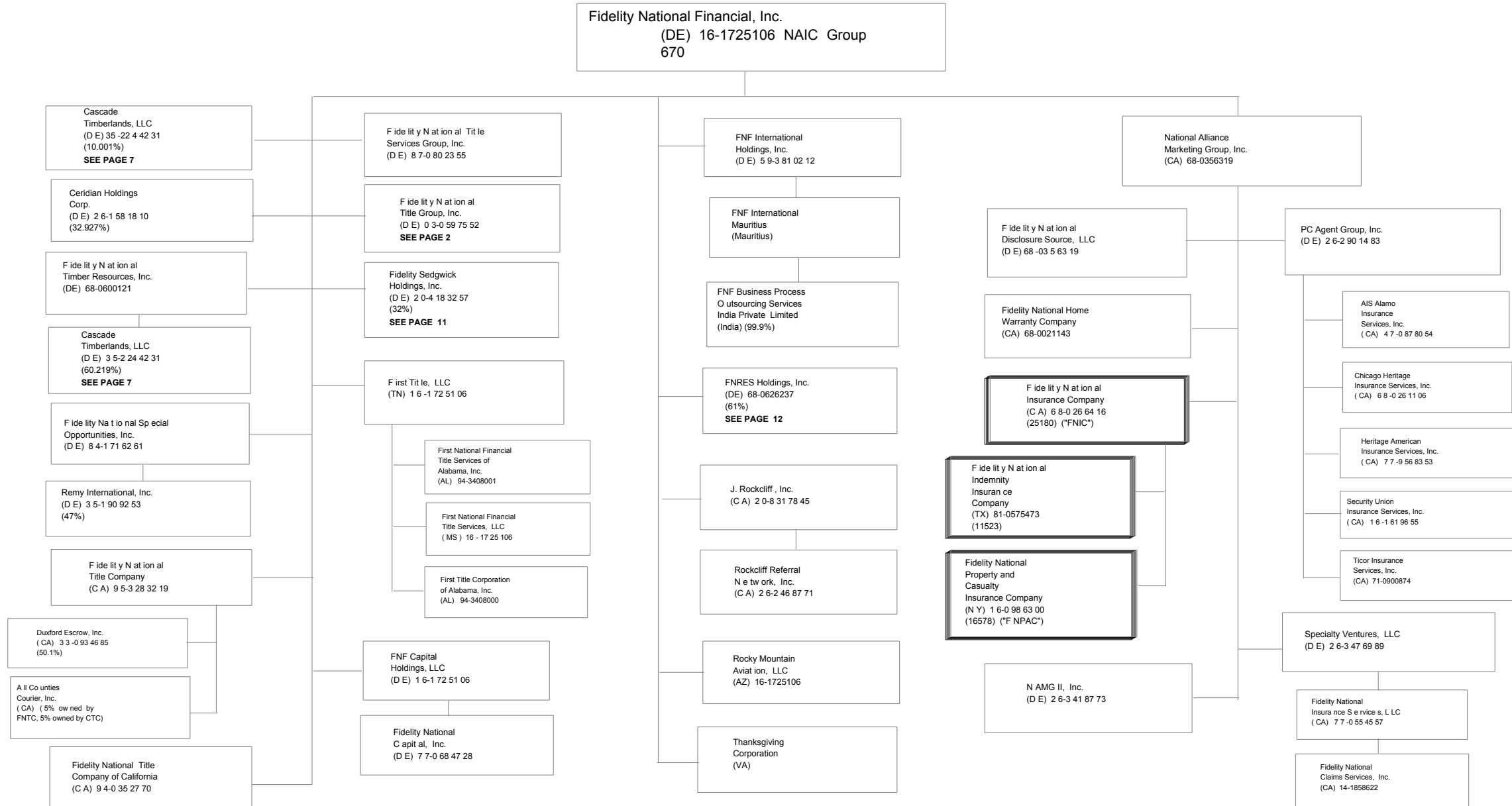
DETAILS OF WRITE-INS									
5801.	X X X								
5802.	X X X								
5803.	X X X								
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X							
5899. Totals (Lines 5801 through 5803 plus 589 (Line 58 above))	X X X	X X X							

(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

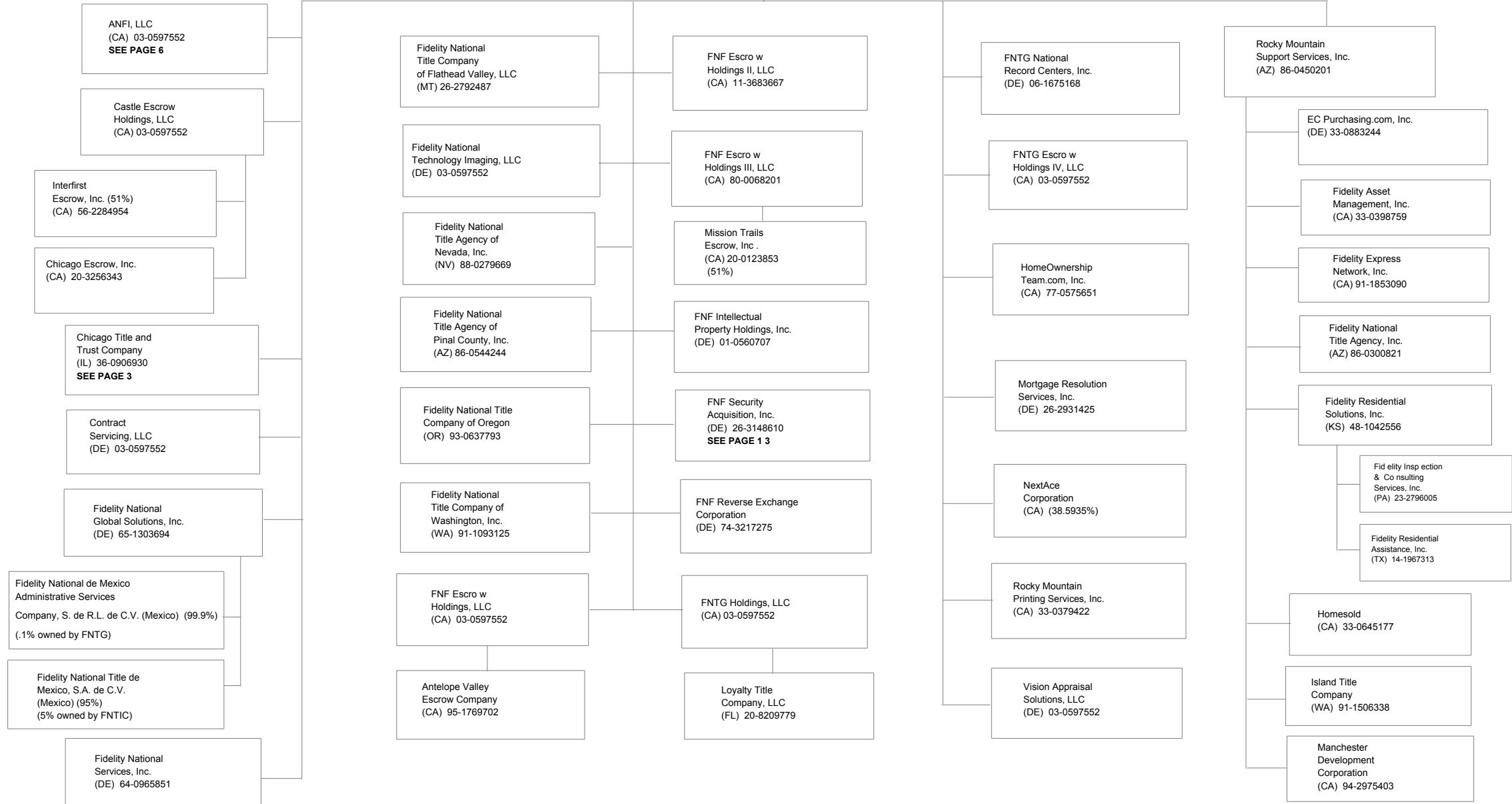
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

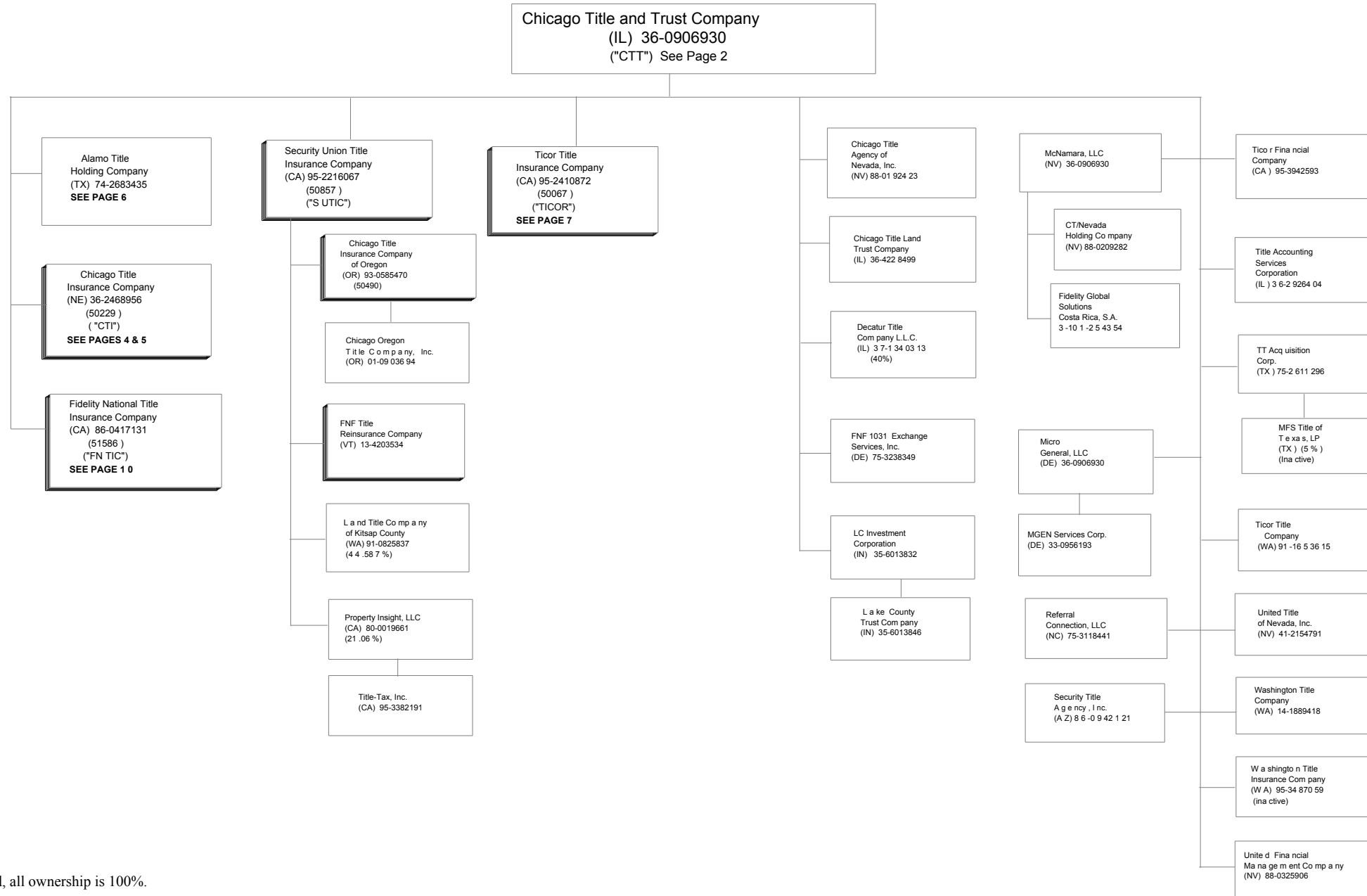
Fidelity National Title Group, Inc. (DE) 03-0597552 ("FNTG") See Page 1



39.1

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

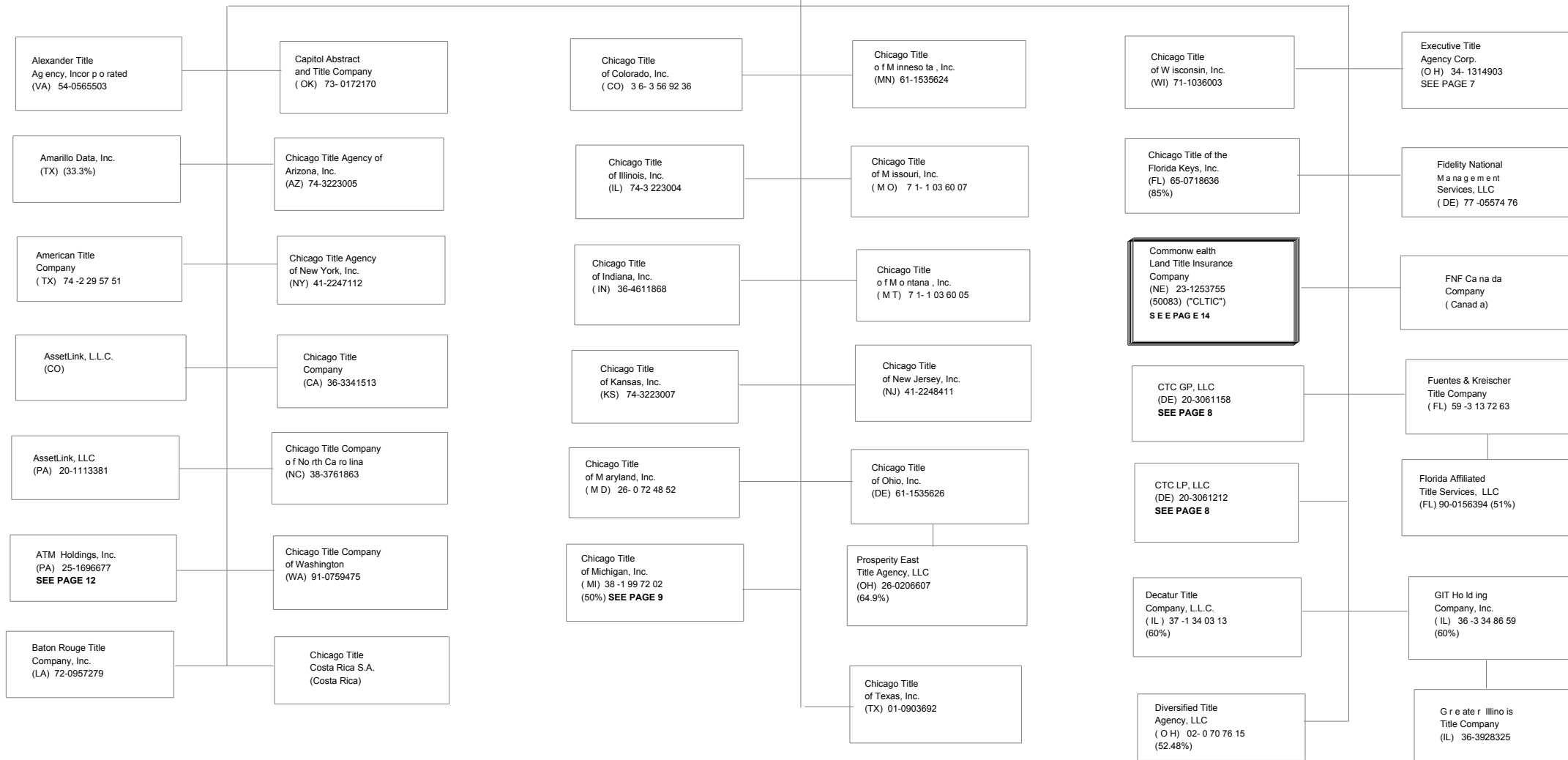
PART 1 - ORGANIZATIONAL CHART



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

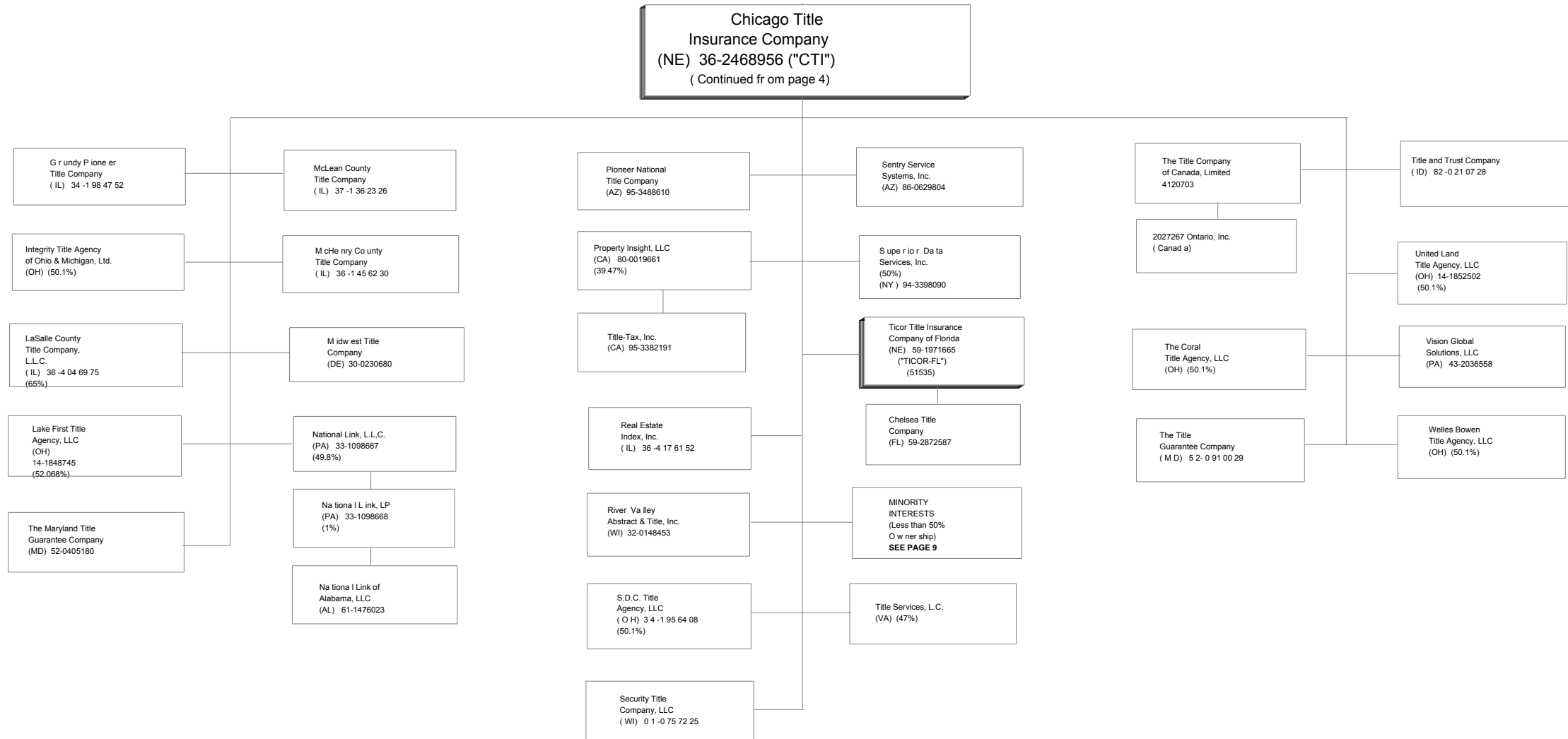
PART 1 - ORGANIZATIONAL CHART

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



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

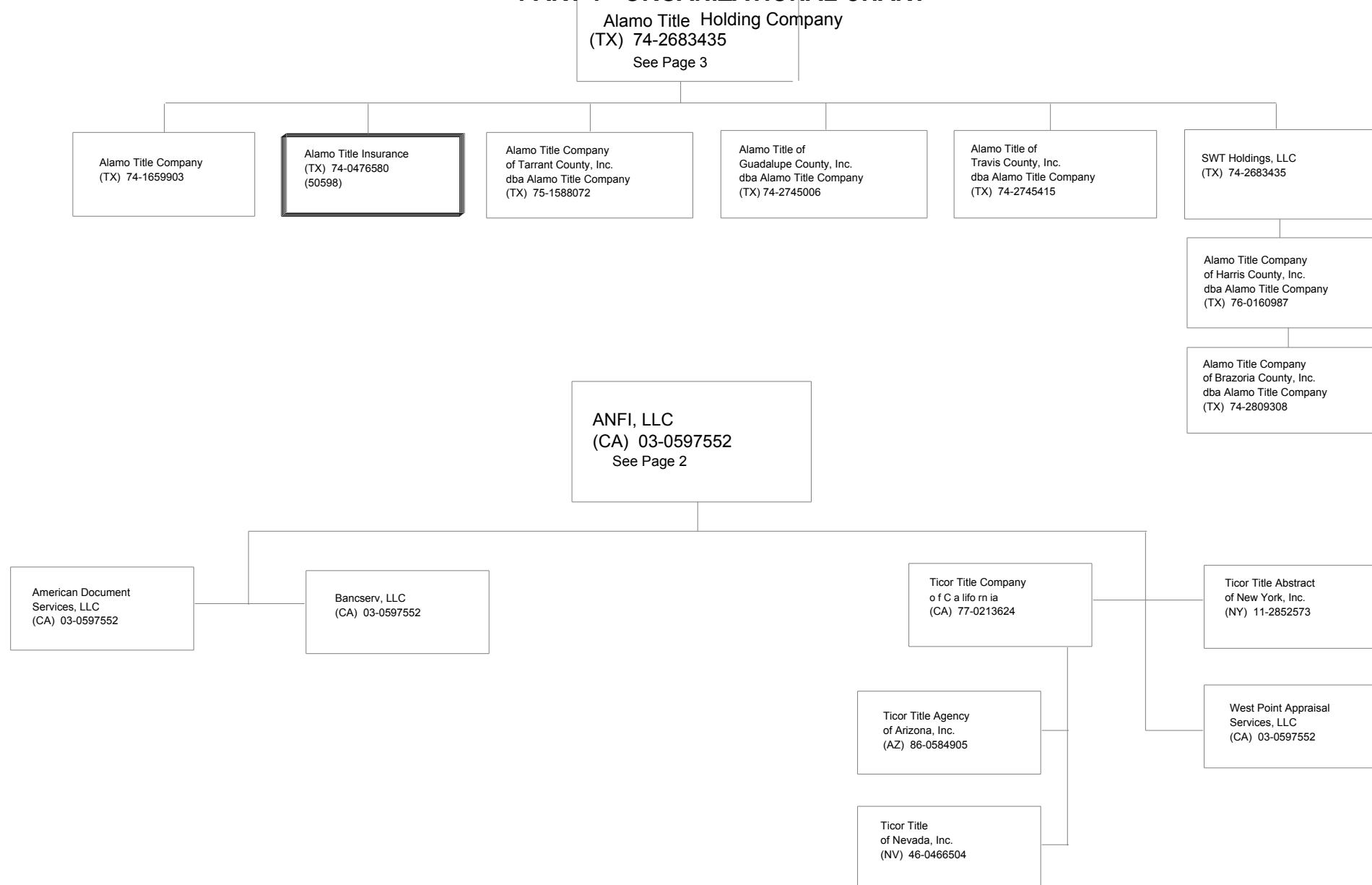
PART 1 - ORGANIZATIONAL CHART



39.4

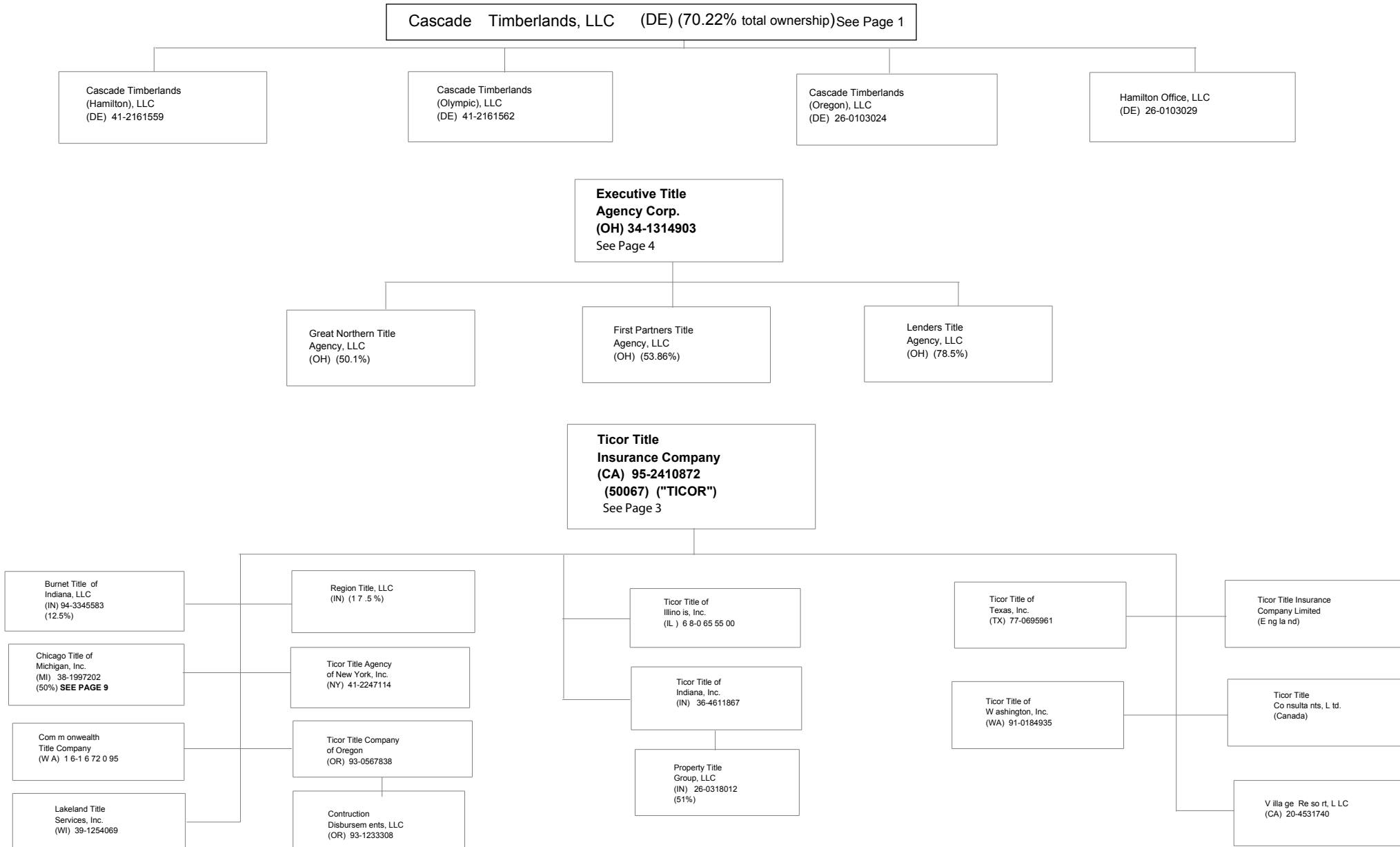
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



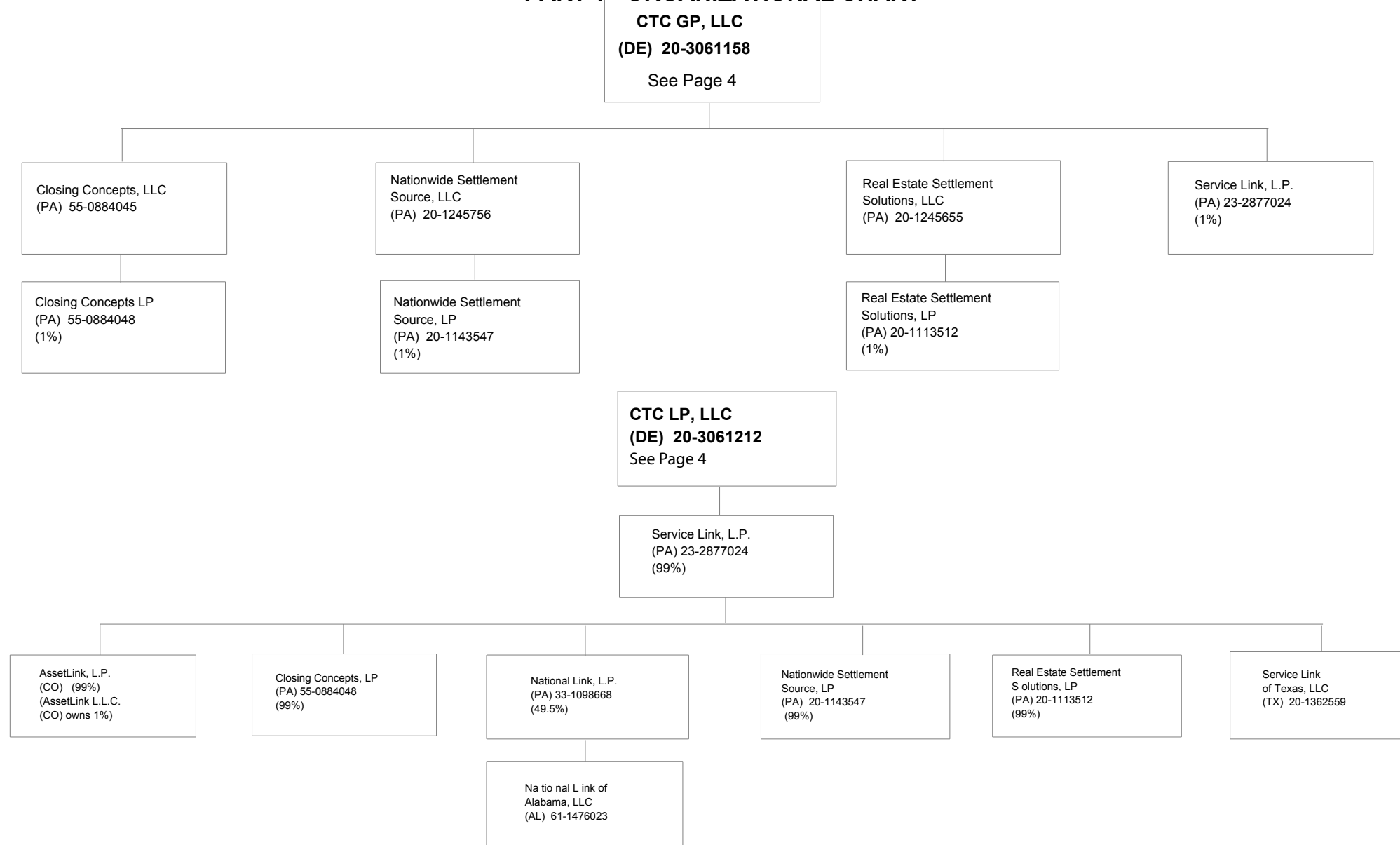
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



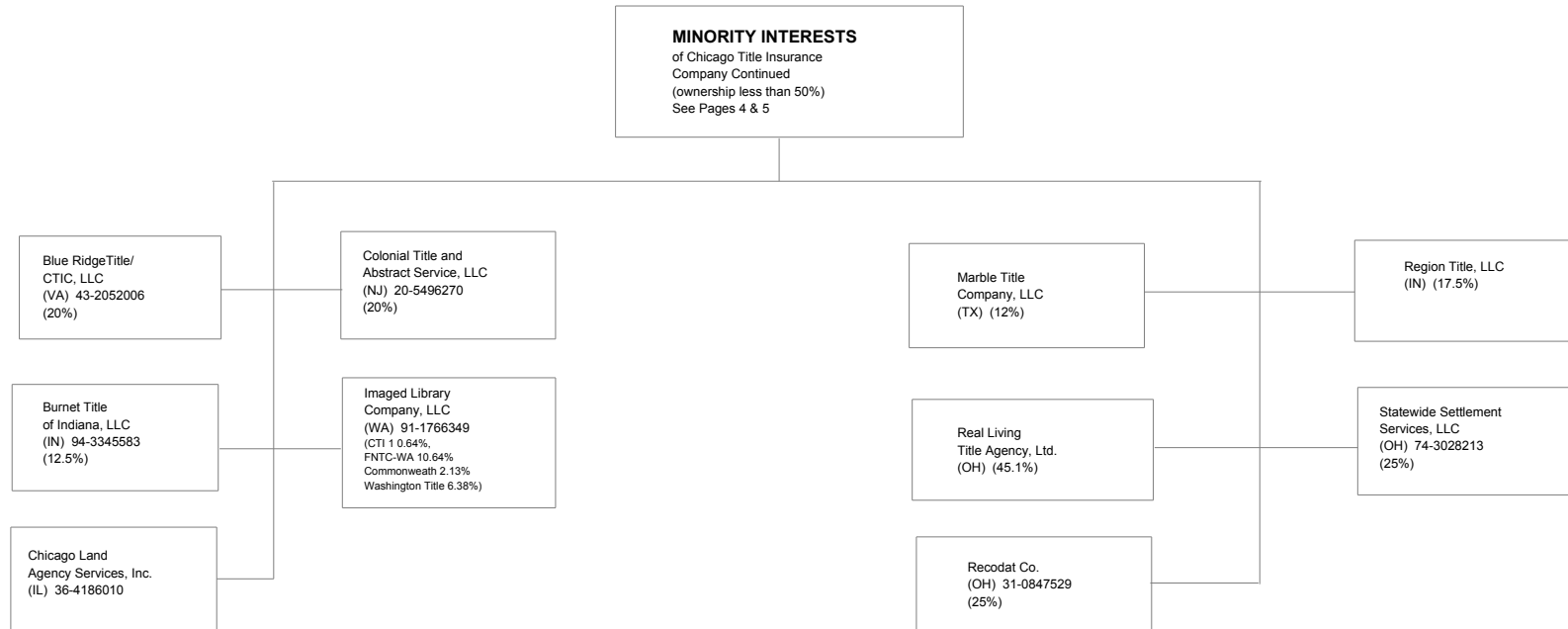
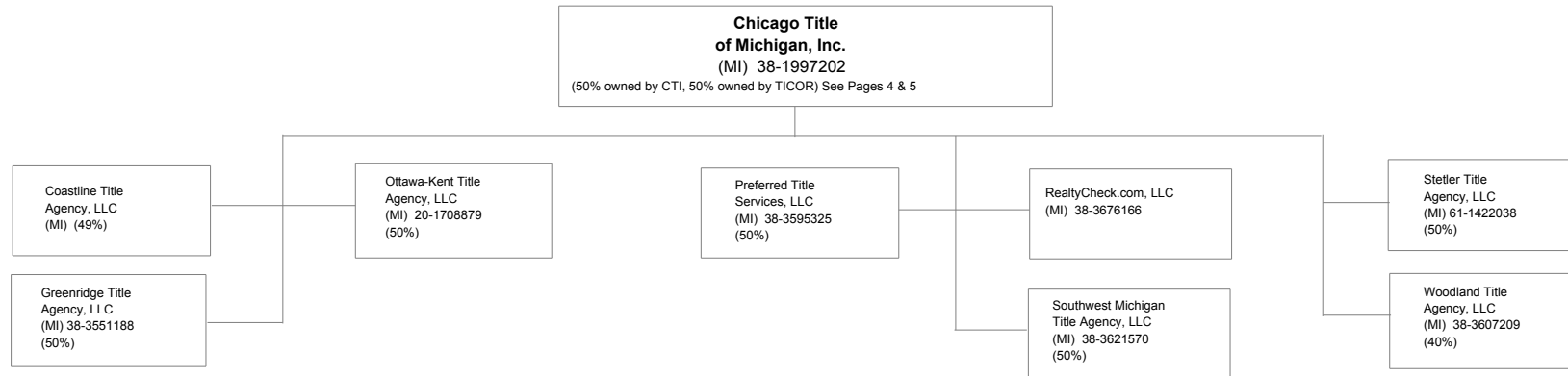
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

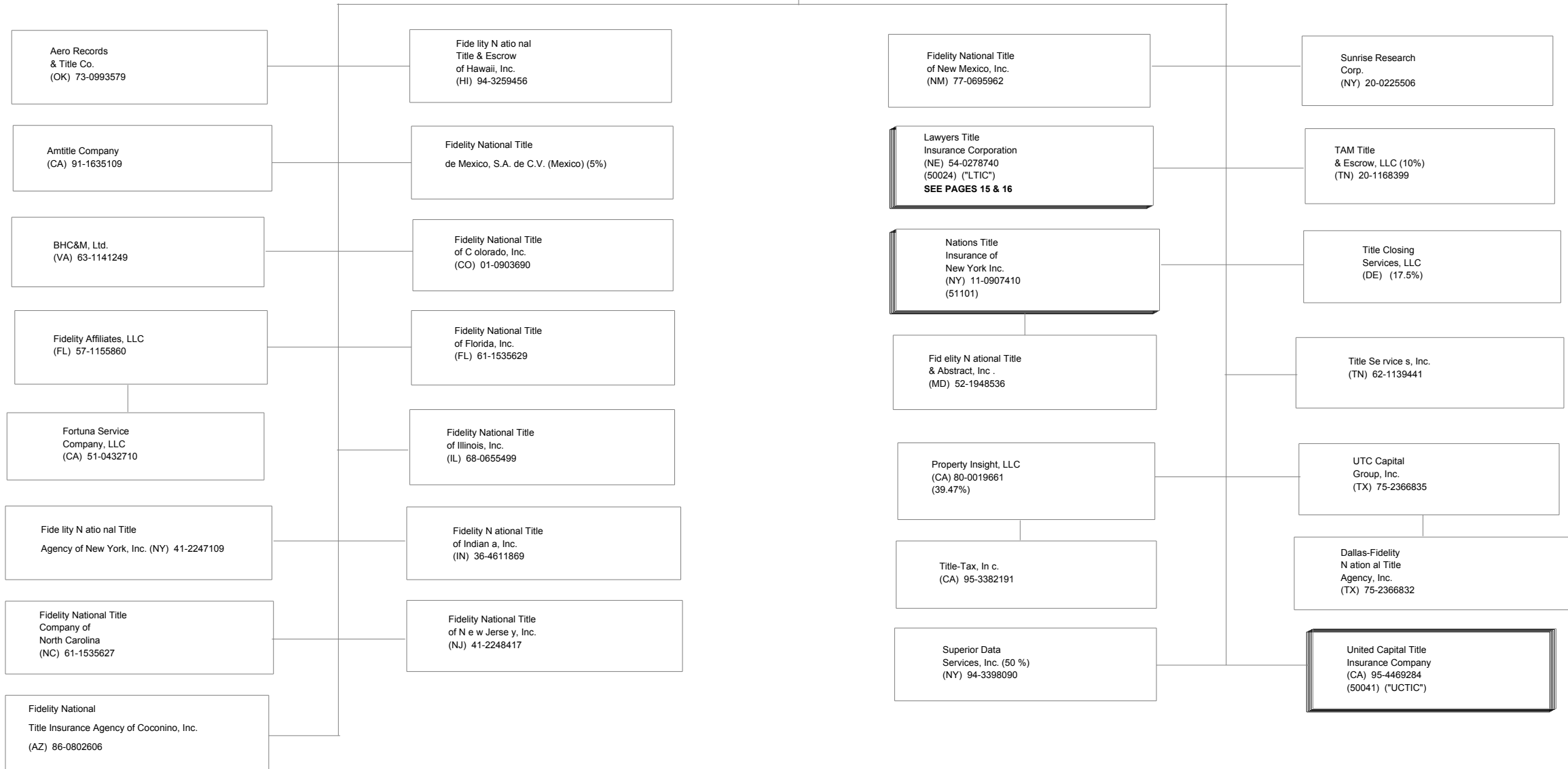
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

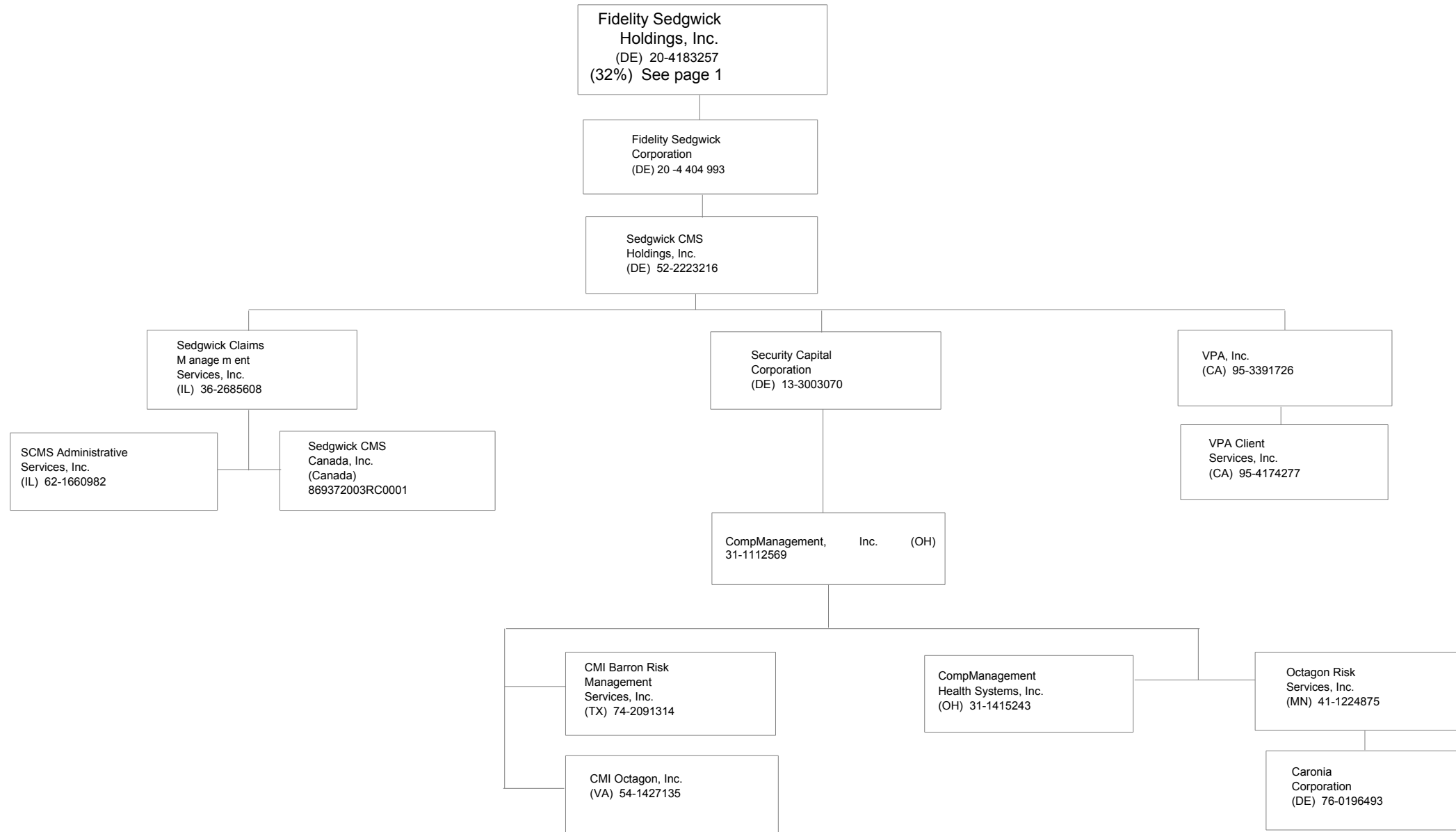
Fidelity National Title Insurance Company
(CA) 86-0417131 (51586) ("FNTIC") See Page 3



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

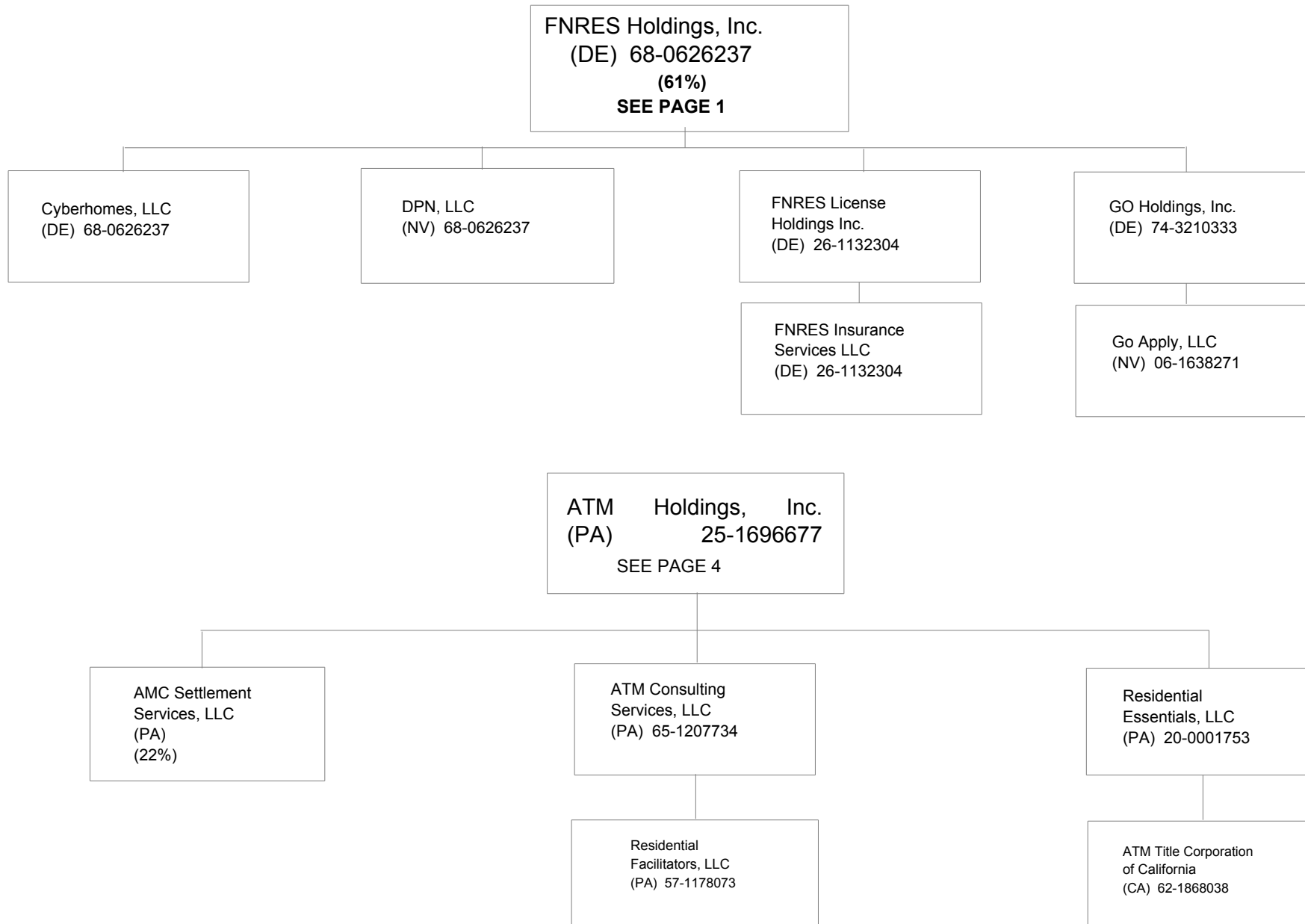
PART 1 - ORGANIZATIONAL CHART



39.10

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

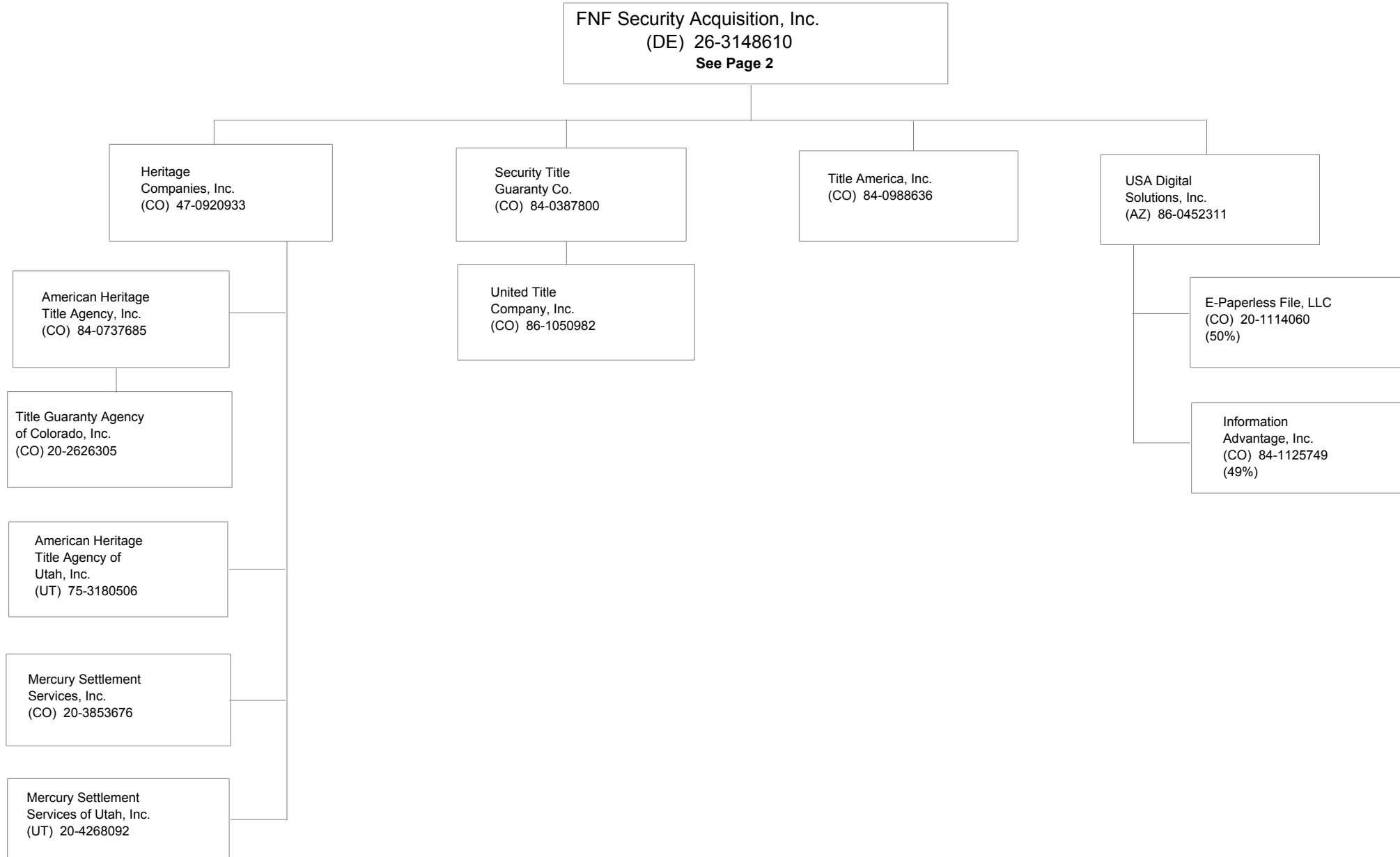
PART 1 - ORGANIZATIONAL CHART



39.11

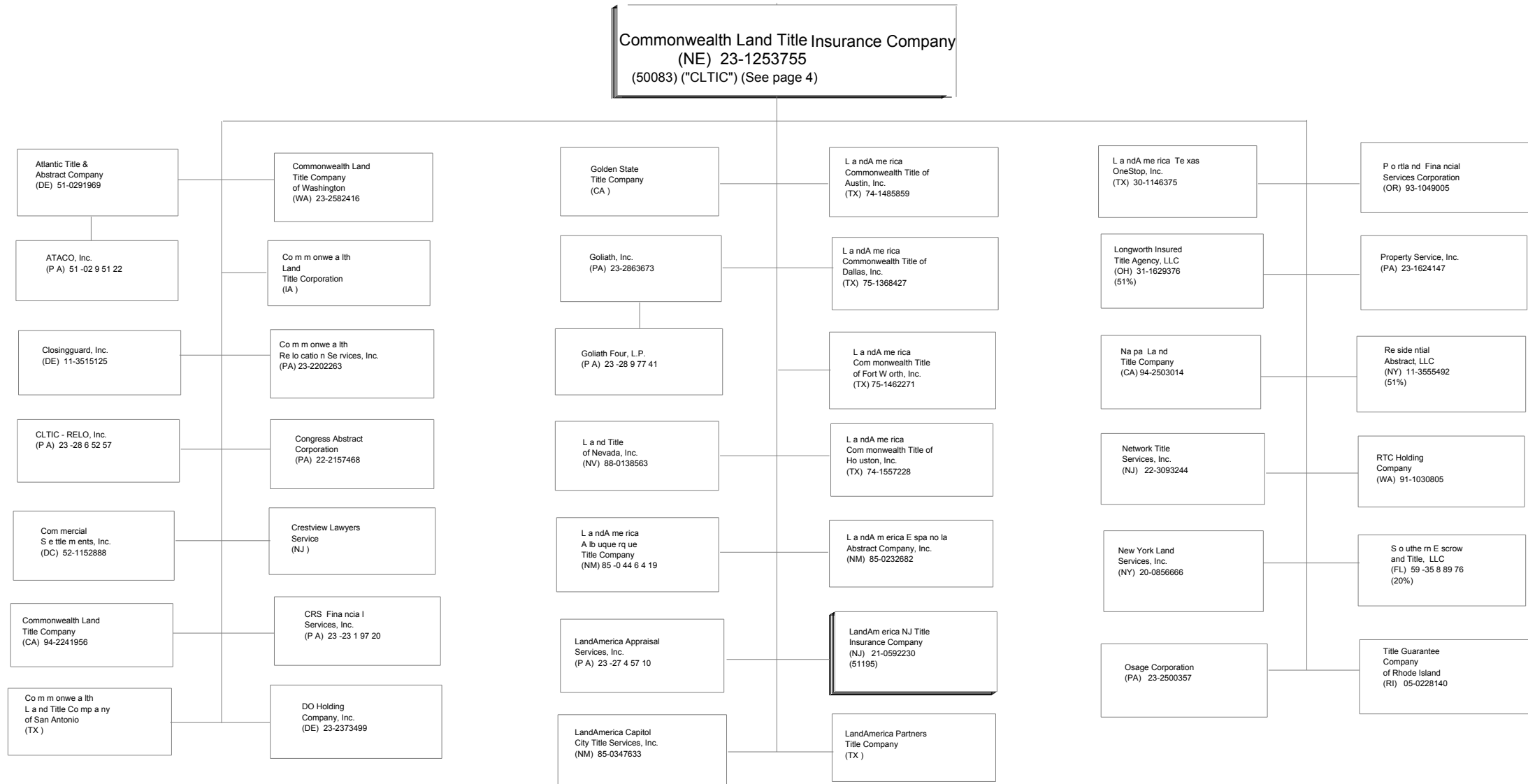
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

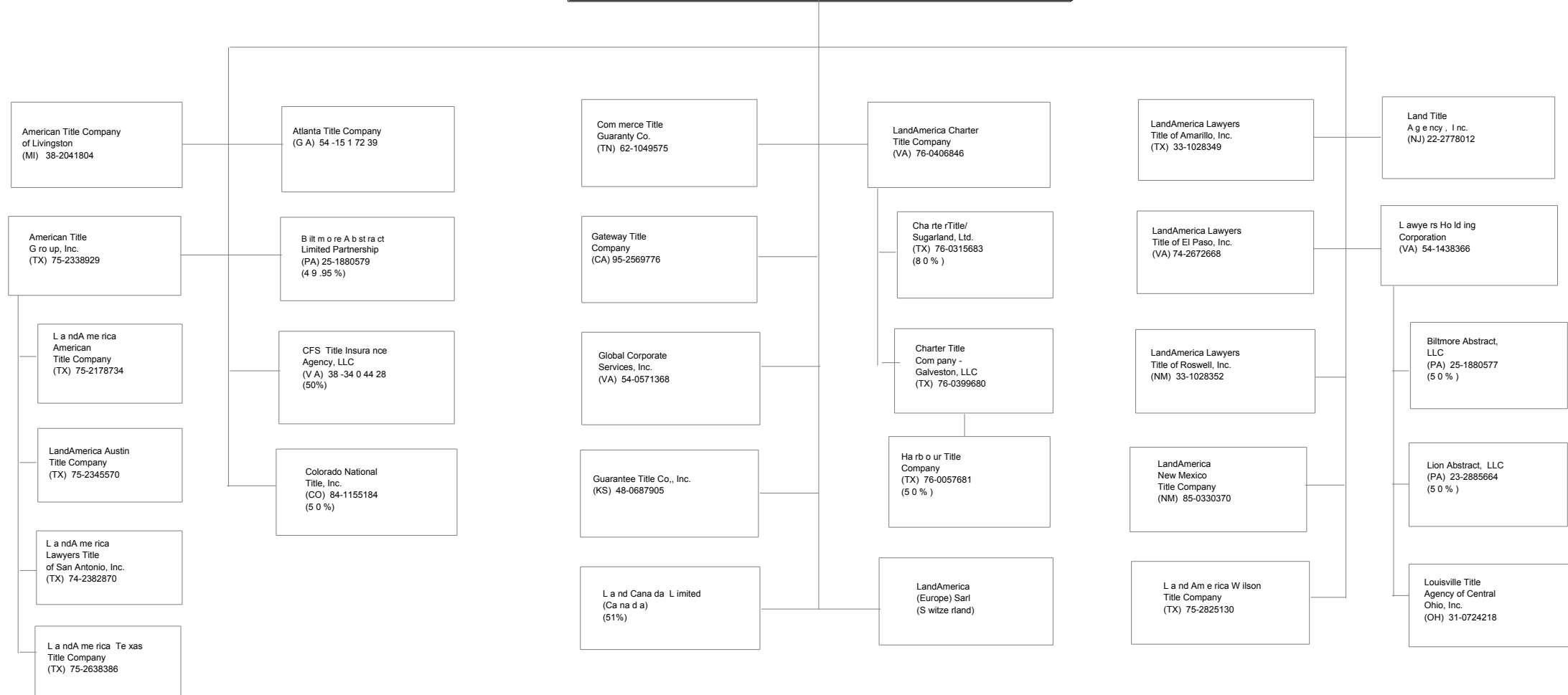
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

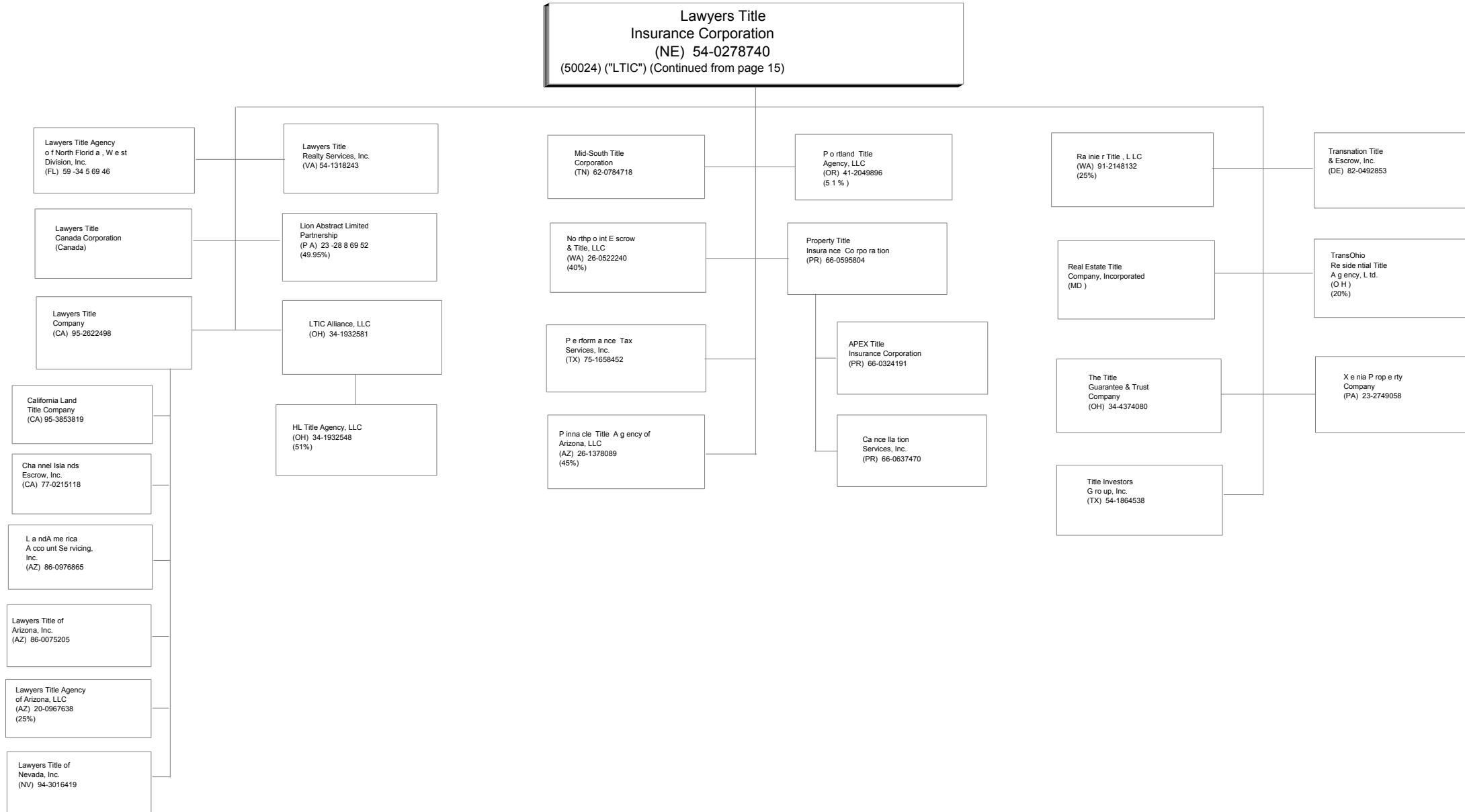
Lawyers Title Insurance Corporation
 (NE) 54-0278740 ("LTIC")
 (50024) (See Page 10) (Continued on Page 16)



39.14

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

PART 1 - ORGANIZATIONAL CHART



39.15

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parents, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
51586	86-0417131	Fidelity National Title Insurance Company	(33,000,000)	23,466,084			(221,645,254)	(582,000)			(231,761,170)	
51101	11-0907410	Nations Title Insurance of New York, Inc					157,222	12,000			169,222	
50598	74-0476580	Alamo Title Insurance	(5,200,000)				(7,185,504)	62,000			(12,323,504)	
51020	11-0627325	National Title Insurance of New York, Inc					(776,238)				(776,238)	
00000	36-0906930	Chicago Title and Trust Company	(10,000,000)	517,222,418	(517,222,418)		(84,426,565)	142,000		(2,586,112)	(96,870,677)	
50067	95-2410872	Tigor Title Insurance Company	(16,600,000)	(1,081,870)			(40,642,755)	242,000			(58,082,625)	
50229	36-2468956	Chicago Title Insurance Company	(127,500,000)	(81,141,968)			(443,405,583)	103,000		1,657,689	(650,286,862)	
50490	93-0585470	Chicago Title Insurance Company of Oregon					(10,308,800)	(122,000)			(10,430,800)	
50857	95-2216067	Security Union Title Insurance Company	(3,500,000)				(5,654,011)	153,000			(9,001,011)	
51535	59-1971665	Tigor Title Insurance Co of Florida					(9,546,873)	32,000			(9,514,873)	
25180	68-0266416	Fidelity National Insurance Company					(10,195,327)	16,379,243		(22,866,706)	(16,682,790)	(19,468,000)
16578	16-0986300	Fidelity National Property and Casualty Insurance Co					(35,926,944)	(10,094,013)		(9,015,828)	(55,036,785)	1,968,000
11523	81-0575473	Fidelity National Indemnity Insurance Company						(6,285,230)		(6,141,508)	(12,426,738)	17,500,000
00000	77-0554557	Fidelity National Insurance Services					40,927,571			38,024,042	78,951,613	
00000	77-0557476	Fidelity National Management Services LLC					487,454,804				487,454,804	
00000	20-4531740	Village Resorts LLC		1,081,870						(1,657,689)	(575,819)	
00000	68-0021143	Fidelity National Home Warranty Co	(9,000,000)				(13,716,452)				(22,716,452)	
00000	33-0398759	Fidelity Asset Management Inc					19,274,688				19,274,688	
00000	65-1303694	Fidelity National Global Solutions		(2,788,868)							(2,788,868)	
00000	98-0590231	Fidelity National Title de Mexico S.A., DE C.V.		2,935,651				(42,000)			2,893,651	
00000	94-3259456	Fidelity National Title & Escrow of Hawaii		500,000							500,000	
00000	86-0450201	Rocky Mountain Support Services					260,709,038				260,709,038	
00000	86-0498599	Fidelity National Financial, Inc	204,800,000	(157,412,244)			74,906,982				122,294,738	
00000	16-1725106	Fidelity National Title Group Inc		(517,222,418)	517,222,418					2,586,112	2,586,112	
50024	54-0278740	Lawyers Title Insurance Corporation	(12,350,000)	118,097,930			(88,452,321)				17,295,609	
50083	23-1253755	Commonwealth Land Title Insurance Co	(45,000,000)	101,343,415			68,943,911				125,287,326	
00000	95-2622498	Lawyers Title Company					4,399,304				4,399,304	
00000	31-0724218	Louisville Title Agency of Central Ohio, Inc.					749				749	
00000	54-1438366	Lawyers Holding Corporation					368				368	
00000	86-0976865	LandAmerica Account Servicing, Inc					68,662				68,662	
00000	93-1049005	Portland Financial Services Corporation					139,274				139,274	
00000	66-0595804	Property Title Insurance Corporation					(262,844)				(262,844)	
00000	66-0637470	Cancellation Services					410,933				410,933	
00000	94-2503014	Napa Land Title Company	(80,000)				336,064				256,064	
00000	82-0492853	Transnation Title & Escrow, Inc					1,088,893				1,088,893	

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parents, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
00000	95-2569776	Gateway Title Company					604,465				604,465	
00000	94-2241956	Commonwealth Land Title Company					9,447,593				9,447,593	
00000	52-1152888	Commercial Settlements, Inc					149,638				149,638	
00000	85-0446419	Albuquerque Title Company, Inc					1,178,462				1,178,462	
51195	21-0592230	LandAmerica NJ Title Insurance Company					3,808,509				3,808,509	
00000	41-2049896	Portland Title Agency, LLC					125,094				125,094	
00000	76-0406846	Charter Title Fort Bend					201,283				201,283	
50041	95-4469284	United Capital Title Insurance Company					4,495,212				4,495,212	
00000	94-3016419	Lawyers Title of Nevada, Inc					375,158				375,158	
00000	34-1932548	HL Title Agency, LLC			(1,476)						(1,476)	
00000	54-1589611	LandAmerica Financial Group, Inc.	57,431,476	(5,000,000)			(7,058,407)				45,373,069	
9999999	Control Totals						(1)		X X X		(1)	

40.1

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

Explanation:

Bar Code:



51535200842000000

OVERFLOW PAGE FOR WRITE-INS

**Page 12 - Continuation
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)
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR OTHER THAN INVESTED ASSETS			
2304. Other Assets	14,567	59,139	44,572
2305. State Tax Receivable	715,270		(715,270)
2306.			
2307.			
2308.			
2309.			
2310.			
2311.			
2312.			
2313.			
2314.			
2315.			
2316.			
2317.			
2318.			
2319.			
2320.			
2321.			
2322.			
2323.			
2324.			
2325.			
2397. Totals (Lines 2304 through 2325) (Page 12, Line 2398)	729,837	59,139	(670,698)

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	4,762,157	5.26	4,762,157	5.26
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	21,992,895	24.27	21,992,895	24.27
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	37,154,202	41.00	37,154,202	41.00
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations				
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA				
1.512 Issued or guaranteed by FNMA and FHLMC				
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA				
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521				
1.523 All other				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	23,361,648	25.78	23,361,648	25.78
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds	1,664,733	1.84	1,664,733	1.84
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated	10,000	0.01	10,000	0.01
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company	713,313	0.79	713,313	0.79
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (including \$ 154,350 property acquired in satisfaction of debt)	154,350	0.17	154,350	0.17
6. Contract loans				
7. Receivables for securities	7,609	0.01	7,609	0.01
8. Cash, cash equivalents and short-term investments	792,930	0.88	792,930	0.88
9. Other invested assets				
10. Total invested assets	90,613,837	100.00	90,613,837	100.00

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

1. Book/adjusted carrying value, December 31 of prior year		894,519
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 6)		
2.2 Additional investment made after acquisition (Part 2, Column 9)		
3. Current year change in encumbrances:		
3.1 Totals, Part 1, Column 13		
3.2 Totals, Part 3, Column 11		
4. Total gain (loss) on disposals, Part 3, Column 18		
5. Deduct amounts received on disposals, Part 3, Column 15		
6. Total foreign exchange change in book/adjusted carrying value:		
6.1 Totals, Part 1, Column 15		
6.2 Totals, Part 3, Column 13		
7. Deduct current year's other than temporary impairment recognized:		
7.1 Totals, Part 1, Column 12		
7.2 Totals, Part 3, Column 10		
8. Deduct current year's depreciation:		
8.1 Totals, Part 1, Column 11	26,856	
8.2 Totals, Part 3, Column 9		26,856
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		867,663
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		867,663

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

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year		49,064
2. Cost of acquired:		
2.1 Actual cost at time of acquisitions (Part 2, Column 7)		
2.2 Additional investment made after acquisitions (Part 2, Column 8)		
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 12		
3.2 Totals, Part 3, Column 11		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 9		
5.2 Totals, Part 3, Column 8		
6. Total gain (loss) on disposals, Part 3, Column 18		
7. Deduct amounts received on disposals, Part 3, Column 15		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:		
9.1 Totals, Part 1, Column 13		
9.2 Totals, Part 3, Column 13		
10. Deduct current year's other than temporary impairment recognized:		
10.1 Totals, Part 1, Column 11		
10.2 Totals, Part 3, Column 10		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		49,064
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		49,064
14. Deduct total nonadmitted accounts		49,064
15. Statement value at end of current period (Line 13 minus Line 14)		

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

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

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

1. Book/adjusted carrying value, December 31 of prior year		100,326,480
2. Cost of bonds and stocks acquired, Column 7, Part 3		37,296,400
3. Accrual of discount		28,909
4. Unrealized valuation increase (decrease):		
4.1 Column 12, Part 1	(560,925)	
4.2 Column 15, Part 2, Section 1		
4.3 Column 13, Part 2, Section 2		
4.4 Column 11, Part 4		(560,925)
5. Total gain (loss) on disposals, Column 19, Part 4		235,098
6. Deduction consideration for bonds and stocks disposed of, Column 7, Part 4		47,095,035
7. Deduct amortization of premium		789,385
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Column 15, Part 1		
8.2 Column 19, Part 2, Section 1		
8.3 Column 16, Part 2, Section 2		
8.4 Column 15, Part 4		
9. Deduct current year's other than temporary impairment recognized:		
9.1 Column 14, Part 1	495,907	
9.2 Column 17, Part 2, Section 1		
9.3 Column 14, Part 2, Section 2		
9.4 Column 13, Part 4		495,907
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		88,945,635
11. Deduct total nonadmitted accounts		
12. Statement value at end of current period (Line 10 minus Line 11)		88,945,635

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	26,755,051	28,648,714	27,405,205	26,360,000
	2. Canada				
	3. Other Countries				
	4. Totals	26,755,051	28,648,714	27,405,205	26,360,000
States, Territories and Possessions (Direct and guaranteed)	5. United States	37,154,202	37,736,694	38,098,382	35,255,000
	6. Canada				
	7. Other Countries				
	8. Totals	37,154,202	37,736,694	38,098,382	35,255,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada				
	11. Other Countries				
	12. Totals				
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States				
	14. Canada				
	15. Other Countries				
	16. Totals				
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	23,361,648	21,679,871	24,186,189	24,180,000
	22. Canada				
	23. Other Countries				
	24. Totals	23,361,648	21,679,871	24,186,189	24,180,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	87,270,901	88,065,279	89,689,776	85,795,000
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
	48. Totals				
Industrial and Miscellaneous (unaffiliated)	49. United States	1,674,733	1,674,733	1,674,733	
	50. Canada				
	51. Other Countries				
	52. Totals	1,674,733	1,674,733	1,674,733	
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks	1,674,733	1,674,733	1,674,733	
	55. Total Stocks	1,674,733	1,674,733	1,674,733	
	56. Total Bonds and Stocks	88,945,634	89,740,012	91,364,509	

SCHEDULE D - PART 1A - SECTION 1

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments, (Group 1)											
1.1 Class 1	2,975,351	16,149,655	7,630,045			26,755,051	30.386	38,820,694	38.462	26,755,051	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	2,975,351	16,149,655	7,630,045			26,755,051	30.386	38,820,694	38.462	26,755,051	
2. All Other Governments, (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions, etc., Guaranteed, (Group 3)											
3.1 Class 1	499,934	19,850,577	13,823,258	2,980,434		37,154,203	42.196	39,988,470	39.619	37,154,202	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	499,934	19,850,577	13,823,258	2,980,434		37,154,203	42.196	39,988,470	39.619	37,154,202	
4. Political Subdivisions of States, Territories and Possessions, etc., Guaranteed, (Group 4)											
4.1 Class 1											
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, (Group 5)											
5.1 Class 1											
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals											

SUBS

NONE

NONE

NONE

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

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Public Utilities (Unaffiliated), (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), (Group 7)											
7.1 Class 1	2,786,217	9,869,818	7,883,289			20,539,324	23.326	20,521,223	20.332	19,539,323	1,000,000
7.2 Class 2		526,657	2,036,678			2,563,335	2.911	1,601,655	1.587	2,563,335	
7.3 Class 3		1,040,000				1,040,000	1.181			1,040,000	
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	2,786,217	11,436,475	9,919,967			24,142,659	27.419	22,122,878	21.919	23,142,658	1,000,000
8. Credit Tenant Loans, (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

906

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

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

	1	2	3	4	5	6	7	8	9	10	11
Quality Rating per the NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	(d) 6,261,502	45,870,050	29,336,592	2,980,434		84,448,578	95.908	X X X	X X X	83,448,576	1,000,000
10.2 Class 2	(d)	526,657	2,036,678			2,563,335	2.911	X X X	X X X	2,563,335	
10.3 Class 3	(d)	1,040,000				1,040,000	1.181	X X X	X X X	1,040,000	
10.4 Class 4	(d)							X X X	X X X		
10.5 Class 5	(d)							X X X	X X X		
10.6 Class 6	(d)							X X X	X X X		
10.7 Totals	6,261,502	47,436,707	31,373,270	2,980,434		88,051,913	100.000	X X X	X X X	87,051,911	1,000,000
10.8 Line 10.7 as a % of Col. 6	7.111	53.874	35.630	3.385		100.000	X X X	X X X	X X X	98.864	1.136
11. Total Bonds Prior Year											
11.1 Class 1	6,049,690	54,632,505	35,021,769	3,426,424	200,000	X X X	X X X	99,330,388	98.413	98,330,388	1,000,000
11.2 Class 2		1,601,655				X X X	X X X	1,601,655	1.587	1,601,655	
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X				
11.6 Class 6						X X X	X X X				
11.7 Totals	6,049,690	56,234,160	35,021,769	3,426,424	200,000	X X X	X X X	100,932,043	100.000	99,932,043	1,000,000
11.8 Line 11.7 as a % of Col. 8	5.994	55.715	34.698	3.395	0.198	X X X	X X X	100.000	X X X	99.009	0.991
12. Total Publicly Traded Bonds											
12.1 Class 1	6,261,502	44,870,050	29,336,591	2,980,434		83,448,577	94.772	98,330,388	97.422	83,448,577	X X X
12.2 Class 2		526,657	2,036,678			2,563,335	2.911	1,601,655	1.587	2,563,335	X X X
12.3 Class 3		1,040,000				1,040,000	1.181			1,040,000	X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals	6,261,502	46,436,707	31,373,269	2,980,434		87,051,912	98.864	99,932,043	99.009	87,051,912	X X X
12.8 Line 12.7 as a % of Col. 6	7.193	53.344	36.040	3.424		100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.111	52.738	35.630	3.385		98.864	X X X	X X X	X X X	98.864	X X X
13. Total Privately Placed Bonds											
13.1 Class 1		1,000,000				1,000,000	1.136	1,000,000	0.991	X X X	1,000,000
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals		1,000,000				1,000,000	1.136	1,000,000	0.991	X X X	1,000,000
13.8 Line 13.7 as a % of Col. 6		100.000				100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10		1.136				1.136	X X X	X X X	X X X	X X X	1.136

SOT

- (a) Includes \$ 1,000,000 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
- (b) Includes \$ 3,805,449 current year, \$ 0 prior year of bonds with Z designations and \$ 0 current year, \$ 0 prior year of bonds with Z* designations. The letter 'Z' means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.
- (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5* designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. '5*' means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. '6*' means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
- (d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, (Group 1)											
1.1 Issuer Obligations	2,975,351	16,149,655	7,630,045			26,755,051	30.386	38,820,694	38.462	26,755,051	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
1.7 Totals	2,975,351	16,149,655	7,630,045			26,755,051	30.386	38,820,694	38.462	26,755,051	
2. All Other Governments, (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, (Group 3)											
3.1 Issuer Obligations	499,934	19,850,577	13,823,258	2,980,434		37,154,203	42.196	39,988,470	39.619	37,154,202	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals	499,934	19,850,577	13,823,258	2,980,434		37,154,203	42.196	39,988,470	39.619	37,154,202	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, (Group 4)											
4.1 Issuer Obligations											
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals											
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, (Group 5)											
5.1 Issuer Obligations											
5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined											
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined											
5.6 Other											
5.7 Totals											

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NONE

NONE

NONE

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), (Group 6)											
6.1 Issuer Obligations											
6.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
6.5 Defined											
6.6 Other											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), (Group 7)											
7.1 Issuer Obligations	2,786,217	11,436,474	9,919,967			24,142,658	27.419	22,122,879	21.919	23,142,658	1,000,000
7.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
7.5 Defined											
7.6 Other											
7.7 Totals	2,786,217	11,436,474	9,919,967			24,142,658	27.419	22,122,879	21.919	23,142,658	1,000,000
8. Credit Tenant Loans, (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE- BACKED/ASSET-BACKED SECURITIES											
9.5 Defined											
9.6 Other											
9.7 Totals											

6015

NONE

NONE

NONE

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

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

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	6,261,502	47,436,706	31,373,270	2,980,434		88,051,912	100.000	X X X	X X X	87,051,911	1,000,000
10.2 Single Class Mortgage-Backed/Asset-Backed Securities								X X X	X X X		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	6,261,502	47,436,706	31,373,270	2,980,434		88,051,912	100.000	X X X	X X X	87,051,911	1,000,000
10.8 Line 10.7 as a % of Col. 6	7.111	53.874	35.630	3.385		100.000	X X X	X X X	X X X	98.864	1.136
11. Total Bonds Prior Year											
11.1 Issuer Obligations	6,049,690	56,234,160	35,021,769	3,426,424	200,000	X X X	X X X	100,932,043	100.000	99,932,043	1,000,000
11.2 Single Class Mortgage-Backed/Asset-Backed Securities						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	6,049,690	56,234,160	35,021,769	3,426,424	200,000	X X X	X X X	100,932,043	100.000	99,932,043	1,000,000
11.8 Line 11.7 as a % of Col. 8	5.994	55.715	34.698	3.395	0.198	X X X	X X X	100.000	X X X	99.009	0.991
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	6,261,502	46,436,707	31,373,270	2,980,434		87,051,913	98.864	99,932,043	99.009	87,051,913	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities											X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	6,261,502	46,436,707	31,373,270	2,980,434		87,051,913	98.864	99,932,043	99.009	87,051,913	X X X
12.8 Line 12.7 as a % of Col. 6	7.193	53.344	36.040	3.424		100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	7.111	52.738	35.630	3.385		98.864	X X X	X X X	X X X	98.864	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations		1,000,000				1,000,000	1.136	1,000,000	0.991	X X X	1,000,000
13.2 Single Class Mortgage-Backed/Asset-Backed Securities										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals		1,000,000				1,000,000	1.136	1,000,000	0.991	X X X	1,000,000
13.8 Line 13.7 as a % of Col. 6		100.000				100.000	X X X	X X X	X X X	X X X	100.000
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10		1.136				1.136	X X X	X X X	X X X	X X X	1.136

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SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-Term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	615,563	615,563			
2. Cost of short-term investments acquired	25,551,781	25,551,781			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	25,386,333	25,386,333			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	781,011	781,011			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	781,011	781,011			

SM11

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

NONE **Schedule DB - Part A and B Verification**

NONE **Schedule DB - Part C, D and E Verification**

NONE **Schedule DB - Part F - Section 1**

NONE **Schedule DB - Part F - Section 2**

SCHEDULE E - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	2,152,231		2,152,231
2. Cost of cash equivalents acquired	4,148,452		4,148,452
3. Accrual of discount			
4. Unrealized valuation increase (decrease)			
5. Total gain (loss) on disposals			
6. Deduct consideration received on disposals	6,273,114		6,273,114
7. Deduct amortization of premium			
8. Total foreign exchange change in book/adjusted carrying value			
9. Deduct current year's other than temporary impairment recognized			
10. Book adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	27,569		27,569
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	27,569		27,569

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

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code	Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	Change in Book/Adjusted Carrying Value Less Encumbrances					16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes, Repairs and Expenses Incurred
		3 City	4 State							11 Current Year's Depreciation	12 Current Year's Other Than Temporary Impairment Recognized	13 Current Year's Change in Encumbrances	14 Total Change in B./A.C.V. (13 - 11 - 12)	15 Total Foreign Exchange Change in B./A.C.V.		
Office Building - Described in Deed Recorded in O R Book 8		Deland	FL	01/01/1986	04/15/2004	733,802		171,179	475,000	7,744						
Office Building - Described in Deed Recorded in O R Book 2		Tampa	FL	01/02/1986	04/15/2004	1,086,768		542,133	1,000,000	19,112				(7,744)		12,844
													(19,112)			38,897
0299999 Properties occupied by the reporting entity - Administrative *						1,820,570		713,312	1,475,000	26,856			(26,856)		12,844	38,897
0399999 Total Properties occupied by the reporting entity						1,820,570		713,312	1,475,000	26,856			(26,856)		12,844	38,897
Single Family Home - Described in Deed Recorded in Deed		Chambersburg	PA	12/01/2006	12/01/2006	99,450		99,450	99,450							
Lot 257, 2258, 275 of 4th District Cherokee County		Cherokee	GA	08/01/2007	03/24/2003	22,500		22,500	22,500							
Vacant Lot, Tract 4, Mitchell Street		La Grange	GA	08/01/2007	07/27/2007	32,400		32,400	32,400							
0599999 Properties held for sale						154,350		154,350	154,350							
0699999 Totals						1,974,920		867,662	1,629,350	26,856			(26,856)		12,844	38,897

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NONE **Schedule A - Part 2**

NONE **Schedule A - Part 3**

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1 Loan Number	2 Code	3 Location		5 Loan Type	6 Date Acquired	7 Rate of Interest	8 Book Value/ Recorded Investment Excluding Accrued Interest	9 Change in Book Value/Recorded Investment					14 Value of Land and Buildings	15 Date of Last Appraisal or Valuation
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Amortization)/ Accretion	11 Current Year's Other than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Foreign Exchange Change in Book Value		
Beckerman 201		Gilbert	AZ		03/01/2007	5.000	49,064						260,000	01/11/2007
0399999 Mortgages in Good Standing - Residential Mortgages - All Other *							49,064						260,000	X X X
0899999 Total Mortgages in Good Standing							49,064						260,000	X X X
3399999 Total Mortgages							49,064						260,000	X X X

E04

General Interrogatory:

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

NONE Schedule B - Part 2

NONE Schedule B - Part 3

NONE Schedule BA - Part 1

NONE Schedule BA - Part 2

NONE Schedule BA - Part 3

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	Change in Book/Adjusted Carrying Value					Interest					Dates	
		3	4	5			8	9		11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	For eign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
3133X8-EL-2	FHLB NOTE 3.75% 08/18/09				1	781,257	102.031	795,842	780,000	780,174		(267)			3.750	3.749	FA	10,806	29,250	09/09/2004	08/18/2009
3133XF-JF-4	FHLB NOTE 5.375% 05/18/16				1	1,983,888	114.344	2,286,880	2,000,000	1,987,138		1,380			5.375	5.557	MN	12,840	107,500	07/20/2006	05/18/2016
3133XG-DD-3	FHLB NOTE 5.375% 08/19/11				1	1,225,392	109.875	1,318,500	1,200,000	1,216,259		(5,656)			5.375	4.879	FA	23,650	64,500	05/11/2007	08/19/2011
3134A3-3L-8	FHLMC 7% 3/15/10				1	2,549,079	107.031	2,408,198	2,250,000	2,330,675		(64,043)			7.000	3.967	MS	46,375	157,500	06/01/2005	03/15/2010
3134A4-US-1	FHLMC NOTE 4.25% 07/15/09	SD			1	2,225,502	102.031	2,234,479	2,190,000	2,195,177		(8,572)			4.250	3.839	JJ	42,918	82,450	05/01/2008	07/15/2009
3134A4-DY-7	FHLMC NOTE 5.625% 03/15/11				1	1,298,252	109.000	1,308,000	1,200,000	1,237,986		(16,122)			5.625	4.152	MS	19,875	67,500	01/13/2005	03/15/2011
3134A4-EW-0	FHLMC NOTE 5.875% 03/21/11				1	2,472,425	105.594	2,550,095	2,415,000	2,442,358		(11,323)			5.875	5.400	MS	39,411	141,881	07/31/2006	03/21/2011
3134A4-FM-1	FHLMC NOTE 6% 06/15/11				1	2,300,844	110.844	2,327,724	2,100,000	2,187,336		(33,084)			6.000	4.244	JD	5,600	126,000	05/18/2005	06/15/2011
31359M-TP-8	FNMA NOTE 5.125% 01/02/14				1	1,639,947	105.676	1,659,113	1,570,000	1,614,035		(7,688)			5.125	4.543	JJ	40,008	80,463	06/08/2005	01/02/2014
31359M-NU-3	FNMA NOTE 5.25% 08/01/12				1	3,560,724	105.402	3,794,472	3,600,000	3,574,999		6,155			5.250	5.541	FA	78,750	189,000	08/04/2006	08/01/2012
31359M-A4-5	FNMA NOTE 5% 04/15/15	SD			1	840,313	113.313	906,504	800,000	835,170		(4,792)			5.000	4.242	AO	8,444	40,000	12/04/2007	04/15/2015
31359M-GT-4	FNMA NOTE 6.25% 02/01/11				1	1,328,904	105.964	1,271,568	1,200,000	1,246,481		(20,886)			6.250	4.333	FA	31,250	75,000	10/12/2004	02/01/2011
31359M-FS-7	FNMA NOTE 7.125% 06/15/10				1	385,017	108.469	357,948	330,000	345,105		(9,898)			7.125	3.899	JD	1,045	23,513	09/17/2004	06/15/2010
912827-7B-2	U.S. TREASURY 5% 8/15/11	SD			1	510,430	111.336	556,680	500,000	507,004		(2,465)			5.000	4.478	FA	9,443	25,000	08/06/2007	08/15/2011
912827-5Z-1	U.S. TREASURY 6.5% 2/15/10	SD			1	1,113,233	106.664	1,098,639	1,030,000	1,061,451		(26,862)			6.500	3.734	FA	25,288	66,788	05/20/2008	02/15/2010
912828-CJ-7	US TREAS NOTE 4.75% 05/15/14	SD			1	452,355	117.680	529,560	450,000	451,856		(298)			4.750	4.717	MN	2,775	21,375	04/17/2007	05/15/2014
912828-DC-1	US TREASURY NOTE 4.25% 11/15/11	SD			1	751,466	115.695	890,852	770,000	757,049		1,884			4.250	4.632	MN	4,249	32,725	01/10/2006	11/15/2014
912828-FY-1	US TREASURY NOTE 4.625% 11/11				1	1,248,145	118.063	1,475,788	1,250,000	1,248,410		164			4.625	4.698	MN	7,506	57,813	05/09/2007	11/15/2016
912828-FF-2	US TREASURY NOTE 5.125% 05/11	SD			1	738,032	121.086	877,874	725,000	736,387		(1,052)			5.125	4.929	MN	4,824	31,391	05/01/2008	05/15/2016
0199999	Issuer Obligations					27,405,205	X X X	28,648,716	26,360,000	26,755,050		(203,425)			X X X	X X X	X X X	415,057	1,419,649	X X X	X X X
0399999	Subtotals - U.S. Governments					27,405,205	X X X	28,648,716	26,360,000	26,755,050		(203,425)			X X X	X X X	X X X	415,057	1,419,649	X X X	X X X
038681-T5-1	ARAPAHOE CNTY CO 5.5% 12/15/09			1	1FE	246,445	104.351	260,878	250,000	247,554		158			5.500	5.700	JD	611	13,750	05/02/2000	12/15/2019
09088R-LR-5	BIRMINGHAM AL 5.0% 05/01/23			1	1FE	485,915	109.765	548,825	500,000	488,989		506			5.000	5.288	MN	4,167	25,000	12/10/2001	05/01/2023
116083-KX-3	BROWNSBURG IN SCH BLDG 5%				1Z	1,275,722	106.188	1,268,947	1,195,000	1,262,088		(13,634)			5.000	3.075	JJ	27,551	11,452	04/16/2008	01/15/2012
167485-QN-4	CHICAGO IL GO 5% 01/01/15				1FE	1,073,950	109.154	1,091,540	1,000,000	1,053,365		(7,728)			5.000	4.031	JJ	25,000	50,000	03/16/2006	01/01/2015
167560-FX-4	CHICAGO IL MET WTR 7% 12/01/11				1FE	2,413,000	109.721	2,194,420	2,000,000	2,143,807		(71,702)			7.000	3.132	JD	11,667	140,000	01/28/2005	12/01/2020
172252-VB-1	CINCINNATI OH 5.00% 12/01/21	SD		1	1FE	299,979	109.069	327,207	300,000	299,984		1			5.000	5.063	JD	1,250	15,000	01/22/2002	12/01/2021
18085P-HP-2	CLARK CNTY NEV ARP 5% 07/01/11				1FE	1,048,770	99.873	998,730	1,000,000	1,037,344		(9,786)			5.000	3.886	JJ	25,000	56,250	12/05/2007	07/01/2012
181054-2F-3	CLRK CNTY NV SCH DIST 5.5% 6/15/11			1	1FE	1,091,250	107.126	1,071,260	1,000,000	1,060,635		(11,634)			5.500	4.096	JD	2,444	55,000	04/11/2006	06/15/2015
234096-HS-7	DAKOTA CNTY MINN 4.75% 02/01/11	SD			1FE	494,105	100.278	501,390	500,000	499,934		769			4.750	4.971	FA	9,896	23,750	11/18/1999	02/01/2009
235036-FE-5	DALLAS FT WRTH TX ARP 6% 11/15/11				1FE	1,095,580	102.082	1,020,820	1,000,000	1,076,892		(14,056)			6.000	4.269	MN	10,000	60,000	08/29/2007	11/01/2013
252255-KE-3	DEXTER MI CMNTY SCHS 5% 05/01/11				1FE	1,099,180	108.206	1,082,060	1,000,000	1,096,269		(2,911)			5.000	3.531	MN	12,778		09/11/2008	05/01/2016
295852-DJ-3	ERNST N MRIAL LA TAX 5.25% 7/11			1	1FE	604,744	113.344	634,726	560,000	595,913		(7,139)			5.250	3.736	JJ	13,557	29,400	10/04/2007	07/15/2019
381244-5A-6	GOLDEN VALLEY MN GO 5.3% 02/15/11			1	1Z	233,708	102.347	240,515	235,000	234,278		82			5.300	5.424	FA	5,190	12,455	08/10/2000	02/01/2016
391554-AQ-5	GREATER ALBANY OR SCH 5% 06/15/11				1Z	643,974	111.572	652,696	585,000	631,488		(6,288)			5.000	3.642	JD	1,300	29,250	12/06/2006	06/15/2015

OF

SCHEDULE D - PART 1

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

1	2	Codes			6	7			10	Change in Book/Adjusted Carrying Value					Interest					Dates	
		3	4	5		8	9	11		12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	Code	For eign	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
419780-S8-5	HAWAII ST GO 5% 07/01/15				1FE	1,092,110	110.037	1,100,370	1,000,000	1,072,007		(9,617)			5.000	3.777	JJ	25,000	50,000	11/13/2006	07/01/2015
442376-AG-4	HOUSTON TX HEALTH FACS 7% 0		1		1Z	1,170,070	120.832	1,208,320	1,000,000	1,140,234		(22,402)			7.000	4.156	FA	26,444	70,000	08/28/2007	02/15/2026
45200P-UQ-8	IL HEALTH FACS AUTH 5.75% 11/1		1		1FE	540,755	112.665	563,325	500,000	531,000		(7,260)			5.750	4.046	MN	3,674	28,750	08/24/2007	11/15/2022
452001-BU-3	ILLINOIS EDL FACS REV 6% 07/01/				1FE	415,204	101.714	432,285	425,000	425,000		3,937			6.000	6.090	JJ	12,750	27,750	01/20/1993	07/01/2013
452150-GT-6	ILLINOIS ST GO 5.25% 07/01/22	SD	1		1FE	496,540	99.998	499,990	500,000	497,580		120			5.250	5.371	JJ	13,125	26,250	10/31/1997	07/01/2022
454798-MN-6	IN HEALTH FAC FING 5.25% 11/15/		1		1FE	1,058,640	106.948	1,069,480	1,000,000	1,046,999		(8,631)			5.250	4.207	MN	6,708	52,500	08/22/2007	11/15/2013
454623-QX-0	INDIANA BD BK REV 5.375% 02/01/		1		1FE	1,100,140	109.475	1,094,750	1,000,000	1,093,958		(6,182)			5.375	3.162	FA	22,396		09/05/2008	02/01/2015
485116-MG-9	KS CITY MO WTR REV 5% 12/01/1		1		1FE	1,154,351	101.062	1,111,682	1,100,000	1,111,000		(13,902)			5.000	3.584	JD	4,583	55,000	12/14/2005	12/01/2011
567288-LP-8	MARICOPA CNTY AZ 5.125% 07/01		1		1FE	168,300	103.065	175,211	170,000	169,214		120			5.125	5.291	JJ	4,356	8,713	09/07/1999	07/01/2014
604114-PJ-1	MN PUB FACS AUTH WTR 5% 03/0				1FE	1,127,868	108.608	1,102,371	1,015,000	1,068,591		(15,819)			5.000	3.259	MS	16,917	50,750	01/28/2005	03/01/2012
609566-K8-6	MONMOUTH CNTY NJ IMPT 5% 12				1FE	1,078,080	109.333	1,093,330	1,000,000	1,046,606		(10,860)			5.000	3.745	JD	4,167	50,000	12/22/2005	12/01/2012
60534Q-RD-5	MS DEV BK SPL OBLIG GO 5% 11/		1		1FE	1,073,470	105.701	1,057,010	1,000,000	1,059,914		(6,379)			5.000	4.091	Nov	8,333	50,000	10/27/2006	11/01/2017
553543-CY-3	MSD WARREN TWP IN VIS 5% 07/				1Z	540,840	110.285	551,425	500,000	537,362		(3,478)			5.000	3.531	JJ	11,875	2,431	05/07/2008	07/10/2014
658256-SF-0	NORTH CAROLINA ST GO 5% 05/0				1FE	3,244,375	110.734	3,211,286	2,900,000	3,092,430		(40,607)			5.000	3.371	MN	24,167	145,000	01/28/2005	05/01/2013
718867-QT-4	PHOENIX AZ STR & HWY 5% 07/01				1FE	1,097,105	106.638	1,098,371	1,030,000	1,062,819		(12,318)			5.000	3.688	JJ	25,750	51,500	02/15/2006	07/01/2011
735388-4D-9	PORT SEATTLE WA REV 5.5% 12/		1		1FE	683,865	103.216	670,904	650,000	673,377		(7,868)			5.500	4.147	JD	2,979	35,750	08/28/2007	12/01/2012
745145-UX-8	PUERTO RICO COMWLTH 5.5% 07				1FE	1,326,236	99.194	1,125,852	1,135,000	1,262,324		(17,129)			5.500	3.584	JJ	31,213	62,425	01/28/2005	07/01/2015
773556-N3-5	ROCKLAND CNTY NY 5.125% 11/1		1		1FE	500,000	103.022	515,110	500,000	500,000					5.125	5.191	MN	3,274	25,625	11/17/2000	11/15/2016
826775-EY-0	SIKESTON MO ELEC REV 6% 06/0				1FE	1,134,870	104.342	1,043,420	1,000,000	1,106,592		(17,406)			6.000	3.840	JD	5,000	60,000	05/09/2007	06/01/2014
837107-XZ-9	SOUTH CAROLINA ST 5.375% 03/0		1		1FE	246,458	105.834	264,585	250,000	247,759		184			5.375	5.576	MS	4,479	13,438	05/02/2000	03/01/2018
837107-TM-3	SOUTH CAROLINA ST 5% 04/01/18		1		1FE	199,994	101.891	203,782	200,000	199,996					5.000	5.063	AO	2,500	10,000	04/07/1998	04/01/2018
837107-TN-1	SOUTH CAROLINA ST 5% 04/01/19		1		1FE	299,916	101.600	304,800	300,000	299,948		4			5.000	5.065	AO	3,750	15,000	04/07/1998	04/01/2019
792895-DZ-4	ST PAUL MINN IND SCH 5.5% 02/0		1		1FE	159,200	102.951	164,722	160,000	159,445		35			5.500	5.619	FA	3,667	8,800	08/10/2000	02/01/2020
79356E-CC-5	ST TAMMANY PAR LA TAX 5% 04/				1FE	1,095,460	107.994	1,079,940	1,000,000	1,079,118		(7,998)			5.000	3.908	AO	12,500	50,000	11/15/2006	04/01/2017
899645-HT-5	TULSA OKLA 5.5% 12/01/15		1		1FE	499,375	102.342	511,710	500,000	499,662		39			5.500	5.588	JD	2,292	27,500	11/15/1999	12/01/2015
906365-BL-4	UNION CNTY NJ UTILS 5.5% 06/01				1FE	1,040,860	102.669	1,026,690	1,000,000	1,022,120		(14,897)			5.500	3.919	JD	4,583	52,500	09/26/2007	06/01/2010
917547-NK-3	UTAH ST BLDG OWNER 5% 05/15/		1		1FE	487,250	108.933	544,665	500,000	490,506		535			5.000	5.278	MN	3,194	25,000	12/14/2001	05/15/2021
940773-2X-1	WASHOE CNTY NEV 5.125% 07/01		1		1FE	495,000	101.407	507,035	500,000	496,428		222			5.125	5.276	JJ	12,813	25,625	05/24/2001	07/01/2020
946303-NM-2	WAYNE ST UNIV MI REV 5% 11/15/		1		1FE	824,479	110.361	844,262	765,000	813,000		(5,080)			5.000	4.102	MN	4,888	38,250	08/22/2006	11/15/2017
946813-RU-8	WAYZATA MN SCH DIST 5% 02/01/		1		1FE	1,067,770	108.136	1,081,360	1,000,000	1,050,987		(7,254)			5.000	4.087	FA	20,833	50,000	08/15/2006	02/01/2017
966412-ER-5	WHITLEY CNTY IN SCH 5% 07/15/				1FE	573,481	110.309	584,638	530,000	569,690		(3,791)			5.000	3.532	JJ	12,219	3,386	05/01/2008	07/15/2014
1199999	Issuer Obligations					38,098,384	X X X	37,736,695	35,255,000	37,154,206		(377,044)			X X X	X X X	X X X	490,840	1,693,250	X X X	X X X
1799999	Subtotals - States, Territories and Possessions (Direct and Guaranteed)					38,098,384	X X X	37,736,695	35,255,000	37,154,206		(377,044)			X X X	X X X	X X X	490,840	1,693,250	X X X	X X X
025816-AY-5	AMERICAN EXPRESS 7% 03/19/18				1FE	1,129,524	101.114	1,112,254	1,100,000	1,127,846		(1,678)			7.000	6.738	MS	21,817	38,500	03/18/2008	03/19/2018
0258M0-CN-7	AMERICAN EXPRESS CR FLOAT 0				1FE	987,330	85.852	858,520	1,000,000	983,652		(4,164)			2.648	3.393	MON	1,030	32,266	09/18/2007	06/16/2011

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SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	Change in Book/Adjusted Carrying Value					Interest					Dates	
		3	4	5			8	9		11	12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
02687Q-BC-1	AMERICAN INTL GROUP 5.6% 10/				1	501,110	67.103	671,030	1,000,000	501,110		216	495,907		5.600		AO	11,356	56,000	11/08/2007	10/18/2016
054303-AS-1	AVON PRODS INC 5.125% 01/15/1				1FE	401,276	98.621	394,484	400,000	400,560		(254)			5.125	5.116	JJ	9,453	20,500	01/18/2006	01/15/2011
060505-AD-6	BANK OF AMERICA 7.8% 02/15/10				1FE	1,436,769	102.454	1,331,902	1,300,000	1,339,007		(32,942)			7.800	5.083	FA	38,307	101,400	11/16/2005	02/15/2010
073928-X7-3	BEAR STEARNS 6.95% 8/10/12				1FE	276,137	103.857	280,414	270,000	276,049		(88)			6.950	6.345	FA	7,350		12/10/2008	08/10/2012
084664-AY-7	BERKSHIRE HATHAWAY 5.125% 0				1FE	1,015,220	101.531	1,015,310	1,000,000	1,011,980		(2,889)			5.125	4.825	MS	15,090	50,681	11/16/2007	09/15/2012
05565E-C#-0	BMW US CAPITAL 5.25% 11/01/12				1	1,000,000	87.500	875,000	1,000,000	1,000,000					5.250	5.319	MN	8,750	54,400	10/16/2007	11/01/2012
134429-AR-0	CAMPBELL SOUP CO 5% 12/03/12				1FE	974,590	102.514	1,004,637	980,000	975,811		941			5.000	5.187	JD	3,811	49,000	09/11/2007	12/03/2012
172967-DY-4	CITIGROUP INC 5.5% 02/15/17				1FE	982,202	89.320	937,860	1,050,000	986,759		4,557			5.500	6.569	FA	21,817	28,875	03/18/2008	02/15/2017
202795-HN-3	COMMONWEALTH EDISON 5.95%				2FE	1,013,643	93.320	914,536	980,000	1,011,102		(2,541)			5.950	5.510	FA	22,028	29,155	03/18/2008	08/15/2016
205363-AE-4	COMP SCIENCES CORP 7.375% 0				2FE	558,555	99.032	495,160	500,000	526,657		(9,954)			7.375	5.103	JD	1,639	36,875	08/08/2005	06/15/2011
22160K-AC-9	COSTCO WHSL CORP 5.5% 03/15/				1FE	989,730	106.288	1,062,880	1,000,000	990,836		857			5.500	5.721	MS	16,194	55,000	09/12/2007	03/15/2017
261561-AB-0	DRESDNER BANK NY 7.25% 09/15				1FE	985,635	84.410	759,690	900,000	967,182		(7,960)			7.250	5.973	MS	19,213	65,250	08/02/2006	09/15/2015
37247D-AE-6	GENWORTH FINL INC 5.75% 06/15				2FE	1,037,505	38.408	384,080	1,000,000	1,025,576		(3,959)			5.750	5.273	JD	2,556	57,500	10/25/2005	06/15/2014
416515-AL-8	HARTFORD FINL SVCS 4.625% 07/				1FE	1,424,886	75.911	1,100,710	1,450,000	1,434,525		2,977			4.625	4.950	JJ	30,923	67,063	07/26/2005	07/15/2013
441812-JY-1	HOUSEHOLD FIN CORP 7% 05/15/				1FE	1,537,880	100.152	1,352,052	1,350,000	1,448,878		(26,496)			7.000	4.683	MN	12,075	94,500	06/10/2005	05/15/2012
59018Y-PF-2	MERRILL LYNCH & CO 4.75% 11/2				1FE	2,024,720	99.016	1,980,320	2,000,000	2,005,206		(5,630)			4.750	4.497	MN	10,819	95,000	04/29/2005	11/20/2009
59018Y-UW-9	MERRILL LYNCH & CO 5% 01/15/1				1FE	300,117	96.454	289,362	300,000	300,081		(11)			5.000	5.057	JJ	6,917	15,000	08/18/2005	01/15/2015
592179-JG-1	MET LIFE GLOBAL 5.125% 04/10/1				1FE	999,260	93.176	931,760	1,000,000	999,356		96			5.125	5.208	AO	11,531	25,625	04/07/2008	04/10/2013
595620-AG-0	MIDAMERICAN ENERGY 5.95% 07/				1FE	1,026,034	103.028	1,030,280	1,000,000	1,023,348		(2,082)			5.950	5.681	JJ	27,436	62,144	09/13/2007	07/15/2017
650111-AD-9	NEW YORK TIMES CO 4.5% 03/15/				3FE	1,603,456	65.000	1,040,000	1,600,000	1,040,000		(560,925)	(730)		4.500	4.500	MS	21,200	72,000	04/29/2005	03/15/2010
74005P-AQ-7	PRAXAIR INC 5.25% 11/15/14				1FE	997,680	102.121	1,021,210	1,000,000	998,000		284			5.250	5.360	MN	6,708	52,792	11/07/2007	11/15/2014
74432Q-AE-5	PRUDENTIAL FINL INC 5.1% 09/20/				1FE	982,930	83.642	836,420	1,000,000	988,127		1,732			5.100	5.415	MS	14,308	51,000	10/28/2005	09/20/2014
3999999	Issuer Obligations					24,186,189	X X X	21,679,871	24,180,000	23,361,648	(560,925)	(89,718)	495,907		X X X	X X X	X X X	342,328	1,210,526	X X X	X X X
4599999	Subtotals – Industrial and Miscellaneous (Unaffiliated)					24,186,189	X X X	21,679,871	24,180,000	23,361,648	(560,925)	(89,718)	495,907		X X X	X X X	X X X	342,328	1,210,526	X X X	X X X
5499999	Totals – Issuer Obligations					89,689,778	X X X	88,065,282	85,795,000	87,270,904	(560,925)	(670,187)	495,907		X X X	X X X	X X X	1,248,225	4,323,425	X X X	X X X
6099999	Total Bonds					89,689,778	X X X	88,065,282	85,795,000	87,270,904	(560,925)	(670,187)	495,907		X X X	X X X	X X X	1,248,225	4,323,425	X X X	X X X

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SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value					20 NAIC Design- nation	21 Date Acquired
		3 Code	4 F o r e i g n					9 Rate per Share Used to Obtain Fair Value	10 Fair Value		12 Declared But Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase / (Decrease)	16 Current Year's (Amortization Accretion)	17 Current Year's Other Than Temporary Impairment Recognized	18 Total Change in B./A.C.V. (15 + 16 - 17)	19 Total Foreign Exchange Change in B./A.C.V.		
NONE																				
6599999	Total Preferred Stocks							XXX											XXX	XXX

E11

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired	
		3 Code	4 F o r e i g n			7 Rate per Share Used to Obtain Fair Value	8 Fair Value		10 Declared But Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase / (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.			
111111-11-8	CNL BANK			1,000.000	10,000	10,000	10,000	10,000	0	0	0	0	0	0	0	0	U	05/12/1997
6899999	Industrial and Miscellaneous (Unaffiliated)				10,000	X X X	10,000	10,000	0	0	0	0	0	0	0	0	X X X	X X X
16342@-10-1	CHELSEA TITLE CO.			1,000.000	0	0.000	0	0	0	0	0	0	0	0	0	0	A	01/02/1986
6999999	Parent, Subsidiaries, and Affiliates				0	X X X	0	0	0	0	0	0	0	0	0	0	X X X	X X X
761056-33-2	THE RESERVE US GOV'T FUND, INST.			1,664,733.000	1,664,733	1,000	1,664,733	1,664,733	0	6,580	0	0	0	0	0	0	L	12/31/2008
7199999	Money Market Mutual Funds				1,664,733	X X X	1,664,733	1,664,733	0	6,580	0	0	0	0	0	0	X X X	X X X
7299999	Total Common Stocks				1,674,733	X X X	1,674,733	1,674,733	0	6,580	0	0	0	0	0	0	X X X	X X X
7399999	Total Preferred and Common Stocks				1,674,733	X X X	1,674,733	1,674,733	0	6,580	0	0	0	0	0	0	X X X	X X X

FN2

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

SCHEDULE D - PART 3

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

1 CUSIP Ident- ification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
3134A4-US-1 912827-5Z-1 912828-FF-2	FHLMC NOTE 4.25% 07/15/09 U.S. TREASURY 6.5% 2/15/10 US TREASURY NOTE 5.125% 05/15/16		05/01/2008 05/20/2008 05/01/2008	TRADE SPLIT VARIOUS TRADE SPLIT		502,822 216,776 231,225	500,000.00 205,000.00 225,000.00	86
0399999	Subtotal - Bonds - U. S. Government				X X X	950,823	930,000.00	86
116083-KX-3 252255-KE-3 454623-QX-0 553543-CY-3 966412-ER-5	BROWNSBURG IN SCH BLDG 5% 01/15/12 DEXTER MI CMNTY SCHS 5% 05/01/16 INDIANA BD BK REV 5.375% 02/01/15 MSD WARREN TWP IN VIS 5% 07/10/14 WHITLEY CNTY IN SCH 5% 07/15/14		04/16/2008 09/11/2008 09/05/2008 05/07/2008 05/01/2008	CITY SECURITIES STIFEL RBC Dominion Securities CITY SECURITIES CITY SECURITIES		1,275,722 1,099,180 1,100,140 540,840 573,481	1,195,000.00 1,000,000.00 1,000,000.00 500,000.00 530,000.00	5,823
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	4,589,363	4,225,000.00	5,823
025816-AY-5 073928-X7-3 172967-DY-4 202795-HN-3 592179-JG-1	AMERICAN EXPRESS 7% 03/19/18 BEAR STEARNS 6.95% 8/10/12 CITIGROUP INC 5.5% 02/15/17 COMMONWEALTH EDISON 5.95% 08/15/16 MET LIFE GLOBAL 5.125% 04/10/13		03/18/2008 12/10/2008 03/18/2008 03/18/2008 04/07/2008	Jeffries & Co ftn CS First Boston MERRILL LYNCH MORGAN STANLEY		1,129,524 276,137 982,202 1,013,643 999,260	1,100,000.00 270,000.00 1,050,000.00 980,000.00 1,000,000.00	1,069 6,516 6,256 6,317
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	4,400,766	4,400,000.00	20,158
6099997	Subtotal - Bonds - Part 3				X X X	9,940,952	9,555,000.00	26,067
6099998	Summary Item from Part 5 for Bonds				X X X	3,700,000	3,700,000.00	2,666
6099999	Total - Bonds				X X X	13,640,952	13,255,000.00	28,733
761056-33-2	THE RESERVE US GOV'T FUND, INST.		12/31/2008	THE RESERVE	1,665,003.000	1,665,003		
7199999	Subtotal - Common Stocks - Money Market Mutual Funds				X X X	1,665,003	X X X	
7299997	Subtotal - Common Stocks - Part 3				X X X	1,665,003	X X X	
7299998	Summary Item from Part 5 for Common Stocks				X X X	21,990,444	X X X	
7299999	Total -Common Stocks				X X X	23,655,447	X X X	
7399999	Total - Preferred and Common Stocks				X X X	23,655,447	X X X	
7499999	Totals				X X X	37,296,399	X X X	28,733

SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date	
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amort- ization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.							
7299997	Subtotal - Common Stocks - Part 4				X X X	270	X X X	270							270					X X X	
7299998	Summary Item from Part 5 for Common Stocks				X X X	21,990,444	X X X	21,990,444	0						21,990,444					18,672	X X X
7299999	Total - Common Stocks				X X X	21,990,714	X X X	21,990,714							21,990,714					18,672	X X X
7399999	Total - Preferred and Common Stocks				X X X	21,990,714	X X X	21,990,714							21,990,714					18,672	X X X
7499999	Totals					47,095,034	X X X	47,284,611	21,259,509		(90,287)		(90,287)		46,859,935		235,099		235,099	912,470	X X X

E14.1

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21	
											12	13	14	15	16						
CUSIP Identification	Description	Forfeign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
207748-YG-3	CONNECTICUT ST HSG FIN AUTH VAR		01/24/2008	GOLDMAN SACHS	02/14/2008	GOLDMAN SACHS	200,000.00	200,000	200,000	200,000									1,825	1,265	
25459E-AA-0	DIRECTOR ST NV DEPT BUSINESS VA		02/27/2008	GOLDMAN SACHS	03/20/2008	GOLDMAN SACHS	400,000.00	400,000	400,000	400,000									1,210	273	
575827-KH-2	MASSACHUSETTS ST GO VAR		03/06/2008	GOLDMAN SACHS	03/20/2008	GOLDMAN SACHS	2,600,000.00	2,600,000	2,600,000	2,600,000									3,200	835	
662703-CG-0	NORTH SUBN HOSP DIST MN VAR		01/03/2008	GOLDMAN SACHS	02/12/2008	GOLDMAN SACHS	300,000.00	300,000	300,000	300,000									1,061	54	
688008-AA-9	OSCEOLA AK SOLID WASTE DISP VAR		01/16/2008	GOLDMAN SACHS	02/08/2008	GOLDMAN SACHS	200,000.00	200,000	200,000	200,000									622	239	
1799999	Subtotal - Bonds - States, Territories and Possessions						3,700,000.00	3,700,000	3,700,000	3,700,000									7,918	2,666	
6099998	Subtotal - Bonds						3,700,000.00	3,700,000	3,700,000	3,700,000									7,918	2,666	
761056-50-6	THE RESERVE PRIMARY TAXABLE		08/31/2008	THE RESERVE	09/30/2008	THE RESERVE	10,472,479.53	10,472,480	10,472,480	10,472,480									17,258		
761056-33-2	THE RESERVE US GOVT FUND, INST.		11/30/2008	THE RESERVE	12/31/2008	THE RESERVE	11,517,964.00	11,517,964	11,517,964	11,517,964									1,414		
7199999	Subtotal - Common Stocks - Money Market Mutual Funds						X X X	21,990,444	21,990,444	21,990,444										18,672	
7299998	Total - Common Stocks						X X X	21,990,444	21,990,444	21,990,444										18,672	
7399999	Subtotal - Stocks						X X X	21,990,444	21,990,444	21,990,444										18,672	
7499999	Totals						X X X	25,690,444	25,690,444	25,690,444										26,590	2,666

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SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled, or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 F o r e i g n	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/ Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
16342@-10-1	CHELSEA TITLE CO.		00000	3IIB	NO			1,000,000	100.000
1799999 Common Stocks - Other Affiliates								XXX	XXX
1899999 Total - Common Stocks								XXX	XXX
1999999 Totals								XXX	XXX

E16

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

SCHEDULE D - PART 6 - SECTION 2

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

E16:1

SCHEDULE DA - PART 1

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

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Cod	g n	Date Acquired	Name of Vendor	Maturity Date	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non-Admitted Due And Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
Columbia Money Market Res Capital			12/31/2008	Bank Of America		250,000						250,000					MON		
DREYFUS TREAS PRIME CASH MGMT			12/31/2008	BNY Western Trust		16,998						16,998					MON		
JPMorgan US Trsy Plus MM Instit			12/31/2008	JP MORGAN		253,271						253,271					MON	242	
Wells Fargo Heritage Money Market Fun			12/31/2008	WELLS FARGO		260,742						260,742					MON		
8099999 Class One Money Market Mutual Funds						781,011					X X X	781,011			X X X	X X X	X X X	242	
<div style="position: absolute; left: -50px; top: 50%; transform: translateY(-50%); font-weight: bold;">E17</div>																			
8299999 TOTALS						781,011					X X X	781,011			X X X	X X X	X X X	242	

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

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
OPEN DEPOSITORIES						
Suntrust Bank Orlando, FL					(51,426)	
Harris Bank Chicago, IL					(359,685)	
Harris Bank Chicago, IL					(14,626)	
Harris Bank Chicago, IL					(14,113)	
Wachovia Bank Columbia, SC	SD	1.320	2,723		100,000	
Heritage Bank of Nevada Reno, NV	SD	2.700	6,689		200,000	
0199998 Deposits in (4) depositories that do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	X X X	X X X	5,106		120,000	X X X
0199999 Totals - Open Depositories	X X X	X X X	14,518		(19,850)	X X X
SUSPENDED DEPOSITORIES						
0299998 Deposits in (0) depositories that do not exceed the allowable limit in any one depository (See Instructions) - Suspended Depositories	X X X	X X X				X X X
0299999 Totals - Suspended Depositories	X X X	X X X				X X X
0399999 Total Cash on Deposit	X X X	X X X	14,518		(19,850)	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	X X X	4,200	X X X
0599999 Total Cash	X X X	X X X	14,518		(15,650)	X X X

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

1. January	(1,775,674)	4. April	(673,064)	7. July	(1,103,226)	10. October	(15,533)
2. February	(375,107)	5. May	(648,671)	8. August	(1,743,832)	11. November	(242,844)
3. March	(568,774)	6. June	(1,030,779)	9. September	(735,864)	12. December	(15,650)

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
BNY INSTITUTIONAL CASH RES SERIES B SF0284389		09/16/2008		01/02/2009	306		
BNY INSTITUTIONAL CASH RES SERIES C SF0285989		10/31/2008		01/02/2009	262		
BNY INSTITUTIONAL CASH RESERVE FUND SF0287688		12/31/2008	0.070	01/02/2009	27,000		
8699999 Other Cash Equivalents					27,568		
8799999 Total Cash Equivalents					27,568		

SCHEDULE E – PART 3 – SPECIAL DEPOSITS

States, etc.	1		2		Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposit	Purpose of Deposit	3	4	5	6	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL	C					50,000	50,000
2. Alaska	AK							
3. Arizona	AZ							
4. Arkansas	AR	B	RSD	231,611	239,994			
5. California	CA							
6. Colorado	CO							
7. Connecticut	CT							
8. Delaware	DE							
9. District of Columbia	DC							
10. Florida	FL	B	RSD	1,222,043	1,266,375			
11. Georgia	GA	C				25,000	25,000	
12. Hawaii	HI							
13. Idaho	ID							
14. Illinois	IL	B	RSD	1,002,542	1,013,190			
15. Indiana	IN							
16. Iowa	IA							
17. Kansas	KS							
18. Kentucky	KY							
19. Louisiana	LA	C				20,000	20,000	
20. Maine	ME							
21. Maryland	MD							
22. Massachusetts	MA	B	RSD	507,004	556,680			
23. Michigan	MI							
24. Minnesota	MN							
25. Mississippi	MS							
26. Missouri	MO							
27. Montana	MT							
28. Nebraska	NE	B	RSD	963,639	1,040,738			
29. Nevada	NV	C				200,000	200,000	
30. New Hampshire	NH							
31. New Jersey	NJ							
32. New Mexico	NM	B	RSD BY INS CODE 59A-5-1			102,574	121,086	
33. New York	NY							
34. North Carolina	NC	B	RSD BY INS CODE 58-5-10			1,448,525	1,713,465	
35. North Dakota	ND							
36. Ohio	OH	B	RSD BY INS CODE 3953.06			309,252	327,153	
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA							
40. Rhode Island	RI							
41. South Carolina	SC	C				125,000	125,000	
42. South Dakota	SD	B	RSD BY INS CODE 58-6-36			128,456	134,233	
43. Tennessee	TN							
44. Texas	TX							
45. Utah	UT							
46. Vermont	VT							
47. Virginia	VA	B	RSD	246,125	289,238			
48. Washington	WA							
49. West Virginia	WV							
50. Wisconsin	WI							
51. Wyoming	WY							
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. US Virgin Islands	VI							
56. Northern Mariana Islands	MP							
57. Canada	CN							
58. Aggregate Other Alien and Other	OT	X X X	X X X					
59. Total		X X X	X X X	4,172,964	4,406,215	2,408,807	2,715,937	

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