

ANNUAL STATEMENT

OF THE

	NATIONS TITLE
	INSURANCE OF
	NEW YORK INC.
of	NEW YORK
in the state of	NEW YORK

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2008

TITLE

2008



51101200820100010

ANNUAL STATEMENT

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

Nations Title Insurance of New York Inc

NAIC Group Code	0670 (Current Period)	0670 (Prior Period)	NAIC Company Code	51101	Employer's ID Number	11-0907410
Organized under the Laws of	NY			State of Domicile or Port of Entry NY		
Country of Domicile	US					
Incorporated/Organized:	November 15, 1927			Commenced Business: March 27, 1928		
Statutory Home Office:	One Park Ave Suite 1402 (Street and Number)			New York, NY 10016 (City or Town, State and Zip Code)		
Main Administrative Office:	601 Riverside Ave (Street and Number) Jacksonville, FL 32204 (City or Town, State and Zip Code)					
Mail Address:	601 Riverside Ave (Street and Number or P.O. Box)			904-854-8100 (Area Code) (Telephone Number) Jacksonville, FL 32204 (City or Town, State and Zip Code)		
Primary Location of Books and Records:	One Park Ave Suite 1402 (Street and Number)			New York, NY 10016 (City or Town, State and Zip Code) 212-481-5858 (Area Code) (Telephone Number)		
Internet Website Address:	www.fnf.com					
Statutory Statement Contact:	Jan R. Wilson (Name)			905-854-8100 (Area Code) (Telephone Number) (Extension)		
	jan.wilson@fnf.com (E-Mail Address)			904-357-1066 (Fax Number)		

OFFICERS

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

VICE-PRESIDENTS

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

DIRECTORS OR TRUSTEES

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

State of Florida
County of Duval ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature) Raymond Randall Quirk (Printed Name) 1. President & CEO (Title)	(Signature) Tommye Morehead Frost (Printed Name) 2. SVP, Chief Regulatory Counsel & Assistant Secretary (Title)	(Signature) Anthony John Park (Printed Name) 3. EVP & Chief Financial Officer (Title)
--	--	--

Subscribed and sworn to before me this
day of , 2009

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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	18,108,946		18,108,946	18,810,423
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	840,578		840,578	124,305
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	25,036		25,036	30,956
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	38,000	38,000		
5. Cash (\$ (100,735), Schedule E - Part 1), cash equivalents (\$ 1,597,893, Schedule E - Part 2), and short-term investments (\$ 302,665, Schedule DA)	1,799,823		1,799,823	1,427,890
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivables for securities	28,985		28,985	21,322
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	20,841,368	38,000	20,803,368	20,414,896
11. Title plants less \$ 0 charged off (for Title insurers only)				86,730
12. Investment income due and accrued	258,231		258,231	249,061
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection				5,455
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				
16.2 Net deferred tax asset				43,352
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software				
19. Furniture and equipment, including health care delivery assets (\$ 0)				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	173,256		173,256	
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	240,308	240,308		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	21,513,163	278,308	21,234,855	20,799,494
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	21,513,163	278,308	21,234,855	20,799,494

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

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	660,017	471,872
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	3,441,104	4,230,527
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)	962,000	
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	297,380	906,915
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	82,550	35,052
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	1,208,562	1,156,248
8.2 Net deferred tax liability	91,629	
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates		73,688
19. Payable for securities		
20. Aggregate write-ins for other liabilities	1,597,893	1,298,000
21. Total liabilities (Lines 1 through 20)	8,341,135	8,172,302
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,268,162	1,268,162
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	14,650,005	14,650,005
28. Unassigned funds (surplus)	(3,024,447)	(3,290,975)
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)	12,893,720	12,627,192
31. Totals (Page 2, Line 26, Col. 3)	21,234,855	20,799,494

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2001. Payable under Securities Lending Transactions	1,597,893	1,298,000
2002.		
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	1,597,893	1,298,000
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1	2
	Current Year	Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	811,937	895,124
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	811,937	895,124
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	579,740	471,332
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	166,856	297,817
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	746,596	769,149
8. Net operating gain or (loss) (Lines 3 minus 7)	65,341	125,975
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	744,207	725,966
10. Net realized capital gains (losses) less capital gains tax of \$ 1,966 (Exhibit of Capital Gains (Losses))	3,650	(1,938)
11. Net investment gain (loss) (Lines 9 + 10)	747,857	724,028
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	813,198	850,003
14. Federal and foreign income taxes incurred	(190,282)	(15,562)
15. Net income (Lines 13 minus 14)	1,003,480	865,565
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	12,627,192	11,782,979
17. Net income (from Line 15)	1,003,480	865,565
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(16,567)	17,755
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(382,917)	(229,420)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	247,937	190,313
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)	(962,000)	
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus	376,595	
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	266,528	844,213
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	12,893,720	12,627,192

DETAILS OF WRITE-IN LINES		
0201.		
0202.		
0203.		
0298. Summary of remaining write-ins for Line 02 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 06 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)		
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. Write off of unsupported prior year liability, net of tax	376,595	
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	376,595	

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	27,970	13,552
2. Net investment income	920,210	929,329
3. Miscellaneous income		
4. Total (Lines 1 through 3)	948,180	942,881
5. Benefit and loss related payments	391,595	631,084
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	728,893	586,795
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	(240,629)	(41,528)
10. Total (Lines 5 through 9)	879,859	1,176,351
11. Net cash from operations (Line 4 minus Line 10)	68,321	(233,470)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,140,823	7,489,360
12.2 Stocks	9,422,457	
12.3 Mortgage loans	5,919	5,545
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains (or losses) on cash, cash equivalents and short-term investments	(3,630)	
12.7 Miscellaneous proceeds	(7,663)	15,037
12.8 Total investment proceeds (Lines 12.1 to 12.7)	13,557,906	7,509,942
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,615,273	8,141,714
13.2 Stocks	10,155,297	
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	13,770,570	8,141,714
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)	(212,664)	(631,772)
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)	516,277	(1,249,842)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	516,277	(1,249,842)
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)	371,934	(2,115,084)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,427,888	3,542,972
19.2 End of year (Line 18 plus Line 19.1)	1,799,822	1,427,888

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

20.0001		
20.0002		
20.0003		

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Current Year Total (Cols. 1 + 2 + 3)	Prior Year Total
1. Direct premiums written					
2. Escrow and settlement service charges		X X X	X X X		
3. Other title fees and service charges (Part 1C, Line 5)		X X X	X X X		
4. Totals (Lines 1 + 2 + 3)					

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)		
1.2 Assumed	22,515	19,007
1.3 Ceded		
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	22,515	19,007
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	4,230,527	5,106,644
2.2 Additions during the current year	12,532	11,510
2.3 Withdrawals during the current year	801,954	887,627
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	3,441,105	4,230,527
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	811,937	895,124

PART 1C – OTHER TITLE FEES AND SERVICE CHARGES

	1	2
	Current Year	Prior Year
1. Title examinations		
2. Searches and abstracts		
3. Surveys		
4. Aggregate write-ins for service charges		
5. Totals		

DETAILS OF WRITE-IN LINES		
0401.		
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)		

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A – LOSSES PAID AND INCURRED

	1	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	12,000	299,372		311,372	494,084
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	12,000	299,372		311,372	494,084
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	12,000	299,372		311,372	494,084
6. Known claims reserve – current year (Page 3, Line 1, Column 1)		660,017		660,017	471,872
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)		471,872		471,872	631,624
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	12,000	487,517		499,517	334,332
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	3,092	77,132		80,224	137,001
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	15,092	564,649		579,741	471,333

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)		660,017		660,017	471,872
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)		660,017		660,017	471,872
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)		3,927,000		3,927,000	2,972,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported		3,927,000		3,927,000	2,972,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	473,000	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	5,060,017	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	3,441,104	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	958,896	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	958,896	X X X

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

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries		2,193		2,193	55,274			57,467	97,201
1.2 Employee relations and welfare		169		169	4,252			4,421	8,862
1.3 Payroll taxes		165		165	4,172			4,337	7,004
1.4 Other personnel costs		7		7	160			167	429
1.5 Total personnel costs		2,534		2,534	63,858			66,392	113,496
2. Amounts paid to or retained by title agents									
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts		3		3	80			83	143
3.2 Surveys									
3.3 Other									
4. Advertising									
5. Boards, bureaus and associations									
6. Title plant rent and maintenance		86,728		86,728				86,728	211,905
7. Claim adjustment services									
8. Amounts charged off, net of recoveries		(43,027)		(43,027)				(43,027)	
9. Marketing and promotional expenses									
10. Insurance		13		13	321			334	572
11. Directors' fees									
12. Travel and travel items		55		55	1,363			1,418	3,002
13. Rent and rent items		366		366	9,226			9,592	15,581
14. Equipment		35		35	882			917	2,001
15. Cost or depreciation of EDP equipment and software		13		13	321			334	715
16. Printing, stationery, books and periodicals		1,618		1,618	1,926			3,544	8,380
17. Postage, telephone, messengers and express		63		63	1,605			1,668	2,573
18. Legal and auditing		78,160		78,160	482			78,642	40,658
19. Totals (Lines 1.5 to 18)		126,561		126,561	80,064			206,625	399,026
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes									
20.2 Insurance department licenses and fees		30,870		30,870				30,870	32,948
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)		(4,815)		(4,815)				(4,815)	567
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)		26,055		26,055				26,055	33,515
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for miscellaneous expenses		14,241		14,241	160			14,401	89,194
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)		166,857		166,857	80,224		(a)	247,081	521,735
25. Less unpaid expenses - current year		379,929		379,929				379,929	941,967
26. Add unpaid expenses - prior year		941,967		941,967				941,967	1,233,662
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		728,895		728,895	80,224			809,119	813,430

DETAILS OF WRITE-IN LINES									
2301.	General and Miscellaneous Expense	14,241		14,241	160			14,401	2,275
2302.	Interest Expense								86,919
2303.									
2398.	Summary of remaining write-ins for Line 23 from overflow page								
2399.	Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	14,241		14,241	160			14,401	89,194

(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)		811,938		811,938		811,938	895,124
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)							
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)							
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)		811,938		811,938		811,938	895,124
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	15,092	564,649		579,741		579,741	471,333
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)		166,857		166,857		166,857	297,814
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	15,092	731,506		746,598		746,598	769,147
8. Net operating gain or (loss) (Lines 3 minus 7)	(15,092)	80,432		65,340		65,340	125,977

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	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 364,600	353,363
1.1 Bonds exempt from U.S. tax	(a) 262,904	277,662
1.2 Other bonds (unaffiliated)	(a) 80,295	85,944
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	23,823	23,823
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 2,090	2,090
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 53,415	53,415
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	950	950
10. Total gross investment income	788,077	797,247
11. Investment expenses		(g) 24,299
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 28,741
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		53,040
17. Net investment income (Line 10 minus Line 16)		744,207

DETAILS OF WRITE-IN LINES		
0901. Dividend from Recoupment	950	950
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)	950	950
1501.	NONE	
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

- (a) Includes \$ 1,509 accrual of discount less \$ 186,683 amortization of premium and less \$ 20,718 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	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax	9,246		9,246		
1.2 Other bonds (unaffiliated)					
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				(16,567)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments		(3,630)	(3,630)		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	9,246	(3,630)	5,616	(16,567)	

DETAILS OF WRITE-IN LINES					
0901.	NONE				
0902.					
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale	38,000	38,000	
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2), and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	38,000	38,000	
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection			
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset		247,937	247,937
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	240,308	240,308	
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	278,308	526,245	247,937
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	278,308	526,245	247,937

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

NONE

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

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

A. Accounting Practices:

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

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

	12/31/2008	12/31/2007
Net Income, NY Basis	1,003,480	865,565
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	2,150	335
Title Plant Amort ,net of tax	42,280	137,738
Net Income, NAIC SAP basis	1,047,909	1,003,639
Statutory Surplus, NY basis	12,893,720	12,627,192
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	16,127	13,978
Title Plants	2,157,198	2,157,198
Statutory Surplus, NAIC SAP Basis	15,067,044	14,798,368

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

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

C. Accounting Policy:

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

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

In addition, the company uses the following accounting policies:

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

NOTES TO FINANCIAL STATEMENTS

- (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:

A. None

3. Business Combinations and Goodwill:

Not applicable.

4. Discontinued Operations:

Not applicable.

5. Investments:

- A. Mortgage Loans – At December 31, 2008 and December 31, 2007, the Company had mortgage loans receivable consisting of promissory notes secured by first deeds of trust on real estate, with installments due monthly through 2013, or upon sale of real estate securing such promissory notes. Interest rates range from 0% to 11.5% in 2008 and 2007.
- B. Debt Restructuring – Not applicable
- C. Reverse Mortgages – Not applicable
- D. Loan Backed Securities – Not applicable
- E. Repurchase Agreements – Not applicable
- F. Real Estate – Not applicable
- G. Low-income Housing Credits – Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies:

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

7. Investment Income:

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

8. Derivative Instruments:

None

9. Income Taxes:

A. The components of the net DTA recognized in the Company's Assets, Liabilities, Surplus and Other Funds are as follows:		12/31/2008	12/31/2007
(1)	Total of gross deferred tax assets	279,969	333,500
(2)	Total of deferred tax liabilities	(371,590)	(42,209)
	Net deferred tax asset	(91,621)	291,291
(3)	Deferred tax asset nonadmitted	0	(247,937)
(4)	Net admitted deferred tax asset	(91,621)	43,354
(5)	Increase(decrease) in nonadmitted asset	(247,937)	
B. Net DTL not recognized – Not applicable			
C. Current income taxes incurred consist of the following major components:			

NOTES TO FINANCIAL STATEMENTS

	12/31/2008	12/31/2007
Federal	(190,282)	(15,562)
Foreign	0	0
Sub-total	(190,282)	(15,562)
Capital Gains Tax	1,966	(1,044)
Federal income taxes incurred	(188,316)	(16,606)

The main components of the 2008 deferred tax amounts are as follows:

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		677,216	(677,216)	237,026
Reserve Accruals	(122,694)		(122,694)	42,943
Employee Benefits	0		0	0
State Taxes	0		0	0
Total deferred tax assets	(122,694)	677,216	(799,910)	279,969
Nonadmitted deferred tax assets			0	0
Admitted deferred tax assets			(799,910)	279,969
Deferred tax liabilities:				
Reserve Accruals	0		0	0
Supplemental Reserves	962,000		962,000	(336,700)
Unrealized Gain	57,735		57,735	(20,207)
State Taxes	5,415		5,415	(1,895)
Other	36,535		36,535	(12,787)
Total deferred tax liabilities	1,061,685	0	1,061,685	(371,590)
Net admitted deferred tax asset			261,775	(91,622)

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

	12/31/2008	12/31/2007	Change
Deferred tax assets:			
Discounting of reserves	237,026	309,122	(72,096)
Reserve Accruals	42,943	24,379	18,564
Employee Benefits	0	0	0
State Taxes	0	0	0
Total deferred tax assets	279,969	333,500	(53,531)
Nonadmitted deferred tax assets	0	(247,937)	247,937
Admitted deferred tax assets	279,969	85,563	194,406
Deferred tax liabilities:			
Reserve Accruals	0	0	0
Supplemental Reserves	(336,700)	0	(336,700)
Unrealized Gain	(20,207)	(26,006)	5,799
State Taxes	(1,895)	(2,728)	833
Other	(12,787)	(13,475)	688
Total deferred tax liabilities	(371,590)	(42,209)	(329,381)
Net admitted deferred tax asset	(91,622)	43,354	(134,976)

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

	Amount	Tax Effect
Income before taxes	813,200	284,620
Capital (Gain)/Loss Adjustment	(3,650)	(1,278)
Tax exempt income deduction	(242,605)	(84,912)
Dividends received deduction	0	0
Other non deductible adjustments	0	0
Subtotal after permanent differences	566,944	198,430
Change in net deferred income taxes	(1,110,605)	(388,712)
Total statutory income taxes	(543,662)	(190,282)

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:

NOTES TO FINANCIAL STATEMENTS

2008	0
2007	0
2006	161,030

- F. The Company is included in a consolidated federal income tax return with its parent company, Fidelity National Financial, Inc. (See organizational chart on Schedule Y for a complete listing of the Fidelity National Financial consolidated group). The Company has a written agreement, approved by the Company's Board of Directors, which set forth the manner in which the total combined federal income tax is allocated to each entity that is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. The written agreement also provides that each entity in Fidelity's consolidated group compute 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. Transactions between the LandAm Insurers and their former holding company group affiliates are excluded from Schedule Y Part 2, as there are no transactions that impact the Company.
- C. The dollar amount of current year transactions between affiliates, as limited in note 10B above, is disclosed on Schedule Y Part 2 of the Annual Statement.
- D. At December 31, 2008 and December 31, 2007, the Company has a receivable from the parent and/or other related parties totaling \$173,256 and \$0 respectively, and a payable to the parent and/or other related parties of \$0 and \$73,688, respectively. Intercompany balances are generally settled on a monthly basis.
- E There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that could result in a material contingent exposure of the reporting entity’s or any related party’s assets or liabilities.
- F. The Company has several service agreements and cost sharing arrangements with its subsidiaries and affiliates. These arrangements are based on a straight pass-through allocation of actual costs incurred by the insurer. The balances on these arrangements are shown on Schedule Y.
- G. Fidelity National Title Insurance Company, domiciled in the State of California, owns 100% of the outstanding shares of the Company.
- H. The Company owns no shares of stock of its ultimate parent.
- I. The Company owns no shares of stock of affiliated or related parties that exceeds 10% of the admitted assets of the Company. All investments in affiliate company stocks are disclosed on Schedule D Part 6.
- J. Impairment write downs – None
- K. Foreign insurance company subsidiaries – not applicable
- L. The Company has no downstream non-insurance holding companies.

11. **Debt:**

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

NOTES TO FINANCIAL STATEMENTS

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. ½. The Company matched participants' contributions at a rate of 50% of the first 6% of compensation in 2007. Matching contributions of \$0 were made in 2008 and 2007, respectively.

The Company's employees are covered to participate in an Employee Stock Purchase Plan ("ESPP"). Under this plan, eligible employees may voluntarily purchase, at current market prices, shares of FNF's common stock through payroll deduction. Pursuant to the ESPP Plans, employees may contribute an amount between 3% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP Plan. The Company's cost of its employer matching contributions for the years 2008 and 2007 were \$0.

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, 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, Fidelity National Financial. Selected participants may elect to defer an annual amount of salary, bonus, commissions and/or directors' fees for a minimum of \$25,000 and a maximum of 100%. Plan assets are maintained by a trust established by the sponsor, and there is no expense to the Company in connection with this plan.

- E. Post Employment Benefits and Compensated Absences and Other Postretirement Benefits – Not applicable
- F. Impact of Medicare Modernization Act - Not applicable

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

- A. The Company has 181,166 shares of common stock authorized, 181,166 shares issued and outstanding. The par value per share is \$7.00.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends, which can be paid by State of New York Insurance companies to shareholders without prior approval of the Insurance Commissioner, is subject to restrictions. No dividends which exceed 10% of outstanding capital shares can be paid without prior approval, unless after deducting dividends the Company has surplus as regards to policyholders at least equal to the greater of 50% of its reinsurance reserves or 50% of the minimum capital required. Additionally, dividends are further limited to the Company's earned surplus. Based on this formula, the Company can pay no dividends to its parent during 2009.
- 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 \$57,736.
- J. Surplus Notes – None
- K. Quasi-reorganization – Non-applicable

14. Contingencies:

- A. Contingent Commitments – None.

NOTES TO FINANCIAL STATEMENTS

- B. Assessments – Non-applicable
- C. Gain Contingencies - None
- D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits - None
- E. All Other Contingencies:

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

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

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

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

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

15. Leases:

Rental expense for 2008 and 2007 was \$0.

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

None

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

NOTES TO FINANCIAL STATEMENTS

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, \$1,546,758.

As of December 31, 2008, the Company held the following collateral associated with securities lending transactions: cash equivalents, \$1,597,893.

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 \$3,452,508 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 \$379,065 and \$570,669, 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

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.

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.

NOTES TO FINANCIAL STATEMENTS

21. **Events Subsequent:** .
None

22. **Reinsurance:**
- A. Unsecured Reinsurance Recoverable – None
 - B. Reinsurance in Dispute – None
 - C. Reinsurance Assumed or Ceded – Non-applicable
 - D. Uncollectible Reinsurance – None
 - E. Commutation of Ceded Reinsurance – None
 - F. Retroactive Reinsurance – None
 - G. Reinsurance Accounted for as Deposit - None

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 \$188,145 from \$471,872 in 2007 to \$660,017in 2008 as a result of reestimation of unpaid losses and loss adjustment expenses. This increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

25. **Inter-company Pooling Arrangements:**

None

26. **Structured Settlements:**

None

27. **Supplemental Reserves:**

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

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐

1.3 State Regulating?

New York

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2003

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2003

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

12/28/2004

3.4 By what department or departments?

New York Insurance Department

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes ☐ No ☐ N/A ☒

3.6 Have all of the recommendations within the latest financial examination report been complied with?

Yes ☐ No ☒ N/A ☐

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business?

Yes ☐ No ☒

4.12 renewals?

Yes ☐ No ☒

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business?

Yes ☐ No ☒

4.22 renewals?

Yes ☐ No ☒

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒

GENERAL INTERROGATORIES

6.2 If yes, give full information:

.....

.....

.....

.....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

7.2 If yes,

7.21 State the percentage of foreign control. _____

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

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

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

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

.....

.....

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

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

.....

.....

11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

11.11 Name of real estate holding company _____

11.12 Number of parcels involved _____

11.13 Total book/adjusted carrying value \$ _____

11.2 If yes, provide explanation:

.....

.....

.....

GENERAL INTERROGATORIES

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

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

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

Yes

☐

No

☒

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

\$

18.12 To stockholders not officers

\$

18.13 Trustees, supreme or grand (Fraternal only)

\$

GENERAL INTERROGATORIES

18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

18.21 To directors or other officers

18.22 To stockholders not officers

18.23 Trustees, supreme or grand (Fraternal only)

\$

\$

\$

19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes ☐ No ☒

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 ☒

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 ☐

21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$

173,256

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 ☒ No ☐

22.2 If no, give full and complete information relating thereto:

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

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.

\$

1,597,893

23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1 and 22.3.)

Yes ☒ No ☐

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

23.29 Other

\$

\$

\$

\$

\$

\$

\$

\$

\$

14.3

GENERAL INTERROGATORIES

23.3 For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [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. Flowers St., Suite 200 Los Angeles, CA 90017

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] 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 Hartmann	601 Riverside Ave, Jacksonville, Fl

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

GENERAL INTERROGATORIES

27.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	18,411,610	19,074,691	663,081
28.2 Preferred stocks			
28.3 Totals	18,411,640	19,074,691	663,081

28.4 Describe the sources or methods utilized in determining the fair values:
Fair market values are based on quotes obtained from pricing services organizations.

29.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] 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? \$

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

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

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

GENERAL INTERROGATORIES

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 – TITLE INTERROGATORIES

1.

Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity?

Yes [☐] No [☒]

2.

Largest net aggregate amount insured in any one risk.

\$ 10,000,000

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 [☒]

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 [☒] No [☐]

5.1

Has this reporting entity guaranteed policies issued by any other entity and now in force?

Yes [☐] No [☒]

5.2

If yes, give full information

6.

Uncompleted building construction loans:

6.1 Amount already loaned

6.2 Balance to be advanced

6.3 Total amount to be loaned

\$

\$

\$

7.1

Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings?

Yes [☐] No [☒]

7.2

If yes, give total amount of such bonds or certificates of participation issued and outstanding.

\$

8.

What is the aggregate amount of mortgage loans owned by the reporting entity that consist of co-ordinate interest in first liens?

\$

9.1

Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:

9.11 Bonds

9.12 Short-term investments

9.13 Mortgages

9.14 Cash

9.15 Other admissible invested assets

9.16 Total

\$ 14,973,051

\$

\$

\$

\$

\$ 14,973,051

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:

These funds consist of:

9.22 In cash on deposit

9.23 Other forms of security

\$ 379,065

\$

\$ 379,065

\$

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)					
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)				480	161
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total				480	161
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	811,937	895,124	970,998	971,572	972,756
6. Escrow and settlement service charges (Part 1A, Line 2)					
7. Title examinations (Part 1C, Line 1)					
8. Searches and abstracts (Part 1C, Line 2)					
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)					3,866
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	811,937	895,124	970,998	971,572	976,622
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	65,341	125,975	364,827	448,431	(416,004)
14. Net investment gain or (loss) (Line 11)	747,857	724,028	656,190	553,103	488,469
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	(190,282)	(15,562)	160,843	51,480	(137,448)
17. Net income (Line 15)	1,003,480	865,565	860,174	950,054	209,913
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)		5,455			
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	21,234,855	20,799,494	22,678,361	20,346,470	20,878,953
20. Known claims reserve (Page 3, Line 1)	660,017	471,872	631,624	714,901	1,417,579
21. Statutory premium reserve (Page 3, Line 2)	3,441,104	4,230,527	5,106,646	6,075,292	7,043,480
22. Total liabilities (Page 3, Line 21)	8,341,135	8,172,302	10,895,382	10,801,175	11,017,072
23. Capital paid up (Page 3, Lines 23 + 24)	1,268,162	1,268,162	1,268,162	1,268,162	1,268,162
24. Surplus as regards policyholders (Page 3, Line 30)	12,893,720	12,627,192	11,782,979	9,545,295	9,861,881
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	68,321	(233,470)	46,676	(360,680)	(14,252)
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)	87.0	92.1	83.3	93.0	91.6
27. Stocks (Lines 2.1 & 2.2)	4.0	0.6	0.5	0.6	0.6
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.1	0.2		0.0	0.4
29. Real estate (Lines 4.1, 4.2 & 4.3)					0.2
30. Cash, cash equivalents and short-term investments (Line 5)	8.7	7.0	16.1	6.4	6.9
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)					
33. Receivable for securities (Line 8)	0.1	0.1	0.2	0.0	0.3
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)	107,738	124,305	106,550	107,339	106,674
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	107,738	124,305	106,550	107,339	106,674
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)	1.0	1.0	1.0	1.1	1.1

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)	(16,567)	17,755	(789)	40,337	851
45. Change in nonadmitted assets (Line 21)	247,937	190,313	1,499,947	(1,814,524)	119,655
46. Dividends to stockholders (Line 28)					
47. Change in surplus as regards policyholders for the year (Line 31)	266,528	844,213	2,237,684	(316,586)	250,855
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	311,372	494,084	172,848	802,523	1,005,519
49. Losses and allocated LAE incurred (Line 8, Col. 4)	499,517	334,332	89,571	99,845	646,431
50. Unallocated LAE incurred (Line 9, Col. 4)	80,224	137,001	163,610		
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	579,741	471,333	253,181	99,845	646,431
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
52. Personnel costs (Part 3, Line 1.5, Col. 4)	0.3	0.5	0.7	1.1	0.7
53. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)				0.0	0.1
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	20.2	32.7	35.7	42.4	75.7
55. Total (Lines 52 to 54)	20.6	33.2	36.4	43.6	76.4
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	71.4	52.7	26.1	10.3	66.2
57. Operating expenses incurred (Line 5)	20.6	33.3	36.4	43.6	76.4
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	92.0	85.9	62.4	53.8	142.6
60. Net operating gain or (loss) (Line 8)	8.0	14.1	37.6	46.2	(42.6)
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)	2574.9	2479.8	10773.6	2949.5	9911.5
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	741.1	1566.9	15020.9	12505.1	11441.2

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

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

1 Depository		2 Rate of Interest	3 Balance
OPEN DEPOSITORIES			
FEDERALLY INSURED DEPOSITORIES			
North Fork Bank	Manhattan, NY		322,528
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	322,528
NON-FEDERALLY INSURED DEPOSITORIES			
North Fork Bank	Manhattan, NY		36,286
0299999 Total Non-Federally Insured Depositories		X X X	36,286
0399999 Total Open Depositories - Dec. 31st		X X X	358,814
SUSPENDED DEPOSITORIES			
0499999 Total Suspended Depositories - Dec. 31st		X X X	
0599999 Grand Total - All Depositories - Dec. 31st		X X X	358,814

1. Totals: Last day of January	550,219
2. February	549,843
3. March	549,564
4. April	549,611
5. May	539,590
6. June	539,553
7. July	539,560
8. August	539,565
9. September	539,415
10. October	539,136
11. November	516,629
12. December	358,814

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	2	3	4	5
Depository	Rate of Interest	Interest Received During Year	Interest Earned During Year	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	358,814	20,251	379,065
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	358,814	20,251	379,065
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)	358,814	20,251	379,065
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			(100,735)
7. Suspended depositories			
8. Total general funds			(100,735)
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			(100,735)
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			(100,735)
15. Company funds on hand			
16. Total company funds on hand and on deposit			(100,735)

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		525,958	20,224
18. Suspended depositories			
19. Total segregated funds held for others		525,958	20,224
Company Funds on Deposit			
20. Open depositories	88	(138,234)	76,770
21. Suspended depositories			
22. Total company funds on deposit	88	(138,234)	76,770
Total All Funds on Deposit			
23. Open depositories		387,724	96,994
24. Suspended depositories			
25. Total all funds on deposit		387,724	96,994

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)

[illegible]

NONE Schedule F - Part 2

NONE Schedule F - Part 3

145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000

(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					
9999999 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								
					NONE						

SCHEDULE H – VERIFICATION BETWEEN YEARS

1.	Book value, December 31, prior year	86,727	5.	Decrease by adjustment in book value:	
2.	Increase by adjustment in book value:		5.1	Totals, Part 1, Col. 10	86,728
	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	
4.	Totals	86,727	8.	Book value, December 31, current year	(1)

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		86,730
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)		86,730

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	8	9	10	11	12
							Direct	Assumed	Ceded	Direct	Assumed	Ceded
1. Prior	X X X	845,214	2,883	28,159	3,536	872,720	23,278			24,266		
2. 1999	76	113	10	418		541				3		
3. 2000	(5)	(543)	15			(528)						
4. 2001	39	185	33	685		903						
5. 2002	5	20	10	634		664	2			2		
6. 2003		3	3	162		168						
7. 2004			6	4		10						
8. 2005			3			3	3					
9. 2006			2			2						
10. 2007			19			19						
11. 2008			23			23						
12. Totals	X X X	844,992	3,007	30,062	3,536	874,525	23,283			24,271		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11 -9-12+14	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	9,413	189	47,733	10,190	660			3,912			236
2. 1999			3	2				2			
3. 2000								1			
4. 2001				3				3			
5. 2002	25	15	19	2				1			
6. 2003		15	15	1							
7. 2004		34	34								24
8. 2005		64	67	1							24
9. 2006		38	38								47
10. 2007		16	16					3			95
11. 2008		8	8					5			47
12. Totals	9,438	379	47,933	10,199	660			3,927			473

	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	27	28	29	30	31				
			Direct (Cols. 7+ 10+17+20)	Assumed (Cols. 8+ 11+18+21)	Ceded (Cols. 9+ 12+19+22)	Net	Direct Basis ([Cols. 14+23+26/ [Cols. 2+4])	Net Basis ([Cols. 14+23 +29]/Col. 6)				
1. Prior	4,808	64	52,116			52,116	6.016	6.020	X X X			4,808
2. 1999	2		5			5	0.942	0.924	6.579			2
3. 2000	1		1			1	(0.184)	(0.189)	(20.000)			1
4. 2001	3		3			3	0.345	0.332	7.692			3
5. 2002	1		5			5	3.058	3.012	400.000			1
6. 2003							9.091	8.929				
7. 2004	24						1450.000	580.000				24
8. 2005	24	1	3			3		3033.333				24
9. 2006	47							4250.000				47
10. 2007	98		3			3		600.000				98
11. 2008	52		5			5		260.870				52
12. Totals	5,060	65	52,141			52,141	X X X	X X X	X X X		X X X	5,060

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	8	9	10	11	12
							Direct	Assumed	Ceded	Direct	Assumed	Ceded
1. Prior	X X X	4,233				4,233	(14)			26		
2. 1999												
3. 2000												
4. 2001												
5. 2002												
6. 2003												
7. 2004												
8. 2005												
9. 2006												
10. 2007												
11. 2008												
12. Totals	X X X	4,233				4,233	(14)			26		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11 -9-12+14	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	60	1	13	83							
2. 1999											
3. 2000											
4. 2001				1							
5. 2002											
6. 2003											
7. 2004											
8. 2005											
9. 2006											
10. 2007		1	1								
11. 2008											
12. Totals	60	2	14	84							

	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	27	28	29	30	31				
			Direct (Cols. 7+ 10+17+20)	Assumed (Cols. 8+ 11+18+21)	Ceded (Cols. 9+ 12+19+22)	Net	Direct Basis ([Cols. 14+23+26/ [Cols. 2+4])	Net Basis ([Cols. 14+23 +29]/Col. 6)				
1. Prior			12			12	0.307	0.307	X X X			
2. 1999												
3. 2000												
4. 2001												
5. 2002												
6. 2003												
7. 2004												
8. 2005												
9. 2006												
10. 2007												
11. 2008												
12. Totals			12			12	X X X	X X X	X X X		X X X	

SCHEDULE P – PART 1B – POLICIES WRITTEN THROUGH AGENTS
(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7	8	9	10	11	12
							Direct	Assumed	Ceded	Direct	Assumed	Ceded
1. Prior	X X X	840,982	2,883	28,159	3,536	868,488	23,292			24,240		
2. 1999	76	113	10	418		541				3		
3. 2000	(5)	(543)	15			(528)						
4. 2001	39	185	33	685		903						
5. 2002	5	20	10	634		664	2			2		
6. 2003		3	3	162		168						
7. 2004			6	4		10						
8. 2005			3			3	3					
9. 2006			2			2						
10. 2007			19			19						
11. 2008			23			23						
12. Totals	X X X	840,760	3,007	30,062	3,536	870,293	23,297			24,245		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11 -9-12+14	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	9,353	188	47,720	10,107	660			3,912			236
2. 1999			3	2				2			
3. 2000								1			
4. 2001				2				3			
5. 2002	25	15	19	2				1			
6. 2003		15	15	1							
7. 2004		33	33								24
8. 2005		64	67	1							24
9. 2006		37	37								47
10. 2007		15	15					3			95
11. 2008		8	8					5			47
12. Totals	9,378	375	47,917	10,115	660			3,927			473

	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	27	28	29	30	31				
			Direct (Cols. 7+ 10+17+20)	Assumed (Cols. 8+ 11+18+21)	Ceded (Cols. 9+ 12+19+22)	Net	Direct Basis ([Cols. 14+23+26/ [Cols. 2+4])	Net Basis ([Cols. 14+23 +29]/Col. 6)				
1. Prior	4,808	64	52,104			52,104	6.044	6.048	X X X			4,808
2. 1999	2		5			5	0.942	0.924	6.579			2
3. 2000	1		1			1	(0.184)	(0.189)	(20.000)			1
4. 2001	3		3			3	0.345	0.332	7.692			3
5. 2002	1		5			5	3.058	3.012	400.000			1
6. 2003							9.091	8.929				
7. 2004	24						1425.000	570.000				24
8. 2005	24	1	3			3		3033.333				24
9. 2006	47							4200.000				47
10. 2007	98		3			3		594.737				98
11. 2008	52		5			5		260.870				52
12. Totals	5,060	65	52,129			52,129	X X X	X X X	X X X		X X X	5,060

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	11,343	11,890	12,284	13,237	13,374	13,785	14,169	14,405	15,141	15,765
2. 1989	2,508	2,568	2,573	2,723	2,926	2,982	3,088	3,060	3,257	3,377
3. 1990	3,617	3,792	4,082	4,155	4,299	4,297	4,294	4,306	4,614	4,746
4. 1991	4,157	4,574	4,237	4,194	4,319	4,385	4,101	4,044	4,285	4,378
5. 1992	3,558	3,496	3,584	3,915	3,933	3,760	3,529	3,495	3,609	3,743
6. 1993	3,525	3,727	3,625	4,189	4,275	4,217	4,050	4,039	3,982	4,054
7. 1994	6,025	5,401	5,275	6,535	6,648	6,606	6,166	5,868	5,747	5,816
8. 1995	5,137	5,397	5,454	6,635	6,765	6,266	6,065	6,100	5,866	6,033
9. 1996	4,260	3,728	3,458	4,173	4,435	4,142	3,981	3,913	3,887	3,924
10. 1997	299	190	266	238	238	238	238	238	263	258
11. 1998	12	12	29	41	41	34	34	32	22	22
12. 1999	9	7	14	42	35	25	16	15	5	5
13. 2000	X X X		13							1
14. 2001	X X X	X X X	26	117	88	57	31	25	3	3
15. 2002	X X X	X X X	X X X	91	82	49	30	27	5	5
16. 2003	X X X	X X X	X X X	X X X	35	14	10	7		
17. 2004	X X X	X X X	X X X	X X X	X X X					
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X				3
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		3
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	5

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	10,778	11,433	11,861	12,434	13,065	13,506	13,862	14,088	14,390	14,579	1,183	3,397
2. 1989	2,088	2,119	2,295	2,398	2,911	2,873	3,053	3,054	3,055	3,084	258	390
3. 1990	3,337	3,542	3,944	3,972	4,172	4,265	4,284	4,306	4,322	4,337	313	482
4. 1991	3,451	4,361	4,053	4,090	4,138	4,249	4,022	3,986	4,010	4,009	346	339
5. 1992	2,961	3,252	3,258	3,188	3,187	3,190	3,201	3,213	3,348	3,392	325	381
6. 1993	2,840	3,083	3,227	3,321	3,489	3,570	3,604	3,670	3,693	3,694	326	352
7. 1994	4,316	4,694	4,721	4,992	5,356	5,508	5,609	5,299	5,302	5,309	304	437
8. 1995	3,074	4,436	4,604	4,665	4,799	4,900	5,164	5,325	5,317	5,341	305	483
9. 1996	2,395	2,764	2,973	3,171	3,388	3,450	3,515	3,543	3,541	3,542	203	249
10. 1997	182	185	213	238	238	238	238	238	238	238	20	16
11. 1998		5	9	17	19	19	19	19	19	19	4	13
12. 1999		3	3	3	3	3	3	3	3	3	1	1
13. 2000	X X X											
14. 2001	X X X	X X X										3
15. 2002	X X X	X X X	X X X	1			1	4	4	4	2	
16. 2003	X X X	X X X	X X X	X X X								1
17. 2004	X X X	X X X	X X X	X X X	X X X							
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X				3		
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
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				
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			

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	566	459	360	803	309	279	306	317	185	199
2. 1989	420	449	244	325	15	109	36	6	19	16
3. 1990	280	250	100	182	127	32	9		4	2
4. 1991	706	213	145	104	181	136	80	58	3	4
5. 1992	306	194	254	100	19	39	50	44	1	1
6. 1993	286	594	269	482	335	315	30	24	14	12
7. 1994	735	557	208	303	591	320	92	25	14	10
8. 1995	927	753	440	259	139	109	81	126	216	194
9. 1996	911	783	296	134	53	72	22	23	16	22
10. 1997	68	5	7							
11. 1998	2	4	12	6	6	4	9	9		
12. 1999										
13. 2000	X X X									
14. 2001	X X X	X X X								
15. 2002	X X X	X X X	X X X	25	3	3				
16. 2003	X X X	X X X	X X X	X X X						
17. 2004	X X X	X X X	X X X	X X X	X X X					
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		
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	

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										87
2. 1989										7
3. 1990										1
4. 1991										2
5. 1992										
6. 1993										5
7. 1994										4
8. 1995										84
9. 1996										10
10. 1997										
11. 1998										
12. 1999										
13. 2000	X X X									
14. 2001	X X X	X X X								
15. 2002	X X X	X X X	X X X							
16. 2003	X X X	X X X	X X X	X X X						
17. 2004	X X X	X X X	X X X	X X X	X X X					
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		
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	

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			64						566	900
2. 1989			34						183	271
3. 1990			37						288	406
4. 1991			40						272	363
5. 1992	291	51	71	626	727	531	278	238	260	349
6. 1993	399	50	129	386	451	332	415	345	275	342
7. 1994	975	150	346	1,239	701	778	465	544	431	494
8. 1995	1,136	207	410	1,712	1,827	1,257	821	649	333	414
9. 1996	954	180	189	869	994	620	444	347	330	350
10. 1997	49		45						25	20
11. 1998	10	3	9	18	16	11	6	4	3	3
12. 1999	9	4	11	39	32	22	13	12	2	2
13. 2000	X X X		13							1
14. 2001	X X X	X X X	26	117	88	57	31	25	3	3
15. 2002	X X X	X X X	X X X	65	79	46	29	23	1	1
16. 2003	X X X	X X X	X X X	X X X	35	14	10	7		
17. 2004	X X X	X X X	X X X	X X X	X X X					
18. 2005	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
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		3
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	5

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	39,765	41,619	40,298	40,442	40,857	40,910	40,941	40,606	40,543	40,554
2. 1999	1,305	1,866	2,015	2,151	2,285	2,306	2,159	2,156	2,249	2,267
3. 2000	X X X	1,094	942	1,109	1,105	1,147	878	867	850	854
4. 2001	X X X	X X X	615	662	821	1,078	1,136	1,219	1,256	1,304
5. 2002	X X X	X X X	X X X	848	1,151	1,256	1,169	1,178	1,183	1,279
6. 2003	X X X	X X X	X X X	X X X	322	231	287	276	276	265
7. 2004	X X X	X X X	X X X	X X X	X X X	261	319	517	487	553
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	399	429	555	673
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	132	276	324
10. 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	39	52
11. 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	88

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	35,459	38,585	38,956	39,117	40,505	40,698	40,785	40,521	40,504	40,532	3,102	5,833
2. 1999	403	1,358	1,776	1,844	1,967	2,158	2,092	2,082	2,233	2,234	134	215
3. 2000	X X X	376	564	658	727	815	845	850	850	854	106	163
4. 2001	X X X	X X X	239	551	707	926	1,101	1,174	1,210	1,228	63	58
5. 2002	X X X	X X X	X X X	320	776	930	1,031	1,132	1,156	1,246	56	62
6. 2003	X X X	X X X	X X X	X X X	83	170	238	258	258	265	43	60
7. 2004	X X X	X X X	X X X	X X X	X X X	74	212	330	415	451	38	65
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	269	358	402	452	18	39
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43	195	222	16	33
10. 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	19	42	10	14
11. 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	28	4	2

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

Years in Which Losses Were Incurred	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
1. Prior	4,306	3,036	1,341	1,327	352	212	156	85	39	15
2. 1999	901	508	239	306	318	148	67	74	16	23
3. 2000	X X X	718	379	451	378	332	33	17		
4. 2001	X X X	X X X	376	112	114	152	35	45	46	53
5. 2002	X X X	X X X	X X X	527	375	326	138	46	27	23
6. 2003	X X X	X X X	X X X	X X X	239	61	49	18	18	
7. 2004	X X X	X X X	X X X	X X X	X X X	187	107	187	71	71
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X	130	71	153	154
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	89	81	71
10. 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	21	7
11. 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	42

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										7
2. 1999										10
3. 2000	X X X									
4. 2001	X X X	X X X								23
5. 2002	X X X	X X X	X X X							10
6. 2003	X X X	X X X	X X X	X X X						
7. 2004	X X X	X X X	X X X	X X X	X X X					31
8. 2005	X X X	X X X	X X X	X X X	X X X	X X X				67
9. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X			31
10. 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		3
11. 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

SCHEDULE P INTERROGATORIES

1.1

Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition?

Yes [X] No []

1.2

If not, describe the types of losses reported.

1.3

If the types or basis of reporting has changed over time, please explain the nature of such changes

2.1

Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions?

Yes [X] No []

2.2

If not, describe the basis of reporting.

2.3

If the basis of reporting has changed over time, please explain the nature of such changes

3.1

Are sales of salvage at prices different from their book value recorded in accordance with the instructions?

Yes [X] No []

3.2

If not, describe the basis of reporting.

3.3

If the basis of reporting has changed over time, please explain the nature of such changes.

4.1

Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions?

Yes [X] No []

4.2

If not, please explain.

4.3

If the basis of reporting has changed over time, please explain the nature of such changes.

5.1

Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability?

Yes [] No [X]

5.2

If so, please explain.

6.1

Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis?

Yes [X] No []

6.2

If not, please explain.

7.1

Are allocated loss adjustment expenses recorded in accordance with the instructions?

Yes [X] No []

7.2

If not, please explain which items are not in conformity.

7.3

If the basis of reporting has changed over time, please explain the nature of such changes. 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 [X] No []

8.2

If estimates were used prior to 1996, please explain the basis of such estimates.

9.

Indicate the basis of determining claim counts:

9.1

Are policies having multiple claims shown in Schedule P as a single claim?

Yes [] No [X]

9.2

Are claims closed without payment removed from the claim count?

Yes [] No [X]

9.3

If the definition of claim count has changed over time, please explain the nature of such changes.

10.1

Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE?

Yes [] No [X]

10.2

If so, please explain.

11.1

Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other loss or ALAE?

Yes [] No [X]

11.2

If so, please explain.

12.1

Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development?

Yes [] No [X]

12.2

If so, please explain.

13.1

Were any estimates or allocations used to complete this data request?

Yes [X] No []

13.2

If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions. 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 [X]

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

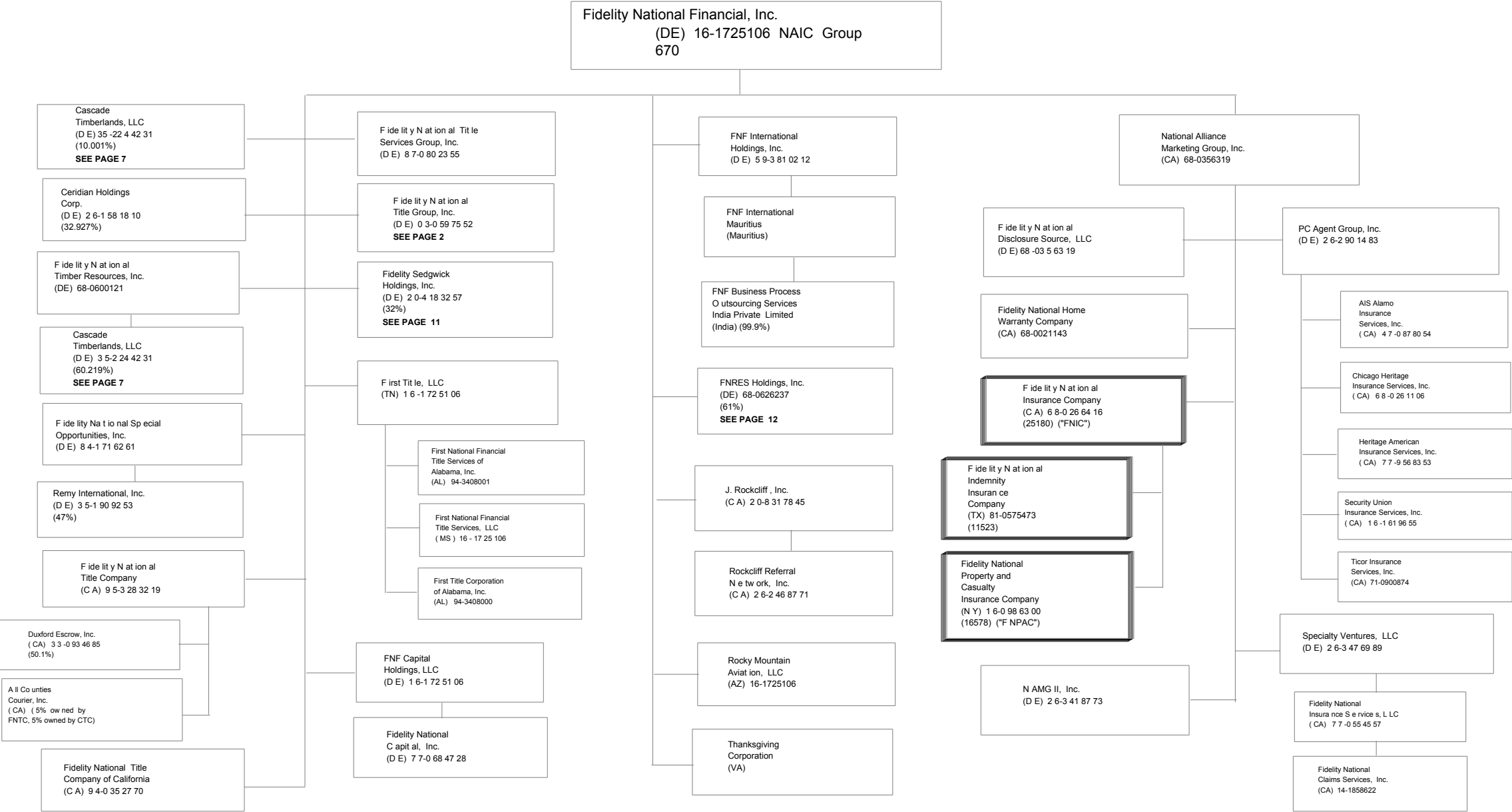
States, Etc.	1	2	Direct Premiums Written			6	7	8	9	10
			3	Agency Operations						
				4	5					
	Active Status	Prem Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid
1. Alabama	AL	N								
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N								
5. California	CA	N					1,750			
6. Colorado	CO	N								
7. Connecticut	CT	L					1,225			
8. Delaware	DE	L								
9. District of Columbia	DC	L								
10. Florida	FL	N						840	9,274	27,834
11. Georgia	GA	N					361			
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	L					2,210			
15. Indiana	IN	L								
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	L						18,830	925	3,052
19. Louisiana	LA	N								
20. Maine	ME	N						28,604	30,004	16,514
21. Maryland	MD	L						12,141	18,890	25,533
22. Massachusetts	MA	L						75,840	76,434	35,333
23. Michigan	MI	N								
24. Minnesota	MN	L						18,102	30,359	34,212
25. Mississippi	MS	N					244			
26. Missouri	MO	N					124			
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N					1,452			
30. New Hampshire	NH	L								
31. New Jersey	NJ	L						12,879	10,581	36,770
32. New Mexico	NM	N								
33. New York	NY	L					789,423	102,355	282,809	480,768
34. North Carolina	NC	L					433			
35. North Dakota	ND	N								
36. Ohio	OH	L						566	(976)	
37. Oklahoma	OK	N					332			
38. Oregon	OR	N								
39. Pennsylvania	PA	L								
40. Rhode Island	RI	L								
41. South Carolina	SC	L								
42. South Dakota	SD	N								
43. Tennessee	TN	L								
44. Texas	TX	L					14,384			
45. Utah	UT	N								
46. Vermont	VT	L								
47. Virginia	VA	L						41,215	41,215	
48. Washington	WA	N								
49. West Virginia	WV	L								
50. Wisconsin	WI	L								
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N								
55. U.S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CN	N								
58. Aggregate Other Alien	OT	X X X	X X X							
59. Totals	(a) 23	X X X					811,938	311,372	499,515	660,016

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

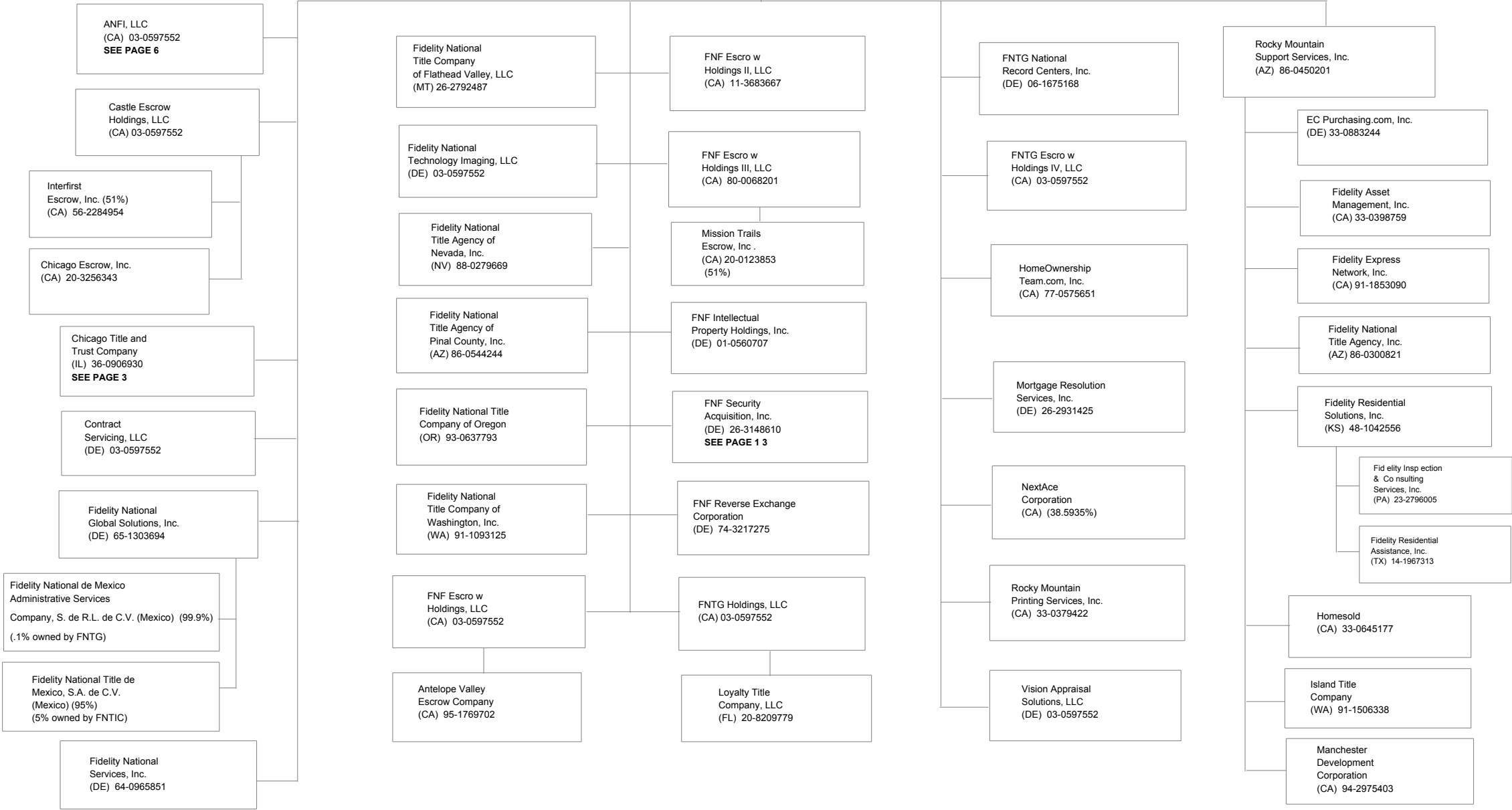


Unless otherwise noted, all ownership is 100%.

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

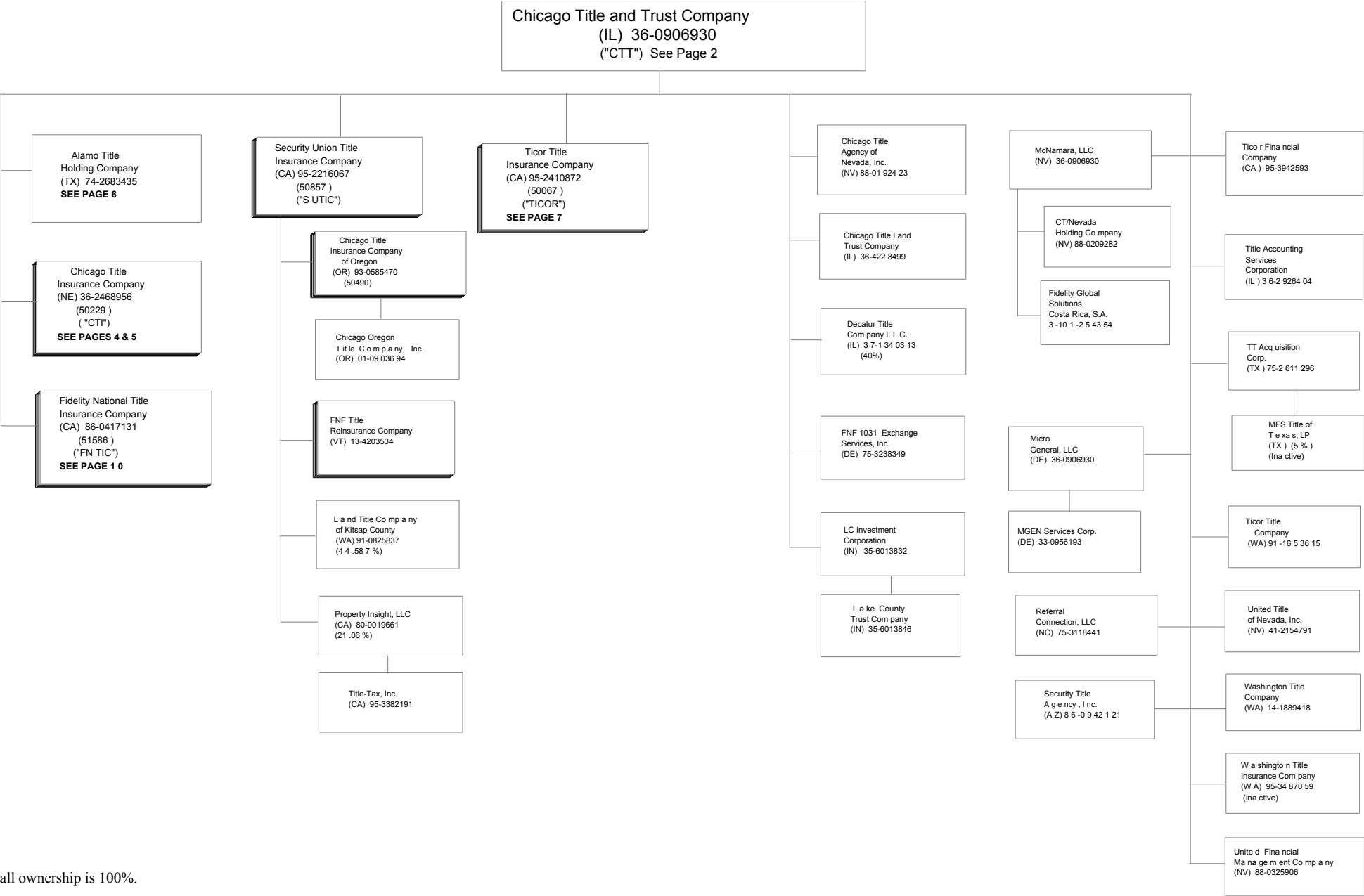
PART 1 - ORGANIZATIONAL CHART

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



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

PART 1 - ORGANIZATIONAL CHART



Unless otherwise noted, all ownership is 100%.

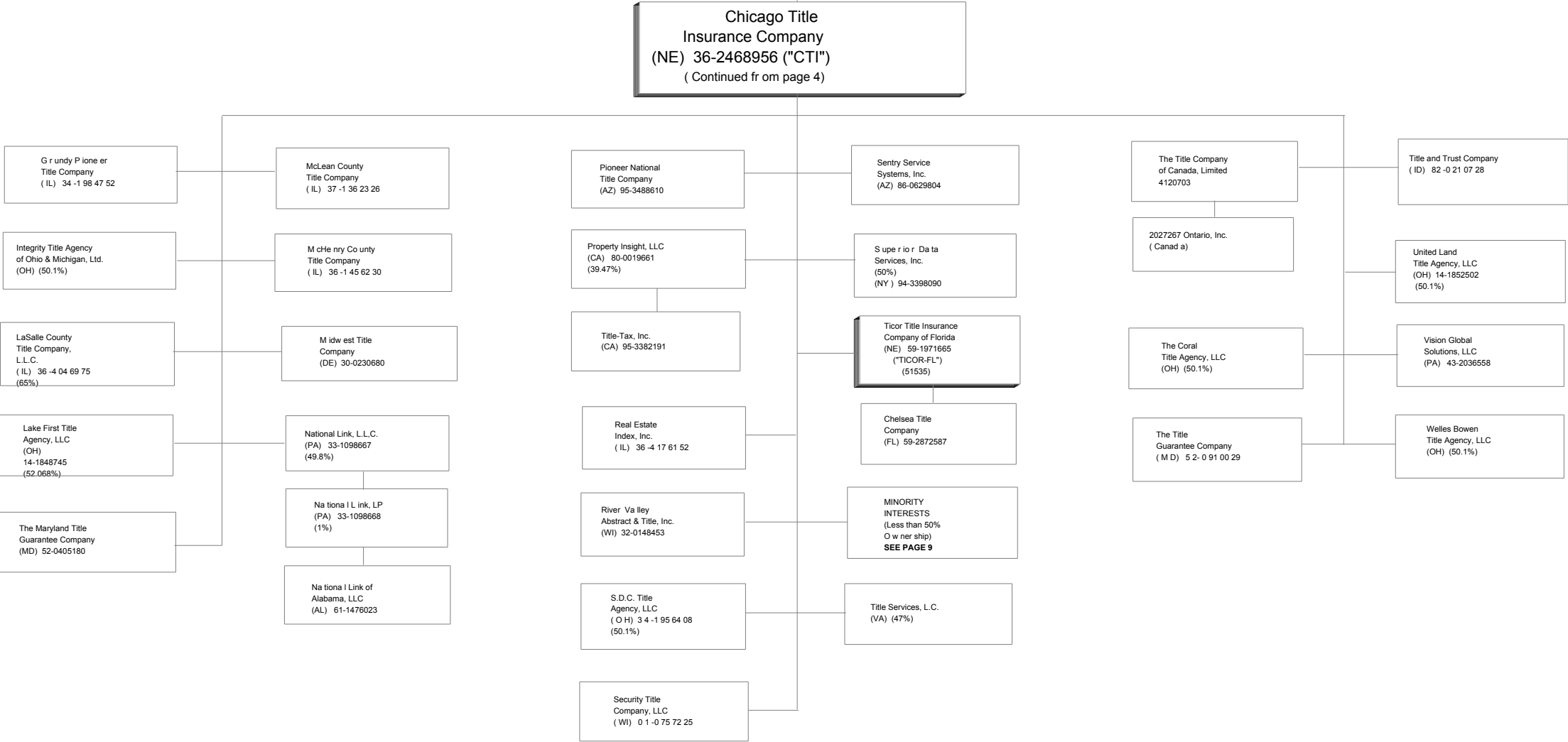
PART 1 - ORGANIZATIONAL CHART

```

graph LR
    A[Alexander Title Agency, Inc. (VA) 54-0565503] --> B[Capitol Abstract and Title Company (OK) 73-0172170]
    A --> C[Chicago Title of Colorado, Inc. (CO) 36-3569236]
    A --> D[Chicago Title of Minnesota, Inc. (MN) 61-1535624]
    A --> E[Chicago Title of Wisconsin, Inc. (WI) 71-1036003]
    A --> F[Executive Title Agency Corp. (OH) 34-1314903]
    A --> G[SEE PAGE 7]
    A --> H[Amarillo Data, Inc. (TX) 33.3%]
    A --> I[Chicago Title Agency of Arizona, Inc. (AZ) 74-3223005]
    A --> J[Chicago Title of Illinois, Inc. (IL) 74-3223004]
    A --> K[Chicago Title of Missouri, Inc. (MO) 71-1036007]
    A --> L[Fidelity National Management Services, LLC (DE) 77-0557476]
    A --> M[American Title Company (TX) 74-2295751]
    A --> N[Chicago Title Agency of New York, Inc. (NY) 41-2247112]
    A --> O[Chicago Title of Indiana, Inc. (IN) 36-4611868]
    A --> P[FNF Canada Company (Canada)]
    A --> Q[AssetLink, L.L.C. (CO)]
    A --> R[Chicago Title Company (CA) 36-3341513]
    A --> S[Chicago Title of Kansas, Inc. (KS) 74-3223007]
    A --> T[Fuentes & Kreisler Title Company (FL) 59-3137263]
    A --> U[AssetLink, LLC (PA) 20-1113381]
    A --> V[Chicago Title Company of North Carolina (NC) 38-3761863]
    A --> W[Florida Affiliated Title Services, LLC (FL) 90-0156394 (51%)]
    A --> X[ATM Holdings, Inc. (PA) 25-1696677]
    A --> Y[Chicago Title Company of Washington (WA) 91-0759475]
    A --> Z[GIT Holding Company, Inc. (IL) 36-3348659 (60%)]
    A --> AA[Baton Rouge Title Company, Inc. (LA) 72-0957279]
    A --> AB[Chicago Title Costa Rica S.A. (Costa Rica)]
    A --> AC[Chicago Title of Michigan, Inc. (MI) 38-1997202 (50%) SEE PAGE 9]
    A --> AD[Prosperity East Title Agency, LLC (OH) 26-0206607 (64.9%)]
    A --> AE[Decatur Title Company, L.L.C. (IL) 37-1340313 (60%)]
    A --> AF[Diversified Title Agency, LLC (OH) 02-0707615 (52.48%)]
    A --> AG[Chicago Title of Texas, Inc. (TX) 01-0903692]
    A --> AH[Chicago Title of Ohio, Inc. (DE) 20-3061158]
    A --> AI[CTC GP, LLC (DE) 20-3061158]
    A --> AJ[CTC LP, LLC (DE) 20-3061212]
    A --> AK[Commonwealth Land Title Insurance Company (NE) 23-1253755 (50083) ("CLTIC") SEE PAGE 14]
    A --> AL[SEE PAGE 8]
    A --> AM[SEE PAGE 8]
    A --> AN[SEE PAGE 8]
    A --> AO[SEE PAGE 8]
    A --> AP[SEE PAGE 8]
    A --> AQ[SEE PAGE 8]
    A --> AR[SEE PAGE 8]
    A --> AS[SEE PAGE 8]
    A --> AT[SEE PAGE 8]
    A --> AU[SEE PAGE 8]
    A --> AV[SEE PAGE 8]
    A --> AW[SEE PAGE 8]
    A --> AX[SEE PAGE 8]
    A --> AY[SEE PAGE 8]
    A --> AZ[SEE PAGE 8]
    A --> BA[SEE PAGE 8]
    A --> BB[SEE PAGE 8]
    A --> BC[SEE PAGE 8]
    A --> BD[SEE PAGE 8]
    A --> BE[SEE PAGE 8]
    A --> BF[SEE PAGE 8]
    A --> BG[SEE PAGE 8]
    A --> BH[SEE PAGE 8]
    A --> BI[SEE PAGE 8]
    A --> BJ[SEE PAGE 8]
    A --> BK[SEE PAGE 8]
    A --> BL[SEE PAGE 8]
    A --> BM[SEE PAGE 8]
    A --> BN[SEE PAGE 8]
    A --> BO[SEE PAGE 8]
    A --> BP[SEE PAGE 8]
    A --> BQ[SEE PAGE 8]
    A --> BR[SEE PAGE 8]
    A --> BS[SEE PAGE 8]
    A --> BT[SEE PAGE 8]
    A --> BU[SEE PAGE 8]
    A --> BV[SEE PAGE 8]
    A --> BW[SEE PAGE 8]
    A --> BX[SEE PAGE 8]
    A --> BY[SEE PAGE 8]
    A --> BZ[SEE PAGE 8]
    A --> CA[SEE PAGE 8]
    A --> CB[SEE PAGE 8]
    A --> CC[SEE PAGE 8]
    A --> CD[SEE PAGE 8]
    A --> CE[SEE PAGE 8]
    A --> CF[SEE PAGE 8]
    A --> CG[SEE PAGE 8]
    A --> CH[SEE PAGE 8]
    A --> CI[SEE PAGE 8]
    A --> CJ[SEE PAGE 8]
    A --> CK[SEE PAGE 8]
    A --> CL[SEE PAGE 8]
    A --> CM[SEE PAGE 8]
    A --> CN[SEE PAGE 8]
    A --> CO[SEE PAGE 8]
    A --> CP[SEE PAGE 8]
    A --> CQ[SEE PAGE 8]
    A --> CR[SEE PAGE 8]
    A --> CS[SEE PAGE 8]
    A --> CT[SEE PAGE 8]
    A --> CU[SEE PAGE 8]
    A --> CV[SEE PAGE 8]
    A --> CW[SEE PAGE 8]
    A --> CX[SEE PAGE 8]
    A --> CY[SEE PAGE 8]
    A --> CZ[SEE PAGE 8]
    A --> DA[SEE PAGE 8]
    A --> DB[SEE PAGE 8]
    A --> DC[SEE PAGE 8]
    A --> DD[SEE PAGE 8]
    A --> DE[SEE PAGE 8]
    A --> DF[SEE PAGE 8]
    A --> DG[SEE PAGE 8]
    A --> DH[SEE PAGE 8]
    A --> DI[SEE PAGE 8]
    A --> DJ[SEE PAGE 8]
    A --> DK[SEE PAGE 8]
    A --> DL[SEE PAGE 8]
    A --> DM[SEE PAGE 8]
    A --> DN[SEE PAGE 8]
    A --> DO[SEE PAGE 8]
    A --> DP[SEE PAGE 8]
    A --> DQ[SEE PAGE 8]
    A --> DR[SEE PAGE 8]
    A --> DS[SEE PAGE 8]
    A --> DT[SEE PAGE 8]
    A --> DU[SEE PAGE 8]
    A --> DV[SEE PAGE 8]
    A --> DW[SEE PAGE 8]
    A --> DX[SEE PAGE 8]
    A --> DY[SEE PAGE 8]
    A --> DZ[SEE PAGE 8]
    A --> EA[SEE PAGE 8]
    A --> EB[SEE PAGE 8]
    A --> EC[SEE PAGE 8]
    A --> ED[SEE PAGE 8]
    A --> EE[SEE PAGE 8]
    A --> EF[SEE PAGE 8]
    A --> EG[SEE PAGE 8]
    A --> EH[SEE PAGE 8]
    A --> EI[SEE PAGE 8]
    A --> EJ[SEE PAGE 8]
    A --> EK[SEE PAGE 8]
    A --> EL[SEE PAGE 8]
    A --> EM[SEE PAGE 8]
    A --> EN[SEE PAGE 8]
    A --> EO[SEE PAGE 8]
    A --> EP[SEE PAGE 8]
    A --> EQ[SEE PAGE 8]
    A --> ER[SEE PAGE 8]
    A --> ES[SEE PAGE 8]
    A --> ET[SEE PAGE 8]
    A --> EU[SEE PAGE 8]
    A --> EV[SEE PAGE 8]
    A --> EW[SEE PAGE 8]
    A --> EX[SEE PAGE 8]
    A --> EY[SEE PAGE 8]
    A --> EZ[SEE PAGE 8]
    A --> FA[SEE PAGE 8]
    A --> FB[SEE PAGE 8]
    A --> FC[SEE PAGE 8]
    A --> FD[SEE PAGE 8]
    A --> FE[SEE PAGE 8]
    A --> FF[SEE PAGE 8]
    A --> FG[SEE PAGE 8]
    A --> FH[SEE PAGE 8]
    A --> FI[SEE PAGE 8]
    A --> FJ[SEE PAGE 8]
    A --> FK[SEE PAGE 8]
    A --> FL[SEE PAGE 8]
    A --> FM[SEE PAGE 8]
    A --> FN[SEE PAGE 8]
    A --> FO[SEE PAGE 8]
    A --> FP[SEE PAGE 8]
    A --> FQ[SEE PAGE 8]
    A --> FR[SEE PAGE 8]
    A --> FS[SEE PAGE 8]
    A --> FT[SEE PAGE 8]
    A --> FU[SEE PAGE 8]
    A --> FV[SEE PAGE 8]
    A --> FW[SEE PAGE 8]
    A --> FX[SEE PAGE 8]
    A --> FY[SEE PAGE 8]
    A --> FZ[SEE PAGE 8]
    A --> GA[SEE PAGE 8]
    A --> GB[SEE PAGE 8]
    A --> GC[SEE PAGE 8]
    A --> GD[SEE PAGE 8]
    A --> GE[SEE PAGE 8]
    A --> GF[SEE PAGE 8]
    A --> GG[SEE PAGE 8]
    A --> GH[SEE PAGE 8]
    A --> GI[SEE PAGE 8]
    A --> GJ[SEE PAGE 8]
    A --> GK[SEE PAGE 8]
    A --> GL[SEE PAGE 8]
    A --> GM[SEE PAGE 8]
    A --> GN[SEE PAGE 8]
    A --> GO[SEE PAGE 8]
    A --> GP[SEE PAGE 8]
    A --> GQ[SEE PAGE 8]
    A --> GR[SEE PAGE 8]
    A --> GS[SEE PAGE 8]
    A --> GT[SEE PAGE 8]
    A --> GU[SEE PAGE 8]
    A --> GV[SEE PAGE 8]
    A --> GW[SEE PAGE 8]
    A --> GX[SEE PAGE 8]
    A --> GY[SEE PAGE 8]
    A --> GZ[SEE PAGE 8]
    A --> HA[SEE PAGE 8]
    A --> HB[SEE PAGE 8]
    A --> HC[SEE PAGE 8]
    A --> HD[SEE PAGE 8]
    A --> HE[SEE PAGE 8]
    A --> HF[SEE PAGE 8]
    A --> HG[SEE PAGE 8]
    A --> HH[SEE PAGE 8]
    A --> HI[SEE PAGE 8]
    A --> HJ[SEE PAGE 8]
    A --> HK[SEE PAGE 8]
    A --> HL[SEE PAGE 8]
    A --> HM[SEE PAGE 8]
    A --> HN[SEE PAGE 8]
    A --> HO[SEE PAGE 8]
    A --> HP[SEE PAGE 8]
    A --> HQ[SEE PAGE 8]
    A --> HR[SEE PAGE 8]
    A --> HS[SEE
```

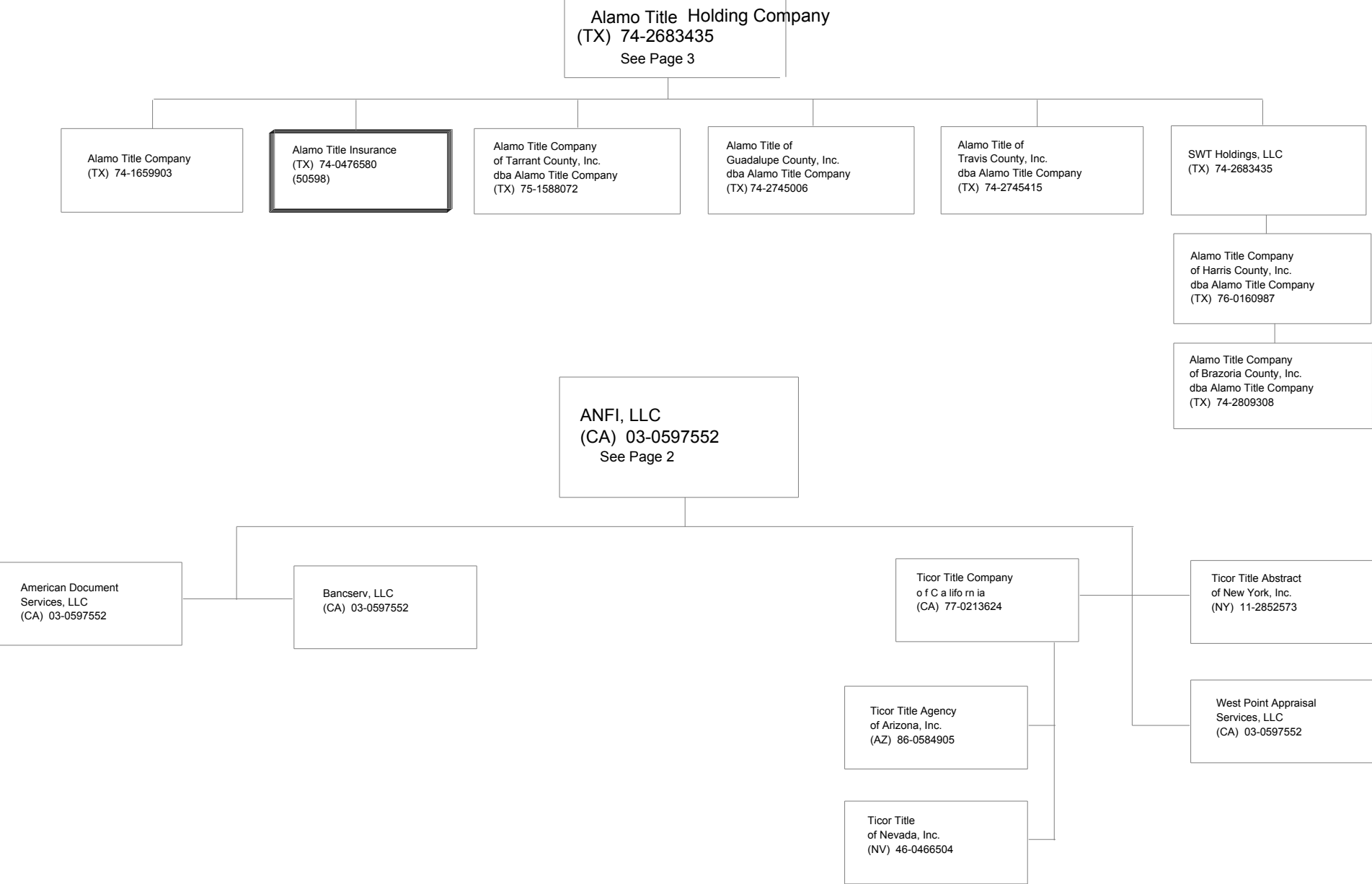
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



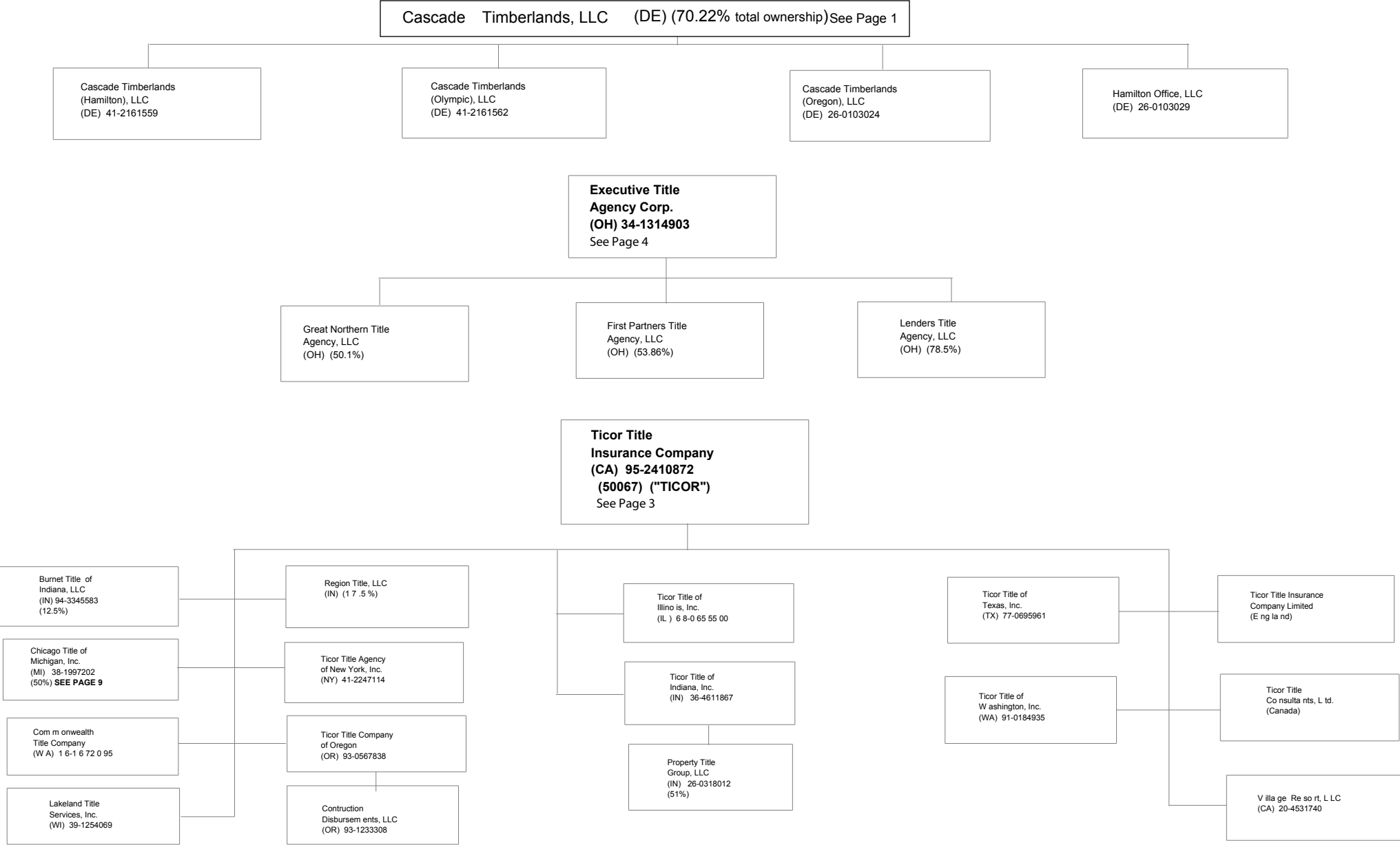
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

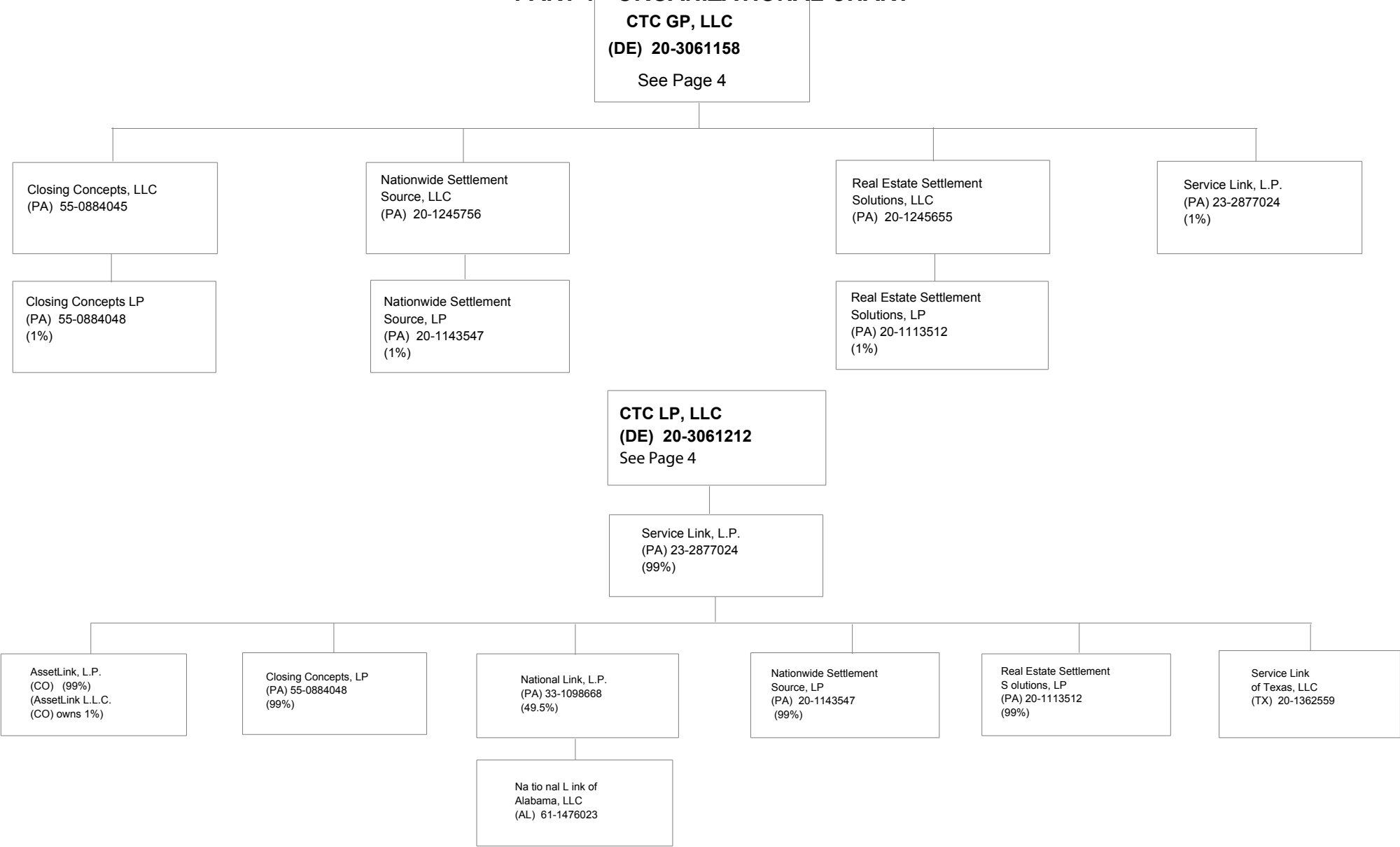
PART 1 - ORGANIZATIONAL CHART



Unless otherwise noted, all ownership is 100%

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

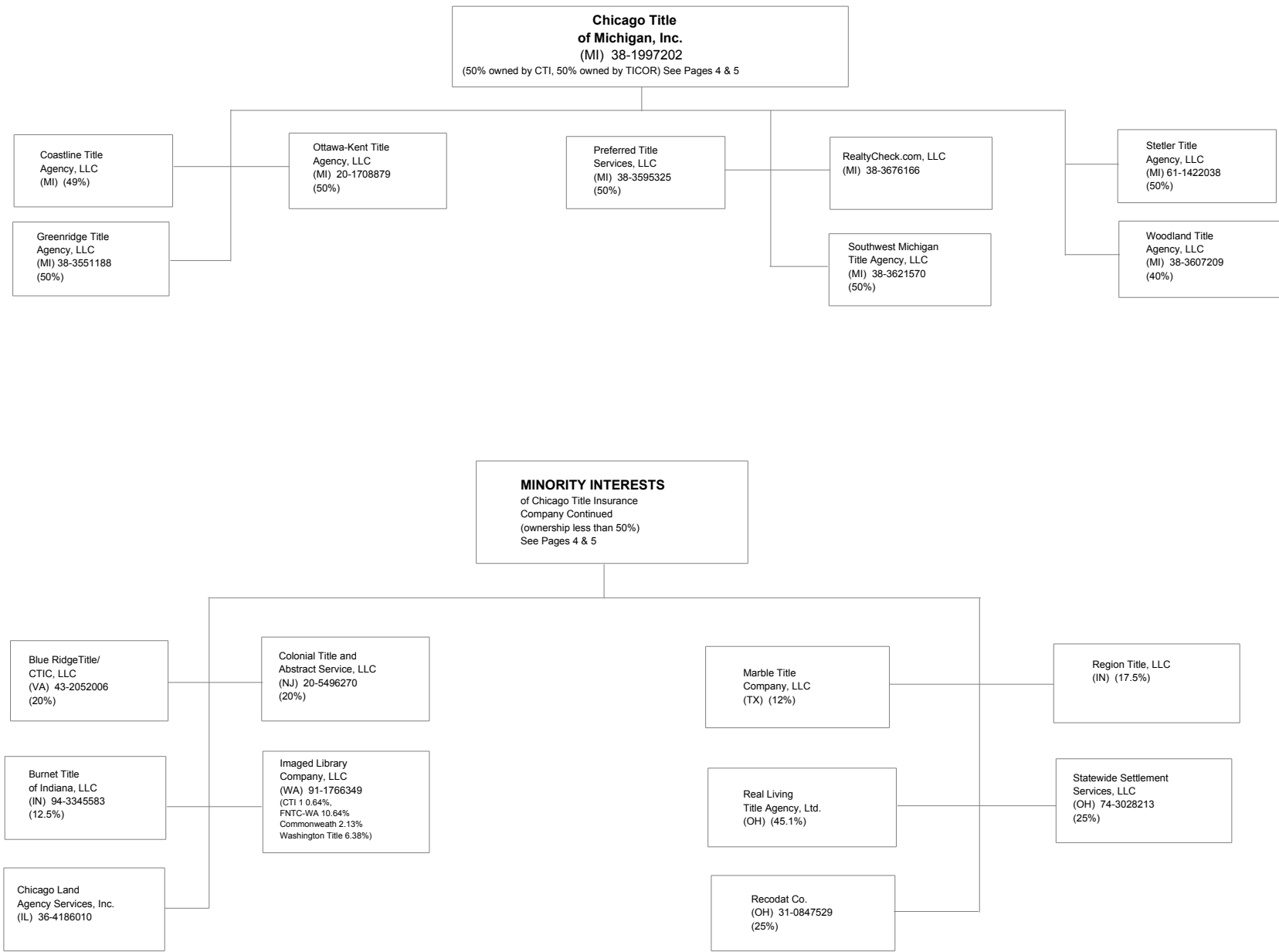
PART 1 - ORGANIZATIONAL CHART



Unless otherwise noted, all ownership is 100%.

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

PART 1 - ORGANIZATIONAL CHART

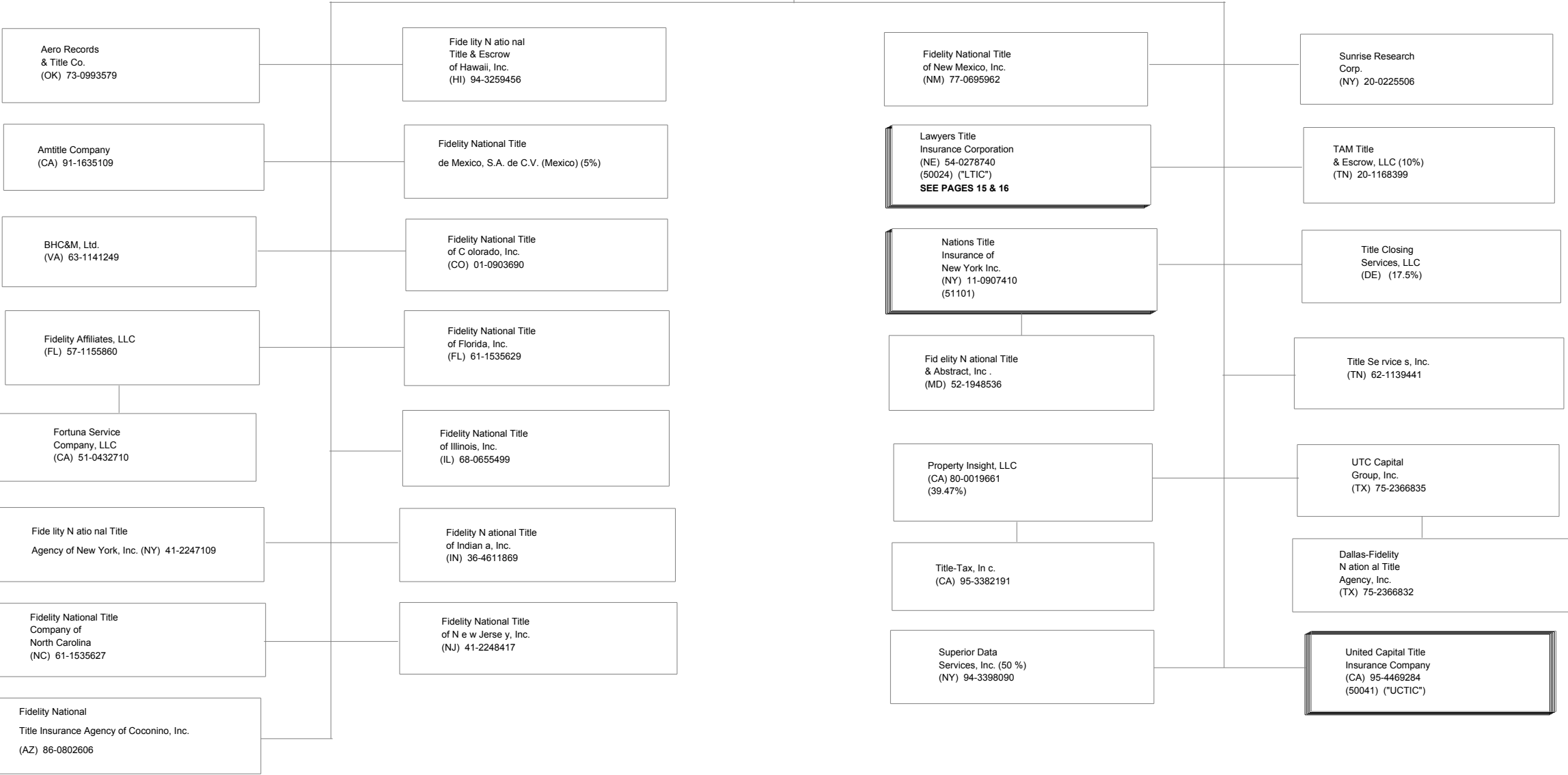


Unless otherwise noted, all ownership is 100%.

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

PART 1 - ORGANIZATIONAL CHART

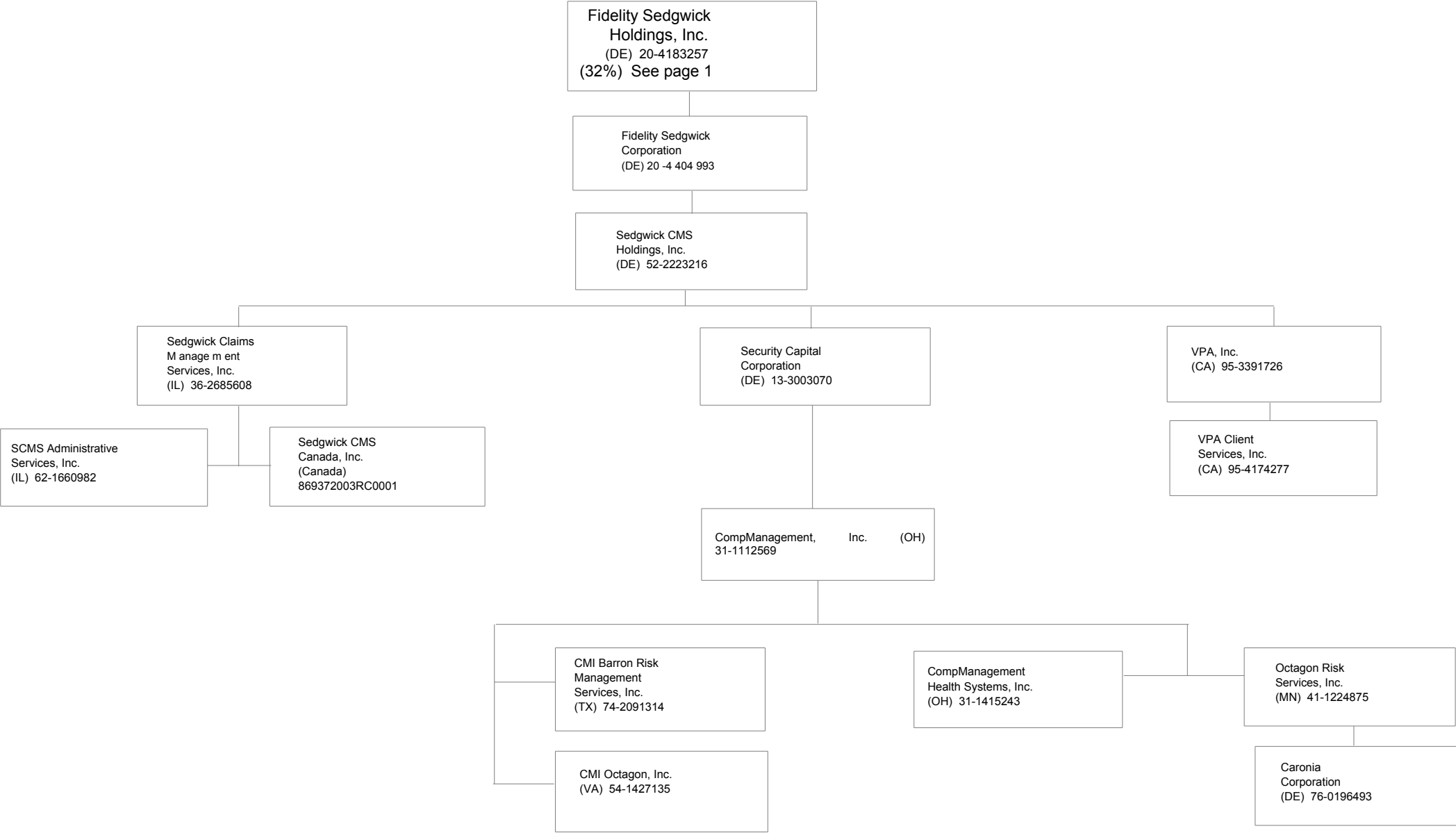
Fidelity National Title Insurance Company
(CA) 86-0417131 (51586) ("FNTIC") See Page 3



Unless otherwise noted, all ownership is 100%.

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

PART 1 - ORGANIZATIONAL CHART

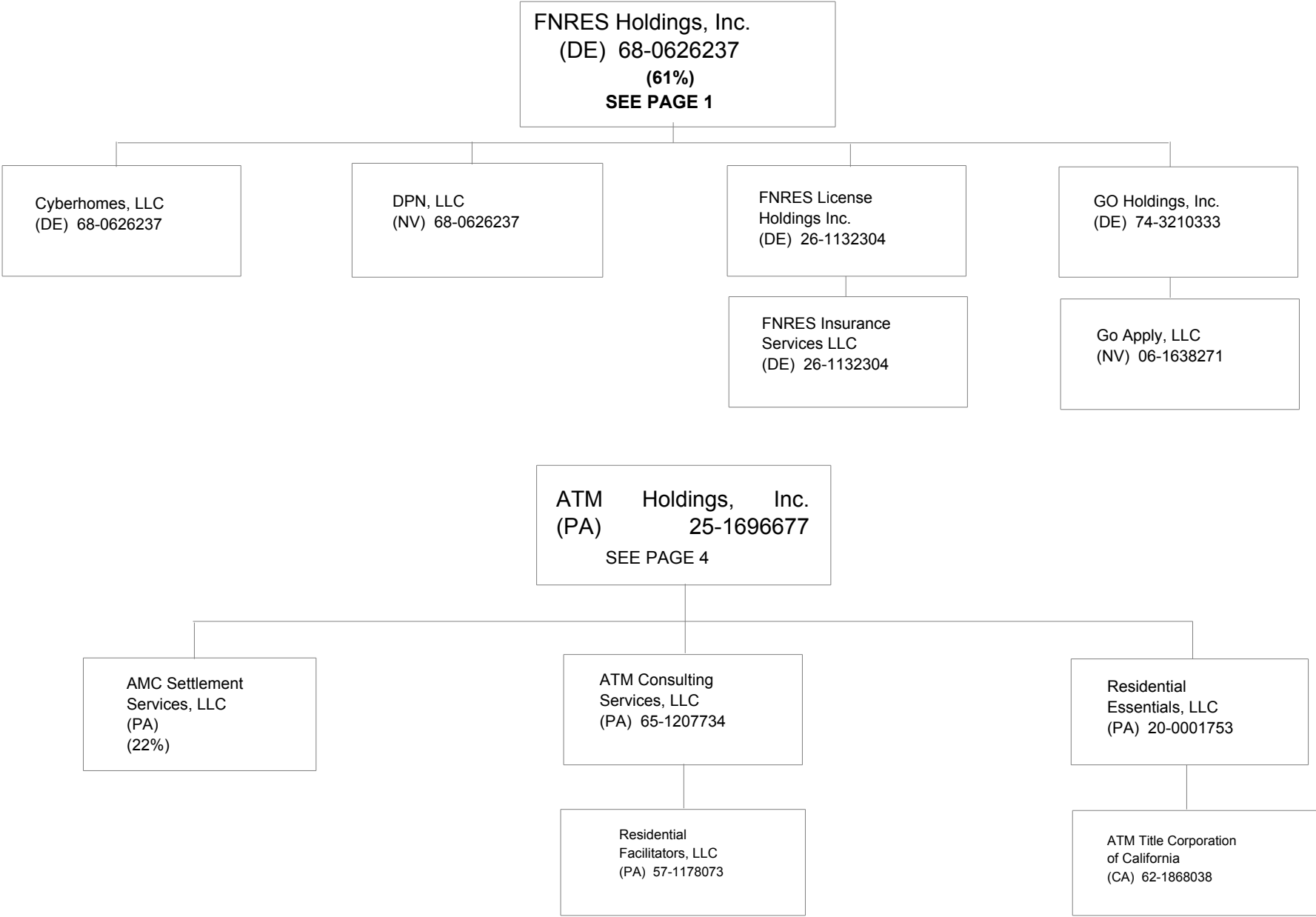


39.10

Unless otherwise noted, all ownership is 100%.

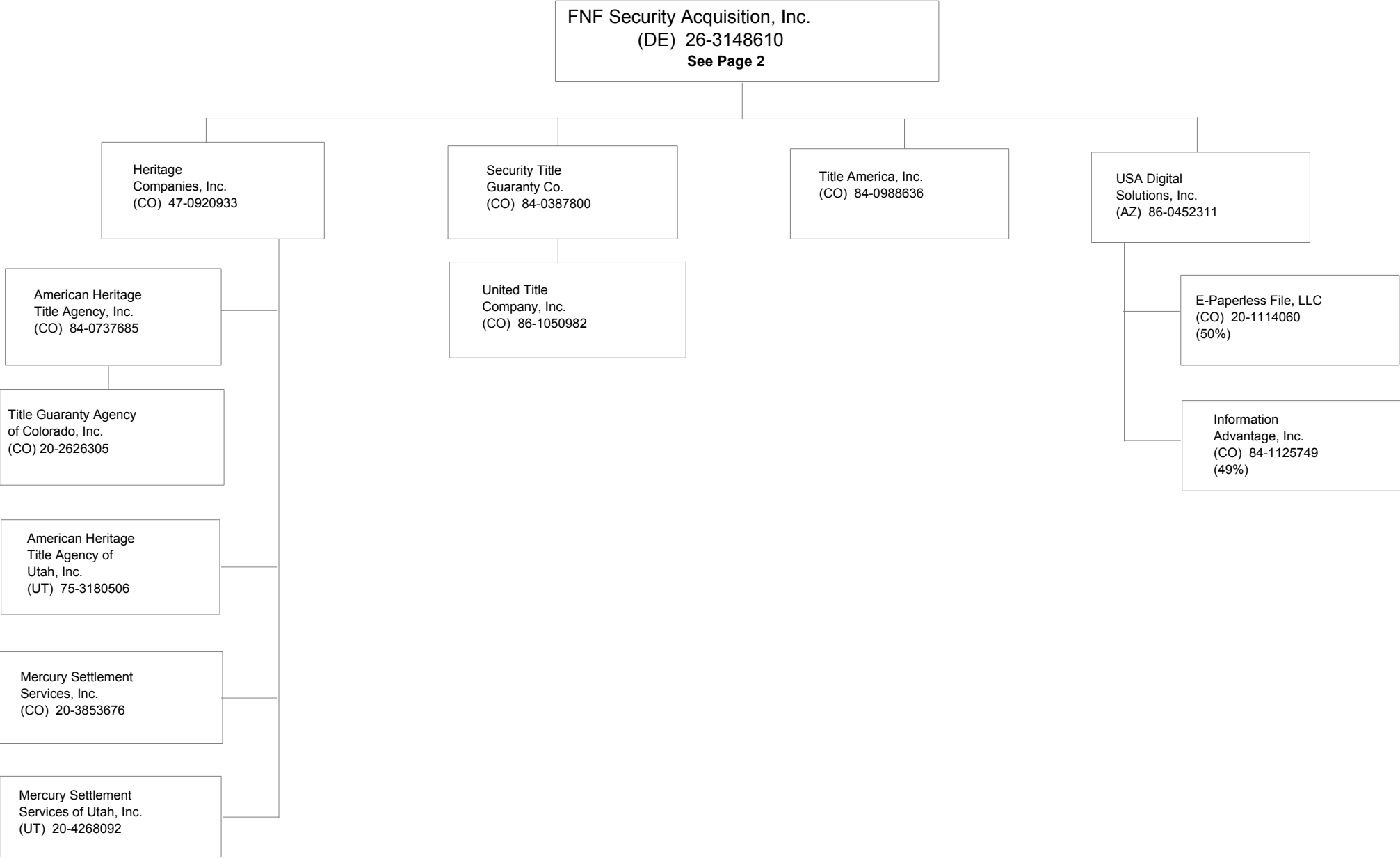
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

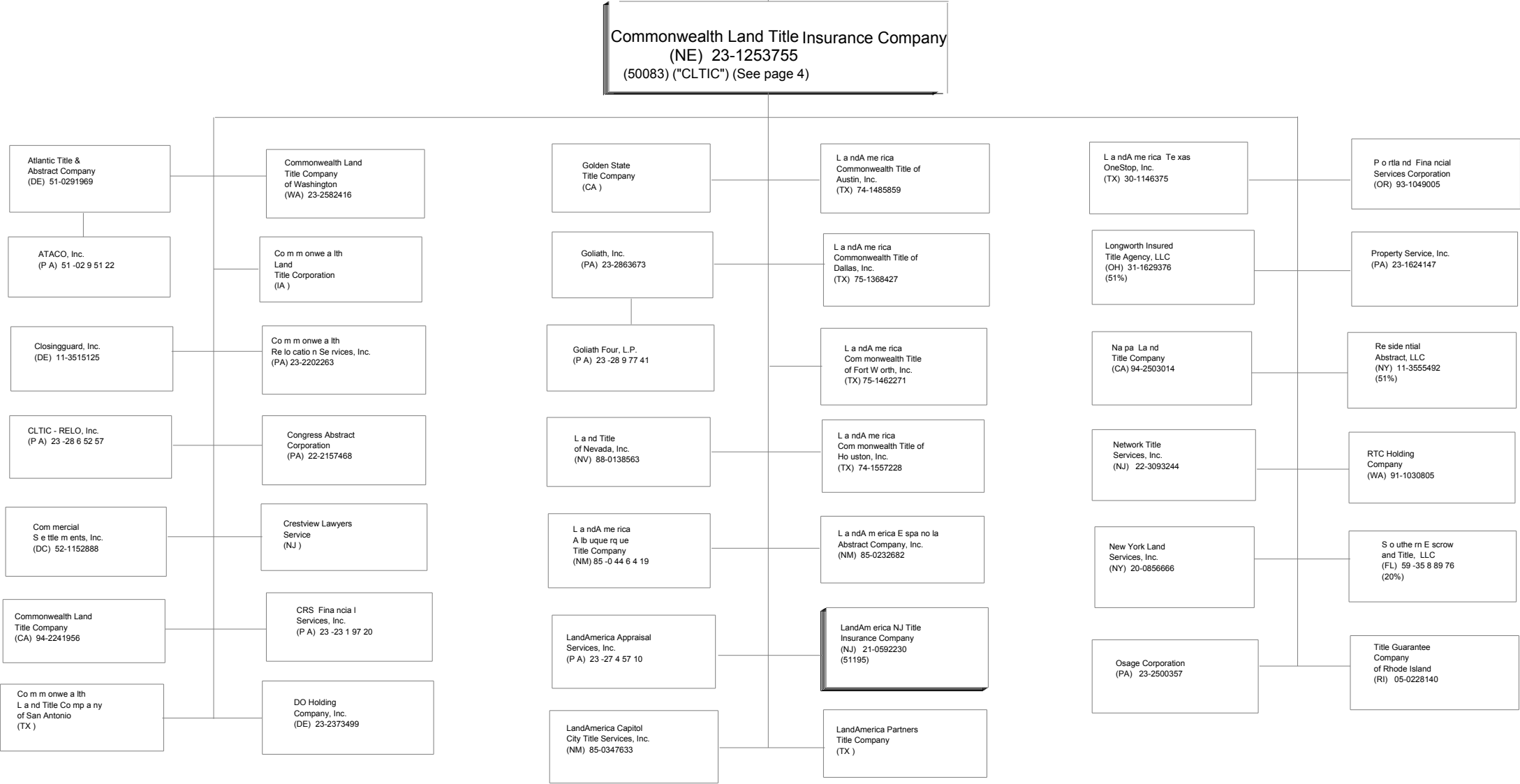
PART 1 - ORGANIZATIONAL CHART



39.12

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

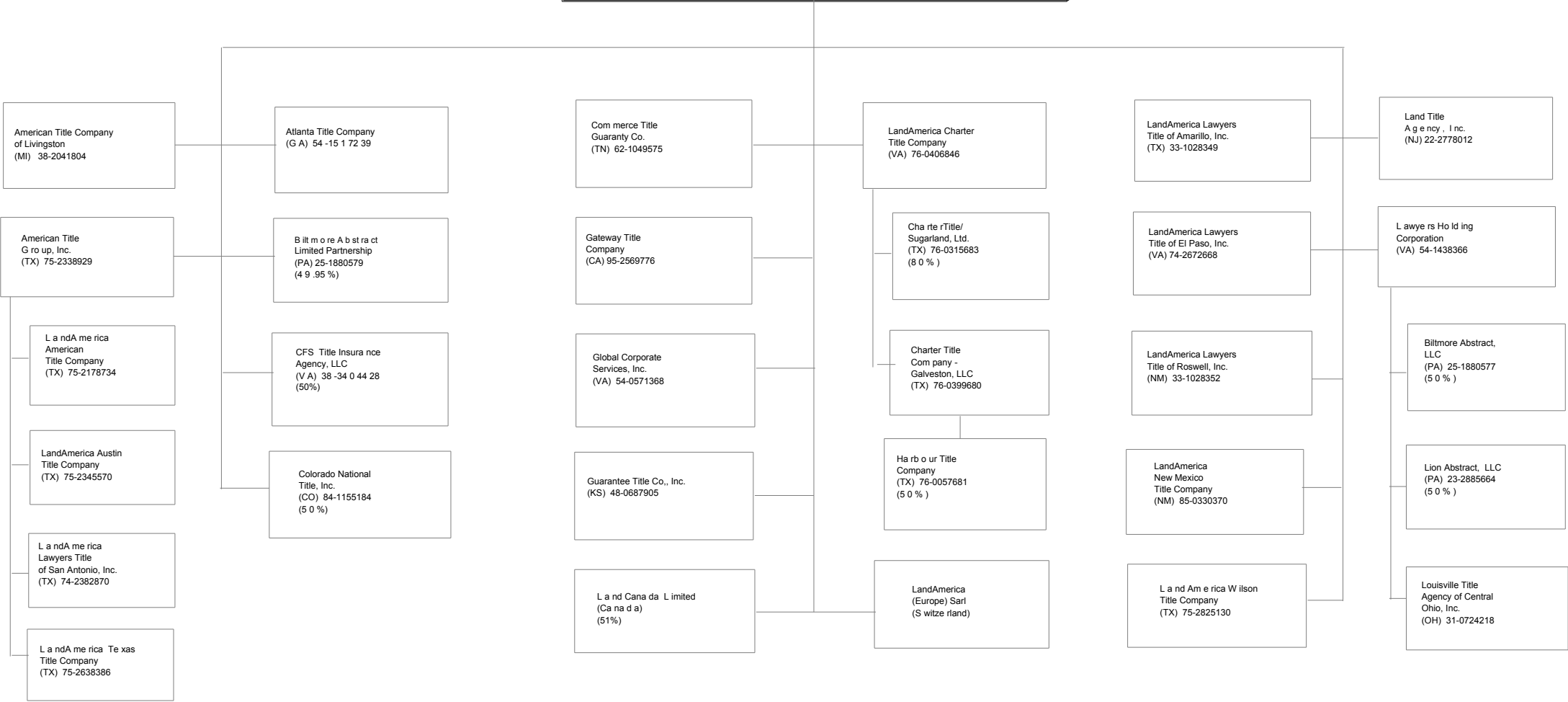
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

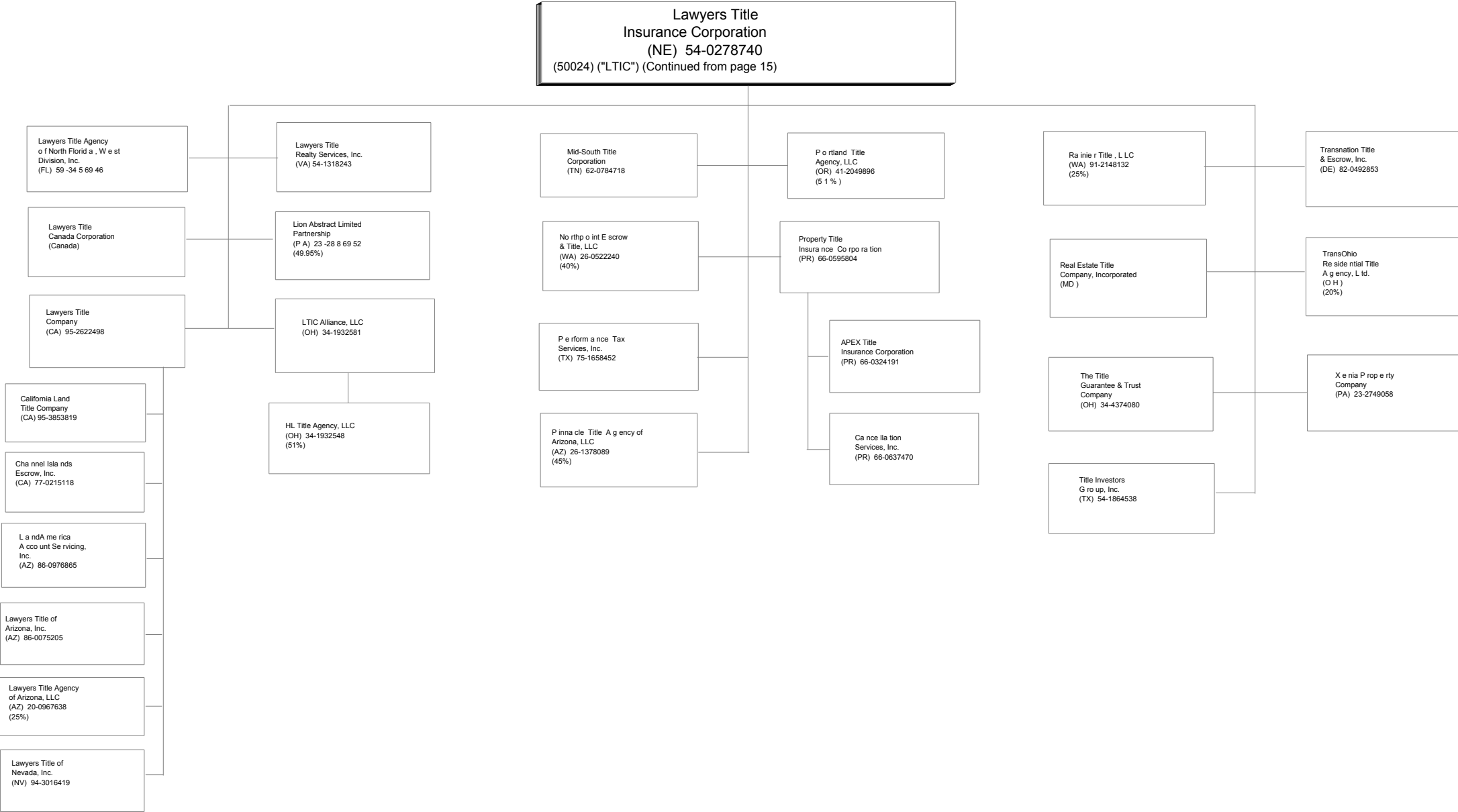
Lawyers Title Insurance Corporation
(NE) 54-0278740 ("LTIC")
(50024) (See Page 10) (Continued on Page 16)



39.14

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

PART 1 - ORGANIZATIONAL CHART



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	Ticor 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	Ticor 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	
50024	54-0278740	Lawyers Title Insurance Corporation		113,097,930							113,097,930	
50083	23-1253755	Commonwealth Land Title Insurance Co		101,343,415							101,343,415	
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	
9999999	Control Totals						(1)		X X X		(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:



OVERFLOW PAGE FOR WRITE-INS

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	3,042,793	14.63	3,042,793	14.63
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	4,334,649	20.84	4,334,649	20.84
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	8,526,647	40.99	8,526,647	40.99
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	100,583	0.48	100,583	0.48
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)	2,104,273	10.12	2,104,273	10.12
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds	732,840	3.52	732,840	3.52
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated				
3.4 Other equity securities:				
3.41 Affiliated	107,738	0.52	107,738	0.52
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	25,036	0.12	25,036	0.12
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)				
6. Contract loans				
7. Receivables for securities	28,985	0.14	28,985	0.14
8. Cash, cash equivalents and short-term investments	1,799,823	8.65	1,799,823	8.65
9. Other invested assets				
10. Total invested assets	20,803,367	100.00	20,803,367	100.00

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year		30,956
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		5,919
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)		25,037
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		25,037
14.	Deduct total nonadmitted accounts		
15.	Statement value at end of current period (Line 13 minus Line 14)		25,037

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		
	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)		

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		18,934,723
2.	Cost of bonds and stocks acquired, Column 7, Part 3		13,770,571
3.	Accrual of discount		1,510
4.	Unrealized valuation increase (decrease):		
	4.1 Column 12, Part 1		
	4.2 Column 15, Part 2, Section 1		
	4.3 Column 13, Part 2, Section 2	(16,567)	
	4.4 Column 11, Part 4		(16,567)
5.	Total gain (loss) on disposals, Column 19, Part 4		9,246
6.	Deduction consideration for bonds and stocks disposed of, Column 7, Part 4		13,563,280
7.	Deduct amortization of premium		186,683
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		
	9.2 Column 17, Part 2, Section 1		
	9.3 Column 14, Part 2, Section 2		
	9.4 Column 13, Part 4		
10.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		18,949,520
11.	Deduct total nonadmitted accounts		
12.	Statement value at end of current period (Line 10 minus Line 11)		18,949,520

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	7,377,442	7,971,195	7,558,604	7,270,000
	2. Canada				
	3. Other Countries				
	4. Totals	7,377,442	7,971,195	7,558,604	7,270,000
States, Territories and Possessions (Direct and guaranteed)	5. United States	8,526,647	8,709,254	8,788,714	8,040,000
	6. Canada				
	7. Other Countries				
	8. Totals	8,526,647	8,709,254	8,788,714	8,040,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	100,583	101,935	107,309	100,000
	10. Canada				
	11. Other Countries				
	12. Totals	100,583	101,935	107,309	100,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States				
	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	2,104,273	2,023,551	2,125,904	2,075,000
	22. Canada				
	23. Other Countries				
	24. Totals	2,104,273	2,023,551	2,125,904	2,075,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	18,108,945	18,805,935	18,580,531	17,485,000
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	732,840	732,840	732,840	
	50. Canada				
	51. Other Countries				
	52. Totals	732,840	732,840	732,840	
Parent, Subsidiaries and Affiliates	53. Totals	107,738	107,738	50,002	
	54. Total Common Stocks	840,578	840,578	782,842	
	55. Total Stocks	840,578	840,578	782,842	
	56. Total Bonds and Stocks	18,949,523	19,646,513	19,363,373	

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

505	Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
	1. U.S. Governments, (Group 1)											
	1.1 Class 1	1,476,281	2,780,294	3,120,867			7,377,442	40.070	8,518,642	44.621	7,377,442	
	1.2 Class 2											
	1.3 Class 3											
	1.4 Class 4											
	1.5 Class 5											
	1.6 Class 6											
	1.7 Totals	1,476,281	2,780,294	3,120,867			7,377,442	40.070	8,518,642	44.621	7,377,442	
	2. All Other Governments, (Group 2)											
	2.1 Class 1				NONE							
	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	741,670	3,670,064	2,495,610			6,907,344	37.516	7,328,922	38.389	6,907,344	
	3.2 Class 2		1,402,171	217,133			1,619,304	8.795	822,826	4.310	1,619,304	
	3.3 Class 3											
	3.4 Class 4											
	3.5 Class 5											
	3.6 Class 6											
	3.7 Totals	741,670	5,072,235	2,712,743			8,526,648	46.311	8,151,748	42.699	8,526,648	
	4. Political Subdivisions of States, Territories and Possessions, etc., Guaranteed, (Group 4)											
	4.1 Class 1	100,583					100,583	0.546	408,503	2.140	100,583	
	4.2 Class 2											
	4.3 Class 3											
	4.4 Class 4											
	4.5 Class 5											
	4.6 Class 6											
	4.7 Totals	100,583					100,583	0.546	408,503	2.140	100,583	
	5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, (Group 5)											
	5.1 Class 1				NONE							
	5.2 Class 2											
	5.3 Class 3											
	5.4 Class 4											
	5.5 Class 5											
	5.6 Class 6											
	5.7 Totals											

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

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

906	Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
	6. Public Utilities (Unaffiliated), (Group 6)				NONE							
	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	302,665	1,202,014	902,259			2,406,938	13.073	2,012,151	10.540	2,406,938	
	7.2 Class 2											
	7.3 Class 3											
	7.4 Class 4											
	7.5 Class 5											
	7.6 Class 6											
	7.7 Totals	302,665	1,202,014	902,259			2,406,938	13.073	2,012,151	10.540	2,406,938	
	8. Credit Tenant Loans, (Group 8)				NONE							
	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)				NONE							
	9.1 Class 1											
	9.2 Class 2											
	9.3 Class 3											
	9.4 Class 4											
	9.5 Class 5											
	9.6 Class 6											
	9.7 Totals											

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

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

	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) 2,621,199	7,652,372	6,518,736			16,792,307	91.205	X X X	X X X	16,792,307	
10.2 Class 2	(d)	1,402,171	217,133			1,619,304	8.795	X X X	X X X	1,619,304	
10.3 Class 3	(d)							X X X	X X X		
10.4 Class 4	(d)							X X X	X X X		
10.5 Class 5	(d)					(c)		X X X	X X X		
10.6 Class 6	(d)					(c)		X X X	X X X		
10.7 Totals	2,621,199	9,054,543	6,735,869			(b) 18,411,611	100.000	X X X	X X X	18,411,611	
10.8 Line 10.7 as a % of Col. 6	14.237	49.178	36.585			100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	2,028,876	9,171,725	6,467,616	100,000	500,000	X X X	X X X	18,268,217	95.690	18,268,218	
11.2 Class 2		822,826				X X X	X X X	822,826	4.310	822,826	
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	2,028,876	9,994,551	6,467,616	100,000	500,000	X X X	X X X	(b) 19,091,043	100.000	19,091,044	
11.8 Line 11.7 as a % of Col. 8	10.627	52.352	33.878	0.524	2.619	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	2,621,199	7,652,372	6,518,736			16,792,307	91.205	18,268,218	95.690	16,792,307	X X X
12.2 Class 2		1,402,171	217,133			1,619,304	8.795	822,826	4.310	1,619,304	X X X
12.3 Class 3											X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals	2,621,199	9,054,543	6,735,869			18,411,611	100.000	19,091,044	100.000	18,411,611	X X X
12.8 Line 12.7 as a % of Col. 6	14.237	49.178	36.585			100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	14.237	49.178	36.585			100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Class 1										X X X	
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

S07

NONE

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

(b) Includes \$ 1,366,712 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 1.2 Single Class Mortgage-Backed/Asset-Backed Securities 1.7 Totals	1,476,281	2,780,294	3,120,867			7,377,442	40.070	8,518,642	44.621	7,377,442	
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				NONE							
3. States, Territories and Possessions, Guaranteed, (Group 3) 3.1 Issuer Obligations 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	741,670	5,072,235	2,712,743			8,526,648	46.311	8,151,748	42.699	8,526,647	
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	100,583					100,583	0.546	408,503	2.140	100,583	
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				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	2	3	4	5	6	7	8	9	10	11
	1 Year	Over 1 Year	Over 5 Years	Over 10 Years	Over 20	Total	Col. 6	Total from	% From	Total	Total
	or Less	Through	Through	Through	Years	Current	as a % of	Col. 6	Col. 7	Publicly	Privately
		5 Years	10 Years	20 Years		Year	Line 10.7	Prior Year	Prior Year	Traded	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	302,665	1,202,014	902,259			2,406,938	13.073	2,012,151	10.540	2,406,938	
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	302,665	1,202,014	902,259			2,406,938	13.073	2,012,151	10.540	2,406,938	
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											

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

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

Distribution by Type		1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10.	Total Bonds Current Year											
	10.1 Issuer Obligations	2,621,199	9,054,543	6,735,869			18,411,611	100.000	X X X X X X	X X X X X X	18,411,610	
	10.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	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	2,621,199	9,054,543	6,735,869			18,411,611	100.000	X X X	X X X	18,411,610	
	10.8 Line 10.7 as a % of Col. 6	14.237	49.178	36.585			100.000	X X X	X X X	X X X	100.000	
11.	Total Bonds Prior Year											
	11.1 Issuer Obligations	2,028,876	9,994,552	6,467,616	100,000	500,000	X X X X X X	X X X X X X	19,091,044	100.000	19,091,044	
	11.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	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	2,028,876	9,994,552	6,467,616	100,000	500,000	X X X X X X	X X X X X X	19,091,044	100.000	19,091,044	
	11.8 Line 11.7 as a % of Col. 8	10.627	52.352	33.878	0.524	2.619			100.000	X X X	100.000	
12.	Total Publicly Traded Bonds											
	12.1 Issuer Obligations	2,621,199	9,054,543	6,735,869			18,411,611	100.000	19,091,044	100.000	18,411,611	X X X X X X
	12.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	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	2,621,199	9,054,543	6,735,869			18,411,611	100.000	19,091,044	100.000	18,411,611	X X X
	12.8 Line 12.7 as a % of Col. 6	14.237	49.178	36.585			100.000	X X X	X X X	X X X	100.000	X X X
	12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	14.237	49.178	36.585			100.000	X X X	X X X	X X X	100.000	X X X
13.	Total Privately Placed Bonds											
	13.1 Issuer Obligations										X X X X X X	
	13.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	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										X X X	
	13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
	13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

NONE

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	280,622	280,622			
2. Cost of short-term investments acquired	11,933,734	11,933,734			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	11,911,691	11,911,691			
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)	302,665	302,665			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	302,665	302,665			

SM11

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

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

SCHEDULE E - VERIFICATION BETWEEN YEARS
(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	1,298,000		1,298,000
2. Cost of cash equivalents acquired	5,930,898		5,930,898
3. Accrual of discount			
4. Unrealized valuation increase (decrease)			
5. Total gain (loss) on disposals			
6. Deduct consideration received on disposals	5,627,375		5,627,375
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	3,630		3,630
10. Book adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	1,597,893		1,597,893
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)	1,597,893		1,597,893

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

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

[illegible]

NONE Schedule A - Part 2

NONE Schedule A - Part 3

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

E04

General Interrogatory:

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

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED During the Current Year

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

SCHEDULE B - PART 3

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

1	Location		4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
	2	3					8	9	10	11	12	13					
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date	Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8 + 9 - 10 + 11)	Total Foreign Exchange Change in Book Value	Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
83-24-18380	MADISON	CT		01/01/1984		5,919								5,919			
0299999	Mortgages with partial repayments					5,919								5,919			
E06																	
0599999	Totals					5,919								5,919			

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
			F o r e i g n	Bond CHAR			Rate Used To Obtain Fair Value	Fair 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
CUSIP Identification	Description	Code			Desig- nation	Actual Cost			Par Value												
3133MT-ZL-5	FHLB NOTE 4.5% 11/15/12	LS			1	91,360	107,938	97,144	90,000	90,731		(170)			4.500	4.316	MN	518	4,050	01/28/2005	11/15/2012
3133XF-JF-4	FHLB NOTE 5.375% 05/18/16	SD			1	198,389	114,344	228,688	200,000	198,714		138			5.375	5.557	MN	1,284	10,750	07/20/2006	05/18/2016
3128X2-ME-2	FHLMC NOTE 3.875% 01/12/09				1	208,952	100,094	210,197	210,000	209,991		280			3.875	4.053	JJ	3,820	8,138	01/28/2005	01/12/2009
3137EA-AG-4	FHLMC NOTE 5.5% 07/18/16	SD			1	551,600	116,688	641,784	550,000	551,285		(134)			5.500	5.536	JJ	13,697	30,250	07/24/2006	07/18/2016
3134A4-DY-7	FHLMC NOTE 5.625% 03/15/11	LS			1	108,140	109,000	109,000	100,000	103,336		(1,418)			5.625	4.071	MS	1,656	5,625	06/08/2005	03/15/2011
3134A3-EM-4	FHLMC NOTE 5.75% 03/15/09				1	873,321	101,094	869,408	860,000	861,505		(7,060)			5.750	4.950	MS	14,560	49,450	04/18/2007	03/15/2009
3134A4-EW-0	FHLMC NOTE 5.875% 03/21/11	LS			1	86,101	105,594	84,475	80,000	82,390		(1,001)			5.875	4.498	MS	1,306	4,700	01/19/2005	03/21/2011
3137EA-AS-8	FHLMC NOTE 5% 04/18/17	SD			1	199,027	114,313	228,626	200,000	199,161		80			5.000	5.127	AO	2,028	5,000	04/17/2007	04/18/2017
31359M-TP-8	FNMA NOTE 5.125% 01/02/14	LS			1	809,528	105,676	818,989	775,000	796,737		(3,795)			5.125	4.543	JJ	19,749	39,719	06/08/2005	01/02/2014
31359M-Z3-0	FNMA NOTE 5% 10/15/11				1	623,273	109,250	677,350	620,000	622,116		(692)			5.000	4.927	AO	6,544	31,000	04/18/2007	10/15/2011
31359M-GT-4	FNMA NOTE 6.25% 02/01/11				1	644,057	105,964	635,784	600,000	618,683		(8,357)			6.250	4.721	FA	15,625	37,500	04/17/2007	02/01/2011
912827-6T-4	U.S. TREASURY 5% 02/15/11	SD			1	312,600	109,320	317,028	290,000	298,161		(3,634)			5.000	3.644	FA	5,477	14,500	10/18/2004	02/15/2011
912827-7B-2	U.S. TREASURY 5% 8/15/11	SD			1	285,841	111,336	311,741	280,000	283,922		(1,380)			5.000	4.478	FA	5,288	14,000	08/06/2007	08/15/2011
912827-5Z-1	U.S. TREASURY 6.5% 2/15/10	SD			1	751,163	106,664	703,982	660,000	680,955		(17,966)			6.500	3.623	FA	16,204	42,900	11/15/2004	02/15/2010
912827-5N-8	U.S. TREASURY 6% 08/15/09	SD			1	436,984	103,469	413,876	400,000	404,786		(7,434)			6.000	4.077	FA	9,065	24,000	05/07/2004	08/15/2009
912828-CJ-7	US TREAS NOTE 4.75% 05/15/14	SD			1	199,070	117,680	235,360	200,000	199,284		114			4.750	4.885	MN	1,233	13,181	02/02/2007	05/15/2014
912828-DC-1	US TREASURY NOTE 4.25% 11/15/	SD			1	198,031	115,695	231,390	200,000	198,613		203			4.250	4.433	MN	1,104	8,500	01/04/2006	11/15/2014
912828-FF-2	US TREASURY NOTE 5.125% 05/1	SD			1	981,168	121,086	1,156,371	955,000	977,073		(2,177)			5.125	4.807	MN	6,355	48,944	05/01/2008	05/15/2016
0199999 Issuer Obligations						7,558,605	X X X	7,971,193	7,270,000	7,377,443		(54,403)			X X X	X X X	X X X	125,513	392,207	X X X	X X X
0399999 Subtotals – U.S. Governments						7,558,605	X X X	7,971,193	7,270,000	7,377,443		(54,403)			X X X	X X X	X X X	125,513	392,207	X X X	X X X
021087-PF-2	ALPINE UTAH SCH DIST 5% 03/15/			1	1FE	160,649	108,643	162,965	150,000	157,890		(1,210)			5.000	4.000	MS	2,208	7,500	08/28/2006	03/15/2017
181054-K2-2	CLARK CNTY NV SCH 5.5% 06/15/				1FE	112,298	111,032	111,032	100,000	111,663		(635)			5.500	3.181	JD	244	2,750	09/04/2008	06/15/2014
196454-FL-1	CO DEPT TRANS REV 5% 12/15/14				1FE	549,510	111,096	555,480	500,000	533,586		(4,949)			5.000	3.767	JD	1,111	25,000	08/22/2005	12/15/2014
199804-AS-4	COMAL CNTY TX HLTH 6.25% 02/0			1	2FE	157,889	116,359	162,903	140,000	155,493		(2,396)			6.250	3.357	FA	3,646	4,375	04/25/2008	02/01/2032
252255-KE-3	DEXTER MI CMNTY SCHS 5% 05/0				1FE	219,836	108,206	216,412	200,000	219,254		(582)			5.000	3.531	MN	2,556		09/11/2008	05/01/2016
263515-BR-8	DU PAGE WTR IL GO 5.25% 03/01/				1FE	213,864	106,725	213,450	200,000	212,118		(1,746)			5.250	2.380	MS	3,500		09/05/2008	03/01/2011
295852-DT-1	ERNEST N MORIAL LA 5.25% 07/1				2FE	443,996	113,344	453,376	400,000	441,367		(2,629)			5.250	2.827	JJ	9,683		09/10/2008	07/15/2033
365653-GW-8	GARFIELD CNTY CO SCH 5% 12/0			1	1FE	193,659	109,283	191,245	175,000	190,362		(1,641)			5.000	3.745	JD	729	8,750	12/06/2006	12/01/2017
391554-AQ-5	GREATER ALBANY OR SCH 5% 06				1Z	192,642	111,572	195,251	175,000	188,907		(1,881)			5.000	3.642	JD	389	8,750	12/06/2006	06/15/2015
419787-AG-1	HAWAII ST GO 5% 05/01/15				1FE	165,665	110,642	165,963	150,000	164,892		(773)			5.000	3.279	MN	1,250	3,354	08/19/2008	05/01/2015
431022-EU-2	HIGHLANDS FL HLTH 5.375% 11/1			1	1Z	273,850	112,877	282,193	250,000	271,912		(1,938)			5.375	3.437	MN	1,717	6,719	07/11/2008	11/15/2035
442402-Q4-8	HOUSTON TX INDNT SCH 5.25% 02/			1	1FE	526,815	100,480	502,400	500,000	501,071		(8,542)			5.250	3.520	FA	9,917	26,250	11/16/2005	02/15/2018
469485-CA-2	JACKSNVLE FL SLS TAX 5.5% 10/				1FE	111,380	110,471	110,471	100,000	110,861		(519)			5.500	3.434	AO	1,375	2,750	09/11/2008	10/01/2014
483890-NP-0	KANE CNTY IL SCH DIST 5% 02/01				1FE	189,142	108,283	189,495	175,000	187,596		(1,546)			5.000	3.474	FA	3,646	4,375	04/23/2008	02/01/2014
513174-JR-4	LAMAR TX INDPT SCH 5.5% 02/15/			1	1FE	255,053	100,507	241,217	240,000	240,598		(4,770)			5.500	3.482	FA	4,987	13,200	11/10/2005	02/15/2015

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
			F o r e i g n	Bond CHAR			Rate Used To Obtain Fair Value	Fair Value		Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Maturity
57582P-KZ-2	MASSACHUSETTS ST GO 5% 08/0				1FE	111,059	111,799	111,799	100,000	110,683		(376)			5,000	3,419	FA	1,528		09/05/2008	08/01/2016
590252-HE-5	MERRILLVILL IN SCH BLD 5% 07/1			1	1FE	310,111	105,450	300,533	285,000	302,738		(2,338)			5,000	3,950	JJ	6,571	14,250	09/15/2005	07/15/2017
625574-FA-1	MLTNOMH CNTY OR SCH 5.625%			1	1FE	400,636	109,499	405,146	370,000	386,182		(6,178)			5,625	3,780	JD	925	20,813	08/07/2006	06/15/2017
60636W-EQ-4	MO ST HWYS & TRANS 5% 02/01/1			1	1FE	593,865	109,639	597,533	545,000	569,937		(7,542)			5,000	3,453	FA	11,354	27,250	09/14/2005	02/01/2014
609566-S8-8	MONMOUTH CNTY NJ IMPT 5% 12				2FE	221,406	111,823	223,646	200,000	217,133		(2,146)			5,000	3,623	JD	833	10,000	12/07/2006	12/01/2015
64711R-ER-3	NM FIN AUTH ST TRANSN 5% 12/1			1	1FE	219,130	107,890	215,780	200,000	217,179		(1,822)			5,000	3,777	JD	444	10,000	12/05/2007	12/15/2017
735439-KP-5	PORT TACOMA WASH REV 5% 12/				1FE	522,985	102,936	499,240	485,000	509,064		(4,361)			5,000	3,920	JD	2,021	24,250	08/17/2005	12/01/2013
763495-BX-5	RCHLND-BEANBLOSSOM IN 5.5% 0			1	1FE	444,948	109,249	436,996	400,000	420,710		(7,688)			5,500	3,384	JJ	10,144	22,000	09/23/2005	07/15/2014
837152-KT-3	SC TRANSN INFRASTR REV 5% 1				1FE	549,390	105,852	529,260	500,000	527,911		(6,864)			5,000	3,431	AO	6,250	25,000	09/13/2005	10/01/2012
902098-DL-3	TWO RIVERS WI PUB SCH 6% 03/			1	1FE	563,485	105,560	527,800	500,000	516,473		(13,646)			6,000	3,129	MS	10,000	30,000	05/31/2005	03/01/2018
917547-MZ-1	UTAH ST BLDG OWNERSHIP 5% 0				1FE	261,095	107,860	269,650	250,000	255,758		(2,270)			5,000	4,013	MN	1,597	12,500	08/01/2006	05/15/2011
95235P-BJ-9	W CORNWALL TWP PA COLL 6%			1	2Z	824,358	111,736	838,020	750,000	805,310		(17,516)			6,000	3,387	JD	2,000	45,000	12/05/2007	12/15/2027
1199999	Issuer Obligations					8,788,716	X X X	8,709,256	8,040,000	8,526,648		(108,504)			X X X	X X X	X X X	100,625	354,836	X X X	X X X
1799999	Subtotals – States, Territories and Possessions (Direct and Guaranteed)					8,788,716	X X X	8,709,256	8,040,000	8,526,648		(108,504)			X X X	X X X	X X X	100,625	354,836	X X X	X X X
515300-KN-0	LANE CNTY OR SD 5% 7/1/09				1Z	107,309	101,935	101,935	100,000	100,583		(1,134)			5,000	3,848	JJ	2,500	5,000	06/04/2002	07/01/2009
1899999	Issuer Obligations					107,309	X X X	101,935	100,000	100,583		(1,134)			X X X	X X X	X X X	2,500	5,000	X X X	X X X
2499999	Subtotals – Political Subdivisions of States, Territories and Possessions (Di					107,309	X X X	101,935	100,000	100,583		(1,134)			X X X	X X X	X X X	2,500	5,000	X X X	X X X
073928-X7-3	BEAR STEARNS 6.95% 8/10/12				1FE	178,978	103,857	181,750	175,000	178,921		(57)			6,950	6,345	FA	4,764		12/10/2008	08/10/2012
084664-AR-2	BERKSHIRE HATHAWAY 4.125% 0				1FE	498,855	101,026	505,130	500,000	499,743		237			4,125	4,220	JJ	9,510	20,625	01/05/2005	01/15/2010
172967-CQ-2	CITIGROUP INC 5% 09/15/14				1FE	445,712	87,958	395,811	450,000	446,968		447			5,000	5,204	MS	6,625	22,500	01/18/2006	09/15/2014
428236-AT-0	HEWLETT PACKARD 6.125% 3/01/				1FE	199,122	106,300	212,600	200,000	199,132		10			6,125	6,321	MS	885		12/02/2008	03/01/2014
63534P-AC-1	NATIONAL CITY BANK 6.2% 12/15/				1FE	544,480	93,875	469,375	500,000	523,351		(4,979)			6,200	4,669	JD	1,378	31,000	05/17/2005	12/15/2011
90333W-AB-4	US BANK NA 6.3% 02/04/14				1FE	258,758	103,554	258,885	250,000	256,159		(1,015)			6,300	5,818	FA	6,431	15,750	04/25/2006	02/04/2014
3999999	Issuer Obligations					2,125,905	X X X	2,023,551	2,075,000	2,104,274		(5,357)			X X X	X X X	X X X	29,593	89,875	X X X	X X X
4599999	Subtotals – Industrial and Miscellaneous (Unaffiliated)					2,125,905	X X X	2,023,551	2,075,000	2,104,274		(5,357)			X X X	X X X	X X X	29,593	89,875	X X X	X X X
5499999	Totals – Issuer Obligations					18,580,535	X X X	18,805,935	17,485,000	18,108,948		(169,398)			X X X	X X X	X X X	258,231	841,918	X X X	X X X
6099999	Total Bonds					18,580,535	X X X	18,805,935	17,485,000	18,108,948		(169,398)			X X X	X X X	X X X	258,231	841,918	X X X	X X X

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

[illegible]

Showing all COMMON STOCKS Owned December 31 of Current Year

E12

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

SCHEDULE D - PART 3

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

1 CUSIP Ident- ification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912828-FF-2	US TREASURY NOTE 5.125% 05/15/16		05/01/2008	TRADE SPLIT		438,195	430,000.00	
0399999	Subtotal - Bonds - U. S. Government				X X X	438,195	430,000.00	
181054-K2-2	CLARK CNTY NV SCH 5.5% 06/15/14		09/04/2008	FSW		112,298	100,000.00	1,283
199804-AS-4	COMAL CNTY TX HLTH 6.25% 02/01/32		04/25/2008	STIFEL		157,889	140,000.00	2,163
252255-KE-3	DEXTER MI CMNTY SCHS 5% 05/01/16		09/11/2008	STIFEL		219,836	200,000.00	
263515-BR-8	DU PAGE WTR IL GO 5.25% 03/01/11		09/05/2008	RAYMOND JAMES & ASSOC		213,864	200,000.00	263
295852-DT-1	ERNEST N MORIAL LA 5.25% 07/15/33		09/10/2008	RAYMOND JAMES & ASSOC		443,996	400,000.00	3,500
419787-AG-1	HAWAII ST GO 5% 05/01/15		08/19/2008	Bank Of America		165,665	150,000.00	1,917
431022-EU-2	HIGHLANDS FL HLTH 5.375% 11/15/35		07/11/2008	RAYMOND JAMES & ASSOC		273,850	250,000.00	2,352
469485-CA-2	JACKSNVLE FL SLS TAX 5.5% 10/01/14		09/11/2008	RAYMOND JAMES & ASSOC		111,380	100,000.00	2,521
483890-NP-0	KANE CNTY IL SCH DIST 5% 02/01/14		04/23/2008	RAYMOND JAMES & ASSOC		189,142	175,000.00	2,115
57582P-KZ-2	MASSACHUSETTS ST GO 5% 08/01/16		09/05/2008	CITIGROUP INC.		111,059	100,000.00	
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	1,998,979	1,815,000.00	16,114
073928-X7-3	BEAR STEARNS 6.95% 8/10/12		12/10/2008	ftn		178,978	175,000.00	4,223
428236-AT-0	HEWLETT PACKARD 6.125% 3/01/14		12/02/2008	CS First Boston		199,122	200,000.00	
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	378,100	375,000.00	4,223
6099997	Subtotal - Bonds - Part 3				X X X	2,815,274	2,620,000.00	20,337
6099998	Summary Item from Part 5 for Bonds				X X X	800,000	800,000.00	383
6099999	Total - Bonds				X X X	3,615,274	3,420,000.00	20,720
761056-33-2	THE RESERVE US GOV'T FUND, INST.		12/31/2008	THE RESERVE	736,840.000	736,840		
7199999	Subtotal - Common Stocks - Money Market Mutual Funds				X X X	736,840	X X X	
7299997	Subtotal - Common Stocks - Part 3				X X X	736,840	X X X	
7299998	Summary Item from Part 5 for Common Stocks				X X X	9,418,457	X X X	
7299999	Total -Common Stocks				X X X	10,155,297	X X X	
7399999	Total - Preferred and Common Stocks				X X X	10,155,297	X X X	
7499999	Totals				X X X	13,770,571	X X X	20,720

E13

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Ident- ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Maturity Date
3134A2-DT-2	FHLMC NOTE 5.75% 04/15/08		04/15/2008	MATURITY		400,000	400,000.00	439,996	402,661		(2,661)		(2,661)		400,000				11,500	04/15/2008
31359M-SY-0	FNMA NOTE 4% 09/02/08		09/02/2008	MATURITY		250,000	250,000.00	254,143	250,755		(755)		(755)		250,000				10,000	09/02/2008
912827-4F-6	U.S. TREASURY 5.625% 05/15/08		05/15/2008	MATURITY		430,000	430,000.00	457,320	433,105		(3,105)		(3,105)		430,000				12,094	05/15/2008
912828-FF-2	US TREASURY NOTE 5.125% 05/1		05/01/2008	TRADE SPLIT		438,195	430,000.00	439,524	438,471		(276)		(276)		438,195					05/15/2016
0399999	Subtotal - Bonds - U.S. Governments				X X X	1,518,195	1,510,000.00	1,590,983	1,524,992		(6,797)		(6,797)		1,518,195				33,594	X X X
E14	196478-XZ-9		02/07/2008	GOLDMAN SACHS		300,000	300,000.00	300,000	300,000						300,000				1,374	10/15/2016
	20774W-BU-4		02/14/2008	GOLDMAN SACHS		100,000	100,000.00	100,000	100,000						100,000				913	05/15/2035
	341422-Q5-5		06/01/2008	MATURITY		200,000	200,000.00	220,288	201,558		(1,558)		(1,558)		200,000				5,500	06/01/2008
	40222P-AX-0		02/06/2008	GOLDMAN SACHS		200,000	200,000.00	200,000	200,000						200,000				1,024	07/01/2036
	49126K-CX-7		02/14/2008	GOLDMAN SACHS		100,000	100,000.00	100,000	100,000						100,000				682	08/15/2031
	549802-AE-6		02/15/2008	CALLED @ 102.000		153,000	150,000.00	159,807	153,389		(389)		(389)		153,000				4,275	02/15/2028
	647370-CP-8		02/08/2008	GOLDMAN SACHS		100,000	100,000.00	100,000	100,000						100,000				570	08/01/2030
	684517-EZ-4		02/06/2008	Ubs Warburg		100,000	100,000.00	100,000	100,000						100,000				544	08/01/2027
	735388-3Z-1		02/05/2008	BEAR STEARNS		269,628	250,000.00	264,255	260,629		(247)		(247)		260,382		9,246	9,246	4,961	04/01/2016
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	1,522,628	1,500,000.00	1,544,350	1,515,576		(2,194)		(2,194)		1,513,382		9,246	9,246	19,843	X X X
478700-VW-4	JOHNSON CTY KS 5.7% 10/1/19		10/01/2008	CALLED @ 100.000		300,000	300,000.00	347,877	306,786		(6,786)		(6,786)		300,000				17,100	10/01/2019
2499999	Subtotal - Bonds - Political Subdivisions of States				X X X	300,000	300,000.00	347,877	306,786		(6,786)		(6,786)		300,000				17,100	X X X
6099997	Subtotal - Bonds - Part 4				X X X	3,340,823	3,310,000.00	3,483,210	3,347,354		(15,777)		(15,777)		3,331,577		9,246	9,246	70,537	X X X
6099998	Summary Item from Part 5 for Bonds				X X X	800,000	800,000.00	800,000	0						800,000				1,238	X X X
6099999	Total - Bonds				X X X	4,140,823	4,110,000.00	4,283,210	3,347,354		(15,777)		(15,777)		4,131,577		9,246	9,246	71,775	X X X
761056-33-2	THE RESERVE US GOV'T FUND, I		12/31/2008	THE RESERVE	4,000.00	4,000		4,000							4,000					
7199999	Subtotal - Common Stocks - Money Market Mutual Funds				X X X	4,000	X X X	4,000							4,000					X X X
7299997	Subtotal - Common Stocks - Part 4				X X X	4,000	X X X	4,000							4,000					X X X
7299998	Summary Item from Part 5 for Common Stocks				X X X	9,418,457	X X X	9,418,457	0						9,418,457				15,648	X X X
7299999	Total - Common Stocks				X X X	9,422,457	X X X	9,422,457							9,422,457				15,648	X X X
7399999	Total - Preferred and Common Stocks				X X X	9,422,457	X X X	9,422,457							9,422,457				15,648	X X X

SCHEDULE D - PART 4

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

[illegible]

SCHEDULE D - PART 5

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

[illegible]

E15

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled, or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 F o r e i g n	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/ Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
000020-70-1 88845*-10-4	Terco Realty Corporation Title Reinsurance Company		32336	3iiA	NO		107,738	50,000 5,000	2.030
1799999 Common Stocks - Other Affiliates							107,738	X X X	X X X
1899999 Total - Common Stocks							107,738	X X X	X X X
E16									
1999999 Totals							107,738	X X X	X X X

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

2. 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

SCHEDULE DA - PART 1

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

[illegible]

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

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

[illegible]

SCHEDULE E – PART 3 – SPECIAL DEPOSITS

		1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
		Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
States, etc.							
1. Alabama	AL						
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL	B	RSD	111,951	133,195		
11. Georgia	GA	B	RSD by Ins Code 33-3-8			30,844	32,796
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL	B	RSD	1,048,467	1,214,793		
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD						
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN	B	RSD	559,231	596,280		
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH						
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY	B	RSD	567,462	586,652		
34. North Carolina	NC	B	RSD by Ins Code 58-5-10			328,156	351,034
35. North Dakota	ND						
36. Ohio	OH	B	RSD by ins Code 5953.06			268,742	319,345
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC	B	RSD by Ins Code 38-96-80			314,573	354,111
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA	B	RSD	223,082	244,939		
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. US Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CN						
58. Aggregate Other Alien and Other	OT	X X X	X X X				
59. Total		X X X	X X X	2,510,193	2,775,859	942,315	1,057,286

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