ANNUAL STATEMENT

OF THE

Ticor Title

Insurance Company

of Florida

of Omaha

in the state of Nebraska

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED
December 31, 2007

TITLE

2007

51535200720100100

ANNUAL STATEMENT

For the Year Ended December 31, 2007

OF THE CONDITION AND AFFAIRS OF THE

Ticor Title Insurance Company of Florida

NAIC Group Code 0670 (Current Period) 0670 (Prior Period) **NAIC Company Code** 51535 **Employer's ID Number** 59-1971665

Organized under the Laws of NE **, State of Domicile or Port of Entry** NE

Country of Domicile US

Incorporated/Organized: February 4, 1980 **Commenced Business:** February 27, 1980

Statutory Home Office: 2201 Farnam Street (Street and Number) Omaha, NE 68102 (City, State and Zip Code)

Main Administrative Office: 601 Riverside Ave (Street and Number) Jacksonville, FL 32204 (City, State and Zip Code) 904-854-8100 (Area Code)(Telephone Number)

Mail Address: 601 Riverside Ave (Street and Number) Jacksonville, FL 32204 (City, State and Zip Code)

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

Internet Website Address: www.fnf.com

Statutory Statement Contact: Jan R. Wilson (Name) 904-854-8100 (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 & Chief Operating Officer
2.	Todd Chliveny Johnson	SVP & Corporate Secretary
3.	Anthony John Park	EVP & Chief Financial Officer

Vice-Presidents

Name	Title	Name	Title
Alan Lynn Stinson #	CEO	Christopher (NMN) Abbinante	EVP
Patrick Gerard Farenga	SVP & Treasurer	Paul Ignatius Perez #	EVP
Peter Tadeusz Sadowski	EVP	Gary Robert Urquhart #	EVP

DIRECTORS OR TRUSTEES

Christopher (NMN) Abbinante	Erika (NMN) Meinhardt	Anthony John Park	Theodore Leroy Kessner #
Raymond Randall Quirk	Alan Lynn Stinson #		

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)	(Signature)	(Signature)
Raymond Randall Quirk	Todd Chliveny Johnson	Anthony John Park
(Printed Name) 1.	(Printed Name) 2.	(Printed Name) 3.
President & Chief Operating Officer	SVP & Corporate Secretary	EVP & Chief Financial Officer
(Title)	(Title)	(Title)

Subscribed and sworn to before me this
______ day of ________________, 2008

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

ASSETS

		Current Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	100,316,481		100,316,481	96,510,909
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	10,000		10,000	10,000
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens	49,064	49,064		
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ 0 encumbrances)	740,169		740,169	776,016
	4.2 Properties held for the production of income (less $ 0 encumbrances)				
	4.3 Properties held for sale (less $ 0 encumbrances)	154,350		154,350	99,450
5.	Cash ($ (471,003) , Schedule E-Part 1), cash equivalents ($ 2,152,231 Schedule E-Part 2) and short-term investments ($ 615,563 , Schedule DA)	2,296,791		2,296,791	4,621,270
6.	Contract loans (including $ 0 premium notes)				
7.	Other invested assets (Schedule BA)				
8.	Receivables for securities	30,273		30,273	55,736
9.	Aggregate write-ins for invested assets				
10.	Subtotals, cash and invested assets (Lines 1 to 9)	103,597,128	49,064	103,548,064	102,073,381
11.	Title plants less $ 0 charged off (for Title insurers only)	7,585,327		7,585,327	7,585,327
12.	Investment income due and accrued	1,369,002		1,369,002	1,282,988
13.	Premiums and considerations:				
	13.1 Uncollected premiums and agents' balances in the course of collection	9,790,480	7,173,002	2,617,478	5,616,178
	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	3,074,742		3,074,742	
16.2	Net deferred tax asset	21,427,440	18,749,689	2,677,751	3,068,848
17.	Guaranty funds receivable or on deposit				
18.	Electronic data processing equipment and software				11,633
19.	Furniture and equipment, including health care delivery assets ($ 0)	23,541	23,541		
20.	Net adjustment in assets and liabilities due to foreign exchange rates				
21.	Receivables from parent, subsidiaries and affiliates				
22.	Health care ($ 0) and other amounts receivable				
23.	Aggregate write-ins for other than invested assets	848,515	848,515		
24.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	147,716,175	26,843,811	120,872,364	119,638,355
25.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26.	Total (Lines 24 and 25)	147,716,175	26,843,811	120,872,364	119,638,355

DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 09 from overflow page				
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)				
2301. Prepaid Assets & Other Assets	580,553	580,553		
2302. Loans on Personal Security	824	824		
2303. Leasehold Improvements	267,138	267,138		
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	848,515	848,515		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	18,143,728	15,050,887
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	63,963,771	66,473,270
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 12)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	1,219,468	2,901,185
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	831,404	1,241,334
8.1 Current federal and foreign income taxes (including $ 0 on realized capital gains (losses))		265,581
8.2 Net deferred tax liability		
9. Borrowed money $ 0 and interest thereon $ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	972,120	951,720
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 adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	8,003,166	2,896,389
19. Payable for securities		
20. Aggregate write-ins for other liabilities	2,152,231	
21. Total liabilities (Lines 1 through 20)	95,285,888	89,780,366
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	2,000,000	2,000,000
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	5,644,598	5,644,598
28. Unassigned funds (surplus)	17,941,878	22,213,391
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)	25,586,476	29,857,989
31. Totals (Page 2, Line 26, Col. 3)	120,872,364	119,638,355

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 3 above)		
2001. Payable under Securities Lending Agreements	2,152,231	
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)	2,152,231	
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	85,830,997	165,652,744
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,850	30,246
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	7,770,778	10,720,042
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	93,604,625	176,403,032
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	24,844,213	17,517,897
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	93,268,161	165,442,941
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	118,112,374	182,960,838
8. Net operating gain or (loss) (Lines 3 minus 7)	(24,507,749)	(6,557,806)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	4,039,640	4,772,056
10. Net realized capital gains (losses) less capital gains tax of $ 45,281 (Exhibit of Capital Gains (Losses))	84,093	269,170
11. Net investment gain (loss) (Lines 9 + 10)	4,123,733	5,041,226
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)	882,326	
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(19,501,690)	(1,516,580)
14. Federal and foreign income taxes incurred	(8,577,298)	(4,308,305)
15. Net income (Lines 13 minus 14)	(10,924,392)	2,791,725
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	29,857,989	40,660,194
17. Net income (from Line 15)	(10,924,392)	2,791,725
18. Change in net unrealized capital gains or (losses) less capital gains tax of $ 0		
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	(1,316,865)	(3,210,985)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	7,969,743	3,817,055
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		(14,200,000)
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(4,271,514)	(10,802,205)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	25,586,475	29,857,989

DETAILS OF WRITE-INS		
0201.		
0202.		
0203.		
0298. Summary of remaining write-ins for Line 2 from overflow page		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 2 above)		
0601.		
0602.		
0603.		
0698. Summary of remaining write-ins for Line 6 from overflow page		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 6 above)		
1201. Gains / Losses on Fixed Assets	882,326	
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	882,326	
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

CASH FLOW

Cash from Operations	1 Current Year	2 Prior Year
1. Premiums collected net of reinsurance	93,156,190	170,179,628
2. Net investment income	4,664,106	5,745,768
3. Miscellaneous income	8,655,954	10,750,288
4. Total (Lines 1 through 3)	106,476,250	186,675,684
5. Benefit and loss related payments	21,751,372	21,329,752
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	95,359,808	169,766,198
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of $ 0 tax on capital gains (losses)	(5,191,694)	(6,392,905)
10. Total (Lines 5 through 9)	111,919,486	184,703,045
11. Net cash from operations (Line 4 minus Line 10)	(5,443,236)	1,972,639
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	44,971,984	57,368,560
12.2 Stocks		16,000,000
12.3 Mortgage loans		
12.4 Real estate		550,426
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	54,862	32,982
12.8 Total investment proceeds (Lines 12.1 to 12.7)	45,026,846	73,951,968
13. Cost of investments acquired (long-term only):		
13.1 Bonds	49,358,661	48,221,829
13.2 Stocks		16,000,000
13.3 Mortgage loans	49,064	
13.4 Real estate	48,451	110,033
13.5 Other invested assets		
13.6 Miscellaneous applications		20,337
13.7 Total investments acquired (Lines 13.1 to 13.6)	49,456,176	64,352,199
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(4,429,330)	9,599,769
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		14,200,000
16.6 Other cash provided (applied)	7,548,087	(3,491,121)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	7,548,087	(17,691,121)
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)	(2,324,479)	(6,118,713)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	4,621,270	10,739,983
19.2 End of year (Line 18 plus Line 19.1)	2,296,791	4,621,270

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		83,543,448		83,543,448	163,672,762
2. Escrow and settlement service charges	2,850	X X X	X X X	2,850	30,246
3. Other title fees and service charges (Part 1C, Line 5)	7,770,778	X X X	X X X	7,770,778	10,720,042
4. Totals (Lines 1 + 2 + 3)	7,773,628	83,543,448		91,317,076	174,423,050

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	83,543,448	163,672,762
1.2 Assumed	88,626	31,356
1.3 Ceded	310,576	12,001
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	83,321,498	163,692,117
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	66,473,270	68,433,897
2.2 Additions during the current year	5,907,211	10,918,582
2.3 Withdrawals during the current year	8,416,710	12,879,209
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	63,963,771	66,473,270
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	85,830,997	165,652,744

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations	1,600	69,186
2. Searches and abstracts	7,264,027	9,691,392
3. Surveys		
4. Aggregate write-ins for service charges	505,151	959,464
5. Totals	7,770,778	10,720,042

DETAILS OF WRITE-INS		
0401. Miscellaneous Fees	505,151	959,464
0402.		
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	505,151	959,464

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A - LOSSES PAID AND INCURRED

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1+2+3)	Total Prior Year
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	349,973	18,177,916		18,527,889	18,541,210
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	349,973	18,177,916		18,527,889	18,541,210
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	349,973	18,177,916		18,527,889	18,541,210
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	153,787	17,989,941		18,143,728	15,050,887
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	235,219	14,815,668		15,050,887	18,862,742
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	268,541	21,352,189		21,620,730	14,729,355
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	60,888	3,162,594		3,223,482	2,788,542
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	329,429	24,514,783		24,844,212	17,517,897

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3)	Total Prior Year
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)	153,787	17,989,941		18,143,728	15,050,887
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)	153,787	17,989,941		18,143,728	15,050,887
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	2,659,214	46,489,650		49,148,864	52,731,000
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	2,659,214	46,489,650		49,148,864	52,731,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	8,794,000	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	76,086,592	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	63,963,771	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5	6	7	Totals	
	1	Agency Operations		4				8	9
		2	3						
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Unallocated Loss Adjustment Expenses	Other Operations	Investment Expenses	Current Year (Cols. 4 + 5 + 6 + 7)	Prior Year
1. Personnel costs:									
1.1 Salaries	754,410	10,233,714		10,988,124	2,191,968			13,180,092	16,440,326
1.2 Employee relations and welfare	82,963	863,172		946,135	199,856			1,145,991	1,692,109
1.3 Payroll taxes	62,500	677,891		740,391	157,951			898,342	1,093,204
1.4 Other personnel costs	5,192	33,766		38,958	9,670			48,628	15,990
1.5 Total personnel costs	905,065	11,808,543		12,713,608	2,559,445			15,273,053	19,241,629
2. Amounts paid to or retained by title agents		63,996,950		63,996,950				63,996,950	122,874,722
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	61,603	1,107,378		1,168,981	3,223			1,172,204	1,057,898
3.2 Surveys									
3.3 Other		5,378		5,378				5,378	163
4. Advertising	10,873	129,493		140,366				140,366	76,537
5. Boards, bureaus and associations		26,523		26,523				26,523	47,297
6. Title plant rent and maintenance	91,757	238,768		330,525	351,360			681,885	902,424
7. Claim adjustment services									
8. Amounts charged off, net of recoveries		1,535,602		1,535,602				1,535,602	390,114
9. Marketing and promotional expenses	(159)	123,897		123,738				123,738	414,609
10. Insurance	29,807	191,261		221,068	12,894			233,962	596,697
11. Directors' fees									
12. Travel and travel items	95,698	827,704		923,402	67,693			991,095	1,507,695
13. Rent and rent items	291,001	1,817,019		2,108,020				2,108,020	3,042,643
14. Equipment	766,214	1,948,430		2,714,644	45,129			2,759,773	3,456,868
15. Cost or depreciation of EDP equipment and software	390,166	1,041,467		1,431,633	16,117			1,447,750	5,136,583
16. Printing, stationery, books and periodicals	84,759	426,034		510,793	80,587			591,380	998,542
17. Postage, telephone, messengers and express	153,795	716,813		870,608	58,023			928,631	1,569,237
18. Legal and auditing	796,640	2,127,899		2,924,539	19,341			2,943,880	4,171,909
19. Totals (Lines 1.5 to 18)	3,677,219	88,069,159		91,746,378	3,213,812			94,960,190	165,485,567
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes		1,312,911		1,312,911				1,312,911	2,393,572
20.2 Insurance department licenses and fees		239,016		239,016				239,016	376,262
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	(95,467)	(222,144)		(317,611)				(317,611)	(197,390)
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	(95,467)	1,329,783		1,234,316				1,234,316	2,572,444
21. Real estate expenses							218,206	218,206	30,804
22. Real estate taxes							28,188	28,188	29,320
23. Aggregate write-ins for miscellaneous expenses	51,132	236,335		287,467	9,670			297,137	173,472
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	3,632,884	89,635,277		93,268,161	3,223,482		246,394	(a) 96,738,037	168,291,607
25. Less unpaid expenses - current year	583,552	1,467,320		2,050,872				2,050,872	4,142,519
26. Add unpaid expenses - prior year	895,401	3,247,118		4,142,519				4,142,519	8,416,337
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	3,944,733	91,415,075		95,359,808	3,223,482		246,394	98,829,684	172,565,425
DETAILS OF WRITE-INS									
2301. OTHER EXPENSE	51,132	236,335		287,467	9,670			297,137	173,472
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)	51,132	236,335		287,467	9,670			297,137	173,472

(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)		85,830,997		85,830,997		85,830,997	165,652,744
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,850			2,850		2,850	30,246
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	7,770,778			7,770,778		7,770,778	10,720,042
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	7,773,628	85,830,997		93,604,625		93,604,625	176,403,032
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	329,429	24,514,783		24,844,212		24,844,212	17,517,897
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	3,632,884	89,635,277		93,268,161		93,268,161	165,442,941
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	3,962,313	114,150,060		118,112,373		118,112,373	182,960,838
8. Net operating gain or (loss) (Lines 3 minus 7)	3,811,315	(28,319,063)		(24,507,748)		(24,507,748)	(6,557,806)
DETAILS OF WRITE-INS							
0201.							
0202.							
0203.							
0298. Summary of remaining write-ins for Line 2 from overflow page							
0299. Totals (Lines 0201 through 0203 plus 0298)							
0601.							
0602.							
0603.							
0698. Summary of remaining write-ins for Line 6 from overflow page							
0699. Totals (Lines 0601 through 0603 plus 0698)							

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 1,838,504	1,807,186
1.1	Bonds exempt from U.S. tax	(a) 1,606,563	1,649,951
1.2	Other bonds (unaffiliated)	(a) 686,556	760,500
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)		
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 500	500
4.	Real estate	(d) 61,182	61,182
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 178,274	178,274
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	544	544
10.	Total gross investment income	4,372,123	4,458,137
11.	Investment expenses		(g) 246,394
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 28,326
13.	Interest expense		(h) 114,380
14.	Depreciation on real estate and other invested assets		(i) 29,398
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		418,498
17.	Net investment income (Line 10 minus Line 16)		4,039,639
	DETAILS OF WRITE-INS		
0901.	Dividends Joint Title Plant	544	544
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	544	544
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		

(a) Includes $ 31,589 accrual of discount less $ 742,069 amortization of premium and less $ 365,459 paid for accrued interest on purchases.
(b) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued dividends on purchases.
(c) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(d) Includes $ 0 for company's occupancy of its own buildings; and excludes $ 0 interest on encumbrances.
(e) Includes $ 0 accrual of discount less $ 0 amortization of premium and less $ 0 paid for accrued interest on purchases.
(f) Includes $ 0 accrual of discount less $ 0 amortization of premium.
(g) Includes $ 0 investment expenses and $ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes $ 0 interest on surplus notes and $ 0 interest on capital notes.
(i) Includes $ 0 depreciation on real estate and $ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	54,461		54,461		
1.1	Bonds exempt from U.S. tax	(16,674)		(16,674)		
1.2	Other bonds (unaffiliated)	91,587		91,587		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)					
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	129,374		129,374		

	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens	49,064		(49,064)
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	49,064		(49,064)
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	7,173,002	14,008,989	6,835,987
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	18,749,689	19,675,457	925,768
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets	23,541	58,838	35,297
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates		35,379	35,379
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	848,515	1,034,890	186,375
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	26,843,811	34,813,553	7,969,742
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	26,843,811	34,813,553	7,969,742

DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
2301. PREPAID ASSETS & OTHER ASSETS	580,553	597,542	16,989
2302. LOANS ON PERSONAL SECURITY	824	824	
2303. LEASEHOLD IMPROVEMENTS	267,138	436,524	169,386
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	848,515	1,034,890	186,375

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

After completing the necessary regulatory filings and obtaining appropriate approvals, on October 1, 2007, Ticor Title Insurance Company of Florida ("the Company") transferred its legal domicile from the State of Florida to the State of Nebraska. The financial statements for the year ended December 31, 2007 are presented on the basis of accounting practices prescribed or permitted by the State of Nebraska Department of Insurance. The financial statements for the year ended December 31, 2006 are presented on the basis of accounting practices prescribed or permitted by the State of Florida Department of Insurance.

A. Accounting Practices:

To the extent possible, the accompanying financial statements have been prepared in substantial conformity with the NAIC Accounting Practices and Procedures manual, except where the laws of the State of Nebraska or the State of Florida, as applicable, differ. Under Statutory Accounting Principles (SAP) as described in this manual, recovery rates for amounts set aside in the statutory premium reserves differ from those prescribed by laws of the State of Nebraska and the State of Florida.

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

	12/31/2007	12/31/2006
Net Income, State Basis	(10,924,392)	2,791,725
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	931,955	2,113,703
Net Income, NAIC SAP basis	(9,992,437)	4,905,428
Statutory Surplus, State	25,586,476	29,857,989
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	10,807,440	9,875,484
Statutory Surplus, NAIC SAP Basis	36,393,914	39,733,473

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

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

C. Accounting Policy:

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

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

In addition, the company uses the following accounting policies:

(1) Short term investments are stated at amortized cost.

(2) Bonds are stated at amortized cost using the effective interest method with exception to those bonds with a NAIC designation of 3-6, which are stated at the lower of amortized cost or market value.

(3) Unaffiliated common stock holdings are stated at NAIC market value.

(4) Preferred stocks are stated at NAIC market value with exception to the preferred stock with a NAIC designation of 3-6, which are stated at the lower of cost or market.

(5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.

(6) Loan-backed securities are stated at amortized cost or the lower of amortized cost or market value.

(7) Investment in Subsidiaries, Controlled or Affiliated Companies are valued using the underlying statutory equity, as adjusted, or audited GAAP equity, adjusted for certain non-admitted assets, as appropriate for each individual investment.

(8) Interest in Joint Ventures - none.

NOTES TO FINANCIAL STATEMENTS

(9) Derivatives - None

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

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

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

2. <u>Accounting Changes and Correction of Errors:</u>

A. Not applicable

3. <u>Business Combinations and Goodwill:</u>

Non-applicable.

4. <u>Discontinued Operations:</u>

Non-applicable.

5. <u>Investments:</u>

A. Mortgage Loans – Non-applicable

B. Debt Restructuring – Non-applicable

C. Reverse Mortgages – Non-applicable

D. Loan Backed Securities

Prepayment assumptions for single class and multi-class mortgage backed/asset backed securities were obtained from broker dealer survey values or internal estimates.

A broker market analysis was used in determining the market value of its loan-back securities.

E. Repurchase Agreements – Non Applicable

6. <u>Joint Ventures, Partnerships and Limited Liability Companies:</u>

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

7. <u>Investment Income:</u>

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

8. <u>Derivative Instruments:</u>

None

9. <u>Income Taxes:</u>

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

		December 31, 2007	December 31, 2006
(1)	Total of gross deferred tax assets	21,557,085	22,836,715
(2)	Total of deferred tax liabilities	(129,645)	(92,410)
	Net deferred tax asset	21,427,440	22,744,305
(3)	Deferred tax asset nonadmitted	(18,749,689)	(19,675,457)
(4)	Net admitted deferred tax asset	2,677,751	3,068,848
(5)	Increase(decrease) in nonadmitted asset	(925,768)	

B. Deferred tax liabilities are not recognized for the following amounts – Non-applicable

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

NOTES TO FINANCIAL STATEMENTS

	December 31, 2007	December 31, 2006
Federal	(8,577,298)	(4,308,305)
Foreign	0	0
Sub-total	(8,577,298)	(4,308,305)
Capital Gains Tax	45,281	144,938
Federal income taxes incurred	(8,532,017)	(4,163,367)

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

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		17,362,640	(17,362,640)	6,076,924
Reserve Accruals	(2,661,511)		(2,661,511)	931,529
Employee Benefits	(6,314)		(6,314)	2,210
State Tax	0		0	0
Amortization/Depreciation	(765,540)		(765,540)	267,939
Unrealized Loss	0		0	0
Goodwill/Intangible Asset	(40,795,667)		(40,795,667)	14,278,483
Other	0		0	0
Total deferred tax assets	(44,229,031)	17,362,640	(61,591,671)	21,557,085
Nonadmitted deferred tax assets			53,570,539	(18,749,689)
Admitted deferred tax assets			(8,021,132)	2,807,396
Deferred tax liabilities:				
Title Plant	0		0	0
State Tax	370,415		370,415	(129,645)
Amortization/Depreciation	0	0	0	0
Other	0		0	0
Total deferred tax liabilities	370,415	0	370,415	(129,645)
Net admitted deferred tax asset			(7,650,717)	2,677,751

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

	December 31, 2007	December 31, 2006	Change
Deferred tax assets:			
Discounting of reserves	6,076,924	6,186,130	(109,206)
Reserve Accruals	931,529	790,176	141,353
Employee Benefits	2,210	5,356	(3,146)
State Tax	0	0	0
Amortization/Depreciation	267,939	121,638	146,301
Unrealized Loss	0	0	0
Goodwill/Intangible Asset	14,278,483	15,733,415	(1,454,932)
Other	0	0	0
Total deferred tax assets	21,557,085	22,836,715	(1,279,630)
Nonadmitted deferred tax assets	(18,749,689)	(19,675,457)	925,768
Admitted deferred tax assets	2,807,396	3,161,258	(353,862)
Deferred tax liabilities:			
Title Plant	0	0	0
State Tax	(129,645)	(92,410)	(37,235)
Depreciable Assets	0	0	0
Other	0	0	0
Total deferred tax liabilities	(129,645)	(92,410)	(37,235)
Net admitted deferred tax asset	2,677,751	3,068,848	(391,097)

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

	Amount	Tax Effect
Income before taxes	(19,501,690)	(6,825,591)
Capital (Gain)/Loss Adjustment	(84,093)	(29,433)
Tax exempt income deduction	(1,406,166)	(492,158)
Dividends received deduction	0	0
Amortization	0	0
Meals & Entertainment	66,065	23,123
Other non deductible adjustments	181,792	63,627

NOTES TO FINANCIAL STATEMENTS

Subtotal after permanent differences	(20,744,093)	(7,260,432)
Temporary differences and prior year adjustments	(3,762,473)	(1,316,866)
Taxable Income/Current Tax	(24,506,566)	(8,577,298)

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

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

a. 2007	0
b. 2006	0
c. 2005	0

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

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

During 2006, following appropriate corporate and regulatory approvals, the Board of Directors of FNF effectuated a corporate restructuring which eliminated the existing holding company of FNF. On October 24, 2006, FNF transferred insurance and other assets to FNT, in exchange for shares of FNT stock. FNF shareholders then received all shares of FNT stock owned by FNF upon the closing of the transaction. FNT became a stand alone public company. On November 9, 2006, FNF merged with and into its remaining subsidiary, Fidelity National Information Services (FIS), and subsequently FNT changed its name to Fidelity National Financial, Inc (new FNF) on November 10, 2006. Both FIS and the new FNF are now separate publicly traded companies. This restructuring did not have a material effect on the financial condition of the Company.

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

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

D. At December 31, 2007 and December 31, 2006, the Company had a receivable from the parent and/or other related parties totaling $0 and $0 respectively, and a payable to the parent and/or other related parties of $8,003,166 and $2,896,389, respectively.

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

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

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

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

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

J. Impairment write downs – None

K. Foreign insurance company subsidiaries - none

11. <u>Debt:</u>

NOTES TO FINANCIAL STATEMENTS

The Company has no debt.

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

A. Defined Benefit Plan - None

B. Defined Contribution Plan – None

C. Multi-employer Plan – None

D. Consolidated/Holding Company Plans
The Company's employees are covered under a qualified voluntary contributory savings plan ("401(k) Plan") sponsored by FNF. Under the plan, participating employees make contributions of up to 40% from pre-tax annual compensation, up to the amount allowed pursuant to the Internal Revenue Code, into individual accounts that are generally not available until the employee reaches age 59 ½. The Company matches participants' contributions at a rate of 50% of the first 6% of compensation. Matching contributions of $183,008 and $224,327 were made in 2007 and 2006.

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 2007 and 2006 was $35,935 and $48,310.

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 2007 and 2006.

Certain Company employees and directors may be eligible to participate in a non-qualified deferred compensation plan sponsored by the Company's ultimate parent, FNF. Selected participants may elect to defer an annual amount of salary, bonus, commissions and/or directors' fees for a minimum of $25,000 and a maximum of 100%. Plan assets are maintained by a trust established by the sponsor, and there is no expense to the Company in connection with this plan.

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

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

B. The Company has no preferred stock outstanding.

C. The maximum amount of dividends which can be paid by State of Nebraska Insurance companies to shareholders without prior approval of the Insurance Commissioner is limited and can only be made from earned surplus unless prior approval is received from the Nebraska Insurance Commissioner. The maximum amount of dividends that may be paid is also subject to restrictions relating to statutory surplus and net income. For 2008, the maximum amount that may be paid without prior regulatory approval is $5,081,203. The Company paid dividends totaling $14,200,000 in 2006.

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.

NOTES TO FINANCIAL STATEMENTS

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

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

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

J. Surplus Notes – None

K. Quasi-reorganization – Non-applicable

14. <u>Contingencies</u>:

A. Contingent Commitments – None.

B. Assessments – Non-applicable

C. Gain Contingencies – None

D. All Other Contingencies:

In the ordinary course of business, we are involved in various pending and threatened litigation matters related to our operations, some of which include claims for punitive or exemplary damages. We believe that no actions, other than those listed below, depart from customary litigation incidental to 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.

A class action is pending in Pennsylvania (O'Day v. Ticor Title Insurance Company of Florida, filed on October 18, 2006 in the U.S. District Court for the Eastern District of Pennsylvania), alleging improper premiums were charged for title insurance. The case alleges that the Company failed to provide notice of premium discounts to consumers refinancing their mortgages, and failed to give discounts in refinancing transactions in violation of the filed rates. The action seeks refunds of the premiums charged and punitive damages. Our motion to dismiss was denied and the class was certified. The parties are proceeding with discovery. We intend to vigorously defend this action.

The Company gets inquiries and requests for information from state insurance departments, attorneys general and other regulatory agencies from time to time about various matters relating to its business. Sometimes these

NOTES TO FINANCIAL STATEMENTS

take the form of civil investigative subpoenas. The Company attempts to cooperate with all such inquiries. From time to time, the Company is assessed fines for violations of regulations or other matters or enters into settlements with such authorities which require the Company to pay money or take other actions.

In January 2007, the California Insurance Commissioner submitted to the California Office of Administrative Law (the “OAL”) proposed regulations (the “Proposed Regulations”) that would have significant effects on the title insurance industry in California. On February 21, 2007, the OAL disapproved the Proposed Regulations. On June 28, 2007, the California Department of Insurance (the “CDI”) submitted a modified version of the Proposed Regulations to the OAL. The only substantive change in this modified version of the Proposed Regulations was to delay the implementation dates by approximately one year. The OAL approved the modified version of the Proposed Regulations on July 26, 2007 (as approved, the “Regulations”) and filed them with the California Secretary of State. Notwithstanding the promulgation of the Regulations, we, as well as others, have been engaged in discussions with the CDI regarding possible industry reforms that may result in the CDI’s decision to modify or repeal the Regulations prior to their implementation. In the event that the CDI does not modify or repeal the Regulations prior to their implementation, the Regulations are expected to have significant effects on the title insurance industry in California. Among other things, the Regulations set “maximum” rates, effective as of October 1, 2010, for title and escrow using industry data to be reported through the statistical plan described below and published by the CDI. In addition, the Regulations establish an interim reduction of all title and escrow rates effective October 1, 2010 if the CDI is unable to publish the data necessary for the calculation of the maximum rates by August 1, 2010. These interim rate reductions are intended to roll rates back so that, in effect, premiums would be charged on the basis of real property values from the year 2000. Title insurers would be required to reduce their rates to a level below their 2000 rates, with the amount of the reduction determined by a formula adjusting for real estate appreciation and inflation. We are concerned that the reduced rates set by the Regulations will significantly reduce the title and escrow rates that are charged in California, while precluding title insurers from seeking relief from those reduced or maximum rates. In addition, the Regulations create a detailed statistical plan, and require each title insurer, underwritten title company, and controlled escrow company to collect data at the individual transaction level beginning on January 1, 2009, and to report such data to the CDI on an annual basis beginning April 30, 2010.

Compliance with the data collection and reporting requirements of the Regulations would necessitate a significant revision and augmentation of our existing data collection and accounting systems before January 1, 2009, and would require a significant expenditure to comply with the April 30, 2010 reporting deadline. The required rate reductions and maximum rates would significantly reduce the title insurance rates that our subsidiaries can charge, and would likely have a significant negative impact on our California revenues. In addition, the increased cost of compliance with the statistical data collection and reporting requirements would negatively impact our cost of doing business in California. California is the largest source of revenue for the title insurance industry, including for us.

We continue to meet with the CDI to discuss possible modifications to the Regulations and alternatives that could result in the repeal of the Regulations prior to their initial implementation. On October 5, 2007, the California Insurance Commissioner sent a letter to the title insurance industry outlining a series of acts that he has agreed to undertake in an effort to minimize the impact of the Regulations and to lay further groundwork for a possible resolution involving the modification or repeal of the Regulations prior to their initial implementation. Among other things, the California Insurance Commissioner stated in such letter that: (i) the CDI will propose substantial changes to the data collection and reporting requirements of the Regulations that are designed to minimize compliance costs, (ii) the CDI will delay all effective dates in the Regulations by one year, which will have the effect of deferring the date on which the industry would be required to submit its first statistical report under the Regulations to April 30, 2011, and deferring the first possible rate reduction under the Regulations to October 1, 2011, and (iii) if the industry works with the CDI to enact substantive alternative reforms, the CDI is willing to eliminate the maximum rate formula altogether. In addition, we are exploring litigation alternatives in the event that the CDI does not modify or repeal the Regulations, including a possible lawsuit challenging the CDI’s authority to promulgate rate regulations and statistical plan regulations related thereto.

15. Leases:

The Company is a party to a number of long-term non-cancelable operating leases for certain facilities, furniture and equipment which expire in 2012. Rental expense for 2007 and 2006 was $3,365,755 and $3,319,783, respectively. At December 31, 2007, the minimum rental commitments under all such leases with initial or remaining terms of more than one year, exclusive of any additional amounts that may become due under escalation clauses, are:

2008	2,087,505
2009	1,154,124
2010	922,551
2011	489,790
2012 & beyond	219,766
	4,873,737

16. Information About Financial Instruments With Off Balance Sheet Risk and Financial Instruments With

NOTES TO FINANCIAL STATEMENTS

Concentrations of Credit Risk:

None

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

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

As of December 31, 2007, the fair value of securities loaned was as follows: Long term bonds, $2,103,043.

As of December 31, 2007, the Company held the following collateral associated with securities lending transactions: cash equivalents, $2,152,231.

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 $5,940,909 at December 31, 2007 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, 2007 and December 31, 2006, the Company held approximately $68,357,577 and $116,853,698, 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. Subprime Exposure

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

For purposes of this disclosure, subprime exposure is defined as the potential for financial loss through direct investment, indirect investment, or underwriting risk associated with risk from the subprime lending sector. For purposes of this note, subprime exposure is not limited solely to the risk associated with holding direct mortgage loans, but also includes any indirect risk through investments in debt securities, asset backed or structured securities, hedge funds, common stock, subsidiaries and affiliates, and insurance product issuance. Although it

NOTES TO FINANCIAL STATEMENTS

can be difficult to determine the indirect risk exposures, it should be noted that not only does it include expected losses, it also includes the potential for losses that could occur due to significantly depressed fair value of the related assets in an illiquid market.

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

(1) Direct exposure through investments in subprime mortgage loans – None
(2) Indirect exposure to subprime mortgage risk through investments in the following securities – None
(3) Underwriting exposure to subprime mortgage risk – None
(4) The Company monitors its investments and the portfolio's performance on a continuous basis. The process comprises an analysis of 30, 60, and 90 day delinquency rates, cumulative net losses and levels of subordination, all of which are updated on a monthly basis, where applicable.

21. Events Subsequent:

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 $3,092,841 from $15,050,887 in 2006 to $18,527,889 in 2007 as a result of re-estimation of unpaid losses and loss adjustment expenses. This increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

25. Inter-company Pooling Arrangements:

None

26. Structured Settlements:

None

27. Supplemental Reserve:

None

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	2 Percentage	Admitted Assets as Reported in the Annual Statement 3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	5,894,578	5.693	5,894,578	5.693
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	32,926,116	31.798	32,926,116	31.798
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	39,988,470	38.618	39,988,470	38.618
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations				
1.43 Revenue and assessment obligations				
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA				
1.512 Issued or guaranteed by FNMA and FHLMC				
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA				
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521				
1.523 All other				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	21,507,316	20.770	21,507,316	20.770
2.2 Unaffiliated foreign securities				
2.3 Affiliated securities				
3. Equity interests:				
3.1 Investments in mutual funds				
3.2 Preferred stocks:				
3.21 Affiliated				
3.22 Unaffiliated				
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated				
3.32 Unaffiliated	10,000	0.010	10,000	0.010
3.4 Other equity securities:				
3.41 Affiliated				
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company	740,169	0.715	740,169	0.715
5.2 Property held for production of income (including $ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (including $ 154,350 property acquired in satisfaction of debt)	154,350	0.149	154,350	0.149
6. Contract loans				
7. Receivables for securities	30,273	0.029	30,273	0.029
8. Cash, cash equivalents and short-term investments	2,296,791	2.218	2,296,791	2.218
9. Other invested assets				
10. Total invested assets	103,548,063	100.000	103,548,063	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Nebraska

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 [X] No [ ]

2.2 If yes, date of change: 10/01/2007

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). 04/12/2005

3.4 By what department or departments? Florida Department of Financial Servcies

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

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

4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

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 [X]

6.2 If yes, give full information

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

7.2 If yes,

7.21 State the percentage of foreign control 0 %

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

1 Nationality	2 Type of Entity

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.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLC
One Independent Drive, Suite 2700, Independent Square, Jacksonville, FL 32202

10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Timothy L. Schilling, 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	0
11.13	Total book/adjusted carrying value	$ 0

11.2 If yes, provide explanation

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

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

12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [X]

12.3 Have there been any changes made to any of the trust indentures during the year? Yes [ ] No [X]

12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [X] N/A [ ]

13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]
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.

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

13.2 Has the code of ethics for senior managers been amended? Yes [X] No [ ]

13.21 If the response to 13.2 is Yes, provide information related to amendment(s).
Enhanced to reinforce company's core values, behavior, ethics and business practices

13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

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

BOARD OF DIRECTORS

14. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No [ ]

15. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No [ ]

16. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

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

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

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

18.21	To directors or other officers	$ 0
18.22	To stockholders not officers	$ 0
18.23	Trustees, supreme or grand (Fraternal only)	$ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

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

19.21 Rented from others	$ 0
19.22 Borrowed from others	$ 0
19.23 Leased from others	$ 0
19.24 Other	$ 0

20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

20.2 If answer is yes:

20.21 Amount paid as losses or risk adjustment	$ 0
20.22 Amount paid as expenses	$ 0
20.23 Other amounts paid	$ 0

21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

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, except as shown by Schedule E - Part 3 - Special Deposits? Yes [ ] No [X]

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

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). Yes [X] No [ ]

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

23.21 Loaned to others	$ 2,012,061
23.22 Subject to repurchase agreements	$ 0
23.23 Subject to reverse repurchase agreements	$ 0
23.24 Subject to dollar repurchase agreements	$ 0
23.25 Subject to reverse dollar repurchase agreements	$ 0
23.26 Pledged as collateral	$ 0
23.27 Placed under option agreements	$ 0
23.28 Letter stock or securities restricted as to sale	$ 0
23.29 On deposit with state or other regulatory body	$ 5,940,909
23.291 Other	$ 0

23.3 For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0
		0
		0

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

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

If no, attach a description with this statement.

25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

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

26. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, G - Custodial or Safekeeping agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BNY Western Trust	700 S. Flower, Suite 200
	Los Agneles, 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]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

1 Central Registration Depository Number(s)	2 Name	3 Address
Managed in House	Matthew Hartman	601 Riverside Ave., Jacksonville, FL 32204
Managed in House	Sean Casey	601 Riverside Ave., Jacksonville, FL 32204

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

27.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	100,932,043	102,404,790	1,472,747
28.2 Preferred stocks	0	0	0
28.3 Totals	100,932,043	102,404,790	1,472,747

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

29.1 Have all the filing requirements of the Purposes and Procedures manual of the NAIC Securities Valuation Office been followed? Yes [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? $ 11,454

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
Title Insurance Rating Service	$ 10,754
	$ 0
	$ 0

31.1 Amount of payments for legal expenses, if any? $ 15,490

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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
Carlo & Van Der Sloop	$ 10,038
	$ 0
	$ 0

32.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 0

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

1 Name	2 Amount Paid
	$ 0
	$ 0
	$ 0
	$ 0

GENERAL INTERROGATORIES

PART 2-TITLE INTERROGATORIES

1. Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? YES [ ] NO [X]

2. Largest net aggregate amount insured in any one risk. $ 44,372,966

3.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured? YES [ ] NO [X]

3.2 If yes, give full information

4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? YES [X] NO [ ]

5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? YES [ ] NO [X]

5.2 If yes, give full information

6. Uncompleted building construction loans:

6.1	Amount already loaned	$ 0
6.2	Balance to be advanced	$ 0
6.3	Total amount to be loaned	$ 0

7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? YES [ ] NO [X]

7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. $ 0

8. What is the aggregate amount of mortgage loans owned by the reporting entity which consist of co-ordinate interest in first liens? $ 0

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

9.11	Bonds	$ 71,215,147
9.12	Short-term investments	$ 0
9.13	Mortgages	$ 0
9.14	Cash	$ 0
9.15	Other admissible invested assets	$ 0
9.16	Total	$ 71,215,147

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:	$ 68,357,577
	These funds consist of:	
9.22	In cash on deposit	$ 68,357,577
9.23	Other forms of security	$ 0

FIVE-YEAR HISTORICAL DATA

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

	1 2007	2 2006	3 2005	4 2004	5 2003
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)		391,822	12,414,394	10,269,136	9,204,129
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	83,543,448	163,280,940	327,599,833	241,575,633	276,283,578
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)			2,707,163		
4. Total	83,543,448	163,672,762	342,721,390	251,844,769	285,487,707
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	85,830,997	165,652,744	329,114,787	244,100,064	272,500,731
6. Escrow and settlement service charges (Part 1A, Line 2)	2,850	30,246	1,697,410	1,263,846	
7. Title examinations (Part 1C, Line 1)	1,600	69,186	70,912	258,554	452,947
8. Searches and abstracts (Part 1C, Line 2)	7,264,027	9,691,392	10,886,022	9,632,069	8,216,093
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	505,151	959,464	1,498,806	3,638,903	6,767,133
11. Aggregate write-ins for other operating income (Page 4, Line 2)					14,636
12. Total operating income (Page 4, Line 3)	93,604,625	176,403,032	343,267,937	258,893,436	287,951,540
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(24,507,749)	(6,557,806)	8,586,815	5,095,711	19,390,828
14. Net investment gain or (loss) (Line 11)	4,123,733	5,041,226	4,612,325	5,293,081	3,382,878
15. Total other income (Line 12)	882,326				
16. Federal and foreign income taxes incurred (Line 14)	(8,577,298)	(4,308,305)	(1,052,657)	4,730,915	8,337,125
17. Net income (Line 15)	(10,924,392)	2,791,725	14,251,797	5,657,877	14,436,581
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	2,617,478	5,616,178	11,707,969	(2,438,777)	1,431,929
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	120,872,364	119,638,355	144,526,813	110,353,479	110,576,947
20. Known claims reserve (Page 3, Line 1)	18,143,728	15,050,887	18,862,742	10,816,404	6,432,368
21. Statutory premium reserve (Page 3, Line 2)	63,963,771	66,473,270	68,433,897	54,905,895	47,676,952
22. Total liabilities (Page 3, Line 21)	95,285,888	89,780,366	103,866,619	76,010,592	68,192,510
23. Capital paid up (Page 3, Lines 23 + 24)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
24. Surplus as regards policyholders (Page 3, Line 30)	25,586,476	29,857,989	40,660,194	34,342,887	42,384,436
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(5,443,236)	1,972,639	13,297,418	6,157,715	32,166,246
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 10, Col. 3) x 100.0					
26. Bonds (Line 1)	96.9	94.6	90.0	93.2	63.6
27. Stocks (Lines 2.1 & 2.2)				3.9	
28. Mortgage loans on real estate (Line 3.1 and 3.2)					
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.9	0.9	0.8	1.0	1.0
30. Cash, cash equivalents and short-term investments (Line 5)	2.2	4.5	9.1	1.9	29.0
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)					
33. Receivable for securities (Line 8)		0.1			
34. Aggregate write-ins for invested assets (Line 9)					
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)					
39. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7)					
40. Affiliated mortgage loans on real estate					
41. All other affiliated					
42. Total of above Lines 36 to 41					
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)					

FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2007	2 2006	3 2005	4 2004	5 2003
Capital and Surplus Accounts (Page 4)					
44. Net unrealized capital gains or (losses) (Line 18)				(2,316,417)	3,962
45. Change in nonadmitted assets (Line 21)	7,969,743	3,817,055	(33,056,119)	1,239,144	1,046,990
46. Dividends to stockholders (Line 28)		(14,200,000)		(13,000,000)	
47. Change in surplus as regards policyholders for the year (Line 31)	(4,271,514)	(10,802,205)	6,317,307	(8,041,549)	16,584,568
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	18,527,889	18,541,210	19,487,538	15,458,579	8,168,574
49. Losses and allocated LAE incurred (Line 8, Col. 4)	21,620,730	14,729,355	27,533,876	19,842,615	11,038,275
50. Unallocated LAE incurred (Line 9, Col. 4)	3,223,482	2,788,542			1,016,844
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	24,844,212	17,517,897	27,533,876	19,842,615	12,055,119
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)	13.6	9.7	8.1	26.0	8.2
53. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	68.4	69.7	72.3	56.7	73.8
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	17.7	14.5	9.0	7.6	7.1
55. Total (Lines 52 to 54)	99.6	93.8	89.5	90.4	89.1
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	26.5	9.9	8.0	7.7	4.2
57. Operating expenses incurred (Line 5)	99.6	93.8	89.5	90.4	89.1
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	126.2	103.7	97.5	98.0	93.3
60. Net operating gain or (loss) (Line 8)	(26.2)	(3.7)	2.5	2.0	6.7
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)	29.8	10.7	8.0	7.9	4.2
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	111.9	101.1	89.6	93.1	90.0

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	38,820,694	39,667,733	39,502,986	38,105,000
	2. Canada				
	3. Other Countries				
	4. Totals	38,820,694	39,667,733	39,502,986	38,105,000
States, Territories and Possessions (Direct and guaranteed)	5. United States	39,988,470	40,631,733	40,656,075	37,920,000
	6. Canada				
	7. Other Countries				
	8. Totals	39,988,470	40,631,733	40,656,075	37,920,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada				
	11. Other Countries				
	12. Totals				
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States				
	14. Canada				
	15. Other Countries				
	16. Totals				
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	21,507,317	21,414,976	21,679,309	21,180,000
	22. Canada				
	23. Other Countries				
	24. Totals	21,507,317	21,414,976	21,679,309	21,180,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	100,316,481	101,714,442	101,838,370	97,205,000
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	10,000	10,000	10,000	
	50. Canada				
	51. Other Countries				
	52. Totals	10,000	10,000	10,000	
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks	10,000	10,000	10,000	
	55. Total Stocks	10,000	10,000	10,000	
	56. Total Bonds and Stocks	100,326,481	101,724,442	101,848,370	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year		96,520,909
2. Cost of bonds and stocks acquired, Column 7, Part 3		49,358,662
3. Accrual of discount		31,589
4. Increase (decrease) by adjustment:		
4.1 Columns 12 - 14, Part 1		
4.2 Column 15 - 17, Part 2, Section 1		
4.3 Column 15, Part 2, Section 2		
4.4 Column 11 - 13, Part 4		
5. Total gain (loss), Column 19, Part 4		129,374
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4		44,971,984
7. Amortization of premium		742,069
8. Foreign Exchange Adjustment:		
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. Book/adjusted carrying value at end of current period		100,326,481
10. Total valuation allowance		
11. Subtotal (Lines 9 plus 10)		100,326,481
12. Total nonadmitted amounts		
13. Statement value of bonds and stocks, current period		100,326,481

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 2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss and Allocated Loss Adjustment Expenses Payments: Loss Payments 7 Direct	8 Assumed	9 Ceded	Allocated LAE Payments 10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	317,553	157	49,644	1,323	366,031	7,905			6,139		
2. 1998	15,296	73,074	9	6,408	188	79,303	3,190			2,543		
3. 1999	20,606	93,928	2	6,274	239	99,965	3,686			2,245		
4. 2000	20,957	97,739	7	6,347	360	103,733	5,286			2,215		
5. 2001	35,101	150,799	4	9,789	346	160,246	7,495			4,462		
6. 2002	55,415	226,510	9	11,383	417	237,485	10,145			4,613		
7. 2003	69,440	285,488	1	15,436	495	300,430	9,157			4,671		
8. 2004	62,103	251,845	22	14,793	538	266,122	9,371			5,765		
9. 2005	83,182	342,721	20	14,153	98	356,796	7,674			3,208		
10. 2006	39,447	163,673	31	10,750	12	174,442	1,441			678		
11. 2007	22,143	83,543	87	7,774	311	91,093	145			68		
12. Totals	X X X	2,086,873	349	152,751	4,327	2,235,646	65,495			36,607		

	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: Known Claim Reserves 17 Direct	18 Assumed	19 Ceded	IBNR Reserves 20 Direct	21 Assumed	22 Ceded	23 Unallocated Loss Expense Unpaid
1. Prior	4,243	3,597	17,641	5,102	234			947			679
2. 1998	1,204	596	6,329	1,475	77			572			243
3. 1999	1,246	640	6,571	1,805	111			721			253
4. 2000	2,528	669	8,170	2,355	546			901			314
5. 2001	2,245	698	12,655	3,225	1,194			1,788			486
6. 2002	1,723	777	15,535	3,095	1,575			3,232			598
7. 2003	1,489	922	14,750	3,850	2,330			5,926			1,007
8. 2004	1,385	1,300	16,436	2,067	3,857			7,076			1,072
9. 2005	820	1,581	12,463	1,653	5,184			12,257			1,359
10. 2006	282	1,080	3,199	794	2,445			8,286			1,882
11. 2007	50	338	551	100	592			7,443			901
12. Total	17,215	12,198	114,300	25,521	18,145			49,149			8,794

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20 +21-19 -22+23)	25 Number of Claims Out-standing (Direct)	Losses and Allocated Loss Expenses Incurred 26 Direct (Cols. 7+10+ 17 +20)	27 Assumed (Cols. 8 +11+18 +21)	28 Ceded (Cols. 9 +12+19 +22)	29 Net	Loss and LAE Ratio 30 Direct Basis ([Cols. 14+ 23+26/ [Cols. 2+4])	31 Net Basis ([Cols. 14+23 +29]/Col.6)	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 Partic-ipation Percentage	35 Net Reserves After Discount (Cols. 24-33)
1. Prior	1,860	58	15,225			15,225	0.053	0.053	X X X			1,860
2. 1998	892	40	6,382			6,382	0.091	0.091	0.472			892
3. 1999	1,085	58	6,763			6,763	0.076	0.077	0.372			1,085
4. 2000	1,761	100	8,948			8,948	0.095	0.096	0.474			1,761
5. 2001	3,468	152	14,939			14,939	0.100	0.101	0.459			3,468
6. 2002	5,405	234	19,565			19,565	0.088	0.088	0.378			5,405
7. 2003	9,263	360	22,084			22,084	0.080	0.080	0.346			9,263
8. 2004	12,005	536	26,069			26,069	0.107	0.107	0.458			12,005
9. 2005	18,800	597	28,323			28,323	0.088	0.088	0.376			18,800
10. 2006	12,613	444	12,850			12,850	0.091	0.091	0.401			12,613
11. 2007	8,936	82	8,248			8,248	0.104	0.104	0.428			8,936
12. Total	76,088	2,661	169,396			169,396	X X X	X X X	X X X		X X X	76,088

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

States, Etc.		1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written: 3 Direct Operations	Agency Operations: 4 Non-affiliated Agencies	Agency Operations: 5 Affiliated Agencies	6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
1. Alabama	AL	YES	R		1,962,179			1,847,776	339,464	254,096	102,535
2. Alaska	AK	NO	AI								
3. Arizona	AZ	YES	AI		443,037			654,122	710,998	776,852	691,551
4. Arkansas	AR	YES	R		164,642			148,563	12,292	49,126	72,304
5. California	CA	YES	AI					63,885	40,613	(14,045)	
6. Colorado	CO	YES	AI		1,267,698			1,305,139	296,919	227,403	62,465
7. Connecticut	CT	YES	R		430,647		25	456,704	37,796	461,578	429,924
8. Delaware	DE	YES	R		184,668			179,397	38,508	43,304	8,133
9. Dist. Columbia	DC	YES	R		41,023			38,031	3,307	33,252	29,945
10. Florida	FL	YES	R		41,670,435		7,732,055	43,509,978	3,650,777	3,824,993	2,565,892
11. Georgia	GA	YES	R		2,469,530			2,459,641	1,620,396	2,168,417	1,359,212
12. Hawaii	HI	NO	AI								
13. Idaho	ID	YES	AI								
14. Illinois	IL	YES	R		3,527			33,152	26,032	50,525	72,215
15. Indiana	IN	YES	R		505,294		258	454,717	391,001	395,759	361,260
16. Iowa	IA	NO	O					4,298	42,368	(59,327)	2,764
17. Kansas	KS	YES	AI		80,288			120,004	115,431	41,357	35,003
18. Kentucky	KY	YES	R		160,475			159,836	312,220	159,345	172,808
19. Louisiana	LA	YES	R		536,084			541,498	320,917	294,820	113,837
20. Maine	ME	YES	R		173,838			160,851	13,000	(14,071)	1,380
21. Maryland	MD	YES	R		3,443,114			3,630,030	465,084	422,075	813,063
22. Massachusetts	MA	YES	R		566,618			614,930	271,567	257,288	113,522
23. Michigan	MI	YES	AI		1,868,554			2,196,206	3,847,724	3,566,400	2,511,284
24. Minnesota	MN	YES	R		1,178,054			1,197,292	751,725	949,870	514,278
25. Mississippi	MS	YES	R		88,536			79,894	192,162	176,634	63,068
26. Missouri	MO	YES	R		1,250,066			1,224,544	302,086	832,622	914,276
27. Montana	MT	YES	AI		52,941			54,057			
28. Nebraska	NE	YES	AI		704,217			662,927	5,070	16,163	25,358
29. Nevada	NV	YES	AI		91,471			87,388		207	207
30. New Hampshire	NH	YES	R		212,697			195,772	190,510	182,769	1,230
31. New Jersey	NJ	YES	R		3,293,530		7,570	3,168,682	56,346	216,006	254,469
32. New Mexico	NM	YES	AI								
33. New York	NY	YES	O		4,570,975		8,905	4,517,869	2,406,377	3,565,704	3,706,204
34. No. Carolina	NC	YES	R		1,394,889			1,289,033	204,655	269,573	201,239
35. No. Dakota	ND	YES	R		4,402			6,513		4,141	4,141
36. Ohio	OH	YES	R		2,018,384			1,908,857	225,802	672,184	939,794
37. Oklahoma	OK	YES	R		373,190			374,512	142,521	184,834	379,229
38. Oregon	OR	NO	AI								
39. Pennsylvania	PA	YES	O		5,114,023		24,815	5,049,323	220,920	237,487	178,132
40. Rhode Island	RI	YES	R		113,092			113,227	9,517	(49,144)	22,713
41. So. Carolina	SC	YES	R		522,993			540,498	85,133	181,286	240,612
42. So. Dakota	SD	YES	AI								
43. Tennessee	TN	YES	AI		1,242,405			1,267,984	396,805	413,357	303,443
44. Texas	TX	YES	AI		1,084,339			1,102,817	56,077	58,277	11,949
45. Utah	UT	YES	AI		235,810			228,907			
46. Vermont	VT	YES	R		107,951			95,419	13,154	(194)	13,393
47. Virginia	VA	YES	R		3,053,509			3,176,617	168,616	276,681	592,538
48. Washington	WA	NO	AI					(136)	225,558	225,558	
49. West Virginia	WV	YES	R		71,331			71,753	174,080	143,677	213,791
50. Wisconsin	WI	YES	AI		792,991			838,490	144,361	123,889	44,567
51. Wyoming	WY	YES	AI								
52. American Samoa	AS	NO	R								
53. Guam	GU	NO	R								
54. Puerto Rico	PR	NO	R								
55. U.S. Virgin Islands	VI	NO	AI								
56. Northern Mariana Islands	MP	NO									
57. Canada	CN	NO	R								
58. Aggregate Other Alien	OT	X X X	X X X								
59. Totals		(a) 46	X X X		83,543,447		7,773,628	85,830,997	18,527,889	21,620,728	18,143,728

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

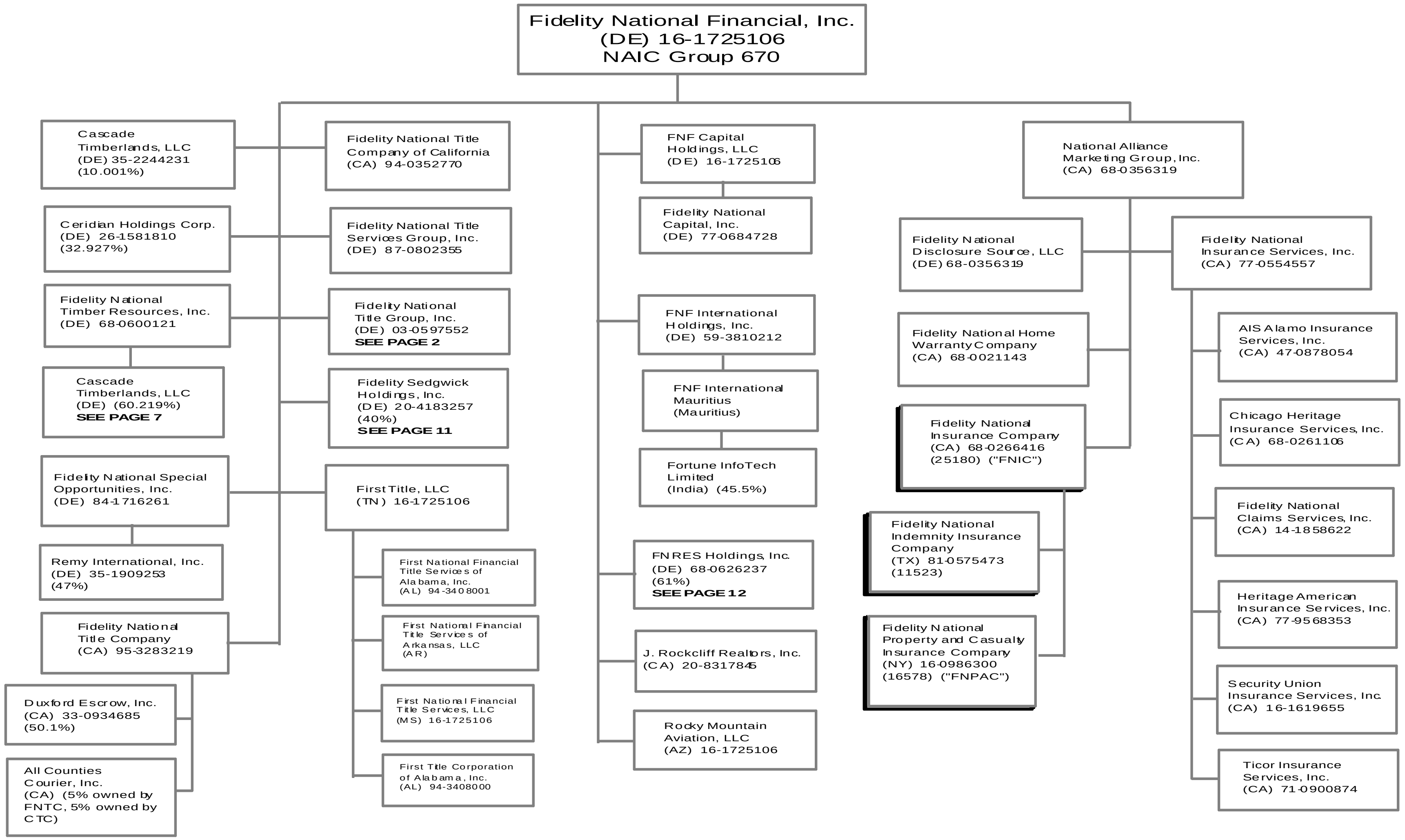
(a) Insert the number of yes responses except for Canada and Other Alien.

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

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

PART 1 - ORGANIZATIONAL CHART

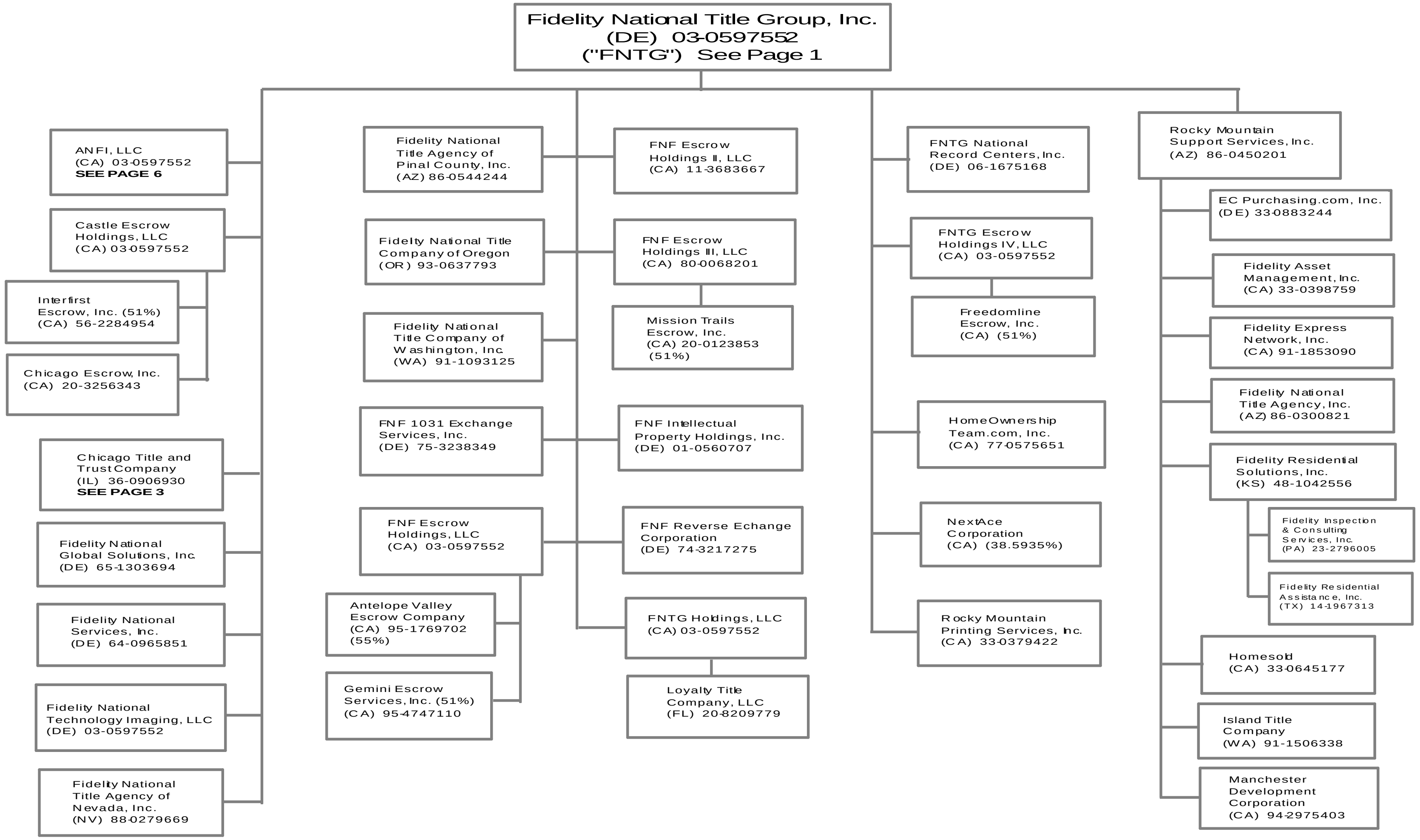
Page 1



Unless otherwise noted, all ownership is 100%.

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

Page 2



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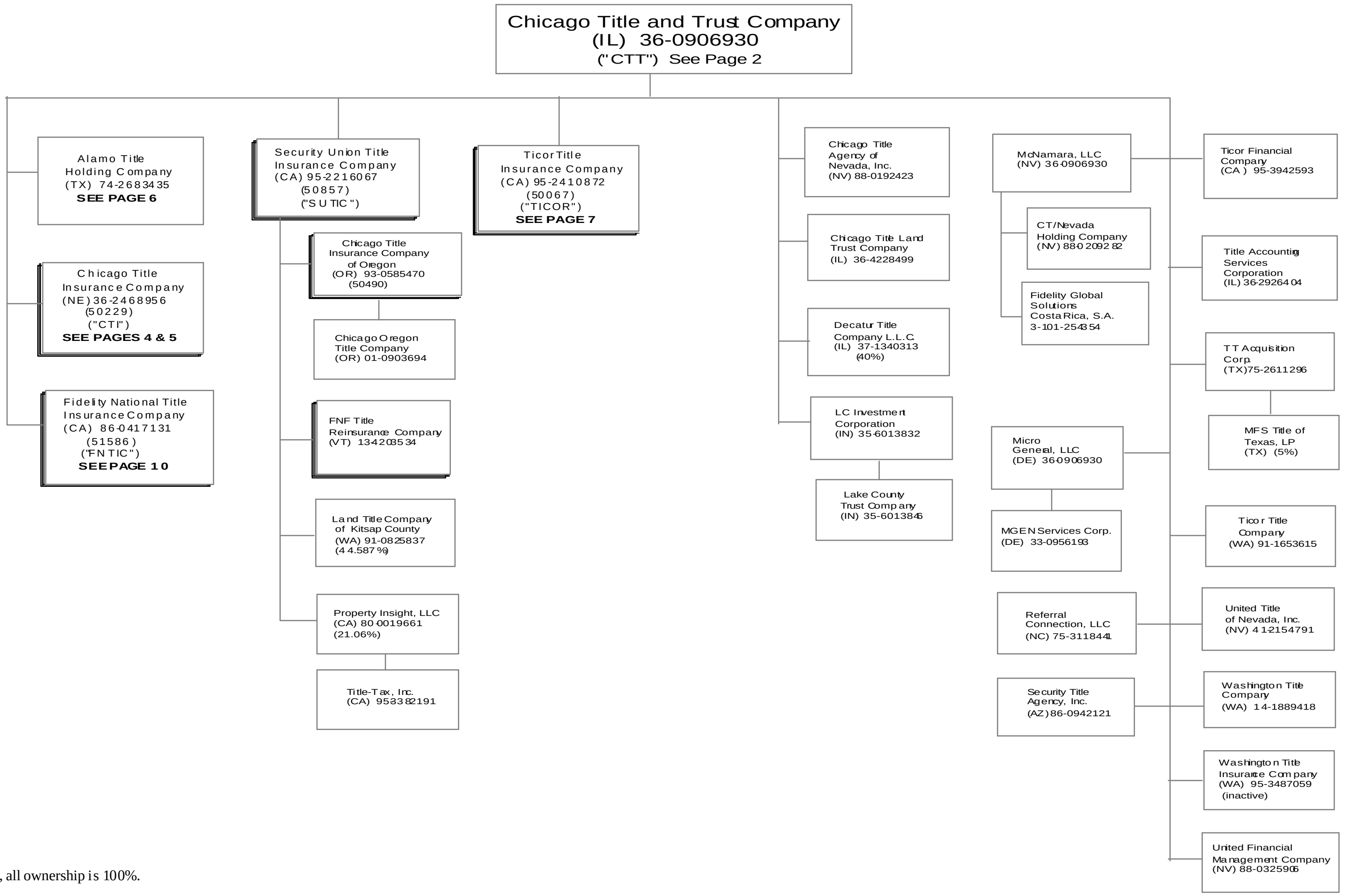
PART 1 - ORGANIZATIONAL CHART

Page 3



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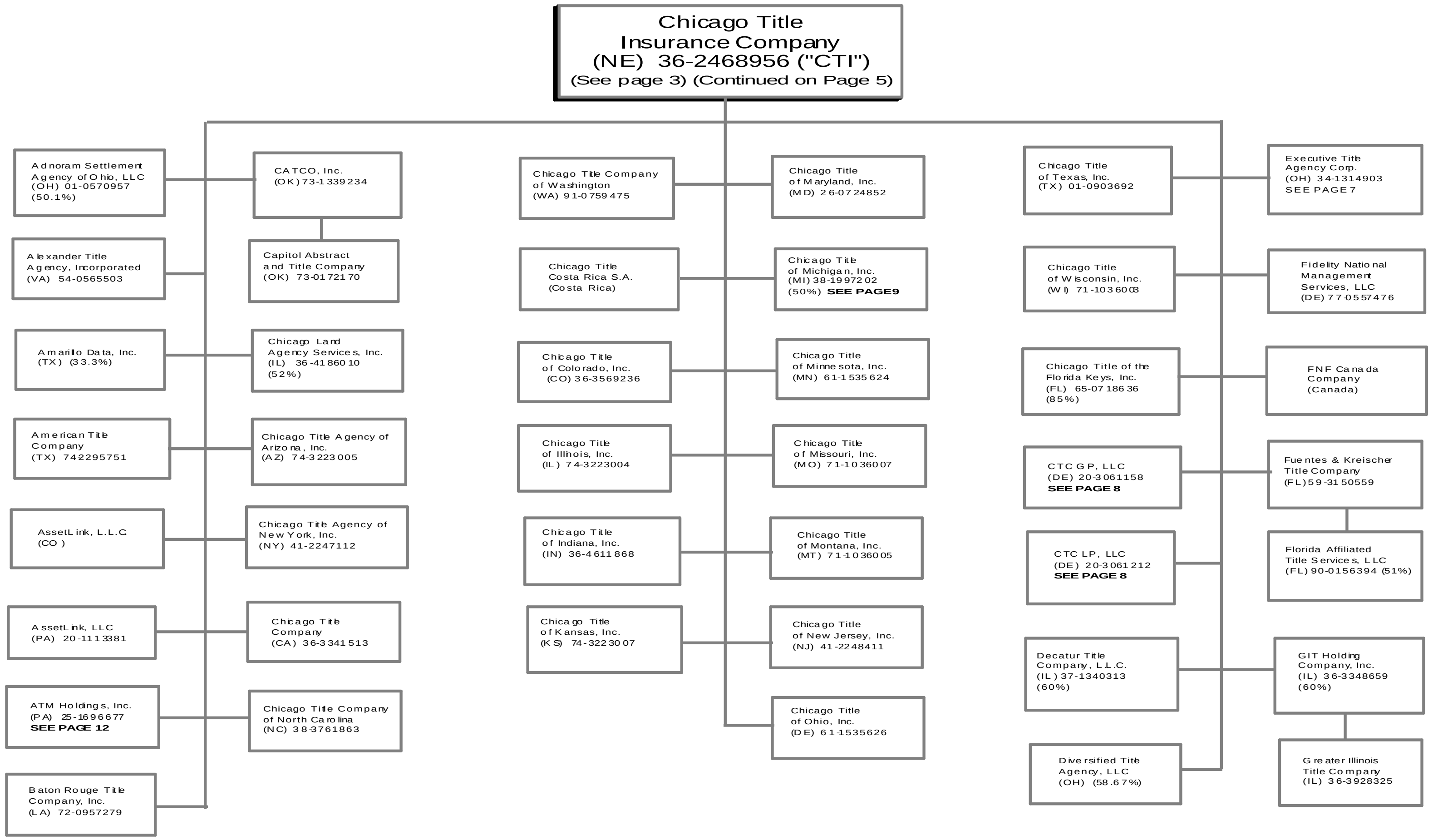
PART 1 - ORGANIZATIONAL CHART

Page 4



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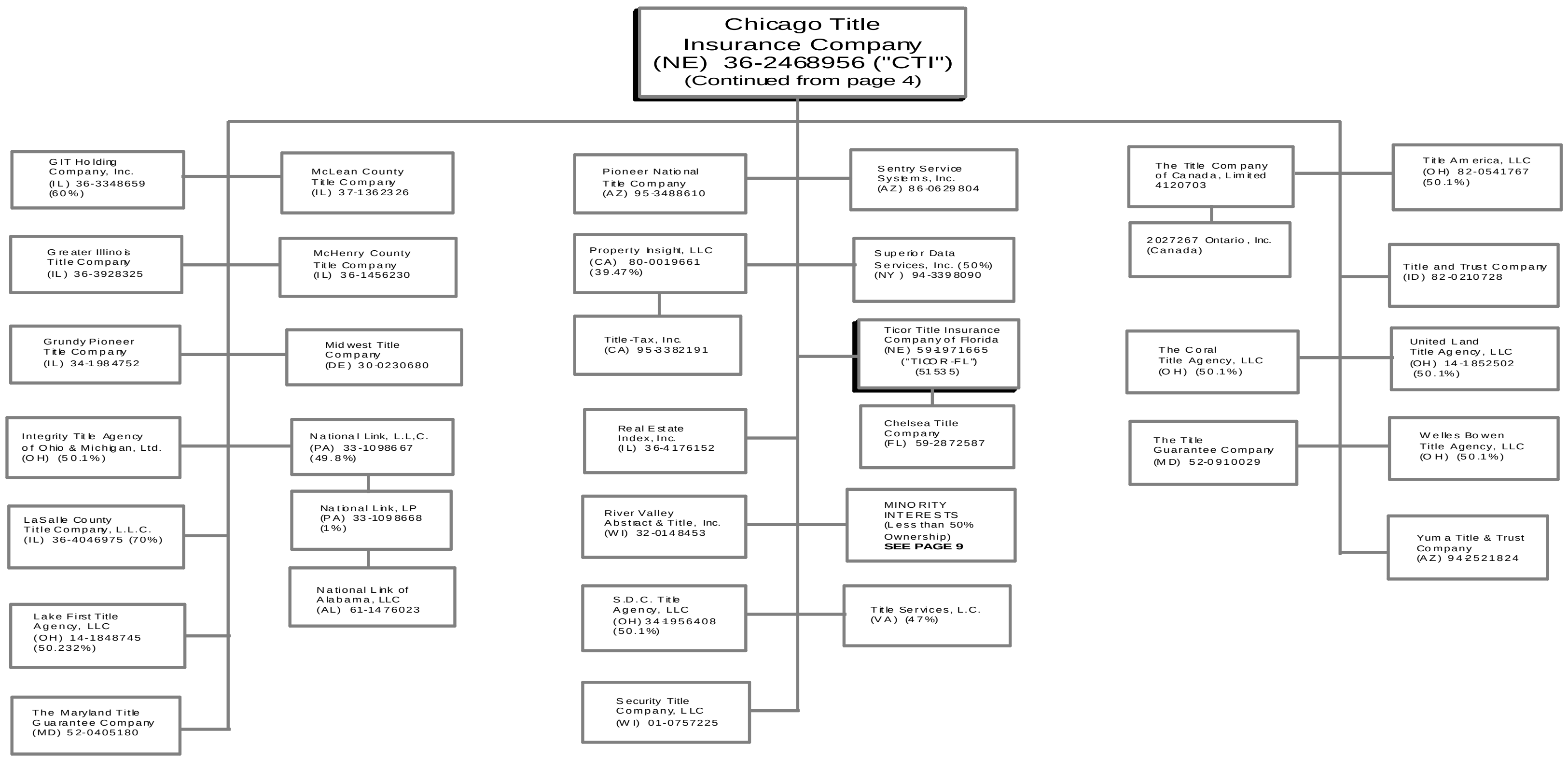

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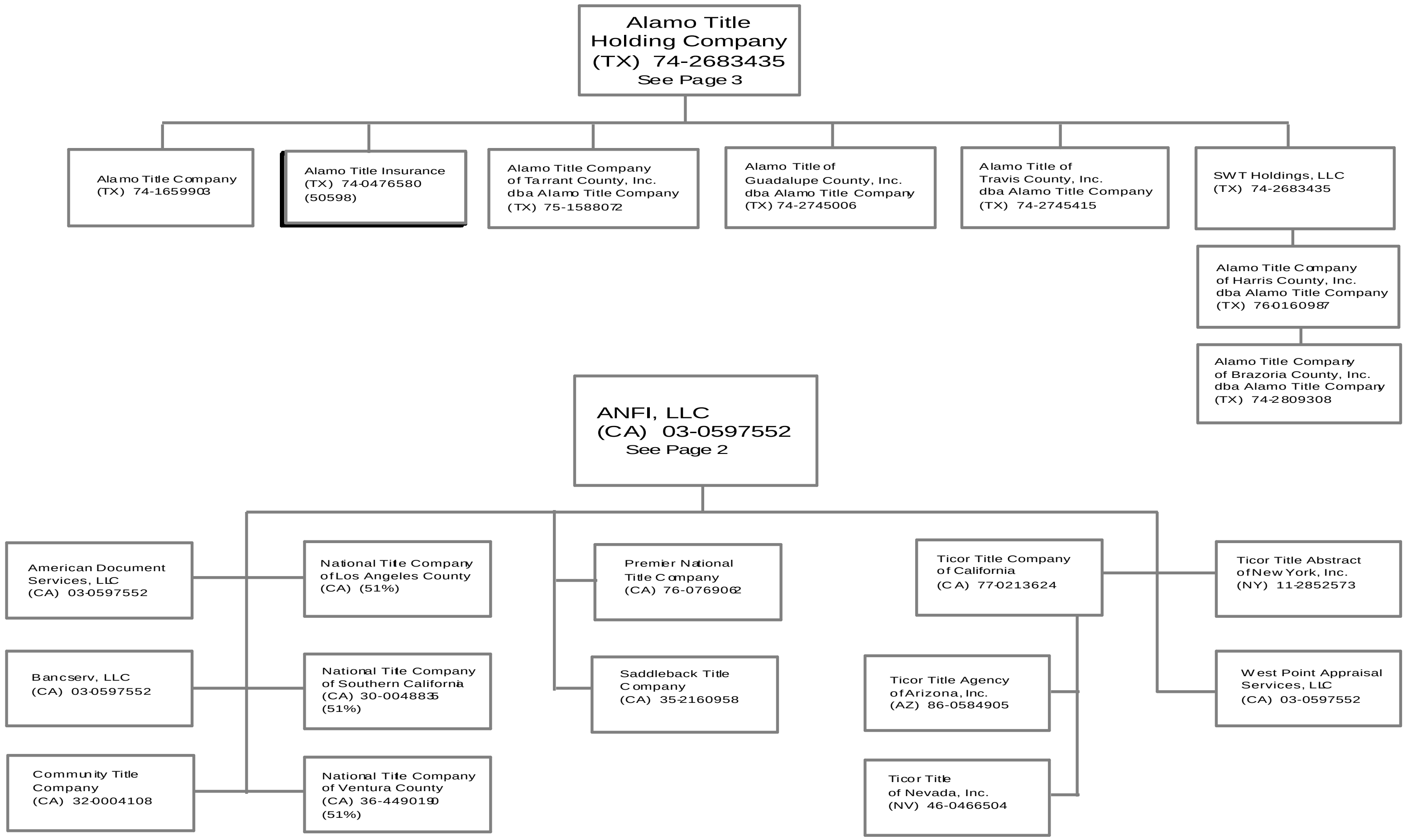
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Page 6



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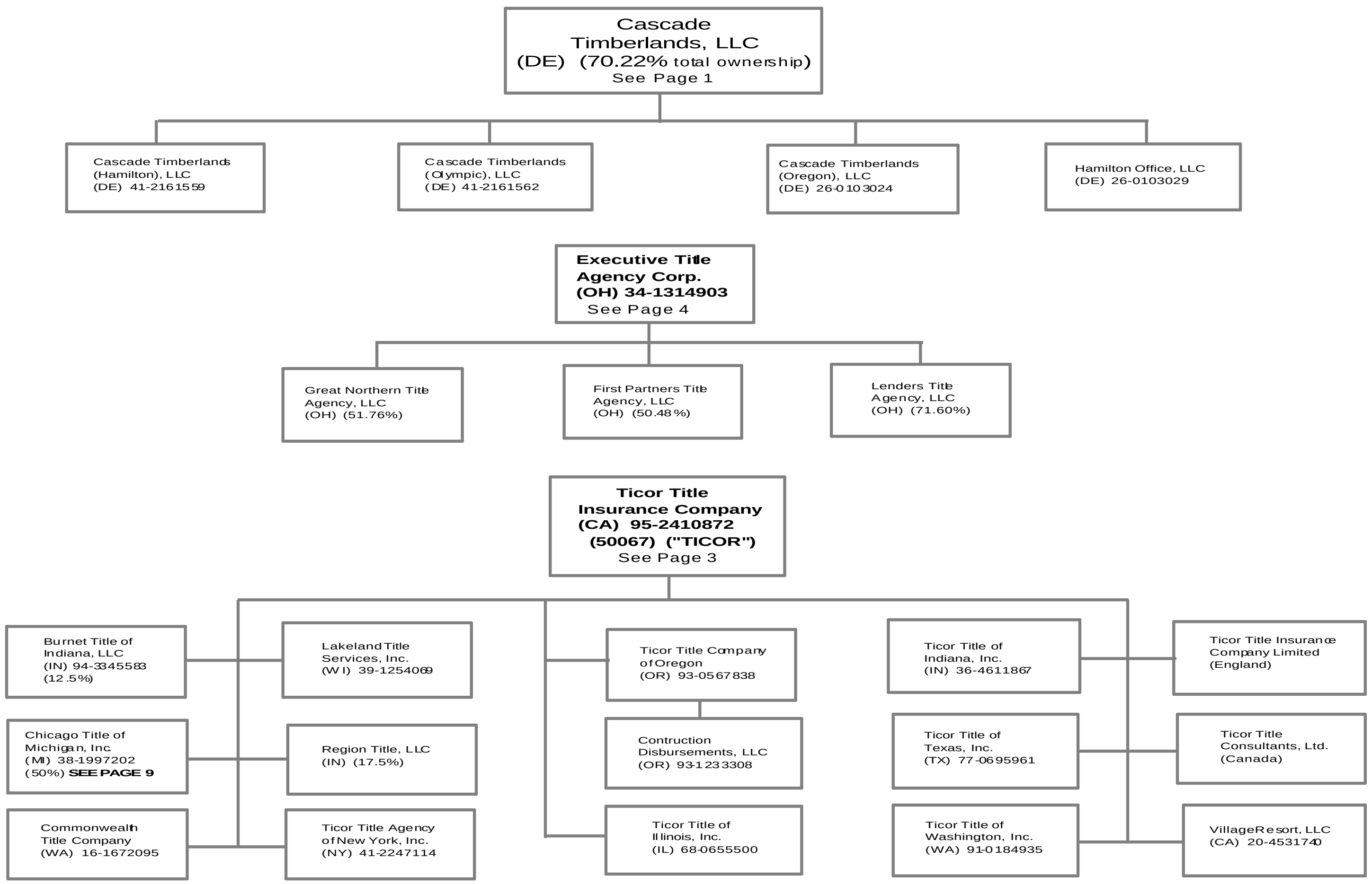

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PART 1 - ORGANIZATIONAL CHART

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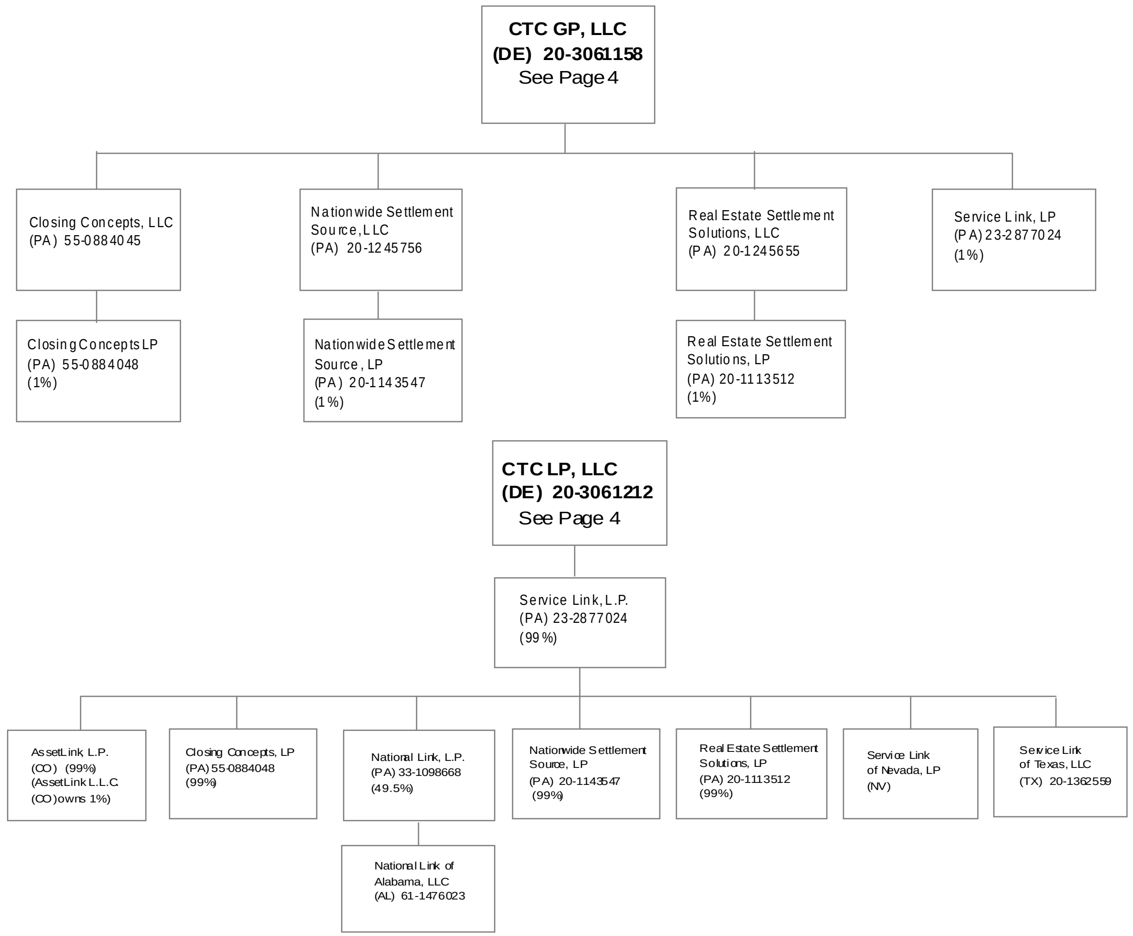

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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

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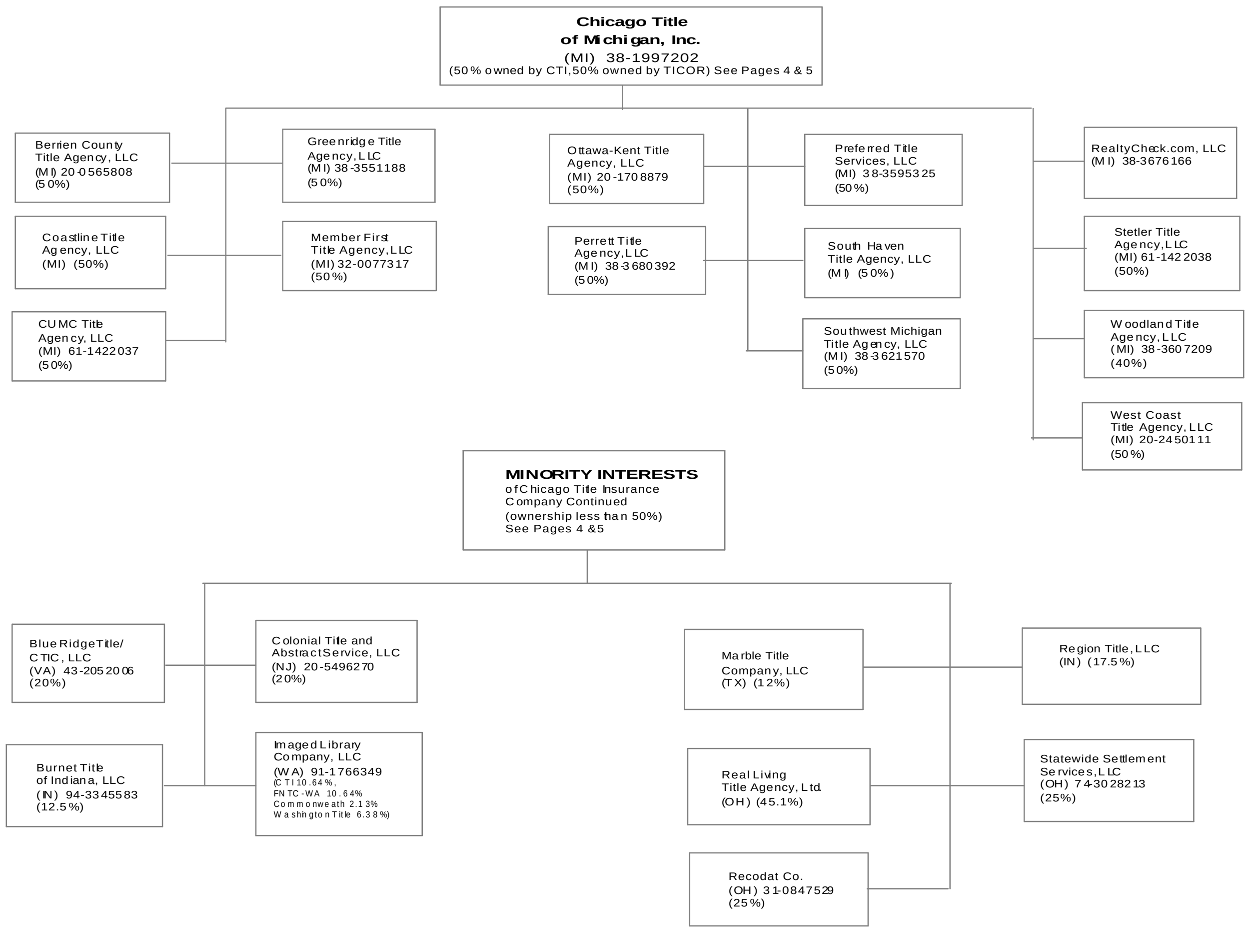

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PART 1 - ORGANIZATIONAL CHART

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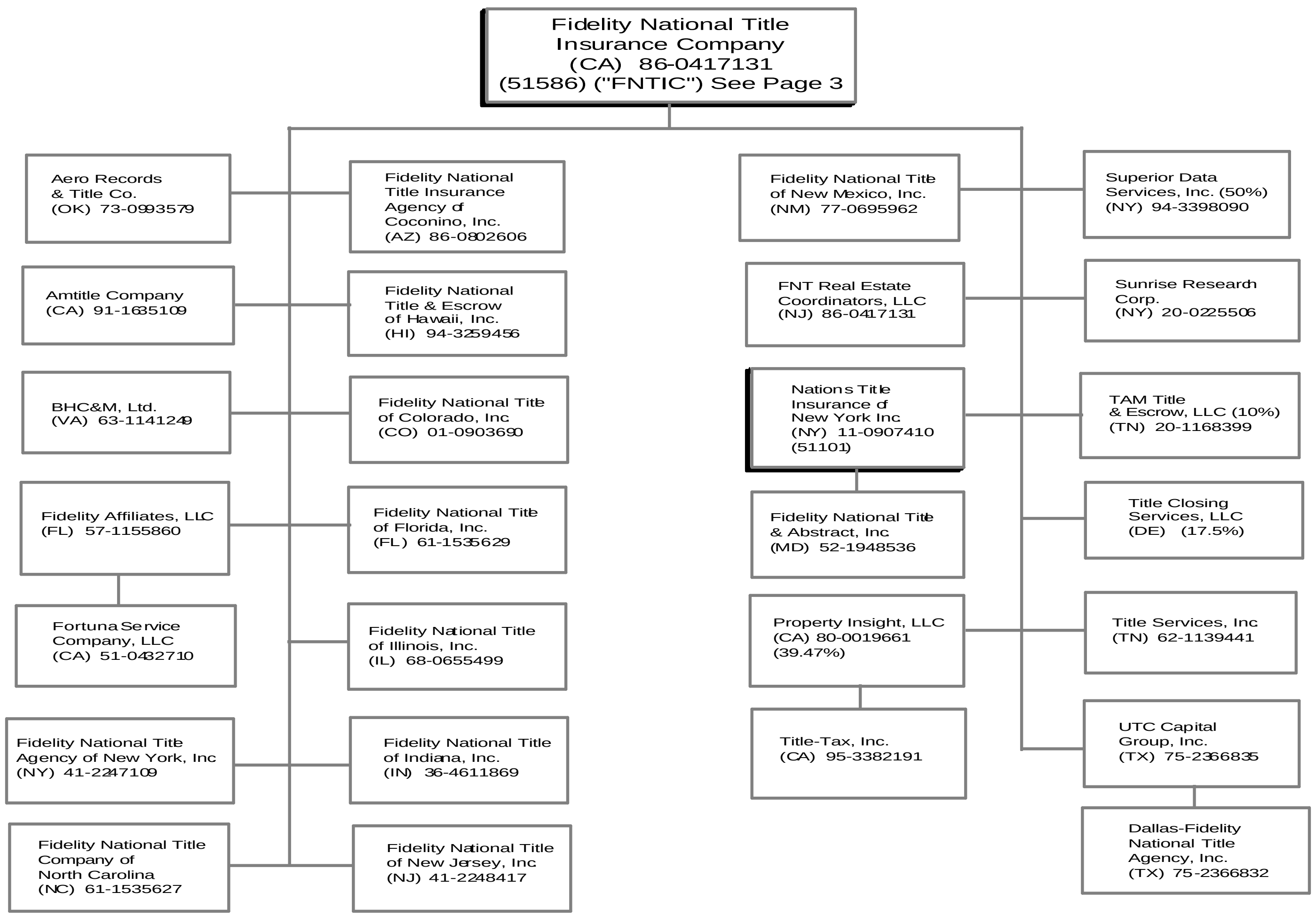

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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

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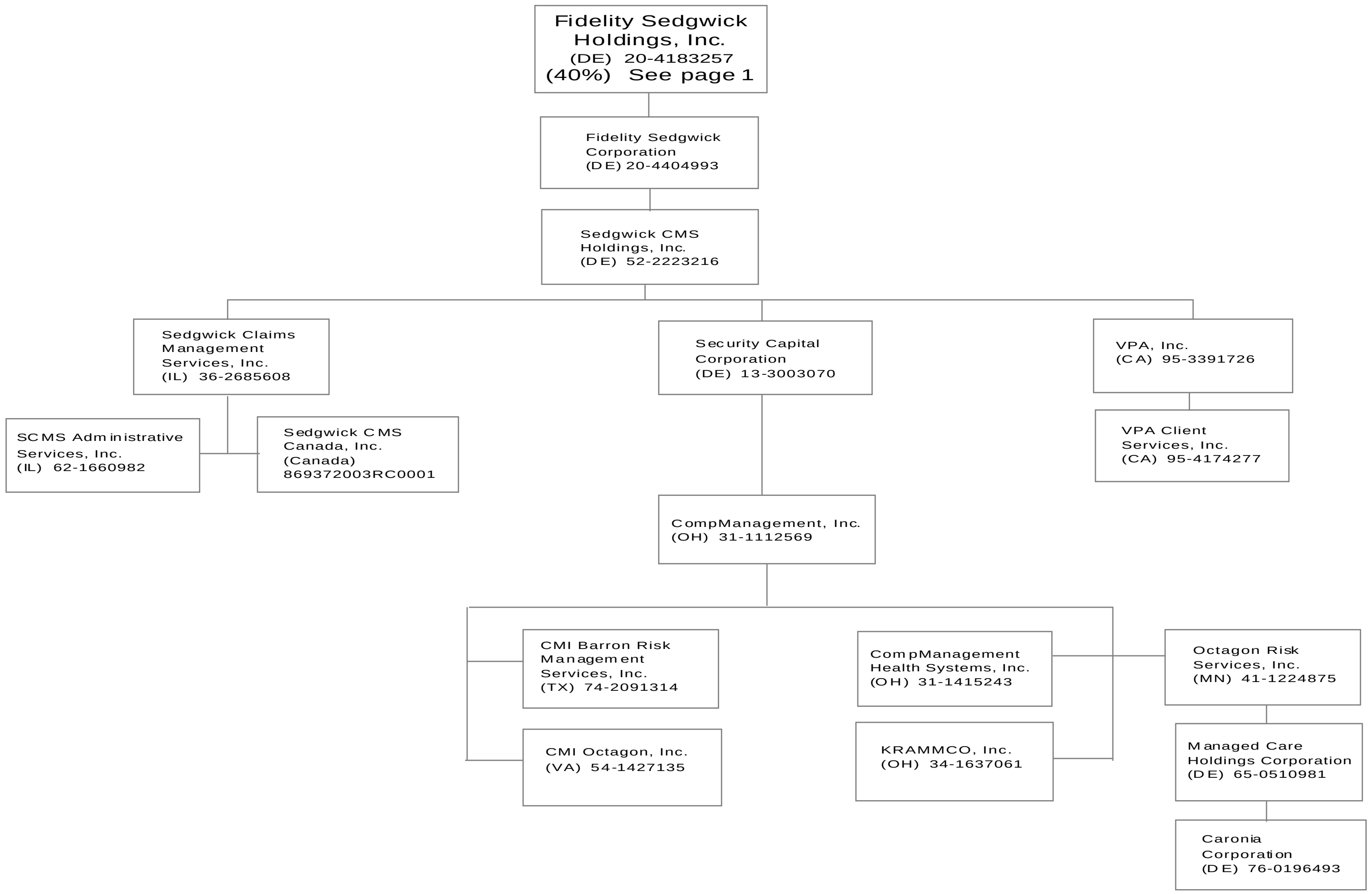

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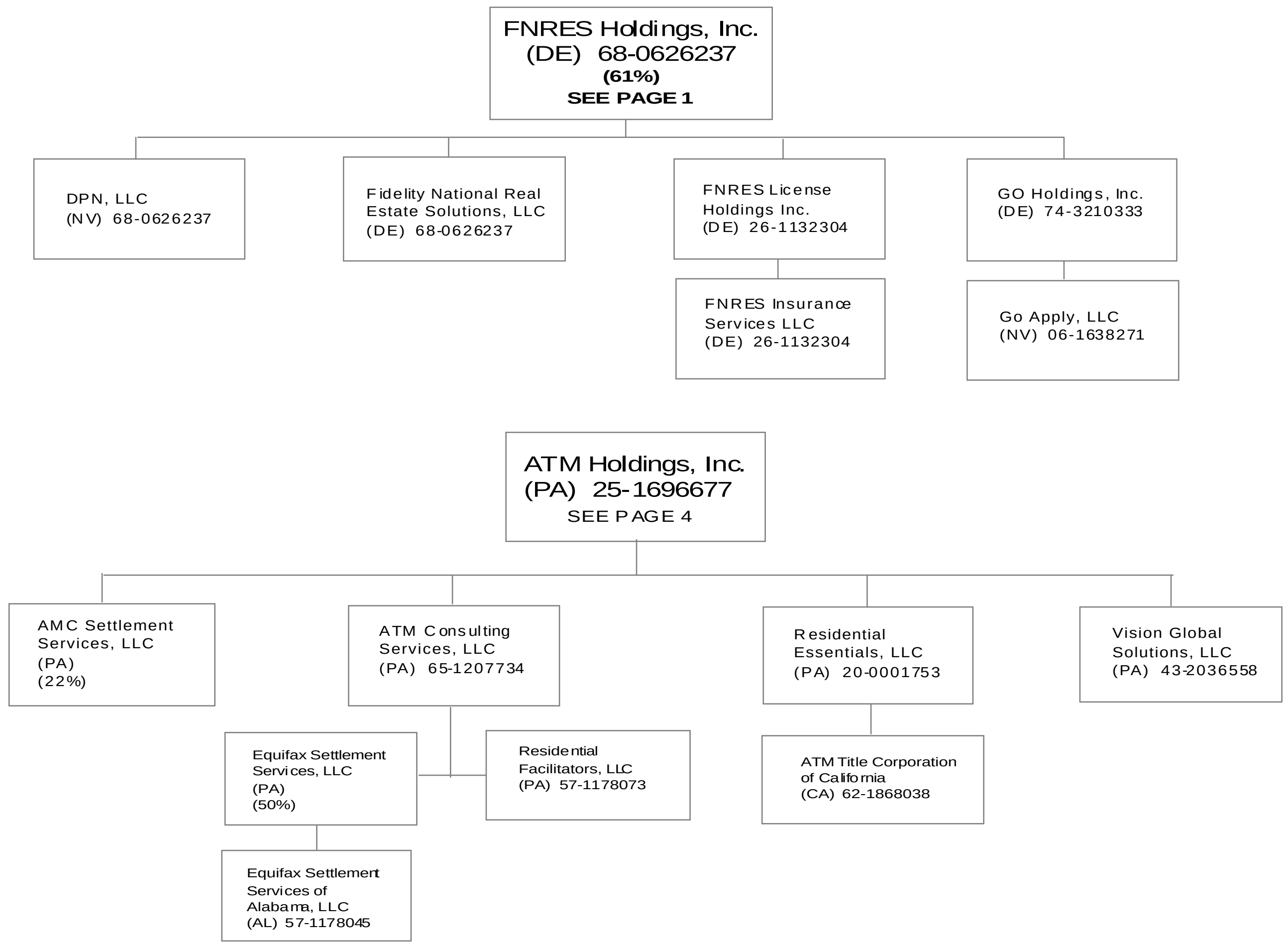

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