

ANNUAL STATEMENT

OF THE

NATIONS TITLE INSURANCE

OF NEW YORK INC.

of **NEW YORK**

in the state of **NEW YORK**

TO THE

Insurance Department

OF THE

STATE OF

FOR THE YEAR ENDED
December 31, 2007

TITLE

2007



51101200720100100

ANNUAL STATEMENT
For the Year Ended December 31, 2007
OF THE CONDITION AND AFFAIRS OF THE
Nations Title Insurance of New York Inc

NAIC Group Code06700670NAIC Company Code51101Employer's ID Number11-0907410
(Current Period)(Prior Period)

Organized under the Laws ofNY, State of Domicile or Port of EntryNY

Country of DomicileUS

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

Statutory Home Office:One Park Ave Suite 1402New York, NY10016
(Street and Number)(City, State and Zip Code)

Main Administrative Office:601 Riverside AveJacksonville, FL32204904-854-8100
(Street and Number)(City, State and Zip Code)(Area Code)(Telephone Number)

Mail Address:601 Riverside AveJacksonville, FL32204
(Street and Number)(City, State and Zip Code)

Primary Location of Books and Records:One Park Ave Suite 1402New York, NY10016212-481-5858
(Street and Number)(City, State and Zip Code)(Area Code)(Telephone Number)

Internet Website Address:www.fnf.com

Statutory Statement Contact:Jan R. Wilson905-854-8100
(Name)(Area Code)(Telephone Number)(Extension)
jan.wilson@fnf.com904-357-1066
(E-Mail Address)(Fax Number)

OFFICERS

	Name	Title
1.	Raymond Randall Quirk	President
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	Francene Mary DePrez	EVP
Patrick Gerard Farena	SVP & Treasurer	Paul Ignatius Perez #	EVP
Jonathan Adam Richards	SVP	Peter Tadeusz Sadowski	EVP
Gary Robert Urquhart	EVP	Charles Hyman Wimer	EVP

DIRECTORS OR TRUSTEES

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

State of Florida
County of Duval ss

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

(Signature)
Raymond Randall Quirk
(Printed Name)
1.
President
(Title)

(Signature)
Todd Chliveny Johnson
(Printed Name)
2.
SVP & Corporate Secretary
(Title)

(Signature)
Anthony John Park
(Printed Name)
3.
EVP & Chief Financial Officer
(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			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	18,810,423		18,810,423	18,346,443
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	124,305		124,305	106,550
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	30,956		30,956	
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	38,000	38,000		
5. Cash (\$ (150,732) , Schedule E-Part 1), cash equivalents (\$ 1,298,000 Schedule E-Part 2) and short-term investments (\$ 280,622 , Schedule DA)	1,427,890		1,427,890	3,542,972
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivables for securities	21,322		21,322	36,359
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	20,452,896	38,000	20,414,896	22,032,324
11. Title plants less \$ 0 charged off (for Title insurers only)	86,730		86,730	298,634
12. Investment income due and accrued	249,061		249,061	267,033
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	5,455		5,455	
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				
16.2 Net deferred tax asset	291,289	247,937	43,352	80,370
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software				
19. Furniture and equipment, including health care delivery assets (\$ 0)				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates				
22. Health care (\$ 0) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	240,308	240,308		
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	21,325,739	526,245	20,799,494	22,678,361
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	21,325,739	526,245	20,799,494	22,678,361

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 expenses and other assets	240,308	240,308		
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	240,308	240,308		

LIABILITIES, SURPLUS AND OTHER FUNDS		
	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	471,872	631,624
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	4,230,527	5,106,646
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)	906,915	1,211,738
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	35,052	19,206
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	1,156,248	1,131,326
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		
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	73,688	223,842
19. Payable for securities		
20. Aggregate write-ins for other liabilities	1,298,000	2,571,000
21. Total liabilities (Lines 1 through 20)	8,172,302	10,895,382
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,268,162	1,268,162
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	14,650,005	14,650,005
28. Unassigned funds (surplus)	(3,290,975)	(4,135,188)
29. Less treasury stock, at cost:		
29.1 0 shares common (value included in Line 23 \$ 0)		
29.2 0 shares preferred (value included in Line 24 \$ 0)		
30. Surplus as regards policyholders (Lines 22 to 28 less 29)(Page 4, Line 32)	12,627,192	11,782,979
31. Totals (Page 2, Line 26, Col. 3)	20,799,494	22,678,361

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 Transactions	1,298,000	2,571,000
2002.		
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	1,298,000	2,571,000
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME		
	1	2
	Current Year	Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	895,124	970,997
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	895,124	970,997
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	471,332	253,180
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	297,817	352,990
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	769,149	606,170
8. Net operating gain or (loss) (Lines 3 minus 7)	125,975	364,827
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	725,966	655,842
10. Net realized capital gains (losses) less capital gains tax of \$ (1,044) (Exhibit of Capital Gains (Losses))	(1,938)	348
11. Net investment gain (loss) (Lines 9 + 10)	724,028	656,190
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	850,003	1,021,017
14. Federal and foreign income taxes incurred	(15,562)	160,843
15. Net income (Lines 13 minus 14)	865,565	860,174
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	11,782,979	9,545,295
17. Net income (from Line 15)	865,565	860,174
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	17,755	(789)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	(229,420)	(121,648)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	190,313	1,499,947
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
29. Change in treasury stock (Page 3, Lines (29.1) and (29.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	844,213	2,237,684
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	12,627,192	11,782,979

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.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	13,552	2,350
2. Net investment income	929,329	917,011
3. Miscellaneous income		
4. Total (Lines 1 through 3)	942,881	919,361
5. Benefit and loss related payments	631,084	336,457
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	586,795	299,617
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	(41,528)	236,611
10. Total (Lines 5 through 9)	1,176,351	872,685
11. Net cash from operations (Line 4 minus Line 10)	(233,470)	46,676
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,489,360	7,637,280
12.2 Stocks		
12.3 Mortgage loans	5,545	29,149
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	15,037	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	7,509,942	7,666,429
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,141,714	8,529,322
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		29,502
13.7 Total investments acquired (Lines 13.1 to 13.6)	8,141,714	8,558,824
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)	(631,772)	(892,395)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(1,249,842)	5,857,093
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,249,842)	5,857,093
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)	(2,115,084)	5,011,374
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	3,542,972	(1,468,402)
19.2 End of year (Line 18 plus Line 19.1)	1,427,888	3,542,972

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

20.0001.		
20.0002.		
20.0003.		

OPERATIONS AND INVESTMENT EXHIBIT

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

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

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)		
1.2 Assumed	19,007	2,350
1.3 Ceded		
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	19,007	2,350
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	5,106,644	6,075,292
2.2 Additions during the current year	11,510	1,686
2.3 Withdrawals during the current year	887,627	970,334
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	4,230,527	5,106,644
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	895,124	970,998

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

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

DETAILS OF WRITE-INS		
0401.	NONE	
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)		

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	3,000	491,084		494,084	172,848
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	3,000	491,084		494,084	172,848
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	3,000	491,084		494,084	172,848
6. Known claims reserve - current year (Page 3, Line 1, Column 1)		471,872		471,872	631,624
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	780	630,844		631,624	714,901
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	2,220	332,112		334,332	89,571
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	832	136,169		137,001	163,610
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	3,052	468,281		471,333	253,181

OPERATIONS AND INVESTMENT EXHIBIT
PART 2B - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)		471,872		471,872	631,624
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)		471,872		471,872	631,624
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)		2,972,000		2,972,000	2,194,000
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		2,972,000		2,972,000	2,194,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	397,000	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	3,840,872	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	4,230,527	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries		4,040		4,040	93,161			97,201	113,379
1.2 Employee relations and welfare		368		368	8,494			8,862	12,025
1.3 Payroll taxes		291		291	6,713			7,004	8,589
1.4 Other personnel costs		18		18	411			429	
1.5 Total personnel costs		4,717		4,717	108,779			113,496	133,993
2. Amounts paid to or retained by title agents									
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts		6		6	137			143	
3.2 Surveys									
3.3 Other									
4. Advertising									
5. Boards, bureaus and associations									
6. Title plant rent and maintenance		211,905		211,905				211,905	280,502
7. Claim adjustment services									
8. Amounts charged off, net of recoveries									
9. Marketing and promotional expenses									
10. Insurance		24		24	548			572	
11. Directors' fees									
12. Travel and travel items		125		125	2,877			3,002	3,436
13. Rent and rent items		648		648	14,933			15,581	20,614
14. Equipment		83		83	1,918			2,001	1,718
15. Cost or depreciation of EDP equipment and software		30		30	685			715	
16. Printing, stationery, books and periodicals		4,955		4,955	3,425			8,380	9,855
17. Postage, telephone, messengers and express		107		107	2,466			2,573	3,436
18. Legal and auditing		39,836		39,836	822			40,658	36,518
19. Totals (Lines 1.5 to 18)		262,436		262,436	136,590			399,026	490,072
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes									
20.2 Insurance department licenses and fees		32,948		32,948				32,948	19,530
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)		567		567				567	5,894
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)		33,515		33,515				33,515	25,424
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for miscellaneous expenses		1,864		1,864	411		86,919	89,194	66,870
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)		297,815		297,815	137,001		86,919	(a) 521,735	582,366
25. Less unpaid expenses - current year		941,967		941,967				941,967	1,233,662
26. Add unpaid expenses - prior year		1,233,662		1,233,662				1,233,662	1,177,571
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		589,510		589,510	137,001		86,919	813,430	526,275
DETAILS OF WRITE-INS									
2301. General and Miscellaneous Expense		1,864		1,864	411			2,275	1,104
2302. Interest Expense							86,919	86,919	65,766
2303.									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)		1,864		1,864	411		86,919	89,194	66,870

(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)		895,124		895,124		895,124	970,998
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)							
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)							
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)		895,124		895,124		895,124	970,998
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	3,052	468,281		471,333		471,333	253,181
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)		297,814		297,814		297,814	352,990
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	3,052	766,095		769,147		769,147	606,171
8. Net operating gain or (loss) (Lines 3 minus 7)	(3,052)	129,029		125,977		125,977	364,827
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) 380,189	369,571
1.1 Bonds exempt from U.S. tax	(a) 307,710	301,162
1.2 Other bonds (unaffiliated)	(a) 85,213	84,407
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) 2,464	2,464
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 118,140	118,140
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	824	824
10. Total gross investment income	894,540	876,568
11. Investment expenses		(g) 63,685
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h) 86,918
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		150,603
17. Net investment income (Line 10 minus Line 16)		725,965
DETAILS OF WRITE-INS		
0901. Dividend from Recoupment	824	824
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)	824	824
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15, above)		
(a) Includes \$ 1,399 accrual of discount less \$ (186,792) amortization of premium and less \$ (55,797) 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	(587)		(587)		
1.1 Bonds exempt from U.S. tax	(868)		(868)		
1.2 Other bonds (unaffiliated)	(1,527)		(1,527)		
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				17,755	
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)	(2,982)		(2,982)	17,755	
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	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale	38,000	38,000	
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	38,000	38,000	
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection			
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	247,937	440,340	192,403
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	240,308	238,218	(2,090)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	526,245	716,558	190,313
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	526,245	716,558	190,313

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 expenses and other assets	240,308	238,218	(2,090)
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	240,308	238,218	(2,090)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

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

A. Accounting Practices:

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

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

	12/31/2007	12/31/2006
Net Income, NY Basis	865,565	860,174
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	335	629
Title Plant Amort ,net of tax	137,738	182,326
Net Income, NAIC SAP basis	1,003,639	1,043,129
Statutory Surplus, NY basis	12,627,192	11,782,979
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	13,978	13,642
Title Plants	2,157,198	2,019,460
Statutory Surplus, NAIC SAP Basis	14,798,368	13,816,081

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

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

C. Accounting Policy:

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

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

In addition, the company uses the following accounting policies:

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

NOTES TO FINANCIAL STATEMENTS

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

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

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

2. Accounting Changes and Correction of Errors:

A. None

3. Business Combinations and Goodwill:

Non-applicable.

4. Discontinued Operations:

Non-applicable.

5. Investments:

A. Mortgage Loans – At December 31, 2007 and 2006, the Company had mortgage loans receivable consisting of promissory notes secured by first deeds of trust on real estate, with installments due monthly through 2013, or upon sale of real estate securing such promissory notes. Interest rates range from 0% to 11.5% in 2007 and 2006.

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. Joint Ventures, Partnerships and Limited Liability Companies:

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

7. Investment Income:

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

8. Derivative Instruments:

None

9. Income Taxes:

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

	12.31.2007	12.31.2006
(1) Total of gross deferred tax assets	333,500	548,649
(2) Total of deferred tax liabilities	(42,209)	(27,936)
Net deferred tax asset	291,292	520,713
(3) Deferred tax asset nonadmitted	(247,937)	(440,340)
(4) Net admitted deferred tax asset	43,355	80,373
(5) Increase(decrease) in nonadmitted asset	(192,403)	

B. Net DTL not recognized – Not applicable

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

NOTES TO FINANCIAL STATEMENTS

	12.31.2007	12.31.2006
Federal	(15,562)	160,843
Foreign	0	0
Sub-total	(15,562)	160,843
Capital Gains Tax	(1,044)	187
Federal income taxes incurred	(16,606)	161,030

The main components of the 2006 deferred tax amounts are as follows:

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		883,205	(883,205)	309,122
Reserve Accruals	(69,653)		(69,653)	24,379
Employee Benefits	0		0	0
State Taxes	0		0	0
Total deferred tax assets	(69,653)	883,205	(952,858)	333,500
Nonadmitted deferred tax assets			708,392	(247,937)
Admitted deferred tax assets			(244,466)	85,563
Deferred tax liabilities:				
Reserve Accruals	0		0	0
Employee Benefits	0		0	0
Unrealized Gain	74,303		74,303	(26,006)
State Taxes	7,794		7,794	(2,728)
Other	38,499		38,499	(13,475)
Total deferred tax liabilities	120,596	0	120,596	(42,209)
Net admitted deferred tax asset			(123,870)	43,354

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

	12.31.2007	12.31.2006	Change
Deferred tax assets:			
Discounting of reserves	309,122	407,042	(97,920)
Reserve Accruals	24,379	139,859	(115,480)
Employee Benefits	0	0	0
State Taxes	0	1,748	(1,748)
Total deferred tax assets	333,500	548,649	(215,149)
Nonadmitted deferred tax assets	(247,937)	(440,340)	192,403
Admitted deferred tax assets	85,563	108,309	(22,746)
Deferred tax liabilities:			
Reserve Accruals	0	0	0
Employee Benefits	0	0	0
Unrealized Gain	(26,006)	(20,502)	(5,504)
State Taxes	(2,728)	0	(2,728)
Other	(13,475)	(7,434)	(6,041)
Total deferred tax liabilities	(42,209)	(27,936)	(14,273)
Net admitted deferred tax asset	43,354	80,373	(37,019)

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

	Amount	Tax Effect
Income before taxes	850,005	297,502
Capital (Gain)/Loss Adjustment	1,938	678
Tax exempt income deduction	(255,988)	(89,596)
Dividends received deduction	(490)	(172)
Other non deductible adjustments	(169)	(117)
Subtotal after permanent differences	595,296	208,295
Change in net deferred income taxes	(639,760)	(223,857)
Total statutory income taxes	(44,464)	(15,562)

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

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

12.31.2007	0
2006	161,030
2005	51,480

NOTES TO FINANCIAL STATEMENTS

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

10. Information Concerning Parent, Subsidiaries and Affiliates:

- A. The Company is a member of a holding company group, as disclosed on Schedule Y Part 1 of this Statement.
- 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 has 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 \$73,688 and \$223,842, respectively. Intercompany balances are generally settled on a monthly basis.
- E. There are no guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that could result in a material contingent exposure of the reporting entity's or any related party's assets or liabilities.
- F. The Company has several service agreements and cost sharing arrangements with its subsidiaries and affiliates. These arrangements are based on a straight pass-through allocation of actual costs incurred by the insurer. The balances on these arrangements are shown on Schedule Y.
- G. Fidelity National Title Insurance Company, domiciled in the State of California, owns 100% of the outstanding shares of the Company.
- H. The Company owns no shares of stock of its ultimate parent.
- I. The Company owns no shares of stock of affiliated or related parties that exceeds 10% of the admitted assets of the Company. All investments in affiliate company stocks are disclosed on Schedule D Part 6.
- J. Impairment write downs – None
- K. Foreign insurance company subsidiaries – not applicable

11. Debt:

The Company has no debt.

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

- A. Defined Benefit Plan - None
- B. Defined Contribution Plan – None
- C. Multi-employer Plan – None

NOTES TO FINANCIAL STATEMENTS

- 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 \$0 were made in 2007 and 2006, respectively.

The Company’s employees are covered to participate in an Employee Stock Purchase Plan (“ESPP”). Under this plan, eligible employees may voluntarily purchase, at current market prices, shares of FNF’s common stock through payroll deduction. Pursuant to the ESPP Plans, employees may contribute an amount between 3% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP Plan. The Company’s cost of its employer matching contributions for the years 2007 and 2006 were \$0.

Certain Company officers are participants in the 1987, 1991, 1993, 1998, 2001 and 2004 Executive Incentive Stock Option Plans and the 2005 Omnibus Incentive Plan (the “Plans”) sponsored by FNF. Under the Plans, participants have the option to purchase shares of FNF stock at annually declining share prices. Options granted under these plans expire within a specified period from the grant date. The 2005 Plan provides for the grant of stock options, stock appreciation rights, restricted stock, and other cash and stock-based awards and dividend equivalents. There is no material effect on the Company’s financial statements as a result of the creation of these Plans.

The Company’s employees are covered to participate in certain health care and life insurance benefits for retired employees, provided they meet specific eligibility requirements. The costs of these benefit plans are accrued during the periods the employees render service. The Company is both self-insured and fully insured for its postretirement health care and life insurance benefit plans, and the plans are not funded. The health care plans provide for insurance benefits after retirement and are generally contributory, with contributions adjusted annually. Postretirement life insurance benefits are contributory, with coverage amounts declining with increases in a retiree’s age. The Company experienced net health care and life insurance cost of \$0 during 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, Fidelity National Financial. Selected participants may elect to defer an annual amount of salary, bonus, commissions and/or directors’ fees for a minimum of \$25,000 and a maximum of 100%. Plan assets are maintained by a trust established by the sponsor, and there is no expense to the Company in connection with this plan.

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

- A. The Company has 181,166 shares of common stock authorized, 181,166 shares issued and outstanding. The par value per share is \$7.00.
- B. The Company has no preferred stock outstanding.
- C. The maximum amount of dividends, which can be paid by State of New York Insurance companies to shareholders without prior approval of the Insurance Commissioner, is subject to restrictions. No dividends which exceed 10% of outstanding capital shares can be paid without prior approval, unless after deducting dividends the Company has surplus as regards to policyholders at least equal to the greater of 50% of its reinsurance reserves or 50% of the minimum capital required. Additionally, dividends are further limited to the Company’s earned surplus. Based on this formula, the Company can pay no dividends to its parent during 2008.
- D. Within the limitations of (C) above, there are no restrictions on the portion of the Company’s profits that may be paid as ordinary dividends to shareholders.
- E. The Company has no restrictions placed on unassigned funds (surplus).
- F. Advances to surplus not repaid – Non-applicable.
- G. The Company holds no stock for any option or employee benefit plans.
- H. Changes in balances in special surplus funds – Non-applicable
- I. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is (\$74,303).
- J. Surplus Notes – None
- K. Quasi-reorganization – Non-applicable

NOTES TO FINANCIAL STATEMENTS

14. Contingencies:

- A. Contingent Commitments – None.
- B. Assessments – Non-applicable
- C. Gain Contingencies - None
- D. All Other Contingencies:
Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases:

Rental expense for 2007 and 2006 was \$0.

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

None

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

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, \$1,270,716.

As of December 31, 2007, the Company held the following collateral associated with securities lending transactions: cash equivalents, \$1,298,000.

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

Non-applicable

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

Non-applicable

20. Other Items:

- A. Extraordinary Items – None
- B. Troubled Debt Restructuring – None
- C. Other Disclosures:

(1) Assets in the amount of \$3,483,003 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 \$570,669 and \$598,242, 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

NOTES TO FINANCIAL STATEMENTS

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 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 \$(159,752) from \$631,624 in 2006 to \$471,872 in 2007 as a result of reestimation of unpaid losses and loss adjustment expenses. This increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

25. Inter-company Pooling Arrangements:

None

26. Structured Settlements:

None

27. Supplemental Reserves:

None

NOTES TO FINANCIAL STATEMENTS

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	3,508,449	17.186	3,508,449	17.186
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	5,010,193	24.542	5,010,193	24.542
1.3 Foreign government (including Canada, excluding mortgage-backed securities)				
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:				
1.41 States, territories and possessions general obligations	8,151,748	39.930	8,151,748	39.930
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	408,503	2.001	408,503	2.001
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)	1,731,530	8.482	1,731,530	8.482
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				
3.4 Other equity securities:				
3.41 Affiliated	124,305	0.609	124,305	0.609
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	30,956	0.152	30,956	0.152
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)				
6. Contract loans				
7. Receivables for securities	21,322	0.104	21,322	0.104
8. Cash, cash equivalents and short-term investments	1,427,890	6.994	1,427,890	6.994
9. Other invested assets				
10. Total invested assets	20,414,896	100.000	20,414,896	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 ☒ No ☐
- 1.2

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

Yes ☒ No ☐ N/A ☐
- 1.3

State Regulating?

New York
- 2.1

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

Yes ☐ No ☒
- 2.2

If yes, date of change:
- 3.1

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

12/31/2003
- 3.2

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

12/31/1998
- 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).

03/16/2001
- 3.4

By what department or departments? New York Insurance Department
- 4.1

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

4.11

sales of new business?

Yes ☐ No ☒

4.12

renewals?

Yes ☐ No ☒
- 4.2

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

4.21

sales of new business?

Yes ☐ No ☒

4.22

renewals?

Yes ☐ No ☒
- 5.1

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

Yes ☐ No ☒
- 5.2

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

1	2	3
Name of Entity	NAIC Company Code	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 ☒
- 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 ☒
- 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	2
Nationality	Type of Entity

- 8.1

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

Yes ☐ No ☒
- 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 [☒]
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

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

KPMG, LLC
One Independent Dr, Suite 2700, Independent Square, Jacksonville FL 32202
10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Timothy L. Schilling, FCAS, 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 [☒]

11.11 Name of real estate holding company
11.12 Number of parcels involved
11.13 Total book/adjusted carrying value

0

\$

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 [☒]
- 12.3 Have there been any changes made to any of the trust indentures during the year?

Yes [☐] No [☒]
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes?

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

Yes [☒] 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 [☒] 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 [☒]
- 13.31 If the response to 13.3 is Yes, provide the nature of any waiver(s).
- BOARD OF DIRECTORS
14. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

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

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

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

Yes [☐] No [☒]
- 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

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

\$

0

\$

0

\$

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
18.22 To stockholders not officers
18.23 Trustees, supreme or grand (Fraternal only)

\$

0

\$

0

\$

0
- 1 5 . 1

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

19.22 Borrowed from others

19.23 Leased from others

19.24 Other

\$

0

\$

0

\$

0

\$

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

20.22 Amount paid as expenses

20.23 Other amounts paid

\$

0

\$

0

\$

0

21.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [☐] No [☒ X]

21.2

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

\$

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 Securities Lending Program as described in Footnote 17

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

23.22 Subject to repurchase agreements

23.23 Subject to reverse repurchase agreements

23.24 Subject to dollar repurchase agreements

23.25 Subject to reverse dollar repurchase agreements

23.26 Pledged as collateral

23.27 Placed under option agreements

23.28 Letter stock or securities restricted as to sale

23.29 On deposit with state or other regulatory body

23.291 Other

\$

1,270,716

\$

0

\$

0

\$

0

\$

0

\$

0

\$

0

\$

3,483,003

\$

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. Flowers St., Suite 200
	Los Angeles, CA 90017

26.02

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

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

26.03

Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year?

Yes [☐] No [☒ X]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

1	2	3	4
Old Custodian	New Custodian	Date of Change	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	2	3
Central Registration Depository Number(s)	Name	Address
Managed in house	Matthew Hartmann	601 Riverside, Jacksonville, FL
Managed in house	Sean Casey	601 Riverside, Jacksonville, FL

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

27.2 If yes, complete the following schedule:

1	2	3
CUSIP#	Name of Mutual Fund	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	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	19,091,044	19,345,708	254,664
28.2 Preferred stocks	0	0	0
28.3 Totals	19,091,044	19,345,708	254,664

28.4 Describe the sources or methods utilized in determining the fair values: Fair market values are based on quotes obtained from pricing service 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? \$ 0

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	2
Name	Amount Paid
	\$ 0
	\$ 0
	\$ 0

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

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
	\$ 0
	\$ 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 [☒]

2.

Largest net aggregate amount insured in any one risk.

\$ 8,295,496

3.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured?

YES [☐] NO [☒]

3.2

If yes, give full information

4.

If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

YES [☒] NO [☐]

5.1

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

YES [☐] NO [☒]

5.2

If yes, give full information

6.

Uncompleted building construction loans:

6.1

Amount already loaned

\$ 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 [☒]

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

\$ 4,300,000

9.12

Short-term investments

\$ 0

9.13

Mortgages

\$ 0

9.14

Cash

\$ 0

9.15

Other admissible invested assets

\$ 0

9.16

Total

\$ 4,300,000

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:

\$ 570,669

These funds consist of:

9.22

In cash on deposit

\$ 570,669

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)					
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)			480	161	2,880
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total			480	161	2,880
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	895,124	970,998	971,572	972,756	974,293
6. Escrow and settlement service charges (Part 1A, Line 2)					
7. Title examinations (Part 1C, Line 1)					
8. Searches and abstracts (Part 1C, Line 2)					162,007
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)				3,866	250
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	895,124	970,998	971,572	976,622	1,136,550
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	125,975	364,827	448,431	(416,004)	(1,238,023)
14. Net investment gain or (loss) (Line 11)	724,028	656,190	553,103	488,469	693,761
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	(15,562)	160,843	51,480	(137,448)	(442,508)
17. Net income (Line 15)	865,565	860,174	950,054	209,913	(101,754)
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	5,455				
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	20,799,494	22,678,361	20,346,470	20,878,953	21,020,187
20. Known claims reserve (Page 3, Line 1)	471,872	631,624	714,901	1,417,579	1,776,668
21. Statutory premium reserve (Page 3, Line 2)	4,230,527	5,106,646	6,075,292	7,043,480	8,009,713
22. Total liabilities (Page 3, Line 21)	8,172,302	10,895,382	10,801,175	11,017,072	11,409,162
23. Capital paid up (Page 3, Lines 23 + 24)	1,268,162	1,268,162	1,268,162	1,268,162	1,268,162
24. Surplus as regards policyholders (Page 3, Line 30)	12,627,192	11,782,979	9,545,295	9,861,881	9,611,025
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(233,470)	46,676	(360,680)	(14,252)	(921,373)
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)	92.1	83.3	93.0	91.6	84.9
27. Stocks (Lines 2.1 & 2.2)	0.6	0.5	0.6	0.6	0.6
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.2			0.4	0.5
29. Real estate (Lines 4.1, 4.2 & 4.3)				0.2	0.2
30. Cash, cash equivalents and short-term investments (Line 5)	7.0	16.1	6.4	6.9	13.9
31. Contract loans (Line 6)					
32. Other invested assets (Line 7)					
33. Receivable for securities (Line 8)	0.1	0.2		0.3	
34. Aggregate write-ins for invested assets (Line 9)					
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	124,305	106,550	107,339	106,674	105,365
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	124,305	106,550	107,339	106,674	105,365
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)	1.0	1.0	1.1	1.1	1.1

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)	17,755	(789)	40,337	851	51,285
45. Change in nonadmitted assets (Line 21)	190,313	1,499,947	(1,814,524)	119,655	435,353
46. Dividends to stockholders (Line 28)					
47. Change in surplus as regards policyholders for the year (Line 31)	844,213	2,237,684	(316,586)	250,855	387,696
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	494,084	172,848	802,523	1,005,519	2,277,126
49. Losses and allocated LAE incurred (Line 8, Col. 4)	334,332	89,571	99,845	646,431	1,331,133
50. Unallocated LAE incurred (Line 9, Col. 4)	137,001	163,610			
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	471,333	253,181	99,845	646,431	1,331,133
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
52. Personnel costs (Part 3, Line 1.5, Col. 4)	0.5	0.7	1.1	0.7	6.5
53. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)				0.1	0.2
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	32.7	35.7	42.4	75.7	85.2
55. Total (Lines 52 to 54)	33.2	36.4	43.6	76.4	91.8
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	52.7	26.1	10.3	66.2	117.1
57. Operating expenses incurred (Line 5)	33.3	36.4	43.6	76.4	91.8
58. Aggregate write-ins for other operating deductions (Line 6)					
59. Total operating deductions (Line 7)	85.9	62.4	53.8	142.6	208.9
60. Net operating gain or (loss) (Line 8)	14.1	37.6	46.2	(42.6)	(108.9)
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)	2479.8	10773.6	2949.5	9911.5	21298.1
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	1566.9	15020.9	12505.1	11441.2	16695.0

SCHEDULE D - SUMMARY BY COUNTRY
Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	8,518,642	8,740,726	8,711,391	8,350,000
	2. Canada				
	3. Other Countries				
	4. Totals	8,518,642	8,740,726	8,711,391	8,350,000
States, Territories and Possessions (Direct and guaranteed)	5. United States	8,151,748	8,191,748	8,334,085	7,725,000
	6. Canada				
	7. Other Countries				
	8. Totals	8,151,748	8,191,748	8,334,085	7,725,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	408,503	408,912	455,186	400,000
	10. Canada				
	11. Other Countries				
	12. Totals	408,503	408,912	455,186	400,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States				
	14. Canada				
	15. Other Countries				
	16. Totals				
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	1,731,530	1,710,587	1,747,804	1,700,000
	22. Canada				
	23. Other Countries				
	24. Totals	1,731,530	1,710,587	1,747,804	1,700,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	18,810,423	19,051,973	19,248,466	18,175,000
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				
	50. Canada				
	51. Other Countries				
	52. Totals				
Parent, Subsidiaries and Affiliates	53. Totals	124,305	124,305	50,002	
	54. Total Common Stocks	124,305	124,305	50,002	
	55. Total Stocks	124,305	124,305	50,002	
	56. Total Bonds and Stocks	18,934,728	19,176,278	19,298,468	

SCHEDULE D - VERIFICATION BETWEEN YEARS
Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	18,452,993	7. Amortization of premium	186,792
2. Cost of bonds and stocks acquired, Column 7, Part 3	8,141,714	8. Foreign Exchange Adjustment:	
3. Accrual of discount	1,400	8.1 Column 15, Part 1	
4. Increase (decrease) by adjustment:		8.2 Column 19, Part 2 Section 1	
4.1 Columns 12 - 14, Part 1		8.3 Column 16, Part 2, Section 2	
4.2 Column 15 - 17, Part 2, Section 1		8.4 Column 15, Part 4	
4.3 Column 15, Part 2, Section 2	17,750	9. Book/adjusted carrying value at end of current period	18,934,723
4.4 Column 11 - 13, Part 4	17,750	10. Total valuation allowance	
5. Total gain (loss), Column 19, Part 4	(2,982)	11. Subtotal (Lines 9 plus 10)	18,934,723
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	7,489,360	12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	18,934,723

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	845,280	2,863	27,528	3,536	872,135	23,119			24,097		
2. 1998	58	(66)	20	631		585				19		
3. 1999	76	113	10	418		541				3		
4. 2000	(5)	(543)	15			(528)						
5. 2001	39	185	33	685		903						
6. 2002	5	20	10	634		664	2			2		
7. 2003		3	3	162		168						
8. 2004			6	4		10						
9. 2005			3			3						
10. 2006			2			2						
11. 2007			19			19						
12. Totals	X X X	844,992	2,984	30,062	3,536	874,502	23,121			24,121		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11 -9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	9,400	150	47,366	10,151	472			2,963			197
2. 1998			19	17				3			
3. 1999			3	2				2			
4. 2000											
5. 2001				3				3			
6. 2002	25	8	12	2				1			
7. 2003		15	15	1							20
8. 2004		23	23								20
9. 2005		47	47								40
10. 2006		44	44								80
11. 2007		14	14								40
12. Total	9,425	301	47,543	10,176	472			2,972			397

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20 +21-19 -22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols. 29+14 +23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17 +20)	27 Assumed (Cols. 8 +11+18 +21)	28 Ceded (Cols. 9 +12+19 +22)	29 Net	30 Direct Basis ((Cols. 14+ 23+26/ [Cols. 2+4])	31 Net Basis ((Cols. 14+23 +29)/Col.6)				
1. Prior	3,632	67	50,651			50,651	0.058	0.058	X X X			3,632
2. 1998	3		22			22	0.039	0.038	0.379			3
3. 1999	2		5			5	0.009	0.009	0.066			2
4. 2000												
5. 2001	3		3			3	0.003	0.003	0.077			3
6. 2002	1		5			5	0.020	0.020	2.600			1
7. 2003	20						0.212	0.208				20
8. 2004	20						10.750	4.300				20
9. 2005	40							29.000				40
10. 2006	80							62.000				80
11. 2007	40							2.842				40
12. Total	3,841	67	50,686			50,686	X X X	X X X	X X X		X X X	3,841

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

States, Etc.		1	2	Direct Premiums Written			6	7	8	9	10
		Is Insurer Licensed ? (Yes or No)	Premium Rate (b)	3	Agency Operations		Other Income	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Direct Losses Unpaid
					4	5					
				Direct Operations	Non-affiliated Agencies	Affiliated Agencies					
1. Alabama	AL	NO									
2. Alaska	AK	NO									
3. Arizona	AZ	NO									
4. Arkansas	AR	NO									
5. California	CA	NO								(780)	
6. Colorado	CO	NO						449			
7. Connecticut	CT	YES	R							(2,000)	
8. Delaware	DE	YES	R							(500)	
9. Dist. Columbia	DC	YES	R								
10. Florida	FL	NO						273	40,191	20,636	19,400
11. Georgia	GA	NO						91			
12. Hawaii	HI	NO									
13. Idaho	ID	NO									
14. Illinois	IL	YES	R								
15. Indiana	IN	YES	R					319			
16. Iowa	IA	NO									
17. Kansas	KS	NO									
18. Kentucky	KY	YES	R						6,541	5,000	20,957
19. Louisiana	LA	NO						460			
20. Maine	ME	NO							1,386	1,411	15,114
21. Maryland	MD	YES	R					348	26,620	37,407	18,784
22. Massachusetts	MA	YES	R						9,463	(11,095)	34,739
23. Michigan	MI	NO								(1,486)	
24. Minnesota	MN	YES	R						40,854	22,069	21,955
25. Mississippi	MS	NO						173			
26. Missouri	MO	NO						524			
27. Montana	MT	NO									
28. Nebraska	NE	NO									
29. Nevada	NV	NO						5,340			
30. New Hampshire	NH	YES	R								
31. New Jersey	NJ	YES	R					461	277,691	158,616	39,068
32. New Mexico	NM	NO									
33. New York	NY	YES	O					876,671	87,767	103,886	300,314
34. No. Carolina	NC	YES	R					793			
35. No. Dakota	ND	NO									
36. Ohio	OH	YES	R						2,871	4,413	1,542
37. Oklahoma	OK	NO						22			
38. Oregon	OR	NO									
39. Pennsylvania	PA	YES	O					138			
40. Rhode Island	RI	YES	R								
41. So. Carolina	SC	YES	R					63			
42. So. Dakota	SD	NO									
43. Tennessee	TN	YES	AI					859		(3,445)	
44. Texas	TX	YES	AI					7,595			
45. Utah	UT	NO									
46. Vermont	VT	YES	R								
47. Virginia	VA	YES	R					471	700	200	
48. Washington	WA	NO						75			
49. West Virginia	WV	YES	R								
50. Wisconsin	WI	YES	AI								
51. Wyoming	WY	NO									
52. American Samoa	AS	NO									
53. Guam	GU	NO									
54. Puerto Rico	PR	NO									
55. U.S. Virgin Islands	VI	NO									
56. Northern Mariana Islands	MP	NO									
57. Canada	CN	NO									
58. Aggregate Other Alien	OT	X X X	X X X								
59. Totals	(a) 23	X X X	X X X					895,125	494,084	334,332	471,873

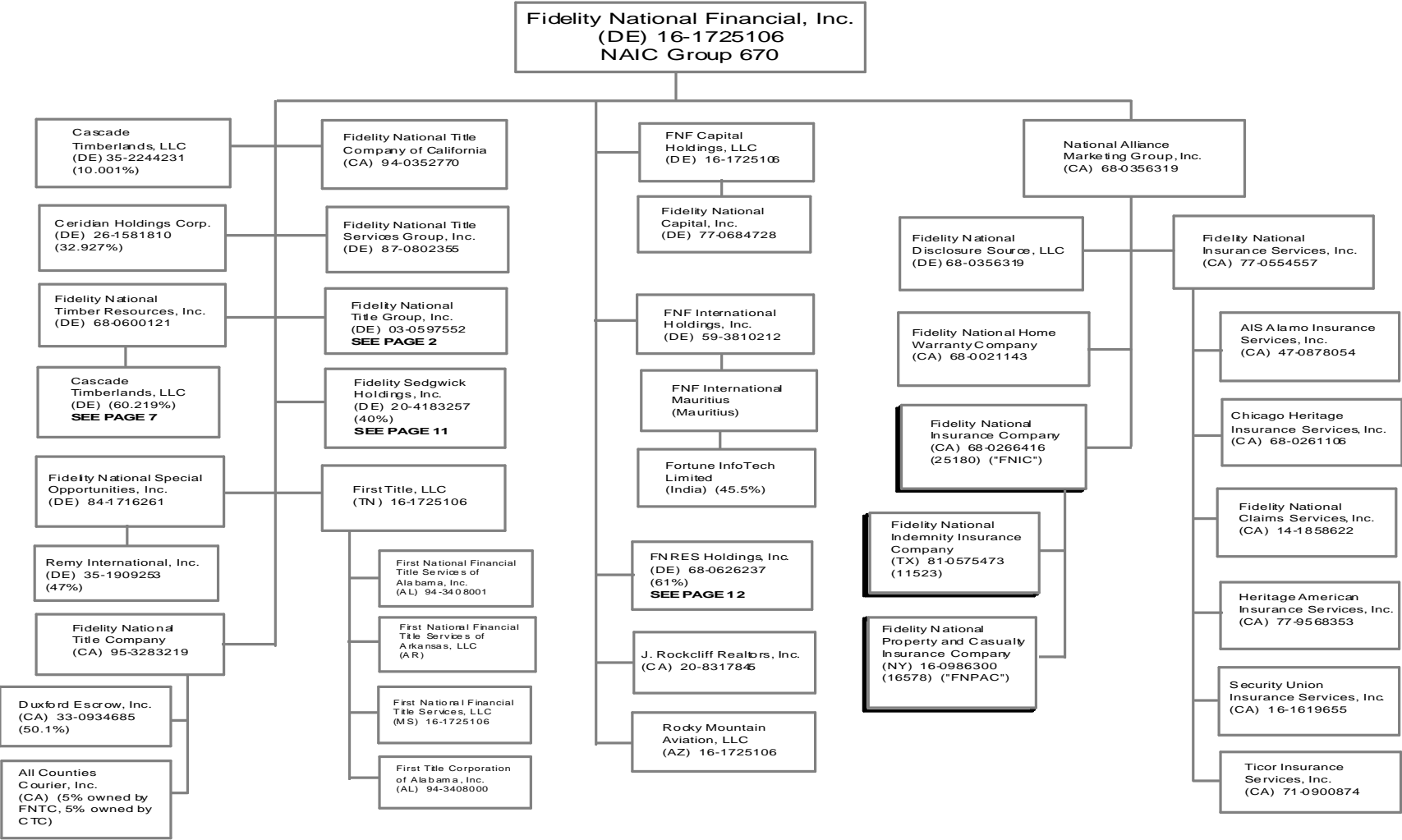
DETAILS OF WRITE-INS										
5801.	X X X									
5802.	X X X									
5803.	X X X									
5898. Summary of remaining write-ins for Line 58 from overflow page	X X X	X X X								
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	X X X	X X X								

(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

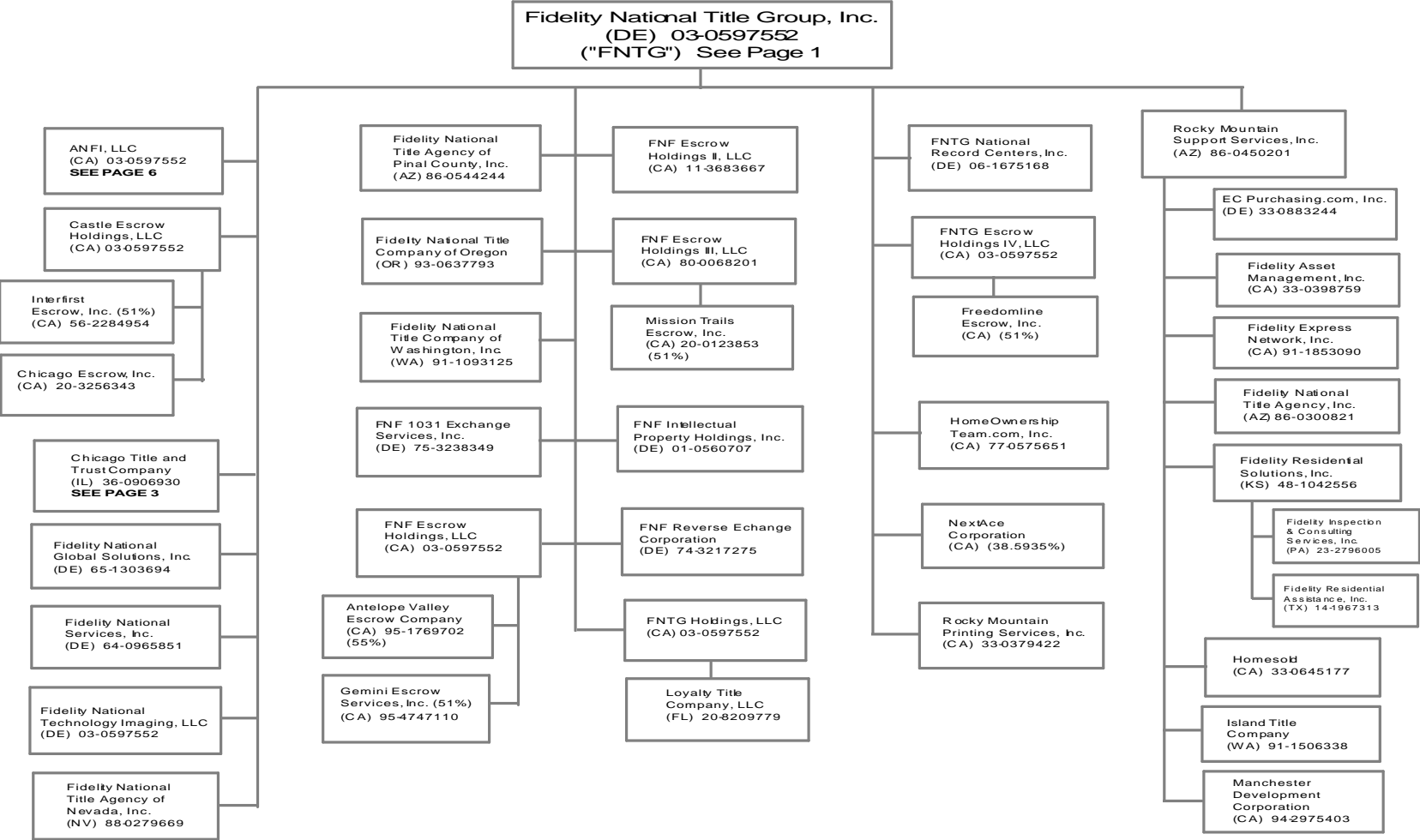
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

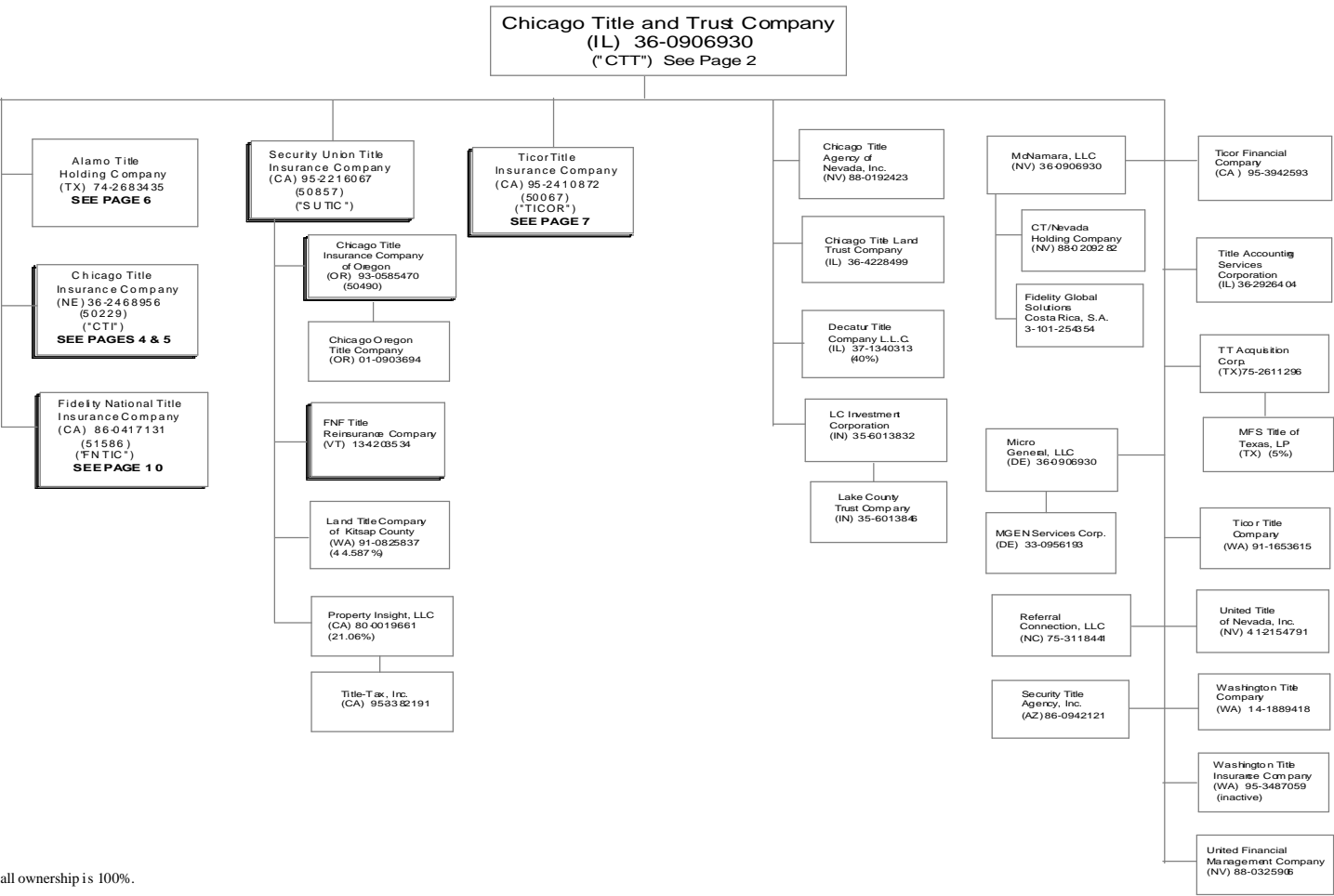
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PART 1 - ORGANIZATIONAL CHART

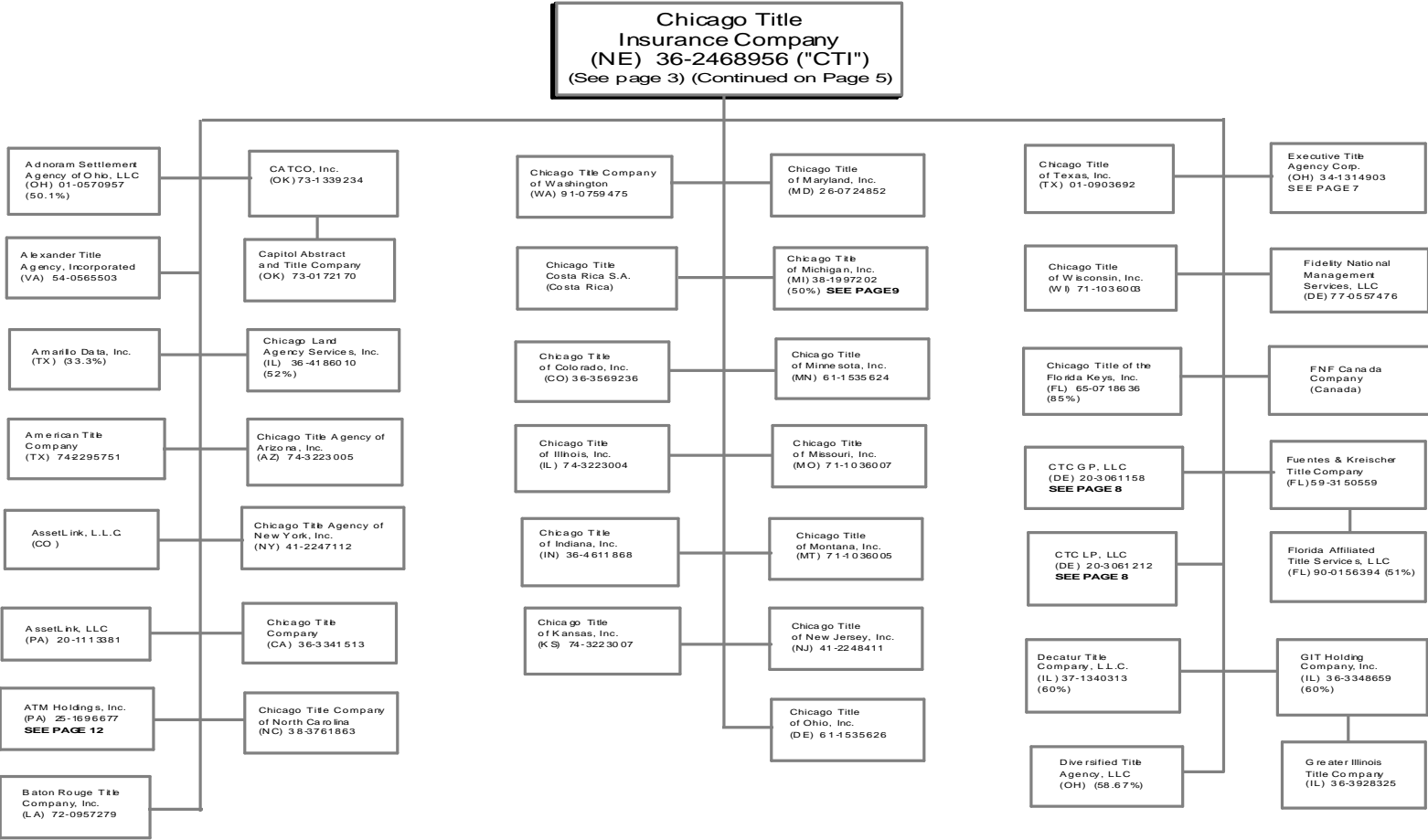
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PART 1 - ORGANIZATIONAL CHART

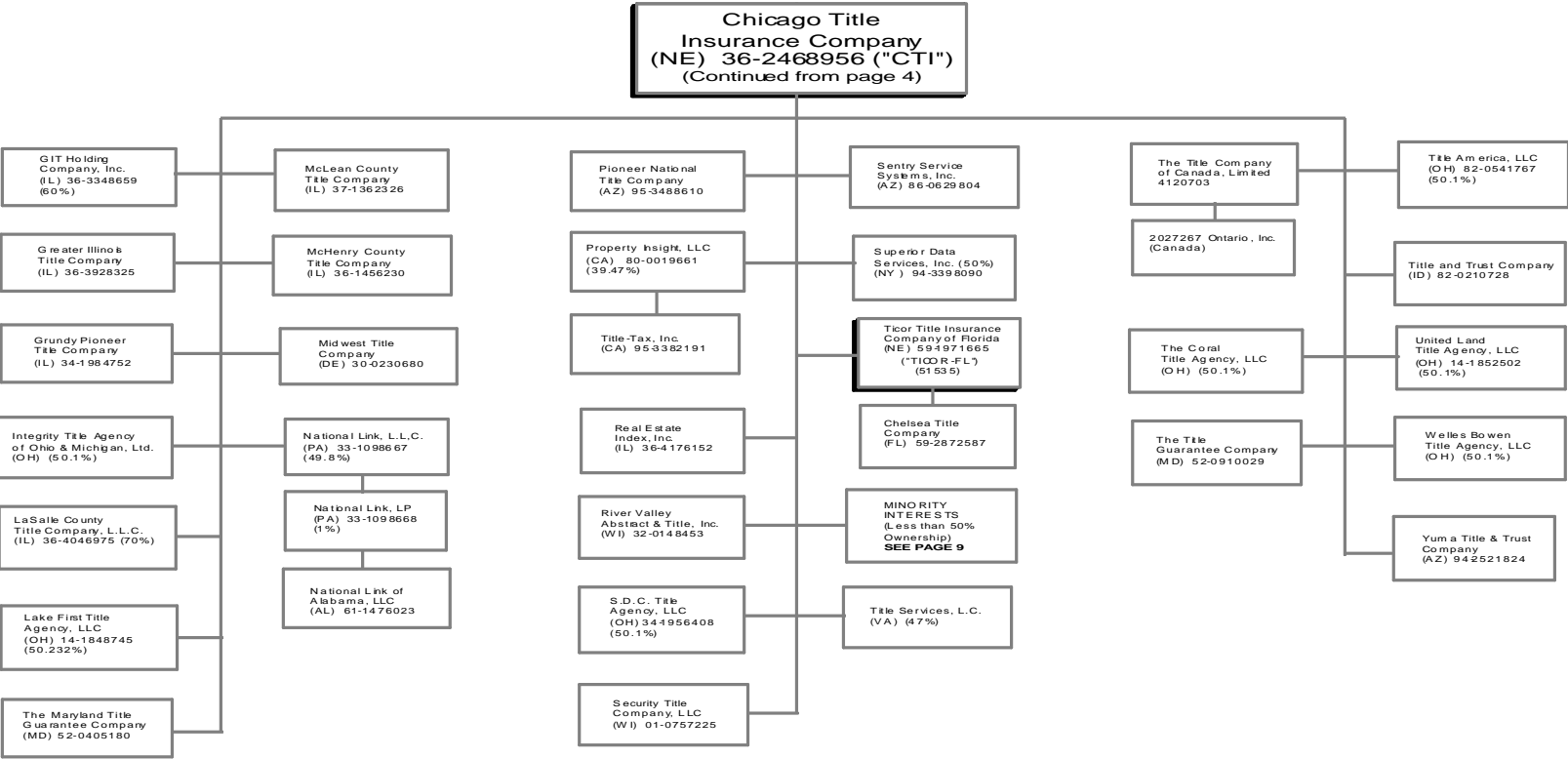
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PART 1 - ORGANIZATIONAL CHART

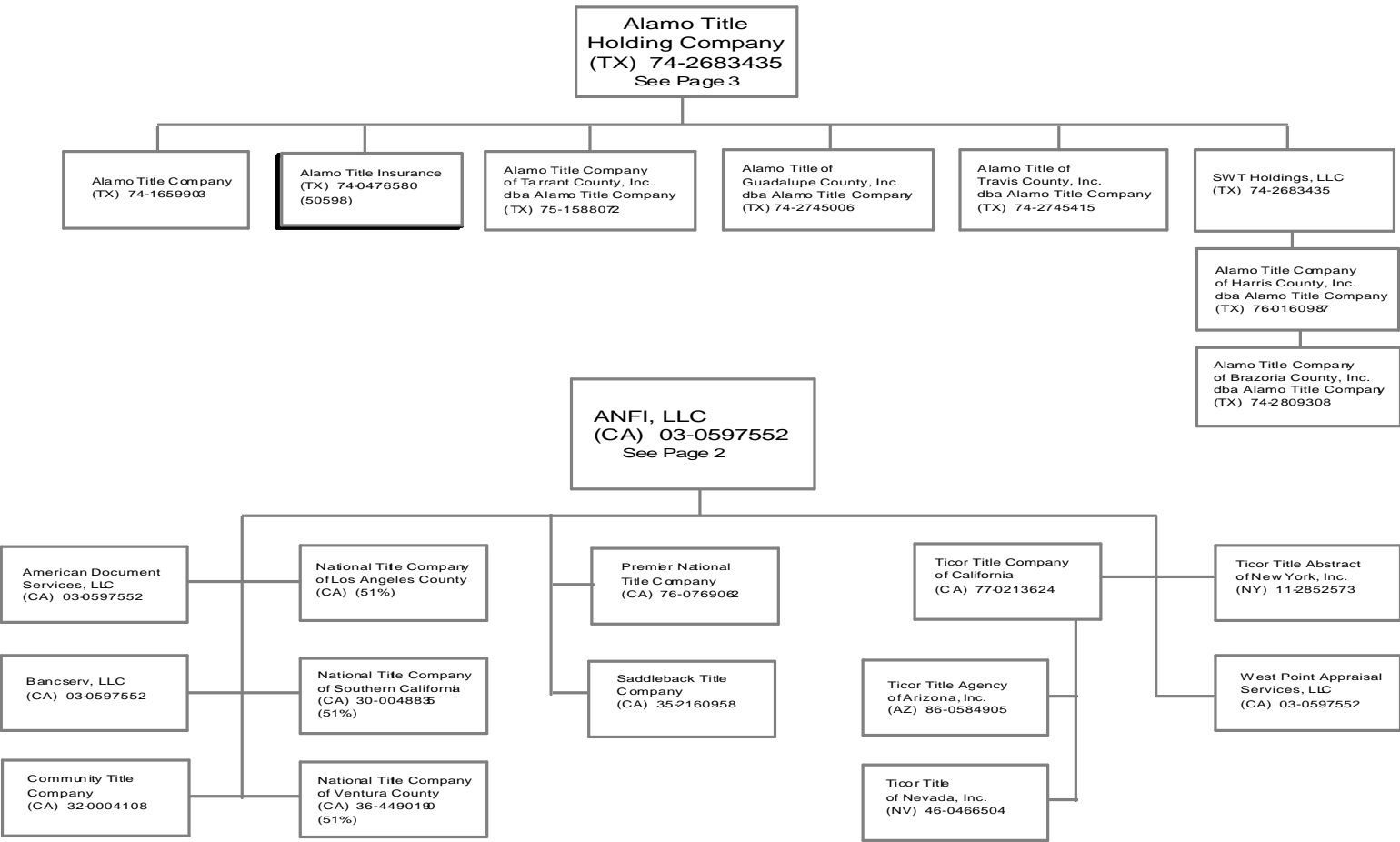
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PART 1 - ORGANIZATIONAL CHART

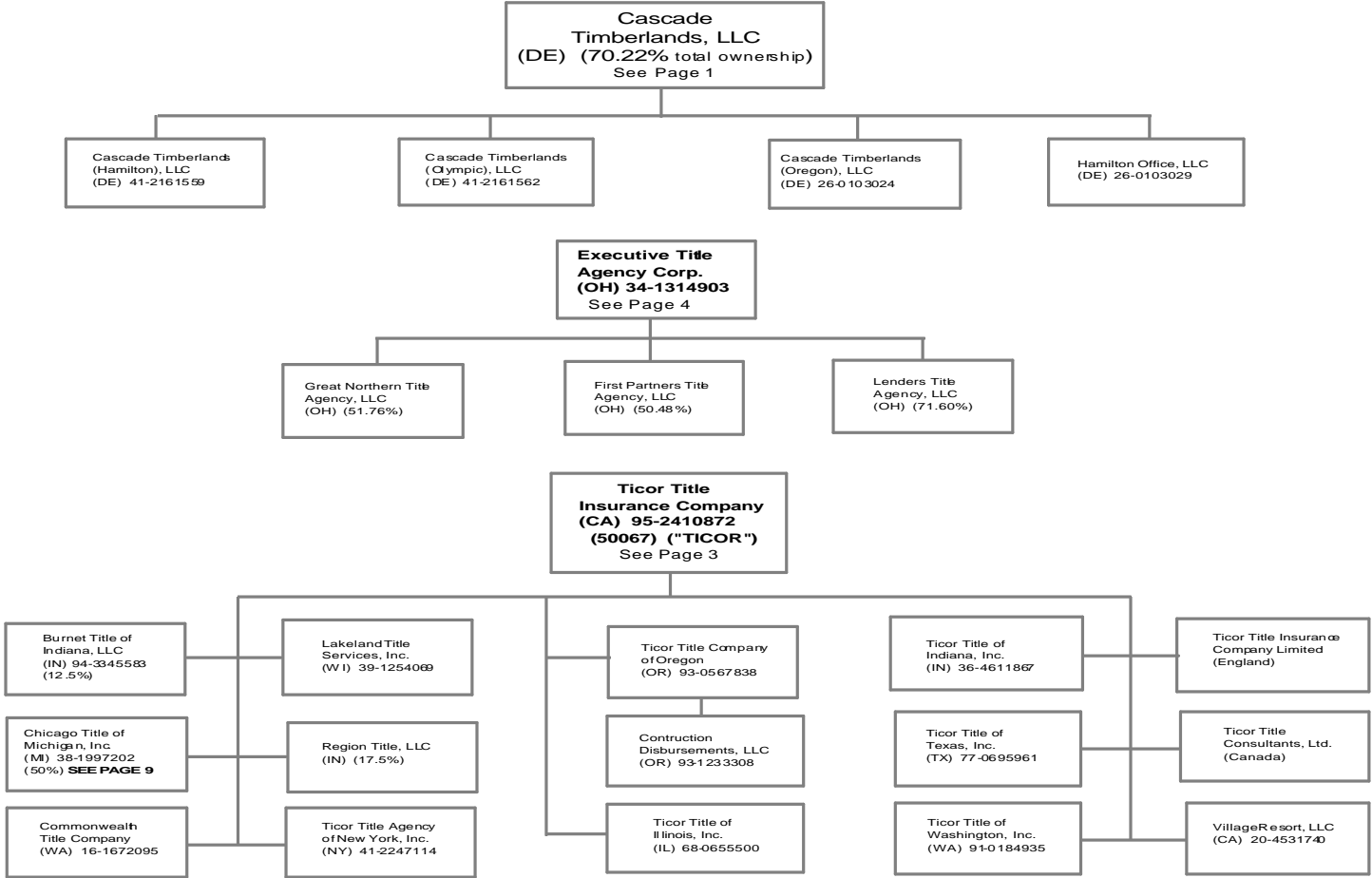
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PART 1 - ORGANIZATIONAL CHART

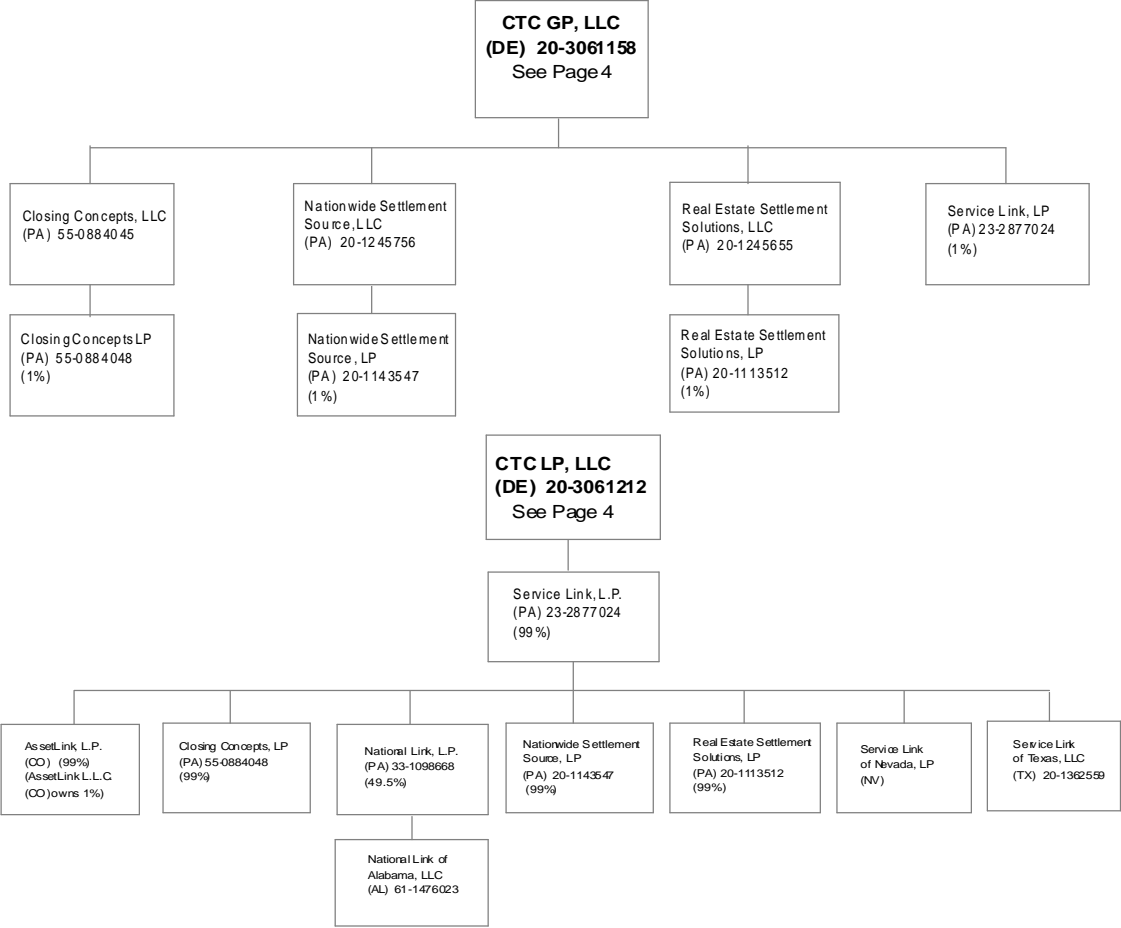
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PART 1 - ORGANIZATIONAL CHART

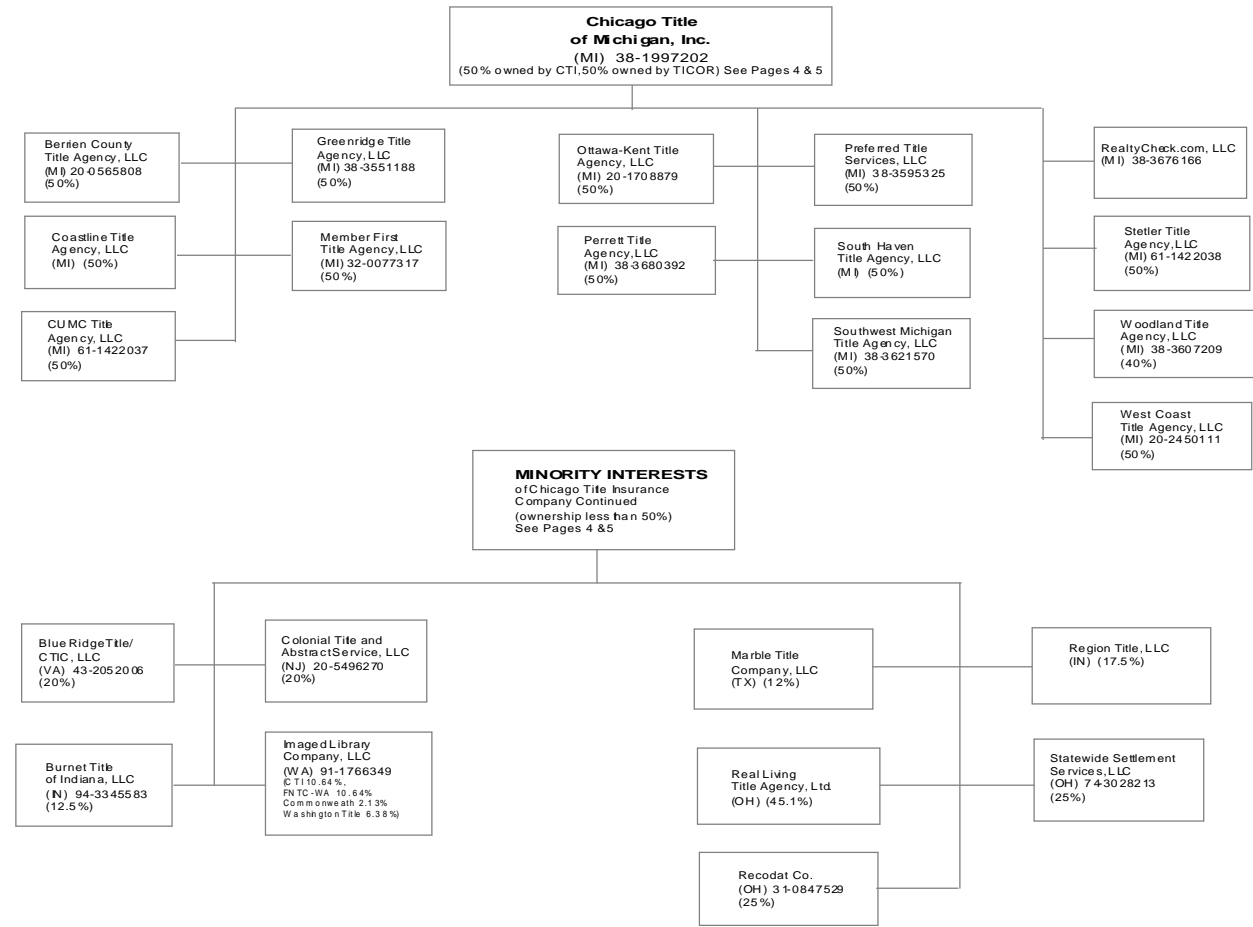
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PART 1 - ORGANIZATIONAL CHART

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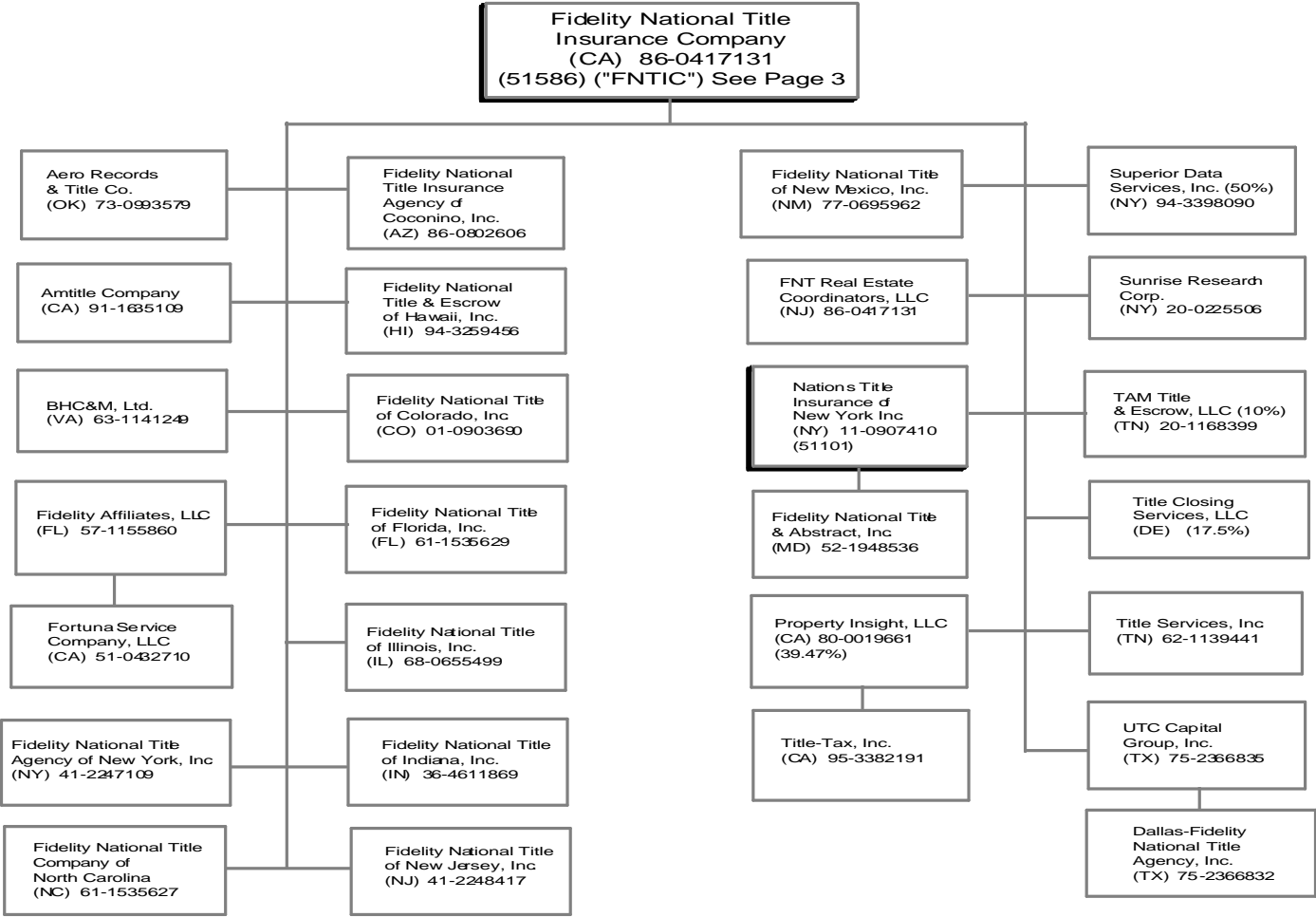


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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

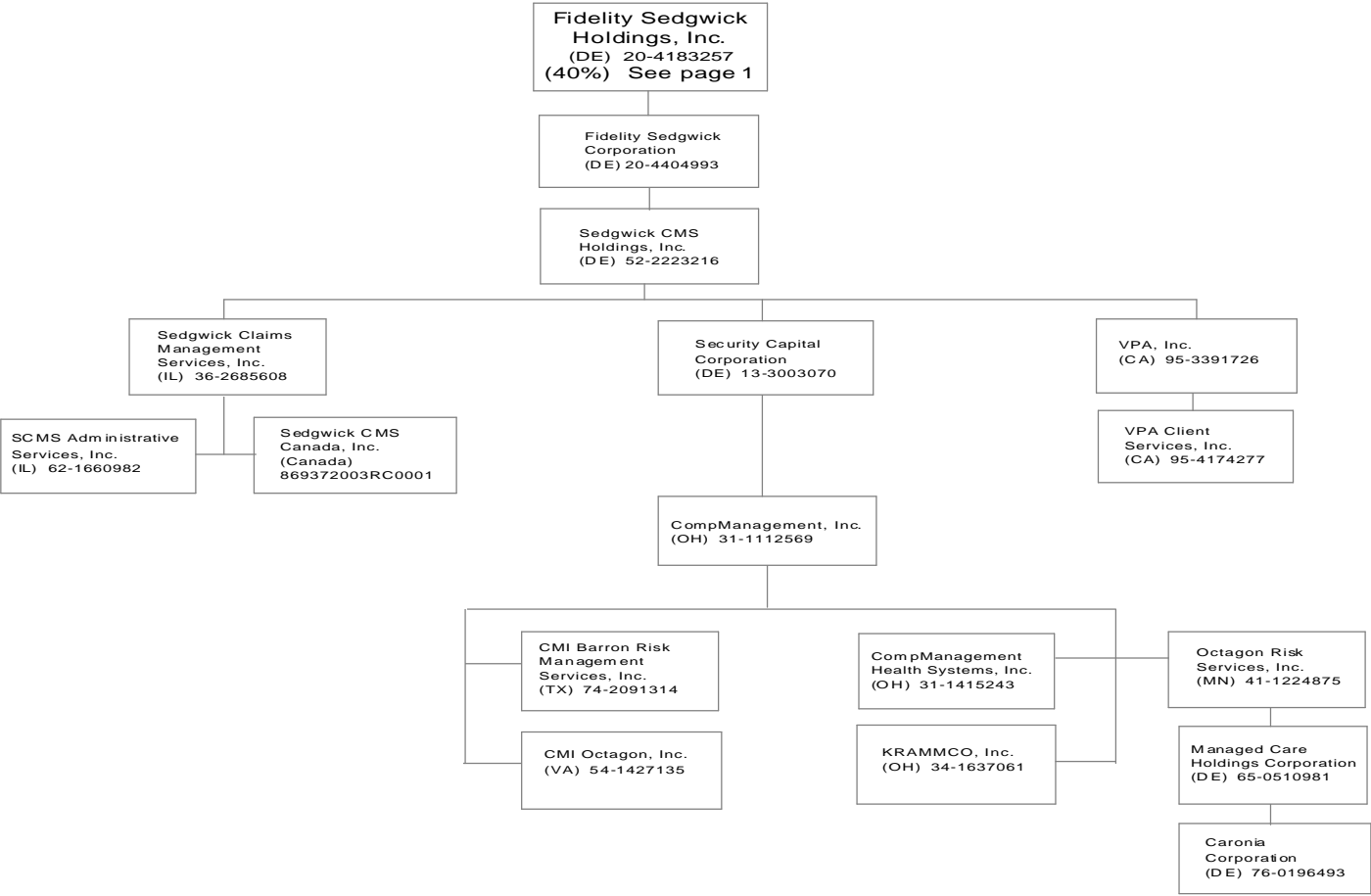
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PART 1 - ORGANIZATIONAL CHART

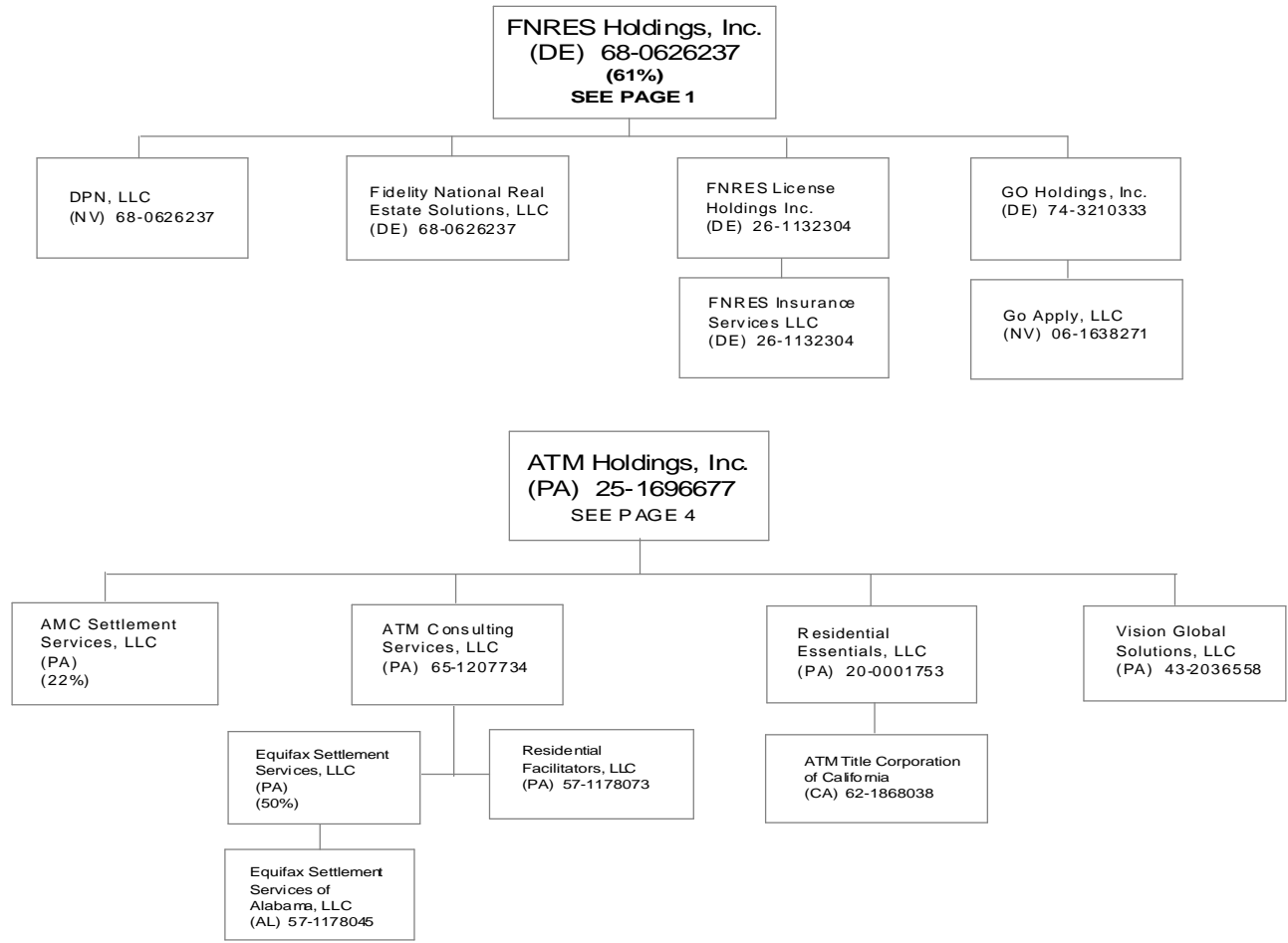
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SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

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