51101200420100100

ANNUAL STATEMENT

For the Year Ended December 31, 2004

OF THE CONDITION AND AFFAIRS OF THE

Nations Title Insurance of New York, Inc

NAIC Group Code 0670 (Current Period) 0670 (Prior Period) **NAIC Company Code** 51101 **Employer's ID Number** 11-0907410

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

Country of Domicile US

Incorporated: November 15, 1927 **Commenced Business:** March 27, 1928

Statutory Home Office: 2 Park Avenue New York, NY 10016

Main Administrative Office: 601 Riverside Ave Jacksonville, FL 32204 904-854-8100

Mail Address: 601 Riverside Ave Jacksonville, FL 32204

Primary Location of Books and Records: 2 Park Avenue New York, NY 10016 212-481-5858

Internet Website Address: www.fnf.com

Statutory Statement Contact: Jan B. Ramsey 904-854-8100

jramsey@fnf.com (E-Mail Address) 904-357-1066 (Fax Number)

Policyowner Relations Contact: Kevin Chiarello 17911 Von Karman Suite 300 Irvine, CA 92614 949-622-4338

OFFICERS

	Name	Title
1.	Raymond Randall Quirk	President
2.	Todd Chliveny Johnson	SVP & Corporate Secretary
3.	Alan Lynn Stinson	EVP & Chief Financial Officer

Vice-Presidents

Name	Title	Name	Title
Ronald Ray Maudsley	EVP	Jonathan Adam Richards	SVP
Peter Tadeusz Sadowski	EVP	Frank Patrick Willey	EVP
Charles Hyman Wimer	EVP		

DIRECTORS OR TRUSTEES

Raymond Michael Cavanagh #	Vernell Ashton Clarke	William Patrick Foley II	Raymond Randall Quirk
Jonathan Adam Richards	Alan Lynn Stinson	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)	(Signature)	(Signature)
Raymond Randall Quirk	Todd Chliveny Johnson	Alan Lynn Stinson
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President	SVP & Corporate Secretary	EVP & Chief Financial Officer
(Title)	(Title)	(Title)

Subscribed and sworn to before me this

______ day of ______________, 2005

a. Is this an original filing? YES [X] NO [ ]

b. If no:
1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	17,220,963		17,220,963	16,083,316
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	106,674		106,674	106,465
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	97,902	19,565	78,337	86,195
3.2 Other than first liens	24,350	24,350		
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	38,000
5. Cash ($ 340,386 , Schedule E-Part 1), cash equivalents ($ 0 , Schedule E-Part 2) and short-term investments ($ 965,512 , Schedule DA)	1,305,898		1,305,898	2,635,317
6. Contract loans (including $ 0 premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivable for securities	51,795		51,795	2,499
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	18,845,582	43,915	18,801,667	18,951,792
11. Investment income due and accrued	265,699		265,699	249,281
12. Premiums and considerations:				
12.1 Uncollected premiums and agents' balances in the course of collection				
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 0 earned but unbilled premiums)				
12.3 Accrued retrospective premiums				
13. Reinsurance:				
13.1 Amounts recoverable from reinsurers				
13.2 Funds held by or deposited with reinsured companies				
13.3 Other amounts receivable under reinsurance contracts				
14. Amounts receivable relating to uninsured plans				
15.1 Current federal and foreign income tax recoverable and interest thereon	3,775		3,775	
15.2 Net deferred tax asset	134,811		134,811	177,183
16. Guaranty funds receivable or on deposit				
17. Electronic data processing equipment and software				
18. Furniture and equipment, including health care delivery assets ($ 0)				
19. Net adjustment in assets and liabilities due to foreign exchange rates				
20. Receivables from parent, subsidiaries and affiliates	928,851	115,484	813,367	590,922
21. Health care ($ 0) and other amounts receivable				
22. Other assets nonadmitted	4,364	4,364		
23. Aggregate write-ins for other than invested assets	1,097,851	238,217	859,634	1,051,009
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	21,280,933	401,980	20,878,953	21,020,187
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	21,280,933	401,980	20,878,953	21,020,187

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)				
2301. Title Plants	859,634		859,634	1,051,009
2302. Prepaid expenses and other assets	238,217	238,217		
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	1,097,851	238,217	859,634	1,051,009

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Known claims reserve (Part 2B, Line 3, Col. 4)	1,417,579	1,776,668
2.	Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	7,043,480	8,009,713
3.	Aggregate of other reserves required by law		
4.	Supplemental reserve (Part 2B, Col. 4, Line 12)		
5.	Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6.	Other expenses (excluding taxes, licenses and fees)	1,184,564	642,702
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)	2,660	96,718
8.1	Current federal and foreign income taxes (including $ 0 on realized capital gains (losses))	1,100,450	735,342
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	268,339	148,019
19.	Payable for securities		
20.	Aggregate write-ins for other liabilities		
21.	Total liabilities (Lines 1 through 20)	11,017,072	11,409,162
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)	(6,056,286)	(6,307,142)
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)	9,861,881	9,611,025
31.	Totals (Page 2, Line 26, Col. 3)	20,878,953	21,020,187

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

OPERATIONS AND INVESTMENT EXHIBIT
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	972,756	974,291
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)	3,866	162,257
2. Aggregate write-ins for other operating income		
3. Total Operating Income (Lines 1 through 2)	976,622	1,136,548
DEDUCT:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	646,430	1,331,132
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)	746,196	1,043,439
6. Aggregate write-ins for other operating deductions		
7. Total Operating Deductions	1,392,626	2,374,571
8. Net operating gain or (loss) (Lines 3 minus 7)	(416,004)	(1,238,023)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net investment Income, Line 17)	465,160	546,636
10. Net realized capital gains (losses)	23,309	147,125
11. Net investment gain (loss) (Lines 9 + 10)	488,469	693,761
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss)		
13. Net income, before federal income taxes (Lines 8 + 11 + 12)	72,465	(544,262)
14. Federal and foreign income taxes incurred	(137,448)	(442,508)
15. Net income (Lines 13 minus 14)	209,913	(101,754)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)	9,611,025	9,223,329
GAINS AND (LOSSES) IN SURPLUS		
17. Net income (from Line 15)	209,913	(101,754)
18. Net unrealized capital gains or losses	851	51,285
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax	(79,564)	2,812
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	119,655	435,353
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)	250,855	387,696
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)	9,861,880	9,611,025

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. Prior Period Tax Adjustment		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

CASH FLOW Cash from Operations	1 Current Year	2 Prior Year
1. Premiums collected net of reinsurance	6,522	239,229
2. Net investment income	780,491	788,261
3. Miscellaneous income	3,866	
4. Total (Lines 1 through 3)	790,879	1,027,490
5. Benefit and loss related payments	1,005,519	2,277,124
6. Net transfers to Separate, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	298,393	1,070,523
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) $ 0 net of tax on capital gains (losses)	(498,781)	(1,398,784)
10. Total (Lines 5 through 9)	805,131	1,948,863
11. Net cash from operations (Line 4 minus Line 10)	(14,252)	(921,373)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	8,130,133	13,584,529
12.2 Stocks	1,127	15,784,422
12.3 Mortgage loans	7,858	81,402
12.4 Real estate	3,418	
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		5,735
12.8 Total investment proceeds (Lines 12.1 to 12.7)	8,142,536	29,456,088
13. Cost of investments acquired (long-term only):		
13.1 Bonds	9,579,851	15,635,071
13.2 Stocks	26	11,190,944
13.3 Mortgage loans		25,120
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	49,754	1,688
13.7 Total investments acquired (Lines 13.1 to 13.6)	9,629,631	26,852,823
14. Net increase (decrease) in policy loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,487,095)	2,603,265
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)	171,927	(335,807)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	171,927	(335,807)
RECONCILIATION OF CASH AND SHORT-TERM INVESTMENTS		
18. Net change in cash and short-term investments (Line 11, plus Lines 15 and 17)	(1,329,420)	1,346,085
19. Cash and short-term investments:		
19.1 Beginning of year	2,635,317	1,289,232
19.2 End of year (Line 18 plus Line 19.1)	1,305,897	2,635,317

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

20.0001.		
20.0002.		
20.0003.		

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Current Year Total (Cols. 1 + 2 + 3)	Prior Year Total
1. Direct premiums written		161		161	2,880
2. Escrow and settlement service charges		X X X	X X X		
3. Other title fees and service charges (Part 1C, Line 5)	3,866	X X X	X X X	3,866	162,257
4. Totals (Lines 1 + 2 + 3)	3,866	161		4,027	165,137

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	161	2,880
1.2 Assumed	6,361	3,370
1.3 Ceded		
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	6,522	6,250
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	8,009,713	8,977,756
2.2 Additions during the current year	3,807	1,902
2.3 Withdrawals during the current year	970,041	969,945
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	7,043,479	8,009,713
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	972,756	974,293

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations		
2. Searches and abstracts		162,007
3. Surveys		
4. Aggregate write-ins for service charges	3,866	250
5. Totals	3,866	162,257
DETAILS OF WRITE-INS		
0401. Other Income	3,866	250
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)	3,866	250

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A - LOSSES PAID AND INCURRED

	1 Direct Operations	Agency Operations 2 Non-Affiliated Agency Operations	 3 Affiliated Agency Operations	4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	(12)	1,005,531		1,005,519	2,277,126
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	(12)	1,005,531		1,005,519	2,277,126
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	(12)	1,005,531		1,005,519	2,277,126
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	21,464	1,396,115		1,417,579	1,776,667
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)	16,972	1,759,695		1,776,667	2,722,660
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	4,480	641,951		646,431	1,331,133
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	4,480	641,951		646,431	1,331,133

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3)	Total Prior Year
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	21,464	1,396,115		1,417,579	1,776,667
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)	21,464	1,396,115		1,417,579	1,776,667
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	3,000	3,668,000		3,671,000	4,950,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported	3,000	3,668,000		3,671,000	4,950,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X		X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6)(Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	5,088,579	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	7,043,479	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							Totals	
	1	Agency Operations		4	5	6	7	8	9
	Direct Operations	2 Non-affiliated Agency Operations	3 Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Unallocated Loss Adjustment Expenses	Other Operations	Investment Expenses	Current Year (Cols. 4 + 5 + 6 + 7)	Prior Year
1. Personnel costs:									
1.1 Salaries	5,292	220		5,512				5,512	62,514
1.2 Employee relations and welfare	546	23		569				569	4,027
1.3 Payroll taxes	459	19		478				478	6,828
1.4 Other personnel costs									
1.5 Total personnel costs	6,297	262		6,559				6,559	73,369
2. Amounts paid to or retained by title agents		586		586				586	2,304
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts									146,407
3.2 Surveys									
3.3 Other									
4. Advertising									(1,050)
5. Boards, bureaus and associations									
6. Title plant rent and maintenance	269,285	11,214		280,499				280,499	329,983
7. Claim adjustment services									
8. Amounts charged off, net of recoveries	329,107	13,706		342,813				342,813	293,257
9. Marketing and promotional expenses									
10. Insurance	343	14		357				357	323
11. Directors' fees									
12. Travel and travel items	119	5		124				124	1,945
13. Rent and rent items	11,986	499		12,485				12,485	30,715
14. Equipment	63	3		66				66	1,905
15. Cost or depreciation of EDP equipment and software	47	2		49				49	2,313
16. Printing, stationery, books and periodicals	2,620	109		2,729				2,729	24,975
17. Postage, telephone, messengers and express	158	7		165				165	7,715
18. Legal and auditing	50,919	2,121		53,040				53,040	112,023
19. Totals (Lines 1.5 to 18)	670,944	28,528		699,472				699,472	1,026,184
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes									79
20.2 Insurance department licenses and fees	1,558	65		1,623				1,623	35,878
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	(13,462)	(561)		(14,023)				(14,023)	(18,238)
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	(11,904)	(496)		(12,400)				(12,400)	17,719
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for miscellaneous expenses	57,224	1,899		59,123			128,271	187,394	88,108
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	716,264	29,931		746,195			128,271	(a) 874,466	1,132,011
25. Less unpaid expenses - current year	1,139,759	47,465		1,187,224				1,187,224	739,421
26. Add unpaid expenses - prior year	726,525	12,896		739,421				739,421	766,505
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	303,030	(4,638)		298,392			128,271	426,663	1,159,095
DETAILS OF WRITE-INS									
2301. General and Miscellaneous Expense	57,232	1,899		59,131				59,131	(463)
2302. Interest Expense	(8)			(8)				(8)	
2303. Investment Expense							128,271	128,271	88,571
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	57,224	1,899		59,123			128,271	187,394	88,108

(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	
	Direct Operations	2 Non-affiliated Agency Operations	3 Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations	6 Current Year (Cols. 4 + 5)	7 Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		972,756		972,756		972,756	974,291
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)	3,866			3,866		3,866	162,257
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	3,866	972,756		976,622		976,622	1,136,548
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	4,480	641,951		646,431		646,431	1,331,133
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	716,264	29,931		746,195		746,195	1,043,440
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	720,744	671,882		1,392,626		1,392,626	2,374,573
8. Net operating gain or (loss) (Lines 3 minus 7)	(716,878)	300,874		(416,004)		(416,004)	(1,238,025)
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) 156,359	169,721
1.1	Bonds exempt from U.S. tax	(a) 319,948	320,782
1.2	Other bonds (unaffiliated)	(a) 69,114	71,336
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	7	7
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c) 8,163	8,163
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 21,632	21,632
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	1,790	1,790
10.	Total gross investment income	577,013	593,431
11.	Investment expenses		(g) 128,271
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		128,271
17.	Net investment income (Line 10 minus Line 16)		465,160
	DETAILS OF WRITE-INS		
0901.	Loans on personal security	143	143
0902.	Dividend from recoupment	1,647	1,647
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	1,790	1,790
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 $ 1,790 accrual of discount less $ (337,825) amortization of premium and less $ (60,117) 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 Increases (Decreases) by Adjustment	4 Total
1.	U.S. Government bonds	19,677			19,677
1.1	Bonds exempt from U.S. tax				
1.2	Other bonds (unaffiliated)				
1.3	Bonds of affiliates				
2.1	Preferred stocks (unaffiliated)				
2.11	Preferred stocks of affiliates				
2.2	Common stocks (unaffiliated)				
2.21	Common stocks of affiliates			851	851
3.	Mortgage loans				
4.	Real estate	3,418			3,418
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)	214			214
10.	Total capital gains (losses)	23,309		851	24,160
	DETAILS OF WRITE-INS				
0901.	Fixed Assets	214			214
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)	214			214

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	19,565	19,565	
3.2 Other than first liens	24,350	24,350	
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivable for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	43,915	43,915	
11. Investment income due and accrued			
12. Premiums and considerations:			
12.1 Uncollected premiums and agents' balances in the course of collection			
12.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
12.3 Accrued retrospective premiums			
13. Reinsurance:			
13.1 Amounts recoverable from reinsurers			
13.2 Funds held by or deposited with reinsured companies			
13.3 Other amounts receivable under reinsurance contracts			
14. Amounts receivable relating to uninsured plans			
15.1 Current federal and foreign income tax recoverable and interest thereon			
15.2 Net deferred tax asset			
16. Guaranty funds receivable or on deposit			
17. Electronic data processing equipment and software			
18. Furniture and equipment, including health care delivery assets			
19. Net adjustment in assets and liabilities due to foreign exchange rates			
20. Receivable from parent, subsidiaries and affiliates	115,484	139,316	23,832
21. Health care and other amounts receivable			
22. Other assets nonadmitted	4,364	5,721	1,357
23. Aggregate write-ins for other than invested assets	238,217	332,683	94,466
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	401,980	521,635	119,655
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	401,980	521,635	119,655

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. Title Plants		89,123	89,123
2302. Prepaid expenses and other assets	238,217	243,560	5,343
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	238,217	332,683	94,466

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:

	12/31/2004	12/31/2003
Net Income, NY Basis	209,913	(101,754)
State Prescribed/Permitted Practices (Income):		
Statutory Premium Reserve Recovery, net of tax	2,550	3,023
Title Plant Amort ,net of tax	182,324	214,489
Net Income, NAIC SAP basis	394,787	115,758
Statutory Surplus, NY basis	9,861,881	9,611,025
State Prescribed/Permitted Practices (Surplus):		
Statutory Premium Reserve	10,846	8,297
Title Plants	1,654,810	1,472,487
Statutory Surplus, NAIC SAP Basis	11,527,537	11,091,808

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.

NOTES TO FINANCIAL STATEMENTS

(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

(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. During the current year's financial statement preparation, there was no individually material change in accounting principle or correction of errors. Refer to item B for discussion of the initial implementation of codification.

B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of New York. Effective January 1, 2001, the State of New York required that insurance companies domiciled in the State of New York to prepare their statutory basis financial statements in accordance with the NAIC Accounting Practices and Procedures manual, except where that conflicts to the laws of the State of New York.

3. Business Combinations and Goodwill:

Non-applicable.

4. Discontinued Operations:

Non-applicable.

5. Investments:

A. Mortgage Loans – At December 31, 2004 and 2003, the Company had mortgage loans receivable consisting of promissory notes secured by first deeds of trust on real estate, with installments due monthly through 2014 in 2004 and 2003, or upon sale of real estate securing such promissory notes. Interest rates range from 0% to 11.5% in 2004 and 2003.

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:

NOTES TO FINANCIAL STATEMENTS

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

		Dec. 31, 2004	Jan. 1, 2004
(1)	Total of gross deferred tax assets	893,528	956,738
(2)	Total of deferred tax liabilities	(28,576)	(23,914)
	Net deferred tax asset	864,951	932,824
(3)	Deferred tax asset nonadmitted	(730,140)	(755,641)
(4)	Net admitted deferred tax asset	134,811	177,183
(5)	Increase(decrease) in nonadmitted asset	(25,501)	

B. Net DTL not recognized – Not applicable

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

	2004	2003
Federal	(137,448)	(442,509)
Foreign	-	-
Sub-total	(137,448)	(442,509)
Other	-	-
Federal income taxes incurred	(137,448)	(442,509)

The main components of the 2004 deferred tax amounts are as follows:

	Statutory	Tax	Difference	Tax Effect
Deferred tax assets:				
Discounting of reserves		1,830,359	(1,830,359)	640,626
Reserve Accruals	(735,275)		(735,275)	252,902
Employee Benefits	-		-	-
Total deferred tax assets	(735,275)	1,830,359	(2,565,634)	893,528
Nonadmitted deferred tax assets			2,086,114	(730,140)
Admitted deferred tax assets			(479,520)	163,388
Deferred tax liabilities:				
Employee Benefits	-		-	-
Unrealized Gain	56,672		56,672	(19,835)
Other	24,974		24,974	(8,741)
Total deferred tax liabilities	81,646	-	81,646	(28,576)
Net admitted deferred tax asset			-	134,811

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

	2004	2003	Change
Deferred tax assets:			
Discounting of reserves	640,626	792,522	(151,896)
Reserve Accruals	252,902	163,900	89,002
Employee Benefits	-	316	(316)
Total deferred tax assets	893,528	956,738	(63,210)
Nonadmitted deferred tax assets	(730,140)	(755,641)	25,501
Admitted deferred tax assets	163,388	201,097	(37,709)
Deferred tax liabilities:			
Employee Benefits	-	-	-

NOTES TO FINANCIAL STATEMENTS

Unrealized Gain	(19,835)	(19,377)	(458)
Other	(8,741)	(4,537)	(4,204)
Total deferred tax liabilities	(28,576)	(23,914)	(4,662)
Net admitted deferred tax asset	134,811	177,183	(42,372)

The change in net deferred income taxes is comprised of the following:

	Dec. 31, 2004	Jan. 1, 2004	Change
Total deferred tax assets	163,388	201,097	(37,709)
Total deferred tax liabilities	(28,576)	(23,914)	(4,662)
Net deferred tax asset	134,811	177,183	(42,372)

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

	Amount	**Tax Effect**
Provision computed at statutory rate	72,465	25,363
Tax exempt income deduction	(272,665)	(95,433)
Dividends received deduction	-	-
Other non deductible adjustments	(24,985)	(8,745)
Federal income taxes incurred	(225,185)	(78,815)
Change in net deferred income taxes	(167,524)	(58,633)
Total statutory income taxes	(392,709)	(137,448)

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

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

a. 2004 $0
b. 2003 $0
c. 2002 $0

F. The Company is included in a consolidated federal income tax return with its parent company, Fidelity National Financial, Ir (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 total combined federal income tax is allocated to each entity that is a party to the consolidation. Pursuant to this agreement, Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. The written agreement also provides that each entity in Fidelity's consolidated group compute its tax as though the entity pay 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 Annual Statement.

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

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

D. At December 31, 2004 and 2003, the Company has a receivable from the parent and/or other related parties totaling $813,367 and $590,922 respectively, and a payable to the parent and/or other related parties of $268,339 and $148,019 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

NOTES TO FINANCIAL STATEMENTS

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

11. Debt:

The Company has no debt.

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

A. Defined Benefit Plan - None

B. Defined Contribution Plan – None

C. Multi-employer Plan – None

D. Consolidated/Holding Company Plans – The Company's employees are covered by a qualified voluntary contributory savings plan ("401(k) Plan") sponsored by Fidelity National Financial, Inc, its ultimate parent. Under this 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 and $466 were made in 2004 and 2003, respectively.

The Company's employees are covered to participate in an Employee Stock Purchase Plan ("ESPP") . Eligible employees may voluntarily purchase, at current market prices, shares of Fidelity National Financial's common stock through payroll deduction. Pursuant to the ESPP, employees may contribute an amount between 5% and 15% of their base salary and certain commissions. The Company contributes varying amounts as specified in the ESPP. The Company's cost of its employer matching contributions for the years 2004 and 2003 were $0.

Certain Company officers are participants in the 1987, 1991, 1993, 1998, 2001 and 2004 Executive Incentive Stock Option Plans (the "Plans") sponsored by Fidelity National Financial, Inc. Under the Plans, participants have the option to purchase shares of Fidelity National Financial stock at annually declining share prices. Options granted under these plans expire within a specified period from the grant date. 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 2004 and 2003.

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 or 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 could pay dividends to its parent of

NOTES TO FINANCIAL STATEMENTS

$5,071,979 during 2005.

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

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

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

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

H. The portion of unassigned funds (surplus) represented or reduced by each of the following items:

(1) Unrealized gains and losses	$	36,837
(2) Non-admitted asset values	$	(401,980)
(3) Separate account business	$	-0-
(4) Asset valuation reserve	$	- 0 -
(5) Provision for reinsurance	$	-0-

I. Surplus Notes – None

I. Quasi-reorganization – Non-applicable

14. **Contingencies:**

A. Contingent Commitments – None.

B. Assessments – Non-applicable

C. Gain Contingencies - None

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

15. **Leases:**

Rental expense for 2004 and 2003 was $0 and $17,578 respectively.

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:**

None

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. **September 11 Events:**

Non-applicable

21. **Other Items:**

A. Extraordinary Items – None

B. Troubled Debt Restructuring – None

C. Other Disclosures:

(1) Assets in the amount of $2,141,576 and 2,910,489 at December 31, 2004 and 2003, were on deposit

NOTES TO FINANCIAL STATEMENTS

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, 2004 and 2003, the Company held approximately $683,434 and $763,604, respectively, of such assets in trust and has a contingent liability relating to the proper disposition of these assets for its customers.

22. Events Subsequent:

There were no events subsequent to December 31, 2004, which may have a material effect on the financial condition of the Company.

23. 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

24. Retrospectively Rated Contracts:

None

25. 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 $(359,089) from $1,776,668 in 2003 to $1,417,579 in 2004 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.

26. Inter-company Pooling Arrangements:

None

27. Structured Settlements:

None

28. Supplemental Reserves:

None

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	Gross Investment Holdings 2 Percentage	Admitted Assets as Reported in the Annual Statement 3 Amount	Admitted Assets as Reported in the Annual Statement 4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	2,456,633	13.066	2,456,633	13.066
1.2 U.S. government agency and corporate obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies	1,865,180	9.920	1,865,180	9.920
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	4,119,618	21.911	4,119,618	21.911
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	3,587,413	19.080	3,587,413	19.080
1.43 Revenue and assessment obligations	2,028,469	10.789	2,028,469	10.789
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	580,106	3.085	580,106	3.085
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA				
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521				
1.523 All other				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	2,583,545	13.741	2,583,545	13.741
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	106,674	0.567	106,674	0.567
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	55,404	0.295	55,404	0.295
4.4 Multifamily residential properties	22,932	0.122	22,932	0.122
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 (includes $ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale ($ 0 including property acquired in satisfaction of debt)	38,000	0.202	38,000	0.202
6. Policy loans				
7. Receivables for securities	51,795	0.275	51,795	0.275
8. Cash, cash equivalents and short-term investments	1,305,898	6.946	1,305,898	6.946
9. Other invested assets				
10. Total invested assets	18,801,667	100.000	18,801,667	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

1.3 State Regulating? NY

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 [X]

2.2 If yes, date of change:
If not previously filed, furnish herewith a certified copy of the instrument as amended.

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

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

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

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

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? (You need not report an action either formal or informal, if a confidentiality clause is part of the agreement.) Yes [ ] No [X]

6.2 If yes, give full information

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

7.2 If yes,

7.21 State the percentage of foreign control 0 %

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

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

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP
One Independent Drive, Jacksonville, FL 32202 Suite 270 Independent Square

10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with a(n) actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? Milliman USA
1325 Franklin Ave, Suite 555 Garden City, NY 11530

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

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

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

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

11.4 If answer to (11.3) is yes, has the domiciliary or entry state approved the changes? Yes [ ] No [X] N/A [ ]

BOARD OF DIRECTORS

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

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

14. 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 which is in or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

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

15.11	To directors or other officers	$ 0
15.12	To stockholders not officers	$ 0
15.13	Trustees, supreme or grand (Fraternal only)	$ 0

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

15.21	To directors or other officers	$ 0
15.22	To stockholders not officers	$ 0
15.23	Trustees, supreme or grand (Fraternal only)	$ 0

16.1 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]

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

16.21	Rented from others	$ 0
16.22	Borrowed from others	$ 0
16.23	Leased from others	$ 0
16.24	Other	$ 0

Disclose in Notes to Financial the nature of each obligation.

17.1 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]

17.2 If answer is yes:

17.21	Amount paid as losses or risk adjustment	$ 0
17.22	Amount paid as expenses	$ 0
17.23	Other amounts paid	$ 0

GENERAL INTERROGATORIES

INVESTMENT

18. List the following capital stock information for the reporting entity:

Class	1 Number of Shares Authorized	2 Number of Shares Outstanding	3 Par Value Per Share	4 Redemption Price If Callable	5 Is Dividend Rate Limited?	6 Are Dividends Cumulative?
Preferred	0.00	0.00	0.00	0.00	Yes [ ] No [X]	Yes [ ] No [X]
Common	181,166.00	181,166.00	7.00	X X X	X X X X X X	X X X X X X

19.1 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 [X] No [ ]

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

20.1 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, except as shown on Schedule E - Part 3 - Special Deposits, 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 16.1). Yes [ ] No [X]

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

20.21	Loaned to others	$ 0
20.22	Subject to repurchase agreements	$ 0
20.23	Subject to reverse repurchase agreements	$ 0
20.24	Subject to dollar repurchase agreements	$ 0
20.25	Subject to reverse dollar repurchase agreements	$ 0
20.26	Pledged as collateral	$ 0
20.27	Placed under option agreements	$ 0
20.28	Letter stock or securities restricted as to sale	$ 0
20.29	Other	$ 0

20.3 For category (20.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		0
		0
		0
		0
		0

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

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

If no, attach a description with this statement.

22.1 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]

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

GENERAL INTERROGATORIES

INVESTMENT

23. 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 Part 1-General, Section IV.H-Custodial or Safekeeping agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No [ ]

23.01 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

23.02 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)

23.03 Have there been any changes, including name changes, in the custodian(s) identified in 23.01 during the current year? Yes [ ] No [X]

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
Managed in House	Matthew Hartman	601 Riverside Ave, Jacksonville, FL 32204
Managed in House	Sean Casey	601 Riverside Ave, Jacksonville, FL 32204
Managed in House	Vince Carrino	4050 Calle Real, Santa Barbara, CA 93110

24.1 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]

24.2 If yes, complete the following schedule:

1 CUSIP#	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
		0
		0
		0
		0
		0
		0
		0
		0
		0
		0
9999999 Total		0

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

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

GENERAL INTERROGATORIES

INVESTMENT

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
25.1 Bonds	18,186,475	18,315,959	0
25.2 Preferred stocks	0	0	0
25.3 Totals	18,186,475	18,315,959	0

25.4 Describe the sources or methods utilized in determining the fair values: Fair market values are based on quotations from pricing service organizations

26.1 Have all the filing requirements of the Purposes and Procedures manual of the NAIC Securitites Valuation Office been followed? Yes [X] No [ ]

26.2 If no, list exceptions:

OTHER

27.1 Amount of payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus, if any? $ 0

27.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to Trade Associations, Service Organizations and Statistical or Rating Bureaus during the period covered by this statement.

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

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

28.2 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
	$ 0
	$ 0

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

29.2 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 department of government during the period covered by this statement.

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

GENERAL INTERROGATORIES

PART 2-TITLE INTERROGATORIES

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

2. Largest net aggregate amount insured in any one risk. $ 8,000,000

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

3.2 If yes, give full information

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

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

5.2 If yes, give full information

6. Uncompleted building construction loans:

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

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

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

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

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

9.11	Bonds	$ 7,044,000
9.12	Short-term investments	$ 0
9.13	Mortgages	$ 0
9.14	Cash	$ 0
9.15	Other admissible invested assets	$ 0
9.16	Total	$ 7,044,000

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.)

9.21	Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:	$ 683,434
	These funds consist of:	
9.22	In cash on deposit	$ 683,434
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 2004	2 2003	3 2002	4 2001	5 2000
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)	161	2,880	19,591	185,335	(543,218)
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	161	2,880	19,591	185,335	(543,218)
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	972,756	974,293	992,916	1,159,603	1,950,447
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	633,798	684,782	497,733
9. Surveys (Part 1C, Line 3)					
10. Aggregate write-ins for service charges (Part 1C, Line 4)	3,866	250			1,141
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	976,622	1,136,550	1,626,714	1,844,385	2,449,321
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(416,004)	(1,238,023)	(1,251,821)	211,233	(3,111,942)
14. Net investment gain or (loss) (Line 11)	488,469	693,761	617,359	861,618	600,713
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	(137,448)	(442,508)	(400,567)	16,327	(1,618,288)
17. Net income (Line 15)	209,913	(101,754)	(233,895)	1,056,524	(892,941)
Balance Sheet Items (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 12, Col. 3)				51,430	18,143
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	20,878,953	21,020,187	22,002,875	16,567,897	17,468,364
20. Known claims reserve (Page 3, Line 1)	1,417,579	1,776,668	2,722,660	2,335,018	4,260,569
21. Statutory premium reserve (Page 3, Line 2)	7,043,480	8,009,713	8,977,756	9,940,891	10,882,117
22. Total liabilities (Page 3, Line 21)	11,017,072	11,409,162	12,779,546	13,210,629	15,314,853
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)	9,861,881	9,611,025	9,223,329	3,357,267	2,153,511
Percentage Distribution of Cash and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 10, Col. 3) x 100.0					
25. Bonds (Line 1)	91.6	84.9	70.0	91.0	86.2
26. Stocks (Lines 2.1 & 2.2)	0.6	0.6	23.0	1.2	0.5
27. Mortgage loans on real estate (Line 3.1 and 3.2)	0.4	0.5	0.5	0.7	2.6
28. Real estate (Lines 4.1, 4.2 & 4.3)	0.2	0.2	0.2	1.0	1.0
29. Cash, cash equivalents and short-term investments (Line 5)	6.9	13.9	6.4	2.5	9.7
30. Contract loans (Line 6)			XXX	XXX	XXX
31. Other invested assets (Line 7)					
32. Receivable for securities (Line 8)	0.3				
33. Aggregate write-ins for invested assets (Line 9)			XXX	XXX	XXX
34. Subtotals cash and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
35. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)					
36. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)					
37. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 2)	106,674	105,365	100,543		
38. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 11)					
39. Affiliated mortgage loans on real estate					
40. All other affiliated					
41. Total of above Lines 35 to 40	106,674	105,365	100,543		
42. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 41 above divided by Page 3, Line 30, Col. 1 x 100.0)	1.1	1.1	1.1		

FIVE-YEAR HISTORICAL DATA
(Continued)

	1 2004	2 2003	3 2002	4 2001	5 2000
Capital and Surplus Accounts (Page 4)					
43. Net unrealized capital gains or (losses) (Line 18)	851	51,285	(42,942)	(32,212)	196,222
44. Change in nonadmitted assets (Line 21)	119,655	435,353	5,843,069	(3,265,765)	(190,902)
45. Dividends to stockholders (Line 28)					
46. Change in surplus as regards policyholders for the year (Line 31)	250,855	387,696	5,866,063	1,203,755	(887,621)
Losses Paid and Incurred (Part 2A)					
47. Net payments (Line 5, Col. 4)	1,005,519	2,277,126	1,423,096	2,139,648	4,881,822
48. Losses and allocated LAE incurred (Line 8, Col. 4)	646,431	1,331,133	1,810,738	214,097	3,934,718
49. Unallocated LAE incurred (Line 9, Col. 4)					
50. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	646,431	1,331,133	1,810,738	214,097	3,934,718
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
51. Personnel costs (Part 3, Line 1.5, Col. 4)	0.7	6.5	11.2	10.0	21.5
52. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	0.1	0.2		8.0	(17.8)
53. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	75.7	85.2	53.7	68.9	62.7
54. Total (Lines 51 to 53)	76.4	91.8	64.9	86.9	66.4
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
55. Losses and loss adjustment expenses incurred (Line 4)	66.2	117.1	111.3	11.6	160.6
56. Operating expenses incurred (Line 5)	76.4	91.8	65.6	76.9	66.4
57. Aggregate write-ins for other operating deductions (Line 6)					
58. Total operating deductions (Line 7)	142.6	208.9	177.0	88.5	227.0
59. Net operating gain or (loss) (Line 8)	(42.6)	(108.9)	(77.0)	11.5	(127.0)
Other Percentages (Line item divided by Part 1B, Line 1.4)					
60. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	9911.5	21298.1	6080.2	1.0	(744.6)
61. Operating expenses incurred to net premiums written (Page 4, Line 5)	11441.2	16695.0	3585.5	6.5	(307.8)

SCHEDULE A - VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value, December 31, prior year (prior year statement)	38,000
2.	Increase (decrease) by adjustment:	
	2.1 Totals, Part 1, Column 11	
	2.2 Totals, Part 3, Column 7	
3.	Cost of acquired, (Totals, Part 2, Column 6, net of encumbrances (Column 7) and net of additions and permanent improvements (Column 9))	
4.	Cost of additions and permanent improvements:	
	4.1 Totals, Part 1, Column 14	
	4.2 Totals, Part 3, Column 9	
5.	Total profit (loss) on sales, Part 3, Column 14	3,418
6.	Increase (decrease) by foreign exchange adjustment:	
	6.1 Totals, Part 1, Column 12	
	6.2 Totals, Part 3, Column 8	
7.	Amounts received on sales, Part 3, Column 11 and Part 1, Column 13	3,418
8.	Book/adjusted carrying value at the end of current period	38,000
9.	Total valuation allowance	
10.	Subtotal (Lines 8 plus 9)	38,000
11.	Total nonadmitted amounts	
12.	Statement value, current period (Page 2, real estate lines, Net Admitted Assets Column)	38,000

SCHEDULE B - VERIFICATION BETWEEN YEARS

1.	Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year		130,110
2.	Amount loaned during year:		
	2.1 Actual cost at time of acquisitions		
	2.2 Additional investment made after acquisitions		
3.	Accrual of discount and mortgage interest points and commitment fees		
4.	Increase (decrease) by adjustment		
5.	Total profit (loss) on sale		
6.	Amounts paid on account or in full during the year		7,858
7.	Amortization of premium		
8.	Increase (decrease) by foreign exchange adjustment		
9.	Book value/recorded investment excluding accrued interest on mortgages owned at end of current period		122,252
10.	Total valuation allowance		
11.	Subtotal (Lines 9 plus 10)		122,252
12.	Total nonadmitted amounts		43,915
13.	Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets Column)		78,337

SCHEDULE BA - VERIFICATION BETWEEN YEARS

1.	Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year		
2.	Cost of acquisitions during year:		
	2.1 Actual cost at time of acquisitions		
	2.2 Additional investment made after acquisitions		
3.	Accrual of discount		
4.	Increase (decrease) by adjustment		
5.	Total profit (loss) on sale		
6.	Amounts paid on account or in full during the year		
7.	Amortization of premium		
8.	Increase (decrease) by foreign exchange adjustment		
9.	Book/adjusted carrying value of long-term invested assets at end of current period		
10.	Total valuation allowance		
11.	Subtotal (Lines 9 plus 10)		
12.	Total nonadmitted amounts		
13.	Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)		

NONE

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States	4,321,813	4,312,433	4,354,081	4,030,000
	2. Canada				
	3. Other Countries				
	4. Totals	4,321,813	4,312,433	4,354,081	4,030,000
States, Territories and Possessions (Direct and guaranteed)	5. United States	4,119,618	4,168,669	4,271,099	3,920,000
	6. Canada				
	7. Other Countries				
	8. Totals	4,119,618	4,168,669	4,271,099	3,920,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	3,587,413	3,612,624	3,720,291	3,450,000
	10. Canada				
	11. Other Countries				
	12. Totals	3,587,413	3,612,624	3,720,291	3,450,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	2,608,575	2,689,273	2,626,823	2,571,122
	14. Canada				
	15. Other Countries				
	16. Totals	2,608,575	2,689,273	2,626,823	2,571,122
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	2,583,545	2,562,600	2,682,605	2,450,000
	22. Canada				
	23. Other Countries				
	24. Totals	2,583,545	2,562,600	2,682,605	2,450,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	17,220,964	17,345,599	17,654,899	16,421,122
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	106,674	106,674	50,002	
	54. Total Common Stocks	106,674	106,674	50,002	
	55. Total Stocks	106,674	106,674	50,002	
	56. Total Bonds and Stocks	17,327,638	17,452,273	17,704,901	

SCHEDULE D - VERIFICATION BETWEEN YEARS

1. Book/adjusted carrying value of bonds and stocks, prior year			16,189,782
2. Cost of bonds and stocks acquired, Column 7, Part 3			9,579,879
3. Increase (decrease) by adjustment:			
	3.1 Columns 12 + 13 - 14, Part 1	(249,822)	
	3.2 Column 18, Part 2, Section 1		
	3.3 Column 15, Part 2, Section 2	1,309	
	3.4 Column 14, Part 4	(81,928)	(330,441)
4. Total gain (loss), Column 19, Part 4			19,678
5. Deduct consideration for bonds and stocks disposed of Column 7, Part 4			8,131,260
6. Foreign Exchange Adjustment:			
	6.1 Column 15, Part 1		
	6.2 Column 19, Part 2, Section 1		
	6.3 Column 16, Part 2, Section 2		
	6.4 Column 15, Part 4		
7. Book/adjusted carrying value at end of current period			17,327,638
8. Total valuation allowance			
9. Subtotal (Lines 7 plus 8)			17,327,638
10. Total nonadmitted amounts			
11. Statement value of bonds and stocks, current period			17,327,638

SCHEDULE D - PART 1A - SECTION 1

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Class 1		3,006,777	1,315,036			4,321,813	23.764	4,844,135	25.652	4,321,813	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals		3,006,777	1,315,036			4,321,813	23.764	4,844,135	25.652	4,321,813	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
3. States, Territories and Possessions, etc., Guaranteed, Schedules D & DA (Group 3)											
3.1 Class 1		2,890,691	528,927	100,000	600,000	4,119,618	22.652	3,597,808	19.052	4,119,618	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals		2,890,691	528,927	100,000	600,000	4,119,618	22.652	3,597,808	19.052	4,119,618	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1	1,750,000	1,537,413			300,000	3,587,413	19.726	3,337,831	17.675	3,587,413	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals	1,750,000	1,537,413			300,000	3,587,413	19.726	3,337,831	17.675	3,587,413	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1	626,900	1,819,949	127,785	33,942		2,608,576	14.343	2,036,553	10.784	2,608,575	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	626,900	1,819,949	127,785	33,942		2,608,576	14.343	2,036,553	10.784	2,608,575	

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Class 1											
6.2 Class 2											
6.3 Class 3											
6.4 Class 4											
6.5 Class 5											
6.6 Class 6											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Class 1	1,474,704	2,074,353				3,549,057	19.515	5,067,751	26.836	3,549,057	
7.2 Class 2											
7.3 Class 3											
7.4 Class 4											
7.5 Class 5											
7.6 Class 6											
7.7 Totals	1,474,704	2,074,353				3,549,057	19.515	5,067,751	26.836	3,549,057	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Class 1											
8.2 Class 2											
8.3 Class 3											
8.4 Class 4											
8.5 Class 5											
8.6 Class 6											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Class 1											
9.2 Class 2											
9.3 Class 3											
9.4 Class 4											
9.5 Class 5											
9.6 Class 6											
9.7 Totals											

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

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

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
10. Total Bonds Current Year											
10.1 Class 1	3,851,604	11,329,183	1,971,748	133,942	900,000	18,186,477	100.000	X X X	X X X	18,186,476	
10.2 Class 2								X X X	X X X		
10.3 Class 3								X X X	X X X		
10.4 Class 4								X X X	X X X		
10.5 Class 5						(c)		X X X	X X X		
10.6 Class 6						(c)		X X X	X X X		
10.7 Totals	3,851,604	11,329,183	1,971,748	133,942	900,000	(b) 18,186,477	100.000	X X X	X X X	18,186,476	
10.8 Line 10.7 as a % of Col. 6	21.178	62.295	10.842	0.736	4.949	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	5,812,051	11,744,989	1,121,208	205,829		X X X	X X X	18,884,077	100.000	18,884,077	
11.2 Class 2						X X X	X X X				
11.3 Class 3						X X X	X X X				
11.4 Class 4						X X X	X X X				
11.5 Class 5						X X X	X X X	(c)			
11.6 Class 6						X X X	X X X	(c)			
11.7 Totals	5,812,051	11,744,989	1,121,208	205,829		X X X	X X X	(b) 18,884,077	100.000	18,884,077	
11.8 Line 11.7 as a % of Col. 8	30.778	62.195	5.937	1.090		X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1	3,851,604	11,329,181	1,971,747	133,942	900,000	18,186,474	100.000	18,884,077	100.000	18,186,474	X X X
12.2 Class 2											X X X
12.3 Class 3											X X X
12.4 Class 4											X X X
12.5 Class 5											X X X
12.6 Class 6											X X X
12.7 Totals	3,851,604	11,329,181	1,971,747	133,942	900,000	18,186,474	100.000	18,884,077	100.000	18,186,474	X X X
12.8 Line 12.7 as a % of Col. 6	21.178	62.295	10.842	0.736	4.949	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	21.178	62.295	10.842	0.736	4.949	100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Class 1										X X X	
13.2 Class 2										X X X	
13.3 Class 3										X X X	
13.4 Class 4										X X X	
13.5 Class 5										X X X	
13.6 Class 6										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

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

(b) Includes $ 0 current year, $ 0 prior year of bonds with Z designations and $ 0 current year, $ 0 prior year of bonds with Z* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.

(c) Includes $ 0 current year, $ 0 prior year of bonds with 5* designations and $ 0 current year, $ 0 prior year of bonds with 6* designations. "5*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments, Schedules D & DA (Group 1)											
1.1 Issuer Obligations		3,006,777	1,315,036			4,321,813	23.764	3,941,825	20.874	4,321,813	
1.2 Single Class Mortgage-Backed/Asset-Backed Securities								902,310	4.778		
1.7 Totals		3,006,777	1,315,036			4,321,813	23.764	4,844,135	25.652	4,321,813	
2. All Other Governments, Schedules D & DA (Group 2)											
2.1 Issuer Obligations											
2.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
2.3 Defined											
2.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
2.5 Defined											
2.6 Other											
2.7 Totals											
3. States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 3)											
3.1 Issuer Obligations		2,890,691	528,927	100,000	600,000	4,119,618	22.652	3,597,808	19.052	4,119,618	
3.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
3.3 Defined											
3.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
3.5 Defined											
3.6 Other											
3.7 Totals		2,890,691	528,927	100,000	600,000	4,119,618	22.652	3,597,808	19.052	4,119,618	
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Issuer Obligations	1,750,000	1,537,413			300,000	3,587,413	19.726	3,337,831	17.675	3,587,413	
4.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
4.3 Defined											
4.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
4.5 Defined											
4.6 Other											
4.7 Totals	1,750,000	1,537,413			300,000	3,587,413	19.726	3,337,831	17.675	3,587,413	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Issuer Obligations	499,940	1,528,529				2,028,469	11.154	2,036,553	10.784	2,028,469	
5.2 Single Class Mortgage-Backed/Asset-Backed Securities	126,960	291,419	127,785	33,942		580,106	3.190			580,106	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
5.3 Defined											
5.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
5.5 Defined											
5.6 Other											
5.7 Totals	626,900	1,819,948	127,785	33,942		2,608,575	14.343	2,036,553	10.784	2,608,575	

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
6. Public Utilities (Unaffiliated), Schedules D & DA (Group 6)											
6.1 Issuer Obligations											
6.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
6.3 Defined											
6.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
6.5 Defined											
6.6 Other											
6.7 Totals											
7. Industrial & Miscellaneous (Unaffiliated), Schedules D & DA (Group 7)											
7.1 Issuer Obligations	1,474,704	2,074,353				3,549,057	19.515	5,067,751	26.836	3,549,057	
7.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
7.3 Defined											
7.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
7.5 Defined											
7.6 Other											
7.7 Totals	1,474,704	2,074,353				3,549,057	19.515	5,067,751	26.836	3,549,057	
8. Credit Tenant Loans, Schedules D & DA (Group 8)											
8.1 Issuer Obligations											
8.7 Totals											
9. Parent, Subsidiaries and Affiliates, Schedules D & DA (Group 9)											
9.1 Issuer Obligations											
9.2 Single Class Mortgage-Backed/Asset-Backed Securities											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
9.3 Defined											
9.4 Other											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
9.5 Defined											
9.6 Other											
9.7 Totals											

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
10. Total Bonds Current Year											
10.1 Issuer Obligations	3,724,644	11,037,763	1,843,963	100,000	900,000	17,606,370	96.810	X X X	X X X	17,606,370	
10.2 Single Class Mortgage-Backed/Asset-Backed Securities	126,960	291,419	127,785	33,942		580,106	3.190	X X X	X X X	580,106	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals	3,851,604	11,329,182	1,971,748	133,942	900,000	18,186,476	100.000	X X X	X X X	18,186,476	
10.8 Line 10.7 as a % of Col. 6	21.178	62.295	10.842	0.736	4.949	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	5,650,049	11,377,090	854,629	100,000		X X X	X X X	17,981,768	95.222	17,981,767	
11.2 Single Class Mortgage-Backed/Asset-Backed Securities	162,002	367,899	266,579	105,829		X X X	X X X	902,309	4.778	902,310	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	5,812,051	11,744,989	1,121,208	205,829		X X X	X X X	18,884,077	100.000	18,884,077	
11.8 Line 11.7 as a % of Col. 8	30.778	62.195	5.937	1.090		X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations	3,724,644	11,037,762	1,843,963	100,000	900,000	17,606,369	96.810	17,981,767	95.222	17,606,369	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities	126,960	291,419	127,785	33,942		580,106	3.190	902,310	4.778	580,106	X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals	3,851,604	11,329,181	1,971,748	133,942	900,000	18,186,475	100.000	18,884,077	100.000	18,186,475	X X X
12.8 Line 12.7 as a % of Col. 6	21.178	62.295	10.842	0.736	4.949	100.000	X X X	X X X	X X X	100.000	X X X
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	21.178	62.295	10.842	0.736	4.949	100.000	X X X	X X X	X X X	100.000	X X X
13. Total Privately Placed Bonds											
13.1 Issuer Obligations										X X X	
13.2 Single Class Mortgage-Backed/Asset-Backed Securities										X X X	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
13.3 Defined										X X X	
13.4 Other										X X X	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
13.5 Defined										X X X	
13.6 Other										X X X	
13.7 Totals										X X X	
13.8 Line 13.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							X X X	X X X	X X X	X X X	

SCHEDULE DA - PART 2

Verification of SHORT-TERM INVESTMENTS Between Years

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	2,800,760	2,800,760			
2. Cost of short-term investments acquired	8,257,330	8,257,330			
3. Increase (decrease) by adjustment	(4,286)	(4,286)			
4. Increase (decrease) by foreign exchange adjustment					
5. Total profit (loss) on disposal of short-term investments					
6. Consideration received on disposal of short-term investments	10,088,293	10,088,293			
7. Book/adjusted carrying value, current year	965,511	965,511			
8. Total valuation allowance					
9. Subtotal (Lines 7 plus 8)	965,511	965,511			
10. Total nonadmitted amounts					
11. Statement value (Lines 9 minus 10)	965,511	965,511			
12. Income collected during year	20,104	20,104			
13. Income earned during year	20,104	20,104			

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

NONE Schedule DB - Part A and B Verification

NONE Schedule DB - Part C, D and E Verification

NONE Schedule DB - Part F - Section 1

NONE Schedule DB - Part F - Section 2

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

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

1 Depository	2 Rate of Interest	3 Balance
OPEN DEPOSITORIES FEDERALLY INSURED DEPOSITORIES		
North Fork Bank Manhattan, NY		627,204
0199998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository	X X X	
0199999 Total Federally Insured Depositories	X X X	627,204
NON-FEDERALLY INSURED DEPOSITORIES		
North Fork Bank Manhattan, NY		36,286
0299999 Total Non-Federally Insured Depositories	X X X	36,286
0399999 Total Open Depositories - Dec. 31st	X X X	663,490
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	663,490

1. Totals: Last day of January	776,296
2. February	775,404
3. March	731,930
4. April	701,139
5. May	692,802
6. June	680,637
7. July	667,110
8. August	665,127
9. September	683,543
10. October	683,543
11. November	683,543
12. December	683,543

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

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

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES FEDERALLY INSURED DEPOSITORIES				
0199998 Deposits in (2) depositories which do not exceed the allowable limit in any one depository	X X X			19,945
0199999 Total Federally Insured Depositories	X X X			19,945
NON-FEDERALLY INSURED DEPOSITORIES				
0299999 Total Non-Federally Insured Depositories	X X X			
0399999 Total Open Depositories - Dec. 31st	X X X			19,945
SUSPENDED DEPOSITORIES				
0499999 Total Suspended Depositories - Dec. 31st	X X X			
0599999 Grand Totals - All Depositories - Dec. 31st	X X X			19,945

1.	Totals: Last day of January	30,504
2.	February	30,504
3.	March	30,504
4.	April	19,945
5.	May	19,945
6.	June	19,945
7.	July	19,945
8.	August	19,945
9.	September	19,945
10.	October	19,945
11.	November	19,945
12.	December	19,945

SCHEDULE E - PART 1C - REINSURANCE RESERVE FUNDS

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

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES				
0199998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository-open depositories	X X X			
0199999 Total Open Depositories - Dec. 31st	X X X			
SUSPENDED DEPOSITORIES				
0299998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository-suspended depositories	X X X			
0299999 Total Suspended Depositories - Dec. 31st	X X X			
NONE				
0399999 Grand Totals - All Depositories - Dec. 31st.	X X X			

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

SCHEDULE E - PART 1D - SUMMARY

Segregated Funds Held for Others			
	1	2	3
Type	Non-Interest Earning	Interest Earning	Total (Cols. 1 + 2)
1. Open depositories	663,489	19,945	683,434
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	663,489	19,945	683,434
4. Other forms of security held for others (General Interrogatories-Part 2, Line 9.23)			
5. Total all segregated funds held for others (General Interrogatories-Part 2, Line 9.21)	663,489	19,945	683,434

Company Funds on Hand and on Deposit	
General Funds	
6. Open depositories	340,386
7. Suspended depositories	
8. Total general funds	340,386
Reinsurance Reserve Funds	
9. Open depositories	
10. Suspended depositories	
11. Total reinsurance reserve funds	
Total Company Funds	
12. Open depositories	340,386
13. Suspended depositories	
14. Total company funds on deposit (Lines 8 & 11)	340,386
15. Company funds on hand	
16. Total company funds on hand and on deposit	340,386

SCHEDULE E - PART 1E - SUMMARY OF INTEREST EARNED

	1	2	3
Interest Earned On	Interest Earned by Company	Average Monthly Balance of Non-Earning Deposits	Average Monthly Balance of Earning Deposits
Segregated Funds Held for Others			
17. Open depositories		702,033	22,585
18. Suspended depositories			
19. Total segregated funds held for others		702,033	22,585
Company Funds on Deposit			
20. Open depositories	1,510	(84,034)	56,563
21. Suspended depositories			
22. Total company funds on deposit	1,510	(84,034)	56,563
Total All Funds on Deposit			
23. Open depositories	1,510	624,100	73,046
24. Suspended depositories			
25. Total all funds on deposit	1,510	624,100	73,046

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

1. Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to:

1.1 The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E-Part 1, or its parent, subsidiaries, or any of its affiliates? YES [X] NO [ ]

1.2 Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E-Part 1, or its parent, subsidiaries, or any of its affiliates? YES [X] NO [ ]

2.1 Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its Parent, Subsidiaries, or any of its Affiliates, and any depository listed in Schedule E-Part 1, or its parent, subsidiaries or any of its affiliates? YES [ ] NO [X]

2.2 If yes, give details below.

3. Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit Capital Gains (Losses) and Schedule E - Part 1A that will enable it to identify the funds on an individual basis? YES [X] NO [ ]

SCHEDULE F - PART 1

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Reinsurance Assumed Liability	6 Assumed Premiums Received	7 Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	8 Reinsurance Payable on Known Case Losses and LAE Reserves	9 Assumed Premiums Receivable	10 Funds Held By or Deposited With Reinsured Companies	11 Letters of Credit Posted	12 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit
36-2468956	50229	Chicago Title Insurance Company	Kansas City, Missouri	10,300	3						
86-0417131	51586	Fidelity National Title Insurance Company	Santa Barbara, California	15,050	3						
13-1286310	51071	Fidelity National Title Insurance Company of New York	New York, New York	5,000	1						
0299999		Total Affiliates - U.S. Non-Pool		30,350	7						
0499999		Total Affiliates		30,350	7						
9999999		TOTALS		30,350	7						

NONE **Schedule F - Part 2**

NONE **Schedule F - Part 3**

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period 3 From	4 To	5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
40-0001	Wholly 100%	01/01/1923	12/31/2004	01/01/1991	246,884		Lower of cost or Appraised		
40-0002	Wholly 100%	01/01/1923	12/31/2004	01/01/1991	83,463		Lower of cost or Appraised		
40-0003	Wholly 100%	01/01/1923	12/31/2004	01/01/1994	229,151	41,700	Lower of cost or Appraised		20,850
40-0004	Wholly 100%	01/01/1923	12/31/2004	01/01/1991	175,067		Lower of cost or Appraised		
40-0005	Wholly 100%	01/01/1984	12/31/2004	01/01/1988	200,000		Lower of cost or Appraised		28,789
40-0006	Wholly 100%	01/01/1850	12/31/2004	01/01/1995	831,858	86,367	Lower of cost or Appraised		
40-0007	Wholly 100%	01/01/1959	12/31/2004	01/01/1995	44,061	13,219	Lower of cost or Appraised		4,406
40-0008	Wholly 100%	01/01/1961	12/31/2004	01/01/1994	190,000	38,000	Lower of cost or Appraised		19,000
40-0009	Wholly 100%	01/01/1974	12/31/2004	01/01/1994	291,947	57,492	Lower of cost or Appraised		28,745
40-0010	Wholly 100%	01/01/1927	12/31/2004	01/01/1995	919,812	275,944	Lower of cost or Appraised		91,980
40-0011	Wholly 100%	01/01/1973	12/31/2004	01/01/1996	268,076	107,230	Lower of cost or Appraised		26,808
40-0012	Wholly 100%	01/01/1975	12/31/2004	01/01/1996	599,200	239,680	Lower of cost or Appraised		59,920
9999999 Totals					4,079,519	859,632	X X X		280,498

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

SCHEDULE H - PART 2

Showing All Title Plants Acquired During the Year

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

SCHEDULE H - PART 3

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period 3 From	4 To	5 Date Sold	6 Name of Purchaser	7 Cost to Company	8 Increase by Adjustment in Book Value During Year	9 Decrease by Adjustment in Book Value During Year	10 Book Value at Date of Sale	11 Consideration	12 Profit and (Losses) on Sale
					NONE						

SCHEDULE H - Verification Between Years

1. Book value, December 31, prior year	1,140,132	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	280,498
2.1 Totals, Part 1, Col. 9		5.2 Totals, Part 3, Col. 9	
2.2 Totals, Part 3, Col. 8		6. Consideration received on sales, Part 3, Col. 11	
3. Cost of acquisition, Part 2, Col. 8		7. Net profit (loss) on sales, Part 3, Col. 12	
4. Totals	1,140,132	8. Book value, December 31, current year	859,634

SCHEDULE H - PART 4

Showing Total Title Assets Held Directly or by Subsidiaries

Type of Title Plant Ownership	1 Title Plant Value Current Year	2 Title Plant Value Prior Year
1. Direct investment in title plant assets	859,634	1,051,009
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)	859,634	1,051,009

SCHEDULE P - PART 1 - SUMMARY

($000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income: 2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss and Allocated Loss Adjustment Expenses Payments: Loss Payments: 7 Direct	8 Assumed	9 Ceded	Allocated LAE Payments: 10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	742,688	2,653	25,621	3,327	767,635	19,577			17,583		
2. 1995		75,441	132	1,100	163	76,510	2,235			2,665		
3. 1996	6,024	33,739	53	355	46	34,101	1,289			2,160		
4. 1997	(1,921)	(6,588)	25	452		(6,111)	83			155		
5. 1998	58	(66)	20	631		585				19		
6. 1999	76	113	10	418		541				3		
7. 2000	(5)	(543)	15			(528)						
8. 2001	39	185	33	685		903						
9. 2002	5	20	10	634		664	2			1		
10. 2003		3	3	162		168						
11. 2004			6	4		10						
12. Totals	X X X	844,992	2,960	30,062	3,536	874,478	23,186			22,586		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11 -9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid: Known Claim Reserves: 17 Direct	18 Assumed	19 Ceded	IBNR Reserves: 20 Direct	21 Assumed	22 Ceded	23 Unallocated Loss Expense Unpaid
1. Prior	7,447		37,160	8,763	1,229			1,640			
2. 1995	428		4,900	766	109			1,257			
3. 1996	557		3,449	437	72			621			
4. 1997	29		238	34							
5. 1998			19	17	4			11			
6. 1999			3	2				22			
7. 2000											
8. 2001				2				57			
9. 2002	25		3	2	3			46			
10. 2003				1				17			
11. 2004											
12. Total	8,486		45,772	10,024	1,417			3,671			

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20 +21-19 -22+23)	25 Number of Claims Out-standing (Direct)	Losses and Allocated Loss Expenses Incurred: 26 Direct (Cols. 7+10+ 17 +20)	27 Assumed (Cols. 8 +11+18 +21)	28 Ceded (Cols. 9 +12+19 +22)	29 Net	Loss and LAE Ratio: 30 Direct Basis ([Cols. 14+ 23+26/ [Cols. 2+4])	31 Net Basis ([Cols. 14+23 +29]/Col.6)	32 Net Loss & LAE Per $1000 Of Coverage ([Cols. 29+14 +23]/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Partic-ipation Percentage	35 Net Reserves After Discount (Cols. 24-33)
1. Prior	2,869	144	40,029			40,029	0.052	0.052	X X X			2,869
2. 1995	1,366	23	6,266			6,266	0.082	0.082				1,366
3. 1996	693	11	4,142			4,142	0.121	0.121	0.688			693
4. 1997			238			238	(0.039)	(0.039)	(0.124)			
5. 1998	15	2	34			34	0.060	0.058	0.586			15
6. 1999	22	1	25			25	0.047	0.046	0.329			22
7. 2000												
8. 2001	57		57			57	0.066	0.063	1.462			57
9. 2002	49	1	52			52	0.080	0.078	10.400			49
10. 2003	17		17			17	0.103	0.101				17
11. 2004												
12. Total	5,088	182	50,860			50,860	X X X	X X X	X X X		X X X	5,088

SCHEDULE P - PART 1A - POLICIES WRITTEN DIRECTLY

($000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income: 2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss and Allocated Loss Adjustment Expenses Payments – Loss Payments: 7 Direct	8 Assumed	9 Ceded	Allocated LAE Payments: 10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	4,230				4,230	(3)			23		
2. 1995		3				3						
3. 1996												
4. 1997												
5. 1998												
6. 1999												
7. 2000												
8. 2001												
9. 2002												
10. 2003												
11. 2004												
12. Totals	X X X	4,233				4,233	(3)			23		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11 -9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid – Known Claim Reserves: 17 Direct	18 Assumed	19 Ceded	IBNR Reserves: 20 Direct	21 Assumed	22 Ceded	23 Unallocated Loss Expense Unpaid
1. Prior	14		20	68	21			1			
2. 1995				8				1			
3. 1996				1				1			
4. 1997											
5. 1998											
6. 1999											
7. 2000											
8. 2001											
9. 2002											
10. 2003											
11. 2004											
12. Total	14		20	77	21			3			

	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: 26 Direct (Cols. 7+10+ 17 +20)	27 Assumed (Cols. 8 +11+18 +21)	28 Ceded (Cols. 9+12 +19+22)	29 Net	Loss and LAE Ratio: 30 Direct Basis ([Cols. 14+ 23+26]/ [Cols. 2+4])	31 Net Basis ([Cols. 14+23 +29]/Col.6)	32 Net Loss & LAE Per $1000 Of Coverage ([Cols.29+14 +23]/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Partic-ipation Percentage	35 Net Reserves After Discount (Cols. 24-33)
1. Prior	22	4	42			42	0.010	0.010	X X X			22
2. 1995	1		1			1	0.333	0.333				1
3. 1996	1		1			1						1
4. 1997												
5. 1998												
6. 1999												
7. 2000												
8. 2001												
9. 2002												
10. 2003												
11. 2004												
12. Total	24	4	44			44	X X X	X X X	X X X		X X X	24

SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS

($000 Omitted)

	1	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
							Loss Payments			Allocated LAE Payments		
Years In Which Policies Were Written	Amount of Insurance Written in Millions	2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	738,458	2,653	25,621	3,327	763,405	19,580			17,560		
2. 1995		75,438	132	1,100	163	76,507	2,235			2,665		
3. 1996	6,024	33,739	53	355	46	34,101	1,289			2,160		
4. 1997	(1,921)	(6,588)	25	452		(6,111)	83			155		
5. 1998	58	(65)	20	631		586				19		
6. 1999	76	113	10	418		541				3		
7. 2000	(5)	(543)	15			(528)						
8. 2001	39	185	33	685		903						
9. 2002	5	20	10	634		664	2			1		
10. 2003		3	3	162		168						
11. 2004			6	4		10						
12. Totals	X X X	840,760	2,960	30,062	3,536	870,246	23,189			22,563		

	13	14	15	16	Loss and Allocated Loss Adjustment Expenses Unpaid						23
					Known Claim Reserves			IBNR Reserves			
	Salvage and Subrogation Received	Unallocated Loss Expense Payments	Total Net Loss and Expense Paid (Cols. 7+8+10+11 -9-12+14)	Number of Claims Reported (Direct)	17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	Unallocated Loss Expense Unpaid
1. Prior	7,433		37,140	8,695	1,208			1,639			
2. 1995	428		4,900	758	109			1,256			
3. 1996	557		3,449	436	72			620			
4. 1997	29		238	34							
5. 1998			19	17	4			11			
6. 1999			3	2				22			
7. 2000											
8. 2001				2				57			
9. 2002	25		3	2	3			46			
10. 2003				1				17			
11. 2004											
12. Total	8,472		45,752	9,947	1,396			3,668			

	24	25	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32	33	34	35
	Total Net Loss and LAE Unpaid (Cols. 17+18+20 +21-19- 22+23)	Number of Claims Out- standing (Direct)	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)	Net Loss & LAE Per $1000 Of Coverage ([Cols. 29 +14+23]/ Col. 1)	Discount For Time Value of Money	Inter- company Pooling Partic- ipation Percentage	Net Reserves After Discount (Cols. 24-33)
1. Prior	2,847	140	39,987			39,987	0.052	0.052	X X X			2,847
2. 1995	1,365	23	6,265			6,265	0.082	0.082				1,365
3. 1996	692	11	4,141			4,141	0.121	0.121	0.687			692
4. 1997			238			238	(0.039)	(0.039)	(0.124)			
5. 1998	15	2	34			34	0.060	0.058	0.586			15
6. 1999	22	1	25			25	0.047	0.046	0.329			22
7. 2000												
8. 2001	57		57			57	0.066	0.063	1.462			57
9. 2002	49	1	52			52	0.080	0.078	10.400			49
10. 2003	17		17			17	0.103	0.101				17
11. 2004												
12. Total	5,064	178	50,816			50,816	X X X	X X X	X X X		X X X	5,064

SCHEDULE P-PART 2
POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End ($000 omitted) Including Known Claims and IBNR on Unreported Claims									
	1	2	3	4	5	6	7	8	9	10
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
1. Prior	2,317	2,363	2,659	2,634	2,822	2,971	3,279	3,795	3,844	3,930
2. 1985	1,021	1,036	1,013	1,042	1,020	1,050	1,069	1,095	1,229	1,362
3. 1986	646	1,669	1,061	1,191	1,104	1,245	1,292	1,488	1,473	1,477
4. 1987	2,495	2,551	2,651	2,658	2,573	2,685	2,681	2,800	2,810	3,016
5. 1988	3,949	2,512	3,507	3,698	3,824	3,939	3,963	4,059	4,018	4,000
6. 1989	1,732	3,155	2,398	2,365	2,508	2,568	2,573	2,723	2,926	2,982
7. 1990	3,415	3,180	3,909	3,478	3,617	3,792	4,082	4,155	4,299	4,297
8. 1991	2,904	4,845	4,133	4,360	4,157	4,574	4,237	4,194	4,319	4,385
9. 1992	2,753	4,183	3,570	3,483	3,558	3,496	3,584	3,915	3,933	3,760
10. 1993	1,352	4,527	3,967	3,957	3,525	3,727	3,625	4,189	4,275	4,217
11. 1994	2,632	5,536	4,546	5,296	6,025	5,401	5,275	6,535	6,648	6,606
12. 1995	614	4,601	4,157	4,288	5,137	5,397	5,454	6,635	6,765	6,266
13. 1996	XXX	2,665	4,933	4,815	4,260	3,728	3,458	4,173	4,435	4,142
14. 1997	XXX	XXX	273	236	299	190	266	238	238	238
15. 1998	XXX	XXX	XXX	33	12	12	29	41	41	34
16. 1999	XXX	XXX	XXX	XXX	9	7	14	42	35	25
17. 2000	XXX	XXX	XXX	XXX	XXX		13			
18. 2001	XXX	XXX	XXX	XXX	XXX	XXX	26	117	88	57
19. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91	82	49
20. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	14
21. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End ($000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004		
1. Prior	1,969	2,241	2,351	2,378	2,577	2,797	3,045	3,278	3,704	3,805	414	1,566
2. 1985	946	975	996	1,006	1,011	1,016	1,033	1,050	1,160	1,326	76	349
3. 1986	523	620	871	945	967	1,174	1,227	1,425	1,455	1,473	163	761
4. 1987	2,079	2,284	2,408	2,443	2,468	2,542	2,627	2,738	2,773	2,949	218	896
5. 1988	3,279	3,225	3,305	3,646	3,755	3,904	3,929	3,943	3,973	3,953	256	923
6. 1989	1,222	1,500	1,663	1,993	2,088	2,119	2,295	2,398	2,911	2,873	251	640
7. 1990	2,519	2,795	3,125	3,116	3,337	3,542	3,944	3,972	4,172	4,265	302	779
8. 1991	2,333	2,854	2,992	3,332	3,451	4,361	4,053	4,090	4,138	4,249	328	646
9. 1992	2,075	2,473	2,456	2,685	2,961	3,252	3,258	3,188	3,187	3,190	312	676
10. 1993	969	1,897	2,324	2,639	2,840	3,083	3,227	3,321	3,489	3,570	313	649
11. 1994	534	1,481	2,371	3,029	4,316	4,694	4,721	4,992	5,356	5,508	286	703
12. 1995	150	351	1,260	2,056	3,074	4,436	4,604	4,665	4,799	4,900	287	738
13. 1996	XXX	526	1,144	1,723	2,395	2,764	2,973	3,171	3,388	3,450	186	425
14. 1997	XXX	XXX	8	43	182	185	213	238	238	238	20	34
15. 1998	XXX	XXX	XXX			5	9	17	19	19	3	15
16. 1999	XXX	XXX	XXX	XXX		3	3	3	3	3	1	1
17. 2000	XXX	XXX	XXX	XXX	XXX							
18. 2001	XXX	XXX	XXX	XXX	XXX	XXX						2
19. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1			1	1
20. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				1
21. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P-PART 2B
POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End ($000 omitted)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	349	123	309	255	246	175	230	517	140	125
2. 1985	75	61	17	36	9	35	31	45	69	36
3. 1986	123	322	190	246	137	71	55	63	18	4
4. 1987	416	267	243	215	105	143	33	62	37	67
5. 1988	670	232	202	52	69	35	11	116	45	47
6. 1989	510	655	735	372	420	449	244	325	15	109
7. 1990	896	821	784	362	280	250	100	182	127	32
8. 1991	571	293	481	565	706	213	145	104	181	136
9. 1992	678	335	381	370	306	194	254	100	19	39
10. 1993	383	655	538	526	286	594	269	482	335	315
11. 1994	2,098	1,527	1,601	1,705	735	557	208	303	591	320
12. 1995	464	1,582	1,720	1,409	927	753	440	259	139	109
13. 1996	X X X	1,127	1,342	1,213	911	783	296	134	53	72
14. 1997	X X X	X X X	73	120	68	5	7			
15. 1998	X X X	X X X	X X X	5	2	4	12	6	6	4
16. 1999	X X X	X X X	X X X	X X X						
17. 2000	X X X	X X X	X X X	X X X	X X X					
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	25	3	3
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P-PART 2C
POLICY YEAR BULK RESERVES ON KNOWN CLAIMS

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End ($000 omitted) Loss and Allocated Loss Expense									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior										
2. 1985										
3. 1986										
4. 1987										
5. 1988										
6. 1989										
7. 1990										
8. 1991										
9. 1992										
10. 1993										
11. 1994										
12. 1995										
13. 1996	X X X									
14. 1997	X X X	X X X								
15. 1998	X X X	X X X	X X X							
16. 1999	X X X	X X X	X X X	X X X						
17. 2000	X X X	X X X	X X X	X X X	X X X					
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

SCHEDULE P-PART 2D
POLICY YEAR IBNR RESERVES

	IBNR Reserves on Unreported Claims at Year End ($000 omitted) Loss and Allocated Loss Expense									
Years in Which Policies Were Written	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior							4			
2. 1985							5			
3. 1986		727					10			
4. 1987							22			
5. 1988		(945)					23			
6. 1989		1,000					34			
7. 1990		(436)					37			
8. 1991		1,698	660	463			40			
9. 1992		1,375	733	428	291	51	71	626	727	531
10. 1993		1,975	1,104	793	399	50	129	386	451	332
11. 1994		2,528	574	562	975	150	346	1,239	701	778
12. 1995		2,668	1,177	823	1,136	207	410	1,712	1,827	1,257
13. 1996	X X X	1,012	2,447	1,879	954	180	189	869	994	620
14. 1997	X X X	X X X	192	74	49		45			
15. 1998	X X X	X X X	X X X	28	10	3	9	18	16	11
16. 1999	X X X	X X X	X X X	X X X	9	4	11	39	32	22
17. 2000	X X X	X X X	X X X	X X X	X X X		13			
18. 2001	X X X	X X X	X X X	X X X	X X X	X X X	26	117	88	57
19. 2002	X X X	X X X	X X X	X X X	X X X	X X X	X X X	65	79	46
20. 2003	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	35	14
21. 2004	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Claims Were First Reported	Losses and Allocated Expenses at Year End ($000 omitted) Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	22,441	22,253	21,935	21,696	22,060	22,343	22,237	22,093	22,163	22,057
2. 1995	3,388	4,364	4,371	3,960	3,965	4,060	4,041	4,410	4,679	4,710
3. 1996	XXX	5,048	5,886	6,151	6,098	6,439	6,089	6,128	6,132	6,156
4. 1997	XXX	XXX	4,161	5,005	5,584	6,436	5,595	5,486	5,382	5,398
5. 1998	XXX	XXX	XXX	2,117	2,058	2,341	2,336	2,325	2,501	2,589
6. 1999	XXX	XXX	XXX	XXX	1,305	1,866	2,015	2,151	2,285	2,306
7. 2000	XXX	XXX	XXX	XXX	XXX	1,094	942	1,109	1,105	1,147
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	615	662	821	1,078
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	848	1,151	1,256
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	322	231
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261

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

Years in Which Claims Were First Reported	Cumulative Paid Losses and Allocated Expenses at Year End ($000 omitted)										11	12
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
1. Prior	17,717	19,842	20,221	20,606	21,371	21,793	22,032	21,619	22,124	22,028	1,851	6,214
2. 1995	880	1,992	2,613	3,130	3,400	3,593	3,805	4,018	4,527	4,647	359	751
3. 1996	XXX	1,832	3,602	4,549	5,304	5,938	5,922	6,032	6,112	6,142	315	636
4. 1997	XXX	XXX	1,280	2,534	4,125	5,709	5,264	5,219	5,342	5,359	334	723
5. 1998	XXX	XXX	XXX	657	1,259	1,552	2,001	2,229	2,400	2,522	199	559
6. 1999	XXX	XXX	XXX	XXX	403	1,358	1,776	1,844	1,967	2,158	126	342
7. 2000	XXX	XXX	XXX	XXX	XXX	376	564	658	727	815	98	258
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	239	551	707	926	60	112
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	320	776	930	41	100
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83	170	26	76
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	8	34

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

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year End ($000 omitted)									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior	4,724	2,411	1,715	1,087	688	549	271	477	39	29
2. 1995	2,508	2,372	1,758	830	565	467	236	392	152	63
3. 1996	XXX	3,216	2,264	1,602	794	501	167	96	20	14
4. 1997	XXX	XXX	2,881	2,471	1,459	730	332	267	40	39
5. 1998	XXX	XXX	XXX	1,460	800	789	335	95	101	67
6. 1999	XXX	XXX	XXX	XXX	901	508	239	306	318	148
7. 2000	XXX	XXX	XXX	XXX	XXX	718	379	451	378	332
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX	376	112	114	152
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	527	375	326
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	239	61
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	187

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

Years in Which Claims Were First Reported	Bulk Reserves on Known Claims at Year End ($000 omitted) Loss and Allocated Loss Expense									
	1 1995	2 1996	3 1997	4 1998	5 1999	6 2000	7 2001	8 2002	9 2003	10 2004
1. Prior										
2. 1995										
3. 1996	XXX									
4. 1997	XXX	XXX								
5. 1998	XXX	XXX	XXX							
6. 1999	XXX	XXX	XXX	XXX						
7. 2000	XXX	XXX	XXX	XXX	XXX					
8. 2001	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2002	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2003	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2004	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P INTERROGATORIES

1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? Yes [X] No [ ]

1.2 If not, describe the types of losses reported.

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

2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? Yes [X] No [ ]

2.2 If not, describe the basis of reporting.

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

3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? Yes [X] No [ ]

3.2 If not, describe the basis of reporting.

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

4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? Yes [X] No [ ]

4.2 If not, please explain.

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

5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? Yes [ ] No [X]

5.2 If so, please explain.

6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? Yes [X] No [ ]

6.2 If not, please explain.

7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? Yes [X] No [ ]

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

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

8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? Yes [X] No [ ]

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

9. Indicate the basis of determining claim counts:

9.1 Are policies having multiple claims shown in Schedule P as a single claim? Yes [ ] No [X]

9.2 Are claims closed without payment removed from the claim count? Yes [ ] No [X]

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

10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes [ ] No [X]

10.2 If so, please explain.

11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes [ ] No [X]

11.2 If so, please explain.

12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? Yes [ ] No [X]

12.2 If so, please explain.

13.1 Were any estimates or allocations used to complete this data request? Yes [X] No [ ]

13.2 If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions. Allocation used to distribute consolidated ULAE to individual Insurers and to split IBNR between agent and direct office.

14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? Yes [ ] No [X]

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.		1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written 3 Direct Operations	Agency Operations 4 Non-affiliated Agencies	5 Affiliated Agencies	6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
1. Alabama	AL	NO									
2. Alaska	AK	NO									
3. Arizona	AZ	NO									
4. Arkansas	AR	NO									
5. California	CA	NO								9,999	13,131
6. Colorado	CO	NO									
7. Connecticut	CT	YES	R						91,329	96,579	26,433
8. Delaware	DE	YES	R								
9. Dist. Columbia	DC	YES	R						41	2,707	4,241
10. Florida	FL	NO							53,739	142,179	136,884
11. Georgia	GA	NO								(5,009)	
12. Hawaii	HI	NO									
13. Idaho	ID	NO									
14. Illinois	IL	YES	R					840			
15. Indiana	IN	YES	R								
16. Iowa	IA	NO									
17. Kansas	KS	NO								(2,000)	
18. Kentucky	KY	YES	R						5,304	987	22,256
19. Louisiana	LA	NO									
20. Maine	ME	NO							7,128	1,267	4,614
21. Maryland	MD	YES	R		161			966,395	218,692	172,016	210,339
22. Massachusetts	MA	YES	R						101,496	11,221	31,348
23. Michigan	MI	NO							(600)	(600)	
24. Minnesota	MN	YES	R						40,033	48,441	13,944
25. Mississippi	MS	NO							190	(4,810)	
26. Missouri	MO	NO									
27. Montana	MT	NO									
28. Nebraska	NE	NO									
29. Nevada	NV	NO									
30. New Hampshire	NH	YES	R								
31. New Jersey	NJ	YES	R						105,328	79,047	130,710
32. New Mexico	NM	NO									
33. New York	NY	YES	O				3,866	2,800	339,932	203,173	805,297
34. No. Carolina	NC	YES	R						7,594	14,611	9,346
35. No. Dakota	ND	NO									
36. Ohio	OH	YES	R					2,581			
37. Oklahoma	OK	NO									
38. Oregon	OR	NO									
39. Pennsylvania	PA	YES	O						25,206	19,308	5,170
40. Rhode Island	RI	YES	R								
41. So. Carolina	SC	YES	R					140			
42. So. Dakota	SD	NO									
43. Tennessee	TN	YES	AI							(1)	3,446
44. Texas	TX	YES	AI						2,789	(137,211)	
45. Utah	UT	NO									
46. Vermont	VT	YES	R								
47. Virginia	VA	YES	R						7,318	(5,474)	421
48. Washington	WA	NO									
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 Is.	VI	NO									
56. Canada	CN	NO									
57. Aggregate Other Alien	OT	X X X									
58. Totals		(a) 23	X X X		161		3,866	972,756	1,005,519	646,430	1,417,580

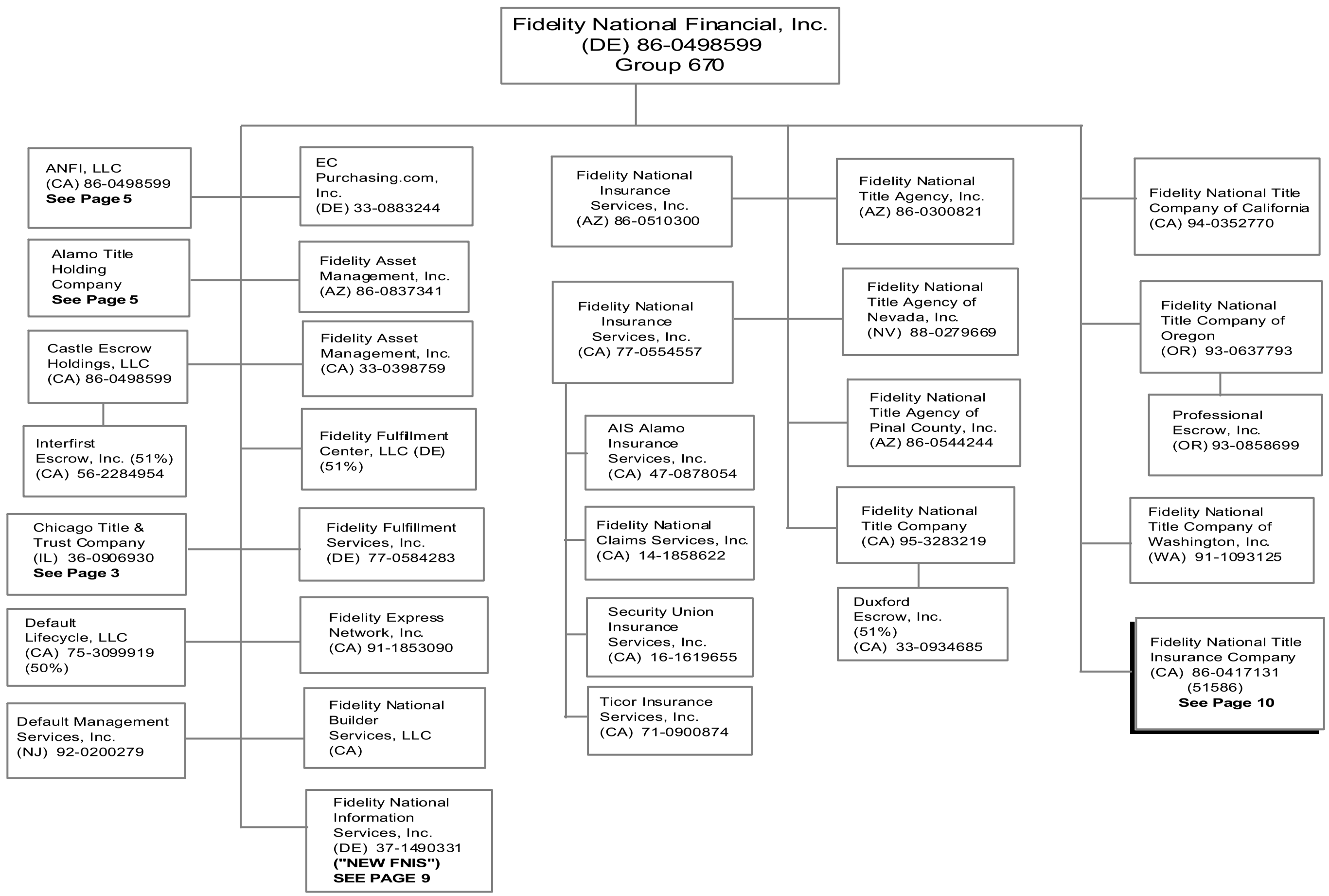
DETAILS OF WRITE-INS										
5701.	X X X									
5702.	X X X									
5703.	X X X									
5798. Summary of remaining write-ins for Line 57 from overflow page	X X X									
5799. Totals (Lines 5701 through 5703 plus 5798) (Line 57 above)	X X X									

(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:

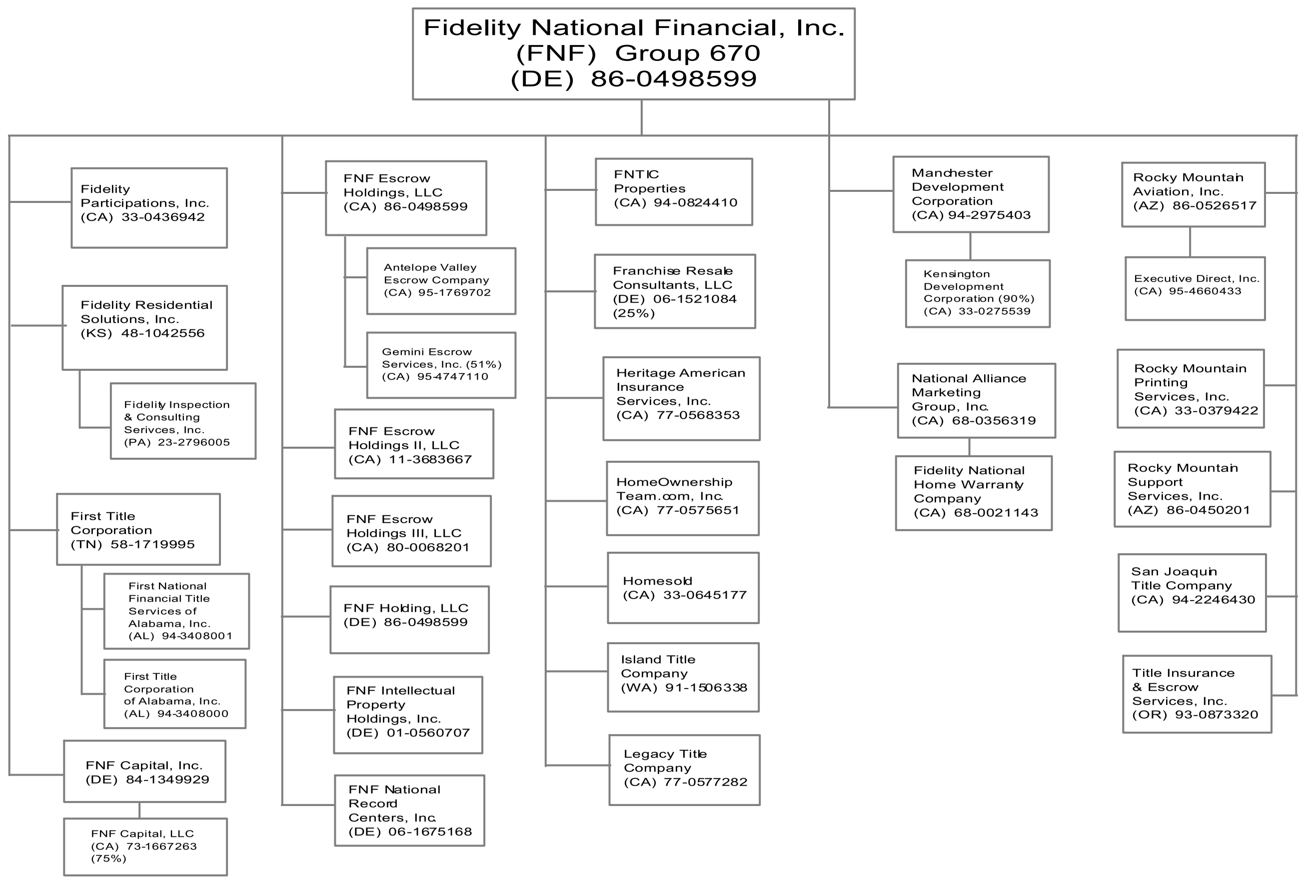
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART



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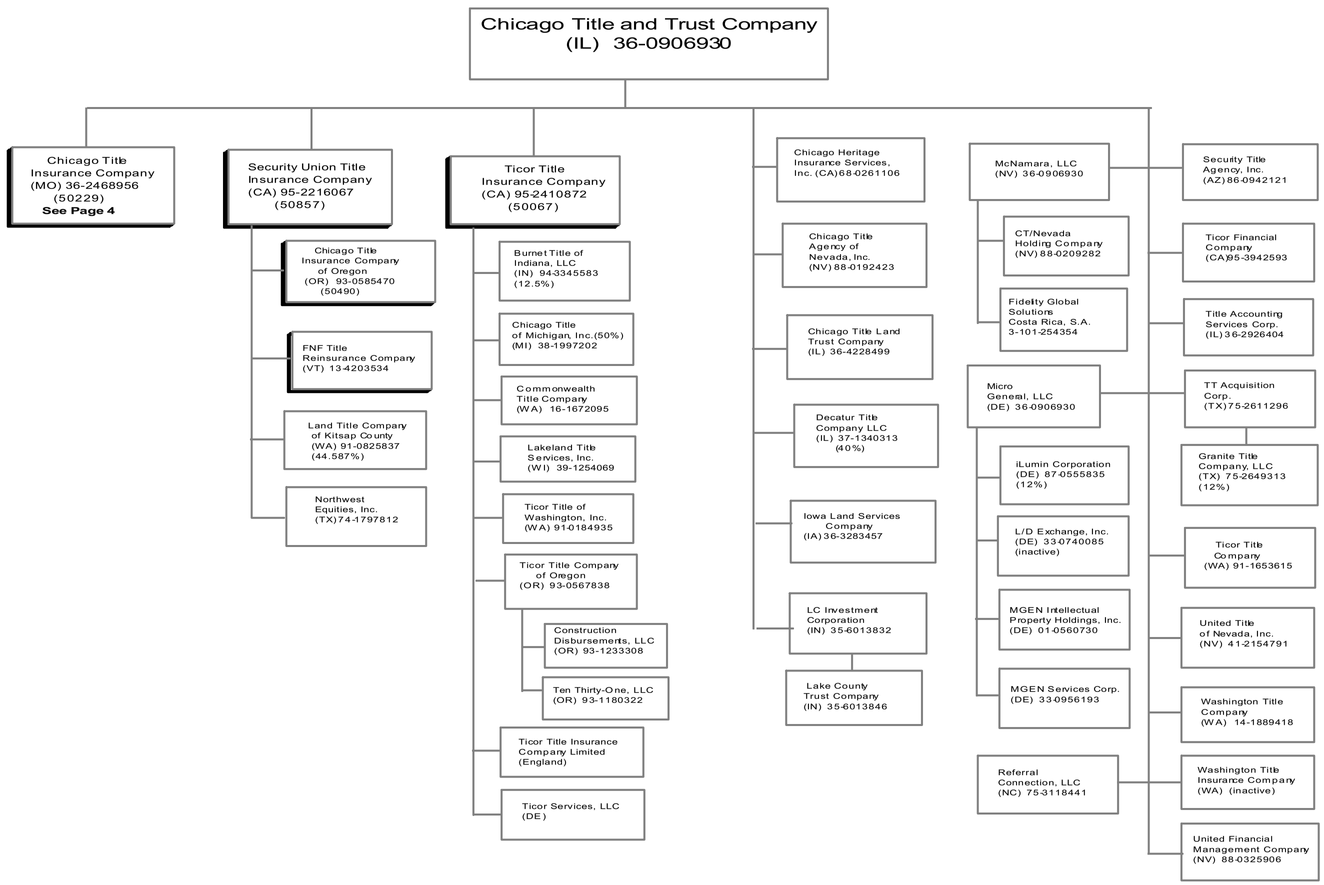

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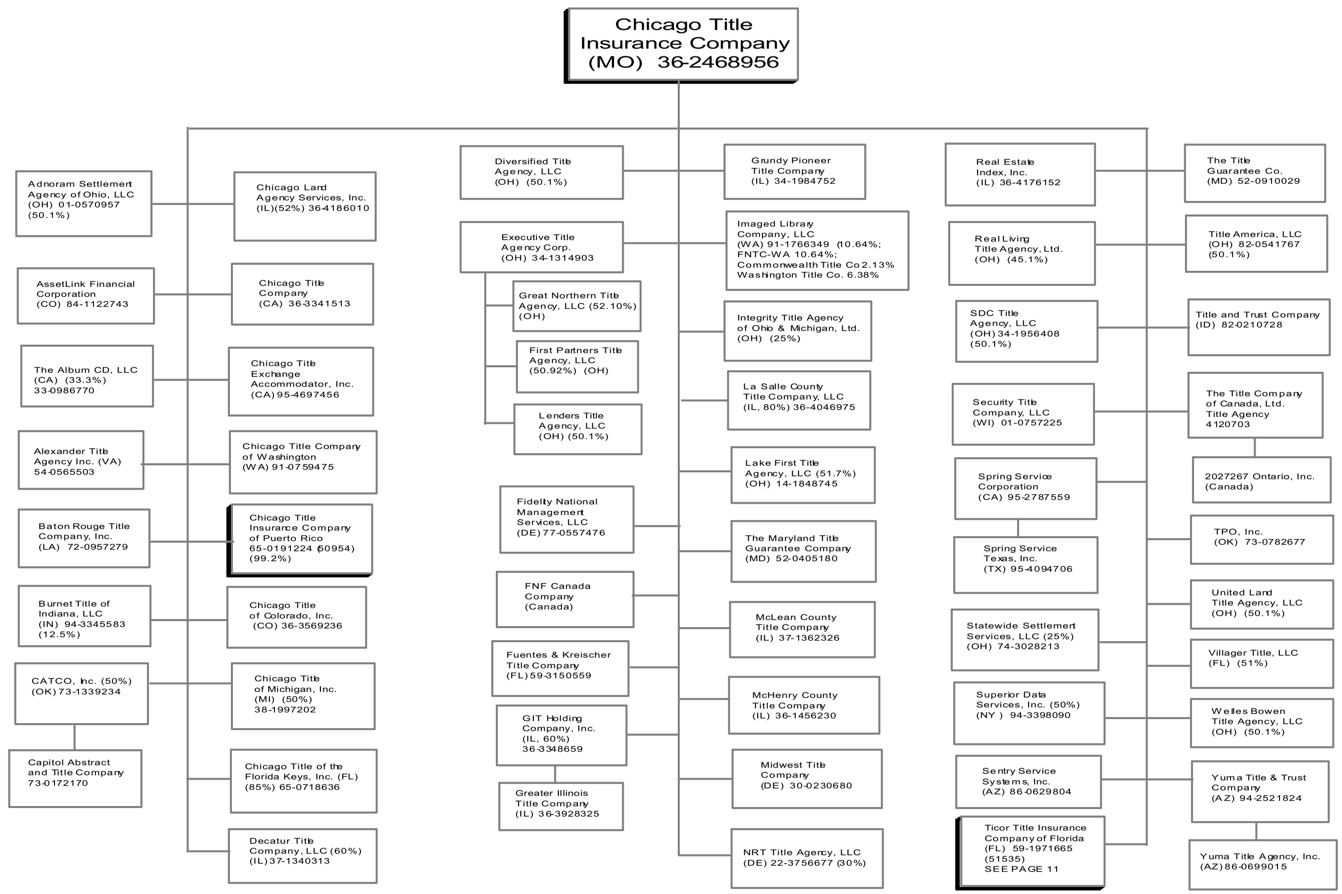

Annual Statement for the year 2004 of the Nations Title Insurance of New York, Inc

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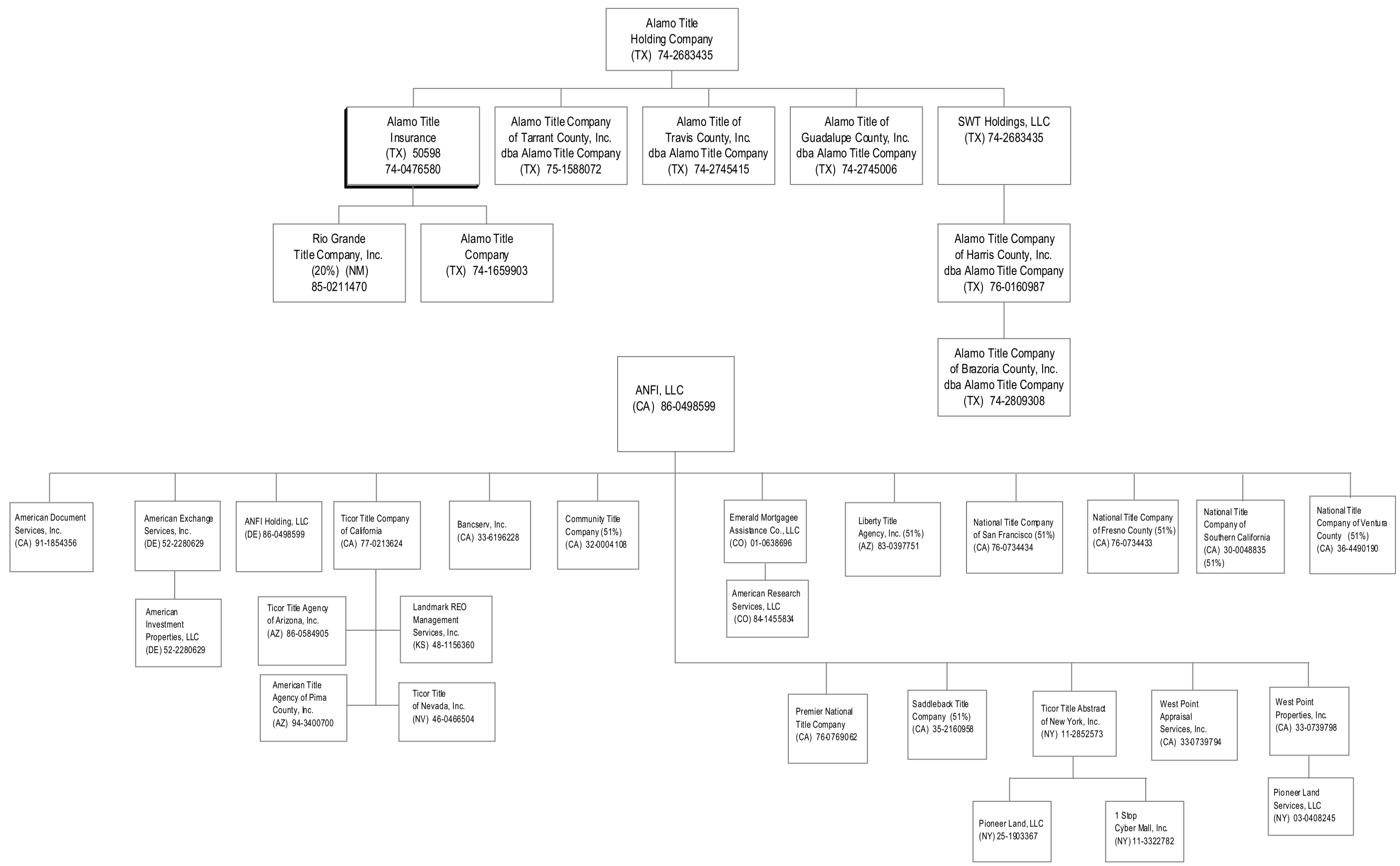
PART 1 - ORGANIZATIONAL CHART



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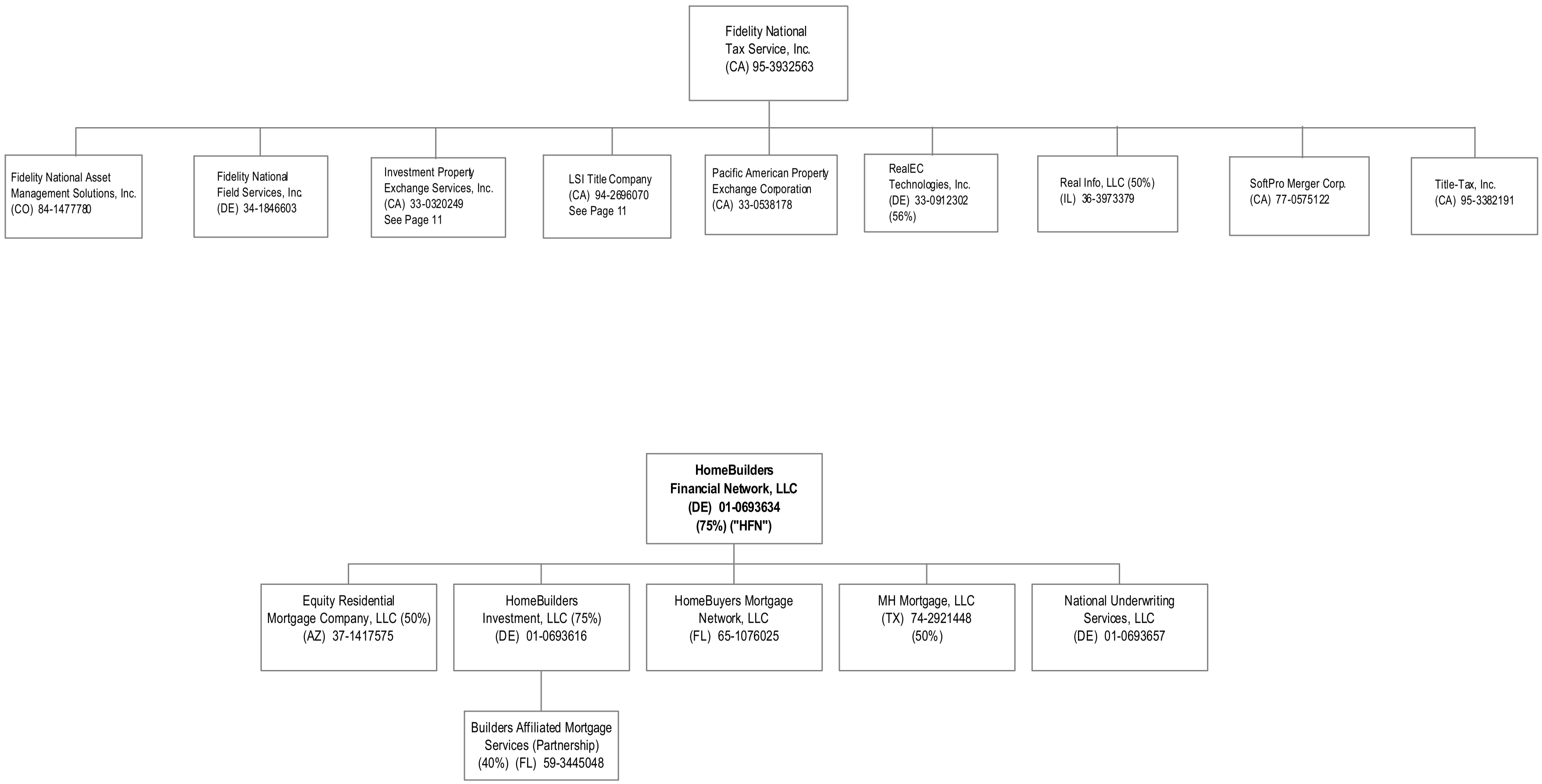

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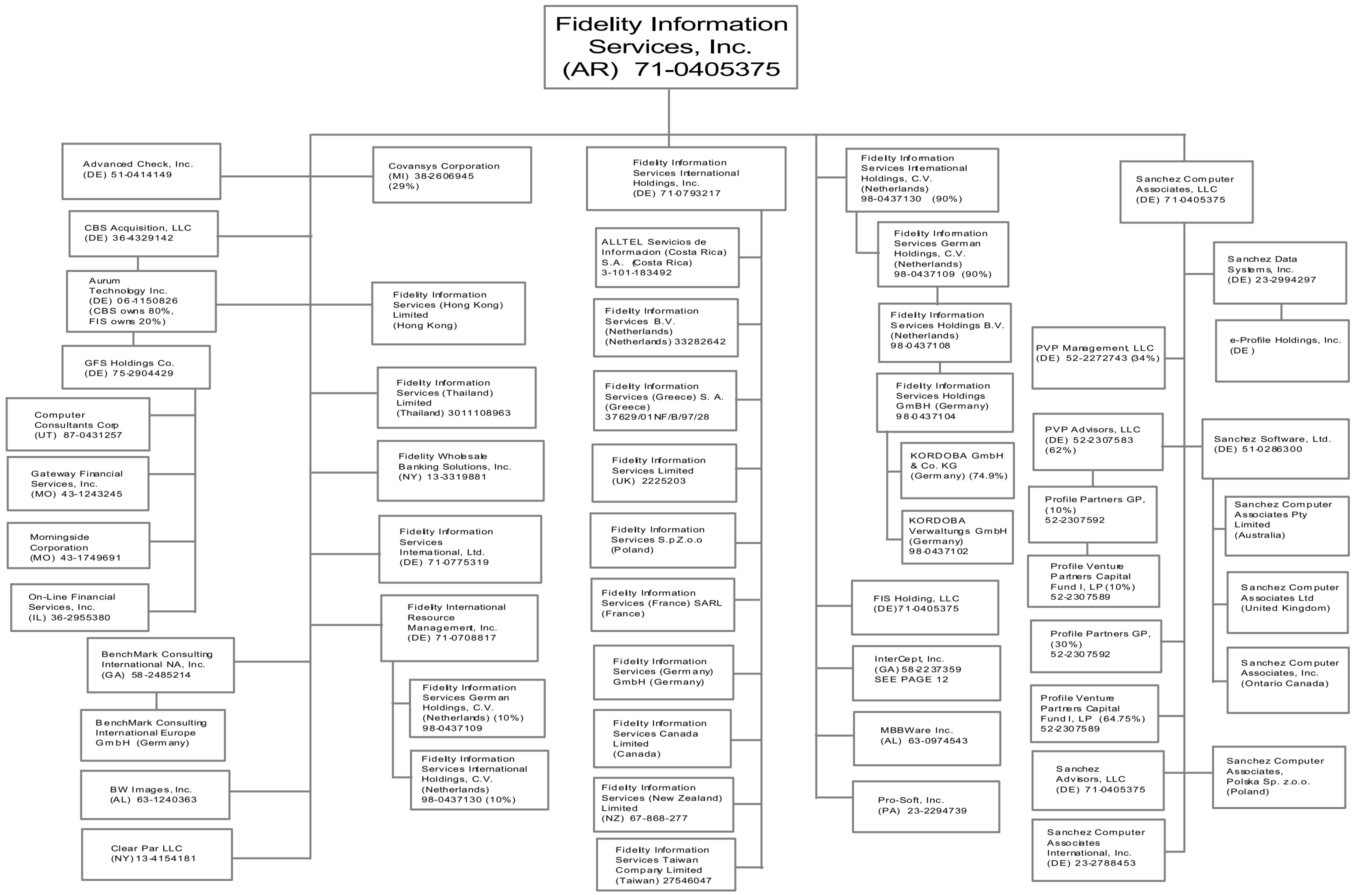
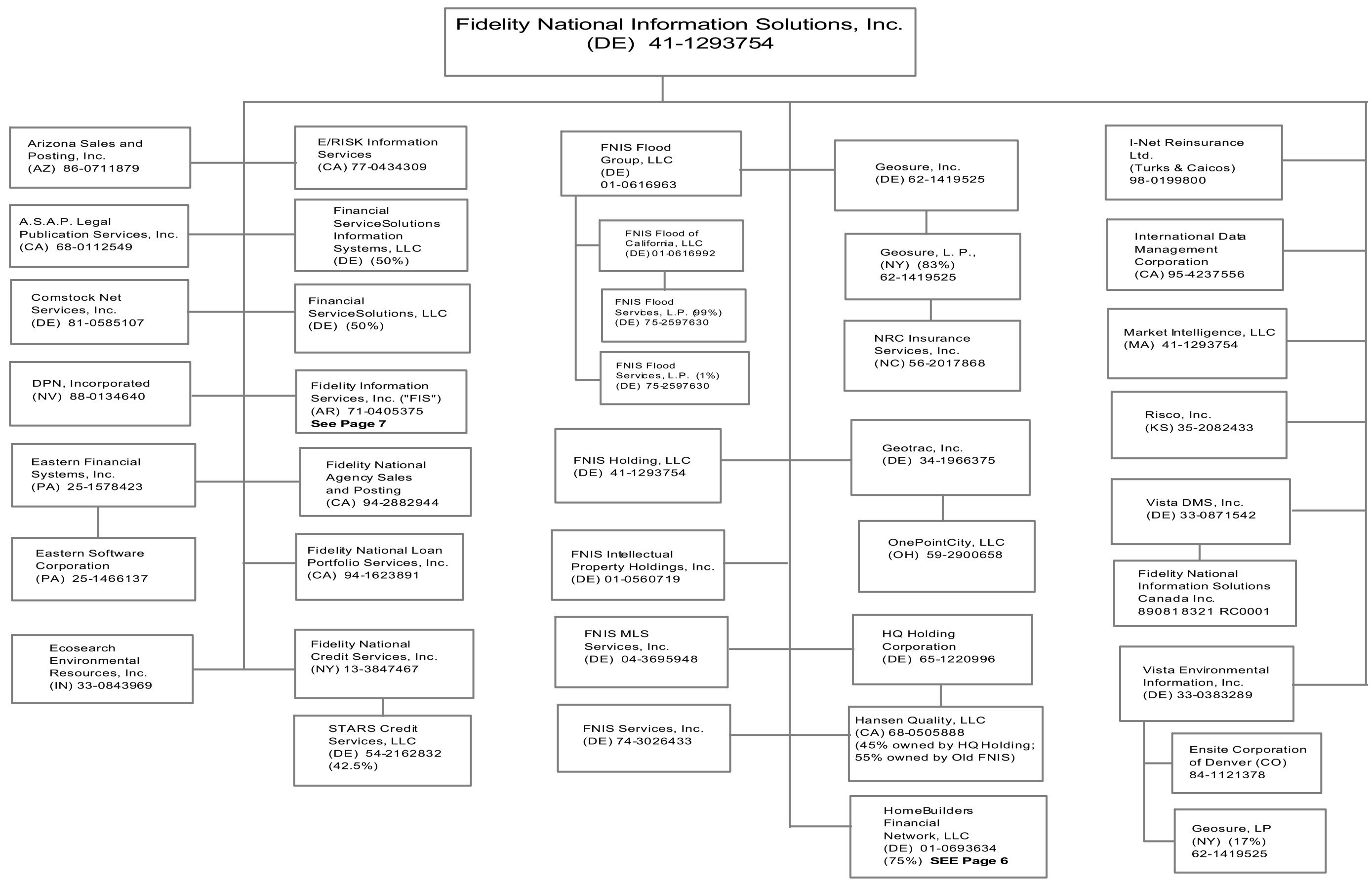


SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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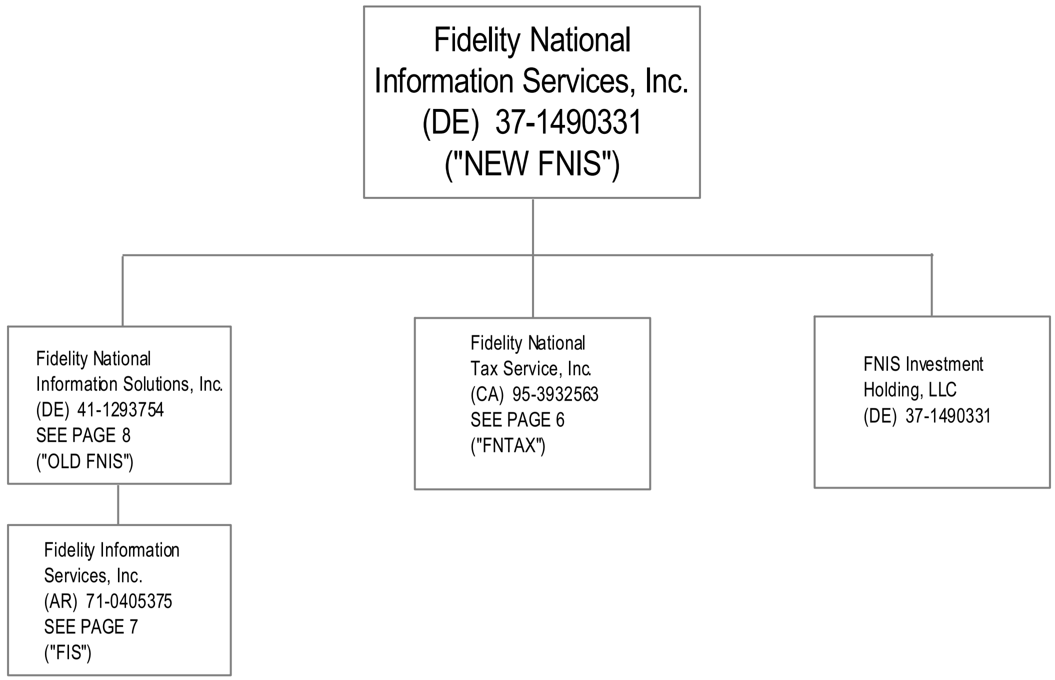
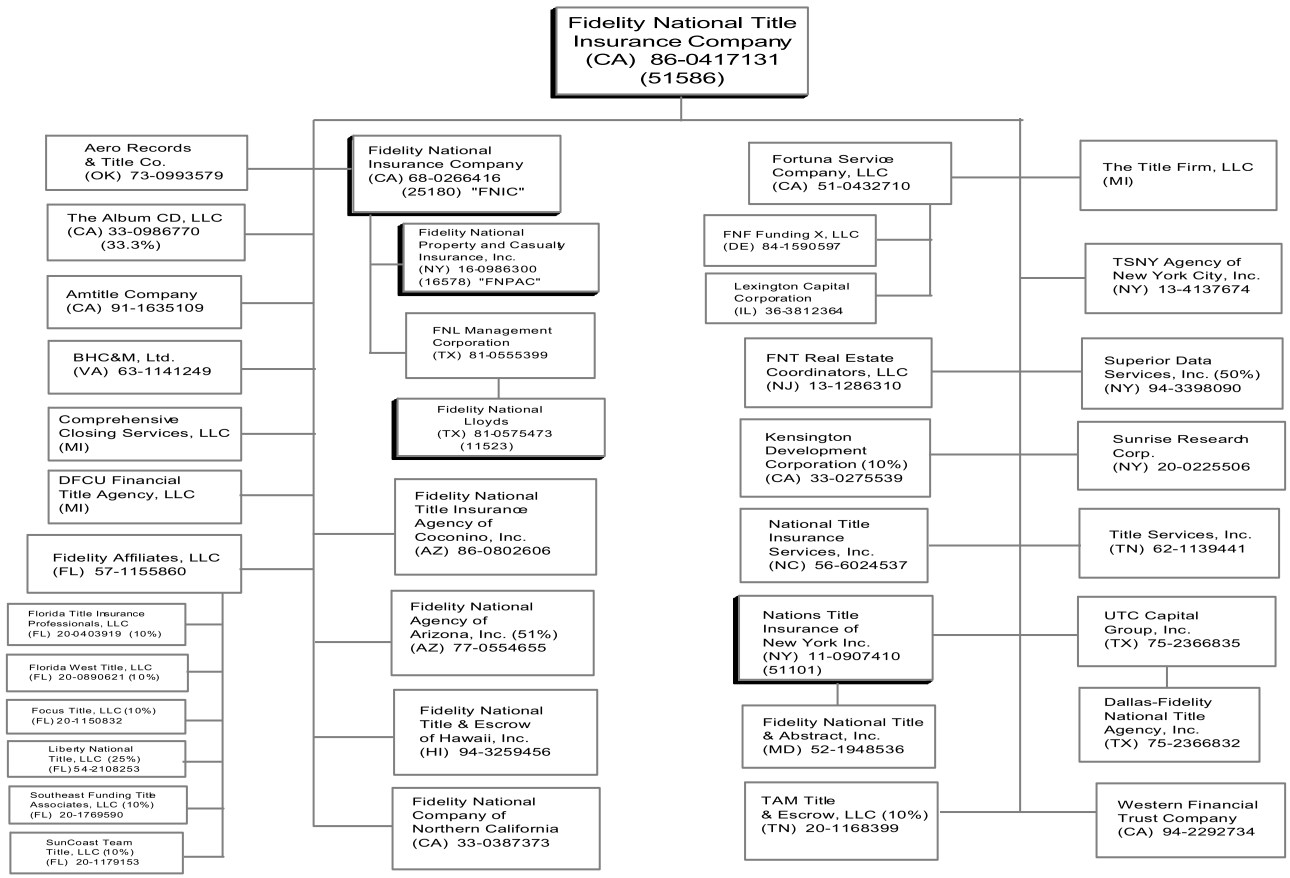


Annual Statement for the year 2004 of the Nations Title Insurance of New York, Inc

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

PART 1 - ORGANIZATIONAL CHART



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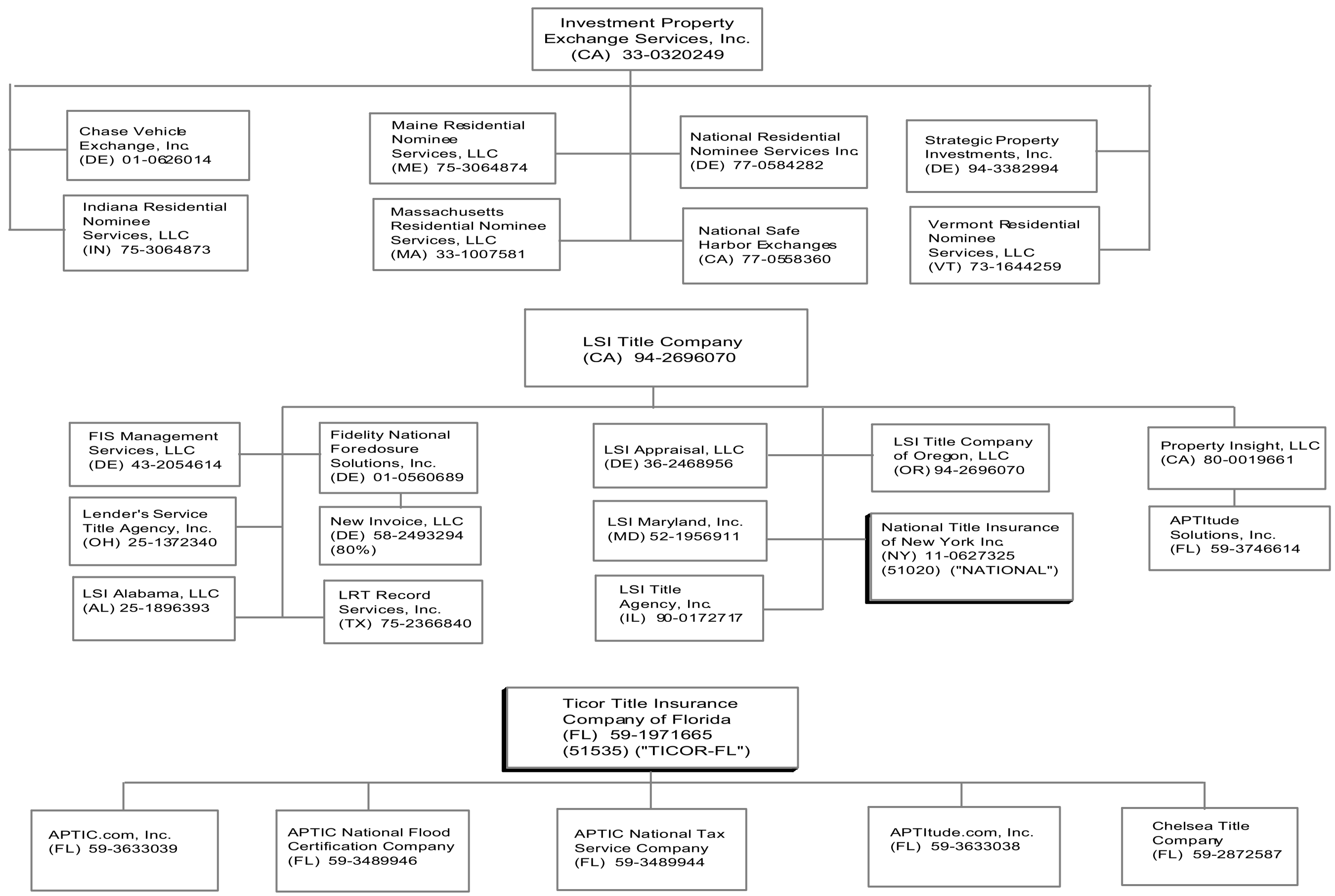
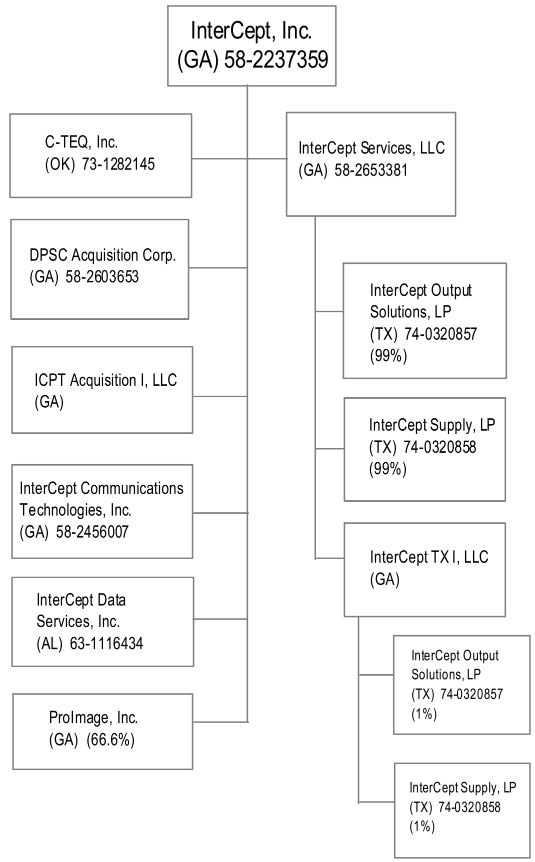
PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y (continued)

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
51586	86-0417131	Fidelity National Title Insurance Company	(65,456,001)	(5,000,000)	(1,523,238)		(209,345,618)			(4,045,813)	(285,370,670)	
51071	13-1286310	Fidelity National Title Insurance Company of New York	(12,600,000)				(74,493,717)				(87,093,717)	
51101	11-0907410	Nations Title Insurance of New York Inc					24,884				24,884	
50598	74-0476580	Alamo Title Insurance	(7,500,000)				(6,518,744)			(1,583,144)	(15,601,888)	
51020	11-0627325	National Title Insurance of New York Inc					(748,099)				(748,099)	
00000	36-0906930	Chicago Title & Trust Company	(7,664,752)	(23,143,195)	312,834,683		(51,463,755)			7,538,972	238,101,953	
50067	95-2410872	Ticor Title Insurance Company	(18,608,525)				(68,466,814)			(5,861,820)	(92,937,159)	
50229	36-2468956	Chicago Title Insurance Company	(162,324,316)	(114,333,793)	33,955,977		(489,953,930)			(15,750,297)	(748,406,359)	
50490	93-0585470	Chicago Title Insurance Company of Oregon	(7,000,000)				(13,283,537)				(20,283,537)	
50857	95-2216067	Security Union Title Insurance Company	5,378,128		(534,239)		(32,964,826)			(2,579,184)	(30,700,121)	
51535	59-1971665	Ticor Title Insurance Co of Florida			(1,783,929)		(9,704,448)				(11,488,377)	
25180	68-0266416	Fidelity National Insurance Company		5,000,000			(20,678,354)	15,650,684			(27,670)	(14,381,000)
16578	16-0986300	Fidelity National Property and Casualty Ins					(8,311,550)	(10,476,890)			(18,788,440)	9,234,000
11523	81-0575473	Fidelity National Lloyds					(2,127,299)	(5,173,794)			(7,301,093)	5,147,000
00000	77-0554557	Fidelity National Insurance Services					23,130,780				23,130,780	
00000	36-3341513	Chicago Title Company	(70,000,000)								(70,000,000)	
00000	36-2468956	LSI Appraisal LLC		13,443,842							13,443,842	
00000	80-0019661	Property Insight LLC			1,783,929						1,783,929	
00000	95-3382191	Title Tax	(11,536,483)								(11,536,483)	
00000	72-0957279	LSI Title Company (CTC Alameda)		114,333,793	7,941,600						122,275,393	
00000	34-1314903	Executive Title Agency	(1,500,000)								(1,500,000)	
00000	37-1362326	McLean Title	(1,600,000)								(1,600,000)	
00000	34-1317302	Northwest Title Agency of Michigan	(2,500,000)								(2,500,000)	
00000	91-0759475	Chicago Title of Washington	(1,600,000)								(1,600,000)	
00000	77-0557476	Fidelity National Management Services LLC					603,379,451				603,379,451	
00000	91-0184935	Ticor Title Co of Washington (Commonwealth Title)	(3,000,000)								(3,000,000)	
00000	93-0567838	Ticor Title Co of Oregon (Key Title)	(2,500,000)								(2,500,000)	
00000	68-0021143	Fidelity National Home Warranty Co	(7,200,000)								(7,200,000)	
00000	33-0398759	Fidelity Asset Management Inc					17,890,124				17,890,124	
00000	13-4137674	TSNY Agency	(4,000,000)								(4,000,000)	
00000	94-3259456	Fidelity National Title & Escrow of Hawaii	(3,500,000)								(3,500,000)	
00000	41-1293754	Fidelity National Information Solutions (560)	(3,763,402)	39,126,210	(312,834,683)						(277,471,875)	
00000	95-3932563	Fidelity National Tax Services		19,379,793							19,379,793	
00000	41-1293754	AES		(9,680,440)							(9,680,440)	
00000	86-0450201	Rocky Mountain Support Services					152,692,384				152,692,384	
00000	77-0213624	Ticor Title Co of California	(57,000,000)								(57,000,000)	
00000	86-0498599	Fidelity National Financial Inc	445,475,351	(39,126,210)	(39,840,100)		190,943,068			22,281,286	579,733,395	
9999999	Control Totals								XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
MARCH FILING	
1. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
4. Will Management's Discussion and Analysis be filed by April 1?	YES
5. Will the Supplemental Schedule of Business Written by Agency be filed by April 1?	YES
6. Will the Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
7. Will an audited financial report be filed by June 1?	YES

Explanation:

Not Applicable

Bar code:

51101200442000000

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	11	12	13	14	15	16
		3	4												
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Amounts Received During Year	Expended for Additions, Permanent Improvements and Changes in Encumbrances During Year	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
0296-10745-N Springfield Garden		Queens	NY	10/15/1999	02/22/2000	38,000		38,000	115,000						
0599999 Properties held for sale						38,000		38,000	115,000						
9999999 Totals						38,000		38,000	115,000						

SCHEDULE A - PART 2
Showing All Real Estate ACQUIRED During the Year

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Expended for Additions and Permanent Improvements

NONE

SCHEDULE A - PART 3

Showing All Real Estate SOLD During the Year, Including Payments During the Final Year on "Sales Under Contract"

1	Location		4	5	6	7	8	9	10	11	12	13	14	15	16
	2	3													
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Amounts Received	Foreign Exchange Profit (Loss) on Sale	Realized Profit (Loss) on Sale	Total Profit (Loss) on Sale	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
0294-4507-FL	Charlotte	FL	09/30/2004	Steven Armour	5,120					3,418		3,418	3,418		
0199999 Property Sold					5,120					3,418		3,418	3,418		
9999999 Totals					5,120					3,418		3,418	3,418		

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1	2	Location 3	Location 4	5	6	7	8	9	10	11	12
Loan Number	Code	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Value of Land and Buildings	Date of Last Appraisal or Valuation
83-24-18380		Madison	CT		01/01/1984	7.500	22,932			640,000	11/14/2001
17504		New Windsor	NY		02/19/2002	7.000	28,596			121,000	10/21/2001
N0004		Roosevelt	NY		06/01/1992	8.500	26,808			122,500	11/08/2001
119781		San Francisco	CA		09/19/2003	10.000	24,351			1,350,000	09/22/2003
0799999 Mortgages in Good Standing Not shown on Lines 0199999 thru 0699999							102,687			2,233,500	X X X
0899999 Total Mortgages in Good Standing							102,687			2,233,500	X X X
5231072		Stony Brook	NY		01/01/1980	11.500	19,565			175,000	12/29/1998
2399999 Mortgages with Overdue Interest Over 90 days, Not in Process of Foreclosure Not Shown on Lines 1799999 thru 2299999							19,565			175,000	X X X
2499999 Total Mortgages with Overdue Interest Over 90 days, Not in Process of Foreclosure							19,565			175,000	X X X
9999999 Totals							122,252			2,408,500	X X X

General Interrogatory:

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

NONE Schedule B - Part 2

NONE Schedule BA - Part 1

NONE Schedule BA - Part 2

Annual Statement for the year 2004 of the Nations Title Insurance of New York, Inc

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identi-fication	Description	*	Foreign	Bond CHAR	NAIC Desig-nation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort-ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	How Paid	Admitted Amount Due & Accrued	Gross Amt. Rec. During Year	Acquired	Maturity
3134A4-CX-0	FEDERAL HOME LN 5.25% 1/15/2006				1	521,627	102.16	510,780	500,000	515,354		(6,225)			5.250	2.256	JJ	12,104	525	08/01/2004	01/15/2006
3134A2-DT-2	FEDERAL HOME LN MTG CORP				1	439,996	106.78	427,124	400,000	428,716		(8,112)			5.750	3.453	AO	4,856	23,000	08/07/2003	04/15/2008
31359M-LU-5	FNMA NOTE 4.75% 01/02/07				1	414,643	102.56	410,252	400,000	413,235		(1,408)			4.750	3.058	JJ	9,447		10/12/2004	01/02/2007
31359M-SY-0	FNMA NOTE 4% 09/02/08				1	254,143	100.53	251,328	250,000	253,924		(219)			4.000	3.572	MS	3,306		10/12/2004	09/02/2008
31359M-GT-4	FNMA NOTE 6.25% 02/01/11				1	254,707	109.63	252,138	230,000	253,951		(755)			6.250	4.333	FA	5,990		10/12/2004	02/01/2011
912827-4F-6	U.S. TREASURY 5.625% 05/15/08				1	457,320	107.26	461,209	430,000	456,687		(633)			5.625	3.685	MN	3,140		12/01/2004	05/15/2008
912827-6T-4	U.S. TREASURY 5% 2/15/11				1	312,600	106.38	308,499	290,000	311,948		(652)			5.000	3.644	FA	5,477		10/18/2004	02/15/2011
912827-3E-0	U.S. TREASURY 6.125% 8/15/07				1	308,254	107.32	300,496	280,000	303,863		(4,390)			6.125	2.755	FA	6,478	3,675	08/19/2004	08/15/2007
912827-2J-0	U.S. TREASURY 6.25% 2/15/07				1	202,646	106.44	202,232	190,000	202,178		(468)			6.250	3.131	FA	4,485		12/01/2004	02/15/2007
912827-5Z-1	U.S. TREASURY 6.5% 2/15/2010				1	751,163	113.22	747,219	660,000	749,137		(2,026)			6.500	3.623	FA	16,204		11/15/2004	02/15/2010
912827-5N-8	UNITED STATES TREAS NT 08/15/09				1	436,984	110.29	441,156	400,000	432,820		(4,164)			6.000	4.077	FA	9,065	12,000	05/07/2004	08/15/2009
0199999	Subtotal - Issuer Obligations					4,354,083	X X X	4,312,433	4,030,000	4,321,813		(29,052)			X X X	X X X	X X X	80,552	39,200	X X X	X X X
0399999	Subtotals - U.S. Governments					4,354,083	X X X	4,312,433	4,030,000	4,321,813		(29,052)			X X X	X X X	X X X	80,552	39,200	X X X	X X X
089656-AW-2	BIG STONE GAP VA REDEV 4% 9/1/06				1FE	345,600	102.87	329,184	320,000	333,392		(7,880)			4.000	1.455	MS	4,267	12,800	06/11/2003	09/01/2006
114894-LG-1	BROWARD CNTY FL ARPT VAR RT				1FE	300,000	100.00	300,000	300,000	300,000					1.649	1.662	MON	413		12/03/2004	10/01/2029
180847-WK-7	CLARK CNTY NEV 5% 7/1/07				1FE	555,565	106.30	531,485	500,000	534,239		(13,186)			5.000	2.183	JJ	12,500	25,000	05/01/2003	07/01/2007
341422-Q5-5	FLORIDA ST BRD ED 5.5% 6/1/08				1FE	220,288	109.87	219,734	200,000	212,100		(3,270)			5.500	3.635	JD	917	11,000	06/04/2002	06/01/2008
341602-XJ-4	FLORIDA ST DEPT 5.25% 9/1/09				1FE	562,715	107.54	537,695	500,000	539,298		(14,152)			5.250	2.212	MS	8,750	26,250	05/01/2003	09/01/2007
419780-DP-3	HAWAII ST 6.25% 3/01/2007				1FE	556,540	108.17	540,845	500,000	524,754		(10,748)			6.250	3.885	MS	10,417	31,250	12/04/2001	03/01/2007
451295-RA-9	IDAHO HEALTH FACS REV VAR 12/01/36				1FE	100,000	100.00	100,000	100,000	100,000					1.800	1.814	MON	113	116	12/02/2004	12/01/2036
454798-MW-6	INDIANA HEALTH VAR RT 11/15/26				1FE	200,000	100.00	200,000	200,000	200,000					1.750	1.764	MON	152	359	12/03/2004	11/15/2026
591850-3D-2	METRO COUNCIL MN 5.25% 12/01/09				1FE	219,006	111.35	222,696	200,000	213,067		(2,375)			5.250	3.817	JD	875	10,500	06/04/2002	12/01/2009
605578-WA-7	MISSISSIPPI ST GO 6% 7/1/06				1FE	568,250	105.53	527,655	500,000	533,842		(22,165)			6.000	1.428	JJ	15,000	30,000	06/10/2003	07/01/2006
649842-BN-0	NEW YORK ST ENERGY VAR RT				1FE	100,000	100.00	100,000	100,000	100,000					1.450	1.460	MON	103	54	12/17/2004	12/01/2020
677518-2E-1	OHIO STATE 5.25% 9/15/2010				1FE	543,135	111.88	559,375	500,000	528,927		(4,414)			5.250	4.145	MS	7,729	26,250	08/13/2001	09/15/2010
1199999	Subtotal - Issuer Obligations					4,271,099	X X X	4,168,669	3,920,000	4,119,619		(78,190)			X X X	X X X	X X X	61,236	173,579	X X X	X X X
1799999	Subtotals - States, Territories and Possessions (Direct and Guaranteed)					4,271,099	X X X	4,168,669	3,920,000	4,119,619		(78,190)			X X X	X X X	X X X	61,236	173,579	X X X	X X X
167484-VQ-4	CHICAGO IL 5.50% 01/01/2005				1	1,747,795	100.00	1,685,000	1,685,000	1,685,000		(15,716)			5.500	4.587	JJ	46,338	92,675	09/15/2000	01/01/2005
167484-VZ-4	CHICAGO IL 5.50% 01/01/2005				1FE	67,587	100.00	65,000	65,000	65,000		(647)			5.500	4.522	JJ	1,788	3,575	09/15/2000	01/01/2005
167501-N2-7	CHICAGO ILL BRD ED VAR RT				1FE	300,000	100.00	300,000	300,000	300,000					1.650	1.662	MON	125	423	11/29/2004	03/01/2033
478700-VW-4	JOHNSON CTY KS 5.7% 10/1/19			1	1FE	1,497,600	111.77	1,452,984	1,300,000	1,432,541		(33,081)			5.700	2.839	AO	18,525	74,100	02/10/2003	10/01/2019
515300-KN-0	LANE CNTY OR SD 5% 7/1/09				1FE	107,309	109.64	109,640	100,000	104,871		(975)			5.000	3.848	JJ	2,500	5,000	06/04/2002	07/01/2009
1899999	Subtotal - Issuer Obligations					3,720,291	X X X	3,612,624	3,450,000	3,587,412		(50,419)			X X X	X X X	X X X	69,276	175,773	X X X	X X X
2499999	Subtotals - Political Subdivisions of States, Territories and Possessions					3,720,291	X X X	3,612,624	3,450,000	3,587,412		(50,419)			X X X	X X X	X X X	69,276	175,773	X X X	X X X

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
CUSIP Identi-fication	Description	3 *	4 Foreign	5 Bond CHAR	NAIC Desig-nation	Actual Cost	8 Rate Used To Obtain Fair Value	9 Fair Value	Par Value	Book/ Adjusted Carrying Value	12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort-ization)/ Accretion	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 How Paid	19 Admitted Amount Due & Accrued	20 Gross Amt. Rec. During Year	21 Acquired	22 Maturity
442436-C6-6	HOUSTON TX WTR & SWR 5% 12/01/2007				1FE	531,105	107.49	537,430	500,000	516,027		(5,098)			5.000	3.865	JD	2,083	25,000	12/04/2001	12/01/2007
603827-AF-3	MINNEAPOLIS APT 5.5% 01/01/2008				1FE	528,245	107.81	539,035	500,000	514,885		(4,543)			5.500	4.478	JJ	13,750	27,500	12/04/2001	01/01/2008
677597-ZA-7	OHIO ST PUB FACS 4.5% 11/01/05				1FE	499,500	101.92	509,595	500,000	499,940		69			4.500	4.566	MN	3,750	22,500	10/03/1997	11/01/2005
939830-PH-2	WASHINGTON ST PUB PWR SUPPLY				1FE	487,690	103.94	519,720	500,000	497,616		1,488			5.000	5.406	JJ	12,500	25,000	01/17/1997	07/01/2006
2599999	Subtotal - Issuer Obligations					2,046,540	X X X	2,105,780	2,000,000	2,028,468		(8,084)			X X X	X X X	X X X	32,083	100,000	X X X	X X X
3128H7-QL-9	FHLMC PC 5.5% 9/18 #99459				1	193,264	103.15	195,978	189,999	193,163		(102)			5.500	4.895	MON	871	5,236	06/10/2004	09/01/2018
31376K-GX-8	FNMA 5% 09/19 #357614				1	387,019	101.68	387,515	381,123	386,943		(76)			5.000	4.577	MON	1,588	4,784	09/07/2004	09/01/2019
2699999	Subtotal - Single Class Mortgage-Backed/Asset-Backed Securities					580,283	X X X	583,493	571,122	580,106		(178)			X X X	X X X	X X X	2,459	10,020	X X X	X X X
3199999	Subtotals - Special Revenue					2,626,823	X X X	2,689,273	2,571,122	2,608,574		(8,262)			X X X	X X X	X X X	34,542	110,020	X X X	X X X
097023-AF-2	BOEING CO 8.1% 11/15/2006				1FE	573,270	107.63	538,150	500,000	545,094		(23,031)			8.100	3.130	MN	5,175	40,500	10/09/2003	11/15/2006
200339-AP-4	COMERICA BANK 7.25% 06/15/07				1FE	274,543	108.72	271,795	250,000	270,814		(3,729)			7.250	3.708	JD	806	9,063	07/14/2004	06/15/2007
41011W-AL-4	HANCOCK JOHN 5.625% 6/27/06				1FE	373,632	103.06	360,724	350,000	363,932		(9,030)			5.625	2.895	JD	219	19,688	12/04/2003	06/27/2006
428236-AE-3	HEWLETT PACKARD CO 5.75% 12/15/06				1FE	429,924	104.11	416,456	400,000	419,599		(9,568)			5.750	3.172	JD	1,022	23,000	12/02/2003	12/15/2006
637432-CX-1	NATIONAL RURAL UT FIN 3% 2/15/06				1FE	125,945	99.80	124,749	125,000	125,488		(423)			3.000	2.662	FA	1,417	3,750	12/02/2003	02/15/2006
637432-BP-9	NATIONAL RURAL UTILS 7.3% 9/15/06				1FE	366,301	105.63	343,281	325,000	349,426		(13,792)			7.300	2.780	MS	6,986	23,725	10/09/2003	09/15/2006
75820Q-AB-8	REED ELSEVIER CAP INC 7% 5/15/05				1FE	538,990	101.49	507,445	500,000	509,192		(24,326)			7.000	2.034	MN	4,472	35,000	10/09/2003	05/15/2005
3999999	Subtotal - Issuer Obligations					2,682,605	X X X	2,562,600	2,450,000	2,583,545		(83,899)			X X X	X X X	X X X	20,097	154,726	X X X	X X X
4599999	Subtotals - Industrial and Miscellaneous (Unaffiliated)					2,682,605	X X X	2,562,600	2,450,000	2,583,545		(83,899)			X X X	X X X	X X X	20,097	154,726	X X X	X X X
5499999	Total Bonds - Issuer Obligations					17,074,618	X X X	16,762,106	15,850,000	16,640,857		(249,644)			X X X	X X X	X X X	263,244	643,278	X X X	X X X
5599999	Total Bonds - Single Class Mortgage-Backed/Asset-Backed Securities					580,283	X X X	583,493	571,122	580,106		(178)			X X X	X X X	X X X	2,459	10,020	X X X	X X X
6099999	Total Bonds					17,654,901	X X X	17,345,599	16,421,122	17,220,963		(249,822)			X X X	X X X	X X X	265,703	653,298	X X X	X X X

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Par Value Per Share	Rate Per Share	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (15+16-17)	Total Foreign Exchange Change in B./A.C.V.	NAIC Designation	Date Acquired

NONE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identi-fication	Description	Code	Foreign	Number of Shares	Book/ Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (13 - 14)	Total Foreign Exchange Change in B./A.C.V.	NAIC Market Indicator (a)	Date Acquired
000020-70-1	TERCO REALTY CORPORATION			50.000				2								A	12/31/1991
88845*-10-4	TITLE REINSURANCE COMPANY			5.000	106,674	21,073.000	106,674	50,000				1,309		1,309		A	12/31/1991
6999999	Subtotal - Parent, Subsidiaries and Affiliates				106,674	X X X	106,674	50,002				1,309		1,309		X X X	X X X
7299999	Total Common Stocks				106,674	X X X	106,674	50,002				1,309		1,309		X X X	X X X
7399999	Total Preferred and Common Stocks				106,674	X X X	106,674	50,002				1,309		1,309		X X X	X X X

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

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
3134A4-CX-0	FEDERAL HOME LN 5.25% 1/15/2006		08/01/2004	INTERCOMPANY TRANSFER		510,983	490,000.00	1,143
31359M-LU-5	FNMA NOTE 4.75% 01/02/07		10/12/2004	Citibank		414,643	400,000.00	5,331
31359M-SY-0	FNMA NOTE 4% 09/02/08		10/12/2004	Citibank		254,143	250,000.00	1,139
31359M-GT-4	FNMA NOTE 6.25% 02/01/11		10/12/2004	DEUTSCH		254,707	230,000.00	2,875
912827-4F-6	U.S. TREASURY 5.625% 05/15/08		12/01/2004	MERRILL LYNCH		457,320	430,000.00	1,069
912827-6T-4	U.S. TREASURY 5% 2/15/11		10/18/2004	MORGAN STANLEY		312,600	290,000.00	2,561
912827-3E-0	U.S. TREASURY 6.125% 8/15/07		08/19/2004	VARIOUS		308,254	280,000.00	1,771
912827-2J-0	U.S. TREASURY 6.25% 2/15/07		12/01/2004	DEUTSCH		202,646	190,000.00	3,485
912827-5Z-1	U.S. TREASURY 6.5% 2/15/2010		11/15/2004	MERRILL LYNCH		751,163	660,000.00	10,842
912827-5N-8	UNITED STATES TREAS NT 08/15/09		05/07/2004	MERRILL LYNCH		436,984	400,000.00	5,604
0399999	Subtotal - Bonds - U.S. Governments				X X X	3,903,443	3,620,000.00	35,820
114894-LG-1	BROWARD CNTY FL ARPT VAR RT		12/03/2004	MORGAN STANLEY		300,000	300,000.00	14
451295-RA-9	IDAHO HEALTH FACS REV VAR 12/01/36		12/02/2004	AG EDWARDS		100,000	100,000.00	4
454798-MW-6	INDIANA HEALTH VAR RT 11/15/26		12/03/2004	MORGAN STANLEY		200,000	200,000.00	132
649842-BN-0	NEW YORK ST ENERGY VAR RT		12/17/2004	AG EDWARDS		100,000	100,000.00	12
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	700,000	700,000.00	162
167501-N2-7	CHICAGO ILL BRD ED VAR RT		11/29/2004	MORGAN STANLEY		300,000	300,000.00	38
2499999	Subtotal - Bonds - Political Subdivisions of States, Territories and Possessions				X X X	300,000	300,000.00	38
3128H7-QL-9	FHLMC PC 5.5% 9/18 #99459		06/10/2004	BEAR STEARNS		203,438	200,000.61	489
31376K-GX-8	FNMA 5% 09/19 #357614		09/07/2004	BEAR STEARNS		406,188	400,000.00	1,056
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations				X X X	609,626	600,000.61	1,545
200339-AP-4	COMERICA BANK 7.25% 06/15/07		07/14/2004	LEHMAN SECURITIES		274,543	250,000.00	1,712
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	274,543	250,000.00	1,712
6099997	Subtotal - Bonds - Part 3				X X X	5,787,612	5,470,000.61	39,277
6099998	Summary Item from Part 5 for Bonds				X X X	3,792,241	3,745,000.00	16,258
6099999	Total - Bonds				X X X	9,579,853	9,215,000.61	55,535
7299998	Summary Item from Part 5 for Common Stocks				X X X	26	X X X	
7299999	Total - Common Stocks				X X X	26	X X X	
7399999	Total - Preferred and Common Stocks				X X X	26	X X X	
7499999	Totals					9,579,879	X X X	55,535

Annual Statement for the year 2004 of the Nations Title Insurance of New York, Inc

SCHEDULE D - PART 4

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

1 CUSIP Ident-ification	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid-eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value: 11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (Amort-ization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.	16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date
3134A4-CX-0	FEDERAL HOME LN 5.25% 1/15/2006		08/01/2004	INTERCOMPANY TRANSFE		510,983	490,000.00	521,536	519,201		(8,218)		(8,218)		510,983				26,868	01/15/2006
3128GQ-L7-4	FHLMC POOL #E87550		09/15/2004	VARIOUS		140,169	133,251.73	136,521	134,720		(262)		(262)		134,459		5,711	5,711	6,422	01/01/2017
3128GU-MF-6	FHLMC POOL #E90358		10/15/2004	VARIOUS		129,139	125,288.62	127,442	127,282		(761)		(761)		126,521		2,618	2,618	5,745	07/01/2017
31389N-5K-7	FNMA 6.50% 2/1/17 #630950		09/25/2004	VARIOUS		193,363	185,288.44	196,290	196,344		(3,263)		(3,263)		193,081		281	281	8,254	02/01/2017
31387X-JM-8	FNMA POOL #597068		09/25/2004	VARIOUS		183,642	177,280.22	181,463	181,024		(1,601)		(1,601)		179,423		4,219	4,219	7,135	09/01/2016
31388X-XW-9	FNMA POOL #618193		10/15/2004	VARIOUS		133,290	129,163.08	130,818	130,654		(542)		(542)		130,113		3,178	3,178	5,712	11/01/2016
31389H-NE-4	FNMA POOL #625989		10/25/2004	VARIOUS		135,703	131,667.78	132,388	132,285		(253)		(253)		132,032		3,671	3,671	5,676	01/01/2017
912827-P8-9	U.S. TREASURY 7.25% 05/15/04		05/15/2004	MATURITY		1,020,000	1,020,000.00	1,049,069	1,024,505		(4,505)		(4,505)		1,020,000				36,975	05/15/2004
912827-Q8-8	U.S. TREASURY 7.25% 8/15/04		08/15/2004	MATURITY		1,110,000	1,110,000.00	1,208,194	1,138,255		(28,255)		(28,255)		1,110,000				80,475	08/15/2004
912827-R8-7	U.S. TREASURY 7.875% 11/15/04		11/15/2004	MATURITY		660,000	660,000.00	739,892	686,529		(26,529)		(26,529)		660,000				51,975	11/15/2004
0399999	Subtotal - Bonds - U.S. Governments				X X X	4,216,289	4,161,939.87	4,423,613	4,270,799		(74,189)		(74,189)		4,196,612		19,678	19,678	235,237	X X X
485424-JV-8	KANSAS ST DEPT TRANSN HWY VAR RT		01/15/2004	AG EDWARDS		100,000	100,000.00	100,000	100,000						100,000				59	09/01/2015
1799999	Subtotal - Bonds - States, Territories and Possessions				X X X	100,000	100,000.00	100,000	100,000						100,000				59	X X X
3128H7-QL-9	FHLMC PC 5.5% 9/18 #99459		12/15/2004	PRINCIPAL RECEIPT		10,002	10,001.87	10,174	10,174		(172)		(172)		10,002				133	09/01/2018
31376K-GX-8	FNMA 5% 09/19 #357614		12/25/2004	PRINCIPAL RECEIPT		18,877	18,876.54	19,169	19,169		(292)		(292)		18,877				146	09/01/2019
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations				X X X	28,879	28,878.41	29,343	29,343		(464)		(464)		28,879				279	X X X
6099997	Subtotal - Bonds - Part 4				X X X	4,345,168	4,290,818.28	4,552,956	4,400,142		(74,653)		(74,653)		4,325,491		19,678	19,678	235,575	X X X
6099998	Summary Item from Part 5 for Bonds				X X X	3,784,966	3,745,000.00	3,792,241	X X X		(7,275)		(7,275)		3,784,966				43,831	X X X
6099999	Total - Bonds				X X X	8,130,134	8,035,818.28	8,345,197	4,400,142		(81,928)		(81,928)		8,110,457		19,678	19,678	279,406	X X X
09248U-84-1	BLACKROCK MUNI-CASH FUND		08/24/2004	PROVIDENT INST'L FUNDS	1,100.070	1,100		1,100	1,100											
7199999	Subtotal - Common Stocks - Money Market Mutual Funds				X X X	1,100	X X X	1,100	1,100											X X X
7299997	Subtotal - Common Stocks - Part 4				X X X	1,100	X X X	1,100	1,100											X X X
7299998	Summary Item from Part 5 for Common Stocks				X X X	26	X X X	26	X X X						26				3	X X X
7299999	Total - Common Stocks				X X X	1,126	X X X	1,126	1,100						26				3	X X X
7399999	Total - Preferred and Common Stocks				X X X	1,126	X X X	1,126	1,100						26				3	X X X
7499999	Totals					8,131,260	X X X	8,346,323	4,401,242		(81,928)		(81,928)		8,110,483		19,678	19,678	279,409	X X X

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identi-fication	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consid-eration	Book/ Adjusted Carrying Value At Disposal Date	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort-ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
912827-4F-6	U.S. TREASURY 5.625% 05/15/08		05/07/2004	DEUTSCH	12/01/2004	TRADE SPLIT	430,000.000	461,477	457,320	457,320		(4,157)		(4,157)					25,257	11,762
912827-2J-0	U.S. TREASURY 6.25% 2/15/07		05/07/2004	BEAR STEARNS	12/01/2004	TRADE SPLIT	190,000.000	205,764	202,646	202,646		(3,118)		(3,118)					9,423	2,773
0399999	Subtotal - Bonds - U. S. Governments						620,000.000	667,241	659,966	659,966		(7,275)		(7,275)					34,680	14,535
04780T-AA-2	ATLANTA GA ARPT PASSENGER VAR RT		09/02/2004	BEAR STEARNS	11/16/2004	BEAR STEARNS	200,000.000	200,000	200,000	200,000									577	
397090-ET-4	GREENWOOD CNTY SC REV VAR 10/1/34		06/28/2004	MORGAN STANLEY	07/19/2004	MORGAN STANLEY	300,000.000	300,000	300,000	300,000									260	50
454798-MW-6	INDIANA HEALTH VAR RT 11/15/26		09/17/2004	MORGAN STANLEY	10/13/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									118	25
454912-AJ-5	INDIANA ST DEV FIN 05/01/2035 VAR		03/15/2004	MORGAN STANLEY	10/13/2004	MORGAN STANLEY	225,000.000	225,000	225,000	225,000									1,934	194
455398-LD-7	INDIANAPOLIS IND GAS UTIL VAR RT		01/05/2004	MORGAN STANLEY	01/15/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									29	
471373-BJ-8	JASPER IND POLL RE VAR RT 07/01/17		08/03/2004	MORGAN STANLEY	08/19/2004	MORGAN STANLEY	300,000.000	300,000	300,000	300,000									390	206
546749-AA-0	LOUISVILLE CNTY KY VAR RT 10/01/33		05/28/2004	MORGAN STANLEY	10/29/2004	MORGAN STANLEY	200,000.000	200,000	200,000	200,000									1,136	11
587829-AA-0	MERCER CNTY KY 05/01/23 VAR RT		08/25/2004	MORGAN STANLEY	10/13/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									254	75
64468C-AT-1	NEW HAMPSHIRE ST BUS VAR RT		06/25/2004	MORGAN STANLEY	10/29/2004	MORGAN STANLEY	400,000.000	400,000	400,000	400,000									2,097	259
645779-BB-4	NEW JERSEY ECONOMIC DEV VAR RT		06/17/2004	MORGAN STANLEY	09/20/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									436	89
64982P-SK-9	NEW YORK ST DORM VAR RT 1/15/32		04/26/2004	MORGAN STANLEY	05/10/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									41	
677525-PS-0	OHIO ST AIR QUALITY DEV REV VAR RT		10/28/2004	MORGAN STANLEY	11/16/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									94	5
79410S-AG-1	SALEM CNTY N J POLLTN VAR RT		05/17/2004	MORGAN STANLEY	10/13/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									553	33
83755V-HU-1	SOUTH DAKOTA ST HEALTH REV VAR RT		07/02/2004	MERRILL LYNCH	10/19/2004	MERRILL LYNCH	100,000.000	100,000	100,000	100,000									420	
876385-HE-8	TARRANT CNTY TEX HEALTH FACS D VAR		10/04/2004	MORGAN STANLEY	10/13/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									101	66
928809-AN-2	VOLUNTEER ST STUDENT VAR RT		11/01/2004	MORGAN STANLEY	11/16/2004	MORGAN STANLEY	500,000.000	500,000	500,000	500,000									1,060	710
928809-AP-7	VOLUNTEER STUDENT VAR RATE		09/07/2004	MORGAN STANLEY	10/13/2004	MORGAN STANLEY	100,000.000	100,000	100,000	100,000									(349)	
1799999	Subtotal - Bonds - States, Territories and Possessions						3,125,000.000	3,125,000	3,125,000	3,125,000									9,151	1,723
6099998	Subtotal - Bonds						3,745,000.000	3,792,241	3,784,966	3,784,966		(7,275)		(7,275)					43,831	16,258
09248U-84-1	BLACKROCK MUNI-CASH FUND		08/02/2004	PROVIDENT INST'L	08/24/2004	PROVIDENT INST'L	26.440	26	26	26									3	
7199999	Subtotal - Common Stocks - Money Market Mutual Funds						X X X	26	26	26									3	
7299998	Total - Common Stocks						X X X	26	26	26									3	
7399999	Subtotal-Stocks						X X X	26	26	26									3	
7499999	Totals						X X X	3,792,267	3,784,992	3,784,992		(7,275)		(7,275)					43,834	16,258

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1	2	3	4	5	6	7	8	Stock of Such Company Owned by Insurer on Statement Date	
								9	10
CUSIP Identi-fication	Description Name of Subsidiary, Controlled or Affiliated Company	Foreign	NAIC Company Code or Alien Insurer Identification Number	NAIC Valuation Method (See SVO Purposes and Procedures manual)	Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	Total Amount of Such Intangible Assets	Book/ Adjusted Carrying Value	Number of Shares	% of Outstanding
000020-70-1	Terco Realty Corporation							50.000	
88845*-10-4	Title Reinsurance Company		32336	3B2A	No		106,674	5.000	11.400
1799999	Subtotal - Common Stock - Other Affiliates						106,674	X X X	X X X
1899999	Subtotal - Common Stocks						106,674	X X X	X X X
1999999	Totals						106,674	X X X	X X X

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: $ 9,433,842
2. Total amount of intangible assets nonadmitted $ 0

SCHEDULE D - PART 6 - SECTION 2

1	2	3	4	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5	6
CUSIP Identifi-cation	Name of Lower-Tier Company	Name of Company Listed in Section 1 Which Controls Lower-Tier Company	Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Number of Shares	% of Outstanding

NONE

SCHEDULE DA - PART 1

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

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Code	Foreign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	How Paid	Gross Amount Received	Paid for Accrued Interest
BLACKROCK TEMP CASH			12/31/2004	PROVIDENT INST'L FUNDS	12/31/2005	940,000						940,000						908	
JP MORGAN PRIME MMF/PREMIER FU			12/30/2004	Undefined	12/31/2005	25,512						25,512							
8099999 Subtotal - Class One Money Market Mutual Funds						965,512					X X X	965,512			X X X	X X X	X X X	908	
8299999 Totals						965,512					X X X	965,512			X X X	X X X	X X X	908	

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

SCHEDULE E - PART 1 - CASH

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
OPEN DEPOSITORIES							
Wells Fargo Bank	San Francisco CA		1.000			(270,114)	
Harris Bank	Chicago IL		0.640	1,352		586,096	
0199998 Deposits in 1 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.		X X X	X X X	158		24,405	X X X
0199999 Totals-Open Depositories		X X X	X X X	1,510		340,387	X X X
SUSPENDED DEPOSITORIES							
0299998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories.		X X X	X X X				X X X
0299999 Totals - Suspended Depositories		X X X	X X X				X X X
0399999 Total Cash on Deposit		X X X	X X X	1,510		340,387	X X X
0499999 Cash in Company's Office		X X X	X X X	X X X	X X X		X X X
0599999 Total Cash		X X X	X X X	1,510		340,387	X X X

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

1. January	(170,768)	4. April	(304,615)	7. July	(41,498)	10. October	483,247
2. February	(326,413)	5. May	(229,000)	8. August	(35,071)	11. November	398,507
3. March	(199,050)	6. June	(214,495)	9. September	(30,889)	12. December	340,387

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due & Accrued	9 Gross Investment Income

NONE

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

1 Line Number	2 Type	3 Description of Deposit	4 Where Deposited and Purpose of Deposit	5 Par or Book Value	6 Statement Value (a)	7 Fair Value
	B	FNMA 7.125% 03/15/07	03/15/2007 REG - RSD by Ins Code 26-63-206	60,000	65,506	64,819
AR99999		ARKANSAS		60,000	65,506	64,819
	O	Cash	REG - RSD by Ins Code 33-3-8	25,000	25,000	25,000
GA99999		GEORGIA		25,000	25,000	25,000
	B	U.S. Treasury 6.125% 8/15/07	08/15/2007 CENT - RSD by Ins Code 59A-5-18	110,000	119,818	118,043
NM99999		NEW MEXICO		110,000	119,818	118,043
	B	FNMA 7.125% 3/15/07	03/15/2007 BOAS - RSD by Ins Code 38-96-80	180,000	196,519	194,456
SC99999		SOUTH CAROLINA		180,000	196,519	194,456
9999997		Total - Special Deposits NOT held for the benefit of all Policyholders, Claimants, and Creditors of the Company		375,000	406,843	402,318
9999998		Total - Special Deposits held for the benefit of all Policyholders, Claimants, and Creditors of the Company		1,620,000	1,734,733	1,739,309
9999999		Totals		1,995,000	2,141,576	2,141,627

(a) Including $ 25,000 cash and short-term investments as defined in SSAP No. 2 of the NAIC Accounting Practices and Procedures Manual.