

ANNUAL STATEMENT

OF THE

WESTCOR LAND TITLE INSURANCE COMPANY

of **AUBURN**

in the state of **CALIFORNIA**

TO THE

Insurance Department

OF THE

STATE OF CALIFORNIA

**FOR THE YEAR ENDED
December 31, 2007**

TITLE

2007

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	14,323,071		14,323,071	13,618,205
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	3,576,893		3,576,893	4,807,484
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 1,971,897, Schedule E-Part 1), cash equivalents (\$ 0, Schedule E-Part 2) and short-term investments (\$ 0, Schedule DA)	1,971,897		1,971,897	1,836,878
6. Contract loans (including \$ 0 premium notes)				
7. Other invested assets (Schedule BA)	839,526		839,526	1,074,258
8. Receivables for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	20,711,387		20,711,387	21,336,825
11. Title plants less \$ 0 charged off (for Title insurers only)	137,650		137,650	121,969
12. Investment income due and accrued	184,950		184,950	199,961
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,822,544		1,822,544	1,635,510
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers				
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	805,900		805,900	350,678
16.2 Net deferred tax asset	1,842,054	1,493,388	348,666	255,536
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	217,525	217,525		95,095
19. Furniture and equipment, including health care delivery assets (\$ 0)	227,713	227,713		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates	83,088	35,814	47,274	1,158,073
22. Health care (\$ 0) and other amounts receivable	44,249	39,939	4,310	
23. Aggregate write-ins for other than invested assets	379,458	379,458		158,509
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	26,456,518	2,393,837	24,062,681	25,312,156
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	26,456,518	2,393,837	24,062,681	25,312,156

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. Prepays & Deposits	220,358	220,358		
2302. Notes Receivable	159,100	159,100		158,509
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	379,458	379,458		158,509

LIABILITIES, SURPLUS AND OTHER FUNDS	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	594,127	312,710
2. Statutory premium reserve (Part 1B, Line 2.5, Col. 1)	13,492,778	12,339,966
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)	639,150	935,589
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	561,286	308,110
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
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	78,295	58,445
19. Payable for securities		
20. Aggregate write-ins for other liabilities	34,565	83,980
21. Total liabilities (Lines 1 through 20)	15,400,201	14,038,800
22. Aggregate write-ins for special surplus funds		
23. Common capital stock	1,083,290	1,605,290
24. Preferred capital stock		
25. Aggregate write-ins for other than special surplus funds		
26. Surplus notes		
27. Gross paid in and contributed surplus	2,486,364	2,486,364
28. Unassigned funds (surplus)	5,092,828	7,181,701
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)	8,662,482	11,273,355
31. Totals (Page 2, Line 26, Col. 3)	24,062,683	25,312,155

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. Ceded Reinsurance Payable	28,200	83,980
2002. Utah State Reserve	6,365	
2003.		
2098. Summary of remaining write-ins for Line 20 from overflow page		
2099. Totals (Lines 2001 through 2003 plus 2098) (Line 20 above)	34,565	83,980
2201. Voluntary Loss Reserve		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)		

OPERATIONS AND INVESTMENT EXHIBIT STATEMENT OF INCOME		1	2
		Current Year	Prior Year
OPERATING INCOME			
1. Title insurance and related income (Part 1):			
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		50,819,516	48,317,902
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		42,560	72,169
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)		1,105,597	1,009,890
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)		51,967,673	49,399,961
DEDUCT:			
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		912,036	119,473
5. Operating expenses incurred (Part 3, Line 24, Cols. 4 and 6)		52,354,461	48,965,134
6. Aggregate write-ins for other operating deductions			
7. Total Operating Deductions		53,266,497	49,084,607
8. Net operating gain or (loss) (Lines 3 minus 7)		(1,298,824)	315,354
INVESTMENT INCOME			
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		725,026	665,553
10. Net realized capital gains (losses) less capital gains tax of \$	0 (Exhibit of Capital Gains (Losses))	(867,387)	
11. Net investment gain (loss) (Lines 9 + 10)		(142,361)	665,553
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		(1,441,185)	980,907
14. Federal and foreign income taxes incurred		29,995	456,807
15. Net income (Lines 13 minus 14)		(1,471,180)	524,100
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 30, Column 2)		11,273,356	11,749,333
17. Net income (from Line 15)		(1,471,180)	524,100
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$	0	(653,937)	(836,822)
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income tax		152,398	132,443
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)		(638,153)	(295,698)
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)		(2,610,872)	(475,977)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 30)		8,662,484	11,273,356

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. Voluntary Loss Reserve			
3002.			
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	51,785,294	50,177,445
2. Net investment income	734,366	737,610
3. Miscellaneous income	1,148,157	
4. Total (Lines 1 through 3)	53,667,817	50,915,055
5. Benefit and loss related payments	484,966	(119,472)
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	53,177,303	48,723,427
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	(402,364)	916,807
10. Total (Lines 5 through 9)	53,259,905	49,520,762
11. Net cash from operations (Line 4 minus Line 10)	407,912	1,394,293
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	625,000	1,448,348
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	625,000	1,448,348
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,324,196	8,897,215
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,324,196	8,897,215
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(699,196)	(7,448,867)
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)	426,303	(1,361,833)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	426,303	(1,361,833)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	135,019	(7,416,407)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,836,878	9,253,285
19.2 End of year (Line 18 plus Line 19.1)	1,971,897	1,836,878

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

20.0001.		
20.0002.		
20.0003.		

OPERATIONS AND INVESTMENT EXHIBIT

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

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written	288,117	21,121,593	31,217,018	52,626,728	50,067,731
2. Escrow and settlement service charges	42,560	X X X	X X X	42,560	72,169
3. Other title fees and service charges (Part 1C, Line 5)	1,105,597	X X X	X X X	1,105,597	1,009,890
4. Totals (Lines 1 + 2 + 3)	1,436,274	21,121,593	31,217,018	53,774,885	51,149,790

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	52,626,728	50,067,731
1.2 Assumed	3,161	
1.3 Ceded	657,562	539,524
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	51,972,327	49,528,207
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	12,339,967	11,129,662
2.2 Additions during the current year	2,463,565	2,316,617
2.3 Withdrawals during the current year	1,310,754	1,106,312
2.4 Other adjustments to statutory premium reserves		
2.5 Balance at December 31 current year	13,492,778	12,339,967
3. Net title premiums earned during year (Lines 1.4 - 2.2 + 2.3)	50,819,516	48,317,902

PART 1C - OTHER TITLE FEES AND SERVICE CHARGES

	1 Current Year	2 Prior Year
1. Title examinations		
2. Searches and abstracts	1,037,537	989,133
3. Surveys		
4. Aggregate write-ins for service charges	68,061	20,757
5. Totals	1,105,598	1,009,890

DETAILS OF WRITE-INS		
	1	2
0401. Postage & Courier Fees	10,525	20,077
0402. Miscellaneous Fees	57,536	680
0403.		
0498. Summary of remaining write-ins for Line 4 from overflow page		
0499. Total (Lines 0401 through 0403 plus 0498) (Line 4 above)	68,061	20,757

OPERATIONS AND INVESTMENT EXHIBIT
PART 2A - LOSSES PAID AND INCURRED

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage	34,516	146,666	316,285	497,467	520,328
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage					
3. Total (Line 1 plus Line 2)	34,516	146,666	316,285	497,467	520,328
4. Deduct: Recovered during year from reinsurance		12,500		12,500	
5. Net payments (Line 3 minus Line 4)	34,516	134,166	316,285	484,967	520,328
6. Known claims reserve - current year (Page 3, Line 1, Column 1)	111,648	49,927	432,551	594,126	312,710
7. Known claims reserve - prior year (Page 3, Line 1, Column 2)		18,733	293,977	312,710	193,237
8. Losses and allocated Loss Adjustment Expenses incurred (Ln 5 + Ln 6 - Ln 7)	146,164	165,360	454,859	766,383	639,801
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	10,108	42,939	92,606	145,653	(520,328)
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	156,272	208,299	547,465	912,036	119,473

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)	111,648	49,927	432,551	594,126	312,710
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)	111,648	49,927	432,551	594,126	312,710
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)			5,942,000	5,942,000	5,591,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)			1,154,000	1,154,000	1,113,000
4.4 Net incurred but not reported			4,788,000	4,788,000	4,478,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	X X X	X X X	X X X	686,000	X X X
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		X X X
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6)(Sch. P, Part 1, Line 12, Col. 35)	X X X	X X X	X X X	6,068,126	X X X
8. Statutory premium reserve at year end	X X X	X X X	X X X	13,492,778	X X X
9. Aggregate of other reserves required by law	X X X	X X X	X X X		X X X
10. Gross supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		X X X
11. Unrecognized Schedule P transition obligation	X X X	X X X	X X X		X X X
12. Net recognized supplemental reserve (Lines 10 - 11)	X X X	X X X	X X X		X X X

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

OPERATIONS AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	248,043	3,422,280	886,856	4,557,179	124,554	0	0	4,681,733	4,472,632
1.2 Employee relations and welfare	54,963	301,755	87,036	443,754	0	0	0	443,754	412,748
1.3 Payroll taxes	19,708	249,623	55,087	324,417	9,019	0	0	333,436	296,545
1.4 Other personnel costs	1,600	267,039	115,304	383,942	111	0	0	384,053	271,310
1.5 Total personnel costs	324,313	4,240,696	1,144,283	5,709,293	133,684	0	0	5,842,977	5,453,235
2. Amounts paid to or retained by title agents	0	15,343,968	28,019,611	43,363,579	0	0	0	43,363,579	40,725,505
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	812	207,736	0	208,548	0	0	0	208,548	245,783
3.2 Surveys	0	0	0	0	0	0	0	0	0
3.3 Other	0	0	0	0	0	0	0	0	0
4. Advertising	244	19,264	0	19,508	0	0	0	19,508	420
5. Boards, bureaus and associations	141	46,684	35,187	82,012	616	0	0	82,628	46,688
6. Title plant rent and maintenance	0	240,368	0	240,368	0	0	0	240,368	0
7. Claim adjustment services	0	0	0	0	0	0	0	0	0
8. Amounts charged off, net of recoveries	0	128,850	0	128,850	0	0	0	128,850	0
9. Marketing and promotional expenses	2,903	129,027	5,049	136,979	125	0	0	137,104	113,453
10. Insurance	0	77,310	61,872	139,182	0	0	0	139,182	74,936
11. Directors' fees	0	0	0	0	0	0	0	0	0
12. Travel and travel items	3,079	227,518	61,977	292,573	966	0	0	293,539	213,699
13. Rent and rent items	128,088	121,814	78,445	328,346	6,630	0	0	334,976	505,413
14. Equipment	21,754	61,782	14,941	98,478	276	0	0	98,754	111,966
15. Cost or depreciation of EDP equipment and software	4,366	41,131	28,441	73,938	0	0	0	73,938	45,775
16. Printing, stationery, books and periodicals	8,295	84,631	17,627	110,553	956	0	0	111,509	98,000
17. Postage, telephone, messengers and express	38,888	195,251	50,494	284,634	1,967	0	0	286,601	233,576
18. Legal and auditing	0	131,528	106,072	237,599	0	0	0	237,599	219,076
19. Totals (Lines 1.5 to 18)	532,884	21,297,558	29,623,998	51,454,440	145,220	0	0	51,599,660	48,087,525
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	5,037	367,017	226,353	598,407	0	0	0	598,407	550,658
20.2 Insurance department licenses and fees	747	142,159	87,118	230,024	434	0	0	230,458	248,488
20.3 Gross guaranty association assessments	0	0	0	0	0	0	0	0	0
20.4 All other (excluding federal income and real estate)	721	7,729	5,029	13,480	0	0	0	13,480	38,733
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	6,505	516,905	318,500	841,910	434	0	0	842,344	837,879
21. Real estate expenses	0	0	0	0	0	0	0	0	0
22. Real estate taxes	0	0	0	0	0	0	0	0	0
23. Aggregate write-ins for miscellaneous expenses	6,959	28,820	22,332	58,111	0	0	263	58,374	(480,599)
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	546,349	21,843,283	29,964,830	52,354,462	145,654	0	263	52,500,379	48,444,805
25. Less unpaid expenses - current year	0	0	0	0	0	0	0	0	0
26. Add unpaid expenses - prior year	0	0	0	0	0	0	0	0	0
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	546,349	21,843,283	29,964,830	52,354,462	145,654	0	263	52,500,379	48,444,805
DETAILS OF WRITE-INS									
2301. BANK CHARGES	44	16,728	13,686	30,458	0	0	263	30,721	14,046
2302. DONATIONS/CONTRIBUTIONS	0	3,196	2,615	5,810	0	0	0	5,810	6,600
2303. DEPRECIATION - LEASEHOLD IMPROVEMENTS	2,494	6,418	5,836	14,747	0	0	0	14,747	15,031
2398. Summary of remaining write-ins for Line 23 from overflow page	4,421	2,479	196	7,096	0	0	0	7,096	(516,276)
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	6,959	28,820	22,332	58,111	0	0	263	58,374	(480,599)

(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 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency 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)	276,604	19,956,982	30,585,929	50,819,515		50,819,515	48,317,903
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	42,560			42,560		42,560	72,169
1.3 Other title fees and service charges (Part 1A, Line 3, Col. 4)	59,935	1,045,663		1,105,598		1,105,598	1,009,890
2. Aggregate write-ins for other operating income							
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	379,099	21,002,645	30,585,929	51,967,673		51,967,673	49,399,962
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	156,272	208,299	547,465	912,036		912,036	119,473
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 + 6)	546,349	21,843,283	29,964,830	52,354,462		52,354,462	48,965,133
6. Aggregate write-ins for other operating deductions							
7. Total Operating Deductions (Lines 4 + 5 + 6)	702,621	22,051,582	30,512,295	53,266,498		53,266,498	49,084,606
8. Net operating gain or (loss) (Lines 3 minus 7)	(323,522)	(1,048,937)	73,634	(1,298,825)		(1,298,825)	315,356
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) 47,270	48,564
1.1 Bonds exempt from U.S. tax	(a) 562,409	542,972
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 76,908	76,146
7. Derivative instruments	(f)	
8. Other invested assets	35,319	48,574
9. Aggregate write-ins for investment income	9,030	9,030
10. Total gross investment income	730,936	725,286
11. Investment expenses		(g) 263
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)		263
17. Net investment income (Line 10 minus Line 16)		725,023
DETAILS OF WRITE-INS		
0901. INTEREST ON NOTES RECEIVABLE	9,030	9,030
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)	9,030	9,030
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 \$ 5,940 accrual of discount less \$ 269 amortization of premium and less \$ 10,499 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
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				(713,803)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets		(867,387)	(867,387)	59,866	
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)		(867,387)	(867,387)	(653,937)	

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

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection			
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	1,493,388	1,232,611	(260,777)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	217,525	77,702	(139,823)
19. Furniture and equipment, including health care delivery assets	227,713	274,774	47,061
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates	35,814		(35,814)
22. Health care and other amounts receivable	39,939		(39,939)
23. Aggregate write-ins for other than invested assets	379,458	170,598	(208,860)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	2,393,837	1,755,685	(638,152)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	2,393,837	1,755,685	(638,152)

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. Prepays & Deposits	220,358	170,598	(49,760)
2302. Notes Receivable	159,100		(159,100)
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	379,458	170,598	(208,860)

NOTES TO FINANCIAL STATEMENTS

Notes to Financial Statements

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Westcor Land Title Insurance Company have been prepared in accordance with the NAIC Accounting Practices and Procedures manual and the State of California. The State of California adopted the NAIC SAP without modification or exceptions to the best of the Company's knowledge or belief.

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 revenues and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Premiums are recognized as revenue on the effective date of the insurance policy since substantially all of the services associated with the policy have been rendered by that time. Unearned premium receivables are established to cover the insurance policies that have been written but not yet received.

Expenses incurred in connection with acquiring new insurance business are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable if applicable.

- (1) Cash on Deposit and Short-term Investments – For purposes of the statement of cash flows, statutory accounting principles consider all debt instruments with maturity of one year or less at the date of purchase to be short-term investments. Short-term investments are stated at cost.
- (2) Bonds – Investment in bonds are stated at amortized cost using the straight-line method.
- (3) Common Stocks – Common stock is stated at book value for private placement stock per the Securities Valuation Office Purposes and Procedures Manual. The Company does not hold any unaffiliated common stock.
- (4) Preferred Stocks – The Company does not have any preferred stock.
- (5) Mortgage Loans – The Company does not have any mortgage loans.
- (6) Loan-Backed Securities – The Company does not have any loan-backed securities.
- (7) Investment in Subsidiaries, Controlled and Affiliated Companies - The Company owns a 95% interest in Westcor Land Title Agency of Arizona, LLC doing business as Westland Title Agency of Arizona ("Westland"). This investment is stated on the equity basis as prescribed in Statements of Statutory Account Principle ("SSAP") No. 97 *Investments in Subsidiary, Controlled and Affiliated Entities*, a replacement of SSAP

NOTES TO FINANCIAL STATEMENTS

No. 88.

The Company owns 100% of Snowridge Capital Corporation. This investment is stated on the equity basis as prescribed in Statements of Statutory Account Principle ("SSAP") No. 97 *Investments in Subsidiary, Controlled and Affiliated Entities*, a replacement of SSAP No. 88.

The Company owns 100% of Westland Title Insurance Agency of Utah, LLC ("Westland UT"). This investment is stated on the equity basis as prescribed in Statements of Statutory Account Principle ("SSAP") No. 97 *Investments in Subsidiary, Controlled and Affiliated Entities*, a replacement of SSAP No. 88.

- (8) Investments in Joint Ventures, Partnerships and Limited Liability Companies – The Company owns an 8.01% interest in NTC1, LP, which owns the building wherein the Company houses the Regional Home Office located in Nevada. This investment is stated on the equity basis as prescribed in Statements of Statutory Account Principle ("SSAP") No. 97 *Investments in Subsidiary, Controlled and Affiliated Entities*.
- (9) Derivatives – The Company does not have any derivatives.
- (10) Anticipated Investment Income – The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation.
- (11) Liabilities for Losses and Loss/Claim Adjustment Expenses – Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined. The Company has no exposure to claims for toxic waste cleanup, asbestos-related illnesses or other environmental remediation exposures.
- (12) Capitalization Policy – The Company's capitalization policy has not changed from the prior period.

2. Accounting Changes and Corrections of Errors

A. Implementation of Codification

The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of California. Effective January 1, 2001, the State of California required that insurance companies domiciled in the State of California prepare its statutory basis financial statements in accordance with the NAIC *Accounting Practices and Procedures* manual subject to any deviations prescribed or permitted by the State of California insurance commissioner.

Accounting changes adopted to conform to the provisions of the NAIC *Accounting Practices and Procedures* manual are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect of any such changes for the Company was immaterial.

NOTES TO FINANCIAL STATEMENTS

3. Business Combinations and Goodwill – N/A

4. Discontinued Operations –

A. The Company decided on Nov 9, 2006 to close its subsidiary Westland Title Insurance Agency of Utah, LLC. The Company will discontinue operations and realize the loss in 2007. The net realized loss from the closing is \$630,483.

B. The amounts related to Discontinued Operations and the effect on the Company's Balance Sheet and Statement of Income is as follows:

Balance Sheet December 31, 2007

Assets		
a. Line 5	Cash	\$ 20,755
b. Line 26	Total	\$ 20,755
Liabilities		
c. Line 21	Total Liabilities	\$ 12,365
d. Line 30	Surplus	(\$ 50,676)
e. Line 31	Total	(\$ 38,311)

Summary of Operations December 31, 2007

f. Line 15	Net Income	(\$630,483)
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5. Investments

- A. Mortgage Loans – N/A
- B. Debt Restructuring – N/A
- C. Reverse Mortgages – N/A
- D. Loan-Backed Securities – N/A
- E. Repurchase Agreements – N/A
- F. Real Estate – N/A

6. Joint Ventures, Partnerships and Limited Liability Companies

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

B. None

7. Investment Income

A. The Company does not have any investment income due and accrued that has been excluded from the financial statements.

B. N/A

8. Derivative Instruments – N/A

9. Income Taxes

A. The components of the net deferred tax asset as of December 31, 2007 are as follows:

(1) Total of all deferred tax assets	\$1,883,105
(2) Total of all deferred tax liabilities	(\$ 41,052)

NOTES TO FINANCIAL STATEMENTS

(3) Total deferred tax assets non-admitted	\$1,493,388
(4) Total deferred tax assets admitted	\$ 348,666
(5) Increase in deferred tax assets non-admitted	\$ 260,777

- B. Deferred tax liabilities not recognized were \$0 for all periods presented.
- C. Significant components of income taxes incurred and the changes in deferred tax assets and deferred tax liabilities are as follows:

(1) Provision based upon statutory tax rates	(\$ 444,008)
(2) Statutory Premium Reserves Discounting	\$4,347,508
(3) Loss Reserve Discounting	\$ 31,786
(4) Accumulated Depreciation/Other	(\$ 297,426)
(5) Change in accounting practice	\$ -
(6) Federal Income Tax Expense	\$ 29,995
- D. Significant reconciling items – N/A
- E. The Company has no operating loss carry-forwards.
- F. The Company files a consolidated federal income tax return with its subsidiaries, Snowridge Capital Corporation and Westland Title Insurance Agency of Utah, LLC.

10. Information Concerning Parent, Subsidiaries, and Affiliates

- A. The Company is owned 42.76% by NTC Global Holding Group, 42.74% by Mother Lode Holding Company, 5% by one senior executive, and 4.75% by two additional executives of the Company.
- B. For the period ended December 31, 2007, the Company generated net premiums from Mother Lode Holding Group, NTC Global Holding Group, Westland Title Agency of Arizona, and Western Title Company, Inc. in the amounts of \$1,409,149; \$899,508; \$319,860; and \$203,103, respectively.
- C. The dollar amounts of transactions are reflected in B. above.
- D. The accounts receivable due from NTC Global Holding Group, Westland Title Agency of Arizona, and Western Title Company as of December 31, 2007 are \$0; \$47,273; and \$7,868 respectively. These receivables are normally paid within 90 days of incurrence. Of these amounts, \$47,273 will be admitted per SSAP 96.
- E. None
- F. The Company has entered into cost-sharing agreements with Nevada Title Company and Mother Lode Holding Group for support services. The amounts covered under these agreements are immaterial.
- A. None
- B. None
- C. None
- D. None

11. Debt

- A. None

NOTES TO FINANCIAL STATEMENTS

B. None

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

A. None

B. None

C. None

D. The Company's parent, NTC Global Holding Group, sponsors a 401(k) defined contribution plan covering substantially all of the Company's employees who have completed six months of service and attained the age of 21. Participants are entitled to contribute, on a tax-deferred salary reduction basis, from 1% to 15% of their earnings as limited by the Internal Revenue Service Code. The Company matches 25% of employee contributions up to 5% of an employee's base compensation. Total employer contributions were approximately \$39,259 and \$39,860 for the years ended December 31, 2007 and 2006, respectively.

E. None

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

(1) The Company has 16,666 shares of common stock authorized, issued and outstanding at December 31, 2007. The par value of a share of common stock is \$65.00.

(2) None

(3) None

(4) The Company has not paid any dividends to date.

(5) None

(6) N/A

(7) None

(8) None

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

Unrealized gains and losses	(\$ 653,337)
Non-admitted asset values	(\$ 638,153)

(10) None

(11) N/A

(12) N/A

14. Contingencies

A. Contingent Commitments – None

NOTES TO FINANCIAL STATEMENTS

- B. Assessments – None
- C. Gain Contingencies – None
- D. All Other Contingencies – The Company is a party to various legal actions that have arisen in the normal course of business. The outcome of these actions is not predictable with assurance. The Company does not believe the liability resulting from any of the above matters, after taking into consideration its insurance coverage and amounts already provided for, will have a material adverse affect on its financial position. The Company believes that it has substantial and meritorious defenses against the matters to vigorously contest them.

15. Leases

A. Lessee Operating Lease

- (1) Effective February 12, 2001, the Company and its affiliates Nevada Title Company entered into a 12-year non-cancelable lease with NTC1, LP for commercial space in Las Vegas, NV. The lease term began June 1, 2002. In addition, the Company entered into 4 new lease agreements in November 2004 as a result of its new start up operations in Florida. Rental expenses for 2006 and 2007 were \$463,590 and \$483,578 respectively.
- (2) The minimum future rental payments required under the leases are as follows:

2008	\$448,394
2009	\$208,372
2010	\$126,991
2011	\$ 51,527
2012	\$ 53,105
Thereafter	<u>\$ 82,504</u>
Total	\$970,893

The leases contain renewal options that may or may not be exercised.

- (3) The Company is not involved in any sales-leaseback transactions.

B. None

16. Information about Financial Instruments with off-balance-sheet risk – None

17. Sale, Transfer, and Servicing of Financial Assets and Extinguishments of Liabilities – None

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans – N/A

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators – N/A

20. Other Items

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

NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Balances – None

E. Business Interruption Insurance Recoveries - None

21. Subsequent Events

Type I – None

Type II - None

22. Reinsurance

A. Unsecured Reinsurance Recoverable – The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurer, authorized or unauthorized, that exceeds 3% of the Company's policyholder surplus.

B. Reinsurance Recoverable in Dispute – None

C. Reinsurance Assumed and Ceded - The Company maintains reinsurance agreements with Chicago Title Insurance Company ("Chicago"), Commonwealth Land Title Insurance Company ("CLTIC"), and First American Title Company (FATCO). Premiums ceded for reinsurance with Chicago, CLTIC and FATCO are calculated as a percentage of title premiums earned. Under these agreements, the premiums ceded were \$13,732; \$138,118; and \$736,417 for Chicago, CLTIC, and FATCO, respectively.

D. Uncollectible Reinsurance – None

E. Commutation of Ceded Reinsurance – None

F. Retroactive Reinsurance – None

G. Reinsurance Accounted for as a Deposit – None

23. Retrospectively Rated Contracts & Contract Subject to Re-determination – N/A**24. Change in Incurred Losses and Loss Adjustment Expenses**

Activity in the known claims reserve for the year ended December 31, 2007 is as follows:

NOTES TO FINANCIAL STATEMENTS

	2007
Balance—beginning of year	<u>\$ 119,473</u>
After Audit Adjust to Beginning Balance	<u>193,237</u>
Inurred losses related to:	
Current year	<u>912,036</u>
Paid losses related to:	
Current year	(237,979)
Prior year	<u>(246,988)</u>
Total paid losses	<u>(484,967)</u>
Unallocated loss adjustment expense incurred	<u>(145,652)</u>
Net balance at December 31	594,127
Plus reinsurance recoverables	<u> </u>
Balance—end of year	<u><u>\$594,127</u></u>

25. Intercompany Pooling Arrangement – N/A

26. Structured Settlements – N/A

27. Supplemental Reserve – N/A.

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities				
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies				
1.22 Issued by U.S. government sponsored agencies				
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				
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	7,413,114	35.792	7,413,114	35.792
1.43 Revenue and assessment obligations	6,909,958	33.363	6,909,958	33.363
1.44 Industrial development and similar obligations				
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA				
1.512 Issued or guaranteed by FNMA and FHLMC				
1.513 All other				
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA				
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521				
1.523 All other				
2. Other debt and other fixed income securities (excluding short term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)				
2.2 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	3,576,893	17.270	3,576,893	17.270
3.42 Unaffiliated				
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated				
3.52 Unaffiliated				
4. Mortgage loans:				
4.1 Construction and land development				
4.2 Agricultural				
4.3 Single family residential properties				
4.4 Multifamily residential properties				
4.5 Commercial loans				
4.6 Mezzanine real estate loans				
5. Real estate investments:				
5.1 Property occupied by company				
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)				
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)				
6. Contract loans				
7. Receivables for securities				
8. Cash, cash equivalents and short-term investments	1,971,897	9.521	1,971,897	9.521
9. Other invested assets	839,526	4.053	839,526	4.053
10. Total invested assets	20,711,388	100.000	20,711,388	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []
- 1.3 State Regulating? _____
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. _____ 12/31/2003
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. _____ 06/22/2005
- 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). _____ 06/22/2005
- 3.4 By what department or departments? CALIFORNIA DEPARTMENT OF INSURANCE

- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes [] No []
- 4.12 renewals? Yes [] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes [] No []
- 4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []
- 5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []
- 6.2 If yes, give full information _____

- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []
- 7.2 If yes,
- 7.21 State the percentage of foreign control _____ 0%
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No []
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 DELOITTE & TOUCHE, LLP
 200 S. ORANGE AVE., SUITE 1800, ORLANDO, FL 32801
 10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification? MILLIMAN INC.
 ONE PENNSYLVANIA PLAZA, 38TH FLOOR, NEW YORK, NY 10119

- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 11.11 Name of real estate holding company _____
 11.12 Number of parcels involved _____ 0
 11.13 Total book/adjusted carrying value \$ _____ 0

11.2 If yes, provide explanation _____

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

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

 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No [X]
 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]
 13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code. Yes [X] No []
 13.11 If the response to 13.1 is No, please explain: _____

- 13.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 13.21 If the response to 13.2 is Yes, provide information related to amendment(s). _____

- 13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 13.31 If the response to 13.3 is Yes, provide the nature of any waiver(s). _____

BOARD OF DIRECTORS

14. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
 15. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
 16. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
 18.11 To directors or other officers \$ _____ 0
 18.12 To stockholders not officers \$ _____ 0
 18.13 Trustees, supreme or grand (Fraternal only) \$ _____ 0
 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
 18.21 To directors or other officers \$ _____ 0
 18.22 To stockholders not officers \$ _____ 0
 18.23 Trustees, supreme or grand (Fraternal only) \$ _____ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
- | | | | |
|-------|----------------------|----|---|
| 19.21 | Rented from others | \$ | 0 |
| 19.22 | Borrowed from others | \$ | 0 |
| 19.23 | Leased from others | \$ | 0 |
| 19.24 | Other | \$ | 0 |
- 20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 20.2 If answer is yes:
- | | | | |
|-------|--|----|---|
| 20.21 | Amount paid as losses or risk adjustment | \$ | 0 |
| 20.22 | Amount paid as expenses | \$ | 0 |
| 20.23 | Other amounts paid | \$ | 0 |
- 21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 0

INVESTMENT

- 22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date, except as shown by Schedule E - Part 3 - Special Deposits? Yes [X] No []
- 22.2 If no, give full and complete information, relating thereto
- 23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1). Yes [] No [X]
- 23.2 If yes, state the amount thereof at December 31 of the current year:
- | | | | |
|--------|--|----|---|
| 23.21 | Loaned to others | \$ | 0 |
| 23.22 | Subject to repurchase agreements | \$ | 0 |
| 23.23 | Subject to reverse repurchase agreements | \$ | 0 |
| 23.24 | Subject to dollar repurchase agreements | \$ | 0 |
| 23.25 | Subject to reverse dollar repurchase agreements | \$ | 0 |
| 23.26 | Pledged as collateral | \$ | 0 |
| 23.27 | Placed under option agreements | \$ | 0 |
| 23.28 | Letter stock or securities restricted as to sale | \$ | 0 |
| 23.29 | On deposit with state or other regulatory body | \$ | 0 |
| 23.291 | Other | \$ | 0 |

23.3 For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.
- 25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 25.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

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

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

1 Name of Custodian(s)	2 Custodian's Address
UNION BANK	350 CALIFORNIA STREET, 6TH FLOOR SAN FRANCISCO, CA 94104

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

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

- 26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address

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

27.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	14,323,071	14,341,461	18,390
28.2 Preferred stocks			
28.3 Totals	14,323,071	14,341,461	18,390

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

FAIR VALUES WERE OBTAINED FROM THE APPLICABLE SECURITIES STATEMENTS SUPPLIED BY THE INSTITUTION

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

29.2 If no, list exceptions: _____

OTHER

30.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 43,503

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

1 Name	2 Amount Paid
FLORIDA LAND TITLE ASSOCIATION	\$ 15,000
AMERICAN LAND TITLE ASSOCIATION	\$ 11,595
	\$

31.1 Amount of payments for legal expenses, if any? \$ 367,863

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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

1 Name	2 Amount Paid
	\$
	\$
	\$

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

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

1 Name	2 Amount Paid
	\$
	\$
	\$
	\$

GENERAL INTERROGATORIES

PART 2-TITLE INTERROGATORIES

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

- 2. Largest net aggregate amount insured in any one risk. \$ 100,000

- 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 [] NO [X]

- 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	\$ _____
	6.2 Balance to be advanced	\$ _____
	6.3 Total amount to be loaned	\$ _____

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

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

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

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

	9.11 Bonds	\$ <u>13,176,372</u>
	9.12 Short-term investments	\$ _____
	9.13 Mortgages	\$ _____
	9.14 Cash	\$ <u>354,139</u>
	9.15 Other admissible invested assets	\$ _____
	9.16 Total	\$ <u>13,530,511</u>

- 9.2 List below segregate funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E - Part 1D Summary and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers).

	9.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:	\$ _____
	These funds consist of:	
	9.22 In cash on deposit	\$ <u>514,178</u>
	9.23 Other forms of security	\$ _____

FIVE-YEAR HISTORICAL DATA

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

	1 2007	2 2006	3 2005	4 2004	5 2003
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	288,117	637,365	680,466	6,833	0
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	21,121,593	18,137,328	6,712,686	253,219	166,581
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	31,217,018	31,293,038	50,081,061	50,880,365	50,077,795
4. Total	52,626,728	50,067,731	57,474,213	51,140,417	50,244,376
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	50,819,516	48,317,903	55,105,504	48,947,383	48,128,787
6. Escrow and settlement service charges (Part 1A, Line 2)	42,560	72,169	79,720	725	0
7. Title examinations (Part 1C, Line 1)	0	0	14,825	1,175	0
8. Searches and abstracts (Part 1C, Line 2)	1,037,537	989,133	909,558	4,692	0
9. Surveys (Part 1C, Line 3)	0	0	0	0	0
10. Aggregate write-ins for service charges (Part 1C, Line 4)	68,061	20,757	25,161	0	0
11. Aggregate write-ins for other operating income (Page 4, Line 2)	0	0	0	135	0
12. Total operating income (Page 4, Line 3)	51,967,674	49,399,962	56,134,768	48,954,110	48,128,787
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(1,298,824)	315,354	(438,946)	667,051	949,841
14. Net investment gain or (loss) (Line 11)	(142,361)	665,553	935,593	813,054	235,984
15. Total other income (Line 12)	0	0	0	0	0
16. Federal and foreign income taxes incurred (Line 14)	29,995	456,807	148,461	697,481	589,456
17. Net income (Line 15)	(1,471,180)	524,100	348,186	782,624	596,369
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 13, Col. 3)	1,822,544	1,635,510	1,202,689	1,316,158	1,015,636
19. Total admitted assets excluding segregated accounts (Page 2, Line 24, Col. 3)	24,062,681	25,312,156	24,479,549	19,938,999	16,420,078
20. Known claims reserve (Page 3, Line 1)	594,127	312,710	193,238	1,240,254	985,294
21. Statutory premium reserve (Page 3, Line 2)	13,492,778	12,339,966	11,129,662	9,371,045	6,923,697
22. Total liabilities (Page 3, Line 21)	15,400,201	14,038,800	12,730,215	12,029,637	9,277,218
23. Capital paid up (Page 3, Lines 23 + 24)	1,083,290	1,605,290	1,083,290	1,083,290	1,083,290
24. Surplus as regards policyholders (Page 3, Line 30)	8,662,482	11,273,355	11,749,334	7,909,361	7,142,861
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	407,912	1,394,293	3,281,412	2,294,938	2,728,075
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)					
(Item divided by Page 2, Line 10, Col. 3) x 100.0					
26. Bonds (Line 1)	69.2	63.8	27.9	53.0	13.0
27. Stocks (Lines 2.1 & 2.2)	17.3	22.5	22.9	62.0	23.3
28. Mortgage loans on real estate (Line 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
30. Cash, cash equivalents and short-term investments (Line 5)	9.5	8.6	41.8	28.6	37.4
31. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
32. Other invested assets (Line 7)	4.1	5.0	7.4	4.1	26.3
33. Receivable for securities (Line 8)	0.0	0.0	0.0	0.0	0.0
34. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
35. Subtotals cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
36. Affiliated bonds (Sch. D Summary, Line 25, Col. 1)	0	0	0	0	0
37. Affiliated preferred stocks (Sch. D, Summary, Line 39, Col. 1)	0	0	0	0	0
38. Affiliated common stocks (Sch. D, Summary, Line 53, Col. 1)	3,576,893	4,807,484	5,060,587	4,117,644	0
39. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7)	0	0	0	0	0
40. Affiliated mortgage loans on real estate	0	0	0	0	0
41. All other affiliated	839,526	1,074,258	1,659,424	722,626	3,967,197
42. Total of above Lines 36 to 41	4,416,419	5,881,742	6,720,011	4,840,270	3,967,197
43. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 42 above divided by Page 3, Line 30, Col. 1 x 100.0)	51.0	52.2	56.7	61.2	55.5

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2007	2 2006	3 2005	4 2004	5 2003
Capital and Surplus Accounts (Page 4)					
44. Net unrealized capital gains or (losses) (Line 18)	(653,937)	(836,822)	1,827,060	809,320	665,238
45. Change in nonadmitted assets (Line 21)	(638,153)	(295,698)	(457,897)	(302,773)	(425,071)
46. Dividends to stockholders (Line 28)	0	0	0	0	0
47. Change in surplus as regards policyholders for the year (Line 31)	(2,610,872)	(475,977)	3,839,972	766,500	971,718
Losses Paid and Incurred (Part 2A)					
48. Net payments (Line 5, Col. 4)	484,967	520,328	230,689	380,169	582,651
49. Losses and allocated LAE incurred (Line 8, Col. 4)	766,383	639,801	(816,328)	635,130	763,550
50. Unallocated LAE incurred (Line 9, Col. 4)	145,653	(520,328)	1,946,387	0	0
51. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	912,036	119,473	1,130,059	635,130	763,550
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
52. Personnel costs (Part 3, Line 1.5, Col. 4)	11.0	11.0	6.4	0.9	0.8
53. Amount paid to or retained by title agents (Part 3, Line 2, Col. 4)	83.4	82.4	88.4	93.7	93.6
54. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	6.3	5.6	3.8	2.7	2.1
55. Total (Lines 52 to 54)	100.7	99.1	98.6	97.3	96.5
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
56. Losses and loss adjustment expenses incurred (Line 4)	1.8	0.2	2.0	1.3	1.6
57. Operating expenses incurred (Line 5)	100.7	99.1	98.6	97.4	96.4
58. Aggregate write-ins for other operating deductions (Line 6)	0.0	0.0	0.0	0.0	0.0
59. Total operating deductions (Line 7)	102.5	99.4	100.6	98.6	98.0
60. Net operating gain or (loss) (Line 8)	(2.5)	0.6	(0.6)	1.4	2.0
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
61. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	1.8	0.2	2.0	1.3	1.5
62. Operating expenses incurred to net premiums written (Page 4, Line 5)	100.7	98.9	97.3	94.1	93.3

SCHEDULE A - VERIFICATION BETWEEN YEARS
Real Estate

1. Book/adjusted carrying value, December 31, prior year	_____
2. Increase (decrease) by adjustment:	
2.1 Totals, Part 1, Column 11	_____
2.2 Totals, Part 3, Column 8	_____
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 10	_____
5. Total profit (loss) on sales, Part 3, Column 15	NONE
6. Increase (decrease) by foreign exchange adjustment:	
6.1 Totals, Part 1, Column 12	_____
6.2 Totals, Part 3, Column 9	_____
7. Amounts received on sales, Part 3, Column 12 and Part 1, Column 13	_____
8. Book/adjusted carrying value at the end of current period	_____
9. Total valuation allowance	_____
10. Subtotal (Lines 8 plus 9)	_____
11. Total nonadmitted amounts	_____
12. Statement value, current period (Page 2, real estate lines, Net Admitted Assets Column)	_____

SCHEDULE B - VERIFICATION BETWEEN YEARS
Mortgage Loans

1. Book value/recorded investment excluding accrued interest on mortgages owned, December 31 of prior year	_____
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	NONE
6. Amounts paid on account or in full during the year	_____
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	_____
10. Total valuation allowance	_____
11. Subtotal (Lines 9 plus 10)	_____
12. Total nonadmitted amounts	_____
13. Statement value of mortgages owned at end of current period (Page 2, mortgage lines, Net Admitted Assets Column)	_____

SCHEDULE BA - VERIFICATION BETWEEN YEARS
Long-Term Invested Assets

1. Book/adjusted carrying value of long-term invested assets owned, December 31 of prior year	_____	1,074,258
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	_____	395,751
5. Total profit (loss) on sale	_____	(630,483)
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	_____	839,526
10. Total valuation allowance	_____	
11. Subtotal (Lines 9 plus 10)	_____	839,526
12. Total nonadmitted amounts	_____	
13. Statement value of long-term invested assets at end of current period (Page 2, Line 7, Column 3)	_____	839,526

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

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States				
	2. Canada				
	3. Other Countries				
	4. Totals				
States, Territories and Possessions (Direct and guaranteed)	5. United States				
	6. Canada				
	7. Other Countries				
	8. Totals				
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	7,413,114	7,417,888	7,408,963	7,445,000
	10. Canada				
	11. Other Countries				
	12. Totals	7,413,114	7,417,888	7,408,963	7,445,000
Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	6,909,958	6,923,563	6,902,974	6,955,000
	14. Canada				
	15. Other Countries				
	16. Totals	6,909,958	6,923,563	6,902,974	6,955,000
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States				
	22. Canada				
	23. Other Countries				
	24. Totals				
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	14,323,072	14,341,451	14,311,937	14,400,000
PREFERRED STOCKS Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS Public Utilities (unaffiliated)	41. United States				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
	48. Totals				
Industrial and Miscellaneous (unaffiliated)	49. United States				
	50. Canada				
	51. Other Countries				
	52. Totals				
Parent, Subsidiaries and Affiliates	53. Totals	3,576,893	3,576,893	2,800,000	
	54. Total Common Stocks	3,576,893	3,576,893	2,800,000	
	55. Total Stocks	3,576,893	3,576,893	2,800,000	
	56. Total Bonds and Stocks	17,899,965	17,918,344	17,111,937	

SCHEDULE D - VERIFICATION BETWEEN YEARS
Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	18,425,688	7. Amortization of premium	310
2. Cost of bonds and stocks acquired, Column 7, Part 3	1,324,196	8. Foreign Exchange Adjustment:	
3. Accrual of discount	5,843	8.1 Column 15, Part 1	
4. Increase (decrease) by adjustment:		8.2 Column 19, Part 2 Section 1	
4.1 Columns 12 - 14, Part 1		8.3 Column 16, Part 2, Section 2	
4.2 Column 15 - 17, Part 2, Section 1		8.4 Column 15, Part 4	
4.3 Column 15, Part 2, Section 2	(1,230,591)	9. Book/adjusted carrying value at end of current period	17,899,964
4.4 Column 11 - 13, Part 4	138	10. Total valuation allowance	
5. Total gain (loss), Column 19, Part 4		11. Subtotal (Lines 9 plus 10)	17,899,964
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	625,000	12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	17,899,964

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								49,862	0.366		
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals								49,862	0.366		
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											
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals											
4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
4.1 Class 1			749,248	6,547,578	116,288	7,413,114	51.756	6,086,818	44.696	7,413,114	
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals			749,248	6,547,578	116,288	7,413,114	51.756	6,086,818	44.696	7,413,114	
5. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
5.1 Class 1			1,242,975	5,552,381	114,602	6,909,958	48.244	7,481,526	54.938	6,909,958	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals			1,242,975	5,552,381	114,602	6,909,958	48.244	7,481,526	54.938	6,909,958	

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 7.2 Class 2 7.3 Class 3 7.4 Class 4 7.5 Class 5 7.6 Class 6 7.7 Totals											
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			1,992,223	12,099,959	230,890	14,323,072	100.000	X X X	X X X	14,323,072	
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			1,992,223	12,099,959	230,890	(b) 14,323,072	100.000	X X X	X X X	14,323,072	
10.8 Line 10.7 as a % of Col. 6			13.909	84.479	1.612	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Class 1	49,862		1,491,737	10,949,205	1,127,402	X X X	X X X	13,618,206	100.000	13,618,204	
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	49,862		1,491,737	10,949,205	1,127,402	X X X	X X X	(b) 13,618,206	100.000	13,618,204	
11.8 Line 11.7 as a % of Col. 8	0.366		10.954	80.401	8.279	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Class 1			1,992,223	12,099,959	230,890	14,323,072	100.000	13,618,204	100.000	14,323,072	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			1,992,223	12,099,959	230,890	14,323,072	100.000	13,618,204	100.000	14,323,072	X X X
12.8 Line 12.7 as a % of Col. 6			13.909	84.479	1.612	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			13.909	84.479	1.612	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	2	3	4	5	6	7	8	9	10	11
		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
1.	U.S. Governments, Schedules D & DA (Group 1)											
	1.1 Issuer Obligations								49,862	0.366		
	1.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	1.7 Totals								49,862	0.366		
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											
	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											
4.	Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D & DA (Group 4)											
	4.1 Issuer Obligations			749,248	6,547,578	116,288	7,413,114	51.756	6,086,816	44.696	7,413,114	
	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			749,248	6,547,578	116,288	7,413,114	51.756	6,086,816	44.696	7,413,114	
5.	Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed, Schedules D & DA (Group 5)											
	5.1 Issuer Obligations			1,242,975	5,552,381	114,602	6,909,958	48.244	7,481,526	54.938	6,909,958	
	5.2 Single Class Mortgage-Backed/Asset-Backed Securities											
	MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
	5.3 Defined											
	5.4 Other											
	MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
	5.5 Defined											
	5.6 Other											
	5.7 Totals			1,242,975	5,552,381	114,602	6,909,958	48.244	7,481,526	54.938	6,909,958	

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

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

	1	2	3	4	5	6	7	8	9	10	11
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 10.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
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											
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											
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			1,992,223	12,099,959	230,890	14,323,072	100.000	X X X	X X X	14,323,072	
10.2 Single Class Mortgage-Backed/Asset-Backed Securities								X X X	X X X		
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
10.3 Defined								X X X	X X X		
10.4 Other								X X X	X X X		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
10.5 Defined								X X X	X X X		
10.6 Other								X X X	X X X		
10.7 Totals			1,992,223	12,099,959	230,890	14,323,072	100.000	X X X	X X X	14,323,072	
10.8 Line 10.7 as a % of Col. 6			13.909	84.479	1.612	100.000	X X X	X X X	X X X	100.000	
11. Total Bonds Prior Year											
11.1 Issuer Obligations	49,862		1,491,737	10,949,203	1,127,402	X X X	X X X	13,618,204	100.000	13,618,204	
11.2 Single Class Mortgage-Backed/Asset-Backed Securities						X X X	X X X				
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
11.3 Defined						X X X	X X X				
11.4 Other						X X X	X X X				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
11.5 Defined						X X X	X X X				
11.6 Other						X X X	X X X				
11.7 Totals	49,862		1,491,737	10,949,203	1,127,402	X X X	X X X	13,618,204	100.000	13,618,204	
11.8 Line 11.7 as a % of Col. 8	0.366		10.954	80.401	8.279	X X X	X X X	100.000	X X X	100.000	
12. Total Publicly Traded Bonds											
12.1 Issuer Obligations			1,992,223	12,099,959	230,890	14,323,072	100.000	13,618,204	100.000	14,323,072	X X X
12.2 Single Class Mortgage-Backed/Asset-Backed Securities											X X X
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES											
12.3 Defined											X X X
12.4 Other											X X X
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES											
12.5 Defined											X X X
12.6 Other											X X X
12.7 Totals			1,992,223	12,099,959	230,890	14,323,072	100.000	13,618,204	100.000	14,323,072	X X X
12.8 Line 12.7 as a % of Col. 6			13.909	84.479	1.612	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			13.909	84.479	1.612	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	

NONE	Schedule DA - Part 2
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		
BANK OF AMERICA ORLANDO, FL		514,178
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	514,178
NON-FEDERALLY INSURED DEPOSITORIES		
0299999 Total Non-Federally Insured Depositories	X X X	
0399999 Total Open Depositories - Dec. 31st	X X X	514,178
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	514,178

1. Totals: Last day of January	1,113,016
2. February	1,830,822
3. March	961,744
4. April	959,528
5. May	1,665,030
6. June	235,785
7. July	628,223
8. August	41,996
9. September	274,748
10. October	439,470
11. November	921,757
12. December	514,178

NONE **Schedule E - Part 1B**

NONE **Schedule E - Part 1C**

SCHEDULE E - PART 1D - SUMMARY

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	514,178		514,178
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	514,178		514,178
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)	514,178		514,178
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			1,971,897
7. Suspended depositories			
8. Total general funds			1,971,897
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			1,971,897
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			1,971,897
15. Company funds on hand			
16. Total company funds on hand and on deposit			1,971,897

SCHEDULE E - PART 1E - SUMMARY OF INTEREST EARNED

Interest Earned On	1 Interest Earned by Company	2 Average Monthly Balance of Non-Earning Deposits	3 Average Monthly Balance of Earning Deposits
Segregated Funds Held for Others			
17. Open depositories		798,858	
18. Suspended depositories			
19. Total segregated funds held for others		798,858	
Company Funds on Deposit			
20. Open depositories	76,146		16,127,708
21. Suspended depositories			
22. Total company funds on deposit	76,146		16,127,708
Total All Funds on Deposit			
23. Open depositories	76,146	798,858	16,127,708
24. Suspended depositories			
25. Total all funds on deposit	76,146	798,858	16,127,708

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

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

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

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

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 [] NO [X]

SCHEDULE F - PART 2

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

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 - 10 - 11)	13 Funds Held By Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
36-2468956	50229	Chicago Title Company	MO		497,074	14						
23-1253755	50083	Commonwealth Land Title Insurance Company	PA		1,736,948	138			5		(5)	
95-2566122	50814	First American Title Insurance Company	CA		7,609,931	736			55		(55)	
0599999	Total Authorized - Other U.S. Unaffiliated Insurers				9,843,953	888			60		(60)	
0999999	Total Authorized				9,843,953	888			60		(60)	
9999999	Totals				9,843,953	888			60		(60)	

88

NONE

Schedule F - Part 3

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
FL1000	WHOLLY OWNED BY WESTCOR	01/01/1960	12/31/2007	11/30/2005	137,650	137,650		15,681	
9999999 Totals					137,650	137,650	X X X	15,681	

40

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

NONE

Schedule H - Part 2

SCHEDULE H - PART 3

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

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

4 2

SCHEDULE H - Verification Between Years

1. Book value, December 31, prior year	121,969	5. Decrease by adjustment in book value:	
2. Increase by adjustment in book value:		5.1 Totals, Part 1, Col. 10	
2.1 Totals, Part 1, Col. 9	15,681	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	137,650	8. Book value, December 31, current year	137,650

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	137,650	121,969
2. Title plant assets held by subsidiaries (proportionate to ownership)	1,738,106	1,738,106
3. Total (Line 1 plus Line 2)	1,875,756	1,860,075

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments							
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments				
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded		
1. Prior	X X X	13,224			885	12,339	62				213			69
2. 1998		9,816			107	9,709					92			
3. 1999		9,694			130	9,564	315		150		3			
4. 2000		16,713			107	16,606	39				17			5
5. 2001		36,658			509	36,149	297		150		129			
6. 2002		50,906			488	50,418	547		295		523			12
7. 2003		50,244			494	49,750	127				249			7
8. 2004		51,140		7	513	50,634	326		13		209			
9. 2005		57,474	1	1,029	611	57,893	282				86			
10. 2006	14,107,349	50,068		1,125	540	50,653	105				40			
11. 2007	17,094,598	52,627	3	1,148	658	53,120	27				16			
12. Totals	X X X	398,564	4	3,309	5,042	396,835	2,127		608		1,577			93

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	25		206	11				39			14	4
2. 1998			92	3				36			7	4
3. 1999	23		168	6				60			18	7
4. 2000	117		51	32				148			50	16
5. 2001	187		276	51	5			301			65	33
6. 2002	79		763	51	17			449			85	50
7. 2003	160		369	57	10			531			97	59
8. 2004	282		522	44	114			800			155	94
9. 2005	13		368	83	192			946			184	115
10. 2006			145	87	91			1,105			199	127
11. 2007	44		43	36	165			1,527			280	177
12. Total	930		3,003	461	594			5,942			1,154	686

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage (Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	29	1	314		83	231	0.024	0.019	X X X		29	
2. 1998	33		128		7	121	0.013	0.013			33	
3. 1999	49		378		168	210	0.040	0.023			49	
4. 2000	114	1	204		55	149	0.013	0.010			114	
5. 2001	274	5	732		215	517	0.021	0.015			274	
6. 2002	431	5	1,536		392	1,144	0.031	0.024			431	
7. 2003	503	7	917		104	813	0.019	0.018			503	
8. 2004	853	17	1,449		168	1,281	0.030	0.027			853	
9. 2005	1,069	23	1,506		184	1,322	0.028	0.025			1,069	
10. 2006	1,124	11	1,341		199	1,142	0.029	0.025			1,124	
11. 2007	1,589	29	1,735		280	1,455	0.036	0.031			1,589	
12. Total	6,068	99	10,240		1,855	8,385	X X X	X X X	X X X		X X X	6,068

SCHEDULE P - PART 1A - POLICIES WRITTEN DIRECTLY
 (\$000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments								
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments					
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded			
1. Prior	X X X	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2002	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. 2003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. 2004	0	7	0	7	0	14	0	0	0	0	0	0	0	0	0
9. 2005	0	680	0	1,029	3	1,706	0	0	0	4	0	0	0	0	0
10. 2006	134,899	637	0	1,082	0	1,719	0	0	0	0	0	0	0	0	0
11. 2007	71,113	288	0	1,148	5	1,431	0	0	0	0	0	0	0	0	0
12. Totals	X X X	1,612	0	3,266	8	4,870	0	0	0	4	0	0	0	0	0

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0	0	0
3. 1999	0	0	0	0	0	0	0	0	0	0	0	0
4. 2000	0	0	0	0	0	0	0	0	0	0	0	0
5. 2001	0	0	0	0	0	0	0	0	0	0	0	0
6. 2002	0	0	0	0	0	0	0	0	0	0	0	0
7. 2003	0	0	0	0	0	0	0	0	0	0	0	0
8. 2004	0	0	0	0	0	0	0	0	0	0	0	0
9. 2005	13	0	4	6	0	0	0	0	0	0	0	0
10. 2006	0	0	0	10	1	0	0	0	0	0	0	0
11. 2007	0	0	0	6	110	0	0	0	0	0	0	0
12. Total	13	0	4	22	111	0	0	0	0	0	0	0

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols.29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	0	0	0	0	0	0	0.000	0.000	X X X	0	0.0	0
2. 1998	0	0	0	0	0	0	0.000	0.000	0.000	0	0.0	0
3. 1999	0	0	0	0	0	0	0.000	0.000	0.000	0	0.0	0
4. 2000	0	0	0	0	0	0	0.000	0.000	0.000	0	0.0	0
5. 2001	0	0	0	0	0	0	0.000	0.000	0.000	0	0.0	0
6. 2002	0	0	0	0	0	0	0.000	0.000	0.000	0	0.0	0
7. 2003	0	0	0	0	0	0	0.000	0.000	0.000	0	0.0	0
8. 2004	0	0	0	0	0	0	0.000	0.000	0.000	0	0.0	0
9. 2005	0	1	4	0	4	0.001	0.002	0.000	0.000	0	0.0	0
10. 2006	1	3	1	0	1	0.001	0.001	0.000	0.000	0	0.0	1
11. 2007	110	5	110	0	110	0.077	0.077	0.002	0.002	0	0.0	110
12. Total	111	9	115	0	115	X X X	X X X	X X X	0	X X X	111	

SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS
 (\$000 Omitted)

Years In Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	13,224	0	0	885	12,339	62	0	0	213	0	69
2. 1998	0	9,816	0	0	107	9,709	0	0	0	92	0	0
3. 1999	0	9,694	0	0	130	9,564	315	0	150	3	0	0
4. 2000	0	16,713	0	0	107	16,606	39	0	0	17	0	5
5. 2001	0	36,658	0	0	509	36,149	297	0	150	129	0	0
6. 2002	0	50,906	0	0	488	50,418	547	0	295	523	0	12
7. 2003	0	50,244	0	0	494	49,750	127	0	0	249	0	7
8. 2004	0	51,134	0	0	513	50,621	326	0	13	209	0	0
9. 2005	0	56,794	1	0	608	56,187	282	0	0	82	0	0
10. 2006	13,972,450	49,431	0	43	540	48,934	105	0	0	40	0	0
11. 2007	17,023,485	52,339	3	0	653	51,689	27	0	0	16	0	0
12. Totals	X X X	396,953	4	43	5,034	391,966	2,127	0	608	1,573	0	93

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	25	0	206	11	0	0	0	39	0	14	4
2. 1998	0	0	92	3	0	0	0	36	0	7	4
3. 1999	23	0	168	6	0	0	0	60	0	18	7
4. 2000	117	0	51	32	0	0	0	148	0	50	16
5. 2001	187	0	276	51	5	0	0	301	0	65	33
6. 2002	79	0	763	51	17	0	0	449	0	85	50
7. 2003	160	0	369	57	10	0	0	531	0	97	59
8. 2004	282	0	522	44	114	0	0	800	0	155	94
9. 2005	0	0	364	77	192	0	0	946	0	184	115
10. 2006	0	0	145	77	90	0	0	1,105	0	199	127
11. 2007	44	0	43	30	55	0	0	1,527	0	280	177
12. Total	917	0	2,999	439	483	0	0	5,942	0	1,154	686

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21+19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 Of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Inter-company Pooling Participation Percentage	35 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26)/[Cols. 2+4])	31 Net Basis ((Cols. 14+23+29)/Col.6)				
1. Prior	29	1	314	0	83	231	0.024	0.019	X X X	0	0.0	29
2. 1998	33	0	128	0	7	121	0.013	0.013	0.000	0	0.0	33
3. 1999	49	0	378	0	168	210	0.040	0.023	0.000	0	0.0	49
4. 2000	114	0	204	0	55	149	0.013	0.010	0.000	0	0.0	114
5. 2001	274	3	732	0	215	517	0.021	0.015	0.000	0	0.0	274
6. 2002	431	2	1,536	0	392	1,144	0.031	0.024	0.000	0	0.0	431
7. 2003	503	4	917	0	104	813	0.019	0.018	0.000	0	0.0	503
8. 2004	853	5	1,449	0	168	1,281	0.030	0.027	0.000	0	0.0	853
9. 2005	1,069	18	1,502	0	184	1,318	0.028	0.026	0.000	0	0.0	1,069
10. 2006	1,123	30	1,340	0	199	1,141	0.030	0.026	0.000	0	0.0	1,123
11. 2007	1,479	24	1,625	0	280	1,345	0.034	0.029	0.000	0	0.0	1,479
12. Total	5,957	87	10,125	0	1,855	8,270	X X X	X X X	X X X	0	X X X	5,957

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1988	0	0	0	0	0	0	0	0	0	0
3. 1989	0	0	0	0	0	0	0	0	0	0
4. 1990	0	0	0	0	0	0	0	0	0	0
5. 1991	0	0	0	0	0	0	0	0	0	0
6. 1992	0	0	0	0	0	0	0	0	0	0
7. 1993	0	0	0	0	0	0	0	0	0	0
8. 1994	0	0	0	0	0	0	0	0	0	0
9. 1995	1	0	0	0	0	0	0	0	0	0
10. 1996	50	41	4	54	0	0	0	8	9	8
11. 1997	43	66	69	96	87	86	83	124	168	223
12. 1998	61	27	46	88	87	111	116	122	114	120
13. 1999	X X X	85	190	323	368	286	263	228	212	209
14. 2000	X X X	X X X	320	413	387	377	347	191	190	149
15. 2001	X X X	X X X	X X X	995	1,292	949	870	527	571	516
16. 2002	X X X	X X X	X X X	X X X	2,166	1,955	1,558	1,321	1,202	1,144
17. 2003	X X X	X X X	X X X	X X X	X X X	1,308	1,286	1,068	959	813
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	1,334	1,265	1,417	1,280
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,515	1,318	1,322
20. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,155	1,143
21. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,455

**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
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 1988	0	0	0	0	0	0	0	0	0	0	0	0
3. 1989	0	0	0	0	0	0	0	0	0	0	0	0
4. 1990	0	0	0	0	0	0	0	0	0	0	0	0
5. 1991	0	0	0	0	0	0	0	0	0	0	0	0
6. 1992	0	0	0	0	0	0	0	0	0	0	0	0
7. 1993	0	0	0	0	0	0	0	0	0	0	0	0
8. 1994	0	0	0	0	0	0	0	0	0	0	0	0
9. 1995	0	0	0	0	0	0	0	0	0	0	0	0
10. 1996	0	0	0	0	0	0	0	0	0	0	0	4
11. 1997	0	30	43	44	47	53	59	102	130	206	3	3
12. 1998	0	0	21	32	67	62	94	92	92	92	1	2
13. 1999	X X X	0	80	190	186	165	164	168	168	168	4	2
14. 2000	X X X	X X X	17	72	85	56	89	48	52	52	11	20
15. 2001	X X X	X X X	X X X	41	174	153	227	134	245	275	17	30
16. 2002	X X X	X X X	X X X	X X X	269	750	648	694	705	763	19	28
17. 2003	X X X	X X X	X X X	X X X	X X X	122	341	361	384	370	15	38
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	153	340	529	522	14	26
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	63	211	1,367	14	50
20. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9	146	9	44
21. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	43	0	7

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

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1988	0	0	0	0	0	0	0	0	0	0
3. 1989	0	0	0	0	0	0	0	0	0	0
4. 1990	0	0	0	0	0	0	0	0	0	0
5. 1991	0	0	0	0	0	0	0	0	0	0
6. 1992	0	0	0	0	0	0	0	0	0	0
7. 1993	0	0	0	0	0	0	0	0	0	0
8. 1994	0	0	0	0	0	0	0	0	0	0
9. 1995	0	0	0	0	0	0	0	0	0	0
10. 1996	50	36	0	0	0	0	0	0	0	0
11. 1997	20	0	0	29	13	10	3	8	31	0
12. 1998	0	0	0	8	0	40	0	0	0	0
13. 1999	XXX	0	70	0	0	0	0	0	0	0
14. 2000	XXX	XXX	18	69	5	37	6	0	0	0
15. 2001	XXX	XXX	XXX	87	32	47	68	38	12	5
16. 2002	XXX	XXX	XXX	XXX	303	86	47	23	5	17
17. 2003	XXX	XXX	XXX	XXX	XXX	186	78	39	1	10
18. 2004	XXX	XXX	XXX	XXX	XXX	XXX	108	37	36	114
19. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	218	192
20. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	91
21. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165

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

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End (\$000 omitted) Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1988	0	0	0	0	0	0	0	0	0	0
3. 1989	0	0	0	0	0	0	0	0	0	0
4. 1990	0	0	0	0	0	0	0	0	0	0
5. 1991	0	0	0	0	0	0	0	0	0	0
6. 1992	0	0	0	0	0	0	0	0	0	0
7. 1993	0	0	0	0	0	0	0	0	0	0
8. 1994	0	0	0	0	0	0	0	0	0	0
9. 1995	0	0	0	0	0	0	0	0	0	0
10. 1996	0	0	0	0	0	0	0	0	0	0
11. 1997	0	0	0	0	0	0	0	0	0	0
12. 1998	0	0	0	0	0	0	0	0	0	0
13. 1999	XXX	0	0	0	0	0	0	0	0	0
14. 2000	XXX	XXX	169	65	0	0	0	0	0	0
15. 2001	XXX	XXX	XXX	221	96	0	96	0	0	0
16. 2002	XXX	XXX	XXX	XXX	349	350	254	0	0	0
17. 2003	XXX	XXX	XXX	XXX	XXX	231	326	0	0	0
18. 2004	XXX	XXX	XXX	XXX	XXX	XXX	255	0	0	0
19. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
20. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
21. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P-PART 2D
POLICY YEAR IBNR RESERVES**

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 omitted)									
	Loss and Allocated Loss Expense									
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1988	0	0	0	0	0	0	0	0	0	0
3. 1989	0	0	0	0	0	0	0	0	0	0
4. 1990	0	0	0	0	0	0	0	0	0	0
5. 1991	0	0	0	0	0	0	0	0	0	0
6. 1992	0	0	0	0	0	0	0	0	0	0
7. 1993	0	0	0	0	0	0	0	0	0	0
8. 1994	0	0	0	0	0	0	0	0	0	0
9. 1995	1	0	0	0	0	0	0	0	0	0
10. 1996	0	5	4	54	0	0	0	8	9	8
11. 1997	23	36	26	23	27	23	21	13	8	17
12. 1998	61	27	25	48	20	9	22	30	23	28
13. 1999	X X X	85	40	133	182	121	99	61	44	41
14. 2000	X X X	X X X	116	207	297	284	252	142	138	97
15. 2001	X X X	X X X	X X X	646	990	749	479	355	314	236
16. 2002	X X X	X X X	X X X	X X X	1,245	769	609	603	492	364
17. 2003	X X X	X X X	X X X	X X X	X X X	769	541	669	574	433
18. 2004	X X X	X X X	X X X	X X X	X X X	X X X	818	889	852	645
19. 2005	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,404	889	762
20. 2006	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,137	907
21. 2007	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,247

**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 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior	52	38	0	0	0	0	1	0	0	0
2. 1998	21	12	25	25	25	25	25	25	25	25
3. 1999	XXX	12	67	74	74	74	94	74	74	74
4. 2000	XXX	XXX	324	280	230	258	319	226	226	226
5. 2001	XXX	XXX	XXX	479	207	100	642	102	148	193
6. 2002	XXX	XXX	XXX	XXX	1,091	1,338	1,188	702	699	697
7. 2003	XXX	XXX	XXX	XXX	XXX	552	814	379	368	350
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	7,449	447	260	246
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240	661	726
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	376	538
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	521

**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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007		
1. Prior	2	2	0	0	0	0	1	0	0	0	3	7
2. 1998	1	12	25	25	25	25	25	25	25	25	1	2
3. 1999	XXX	12	67	74	74	74	94	74	74	74	4	2
4. 2000	XXX	XXX	67	183	219	197	319	226	226	226	11	20
5. 2001	XXX	XXX	XXX	98	81	52	522	93	117	193	17	30
6. 2002	XXX	XXX	XXX	XXX	429	892	914	698	697	697	19	28
7. 2003	XXX	XXX	XXX	XXX	XXX	122	418	362	367	350	15	38
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	298	382	256	246	14	26
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143	501	515	14	50
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	436	9	44
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	0	7

**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	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	50	36	0	0	0	0	0	0	0	0
2. 1998	20	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	88	32	11	61	0	0	0	0
5. 2001	XXX	XXX	XXX	160	30	48	24	9	31	0
6. 2002	XXX	XXX	XXX	XXX	313	96	20	4	2	0
7. 2003	XXX	XXX	XXX	XXX	XXX	199	70	17	1	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	196	66	4	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	97	160	211
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114	103
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280

**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	2	3	4	5	6	7	8	9	10
1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 1998	0	0	0	0	0	0	0	0	0	0
3. 1999	XXX	0	0	0	0	0	0	0	0	0
4. 2000	XXX	XXX	169	65	0	0	0	0	0	0
5. 2001	XXX	XXX	XXX	221	96	0	96	0	0	0
6. 2002	XXX	XXX	XXX	XXX	349	350	254	0	0	0
7. 2003	XXX	XXX	XXX	XXX	XXX	231	326	0	0	0
8. 2004	XXX	XXX	XXX	XXX	XXX	XXX	255	0	0	0
9. 2005	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P INTERROGATORIES

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

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

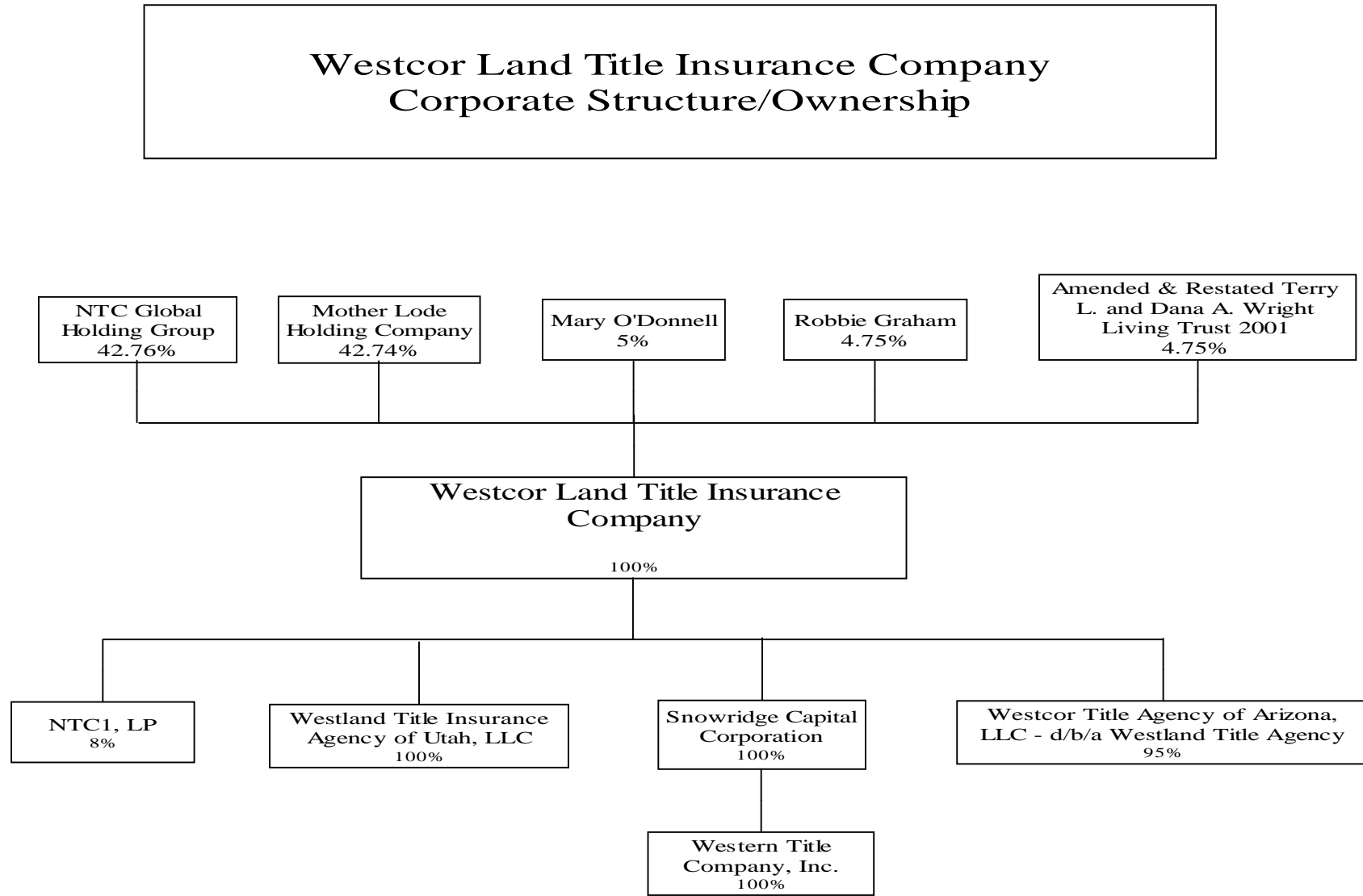
States, Etc.	1 Is Insurer Licensed ? (Yes or No)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Losses Incurred	10 Direct Losses Unpaid
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	YES AI		22,598		20,159				
2. Alaska	AK	NO								
3. Arizona	AZ	YES AI		105,518	3,175,196	3,180,909				
4. Arkansas	AR	NO								
5. California	CA	YES AI			17,766,204	17,596,172	60,141	8,566	249,680	
6. Colorado	CO	YES AI		2,208,182		2,029,082				
7. Connecticut	CT	NO								
8. Delaware	DE	NO								
9. Dist. Columbia	DC	YES AI								
10. Florida	FL	YES AI	288,117	18,097,030	10,653	1,148,157	17,435,542	178,031	142,842	
11. Georgia	GA	NO								
12. Hawaii	HI	YES AI								
13. Idaho	ID	YES AI								
14. Illinois	IL	NO								
15. Indiana	IN	NO								
16. Iowa	IA	NO								
17. Kansas	KS	YES AI								
18. Kentucky	KY	NO								
19. Louisiana	LA	NO								
20. Maine	ME	NO								
21. Maryland	MD	YES AI								
22. Massachusetts	MA	NO								
23. Michigan	MI	NO								
24. Minnesota	MN	YES AI								
25. Mississippi	MS	YES AI		4,790		4,251				
26. Missouri	MO	NO								
27. Montana	MT	YES AI								
28. Nebraska	NE	YES AI		9,362		8,865				
29. Nevada	NV	YES AI		35,531	10,264,965	9,930,566	259,294	130,009	182,872	
30. New Hampshire	NH	NO								
31. New Jersey	NJ	YES AI								
32. New Mexico	NM	YES AI								
33. New York	NY	YES AI								
34. No. Carolina	NC	NO								
35. No. Dakota	ND	NO								
36. Ohio	OH	YES AI								
37. Oklahoma	OK	NO								
38. Oregon	OR	NO								
39. Pennsylvania	PA	YES AI				66				
40. Rhode Island	RI	NO								
41. So. Carolina	SC	NO								
42. So. Dakota	SD	NO								
43. Tennessee	TN	NO								
44. Texas	TX	YES AI		274,717		263,678				
45. Utah	UT	YES AI		363,865		350,226				
46. Vermont	VT	NO								
47. Virginia	VA	YES AI								
48. Washington	WA	NO								
49. West Virginia	WV	NO								
50. Wisconsin	WI	NO								
51. Wyoming	WY	NO								
52. American Samoa	AS	NO								
53. Guam	GU	NO								
54. Puerto Rico	PR	NO								
55. U.S. Virgin Islands	VI	NO								
56. Northern Mariana Islands	MP	NO								
57. Canada	CN	NO								
58. Aggregate Other Alien	OT	X X X	X X X							
59. Totals	(a) 23	X X X	288,117	21,121,593	31,217,018	1,148,157	50,819,516	497,466	281,417	594,127

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

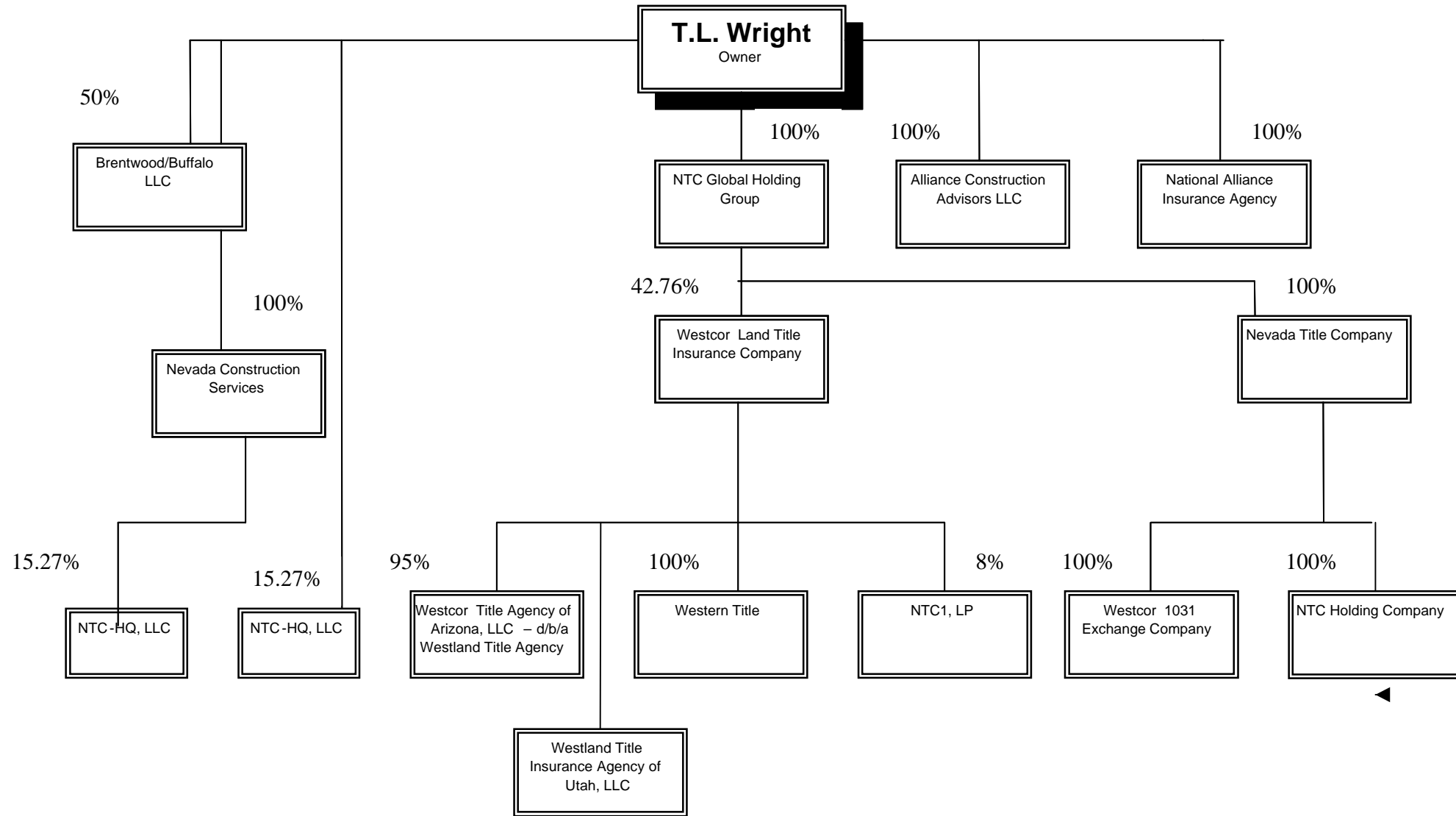
(a) Insert the number of yes responses except for Canada and Other Alien.

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

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



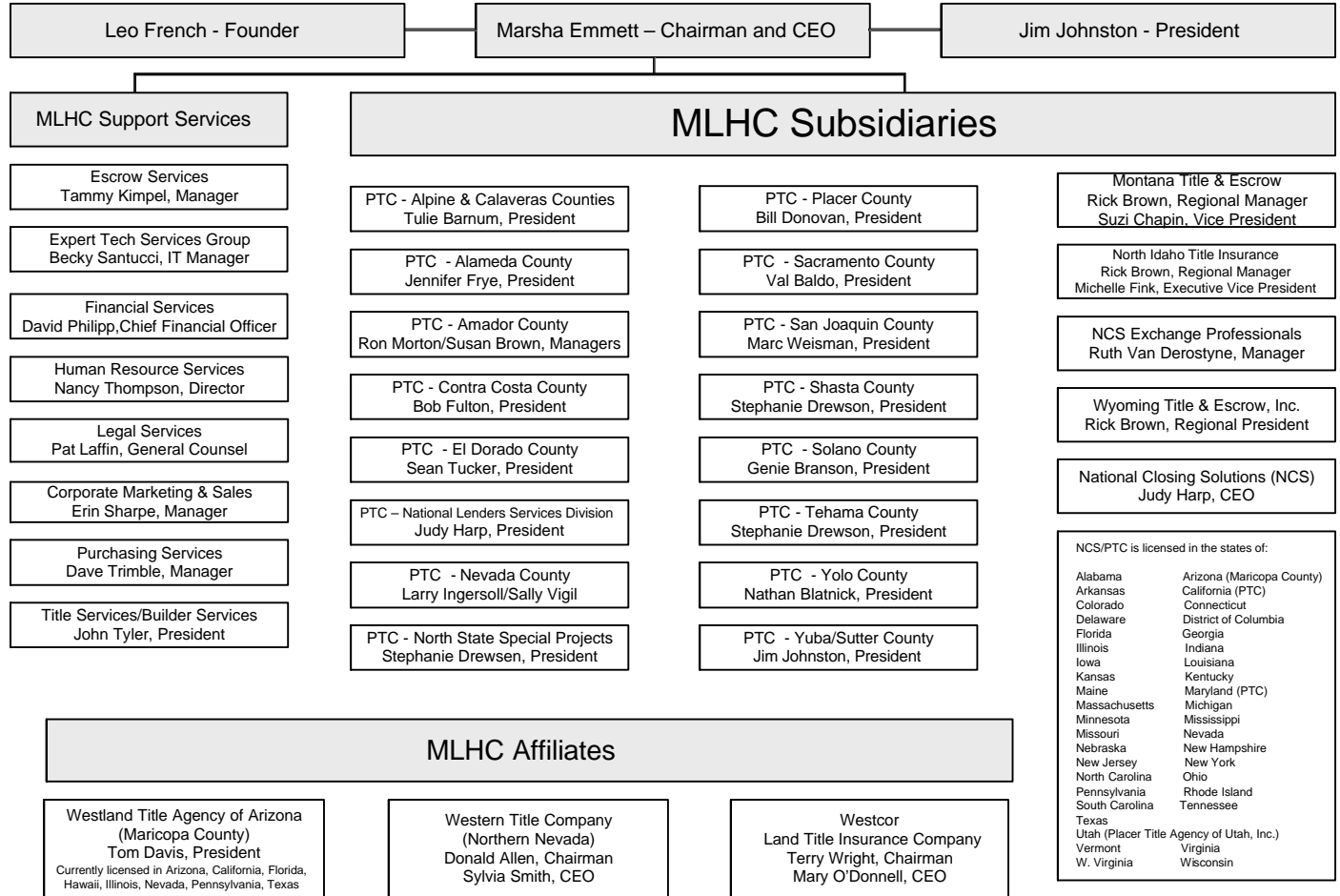
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART
NTC Global Holding Group



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



MOTHER LODE HOLDING COMPANY



SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and 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)
50050 00000	88-0294251 68-0126778	WESTCOR LAND TITLE INSURANCE COMPANY MOTHER LODGE HOLDING COMPANY					(84,000) 84,000				(84,000) 84,000	
50050 00000	88-0294251 88-0876830	WESTCOR LAND TITLE INSURANCE COMPANY NTC GLOBAL HOLDING GROUP					(178,937) 178,937				(178,937) 178,937	
50050 00000	88-0294251 88-0492697	WESTCOR LAND TITLE INSURANCE COMPANY WESTCOR TITLE AGENCY OF ARIZONA, LLC dba WESTLAND TITLE					116,520 (116,520)				116,520 (116,520)	
9999999	Control Totals								X X X			

5 4

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

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

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

Explanation:

Bar code:



5005020074200000

OVERFLOW PAGE FOR WRITE-INS

OVERFLOW PAGE FOR WRITE-INS

**Page 9 - Continuation
OPERATIONS AND INVESTMENT EXHIBIT
PART 3 - EXPENSES**

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
REMAINING WRITE-INS AGGREGATED AT LINE 23 FOR MISCELLANEOUS EXPENSES									
2304. MOVING EXPENSES - OFFICES	4,421	2,479	196	7,096	0	0	0	7,096	0
2305. VOLUNTARY LOSS RESERVE	0	0	0	0	0	0	0	0	(520,328)
2306. BAD DEBT EXPENSE	0	0	0	0	0	0	0	0	4,052
2307.	0	0	0	0	0	0	0	0	0
2308.	0	0	0	0	0	0	0	0	0
2309.	0	0	0	0	0	0	0	0	0
2310.	0	0	0	0	0	0	0	0	0
2311.	0	0	0	0	0	0	0	0	0
2312.	0	0	0	0	0	0	0	0	0
2313.	0	0	0	0	0	0	0	0	0
2314.	0	0	0	0	0	0	0	0	0
2315.	0	0	0	0	0	0	0	0	0
2316.	0	0	0	0	0	0	0	0	0
2317.	0	0	0	0	0	0	0	0	0
2318.	0	0	0	0	0	0	0	0	0
2319.	0	0	0	0	0	0	0	0	0
2320.	0	0	0	0	0	0	0	0	0
2321.	0	0	0	0	0	0	0	0	0
2322.	0	0	0	0	0	0	0	0	0
2323.	0	0	0	0	0	0	0	0	0
2324.	0	0	0	0	0	0	0	0	0
2325.	0	0	0	0	0	0	0	0	0
2397. Totals (Lines 2304 through 2325) (Page 9, Line 2398)	4,421	2,479	196	7,096	0	0	0	7,096	(516,276)

5 9 . 1

NONE **Schedule A - Part 1**

NONE **Schedule A - Part 2**

NONE **Schedule A - Part 3**

NONE **Schedule B - Part 1**

NONE **Schedule B - Part 2**

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Ident- ification	2 Name or Description	3 Code	Location		6 Name of Vendor or General Partner	7 NAIC Desig- nation	8 Date Originally Acquired	9 Type And Strategy	10 Actual Cost	11 Additional Investment During Year Actual Cost	12 Fair Value	13 Amount of Encumbrances	14 Book/Adjusted Carrying Value Less Encumbrances	15 Increase (Decrease) by Adjustment	16 Increase (Decrease) by Foreign Exchange Adjustment	17 Investment Income	18 Commitment for Additional Investment	19 Percentage of Ownership
			4 City	5 State														
000000-00-0	NTC1,LLP		LAS VEGAS	NV	THOMAS & MACK CO.		03/06/2001		250,000							48,574		8.010
1999999	Subtotal - Other - Joint Venture/Partnership Interests - Unaffiliated								250,000							48,574		X X X
000000-00-0	WESTCOR TITLE AGENCY OF AZ, LLC dba WESTLAND TITLE AGENCY OF AZ		PHOENIX	AZ	SUBSIDIARY		05/01/2001		723,430		839,526		839,526	(756,116)				95.000
3899999	Subtotal - Any Other Class of Assets - Affiliated								723,430		839,526		839,526	(756,116)				X X X
3999999	Subtotal Unaffiliated								250,000							48,574		X X X
4099999	Subtotal Affiliated								723,430		839,526		839,526	(756,116)				X X X
4199999	Totals								973,430		839,526		839,526	(756,116)		48,574		X X X

9 0 6

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets SOLD, Transferred or Paid in Full During the Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	8 Increase (Decrease) by Adjustment	9 Increase (Decrease) by Foreign Exchange Adjustment	10 Book/Adjusted Carrying Value Less Encumbrances on Disposal	11 Consideration Received	12 Foreign Exchange Gain (Loss) on Disposal	13 Realized Gain (Loss) on Disposal	14 Total Gain (Loss) on Disposal	15 Investment Income
		3 City	4 State											
000000-00-0	WESTLAND TITLE INSURANCE AGE OF UTAH, LLC	SALT LAKE CITY	UTAH	CLOSED	05/12/2005	(521,384)	(109,099)		(630,483)			(630,483)	(630,483)	
3899999	Subtotal - Any Other Class of Assets - Affiliated						(521,384)	(109,099)		(630,483)		(630,483)	(630,483)	

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 Identifi- cation	Description	*	F o r e i g n	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
013595JT1	ALBUQUERQUE NM SCH DIST GO 08/20 4.250				1	106,584		105,525	105,000	106,373		(211)			4.250	4.200	FA	1,858		08/07/2007	08/01/2020
09088RTK2	BIRMINGHAM AL CAP IMPT GO 12/27 4.500				1	502,500		498,025	500,000	502,459		(41)			4.500	4.520	JD	1,849	13,125	09/12/2007	12/01/2027
112097LP3	BROKEN ARROW OK GEN OBLIG 12/16 4.150				1	249,073		255,623	250,000	249,248		84			4.150	4.060	JD	853	20,750	12/15/2005	12/01/2016
13062RGE2	CALIFORNIA ST GEN OBLIG 05/30 4.625				1	116,350		110,006	115,000	116,288		(57)			4.625	4.940	MN	860	5,319	10/31/2006	05/01/2030
1458073R2	CARSON CITY NV GEN OBLIG 12/21 4.375				1	249,283		250,870	250,000	249,376		45			4.375	4.360	JD	899	10,938	12/22/2005	12/01/2021
1458073S0	CARSON CITY NV GEN OBLIG 12/22 4.375				1	249,938		249,735	250,000	250,000					4.375	4.380	JD	899	10,938	01/10/2006	12/01/2022
158375JN6	CHAMPAIGN IL GEN OBLIG 12/22 4.250				1	496,250		499,700	500,000	496,691		221			4.250	4.250	JD	932	21,250	01/20/2006	12/15/2022
239019WG3	DAVIS CNTY UT SCH DIST GO 06/16 4.000				1	250,000		255,305	250,000	250,000					4.000	3.920	JD	822	10,000	11/22/2005	06/01/2016
303531WN3	FAIRBANKS AK GEN OBLIG 11/22 4.250				1	249,748		244,823	250,000	249,778		15			4.250	4.340	MN	1,747	10,625	01/31/2006	11/01/2022
30747MTK2	FARGO ND GEN OBLIG 05/21 4.375				1	500,000		503,145	500,000	500,000					4.375	4.350	MN	3,596	21,875	01/03/2006	05/01/2021
366268MS6	GARNETT VALLEY PA SCH DIST 04/27 4.250				1	493,365		491,590	500,000	493,614		249			4.250	4.320	AO	5,298	9,799	04/26/2007	04/01/2027
450812QZ8	IBERIA PARISH LA SCH DIST GO 03/23 4.250				1	495,795		492,750	500,000	496,248		247			4.250	4.310	MS	6,870	21,250	03/07/2006	03/01/2023
452151WF6	ILLINOIS ST GEN OBLIG 09/19 4.000				1	244,688		249,758	250,000	245,546		382			4.000	4.000	MS	3,233	10,000	10/06/2005	09/01/2019
607200AT9	MOBILE AL PUB EDL BLDG GO 03/24 4.250				1	247,260		244,268	250,000	247,526		152			4.250	4.450	MS	3,522	10,625	03/01/2006	03/01/2024
607200AT9	MOBILE AL PUB EDL BLDG GO 03/24 4.250				1	247,260		245,370	250,000	247,539		152			4.250	4.330	MS	3,435	10,625	03/01/2006	03/01/2024
655867DQ9	NORFOLK VA CAPT GO 10/26 4.250				1	221,747		218,441	225,000	221,911		164			4.250	4.380	AO	2,384	8,394	01/03/2007	10/01/2026
720356WU4	PIERCE CNY WA GEN OBLIG 08/24 4.250				1	247,500		245,300	250,000	247,749		136			4.250	4.330	FA	4,425	10,625	02/27/2006	08/01/2024
731214NB4	POLK CNTY MN GEN OBLIG 02/20 4.250				1	250,000		251,658	250,000	250,000					4.250	4.220	FA	4,425	10,625	09/21/2005	02/01/2020
751413MD4	RAMAPO NY SCH DIST GO 11/17 4.000				1	249,998		251,285	250,000	250,000					4.000	3.980	MN	1,644	10,000	10/25/2005	11/01/2017
752278FP1	RANDALL CNTY TX GEN OBLIG 08/18 4.125				1	248,640		250,758	250,000	248,871		107			4.125	4.110	FA	4,295	10,313	10/07/2005	08/01/2018
7796983G2	ROWLETT TX GEN OBLIG 02/20 4.250				1	249,750		251,050	250,000	249,789		17			4.250	4.230	FA	4,017	10,625	09/28/2005	02/15/2020
7796983E7	ROWLETT TX GEN OBLIG 02/18 4.125				1	249,388		250,700	250,000	249,498		50			4.125	4.110	FA	3,899	10,313	09/30/2005	02/15/2018
854293CX3	STANDISH-STERLING MI 05/19 4.125				1	247,500		250,068	250,000	247,901		185			4.125	4.120	MN	1,695	10,313	10/13/2005	05/01/2019
903630CU3	UINTAH CNY UT SCH DIST GO 02/25 4.375				1	497,500		498,365	500,000	497,742		132			4.375	4.390	FA	9,110	30,990	03/07/2006	02/01/2025
905666CQ4	UNION CITY GA VAR PURP 04/22 4.500				1	248,850		253,775	250,000	248,965		73			4.540	4.430	AO	2,830	11,250	06/29/2006	04/01/2022
1899999	Subtotal - Issuer Obligations					7,408,967	X X X	7,417,893	7,445,000	7,413,113		2,102			X X X	X X X	X X X	75,397	310,567	X X X	X X X
2499999	Subtotals - Political Subdivisions of States, Territories and Possessions					7,408,967	X X X	7,417,893	7,445,000	7,413,113		2,102			X X X	X X X	X X X	75,397	310,567	X X X	X X X
01179PMB0	ALASKA MUN BD BK 10/20 4.125				1	247,188		247,595	250,000	247,610		188			4.125	4.170	AO	2,571	10,313	09/28/2005	10/01/2020
01179PMU8	ALASKA MUN BD BK 06/17 4.100				1	249,563		251,737	250,000	249,647		38			4.100	4.070	JD	842	10,250	10/25/2005	06/01/2017
04048PDR8	AZ BRD REGENTS UNIV OF AZ ST 06/26 4.400				1	246,725		244,733	250,000	246,983		163			4.600	4.490	JD	945	11,000	06/21/2006	06/01/2026
058508AT9	BALL STATE UNIV IN REV 07/23 4.125				1	487,200		497,580	500,000	488,609		735			4.125	4.150	JJ	10,284	20,625	02/03/2006	07/01/2023
07670PEM6	BEECH GROVE IN MULTI-SCH BLDG 07/18 4.125				1	247,288		252,047	250,000	247,752		214			4.125	4.090	JJ	4,916	10,313	10/14/2005	07/10/2018
096079DM7	BLUE VALLEY REC COMMON KS 10/25 4.375				1	494,375		488,175	500,000	494,901		287			4.375	4.480	AO	5,454	21,875	03/09/2006	10/01/2025
150260CY1	CEDAR FALLS IA MUN ELEC REV 12/20 4.125				1	246,520		250,265	250,000	247,036		229			4.125	4.120	JD	848	10,313	09/28/2005	12/01/2020
151001DL5	CELEBRATION FL CMNTY DEV DIST 05/16 4.000				1	250,000		250,650	250,000	250,000					4.000	3.990	MN	1,644	10,000	11/28/2005	05/01/2016
20058MAP5	COMMERCE CITY CO CTF5 12/26 4.500				1	250,000		247,793	250,000	250,000					4.680	4.540	JD	513	11,250	06/20/2006	12/15/2026
34160WMMW1	FL STATE DEPT ENV PROTN 07/26 4.375				1	314,921		307,771	315,000	315,000					4.375	4.480	JJ	6,872	16,691	08/18/2006	07/01/2026
387586LX6	GRANT CA HIGH SCH DIST 08/31 4.375				1	114,581		112,268	115,000	114,602		17			4.375	4.540	FA	2,095	4,235	09/28/2006	08/01/2031
429749BZ6	HIGH POINT NC COMBINED ENT 11/26 4.500				1	250,000		251,850	250,000	250,000					4.610	4.470	MN	1,895	11,250	06/20/2006	11/01/2026
455398LJ4	INDIANAPOLIS IN GAS UTIL 06/21 3.462				1	25,000		25,000	25,000	25,000					3.462	3.500	MON	7	3,092	09/12/2006	06/01/2021
526432BQ1	LEON CNTY FL SCH BOARD 07/26 4.500				1	250,000		246,908	250,000	250,000					4.680	4.560	JJ	5,834	11,750	06/19/2006	07/01/2026

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SCHEDULE D - PART 1

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

1 CUSIP Identi- fication	2 Description	Codes			6 NAIC Designa- tion	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 *	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair 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
575677AM1	MASS HSG FIN AGY 01/21 4.375				1	249,375	253,868	250,000	249,458			42			4.375	4.310	JJ	5,454	10,938	01/12/2006	01/01/2021
574056AA5	MD ECON DEV CORP 09/22 3.300				1	500,000	500,000	500,000	500,000						3.300	3.500	MON	1,401	17,446	04/13/2006	09/01/2022
60534QJH5	MISS DEV BK SPL OB REV 02/21 4.375				1	246,593	252,040	250,000	246,948		225			4.450	4.340	FA	4,633	11,940	06/29/2006	08/01/2021	
658659AN7	N CODORUS PA TWP SWR AUTH 11/19 4.125				1	198,424	249,840	200,000	198,668		113			4.125	4.130	MN	1,040	5,156	10/18/2005	11/15/2019	
658659AN7	N CODORUS PA TWP SWR AUTH 11/19 4.125				1	49,500	49,500	50,000	49,577		36			4.125	4.130	MN	260	5,156	11/18/2005	11/15/2019	
80950PAU0	SCOTT CNY IA PUB SAFETY AUTH 06/24 4.300				1	248,750	245,918	250,000	248,876		69			4.300	4.370	JD	884	10,750	03/23/2006	06/01/2024	
873547GN7	TACOMA WA WTR REV 12/18 4.125				1	249,375	251,303	250,000	249,482		48			4.125	4.100	JD	848	10,313	10/03/2005	12/01/2018	
875263NP6	TAMPA FL SPORTS AUTH 01/17 4.100				1	249,980	253,485	250,000	250,000					4.100	4.040	JJ	5,111	10,250	10/28/2005	01/01/2017	
89852NAT8	TSB PPTYS WA LEASE UNIV OF WA 04/24 4.300				1	248,750	245,370	250,000	248,872		69			4.300	4.380	AO	2,680	10,750	04/05/2006	04/01/2024	
914364JW5	UNIVERSITY IA FACS CORP REV 06/24 4.375				1	249,688	248,328	250,000	249,711		18			4.375	4.400	JD	899	13,672	09/14/2006	06/01/2024	
92812UGD4	VA STATE HSG DEV AUTH 10/16 4.000				1	243,930	244,393	250,000	245,135		556			4.000	4.090	AO	2,493	10,000	11/22/2005	10/01/2016	
983306G54	WYOMING MI SPL ASSESS 02/17 4.100				1	247,763	252,688	250,000	248,193		199			4.100	4.060	FA	4,268	10,250	10/18/2005	02/01/2017	
983306G70	WYOMING MI SPL ASSESS 02/19 4.250				1	247,488	251,963	250,000	247,898		190			4.250	4.220	FA	4,425	10,625	10/18/2005	02/01/2019	
2599999	Subtotal - Issuer Obligations					6,902,977	X X X 6,923,568	6,955,000	6,909,958		3,436			X X X	X X X	X X X	79,116	300,203	X X X	X X X	
3199999	Subtotals - Special Revenue					6,902,977	X X X 6,923,568	6,955,000	6,909,958		3,436			X X X	X X X	X X X	79,116	300,203	X X X	X X X	
5499999	Total Bonds - Issuer Obligations					14,311,944	X X X 14,341,461	14,400,000	14,323,071		5,538			X X X	X X X	X X X	154,513	610,770	X X X	X X X	
6099999	Total Bonds					14,311,944	X X X 14,341,461	14,400,000	14,323,071		5,538			X X X	X X X	X X X	154,513	610,770	X X X	X X X	

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NONE **Schedule D - Part 2 - Section 1**

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
655867DQ9	NORFOLK VA CAPT GO 10/26 4.250%		01/03/2007	SUNTRUST BANK		221,747	225,000.00	1,275
366268MS6	GARNETT VALLEY PA SCH DIST GO 04/27 4.250%		04/03/2007	UNION BANK		493,365	500,000.00	649
013595JT1	ALBUQUERQUE NM MUN SCH DIST 08/20 4.250%		08/07/2007	MORGAN STANLEY		106,584	105,000.00	74
090888TK2	BIRMINGHAM AL CAP IMPT GO 12/27 4.500%		09/12/2007	UNION BANK		502,500	500,000.00	8,500
2499999	Subtotal - Bonds - Political Subdivisions of States, Territories and Possessions				X X X	1,324,196	1,330,000.00	10,499
6099997	Subtotal - Bonds - Part 3				X X X	1,324,196	1,330,000.00	10,499
6099999	Total - Bonds				X X X	1,324,196	1,330,000.00	10,499
7499999	Totals					1,324,196	X X X	10,499

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SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year (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.						
912828DQ0	US TREASURY NOTE 03/07 3.750%		04/02/2007	MATURED		50,000	50,000.00	49,447	49,862			138		138	50,000				938	03/31/2007
0399999	Subtotal - Bonds - U.S. Governments				X X X	50,000	50,000.00	49,447	49,862			138		138	50,000				938	X X X
57583RGA7	MA ST DEV REV BOND 07/36 3.500%		01/02/2007	MORGAN STANLEY		100,000	100,000.00	100,000	100,000						100,000				39	07/01/2036
797494BQ3	SAN DIEGUITO CA REV BOND 08/41 3.650%		01/02/2007	MORGAN STANLEY		50,000	50,000.00	50,000	50,000						50,000				740	08/01/2041
455398LJ4	INDIANAPOLIS IN GAS UTIL 06/21 3.462%		01/02/2007	MORGAN STANLEY		75,000	75,000.00	75,000	75,000						75,000				47	06/01/2021
28148XAL5	EDUCTAIONAL FL REV 12/40 3.688%		04/12/2007	MORGAN STANLEY		250,000	250,000.00	250,000	250,000						250,000				3,399	12/01/2040
455398LJ4	INDIANAPOLIS IN GAS UTIL 06/21 3.462%		08/06/2007	MORGAN STANLEY		100,000	100,000.00	100,000	100,000						100,000				2,156	06/01/2021
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations				X X X	575,000	575,000.00	575,000	575,000						575,000				6,381	X X X
6099997	Subtotal - Bonds - Part 4				X X X	625,000	625,000.00	624,447	624,862			138		138	625,000				7,319	X X X
6099999	Total - Bonds				X X X	625,000	625,000.00	624,447	624,862			138		138	625,000				7,319	X X X
7499999	Totals					625,000	X X X	624,447	624,862			138		138	625,000				7,319	X X X

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NONE

Schedule D - Part 5

SCHEDULE D - PART 6 - SECTION 1
Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identifi- cation	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 F o r e i g n	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/ Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
83345#-10-6	SNOWRIDGE CAPITAL CORPORATI			3(a)(ii)(A)	YES	140,487	3,576,893	726.110	100.000
1799999	Subtotal - Common Stock - Other Affiliates					140,487	3,576,893	X X X	X X X
1899999	Subtotal - Common Stocks					140,487	3,576,893	X X X	X X X
1999999	Totals					140,487	3,576,893	X X X	X X X

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

SCHEDULE D - PART 6 - SECTION 2

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

NONE	Schedule DA - Part 1
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						
BANK OF AMERICA		4.349	36,724	2,579	901,874	
CENTURY BANK					120	
CENTURY BANK					89	
NATIONAL CITY BANK					120	
BANK OF AMERICA					6,693	
ZIONS BANK					14,176	
WELLS FARGO BANK		0.350	1,144		206,569	
WELLS FARGO BANK		3.680	12,467	8,182	332,596	
WELLS FARGO BANK		3.702	2,241	1,189	60,409	
MORGAN STANLEY		4.890	2			
SUNTRUST		3.480	2,066		70,498	
SUNTRUST		4.400	1			
ZIONS BANK		2.460			6,580	
MORGAN STANLEY		4.630	800		16,433	
UNION BANK		3.860	21,463		354,140	
0199998 Deposits in 0 depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories.	X X X	X X X				X X X
0199999 Totals-Open Depositories	X X X	X X X	76,908	11,950	1,970,297	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	76,908	11,950	1,970,297	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	X X X	1,600	X X X
0599999 Total Cash	X X X	X X X	76,908	11,950	1,971,897	X X X

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

1. January	1,933,916	4. April	2,004,470	7. July	2,484,230	10. October	2,058,522
2. February	1,956,062	5. May	2,234,924	8. August	2,614,720	11. November	2,202,751
3. March	2,230,374	6. June	2,398,743	9. September	2,249,839	12. December	1,971,896

NONE

Schedule E - Part 2

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1		2		Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposit		Purpose of Deposit		3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL	O	Alabama DOI Required Deposit				318,024	314,766
2. Alaska	AK							
3. Arizona	AZ							
4. Arkansas	AR							
5. California	CA	O	California DOI Required Deposit		503,011	509,293		
6. Colorado	CO							
7. Connecticut	CT							
8. Delaware	DE							
9. District of Columbia	DC							
10. Florida	FL	B	Florida DOI Required Deposit				315,000	307,771
11. Georgia	GA							
12. Hawaii	HI							
13. Idaho	ID							
14. Illinois	IL							
15. Indiana	IN							
16. Iowa	IA							
17. Kansas	KS							
18. Kentucky	KY							
19. Louisiana	LA							
20. Maine	ME							
21. Maryland	MD							
22. Massachusetts	MA							
23. Michigan	MI							
24. Minnesota	MN							
25. Mississippi	MS							
26. Missouri	MO							
27. Montana	MT							
28. Nebraska	NE							
29. Nevada	NV	ST	Nevada DOI Required Deposit				206,569	206,569
30. New Hampshire	NH							
31. New Jersey	NJ							
32. New Mexico	NM	B	New Mexico DOI Required Deposit				106,373	105,525
33. New York	NY							
34. North Carolina	NC							
35. North Dakota	ND							
36. Ohio	OH							
37. Oklahoma	OK							
38. Oregon	OR							
39. Pennsylvania	PA							
40. Rhode Island	RI							
41. South Carolina	SC							
42. South Dakota	SD							
43. Tennessee	TN							
44. Texas	TX							
45. Utah	UT							
46. Vermont	VT							
47. Virginia	VA	B	Virginia DOI Required Deposit				221,911	218,441
48. Washington	WA							
49. West Virginia	WV							
50. Wisconsin	WI							
51. Wyoming	WY							
52. American Samoa	AS							
53. Guam	GU							
54. Puerto Rico	PR							
55. US Virgin Islands	VI							
56. Northern Mariana Islands	MP							
57. Canada	CN							
58. Aggregate Alien and Other	OT	X X X	X X X					
59. Total		X X X	X X X		503,011	509,293	1,167,877	1,153,072

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