



Texas Title Insurance Industry Experience Report Compilation

Calendar Years 2020-2024

Texas Department of Insurance
Property and Casualty Division – Property and Casualty Actuarial Office
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Table of Contents

Introduction	i
Underwriting Company Experience	
2020 - 2024	1.
2020 - 2021	2.
2021 - 2022	3.
2022 - 2023	4.
2023 - 2024	5.
Independent Agency Experience	
2020 - 2021	6.
2021 - 2022	7.
2022 - 2023	8.
2023 - 2024	9.
Affiliated Agency Experience	
2020 - 2021	10.
2021 - 2022	11.
2022 - 2023	12.
2023 - 2024	13.
Direct Operations Experience	
2020 - 2021	14.
2021 - 2022	15.
2022 - 2023	16.
2023 - 2024	17.
Policies Written	
2015 - 2024	18.
ALTA Income Statement and Balance Sheet Summary	
2020	19.
2021	21.
2022	23.
2023	25.
2024	27.
Liability Distribution Report	
2020	29.
2021	30.
2022	31.
2023	32.
2024	33.
T-42 Endorsement	
2020 - 2024	34.
Title Insurance Claims by ALTA Claim Codes	
2020	35.
2021	38.
2022	41.
2023	44.
2024	47.
Appendix A	
Underwriters by Group	
2020	50.
2021	52.
2022	54.
2023	56.
2024	58.
Appendix B	
Form 1 & 2 Summaries	
2020	60.
2021	63.
2022	66.
2023	69.
2024	72.

Introduction

Under Insurance Code 2703.153, the Texas Department of Insurance's Property and Casualty Data Services Team annually collects information from title agents and underwriters doing business in Texas. TDI asks agents and companies to report their income, expenses, and losses. TDI publishes these reports in the Texas Title Insurance Agent Experience Report Compilation and the Texas Title Insurance Industry Experience Report Compilation. The following report includes a compilation of information from the Texas title insurance underwriters' data call.

Copies of both title reports are available from the TDI web page at www.tdi.texas.gov/reports/report8.html. Complete company reports and agent reports may be requested from the Property and Casualty Data Services Team at 512-676-6690.

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**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

INCOME	2020	2021	2022	2023	2024
1. Gross Title Premiums	2,627,090,787	3,691,028,213	3,554,659,566	2,382,924,310	2,501,159,232
2. Title Premiums Retained by Agents	2,202,572,954	3,103,258,552	2,968,083,740	1,999,440,012	2,090,445,047
3. Title Premiums Remitted to Underwriters	424,517,833	587,769,661	586,575,827	383,484,298	410,714,186
4. Service Charges	1,606,249	1,876,291	2,752,905	961,838	1,810,587
5. Other Income	4,173,326	3,452,055	563,708	3,302,030	4,276,508
GROSS INCOME	430,297,407	593,098,007	589,892,440	387,748,166	416,801,281
EXPENSES					
1. Salaries:	66,446,115	85,238,072	90,491,121	82,259,496	90,208,252
2. Employee Benefits, Relations & Welfare	10,953,231	14,449,410	16,666,700	16,594,340	15,751,099
3. Examination Costs Paid Nonemployees:					
3a. Title Agents	12,300,516	19,840,427	28,188,165	4,009,447	9,688,082
3b. Others	2,149,401	3,959,758	3,612,492	2,685,972	1,441,156
4. Closing Costs Paid Nonemployees:					
4a. Title Agents	0	0	0	0	0
4b. Others	-693,176	-582,161	-90,028	-39,724	-195,635
5. Rent	3,371,957	2,488,453	3,857,488	3,808,458	3,613,569
6. Utilities	850,992	1,001,925	1,218,604	1,328,673	1,340,087
7. Accounting & Auditing	1,459,513	2,070,945	2,527,751	4,119,751	4,273,423
8. Advertising and promotions	2,826,998	4,339,793	6,444,567	4,975,345	5,400,274
9. Employee travel, lodging & education	1,650,830	2,458,765	4,195,797	4,062,331	3,994,812
10. Insurance	369,243	738,608	1,696,609	1,296,241	1,850,759
11. Interest	2,769	232	3,214	25,402	190
12. Legal Expenses	2,652,695	2,810,441	4,520,666	3,512,373	4,182,119
13. Licenses, Taxes, & Fees	37,444,723	52,076,794	51,911,446	31,070,081	35,817,042
14. Postage & Freight	198,893	217,962	415,140	291,307	244,182
15. Courier & Overnight Delivery	212,973	219,145	458,748	2,741,209	1,933,506
16. Telephone & Facsimile	182,337	373,380	573,128	917,289	457,294
17. Printing/Photocopying	101,121	86,243	108,555	105,698	177,904
18. Office Supplies	296,706	192,790	114,097	380,485	357,258
19. Equipment & Vehicle Leases	5,570,638	6,758,952	9,042,901	6,897,278	8,430,120
20. Depreciation	1,349,398	1,483,169	1,601,282	1,424,879	2,010,935
21. Directors' Fees	61,868	39,720	54,773	183,101	215,876
22. Dues, Boards & Associations	626,288	867,354	1,308,642	1,396,527	1,283,710
23. Bad Debts	420,869	1,180,760	492,151	82,304	842,619
24. Loss Adjustment Expenses Incurred	14,511,009	12,428,883	17,835,048	13,250,464	21,385,962
25. Losses Incurred	20,438,051	16,334,883	28,272,050	40,669,943	52,578,878
26. Other	16,709,915	34,672,803	25,615,921	17,021,283	21,995,846
27. Allowances to Managers & Agents	3,320,263	3,312,991	2,032,493	481,059	637,338
28. Net Addition to Unearned Premium Reserve	28,430,365	62,837,349	44,267,563	-2,323,336	2,397,600
29. Damages Paid for Bad Faith Suits	0	0	0	0	0
30. Fines or Penalties for Violation of Law	5,314	2,832	18,905	32,775	-2,673
31. Donations/Lobbying	787,047	819,585	380,920	160,669	187,597
32. Trade Associations	189,062	170,851	163,419	169,769	167,550
TOTAL OPERATING EXPENSES	235,197,924	332,891,113	348,000,328	243,590,891	292,666,732
INCOME OR (LOSS) FROM OPERATIONS	195,099,483	260,206,894	241,892,112	144,157,275	124,134,548

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2020		Calendar Year 2021	
	Amount	% of Gross	Amount	% of Gross
		Income		Income
INCOME				
1. Gross title premiums	2,627,090,787	610.57%	3,691,028,213	622.36%
2. Title premiums retained by agents	2,202,572,954	511.90%	3,103,258,552	523.25%
3. Title premiums remitted to underwriters	424,517,833	98.66%	587,769,661	99.11%
4. Service charges	1,606,249	0.37%	1,876,291	0.32%
5. Other income	4,173,326	0.97%	3,452,055	0.58%
GROSS INCOME	430,297,407	100.00%	593,098,007	100.00%
EXPENSES				
1. Salaries	66,446,115	15.44%	85,238,072	14.37%
2. Employee benefits, relations & welfare	10,953,231	2.55%	14,449,410	2.44%
3. Examination costs paid to nonemployees				
3a. Title agents	12,300,516	2.86%	19,840,427	3.35%
3b. Others	2,149,401	0.50%	3,959,758	0.67%
4. Closing costs paid nonemployees				
4a. Title agents	0	0.00%	0	0.00%
4b. Others	-693,176	-0.16%	-582,161	-0.10%
5. Rent	3,371,957	0.78%	2,488,453	0.42%
6. Utilities	850,992	0.20%	1,001,925	0.17%
7. Accounting & auditing	1,459,513	0.34%	2,070,945	0.35%
8. Advertising and promotions	2,826,998	0.66%	4,339,793	0.73%
9. Employee travel, lodging & education	1,650,830	0.38%	2,458,765	0.41%
10. Insurance	369,243	0.09%	738,608	0.12%
11. Interest	2,769	0.00%	232	0.00%
12. Legal expenses	2,652,695	0.62%	2,810,441	0.47%
13. Licenses, taxes, & fees	37,444,723	8.70%	52,076,794	8.78%
14. Postage & freight	198,893	0.05%	217,962	0.04%
15. Courier & overnight delivery	212,973	0.05%	219,145	0.04%
16. Telephone & fax	182,337	0.04%	373,380	0.06%
17. Printing/photocopying	101,121	0.02%	86,243	0.01%
18. Office supplies	296,706	0.07%	192,790	0.03%
19. Equipment & vehicle leases	5,570,638	1.29%	6,758,952	1.14%
20. Depreciation	1,349,398	0.31%	1,483,169	0.25%
21. Directors' fees	61,868	0.01%	39,720	0.01%
22. Dues, boards & associations	626,288	0.15%	867,354	0.15%
23. Bad debts	420,869	0.10%	1,180,760	0.20%
24. Loss adjustment expenses incurred	14,511,009	3.37%	12,428,883	2.10%
25. Losses incurred	20,438,051	4.75%	16,334,883	2.75%
26. Other	16,709,915	3.88%	34,672,803	5.85%
27. Allowances to managers & agents	3,320,263	0.77%	3,312,991	0.56%
28. Net addition to unearned premium reserve	28,430,365	6.61%	62,837,349	10.60%
29. Damages paid for bad faith suits	0	0.00%	0	0.00%
30. Fines or penalties for violation of law	5,314	0.00%	2,832	0.00%
31. Donations/lobbying	787,047	0.18%	819,585	0.14%
32. Trade associations	189,062	0.04%	170,851	0.03%
TOTAL OPERATING EXPENSES	235,197,924	54.66%	332,891,113	56.13%
INCOME OR (LOSS) FROM OPERATIONS	195,099,483	45.34%	260,206,894	43.87%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2021		Calendar Year 2022	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross title premiums	3,691,028,213	622.36%	3,554,659,566	602.61%
2. Title premiums retained by agents	3,103,258,552	523.25%	2,968,083,740	503.17%
3. Title premiums remitted to underwriters	587,769,661	99.11%	586,575,827	99.44%
4. Service charges	1,876,291	0.32%	2,752,905	0.47%
5. Other income	3,452,055	0.58%	563,708	0.10%
GROSS INCOME	593,098,007	100.00%	589,892,440	100.00%
EXPENSES				
1. Salaries	85,238,072	14.37%	90,491,121	15.34%
2. Employee benefits, relations & welfare	14,449,410	2.44%	16,666,700	2.83%
3. Examination costs paid to nonemployees				
3a. Title agents	19,840,427	3.35%	28,188,165	4.78%
3b. Others	3,959,758	0.67%	3,612,492	0.61%
4. Closing costs paid nonemployees				
4a. Title agents	0	0.00%	0	0.00%
4b. Others	-582,161	-0.10%	-90,028	-0.02%
5. Rent	2,488,453	0.42%	3,857,488	0.65%
6. Utilities	1,001,925	0.17%	1,218,604	0.21%
7. Accounting & auditing	2,070,945	0.35%	2,527,751	0.43%
8. Advertising and promotions	4,339,793	0.73%	6,444,567	1.09%
9. Employee travel, lodging & education	2,458,765	0.41%	4,195,797	0.71%
10. Insurance	738,608	0.12%	1,696,609	0.29%
11. Interest	232	0.00%	3,214	0.00%
12. Legal expenses	2,810,441	0.47%	4,520,666	0.77%
13. Licenses, taxes, & fees	52,076,794	8.78%	51,911,446	8.80%
14. Postage & freight	217,962	0.04%	415,140	0.07%
15. Courier & overnight delivery	219,145	0.04%	458,748	0.08%
16. Telephone & fax	373,380	0.06%	573,128	0.10%
17. Printing/photocopying	86,243	0.01%	108,555	0.02%
18. Office supplies	192,790	0.03%	114,097	0.02%
19. Equipment & vehicle leases	6,758,952	1.14%	9,042,901	1.53%
20. Depreciation	1,483,169	0.25%	1,601,282	0.27%
21. Directors' fees	39,720	0.01%	54,773	0.01%
22. Dues, boards & associations	867,354	0.15%	1,308,642	0.22%
23. Bad debts	1,180,760	0.20%	492,151	0.08%
24. Loss adjustment expenses incurred	12,428,883	2.10%	17,835,048	3.02%
25. Losses incurred	16,334,883	2.75%	28,272,050	4.79%
26. Other	34,672,803	5.85%	25,615,921	4.34%
27. Allowances to managers & agents	3,312,991	0.56%	2,032,493	0.34%
28. Net addition to unearned premium reserve	62,837,349	10.60%	44,267,563	7.50%
29. Damages paid for bad faith suits	0	0.00%	0	0.00%
30. Fines or penalties for violation of law	2,832	0.00%	18,905	0.00%
31. Donations/lobbying	819,585	0.14%	380,920	0.06%
32. Trade associations	170,851	0.03%	163,419	0.03%
TOTAL OPERATING EXPENSES	332,891,113	56.13%	348,000,328	58.99%
INCOME OR (LOSS) FROM OPERATIONS	260,206,894	43.87%	241,892,112	41.01%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2022		Calendar Year 2023	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross title premiums	3,554,659,566	602.61%	2,382,924,310	614.58%
2. Title premiums retained by agents	2,968,083,740	503.17%	1,999,440,012	515.68%
3. Title premiums remitted to underwriters	586,575,827	99.44%	383,484,298	98.90%
4. Service charges	2,752,905	0.47%	961,838	0.25%
5. Other income	563,708	0.10%	3,302,030	0.85%
GROSS INCOME	589,892,440	100.00%	387,748,166	100.00%
EXPENSES				
1. Salaries	90,491,121	15.34%	82,259,496	21.22%
2. Employee benefits, relations & welfare	16,666,700	2.83%	16,594,340	4.28%
3. Examination costs paid to nonemployees				
3a. Title agents	28,188,165	4.78%	4,009,447	1.03%
3b. Others	3,612,492	0.61%	2,685,972	0.69%
4. Closing costs paid nonemployees				
4a. Title agents	0	0.00%	0	0.00%
4b. Others	-90,028	-0.02%	-39,724	-0.01%
5. Rent	3,857,488	0.65%	3,808,458	0.98%
6. Utilities	1,218,604	0.21%	1,328,673	0.34%
7. Accounting & auditing	2,527,751	0.43%	4,119,751	1.06%
8. Advertising and promotions	6,444,567	1.09%	4,975,345	1.28%
9. Employee travel, lodging & education	4,195,797	0.71%	4,062,331	1.05%
10. Insurance	1,696,609	0.29%	1,296,241	0.33%
11. Interest	3,214	0.00%	25,402	0.01%
12. Legal expenses	4,520,666	0.77%	3,512,373	0.91%
13. Licenses, taxes, & fees	51,911,446	8.80%	31,070,081	8.01%
14. Postage & freight	415,140	0.07%	291,307	0.08%
15. Courier & overnight delivery	458,748	0.08%	2,741,209	0.71%
16. Telephone & fax	573,128	0.10%	917,289	0.24%
17. Printing/photocopying	108,555	0.02%	105,698	0.03%
18. Office supplies	114,097	0.02%	380,485	0.10%
19. Equipment & vehicle leases	9,042,901	1.53%	6,897,278	1.78%
20. Depreciation	1,601,282	0.27%	1,424,879	0.37%
21. Directors' fees	54,773	0.01%	183,101	0.05%
22. Dues, boards & associations	1,308,642	0.22%	1,396,527	0.36%
23. Bad debts	492,151	0.08%	82,304	0.02%
24. Loss adjustment expenses incurred	17,835,048	3.02%	13,250,464	3.42%
25. Losses incurred	28,272,050	4.79%	40,669,943	10.49%
26. Other	25,615,921	4.34%	17,021,283	4.39%
27. Allowances to managers & agents	2,032,493	0.34%	481,059	0.12%
28. Net addition to unearned premium reserve	44,267,563	7.50%	-2,323,336	-0.60%
29. Damages paid for bad faith suits	0	0.00%	0	0.00%
30. Fines or penalties for violation of law	18,905	0.00%	32,775	0.01%
31. Donations/lobbying	380,920	0.06%	160,669	0.04%
32. Trade associations	163,419	0.03%	169,769	0.04%
TOTAL OPERATING EXPENSES	348,000,328	58.99%	243,590,891	62.82%
INCOME OR (LOSS) FROM OPERATIONS	241,892,112	41.01%	144,157,275	37.18%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2023		Calendar Year 2024	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross title premiums	2,382,924,310	614.58%	2,501,159,232	600.09%
2. Title premiums retained by agents	1,999,440,012	515.68%	2,090,445,047	501.55%
3. Title premiums remitted to underwriters	383,484,298	98.90%	410,714,186	98.54%
4. Service charges	961,838	0.25%	1,810,587	0.43%
5. Other income	3,302,030	0.85%	4,276,508	1.03%
GROSS INCOME	387,748,166	100.00%	416,801,281	100.00%
EXPENSES				
1. Salaries	82,259,496	21.22%	90,208,252	21.64%
2. Employee benefits, relations & welfare	16,594,340	4.28%	15,751,099	3.78%
3. Examination costs paid to nonemployees				
3a. Title agents	4,009,447	1.03%	9,688,082	2.32%
3b. Others	2,685,972	0.69%	1,441,156	0.35%
4. Closing costs paid nonemployees				
4a. Title agents	0	0.00%	0	0.00%
4b. Others	-39,724	-0.01%	-195,635	-0.05%
5. Rent	3,808,458	0.98%	3,613,569	0.87%
6. Utilities	1,328,673	0.34%	1,340,087	0.32%
7. Accounting & auditing	4,119,751	1.06%	4,273,423	1.03%
8. Advertising and promotions	4,975,345	1.28%	5,400,274	1.30%
9. Employee travel, lodging & education	4,062,331	1.05%	3,994,812	0.96%
10. Insurance	1,296,241	0.33%	1,850,759	0.44%
11. Interest	25,402	0.01%	190	0.00%
12. Legal expenses	3,512,373	0.91%	4,182,119	1.00%
13. Licenses, taxes, & fees	31,070,081	8.01%	35,817,042	8.59%
14. Postage & freight	291,307	0.08%	244,182	0.06%
15. Courier & overnight delivery	2,741,209	0.71%	1,933,506	0.46%
16. Telephone & fax	917,289	0.24%	457,294	0.11%
17. Printing/photocopying	105,698	0.03%	177,904	0.04%
18. Office supplies	380,485	0.10%	357,258	0.09%
19. Equipment & vehicle leases	6,897,278	1.78%	8,430,120	2.02%
20. Depreciation	1,424,879	0.37%	2,010,935	0.48%
21. Directors' fees	183,101	0.05%	215,876	0.05%
22. Dues, boards & associations	1,396,527	0.36%	1,283,710	0.31%
23. Bad debts	82,304	0.02%	842,619	0.20%
24. Loss adjustment expenses incurred	13,250,464	3.42%	21,385,962	5.13%
25. Losses incurred	40,669,943	10.49%	52,578,878	12.62%
26. Other	17,021,283	4.39%	21,995,846	5.28%
27. Allowances to managers & agents	481,059	0.12%	637,338	0.15%
28. Net addition to unearned premium reserve	-2,323,336	-0.60%	2,397,600	0.58%
29. Damages paid for bad faith suits	0	0.00%	0	0.00%
30. Fines or penalties for violation of law	32,775	0.01%	-2,673	0.00%
31. Donations/lobbying	160,669	0.04%	187,597	0.05%
32. Trade associations	169,769	0.04%	167,550	0.04%
TOTAL OPERATING EXPENSES	243,590,891	62.82%	292,666,732	70.22%
INCOME OR (LOSS) FROM OPERATIONS	144,157,275	37.18%	124,134,548	29.78%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2020		Calendar Year 2021	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	1,281,604,099	88.62%	1,707,206,531	89.58%
2. Premiums Remitted to Underwriters	192,784,321	13.33%	256,185,674	13.44%
3. Premiums Retained	1,088,819,771	75.29%	1,451,020,860	76.13%
4. Examination/Evidence Fees	72,643,357	5.02%	88,661,721	4.65%
5. Closing Fees	126,818,130	8.77%	189,832,957	9.96%
6. Tax Certificates	26,578,642	1.84%	28,254,098	1.48%
7. Recording Fees	79,850,443	5.52%	89,398,199	4.69%
8. Restrictions	157,491	0.01%	168,807	0.01%
9. Inspection Fees	69,896	0.00%	131,117	0.01%
10. Courier and Overnight Fees	10,782,118	0.75%	12,646,400	0.66%
11. Telephone and Facsimile	878,055	0.06%	448,615	0.02%
12. Interest Income	503,700	0.03%	2,059,705	0.11%
13. Other Income	39,052,586	2.70%	43,240,273	2.27%
GROSS INCOME	1,446,154,189	100.00%	1,905,862,752	100.00%
Number of Agencies Reporting	572		607	
EXPENSES				
1a. Salaries-Employees	487,134,150	33.68%	596,610,137	31.30%
1b. Salaries-Owners/Partners	42,976,714	2.97%	57,605,640	3.02%
2a. Benefits, Relations & Welfare-Employees	63,907,083	4.42%	76,924,300	4.04%
2b. Benefits, Relations & Welfare - Owners/Partners	4,490,043	0.31%	4,826,815	0.25%
3a. Evidence/Examination Fees - Title Agents	18,380,536	1.27%	20,958,540	1.10%
3b. Evidence/Examination Fees - Others	13,034,658	0.90%	18,054,509	0.95%
4a. Closing Fees Paid - Title Agents	13,282,093	0.92%	17,421,479	0.91%
4b. Closing Fees Paid - Others	36,875,991	2.55%	42,848,365	2.25%
5. Rent	51,770,219	3.58%	57,836,299	3.03%
6. Utilities	4,549,105	0.31%	5,097,400	0.27%
7. Accounting & Auditing	5,635,796	0.39%	7,102,206	0.37%
8. Advertising and Promotions	13,579,842	0.94%	18,668,065	0.98%
9. Travel, Lodging & Education	4,149,334	0.29%	6,990,014	0.37%
10. Insurance	9,595,978	0.66%	11,472,292	0.60%
11. Interest Expense	3,131,771	0.22%	2,171,754	0.11%
12. Legal Expense	9,111,051	0.63%	15,282,418	0.80%
13. Licenses, Taxes, & Fees	4,667,033	0.32%	6,293,527	0.33%
14. Postage & Freight	6,054,612	0.42%	8,140,323	0.43%
15. Courier & Overnight Delivery	18,699,037	1.29%	23,276,390	1.22%
16. Telephone & Facsimile	6,969,619	0.48%	6,916,758	0.36%
17. Printing & Photocopying	2,992,767	0.21%	3,114,278	0.16%
18. Office Supplies	14,766,953	1.02%	16,498,492	0.87%
19. Equipment & Vehicle Leases	4,900,925	0.34%	5,606,928	0.29%
20. Depreciation	12,091,854	0.84%	17,737,853	0.93%
21. Directors' Fees	2,668,152	0.18%	5,102,137	0.27%
22. Dues, Boards & Associations	2,657,734	0.18%	3,132,853	0.16%
23. Bad Debts	215,483	0.01%	406,710	0.02%
24. Loss & Loss Adjustment Expense	2,081,891	0.14%	3,703,935	0.19%
25. Tax Certificates Paid Tax Authorities	27,099,069	1.87%	27,337,062	1.43%
26. Recording Fees Paid County Clerk	82,760,708	5.72%	85,946,345	4.51%
27. Plant Lease/Updates	29,908,640	2.07%	35,265,012	1.85%
28. Damages for Bad Faith Suits	0	0.00%	6,763	0.00%
29. Fines or Penalties	26,181	0.00%	26,623	0.00%
30. Donations/Lobbying	2,129,687	0.15%	2,841,663	0.15%
31. Trade Association Fees	248,662	0.02%	334,437	0.02%
32. Other Expenses	75,589,420	5.23%	93,029,494	4.88%
TOTAL OPERATING EXPENSES	1,078,132,791	74.55%	1,304,587,816	68.45%
INCOME OR (LOSS) FROM OPERATIONS	368,021,400	25.45%	601,274,935	31.55%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2021		Calendar Year 2022	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	1,707,206,531	89.58%	1,464,309,258	92.58%
2. Premiums Remitted to Underwriters	256,185,674	13.44%	219,772,832	13.89%
3. Premiums Retained	1,451,020,860	76.13%	1,244,536,424	78.68%
4. Examination/Evidence Fees	88,661,721	4.65%	79,724,733	5.04%
5. Closing Fees	189,832,957	9.96%	144,976,486	9.17%
6. Tax Certificates	28,254,098	1.48%	17,558,992	1.11%
7. Recording Fees	89,398,199	4.69%	57,628,242	3.64%
8. Restrictions	168,807	0.01%	185,844	0.01%
9. Inspection Fees	131,117	0.01%	212,553	0.01%
10. Courier and Overnight Fees	12,646,400	0.66%	9,193,867	0.58%
11. Telephone and Facsimile	448,615	0.02%	346,919	0.02%
12. Interest Income	2,059,705	0.11%	750,069	0.05%
13. Other Income	43,240,273	2.27%	26,561,519	1.68%
GROSS INCOME	1,905,862,752	100.00%	1,581,675,648	100.00%
Number of Agencies Reporting	607		632	
EXPENSES				
1a. Salaries-Employees	596,610,137	31.30%	575,961,916	36.41%
1b. Salaries-Owners/Partners	57,605,640	3.02%	49,288,911	3.12%
2a. Benefits, Relations & Welfare-Employees	76,924,300	4.04%	77,788,145	4.92%
2b. Benefits, Relations & Welfare - Owners/Partners	4,826,815	0.25%	5,392,125	0.34%
3a. Evidence/Examination Fees - Title Agents	20,958,540	1.10%	15,585,776	0.99%
3b. Evidence/Examination Fees - Others	18,054,509	0.95%	13,353,112	0.84%
4a. Closing Fees Paid - Title Agents	17,421,479	0.91%	19,719,620	1.25%
4b. Closing Fees Paid - Others	42,848,365	2.25%	34,372,045	2.17%
5. Rent	57,836,299	3.03%	53,340,414	3.37%
6. Utilities	5,097,400	0.27%	5,995,687	0.38%
7. Accounting & Auditing	7,102,206	0.37%	7,985,332	0.50%
8. Advertising and Promotions	18,668,065	0.98%	20,667,786	1.31%
9. Travel, Lodging & Education	6,990,014	0.37%	8,924,159	0.56%
10. Insurance	11,472,292	0.60%	12,487,619	0.79%
11. Interest Expense	2,171,754	0.11%	2,303,655	0.15%
12. Legal Expense	15,282,418	0.80%	17,381,949	1.10%
13. Licenses, Taxes, & Fees	6,293,527	0.33%	5,971,604	0.38%
14. Postage & Freight	8,140,323	0.43%	8,555,569	0.54%
15. Courier & Overnight Delivery	23,276,390	1.22%	15,827,465	1.00%
16. Telephone & Facsimile	6,916,758	0.36%	6,926,522	0.44%
17. Printing & Photocopying	3,114,278	0.16%	3,038,459	0.19%
18. Office Supplies	16,498,492	0.87%	14,167,115	0.90%
19. Equipment & Vehicle Leases	5,606,928	0.29%	5,483,740	0.35%
20. Depreciation	17,737,853	0.93%	16,867,013	1.07%
21. Directors' Fees	5,102,137	0.27%	5,002,410	0.32%
22. Dues, Boards & Associations	3,132,853	0.16%	3,533,793	0.22%
23. Bad Debts	406,710	0.02%	398,091	0.03%
24. Loss & Loss Adjustment Expense	3,703,935	0.19%	2,855,343	0.18%
25. Tax Certificates Paid Tax Authorities	27,337,062	1.43%	17,600,872	1.11%
26. Recording Fees Paid County Clerk	85,946,345	4.51%	59,593,991	3.77%
27. Plant Lease/Updates	35,265,012	1.85%	28,564,995	1.81%
28. Damages for Bad Faith Suits	6,763	0.00%	15,715	0.00%
29. Fines or Penalties	26,623	0.00%	139,213	0.01%
30. Donations/Lobbying	2,841,663	0.15%	2,489,239	0.16%
31. Trade Association Fees	334,437	0.02%	321,538	0.02%
32. Other Expenses	93,029,494	4.88%	76,043,372	4.81%
TOTAL OPERATING EXPENSES	1,304,587,816	68.45%	1,193,944,310	75.49%
INCOME OR (LOSS) FROM OPERATIONS	601,274,935	31.55%	387,727,381	24.51%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2022		Calendar Year 2023	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	1,464,309,258	92.58%	993,909,784	92.48%
2. Premiums Remitted to Underwriters	219,772,832	13.89%	149,184,155	13.88%
3. Premiums Retained	1,244,536,424	78.68%	844,725,630	78.60%
4. Examination/Evidence Fees	79,724,733	5.04%	49,851,659	4.64%
5. Closing Fees	144,976,486	9.17%	108,496,969	10.10%
6. Tax Certificates	17,558,992	1.11%	12,407,739	1.15%
7. Recording Fees	57,628,242	3.64%	39,357,831	3.66%
8. Restrictions	185,844	0.01%	522,529	0.05%
9. Inspection Fees	212,553	0.01%	61,196	0.01%
10. Courier and Overnight Fees	9,193,867	0.58%	6,831,171	0.64%
11. Telephone and Facsimile	346,919	0.02%	342,824	0.03%
12. Interest Income	750,069	0.05%	-1,197,720	-0.11%
13. Other Income	26,561,519	1.68%	13,314,966	1.24%
GROSS INCOME	1,581,675,648	100.00%	1,074,714,794	100.00%
Number of Agencies Reporting	632		584	
EXPENSES				
1a. Salaries-Employees	575,961,916	36.41%	424,834,758	39.53%
1b. Salaries-Owners/Partners	49,288,911	3.12%	36,144,126	3.36%
2a. Benefits, Relations & Welfare-Employees	77,788,145	4.92%	63,841,300	5.94%
2b. Benefits, Relations & Welfare - Owners/Partners	5,392,125	0.34%	4,855,349	0.45%
3a. Evidence/Examination Fees - Title Agents	15,585,776	0.99%	12,201,466	1.14%
3b. Evidence/Examination Fees - Others	13,353,112	0.84%	8,433,602	0.78%
4a. Closing Fees Paid - Title Agents	19,719,620	1.25%	17,813,768	1.66%
4b. Closing Fees Paid - Others	34,372,045	2.17%	22,107,142	2.06%
5. Rent	53,340,414	3.37%	55,921,874	5.20%
6. Utilities	5,995,687	0.38%	4,892,613	0.46%
7. Accounting & Auditing	7,985,332	0.50%	6,277,647	0.58%
8. Advertising and Promotions	20,667,786	1.31%	19,363,456	1.80%
9. Travel, Lodging & Education	8,924,159	0.56%	6,812,812	0.63%
10. Insurance	12,487,619	0.79%	11,159,807	1.04%
11. Interest Expense	2,303,655	0.15%	3,269,212	0.30%
12. Legal Expense	17,381,949	1.10%	7,265,064	0.68%
13. Licenses, Taxes, & Fees	5,971,604	0.38%	5,020,207	0.47%
14. Postage & Freight	8,555,569	0.54%	5,848,244	0.54%
15. Courier & Overnight Delivery	15,827,465	1.00%	10,557,569	0.98%
16. Telephone & Facsimile	6,926,522	0.44%	5,541,337	0.52%
17. Printing & Photocopying	3,038,459	0.19%	3,072,618	0.29%
18. Office Supplies	14,167,115	0.90%	11,786,507	1.10%
19. Equipment & Vehicle Leases	5,483,740	0.35%	5,136,327	0.48%
20. Depreciation	16,867,013	1.07%	10,317,660	0.96%
21. Directors' Fees	5,002,410	0.32%	4,136,845	0.38%
22. Dues, Boards & Associations	3,533,793	0.22%	3,254,682	0.30%
23. Bad Debts	398,091	0.03%	219,725	0.02%
24. Loss & Loss Adjustment Expense	2,855,343	0.18%	1,657,119	0.15%
25. Tax Certificates Paid Tax Authorities	17,600,872	1.11%	13,002,728	1.21%
26. Recording Fees Paid County Clerk	59,593,991	3.77%	41,092,877	3.82%
27. Plant Lease/Updates	28,564,995	1.81%	24,699,091	2.30%
28. Damages for Bad Faith Suits	15,715	0.00%	47,166	0.00%
29. Fines or Penalties	139,213	0.01%	88,993	0.01%
30. Donations/Lobbying	2,489,239	0.16%	1,614,747	0.15%
31. Trade Association Fees	321,538	0.02%	459,243	0.04%
32. Other Expenses	76,043,372	4.81%	59,777,725	5.56%
TOTAL OPERATING EXPENSES	1,193,944,310	75.49%	912,525,406	84.91%
INCOME OR (LOSS) FROM OPERATIONS	387,727,381	24.51%	162,189,364	15.09%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2023		Calendar Year 2024	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	993,909,784	92.48%	1,113,174,735	91.04%
2. Premiums Remitted to Underwriters	149,184,155	13.88%	167,525,133	13.70%
3. Premiums Retained	844,725,630	78.60%	945,649,599	77.34%
4. Examination/Evidence Fees	49,851,659	4.64%	50,185,487	4.10%
5. Closing Fees	108,496,969	10.10%	135,541,223	11.08%
6. Tax Certificates	12,407,739	1.15%	14,472,455	1.18%
7. Recording Fees	39,357,831	3.66%	47,210,186	3.86%
8. Restrictions	522,529	0.05%	134,735	0.01%
9. Inspection Fees	61,196	0.01%	138,342	0.01%
10. Courier and Overnight Fees	6,831,171	0.64%	7,858,913	0.64%
11. Telephone and Facsimile	342,824	0.03%	264,308	0.02%
12. Interest Income	-1,197,720	-0.11%	5,404,997	0.44%
13. Other Income	13,314,966	1.24%	15,909,368	1.30%
GROSS INCOME	1,074,714,794	100.00%	1,222,769,613	100.00%
Number of Agencies Reporting	584		631	
EXPENSES				
1a. Salaries-Employees	424,834,758	39.53%	460,014,541	37.62%
1b. Salaries-Owners/Partners	36,144,126	3.36%	34,682,735	2.84%
2a. Benefits, Relations & Welfare-Employees	63,841,300	5.94%	72,647,149	5.94%
2b. Benefits, Relations & Welfare - Owners/Partners	4,855,349	0.45%	4,747,546	0.39%
3a. Evidence/Examination Fees - Title Agents	12,201,466	1.14%	15,278,422	1.25%
3b. Evidence/Examination Fees - Others	8,433,602	0.78%	9,296,102	0.76%
4a. Closing Fees Paid - Title Agents	17,813,768	1.66%	20,130,831	1.65%
4b. Closing Fees Paid - Others	22,107,142	2.06%	18,079,404	1.48%
5. Rent	55,921,874	5.20%	57,458,903	4.70%
6. Utilities	4,892,613	0.46%	5,031,407	0.41%
7. Accounting & Auditing	6,277,647	0.58%	6,438,439	0.53%
8. Advertising and Promotions	19,363,456	1.80%	18,759,193	1.53%
9. Travel, Lodging & Education	6,812,812	0.63%	6,857,921	0.56%
10. Insurance	11,159,807	1.04%	11,313,916	0.93%
11. Interest Expense	3,269,212	0.30%	3,167,676	0.26%
12. Legal Expense	7,265,064	0.68%	6,236,602	0.51%
13. Licenses, Taxes, & Fees	5,020,207	0.47%	5,234,759	0.43%
14. Postage & Freight	5,848,244	0.54%	6,717,305	0.55%
15. Courier & Overnight Delivery	10,557,569	0.98%	12,928,751	1.06%
16. Telephone & Facsimile	5,541,337	0.52%	5,173,993	0.42%
17. Printing & Photocopying	3,072,618	0.29%	3,310,628	0.27%
18. Office Supplies	11,786,507	1.10%	12,004,951	0.98%
19. Equipment & Vehicle Leases	5,136,327	0.48%	4,953,046	0.41%
20. Depreciation	10,317,660	0.96%	11,459,009	0.94%
21. Directors' Fees	4,136,845	0.38%	3,138,332	0.26%
22. Dues, Boards & Associations	3,254,682	0.30%	4,011,554	0.33%
23. Bad Debts	219,725	0.02%	356,171	0.03%
24. Loss & Loss Adjustment Expense	1,657,119	0.15%	1,677,287	0.14%
25. Tax Certificates Paid Tax Authorities	13,002,728	1.21%	14,581,559	1.19%
26. Recording Fees Paid County Clerk	41,092,877	3.82%	49,012,910	4.01%
27. Plant Lease/Updates	24,699,091	2.30%	23,357,785	1.91%
28. Damages for Bad Faith Suits	47,166	0.00%	141,042	0.01%
29. Fines or Penalties	88,993	0.01%	106,550	0.01%
30. Donations/Lobbying	1,614,747	0.15%	1,698,961	0.14%
31. Trade Association Fees	459,243	0.04%	341,500	0.03%
32. Other Expenses	59,777,725	5.56%	60,768,617	4.97%
TOTAL OPERATING EXPENSES	912,525,406	84.91%	971,115,497	79.42%
INCOME OR (LOSS) FROM OPERATIONS	162,189,364	15.09%	251,654,121	20.58%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2020		Calendar Year 2021	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	878,440,548	97.93%	1,218,563,305	100.79%
2. Premiums Remitted to Underwriters	131,810,599	14.69%	183,004,753	15.14%
3. Premiums Retained	746,629,949	83.24%	1,035,558,552	85.65%
4. Examination/Evidence Fees	20,139,026	2.25%	23,391,140	1.93%
5. Closing Fees	64,193,693	7.16%	85,370,503	7.06%
6. Tax Certificates	11,891,216	1.33%	9,721,830	0.80%
7. Recording Fees	47,923,057	5.34%	43,451,529	3.59%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	6,239	0.00%	2,875	0.00%
10. Courier and Overnight Fees	3,588,148	0.40%	4,337,692	0.36%
11. Telephone and Facsimile	13,306	0.00%	0	0.00%
12. Interest Income	346,452	0.04%	23,553	0.00%
13. Other Income	2,262,989	0.25%	7,146,085	0.59%
GROSS INCOME	896,994,075	100.00%	1,209,003,759	100.00%
Number of Agencies Reporting	62		69	
EXPENSES				
1a. Salaries-Employees	347,116,927	38.70%	458,601,753	37.93%
1b. Salaries-Owners/Partners	8,090,323	0.90%	1,308,041	0.11%
2a. Benefits, Relations & Welfare-Employees	51,123,013	5.70%	67,403,291	5.58%
2b. Benefits, Relations & Welfare - Owners/Partners	103,388	0.01%	194,665	0.02%
3a. Evidence/Examination Fees - Title Agents	5,527,968	0.62%	7,526,938	0.62%
3b. Evidence/Examination Fees - Others	1,284,901	0.14%	1,394,184	0.12%
4a. Closing Fees Paid - Title Agents	17,185,092	1.92%	22,168,651	1.83%
4b. Closing Fees Paid - Others	90,558,256	10.10%	130,846,063	10.82%
5. Rent	37,345,133	4.16%	38,219,256	3.16%
6. Utilities	1,518,138	0.17%	1,553,144	0.13%
7. Accounting & Auditing	3,036,750	0.34%	3,637,620	0.30%
8. Advertising and Promotions	9,121,334	1.02%	12,681,492	1.05%
9. Travel, Lodging & Education	3,220,271	0.36%	4,055,118	0.34%
10. Insurance	2,079,723	0.23%	2,377,779	0.20%
11. Interest Expense	39,908	0.00%	35,967	0.00%
12. Legal Expense	633,345	0.07%	2,143,602	0.18%
13. Licenses, Taxes, & Fees	2,349,269	0.26%	1,456,986	0.12%
14. Postage & Freight	3,733,460	0.42%	4,915,853	0.41%
15. Courier & Overnight Delivery	6,916,411	0.77%	6,704,834	0.55%
16. Telephone & Facsimile	4,787,528	0.53%	4,768,584	0.39%
17. Printing & Photocopying	1,007,970	0.11%	1,073,176	0.09%
18. Office Supplies	4,854,123	0.54%	5,710,889	0.47%
19. Equipment & Vehicle Leases	3,430,335	0.38%	3,780,431	0.31%
20. Depreciation	6,090,697	0.68%	7,415,546	0.61%
21. Directors' Fees	12,010	0.00%	14,670	0.00%
22. Dues, Boards & Associations	1,567,803	0.17%	1,674,056	0.14%
23. Bad Debts	22,396	0.00%	101,514	0.01%
24. Loss & Loss Adjustment Expense	2,448,639	0.27%	3,362,546	0.28%
25. Tax Certificates Paid Tax Authorities	12,053,404	1.34%	9,871,234	0.82%
26. Recording Fees Paid County Clerk	48,359,181	5.39%	46,487,402	3.85%
27. Plant Lease/Updates	22,829,942	2.55%	23,886,173	1.98%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	56,488	0.01%	197,971	0.02%
30. Donations/Lobbying	721,237	0.08%	682,220	0.06%
31. Trade Association Fees	586,789	0.07%	569,645	0.05%
32. Other Expenses	22,157,844	2.47%	30,393,322	2.51%
TOTAL OPERATING EXPENSES	721,969,996	80.49%	907,214,616	75.04%
INCOME OR (LOSS) FROM OPERATIONS	175,024,082	19.51%	301,789,149	24.96%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2021		Calendar Year 2022	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	1,218,563,305	100.79%	1,176,125,972	100.55%
2. Premiums Remitted to Underwriters	183,004,753	15.14%	176,621,765	15.10%
3. Premiums Retained	1,035,558,552	85.65%	999,504,208	85.45%
4. Examination/Evidence Fees	23,391,140	1.93%	21,254,785	1.82%
5. Closing Fees	85,370,503	7.06%	86,718,953	7.41%
6. Tax Certificates	9,721,830	0.80%	9,600,493	0.82%
7. Recording Fees	43,451,529	3.59%	40,026,284	3.42%
8. Restrictions	0	0.00%	404	0.00%
9. Inspection Fees	2,875	0.00%	3,479	0.00%
10. Courier and Overnight Fees	4,337,692	0.36%	4,779,866	0.41%
11. Telephone and Facsimile	0	0.00%	2,007	0.00%
12. Interest Income	23,553	0.00%	160,561	0.01%
13. Other Income	7,146,085	0.59%	7,693,593	0.66%
GROSS INCOME	1,209,003,759	100.00%	1,169,744,633	100.00%
Number of Agencies Reporting	69		71	
EXPENSES				
1a. Salaries-Employees	458,601,753	37.93%	479,390,924	40.98%
1b. Salaries-Owners/Partners	1,308,041	0.11%	1,210,681	0.10%
2a. Benefits, Relations & Welfare-Employees	67,403,291	5.58%	74,689,851	6.39%
2b. Benefits, Relations & Welfare - Owners/Partners	194,665	0.02%	743,917	0.06%
3a. Evidence/Examination Fees - Title Agents	7,526,938	0.62%	11,323,305	0.97%
3b. Evidence/Examination Fees - Others	1,394,184	0.12%	5,625,465	0.48%
4a. Closing Fees Paid - Title Agents	22,168,651	1.83%	14,117,603	1.21%
4b. Closing Fees Paid - Others	130,846,063	10.82%	111,345,682	9.52%
5. Rent	38,219,256	3.16%	45,265,618	3.87%
6. Utilities	1,553,144	0.13%	1,973,232	0.17%
7. Accounting & Auditing	3,637,620	0.30%	4,031,938	0.34%
8. Advertising and Promotions	12,681,492	1.05%	18,072,649	1.55%
9. Travel, Lodging & Education	4,055,118	0.34%	5,174,221	0.44%
10. Insurance	2,377,779	0.20%	3,791,231	0.32%
11. Interest Expense	35,967	0.00%	243,485	0.02%
12. Legal Expense	2,143,602	0.18%	2,190,088	0.19%
13. Licenses, Taxes, & Fees	1,456,986	0.12%	1,934,901	0.17%
14. Postage & Freight	4,915,853	0.41%	4,311,714	0.37%
15. Courier & Overnight Delivery	6,704,834	0.55%	9,315,873	0.80%
16. Telephone & Facsimile	4,768,584	0.39%	4,894,353	0.42%
17. Printing & Photocopying	1,073,176	0.09%	1,157,550	0.10%
18. Office Supplies	5,710,889	0.47%	5,939,048	0.51%
19. Equipment & Vehicle Leases	3,780,431	0.31%	4,218,499	0.36%
20. Depreciation	7,415,546	0.61%	8,442,939	0.72%
21. Directors' Fees	14,670	0.00%	16,200	0.00%
22. Dues, Boards & Associations	1,674,056	0.14%	2,198,987	0.19%
23. Bad Debts	101,514	0.01%	53,963	0.00%
24. Loss & Loss Adjustment Expense	3,362,546	0.28%	2,819,963	0.24%
25. Tax Certificates Paid Tax Authorities	9,871,234	0.82%	9,724,482	0.83%
26. Recording Fees Paid County Clerk	46,487,402	3.85%	43,947,170	3.76%
27. Plant Lease/Updates	23,886,173	1.98%	27,565,636	2.36%
28. Damages for Bad Faith Suits	0	0.00%	233,867	0.02%
29. Fines or Penalties	197,971	0.02%	2,342	0.00%
30. Donations/Lobbying	682,220	0.06%	818,218	0.07%
31. Trade Association Fees	569,645	0.05%	853,700	0.07%
32. Other Expenses	30,393,322	2.51%	35,578,140	3.04%
TOTAL OPERATING EXPENSES	907,214,616	75.04%	943,217,435	80.63%
INCOME OR (LOSS) FROM OPERATIONS	301,789,149	24.96%	226,527,200	19.37%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2022		Calendar Year 2023	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	1,176,125,972	100.55%	792,245,535	101.42%
2. Premiums Remitted to Underwriters	176,621,765	15.10%	118,845,031	15.21%
3. Premiums Retained	999,504,208	85.45%	673,400,504	86.21%
4. Examination/Evidence Fees	21,254,785	1.82%	11,807,850	1.51%
5. Closing Fees	86,718,953	7.41%	60,930,106	7.80%
6. Tax Certificates	9,600,493	0.82%	5,652,915	0.72%
7. Recording Fees	40,026,284	3.42%	22,287,311	2.85%
8. Restrictions	404	0.00%	52	0.00%
9. Inspection Fees	3,479	0.00%	186,380	0.02%
10. Courier and Overnight Fees	4,779,866	0.41%	1,436,173	0.18%
11. Telephone and Facsimile	2,007	0.00%	3,808	0.00%
12. Interest Income	160,561	0.01%	525,123	0.07%
13. Other Income	7,693,593	0.66%	4,891,500	0.63%
GROSS INCOME	1,169,744,633	100.00%	781,121,722	100.00%
Number of Agencies Reporting	71		68	
EXPENSES				
1a. Salaries-Employees	479,390,924	40.98%	344,913,712	44.16%
1b. Salaries-Owners/Partners	1,210,681	0.10%	7,066,920	0.90%
2a. Benefits, Relations & Welfare-Employees	74,689,851	6.39%	57,795,546	7.40%
2b. Benefits, Relations & Welfare - Owners/Partners	743,917	0.06%	118,377	0.02%
3a. Evidence/Examination Fees - Title Agents	11,323,305	0.97%	4,938,845	0.63%
3b. Evidence/Examination Fees - Others	5,625,465	0.48%	3,474,239	0.44%
4a. Closing Fees Paid - Title Agents	14,117,603	1.21%	7,633,947	0.98%
4b. Closing Fees Paid - Others	111,345,682	9.52%	77,506,846	9.92%
5. Rent	45,265,618	3.87%	41,428,621	5.30%
6. Utilities	1,973,232	0.17%	2,018,881	0.26%
7. Accounting & Auditing	4,031,938	0.34%	3,686,692	0.47%
8. Advertising and Promotions	18,072,649	1.55%	15,403,819	1.97%
9. Travel, Lodging & Education	5,174,221	0.44%	3,763,144	0.48%
10. Insurance	3,791,231	0.32%	3,391,812	0.43%
11. Interest Expense	243,485	0.02%	73,886	0.01%
12. Legal Expense	2,190,088	0.19%	1,103,969	0.14%
13. Licenses, Taxes, & Fees	1,934,901	0.17%	2,073,848	0.27%
14. Postage & Freight	4,311,714	0.37%	3,229,634	0.41%
15. Courier & Overnight Delivery	9,315,873	0.80%	5,305,745	0.68%
16. Telephone & Facsimile	4,894,353	0.42%	4,376,670	0.56%
17. Printing & Photocopying	1,157,550	0.10%	850,218	0.11%
18. Office Supplies	5,939,048	0.51%	4,306,893	0.55%
19. Equipment & Vehicle Leases	4,218,499	0.36%	3,251,137	0.42%
20. Depreciation	8,442,939	0.72%	7,438,855	0.95%
21. Directors' Fees	16,200	0.00%	16,910	0.00%
22. Dues, Boards & Associations	2,198,987	0.19%	2,235,640	0.29%
23. Bad Debts	53,963	0.00%	128,444	0.02%
24. Loss & Loss Adjustment Expense	2,819,963	0.24%	1,892,655	0.24%
25. Tax Certificates Paid Tax Authorities	9,724,482	0.83%	5,645,717	0.72%
26. Recording Fees Paid County Clerk	43,947,170	3.76%	26,511,474	3.39%
27. Plant Lease/Updates	27,565,636	2.36%	26,583,499	3.40%
28. Damages for Bad Faith Suits	233,867	0.02%	0	0.00%
29. Fines or Penalties	2,342	0.00%	78,872	0.01%
30. Donations/Lobbying	818,218	0.07%	594,321	0.08%
31. Trade Association Fees	853,700	0.07%	611,821	0.08%
32. Other Expenses	35,578,140	3.04%	29,728,626	3.81%
TOTAL OPERATING EXPENSES	943,217,435	80.63%	699,180,235	89.51%
INCOME OR (LOSS) FROM OPERATIONS	226,527,200	19.37%	81,941,488	10.49%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2023		Calendar Year 2024	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	792,245,535	101.42%	816,011,523	103.25%
2. Premiums Remitted to Underwriters	118,845,031	15.21%	122,408,606	15.49%
3. Premiums Retained	673,400,504	86.21%	693,602,917	87.76%
4. Examination/Evidence Fees	11,807,850	1.51%	12,807,334	1.62%
5. Closing Fees	60,930,106	7.80%	44,730,517	5.66%
6. Tax Certificates	5,652,915	0.72%	4,924,558	0.62%
7. Recording Fees	22,287,311	2.85%	24,335,328	3.08%
8. Restrictions	52	0.00%	1,450,169	0.18%
9. Inspection Fees	186,380	0.02%	5,640	0.00%
10. Courier and Overnight Fees	1,436,173	0.18%	2,843,891	0.36%
11. Telephone and Facsimile	3,808	0.00%	0	0.00%
12. Interest Income	525,123	0.07%	403,754	0.05%
13. Other Income	4,891,500	0.63%	5,243,666	0.66%
GROSS INCOME	781,121,722	100.00%	790,347,774	100.00%
Number of Agencies Reporting	68		70	
EXPENSES				
1a. Salaries-Employees	344,913,712	44.16%	350,406,423	44.34%
1b. Salaries-Owners/Partners	7,066,920	0.90%	1,212,071	0.15%
2a. Benefits, Relations & Welfare-Employees	57,795,546	7.40%	64,674,047	8.18%
2b. Benefits, Relations & Welfare - Owners/Partners	118,377	0.02%	142,783	0.02%
3a. Evidence/Examination Fees - Title Agents	4,938,845	0.63%	2,220,162	0.28%
3b. Evidence/Examination Fees - Others	3,474,239	0.44%	3,046,944	0.39%
4a. Closing Fees Paid - Title Agents	7,633,947	0.98%	8,665,718	1.10%
4b. Closing Fees Paid - Others	77,506,846	9.92%	76,062,207	9.62%
5. Rent	41,428,621	5.30%	39,674,763	5.02%
6. Utilities	2,018,881	0.26%	1,745,314	0.22%
7. Accounting & Auditing	3,686,692	0.47%	3,498,232	0.44%
8. Advertising and Promotions	15,403,819	1.97%	15,152,877	1.92%
9. Travel, Lodging & Education	3,763,144	0.48%	4,362,920	0.55%
10. Insurance	3,391,812	0.43%	3,257,505	0.41%
11. Interest Expense	73,886	0.01%	104,874	0.01%
12. Legal Expense	1,103,969	0.14%	894,450	0.11%
13. Licenses, Taxes, & Fees	2,073,848	0.27%	2,074,150	0.26%
14. Postage & Freight	3,229,634	0.41%	3,723,424	0.47%
15. Courier & Overnight Delivery	5,305,745	0.68%	7,144,165	0.90%
16. Telephone & Facsimile	4,376,670	0.56%	3,321,203	0.42%
17. Printing & Photocopying	850,218	0.11%	798,715	0.10%
18. Office Supplies	4,306,893	0.55%	4,502,089	0.57%
19. Equipment & Vehicle Leases	3,251,137	0.42%	3,144,613	0.40%
20. Depreciation	7,438,855	0.95%	10,697,731	1.35%
21. Directors' Fees	16,910	0.00%	14,375	0.00%
22. Dues, Boards & Associations	2,235,640	0.29%	1,994,626	0.25%
23. Bad Debts	128,444	0.02%	88,202	0.01%
24. Loss & Loss Adjustment Expense	1,892,655	0.24%	1,676,105	0.21%
25. Tax Certificates Paid Tax Authorities	5,645,717	0.72%	5,428,300	0.69%
26. Recording Fees Paid County Clerk	26,511,474	3.39%	26,476,867	3.35%
27. Plant Lease/Updates	26,583,499	3.40%	26,727,187	3.38%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	78,872	0.01%	8,728	0.00%
30. Donations/Lobbying	594,321	0.08%	623,393	0.08%
31. Trade Association Fees	611,821	0.08%	562,028	0.07%
32. Other Expenses	29,728,626	3.81%	28,687,345	3.63%
TOTAL OPERATING EXPENSES	699,180,235	89.51%	702,814,536	88.92%
INCOME OR (LOSS) FROM OPERATIONS	81,941,488	10.49%	87,533,235	11.08%

**TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE**

	Calendar Year 2020		Calendar Year 2021	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	217,853,465	84.93%	316,160,686	83.26%
2. Premiums Remitted to Underwriters	32,938,183	12.84%	47,608,702	12.54%
3. Premiums Retained	184,915,282	72.09%	268,551,984	70.72%
4. Examination/Evidence Fees	1,282,125	0.50%	5,699,713	1.50%
5. Closing Fees	27,250,228	10.62%	34,791,700	9.16%
6. Tax Certificates	4,592,893	1.79%	4,818,449	1.27%
7. Recording Fees	11,118,469	4.33%	10,088,279	2.66%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	0	0.00%	22,508	0.01%
10. Courier and Overnight Fees	1,788,574	0.70%	2,227,443	0.59%
11. Telephone and Facsimile	0	0.00%	10,129	0.00%
12. Interest Income	0	0.00%	83,941	0.02%
13. Other Income	25,547,448	9.96%	53,431,741	14.07%
GROSS INCOME	256,495,019	100.00%	379,725,887	100.00%
Number of Agencies Reporting	22		30	
EXPENSES				
1a. Salaries-Employees	110,069,344	42.91%	148,613,279	39.14%
1b. Salaries-Owners/Partners	249,312	0.10%	1,003,739	0.26%
2a. Benefits, Relations & Welfare-Employees	18,724,219	7.30%	24,549,660	6.47%
2b. Benefits, Relations & Welfare - Owners/Partners	613	0.00%	120,130	0.03%
3a. Evidence/Examination Fees - Title Agents	13,023,653	5.08%	15,166,164	3.99%
3b. Evidence/Examination Fees - Others	38,407	0.01%	156,554	0.04%
4a. Closing Fees Paid - Title Agents	562,363	0.22%	288,982	0.08%
4b. Closing Fees Paid - Others	5,431,707	2.12%	9,721,758	2.56%
5. Rent	12,495,573	4.87%	13,446,033	3.54%
6. Utilities	333,462	0.13%	458,564	0.12%
7. Accounting & Auditing	297,355	0.12%	382,672	0.10%
8. Advertising and Promotions	2,286,674	0.89%	3,586,495	0.94%
9. Travel, Lodging & Education	886,367	0.35%	1,110,286	0.29%
10. Insurance	423,702	0.17%	518,432	0.14%
11. Interest Expense	6,440	0.00%	6,142	0.00%
12. Legal Expense	-79,806	-0.03%	68,330	0.02%
13. Licenses, Taxes, & Fees	1,831,704	0.71%	2,330,842	0.61%
14. Postage & Freight	827,545	0.32%	828,360	0.22%
15. Courier & Overnight Delivery	2,049,214	0.80%	2,599,179	0.68%
16. Telephone & Facsimile	1,000,518	0.39%	1,091,276	0.29%
17. Printing & Photocopying	144,816	0.06%	200,655	0.05%
18. Office Supplies	931,362	0.36%	1,053,076	0.28%
19. Equipment & Vehicle Leases	775,322	0.30%	907,630	0.24%
20. Depreciation	1,804,424	0.70%	2,076,684	0.55%
21. Directors' Fees	0	0.00%	8,000	0.00%
22. Dues, Boards & Associations	399,830	0.16%	481,576	0.13%
23. Bad Debts	33,515	0.01%	224,253	0.06%
24. Loss & Loss Adjustment Expense	729,852	0.28%	-16,408	0.00%
25. Tax Certificates Paid Tax Authorities	4,603,361	1.79%	4,752,520	1.25%
26. Recording Fees Paid County Clerk	11,073,802	4.32%	10,581,133	2.79%
27. Plant Lease/Updates	32,256,804	12.58%	30,240,780	7.96%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	773	0.00%	10,052	0.00%
30. Donations/Lobbying	102,639	0.04%	137,564	0.04%
31. Trade Association Fees	93,920	0.04%	104,720	0.03%
32. Other Expenses	23,338,073	9.10%	20,919,458	5.51%
TOTAL OPERATING EXPENSES	246,746,859	96.20%	297,728,570	78.41%
INCOME OR (LOSS) FROM OPERATIONS	9,748,162	3.80%	81,997,314	21.59%

**TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE**

	Calendar Year 2021		Calendar Year 2022	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	316,160,686	83.26%	299,752,615	82.51%
2. Premiums Remitted to Underwriters	47,608,702	12.54%	45,068,786	12.41%
3. Premiums Retained	268,551,984	70.72%	254,683,829	70.10%
4. Examination/Evidence Fees	5,699,713	1.50%	5,639,150	1.55%
5. Closing Fees	34,791,700	9.16%	37,196,613	10.24%
6. Tax Certificates	4,818,449	1.27%	3,829,656	1.05%
7. Recording Fees	10,088,279	2.66%	8,772,821	2.41%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	22,508	0.01%	0	0.00%
10. Courier and Overnight Fees	2,227,443	0.59%	1,505,023	0.41%
11. Telephone and Facsimile	10,129	0.00%	18,704	0.01%
12. Interest Income	83,941	0.02%	3,935	0.00%
13. Other Income	53,431,741	14.07%	51,640,047	14.21%
GROSS INCOME	379,725,887	100.00%	363,289,778	100.00%
Number of Agencies Reporting	30		34	
EXPENSES				
1a. Salaries-Employees	148,613,279	39.14%	150,205,724	41.35%
1b. Salaries-Owners/Partners	1,003,739	0.26%	1,050,537	0.29%
2a. Benefits, Relations & Welfare-Employees	24,549,660	6.47%	25,447,374	7.00%
2b. Benefits, Relations & Welfare - Owners/Partners	120,130	0.03%	74,451	0.02%
3a. Evidence/Examination Fees - Title Agents	15,166,164	3.99%	14,862,182	4.09%
3b. Evidence/Examination Fees - Others	156,554	0.04%	171,083	0.05%
4a. Closing Fees Paid - Title Agents	288,982	0.08%	714,710	0.20%
4b. Closing Fees Paid - Others	9,721,758	2.56%	8,966,793	2.47%
5. Rent	13,446,033	3.54%	13,459,710	3.70%
6. Utilities	458,564	0.12%	485,980	0.13%
7. Accounting & Auditing	382,672	0.10%	423,644	0.12%
8. Advertising and Promotions	3,586,495	0.94%	4,864,893	1.34%
9. Travel, Lodging & Education	1,110,286	0.29%	1,852,777	0.51%
10. Insurance	518,432	0.14%	852,357	0.23%
11. Interest Expense	6,142	0.00%	29,394	0.01%
12. Legal Expense	68,330	0.02%	290,395	0.08%
13. Licenses, Taxes, & Fees	2,330,842	0.61%	2,049,302	0.56%
14. Postage & Freight	828,360	0.22%	898,329	0.25%
15. Courier & Overnight Delivery	2,599,179	0.68%	1,890,636	0.52%
16. Telephone & Facsimile	1,091,276	0.29%	984,393	0.27%
17. Printing & Photocopying	200,655	0.05%	209,672	0.06%
18. Office Supplies	1,053,076	0.28%	1,459,568	0.40%
19. Equipment & Vehicle Leases	907,630	0.24%	879,436	0.24%
20. Depreciation	2,076,684	0.55%	2,260,729	0.62%
21. Directors' Fees	8,000	0.00%	50,000	0.01%
22. Dues, Boards & Associations	481,576	0.13%	557,804	0.15%
23. Bad Debts	224,253	0.06%	221,195	0.06%
24. Loss & Loss Adjustment Expense	-16,408	0.00%	91,671	0.03%
25. Tax Certificates Paid Tax Authorities	4,752,520	1.25%	3,975,370	1.09%
26. Recording Fees Paid County Clerk	10,581,133	2.79%	9,789,016	2.69%
27. Plant Lease/Updates	30,240,780	7.96%	31,010,138	8.54%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	10,052	0.00%	8,650	0.00%
30. Donations/Lobbying	137,564	0.04%	176,856	0.05%
31. Trade Association Fees	104,720	0.03%	174,153	0.05%
32. Other Expenses	20,919,458	5.51%	21,634,247	5.96%
TOTAL OPERATING EXPENSES	297,728,570	78.41%	302,073,169	83.15%
INCOME OR (LOSS) FROM OPERATIONS	81,997,314	21.59%	61,216,611	16.85%

**TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE**

	Calendar Year 2022		Calendar Year 2023	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	299,752,615	82.51%	201,845,843	76.70%
2. Premiums Remitted to Underwriters	45,068,786	12.41%	30,286,490	11.51%
3. Premiums Retained	254,683,829	70.10%	171,559,352	65.19%
4. Examination/Evidence Fees	5,639,150	1.55%	4,247,116	1.61%
5. Closing Fees	37,196,613	10.24%	43,974,838	16.71%
6. Tax Certificates	3,829,656	1.05%	3,327,518	1.26%
7. Recording Fees	8,772,821	2.41%	8,437,501	3.21%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	0	0.00%	0	0.00%
10. Courier and Overnight Fees	1,505,023	0.41%	1,200,916	0.46%
11. Telephone and Facsimile	18,704	0.01%	14,682	0.01%
12. Interest Income	3,935	0.00%	15,139	0.01%
13. Other Income	51,640,047	14.21%	30,402,426	11.55%
GROSS INCOME	363,289,778	100.00%	263,179,488	100.00%
Number of Agencies Reporting	34		34	
EXPENSES				
1a. Salaries-Employees	150,205,724	41.35%	126,787,988	48.18%
1b. Salaries-Owners/Partners	1,050,537	0.29%	889,720	0.34%
2a. Benefits, Relations & Welfare-Employees	25,447,374	7.00%	23,576,657	8.96%
2b. Benefits, Relations & Welfare - Owners/Partners	74,451	0.02%	109,763	0.04%
3a. Evidence/Examination Fees - Title Agents	14,862,182	4.09%	10,920,145	4.15%
3b. Evidence/Examination Fees - Others	171,083	0.05%	174,451	0.07%
4a. Closing Fees Paid - Title Agents	714,710	0.20%	1,831,223	0.70%
4b. Closing Fees Paid - Others	8,966,793	2.47%	6,286,998	2.39%
5. Rent	13,459,710	3.70%	14,377,848	5.46%
6. Utilities	485,980	0.13%	516,132	0.20%
7. Accounting & Auditing	423,644	0.12%	509,837	0.19%
8. Advertising and Promotions	4,864,893	1.34%	4,177,601	1.59%
9. Travel, Lodging & Education	1,852,777	0.51%	1,747,956	0.66%
10. Insurance	852,357	0.23%	817,687	0.31%
11. Interest Expense	29,394	0.01%	254,944	0.10%
12. Legal Expense	290,395	0.08%	449,831	0.17%
13. Licenses, Taxes, & Fees	2,049,302	0.56%	1,801,860	0.68%
14. Postage & Freight	898,329	0.25%	834,461	0.32%
15. Courier & Overnight Delivery	1,890,636	0.52%	1,454,665	0.55%
16. Telephone & Facsimile	984,393	0.27%	1,196,268	0.45%
17. Printing & Photocopying	209,672	0.06%	376,234	0.14%
18. Office Supplies	1,459,568	0.40%	1,004,203	0.38%
19. Equipment & Vehicle Leases	879,436	0.24%	940,318	0.36%
20. Depreciation	2,260,729	0.62%	2,192,381	0.83%
21. Directors' Fees	50,000	0.01%	0	0.00%
22. Dues, Boards & Associations	557,804	0.15%	504,892	0.19%
23. Bad Debts	221,195	0.06%	296,688	0.11%
24. Loss & Loss Adjustment Expense	91,671	0.03%	1,155,135	0.44%
25. Tax Certificates Paid Tax Authorities	3,975,370	1.09%	3,296,145	1.25%
26. Recording Fees Paid County Clerk	9,789,016	2.69%	8,410,018	3.20%
27. Plant Lease/Updates	31,010,138	8.54%	17,912,656	6.81%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	8,650	0.00%	-7,941	0.00%
30. Donations/Lobbying	176,856	0.05%	169,668	0.06%
31. Trade Association Fees	174,153	0.05%	152,029	0.06%
32. Other Expenses	21,634,247	5.96%	23,737,382	9.02%
TOTAL OPERATING EXPENSES	302,073,169	83.15%	258,855,843	98.36%
INCOME OR (LOSS) FROM OPERATIONS	61,216,611	16.85%	4,323,644	1.64%

TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE

	Calendar Year 2023		Calendar Year 2024	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	201,845,843	76.70%	206,319,806	77.20%
2. Premiums Remitted to Underwriters	30,286,490	11.51%	30,947,837	11.58%
3. Premiums Retained	171,559,352	65.19%	175,371,968	65.62%
4. Examination/Evidence Fees	4,247,116	1.61%	5,963,949	2.23%
5. Closing Fees	43,974,838	16.71%	35,685,960	13.35%
6. Tax Certificates	3,327,518	1.26%	3,766,474	1.41%
7. Recording Fees	8,437,501	3.21%	6,581,840	2.46%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	0	0.00%	0	0.00%
10. Courier and Overnight Fees	1,200,916	0.46%	1,299,081	0.49%
11. Telephone and Facsimile	14,682	0.01%	17,272	0.01%
12. Interest Income	15,139	0.01%	10,506	0.00%
13. Other Income	30,402,426	11.55%	38,552,486	14.43%
GROSS INCOME	263,179,488	100.00%	267,249,536	100.00%
Number of Agencies Reporting	34		33	
EXPENSES				
1a. Salaries-Employees	126,787,988	48.18%	130,636,732	48.88%
1b. Salaries-Owners/Partners	889,720	0.34%	825,123	0.31%
2a. Benefits, Relations & Welfare-Employees	23,576,657	8.96%	22,774,523	8.52%
2b. Benefits, Relations & Welfare - Owners/Partners	109,763	0.04%	112,155	0.04%
3a. Evidence/Examination Fees - Title Agents	10,920,145	4.15%	4,937,025	1.85%
3b. Evidence/Examination Fees - Others	174,451	0.07%	141,421	0.05%
4a. Closing Fees Paid - Title Agents	1,831,223	0.70%	4,296,121	1.61%
4b. Closing Fees Paid - Others	6,286,998	2.39%	5,843,622	2.19%
5. Rent	14,377,848	5.46%	13,506,242	5.05%
6. Utilities	516,132	0.20%	458,809	0.17%
7. Accounting & Auditing	509,837	0.19%	500,656	0.19%
8. Advertising and Promotions	4,177,601	1.59%	3,740,842	1.40%
9. Travel, Lodging & Education	1,747,956	0.66%	1,913,586	0.72%
10. Insurance	817,687	0.31%	830,301	0.31%
11. Interest Expense	254,944	0.10%	458,669	0.17%
12. Legal Expense	449,831	0.17%	210,584	0.08%
13. Licenses, Taxes, & Fees	1,801,860	0.68%	1,759,356	0.66%
14. Postage & Freight	834,461	0.32%	808,704	0.30%
15. Courier & Overnight Delivery	1,454,665	0.55%	1,537,632	0.58%
16. Telephone & Facsimile	1,196,268	0.45%	1,169,788	0.44%
17. Printing & Photocopying	376,234	0.14%	314,331	0.12%
18. Office Supplies	1,004,203	0.38%	909,188	0.34%
19. Equipment & Vehicle Leases	940,318	0.36%	757,722	0.28%
20. Depreciation	2,192,381	0.83%	2,014,030	0.75%
21. Directors' Fees	0	0.00%	0	0.00%
22. Dues, Boards & Associations	504,892	0.19%	533,975	0.20%
23. Bad Debts	296,688	0.11%	152,185	0.06%
24. Loss & Loss Adjustment Expense	1,155,135	0.44%	1,338,193	0.50%
25. Tax Certificates Paid Tax Authorities	3,296,145	1.25%	3,788,167	1.42%
26. Recording Fees Paid County Clerk	8,410,018	3.20%	6,907,453	2.58%
27. Plant Lease/Updates	17,912,656	6.81%	27,927,201	10.45%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	-7,941	0.00%	7	0.00%
30. Donations/Lobbying	169,668	0.06%	199,214	0.07%
31. Trade Association Fees	152,029	0.06%	110,644	0.04%
32. Other Expenses	23,737,382	9.02%	24,384,052	9.12%
TOTAL OPERATING EXPENSES	258,855,843	98.36%	265,798,253	99.46%
INCOME OR (LOSS) FROM OPERATIONS	4,323,644	1.64%	1,451,286	0.54%

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**TEXAS TITLE INSURANCE
NUMBER OF POLICIES WRITTEN
ALL COMPANIES
2015-2024**

Calendar Year	Underwriters		Direct Operations		Affiliated Agents		Independent Agents	
	Total	Excluding "All Other"	Total	Excluding "All Other"	Total	Excluding "All Other"	Total	Excluding "All Other"
2015	2,962,055	972,636	102,262	24,663	1,447,445	451,991	2,219,014	660,200
2016	3,154,482	1,063,305	66,234	17,095	1,551,080	489,459	2,153,067	666,504
2017	3,152,535	1,071,729	335,443	78,344	1,367,598	408,573	2,200,078	700,414
2018	2,961,777	1,076,507	290,444	74,767	1,314,417	399,970	2,212,253	700,714
2019	3,126,414	1,113,544	318,839	84,267	1,211,305	365,037	2,541,984	751,655
2020	4,766,660	1,336,837	407,629	102,974	1,929,072	501,524	4,924,635	1,079,827
2021	5,354,478	1,550,933	458,546	125,905	2,089,705	560,067	4,684,659	1,211,627
2022	4,156,061	1,339,179	332,990	91,703	1,829,891	520,311	3,079,141	877,166
2023	2,708,758	936,913	193,438	68,254	1,280,330	364,923	1,758,462	622,422
2024	2,758,871	930,587	184,724	61,729	1,235,423	339,397	1,921,817	629,824

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**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
INCOME STATEMENT SUMMARY**

YEAR 2020

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	2,627,090,787	16,341,723,259	18,968,814,046
2. Escrow, Settlement, and Other Fees	280,026,301	2,653,997,971	2,934,024,272
3. Subtotal (1 + 2)	2,907,117,088	18,995,721,230	21,902,838,317
4. Reinsurance Assumed	4,808,975	14,642,397	19,451,372
5. Reinsurance Ceded	10,156,289	53,944,802	64,101,092
6. Net Increase in Statutory Reserves	28,430,365	262,714,220	291,144,585
7. Subtotal (3 + 4 - 5 - 6)	2,873,339,408	18,693,704,605	21,567,044,013
8. Loss and Loss Adjustment Expenses	41,830,563	520,099,796	561,930,360
9. Commissions/Retentions	1,644,032,020	10,039,447,432	11,683,479,452
10. Other Identifiable Expenses	676,603,990	4,573,612,070	5,250,216,060
11. Non-Identifiable Expenses	106,895,274	1,481,800,553	1,588,695,827
12. Subtotal (8 + 9 + 10 + 11)	2,469,361,847	16,614,959,851	19,084,321,698
13. Interest Expense	583,846	1,434,209	2,018,055
14. Operating Expense (12 + 13)	2,469,945,693	16,616,394,060	19,086,339,753
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	403,393,715	2,077,310,545	2,480,704,260
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	1,111,405	8,927,711	10,039,116
17. Investment Income - Dividends - Before Expenses	20,287,367	162,827,490	183,114,857
18. Investment Income - Other - Before Expenses	20,636,832	230,399,534	251,036,366
19. Net Realized Capital Gains (Losses)	-6,237,691	-44,517,919	-50,755,609
20. Net Unrealized Capital Gains (Losses)	22,169,404	154,444,605	176,614,010
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	3,374,761	48,624,384	51,999,145
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	54,592,558	463,457,038	518,049,595

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
BALANCE SHEET SUMMARY**

All Companies Combined

YEAR 2020

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	56,553,264	343,033,411	399,586,675
2. Other Identifiable Admitted Assets	470,710,868	1,462,589,437	1,933,300,305
3. Non-Identifiable Admitted Assets	1,076,327,864	9,151,342,642	10,227,670,507
4. Subtotal (1 + 2 + 3)	1,603,591,996	10,956,965,491	12,560,557,487
Non-Admitted Assets			
5. Abstract Plants and Title Plants	2,164,097	2,298,858	4,462,955
6. Other Identifiable Non-Admitted Assets	110,294,665	581,468,163	691,762,828
7. Non-Identifiable Non-Admitted Assets	58,097,492	581,606,093	639,703,586
8. Subtotal (5 + 6 + 7)	170,556,255	1,165,373,114	1,335,929,369
9. TOTAL ASSETS (4 + 8)	1,774,148,251	12,122,338,605	13,896,486,855
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	60,070,206	638,524,895	698,595,101
11. Statutory Reinsurance Reserves	317,557,085	3,993,744,916	4,311,302,001
12. Surplus As Regards Policyholders	892,301,391	4,972,991,015	5,865,292,406
13. Contribution to Surplus of Non-Admitted Assets	138,803,036	1,199,625,822	1,338,428,858
14. Net Worth (12 + 13)	1,031,104,427	6,172,616,837	7,203,721,263
15. Total Debt Funds	31,829,572	30,256,742	62,086,314
16. Capital (10 + 11 + 14 + 15)	1,440,561,290	10,835,143,390	12,275,704,680
17. Other Liabilities	333,586,962	1,287,195,214	1,620,782,176
18. TOTAL LIABILITIES, SURPLUS, AND OTHER FUNDS (16 + 17)	1,774,148,252	12,122,338,604	13,896,486,855

Note: Numbers may not add up due to rounding.

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
INCOME STATEMENT SUMMARY**

YEAR 2021

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	3,691,028,212	22,367,493,896	26,058,522,108
2. Escrow, Settlement, and Other Fees	377,135,708	3,251,628,170	3,628,763,877
3. Subtotal (1 + 2)	4,068,163,920	25,619,122,066	29,687,285,986
4. Reinsurance Assumed	8,433,237	17,674,619	26,107,856
5. Reinsurance Ceded	15,732,500	62,024,915	77,757,415
6. Net Increase in Statutory Reserves	62,837,349	629,004,548	691,841,897
7. Subtotal (3 + 4 - 5 - 6)	3,998,027,308	24,945,767,221	28,943,794,529
8. Loss and Loss Adjustment Expenses	36,380,180	552,433,585	588,813,765
9. Commissions/Retentions	2,362,208,911	13,779,486,864	16,141,695,775
10. Other Identifiable Expenses	853,875,330	5,692,970,003	6,546,845,333
11. Non-Identifiable Expenses	143,436,016	1,742,619,277	1,886,055,292
12. Subtotal (8 + 9 + 10 + 11)	3,395,900,437	21,767,509,728	25,163,410,165
13. Interest Expense	264,491	884,576	1,149,067
14. Operating Expense (12 + 13)	3,396,164,928	21,768,394,304	25,164,559,232
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	601,862,380	3,177,372,916	3,779,235,296
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	661,018	4,978,136	5,639,154
17. Investment Income - Dividends - Before Expenses	20,578,054	144,838,429	165,416,483
18. Investment Income - Other - Before Expenses	26,117,081	194,409,810	220,526,891
19. Net Realized Capital Gains (Losses)	9,942,824	93,594,714	103,537,539
20. Net Unrealized Capital Gains (Losses)	650,522	22,349,412	22,999,934
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	3,814,862	47,745,663	51,560,525
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19 + 20 - 21)	54,134,638	412,424,837	466,559,476

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
BALANCE SHEET SUMMARY**

All Companies Combined

YEAR 2021

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	58,412,138	346,226,894	404,639,032
2. Other Identifiable Admitted Assets	641,754,090	2,080,124,979	2,721,879,068
3. Non-Identifiable Admitted Assets	1,261,341,649	10,304,458,711	11,565,800,359
4. Subtotal (1 + 2 + 3)	1,961,507,876	12,730,810,584	14,692,318,460
Non-Admitted Assets			
5. Abstract Plants and Title Plants	2,158,538	3,058,170	5,216,708
6. Other Identifiable Non-Admitted Assets	132,578,061	521,534,565	654,112,627
7. Non-Identifiable Non-Admitted Assets	73,069,837	672,370,929	745,440,766
8. Subtotal (5 + 6 + 7)	207,806,437	1,196,963,664	1,404,770,101
9. TOTAL ASSETS (4 + 8)	2,169,314,313	13,927,774,248	16,097,088,561
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	71,870,246	672,281,826	744,152,072
11. Statutory Reinsurance Reserves	399,986,064	4,609,546,395	5,009,532,459
12. Surplus As Regards Policyholders	1,112,136,561	5,715,568,280	6,827,704,841
13. Contribution to Surplus of Non-Admitted Assets	158,322,118	1,251,348,954	1,409,671,072
14. Net Worth (12 + 13)	1,270,458,678	6,966,917,234	8,237,375,913
15. Total Debt Funds	46,820,202	50,595,211	97,415,413
16. Capital (10 + 11 + 14 + 15)	1,789,135,190	12,299,340,666	14,088,475,857
17. Other Liabilities	380,179,122	1,628,433,582	2,008,612,704
18. TOTAL LIABILITIES, SURPLUS, AND OTHER FUNDS (16 + 17)	2,169,314,313	13,927,774,248	16,097,088,561

Note: Numbers may not add up due to rounding.

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
INCOME STATEMENT SUMMARY**

YEAR 2022

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	3,554,659,565	18,074,238,859	21,628,898,424
2. Escrow, Settlement, and Other Fees	364,953,632	2,377,100,172	2,742,053,804
3. Subtotal (1 + 2)	3,919,613,198	20,451,339,031	24,370,952,228
4. Reinsurance Assumed	10,607,342	17,984,678	28,592,021
5. Reinsurance Ceded	19,873,138	55,207,702	75,080,840
6. Net Increase in Statutory Reserves	44,267,563	196,221,257	240,488,820
7. Subtotal (3 + 4 - 5 - 6)	3,866,079,838	20,217,894,751	24,083,974,589
8. Loss and Loss Adjustment Expenses	52,863,848	634,665,534	687,529,382
9. Commissions/Retentions	2,280,556,925	11,212,874,441	13,493,431,367
10. Other Identifiable Expenses	887,528,296	5,081,278,068	5,968,806,365
11. Non-Identifiable Expenses	159,197,955	1,578,078,566	1,737,276,520
12. Subtotal (8 + 9 + 10 + 11)	3,380,147,025	18,506,896,609	21,887,043,634
13. Interest Expense	265,188	766,423	1,031,611
14. Operating Expense (12 + 13)	3,380,412,213	18,507,663,032	21,888,075,245
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	485,667,626	1,710,231,718	2,195,899,344
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	767,313	4,842,541	5,609,854
17. Investment Income - Dividends - Before Expenses	37,634,116	224,428,953	262,063,069
18. Investment Income - Other - Before Expenses	29,874,074	287,243,658	317,117,731
19. Net Realized Capital Gains (Losses)	-6,653,074	-59,909,829	-66,562,903
20. Net Unrealized Capital Gains (Losses)	-90,333,885	-707,826,511	-798,160,396
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	4,134,548	43,838,154	47,972,702
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19 + 20 - 21)	-32,846,005	-295,059,341	-327,905,346

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
BALANCE SHEET SUMMARY**

All Companies Combined

YEAR 2022

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	57,548,303	345,802,394	403,350,698
2. Other Identifiable Admitted Assets	626,123,151	1,602,858,452	2,228,981,603
3. Non-Identifiable Admitted Assets	1,180,040,498	9,229,486,131	10,409,526,629
4. Subtotal (1 + 2 + 3)	1,863,711,953	11,178,146,977	13,041,858,929
Non-Admitted Assets			
5. Abstract Plants and Title Plants	2,158,538	2,977,897	5,136,435
6. Other Identifiable Non-Admitted Assets	159,414,816	485,799,556	645,214,372
7. Non-Identifiable Non-Admitted Assets	91,386,981	721,202,545	812,589,526
8. Subtotal (5 + 6 + 7)	252,960,335	1,209,979,998	1,462,940,332
9. TOTAL ASSETS (4 + 8)	2,116,672,287	12,388,126,974	14,504,799,262
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	68,915,983	674,751,634	743,667,617
11. Statutory Reinsurance Reserves	442,399,911	4,765,019,687	5,207,419,598
12. Surplus As Regards Policyholders	1,080,925,024	4,614,354,764	5,695,279,788
13. Contribution to Surplus of Non-Admitted Assets	189,629,439	1,273,135,707	1,462,765,146
14. Net Worth (12 + 13)	1,270,554,463	5,887,490,471	7,158,044,934
15. Total Debt Funds	8,154,256	34,932,443	43,086,699
16. Capital (10 + 11 + 14 + 15)	1,790,024,613	11,362,194,235	13,152,218,848
17. Other Liabilities	326,393,661	1,025,932,740	1,352,326,400
18. TOTAL LIABILITIES, SURPLUS, AND OTHER FUNDS (16 + 17)	2,116,418,274	12,388,126,974	14,504,545,248

Note: Numbers may not add up due to rounding.

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
INCOME STATEMENT SUMMARY**

YEAR 2023

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	2,382,924,309	12,514,903,629	14,897,637,691
2. Escrow, Settlement, and Other Fees	279,121,624	1,789,845,314	2,068,966,938
3. Subtotal (1 + 2)	2,661,855,686	14,304,748,943	16,966,604,629
4. Reinsurance Assumed	8,797,331	11,441,813	20,239,144
5. Reinsurance Ceded	15,049,887	48,787,137	63,837,025
6. Net Increase in Statutory Reserves	-2,323,336	-197,162,290	-199,485,626
7. Subtotal (3 + 4 - 5 - 6)	2,657,926,465	14,464,565,909	17,122,492,375
8. Loss and Loss Adjustment Expenses	65,658,536	655,551,480	721,210,017
9. Commissions/Retentions	1,525,629,208	7,719,655,501	9,245,284,708
10. Other Identifiable Expenses	725,447,245	4,091,031,261	4,816,478,505
11. Non-Identifiable Expenses	152,838,068	1,384,768,908	1,537,606,976
12. Subtotal (8 + 9 + 10 + 11)	2,469,573,056	13,851,007,150	16,320,580,206
13. Interest Expense	149,213	1,075,827	1,225,040
14. Operating Expense (12 + 13)	2,469,722,269	13,852,082,977	16,321,805,246
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	188,204,196	612,482,933	800,687,129
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	5,572,917	4,117,984	9,690,901
17. Investment Income - Dividends - Before Expenses	27,279,522	146,923,110	174,202,632
18. Investment Income - Other - Before Expenses	42,554,236	416,693,108	459,247,344
19. Net Realized Capital Gains (Losses)	5,210,474	7,016,991	12,227,465
20. Net Unrealized Capital Gains (Losses)	7,114,620	43,739,582	50,854,202
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	3,342,509	38,259,547	41,602,056
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	84,389,261	580,231,228	664,620,488

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
BALANCE SHEET SUMMARY**

All Companies Combined

YEAR 2023

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	65,197,966	356,094,414	421,292,380
2. Other Identifiable Admitted Assets	585,960,893	1,565,398,986	2,151,359,879
3. Non-Identifiable Admitted Assets	1,071,012,422	8,823,510,620	9,894,523,042
4. Subtotal (1 + 2 + 3)	1,722,171,281	10,745,004,020	12,467,175,301
Non-Admitted Assets			
5. Abstract Plants and Title Plants	2,319,073	2,854,210	5,173,283
6. Other Identifiable Non-Admitted Assets	177,827,939	457,656,814	635,484,753
7. Non-Identifiable Non-Admitted Assets	89,769,251	830,611,967	920,381,218
8. Subtotal (5 + 6 + 7)	269,916,264	1,291,122,991	1,561,039,254
9. TOTAL ASSETS (4 + 8)	1,992,087,545	12,036,127,011	14,028,214,556
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	60,251,881	671,151,380	731,403,262
11. Statutory Reinsurance Reserves	434,739,962	4,572,770,385	5,007,510,347
12. Surplus As Regards Policyholders	1,008,246,281	4,529,176,063	5,537,422,344
13. Contribution to Surplus of Non-Admitted Assets	201,942,969	1,367,936,701	1,569,879,671
14. Net Worth (12 + 13)	1,210,189,250	5,897,112,764	7,107,302,014
15. Total Debt Funds	394,268	1,810,344	2,204,612
16. Capital (10 + 11 + 14 + 15)	1,705,575,361	11,142,844,873	12,848,420,235
17. Other Liabilities	286,447,069	893,271,078	1,179,718,147
18. TOTAL LIABILITIES, SURPLUS, AND OTHER FUNDS (16 + 17)	1,992,022,431	12,036,115,951	14,028,138,382

Note: Numbers may not add up due to rounding.

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
INCOME STATEMENT SUMMARY**

YEAR 2024

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	2,501,159,233	13,704,278,643	16,205,437,876
2. Escrow, Settlement, and Other Fees	287,173,316	1,951,846,203	2,239,019,519
3. Subtotal (1 + 2)	2,788,332,549	15,656,124,846	18,444,457,395
4. Reinsurance Assumed	7,099,589	20,568,389	27,667,978
5. Reinsurance Ceded	13,009,593	60,882,867	73,892,460
6. Net Increase in Statutory Reserves	2,397,600	-67,371,023	-64,973,423
7. Subtotal (3 + 4 - 5 - 6)	2,780,024,944	15,683,181,391	18,463,206,335
8. Loss and Loss Adjustment Expenses	86,799,779	765,330,831	852,130,610
9. Commissions/Retentions	1,585,686,547	8,235,957,191	9,821,643,737
10. Other Identifiable Expenses	766,608,639	4,468,521,948	5,235,130,586
11. Non-Identifiable Expenses	154,195,856	1,552,855,506	1,707,051,361
12. Subtotal (8 + 9 + 10 + 11)	2,593,290,820	15,022,665,476	17,615,956,295
13. Interest Expense	681,892	2,891,658	3,573,550
14. Operating Expense (12 + 13)	2,593,972,712	15,025,557,134	17,619,529,845
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	186,052,233	657,624,257	843,676,490
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	6,588,183	5,027,422	11,615,605
17. Investment Income - Dividends - Before Expenses	21,999,204	121,711,657	143,710,861
18. Investment Income - Other - Before Expenses	46,247,468	399,861,929	446,109,396
19. Net Realized Capital Gains (Losses)	25,865,684	159,283,237	185,148,921
20. Net Unrealized Capital Gains (Losses)	-8,258,549	-57,054,832	-65,313,380
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	3,468,982	37,789,489	41,258,472
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	88,973,008	591,039,924	680,012,932

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
BALANCE SHEET SUMMARY**

All Companies Combined

YEAR 2024

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	73,265,353	363,268,291	436,533,643
2. Other Identifiable Admitted Assets	594,975,559	1,808,121,412	2,403,096,971
3. Non-Identifiable Admitted Assets	1,152,517,707	9,155,538,557	10,308,056,263
4. Subtotal (1 + 2 + 3)	1,820,758,618	11,326,928,260	13,147,686,878
Non-Admitted Assets			
5. Abstract Plants and Title Plants	2,319,073	3,010,510	5,329,583
6. Other Identifiable Non-Admitted Assets	153,491,821	412,256,943	565,748,764
7. Non-Identifiable Non-Admitted Assets	133,921,397	975,690,871	1,109,612,268
8. Subtotal (5 + 6 + 7)	289,732,291	1,390,958,324	1,680,690,615
9. TOTAL ASSETS (4 + 8)	2,110,490,909	12,717,886,584	14,828,377,493
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	68,617,826	745,845,689	814,463,515
11. Statutory Reinsurance Reserves	434,630,896	4,512,663,426	4,947,294,321
12. Surplus As Regards Policyholders	1,022,292,958	4,827,971,858	5,850,264,816
13. Contribution to Surplus of Non-Admitted Assets	230,260,465	1,437,143,995	1,667,404,459
14. Net Worth (12 + 13)	1,252,553,423	6,265,115,853	7,517,669,276
15. Total Debt Funds	1,107,024	17,317,876	18,424,900
16. Capital (10 + 11 + 14 + 15)	1,756,909,168	11,540,942,844	13,297,852,012
17. Other Liabilities	353,437,519	1,176,996,521	1,530,434,041
18. TOTAL LIABILITIES, SURPLUS, AND OTHER FUNDS (16 + 17)	2,110,346,687	12,717,939,365	14,828,286,053

Note: Numbers may not add up due to rounding.

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2020 - December 31, 2020**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	1,557,944	40,560
0 -	4.5	18,817	1,170,771
4.5 -	10	6,138	1,891,110
10 -	20	11,602	3,461,977
20 -	30	14,154	4,136,603
30 -	40	15,760	5,248,299
40 -	50	17,772	6,612,183
50 -	60	19,479	7,849,502
60 -	70	21,806	9,457,358
70 -	80	25,482	11,743,876
80 -	90	26,911	13,022,808
90 -	100	32,308	16,335,247
100 -	200	565,134	322,485,039
200 -	300	667,388	484,333,921
300 -	400	328,575	329,542,992
400 -	500	150,017	189,373,186
500 -	1,000	133,718	265,770,816
1,000 -	2,000	32,251	129,653,958
2,000 -	3,000	8,804	59,438,082
3,000 -	4,000	4,002	40,694,467
4,000 -	5,000	2,259	29,472,963
5,000 -	15,000	5,329	114,598,274
15,000 -	25,000	1,357	54,576,727
25,000 -	50,000	1,383	76,983,479
50,000 -	75,000	435	36,366,928
75,000 -	100,000	135	15,763,980
	Over 100,000	154	28,767,977
ALL		3,669,111	2,258,793,082

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2021 - December 31, 2021**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	1,911,996	36,073
0 -	4.5	10,183	2,201,428
4.5 -	10	6,937	2,258,699
10 -	20	13,028	4,967,136
20 -	30	14,493	4,309,973
30 -	40	17,423	8,836,872
40 -	50	20,082	8,597,239
50 -	60	21,626	10,054,733
60 -	70	24,395	10,772,969
70 -	80	30,424	15,399,830
80 -	90	36,393	27,087,854
90 -	100	37,579	20,368,962
100 -	200	601,769	369,727,005
200 -	300	714,501	578,703,644
300 -	400	412,901	451,260,650
400 -	500	199,418	276,515,152
500 -	1,000	219,973	461,771,986
1,000 -	2,000	53,871	229,069,804
2,000 -	3,000	14,846	109,307,423
3,000 -	4,000	15,327	82,884,463
4,000 -	5,000	4,451	56,117,639
5,000 -	15,000	10,949	238,523,186
15,000 -	25,000	2,723	109,245,914
25,000 -	50,000	3,242	164,694,346
50,000 -	75,000	1,144	98,761,136
75,000 -	100,000	5,793	53,935,531
	Over 100,000	387	72,655,226
ALL		4,405,852	3,468,064,870

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2022 - December 31, 2022**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	1,217,911	90,754
0 -	4.5	3,210	923,992
4.5 -	10	5,849	1,874,252
10 -	20	10,480	3,166,450
20 -	30	12,511	3,752,604
30 -	40	13,753	4,581,040
40 -	50	16,862	6,466,108
50 -	60	18,144	7,464,650
60 -	70	19,861	9,020,061
70 -	80	23,414	11,398,129
80 -	90	23,615	12,227,083
90 -	100	36,743	21,690,191
100 -	200	379,511	243,821,829
200 -	300	482,650	388,150,969
300 -	400	340,601	351,673,805
400 -	500	231,177	307,876,895
500 -	1,000	267,727	539,486,494
1,000 -	2,000	61,506	243,104,132
2,000 -	3,000	16,724	116,797,979
3,000 -	4,000	7,636	75,803,197
4,000 -	5,000	4,716	61,099,750
5,000 -	15,000	11,469	247,094,405
15,000 -	25,000	2,554	104,258,347
25,000 -	50,000	2,573	145,124,685
50,000 -	75,000	1,129	95,185,733
75,000 -	100,000	441	53,345,416
	Over 100,000	397	83,680,781
ALL		3,213,165	3,139,159,732

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2023 - December 31, 2023**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	808,616	10,185
0 -	4.5	2,347	695,981
4.5 -	10	4,381	1,380,819
10 -	20	7,673	2,326,735
20 -	30	9,123	2,757,451
30 -	40	10,268	3,459,604
40 -	50	12,823	5,044,544
50 -	60	12,872	5,463,928
60 -	70	13,158	6,099,109
70 -	80	15,397	7,802,843
80 -	90	14,265	7,735,869
90 -	100	18,703	10,441,967
100 -	200	219,223	144,023,642
200 -	300	324,333	260,705,187
300 -	400	261,615	276,565,952
400 -	500	140,105	191,521,490
500 -	1,000	189,379	402,906,243
1,000 -	2,000	41,930	181,956,688
2,000 -	3,000	10,721	80,497,039
3,000 -	4,000	4,847	51,687,960
4,000 -	5,000	2,905	38,628,383
5,000 -	15,000	7,133	153,720,161
15,000 -	25,000	1,540	62,800,295
25,000 -	50,000	1,440	74,909,620
50,000 -	75,000	552	45,153,591
75,000 -	100,000	233	26,803,705
	Over 100,000	257	61,328,878
ALL		2,135,840	2,106,427,871

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2024 - December 31, 2024**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	827,219	540,449
0 -	4.5	2,053	763,778
4.5 -	10	3,697	1,223,889
10 -	20	6,902	2,051,916
20 -	30	8,033	2,436,652
30 -	40	8,916	3,060,881
40 -	50	11,296	4,351,314
50 -	60	11,832	5,007,466
60 -	70	12,187	5,717,691
70 -	80	14,074	6,996,480
80 -	90	13,007	7,105,933
90 -	100	16,917	9,580,534
100 -	200	208,709	136,570,904
200 -	300	331,960	268,660,589
300 -	400	261,987	283,808,359
400 -	500	140,136	192,574,191
500 -	1,000	195,718	413,068,512
1,000 -	2,000	43,084	192,127,677
2,000 -	3,000	11,375	86,843,587
3,000 -	4,000	5,227	55,936,397
4,000 -	5,000	3,069	41,280,823
5,000 -	15,000	7,630	172,345,406
15,000 -	25,000	1,532	64,749,137
25,000 -	50,000	1,607	90,302,032
50,000 -	75,000	1,216	53,453,695
75,000 -	100,000	239	28,011,964
	Over 100,000	656	64,842,019
ALL		2,150,279	2,193,412,273

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**TITLE POLICIES WITH T-42 ENDORSEMENT
ALL COMPANIES DETAIL**

CALENDAR YEAR

2020	(1) Policies with T-42 only	21,057
	(2) Policies with T-42 and T-42.1	81,485
	(3) Policies with one or both endorsements	102,542
	Total Premium on policies with T-42 only	\$8,342,098
	Total Premium on policies with T-42 and T-42.1	\$95,713,815
	Total Premium on above policies including endorsements	\$104,055,913
2021	(1) Policies with T-42 only	47,310
	(2) Policies with T-42 and T-42.1	131,775
	(3) Policies with one or both endorsements	179,085
	Total Premium on policies with T-42 only	\$16,638,810
	Total Premium on policies with T-42 and T-42.1	\$145,368,320
	Total Premium on above policies including endorsements	\$162,007,131
2022	(1) Policies with T-42 only	37,815
	(2) Policies with T-42 and T-42.1	107,151
	(3) Policies with one or both endorsements	144,966
	Total Premium on policies with T-42 only	\$13,813,257
	Total Premium on policies with T-42 and T-42.1	\$96,515,571
	Total Premium on above policies including endorsements	\$110,328,828
2023	(1) Policies with T-42 only	15,530
	(2) Policies with T-42 and T-42.1	32,586
	(3) Policies with one or both endorsements	48,116
	Total Premium on policies with T-42 only	\$6,389,239
	Total Premium on policies with T-42 and T-42.1	\$29,310,463
	Total Premium on above policies including endorsements	\$35,699,701
2023	(1) Policies with T-42 only	16,365
	(2) Policies with T-42 and T-42.1	38,288
	(3) Policies with one or both endorsements	54,653
	Total Premium on policies with T-42 only	\$9,406,776
	Total Premium on policies with T-42 and T-42.1	\$35,410,881
	Total Premium on above policies including endorsements	\$44,817,657

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FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2020

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	76	78	5	\$2,041,743	\$1,375,126	-\$8,430
A2	43	55	7	\$619,906	\$787,374	-\$53,998
A3	166	76	25	\$275,588	\$1,610,758	\$57,395
A4	65	41	4	\$482,568	\$446,427	\$149,500
A5	16	17	0	\$180,258	\$125,144	\$0
A6	52	11	6	\$107,465	\$210,541	-\$1,450
A6a	20	24	2	\$386,256	\$569,541	\$0
A6b	37	38	4	\$137,322	\$599,469	\$0
A6c	13	15	0	\$875,878	\$163,387	\$0
A6d	4	0	2	\$0	\$0	\$0
A6e	11	9	0	\$177,940	\$49,895	\$0
A6f	6	1	0	\$0	\$185	\$0
A6g	4	1	1	\$0	\$15,602	\$0
A6h	9	8	1	\$44,000	\$19,140	\$0
A6i	5	2	0	\$62,253	\$21,951	\$0
A6j	1	1	0	\$70,000	\$3,450	\$0
A6k	2	0	0	\$0	\$0	\$0
A6l	0	1	0	\$138,000	-\$2,405	\$0
A6m	2	2	0	\$7,854	\$195	\$0
A6n	7	2	0	-\$1	\$622	\$0
A6o	4	1	0	\$0	\$460	\$0
A6p	6	4	0	-\$2,000	\$2,060	\$0
A6q	4	2	1	\$4,849	\$14,310	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	0	1	0	\$0	\$325	\$0
A6t	20	14	0	-\$73,802	\$38,505	\$0
A6u	10	13	0	\$31,552	\$460	\$0
A6v	0	0	0	\$0	\$0	\$0
A6w	0	0	0	\$0	\$0	\$0
A6x	165	26	119	-\$310,172	\$329,110	\$0
A7	3	3	3	\$13,000	\$87,900	\$0
B - Special Risks						
B1	43	23	2	\$51,501	\$397,188	\$43,726
B1a	14	1	1	-\$26,247	\$4,823	\$0
B1b	26	3	2	\$102,530	\$161,000	-\$5,163
B2	6	7	0	\$32,500	\$41,815	\$0
B3	5	2	0	\$22,755	\$7,519	\$0
B4	36	41	0	\$188,193	\$488,308	\$46,500
B4a	9	2	1	\$68	\$18,152	\$0
B4b	1	0	0	\$0	\$0	\$0
B4bb	7	3	0	\$28,925	\$52,118	\$0
B4c	843	284	70	\$5,204,849	\$1,184,579	\$29,901

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2020

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4d	0	0	0	\$0	\$0	\$0
B4e	1	1	0	\$8,086	\$0	\$0
B4g	1	1	0	-\$275,000	-\$2,344	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	1	0	0	\$0	\$0	\$0
B4j	0	0	0	\$0	\$0	\$0
B4k	4	3	1	-\$21,277	-\$3,513	\$0
B4l	16	18	0	\$263,603	\$617,112	\$0
B4n	6	3	1	-\$11,870	-\$26,034	\$0
B4o	0	0	0	\$0	\$0	\$0
B4p	0	0	0	\$0	\$0	\$0
B4q	25	22	3	\$291,427	\$60,533	\$171,558
B4r	24	14	1	\$392,393	\$91,185	\$0
B4s	0	0	0	\$0	\$0	\$0
B4t	1	0	0	\$0	\$0	\$0
B4u	1	0	0	\$0	\$0	\$0
B4v	0	0	0	\$0	\$0	\$0
B4w	7	3	9	\$3,926	\$24,173	\$0
B4y	3	0	0	\$0	\$0	\$0
B5	1	1	0	-\$2,550	\$5,000	\$11,600
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	19	7	1	-\$37,306	\$69,633	\$0
C2	4	4	0	\$31,296	\$21,215	\$0
C3	114	141	5	\$4,118,292	\$1,537,159	-\$37,384
C4	3	3	0	\$0	\$407	\$0
C5	88	101	2	\$845,263	\$379,181	\$0
D - Examination and Opinions Error						
D1	31	18	3	\$1,285,637	\$772,636	-\$32,405
D2	202	26	14	\$1,681,612	\$50,121	\$15,503
D3	76	28	1	\$915,025	\$291,170	-\$3,750
D4	0	0	0	\$0	\$0	\$0
E - Survey Inspection/Description Matters						
E1	82	40	8	\$242,295	\$171,974	\$0
E2	348	97	32	\$112,414	\$267,005	\$45,150
F - Closing Procedures						
F1	4	1	0	\$3,770	\$0	\$0
F2	231	25	9	\$1,101,335	\$215,833	\$6,425
F3	75	62	2	\$674,180	\$208,901	-\$48,593
F4	6	2	4	\$7,345	\$5,000	\$2,800
F5	260	59	4	\$164,861	\$134,506	-\$1,000

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2020

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
F6	144	34	12	\$235,320	\$729,962	\$20,000
G - Typing or Policy Review Error						
G	22	10	2	\$12,618	\$17,239	\$0
G1	0	0	0	\$0	\$0	\$0
H - Taxes and Special Assessments						
H	435	188	20	\$1,909,447	\$249,977	-\$52,749
H1	7	30	1	\$184,058	\$1,372	\$170,909
I - Escrows						
I1	122	8	92	\$141,845	\$187,619	\$0
I2	75	8	57	-\$452,322	-\$20,388	\$2,256
I3	63	6	46	-\$70,918	\$63,500	\$0
I4	113	74	32	\$38,672	\$523,616	\$0
J - Title Indemnities						
J	2	0	0	-\$2,000	-\$5,490	\$0
K - Land Trusts						
K	4	4	0	\$67	\$69,346	\$0
K1	9	2	0	-\$151,434	\$46,791	-\$161,000
K3	5	1	0	\$20,871	\$12,495	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	47	0	0	\$0	\$0	\$0
W						
W1	1	1	0	\$701	\$16,623	\$0
Grand Total	4,424	1,858	618	\$24,537,211	\$15,608,550	\$367,301

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2021

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	86	102	21	\$2,422,004	\$1,344,669	-\$150,000
A2	56	53	9	\$1,694,010	\$1,372,870	\$500
A3	172	97	17	-\$1,152,772	\$2,188,020	-\$12,695
A4	98	58	4	\$1,298,099	\$607,875	-\$2,500
A5	13	20	2	\$429,464	\$80,088	\$0
A6	64	17	7	\$96,250	\$183,571	-\$4,124
A6a	32	29	0	\$873,899	\$493,296	\$15,000
A6b	29	37	3	\$678,853	\$79,614	\$25,407
A6c	6	10	2	\$122,932	\$7,259	\$0
A6d	6	0	0	\$0	\$5,500	\$0
A6e	14	10	1	\$134,732	\$48,804	\$0
A6f	5	2	0	\$2,480	\$0	\$0
A6g	4	2	1	\$5,000	\$8,003	\$0
A6h	11	6	1	-\$92,850	\$55,887	\$0
A6i	11	6	1	\$123,120	\$62,414	\$0
A6j	0	0	0	\$0	\$0	\$0
A6k	0	0	0	\$0	\$15,000	\$0
A6l	1	1	0	\$1,125	\$26	\$0
A6m	0	0	0	\$0	\$0	\$0
A6n	1	0	0	\$0	\$0	\$0
A6o	1	0	0	\$0	\$0	\$0
A6p	4	4	0	\$10,000	\$743	\$0
A6q	3	1	0	\$47,500	-\$2,500	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	1	0	0	\$0	\$0	\$0
A6t	17	11	2	\$165,543	\$195,365	\$490
A6u	15	11	0	\$44,333	-\$300	\$0
A6v	0	0	0	\$0	\$0	\$0
A6w	0	0	0	\$0	\$0	\$0
A6x	130	15	86	\$941,421	\$399,238	\$509
A7	3	3	3	\$28,335	\$83,306	\$0
B - Special Risks						
B1	41	17	5	-\$14,251	\$48,442	-\$36,791
B1a	16	2	0	\$56,726	\$459	\$0
B1b	19	3	0	\$60,081	\$243,957	\$27,594
B2	7	11	0	\$92,500	\$12,322	\$0
B3	5	4	0	\$10,851	\$420	\$0
B4	19	38	1	\$344,240	\$231,737	-\$18,528
B4a	22	5	1	\$170,500	\$17,072	\$0
B4b	1	0	0	\$0	\$0	\$0
B4bb	4	4	0	\$21,349	\$30,312	\$0
B4c	691	243	36	-\$1,088,534	\$798,656	\$604,797

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2021

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4d	0	0	0	\$0	\$0	\$0
B4e	1	1	0	\$2,412	\$0	\$0
B4g	1	0	0	\$0	\$0	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	1	0	1	\$0	\$0	\$0
B4j	0	0	0	\$0	\$0	\$0
B4k	124	2	4	\$329	\$9,213	\$0
B4l	11	16	0	\$205,544	\$179,433	\$0
B4n	4	1	0	\$0	\$18,848	\$0
B4o	0	0	0	\$0	\$0	\$0
B4p	0	0	0	\$0	\$0	\$0
B4q	84	37	26	\$627,704	\$165,165	-\$2,000
B4r	28	10	4	-\$38,808	\$84,658	\$117,823
B4s	0	0	0	\$0	\$0	\$0
B4t	1	0	0	\$0	\$0	\$0
B4u	6	1	0	\$0	\$0	\$0
B4v	0	0	0	\$0	\$0	\$0
B4w	5	3	1	\$25,069	\$24,916	\$0
B4y	2	1	0	\$0	\$11,015	\$0
B5	1	1	1	\$1,550	\$13,500	\$0
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	20	13	2	\$89,841	\$73,659	\$0
C2	7	6	0	\$90,202	\$42,338	-\$3,524
C3	212	108	30	\$1,024,024	\$263,690	\$189,024
C4	6	4	1	\$156,301	\$16,129	\$0
C5	47	82	4	\$2,244,127	\$319,381	-\$20,050
D - Examination and Opinions Error						
D1	29	13	9	\$114,307	\$613,026	\$6,384
D2	219	21	12	\$1,538,527	\$340,211	\$2,000
D3	101	39	1	\$1,340,279	\$915,206	\$132,347
D4	1	0	0	\$0	-\$1,260	\$0
E - Survey Inspection/Description Matters						
E1	89	40	8	\$624,022	\$301,350	\$0
E2	363	82	17	\$540,753	\$264,976	\$1,500
F - Closing Procedures						
F1	4	0	1	\$0	\$57	\$0
F2	244	39	19	\$275,849	\$74,958	-\$6,618
F3	103	69	4	-\$80,021	\$294,787	-\$530,296
F4	1	1	0	\$136,636	\$158,489	\$0
F5	237	26	3	\$153,048	\$66,683	\$0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2021

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
F6	124	47	9	\$331,319	\$679,365	\$20,000
G - Typing or Policy Review Error						
G	18	8	1	\$93,584	\$153,845	\$0
G1	15	2	0	\$24,600	\$99,016	\$0
H - Taxes and Special Assessments						
H	488	219	29	\$1,133,446	\$96,663	\$194,887
H1	68	71	21	\$232,526	\$33,352	-\$82,809
I - Escrows						
I1	134	9	87	\$13,280	-\$14,837	\$0
I2	67	10	37	\$3,962	\$32,457	\$0
I3	71	4	54	\$61,028	\$73,888	\$0
I4	159	74	53	\$436,828	\$126,698	\$0
J - Title Indemnities						
J	0	0	0	\$0	\$0	\$0
K - Land Trusts						
K	1	1	1	\$0	\$998	\$0
K1	7	1	0	-\$101,536	\$49,151	-\$144,791
K3	4	2	3	-\$33,436	\$100,916	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	63	0	0	\$0	\$0	\$0
W						
W1	0	0	0	\$0	\$0	\$0
Grand Total	4,779	1,886	646	\$18,794,236	\$14,294,058	\$323,536

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2022

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	110	106	9	\$3,707,205	\$1,602,640	\$95,232
A2	58	55	2	\$1,630,926	\$1,837,678	-\$408,099
A3	155	65	10	\$423,579	\$566,817	\$37,500
A4	98	50	7	\$1,036,002	\$673,785	-\$26,600
A5	17	18	4	-\$140,138	\$191,763	\$267
A6	91	15	5	\$217,832	\$436,186	-\$7,658
A6a	25	26	8	\$114,790	\$347,109	\$0
A6b	28	32	0	\$109,243	\$48,789	\$0
A6c	17	16	0	\$263,866	\$55,015	\$0
A6d	6	2	0	\$36,000	\$2,000	\$0
A6e	13	9	0	\$32,882	\$8,270	\$0
A6f	7	3	0	\$32,998	\$32,613	\$0
A6g	6	3	0	\$700,000	\$64,121	\$0
A6h	9	5	2	\$29,500	\$32,723	\$0
A6i	9	7	1	\$46,691	\$119,982	\$0
A6j	1	0	0	\$0	\$0	\$0
A6k	0	0	0	\$35,000	\$13,349	\$0
A6l	0	0	0	\$0	\$0	\$0
A6m	2	0	0	\$43,000	\$0	\$0
A6n	3	0	1	\$0	\$0	\$0
A6o	3	1	0	\$28,615	\$0	\$0
A6p	2	3	0	\$8,750	\$750	\$0
A6q	2	0	0	\$0	\$0	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	1	0	0	\$0	\$0	\$0
A6t	16	12	2	\$116,106	\$135,516	\$0
A6u	21	14	3	\$110,842	\$51,693	\$0
A6v	1	0	0	\$0	\$0	\$0
A6w	0	0	0	\$0	\$0	\$0
A6x	153	23	61	\$3,141,302	\$1,416,886	\$1,000
A7	1	2	0	\$5,000	-\$210	\$0
B - Special Risks						
B1	66	24	2	\$156,950	\$130,707	-\$1,500
B1a	16	3	0	-\$18,381	\$215,205	\$0
B1b	22	6	4	\$158,852	\$132,880	\$0
B2	8	6	1	-\$47,603	\$32,034	\$0
B3	6	3	0	\$133,033	\$76,480	-\$2,286
B4	19	25	0	\$992,084	\$509,536	-\$6,000
B4a	10	5	0	\$170,000	-\$2,108	-\$10,000
B4b	3	1	0	\$50,000	\$0	\$0
B4bb	8	4	0	-\$145,796	-\$46,575	\$177,149
B4c	1,010	217	151	\$3,219,801	\$977,978	-\$38,595

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2022

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4d	0	0	0	\$0	\$0	\$0
B4e	0	0	0	\$0	\$0	\$0
B4g	1	0	0	\$0	\$0	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	4	2	0	\$3,500	\$15,000	\$0
B4j	0	0	0	\$0	\$0	\$0
B4k	5	1	0	\$7,916	-\$40	\$0
B4l	17	12	1	\$228,406	\$838,098	\$0
B4n	3	1	0	\$62,450	-\$7,313	\$0
B4o	1	0	0	\$0	\$0	\$0
B4p	1	0	0	\$0	\$0	\$0
B4q	105	50	6	\$582,169	\$137,015	\$50
B4r	38	10	3	\$104,401	\$14,060	\$0
B4s	0	0	0	\$0	\$0	\$0
B4t	2	1	0	\$0	\$2,500	\$0
B4u	2	1	0	\$14,000	\$0	\$0
B4v	0	0	0	\$0	\$0	\$0
B4w	7	2	1	\$30,000	\$15,000	\$0
B4y	2	1	0	\$0	\$4,011	\$0
B5	1	1	0	\$3,000	-\$1,619	\$0
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	16	7	6	\$391,700	\$92,893	\$46,029
C2	5	4	0	\$48,454	\$50,228	-\$1,546
C3	343	140	9	\$1,529,873	\$596,986	\$236,743
C4	16	10	1	\$345,246	\$120,297	\$0
C5	57	80	5	\$1,992,963	\$614,249	\$43,887
D - Examination and Opinions Error						
D1	51	17	1	\$3,579,556	\$730,209	-\$1,306,146
D2	274	25	11	\$1,468,294	\$1,758,807	-\$11,750
D3	123	36	2	\$2,042,404	\$204,140	\$165,035
D4	2	0	0	\$0	\$256,809	\$0
E - Survey Inspection/Description Matters						
E1	73	31	6	\$506,892	\$323,522	-\$11,300
E2	430	67	74	\$629,510	\$141,913	\$0
F - Closing Procedures						
F1	7	2	2	\$318	\$32,789	\$0
F2	300	38	19	\$175,245	\$73,079	\$209,808
F3	85	57	15	\$595,437	\$52,722	\$20,089
F4	4	2	0	\$197,874	\$13,552	\$0
F5	250	21	9	\$64,296	\$137,199	-\$250

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2022

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
F6	128	31	8	\$298,574	\$581,350	\$622
G - Typing or Policy Review Error						
G	23	9	6	\$213,435	\$178,726	\$0
G1	0	0	0	\$0	\$0	\$0
H - Taxes and Special Assessments						
H	545	225	32	\$1,304,147	\$284,294	\$27,577
H1	44	74	0	\$230,689	-\$7,081	\$113,583
I - Escrows						
I1	129	5	65	\$2,628	\$19,569	\$0
I2	198	4	124	\$53,635	\$114,632	\$0
I3	105	3	71	\$9,235	\$189,615	\$0
I4	188	93	21	\$531,835	\$521,375	\$0
J - Title Indemnities						
J	30	0	20	\$0	\$5,000	\$0
K - Land Trusts						
K	1	0	1	\$0	\$0	\$0
K1	7	0	0	\$93,735	\$25,095	\$0
K2	4	0	0	\$0	\$12,705	\$0
K3	4	1	0	\$342,634	\$42,367	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	83	0	0	\$0	\$5,154	\$0
W						
W1	0	0	0	\$0	\$0	\$0
Grand Total	5,737	1,825	792	\$34,083,381	\$17,852,519	-\$657,159

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2023

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	214	187	10	\$4,015,953	\$2,626,597	-\$1,234,049
A2	93	82	0	\$5,768,258	\$413,072	-\$174,253
A3	240	113	15	\$2,048,197	\$2,252,381	\$35,083
A4	114	53	11	\$1,186,795	\$551,842	-\$9,822
A5	32	20	0	-\$14,473	\$97,813	\$0
A6	85	7	6	\$447,317	\$610,477	-\$9,242
A6a	18	18	0	\$89,823	\$143,289	\$0
A6b	88	73	2	\$136,409	\$151,575	\$0
A6c	11	8	1	\$315,405	\$112,991	\$0
A6d	6	1	1	-\$10,000	\$567	\$0
A6e	18	9	0	\$545,310	\$60,291	\$0
A6f	3	2	1	\$15,229	-\$6,666	\$0
A6g	6	2	2	-\$30,000	\$8,502	\$0
A6h	12	4	4	\$96,263	\$115,988	\$0
A6i	8	5	1	\$45,000	\$50,220	\$0
A6j	0	0	0	\$0	\$0	\$0
A6k	0	1	0	\$0	\$2,243	\$0
A6l	0	0	0	\$0	\$0	\$0
A6m	0	0	0	\$0	\$0	\$0
A6n	3	1	0	\$0	\$0	\$0
A6o	3	3	0	\$10,119	\$389	\$0
A6p	2	1	0	\$2,000	\$0	\$0
A6q	3	0	0	\$0	\$0	\$0
A6r	1	0	0	\$0	\$0	\$0
A6s	1	1	0	\$0	\$65	\$0
A6t	26	12	1	\$399,518	\$303,831	\$309
A6u	16	10	1	\$199,523	-\$664	\$0
A6v	0	0	0	\$0	\$0	\$0
A6w	0	0	0	\$0	\$0	\$0
A6x	181	16	6	\$2,057,989	\$3,595,748	\$203
A7	3	1	2	\$0	\$2,596	\$0
B - Special Risks						
B1	114	89	4	\$227,926	\$185,901	-\$94
B1a	16	3	0	\$2,151,363	\$3,071,769	\$0
B1b	30	3	8	\$42,007	\$31,849	\$0
B2	5	6	0	\$7,000	\$31,433	\$0
B3	8	5	0	\$145,075	\$58,276	-\$7,200
B4	65	62	0	\$1,056,908	\$308,120	\$0
B4a	14	4	0	\$132,000	\$45,011	\$0
B4b	4	1	0	\$0	\$10,497	\$0
B4bb	6	3	0	\$125,038	\$99,445	\$0
B4c	1,200	378	73	\$4,686,619	\$838,828	-\$62,044

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2023

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4d	1	0	1	\$0	\$0	\$0
B4e	1	0	1	\$0	\$0	\$0
B4g	1	1	0	\$0	\$9,923	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	1	0	0	\$0	\$0	\$0
B4j	0	0	0	\$0	\$0	\$0
B4k	3	0	0	\$0	\$0	\$0
B4l	21	14	4	\$341,468	-\$9,584	\$0
B4n	3	1	1	-\$4,518	\$165	\$0
B4o	1	1	0	\$535	\$0	\$0
B4p	0	0	0	\$0	\$0	\$0
B4q	154	131	6	\$1,041,006	\$273,822	-\$27,000
B4r	45	10	10	\$220,592	\$91,000	\$0
B4s	0	0	0	\$0	\$0	\$0
B4t	2	1	1	\$150,000	\$3,638	\$0
B4u	2	0	0	\$0	\$0	\$0
B4v	1	1	0	\$36,500	\$35	\$0
B4w	6	1	0	\$101,000	\$23,288	\$0
B4y	3	1	0	\$0	\$2,796	\$0
B5	1	1	0	\$0	\$0	\$0
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	12	5	1	\$128,577	\$64,791	\$0
C2	3	5	0	-\$49,234	\$234,809	\$0
C3	253	180	7	\$6,114,286	\$1,475,949	-\$150,176
C4	17	12	0	\$350,029	-\$14,759	\$0
C5	59	81	1	\$2,057,539	\$434,465	\$0
D - Examination and Opinions Error						
D1	51	10	2	-\$202,411	\$2,935,253	\$0
D2	316	26	16	\$1,217,054	\$246,508	-\$164,178
D3	100	42	0	\$1,986,862	\$1,226,686	\$45,058
D4	2	0	0	\$0	\$0	\$0
E - Survey Inspection/Description Matters						
E1	81	22	5	\$201,685	\$201,008	\$0
E2	512	88	69	\$593,883	\$317,839	\$0
F - Closing Procedures						
F1	17	3	4	\$41,038	\$53,059	\$0
F2	287	76	7	-\$94,115	\$239,814	-\$12,981
F3	111	66	17	\$2,154,779	\$1,052,167	-\$92,691
F4	4	3	0	\$166,928	\$362,842	\$0
F5	165	27	5	\$62,343	\$69,653	\$0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2023

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
F6	118	36	8	\$836,570	\$841,965	\$0
G - Typing or Policy Review Error						
G	27	10	1	\$191,420	\$88,771	\$10,059
G1	0	0	0	\$0	\$0	\$0
H - Taxes and Special Assessments						
H	635	232	41	\$1,439,754	\$381,734	\$51,580
H1	161	161	0	\$512,426	\$8,320	-\$61,640
I - Escrows						
I1	228	6	122	\$134,765	\$205,214	\$0
I2	205	5	159	\$1,453,121	\$367,327	\$0
I3	101	5	65	\$174,688	\$10,484	\$0
I4	249	103	45	\$562,504	\$887,627	\$0
J - Title Indemnities						
J	1	0	0	\$0	\$0	\$0
K - Land Trusts						
K	5	2	1	\$0	\$10,000	\$0
K1	8	2	0	-\$2,927	-\$2,496	\$0
K2	2	0	0	\$0	\$10,375	\$0
K3	6	3	2	-\$23,178	\$4,090	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	82	0	0	\$0	\$0	\$0
W						
W1	0	0	0	\$0	\$0	\$0
Grand Total	6,713	2,558	751	\$47,793,540	\$27,882,852	-\$1,863,079

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2024

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	217	151	6	\$8,796,204	\$3,405,919	-\$923,549
A2	113	87	4	\$4,929,337	\$1,772,974	\$488,149
A3	239	110	14	\$1,973,394	\$2,039,169	\$137,124
A4	146	65	8	\$1,242,852	\$897,176	\$211,185
A5	25	16	1	\$245,310	\$170,232	\$0
A6	106	33	6	\$6,021,670	\$1,932,446	\$37,588
A6a	32	25	2	\$584,420	\$290,249	\$0
A6b	45	43	2	\$208,031	\$354,043	-\$116
A6c	14	8	0	-\$3,262	\$337,940	\$0
A6d	4	1	0	\$84,100	\$2,594	\$0
A6e	15	6	2	\$26,320	\$5,353	\$0
A6f	6	0	1	-\$3,000	\$787	\$0
A6g	7	0	0	\$0	\$34,117	\$0
A6h	10	5	2	\$122	\$392,490	\$0
A6i	8	4	2	\$225	\$2,889	\$0
A6j	1	0	0	\$0	\$0	\$0
A6k	1	0	0	\$0	\$2,000	\$0
A6l	0	0	0	\$0	\$0	\$0
A6m	2	1	1	\$4,394	\$0	\$0
A6n	10	2	2	\$2,660	\$7,050	\$0
A6o	6	3	0	\$0	\$4,900	\$0
A6p	1	1	0	\$0	\$0	\$0
A6q	2	0	0	\$0	\$0	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	0	0	0	\$0	\$0	\$0
A6t	38	20	5	\$34,781	\$468,666	-\$99,519
A6u	17	11	1	\$55,038	\$7,664	\$0
A6v	0	0	0	\$0	\$0	\$0
A6w	0	0	0	\$0	\$0	\$0
A6x	113	21	3	\$973,377	\$683,066	-\$60,596
A7	6	0	0	\$0	\$23,730	\$0
B - Special Risks						
B1	63	49	2	\$775,814	\$755,809	-\$137,117
B1a	17	2	0	\$4,598	\$6,897	\$0
B1b	29	7	0	\$61,386	\$51,927	\$0
B2	5	3	1	\$112,794	-\$4,136	\$0
B3	8	4	0	\$82,048	\$62	\$3,500
B4	39	33	1	\$196,211	\$300,158	-\$812,094
B4a	14	8	2	\$177,730	\$30,064	\$0
B4b	2	1	0	\$0	-\$3,595	\$0
B4bb	8	4	1	\$73,707	\$87,655	\$0
B4c	1,227	378	77	\$7,043,926	\$1,653,008	\$293,460

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2024

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4d	1	0	0	\$0	\$0	\$0
B4e	0	0	0	\$0	\$0	\$0
B4g	1	0	0	\$0	\$0	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	3	0	0	\$0	\$0	\$0
B4j	1	0	0	\$14,500	\$0	\$0
B4k	3	0	0	\$0	\$0	\$0
B4l	20	16	1	\$393,294	\$247,898	\$0
B4n	4	2	0	-\$5,720	\$19,218	\$0
B4o	2	2	0	\$7,201	\$3,873	\$0
B4p	1	0	0	\$0	\$0	\$0
B4q	168	137	3	\$759,654	\$1,027,035	-\$12,433
B4r	41	9	2	\$530,460	\$140,703	\$0
B4s	1	0	1	\$0	\$0	\$0
B4t	2	0	0	\$0	\$0	\$0
B4u	7	1	0	\$7,500	\$0	\$0
B4v	1	0	1	\$0	\$0	\$0
B4w	6	3	0	\$255,000	\$32,662	\$0
B4y	2	1	0	\$32,500	\$905	\$0
B5	0	0	0	\$0	\$0	\$0
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	15	5	1	\$49,176	\$108,445	\$0
C2	1	3	0	\$556,147	\$156,023	\$0
C3	342	271	6	\$6,192,471	\$5,825,329	-\$1,226,063
C4	13	10	0	\$457,423	\$126,331	\$0
C5	62	84	2	\$956,043	\$427,105	\$35,151
D - Examination and Opinions Error						
D1	26	11	3	\$527,468	\$188,052	\$0
D2	318	27	3	\$1,271,854	\$127,047	\$107,991
D3	109	60	4	\$2,755,532	\$791,277	\$548,768
D4	1	0	0	\$0	\$10,000	\$0
E - Survey Inspection/Description Matters						
E1	98	35	12	\$429,307	\$394,099	\$0
E2	533	93	46	\$550,154	\$850,974	-\$1,331
F - Closing Procedures						
F1	27	6	5	\$579,254	\$12,385	\$0
F2	263	64	16	\$882,907	\$715,951	\$88,500
F3	126	64	5	\$741,396	\$314,881	\$2,586
F4	2	2	0	\$24,796	\$55,987	\$0
F5	138	24	14	\$462,397	\$143,148	-\$49,905

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2024

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
F6	153	63	17	\$2,355,258	\$1,276,490	-\$218,565
G - Typing or Policy Review Error						
G	63	46	2	\$234,364	\$37,784	\$0
G1	2	1	0	\$400	\$12,741	\$0
H - Taxes and Special Assessments						
H	732	275	33	\$1,503,969	\$272,460	-\$18,279
H1	227	226	0	\$114,329	\$159,985	\$0
I - Escrows						
I1	242	14	116	\$154,270	\$79,660	\$68
I2	220	7	170	\$87,334	-\$41,919	\$0
I3	94	2	37	\$54,826	\$43,565	\$0
I4	226	97	52	\$1,180,009	\$723,520	\$3,472
J - Title Indemnities						
J	0	0	0	\$0	\$0	\$0
K - Land Trusts						
K	0	0	0	\$0	\$0	\$0
K1	9	1	0	\$62,590	\$18,633	\$0
K2	1	0	1	\$0	\$0	\$0
K3	4	0	0	\$0	\$8,495	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	75	0	1	\$0	\$0	\$0
W						
W1	0	0	0	\$0	\$0	\$0
Grand Total	6,982	2,764	700	\$57,882,255	\$30,024,044	-\$1,602,024

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TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2020

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	Alliant National Title Insurance Company, Inc.	\$64,947,416
11974	0	Amrock Title Insurance Company	\$46,944,531
16832	0	DHI Title Insurance Company	\$15,079,644
14240	0	First National Title Insurance Company	\$158,494,151
50130	0	North American Title Insurance Company	\$42,295,620
50026	0	Premier Land Title Insurance Company	\$11,129,450
50440	0	Real Advantage Title Insurance Company	\$2,143,632
15305	0	Southwest Land Title Insurance Company	\$2,536,864
12591	0	Sierra Title Insurance Guaranty Company	\$9,118,877
16601	0	Texan Title Insurance Company	\$26,510,182
50016	0	Title Resources Guaranty Company	\$192,547,102
50050	0	Westcor Land Title Insurance Company	\$111,763,041
		TOTAL ALL OTHERS	\$683,510,510
51624	70	First American Title Guaranty Company	\$273,125,126
50814	70	First American Title Insurance Company	\$191,332,611
		TOTAL FIRST AMERICAN TITLE GROUP	\$464,457,737
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$237,659,419
		TOTAL OLD REPUBLIC GROUP	\$237,659,419
50121	340	Stewart Title Guaranty Company	\$322,016,031
		TOTAL STEWART TITLE GROUP	\$322,016,031
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$38,350,439
		TOTAL INVESTORS TITLE GROUP	\$38,350,439
50598	670	Alamo Title Insurance	\$98,247,336
50229	670	Chicago Title Insurance Company	\$259,329,721
50083	670	Commonwealth Land Title Insurance Company	\$46,205,426
51586	670	Fidelity National Title Insurance Company	\$371,181,716
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$774,964,199
51632	766	Radian Title Insurance Company	\$3,906,187
		TOTAL RADIAN GROUP	\$3,906,187
51578	2538	AmTrust Title Insurance Company	\$1,354,734
		TOTAL AMTRUST NGH GROUP	\$1,354,734
12522	4915	Agents National Title Insurance Company	\$17,436,983
		TOTAL UFG HOLDINGS LLC GROUP	\$17,436,983

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2020

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
51152	4699	WFG National Title Insurance Company	\$83,434,548
		TOTAL GGC OPPORTUNITY FUND GROUP	\$83,434,548
		TOTAL ALL COMPANIES	\$2,627,090,787

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2021

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12522	0	Agents National Title Insurance Company	\$35,190,935
12309	0	Alliant National Title Insurance Company, Inc.	\$66,168,978
11974	0	Amrock Title Insurance Company	\$54,136,428
16832	0	DHI Title Insurance Company	\$49,500,269
14240	0	First National Title Insurance Company	\$208,900,230
50130	0	North American Title Insurance Company	\$63,331,583
50026	0	Premier Land Title Insurance Company	\$13,723,947
50440	0	Real Advantage Title Insurance Company	\$2,899,287
15305	0	Southwest Land Title Insurance Company	\$1,824,991
12591	0	Sierra Title Insurance Guaranty Company	\$11,707,358
16601	0	Texan Title Insurance Company	\$48,996,807
50016	0	Title Resources Guaranty Company	\$250,438,565
50050	0	Westcor Land Title Insurance Company	\$175,096,492
		TOTAL ALL OTHERS	\$981,915,871
51624	70	First American Title Guaranty Company	\$360,673,523
50814	70	First American Title Insurance Company	\$306,519,593
		TOTAL FIRST AMERICAN TITLE GROUP	\$667,193,116
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$319,458,420
		TOTAL OLD REPUBLIC GROUP	\$319,458,420
50121	340	Stewart Title Guaranty Company	\$432,046,048
		TOTAL STEWART TITLE GROUP	\$432,046,048
11865	361	American Digital Title Insurance Company	\$285,974
		TOTAL MUNICH RE GROUP	\$285,974
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$62,556,655
		TOTAL INVESTORS TITLE GROUP	\$62,556,655
50598	670	Alamo Title Insurance	\$123,302,072
50229	670	Chicago Title Insurance Company	\$389,683,889
50083	670	Commonwealth Land Title Insurance Company	\$64,974,557
51586	670	Fidelity National Title Insurance Company	\$532,369,476
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$1,110,329,994
51632	766	Radian Title Insurance Company	\$3,891,406
		TOTAL RADIAN GROUP	\$3,891,406
51578	2538	AmTrust Title Insurance Company	\$6,814,011
		TOTAL AMTRUST NGH GROUP	\$6,814,011

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2021

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
51268	4255	Connecticut Attorneys Title Insurance Company	\$0
		TOTAL CATIC FIN GRP	\$0
51152	4736	WFG National Title Insurance Company	\$106,536,718
		TOTAL GGC GROUP	\$106,536,718
		TOTAL ALL COMPANIES	\$3,691,028,213

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2022

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	Alliant National Title Insurance Company, Inc.	\$51,472,846
11974	0	Amrock Title Insurance Company	\$25,225,024
16832	0	DHI Title Insurance Company	\$62,195,972
14240	0	First National Title Insurance Company	\$189,798,028
50130	0	Doma Title Insurance, Inc.	\$68,884,073
50026	0	Premier Land Title Insurance Company	\$16,010,170
50440	0	Real Advantage Title Insurance Company	\$2,374,692
15305	0	Southwest Land Title Insurance Company	\$1,181,352
12591	0	Sierra Title Insurance Guaranty Company	\$11,582,695
16601	0	Texan Title Insurance Company	\$67,051,088
50016	0	Title Resources Guaranty Company	\$231,919,442
50050	0	Westcor Land Title Insurance Company	\$129,124,820
		TOTAL ALL OTHERS	\$856,820,202
51624	70	First American Title Guaranty Company	\$372,014,388
50814	70	First American Title Insurance Company	\$334,630,790
		TOTAL FIRST AMERICAN TITLE GROUP	\$706,645,178
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$341,250,303
		TOTAL OLD REPUBLIC GROUP	\$341,250,303
50121	340	Stewart Title Guaranty Company	\$401,095,648
		TOTAL STEWART TITLE GROUP	\$401,095,648
11865	361	American Digital Title Insurance Company	\$144,295
		TOTAL MUNICH RE GROUP	\$144,295
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$72,277,627
		TOTAL INVESTORS TITLE GROUP	\$72,277,627
50598	670	Alamo Title Insurance	\$109,613,536
50229	670	Chicago Title Insurance Company	\$341,544,063
50083	670	Commonwealth Land Title Insurance Company	\$60,465,080
51586	670	Fidelity National Title Insurance Company	\$528,301,332
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$1,039,924,011
51632	766	Radian Title Insurance Company	\$2,397,395
		TOTAL RADIAN GROUP	\$2,397,395
51578	2538	AmTrust Title Insurance Company	\$6,902,635
		TOTAL AMTRUST NGH GROUP	\$6,902,635

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2022

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12522	4694	Agents National Title Insurance Company	\$35,588,828
		TOTAL ESSENT GROUP	\$35,588,828
51152	4736	WFG National Title Insurance Company	\$91,613,524
		TOTAL GGC GROUP	\$91,613,524
		TOTAL ALL COMPANIES	\$3,554,659,646

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2023

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
50004	0	Advocus National Title Insurance Company	\$906
12309	0	Alliant National Title Insurance Company, Inc.	\$39,773,491
11974	0	Amrock Title Insurance Company	\$9,180,942
16832	0	DHI Title Insurance Company	\$58,517,878
14240	0	First National Title Insurance Company	\$148,501,051
50026	0	Premier Land Title Insurance Company	\$14,757,981
50440	0	Real Advantage Title Insurance Company	\$352,310
12591	0	Sierra Title Insurance Guaranty Company	\$9,156,813
15305	0	Southwest Land Title Insurance Company	\$569,684
16601	0	Texan Title Insurance Company	\$44,246,123
50050	0	Westcor Land Title Insurance Company	\$71,622,263
		TOTAL ALL OTHERS	\$396,679,442
51624	70	First American Title Guaranty Company	\$262,175,274
50814	70	First American Title Insurance Company	\$188,661,111
		TOTAL FIRST AMERICAN TITLE GROUP	\$450,836,385
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$225,135,314
		TOTAL OLD REPUBLIC GROUP	\$225,135,314
50121	340	Stewart Title Guaranty Company	\$272,663,438
		TOTAL STEWART TITLE GROUP	\$272,663,438
11865	361	American Digital Title Insurance Company	\$5,650
		TOTAL MUNICH RE GROUP	\$5,650
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$46,307,775
		TOTAL INVESTORS TITLE GROUP	\$46,307,775
50598	670	Alamo Title Insurance	\$82,880,671
50229	670	Chicago Title Insurance Company	\$214,961,159
50083	670	Commonwealth Land Title Insurance Company	\$30,544,864
51586	670	Fidelity National Title Insurance Company	\$332,853,119
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$661,239,813
51632	766	Radian Title Insurance Company	\$566,051
		TOTAL RADIAN GROUP	\$566,051
51578	2538	AmTrust Title Insurance Company	\$10,494,555
		TOTAL AMTRUST NGH GROUP	\$10,494,555
51268	4255	Connecticut Attorneys Title Insurance Company	\$0

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2023

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
		TOTAL CATIC FIN GROUP	\$0
12522	4694	Agents National Title Insurance Company	\$30,888,488
		TOTAL ESSENT GROUP	\$30,888,488
51152	4736	WFG National Title Insurance Company	\$55,260,300
		TOTAL GGC GROUP	\$55,260,300
50130	5085	Doma Title Insurance, Inc.	\$59,501,156
50016	5085	Title Resources Guaranty Company	\$173,345,946
		TOTAL RE CLOSING HOLDING CORP GROUP	\$232,847,102
		TOTAL ALL COMPANIES	\$2,382,924,313

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2024

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
50004	0	Advocus National Title Insurance Company	\$38,827
12309	0	Alliant National Title Insurance Company, Inc.	\$41,603,173
50001	0	American Eagle Title Insurance Company	\$8,121
16827	0	Atlas National Title Insurance Company	\$0
16832	0	DHI Title Insurance Company	\$55,125,662
14240	0	First National Title Insurance Company	\$159,096,513
17712	0	Impact Title Insurance Company	\$612,701
50026	0	Premier Land Title Insurance Company	\$15,646,860
50440	0	Real Advantage Title Insurance Company	\$812,661
11974	0	Rocket Title Insurance Company	\$13,041,376
12591	0	Sierra Title Insurance Guaranty Company	\$8,060,227
15305	0	Southwest Land Title Insurance Company	\$779,266
16601	0	Texan Title Insurance Company	\$45,339,095
50050	0	Westcor Land Title Insurance Company	\$78,148,679
17653	0	Worth National Title Insurance Company	\$10,876,899
		TOTAL ALL OTHERS	\$429,190,060
11865	70	American Digital Title Insurance Company	\$22,696
51624	70	First American Title Guaranty Company	\$261,894,768
50814	70	First American Title Insurance Company	\$224,885,610
		TOTAL FIRST AMERICAN TITLE GROUP	\$486,803,074
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$230,737,646
		TOTAL OLD REPUBLIC GROUP	\$230,737,646
50121	340	Stewart Title Guaranty Company	\$285,807,932
		TOTAL STEWART TITLE GROUP	\$285,807,932
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$56,985,138
		TOTAL INVESTORS TITLE GROUP	\$56,985,138
50598	670	Alamo Title Insurance	\$81,346,045
50229	670	Chicago Title Insurance Company	\$223,543,001
50083	670	Commonwealth Land Title Insurance Company	\$35,859,129
51586	670	Fidelity National Title Insurance Company	\$371,411,945
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$712,160,120
51632	766	Radian Title Insurance Company	\$738,204
		TOTAL RADIAN GROUP	\$738,204
51578	2538	AmTrust Title Insurance Company	\$8,071,410
		TOTAL AMTRUST NGH GROUP	\$8,071,410

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2024

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
51268	4255	Connecticut Attorneys Title Insurance Company	\$66,710
		TOTAL CATIC FIN GROUP	\$66,710
12522	4694	Essent Title Insurance, Inc.	\$24,968,048
		TOTAL ESSENT GROUP	\$24,968,048
51152	4736	WFG National Title Insurance Company	\$42,511,727
		TOTAL GGC GROUP	\$42,511,727
50130	5085	Doma Title Insurance, Inc.	\$58,276,466
50016	5085	Title Resources Guaranty Company	\$164,842,695
		TOTAL RE CLOSING HOLDING CORP GROUP	\$223,119,161
		TOTAL ALL COMPANIES	\$2,501,159,230

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FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2020
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract, and Other Business	Gross Amount Per Books (Sum of Columns A-F)
		Underwriters	Direct Operations	Independent Agents	Affiliated Agents			
PREMIUM INCOME								
1	Gross premiums - other than home office issue		146,319,681	1,397,043,445	817,579,927			2,360,943,054
2	Premiums allocated to agency function - other than home office issue		124,371,729	1,187,447,270	695,117,695			2,006,936,694
3	Premiums allocated to underwriter function - other than home office issue (Line 1G - Line 2G)	354,006,360						354,006,360
4	Gross premiums - home office issue	214,474,636	10,301,431		41,371,666			266,147,733
5	Premiums allocated to agency function - home office issue		8,756,214	151,203,618	35,676,428			195,636,260
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	70,511,473						70,511,473
7	Gross premiums - Total (Line 1 + Line 4)	214,474,636	156,621,112	1,397,043,445	858,951,593			2,627,090,787
8	Total premiums allocated to agency function (Line 2 + Line 5)		133,127,943		730,794,123			863,922,066
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	424,517,833						424,517,833
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					1,111,405		1,111,405
11	Investment income-dividends-before expenses					20,287,367		20,287,367
12	Investment income-other-before expenses					20,706,704		20,706,704
13	Net realized capital gains (losses)					-6,237,691		-6,237,691
14	Net unrealized capital gains (losses)					22,169,404		22,169,404
15	Total (Sum of lines 10 through 14)					57,967,318		57,967,318
OTHER INCOME								
16	Reinsurance fees (acquired)						4,808,975	4,808,975
17	Service charges (from Form 4)	1,606,249	13,453,708		130,695,970	-4,809	52,217,339	197,968,457
18	Escrow and abstract fees						106,528,585	106,528,585
19	Miscellaneous (from Form 4)	4,173,326	7,449,464		64,043,922	0	33,432,311	109,099,023
20	Total (Sum of lines 16 through 19)	5,779,575	20,903,172		194,739,892	-4,809	196,987,210	418,405,040
21	TOTAL INCOME (Sum of lines 8, 9, 15, and 20)	430,297,407	154,031,115		925,534,015	57,962,509	196,987,210	1,764,812,256
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS							
		Owner Policies (R3 and R5)	Mortgagee policies at basic rates (R4)	Mortgagee policies at simultaneous issue rates (R5)	All other forms for which a premium was charged		Total	
		618,004	244,280	474,553	3,429,823		4,766,660	

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2020
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract, & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
1a	Salaries - employees		73,407,039	317,408,574		80,993,767	471,809,380
1b	Salaries - owners & partners		0	330,848		74,478	405,326
1c	Salaries - Total	66,446,115			2,273		66,448,388
2	Employee benefits, relations, & welfare	10,953,231	12,174,439	49,819,600	114	11,196,070	84,143,454
3a	Fees paid for title examination & furnishing title evidence - Title Agents	12,300,516	5,878,497	20,200,430			38,379,443
3b	Fees paid for title examination & furnishing title evidence - Others	2,149,401	279,618	2,416,430			4,845,449
4a	Closing costs paid non-employees - Title Agents	0	312,543	17,136,926			17,449,469
4b	Closing costs paid non-employees - Others	-693,176	2,558,976	65,517,534			67,383,334
5	Rent	3,371,957	7,499,370	30,803,663	180	8,230,938	49,906,108
6	Utilities	850,992	179,243	1,298,403	0	389,512	2,718,150
7	Accounting & auditing	1,459,513	245,027	2,422,599	113,892	674,176	4,915,207
8	Advertising & promotions	2,826,998	1,701,432	6,987,737	0	1,756,187	13,272,354
9	Employee travel, lodging, & education	1,650,830	692,965	2,203,670	242	645,252	5,192,959
10	Insurance	369,243	357,842	1,786,916	0	1,007,698	3,521,699
11	Interest expense	2,769	0	309,120	0	297,118	609,007
12	Legal expense	2,652,695	-21,685	448,436	0	137,306	3,216,752
13	Licenses, taxes, & fees	37,404,783	1,720,476	2,273,349	0	615,006	42,013,614
14	Postage & freight	198,893	493,566	3,580,773	0	876,774	5,150,006
15	Courier & overnight delivery	212,973	1,125,946	4,266,415	0	12,659	5,617,993
16	Telephone & fax	182,337	520,375	3,852,170	0	1,780,815	6,335,697
17	Printing & photocopying	101,121	109,606	889,277	0	198,196	1,298,200
18	Office supplies	296,706	549,906	3,225,800	8	829,586	4,902,006
19	Equipment & vehicle leases	5,570,638	668,943	1,476,634	0	499,244	8,215,459
20	Depreciation	1,349,398	1,596,860	5,292,179	10,693	1,988,256	10,237,386

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2020
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
21	Directors' fees	61,868	0	15,510	0	978,193	1,055,571
22	Dues, boards, & associations	626,288	317,912	1,016,134	55	231,828	2,192,217
23	Bad debts	420,869	10,021	35,436	0	10,380	476,706
24	Loss adjustment expenses incurred	14,268,805	716,315	210,179			15,195,299
25	Losses incurred	20,680,255	0	1,091,844			21,772,099
26	Reinsurance charges (ceded)		0	98,130		10,335,491	10,433,621
27	Other	16,709,915	22,360,251	36,191,482	3,120,678	25,747,474	104,129,800
28	Tax certificates		2,576,761	10,459,174		2	13,035,937
29	Recording fees		4,608,316	44,684,061		10,620	49,302,997
30	Plant lease/update costs		10,001,230	37,164,558		-147,822	47,017,966
31	Allowances to managers & agents	3,320,263	0	0	0	0	3,320,263
32	Net addition to unearned premium reserve	28,430,365					28,430,365
33	Abstract costs					190,904	190,904
34	Real estate expenses				3,912		3,912
35	Real estate taxes				38,436		38,436
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	5,314	211	56,831	0	14,579	76,935
38	Donations/lobbying	787,047	86,182	470,538	0	101,212	1,444,979
39	Trade association fees	189,062	49,112	627,449	0	132,610	998,233
40	Total Expenses (Sum of lines 1 through 39)	235,197,924	152,777,296	676,068,809	3,290,483	149,808,509	1,217,143,021
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	195,099,483	1,253,819	249,465,206	54,672,026	47,178,701	547,669,236

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2021
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract, and Other Business	Gross Amount Per Books (Sum of Columns A-F)
		Underwriters	Direct Operations	Independent Agents	Affiliated Agents			
PREMIUM INCOME								
1	Gross premiums - other than home office issue		222,679,421	1,930,672,409	1,117,704,049			3,271,055,879
2	Premiums allocated to agency function - other than home office issue		189,277,508	1,640,941,110	949,829,308			2,780,047,925
3	Premiums allocated to underwriter function - other than home office issue (Line 1G - Line 2G)	491,007,954						491,007,954
4	Gross premiums - home office issue	339,102,205	15,928,716		64,941,413			419,972,334
5	Premiums allocated to agency function - home office issue		13,539,408	254,468,137	55,203,080			323,210,626
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	96,761,708						96,761,708
7	Gross premiums - Total (Line 1 + Line 4)	339,102,205	238,608,137	1,930,672,409	1,182,645,462			3,691,028,213
8	Total premiums allocated to agency function (Line 2 + Line 5)		202,816,916		1,005,032,388			1,207,849,304
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	587,769,661						587,769,661
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					661,018		661,018
11	Investment income-dividends-before expenses					20,578,054		20,578,054
12	Investment income-other-before expenses					26,117,081		26,117,081
13	Net realized capital gains (losses)					9,942,824		9,942,824
14	Net unrealized capital gains (losses)					650,522		650,522
15	Total (Sum of lines 10 through 14)					57,949,500		57,949,500
OTHER INCOME								
16	Reinsurance fees (acquired)						8,433,237	8,433,237
17	Service charges (from Form 4)	1,876,291	19,002,140		172,029,542	-7,312	49,087,332	241,987,993
18	Escrow and abstract fees						125,846,470	125,846,470
19	Miscellaneous (from Form 4)	3,452,055	22,568,956		89,252,164	0	42,077,191	157,350,365
20	Total (Sum of lines 16 through 19)	5,328,346	41,571,096		261,281,706	-7,312	225,444,230	533,618,065
21	TOTAL INCOME (Sum of lines 8, 9, 15, and 20)	593,098,007	244,388,013		1,266,314,094	57,942,188	225,444,230	2,387,186,531
NUMBER OF TITLE POLICIES ISSUED IN TEXAS								
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS	Owner Policies (R3 and R5)	Mortgagee policies at basic rates (R4)	Mortgagee policies at simultaneous issue rates (R5)	All other forms for which a premium was charged		Total	
		722,464	286,388	542,081	3,803,545		5,354,478	

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2021
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract, & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
1a	Salaries - employees		106,245,367	394,765,118		84,966,154	585,976,639
1b	Salaries - owners & partners		0	26,553		2,610	29,163
1c	Salaries - Total	85,238,072			0		85,238,072
2	Employee benefits, relations, & welfare	14,449,410	16,374,481	58,189,324	0	13,127,891	102,141,106
3a	Fees paid for title examination & furnishing title evidence - Title Agents	19,840,427	6,461,760	29,013,287			55,315,474
3b	Fees paid for title examination & furnishing title evidence - Others	3,959,758	520,909	278,224			4,758,891
4a	Closing costs paid non-employees - Title Agents	0	137,477	20,553,132			20,690,609
4b	Closing costs paid non-employees - Others	-582,161	4,454,641	99,624,759			103,497,239
5	Rent	2,488,453	8,582,401	32,621,580	0	7,619,647	51,312,081
6	Utilities	1,001,925	283,080	1,350,441	0	444,456	3,079,902
7	Accounting & auditing	2,070,945	284,268	2,921,190	111,666	760,256	6,148,324
8	Advertising & promotions	4,339,793	2,942,792	9,177,479	0	2,080,288	18,540,352
9	Employee travel, lodging, & education	2,458,765	769,236	3,107,309	0	830,353	7,165,663
10	Insurance	738,608	386,603	2,003,658	0	1,008,945	4,137,814
11	Interest expense	232	0	272,523	0	11,891	284,646
12	Legal expense	2,810,441	16,863	1,684,222	0	408,467	4,919,993
13	Licenses, taxes, & fees	52,076,794	2,160,635	2,200,715	0	2,508,009	58,946,153
14	Postage & freight	217,962	570,441	4,481,817	0	1,002,431	6,272,651
15	Courier & overnight delivery	219,145	1,511,575	4,100,253	0	14,356	5,845,329
16	Telephone & fax	373,380	616,029	3,844,751	0	1,701,082	6,535,241
17	Printing & photocopying	86,243	149,721	958,923	0	197,662	1,392,549
18	Office supplies	192,790	616,202	3,417,816	0	743,683	4,970,491
19	Equipment & vehicle leases	6,758,952	761,556	1,368,079	0	442,724	9,331,311
20	Depreciation	1,483,169	1,855,404	5,346,506	10,952	2,165,580	10,861,611

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2021
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
21	Directors' fees	39,720	0	17,640	0	717,724	775,084
22	Dues, boards, & associations	867,354	314,809	1,113,612	0	253,590	2,549,365
23	Bad debts	1,180,760	180,872	122,327	0	43,087	1,527,046
24	Loss adjustment expenses incurred	12,428,883	-38,563	296,478			12,686,798
25	Losses incurred	16,334,883	0	789,917			17,124,800
26	Reinsurance charges (ceded)		0	540,765		14,994,719	15,535,484
27	Other	34,672,803	19,371,804	25,906,779	3,610,263	33,328,656	116,890,305
28	Tax certificates		2,946,857	8,088,045		0	11,034,902
29	Recording fees		4,779,639	69,477,039		-2,035	74,254,643
30	Plant lease/update costs		12,148,568	34,520,274		968,241	47,637,083
31	Allowances to managers & agents	3,312,991	0	0	0	0	3,312,991
32	Net addition to unearned premium reserve	62,837,349					62,837,349
33	Abstract costs					159,535	159,535
34	Real estate expenses				12,679		12,679
35	Real estate taxes				45,999		45,999
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	2,832	27	196,103	0	38,282	237,244
38	Donations/lobbying	819,585	97,565	525,490	0	101,741	1,544,381
39	Trade association fees	170,851	73,907	600,264	0	106,210	951,232
40	Total Expenses (Sum of lines 1 through 39)	332,891,113	195,576,926	823,502,391	3,791,559	170,746,235	1,526,508,224
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	260,206,894	48,811,087	442,811,703	54,150,629	54,697,995	860,678,308

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2022
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract, and Other Business	Gross Amount Per Books (Sum of Columns A-F)
		Underwriters	Direct Operations	Independent Agents	Affiliated Agents			
PREMIUM INCOME								
1	Gross premiums - other than home office issue		218,848,597	1,794,641,120	1,139,144,603			3,152,634,320
2	Premiums allocated to agency function - other than home office issue		186,021,308	1,525,172,952	949,749,696			2,660,943,956
3	Premiums allocated to underwriter function - other than home office issue (Line 1G - Line 2G)	491,690,364						491,690,364
4	Gross premiums - home office issue	315,463,235	14,903,153		71,658,858			402,025,246
5	Premiums allocated to agency function - home office issue		12,667,680	234,489,427	59,982,676			307,139,783
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	94,885,463						94,885,463
7	Gross premiums - Total (Line 1 + Line 4)	315,463,235	233,751,750	1,794,641,120	1,210,803,461			3,554,659,566
8	Total premiums allocated to agency function (Line 2 + Line 5)		198,688,988		1,009,732,372			1,208,421,361
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	586,575,827						586,575,827
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					767,313		767,313
11	Investment income-dividends-before expenses					37,634,116		37,634,116
12	Investment income-other-before expenses					29,874,074		29,874,074
13	Net realized capital gains (losses)					-6,653,074		-6,653,074
14	Net unrealized capital gains (losses)					-90,333,885		-90,333,885
15	Total (Sum of lines 10 through 14)					-28,711,456		-28,711,456
OTHER INCOME								
16	Reinsurance fees (acquired)						10,607,342	10,607,342
17	Service charges (from Form 4)	2,752,905	21,369,211		133,409,745	-13,184	46,743,238	204,261,915
18	Escrow and abstract fees						117,135,876	117,135,876
19	Miscellaneous (from Form 4)	563,708	27,098,161		111,359,903	0	37,130,811	176,152,583
20	Total (Sum of lines 16 through 19)	3,316,613	48,467,372		244,769,648	-13,184	211,617,267	508,157,716
21	TOTAL INCOME (Sum of lines 8, 9, 15, and 20)	589,892,440	247,156,360		1,254,502,020	-28,724,640	211,617,267	2,274,443,446
NUMBER OF TITLE POLICIES ISSUED IN TEXAS								
22		Owner Policies (R3 and R5)	Mortgagee policies at basic rates (R4)	Mortgagee policies at simultaneous issue rates (R5)	All other forms for which a premium was charged		Total	
		692,637	183,026	463,516	2,816,882		4,156,061	

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2022
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract, & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
1a	Salaries - employees		110,847,308	414,894,080		82,345,059	608,086,447
1b	Salaries - owners & partners		0	40,125		2,097	42,222
1c	Salaries - Total	90,491,121			0		90,491,121
2	Employee benefits, relations, & welfare	16,666,700	18,367,810	64,642,652	0	12,305,429	111,982,592
3a	Fees paid for title examination & furnishing title evidence - Title Agents	28,188,165	9,038,600	23,824,596			61,051,361
3b	Fees paid for title examination & furnishing title evidence - Others	3,612,492	0	2,654,928			6,267,420
4a	Closing costs paid non-employees - Title Agents	0	434,021	14,553,966			14,987,987
4b	Closing costs paid non-employees - Others	-90,028	5,093,468	84,537,353			89,540,793
5	Rent	3,857,488	9,241,735	37,445,236	0	8,256,882	58,801,342
6	Utilities	1,218,604	307,122	1,604,119	0	500,574	3,630,419
7	Accounting & auditing	2,527,751	270,494	3,680,113	104,408	783,317	7,366,083
8	Advertising & promotions	6,444,567	4,197,438	14,710,364	0	2,598,268	27,950,636
9	Employee travel, lodging, & education	4,195,797	1,431,590	4,373,782	0	1,116,257	11,117,427
10	Insurance	1,696,609	592,599	3,431,787	0	1,000,726	6,721,721
11	Interest expense	3,214	21,449	368,924	0	34,631	428,218
12	Legal expense	4,520,666	218,682	1,811,822	0	554,571	7,105,741
13	Licenses, taxes, & fees	51,911,446	1,859,111	3,458,939	0	602,768	57,832,265
14	Postage & freight	415,140	542,827	3,630,579	0	749,970	5,338,516
15	Courier & overnight delivery	458,748	1,204,898	4,423,512	0	6,299	6,093,458
16	Telephone & fax	573,128	593,729	3,814,843	0	1,523,691	6,505,391
17	Printing & photocopying	108,555	148,220	920,470	0	183,500	1,360,745
18	Office supplies	114,097	892,396	4,381,055	0	757,091	6,144,639
19	Equipment & vehicle leases	9,042,901	690,893	1,871,799	0	489,823	12,095,417
20	Depreciation	1,601,282	2,057,009	6,508,886	13,811	2,329,107	12,510,095

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2022
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
21	Directors' fees	54,773	0	16,200	0	794,181	865,154
22	Dues, boards, & associations	1,308,642	442,686	1,741,494	0	314,413	3,807,236
23	Bad debts	492,151	184,716	207,868	0	19,384	904,119
24	Loss adjustment expenses incurred	17,835,048	6,204	1,113,879			18,955,131
25	Losses incurred	28,272,050	0	1,082,417			29,354,467
26	Reinsurance charges (ceded)		0	479,865		18,126,633	18,606,498
27	Other	25,615,921	20,310,771	30,796,096	3,738,339	31,915,623	112,376,750
28	Tax certificates		2,507,305	6,727,108		-12	9,234,401
29	Recording fees		5,232,645	34,751,766		365	39,984,776
30	Plant lease/update costs		15,504,308	37,268,987		936,066	53,709,361
31	Allowances to managers & agents	2,032,493	0	0	0	0	2,032,493
32	Net addition to unearned premium reserve	44,267,563					44,267,563
33	Abstract costs					178,321	178,321
34	Real estate expenses				13,914		13,914
35	Real estate taxes				69,902		69,902
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	18,905	4,108	5,788	0	1,087	29,888
38	Donations/lobbying	380,920	116,272	562,033	0	93,826	1,153,051
39	Trade association fees	163,419	131,868	882,927	0	134,223	1,312,437
40	Total Expenses (Sum of lines 1 through 39)	348,000,328	212,492,282	817,220,361	3,940,374	168,654,171	1,550,307,516
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	241,892,112	34,664,077	437,281,660	-32,665,014	42,963,096	724,135,930

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2023
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract, and Other Business	Gross Amount Per Books (Sum of Columns A-F)
		Underwriters	Direct Operations	Independent Agents	Affiliated Agents			
PREMIUM INCOME								
1	Gross premiums - other than home office issue		140,337,491	1,100,123,007	843,009,319			2,083,469,817
2	Premiums allocated to agency function - other than home office issue		119,286,867	935,090,604	716,624,337			1,771,001,808
3	Premiums allocated to underwriter function - other than home office issue (Line 1G - Line 2G)	312,468,009						312,468,009
4	Gross premiums - home office issue	240,056,966	12,857,216		46,540,311			299,454,492
5	Premiums allocated to agency function - home office issue		10,928,634	177,809,219	39,700,350			228,438,203
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	71,016,289						71,016,289
7	Gross premiums - Total (Line 1 + Line 4)	240,056,966	153,194,707	1,100,123,007	889,549,630			2,382,924,310
8	Total premiums allocated to agency function (Line 2 + Line 5)		130,215,501		756,324,687			886,540,188
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	383,484,298						383,484,298
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					5,572,917		5,572,917
11	Investment income-dividends-before expenses					27,279,523		27,279,523
12	Investment income-other-before expenses					42,554,236		42,554,236
13	Net realized capital gains (losses)					5,210,474		5,210,474
14	Net unrealized capital gains (losses)					7,114,620		7,114,620
15	Total (Sum of lines 10 through 14)					87,731,770		87,731,770
OTHER INCOME								
16	Reinsurance fees (acquired)						8,797,331	8,797,331
17	Service charges (from Form 4)	961,838	21,449,460		105,558,654	-7,681	37,960,124	165,922,395
18	Escrow and abstract fees						99,367,350	99,367,350
19	Miscellaneous (from Form 4)	3,302,030	14,070,060		72,054,175	0	30,264,711	119,690,976
20	Total (Sum of lines 16 through 19)	4,263,868	35,519,520		177,612,829	-7,681	176,389,516	393,778,052
21	TOTAL INCOME (Sum of lines 8, 9, 15, and 20)	387,748,166	165,735,021		933,937,516	87,724,089	176,389,516	1,751,534,308
NUMBER OF TITLE POLICIES ISSUED IN TEXAS								
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS	Owner Policies (R3 and R5)	Mortgagee policies at basic rates (R4)	Mortgagee policies at simultaneous issue rates (R5)	All other forms for which a premium was charged		Total	
		498,969	89,634	348,310			1,771,845	2,708,758

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2023
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract, & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
1a	Salaries - employees		87,258,126	306,087,053		87,308,400	480,653,579
1b	Salaries - owners & partners		0	296,916		271,160	568,076
1c	Salaries - Total	82,259,496			0		82,259,496
2	Employee benefits, relations, & welfare	16,594,340	16,575,125	57,015,073	0	13,355,380	103,539,918
3a	Fees paid for title examination & furnishing title evidence - Title Agents	4,009,447	5,699,534	9,887,831			19,596,812
3b	Fees paid for title examination & furnishing title evidence - Others	2,685,972	480,832	2,486,909			5,653,713
4a	Closing costs paid non-employees - Title Agents	0	962,511	8,313,497			9,276,008
4b	Closing costs paid non-employees - Others	-39,724	3,480,773	58,468,855			61,909,904
5	Rent	3,808,458	8,895,084	35,455,550	0	10,663,158	58,822,249
6	Utilities	1,328,673	271,044	1,906,346	0	595,309	4,101,372
7	Accounting & auditing	4,119,751	280,312	5,940,165	119,360	1,003,122	11,462,710
8	Advertising & promotions	4,975,345	3,489,294	11,401,492	0	4,005,149	23,871,280
9	Employee travel, lodging, & education	4,062,331	1,376,829	3,580,108	0	1,303,414	10,322,683
10	Insurance	1,296,241	544,125	2,953,504	0	1,646,154	6,440,024
11	Interest expense	25,402	-21,260	327,151	0	14,185	345,478
12	Legal expense	3,512,373	6,240	662,152	0	261,206	4,441,972
13	Licenses, taxes, & fees	31,070,081	1,571,627	3,958,440	0	320,896	36,921,043
14	Postage & freight	291,307	438,288	2,937,167	0	781,698	4,448,460
15	Courier & overnight delivery	2,741,209	822,347	2,948,991	0	6,404	6,518,952
16	Telephone & fax	917,289	570,416	3,486,684	0	1,581,026	6,555,415
17	Printing & photocopying	105,698	125,085	779,224	0	189,193	1,199,200
18	Office supplies	380,485	464,089	2,859,938	0	1,222,418	4,926,930
19	Equipment & vehicle leases	6,897,278	715,281	1,857,395	0	725,939	10,195,893
20	Depreciation	1,424,879	1,864,166	6,554,984	13,811	2,234,371	12,092,211

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2023
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
21	Directors' fees	183,101	0	219,860	0	2,378,291	2,781,252
22	Dues, boards, & associations	1,396,527	374,116	1,896,980	0	419,587	4,087,210
23	Bad debts	82,304	317,952	120,012	0	29,536	549,804
24	Loss adjustment expenses incurred	13,250,464	780,232	684,942			14,715,638
25	Losses incurred	40,669,943	361,760	3,683,430			44,715,133
26	Reinsurance charges (ceded)		0	635,334		14,381,858	15,017,192
27	Other	17,021,283	20,855,251	21,323,970	2,865,063	26,249,654	88,315,221
28	Tax certificates		1,797,504	5,554,952		0	7,352,456
29	Recording fees		3,215,097	26,652,016		-9,797	29,857,315
30	Plant lease/update costs		8,467,155	29,191,433		886,198	38,544,786
31	Allowances to managers & agents	481,059	0	0	0	0	481,059
32	Net addition to unearned premium reserve	-2,323,336					-2,323,336
33	Abstract costs					174,474	174,474
34	Real estate expenses				12,038		12,038
35	Real estate taxes				58,422		58,422
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	32,775	-3,590	55,076	0	15,086	99,347
38	Donations/lobbying	160,669	118,350	411,827	13	92,342	783,201
39	Trade association fees	169,769	95,230	748,468	0	133,745	1,147,212
40	Total Expenses (Sum of lines 1 through 39)	243,590,891	172,248,925	621,343,723	3,068,707	172,239,556	1,212,491,803
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	144,157,275	-6,513,904	312,593,792	84,655,381	4,149,960	539,042,505

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2024
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract, and Other Business	Gross Amount Per Books (Sum of Columns A-F)
		Underwriters	Direct Operations	Independent Agents	Affiliated Agents			
PREMIUM INCOME								
1	Gross premiums - other than home office issue		147,165,423	1,202,179,806	864,317,864			2,213,663,093
2	Premiums allocated to agency function - other than home office issue		125,090,609	1,022,110,319	734,683,247			1,881,884,175
3	Premiums allocated to underwriter function - other than home office issue (Line 1G - Line 2G)	331,778,919						331,778,919
4	Gross premiums - home office issue	218,069,590	11,258,171		58,168,378			287,496,139
5	Premiums allocated to agency function - home office issue		9,569,445	149,538,958	49,452,469			208,560,872
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	78,935,267						78,935,267
7	Gross premiums - Total (Line 1 + Line 4)	218,069,590	158,423,594	1,202,179,806	922,486,242			2,501,159,232
8	Total premiums allocated to agency function (Line 2 + Line 5)		134,660,054		784,135,716			918,795,770
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	410,714,186						410,714,186
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					6,588,183		6,588,183
11	Investment income-dividends-before expenses					21,999,204		21,999,204
12	Investment income-other-before expenses					46,247,468		46,247,468
13	Net realized capital gains (losses)					25,865,684		25,865,684
14	Net unrealized capital gains (losses)					-8,258,549		-8,258,549
15	Total (Sum of lines 10 through 14)					92,441,990		92,441,990
OTHER INCOME								
16	Reinsurance fees (acquired)						7,099,589	7,099,589
17	Service charges (from Form 4)	1,810,587	21,391,222		81,118,080	-9,497	39,464,231	143,774,623
18	Escrow and abstract fees						98,093,220	98,093,220
19	Miscellaneous (from Form 4)	4,276,508	19,395,851		74,924,221	0	32,010,098	130,606,678
20	Total (Sum of lines 16 through 19)	6,087,095	40,787,073		156,042,301	-9,497	176,667,139	379,574,110
21	TOTAL INCOME (Sum of lines 8, 9, 15, and 20)	416,801,281	175,447,127		940,178,016	92,432,493	176,667,139	1,801,526,055
NUMBER OF TITLE POLICIES ISSUED IN TEXAS								
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS		Owner Policies (R3 and R5)	Mortgagee policies at basic rates (R4)	Mortgagee policies at simultaneous issue rates (R5)	All other forms for which a premium was charged		Total
			483,131	75,629	371,827	1,828,284		2,758,871

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2024
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract, & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
1a	Salaries - employees		94,303,644	312,587,781		88,272,060	495,163,485
1b	Salaries - owners & partners		0	0		215,000	215,000
1c	Salaries - Total	90,208,252			0		90,208,252
2	Employee benefits, relations, & welfare	15,751,099	16,220,780	57,430,139	0	17,387,476	106,789,494
3a	Fees paid for title examination & furnishing title evidence - Title Agents	9,688,082	3,494,800	8,188,691			21,371,573
3b	Fees paid for title examination & furnishing title evidence - Others	1,441,156	0	2,718,112			4,159,268
4a	Closing costs paid non-employees - Title Agents	0	2,094,300	10,525,350			12,619,650
4b	Closing costs paid non-employees - Others	-195,635	3,363,311	57,282,062			60,449,738
5	Rent	3,613,569	8,740,044	33,415,773	0	10,206,277	55,975,663
6	Utilities	1,340,087	244,592	1,819,902	0	537,921	3,942,502
7	Accounting & auditing	4,273,423	266,062	4,970,988	131,443	998,149	10,640,064
8	Advertising & promotions	5,400,274	3,152,455	12,522,889	0	3,987,733	25,063,352
9	Employee travel, lodging, & education	3,994,812	1,486,552	4,274,783	0	1,353,084	11,109,230
10	Insurance	1,850,759	546,664	3,439,414	0	1,475,498	7,312,336
11	Interest expense	190	0	692,823	0	81,223	774,236
12	Legal expense	4,182,119	35,332	461,633	0	228,871	4,907,955
13	Licenses, taxes, & fees	35,817,042	1,663,096	3,797,590	0	522,042	41,799,770
14	Postage & freight	244,182	426,482	3,495,939	0	927,441	5,094,044
15	Courier & overnight delivery	1,933,506	901,281	2,652,088	0	6,558	5,493,434
16	Telephone & fax	457,294	646,259	2,469,523	0	1,363,817	4,936,892
17	Printing & photocopying	177,904	112,037	770,352	0	180,274	1,240,567
18	Office supplies	357,258	458,386	2,868,384	0	1,240,236	4,924,264
19	Equipment & vehicle leases	8,430,120	574,545	3,264,435	0	664,372	12,933,472
20	Depreciation	2,010,935	1,876,358	6,950,611	13,811	4,142,313	14,994,029

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2024
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
21	Directors' fees	215,876	0	218,254	0	115,096	549,225
22	Dues, boards, & associations	1,283,710	351,103	1,777,247	0	403,723	3,815,783
23	Bad debts	842,619	383,722	140,238	0	40,078	1,406,657
24	Loss adjustment expenses incurred	21,385,962	1,322,732	1,400,756			24,109,450
25	Losses incurred	52,578,878	0	3,785,282			56,364,160
26	Reinsurance charges (ceded)		0	453,840		11,969,615	12,423,455
27	Other	21,995,846	22,350,220	16,683,806	3,036,667	26,816,771	90,883,310
28	Tax certificates		2,105,997	5,322,746		629,938	8,058,681
29	Recording fees		2,978,167	22,167,350		-28,671	25,116,846
30	Plant lease/update costs		15,411,089	34,437,684		1,303,333	51,152,106
31	Allowances to managers & agents	637,338	0	0	0	0	637,338
32	Net addition to unearned premium reserve	2,397,600					2,397,600
33	Abstract costs					109,925	109,925
34	Real estate expenses				13,001		13,001
35	Real estate taxes				45,732		45,732
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	-2,673	4	12,790	0	2,892	13,013
38	Donations/lobbying	187,597	144,280	410,082	0	98,034	839,993
39	Trade association fees	167,550	64,475	858,059	0	136,415	1,226,499
40	Total Expenses (Sum of lines 1 through 39)	292,666,732	185,718,769	624,267,397	3,240,655	175,387,494	1,281,281,046
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	124,134,548	-10,271,642	315,910,619	89,191,838	1,279,645	520,245,009



Texas Department of Insurance
Property and Casualty Division - Data Services