



**STATE OF TEXAS
TITLE INSURANCE
EXPERIENCE REPORT
Calendar Years 2005 - 2009**

Texas Department of Insurance

Published June 23, 2011

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Table of Contents

Introduction	i
Underwriting Company Experience	
2005 - 2009	1.
2005 - 2006	2.
2006 - 2007	3.
2007 - 2008	4.
2008 - 2009	5.
Independent Agency Experience	
2005 - 2006	6.
2006 - 2007	7.
2007 - 2008	8.
2008 - 2009	9.
Affiliated Agency Experience	
2005 - 2006	10.
2006 - 2007	11.
2007 - 2008	12.
2008 - 2009	13.
Direct Operations Experience	
2005 - 2006	14.
2006 - 2007	15.
2007 - 2008	16.
2008 - 2009	17.
Policies Written	
2000 - 2009	18.
ALTA Income Statement and Balance Sheet Summary	
2005	19.
2006	21.
2007	23.
2008	25.
2009	27.
Liability Distribution Report	
2005	29.
2006	30.
2007	31.
2008	32.
2009	33.
T-42 Endorsement	
2005 - 2009	34.
Title Insurance Claims by ALTA Claim Codes	
2005	35.
2006	38.
2007	41.
2008	44.
2009	47.
Appendix A	
Underwriters by Group	
2005	50.
2006	51.
2007	52.
2008	53.
2009	54.
Appendix B	
Form 1 & 2 Summaries	
2005	55.
2006	58.
2007	61.
2008	64.
2009	67.

Introduction

Because revisions are sometimes made to data for prior years and for ease of analysis, summary reports from prior years are included.

Copies of title reports are available from the TDI Publications Division at (512) 322-4185 or from the TDI web page at "www.tdi.state.tx.us". Portions of individual company reports and complete agent reports may also be downloaded from the TDI web page. Complete company reports and agent reports may be requested from the Data Services Division at (512) 475-1878.

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**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

INCOME	2005	2006	2007	2008	2009
1. Gross Title Premiums	1,484,609,993	1,664,529,304	1,620,546,437	1,246,852,968	1,016,438,905
2. Title Premiums Retained by Agents	1,259,451,143	1,414,193,079	1,373,443,558	1,057,903,593	863,642,687
3. Title Premiums Remitted to Underwriters	225,158,850	250,336,225	247,102,879	188,949,375	152,796,218
4. Service Charges	2,971,939	1,340,337	2,572,232	2,892,425	5,248,827
5. Other Income	4,968,911	3,789,419	8,952,662	4,741,381	10,065,557
GROSS INCOME	233,099,700	255,465,981	258,627,773	196,583,181	168,110,602
EXPENSES					
1. Salaries:	75,904,501	68,754,328	79,564,377	60,876,776	58,741,571
2. Employee Benefits, Relations & Welfare	16,691,209	12,628,945	13,367,372	10,959,209	10,173,174
3. Examination Costs Paid Nonemployees:					
3a. Title Agents	1	146	1	40,090	389,300
3b. Others	1,130,353	507,116	265,087	681,604	1,880,224
4. Closing Costs Paid Nonemployees:					
4a. Title Agents	0	15,094,766	26,571,007	0	423,646
4b. Others	3,217,330	1,766,612	2,732,211	5,296,844	7,639,563
5. Rent	8,115,546	7,381,671	8,666,350	10,434,660	14,803,161
6. Utilities	266,916	104,111	286,614	202,113	445,596
7. Accounting & Auditing	3,621,524	2,811,215	2,502,606	2,651,265	2,368,745
8. Advertising and promotions	6,189,516	6,514,783	6,405,833	3,828,868	2,315,904
9. Employee travel, lodging and education	6,343,195	4,783,034	4,902,678	4,129,812	3,473,123
10. Insurance	930,398	760,027	507,842	1,583,457	1,226,968
11. Interest	159,509	452,577	355,424	133,636	155,469
12. Legal Expenses	5,379,905	7,502,748	6,633,568	5,667,582	6,688,340
13. Licenses, Taxes & Fees	23,775,144	17,569,957	16,968,862	12,260,043	12,953,945
14. Postage & Freight	864,965	804,576	374,522	1,313,230	1,024,504
15. Courier & Overnight Delivery	-164,236	-679,031	-1,999,978	-572,902	847,380
16. Telephone & Facsimile	2,573,898	5,972,796	2,921,993	2,838,286	2,388,461
17. Printing/Photocopying	1,218,171	1,428,124	1,079,276	1,185,304	992,704
18. Office Supplies	2,897,475	1,971,105	149,284	959,411	1,454,177
19. Equipment & Vehicle Leases	4,248,572	4,580,028	4,567,897	9,973,304	6,984,882
20. Depreciation	10,429,987	11,012,139	9,624,029	19,467,581	15,096,126
21. Directors' Fees	9,058	7,511	10,618	183,672	11,296
22. Dues, Boards & Associations	250,117	562,048	622,444	728,281	309,100
23. Bad Debts	123,115	212,142	1,982,818	2,178,721	5,136,304
24. Loss Adjustment Expenses Incurred	18,676,305	19,633,295	15,721,684	13,937,428	20,444,362
25. Losses Incurred	23,796,120	23,905,632	24,510,829	24,828,340	13,096,951
26. Other	4,497,576	18,161,712	16,515,775	20,872,650	20,027,096
27. Allowances to Managers & Agents	9,538	5,613	0	0	24,175
28. Net Addition to Unearned Premium Reserve	18,484,082	11,502,725	12,551,994	-4,283,461	-18,186,359
29. Damages Paid for Bad Faith Suits	0	1,440	0	0	0
30. Fines or Penalties for Violation of Law	12,516	1,498,848	519,668	-491,357	18,364
31. Donations/Lobbying	314,335	306,272	354,035	140,087	62,542
32. Trade Associations	280,375	368,202	382,222	44,617	187,975
TOTAL OPERATING EXPENSES	240,247,017	247,816,874	259,618,940	212,049,151	193,598,769
INCOME OR (LOSS) FROM OPERATIONS	-7,147,317	7,649,107	-991,167	-15,465,970	-25,488,167

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2005		Calendar Year 2006	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross Title Premiums	1,484,609,993	636.90%	1,664,529,304	651.57%
2. Title Premiums Retained by Agents	1,259,451,143	540.31%	1,414,193,079	553.57%
3. Title Premiums Remitted to Underwriters	225,158,850	96.59%	250,336,225	97.99%
4. Service Charges	2,971,939	1.27%	1,340,337	0.52%
5. Other Income	4,968,911	2.13%	3,789,419	1.48%
GROSS INCOME	233,099,700	100.00%	255,465,981	100.00%
EXPENSES				
1. Salaries:	75,904,501	32.56%	68,754,328	26.91%
2. Employee Benefits, Relations & Welfare	16,691,209	7.16%	12,628,945	4.94%
3. Examination Costs Paid Nonemployees:				
3a. Title Agents	1	0.00%	146	0.00%
3b. Others	1,130,353	0.48%	507,116	0.20%
4. Closing Costs Paid Nonemployees:				
4a. Title Agents	0	-	15,094,766	5.91%
4b. Others	3,217,330	1.38%	1,766,612	0.69%
5. Rent	8,115,546	3.48%	7,381,671	2.89%
6. Utilities	266,916	0.11%	104,111	0.04%
7. Accounting & Auditing	3,621,524	1.55%	2,811,215	1.10%
8. Advertising and promotions	6,189,516	2.66%	6,514,783	2.55%
9. Employee travel, lodging and education	6,343,195	2.72%	4,783,034	1.87%
10. Insurance	930,398	0.40%	760,027	0.30%
11. Interest	159,509	0.07%	452,577	0.18%
12. Legal Expenses	5,379,905	2.31%	7,502,748	2.94%
13. Licenses, Taxes & Fees	23,775,144	10.20%	17,569,957	6.88%
14. Postage & Freight	864,965	0.37%	804,576	0.31%
15. Courier & Overnight Delivery	-164,236	-0.07%	-679,031	-0.27%
16. Telephone & Facsimile	2,573,898	1.10%	5,972,796	2.34%
17. Printing/Photocopying	1,218,171	0.52%	1,428,124	0.56%
18. Office Supplies	2,897,475	1.24%	1,971,105	0.77%
19. Equipment & Vehicle Leases	4,248,572	1.82%	4,580,028	1.79%
20. Depreciation	10,429,987	4.47%	11,012,139	4.31%
21. Directors' Fees	9,058	0.00%	7,511	0.00%
22. Dues, Boards & Associations	250,117	0.11%	562,048	0.22%
23. Bad Debts	123,115	0.05%	212,142	0.08%
24. Loss Adjustment Expenses Incurred	18,676,305	8.01%	19,633,295	7.69%
25. Losses Incurred	23,796,120	10.21%	23,905,632	9.36%
26. Other	4,497,576	1.93%	18,161,712	7.11%
27. Allowances to Managers & Agents	9,538	0.00%	5,613	0.00%
28. Net Addition to Unearned Premium Reserve	18,484,082	7.93%	11,502,725	4.50%
29. Damages Paid for Bad Faith Suits	0	-	1,440	0.00%
30. Fines or Penalties for Violation of Law	12,516	0.01%	1,498,848	0.59%
31. Donations/Lobbying	314,335	0.13%	306,272	0.12%
32. Trade Associations	280,375	0.12%	368,202	0.14%
TOTAL OPERATING EXPENSES	240,247,017	103.07%	247,816,874	97.01%
INCOME OR (LOSS) FROM OPERATIONS	-7,147,317	-3.07%	7,649,107	2.99%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2006		Calendar Year 2007	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross Title Premiums	1,664,529,304	651.57%	1,620,546,437	626.59%
2. Title Premiums Retained by Agents	1,414,193,079	553.57%	1,373,443,558	531.05%
3. Title Premiums Remitted to Underwriters	250,336,225	97.99%	247,102,879	95.54%
4. Service Charges	1,340,337	0.52%	2,572,232	0.99%
5. Other Income	3,789,419	1.48%	8,952,662	3.46%
GROSS INCOME	255,465,981	100.00%	258,627,773	100.00%
EXPENSES				
1. Salaries:	68,754,328	26.91%	79,564,377	30.76%
2. Employee Benefits, Relations & Welfare	12,628,945	4.94%	13,367,372	5.17%
3. Examination Costs Paid Nonemployees:				
3a. Title Agents	146	0.00%	1	0.00%
3b. Others	507,116	0.20%	265,087	0.10%
4. Closing Costs Paid Nonemployees:				
4a. Title Agents	15,094,766	5.91%	26,571,007	10.27%
4b. Others	1,766,612	0.69%	2,732,211	1.06%
5. Rent	7,381,671	2.89%	8,666,350	3.35%
6. Utilities	104,111	0.04%	286,614	0.11%
7. Accounting & Auditing	2,811,215	1.10%	2,502,606	0.97%
8. Advertising and promotions	6,514,783	2.55%	6,405,833	2.48%
9. Employee travel, lodging and education	4,783,034	1.87%	4,902,678	1.90%
10. Insurance	760,027	0.30%	507,842	0.20%
11. Interest	452,577	0.18%	355,424	0.14%
12. Legal Expenses	7,502,748	2.94%	6,633,568	2.56%
13. Licenses, Taxes & Fees	17,569,957	6.88%	16,968,862	6.56%
14. Postage & Freight	804,576	0.31%	374,522	0.14%
15. Courier & Overnight Delivery	-679,031	-0.27%	-1,999,978	-0.77%
16. Telephone & Facsimile	5,972,796	2.34%	2,921,993	1.13%
17. Printing/Photocopying	1,428,124	0.56%	1,079,276	0.42%
18. Office Supplies	1,971,105	0.77%	149,284	0.06%
19. Equipment & Vehicle Leases	4,580,028	1.79%	4,567,897	1.77%
20. Depreciation	11,012,139	4.31%	9,624,029	3.72%
21. Directors' Fees	7,511	0.00%	10,618	0.00%
22. Dues, Boards & Associations	562,048	0.22%	622,444	0.24%
23. Bad Debts	212,142	0.08%	1,982,818	0.77%
24. Loss Adjustment Expenses Incurred	19,633,295	7.69%	15,721,684	6.08%
25. Losses Incurred	23,905,632	9.36%	24,510,829	9.48%
26. Other	18,161,712	7.11%	16,515,775	6.39%
27. Allowances to Managers & Agents	5,613	0.00%	0	
28. Net Addition to Unearned Premium Reserve	11,502,725	4.50%	12,551,994	4.85%
29. Damages Paid for Bad Faith Suits	1,440	0.00%	0	0.00%
30. Fines or Penalties for Violation of Law	1,498,848	0.59%	519,668	0.20%
31. Donations/Lobbying	306,272	0.12%	354,035	0.14%
32. Trade Associations	368,202	0.14%	382,222	0.15%
TOTAL OPERATING EXPENSES	247,816,874	97.01%	259,618,940	100.38%
INCOME OR (LOSS) FROM OPERATIONS	7,649,107	2.99%	-991,167	-0.38%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2007		Calendar Year 2008	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross Title Premiums	1,620,546,437	626.59%	1,246,852,968	634.26%
2. Title Premiums Retained by Agents	1,373,443,558	531.05%	1,057,903,593	538.15%
3. Title Premiums Remitted to Underwriters	247,102,879	95.54%	188,949,375	96.12%
4. Service Charges	2,572,232	0.99%	2,892,425	1.47%
5. Other Income	8,952,662	3.46%	4,741,381	2.41%
GROSS INCOME	258,627,773	100.00%	196,583,181	100.00%
EXPENSES				
1. Salaries:	79,564,377	30.76%	60,876,776	30.97%
2. Employee Benefits, Relations & Welfare	13,367,372	5.17%	10,959,209	5.57%
3. Examination Costs Paid Nonemployees:				
3a. Title Agents	1	0.00%	40,090	0.02%
3b. Others	265,087	0.10%	681,604	0.35%
4. Closing Costs Paid Nonemployees:				
4a. Title Agents	26,571,007	10.27%	0	0.00%
4b. Others	2,732,211	1.06%	5,296,844	2.69%
5. Rent	8,666,350	3.35%	10,434,660	5.31%
6. Utilities	286,614	0.11%	202,113	0.10%
7. Accounting & Auditing	2,502,606	0.97%	2,651,265	1.35%
8. Advertising and promotions	6,405,833	2.48%	3,828,868	1.95%
9. Employee travel, lodging and education	4,902,678	1.90%	4,129,812	2.10%
10. Insurance	507,842	0.20%	1,583,457	0.81%
11. Interest	355,424	0.14%	133,636	0.07%
12. Legal Expenses	6,633,568	2.56%	5,667,582	2.88%
13. Licenses, Taxes & Fees	16,968,862	6.56%	12,260,043	6.24%
14. Postage & Freight	374,522	0.14%	1,313,230	0.67%
15. Courier & Overnight Delivery	-1,999,978	-0.77%	-572,902	-0.29%
16. Telephone & Facsimile	2,921,993	1.13%	2,838,286	1.44%
17. Printing/Photocopying	1,079,276	0.42%	1,185,304	0.60%
18. Office Supplies	149,284	0.06%	959,411	0.49%
19. Equipment & Vehicle Leases	4,567,897	1.77%	9,973,304	5.07%
20. Depreciation	9,624,029	3.72%	19,467,581	9.90%
21. Directors' Fees	10,618	0.00%	183,672	0.09%
22. Dues, Boards & Associations	622,444	0.24%	728,281	0.37%
23. Bad Debts	1,982,818	0.77%	2,178,721	1.11%
24. Loss Adjustment Expenses Incurred	15,721,684	6.08%	13,937,428	7.09%
25. Losses Incurred	24,510,829	9.48%	24,828,340	12.63%
26. Other	16,515,775	6.39%	20,872,650	10.62%
27. Allowances to Managers & Agents	0		0	0.00%
28. Net Addition to Unearned Premium Reserve	12,551,994	4.85%	-4,283,461	-2.18%
29. Damages Paid for Bad Faith Suits	0	0.00%	0	0.00%
30. Fines or Penalties for Violation of Law	519,668	0.20%	-491,357	-0.25%
31. Donations/Lobbying	354,035	0.14%	140,087	0.07%
32. Trade Associations	382,222	0.15%	44,617	0.02%
TOTAL OPERATING EXPENSES	259,618,940	100.38%	212,049,151	107.87%
INCOME OR (LOSS) FROM OPERATIONS	-991,167	-0.38%	-15,465,970	-7.87%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2008		Calendar Year 2009	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross Title Premiums	1,246,852,968	634.26%	1,016,438,905	604.63%
2. Title Premiums Retained by Agents	1,057,903,593	538.15%	863,642,687	513.73%
3. Title Premiums Remitted to Underwriters	188,949,375	96.12%	152,796,218	90.89%
4. Service Charges	2,892,425	1.47%	5,248,827	3.12%
5. Other Income	4,741,381	2.41%	10,065,557	5.99%
GROSS INCOME	196,583,181	100.00%	168,110,602	100.00%
EXPENSES				
1. Salaries:	60,876,776	30.97%	58,741,571	34.94%
2. Employee Benefits, Relations & Welfare	10,959,209	5.57%	10,173,174	6.05%
3. Examination Costs Paid Nonemployees:				
3a. Title Agents	40,090	0.02%	389,300	0.23%
3b. Others	681,604	0.35%	1,880,224	1.12%
4. Closing Costs Paid Nonemployees:				
4a. Title Agents	0	0.00%	423,646	0.25%
4b. Others	5,296,844	2.69%	7,639,563	4.54%
5. Rent	10,434,660	5.31%	14,803,161	8.81%
6. Utilities	202,113	0.10%	445,596	0.27%
7. Accounting & Auditing	2,651,265	1.35%	2,368,745	1.41%
8. Advertising and promotions	3,828,868	1.95%	2,315,904	1.38%
9. Employee travel, lodging and education	4,129,812	2.10%	3,473,123	2.07%
10. Insurance	1,583,457	0.81%	1,226,968	0.73%
11. Interest	133,636	0.07%	155,469	0.09%
12. Legal Expenses	5,667,582	2.88%	6,688,340	3.98%
13. Licenses, Taxes & Fees	12,260,043	6.24%	12,953,945	7.71%
14. Postage & Freight	1,313,230	0.67%	1,024,504	0.61%
15. Courier & Overnight Delivery	-572,902	-0.29%	847,380	0.50%
16. Telephone & Facsimile	2,838,286	1.44%	2,388,461	1.42%
17. Printing/Photocopying	1,185,304	0.60%	992,704	0.59%
18. Office Supplies	959,411	0.49%	1,454,177	0.87%
19. Equipment & Vehicle Leases	9,973,304	5.07%	6,984,882	4.15%
20. Depreciation	19,467,581	9.90%	15,096,126	8.98%
21. Directors' Fees	183,672	0.09%	11,296	0.01%
22. Dues, Boards & Associations	728,281	0.37%	309,100	0.18%
23. Bad Debts	2,178,721	1.11%	5,136,304	3.06%
24. Loss Adjustment Expenses Incurred	13,937,428	7.09%	20,444,362	12.16%
25. Losses Incurred	24,828,340	12.63%	13,096,951	7.79%
26. Other	20,872,650	10.62%	20,027,096	11.91%
27. Allowances to Managers & Agents	0	0.00%	24,175	0.01%
28. Net Addition to Unearned Premium Reserve	-4,283,461	-2.18%	-18,186,359	-10.82%
29. Damages Paid for Bad Faith Suits	0	0.00%	0	0.00%
30. Fines or Penalties for Violation of Law	-491,357	-0.25%	18,364	0.01%
31. Donations/Lobbying	140,087	0.07%	62,542	0.04%
32. Trade Associations	44,617	0.02%	187,975	0.11%
TOTAL OPERATING EXPENSES	212,049,151	107.87%	193,598,769	115.16%
INCOME OR (LOSS) FROM OPERATIONS	-15,465,970	-7.87%	-25,488,167	-15.16%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2005		Calendar Year 2006	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	477,885,779	88.73%	534,030,954	85.76%
2. Premiums Remitted to Underwriters	71,740,758	13.32%	80,113,748	12.87%
3. Premiums Retained	406,149,603	75.41%	453,917,205	72.90%
4. Examination/Evidence Fees	34,102,487	6.33%	42,987,018	6.90%
5. Closing Fees	46,913,106	8.71%	51,880,600	8.33%
6. Tax Certificates	10,534,503	1.96%	11,631,110	1.87%
7. Recording Fees	26,454,558	4.91%	40,503,358	6.50%
8. Restrictions	874,499	0.16%	718,968	0.12%
9. Inspection Fees	62,393	0.01%	101,301	0.02%
10. Courier and Overnight Fees	7,090,111	1.32%	7,865,636	1.26%
11. Telephone and Facsimile	519,828	0.10%	484,986	0.08%
12. Interest Income	1,154,269	0.21%	2,110,879	0.34%
13. Other Income	4,716,083	0.88%	10,469,631	1.68%
GROSS INCOME	538,571,442	100.00%	622,670,692	100.00%
Number of Agencies Reporting	513		517	
EXPENSES				
1a. Salaries-Employees	186,383,441	34.61%	217,208,345	34.88%
1b. Salaries-Owners/Partners	24,943,708	4.63%	27,902,115	4.48%
2a. Benefits, Relations & Welfare-Employees	29,263,680	5.43%	33,696,691	5.41%
2b. Benefits, Relations & Welfare - Owners/Partners	3,013,179	0.56%	3,348,910	0.54%
3a. Evidence/Examination Fees - Title Agents	5,392,640	1.00%	4,751,114	0.76%
3b. Evidence/Examination Fees - Others	12,179,135	2.26%	14,695,186	2.36%
4a. Closing Fees Paid - Title Agents	13,306,635	2.47%	18,844,834	3.03%
4b. Closing Fees Paid - Others	33,387,885	6.20%	28,725,161	4.61%
5. Rent	22,416,314	4.16%	27,958,798	4.49%
6. Utilities	3,601,795	0.67%	4,785,832	0.77%
7. Accounting & Auditing	3,649,177	0.68%	3,390,891	0.54%
8. Advertising	6,687,866	1.24%	8,200,091	1.32%
9. Travel, Lodging & Education	4,136,291	0.77%	4,757,373	0.76%
10. Insurance	4,616,083	0.86%	4,462,706	0.72%
11. Interest Expense	2,289,017	0.43%	2,742,354	0.44%
12. Legal Expense	2,357,902	0.44%	3,426,361	0.55%
13. Licenses, Taxes, & Fees	2,848,537	0.53%	3,017,541	0.48%
14. Postage & Freight	2,251,693	0.42%	2,980,847	0.48%
15. Courier & Overnight Delivery	8,741,689	1.62%	10,604,624	1.70%
16. Telephone & Facsimile	7,603,148	1.41%	8,304,220	1.33%
17. Printing & Photocopying	2,438,367	0.45%	2,489,597	0.40%
18. Office Supplies	9,989,714	1.85%	11,084,526	1.78%
19. Equipment & Vehicle Leases	5,978,482	1.11%	6,516,858	1.05%
20. Depreciation	9,296,968	1.73%	10,620,740	1.71%
21. Directors Fees	960,896	0.18%	944,645	0.15%
22. Dues, Boards, & Associations	1,325,231	0.25%	1,412,847	0.23%
23. Bad Debts	154,415	0.03%	386,085	0.06%
24. Loss & Loss Adjustment Expense	975,266	0.18%	1,678,141	0.27%
25. Tax Certificates Paid Tax Authorities	11,401,462	2.12%	12,059,574	1.94%
26. Recording Fees Paid County Clerk	26,884,133	4.99%	41,194,747	6.62%
27. Plant Lease/Updates	22,646,629	4.20%	25,363,520	4.07%
28. Damages for Bad Faith Suits	0	0.00%	7	0.00%
29. Fines or Penalties	407,016	0.08%	166,100	0.03%
30. Donations/Lobbying	1,188,571	0.22%	1,404,696	0.23%
31. Trade Association Fees	371,248	0.07%	416,096	0.07%
32. Other Expenses	19,683,105	3.65%	27,154,118	4.36%
TOTAL OPERATING EXPENSES	492,771,316	91.50%	576,696,291	92.62%
INCOME OR (LOSS) FROM OPERATIONS	45,800,125	8.50%	45,974,401	7.38%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2006		Calendar Year 2007	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	534,030,954	85.76%	521,182,350	87.39%
2. Premiums Remitted to Underwriters	80,113,748	12.87%	78,207,441	13.11%
3. Premiums Retained	453,917,205	72.90%	442,974,914	74.28%
4. Examination/Evidence Fees	42,987,018	6.90%	41,332,559	6.93%
5. Closing Fees	51,880,600	8.33%	49,450,764	8.29%
6. Tax Certificates	11,631,110	1.87%	9,199,415	1.54%
7. Recording Fees	40,503,358	6.50%	35,787,682	6.00%
8. Restrictions	718,968	0.12%	524,717	0.09%
9. Inspection Fees	101,301	0.02%	77,487	0.01%
10. Courier and Overnight Fees	7,865,636	1.26%	7,750,641	1.30%
11. Telephone and Facsimile	484,986	0.08%	393,350	0.07%
12. Interest Income	2,110,879	0.34%	2,629,572	0.44%
13. Other Income	10,469,631	1.68%	6,237,327	1.05%
GROSS INCOME	622,670,692	100.00%	596,358,428	100.00%
Number of Agencies Reporting	517		517	
EXPENSES				
1a. Salaries-Employees	217,208,345	34.88%	217,993,665	36.55%
1b. Salaries-Owners/Partners	27,902,115	4.48%	26,917,814	4.51%
2a. Benefits, Relations & Welfare-Employees	33,696,691	5.41%	36,528,659	6.13%
2b. Benefits, Relations & Welfare - Owners/Partners	3,348,910	0.54%	3,487,714	0.58%
3a. Evidence/Examination Fees - Title Agents	4,751,114	0.76%	4,504,460	0.76%
3b. Evidence/Examination Fees - Others	14,695,186	2.36%	12,775,550	2.14%
4a. Closing Fees Paid - Title Agents	18,844,834	3.03%	13,866,093	2.33%
4b. Closing Fees Paid - Others	28,725,161	4.61%	28,033,514	4.70%
5. Rent	27,958,798	4.49%	30,740,040	5.15%
6. Utilities	4,785,832	0.77%	4,739,818	0.79%
7. Accounting & Auditing	3,390,891	0.54%	3,920,911	0.66%
8. Advertising	8,200,091	1.32%	8,954,232	1.50%
9. Travel, Lodging & Education	4,757,373	0.76%	4,161,651	0.70%
10. Insurance	4,462,706	0.72%	4,352,023	0.73%
11. Interest Expense	2,742,354	0.44%	3,005,179	0.50%
12. Legal Expense	3,426,361	0.55%	2,744,899	0.46%
13. Licenses, Taxes, & Fees	3,017,541	0.48%	2,849,758	0.48%
14. Postage & Freight	2,980,847	0.48%	2,383,439	0.40%
15. Courier & Overnight Delivery	10,604,624	1.70%	10,252,231	1.72%
16. Telephone & Facsimile	8,304,220	1.33%	7,622,443	1.28%
17. Printing & Photocopying	2,489,597	0.40%	2,690,354	0.45%
18. Office Supplies	11,084,526	1.78%	10,119,841	1.70%
19. Equipment & Vehicle Leases	6,516,858	1.05%	6,501,782	1.09%
20. Depreciation	10,620,740	1.71%	10,179,605	1.71%
21. Directors Fees	944,645	0.15%	1,017,283	0.17%
22. Dues, Boards, & Associations	1,412,847	0.23%	1,405,410	0.24%
23. Bad Debts	386,085	0.06%	168,709	0.03%
24. Loss & Loss Adjustment Expense	1,678,141	0.27%	2,148,774	0.36%
25. Tax Certificates Paid Tax Authorities	12,059,574	1.94%	10,151,510	1.70%
26. Recording Fees Paid County Clerk	41,194,747	6.62%	35,911,152	6.02%
27. Plant Lease/Updates	25,363,520	4.07%	25,060,171	4.20%
28. Damages for Bad Faith Suits	7	0.00%	0	0.00%
29. Fines or Penalties	166,100	0.03%	104,142	0.02%
30. Donations/Lobbying	1,404,696	0.23%	1,483,370	0.25%
31. Trade Association Fees	416,096	0.07%	421,261	0.07%
32. Other Expenses	27,154,118	4.36%	31,167,412	5.23%
TOTAL OPERATING EXPENSES	576,696,291	92.62%	568,364,867	95.31%
INCOME OR (LOSS) FROM OPERATIONS	45,974,401	7.38%	27,993,561	4.69%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2007		Calendar Year 2008	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	521,182,350	87.39%	411,919,896	87.72%
2. Premiums Remitted to Underwriters	78,207,441	13.11%	61,891,847	13.18%
3. Premiums Retained	442,974,914	74.28%	350,028,050	74.54%
4. Examination/Evidence Fees	41,332,559	6.93%	31,985,359	6.81%
5. Closing Fees	49,450,764	8.29%	38,530,537	8.21%
6. Tax Certificates	9,199,415	1.54%	7,567,259	1.61%
7. Recording Fees	35,787,682	6.00%	25,858,613	5.51%
8. Restrictions	524,717	0.09%	783,879	0.17%
9. Inspection Fees	77,487	0.01%	68,910	0.01%
10. Courier and Overnight Fees	7,750,641	1.30%	6,308,117	1.34%
11. Telephone and Facsimile	393,350	0.07%	369,368	0.08%
12. Interest Income	2,629,572	0.44%	1,287,948	0.27%
13. Other Income	6,237,327	1.05%	6,806,121	1.45%
GROSS INCOME	596,358,428	100.00%	469,594,162	100.00%
Number of Agencies Reporting	517		526	
EXPENSES				
1a. Salaries-Employees	217,993,665	36.55%	182,758,412	38.92%
1b. Salaries-Owners/Partners	26,917,814	4.51%	25,053,671	5.34%
2a. Benefits, Relations & Welfare-Employees	36,528,659	6.13%	29,943,493	6.38%
2b. Benefits, Relations & Welfare - Owners/Partners	3,487,714	0.58%	2,791,350	0.59%
3a. Evidence/Examination Fees - Title Agents	4,504,460	0.76%	4,806,027	1.02%
3b. Evidence/Examination Fees - Others	12,775,550	2.14%	9,896,438	2.11%
4a. Closing Fees Paid - Title Agents	13,866,093	2.33%	9,886,234	2.11%
4b. Closing Fees Paid - Others	28,033,514	4.70%	18,816,774	4.01%
5. Rent	30,740,040	5.15%	28,750,279	6.12%
6. Utilities	4,739,818	0.79%	4,551,873	0.97%
7. Accounting & Auditing	3,920,911	0.66%	3,806,839	0.81%
8. Advertising	8,954,232	1.50%	7,593,998	1.62%
9. Travel, Lodging & Education	4,161,651	0.70%	3,630,614	0.77%
10. Insurance	4,352,023	0.73%	4,116,781	0.88%
11. Interest Expense	3,005,179	0.50%	2,833,996	0.60%
12. Legal Expense	2,744,899	0.46%	2,316,790	0.49%
13. Licenses, Taxes, & Fees	2,849,758	0.48%	2,485,381	0.53%
14. Postage & Freight	2,383,439	0.40%	2,319,298	0.49%
15. Courier & Overnight Delivery	10,252,231	1.72%	8,246,486	1.76%
16. Telephone & Facsimile	7,622,443	1.28%	7,025,888	1.50%
17. Printing & Photocopying	2,690,354	0.45%	2,165,288	0.46%
18. Office Supplies	10,119,841	1.70%	8,131,712	1.73%
19. Equipment & Vehicle Leases	6,501,782	1.09%	6,254,503	1.33%
20. Depreciation	10,179,605	1.71%	8,645,155	1.84%
21. Directors Fees	1,017,283	0.17%	669,386	0.14%
22. Dues, Boards, & Associations	1,405,410	0.24%	1,251,171	0.27%
23. Bad Debts	168,709	0.03%	148,209	0.03%
24. Loss & Loss Adjustment Expense	2,148,774	0.36%	1,031,184	0.22%
25. Tax Certificates Paid Tax Authorities	10,151,510	1.70%	7,969,839	1.70%
26. Recording Fees Paid County Clerk	35,911,152	6.02%	25,908,638	5.52%
27. Plant Lease/Updates	25,060,171	4.20%	19,357,703	4.12%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	104,142	0.02%	71,943	0.02%
30. Donations/Lobbying	1,483,370	0.25%	1,045,710	0.22%
31. Trade Association Fees	421,261	0.07%	522,635	0.11%
32. Other Expenses	31,167,412	5.23%	28,293,080	6.03%
TOTAL OPERATING EXPENSES	568,364,867	95.31%	473,096,775	100.75%
INCOME OR (LOSS) FROM OPERATIONS	27,993,561	4.69%	-3,502,615	-0.75%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2008		Calendar Year 2009	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	411,919,896	87.72%	388,287,699	85.82%
2. Premiums Remitted to Underwriters	61,891,847	13.18%	58,300,488	12.89%
3. Premiums Retained	350,028,050	74.54%	329,987,211	72.94%
4. Examination/Evidence Fees	31,985,359	6.81%	27,668,310	6.12%
5. Closing Fees	38,530,537	8.21%	39,973,198	8.84%
6. Tax Certificates	7,567,259	1.61%	9,956,212	2.20%
7. Recording Fees	25,858,613	5.51%	30,901,350	6.83%
8. Restrictions	783,879	0.17%	1,123,324	0.25%
9. Inspection Fees	68,910	0.01%	58,607	0.01%
10. Courier and Overnight Fees	6,308,117	1.34%	6,429,268	1.42%
11. Telephone and Facsimile	369,368	0.08%	345,361	0.08%
12. Interest Income	1,287,948	0.27%	630,896	0.14%
13. Other Income	6,806,121	1.45%	5,354,967	1.18%
GROSS INCOME	469,594,162	100.00%	452,428,704	100.00%
Number of Agencies Reporting	526		525	
EXPENSES				
1a. Salaries-Employees	182,758,412	38.92%	165,254,504	36.53%
1b. Salaries-Owners/Partners	25,053,671	5.34%	21,741,782	4.81%
2a. Benefits, Relations & Welfare-Employees	29,943,493	6.38%	25,078,491	5.54%
2b. Benefits, Relations & Welfare - Owners/Partners	2,791,350	0.59%	2,632,040	0.58%
3a. Evidence/Examination Fees - Title Agents	4,806,027	1.02%	4,321,381	0.96%
3b. Evidence/Examination Fees - Others	9,896,438	2.11%	7,328,137	1.62%
4a. Closing Fees Paid - Title Agents	9,886,234	2.11%	8,000,553	1.77%
4b. Closing Fees Paid - Others	18,816,774	4.01%	20,021,410	4.43%
5. Rent	28,750,279	6.12%	25,675,400	5.68%
6. Utilities	4,551,873	0.97%	3,991,765	0.88%
7. Accounting & Auditing	3,806,839	0.81%	3,364,441	0.74%
8. Advertising	7,593,998	1.62%	5,562,562	1.23%
9. Travel, Lodging & Education	3,630,614	0.77%	3,042,678	0.67%
10. Insurance	4,116,781	0.88%	3,834,623	0.85%
11. Interest Expense	2,833,996	0.60%	2,495,690	0.55%
12. Legal Expense	2,316,790	0.49%	2,454,604	0.54%
13. Licenses, Taxes, & Fees	2,485,381	0.53%	2,222,280	0.49%
14. Postage & Freight	2,319,298	0.49%	1,723,228	0.38%
15. Courier & Overnight Delivery	8,246,486	1.76%	7,800,665	1.72%
16. Telephone & Facsimile	7,025,888	1.50%	6,456,929	1.43%
17. Printing & Photocopying	2,165,288	0.46%	2,114,480	0.47%
18. Office Supplies	8,131,712	1.73%	7,156,504	1.58%
19. Equipment & Vehicle Leases	6,254,503	1.33%	5,520,949	1.22%
20. Depreciation	8,645,155	1.84%	8,271,374	1.83%
21. Directors Fees	669,386	0.14%	860,506	0.19%
22. Dues, Boards, & Associations	1,251,171	0.27%	1,028,645	0.23%
23. Bad Debts	148,209	0.03%	218,261	0.05%
24. Loss & Loss Adjustment Expense	1,031,184	0.22%	1,113,928	0.25%
25. Tax Certificates Paid Tax Authorities	7,969,839	1.70%	10,265,857	2.27%
26. Recording Fees Paid County Clerk	25,908,638	5.52%	30,231,228	6.68%
27. Plant Lease/Updates	19,357,703	4.12%	18,137,204	4.01%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	71,943	0.02%	40,776	0.01%
30. Donations/Lobbying	1,045,710	0.22%	815,481	0.18%
31. Trade Association Fees	522,635	0.11%	368,783	0.08%
32. Other Expenses	28,293,080	6.03%	18,670,115	4.13%
TOTAL OPERATING EXPENSES	473,096,775	100.75%	427,817,254	94.56%
INCOME OR (LOSS) FROM OPERATIONS	-3,502,615	-0.75%	24,611,450	5.44%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2005		Calendar Year 2006	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	603,980,782	92.53%	663,665,297	90.49%
2. Premiums Remitted to Underwriters	90,602,633	13.88%	99,737,220	13.60%
3. Premiums Retained	513,378,148	78.65%	563,928,078	76.89%
4. Examination/Evidence Fees	18,252,648	2.80%	20,361,659	2.78%
5. Closing Fees	57,970,442	8.88%	74,626,862	10.18%
6. Tax Certificates	15,370,575	2.35%	14,980,173	2.04%
7. Recording Fees	29,601,025	4.53%	41,150,710	5.61%
8. Restrictions	1,022,048	0.16%	968,625	0.13%
9. Inspection Fees	37,988	0.01%	3,060	0.00%
10. Courier and Overnight Fees	9,346,987	1.43%	10,307,109	1.41%
11. Telephone and Facsimile	12,568	0.00%	9,922	0.00%
12. Interest Income	1,996,706	0.31%	3,090,200	0.42%
13. Other Income	5,781,015	0.89%	3,986,715	0.54%
GROSS INCOME	652,770,150	100.00%	733,413,113	100.00%
Number of Agencies Reporting	84		88	
EXPENSES				
1a. Salaries-Employees	248,646,217	38.09%	272,212,552	37.12%
1b. Salaries-Owners/Partners	1,794,153	0.27%	189,114	0.03%
2a. Benefits, Relations & Welfare-Employees	45,786,693	7.01%	54,613,280	7.45%
2b. Benefits, Relations & Welfare - Owners/Partners	121,781	0.02%	183,352	0.03%
3a. Evidence/Examination Fees - Title Agents	10,809,828	1.66%	14,118,533	1.93%
3b. Evidence/Examination Fees - Others	1,781,700	0.27%	1,611,423	0.22%
4a. Closing Fees Paid - Title Agents	13,133,969	2.01%	12,267,091	1.67%
4b. Closing Fees Paid - Others	72,326,623	11.08%	86,110,222	11.74%
5. Rent	35,728,606	5.47%	36,979,638	5.04%
6. Utilities	2,856,709	0.44%	3,658,688	0.50%
7. Accounting & Auditing	1,304,776	0.20%	2,098,574	0.28%
8. Advertising	9,043,185	1.39%	11,805,184	1.61%
9. Travel, Lodging & Education	4,394,157	0.67%	3,528,356	0.48%
10. Insurance	1,344,265	0.21%	1,190,275	0.16%
11. Interest Expense	69,661	0.01%	184,937	0.03%
12. Legal Expense	1,723,127	0.26%	1,559,093	0.21%
13. Licenses, Taxes, & Fees	2,201,386	0.34%	1,189,103	0.16%
14. Postage & Freight	2,126,969	0.33%	2,181,898	0.30%
15. Courier & Overnight Delivery	13,831,878	2.12%	15,029,019	2.05%
16. Telephone & Facsimile	8,060,015	1.23%	8,129,772	1.11%
17. Printing & Photocopying	3,527,921	0.54%	3,562,750	0.48%
18. Office Supplies	8,194,124	1.26%	7,746,341	1.05%
19. Equipment & Vehicle Leases	6,826,917	1.05%	6,612,374	0.90%
20. Depreciation	8,623,165	1.32%	8,919,375	1.21%
21. Directors Fees	62,638	0.01%	61,238	0.01%
22. Dues, Boards, & Associations	867,675	0.13%	672,548	0.09%
23. Bad Debts	31,245	0.00%	91,849	0.01%
24. Loss & Loss Adjustment Expense	5,279,787	0.81%	2,097,216	0.29%
25. Tax Certificates Paid Tax Authorities	15,302,915	2.34%	15,203,792	2.07%
26. Recording Fees Paid County Clerk	29,840,113	4.57%	41,680,268	5.68%
27. Plant Lease/Updates	12,999,407	1.99%	16,320,162	2.22%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	4,887	0.00%	14,395	0.00%
30. Donations/Lobbying	1,038,477	0.16%	818,463	0.11%
31. Trade Association Fees	517,589	0.08%	639,297	0.09%
32. Other Expenses	31,404,284	4.81%	23,031,086	3.14%
TOTAL OPERATING EXPENSES	601,606,842	92.16%	656,311,258	89.49%
INCOME OR (LOSS) FROM OPERATIONS	51,163,308	7.84%	77,101,855	10.51%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2006		Calendar Year 2007	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	663,665,297	90.49%	623,346,881	88.94%
2. Premiums Remitted to Underwriters	99,737,220	13.60%	93,608,406	13.36%
3. Premiums Retained	563,928,078	76.89%	529,738,475	75.59%
4. Examination/Evidence Fees	20,361,659	2.78%	21,268,725	3.03%
5. Closing Fees	74,626,862	10.18%	74,773,782	10.67%
6. Tax Certificates	14,980,173	2.04%	13,011,420	1.86%
7. Recording Fees	41,150,710	5.61%	41,471,367	5.92%
8. Restrictions	968,625	0.13%	998,021	0.14%
9. Inspection Fees	3,060	0.00%	5,562	0.00%
10. Courier and Overnight Fees	10,307,109	1.41%	9,750,211	1.39%
11. Telephone and Facsimile	9,922	0.00%	7,240	0.00%
12. Interest Income	3,090,200	0.42%	3,175,095	0.45%
13. Other Income	3,986,715	0.54%	6,630,984	0.95%
GROSS INCOME	733,413,113	100.00%	700,830,884	100.00%
Number of Agencies Reporting	88		95	
EXPENSES				
1a. Salaries-Employees	272,212,552	37.12%	257,915,582	36.80%
1b. Salaries-Owners/Partners	189,114	0.03%	293,785	0.04%
2a. Benefits, Relations & Welfare-Employees	54,613,280	7.45%	52,867,282	7.54%
2b. Benefits, Relations & Welfare - Owners/Partners	183,352	0.03%	35,546	0.01%
3a. Evidence/Examination Fees - Title Agents	14,118,533	1.93%	7,611,079	1.09%
3b. Evidence/Examination Fees - Others	1,611,423	0.22%	1,240,947	0.18%
4a. Closing Fees Paid - Title Agents	12,267,091	1.67%	17,548,067	2.50%
4b. Closing Fees Paid - Others	86,110,222	11.74%	66,073,791	9.43%
5. Rent	36,979,638	5.04%	37,716,706	5.38%
6. Utilities	3,658,688	0.50%	3,379,964	0.48%
7. Accounting & Auditing	2,098,574	0.28%	1,476,067	0.21%
8. Advertising	11,805,184	1.61%	11,895,679	1.70%
9. Travel, Lodging & Education	3,528,356	0.48%	2,926,102	0.42%
10. Insurance	1,190,275	0.16%	1,267,782	0.18%
11. Interest Expense	184,937	0.03%	184,627	0.03%
12. Legal Expense	1,559,093	0.21%	1,427,510	0.20%
13. Licenses, Taxes, & Fees	1,189,103	0.16%	1,387,928	0.20%
14. Postage & Freight	2,181,898	0.30%	2,063,950	0.29%
15. Courier & Overnight Delivery	15,029,019	2.05%	14,105,483	2.01%
16. Telephone & Facsimile	8,129,772	1.11%	7,620,363	1.09%
17. Printing & Photocopying	3,562,750	0.48%	3,590,895	0.51%
18. Office Supplies	7,746,341	1.05%	8,602,512	1.23%
19. Equipment & Vehicle Leases	6,612,374	0.90%	5,682,787	0.81%
20. Depreciation	8,919,375	1.21%	8,839,198	1.26%
21. Directors Fees	61,238	0.01%	59,085	0.01%
22. Dues, Boards, & Associations	672,548	0.09%	546,653	0.08%
23. Bad Debts	91,849	0.01%	112,549	0.02%
24. Loss & Loss Adjustment Expense	2,097,216	0.29%	8,765,563	1.25%
25. Tax Certificates Paid Tax Authorities	15,203,792	2.07%	13,018,788	1.86%
26. Recording Fees Paid County Clerk	41,680,268	5.68%	41,802,922	5.96%
27. Plant Lease/Updates	16,320,162	2.22%	16,650,464	2.38%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	14,395	0.00%	11,217	0.00%
30. Donations/Lobbying	818,463	0.11%	780,438	0.11%
31. Trade Association Fees	639,297	0.09%	645,051	0.09%
32. Other Expenses	23,031,086	3.14%	22,696,403	3.24%
TOTAL OPERATING EXPENSES	656,311,258	89.49%	620,842,763	88.59%
INCOME OR (LOSS) FROM OPERATIONS	77,101,855	10.51%	79,988,121	11.41%

TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE

	Calendar Year 2007		Calendar Year 2008	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	623,346,881	88.94%	459,207,051	88.81%
2. Premiums Remitted to Underwriters	93,608,406	13.36%	68,813,161	13.31%
3. Premiums Retained	529,738,475	75.59%	390,393,890	75.51%
4. Examination/Evidence Fees	21,268,725	3.03%	15,089,623	2.92%
5. Closing Fees	74,773,782	10.67%	51,332,087	9.93%
6. Tax Certificates	13,011,420	1.86%	10,862,274	2.10%
7. Recording Fees	41,471,367	5.92%	31,133,797	6.02%
8. Restrictions	998,021	0.14%	472,679	0.09%
9. Inspection Fees	5,562	0.00%	5,590	0.00%
10. Courier and Overnight Fees	9,750,211	1.39%	7,548,191	1.46%
11. Telephone and Facsimile	7,240	0.00%	0	0.00%
12. Interest Income	3,175,095	0.45%	1,950,495	0.38%
13. Other Income	6,630,984	0.95%	8,255,124	1.60%
GROSS INCOME	700,830,884	100.00%	517,043,750	100.00%
Number of Agencies Reporting	95		91	
EXPENSES				
1a. Salaries-Employees	257,915,582	36.80%	208,505,299	40.33%
1b. Salaries-Owners/Partners	293,785	0.04%	318,369	0.06%
2a. Benefits, Relations & Welfare-Employees	52,867,282	7.54%	42,792,543	8.28%
2b. Benefits, Relations & Welfare - Owners/Partners	35,546	0.01%	44,573	0.01%
3a. Evidence/Examination Fees - Title Agents	7,611,079	1.09%	5,408,788	1.05%
3b. Evidence/Examination Fees - Others	1,240,947	0.18%	1,228,585	0.24%
4a. Closing Fees Paid - Title Agents	17,548,067	2.50%	12,686,470	2.45%
4b. Closing Fees Paid - Others	66,073,791	9.43%	52,434,868	10.14%
5. Rent	37,716,706	5.38%	34,179,645	6.61%
6. Utilities	3,379,964	0.48%	2,820,360	0.55%
7. Accounting & Auditing	1,476,067	0.21%	2,212,784	0.43%
8. Advertising	11,895,679	1.70%	8,786,835	1.70%
9. Travel, Lodging & Education	2,926,102	0.42%	2,173,019	0.42%
10. Insurance	1,267,782	0.18%	1,339,634	0.26%
11. Interest Expense	184,627	0.03%	125,340	0.02%
12. Legal Expense	1,427,510	0.20%	1,573,959	0.30%
13. Licenses, Taxes, & Fees	1,387,928	0.20%	1,157,393	0.22%
14. Postage & Freight	2,063,950	0.29%	1,728,818	0.33%
15. Courier & Overnight Delivery	14,105,483	2.01%	10,304,751	1.99%
16. Telephone & Facsimile	7,620,363	1.09%	6,640,526	1.28%
17. Printing & Photocopying	3,590,895	0.51%	2,805,110	0.54%
18. Office Supplies	8,602,512	1.23%	4,415,478	0.85%
19. Equipment & Vehicle Leases	5,682,787	0.81%	4,952,905	0.96%
20. Depreciation	8,839,198	1.26%	8,464,549	1.64%
21. Directors Fees	59,085	0.01%	52,132	0.01%
22. Dues, Boards, & Associations	546,653	0.08%	623,021	0.12%
23. Bad Debts	112,549	0.02%	72,762	0.01%
24. Loss & Loss Adjustment Expense	8,765,563	1.25%	15,080,860	2.92%
25. Tax Certificates Paid Tax Authorities	13,018,788	1.86%	11,024,476	2.13%
26. Recording Fees Paid County Clerk	41,802,922	5.96%	30,593,188	5.92%
27. Plant Lease/Updates	16,650,464	2.38%	17,093,525	3.31%
28. Damages for Bad Faith Suits	0	0.00%	70,772	0.01%
29. Fines or Penalties	11,217	0.00%	33,600	0.01%
30. Donations/Lobbying	780,438	0.11%	323,520	0.06%
31. Trade Association Fees	645,051	0.09%	650,446	0.13%
32. Other Expenses	22,696,403	3.24%	18,171,073	3.51%
TOTAL OPERATING EXPENSES	620,842,763	88.59%	510,889,976	98.81%
INCOME OR (LOSS) FROM OPERATIONS	79,988,121	11.41%	6,153,774	1.19%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2008		Calendar Year 2009	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	459,207,051	88.81%	432,572,669	90.46%
2. Premiums Remitted to Underwriters	68,813,161	13.31%	64,887,267	13.57%
3. Premiums Retained	390,393,890	75.51%	367,685,402	76.89%
4. Examination/Evidence Fees	15,089,623	2.92%	11,871,333	2.48%
5. Closing Fees	51,332,087	9.93%	40,180,501	8.40%
6. Tax Certificates	10,862,274	2.10%	12,341,664	2.58%
7. Recording Fees	31,133,797	6.02%	28,399,388	5.94%
8. Restrictions	472,679	0.09%	333,872	0.07%
9. Inspection Fees	5,590	0.00%	1,250	0.00%
10. Courier and Overnight Fees	7,548,191	1.46%	7,282,035	1.52%
11. Telephone and Facsimile	0	0.00%	274	0.00%
12. Interest Income	1,950,495	0.38%	2,009,872	0.42%
13. Other Income	8,255,124	1.60%	8,101,629	1.69%
GROSS INCOME	517,043,750	100.00%	478,207,220	100.00%
Number of Agencies Reporting	91		79	
EXPENSES				
1a. Salaries-Employees	208,505,299	40.33%	174,050,413	36.40%
1b. Salaries-Owners/Partners	318,369	0.06%	263,770	0.06%
2a. Benefits, Relations & Welfare-Employees	42,792,543	8.28%	36,837,468	7.70%
2b. Benefits, Relations & Welfare - Owners/Partners	44,573	0.01%	41,362	0.01%
3a. Evidence/Examination Fees - Title Agents	5,408,788	1.05%	5,716,516	1.20%
3b. Evidence/Examination Fees - Others	1,228,585	0.24%	803,961	0.17%
4a. Closing Fees Paid - Title Agents	12,686,470	2.45%	13,234,954	2.77%
4b. Closing Fees Paid - Others	52,434,868	10.14%	48,042,977	10.05%
5. Rent	34,179,645	6.61%	32,672,064	6.83%
6. Utilities	2,820,360	0.55%	2,384,666	0.50%
7. Accounting & Auditing	2,212,784	0.43%	939,393	0.20%
8. Advertising	8,786,835	1.70%	5,601,851	1.17%
9. Travel, Lodging & Education	2,173,019	0.42%	1,966,151	0.41%
10. Insurance	1,339,634	0.26%	1,409,301	0.29%
11. Interest Expense	125,340	0.02%	23,276	0.00%
12. Legal Expense	1,573,959	0.30%	1,309,060	0.27%
13. Licenses, Taxes, & Fees	1,157,393	0.22%	1,425,916	0.30%
14. Postage & Freight	1,728,818	0.33%	2,056,554	0.43%
15. Courier & Overnight Delivery	10,304,751	1.99%	7,931,893	1.66%
16. Telephone & Facsimile	6,640,526	1.28%	5,690,606	1.19%
17. Printing & Photocopying	2,805,110	0.54%	2,207,168	0.46%
18. Office Supplies	4,415,478	0.85%	3,764,492	0.79%
19. Equipment & Vehicle Leases	4,952,905	0.96%	4,159,435	0.87%
20. Depreciation	8,464,549	1.64%	6,313,109	1.32%
21. Directors Fees	52,132	0.01%	43,161	0.01%
22. Dues, Boards, & Associations	623,021	0.12%	615,524	0.13%
23. Bad Debts	72,762	0.01%	123,757	0.03%
24. Loss & Loss Adjustment Expense	15,080,860	2.92%	933,115	0.20%
25. Tax Certificates Paid Tax Authorities	11,024,476	2.13%	12,295,275	2.57%
26. Recording Fees Paid County Clerk	30,593,188	5.92%	27,068,671	5.66%
27. Plant Lease/Updates	17,093,525	3.31%	29,860,688	6.24%
28. Damages for Bad Faith Suits	70,772	0.01%	0	0.00%
29. Fines or Penalties	33,600	0.01%	21,780	0.00%
30. Donations/Lobbying	323,520	0.06%	347,039	0.07%
31. Trade Association Fees	650,446	0.13%	468,980	0.10%
32. Other Expenses	18,171,073	3.51%	18,161,240	3.80%
TOTAL OPERATING EXPENSES	510,889,976	98.81%	448,785,586	93.85%
INCOME OR (LOSS) FROM OPERATIONS	6,153,774	1.19%	29,421,634	6.15%

TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE

	Calendar Year 2005		Calendar Year 2006	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	213,355,989	92.78%	226,843,360	96.03%
2. Premiums Remitted to Underwriters	32,003,397	13.92%	34,026,504	14.40%
3. Premiums Retained	181,352,592	78.86%	192,816,856	81.62%
4. Examination/Evidence Fees	11,198,044	4.87%	6,454,665	2.73%
5. Closing Fees	22,884,003	9.95%	18,457,448	7.81%
6. Tax Certificates	4,951,398	2.15%	5,270,585	2.23%
7. Recording Fees	7,951,125	3.46%	10,721,271	4.54%
8. Restrictions	83,578	0.04%	120,046	0.05%
9. Inspection Fees	350	0.00%	450	0.00%
10. Courier and Overnight Fees	1,417,960	0.62%	2,140,825	0.91%
11. Telephone and Facsimile	0	0.00%	0	0.00%
12. Interest Income	0	0.00%	0	0.00%
13. Other Income	115,449	0.05%	240,732	0.10%
GROSS INCOME	229,954,499	100.00%	236,222,878	100.00%
Number of Agencies Reporting	17		17	
EXPENSES				
1a. Salaries-Employees	82,108,099	35.71%	88,168,589	37.32%
1b. Salaries-Owners/Partners	0	0.00%	0	0.00%
2a. Benefits, Relations & Welfare-Employees	13,888,664	6.04%	14,437,761	6.11%
2b. Benefits, Relations & Welfare - Owners/Partners	0	0.00%	0	0.00%
3a. Evidence/Examination Fees - Title Agents	1,238,335	0.54%	816,098	0.35%
3b. Evidence/Examination Fees - Others	420	0.00%	2,583,091	1.09%
4a. Closing Fees Paid - Title Agents	16,071,001	6.99%	5,812,937	2.46%
4b. Closing Fees Paid - Others	29,013,273	12.62%	27,815,437	11.78%
5. Rent	11,065,903	4.81%	11,656,571	4.93%
6. Utilities	522,836	0.23%	636,786	0.27%
7. Accounting & Auditing	201,011	0.09%	156,178	0.07%
8. Advertising	3,079,800	1.34%	3,092,492	1.31%
9. Travel, Lodging & Education	2,255,098	0.98%	2,961,438	1.25%
10. Insurance	653,800	0.28%	555,580	0.24%
11. Interest Expense	0	0.00%	70	0.00%
12. Legal Expense	396,111	0.17%	212,836	0.09%
13. Licenses, Taxes, & Fees	322,703	0.14%	178,041	0.08%
14. Postage & Freight	736,660	0.32%	627,245	0.27%
15. Courier & Overnight Delivery	4,583,101	1.99%	5,317,323	2.25%
16. Telephone & Facsimile	2,520,480	1.10%	1,895,419	0.80%
17. Printing & Photocopying	1,245,178	0.54%	1,393,428	0.59%
18. Office Supplies	2,181,945	0.95%	2,226,834	0.94%
19. Equipment & Vehicle Leases	3,171,879	1.38%	2,719,502	1.15%
20. Depreciation	805,527	0.35%	728,894	0.31%
21. Directors Fees	0	0.00%	0	0.00%
22. Dues, Boards, & Associations	396,801	0.17%	284,900	0.12%
23. Bad Debts	26,815	0.01%	-483	0.00%
24. Loss & Loss Adjustment Expense	496,605	0.22%	405,163	0.17%
25. Tax Certificates Paid Tax Authorities	6,580,463	2.86%	5,288,837	2.24%
26. Recording Fees Paid County Clerk	11,580,703	5.04%	10,989,236	4.65%
27. Plant Lease/Updates	4,145,877	1.80%	5,130,935	2.17%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	36	0.00%	275	0.00%
30. Donations/Lobbying	415,149	0.18%	228,368	0.10%
31. Trade Association Fees	146,150	0.06%	130,253	0.06%
32. Other Expenses	4,941,346	2.15%	4,094,181	1.73%
TOTAL OPERATING EXPENSES	204,791,769	89.06%	200,544,215	84.90%
INCOME OR (LOSS) FROM OPERATIONS	25,162,731	10.94%	35,678,663	15.10%

TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE

	Calendar Year 2006		Calendar Year 2007	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	226,843,360	96.03%	199,439,976	89.18%
2. Premiums Remitted to Underwriters	34,026,504	14.40%	29,915,996	13.38%
3. Premiums Retained	192,816,856	81.62%	169,523,979	75.80%
4. Examination/Evidence Fees	6,454,665	2.73%	10,204,143	4.56%
5. Closing Fees	18,457,448	7.81%	27,039,749	12.09%
6. Tax Certificates	5,270,585	2.23%	5,487,945	2.45%
7. Recording Fees	10,721,271	4.54%	9,144,234	4.09%
8. Restrictions	120,046	0.05%	126,903	0.06%
9. Inspection Fees	450	0.00%	400	0.00%
10. Courier and Overnight Fees	2,140,825	0.91%	1,983,432	0.89%
11. Telephone and Facsimile	0	0.00%	0	0.00%
12. Interest Income	0	0.00%	5669	0.00%
13. Other Income	240,732	0.10%	122,089	0.05%
GROSS INCOME	236,222,878	100.00%	223,638,543	100.00%
Number of Agencies Reporting	17		18	
EXPENSES				
1a. Salaries-Employees	88,168,589	37.32%	77,847,639	34.81%
1b. Salaries-Owners/Partners	0	0.00%	0	0.00%
2a. Benefits, Relations & Welfare-Employees	14,437,761	6.11%	12,244,168	5.47%
2b. Benefits, Relations & Welfare - Owners/Partners	0	0.00%	0	0.00%
3a. Evidence/Examination Fees - Title Agents	816,098	0.35%	1,261,795	0.56%
3b. Evidence/Examination Fees - Others	2,583,091	1.09%	0	0.00%
4a. Closing Fees Paid - Title Agents	5,812,937	2.46%	7,412,459	3.31%
4b. Closing Fees Paid - Others	27,815,437	11.78%	24,138,586	10.79%
5. Rent	11,656,571	4.93%	11,982,306	5.36%
6. Utilities	636,786	0.27%	701,400	0.31%
7. Accounting & Auditing	156,178	0.07%	163,859	0.07%
8. Advertising	3,092,492	1.31%	3,402,327	1.52%
9. Travel, Lodging & Education	2,961,438	1.25%	1,504,749	0.67%
10. Insurance	555,580	0.24%	467,686	0.21%
11. Interest Expense	70	0.00%	5524	0.00%
12. Legal Expense	212,836	0.09%	94,930	0.04%
13. Licenses, Taxes, & Fees	178,041	0.08%	259,967	0.12%
14. Postage & Freight	627,245	0.27%	1,208,467	0.54%
15. Courier & Overnight Delivery	5,317,323	2.25%	3,909,011	1.75%
16. Telephone & Facsimile	1,895,419	0.80%	1,923,987	0.86%
17. Printing & Photocopying	1,393,428	0.59%	1,574,115	0.70%
18. Office Supplies	2,226,834	0.94%	8,339,597	3.73%
19. Equipment & Vehicle Leases	2,719,502	1.15%	2,049,736	0.92%
20. Depreciation	728,894	0.31%	1,013,067	0.45%
21. Directors Fees	0	0.00%	0	0.00%
22. Dues, Boards, & Associations	284,900	0.12%	293,957	0.13%
23. Bad Debts	-483	0.00%	16,118	0.01%
24. Loss & Loss Adjustment Expense	405,163	0.17%	500,493	0.22%
25. Tax Certificates Paid Tax Authorities	5,288,837	2.24%	5,747,711	2.57%
26. Recording Fees Paid County Clerk	10,989,236	4.65%	9,449,036	4.23%
27. Plant Lease/Updates	5,130,935	2.17%	4,368,932	1.95%
28. Damages for Bad Faith Suits	0	0.00%	2	0.00%
29. Fines or Penalties	275	0.00%	47,166	0.02%
30. Donations/Lobbying	228,368	0.10%	240,689	0.11%
31. Trade Association Fees	130,253	0.06%	130,813	0.06%
32. Other Expenses	4,094,181	1.73%	3,071,918	1.37%
TOTAL OPERATING EXPENSES	200,544,215	84.90%	185,372,207	82.89%
INCOME OR (LOSS) FROM OPERATIONS	35,678,663	15.10%	38,266,336	17.11%

TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE

	Calendar Year 2007		Calendar Year 2008	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	199,439,976	89.18%	151,283,005	86.54%
2. Premiums Remitted to Underwriters	29,915,996	13.38%	22,709,790	12.99%
3. Premiums Retained	169,523,979	75.80%	128,573,215	73.55%
4. Examination/Evidence Fees	10,204,143	4.56%	6,345,408	3.63%
5. Closing Fees	27,039,749	12.09%	23,552,421	13.47%
6. Tax Certificates	5,487,945	2.45%	3,660,448	2.09%
7. Recording Fees	9,144,234	4.09%	8,915,736	5.10%
8. Restrictions	126,903	0.06%	142,611	0.08%
9. Inspection Fees	400	0.00%	1,550	0.00%
10. Courier and Overnight Fees	1,983,432	0.89%	1,944,413	1.11%
11. Telephone and Facsimile	0	0.00%	0	0.00%
12. Interest Income	5669	0.00%	275,000	0.16%
13. Other Income	122,089	0.05%	1,404,936	0.80%
GROSS INCOME	223,638,543	100.00%	174,815,738	100.00%
Number of Agencies Reporting	18		17	
EXPENSES				
1a. Salaries-Employees	77,847,639	34.81%	59,227,522	33.88%
1b. Salaries-Owners/Partners	0	0.00%	0	0.00%
2a. Benefits, Relations & Welfare-Employees	12,244,168	5.47%	9,724,027	5.56%
2b. Benefits, Relations & Welfare - Owners/Partners	0	0.00%	0	0.00%
3a. Evidence/Examination Fees - Title Agents	1,261,795	0.56%	3,960,570	2.27%
3b. Evidence/Examination Fees - Others	0	0.00%	0	0.00%
4a. Closing Fees Paid - Title Agents	7,412,459	3.31%	1,431,540	0.82%
4b. Closing Fees Paid - Others	24,138,586	10.79%	19,819,859	11.34%
5. Rent	11,982,306	5.36%	10,787,124	6.17%
6. Utilities	701,400	0.31%	626,745	0.36%
7. Accounting & Auditing	163,859	0.07%	182,821	0.10%
8. Advertising	3,402,327	1.52%	2,159,078	1.24%
9. Travel, Lodging & Education	1,504,749	0.67%	934,715	0.53%
10. Insurance	467,686	0.21%	581,814	0.33%
11. Interest Expense	5524	0.00%	36,307	0.02%
12. Legal Expense	94,930	0.04%	86,426	0.05%
13. Licenses, Taxes, & Fees	259,967	0.12%	245,297	0.14%
14. Postage & Freight	1,208,467	0.54%	981,256	0.56%
15. Courier & Overnight Delivery	3,909,011	1.75%	2,822,020	1.61%
16. Telephone & Facsimile	1,923,987	0.86%	1,589,210	0.91%
17. Printing & Photocopying	1,574,115	0.70%	799,292	0.46%
18. Office Supplies	8,339,597	3.73%	1,132,523	0.65%
19. Equipment & Vehicle Leases	2,049,736	0.92%	1,404,814	0.80%
20. Depreciation	1,013,067	0.45%	802,238	0.46%
21. Directors Fees	0	0.00%	3,513	0.00%
22. Dues, Boards, & Associations	293,957	0.13%	219,511	0.13%
23. Bad Debts	16118	0.01%	39,859	0.02%
24. Loss & Loss Adjustment Expense	500,493	0.22%	348,889	0.20%
25. Tax Certificates Paid Tax Authorities	5,747,711	2.57%	3,563,809	2.04%
26. Recording Fees Paid County Clerk	9,449,036	4.23%	8,762,166	5.01%
27. Plant Lease/Updates	4,368,932	1.95%	12,013,580	6.87%
28. Damages for Bad Faith Suits	2	0.00%	0	0.00%
29. Fines or Penalties	47166	0.02%	61,131	0.03%
30. Donations/Lobbying	240,689	0.11%	170,286	0.10%
31. Trade Association Fees	130,813	0.06%	186,016	0.11%
32. Other Expenses	3,071,918	1.37%	7,476,212	4.28%
TOTAL OPERATING EXPENSES	185,372,207	82.89%	152,180,170	87.05%
INCOME OR (LOSS) FROM OPERATIONS	38,266,336	17.11%	22,635,568	12.95%

TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE

	Calendar Year 2008		Calendar Year 2009	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	151,283,005	86.54%	67,413,205	79.86%
2. Premiums Remitted to Underwriters	22,709,790	12.99%	10,111,982	11.98%
3. Premiums Retained	128,573,215	73.55%	57,301,223	67.88%
4. Examination/Evidence Fees	6,345,408	3.63%	3,060,334	3.63%
5. Closing Fees	23,552,421	13.47%	14,982,157	17.75%
6. Tax Certificates	3,660,448	2.09%	1,844,811	2.19%
7. Recording Fees	8,915,736	5.10%	5,683,329	6.73%
8. Restrictions	142,611	0.08%	119,261	0.14%
9. Inspection Fees	1,550	0.00%	3,250	0.00%
10. Courier and Overnight Fees	1,944,413	1.11%	990,289	1.17%
11. Telephone and Facsimile	0	0.00%	0	0.00%
12. Interest Income	275,000	0.16%	378,949	0.45%
13. Other Income	1,404,936	0.80%	49,622	0.06%
GROSS INCOME	174,815,738	100.00%	84,413,225	100.00%
Number of Agencies Reporting	17		12	
EXPENSES				
1a. Salaries-Employees	59,227,522	33.88%	30,765,368	36.45%
1b. Salaries-Owners/Partners	0	0.00%	0	0.00%
2a. Benefits, Relations & Welfare-Employees	9,724,027	5.56%	4,773,758	5.66%
2b. Benefits, Relations & Welfare - Owners/Partners	0	0.00%	0	0.00%
3a. Evidence/Examination Fees - Title Agents	3,960,570	2.27%	289,479	0.34%
3b. Evidence/Examination Fees - Others	0	0.00%	0	0.00%
4a. Closing Fees Paid - Title Agents	1,431,540	0.82%	144,180	0.17%
4b. Closing Fees Paid - Others	19,819,859	11.34%	10,170,913	12.05%
5. Rent	10,787,124	6.17%	4,894,209	5.80%
6. Utilities	626,745	0.36%	186,745	0.22%
7. Accounting & Auditing	182,821	0.10%	90,818	0.11%
8. Advertising	2,159,078	1.24%	1,074,499	1.27%
9. Travel, Lodging & Education	934,715	0.53%	575,250	0.68%
10. Insurance	581,814	0.33%	356,245	0.42%
11. Interest Expense	36,307	0.02%	0	0.00%
12. Legal Expense	86,426	0.05%	39,029	0.05%
13. Licenses, Taxes, & Fees	245,297	0.14%	217,117	0.26%
14. Postage & Freight	981,256	0.56%	214,880	0.25%
15. Courier & Overnight Delivery	2,822,020	1.61%	1,343,962	1.59%
16. Telephone & Facsimile	1,589,210	0.91%	796,333	0.94%
17. Printing & Photocopying	799,292	0.46%	343,657	0.41%
18. Office Supplies	1,132,523	0.65%	592,032	0.70%
19. Equipment & Vehicle Leases	1,404,814	0.80%	529,855	0.63%
20. Depreciation	802,238	0.46%	534,645	0.63%
21. Directors Fees	3,513	0.00%	0	0.00%
22. Dues, Boards, & Associations	219,511	0.13%	203,955	0.24%
23. Bad Debts	39,859	0.02%	5,652	0.01%
24. Loss & Loss Adjustment Expense	348,889	0.20%	50,652	0.06%
25. Tax Certificates Paid Tax Authorities	3,563,809	2.04%	1,833,150	2.17%
26. Recording Fees Paid County Clerk	8,762,166	5.01%	5,350,228	6.34%
27. Plant Lease/Updates	12,013,580	6.87%	3,009,274	3.56%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	61,131	0.03%	245	0.00%
30. Donations/Lobbying	170,286	0.10%	100,794	0.12%
31. Trade Association Fees	186,016	0.11%	40,106	0.05%
32. Other Expenses	7,476,212	4.28%	2,326,764	2.76%
TOTAL OPERATING EXPENSES	152,180,170	87.05%	70,853,794	83.94%
INCOME OR (LOSS) FROM OPERATIONS	22,635,568	12.95%	13,559,431	16.06%

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**TEXAS TITLE INSURANCE
NUMBER OF POLICIES WRITTEN
ALL COMPANIES
2000 - 2009**

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"
2000	1,454,384	893,501	144,862	120,032	762,892	420,139	719,557	429,897
2001	1,709,036	992,703	234,396	182,540	958,057	469,228	738,412	440,384
2002	2,285,682	1,126,706	309,824	196,482	1,229,468	519,674	893,041	497,241
2003	2,976,647	1,238,113	485,320	222,785	1,757,696	596,463	1,159,192	577,395
2004	2,529,960	1,193,956	365,373	138,530	1,394,918	493,756	1,125,478	556,144
2005	2,840,290	1,314,890	399,663	185,145	1,543,206	540,083	1,233,846	590,350
2006	2,943,801	1,423,413	354,139	191,241	1,554,349	591,586	1,309,679	614,599
2007	2,751,868	1,266,059	338,074	171,678	1,330,701	516,133	1,304,790	569,046
2008	2,192,936	982,150	378,376	127,892	1,038,693	365,090	1,051,450	455,704
2009	1,967,657	763,302	223,690	68,109	1,308,553	364,251	1,228,632	445,163

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**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
INCOME STATEMENT SUMMARY
EXPERIENCE YEAR 2005**

Summary of All Companies

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	1,487,467,229	13,819,929,418	15,307,396,647
2. Escrow, Settlement, and Other Fees	162,645,852	2,003,828,567	2,166,474,419
3. Subtotal (1 + 2)	1,650,113,081	15,823,757,985	17,473,871,066
4. Reinsurance Assumed	2,527,069	31,689,776	34,216,845
5. Reinsurance Ceded	1,656,024	20,290,745	21,946,769
6. Net Increase in Statutory Reserves	18,244,424	317,663,703	335,908,127
7. Subtotal (3 + 4 - 5 - 6)	1,632,739,702	15,517,493,313	17,150,233,015
8. Loss and Loss Adjustment Expenses	49,373,283	821,304,016	870,677,299
9. Commissions/Retentions	670,839,807	8,236,620,658	8,907,460,465
10. Other Identifiable Expenses	737,277,891	4,790,691,258	5,527,969,149
11. Non-Identifiable Expenses	101,057,295	731,652,216	832,709,511
12. Subtotal (8 + 9 + 10 + 11)	1,558,548,276	14,580,268,148	16,138,816,424
13. Interest Expense	941,325	7,128,380	8,069,705
14. Operating Expense (12 + 13)	1,559,489,601	14,587,396,528	16,146,886,129
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	73,250,101	930,096,785	1,003,346,886
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	7,766,334	51,359,440	59,125,774
17. Investment Income - Dividends - Before Expenses	14,907,013	141,363,305	156,270,318
18. Investment Income - Other - Before Expenses	24,698,524	187,267,979	211,966,503
19. Net Realized Capital Gains (Losses)	10,058,967	112,770,355	122,829,322
20. Net Unrealized Capital Gains (Losses)	-10,804,317	-122,790,024	-133,594,341
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	2,514,978	20,219,223	22,734,201
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	44,111,543	349,751,832	393,863,375

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
BALANCE SHEET SUMMARY
EXPERIENCE YEAR 2005**

Summary of All Companies

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	66,199,333	261,808,656	328,007,989
2. Other Identifiable Admitted Assets	424,817,666	1,485,632,911	1,910,450,577
3. Non-Identifiable Admitted Assets	758,640,892	6,310,487,202	7,069,128,094
4. Subtotal (1 + 2 + 3)	1,249,657,891	8,057,928,769	9,307,586,660
Non-Admitted Assets			
5. Abstract Plants and Title Plants	10,198,445	15,604,654	25,803,099
6. Other Identifiable Non-Admitted Assets	68,631,792	741,153,576	809,785,368
7. Non-Identifiable Non-Admitted Assets	102,433,533	968,658,486	1,071,092,019
8. Subtotal (5 + 6 + 7)	181,263,770	1,725,416,716	1,906,680,486
9. TOTAL ASSETS (4 + 8)	1,430,921,661	9,783,345,485	11,214,267,146
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	40,742,129	643,008,408	683,750,537
11. Statutory Reinsurance Reserves	228,585,686	3,420,216,578	3,648,802,264
12. Surplus As Regards Policyholders	562,674,165	2,571,430,426	3,134,104,591
13. Contribution to Surplus of Non-Admitted Assets	263,895,798	1,641,206,143	1,905,101,941
14. Net Worth (12 + 13)	826,569,963	4,212,636,569	5,039,206,532
15. Total Debt Funds	72,192,419	18,744,549	90,936,968
16. Capital (10 + 11 + 14 + 15)	1,168,090,197	8,294,606,104	9,462,696,301
17. Other Liabilities	262,831,465	1,488,739,381	1,751,570,846
TOTAL LIABILITIES, SURPLUS AND OTHER 18. FUNDS (16 + 17)	1,430,921,662	9,783,345,485	11,214,267,147

**AMERICAN LAND TITLE ASSOCIATION
UNIFORM FINANCIAL REPORTING PLAN
INCOME STATEMENT SUMMARY
EXPERIENCE YEAR 2006**

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	1,666,282,458	13,342,788,954	15,009,071,412
2. Escrow, Settlement, and Other Fees	154,540,049	1,898,405,315	2,052,945,364
3. Subtotal (1 + 2)	1,820,822,507	15,241,194,269	17,062,016,776
4. Reinsurance Assumed	2,091,027	41,872,664	43,963,691
5. Reinsurance Ceded	1,837,027	27,701,674	29,538,701
6. Net Increase in Statutory Reserves	11,502,725	190,061,924	201,564,649
7. Subtotal (3 + 4 - 5 - 6)	1,809,573,782	15,065,303,335	16,874,877,117
8. Loss and Loss Adjustment Expenses	48,817,517	758,101,459	806,918,976
9. Commissions/Retentions	750,592,323	8,071,703,993	8,822,296,316
10. Other Identifiable Expenses	747,081,396	4,646,466,637	5,393,548,033
11. Non-Identifiable Expenses	136,894,654	885,298,262	1,022,192,916
12. Subtotal (8 + 9 + 10 + 11)	1,683,385,890	14,361,570,351	16,044,956,241
13. Interest Expense	1,469,694	11,381,048	12,850,742
14. Operating Expense (12 + 13)	1,684,855,584	14,372,951,399	16,057,806,983
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	124,718,198	692,351,936	817,070,134
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	9,557,935	56,900,500	66,458,435
17. Investment Income - Dividends - Before Expenses	11,508,213	97,980,306	109,488,519
18. Investment Income - Other - Before Expenses	35,013,627	248,943,111	283,956,738
19. Net Realized Capital Gains (Losses)	506,631	12,952,796	13,459,427
20. Net Unrealized Capital Gains (Losses)	-522,235	-36,583,925	-37,106,160
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	3,361,238	31,756,319	35,117,557
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	52,702,933	348,436,469	401,139,402

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

All Companies Combined

YEAR 2006

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	74,532,585	286,105,002	360,637,587
2. Other Identifiable Admitted Assets	448,759,259	1,153,265,123	1,602,024,382
3. Non-Identifiable Admitted Assets	846,413,200	6,600,984,951	7,447,398,151
4. Subtotal (1 + 2 + 3)	1,369,705,044	8,040,355,076	9,410,060,120
Non-Admitted Assets			
5. Abstract Plants and Title Plants	5,265,042	14,148,387	19,413,429
6. Other Identifiable Non-Admitted Assets	57,725,034	784,097,575	841,822,609
7. Non-Identifiable Non-Admitted Assets	117,094,293	1,104,981,827	1,222,076,120
8. Subtotal (5 + 6 + 7)	180,084,369	1,903,227,789	2,083,312,158
9. TOTAL ASSETS (4 + 8)	1,549,789,413	9,943,582,865	11,493,372,278
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	41,102,764	668,879,497	709,982,261
11. Statutory Reinsurance Reserves	239,757,866	3,615,990,314	3,855,748,180
12. Surplus As Regards Policyholders	662,171,611	2,472,034,370	3,134,205,981
13. Contribution to Surplus of Non-Admitted Assets	263,823,279	1,819,369,304	2,083,192,583
14. Net Worth (12 + 13)	925,994,890	4,291,403,674	5,217,398,564
15. Total Debt Funds	87,503,135	33,728,516	121,231,651
16. Capital (10 + 11 + 14 + 15)	1,294,358,655	8,610,002,001	9,904,360,656
17. Other Liabilities	255,430,758	1,333,580,864	1,589,011,622
18. TOTAL LIABILITIES, SURPLUS AND OTHER FUNDS (16 + 17)	1,549,789,413	9,943,582,865	11,493,372,278

Note: Numbers may not foot due to rounding.

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

YEAR 2007

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	1,621,647,086	11,384,776,270	13,006,423,355
2. Escrow, Settlement, and Other Fees	190,825,915	1,726,641,307	1,917,467,222
3. Subtotal (1 + 2)	1,812,473,001	13,111,417,577	14,923,890,578
4. Reinsurance Assumed	3,675,780	53,560,819	57,236,599
5. Reinsurance Ceded	5,912,289	58,801,899	64,714,188
6. Net Increase in Statutory Reserves	12,551,994	177,551,709	190,103,703
7. Subtotal (3 + 4 - 5 - 6)	1,797,684,498	12,928,624,787	14,726,309,286
8. Loss and Loss Adjustment Expenses	63,241,628	1,165,713,564	1,228,955,192
9. Commissions/Retentions	741,615,921	6,765,367,705	7,506,983,626
10. Other Identifiable Expenses	717,510,384	4,572,482,109	5,289,992,492
11. Non-Identifiable Expenses	137,595,364	679,377,427	816,972,791
12. Subtotal (8 + 9 + 10 + 11)	1,659,963,296	13,182,940,804	14,842,904,101
13. Interest Expense	2,475,567	12,695,029	15,170,596
14. Operating Expense (12 + 13)	1,662,438,863	13,195,635,833	14,858,074,697
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	135,245,635	(267,011,046)	(131,765,411)
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	10,446,493	63,330,119	73,776,612
17. Investment Income - Dividends - Before Expenses	14,683,323	140,494,615	155,177,938
18. Investment Income - Other - Before Expenses	38,244,048	254,860,574	293,104,622
19. Net Realized Capital Gains (Losses)	-3,308,268	-65,738,228	-69,046,496
20. Net Unrealized Capital Gains (Losses)	-20,008,442	-95,750,453	-115,758,895
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	2,515,885	18,954,716	21,470,601
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	37,541,268	278,241,912	315,783,180

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

All Companies Combined

YEAR 2007

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	76,418,795	286,240,525	362,659,320
2. Other Identifiable Admitted Assets	421,501,911	961,348,498	1,382,850,409
3. Non-Identifiable Admitted Assets	840,292,177	6,336,241,323	7,176,533,501
4. Subtotal (1 + 2 + 3)	1,338,212,884	7,583,830,346	8,922,043,230
Non-Admitted Assets			
5. Abstract Plants and Title Plants	7,405,650	22,822,143	30,227,793
6. Other Identifiable Non-Admitted Assets	66,056,783	724,900,305	790,957,088
7. Non-Identifiable Non-Admitted Assets	183,995,586	1,565,806,214	1,749,801,800
8. Subtotal (5 + 6 + 7)	257,458,019	2,313,528,662	2,570,986,681
9. TOTAL ASSETS (4 + 8)	1,595,670,902	9,897,359,008	11,493,029,911
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	42,360,683	788,680,259	831,040,942
11. Statutory Reinsurance Reserves	252,996,094	3,807,898,709	4,060,894,803
12. Surplus As Regards Policyholders	605,800,848	1,751,105,267	2,356,906,115
13. Contribution to Surplus of Non-Admitted Assets	352,114,832	2,211,225,758	2,563,340,590
14. Net Worth (12 + 13)	957,915,680	3,962,331,025	4,920,246,705
15. Total Debt Funds	88,546,517	85,504,437	174,050,954
16. Capital (10 + 11 + 14 + 15)	1,341,818,974	8,644,414,430	9,986,233,404
17. Other Liabilities	253,851,928	1,252,944,584	1,506,796,512
18. TOTAL LIABILITIES, SURPLUS AND OTHER FUNDS (16 + 17)	1,595,670,903	9,897,359,014	11,493,029,917

Note: Numbers may not foot due to rounding.

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

YEAR 2008

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	1,249,368,579	7,899,088,911	9,148,457,490
2. Escrow, Settlement, and Other Fees	152,389,274	1,464,340,975	1,616,730,249
3. Subtotal (1 + 2)	1,401,757,853	9,363,429,886	10,765,187,739
4. Reinsurance Assumed	6,124,903	33,488,961	39,613,864
5. Reinsurance Ceded	5,423,663	26,896,768	32,320,431
6. Net Increase in Statutory Reserves	-4,283,462	-292,312,895	-296,596,357
7. Subtotal (3 + 4 - 5 - 6)	1,406,742,555	9,662,334,974	11,069,077,529
8. Loss and Loss Adjustment Expenses	55,738,249	1,107,716,806	1,163,455,055
9. Commissions/Retentions	623,477,475	4,818,996,756	5,442,474,231
10. Other Identifiable Expenses	556,500,236	3,758,581,114	4,315,081,350
11. Non-Identifiable Expenses	136,475,337	700,204,980	836,680,317
12. Subtotal (8 + 9 + 10 + 11)	1,372,191,297	10,385,499,655	11,757,690,952
13. Interest Expense	1,727,262	5,853,702	7,580,964
14. Operating Expense (12 + 13)	1,373,918,559	10,391,353,357	11,765,271,916
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	32,823,996	-729,018,384	-696,194,388
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	7,782,624	48,498,141	56,280,765
17. Investment Income - Dividends - Before Expenses	11,439,154	108,766,799	120,205,953
18. Investment Income - Other - Before Expenses	20,904,109	173,506,964	194,411,073
19. Net Realized Capital Gains (Losses)	-23,958,833	-160,246,940	-184,205,773
20. Net Unrealized Capital Gains (Losses)	-29,654,319	-256,133,289	-285,787,608
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	2,735,988	20,445,755	23,181,743
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	-16,223,253	-106,054,081	-122,277,334

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

All Companies Combined

YEAR 2008

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	79,323,091	295,104,409	374,427,500
2. Other Identifiable Admitted Assets	400,418,613	736,188,804	1,136,607,417
3. Non-Identifiable Admitted Assets	777,579,106	6,042,359,378	6,819,938,484
4. Subtotal (1 + 2 + 3)	1,257,320,810	7,073,652,591	8,330,973,401
Non-Admitted Assets			
5. Abstract Plants and Title Plants	7,468,150	19,810,337	27,278,487
6. Other Identifiable Non-Admitted Assets	68,889,631	660,477,901	729,367,532
7. Non-Identifiable Non-Admitted Assets	156,518,933	1,006,326,031	1,162,844,964
8. Subtotal (5 + 6 + 7)	232,876,714	1,686,614,269	1,919,490,983
9. TOTAL ASSETS (4 + 8)	1,490,197,525	8,760,266,859	10,250,464,384
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	37,213,709	871,289,983	908,503,692
11. Statutory Reinsurance Reserves	250,917,160	3,536,853,182	3,787,770,342
12. Surplus As Regards Policyholders	443,897,106	1,674,986,803	2,118,883,909
13. Contribution to Surplus of Non-Admitted Assets	363,063,352	1,559,825,292	1,922,888,644
14. Net Worth (12 + 13)	806,960,458	3,234,812,095	4,041,772,553
15. Total Debt Funds	124,281,974	139,562,916	263,844,890
16. Capital (10 + 11 + 14 + 15)	1,219,373,301	7,782,518,176	9,001,891,477
17. Other Liabilities	270,824,224	977,748,683	1,248,572,907
18. TOTAL LIABILITIES, SURPLUS AND OTHER FUNDS (16 + 17)	1,490,197,525	8,760,266,859	10,250,464,384

Note: Numbers may not foot due to rounding.

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

YEAR 2009

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	1,018,727,131	7,729,990,281	8,748,717,412
2. Escrow, Settlement, and Other Fees	162,353,276	1,640,803,363	1,803,156,639
3. Subtotal (1 + 2)	1,181,080,407	9,370,793,644	10,551,874,051
4. Reinsurance Assumed	1,786,982	24,051,766	25,838,748
5. Reinsurance Ceded	1,699,380	20,640,954	22,340,334
6. Net Increase in Statutory Reserves	-18,186,359	-143,561,683	-161,748,042
7. Subtotal (3 + 4 - 5 - 6)	1,199,354,367	9,517,766,139	10,717,120,506
8. Loss and Loss Adjustment Expenses	39,916,100	958,985,213	998,901,313
9. Commissions/Retentions	587,893,363	4,759,450,750	5,347,344,113
10. Other Identifiable Expenses	422,885,562	3,055,190,384	3,478,075,945
11. Non-Identifiable Expenses	133,273,709	727,659,668	860,933,377
12. Subtotal (8 + 9 + 10 + 11)	1,183,968,734	9,501,286,015	10,685,254,749
13. Interest Expense	878,245	5,167,251	6,045,496
14. Operating Expense (12 + 13)	1,184,846,979	9,506,453,266	10,691,300,245
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	14,507,389	11,312,873	25,820,261
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	4,520,835	36,773,279	41,294,114
17. Investment Income - Dividends - Before Expenses	15,507,304	96,960,170	112,467,474
18. Investment Income - Other - Before Expenses	28,622,042	286,652,446	315,274,487
19. Net Realized Capital Gains (Losses)	-1,233,647	8,892,681	7,659,034
20. Net Unrealized Capital Gains (Losses)	9,476,733	49,432,212	58,908,945
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	1,934,096	15,540,012	17,474,108
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	54,959,170	463,170,776	518,129,946

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

All Companies Combined

YEAR 2009

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	65,504,409	278,451,361	343,955,770
2. Other Identifiable Admitted Assets	426,183,233	718,180,689	1,144,363,923
3. Non-Identifiable Admitted Assets	622,768,957	6,338,497,465	6,961,266,422
4. Subtotal (1 + 2 + 3)	1,114,456,600	7,335,129,515	8,449,586,115
Non-Admitted Assets			
5. Abstract Plants and Title Plants	4,762,024	23,335,404	28,097,428
6. Other Identifiable Non-Admitted Assets	40,973,339	518,727,635	559,700,974
7. Non-Identifiable Non-Admitted Assets	161,392,375	903,033,176	1,064,425,551
8. Subtotal (5 + 6 + 7)	207,127,737	1,445,096,215	1,652,223,953
9. TOTAL ASSETS (4 + 8)	1,321,584,338	8,780,225,730	10,101,810,068
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	37,772,540	876,540,817	914,313,357
11. Statutory Reinsurance Reserves	248,542,627	3,454,127,082	3,702,669,709
12. Surplus As Regards Policyholders	546,311,719	2,022,272,642	2,568,584,361
13. Contribution to Surplus of Non-Admitted Assets	234,121,585	1,421,538,193	1,655,659,778
14. Net Worth (12 + 13)	780,433,305	3,443,810,835	4,224,244,139
15. Total Debt Funds	44,463,098	210,859,762	255,322,860
16. Capital (10 + 11 + 14 + 15)	1,111,211,570	7,985,338,496	9,096,550,066
17. Other Liabilities	210,372,767	794,887,233	1,005,260,000
18. TOTAL LIABILITIES, SURPLUS AND OTHER FUNDS	1,321,584,337	8,780,225,729	10,101,810,066

Note: Numbers may not foot due to rounding.

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2005 - December 31, 2005**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	18,992	4,673,492
0 -	4.5	6,344	1,705,677
4.5 -	10	16,746	3,442,827
10 -	20	48,368	9,347,551
20 -	30	64,620	13,591,945
30 -	40	55,484	15,367,624
40 -	50	53,986	18,047,496
50 -	60	64,472	24,154,219
60 -	70	70,105	28,600,270
70 -	80	78,630	35,107,064
80 -	90	80,381	39,585,994
90 -	100	94,898	48,935,186
100 -	200	541,762	360,150,261
200 -	300	135,345	141,038,865
300 -	400	52,173	73,122,495
400 -	500	23,141	43,663,060
500 -	1,000	34,377	89,556,480
1,000 -	2,000	12,312	60,532,054
2,000 -	3,000	3,937	32,104,027
3,000 -	4,000	1,801	20,215,572
4,000 -	5,000	1,234	17,479,992
5,000 -	15,000	3,313	71,363,766
15,000 -	25,000	753	31,426,402
25,000 -	50,000	464	26,891,699
50,000 -	75,000	91	8,090,750
75,000 -	100,000	47	5,424,832
	Over 100000	77	15,570,489
ALL		1,463,856	1,239,190,086

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2006 - December 31, 2006**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	15,217	6,495,004
0 -	4.5	6,571	1,809,595
4.5 -	10	14,994	4,128,593
10 -	20	46,446	8,670,385
20 -	30	74,694	19,705,690
30 -	40	53,212	13,501,914
40 -	50	49,442	15,914,969
50 -	60	58,605	20,605,286
60 -	70	64,097	26,820,166
70 -	80	70,039	29,654,507
80 -	90	74,622	33,665,848
90 -	100	81,059	39,346,259
100 -	200	576,167	373,897,729
200 -	300	163,204	160,485,718
300 -	400	64,123	85,573,346
400 -	500	29,154	50,996,774
500 -	1,000	41,439	106,700,753
1,000 -	2,000	17,596	74,020,098
2,000 -	3,000	5,964	43,783,708
3,000 -	4,000	4,387	27,176,113
4,000 -	5,000	3,608	21,511,055
5,000 -	15,000	5,937	91,044,228
15,000 -	25,000	3,058	42,200,860
25,000 -	50,000	717	38,191,442
50,000 -	75,000	132	9,154,511
75,000 -	100,000	80	6,445,131
	Over 100000	97	15,412,393
ALL		1,524,664	1,366,912,072

LIABILITY DISTRIBUTION REPORT

ALL COMPANIES
ALL TRANSACTION TYPES
Experience Period: January 1, 2007 - December 31, 2007

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	12,350	3,590,979
0 -	4.5	5,166	3,819,072
4.5 -	10	11,344	2,572,656
10 -	20	32,071	7,457,123
20 -	30	43,859	11,125,369
30 -	40	42,864	12,223,475
40 -	50	42,872	15,164,287
50 -	60	48,508	18,305,631
60 -	70	54,664	23,197,345
70 -	80	60,715	27,312,729
80 -	90	63,082	30,658,236
90 -	100	80,615	38,943,440
100 -	200	531,005	349,899,492
200 -	300	163,115	168,963,225
300 -	400	63,581	88,697,315
400 -	500	31,509	55,046,874
500 -	1,000	43,304	112,829,521
1,000 -	2,000	16,410	78,114,489
2,000 -	3,000	5,144	39,482,622
3,000 -	4,000	2,663	28,374,227
4,000 -	5,000	1,960	24,219,345
5,000 -	15,000	4,763	99,630,520
15,000 -	25,000	1,345	50,412,486
25,000 -	50,000	844	46,002,036
50,000 -	75,000	210	15,796,925
75,000 -	100,000	118	10,011,058
	Over 100000	151	39,390,984
ALL		1,364,231	1,401,241,460

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2008 - December 31, 2008**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	842,258	4,011,208
0 -	4.5	4,007	1,095,297
4.5 -	10	13,193	2,966,969
10 -	20	22,161	5,417,398
20 -	30	26,951	7,565,971
30 -	40	28,758	9,334,238
40 -	50	30,860	11,128,734
50 -	60	34,421	13,314,936
60 -	70	37,520	15,902,336
70 -	80	44,204	20,094,607
80 -	90	45,643	22,388,323
90 -	100	54,670	28,938,724
100 -	200	419,420	273,976,652
200 -	300	146,078	142,479,507
300 -	400	57,909	78,694,315
400 -	500	28,711	48,214,017
500 -	1,000	34,310	93,989,231
1,000 -	2,000	13,819	68,094,546
2,000 -	3,000	4,442	37,271,584
3,000 -	4,000	2,199	24,594,718
4,000 -	5,000	1,376	19,272,466
5,000 -	15,000	3,560	77,830,052
15,000 -	25,000	775	31,257,953
25,000 -	50,000	771	32,524,363
50,000 -	75,000	107	8,672,005
75,000 -	100,000	67	6,519,168
Over 100000		108	31,960,133
ALL		1,898,298	1,117,509,449

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2009 - December 31, 2009**

Liability Range (\$000) [5]			
More Than	But No Than	More	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
		Number of Transactions	
	0	291,124	1,461,058
0 -	4.5	3,033	705,154
4.5 -	10	8,335	1,699,283
10 -	20	18,233	3,883,802
20 -	30	24,514	5,897,241
30 -	40	27,397	7,247,021
40 -	50	32,094	9,078,137
50 -	60	36,257	10,744,118
60 -	70	43,220	13,441,642
70 -	80	53,059	17,201,523
80 -	90	56,592	19,644,615
90 -	100	63,525	22,984,236
100 -	200	601,574	277,033,869
200 -	300	225,522	150,475,972
300 -	400	86,027	78,893,711
400 -	500	41,396	46,223,651
500 -	1,000	33,405	67,800,272
1,000 -	2,000	12,603	45,018,998
2,000 -	3,000	3,804	21,240,437
3,000 -	4,000	1,705	12,642,970
4,000 -	5,000	1,128	9,418,001
5,000 -	15,000	3,376	39,644,252
15,000 -	25,000	1,132	13,643,435
25,000 -	50,000	791	10,985,543
50,000 -	75,000	151	4,626,721
75,000 -	100,000	70	3,558,820
	Over 100000	114	5,841,013
ALL		1,670,177	901,035,495

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

CALENDAR YEAR

2005	Number of Policies w/T-42	91,356
	Number of Policies w/T-42.1	54,574
	Total Premium on above policies including endorsements	\$62,730,789
2006	Number of Policies w/T-42	62,150
	Number of Policies w/T-42.1	40,312
	Total Premium on above policies including endorsements	\$64,621,849
2007	Number of Policies w/T-42	60,894
	Number of Policies w/T-42.1	43,539
	Total Premium on above policies including endorsements	\$59,351,443
2008	Number of Policies w/T-42	45,358
	Number of Policies w/T-42.1	31,391
	Total Premium on above policies including endorsements	\$55,700,496
2009	Number of Policies w/T-42	52,342
	Number of Policies w/T-42.1	40,877
	Total Premium on above policies including endorsements	\$ 73,242,305

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FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2005

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 Total	61	80	1	\$ 983,232	\$ 325,676	\$ 9,430
A1A Total	3	2	0	\$0	\$22,155	0
A1B Total	26	10	7	\$365,786	\$230,079	0
A1C Total	8	5	1	\$198,960	\$82,557	0
A1D Total	1	0	0	\$0	\$0	0
A2 Total	35	46	0	219,669	\$155,379	\$9,000
A3 Total	34	25	1	\$521,835	\$782,493	\$1,520
A4 Total	42	40	0	\$289,260	\$34,670	\$0
A5 Total	14	13	0	\$24,077	\$103,511	\$0
A6 Total	35	10	1	\$675,870	\$491,795	\$13,807
A6a Total	7	8	0	\$510,545	\$923,270	\$0
A6b Total	21	24	1	433,203	\$76,744	\$1,489
A6c Total	3	4	1	-\$507	\$20,055	0
A6d Total	1	1	0	\$0	-\$4,499	\$0
A6e Total	4	3	0	\$22,000	\$57,486	0
A6f Total	3	0	0	\$0	\$0	\$0
A6g Total	6	3	2	\$61,052	\$5,352	0
A6h Total	3	4	0	\$10,694	\$12,937	\$0
A6i Total	9	6	0	-\$17,112	-\$10,000	\$0
A6j Total	1	0	0	\$0	\$0	\$0
A6k Total	1	1	0	\$ -	\$ (1,000)	\$0
A6l Total	0	1	0	\$ 24,718	\$ (2,500)	\$0
A6l Total	5	1	2	\$4,162	\$9,663	0
A6m Total	1	1	0	\$0	\$387	\$0
A6n Total	2	0	0	\$40,000	\$0	0
A6o Total	2	0	2	\$0	\$0	0
A6p Total	5	1	0	\$7,000	\$0	0
A6q Total	3	2	0	\$ 197,589	\$ 2,500	\$ -
A6S Total	1	0	0	\$0	\$436	0
A6t Total	11	14	0	84,022	\$93,804	\$0
A6u Total	25	26	4	\$123,240	\$511	0
A6x Total	9	19	0	\$2,939	\$114,397	\$6,607
B - Special Risks						
B1 Total	176	132	2	-\$69,668	\$693,012	\$4,170
B1A Total	1	1	0	-\$6,720	\$0	\$0
B1b Total	1	2	0	-\$10,184	\$5,000	0
B2 Total	7	4	0	\$77,582	\$183,096	\$0
B3 Total	10	15	0	\$394,370	\$55,122	\$106
B4 Total	103	77	1	\$3,973,007	\$690,365	\$3,502,473
B4a Total	7	2	0	\$11,567	\$527	\$0
B4bb Total	1	16	0	-\$41,466	-\$97,524	\$0
B4c Total	239	134	2	\$1,105,241	\$177,386	\$0
B4e Total	2	0	0	\$ -	\$ -	\$0
B4j Total	28	20	11	\$164,701	\$320,201	0
B4k Total	0	1	0	-\$5,000	\$0	\$0
B4l Total	11	5	1	\$4,500	\$242,429	0
B4n Total	7	4	1	\$17,149	\$17,619	0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2005

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						
B4p Total	0	1	0	\$11,500	\$55	\$0
B4q Total	2	3	0	\$125,359	\$5,796	\$0
B4r Total	2	2	0	\$752,734	\$20,763	\$0
B4T Total	5	5	1	\$ 10,018	\$ 25,568	\$0
B4w Total	5	2	4	\$24,247	\$2,249	0
B4Y Total	2	0	0	\$5,000	\$519	0
B5 Total	2	6	0	\$106,904	\$2,657	\$5,135
B6 Total	0	0	0	-\$349	\$108,746	\$0
C - Plant, Searching and Abstracting Procedures						
C1 Total	7	6	0	\$2,703	\$25,215	\$8,137
C2 Total	138	96	4	\$2,195,368	\$521,823	\$41,635
C2b Total	1	0	0	\$0	\$0	\$0
C3 Total	169	131	5	\$3,465,372	\$554,036	\$217,452
C4 Total	39	25	2	\$198,492	\$59,601	\$0
C5 Total	73	67	1	\$395,835	\$159,861	\$6,268
D - Examination and Opinion Irregularities						
D Total	113	92	0	\$839,036	\$604,096	\$10,688
D1 Total	31	27	3	\$527,038	\$79,435	\$0
D2 Total	33	25	3	\$282,249	\$46,289	\$0
D3 Total	136	61	3	\$966,315	\$271,586	\$5,000
D4 Total	11	10	0	\$142,839	\$187,037	\$8,333
E - Survey-Inspection/Description Matters						
E1 Total	77	56	7	\$365,478	\$234,312	\$131,834
E2 Total	190	93	1	\$373,991	\$138,505	\$680
F - Closing Procedures						
F Total	1	1	0	\$ -	\$ (3,000)	\$ -
F1 Total	31	41	2	\$275,512	\$156,843	\$12,195
F2 Total	136	83	2	\$825,375	\$906,987	\$56,524
F3 Total	156	196	13	\$1,775,392	-\$27,151	\$29,007
F4 Total	181	138	0	-\$580,394	\$998,313	\$751,073
F5 Total	117	56	1	\$226,564	\$53,275	\$2,800
F6 Total	60	73	0	\$784,749	\$372,902	\$15,000
G - Typing or Policy Review						
G Total	2	4	0	\$9,500	\$43,561	\$0
G1 Total	3	2	0	\$8,244	\$2,634	\$0
H - Taxes and Special Assessments						
H Total	285	336	0	\$650,398	\$238,748	\$34,570
H1 Total	160	144	23	\$497,848	\$149,344	\$30,897
H2 Total	0	1	0	\$0	\$0	\$0
H3 Total	0	0	0	\$0	\$1,797	\$0
H5 Total	2	2	0	\$5,730	\$748	\$5,571
H6 Total	4	4	0	\$4,119	\$0	\$0
I - Escrows						
I Total	24	9	0	\$11,703	\$113,909	\$0
I1 Total	15	25	2	\$1,114,387	\$151,472	\$0
I2 Total	14	14	2	\$6,271	\$61,611	\$0
I3 Total	3	3	0	\$ (100)	\$ (500)	\$ -

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2005

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						
I4 Total	139	97	0	\$1,348,150	\$472,733	\$0
I8 Total	1	0	0	\$93,070	\$3,961	\$0
J - Title Indemnities						
J-8 Total	7	0	0	\$0	\$0	\$0
K - Land Trusts						
K1 Total	7	2	2	\$15,000	\$95,711	\$0
K3 Total	1	0	1	\$0	\$0	0
L - Trusts						
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T1 Total	18	5	3	\$55,292	\$60,762	\$5,000
U - Company Practice Risk Total						
Grand Total	3,398	2,712	132	28,380,411	12,891,752	4,931,402

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2006

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						
A - Basic Risks						
A Total	2	2	0	0	-391	0
A1 Total	80	57	4	499,489	344,969	17,422
A1A Total	0	0	0	11,000	9,022	0
A1B Total	17	18	6	597,934	199,262	0
A1C Total	3	6	0	82,840	120,776	0
A1D Total	4	1	0	26,454	16,567	0
A2 Total	39	53	1	\$373,703	\$139,905	\$24,072
A3 Total	38	39	2	\$1,208,296	\$354,237	\$0
A4 Total	47	31	0	\$556,417	\$206,952	\$0
A5 Total	12	8	0	(\$780,965)	(\$27,985)	\$0
A6 Total	36	22	1	\$660,645	\$795,057	12,214
A6a Total	8	8	0	\$445,193	\$110,450	0
A6b Total	16	22	0	\$302,903	\$165,869	3,511
A6c Total	7	7	1	\$106,359	\$64,499	0
A6d Total	3	2	0	\$0	\$0	\$0
A6e Total	5	1	0	(\$1,181)	\$25,000	0
A6f Total	1	2	0	\$0	\$0	\$0
A6g Total	1	3	0	(\$51,262)	\$17,377	0
A6h Total	6	3	0	\$22,490	(\$4,132)	0
A6i Total	9	6	1	\$25,000	\$5,296	0
A6j Total	0	0	0	0	0	0
A6k Total	1	0	0	0	0	0
A6l Total	0	0	0	0	0	0
A6m Total	1	0	0	137,911	8,634	0
A6n Total	1	1	0	0	0	0
A6o Total	1	1	1	0	0	0
A6p Total	0	2	0	\$18,343	\$0	0
A6q Total	3	2	0	\$24,187	(\$2,500)	\$ -
A6s Total	0	1	0	35120	14071.56	0
A6t Total	19	14	0	\$239,955	\$18,759	\$0
A6u Total	25	36	2	\$92,853	\$2,231	0
A6v Total	1	0	0	0	0	0
A6x Total	5	11	0	\$94,203	\$290,327	\$8,393
B - Special Risks						
B - Special Risks						
B1 Total	122	104	1	1,076,017	168,392	20,257
B1a Total	0	0	0	-4,471	0	0
B1b Total	5	4	0	82,749	1,000	0
B2 Total	2	0	0	\$26,662	\$69,074	\$0
B3 Total	22	16	0	\$102,454	\$74,000	30,544
B4 Total	76	71	0	\$708,057	\$768,060	\$31,040
B4a Total	6	4	0	\$46,888	\$2,500	\$0
B4bb Total	0	6	0	(\$12,600)	(\$14,180)	\$0
B4c Total	86	114	9	(\$562,860)	\$292,308	5,000

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2006

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4j Total	17	28	7	930,520	93,878	0
B4l Total	9	15	1	\$206,805	(\$2,136)	0
B4n Total	3	5	0	\$113,201	(\$17,584)	0
B4p Total	2	0	0	0	1,706	0
B4q Total	4	2	0	\$0	\$1,294	\$0
B4r Total	1	2	0	\$8,717	\$1,500	\$0
B4T Total	3	4	1	\$336,900	(\$7,250)	0
B4u Total	6	1	0	\$0	\$0	\$0
B4w Total	2	7	0	\$2,000	(\$500)	0
B4Y Total	0	1	0	0	1665.13	0
B5 Total	6	6	0	(\$1,185)	\$26,878	0
B6 Total	0	1	0	350	-349	10,757
C - Plant, Searching and Abstracting Procedures						
C - Plant, Searching and Abstracting Procedures						
C1 Total	36	19	0	\$355,559	\$388,559	\$8,770
C2 Total	137	113	14	\$2,554,474	\$491,782	\$22,570
C2a Total	1	1	0	5,153	0	0
C2h Total	1	0	0	0	0	0
C3 Total	235	163	3	\$2,271,631	\$815,085	\$318,217
C4 Total	78	41	4	\$1,271,135	\$167,023	\$0
C5 Total	51	61	0	\$347,125	\$87,449	\$0
D - Examination and Opinions Error						
D - Examination and Opinion Irregularities						
D Total	69	91	0	\$3,129,188	\$1,147,583	\$44,223
D1 Total	32	52	2	\$666,157	\$82,418	\$100
D2 Total	34	39	3	\$785,087	\$107,439	\$7,062
D3 Total	150	101	3	\$230,335	\$370,203	\$0
D4 Total	23	10	0	\$223,395	(\$3,539)	\$0
E - Survey Inspection/Description Matters						
E - Survey-Inspection/Description Matters						
E1 Total	60	62	7	\$68,390	\$132,443	\$0
E2 Total	251	145	0	\$415,072	\$189,618	\$5,000
F - Closing Procedures						
F - Closing Procedures						
F1 Total	30	38	2	\$78,938	\$177,180	\$46,045
F2 Total	159	105	2	\$1,236,196	\$885,059	\$3,895
F3 Total	169	216	7	\$4,790,340	\$324,044	\$134,653
F4 Total	231	214	1	1,451,747	1,561,343	60,720
F5 Total	104	83	1	(\$71,577)	\$74,928	\$5,387
F6 Total	62	55	1	\$871,255	\$512,917	\$0
G - Typing or Policy Review Error						
G - Typing or Policy Review						
G Total	11	6	0	\$82,380	\$11,463	\$5,422
G1 Total	1	2	0	\$1,151	\$8,950	\$0
H - Taxes and Special Assessments						
H - Taxes and Special Assessments						
H Total	326	366	2	\$1,151,270	\$19,716	\$8,771
H1 Total	166	150	13	\$977,443	\$53,948	\$39,862
H4 Total	1	0	0	0	7,071	0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2006

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
H6 Total	1	0	0	(\$4,453)	\$0	\$0
I - Escrows						
I - Escrows						
I Total	7	4	0	\$36,620	\$26,180	\$0
I1 Total	37	39	2	\$8,622	(\$157,322)	\$0
I2 Total	14	18	0	\$442,569	\$157,637	\$0
I3 Total	15	4	0	\$15,097	\$0	\$ -
I4 Total	123	100	0	\$268,602	\$390,074	\$0
I7 Total	1	0	1	0	0	0
I8 Total	1	2	0	\$139,878	\$737	11,000
J - Title Indemnities						
J - Title Indemnities						
J-8 Total	0	0	0	0	0	0
K - Land Trusts						
K - Land Trusts						
K1 Total	7	4	2	26,184	51,399	0
K2 Total	1	0	0	0	264	0
K3 Total	5	2	1	34402.56	11047.57	0
L - Trusts						
L - Trusts						
R - Fidelity						
R - Fidelity						
S - Unauthorized Risk						
S - Unauthorized Risk						
T - Error or Omission						
T - Error or Omission						
T1 Total	31	6	2	193,259	91,465	5,000
U - Company Practice Risk						
U - Company Practice Risk Total						
U Total	9	7	2	328,424	151,877	0
Grand Total	3,433	3,069	113	32,169,141	12,670,546	889,907

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2007

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						
A Total	2	1	1	\$0.00	\$1,200.00	\$0.00
A1 Total	117	108	3	\$2,906,055.03	\$591,598.21	\$144,283.88
A1A Total	2	0	0	\$0.00	\$25,522.13	\$0.00
A1B Total	3	2	0	(\$37,295.00)	\$28,406.38	\$0.00
A2 Total	47	45	1	\$851,022.56	\$347,957.12	\$5,250.00
A3 Total	22	29	1	\$589,805.24	\$195,344.69	\$10,000.00
A4 Total	32	32	0	\$252,190.39	\$127,745.65	\$0.00
A5 Total	13	7	2	\$91,639.49	\$12,382.20	\$0.00
A6 Total	20	17	2	\$120,900.66	\$480,843.94	\$13,357.00
A6a Total	13	10	1	\$41,446.78	(\$78,639.01)	\$0.00
A6b Total	17	18	2	\$471,112.07	\$274,966.43	\$0.00
A6c Total	6	4	0	(\$11,968.00)	\$70,868.05	\$0.00
A6d Total	3	2	0	\$0.00	(\$59.89)	\$0.00
A6e Total	5	0	0	\$0.00	\$0.00	\$0.00
A6f Total	4	1	0	\$0.00	\$0.00	\$0.00
A6g Total	0	4	0	\$93,726.25	\$5,750.00	\$0.00
A6h Total	4	5	0	\$17,568.00	\$1,016.00	\$0.00
A6i Total	6	3	0	\$44,463.00	\$4,064.92	\$0.00
A6k Total	0	2	0	(\$34,298.90)	(\$948.00)	\$0.00
A6m Total	2	3	0	\$10,000.00	(\$4,359.00)	\$0.00
A6n Total	2	1	0	\$0.00	\$33.00	\$0.00
A6p Total	4	2	1	\$0.00	\$0.00	\$0.00
A6q Total	12	4	1	\$44,735.49	\$25,724.78	\$0.00
A6t Total	11	14	1	\$75,201.11	\$99,902.98	\$0.00
A6u Total	12	19	0	\$15,724.70	\$629.42	\$0.00
A6x Total	10	17	0	(\$379,712.55)	\$263,744.58	\$0.00
A7 Total	2	2	0	\$23,066.00	\$62,862.45	\$0.00
B - Special Risks						
B Total	1	1	0	\$10,000.00	\$0.00	\$0.00
B1 Total	117	121	2	\$1,189,856.11	\$292,671.48	\$21,909.50
B1a Total	0	0	0	(\$560.00)	\$0.00	\$0.00
B1b Total	16	7	0	(\$23,506.82)	(\$965.00)	\$0.00
B2 Total	2	3	0	(\$18,895.00)	\$13,930.00	\$0.00
B3 Total	18	22	1	(\$67,784.80)	\$43,278.53	(\$3,635.00)
B4 Total	80	102	0	\$800,397.98	\$538,701.58	\$7,484.00
B4a Total	4	3	2	\$19,242.19	\$7,456.57	\$0.00
B4bb Total	1	11	0	\$279,827.99	(\$73,391.00)	\$0.00
B4c Total	137	108	10	\$343,432.38	\$282,244.70	\$0.00
B4e Total	2	0	0	\$0.00	\$0.00	\$0.00
B4j Total	16	5	5	\$1,801.31	\$45,027.67	\$0.00
B4k Total	1	1	0	\$12,400.00	\$0.00	\$0.00
B4l Total	6	4	0	\$117,700.00	\$129,881.00	\$0.00
B4n Total	4	4	1	\$11,336.54	\$39,750.00	\$0.00
B4n Total	2	2	0	\$13,000.00	\$8,493.13	\$0.00
B4n Total	9	3	0	\$10,054.50	\$16,500.00	\$0.00
B4r Total	6	5	0	\$361,132.00	\$164,408.00	\$0.00
B4t Total	4	4	1	\$8,000.00	\$2,500.00	\$0.00
B4y	0	1	0	(\$5,000.00)	\$5,424.59	\$0.00
B4y Total	0	1	0	(\$5,000.00)	\$5,424.59	\$0.00

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2007

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B5 Total	25	12	0	\$21,034.20	\$25,165.00	\$0.00
B6	1	1	0	\$7,252.00	\$11,517.00	\$15,042.00
B6 Total	1	1	0	\$7,252.00	\$11,517.00	\$15,042.00
C - Plant, Searching and Abstracting Procedures						
C1 Total	14	21	0	\$358,018.99	\$30,376.26	\$8,186.00
C2 Total	88	118	0	\$1,996,774.16	\$407,867.00	\$6,206.00
C3	290	223	3	\$3,663,703.12	\$604,950.75	\$438,521.00
C4	88	60	4	\$2,055,185.83	\$309,066.76	\$0.00
C5	79	66	1	\$1,161,805.19	\$47,922.92	(\$2,321.21)
D - Examination and Opinions Error						
D	90	92	0	\$1,390,929.00	\$1,080,486.00	\$6,139.00
D1	114	53	0	\$961,890.32	\$658,390.21	\$6,992.00
D2	56	40	0	\$8,766.51	\$109,284.56	(\$16,000.00)
D3 Total	140	69	1	\$597,483.35	\$180,760.51	\$0.00
D4 Total	24	24	1	\$113,051.88	\$77,825.75	\$0.00
E - Survey Inspection/Description Matters						
E1 Total	75	68	2	\$606,523.00	\$182,328.85	\$125,000.00
E2 Total	316	144	4	\$458,212.63	\$152,316.70	\$17,770.00
F - Closing Procedures						
F1 Total	30	31	0	(\$8,275.56)	\$93,150.00	\$100.00
F2 Total	138	133	3	\$1,183,266.74	\$496,658.12	\$25,910.00
F3 Total	164	167	1	\$5,931,257.08	\$1,220,842.82	\$29,639.00
F4 Total	255	199	0	\$1,860,013.60	\$1,932,685.21	\$102,225.00
F5 Total	239	98	2	\$879,596.16	\$133,485.32	\$9,018.00
F6 Total	62	53	5	\$716,925.41	\$134,992.56	(\$208.00)
G - Typing or Policy Review Error						
G Total	10	10	0	\$104,321.17	\$18,121.00	\$561.00
G1 Total	1	2	0	\$31,411.00	\$9,836.00	\$1,500.00
H - Taxes and Special Assessments						
H Total	372	386	0	\$1,887,721.32	\$281,451.42	\$11,652.20
H1 Total	138	141	3	\$205,139.01	\$37,081.77	\$55,347.00
H4	4	4	0	\$11,722.00	\$125.00	\$681.00
H4 Total	4	4	0	\$11,722.00	\$125.00	\$681.00
H6	4	2	0	\$21,111.00	\$4,327.00	\$0.00
H6 Total	4	2	0	\$21,111.00	\$4,327.00	\$0.00
I - Escrows						
I Total	11	8	0	\$11,952.00	\$81,706.00	\$0.00
I1 Total	18	12	3	\$64,064.63	\$43,901.16	\$0.00
I2 Total	6	11	0	\$0.00	(\$34,126.00)	\$0.00
I3 Total	4	5	1	\$11,932.00	\$0.00	\$0.00
I4 Total	107	70	1	\$350,571.57	\$478,898.65	\$0.00
I8	3	2	0	\$5,612.00	\$285.00	\$0.00
I8 Total	3	2	0	\$5,612.00	\$285.00	\$0.00
K - Land Trusts						
K1 Total	5	3	0	\$44,414.86	\$38,559.67	\$0.00
K3	5	0	4	\$0.00	\$48,015.51	\$0.00

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2007

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
K3 Total	5	0	4	\$0.00	\$48,015.51	\$0.00
L - Trusts						
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T - Error or Omission						
T1 Total	0	1	0	\$1,778.43	\$0.00	\$0.00
U - Company Practice Risk						
Grand Total	3,782	3,092	82	35,040,549	12,952,568	1,040,609

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2008

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 Total	61	79	0	1,146,146	734,804	177,103
A1A Total	0	0	0	-29,020	-724	0
A1B Total	0	1	0	70,615	71,241	0
A1C Total	0	1	0	249,338	-18,393	0
A2 Total	31	63	0	1,967,611	288,436	23,678
A3 Total	33	33	3	348,858	905,114	0
A4 Total	46	38	0	610,220	101,475	0
A5 Total	25	8	0	-2,079	90,614	21,500
A6 Total	41	40	2	324,936	738,716	33
A6a Total	35	5	-	25,000	83,488	0
A6b Total	20	13	0	-180,830	72,253	0
A6c Total	1	4	0	146,636	-59,260	0
A6d Total	1	0	0	0	0	0
A6e Total	9	2	0	0	227	0
A6f Total	2	1	0	405	0	0
A6g Total	4	3	0	0	-4,042	0
A6h Total	7	1	0	0	-912	0
A6i Total	1	2	0	26,431	9,475	0
A6j Total	2	0	0	0	0	0
A6l Total	1	1	0	5,048	0	0
A6m Total	3	2	2	0	0	0
A6n Total	1	1	0	0	1,000	0
A6p Total	2	0	0	0	0	0
A6q Total	5	8	0	124,980	63,792	0
A6r Total	1	0	0	0	4,286	0
A6s Total	1	0	0	0	0	0
A6t Total	8	5	4	84,673	215,358	0
A6u Total	17	27	0	27,272	310	2,706
A6x Total	41	27	4	423,988	233,179	0
A7 Total	0	2	0	12,989	6,490	0
B - Special Risks						
B1 Total	230	119	0	4,310,445	773,015	2,248
B1A Total	1	1	0	459	0	0
B1B Total	83	21	2	440,325	88,749	34,409
B2 Total	0	1	0	22,389	973	0
B3 Total	45	48	0	198,944	56,557	0
B4 Total	136	114	0	387,854	1,014,355	90
B4a Total	4	5	1	-4,337	14,908	0
B4b Total	1	1	0	10,850	50	0
B4bb Total	2	3	1	-15,000	-1,169	0
B4c Total	226	101	16	1,469,111	237,829	-16
B4J Total	1	4	0	41,866	-7,523	0
B4k Total	3	1	0	6,208	0	0
B4l Total	2	4	0	-45,615	38,336	0
B4n Total	2	4	0	130,000	45,402	0
B4p Total	1	0	0	-389	-147	0
B4q Total	5	5	0	22,755	-7,689	0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2008

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4r Total	8	1	2	-25,000	-27,041	0
B4s Total	1	0	0	0	0	0
B4t Total	3	6	0	341,044	-7,493	0
B4U Total	3	2	0	53	-3,867	0
B4w Total	3	2	0	5,000	41,000	0
B4y Total	0	1	0	64,423	1,703	0
B5 Total	0	0	0	0	-1,592	0
B6 Total	1	1	0	-9,525	61,954	3,427
C - Plant, Searching and Abstracting Procedures						
C1 Total	15	12	0	-60,445	7,410	7,882
C2 Total	161	143	1	1,213,949	549,489	12,850
C3 Total	279	210	7	3,308,090	835,129	431,379
C4 Total	20	47	0	522,875	284,494	0
C5 Total	86	46	1	727,522	207,790	-1,254
D - Examination and Opinions Error						
D Total	34	38	0	502,007	191,477	26,331
D1 Total	30	23	2	1,129,719	660,873	65,741
D2 Total	96	62	3	518,328	84,655	-13,000
D3 Total	405	214	7	2,456,072	910,419	80,543
D4 Total	0	1	0	-2,653	85,998	0
E - Survey Inspection/Description Matters						
E1 Total	88	60	1	1,059,604	335,284	-70,202
E2 Total	390	141	20	323,324	329,560	6,312
F - Closing Procedures						
F1 Total	60	62	0	364,435	376,387	0
F2 Total	984	796	4	1,314,668	1,727,637	60,267
F3 Total	1424	1376	2	60,148	1,021,372	12,454
F4 Total	433	301	1	8,996,052	1,006,466	85,682
F5 Total	286	125	7	477,775	427,287	26,090
F6 Total	151	60	9	1,001,365	237,111	0
F8 Total	1	0	0	0	0	0
G - Typing or Policy Review Error						
G Total	11	9	0	679	-5,439	15,000
G1 Total	35	17	1	52,061	80,515	0
H - Taxes and Special Assessments						
H Total	396	463	4	1,162,534	78,767	4,430
H1 Total	95	90	2	575,299	-16,574	113,931
H4 Total	2	2	0	12,944	0	4,500
H5 Total	1	0	0	0	444	0
H6 Total	4	3	0	9,268	2,705	0
I - Escrows						
I1 Total	35	21	18	-303,928	70,239	0
I2 Total	17	3	5	15,000	35,234	0
I3 Total	15	1	9	0	7,031	0
I4 Total	85	54	6	193,829	198,058	0
J - Title Indemnities						
J1 Total	11	6	0	-2,637	103,149	0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2008

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
K - Land Trusts						
K1 Total	31	28	0	432,097	20,315	9,017
K2 Total	0	0	0	0	6,446	0
K3 Total	3	1	0	506	-4,050	0
L - Trusts						
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
U - Company Practice Risk						
Grand Total	6,844	5,227	147	38,795,563	15,710,917	1,143,130

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2009

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 Total	72	95	0	\$105,859	\$1,464,952	\$2,825
A1A Total	1	0	0	\$0	-\$1,450	\$0
A1B Total	1	3	0	-\$534,043	\$54,173	\$0
A1C Total	1	1	0	\$2,440	\$84,783	\$0
A1D Total	1	0	0	\$0	\$10,000	\$0
A2 Total	27	47	0	\$221,256	\$186,816	\$7,685
A3 Total	12	22	0	\$1,018,018	\$480,331	\$0
A4 Total	25	36	0	\$146,234	\$101,894	\$0
A5 Total	15	11	1	\$17,903	\$43,642	\$0
A6 Total	28	23	2	\$65,592	\$366,221	\$0
A6a Total	14	5	0	\$16,124	\$343,142	\$0
A6b Total	21	18	1	-\$27,006	\$77,425	-\$75,158
A6c Total	4	1	0	\$0	\$30,000	\$0
A6d Total	3	1	0	\$0	\$50,000	\$0
A6e Total	7	2	0	\$0	\$1,031	\$12,000
A6g Total	1	2	0	\$6,500	\$0	\$0
A6h Total	5	4	0	\$15,000	\$7,543	\$0
A6i Total	4	0	1	\$0	\$0	\$0
A6j Total	2	3	0	\$14,163	\$737	\$0
A6K Total	1	0	0	\$0	\$0	\$0
A6m Total	13	1	0	\$0	\$4,072	\$0
A6n Total	1	2	0	\$0	-\$370	\$0
A6p Total	7	2	0	\$0	\$40,000	\$0
A6o Total	2	0	1	\$0	\$0	\$0
A6q Total	23	5	0	\$97,516	\$55,000	\$0
A6r Total	0	0	0	\$0	\$3,921	\$0
A6s Total	1	0	0	\$0	\$0	\$0
A6t Total	7	10	0	\$26,268	\$427,278	\$0
A6u Total	53	28	1	\$126,933	\$16,025	\$0
A6x Total	142	19	8	-\$201,598	\$248,497	\$0
A7 Total	1	1	0	-\$1,123	\$12,225	\$0
B - Special Risks						
B1 Total	347	118	1	\$1,495,574	\$1,017,188	-\$346
B1A Total	10	14	0	-\$30,873	\$27,962	\$0
B1B Total	85	42	5	\$139,157	\$190,183	\$15,324
B2 Total	7	3	0	\$86,193	\$82,730	\$0
B3 Total	7	11	0	-\$11,731	-\$10,181	\$0
B4 Total	72	50	0	\$317,313	\$30,984	\$10,557
B4a Total	10	5	1	\$342,845	\$33,768	\$0
B4b Total	1	1	0	-\$24	-\$30	\$0
B4bb Total	4	4	0	\$35,000	\$7,150	\$0
B4c Total	257	166	9	\$2,043,966	\$933,027	-\$150
B4h Total	0	1	0	-18,000	0	0
B4J Total	1	0	0	-\$207,000	-\$1,111	\$0
B4k Total	2	0	0	\$0	\$0	\$0
B4l Total	14	19	0	\$374,278	\$362,179	\$0
B4n Total	2	6	0	\$380	\$128,134	\$0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2009

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4o Total	1	1	0	0	0	0
B4p Total	0	1	0	\$0	\$0	\$0
B4q Total	7	9	1	\$56,789	\$63,681	\$0
B4r Total	7	10	0	\$52,746	\$187,123	\$0
B4s Total	1	0	0	\$0	\$0	\$0
B4t Total	0	0	0	\$50	\$16,104	\$0
B4U Total	3	0	0	\$0	\$0	\$0
B4w Total	3	0	0	\$41,972	\$46,450	\$0
B6 Total	3	0	0	\$16,067	\$25,422	\$0
C - Plant, Searching and Abstracting Procedures						
C1 Total	3	9	0	-\$44,833	-\$10,114	\$0
C2 Total	50	112	0	\$712,918	\$539,420	\$0
C3 Total	156	140	1	\$1,886,678	\$1,937,335	\$365,075
C4 Total	3	15	0	\$562,606	\$221,740	\$0
C5 Total	155	153	3	\$486,930	\$1,559,896	\$0
D - Examination and Opinions Error						
D1 Total	18	16	0	\$104,458	\$94,290	\$159,602
D2 Total	48	29	3	\$409,161	\$352,566	\$0
D3 Total	275	179	9	\$2,222,735	\$1,032,880	\$3,943
D4 Total	8	6	0	\$46,416	\$32,234	\$0
E - Survey Inspection/Description Matters						
E1 Total	35	43	1	\$376,465	\$251,425	\$6,336
E2 Total	227	131	9	\$33,076	\$645,784	\$10,956
F - Closing Procedures						
F Total	3	1	2	\$144	\$0	\$0
F1 Total	35	51	0	-\$251,918	\$14,515	\$2,667
F2 Total	517	479	3	\$795,934	\$754,121	\$36,804
F3 Total	1,219	1,261	7	\$311,277	\$796,367	\$144,705
F4 Total	46	150	0	-\$1,435,251	\$611,836	\$2,223,561
F5 Total	268	175	5	\$746,742	\$461,720	\$4,706
F6 Total	127	65	9	\$709,920	\$643,187	\$0
G - Typing or Policy Review Error						
G Total	2	6	0	\$3,156	-\$589	\$0
G1 Total	8	3	0	\$49,910	\$14,004	\$0
H - Taxes and Special Assessments						
H Total	306	273	9	\$471,305	\$280,970	\$14,658
H1 Total	121	107	5	\$449,706	\$17,779	\$70,289
H4 Total	2	2	0	\$2,629	\$0	\$1,203
H6 Total	2	1	0	\$14,142	\$13,834	\$0
I - Escrows						
I1 Total	70	20	13	\$255,354	\$440,592	\$0
I2 Total	29	9	1	-\$4,429	\$5,744	\$0
I3 Total	20	1	10	\$0	\$5,000	\$0
I4 Total	126	61	11	-\$99,901	\$896,172	\$14,789
J - Title Indemnities						
J1 Total	15	3	2	\$11,161	\$25,515	\$0
K - Land Trusts						

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2009

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
K1 Total	0	0	0	\$0	-\$2,264	\$0
K2 Total	0	0	0	\$0	\$12,748	\$0
K3 Total	4	1	0	\$21,519	\$5,000	\$0
L - Trusts						
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
U - Company Practice Risk						
Grand Total	5,237	4,305	135	14,698,747	\$18,902,098	3,032,030

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APPENDIX A
TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ending 12/31/05

COMPANY/GROUP	GROSS PREMIUMS
ALAMO TITLE INS	109,274,838
CHICAGO TITLE INS COMPANY	199,965,485
FIDELITY NATIONAL TITLE INS COMPANY	142,344,087
FIDELITY NATIONAL TITLE INS COMPANY OF NEW YORK	0
SECURITY UNION TITLE INS COMPANY	2,935,341
TICOR TITLE INS COMPANY	19,418,679
TICOR FLORIDA	2,473,738
TOTAL FIDELITY NATIONAL FINANCIAL INC.	476,412,168
CENSTAR TITLE	1,269,086
FIRST AMERICAN TITLE INS COMPANY	257,481,997
FIRST AMERICAN TITLE INS COMPANY OF TEXAS	0
TOTAL FIRST AMERICAN TITLE	258,751,083
COMMONWEALTH LAND TITLE INS COMPANY	121,159,857
LAWYERS TITLE INS CORPORATION	199,889,788
TITLE INS COMPANY OF AMERICA	11,271,102
TRANSNATION TITLE INS COMPANY	2,136,172
TOTAL LANDAMERICA	334,456,919
COLUMBIAN NATIONAL TITLE INSURANCE COMPANY	776,980
COMMERCE TITLE INSURANCE COMPANY	13,941,446
NATIONAL LAND TITLE INSURANCE CO	46,533
NORTH AMERICAN TITLE INSURANCE CORPORATION	13,653,709
OLD REPUBLIC NATIONAL TITLE INS COMPANY	44,097,516
SOUTHERN TITLE INSURANCE COMPANY	6,046,296
STEWART TITLE GUARANTY COMPANY	249,924,890
TITLE RESOURCES GUARANTY COMPANY	63,993,738
UNITED GENERAL TITLE INS COMPANY	22,239,055
WESTCOR LAND TITLE INSURANCE COMPANY	269,660
TOTAL ALL OTHERS	414,989,823
TOTAL ALL COMPANIES	1,484,609,993

APPENDIX A
TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ending 12/31/06

COMPANY/GROUP	GROSS PREMIUMS
ALAMO TITLE INS	112,009,711
CHICAGO TITLE INS COMPANY	222,156,473
FIDELITY NATIONAL TITLE INS COMPANY	141,185,668
SECURITY UNION TITLE INS COMPANY	5,631,733
TICOR FLORIDA	1,840,685
TICOR TITLE INS COMPANY	31,556,919
TOTAL FIDELITY NATIONAL FINANCIAL INC.	514,381,189
CENSTAR TITLE	-52,140
COLUMBIAN NATIONAL TITLE INSURANCE COMPANY	51,368
FIRST AMERICAN TITLE INS COMPANY	304,981,167
UNITED GENERAL TITLE INS COMPANY	25,041,059
TOTAL FIRST AMERICAN TITLE	330,021,454
COMMONWEALTH LAND TITLE INS COMPANY	137,863,348
LAWYERS TITLE INS CORPORATION	215,836,067
TITLE INS COMPANY OF AMERICA	8,221,079
TRANSNATION TITLE INS COMPANY	3,787,454
TOTAL LANDAMERICA	365,707,948
OLD REPUBLIC NATIONAL TITLE INS COMPANY	\$46,456,763
OLD REPUBLIC GROUP	
SOUTHERN TITLE INSURANCE COMPANY	\$12,691,857
WESTFIELD GROUP	
NATIONAL LAND TITLE INSURANCE CO	\$764,178
STEWART TITLE GUARANTY COMPANY	\$270,941,213
STEWART TITLE CO	\$271,705,391
NORTH AMERICAN TITLE INSURANCE CORPORATION	\$20,724,144
ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.	4,286,798
COMMERCE TITLE INSURANCE COMPANY	13,183,066
TITLE RESOURCES GUARANTY COMPANY	85,192,430
WESTCOR LAND TITLE INSURANCE COMPANY	178,264
TOTAL ALL OTHERS	102,840,558
TOTAL ALL COMPANIES	1,664,529,304

APPENDIX A
TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ending 12/31/07

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.	\$9,420,806
50026	0	COMMERCE TITLE INSURANCE COMPANY	\$12,773,712
50130	0	NORTH AMERICAN TITLE INSURANCE CORPORATION	\$17,070,426
12591	0	SIERRA TITLE INSURANCE GUARANTY COMPANY	\$1,966,566
50016	0	TITLE RESOURCES GUARANTY COMPANY	\$72,141,840
50050	0	WESTCOR LAND TITLE INSURANCE COMPANY	\$274,717
50814	70	FIRST AMERICAN TITLE INS COMPANY	\$295,173,624
50970	70	PACIFIC NORTHWEST TITLE INSURANCE COMPANY, INC.	\$3,515,893
51624	70	UNITED GENERAL TITLE INS COMPANY	\$27,349,669
		TOTAL FIRST AMERICAN TITLE	\$326,039,186
50083	99	COMMONWEALTH LAND TITLE INS COMPANY	\$130,325,659
50024	99	LAWYERS TITLE INS CORPORATION	\$225,537,781
50245	99	TITLE INS COMPANY OF AMERICA	\$9,828,156
50012	99	TRANSNATION TITLE INS COMPANY	\$2,326,598
		TOTAL LANDAMERICA	\$368,018,194
50520	150	OLD REPUBLIC NATIONAL TITLE INS COMPANY	\$48,481,664
		OLD REPUBLIC GROUP	\$48,481,664
50792	228	SOUTHERN TITLE INSURANCE COMPANY	\$14,656,298
		WESTFIELD GROUP	\$14,656,298
50156	340	NATIONAL LAND TITLE INSURANCE CO	\$448,854
50121	340	STEWART TITLE GUARANTY COMPANY	\$269,237,890
		STEWART TITLE CO	\$269,686,744
50598	670	ALAMO TITLE INS	\$94,165,857
50229	670	CHICAGO TITLE INS COMPANY	\$203,087,255
51586	670	FIDELITY NATIONAL TITLE INS COMPANY	\$149,654,309
50857	670	SECURITY UNION TITLE INS COMPANY	\$5,221,439
50067	670	TICOR FLORIDA	\$1,084,339
51535	670	TICOR TITLE INS COMPANY	\$26,803,084
		TOTAL FIDELITY NATIONAL FINANCIAL INC.	\$480,016,283
		TOTAL ALL OTHERS	\$113,648,067
		TOTAL ALL COMPANIES	\$1,620,546,436

APPENDIX A
TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ending 12/31/08

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.	\$11,520,572
50026	0	COMMERCE TITLE INSURANCE COMPANY	\$8,374,243
50130	0	NORTH AMERICAN TITLE INSURANCE CORPORATION	\$8,727,541
12591	0	SIERRA TITLE INSURANCE GUARANTY COMPANY	\$2,495,640
50016	0	TITLE RESOURCES GUARANTY COMPANY	\$72,934,017
50050	0	WESTCOR LAND TITLE INSURANCE COMPANY	\$159,504
50970	70	PACIFIC NORTHWEST TITLE INSURANCE COMPANY, INC.	\$2,102,297
50814	70	FIRST AMERICAN TITLE INS COMPANY	\$238,545,825
51624	70	UNITED GENERAL TITLE INS COMPANY	\$17,058,811
		TOTAL FIRST AMERICAN FINANCIAL	\$257,706,933
50520	150	OLD REPUBLIC NATIONAL TITLE INS COMPANY	\$38,472,638
		OLD REPUBLIC GROUP	\$38,472,638
50792	228	SOUTHERN TITLE INSURANCE CORPORATION	\$15,213,770
		WESTFIELD GROUP	\$15,213,770
50156	340	NATIONAL LAND TITLE INSURANCE CO	\$516,825
50121	340	STEWART TITLE GUARANTY COMPANY	\$225,117,823
		STEWART TITLE CO	\$225,634,648
50598	670	ALAMO TITLE INS	\$77,111,184
50229	670	CHICAGO TITLE INS COMPANY	\$143,902,052
50083	670	COMMONWEALTH LAND TITLE INS COMPANY	\$90,768,231
51586	670	FIDELITY NATIONAL TITLE INS COMPANY	\$87,728,370
50024	670	LAWYERS TITLE INS CORPORATION	\$183,740,471
50857	670	SECURITY UNION TITLE INS COMPANY	\$3,302,178
50067	670	TICOR FLORIDA	\$353,008
51535	670	TICOR TITLE INS COMPANY	\$18,707,969
		TOTAL FIDELITY NATIONAL FINANCIAL INC.	\$605,613,463
		TOTAL ALL OTHERS	\$104,211,517
		TOTAL ALL COMPANIES	\$1,246,852,968

APPENDIX A
TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ending 12/31/09

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	ALLIANT NATIONAL TITLE INSURANCE COMPANY, INC.	\$29,050,203
50026	0	COMMERCE TITLE INSURANCE COMPANY	\$7,360,364
50130	0	NORTH AMERICAN TITLE INSURANCE CORPORATION	\$8,862,885
12591	0	SIERRA TITLE INSURANCE GUARANTY COMPANY	\$2,657,415
51020	0	NATIONAL TITLE INSURANCE OF NEW YORK, INC.	\$205,236
50016	0	TITLE RESOURCES GUARANTY COMPANY	\$79,451,226
50050	0	WESTCOR LAND TITLE INSURANCE COMPANY	\$3,299,605
50970	70	PACIFIC NORTHWEST TITLE INSURANCE COMPANY, INC.	\$4,592,929
50814	70	FIRST AMERICAN TITLE INS COMPANY	\$199,464,406
		TOTAL FIRST AMERICAN FINANCIAL	\$204,057,335
50520	150	OLD REPUBLIC NATIONAL TITLE INS COMPANY	\$39,812,498
		OLD REPUBLIC GROUP	\$39,812,498
50792	228	SOUTHERN TITLE INSURANCE CORPORATION	\$2,109,105
		WESTFIELD GROUP	\$2,109,105
50156	340	NATIONAL LAND TITLE INSURANCE CO	\$878,923
50121	340	STEWART TITLE GUARANTY COMPANY	\$212,019,076
		STEWART TITLE CO	\$212,897,999
50598	670	ALAMO TITLE INS	\$50,485,887
50229	670	CHICAGO TITLE INS COMPANY	\$134,214,826
50083	670	COMMONWEALTH LAND TITLE INS COMPANY	\$41,547,795
51586	670	FIDELITY NATIONAL TITLE INS COMPANY	\$76,329,138
50024	670	LAWYERS TITLE INS CORPORATION	\$107,164,172
50857	670	SECURITY UNION TITLE INS COMPANY	\$3,704,426
50067	670	TICOR FLORIDA	\$252,681
51535	670	TICOR TITLE INS COMPANY	\$12,976,109
		TOTAL FIDELITY NATIONAL FINANCIAL INC.	\$426,675,034
		TOTAL ALL OTHERS	\$130,886,934
		TOTAL ALL COMPANIES	\$1,016,438,905

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FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2005
Texas Experience Only
 Amended 3-23-11
All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract & 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		382,167,100	595,771,633	352,452,479			1,330,391,212
2	Premiums allocated to agency function-other than home office issue		324,842,036	504,948,971	299,571,065			1,129,362,072
3	Premiums allocated to underwriter function-other than home office issue (Line 1G - Line 2G)	201,029,140						201,029,140
4	Gross premiums - home office issue	148,329,497	1,156,387		4,732,897			154,218,781
5	Premiums allocated to agency function - home office issue		16,476,284	109,589,844	4,022,943			130,089,071
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	24,129,710						24,129,710
7	Gross premiums - Total (Line 1 + Line 4)	148,329,497	383,323,487	595,771,633	357,185,376			1,484,609,993
8	Total premiums allocated to agency function (Line 2 + Line 5)		341,318,319		303,594,008			644,912,327
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	225,158,850						225,158,850
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					7,766,334		7,766,334
11	Investment income-dividends-before expenses					14,907,013		14,907,013
12	Investment income-other-before expenses					24,698,525		24,698,525
13	Net realized capital gains (losses)					10,058,967		10,058,967
14	Net unrealized capital gains (losses)					-10,804,317		-10,804,317
15	Total (Sum of lines 10 through 14)					46,626,522		46,626,522
OTHER INCOME								
16	Reinsurance fees (acquired)						2,031,586	2,031,586
17	Service charges (from Form 4)	2,971,939	82,348,253		84,282,322	0	2,887	169,605,401
18	Escrow & abstract fees						99,399,842	99,399,842
19	Miscellaneous (from Form 4)	4,968,911	4,988,091		49,365,852	0	27,659,827	86,982,681
20	Total (Sum of lines 16 through 19)	7,940,850	87,336,344		133,648,174	0	129,094,142	358,019,510
21	TOTAL INCOME (Sum of lines 8,9,15 & 20)	233,099,700	428,654,663		437,242,182	46,626,522	129,094,142	1,274,717,209
		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	
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS	602,885	188,377	523,628	1,525,400		2,840,290	

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2005
Texas Experience Only

Revised 3-23-11

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		143,712,536	170,934,275		52,648,017	367,294,828
1b	Salaries - owners & partners		0	195,046		38,017	233,063
1c	Salaries - Total	75,904,501			165,027		76,069,528
2	Employee benefits, relations & welfare	16,691,209	24,799,486	34,327,926	29,059	10,005,630	85,853,309
3a	Fees paid for title examination & furnishing title evidence - Title Agents	1	2,860,801	10,524,468			13,385,270
3b	Fees paid for title examination & furnishing title evidence - Others	1,130,353	8,544	2,106,404			3,245,301
4a	Closing costs paid non-employees - Title Agents	0	24,624,686	9,220,656			33,845,343
4b	Closing costs paid non-employees - Others	3,217,330	62,993,003	31,268,559			97,478,892
5	Rent	8,115,546	19,973,793	24,058,628	0	7,459,478	59,607,446
6	Utilities	266,916	1,108,975	2,196,678	0	565,160	4,137,729
7	Accounting & auditing	3,621,524	272,516	710,813	292,002	249,590	5,146,446
8	Advertising and promotions	6,189,516	4,377,968	6,858,942	0	1,785,784	19,212,210
9	Employee travel, lodging and education	6,343,195	4,351,873	2,653,073	0	1,376,047	14,724,189
10	Insurance	930,398	667,063	1,150,392	0	484,085	3,231,938
11	Interest expense	159,509	31	86,734	0	499,834	746,108
12	Legal expense	5,379,905	628,519	760,587	0	271,539	7,040,550
13	Licenses, taxes & fees	23,775,144	1,476,743	996,026	0	577,828	26,825,742
14	Postage & freight	864,965	1,108,734	1,620,103	0	535,837	4,129,639
15	Courier & overnight delivery	-164,236	7,312,951	9,666,770	0	0	16,815,484
16	Telephone & facsimile	2,573,898	4,158,918	5,635,692	0	1,811,631	14,180,140
17	Printing & photocopying	1,218,171	1,780,059	2,566,760	0	789,363	6,354,353
18	Office supplies	2,897,475	4,076,579	4,789,606	0	1,505,234	13,268,893
19	Equipment & vehicle leases	4,248,572	4,354,777	5,385,906	0	1,805,049	15,794,305
20	Depreciation	10,429,987	3,443,639	5,764,277	1,171	1,681,897	21,320,971

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2005
Texas Experience Only

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	9,058	0	61,738	0	8,696	79,492
22	Dues, boards & associations	250,117	576,478	619,975	0	185,129	1,631,699
23	Bad debts	123,115	11,655	113,816	0	9,674	258,260
24	Loss adjustment expenses incurred	18,676,305	17,490	869,928	0	0	19,563,723
25	Losses incurred	23,796,120	1,390,799	4,320,022			29,506,941
26	Reinsurance charges (ceded)		0	451,181		1,629,638	2,080,819
27	Other	4,497,576	21,491,208	9,988,405	1,280,419	17,776,100	55,033,708
28	Tax certificates		9,389,369	10,747,612		-3,677	20,133,304
29	Recording fees		17,092,673	21,589,268		4,605	38,686,546
30	Plant lease/update costs		7,312,955	9,370,615		9,315,151	25,998,720
31	Allowances to managers & agents	9,538	0	0	0	0	9,538
32	Net addition to unearned premium reserve	18,484,082					18,484,082
33	Abstract costs					5,736,966	5,736,966
34	Real estate expenses				88,757		88,757
35	Real estate taxes				177,871		177,871
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	12,516	36	4,887	0	1,557	18,996
38	Donations/lobbying	314,335	625,539	745,508	0	191,528	1,876,909
39	Trade association fees	280,375	353,546	307,292	0	172,180	1,113,394
40	Total Expenses (Sum of lines 1 through 39)	240,247,017	376,353,941	392,668,568	2,034,306	119,117,569	1,130,421,400
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	-7,147,316	52,300,722	44,573,615	44,592,216	9,976,573	144,295,809

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2006
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract & 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		371,071,707	706,773,069	394,623,426			1,472,468,202
2	Premiums allocated to agency function-other than home office issue		315,410,951	602,053,861	335,236,482			1,252,701,294
3	Premiums allocated to underwriter function-other than home office issue (Line 1G - Line 2G)	219,766,908						219,766,908
4	Gross premiums - home office issue	148,557,052	31,152,651		12,351,399			192,061,102
5	Premiums allocated to agency function - home office issue		26,479,753	124,513,342	10,498,690			161,491,785
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	30,569,317						30,569,317
7	Gross premiums - Total (Line 1 + Line 4)	148,557,052	402,224,358	706,773,069	406,974,825			1,664,529,304
8	Total premiums allocated to agency function (Line 2 + Line 5)		341,890,704		345,735,172			687,625,876
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	250,336,225						250,336,225
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					9,557,935		9,557,935
11	Investment income-dividends-before expenses					11,508,213		11,508,213
12	Investment income-other-before expenses					35,013,627		35,013,627
13	Net realized capital gains (losses)					506,631		506,631
14	Net unrealized capital gains (losses)					-522,235		-522,235
15	Total (Sum of lines 10 through 14)					56,064,171		56,064,171
OTHER INCOME								
16	Reinsurance fees (acquired)						2,101,136	2,101,136
17	Service charges (from Form 4)	1,340,337	88,198,236		106,452,020	0	2,321	195,992,914
18	Escrow & abstract fees						67,538,469	67,538,469
19	Miscellaneous (from Form 4)	3,789,419	4,089,680		35,678,826	0	69,341,005	112,898,930
20	Total (Sum of lines 16 through 19)	5,129,756	92,287,916		142,130,846	0	138,982,931	378,531,449
21	TOTAL INCOME (Sum of lines 8,9,15 & 20)	255,465,981	434,178,620		487,866,017	56,064,171	138,982,931	1,372,557,721
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS	662,039	168,160	593,214			1,520,388	2,943,801

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2006
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		157,930,198	184,015,525		59,207,103	401,152,826
1b	Salaries - owners & partners		0	189,114		40,531	229,645
1c	Salaries - Total	68,754,328			176,610		68,930,938
2	Employee benefits, relations & welfare	12,628,945	27,364,491	38,643,611	30,149	12,295,776	90,962,972
3a	Fees paid for title examination & furnishing title evidence - Title Agents	146	1,809,616	14,252,814			16,062,576
3b	Fees paid for title examination & furnishing title evidence - Others	507,116	2,734,854	1,946,749			5,188,719
4a	Closing costs paid non-employees - Title Agents	15,094,766	9,281,334	10,723,317			35,099,417
4b	Closing costs paid non-employees - Others	1,766,612	71,478,525	29,671,141			102,916,278
5	Rent	7,381,671	20,903,276	24,389,578	0	8,072,578	60,747,102
6	Utilities	104,111	1,563,325	2,576,510	0	705,530	4,949,476
7	Accounting & auditing	2,811,215	228,121	684,386	596,855	268,030	4,588,607
8	Advertising and promotions	6,514,783	6,441,397	8,148,974	0	2,321,770	23,426,923
9	Employee travel, lodging and education	4,783,034	3,656,046	2,535,936	0	1,540,227	12,515,243
10	Insurance	760,027	560,429	1,179,787	0	-172,821	2,327,422
11	Interest expense	452,577	455	184,552	0	1,118,967	1,756,551
12	Legal expense	7,502,748	537,143	533,549	0	253,117	8,826,556
13	Licenses, taxes & fees	17,569,957	696,878	614,594	0	241,848	19,123,277
14	Postage & freight	804,576	1,075,748	1,589,633	0	500,848	3,970,805
15	Courier & overnight delivery	-679,031	8,814,751	10,263,409	0	385	18,399,515
16	Telephone & facsimile	5,972,796	3,492,631	5,584,893	0	1,578,567	16,628,887
17	Printing & photocopying	1,428,124	1,854,821	2,659,276	0	846,812	6,789,033
18	Office supplies	1,971,105	4,187,850	4,405,112	0	1,503,179	12,067,246
19	Equipment & vehicle leases	4,580,028	3,936,237	4,996,850	0	1,723,944	15,237,059
20	Depreciation	11,012,139	3,461,026	6,123,199	0	2,117,146	22,713,510

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2006
Texas Experience Only

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	7,511	0	60,738	0	15,134	83,383
22	Dues, boards & associations	562,048	373,411	500,329	0	205,622	1,641,410
23	Bad debts	212,142	99,532	-65,906	0	100,425	346,193
24	Loss adjustment expenses incurred	19,633,295	20,086	1,782,170	0	0	21,435,551
25	Losses incurred	23,905,632	590,345	501,133			24,997,110
26	Reinsurance charges (ceded)		0	278,365		1,826,781	2,105,146
27	Other	18,161,712	12,433,197	14,225,910	702,247	16,946,160	62,469,225
28	Tax certificates		8,274,279	9,764,583		13,118	18,051,980
29	Recording fees		20,370,580	28,991,422		-137,344	49,224,658
30	Plant lease/update costs		10,346,632	9,647,502		5,067,300	25,061,434
31	Allowances to managers & agents	5,613	0	0	29,759	0	35,372
32	Net addition to unearned premium reserve	11,502,725					11,502,725
33	Abstract costs					267	267
34	Real estate expenses				4,540		4,540
35	Real estate taxes				273,130		273,130
36	Damages paid for bad faith suits	1,440	0	0	0	0	1,440
37	Fines or penalties for violation of law	1,498,848	275	14,395	0	3,525	1,517,043
38	Donations/lobbying	306,272	490,948	526,709	0	148,412	1,472,340
39	Trade association fees	368,202	362,889	405,144	0	110,136	1,246,370
40	Total Expenses (Sum of lines 1 through 39)	247,816,874	385,371,321	422,545,003	1,813,290	118,463,071	1,176,009,558
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	7,649,108	48,807,299	65,321,014	54,250,881	20,519,860	196,548,163

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2007
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract & 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		304,787,270	701,492,980	374,401,267			1,380,681,517
2	Premiums allocated to agency function-other than home office issue		259,069,179	594,593,506	318,133,689			1,171,796,374
3	Premiums allocated to underwriter function-other than home office issue (Line 1G - Line 2G)	208,885,143						208,885,143
4	Gross premiums - home office issue	164,346,389	53,810,409		21,708,121			239,864,919
5	Premiums allocated to agency function - home office issue		45,738,847	137,456,348	18,451,989			201,647,183
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	38,217,736						38,217,736
7	Gross premiums - Total (Line 1 + Line 4)	164,346,389	358,597,679	701,492,980	396,109,389			1,620,546,437
8	Total premiums allocated to agency function (Line 2 + Line 5)		304,808,026		336,585,678			641,393,704
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	247,102,879						247,102,879
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					10,446,493		10,446,493
11	Investment income-dividends-before expenses					14,683,323		14,683,323
12	Investment income-other-before expenses					38,244,048		38,244,048
13	Net realized capital gains (losses)					-3,308,268		-3,308,268
14	Net unrealized capital gains (losses)					-20,008,442		-20,008,442
15	Total (Sum of lines 10 through 14)					40,057,153		40,057,153
OTHER INCOME								
16	Reinsurance fees (acquired)						3,673,877	3,673,877
17	Service charges (from Form 4)	2,572,232	95,270,512		110,226,964	0	13,623	208,083,331
18	Escrow & abstract fees						101,620,167	101,620,167
19	Miscellaneous (from Form 4)	8,952,662	2,490,380		36,213,479	0	30,523,973	78,180,494
20	Total (Sum of lines 16 through 19)	11,524,894	97,760,892		146,440,443	0	135,831,640	391,557,869
21	TOTAL INCOME (Sum of lines 8,9,15 & 20)	258,627,773	402,568,918		483,026,121	40,057,153	135,831,640	1,320,111,605
		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	
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS	608,650	137,261	520,148	1,485,809		2,751,868	

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2007
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		139,479,931	178,466,407		57,100,539	375,046,877
1b	Salaries - owners & partners		0	293,785		56,579	350,364
1c	Salaries - Total	79,564,377			172,929		79,737,306
2	Employee benefits, relations & welfare	13,367,372	23,543,350	37,364,637	35,758	8,845,512	83,156,629
3a	Fees paid for title examination & furnishing title evidence - Title Agents	1	1,189,801	7,006,033			8,195,835
3b	Fees paid for title examination & furnishing title evidence - Others	265,087	99,336	1,983,631			2,348,054
4a	Closing costs paid non-employees - Title Agents	26,571,007	7,805,077	16,971,065			51,347,149
4b	Closing costs paid non-employees - Others	2,732,211	58,344,851	25,161,171			86,238,233
5	Rent	8,666,350	21,735,668	24,047,752	0	8,440,956	62,890,726
6	Utilities	286,614	1,284,561	2,659,169	0	751,392	4,981,736
7	Accounting & auditing	2,502,606	147,067	892,352	654,419	320,413	4,516,857
8	Advertising and promotions	6,405,833	6,689,739	8,278,726	0	2,477,682	23,851,980
9	Employee travel, lodging and education	4,902,678	1,957,597	2,229,435	0	1,450,868	10,540,578
10	Insurance	507,842	503,714	1,207,319	0	189,433	2,408,308
11	Interest expense	355,424	1,218	184,177	0	1,734,527	2,275,346
12	Legal expense	6,633,568	249,788	834,823	0	409,667	8,127,846
13	Licenses, taxes & fees	16,968,862	808,532	798,728	0	388,106	18,964,228
14	Postage & freight	374,522	1,514,483	1,641,202	0	709,835	4,240,042
15	Courier & overnight delivery	-1,999,978	7,885,894	8,973,603	0	52	14,859,571
16	Telephone & facsimile	2,921,993	3,348,080	5,300,249	0	1,742,802	13,313,124
17	Printing & photocopying	1,079,276	1,929,040	2,850,582	0	1,114,667	6,973,565
18	Office supplies	149,284	9,802,834	6,358,237	0	3,959,367	20,269,722
19	Equipment & vehicle leases	4,567,897	3,049,149	4,329,049	0	1,606,415	13,552,510
20	Depreciation	9,624,029	3,347,160	6,437,295	0	2,454,824	21,863,308

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2007
Texas Experience Only

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	10,618	59	59,085	0	19,283	89,045
22	Dues, boards & associations	622,444	299,046	476,408	0	147,260	1,545,158
23	Bad debts	1,982,818	53,408	66,399	0	59,709	2,162,334
24	Loss adjustment expenses incurred	15,721,684	5,770,035	2,053,163	0	0	23,544,881
25	Losses incurred	24,510,829	4,866,572	975,400			30,352,801
26	Reinsurance charges (ceded)		0	313,821		5,808,877	6,122,698
27	Other	16,515,775	10,115,436	15,356,847	1,643,560	20,686,577	64,318,195
28	Tax certificates		8,571,756	8,301,438		-591	16,872,603
29	Recording fees		21,434,523	27,341,262		-73,475	48,702,310
30	Plant lease/update costs		7,670,950	11,615,087		5,474,391	24,760,428
31	Allowances to managers & agents	0	0	0	0	0	0
32	Net addition to unearned premium reserve	12,551,994					12,551,994
33	Abstract costs					326,059	326,059
34	Real estate expenses				1,053		1,053
35	Real estate taxes				140,053		140,053
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	519,668	47,166	11,217	0	50,371	628,422
38	Donations/lobbying	354,035	497,811	490,053	0	218,540	1,560,439
39	Trade association fees	382,222	327,800	444,309	0	122,963	1,277,294
40	Total Expenses (Sum of lines 1 through 39)	259,618,940	354,371,433	411,773,916	2,647,772	126,593,600	1,155,005,661
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	-991,167	48,197,485	71,252,205	37,409,381	9,238,040	165,105,944

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2008
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract & 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		142,649,850	561,880,556	385,350,541			1,089,880,947
2	Premiums allocated to agency function-other than home office issue		121,252,373	477,186,375	327,635,585			926,074,333
3	Premiums allocated to underwriter function-other than home office issue (Line 1G - Line 2G)	163,506,557						163,506,557
4	Gross premiums - home office issue	133,674,969	8,837,562		14,459,491			156,972,022
5	Premiums allocated to agency function - home office issue		7,511,928	111,726,708	12,290,567			131,529,203
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	25,442,818						25,442,818
7	Gross premiums - Total (Line 1 + Line 4)	133,674,969	151,487,412	561,880,556	399,810,032			1,246,852,968
8	Total premiums allocated to agency function (Line 2 + Line 5)		128,764,301		339,926,152			468,690,454
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	188,949,375						188,949,375
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					7,782,624		7,782,624
11	Investment income-dividends-before expenses					11,439,154		11,439,154
12	Investment income-other-before expenses					20,904,109		20,904,109
13	Net realized capital gains (losses)					-23,958,833		-23,958,833
14	Net unrealized capital gains (losses)					-29,654,319		-29,654,319
15	Total (Sum of lines 10 through 14)					-13,487,265		-13,487,265
OTHER INCOME								
16	Reinsurance fees (acquired)						6,123,756	6,123,756
17	Service charges (from Form 4)	2,892,425	44,562,586		108,925,859	33,664	24,109,894	180,524,428
18	Escrow & abstract fees						55,155,978	55,155,978
19	Miscellaneous (from Form 4)	4,741,381	1,679,936		38,538,314	0	25,602,000	70,561,631
20	Total (Sum of lines 16 through 19)	7,633,806	46,242,522		147,464,173	33,664	110,991,628	312,365,793
21	TOTAL INCOME (Sum of lines 8,9,15 & 20)	196,583,181	175,006,823		487,390,325	-13,453,601	110,991,628	956,518,357
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS	488,421	128,298	365,431			1,210,786	2,192,936

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2008
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		59,231,244	194,024,373		44,896,508	298,152,125
1b	Salaries - owners & partners		0	318,369		64,739	383,108
1c	Salaries - Total	60,876,776			141,694		61,018,470
2	Employee benefits, relations & welfare	10,959,209	9,724,124	39,744,494	36,938	7,598,844	68,063,609
3a	Fees paid for title examination & furnishing title evidence - Title Agents	40,090	3,960,570	5,449,861			9,450,521
3b	Fees paid for title examination & furnishing title evidence - Others	681,604	20	1,637,094			2,318,718
4a	Closing costs paid non-employees - Title Agents	0	1,431,540	12,310,262			13,741,802
4b	Closing costs paid non-employees - Others	5,296,844	19,819,858	45,868,835			70,985,537
5	Rent	10,434,660	10,787,388	31,303,409	0	7,793,823	60,319,280
6	Utilities	202,113	626,745	2,738,550	0	615,321	4,182,729
7	Accounting & auditing	2,651,265	182,908	1,000,274	615,936	342,033	4,792,416
8	Advertising and promotions	3,828,868	2,159,084	8,561,394	0	1,926,871	16,476,217
9	Employee travel, lodging and education	4,129,812	934,721	1,917,260	0	759,138	7,740,931
10	Insurance	1,583,457	581,840	1,317,913	0	225,699	3,708,909
11	Interest expense	133,636	36,307	121,053	0	1,374,700	1,665,696
12	Legal expense	5,667,582	86,448	1,395,136	0	309,035	7,458,201
13	Licenses, taxes & fees	12,260,043	252,355	1,126,720	0	271,405	13,910,523
14	Postage & freight	1,313,230	981,267	1,630,858	0	469,695	4,395,050
15	Courier & overnight delivery	-572,901	2,822,023	9,562,971	0	19	11,812,112
16	Telephone & facsimile	2,838,286	1,589,278	5,955,819	0	1,457,129	11,840,512
17	Printing & photocopying	1,185,304	799,429	2,572,800	0	636,939	5,194,472
18	Office supplies	959,411	1,132,630	3,786,451	0	950,907	6,829,399
19	Equipment & vehicle leases	9,973,304	1,404,814	4,494,320	0	1,204,783	17,077,221
20	Depreciation	19,467,581	802,291	8,452,254	0	2,289,786	31,011,912

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2008
Texas Experience Only

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	183,672	3,651	52,132	0	7,319	246,774
22	Dues, boards & associations	728,281	219,449	501,845	0	147,340	1,596,915
23	Bad debts	2,178,721	47,351	72,762	0	34,809	2,333,643
24	Loss adjustment expenses incurred	13,937,428	348,889	6,668,349	0	0	20,954,666
25	Losses incurred	24,828,340	0	8,741,737			33,570,077
26	Reinsurance charges (ceded)		0	269,396		5,417,384	5,686,780
27	Other	20,872,650	7,482,505	18,200,840	1,880,732	17,202,337	65,639,064
28	Tax certificates		3,562,184	9,778,584		9,040	13,349,808
29	Recording fees		8,762,166	29,030,997		206,223	37,999,386
30	Plant lease/update costs		12,013,580	15,577,428		2,956,448	30,547,456
31	Allowances to managers & agents	0	0	0	0	0	0
32	Net addition to unearned premium reserve	-4,283,461					-4,283,461
33	Abstract costs					274,436	274,436
34	Real estate expenses				3,874		3,874
35	Real estate taxes				76,397		76,397
36	Damages paid for bad faith suits	0	0	70,772	0	0	70,772
37	Fines or penalties for violation of law	-491,357	61,131	34,199	0	12,576	-383,451
38	Donations/lobbying	140,087	170,286	311,301	0	70,619	692,293
39	Trade association fees	44,617	186,016	650,320	0	112,750	993,703
40	Total Expenses (Sum of lines 1 through 39)	212,049,151	152,204,092	475,251,132	2,755,571	99,638,655	941,898,601
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	-15,465,970	22,802,732	12,139,193	-16,209,172	11,352,973	14,619,756

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2009
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract & 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		67,413,205	485,879,229	355,906,547			909,198,982
2	Premiums allocated to agency function-other than home office issue		57,301,223	412,843,696	302,519,198			772,664,118
3	Premiums allocated to underwriter function-other than home office issue (Line 1G - Line 2G)	136,320,864						136,320,864
4	Gross premiums - home office issue	85,915,874	1,291,096		20,032,954			107,239,923
5	Premiums allocated to agency function - home office issue		1,097,433	72,639,126	17,028,011			90,764,570
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	16,475,354						16,475,354
7	Gross premiums - Total (Line 1 + Line 4)	85,915,874	68,704,301	485,879,229	375,939,501			1,016,438,905
8	Total premiums allocated to agency function (Line 2 + Line 5)		58,398,657		319,547,209			377,945,866
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	152,796,218						152,796,218
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					4,520,835		4,520,835
11	Investment income-dividends-before expenses					15,507,304		15,507,304
12	Investment income-other-before expenses					28,622,042		28,622,042
13	Net realized capital gains (losses)					-1,233,647		-1,233,647
14	Net unrealized capital gains (losses)					9,476,733		9,476,733
15	Total (Sum of lines 10 through 14)					56,893,267		56,893,267
OTHER INCOME								
16	Reinsurance fees (acquired)						1,786,982	1,786,982
17	Service charges (from Form 4)	5,248,827	25,993,570		101,877,169	0	29,154,368	162,273,934
18	Escrow & abstract fees						62,324,153	62,324,153
19	Miscellaneous (from Form 4)	10,065,557	428,571		47,618,480	0	15,448,846	73,561,454
20	Total (Sum of lines 16 through 19)	15,314,384	26,422,141		149,495,649	0	108,714,349	299,946,523
21	TOTAL INCOME (Sum of lines 8,9,15 & 20)	168,110,602	84,820,797		469,042,858	56,893,267	108,714,349	887,581,873
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS	375,166	104,325	283,811			1,204,355	1,967,657

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2009
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		30,781,448	168,018,659		46,358,439	245,158,546
1b	Salaries - owners & partners		0	176,164		38,835	214,999
1c	Salaries - Total	58,741,571			153,242		58,894,813
2	Employee benefits, relations & welfare	10,173,174	4,773,758	35,263,259	37,013	8,669,670	58,916,874
3a	Fees paid for title examination & furnishing title evidence - Title Agents	389,300	288,879	5,741,257			6,419,436
3b	Fees paid for title examination & furnishing title evidence - Others	1,880,224	688,598	807,586			3,376,408
4a	Closing costs paid non-employees - Title Agents	423,646	142,680	13,190,466			13,756,792
4b	Closing costs paid non-employees - Others	7,639,563	10,172,564	41,952,492			59,764,619
5	Rent	14,803,161	4,894,209	30,026,574	0	7,787,991	57,511,935
6	Utilities	445,596	186,746	2,321,400	0	523,887	3,477,629
7	Accounting & auditing	2,368,745	90,818	819,341	546,306	445,556	4,270,766
8	Advertising and promotions	2,315,904	1,074,499	5,477,439	0	1,471,229	10,339,071
9	Employee travel, lodging and education	3,473,123	575,250	1,819,488	0	965,337	6,833,198
10	Insurance	1,226,968	356,245	1,398,882	0	289,100	3,271,195
11	Interest expense	155,469	0	59,926	101,440	629,970	946,805
12	Legal expense	6,688,340	39,029	1,115,316	0	549,729	8,392,414
13	Licenses, taxes & fees	12,953,945	217,117	1,389,745	0	374,962	14,935,769
14	Postage & freight	1,024,504	214,879	2,003,195	0	487,128	3,729,706
15	Courier & overnight delivery	847,380	1,343,962	7,498,974	0	2,400	9,692,716
16	Telephone & facsimile	2,388,461	796,333	5,222,979	0	1,319,289	9,727,062
17	Printing & photocopying	992,704	343,657	2,096,717	0	533,368	3,966,446
18	Office supplies	1,454,177	592,032	3,342,271	0	866,408	6,254,888
19	Equipment & vehicle leases	6,984,882	529,855	3,942,002	0	1,093,988	12,550,727
20	Depreciation	15,096,126	534,645	5,686,919	0	1,683,864	23,001,554

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2009
Texas Experience Only

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	11,296	0	43,161	0	10,300	64,757
22	Dues, boards & associations	309,100	203,955	517,625	0	175,445	1,206,125
23	Bad debts	5,136,304	5,652	126,552	0	122,696	5,391,204
24	Loss adjustment expenses incurred	20,444,362	50,652	426,790	0	0	20,921,804
25	Losses incurred	13,096,951	76,504	560,034			13,733,489
26	Reinsurance charges (ceded)		198	322,656		1,464,712	1,787,566
27	Other	20,027,096	2,326,764	18,386,238	1,192,916	16,916,859	58,849,873
28	Tax certificates		1,833,150	12,462,042		254,916	14,550,108
29	Recording fees		5,350,229	27,185,146		1,913,062	34,448,437
30	Plant lease/update costs		3,009,274	28,828,921		5,440,091	37,278,286
31	Allowances to managers & agents	24,175	0	0	0	0	24,175
32	Net addition to unearned premium reserve	-18,186,359					-18,186,359
33	Abstract costs					4,479,914	4,479,914
34	Real estate expenses				2,137		2,137
35	Real estate taxes				303,525		303,525
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	18,364	245	21,559	0	9,483	49,651
38	Donations/lobbying	62,542	100,794	337,788	0	98,143	599,267
39	Trade association fees	187,975	40,106	474,754	0	73,472	776,307
40	Total Expenses (Sum of lines 1 through 39)	193,598,770	71,634,726	429,064,317	2,336,579	105,050,242	801,684,634
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	-25,488,169	13,186,071	39,978,542	54,556,688	3,664,107	85,897,239



Texas Department of Insurance
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