

Title Insurance Agent Statistical Report

August 15, 2010

Title Statistical Plan (C) Working Group Of The Title Insurance (C) Task Force

Consists of:

- Data Points Overview
- Information to be Reported
- Appendix A
- Condensed Instructions for all reporting entities
- Single State Agency Instructions
- Multi-State Agency Instructions
- Attorney Instructions
- Direct Operations

Edited May 20, 2011

Data Points Overview

The data collected in the stat plan is divided into six sections: general information, agency information, risk assumption, income, expense, and loss and loss mitigation.

General information—contains the basic data for the plan: what year is being reported, company name and address information, and who is responsible for the reporting of the information.

Agency information—expands on the general information section, and collects data on what type of agency the reporting firm is (independent, direct, attorney), what their business entails (title and closing, just closing, etc.), their licensing history, and numbers of employees throughout the year.

Risk assumption—collects basic information on the amount of business conducted in the year: how many orders were opened, how many policies issued, and how many closing/settlement transactions occurred.

Income—collects basic income information, including the amount of premium written, the amount of premiums remitted to an underwriter, title and closing income, income from cancelled orders (cancellation fees), and investment income.

Expenses—collects data on business expenses throughout the year: employee costs, rent, insurance, legal, and other general business expenses

Loss, loss mitigation, and underwriting expenses—collects information on losses (both title policy and closing losses) that are not forwarded to an underwriter for payment, losses reimbursed to an underwriter as part of the agency contract, and deductibles paid to underwriters.

Report Lines

Line #	Line Description
--------	------------------

General Information

1	Calendar year reporting
2	State reporting for
3	Agent/Agency/Firm Name
	a) d/b/a (if applicable)
4	Federal tax ID/SSN (for Underwriter direct operations: use NAIC Company Code)
	Parent Company EIN (if applicable) (for Underwriter Direct Operations: use NAIC Group Code)
5	License number (for this state)
6	Address
7	Contact person
8	Contact phone
9	Contact e-mail

Agency Information

10	Independent
11	Affiliated (owned by underwriter)
12	Underwriter direct
13	Is reporting agent an Affiliated Business Arrangement (affiliated with real estate brokerage, mortgage company, etc.)? (Y)es/(N)o. If Yes, List affiliated business names on Appendix A
14	Agency/Branch Type:
	Title & closing (full service)
	Title only
	Closing only
	Attorney title

15	State of domicile/residence of Reporting Entity/Person	
16	Number of states in which Reporting Entity operates (list all states on Appendix) A	
17	How long has agency been performing business in this state?	
	0-5 years	
	5-10 years	
	10-15 years	
	Over 15 years	
18	Percentage of business for this state (by premium)	
	a) Percentage of law firm revenue	
19	Number of underwriter appointments, contracts, or agreements. (List underwriters on Appendix A)	

20	No. of employees (total FTE - as of last date of reporting period)
	a) No. of FTE on March 31 (end of Q1)
	b) No. of FTE on June 30 (end of Q2)
	c) No. of FTE on September 30 (end of Q3)
21	No. of unallocated FTE, as of last date of reporting period (December 31)
22	Licensed employees
	a) No. of licensed FTE on March 31 (end of Q1)
	b) No. of licensed FTE on June 30 (end of Q2)
	c) No. of licensed FTE on September 30 (end of Q3)

23	No. of licensed, unallocated FTE, as of last date of reporting period (December 31) List licensed employees (both allocated and unallocated employees) accounted for in Lines 21(a), (b), (c), and (d) on Appendix A
24	Unlicensed employees
	a) No. of unlicensed FTE on March 31 (end of Q1)
	b) No. of unlicensed FTE on June 30 (end of Q2)
	c) No. of unlicensed FTE on September 30 (end of Q3)
25	No. of unlicensed, unallocated FTE, as of last date of reporting period (December 31)

Risk Assumption

26	Open Title Orders
27	Completed Title Orders in Which Policy Was Issued
28	Total number of policies issued in reporting period
	a) Residential Policies
	b) Non-residential Policies
29	a) Number of searches billed to 3rd parties
	b) Number of searches purchased from 3rd parties
30	Number of non-insurance title products produced
31	a) Total settlement/escrow/closing transactions conducted
	b) Number of line 28 that were sale/purchase settlement/escrow/closing transactions
32	Number of settlement/escrow/closing transactions conducted in which a title policy was not issued

Income

33	Premium written
34	Premium remitted to underwriters
35	Settlement/closing/escrow income
36	Title examination income
37	Abstract/search income
38	Income from cancelled orders
39	Investment income
40	All other income

41	Total income
----	--------------

Expenses	
-----------------	--

42	Employee compensation
43	a) Contract labor (1099)
	b) Temporary labor (non-1099)
44	Payroll taxes
45	Employee Benefits
46	Rent, utilities, and repair
47	Title plant maintenance/subscription expenses
48	Abstract/search expenditures
49	Computer/software
	a) Depreciation (if applicable)
50	Business insurance
51	Business legal
52	Accounting
53	Licenses, taxes, and fees
54	Marketing/sales
55	Travel and lodging
56	Employee education
57	Bank charges
58	Charge offs
59	E&O insurance premiums
60	Fidelity/Surety bond premiums
61	Miscellaneous expense

62	Total business expenses
----	-------------------------

Loss, Loss Mitigation, and Underwriting Expenses	
---	--

63	Title losses paid and not reimbursed by underwriter or included in underwriter loss reserves
64	a) Title Loss Files Opened
	b) Title Loss Files Paid
	c) Reimbursements paid to underwriter for title losses
65	Closing/Escrow losses
	a) Number of Closing/Escrow Losses resulting from escrow shortages
	b) Total amount of funded shortages
66	Abstract/search losses (from abstracts/searches sold)
67	Title loss-related and Closing/Escrow loss-related legal expenses
68	Deductibles paid

69	Total loss expenses
----	---------------------

70	Total expenses
----	----------------

71	Net income before taxes
----	-------------------------

72	Federal income tax incurred
----	-----------------------------

73	Net income
----	------------

Appendix A

States in which agency operates (list)

Names of affiliated businesses (list)

List of underwriters (list)

Licensed employees (list)

Condensed Instructions

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
--------	------------------	----------	--------------------	-------------------	----------------	--------------------

General Information

1	Calendar year reporting		Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)	Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)	Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)	Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)
2	State reporting for		Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)	Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)	Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)	Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)
3	Agent/Agency/Firm Name		Insert Firm name or individual agent's name	Insert Firm name or individual agent's name	Insert Firm name or individual agent's name	Insert Firm Name
	a) d/b/a (if applicable)		If applicable, provide d/b/a name for agency	If applicable, provide d/b/a name for agency	If applicable, provide d/b/a name for agency	N/A
4	Federal tax ID/SSN (for Underwriter direct operations: use NAIC Company Code)		Enter Federal Tax ID (or SSN for individual)	Enter Federal Tax ID (or SSN for individual)	Enter Federal Tax ID (or SSN for individual)	Enter reporting entity's NAIC Company Code
	Parent Company EIN (if applicable) (for Underwriter Direct Operations: use NAIC Group Code)		If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate "N/A"	If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate "N/A"	If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate "N/A"	Enter reporting entity's NAIC Group Code
5	License number (for this state)		Enter agency's license number in the state for which you are reporting (if applicable)	Enter agency's license number in the state for which you are reporting (if applicable)	Enter agency's license number in the state for which you are reporting (if applicable)	Enter underwriter's license number in the state for which you are reporting
6	Address		Enter the complete address for the agency's main office.	Enter the complete address for the agency's main office in the state for which you are reporting. If agency does not maintain an office in the state for which you are reporting, enter the firm's main office address.	Enter the complete address for the agency's main office.	Enter the complete address for the direct operation's main office in the state for which you are reporting. If the direct operation does not maintain an office in the state for which you are reporting, enter the operation's main office address.
7	Contact person		Enter First, Middle Initial and Last name of person responsible for completing this report	Enter First, Middle Initial and Last name of person responsible for completing this report	Enter First, Middle Initial and Last name of person responsible for completing this report	Enter First, Middle Initial and Last name of person responsible for completing this report
8	Contact phone		Enter Phone number of person responsible for completing this report	Enter Phone number of person responsible for completing this report	Enter Phone number of person responsible for completing this report	Enter Phone number of person responsible for completing this report
9	Contact e-mail		Enter E-mail address of person responsible for completing this report	Enter E-mail address of person responsible for completing this report	Enter E-mail address of person responsible for completing this report	Enter E-mail address of person responsible for completing this report

Agency Information

10	Independent		Indicate whether the agency or reporting individual is (10) independent (not owned or affiliated with an underwriter) or (11)	Indicate whether the agency or reporting individual is (10) independent (not owned or affiliated with an underwriter) or (11)	Check only box 10.	Check only box 12.
11	Affiliated (owned by underwriter)					
12	Underwriter direct					
13	Is reporting agent an Affiliated Business Arrangement (affiliated with real estate brokerage, mortgage company, etc.)? (Y)es/(N)o. If Yes, List affiliated business names on Appendix A	NOTE: Affiliated business arrangements may exist as arrangements in which the reporting agency has an ownership interest in a settlement agent, a settlement agent has an ownership interest in the agency, or a holding or parent company maintains control over the agency and one or more settlement producers. Check with applicable state and/or federal laws to determine if agency needs to answer "yes" to this question.	If agency is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other settlement producer) enter "Y" and provide affiliated business names on Appendix A. Otherwise enter "N".	If agency is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other settlement producer) enter "Y" and provide affiliated business names on Appendix A. Otherwise enter "N".	If agency is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other settlement producer) enter "Y" and provide affiliated business names on Appendix A. Otherwise enter "N".	N/A
14	Agency/Branch Type:					
	Title & closing (full service)		Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services	Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services	Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services	Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
	Title only		Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings	Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings	Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings	Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings
	Closing only		Closing Only: Check this box if the reporting entity/person provides closing services, but does not provide title insurance products.	Closing Only: Check this box if the reporting entity/person provides closing services, but does not provide title insurance products.	Closing Only: Check this box if the reporting entity/person provides closing services, but does not provide title insurance products.	Closing Only: Check this box if the reporting entity/person provides closing services, but does not provide title insurance products.
	Attorney title		N/A	N/A	Attorney Title: Check this box if the reporting entity/person Agency is an Attorney-run business which only performs title services that are incidental to the main operations	N/A
15	State of domicile/residence of Reporting Entity/Person		Enter the State of domicile or residence ('home' state) for the reporting entity or individual (use Standard State Abbreviation)	Enter the State of domicile or residence ('home' state) for the reporting entity (use Standard State Abbreviation)	Enter the State of domicile or residence ('home' state) for the reporting entity or individual (use Standard State Abbreviation)	Enter the State of domicile or residence ('home' state) for the reporting entity (use Standard State Abbreviation)
16	Number of states in which Reporting Entity operates (list all states on Appendix A)		N/A	Number of states in which Reporting Entity conducts title/closing business (list all states on Appendix A)	Number of states in which Reporting Entity conducts title/closing business (list all states on Appendix A)	Number of states in which Reporting Entity conducts title/closing business (list all states on Appendix A)
17	How long has agency been performing business in this state?		Check the appropriate time for range of years agency has been performing the business of title insurance in this state.	Check the appropriate time for range of years agency has been performing the business of title insurance in this state.	Check the appropriate time for range of years agency has been performing the business of title insurance in this state.	Check the appropriate time for range of years agency has been performing the business of title insurance in this state.
	0-5 years					
	5-10 years					
	10-15 years					
	Over 15 years					
18	Percentage of business for this state (by premium)		N/A - Agencies which operate only in this state should enter 100%	Enter the portion of title insurance business written in the state for which you are reporting by dividing the gross premiums written in this state (for all underwriters) by total gross premiums written (for all underwriters) in all states, expressed as a percentage.	Enter the portion of title insurance business written in the state for which you are reporting by dividing the gross premiums written in this state (for all underwriters) by total gross premiums written (for all underwriters) in all states, expressed as a percentage.	Enter the portion of title insurance business written in the state for which you are reporting by dividing the amount shown for the reporting state in Column 3 on Schedule T of the underwriter's Annual Statement for the reporting year by the amount shown on part 1b, line 1.1, column 1 on the Operations and Investment Exhibit of the underwriter's Annual Statement for the reporting year, expressed as a percentage.
	a) Percentage of law firm revenue		N/A	N/A	Enter the percentage of law firm revenue generate by title insurance activities.	N/A
19	Number of underwriter appointments, contracts, or agreements. (List underwriters on Appendix A)		Enter the Number of underwriter appointments, contracts, or agreements the reporting entity or person has with underwriters in the reporting state. On Appendix A, list all underwriters included in this number.	Enter the Number of underwriter appointments, contracts, or agreements the reporting entity or person has with underwriters in the reporting state. On Appendix A, list all underwriters included in this number.	Enter the Number of underwriter appointments, contracts, or agreements the reporting entity or person has with underwriters in the reporting state. On Appendix A, list all underwriters included in this number.	N/A

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
	No. of employees (total FTE - as of last date of reporting period)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Full-time equivalent (FTE) is a way to measure a worker's involvement in an enterprise or project. An FTE of 1.0 means that the person is equivalent to a full-time worker, while an FTE of 0.5 signals that the worker is only half-time. For example, if the law firm has three workers engaged in title operations with one employee working full time (1), one employee working half time (.5) and the final employee working one quarter of the time (.25). The total is 1.75 FTE. Enter the number of FTE performing work for the reporting state as of the last day of the reporting period indicated. For this series, include ONLY FTE that are employed solely in the title-insurance operations of the firm. Do not include unallocated FTE.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	a) No. of FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	c) No. of FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	No. of unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	N/A	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE by multiplying the total amount of unallocated FTE by the percentage of law firm revenue generated by title insurance (Line 18a).	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).
22	Licensed employees					
	a) No. of licensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of licensed FTE for the reporting state as of the last day of the reporting period indicated	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of licensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of licensed FTE for the reporting state as of the last day of the reporting period indicated	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	c) No. of licensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of licensed FTE for the reporting state as of the last day of the reporting period indicated	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
23	No. of licensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	N/A	Enter number of licensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).	Enter number of licensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE by multiplying the total amount of unallocated FTE by the percentage of law firm revenue generated by title insurance (Line 18a).	Enter number of licensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).
	List licensed employees (both allocated and unallocated employees) accounted for in Lines 21(a), (b), (c), and (d) on Appendix A		List licensed employees accounted for in Lines 22(a), (b), (c), and (d) on Appendix A	List licensed employees (both allocated and unallocated employees) accounted for in Lines 22(a), (b), (c), and (d) on Appendix A	List licensed employees (both allocated and unallocated employees) accounted for in Lines 22(a), (b), (c), and (d) on Appendix A	List licensed employees (both allocated and unallocated employees) accounted for in Lines 22(a), (b), (c), and (d) on Appendix A
24	Unlicensed employees	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of unlicensed FTE for the reporting state as of the last day of the reporting period indicated	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	a) No. of unlicensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of unlicensed FTE for the reporting state as of the last day of the reporting period indicated	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of unlicensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of unlicensed FTE for the reporting state as of the last day of the reporting period indicated	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	c) No. of unlicensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-realized services for an incidental attorney agent).	Enter number of unlicensed FTE for the reporting state as of the last day of the reporting period indicated	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
25	No. of unlicensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	N/A	Enter number of unlicensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).	Enter number of unlicensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE by multiplying the total amount of unallocated FTE by the percentage of law firm revenue generated by title insurance (Line 18a).	Enter number of unlicensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).

Risk Assumption

26	Open Title Orders		Enter total number of title insurance orders opened in reporting period.	Enter total number of title insurance orders opened in reporting period for the reporting state	Enter total number of title insurance orders for title commitments/policies opened in reporting period for the reporting state	Enter total number of title insurance orders opened in reporting period for the reporting state
27	Completed Title Orders in Which Policy Was Issued		Enter total number of orders completed in reporting period.	Enter total number of orders completed in reporting period for the reporting state	Enter total number of orders completed in reporting period for the reporting state	Enter total number of orders completed in reporting period for the reporting state
28	Total number of policies issued in reporting period	For total number of policies, include simultaneously issued policies as a single policy. For example, if a transaction consisted of both an owners and a lenders policy, these should be counted as one policy. Likewise, refinancing orders with two policies should be counted as one policy.	Enter total number of title insurance policies issued in reporting period. All policies insuring title to real property must also be classified as either residential or non-residential below.	Enter total number of title insurance policies issued in reporting period for the reporting state. All policies insuring title to real property must also be classified as either residential or non-residential below.	Enter total number of title insurance policies issued in reporting period for the reporting state. All policies insuring title to real property must also be classified as either residential or non-residential below.	Enter total number of title insurance policies issued in reporting period for the reporting state. All policies insuring title to real property must also be classified as either residential or non-residential below.

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
	a) Residential Policies		From line 28, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.	From line 28, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.	From line 28, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.	From line 28, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
	b) Non-residential Policies		From line 28, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 28a above.	From line 28, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 28a above.	From line 28, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 28a above.	From line 28, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 28a above.
29	a) Number of searches billed to 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in the reporting state	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in the reporting state	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in the reporting state	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in the reporting state
	b) Number of searches purchased from 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches purchased by the reporting entity or individual from another entity during the reporting period for the purpose of the issuance of a title insurance policy in the reporting state.	Enter the number of searches purchased by the reporting entity or individual from another entity during the reporting period for the purpose of the issuance of a title insurance policy in the reporting state.	Enter the number of searches purchased by the reporting entity or individual from another entity during the reporting period for the purpose of the issuance of a title insurance policy in the reporting state.	Enter the number of searches purchased by the reporting entity or individual from another entity during the reporting period for the purpose of the issuance of a title insurance policy in the reporting state.
30	Number of non-insurance title products produced	A "non-insurance title product" is any product produced by the reporting agent which is intended for some use other than a title insurance commitment or policy. Examples of a non-insurance product are Ownership and Encumbrance reports (O&Es), property profiles, abstracts, opinions, guarantees, etc. Do not include any items counted on Lines 26 a) or b).	Enter the number of non-insurance title products produced by reporting entity or individual during the reporting period on properties in the reporting state.	Enter the number of non-insurance title products produced by reporting entity or individual during the reporting period on properties in the reporting state.	Enter the number of non-insurance title products produced by reporting entity or individual during the reporting period on properties in the reporting state.	Enter the number of non-insurance title products produced by reporting entity or individual during the reporting period on properties in the reporting state.
31	a) Total settlement/escrow/closing transactions conducted	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted during the reporting period in the reporting state	Enter total number of settlement/escrow/closing transactions conducted during the reporting period in the reporting state	Enter total number of settlement/escrow/closing transactions conducted during the reporting period in the reporting state	Enter total number of settlement/escrow/closing transactions conducted during the reporting period in the reporting state
	b) Number of line 28 that were sale/purchase settlement/escrow/closing transactions	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	From Line 31(a), enter the number of sale/purchase settlement/escrow/closing transactions conducted during the reporting period in the reporting state	From Line 31(a), enter the number of sale/purchase settlement/escrow/closing transactions conducted during the reporting period in the reporting state	From Line 31(a), enter the number of sale/purchase settlement/escrow/closing transactions conducted during the reporting period in the reporting state	From Line 31(a), enter the number of sale/purchase settlement/escrow/closing transactions conducted during the reporting period in the reporting state
32	Number of settlement/escrow/closing transactions conducted in which a title policy was not issued	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted in which title insurance was not issued (i.e. 'courtesy closings', escrow only, etc.) during the reporting period.	Enter total number of settlement/escrow/closing transactions conducted in which title insurance was not issued (i.e. 'courtesy closings', escrow only, etc.) during the reporting period.	Enter total number of settlement/escrow/closing transactions conducted in which title insurance was not issued (i.e. 'courtesy closings', escrow only, etc.) during the reporting period.	Enter total number of settlement/escrow/closing transactions conducted in which title insurance was not issued (i.e. 'courtesy closings', escrow only, etc.) during the reporting period.

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
	Income					
33	Premium written		Enter total amount of gross title insurance premium written in the reporting period for all underwriters.	Enter total amount of gross title insurance premium written in the reporting period for all underwriters in the reporting state	Enter total amount of gross title insurance premium written in the reporting period for all underwriters in the reporting state	Enter total amount of gross title insurance premium written in the reporting year in the reporting state. This amount is also shown on the underwriters Annual Statement for the reporting year, Schedule T, Column 3 for the reporting state.
34	Premium remitted to underwriters	NOTE: Only include premiums actually remitted during the reporting period. If premiums have been collected but not yet remitted, they should be reported on the next annual report.	Amount of premium remitted to all underwriters during the reporting period for the reporting state - should be entered as a negative number (e.g. - \$8,432.00)	Amount of premium remitted to all underwriters during the reporting period for the reporting state - should be entered as a negative number (e.g. - \$8,432.00)	Amount of premium remitted to all underwriters during the reporting period for the reporting state - should be entered as a negative number (e.g. - \$8,432.00)	N/A
35	Settlement/closing/escrow income		Amount of settlement/closing/escrow income during the reporting period.	Amount of settlement/closing/escrow income during the reporting period in the reporting state	Amount of settlement/closing/escrow income during the reporting period in the reporting state	Amount of settlement/closing/escrow income during the reporting period in the reporting state
36	Title examination income		Title examination income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for examination services should be included here.	Title examination income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for examination services should be included here.	Title examination income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for examination services should be included here.	Title examination income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for examination services should be included here.
37	Abstract/search income		Abstract/search income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for Abstract/search services should be included here.	Abstract/search income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for Abstract/search services should be included here.	Abstract/search income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for Abstract/search services should be included here.	Abstract/search income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for Abstract/search services should be included here.
38	Income from cancelled orders	If applicable, income for cancelled orders should include both cancelled title and closing orders.	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 33, 34, 36, or 37)	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 33, 34, 36, or 37)	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 33, 34, 36, or 37)	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 33, 34, 36, or 37)
39	Investment income		Enter investment income during the reporting period.	Enter investment income during the reporting period. Include all investment income identifiable solely to the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	N/A	Enter investment income during the reporting period. This amount should equal that proportion of the amount shown on NAIC AS Form "Operations & Investment Exhibit - Statement of Income" - Line 9 equal to the proportion that premiums for the reporting state bear to the premiums from all states, and computed by dividing the amount shown for the reporting state in Column 3 on Schedule T of the underwriter's Annual Statement by the amount shown on part 1b, line 1.1, column 1 on the Operations and Investment Exhibit of the underwriter's Annual Statement.
40	All other income		Enter all other income not reported above.	Enter all other income not reported above during the reporting period. Include all other income identifiable solely to the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	N/A	All other income not reported above. Add lines 35, 36, 37 and 38. Then subtract this amount from the amount shown for the reporting state in Column 6 on Schedule T of the underwriter's Annual Statement for the reporting year.

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
41	Total income		This line will automatically total lines 33 through 40	This line will automatically total lines 33 through 40	This line will automatically total lines 33 through 40	This line will automatically total lines 33 through 40

Expenses

42	Employee compensation		Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees.	Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period in the reporting state. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period in the reporting state. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period in the reporting state. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
43	a) Contract labor (1099)		Enter amounts paid to 1099 contractors during the reporting period.	Enter amounts paid to 1099 contractors during the reporting period in the reporting state. For unallocated contract labor, (if applicable) determine the contract labor in this state by multiplying the total amount of unallocated contract labor expense for all states by the percentage of business performed in this state (Line 18). Add this number to the allocated contract labor and report on the appropriate lines.	Enter amounts paid to 1099 contractors during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	Enter amounts paid to 1099 contractors during the reporting period in the reporting state. For unallocated contract labor, (if applicable) determine the contract labor in this state by multiplying the total amount of unallocated contract labor expense for all states by the percentage of business performed in this state (Line 18). Add this number to the allocated contract labor and report on the appropriate lines.
	b) Temporary labor (non-1099)		Enter amounts paid to non-1099 contractors during the reporting period.	Enter amounts paid to non-1099 contractors during the reporting period in the reporting state. For unallocated temporary labor, (if applicable) determine the temporary labor in this state by multiplying the total amount of unallocated temporary labor expense for all states by the percentage of business performed in this state (Line 18). Add this number to the allocated temporary labor and report on the appropriate lines.	Enter amounts paid to non-1099 contractors during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	Enter amounts paid to non-1099 contractors during the reporting period in the reporting state. For unallocated temporary labor, (if applicable) determine the temporary labor in this state by multiplying the total amount of unallocated temporary labor expense for all states by the percentage of business performed in this state (Line 18). Add this number to the allocated temporary labor and report on the appropriate lines.

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
44	Payroll taxes		Enter amounts incurred for Payroll taxes during the reporting period for employees in the reporting state.	Enter amounts incurred for Payroll taxes during the reporting period for employees in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts paid for Payroll taxes during the reporting period for employees in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	Enter amounts incurred for Payroll taxes during the reporting period for employees in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
45	Employee Benefits		Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 42, for all W-2 employees in the reporting state.	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 42, for all W-2 employees in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 42, for all W-2 employees in the reporting state.	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 42, for all W-2 employees in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
46	Rent, utilities, and repair		Enter amounts incurred for Rent, utilities, equipment, repairs during the reporting period in the reporting state.	Enter amounts incurred for Rent, utilities, equipment, repairs during the reporting period in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts paid for Rent, utilities, equipment, repairs during the reporting period in the reporting state.	Enter amounts incurred for Rent, utilities, equipment, repairs during the reporting period in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
47	Title plant maintenance/subscription expenses		Enter amounts incurred for title plant maintenance or subscription fees during the reporting period in the reporting state.	Enter amounts incurred for title plant maintenance or subscription fees during the reporting period in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts paid for title plant maintenance or subscription fees during the reporting period in the reporting state.	Enter amounts incurred for title plant maintenance or subscription fees during the reporting period in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
48	Abstract/search expenditures		Abstract/search fees paid to other entities during the reporting period.	Abstract/search fees incurred to other entities during the reporting period. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Abstract/search fees paid to other entities during the reporting period.	Abstract/search fees incurred to other entities during the reporting period. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
49	Computer/software		Enter amounts incurred for Computer and software expenses during the reporting year in the reporting state.	Enter amounts incurred for Computer and software expenses during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts paid/incurred for Computer and software expenses during the reporting year in the reporting state.	Enter amounts incurred for Computer and software expenses during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
	a) Depreciation (if applicable)		If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).	If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).	If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).	If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).
50	Business insurance		Enter the amount incurred for business insurance costs during the reporting year in the reporting state (Note: do not include E&O insurance or fidelity/surety bonds; include these expenses on Lines 59 and 60 below)	Enter the amount incurred for business insurance costs during the reporting year in the reporting state (Note: do not include E&O insurance or fidelity/surety bonds; include these expenses on Lines 59 and 60 below) For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount incurred for business insurance costs during the reporting year in the reporting state (Note: do not include E&O insurance or fidelity/surety bonds; include these expenses on Lines 59 and 60 below)	Enter the amount incurred for business insurance costs during the reporting year in the reporting state (Note: do not include E&O insurance or fidelity/surety bonds; include these expenses on Lines 59 and 60 below) For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
51	Business legal		Enter business legal expenses incurred during the reporting year in the reporting state (Note: Do not include legal expenses for claims or losses)	Enter business legal expenses incurred during the reporting year in the reporting state (Note: Do not include legal expenses for claims or losses). For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter business legal expenses incurred during the reporting year in the reporting state (Note: Do not include legal expenses for claims or losses)	Enter business legal expenses incurred during the reporting year in the reporting state (Note: Do not include legal expenses for claims or losses). For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
52	Accounting		Enter accounting expenses incurred during the reporting year in the reporting state.	Enter accounting, auditing and examination expenses incurred during the reporting year in the reporting state. For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter accounting expenses paid during the reporting year in the reporting state.	Enter accounting, auditing and examination expenses incurred during the reporting year in the reporting state. For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
53	Licenses, taxes, and fees		Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in the reporting state (Note: do not include recording charges or federal income taxes here)	Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in the reporting state (Note: do not include recording charges or federal income taxes here) For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount paid for licenses, taxes, and other governmental fees paid during the reporting year in the reporting state (Note: do not include recording charges or income taxes here)	Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in the reporting state (Note: do not include recording charges or federal income taxes here) For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
54	Marketing/sales		Enter the amount incurred for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in the reporting state.	Enter the amount incurred for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount paid for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in the reporting state.	Enter the amount incurred for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
55	Travel and lodging		Enter the amount incurred for travel and lodging expenses during the reporting year in the reporting state.	Enter the amount incurred for travel and lodging expenses during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount paid for travel and lodging expenses during the reporting year in the reporting state.	Enter the amount incurred for travel and lodging expenses during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
56	Employee education		Enter the amount of employee education expenses paid during the reporting period in the reporting state.	Enter the amount of employee education expenses incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount of employee education expenses paid during the reporting year in the reporting state	Enter the amount of employee education expenses incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
57	Bank charges		Enter the amount of unreimbursed Bank charges paid during the reporting period in the reporting state.	Enter the amount of unreimbursed Bank charges incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount of unreimbursed Bank charges incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount of unreimbursed Bank charges incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
58	Charge offs		Enter accounts receivable charge-offs during the reporting period in the reporting state.	Enter Accounts receivable charge-offs during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter Accounts receivable charge-offs during the reporting year in the reporting state.	Enter Accounts receivable charge-offs during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
59	E&O insurance premiums		Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state.	Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
60	Fidelity/Surety bond premiums		Enter total amount of Fidelity/Surety Bond premiums paid during the reporting period in the reporting state.	Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter total amount of Fidelity/Surety Bond premiums paid for title insurance and closing/escrow activities only during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). If the reporting entity pays non-identifiable "lump" sums for Fidelity/Surety Bond premiums, allocate the amount paid based on an estimate of the percentage of title insurance and closing/escrow business the entity performs in relation to its other business operations.	Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
61	Miscellaneous expense		Enter miscellaneous expenses including depreciation (e.g. office supplies) during the reporting period in the reporting state.	Enter miscellaneous expenses including depreciation (e.g. office supplies) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter miscellaneous expenses including depreciation (e.g. office supplies) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines	Enter miscellaneous expenses including depreciation (e.g. office supplies) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

62	Total business expenses		This line will automatically total lines 42 through 61	This line will automatically total lines 42 through 61	This line will automatically total lines 42 through 61	This line will automatically total lines 42 through 61
----	-------------------------	--	--	--	--	--

Loss, Loss Mitigation, and Underwriting Expenses

63	Title losses paid and not reimbursed by underwriter or included in underwriter loss reserves	NOTE: For lines 63 through 66, do NOT include legal expenses incurred as a result of claim investigation or settlement of reporting entity Title Losses. Enter legal expenses on line 67	Enter total amount of title losses paid by the reporting entity, net of recoupment during the reporting period and in the reporting state that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement losses otherwise reported on Line 65.	Enter total amount of title losses paid by the reporting entity, net of recoupment during the reporting period and in the reporting state that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement losses otherwise reported on Line 65.	Enter total amount of title losses paid by the reporting entity, net of recoupment during the reporting period and in the reporting state that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement losses otherwise reported on Line 65.	Enter total amount of title losses paid by the reporting entity, net of recoupment during the reporting period and in the reporting state that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement losses otherwise reported on Line 65.
64	a) Title Loss Files Opened	NOTE: If reporting agency opens a new file for each loss claim (a "title loss file"), enter the total number of loss files opened during the reporting period. If agency does not open a new file, enter the total number of loss claims received during the reporting period. Include loss claims received (or files open) regardless of whether they were sent to an underwriter for resolution.	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement loss files otherwise reported on Line 65a	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement loss files otherwise reported on Line 65a	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement loss files otherwise reported on Line 65a	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement loss files otherwise reported on Line 65a
	b) Title Loss Files Paid	NOTE: A "title loss" is any loss that results directly from a title commitment or policy paid by the agent. Do not report losses from closing and settlement services on this line.	Enter total number of title loss files paid by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing loss otherwise reported on Line 65.	Enter total number of title loss files paid by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing loss otherwise reported on Line 65.	Enter total number of title loss files paid by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing loss otherwise reported on Line 65.	Enter total number of title loss files paid by the reporting entity during the reporting period that will not be paid from the underwriter's policy loss reserves. Do not include escrow/closing loss otherwise reported on Line 65.
	c) Reimbursements paid to underwriter for title losses		Enter total amount of reimbursements paid by reporting entity during the reporting period to all underwriter for claims paid, excepting contract deductible, in the reporting state. Report contract deductibles on Line 68 below.	Enter total amount of reimbursements paid by reporting entity during the reporting period to all underwriter for claims paid, excepting contract deductible, in the reporting state. Report contract deductibles on Line 68 below.	Enter total amount of reimbursements paid by reporting entity during the reporting period to all underwriter for claims paid, excepting contract deductible, in the reporting state. Report contract deductibles on Line 68 below.	N/A
65	Closing/Escrow losses	NOTE: A "closing/escrow loss" is any loss paid resulting from other than a title commitment or policy, such as fees paid to re-record documents, missed HOA dues, missed taxes, etc.	Enter total amount of closing/escrow losses paid, net of recoupment, during the reporting period for closing transactions in the reporting state	Enter total amount of closing/escrow losses paid, net of recoupment, during the reporting period for closing transactions in the reporting state	Enter total amount of closing/escrow losses paid, net of recoupment, during the reporting period for closing transactions in the reporting state	Enter total amount of closing/escrow losses paid, net of recoupment, during the reporting period for closing transactions in the reporting state
	a) Number of Closing/Escrow Losses resulting from escrow shortages		Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in the reporting state.	Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in the reporting state.	Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in the reporting state.	Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in the reporting state.

Line #	Line Description	Comments	Single State Agent	Multi-State Agent	Attorney Agent	Underwriter Direct
	b) Total amount of funded shortages		Enter total amount of shortages, net of recoupment, on escrow/closing files funded/recouped during the reporting period in the reporting state.	Enter total amount of shortages, net of recoupment, on escrow/closing files funded/recouped during the reporting period in the reporting state.	Enter total amount of shortages, net of recoupment, on escrow/closing files funded/recouped during the reporting period in the reporting state.	Enter total amount of shortages, net of recoupment, on escrow/closing files funded/recouped during the reporting period in the reporting state.
	Abstract/search losses (from abstracts/searches sold)		Enter total amount of losses paid during the reporting period in the reporting state resulting from abstracts or searches performed, not otherwise included in Line 64 or 65, not reimbursed by an underwriter or paid from the underwriter's policy loss reserves.	Enter total amount of losses paid during the reporting period in the reporting state resulting from abstracts or searches performed, not otherwise included in Line 64 or 65, not reimbursed by an underwriter or paid from the underwriter's policy loss reserves.	Enter total amount of losses paid during the reporting period in the reporting state resulting from abstracts or searches performed, not otherwise included in Line 64 or 65, not reimbursed by an underwriter or paid from the underwriter's policy loss reserves.	Enter total amount of losses paid during the reporting period in the reporting state resulting from abstracts or searches performed, not otherwise included in Line 64 or 65 or paid from the underwriter's policy loss reserves.
	Title loss-related and Closing/Escrow loss-related legal expenses		Enter total amount of loss-related legal expenses paid during the reporting period in the reporting state, not otherwise included in Line 64 or 65, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.	Enter total amount of loss-related legal expenses paid during the reporting period in the reporting state, not otherwise included in Line 64 or 65, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.	Enter total amount of loss-related legal expenses paid during the reporting period in the reporting state, not otherwise included in Line 64 or 65, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.	Enter total amount of loss-related legal expenses paid during the reporting period in the reporting state, not otherwise included in Line 64 or 65, and not paid from the underwriter's policy loss/expense reserves.
	Deductibles paid		Enter total amount of all underwriter claims-related deductibles paid during the reporting period in the reporting state.	Enter total amount of all underwriter claims-related deductibles paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	Enter total amount of all underwriter claims-related deductibles paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).	N/A
69	Total loss expenses		This line will automatically total lines 63 through 68	This line will automatically total lines 63 through 68	This line will automatically total lines 63 through 68	This line will automatically total lines 63 through 68
70	Total expenses		This line will automatically total lines 62 and 69	This line will automatically total lines 62 and 69	This line will automatically total lines 62 and 69	This line will automatically total lines 62 and 69
71	Net income before taxes		This line will automatically fill from line 41, and subtract line 70, providing net income before taxes.	This line will automatically fill from line 41, and subtract line 70, providing net income before taxes.	This line will automatically fill from line 41, and subtract line 70, providing net income before taxes.	This line will automatically fill from line 41, and subtract line 70, providing net income before taxes.
72	Federal income tax incurred		Enter the amount of federal income taxes incurred for reporting period.	Enter the amount of federal income tax incurred for the reporting period in the reporting state calculated using the effective tax rate from the reporting entities tax return for the reporting year, multiplied by line 68.	Enter the amount of federal taxes paid for reporting period in the reporting state. If entity has not yet paid state, federal and/or local income taxes, estimate the tax rate to be paid based on the most recently filed tax return(s). For non-identifiable, allocated items, estimate taxes based on tax rates paid on most recently filed tax return(s).	Enter the amount of federal income tax incurred for the reporting period in the reporting state calculated using the effective tax rate from the reporting entities tax return for the reporting year, multiplied by line 68.
73	Net income		This line will subtract line 72 from line 71, providing net income	This line will subtract line 72 from line 71, providing net income	This line will subtract line 72 from line 71, providing net income	This line will subtract line 72 from line 71, providing net income

Single State Agency Instructions

Line #	Line Description	Comments	Single State Agent
--------	------------------	----------	--------------------

General Information

1	Calendar year reporting		Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)
2	State reporting for		Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)
3	Agent/Agency/Firm Name		Insert Firm name or individual agent's name
	a) d/b/a (if applicable)		If applicable, provide d/b/a name for agency
4	Federal tax ID/SSN (for Underwriter direct operations: use NAIC Company Code)		Enter Federal Tax ID (or SSN for individual)
	Parent Company EIN (if applicable) (for Underwriter Direct Operations: use NAIC Group Code)		If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate "N/A)
5	License number (for this state)		Enter agency's license number in the state for which you are reporting (if applicable)
6	Address		Enter the complete address for the agency's main office.
7	Contact person		Enter First, Middle Initial and Last name of person responsible for completing this report
8	Contact phone		Enter Phone number of person responsible for completing this report
9	Contact e-mail		Enter E-mail address of person responsible for completing this report

Agency Information

10	Independent		Indicate whether the agency or
----	-------------	--	--------------------------------

11	Affiliated (owned by underwriter)		reporting individual is (10) independent
12	Underwriter direct		(not owned or affiliated with an
13	Is reporting agent an Affiliated Business Arrangement (affiliated with real estate brokerage, mortgage company, etc.)? (Y)es/(N)o. If Yes, List affiliated business names on Appendix A	NOTE: Affiliated business arrangements may exist as arrangements in which the reporting agency has an ownership interest in a settlement agent, a settlement agent has an ownership interest in the agency, or a holding or parent company maintains control over the agency and one or more settlement producers. Check with applicable state and/or federal laws to determine if agency needs to answer "yes" to this question.	If agency is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other settlement producer) enter "Y" and provide affiliated business names on Appendix A. Otherwise enter "N".
14	Agency/Branch Type:		
	Title & closing (full service)		Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services
	Title only		Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings
	Closing only		Closing Only: Check this box if the reporting entity/person provides closing services, but does not provide title insurance products.
	Attorney title		N/A

15	State of domicile/residence of Reporting Entity/Person		Enter the State of domicile or residence ('home' state) for the reporting entity or individual (use Standard State Abbreviation)
16	Number of states in which Reporting Entity operates (list all states on Appendix) A		N/A
17	How long has agency been performing business in this state?		Check the appropriate time for range of years agency has been performing the business of title insurance in this state.
	0-5 years		
	5-10 years		
	10-15 years		
	Over 15 years		

18	Percentage of business for this state (by premium)		N/A - Agencies which operate only in this state should enter 100%
	a) Percentage of law firm revenue		N/A
19	Number of underwriter appointments, contracts, or agreements. (List underwriters on Appendix A)		Enter the Number of underwriter appointments, contracts, or agreements the reporting entity or person has with underwriters in the reporting state. On Appendix A, list all underwriters included in this number.

20	No. of employees (total FTE - as of last date of reporting period)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated
	a) No. of FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated
	b) No. of FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated
	c) No. of FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated
21	No. of unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	N/A
22	Licensed employees		

	a) No. of licensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed FTE for the reporting state as of the last day of the reporting period indicated
	b) No. of licensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed FTE for the reporting state as of the last day of the reporting period indicated
	c) No. of licensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed FTE for the reporting state as of the last day of the reporting period indicated
23	No. of licensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	N/A
	List licensed employees (both allocated and unallocated employees) accounted for in Lines 21(a), (b), (c), and (d) on Appendix A		List licensed employees accounted for in Lines 22(a), (b), (c), and (d) on Appendix A
24	Unlicensed employees	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed FTE for the reporting state as of the last day of the reporting period indicated
	a) No. of unlicensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed FTE for the reporting state as of the last day of the reporting period indicated

	b) No. of unlicensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed FTE for the reporting state as of the last day of the reporting period indicated
	c) No. of unlicensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed FTE for the reporting state as of the last day of the reporting period indicated
25	No. of unlicensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	N/A

Risk Assumption

26	Open Title Orders		Enter total number of title insurance orders opened in reporting period.
27	Closed Title Orders in Which Policy Was Issued		Enter total number of orders completed in reporting period.
28	Total number of policies issued in reporting period	For total number of policies, include simultaneously issued policies as a single policy. For example, if a transaction consisted of both an owners and a lenders policy, these should be counted as one policy. Likewise, refinance orders with two policies should be counted as one policy.	Enter total number of title insurance policies issued in reporting period. All policies insuring title to real property must also be classified as either residential or non-residential below.

		From line 28, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.	
a) Residential Policies			
		From line 28, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 28a above.	
b) Non-residential Policies			
29	a) Number of searches billed to 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in the reporting state
	b) Number of searches purchased from 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches purchased by the reporting entity or individual from another entity during the reporting period for the purpose of the issuance of a title insurance policy in the reporting state.

30	Number of non-insurance title products produced	A "non-insurance title product" is any product produced by the reporting agent which is intended for some use other than a title insurance commitment or policy. Examples of a non-insurance product are Ownership and Encumbrance reports (O&Es), property profiles, abstracts, opinions, guarantees, etc. Do not include any items counted on Lines 26 a) or b).	Enter the number of non-insurance title products produced by reporting entity or individual during the reporting period on properties in the reporting state.
31	a) Total settlement/escrow/closing transactions conducted	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted during the reporting period in the reporting state
	b) Number of line 28 that were sale/purchase settlement/escrow/closing transactions	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	From Line 31(a), enter the number of sale/purchase settlement/escrow/closing transactions conducted during the reporting period in the reporting state
32	Number of settlement/escrow/closing transactions conducted in which a title policy was not issued	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted in which title insurance was not issued (i.e.'courtesy closings', escrow only, etc.) during the reporting period.

Income

33	Premium written		Enter total amount of gross title insurance premium written in the reporting period for all underwriters.
34	Premium remitted to underwriters	NOTE: Only include premiums actually remitted during the reporting period. If premiums have been collected but not yet remitted, they should be reported on the next annual report.	Amount of premium remitted to all underwriters during the reporting period for the reporting state - should be entered as a negative number (e.g. - \$8,432.00)
35	Settlement/closing/escrow income		Amount of settlement/closing/escrow income during the reporting period.

36	Title examination income		Title examination income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for examination services should be included here.
37	Abstract/search income		Abstract/search income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for Abstract/search services should be included here.
38	Income from cancelled orders	If applicable, income for cancelled orders should include both cancelled title and closing orders.	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 33, 34, 36, or 37)
39	Investment income		Enter investment income during the reporting period.
40	All other income		Enter all other income not reported above.

41	Total income		This line will automatically total lines 33 through 40
----	--------------	--	--

Expenses

42	Employee compensation		Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees.
43	a) Contract labor (1099)		Enter amounts paid to 1099 contractors during the reporting period.

	b) Temporary labor (non-1099)		Enter amounts paid to non-1099 contractors during the reporting period.
44	Payroll taxes		Enter amounts incurred for Payroll taxes during the reporting period for employees in the reporting state.
45	Employee Benefits		Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 42, for all W-2 employees in the reporting state.
46	Rent, utilities, and repair		Enter amounts incurred for Rent, utilities, equipment, repairs during the reporting period in the reporting state.
47	Title plant maintenance/subscription expenses		Enter amounts incurred for title plant maintenance or subscription fees during the reporting period in the reporting state.
48	Abstract/search expenditures		Abstract/search fees paid to other entities during the reporting period.
49	Computer/software		Enter amounts incurred for Computer and software expenses during the reporting year in the reporting state.
	a) Depreciation (if applicable)		If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).
50	Business insurance		Enter the amount incurred for business insurance costs during the reporting year in the reporting state (Note: do not include E&O insurance or fidelity/surety bonds; include these expenses on Lines 59 and 60 below)
51	Business legal		Enter business legal expenses incurred during the reporting year in the reporting state (Note: Do not include legal expenses for claims or losses)
52	Accounting		Enter accounting expenses incurred during the reporting year in the reporting state.

53	Licenses, taxes, and fees		Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in the reporting state (Note: do not include recording charges or federal income taxes here)
54	Marketing/sales		Enter the amount incurred for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in the reporting state
55	Travel and lodging		Enter the amount incurred for travel and lodging expenses during the reporting year in the reporting state.
56	Employee education		Enter the amount of employee education expenses paid during the reporting period in the reporting state.
57	Bank charges		Enter the amount of unreimbursed Bank charges paid during the reporting period in the reporting state.
58	Charge offs		Enter accounts receivable charge-offs during the reporting period in the reporting state.
59	E&O insurance premiums		Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state.
60	Fidelity/Surety bond premiums		Enter total amount of Fidelity/Surety Bond premiums paid during the reporting period in the reporting state.
61	Miscellaneous expense		Enter miscellaneous expenses including depreciation (e.g. office supplies) during the reporting period in the reporting state.

62	Total business expenses		This line will automatically total lines 42 through 61
----	-------------------------	--	--

Loss, Loss Mitigation, and Underwriting Expenses
--

63	Title losses paid and not reimbursed by underwriter or included in underwriter loss reserves	NOTE: For lines 63 through 66, do NOT include legal expenses incurred as a result of claim investigation or settlement of reporting entity Title Losses. Enter legal expenses on line 67	Enter total amount of title losses paid by the reporting entity, net of recoupment during the reporting period and in the reporting state that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement losses otherwise reported on Line 65.
64	a) Title Loss Files Opened	NOTE: If reporting agency opens a new file for each loss claim (a "title loss file"), enter the total number of loss files opened during the reporting period. If agency does not open a new file, enter the total number of loss claims received during the reporting period. Include loss claims received (or files open) regardless of whether they were sent to an underwriter for resolution.	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement loss files otherwise reported on Line 65a
	b) Title Loss Files Paid	NOTE: A "title loss" is any loss that results directly from a title commitment or policy paid by the agent. Do not report losses from closing and settlement services on this line.	Enter total number of title loss files paid by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing loss otherwise reported on Line 65.
	c) Reimbursements paid to underwriter for title losses		Enter total amount of reimbursements paid by reporting entity during the reporting period to all underwriter for claims paid, excepting contract deductible, in the reporting state. Report contract deductibles on Line 68 below.

65	Closing/Escrow losses	NOTE: A "closing/escrow loss" is any loss paid resulting from other than a title commitment or policy, such as fees paid to re-record documents, missed HOA dues, missed taxes, etc.	Enter total amount of closing/escrow losses paid, net of recoupment, during the reporting period for closing transactions in the reporting state
	a) Number of Closing/Escrow Losses resulting from escrow shortages		Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in the reporting state.
	b) Total amount of funded shortages		Enter total amount of shortages, net of recoupment, on escrow/closing files funded/recouped during the reporting period in the reporting state.
66	Abstract/search losses (from abstracts/searches sold)		Enter total amount of losses paid during the reporting period in the reporting state resulting from abstracts or searches performed, not otherwise included in Line 64 or 65, not reimbursed by an underwriter or paid from the underwriter's policy loss reserves.
67	Title loss-related and Closing/Escrow loss-related legal expenses		Enter total amount of loss-related legal expenses paid during the reporting period in the reporting state, not otherwise included in Line 64 or 65, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.
68	Deductibles paid		Enter total amount of all underwriter claims-related deductibles paid during the reporting period in the reporting state.
69	Total loss expenses		This line will automatically total lines 63 through 68
70	Total expenses		This line will automatically total lines 62 and 69

71	Net income before taxes		This line will automatically fill from line 41, and subtract line 70, providing net income before taxes.
72	Federal income tax incurred		Enter the amount of federal income taxes incurred for reporting period.
73	Net income		This line will subtract line 72 from line 71, providing net income

Multi-State Agency Instructions

Line #	Line Description	Comments	Multi-State Agent
--------	------------------	----------	-------------------

General Information

1	Calendar year reporting		Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)
2	State reporting for		Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)
3	Agent/Agency/Firm Name		Insert Firm name or individual agent's name
	a) d/b/a (if applicable)		If applicable, provide d/b/a name for agency
4	Federal tax ID/SSN (for Underwriter direct operations: use NAIC Company Code)		Enter Federal Tax ID (or SSN for individual)
	Parent Company EIN (if applicable) (for Underwriter Direct Operations: use NAIC Group Code)		If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate "N/A)
5	License number (for this state)		Enter agency's license number in the state for which you are reporting (if applicable)
6	Address		Enter the complete address for the agency's main office in the state for which you are reporting. If agency does not maintain an office in the state for which you are reporting, enter the firm's main office address.
7	Contact person		Enter First, Middle Initial and Last name of person responsible for completing this report
8	Contact phone		Enter Phone number of person responsible for completing this report
9	Contact e-mail		Enter E-mail address of person responsible for completing this report

Agency Information

10	Independent		Indicate whether the agency or reporting individual is (10) independent (not owned or affiliated with an
11	Affiliated (owned by underwriter)		
12	Underwriter direct		
13	Is reporting agent an Affiliated Business Arrangement (affiliated with real estate brokerage, mortgage company, etc.)? (Y)es/(N)o. If Yes, List affiliated business names on Appendix A	NOTE: Affiliated business arrangements may exist as arrangements in which the reporting agency has an ownership interest in a settlement agent, a settlement agent has an ownership interest in the agency, or a holding or parent company maintains control over the agency and one or more settlement producers. Check with applicable state and/or federal laws to determine if agency needs to answer "yes" to this question.	If agency is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other settlement producer) enter "Y" and provide affiliated business names on Appendix A. Otherwise enter "N".
14	Agency/Branch Type:		
	Title & closing (full service)		Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services
	Title only		Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings
	Closing only		Closing Only: Check this box if the reporting entity/person provides closing services, but does not provide title insurance products.
	Attorney title		N/A
15	State of domicile/residence of Reporting Entity/Person		Enter the State of domicile or residence ('home' state) for the reporting entity (use Standard State Abbreviation)
16	Number of states in which Reporting Entity operates (list all states on Appendix) A		Number of states in which Reporting Entity conducts title/closing business (list all states on Appendix) A
17	How long has agency been performing business in this state?		Check the appropriate time for range of years agency has been performing the business of title insurance in this state.
	0-5 years		

	5-10 years		
	10-15 years		
	Over 15 years		
18	Percentage of business for this state (by premium)		Enter the portion of title insurance business written in the state for which you are reporting by dividing the gross premiums written in this state (for all underwriters) by total gross premiums written (for all underwriters) in all states, expressed as a percentage.
	a) Percentage of law firm revenue		N/A
19	Number of underwriter appointments, contracts, or agreements. (List underwriters on Appendix A)		Enter the Number of underwriter appointments, contracts, or agreements the reporting entity or person has with underwriters in the reporting state. On Appendix A, list all underwriters included in this number.

20	No. of employees (total FTE - as of last date of reporting period)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	a) No. of FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.

	c) No. of FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
21	No. of unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).
22	Licensed employees		
	a) No. of licensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of licensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	c) No. of licensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
23	No. of licensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of licensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).

	List licensed employees (both allocated and unallocated employees) accounted for in Lines 21(a), (b), (c), and (d) on Appendix A		List licensed employees (both allocated and unallocated employees) accounted for in Lines 22(a), (b), (c), and (d) on Appendix A
24	Unlicensed employees	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	a) No. of unlicensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of unlicensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	c) No. of unlicensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
25	No. of unlicensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of unlicensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).
	Risk Assumption		
26	Open Title Orders		Enter total number of title insurance orders opened in reporting period for the reporting state

27	Closed Title Orders in Which Policy Was Issued		Enter total number of orders completed in reporting period for the reporting state
28	Total number of policies issued in reporting period	For total number of policies, include simultaneously issued policies as a single policy. For example, if a transaction consisted of both an owners and a lenders policy, these should be counted as one policy. Likewise, refinance orders with two policies should be counted as one policy.	Enter total number of title insurance policies issued in reporting period for the reporting state. All policies insuring title to real property must also be classified as either residential or non-residential below.
	a) Residential Policies		From line 28, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
	b) Non-residential Policies		From line 28, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as decribed in line 28a above.
29	a) Number of searches billed to 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in the reporting state

	b) Number of searches purchased from 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches purchased by the reporting entity or individual from another entity during the reporting period for the purpose of the issuance of a title insurance policy in the reporting state.
30	Number of non-insurance title products produced	A "non-insurance title product" is any product produced by the reporting agent which is intended for some use other than a title insurance commitment or policy. Examples of a non-insurance product are Ownership and Encumbrance reports (O&Es), property profiles, abstracts, opinions, guarantees, etc. Do not include any items counted on Lines 26 a) or b).	Enter the number of non-insurance title products produced by reporting entity or individual during the reporting period on properties in the reporting state.
31	a) Total settlement/escrow/closing transactions conducted	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted during the reporting period in the reporting state
	b) Number of line 28 that were sale/purchase settlement/escrow/closing transactions	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	From Line 31(a), enter the number of sale/purchase settlement/escrow/closing transactions conducted during the reporting period in the reporting state
32	Number of settlement/escrow/closing transactions conducted in which a title policy was not issued	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted in which title insurance was not issued (i.e. 'courtesy closings', escrow only, etc.) during the reporting period.

Income

33	Premium written		Enter total amount of gross title insurance premium written in the reporting period for all underwriters in the reporting state
----	-----------------	--	---

34	Premium remitted to underwriters	NOTE: Only include premiums actually remitted during the reporting period. If premiums have been collected but not yet remitted, they should be reported on the next annual report.	Amount of premium remitted to all underwriters during the reporting period for the reporting state - should be entered as a negative number (e.g. - \$8,432.00)
35	Settlement/closing/escrow income		Amount of settlement/closing/escrow income during the reporting period in the reporting state
36	Title examination income		Title examination income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for examination services should be included here.
37	Abstract/search income		Abstract/search income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for Abstract/search services should be included here.
38	Income from cancelled orders	If applicable, income for cancelled orders should include both cancelled title and closing orders.	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 33, 34, 36, or 37)
39	Investment income		Enter investment income during the reporting period. Include all investment income identifiable solely to the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).

40	All other income		Enter all other income not reported above during the reporting period. Include all other income identifiable solely to the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).
----	------------------	--	---

41	Total income		This line will automatically total lines 33 through 40
----	--------------	--	--

Expenses

42	Employee compensation		Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period in the reporting state. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
----	-----------------------	--	---

			<p>Enter amounts paid to 1099 contractors during the reporting period in the reporting state. For unallocated contract labor, (if applicable) determine the contract labor in this state by multiplying the total amount of unallocated contract labor expense for all states by the percentage of business performed in this state (Line 18). Add this number to the allocated contract labor and report on the appropriate lines</p>
43	a) Contract labor (1099)		<p>Enter amounts paid to non-1099 contractors during the reporting period in the reporting state. For unallocated temporary labor, (if applicable) determine the temporary labor in this state by multiplying the total amount of unallocated temporary labor expense for all states by the percentage of business performed in this state (Line 18). Add this number to the allocated temporary labor and report on the appropriate lines.</p>
44	Payroll taxes		<p>Enter amounts incurred for Payroll taxes during the reporting period for employees in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines</p>

45	Employee Benefits		Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 42, for all W-2 employees in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
46	Rent, utilities, and repair		Enter amounts incurred for Rent, utilities, equipment, repairs during the reporting period in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
47	Title plant maintenance/subscription expenses		Enter amounts incurred for title plant maintenance or subscription fees during the reporting period in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

	48 Abstract/search expenditures		Abstract/search fees incurred to other entities during the reporting period. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
	49 Computer/software		Enter amounts incurred for Computer and software expenses during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
	a) Depreciation (if applicable)		If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).
	50 Business insurance		Enter the amount incurred for business insurance costs during the reporting year in the reporting state (Note: do not include E&O insurance or fidelity/surety bonds; include these expenses on Lines 59 and 60 below) For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

51	Business legal		Enter business legal expenses incurred during the reporting year in the reporting state (Note: Do not include legal expenses for claims or losses). For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
52	Accounting		Enter accounting, auditing and examination expenses incurred during the reporting year in the reporting state. For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
53	Licenses, taxes, and fees		Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in the reporting state (Note: do not include recording charges or federal income taxes here) For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

54	Marketing/sales		Enter the amount incurred for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
55	Travel and lodging		Enter the amount incurred for travel and lodging expenses during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
56	Employee education		Enter the amount of employee education expenses incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

57	Bank charges		Enter the amount of unreimbursed Bank charges incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
58	Charge offs		Enter Accounts receivable charge-offs during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
59	E&O insurance premiums		Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

60	Fidelity/Surety bond premiums		Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
61	Miscellaneous expense		Enter miscellaneous expenses including depreciation (e.g. office supplies) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
62	Total business expenses		This line will automatically total lines 42 through 61

Loss, Loss Mitigation, and Underwriting Expenses

63	Title losses paid and not reimbursed by underwriter or included in underwriter loss reserves	NOTE: For lines 63 through 66, do NOT include legal expenses incurred as a result of claim investigation or settlement of reporting entity Title Losses. Enter legal expenses on line 67	Enter total amount of title losses paid by the reporting entity, net of recoupment during the reporting period and in the reporting state that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement losses otherwise reported on Line 65.
64	a) Title Loss Files Opened	NOTE: If reporting agency opens a new file for each loss claim (a "title loss file"), enter the total number of loss files opened during the reporting period. If agency does not open a new file, enter the total number of loss claims received during the reporting period. Include loss claims received (or files open) regardless of whether they were sent to an underwriter for resolution.	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement loss files otherwise reported on Line 65a
	b) Title Loss Files Paid	NOTE: A "title loss" is any loss that results directly from a title commitment or policy paid by the agent. Do not report losses from closing and settlement services on this line.	Enter total number of title loss files paid by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing loss otherwise reported on Line 65.
	c) Reimbursements paid to underwriter for title losses		Enter total amount of reimbursements paid by reporting entity during the reporting period to all underwriter for claims paid, excepting contract deductible, in the reporting state. Report contract deductibles on Line 68 below.
65	Closing/Escrow losses	NOTE: A "closing/escrow loss" is any loss paid resulting from other than a title commitment or policy, such as fees paid to re-record documents, missed HOA dues, missed taxes, etc.	Enter total amount of closing/escrow losses paid, net of recoupment, during the reporting period for closing transactions in the reporting state
	a) Number of Closing/Escrow Losses resulting from escrow shortages		Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in the reporting state.

	b) Total amount of funded shortages		Enter total amount of shortages, net of recoupment, on escrow/closing files funded/recouped during the reporting period in the reporting state.
66	Abstract/search losses (from abstracts/searches sold)		Enter total amount of losses paid during the reporting period in the reporting state resulting from abstracts or searches performed, not otherwise included in Line 64 or 65, not reimbursed by an underwriter or paid from the underwriter's policy loss reserves.
67	Title loss-related and Closing/Escrow loss-related legal expenses		Enter total amount of loss-related legal expenses paid during the reporting period in the reporting state, not otherwise included in Line 64 or 65, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.
68	Deductibles paid		Enter total amount of all underwriter claims-related deductibles paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).
69	Total loss expenses		This line will automatically total lines 63 through 68
70	Total expenses		This line will automatically total lines 62 and 69
71	Net income before taxes		This line will automatically fill from line 41, and subtract line 70, providing net income before taxes.

72	Federal income tax incurred		Enter the amount of federal income tax incurred for the reporting period in the reporting state calculated using the effective tax rate from the reporting entities tax return for the reporting year, multiplied by line 68.
----	-----------------------------	--	---

73	Net income		This line will subtract line 72 from line 71, providing net income
----	------------	--	--

Attorney Instructions

Line #	Line Description	Comments	Attorney Agent
--------	------------------	----------	----------------

General Information

1	Calendar year reporting		Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)
2	State reporting for		Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)
3	Agent/Agency/Firm Name		Insert Firm name or individual agent's name
	a) d/b/a (if applicable)		If applicable, provide d/b/a name for agency
4	Federal tax ID/SSN (for Underwriter direct operations: use NAIC Company Code)		Enter Federal Tax ID (or SSN for individual)
	Parent Company EIN (if applicable) (for Underwriter Direct Operations: use NAIC Group Code)		If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate "N/A)
5	License number (for this state)		Enter agency's license number in the state for which you are reporting (if applicable)
6	Address		Enter the complete address for the agency's main office.
7	Contact person		Enter First, Middle Initial and Last name of person responsible for completing this report
8	Contact phone		Enter Phone number of person responsible for completing this report
9	Contact e-mail		Enter E-mail address of person responsible for completing this report

Agency Information

10	Independent		
----	-------------	--	--

11	Affiliated (owned by underwriter)		Check only box 10.
12	Underwriter direct		
13	Is reporting agent an Affiliated Business Arrangement (affiliated with real estate brokerage, mortgage company, etc.)? (Y)es/(N)o. If Yes, List affiliated business names on Appendix A	NOTE: Affiliated business arrangements may exist as arrangements in which the reporting agency has an ownership interest in a settlement agent, a settlement agent has an ownership interest in the agency, or a holding or parent company maintains control over the agency and one or more settlement producers. Check with applicable state and/or federal laws to determine if agency needs to answer "yes" to this question.	If agency is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other settlement producer) enter "Y" and provide affiliated business names on Appendix A. Otherwise enter "N".
14	Agency/Branch Type:		
	Title & closing (full service)		Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services
	Title only		Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings
	Closing only		Closing Only: Check this box if the reporting entity/person provides closing services, but does not provide title insurance products.
	Attorney title		Attorney Title: Check this box if the reporting entity/person Agency is an Attorney-run business which only performs title services that are incidental to the main operations
15	State of domicile/residence of Reporting Entity/Person		Enter the State of domicile or residence ('home' state) for the reporting entity or individual (use Standard State Abbreviation)
16	Number of states in which Reporting Entity operates (list all states on Appendix) A		Number of states in which Reporting Entity conducts title/closing business (list all states on Appendix) A
17	How long has agency been performing business in this state?		Check the appropriate time for range of years agency has been performing the business of title insurance in this state.
	0-5 years		

	5-10 years		
	10-15 years		
	Over 15 years		
18	Percentage of business for this state (by premium)		Enter the portion of title insurance business written in the state for which you are reporting by dividing the gross premiums written in this state (for all underwriters) by total gross premiums written (for all underwriters) in all states, expressed as a percentage.
	a) Percentage of law firm revenue		Enter the percentage of law firm revenue generate by title insurance activities.
19	Number of underwriter appointments, contracts, or agreements. (List underwriters on Appendix A)		Enter the Number of underwriter appointments, contracts, or agreements the reporting entity or person has with underwriters in the reporting state. On Appendix A, list all underwriters included in this number.

20	No. of employees (total FTE - as of last date of reporting period)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Full-time equivalent (FTE) is a way to measure a worker's involvement in an enterprise or project. An FTE of 1.0 means that the person is equivalent to a full-time worker, while an FTE of 0.5 signals that the worker is only half-time. For example, if the law firm has three workers engaged in title operations with one employee working full time (1), one employee working half time (.5) and the final employee working one quarter of the time (.25). The total is 1.75 FTE. Enter the number of FTE performing work for the reporting state as of the last day of the reporting period indicated. For this series, include ONLY FTE that are employed solely in the title-insurance operations of the firm. Do not include unallocated FTE.
----	--	--	---

	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
a) No. of FTE on March 31 (end of Q1)		
	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
b) No. of FTE on June 30 (end of Q2)		
	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
c) No. of FTE on September 30 (end of Q3)		
	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE by multiplying the total amount of unallocated FTE by the percentage of law firm revenue generated by title insurance (Line 18a).
21 No. of unallocated FTE, as of last date of reporting period (December 31)		
22 Licensed employees		
	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
a) No. of licensed FTE on March 31 (end of Q1)		
	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
b) No. of licensed FTE on June 30 (end of Q2)		

	c) No. of licensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	No. of licensed, unallocated FTE, as of last date of reporting period 23 (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of licensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE by multiplying the total amount of unallocated FTE by the percentage of law firm revenue generated by title insurance (Line 18a).
	List licensed employees (both allocated and unallocated employees) accounted for in Lines 21(a), (b), (c), and (d) on Appendix A		List licensed employees (both allocated and unallocated employees) accounted for in Lines 22(a), (b), (c), and (d) on Appendix A
	24 Unlicensed employees	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	a) No. of unlicensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of unlicensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	c) No. of unlicensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.

25 No. of unlicensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of unlicensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE by multiplying the total amount of unallocated FTE by the percentage of law firm revenue generated by title insurance (Line 18a).
--	---	--

Risk Assumption

26 Open Title Orders			Enter total number of title insurance orders for title commitments/policies opened in reporting period for the reporting state
27 Closed Title Orders in Which Policy Was Issued			Enter total number of orders completed in reporting period for the reporting state
28 Total number of policies issued in reporting period		For total number of policies, include simultaneously issued policies as a single policy. For example, if a transaction consisted of both an owners and a lenders policy, these should be counted as one policy. Likewise, refinance orders with two policies should be counted as one policy.	Enter total number of title insurance policies issued in reporting period for the reporting state. All policies insuring title to real property must also be classified as either residential or non-residential below.

a) Residential Policies		From line 28, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.	
b) Non-residential Policies		From line 28, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 28a above.	
29	a) Number of searches billed to 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in the reporting state
	b) Number of searches purchased from 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches purchased by the reporting entity or individual from another entity during the reporting period for the purpose of the issuance of a title insurance policy in the reporting state.

30	Number of non-insurance title products produced	A "non-insurance title product" is any product produced by the reporting agent which is intended for some use other than a title insurance commitment or policy. Examples of a non-insurance product are Ownership and Encumbrance reports (O&Es), property profiles, abstracts, opinions, guarantees, etc. Do not include any items counted on Lines 26 a) or b).	Enter the number of non-insurance title products produced by reporting entity or individual during the reporting period on properties in the reporting state.
31	a) Total settlement/escrow/closing transactions conducted	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted during the reporting period in the reporting state
	b) Number of line 28 that were sale/purchase settlement/escrow/closing transactions	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	From Line 31(a), enter the number of sale/purchase settlement/escrow/closing transactions conducted during the reporting period in the reporting state
32	Number of settlement/escrow/closing transactions conducted in which a title policy was not issued	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted in which title insurance was not issued (i.e.'courtesy closings', escrow only, etc.) during the reporting period.

Income

33	Premium written		Enter total amount of gross title insurance premium written in the reporting period for all underwriters in the reporting state
34	Premium remitted to underwriters	NOTE: Only include premiums actually remitted during the reporting period. If premiums have been collected but not yet remitted, they should be reported on the next annual report.	Amount of premium remitted to all underwriters during the reporting period for the reporting state - should be entered as a negative number (e.g. - \$8,432.00)
35	Settlement/closing/escrow income		Amount of settlement/closing/escrow income during the reporting period in the reporting state

36	Title examination income		Title examination income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for examination services should be included here.
37	Abstract/search income		Abstract/search income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for Abstract/search services should be included here.
38	Income from cancelled orders	If applicable, income for cancelled orders should include both cancelled title and closing orders.	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 33, 34, 36, or 37)
39	Investment income		N/A
40	All other income		N/A

41	Total income		This line will automatically total lines 33 through 40
----	--------------	--	--

Expenses

42	Employee compensation		Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period in the reporting state. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).
----	-----------------------	--	---

43	a) Contract labor (1099)		Enter amounts paid to 1099 contractors during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).
	b) Temporary labor (non-1099)		Enter amounts paid to non-1099 contractors during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).
44	Payroll taxes		Enter amounts paid for Payroll taxes during the reporting period for employees in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).
45	Employee Benefits		Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 42, for all W-2 employees in the reporting state.
46	Rent, utilities, and repair		Enter amounts paid for Rent, utilities, equipment, repairs during the reporting period in the reporting state.
47	Title plant maintenance/subscription expenses		Enter amounts paid for title plant maintenance or subscription fees during the reporting period in the reporting state.
48	Abstract/search expenditures		Abstract/search fees paid to other entities during the reporting period.
49	Computer/software		Enter amounts paid/incurred for Computer and software expenses during the reporting year in the reporting state.

	a) Depreciation (if applicable)		If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).
50	Business insurance		Enter the amount incurred for business insurance costs during the reporting year in the reporting state (Note: do not include E&O insurance or fidelity/surety bonds; include these expenses on Lines 59 and 60 below)
51	Business legal		Enter business legal expenses incurred during the reporting year in the reporting state (Note: Do not include legal expenses for claims or losses)
52	Accounting		Enter accounting expenses paid during the reporting year in the reporting state.
53	Licenses, taxes, and fees		Enter the amount paid for licenses, taxes, and other governmental fees paid during the reporting year in the reporting state (Note: do not include recording charges or income taxes here)
54	Marketing/sales		Enter the amount paid for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in the reporting state.
55	Travel and lodging		Enter the amount paid for travel and lodging expenses during the reporting year in the reporting state.
56	Employee education		Enter the amount of employee education expenses paid during the reporting year in the reporting state

57	Bank charges		Enter the amount of unreimbursed Bank charges incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
58	Charge offs		Enter Accounts receivable charge-offs during the reporting year in the reporting state.
59	E&O insurance premiums		Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18)
60	Fidelity/Surety bond premiums		Enter total amount of Fidelity/Surety Bond premiums paid for title insurance and closing/escrow activities only during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). If the reporting entity pays non-identifiable "lump" sums for Fidelity/Surety Bond premiums, allocate the amount paid based on an estimate of the percentage of title insurance and closing/escrow business the entity performs in relation to its other business operations.

61	Miscellaneous expense		Enter miscellaneous expenses including depreciation (e.g. office supplies) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
----	-----------------------	--	--

62	Total business expenses		This line will automatically total lines 42 through 61
----	-------------------------	--	--

Loss, Loss Mitigation, and Underwriting Expenses
--

63	Title losses paid and not reimbursed by underwriter or included in underwriter loss reserves	NOTE: For lines 63 through 66, do NOT include legal expenses incurred as a result of claim investigation or settlement of reporting entity Title Losses. Enter legal expenses on line 67	Enter total amount of title losses paid by the reporting entity, net of recoupment during the reporting period and in the reporting state that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement losses otherwise reported on Line 65.
----	--	---	--

64	a) Title Loss Files Opened	NOTE: If reporting agency opens a new file for each loss claim (a "title loss file"), enter the total number of loss files opened during the reporting period. If agency does not open a new file, enter the total number of loss claims received during the reporting period. Include loss claims received (or files open) regardless of whether they were sent to an underwriter for resolution.	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement loss files otherwise reported on Line 65a
----	----------------------------	--	--

	b) Title Loss Files Paid	NOTE: A "title loss" is any loss that results directly from a title commitment or policy paid by the agent. Do not report losses from closing and settlement services on this line.	Enter total number of title loss files paid by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing loss otherwise reported on Line 65.
	c) Reimbursements paid to underwriter for title losses		Enter total amount of reimbursements paid by reporting entity during the reporting period to all underwriter for claims paid, excepting contract deductible, in the reporting state. Report contract deductibles on Line 68 below.
65	Closing/Escrow losses	NOTE: A "closing/escrow loss" is any loss paid resulting from other than a title commitment or policy, such as fees paid to re-record documents, missed HOA dues, missed taxes, etc.	Enter total amount of closing/escrow losses paid, net of recoupment, during the reporting period for closing transactions in the reporting state
	a) Number of Closing/Escrow Losses resulting from escrow shortages		Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in the reporting state.
	b) Total amount of funded shortages		Enter total amount of shortages, net of recoupment, on escrow/closing files funded/recouped during the reporting period in the reporting state.
66	Abstract/search losses (from abstracts/searches sold)		Enter total amount of losses paid during the reporting period in the reporting state resulting from abstracts or searches performed, not otherwise included in Line 64 or 65, not reimbursed by an underwriter or paid from the underwriter's policy loss reserves.

67	Title loss-related and Closing/Escrow loss-related legal expenses		Enter total amount of loss-related legal expenses paid during the reporting period in the reporting state, not otherwise included in Line 64 or 65, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.
68	Deductibles paid		Enter total amount of all underwriter claims-related deductibles paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18).
69	Total loss expenses		This line will automatically total lines 63 through 68
70	Total expenses		This line will automatically total lines 62 and 69
71	Net income before taxes		This line will automatically fill from line 41, and subtract line 70, providing net income before taxes.
72	Federal income tax incurred		Enter the amount of federal taxes paid for reporting period in the reporting state. If entity has not yet paid state, federal and/or local income taxes, estimate the tax rate to be paid based on the most recently filed tax return(s). For non-identifiable, allocated items, estimate taxes based on tax rates paid on most recently filed tax return(s).
73	Net income		This line will subtract line 72 from line 71, providing net income

Direct Operations Instructions

Line #	Line Description	Comments	Underwriter Direct
--------	------------------	----------	--------------------

General Information

1	Calendar year reporting		Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)
2	State reporting for		Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)
3	Agent/Agency/Firm Name		Insert Firm Name
	a) d/b/a (if applicable)		N/A
4	Federal tax ID/SSN (for Underwriter direct operations: use NAIC Company Code)		Enter reporting entity's NAIC Company Code
	Parent Company EIN (if applicable) (for Underwriter Direct Operations: use NAIC Group Code)		Enter reporting entity's NAIC Group Code
5	License number (for this state)		Enter underwriter's license number in the state for which you are reporting
6	Address		Enter the complete address for the direct operation's main office in the state for which you are reporting. If the direct operation does not maintain an office in the state for which you are reporting, enter the operation's main office address.
7	Contact person		Enter First, Middle Initial and Last name of person responsible for completing this report
8	Contact phone		Enter Phone number of person responsible for completing this report
9	Contact e-mail		Enter E-mail address of person responsible for completing this report

Agency Information

10	Independent		Check only box 12.
11	Affiliated (owned by underwriter)		
12	Underwriter direct		
13	Is reporting agent an Affiliated Business Arrangement (affiliated with real estate brokerage, mortgage company, etc.)? (Y)es/(N)o. If Yes, List affiliated business names on Appendix A	NOTE: Affiliated business arrangements may exist as arrangements in which the reporting agency has an ownership interest in a settlement agent, a settlement agent has an ownership interest in the agency, or a holding or parent company maintains control over the agency and one or more settlement producers. Check with applicable state and/or federal laws to determine if agency needs to answer "yes" to this question.	N/A

14	Agency/Branch Type:		
	Title & closing (full service)		Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services
	Title only		Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings
	Closing only		Closing Only: Check this box if the reporting entity/person provides closing services, but does not provide title insurance products.
	Attorney title		N/A

15	State of domicile/residence of Reporting Entity/Person		Enter the State of domicile or residence ('home' state) for the reporting entity (use Standard State Abbreviation)
16	Number of states in which Reporting Entity operates (list all states on Appendix) A		Number of states in which Reporting Entity conducts title/closing business (list all states on Appendix) A
17	How long has agency been performing business in this state?		Check the appropriate time for range of years agency has been performing the business of title insurance in this state.
	0-5 years		
	5-10 years		

	10-15 years		
	Over 15 years		
18	Percentage of business for this state (by premium)		Enter the portion of title insurance business written in the state for which you are reporting by dividing the amount shown for the reporting state in Column 3 on Schedule T of the underwriter's Annual Statement for the reporting year by the amount shown on part 1b, line 1.1, column 1 on the Operations and Investment Exhibit of the underwriter's Annual Statement for the reporting year, expressed as a percentage
	a) Percentage of law firm revenue		N/A
19	Number of underwriter appointments, contracts, or agreements. (List underwriters on Appendix A)		N/A

20	No. of employees (total FTE - as of last date of reporting period)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	a) No. of FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.

	c) No. of FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
21	No. of unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).
22	Licensed employees		
	a) No. of licensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of licensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	c) No. of licensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of licensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
23	No. of licensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of licensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).

	List licensed employees (both allocated and unallocated employees) accounted for in Lines 21(a), (b), (c), and (d) on Appendix A		List licensed employees (both allocated and unallocated employees) accounted for in Lines 22(a), (b), (c), and (d) on Appendix A
24	Unlicensed employees	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	a) No. of unlicensed FTE on March 31 (end of Q1)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	b) No. of unlicensed FTE on June 30 (end of Q2)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
	c) No. of unlicensed FTE on September 30 (end of Q3)	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services for an incidental attorney agent).	Enter number of unlicensed, allocated employees (by FTE, or Full Time Equivalent) located in the reporting state as of the last day of the reporting period indicated. Do not include unallocated FTE.
25	No. of unlicensed, unallocated FTE, as of last date of reporting period (December 31)	NOTE: This line is only for multi-state operations, direct operations, and attorney agents who may allocate non-title insurance FTE for certain support services.	Enter number of unlicensed, unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in this state by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in this state (Line 18).

Risk Assumption

26	Open Title Orders		Enter total number of title insurance orders opened in reporting period for the reporting state
----	-------------------	--	---

27	Closed Title Orders in Which Policy Was Issued		Enter total number of orders completed in reporting period for the reporting state
28	Total number of policies issued in reporting period	For total number of policies, include simultaneously issued policies as a single policy. For example, if a transaction consisted of both an owners and a lenders policy, these should be counted as one policy. Likewise, refinance orders with two policies should be counted as one policy.	Enter total number of title insurance policies issued in reporting period for the reporting state. All policies insuring title to real property must also be classified as either residential or non-residential below.
	a) Residential Policies		From line 28, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
	b) Non-residential Policies		From line 28, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 28a above.
29	a) Number of searches billed to 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in the reporting state

	b) Number of searches purchased from 3rd parties	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches purchased by the reporting entity or individual from another entity during the reporting period for the purpose of the issuance of a title insurance policy in the reporting state.
30	Number of non-insurance title products produced	A "non-insurance title product" is any product produced by the reporting agent which is intended for some use other than a title insurance commitment or policy. Examples of a non-insurance product are Ownership and Encumbrance reports (O&Es), property profiles, abstracts, opinions, guarantees, etc. Do not include any items counted on Lines 26 a) or b).	Enter the number of non-insurance title products produced by reporting entity or individual during the reporting period on properties in the reporting state.
31	a) Total settlement/escrow/closing transactions conducted	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted during the reporting period in the reporting state
	b) Number of line 28 that were sale/purchase settlement/escrow/closing transactions	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	From Line 31(a), enter the number of sale/purchase settlement/escrow/closing transactions conducted during the reporting period in the reporting state
32	Number of settlement/escrow/closing transactions conducted in which a title policy was not issued	A "settlement/closing/escrow transaction conducted" is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of settlement/escrow/closing transactions conducted in which title insurance was not issued (i.e. 'courtesy closings', escrow only, etc.) during the reporting period.

Income

33	Premium written		Enter total amount of gross title insurance premium written in the reporting year in the reporting state. This amount is also shown on the underwriters Annual Statement for the reporting year, Schedule T, Column 3 for the reporting state.
----	-----------------	--	--

34	Premium remitted to underwriters	NOTE: Only include premiums actually remitted during the reporting period. If premiums have been collected but not yet remitted, they should be reported on the next annual report.	N/A
35	Settlement/closing/escrow income		Amount of settlement/closing/escrow income during the reporting period in the reporting state
36	Title examination income		Title examination income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for examination services should be included here.
37	Abstract/search income		Abstract/search income not included in premiums during the reporting period (and not included on line 33). Additionally, amounts charged a 3rd party for Abstract/search services should be included here.
38	Income from cancelled orders	If applicable, income for cancelled orders should include both cancelled title and closing orders.	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 33, 34, 36, or 37)
39	Investment income		Enter investment income during the reporting period. This amount should equal that proportion of the amount shown on NAIC AS Form "Operations & Investment Exhibit - Statement of Income" - Line 9 equal to the proportion that premiums for the reporting state bear to the premiums from all states, and computed by dividing the amount shown for the reporting state in Column 3 on Schedule T of the underwriter's Annual Statement by the amount shown on part 1b, line 1.1, column 1 on the Operations and Investment Exhibit of the underwriter's Annual Statement.

40	All other income		All other income not reported above. Add lines 35, 36, 37 and 38. Then subtract this amount from the amount shown for the reporting state in Column 6 on Schedule T of the underwriter's Annual Statement for the reporting year.
----	------------------	--	---

41	Total income		This line will automatically total lines 33 through 40
----	--------------	--	--

Expenses

42	Employee compensation		Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period in the reporting state. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
----	-----------------------	--	---

	43 a) Contract labor (1099)		Enter amounts paid to 1099 contractors during the reporting period in the reporting state. For unallocated contract labor, (if applicable) determine the contract labor in this state by multiplying the total amount of unallocated contract labor expense for all states by the percentage of business performed in this state (Line 18). Add this number to the allocated contract labor and report on the appropriate lines
	b) Temporary labor (non-1099)		Enter amounts paid to non-1099 contractors during the reporting period in the reporting state. For unallocated temporary labor, (if applicable) determine the temporary labor in this state by multiplying the total amount of unallocated temporary labor expense for all states by the percentage of business performed in this state (Line 18). Add this number to the allocated temporary labor and report on the appropriate lines.
44	Payroll taxes		Enter amounts incurred for Payroll taxes during the reporting period for employees in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

45	Employee Benefits		Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 42, for all W-2 employees in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
46	Rent, utilities, and repair		Enter amounts incurred for Rent, utilities, equipment, repairs during the reporting period in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
47	Title plant maintenance/subscription expenses		Enter amounts incurred for title plant maintenance or subscription fees during the reporting period in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

	48 Abstract/search expenditures		Abstract/search fees incurred to other entities during the reporting period. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
	49 Computer/software		Enter amounts incurred for Computer and software expenses during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
	a) Depreciation (if applicable)		If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).
	50 Business insurance		Enter the amount incurred for business insurance costs during the reporting year in the reporting state (Note: do not include E&O insurance or fidelity/surety bonds; include these expenses on Lines 59 and 60 below) For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

51	Business legal		Enter business legal expenses incurred during the reporting year in the reporting state (Note: Do not include legal expenses for claims or losses). For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
52	Accounting		Enter accounting, auditing and examination expenses incurred during the reporting year in the reporting state. For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
53	Licenses, taxes, and fees		Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in the reporting state (Note: do not include recording charges or federal income taxes here) For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

54	Marketing/sales		Enter the amount incurred for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
55	Travel and lodging		Enter the amount incurred for travel and lodging expenses during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
56	Employee education		Enter the amount of employee education expenses incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

57	Bank charges		Enter the amount of unreimbursed Bank charges incurred during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
58	Charge offs		Enter Accounts receivable charge-offs during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
59	E&O insurance premiums		Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines

60	Fidelity/Surety bond premiums		Enter total amount of E&O insurance premiums paid during the reporting period in the reporting state. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 18). For such unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
61	Miscellaneous expense		Enter miscellaneous expenses including depreciation (e.g. office supplies) during the reporting year in the reporting state. For unallocated expenses, (if applicable) determine such expenses in this state by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in this state (Line 18). Add this number to the such allocated expenses and report on the appropriate lines
62	Total business expenses		This line will automatically total lines 42 through 61

Loss, Loss Mitigation, and Underwriting Expenses

63	Title losses paid and not reimbursed by underwriter or included in underwriter loss reserves	NOTE: For lines 63 through 66, do NOT include legal expenses incurred as a result of claim investigation or settlement of reporting entity Title Losses. Enter legal expenses on line 67	Enter total amount of title losses paid by the reporting entity, net of recoupment during the reporting period and in the reporting state that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement losses otherwise reported on Line 65.
64	a) Title Loss Files Opened	NOTE: If reporting agency opens a new file for each loss claim (a "title loss file"), enter the total number of loss files opened during the reporting period. If agency does not open a new file, enter the total number of loss claims received during the reporting period. Include loss claims received (or files open) regardless of whether they were sent to an underwriter for resolution.	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be paid from the underwriter's policy loss reserves. Do not include escrow/closing/settlement loss files otherwise reported on Line 65a
	b) Title Loss Files Paid	NOTE: A "title loss" is any loss that results directly from a title commitment or policy paid by the agent. Do not report losses from closing and settlement services on this line.	Enter total number of title loss files paid by the reporting entity during the reporting period that will not be paid from the underwriter's policy loss reserves. Do not include escrow/closing loss otherwise reported on Line 65.
	c) Reimbursements paid to underwriter for title losses		N/A
65	Closing/Escrow losses	NOTE: A "closing/escrow loss" is any loss paid resulting from other than a title commitment or policy, such as fees paid to re-record documents, missed HOA dues, missed taxes, etc.	Enter total amount of closing/escrow losses paid, net of recoupment, during the reporting period for closing transactions in the reporting state
	a) Number of Closing/Escrow Losses resulting from escrow shortages		Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in the reporting state.
	b) Total amount of funded shortages		Enter total amount of shortages, net of recoupment, on escrow/closing files funded/recouped during the reporting period in the reporting state.

66	Abstract/search losses (from abstracts/searches sold)		Enter total amount of losses paid during the reporting period in the reporting state resulting from abstracts or searches performed, not otherwise included in Line 64 or 65 or paid from the underwriter's policy loss reserves.
67	Title loss-related and Closing/Escrow loss-related legal expenses		Enter total amount of loss-related legal expenses paid during the reporting period in the reporting state, not otherwise included in Line 64 or 65, and not paid from the underwriter's policy loss/expense reserves.
68	Deductibles paid		N/A
69	Total loss expenses		This line will automatically total lines 63 through 68
70	Total expenses		This line will automatically total lines 62 and 69
71	Net income before taxes		This line will automatically fill from line 41, and subtract line 70, providing net income before taxes.
72	Federal income tax incurred		Enter the amount of federal income tax incurred for the reporting period in the reporting state calculated using the effective tax rate from the reporting entities tax return for the reporting year, multiplied by line 68.
73	Net income		This line will subtract line 72 from line 71, providing net income