



Texas Title Insurance Industry Experience Report Compilation

Calendar Years 2018-2022

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

Introduction	i
Underwriting Company Experience	
2018 - 2022	1.
2018 - 2019	2.
2019 - 2020	3.
2020 - 2021	4.
2021 - 2022	5.
Independent Agency Experience	
2018 - 2019	6.
2019 - 2020	7.
2020 - 2021	8.
2021 - 2022	9.
Affiliated Agency Experience	
2018 - 2019	10.
2019 - 2020	11.
2020 - 2021	12.
2021 - 2022	13.
Direct Operations Experience	
2018 - 2019	14.
2019 - 2020	15.
2020 - 2021	16.
2021 - 2022	17.
Policies Written	
2013 - 2022	18.
ALTA Income Statement and Balance Sheet Summary	
2018	19.
2019	21.
2020	23.
2021	25.
2022	27.
Liability Distribution Report	
2018	29.
2019	30.
2020	31.
2021	32.
2022	33.
T-42 Endorsement	
2018 - 2022	34.
Title Insurance Claims by ALTA Claim Codes	
2018	35.
2019	39.
2020	43.
2021	47.
2022	51.
Appendix A	
Underwriters by Group	
2018	55.
2019	56.
2020	57.
2021	58.
2022	59.
Appendix B	
Form 1 & 2 Summaries	
2018	60.
2019	63.
2020	66.
2021	69.
2022	72.

Introduction

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

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

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**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

INCOME	2018	2019	2020	2021	2022
1. Gross Title Premiums	2,164,266,861	2,243,213,051	2,627,090,787	3,691,028,213	3,554,659,566
2. Title Premiums Retained by Agents	1,800,096,342	1,876,526,451	2,202,572,954	3,103,258,552	2,968,083,740
3. Title Premiums Remitted to Underwriters	364,170,519	366,686,600	424,517,833	587,769,661	586,575,827
4. Service Charges	3,518,750	2,170,540	1,606,249	1,876,291	2,752,905
5. Other Income	2,413,465	3,988,941	4,173,326	3,452,055	548,518
GROSS INCOME	370,102,734	372,846,081	430,297,407	593,098,007	589,877,250
EXPENSES					
1. Salaries:	59,597,732	58,320,684	66,446,115	85,238,072	90,491,121
2. Employee Benefits, Relations & Welfare	11,638,764	10,438,142	10,953,231	14,449,410	16,666,700
3. Examination Costs Paid Nonemployees:					
3a. Title Agents	3,834,699	4,118,473	12,300,516	19,840,427	28,188,165
3b. Others	1,716,707	1,182,897	2,149,401	3,959,758	3,612,492
4. Closing Costs Paid Nonemployees:					
4a. Title Agents	0	0	0	0	0
4b. Others	-689,300	-95,357	-693,176	-582,161	-90,028
5. Rent	4,272,734	3,648,739	3,371,957	2,488,453	3,857,488
6. Utilities	1,262,247	953,078	850,992	1,001,925	1,218,604
7. Accounting & Auditing	2,031,469	1,228,505	1,459,513	2,070,945	2,527,751
8. Advertising and promotions	3,266,601	3,940,963	2,826,998	4,339,793	6,444,567
9. Employee travel, lodging & education	4,680,390	4,256,631	1,650,830	2,458,765	4,195,797
10. Insurance	655,853	628,651	369,243	738,608	1,696,609
11. Interest	4,062	511	2,769	232	3,214
12. Legal Expenses	3,374,068	3,006,662	2,652,695	2,810,441	4,520,666
13. Licenses, Taxes, & Fees	37,223,181	35,596,261	37,444,723	52,076,794	51,911,446
14. Postage & Freight	349,690	229,490	198,893	217,962	415,140
15. Courier & Overnight Delivery	264,182	212,884	212,973	219,145	458,748
16. Telephone & Facsimile	675,396	534,991	182,337	373,380	573,128
17. Printing/Photocopying	142,558	131,666	101,121	86,243	108,555
18. Office Supplies	245,613	255,073	296,706	192,790	114,097
19. Equipment & Vehicle Leases	7,169,394	7,303,684	5,570,638	6,758,952	9,042,901
20. Depreciation	1,398,167	1,352,527	1,349,398	1,483,169	1,601,282
21. Directors' Fees	14,687	79,183	61,868	39,720	54,773
22. Dues, Boards & Associations	734,312	609,570	626,288	867,354	1,308,642
23. Bad Debts	522,345	317,347	420,869	1,180,760	492,151
24. Loss Adjustment Expenses Incurred	14,971,106	15,123,413	14,511,009	12,428,883	17,835,048
25. Losses Incurred	24,322,882	31,493,171	20,438,051	16,334,883	28,272,050
26. Other	12,525,546	13,832,413	16,709,915	34,672,803	25,615,921
27. Allowances to Managers & Agents	0	0	3,320,263	3,312,991	2,032,493
28. Net Addition to Unearned Premium Reserve	14,488,640	15,956,856	28,430,365	62,837,349	44,267,563
29. Damages Paid for Bad Faith Suits	0	0	0	0	0
30. Fines or Penalties for Violation of Law	27,656	2,793	5,314	2,832	18,905
31. Donations/Lobbying	206,067	412,449	787,047	819,585	380,920
32. Trade Associations	162,803	249,772	189,062	170,851	163,419
TOTAL OPERATING EXPENSES	211,090,251	215,322,121	235,197,924	332,891,113	348,000,328
INCOME OR (LOSS) FROM OPERATIONS	159,012,483	157,523,960	195,099,483	260,206,894	241,876,922

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2018		Calendar Year 2019	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross title premiums	2,164,266,861	584.77%	2,243,213,051	601.65%
2. Title premiums retained by agents	1,800,096,342	486.38%	1,876,526,451	503.30%
3. Title premiums remitted to underwriters	364,170,519	98.40%	366,686,600	98.35%
4. Service charges	3,518,750	0.95%	2,170,540	0.58%
5. Other income	2,413,465	0.65%	3,988,941	1.07%
GROSS INCOME	370,102,734	100.00%	372,846,081	100.00%
EXPENSES				
1. Salaries	59,597,732	16.10%	58,320,684	15.64%
2. Employee benefits, relations & welfare	11,638,764	3.14%	10,438,142	2.80%
3. Examination costs paid to nonemployees				
3a. Title agents	3,834,699	1.04%	4,118,473	1.10%
3b. Others	1,716,707	0.46%	1,182,897	0.32%
4. Closing costs paid nonemployees				
4a. Title agents	0	0.00%	0	0.00%
4b. Others	-689,300	-0.19%	-95,357	-0.03%
5. Rent	4,272,734	1.15%	3,648,739	0.98%
6. Utilities	1,262,247	0.34%	953,078	0.26%
7. Accounting & auditing	2,031,469	0.55%	1,228,505	0.33%
8. Advertising and promotions	3,266,601	0.88%	3,940,963	1.06%
9. Employee travel, lodging & education	4,680,390	1.26%	4,256,631	1.14%
10. Insurance	655,853	0.18%	628,651	0.17%
11. Interest	4,062	0.00%	511	0.00%
12. Legal expenses	3,374,068	0.91%	3,006,662	0.81%
13. Licenses, taxes, & fees	37,223,181	10.06%	35,596,261	9.55%
14. Postage & freight	349,690	0.09%	229,490	0.06%
15. Courier & overnight delivery	264,182	0.07%	212,884	0.06%
16. Telephone & fax	675,396	0.18%	534,991	0.14%
17. Printing/photocopying	142,558	0.04%	131,666	0.04%
18. Office supplies	245,613	0.07%	255,073	0.07%
19. Equipment & vehicle leases	7,169,394	1.94%	7,303,684	1.96%
20. Depreciation	1,398,167	0.38%	1,352,527	0.36%
21. Directors' fees	14,687	0.00%	79,183	0.02%
22. Dues, boards & associations	734,312	0.20%	609,570	0.16%
23. Bad debts	522,345	0.14%	317,347	0.09%
24. Loss adjustment expenses incurred	14,971,106	4.05%	15,123,413	4.06%
25. Losses incurred	24,322,882	6.57%	31,493,171	8.45%
26. Other	12,525,546	3.38%	13,832,413	3.71%
27. Allowances to managers & agents	0	0.00%	0	0.00%
28. Net addition to unearned premium reserve	14,488,640	3.91%	15,956,856	4.28%
29. Damages paid for bad faith suits	0	0.00%	0	0.00%
30. Fines or penalties for violation of law	27,656	0.01%	2,793	0.00%
31. Donations/lobbying	206,067	0.06%	412,449	0.11%
32. Trade associations	162,803	0.04%	249,772	0.07%
TOTAL OPERATING EXPENSES	211,090,251	57.04%	215,322,121	57.75%
INCOME OR (LOSS) FROM OPERATIONS	159,012,483	42.96%	157,523,960	42.25%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2019		Calendar Year 2020	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Gross title premiums	2,243,213,051	601.65%	2,627,090,787	610.57%
2. Title premiums retained by agents	1,876,526,451	503.30%	2,202,572,954	511.90%
3. Title premiums remitted to underwriters	366,686,600	98.35%	424,517,833	98.66%
4. Service charges	2,170,540	0.58%	1,606,249	0.37%
5. Other income	3,988,941	1.07%	4,173,326	0.96%
GROSS INCOME	372,846,081	100.00%	430,297,407	100.00%
EXPENSES				
1. Salaries	58,320,684	15.64%	66,446,115	15.44%
2. Employee benefits, relations & welfare	10,438,142	2.80%	10,953,231	2.55%
3. Examination costs paid to nonemployees				
3a. Title agents	4,118,473	1.10%	12,300,516	2.86%
3b. Others	1,182,897	0.32%	2,149,401	0.50%
4. Closing costs paid nonemployees				
4a. Title agents	0	0.00%	0	0.00%
4b. Others	-95,357	-0.03%	-693,176	-0.16%
5. Rent	3,648,739	0.98%	3,371,957	0.78%
6. Utilities	953,078	0.26%	850,992	0.20%
7. Accounting & auditing	1,228,505	0.33%	1,459,513	0.34%
8. Advertising and promotions	3,940,963	1.06%	2,826,998	0.66%
9. Employee travel, lodging & education	4,256,631	1.14%	1,650,830	0.38%
10. Insurance	628,651	0.17%	369,243	0.09%
11. Interest	511	0.00%	2,769	0.00%
12. Legal expenses	3,006,662	0.81%	2,652,695	0.62%
13. Licenses, taxes, & fees	35,596,261	9.55%	37,444,723	8.70%
14. Postage & freight	229,490	0.06%	198,893	0.05%
15. Courier & overnight delivery	212,884	0.06%	212,973	0.05%
16. Telephone & fax	534,991	0.14%	182,337	0.04%
17. Printing/photocopying	131,666	0.04%	101,121	0.02%
18. Office supplies	255,073	0.07%	296,706	0.07%
19. Equipment & vehicle leases	7,303,684	1.96%	5,570,638	1.29%
20. Depreciation	1,352,527	0.36%	1,349,398	0.31%
21. Directors' fees	79,183	0.02%	61,868	0.01%
22. Dues, boards & associations	609,570	0.16%	626,288	0.15%
23. Bad debts	317,347	0.09%	420,869	0.10%
24. Loss adjustment expenses incurred	15,123,413	4.06%	14,511,009	3.37%
25. Losses incurred	31,493,171	8.45%	20,438,051	4.75%
26. Other	13,832,413	3.71%	16,709,915	3.88%
27. Allowances to managers & agents	0	0.00%	3,320,263	0.77%
28. Net addition to unearned premium reserve	15,956,856	4.28%	28,430,365	6.61%
29. Damages paid for bad faith suits	0	0.00%	0	0.00%
30. Fines or penalties for violation of law	2,793	0.00%	5,314	0.00%
31. Donations/lobbying	412,449	0.11%	787,047	0.18%
32. Trade associations	249,772	0.07%	189,062	0.04%
TOTAL OPERATING EXPENSES	215,322,121	57.75%	235,197,924	54.66%
INCOME OR (LOSS) FROM OPERATIONS	157,523,960	42.25%	195,099,483	45.34%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2020		Calendar Year 2021	
	Amount	% of Gross	Amount	% of Gross
		Income		Income
INCOME				
1. Gross title premiums	2,627,090,787	610.57%	3,691,028,213	622.36%
2. Title premiums retained by agents	2,202,572,954	511.90%	3,103,258,552	523.25%
3. Title premiums remitted to underwriters	424,517,833	98.66%	587,769,661	99.11%
4. Service charges	1,606,249	0.37%	1,876,291	0.32%
5. Other income	4,173,326	0.96%	3,452,055	0.58%
GROSS INCOME	430,297,407	100.00%	593,098,007	100.00%
EXPENSES				
1. Salaries	66,446,115	15.44%	85,238,072	14.37%
2. Employee benefits, relations & welfare	10,953,231	2.55%	14,449,410	2.44%
3. Examination costs paid to nonemployees				
3a. Title agents	12,300,516	2.86%	19,840,427	3.35%
3b. Others	2,149,401	0.50%	3,959,758	0.67%
4. Closing costs paid nonemployees				
4a. Title agents	0	0.00%	0	0.00%
4b. Others	-693,176	-0.16%	-582,161	-0.10%
5. Rent	3,371,957	0.78%	2,488,453	0.42%
6. Utilities	850,992	0.20%	1,001,925	0.17%
7. Accounting & auditing	1,459,513	0.34%	2,070,945	0.35%
8. Advertising and promotions	2,826,998	0.66%	4,339,793	0.73%
9. Employee travel, lodging & education	1,650,830	0.38%	2,458,765	0.41%
10. Insurance	369,243	0.09%	738,608	0.12%
11. Interest	2,769	0.00%	232	0.00%
12. Legal expenses	2,652,695	0.62%	2,810,441	0.47%
13. Licenses, taxes, & fees	37,444,723	8.70%	52,076,794	8.78%
14. Postage & freight	198,893	0.05%	217,962	0.04%
15. Courier & overnight delivery	212,973	0.05%	219,145	0.04%
16. Telephone & fax	182,337	0.04%	373,380	0.06%
17. Printing/photocopying	101,121	0.02%	86,243	0.01%
18. Office supplies	296,706	0.07%	192,790	0.03%
19. Equipment & vehicle leases	5,570,638	1.29%	6,758,952	1.14%
20. Depreciation	1,349,398	0.31%	1,483,169	0.25%
21. Directors' fees	61,868	0.01%	39,720	0.01%
22. Dues, boards & associations	626,288	0.15%	867,354	0.15%
23. Bad debts	420,869	0.10%	1,180,760	0.20%
24. Loss adjustment expenses incurred	14,511,009	3.37%	12,428,883	2.10%
25. Losses incurred	20,438,051	4.75%	16,334,883	2.75%
26. Other	16,709,915	3.88%	34,672,803	5.85%
27. Allowances to managers & agents	3,320,263	0.77%	3,312,991	0.56%
28. Net addition to unearned premium reserve	28,430,365	6.61%	62,837,349	10.60%
29. Damages paid for bad faith suits	0	0.00%	0	0.00%
30. Fines or penalties for violation of law	5,314	0.00%	2,832	0.00%
31. Donations/lobbying	787,047	0.18%	819,585	0.14%
32. Trade associations	189,062	0.04%	170,851	0.03%
TOTAL OPERATING EXPENSES	235,197,924	54.66%	332,891,113	56.13%
INCOME OR (LOSS) FROM OPERATIONS	195,099,483	45.34%	260,206,894	43.87%

**TEXAS TITLE INSURANCE
UNDERWRITING COMPANY EXPERIENCE**

	Calendar Year 2021		Calendar Year 2022	
	Amount	% of Gross	Amount	% of Gross
		Income		Income
INCOME				
1. Gross title premiums	3,691,028,213	622.36%	3,554,659,566	602.61%
2. Title premiums retained by agents	3,103,258,552	523.25%	2,968,083,740	503.17%
3. Title premiums remitted to underwriters	587,769,661	99.11%	586,575,827	99.44%
4. Service charges	1,876,291	0.32%	2,752,905	0.47%
5. Other income	3,452,055	0.58%	548,518	0.09%
GROSS INCOME	593,098,007	100.00%	589,877,250	100.00%
EXPENSES				
1. Salaries	85,238,072	14.37%	90,491,121	15.34%
2. Employee benefits, relations & welfare	14,449,410	2.44%	16,666,700	2.83%
3. Examination costs paid to nonemployees				
3a. Title agents	19,840,427	3.35%	28,188,165	4.78%
3b. Others	3,959,758	0.67%	3,612,492	0.61%
4. Closing costs paid nonemployees				
4a. Title agents	0	0.00%	0	0.00%
4b. Others	-582,161	-0.10%	-90,028	-0.02%
5. Rent	2,488,453	0.42%	3,857,488	0.65%
6. Utilities	1,001,925	0.17%	1,218,604	0.21%
7. Accounting & auditing	2,070,945	0.35%	2,527,751	0.43%
8. Advertising and promotions	4,339,793	0.73%	6,444,567	1.09%
9. Employee travel, lodging & education	2,458,765	0.41%	4,195,797	0.71%
10. Insurance	738,608	0.12%	1,696,609	0.29%
11. Interest	232	0.00%	3,214	0.00%
12. Legal expenses	2,810,441	0.47%	4,520,666	0.77%
13. Licenses, taxes, & fees	52,076,794	8.78%	51,911,446	8.80%
14. Postage & freight	217,962	0.04%	415,140	0.07%
15. Courier & overnight delivery	219,145	0.04%	458,748	0.08%
16. Telephone & fax	373,380	0.06%	573,128	0.10%
17. Printing/photocopying	86,243	0.01%	108,555	0.02%
18. Office supplies	192,790	0.03%	114,097	0.02%
19. Equipment & vehicle leases	6,758,952	1.14%	9,042,901	1.53%
20. Depreciation	1,483,169	0.25%	1,601,282	0.27%
21. Directors' fees	39,720	0.01%	54,773	0.01%
22. Dues, boards & associations	867,354	0.15%	1,308,642	0.22%
23. Bad debts	1,180,760	0.20%	492,151	0.08%
24. Loss adjustment expenses incurred	12,428,883	2.10%	17,835,048	3.02%
25. Losses incurred	16,334,883	2.75%	28,272,050	4.79%
26. Other	34,672,803	5.85%	25,615,921	4.34%
27. Allowances to managers & agents	3,312,991	0.56%	2,032,493	0.34%
28. Net addition to unearned premium reserve	62,837,349	10.60%	44,267,563	7.50%
29. Damages paid for bad faith suits	0	0.00%	0	0.00%
30. Fines or penalties for violation of law	2,832	0.00%	18,905	0.00%
31. Donations/lobbying	819,585	0.14%	380,920	0.06%
32. Trade associations	170,851	0.03%	163,419	0.03%
TOTAL OPERATING EXPENSES	332,891,113	56.13%	348,000,328	59.00%
INCOME OR (LOSS) FROM OPERATIONS	260,206,894	43.87%	241,876,922	41.00%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2018		Calendar Year 2019	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	906,310,215	91.12%	992,585,465	90.97%
2. Premiums Remitted to Underwriters	136,421,043	13.72%	148,780,121	13.64%
3. Premiums Retained	769,889,175	77.40%	843,805,347	77.34%
4. Examination/Evidence Fees	54,668,416	5.50%	59,945,753	5.49%
5. Closing Fees	84,680,966	8.51%	91,833,969	8.42%
6. Tax Certificates	15,270,613	1.54%	17,515,157	1.61%
7. Recording Fees	49,115,175	4.94%	54,984,083	5.04%
8. Restrictions	124,885	0.01%	128,984	0.01%
9. Inspection Fees	56,615	0.01%	79,077	0.01%
10. Courier and Overnight Fees	6,926,379	0.70%	7,011,689	0.64%
11. Telephone and Facsimile	176,121	0.02%	212,302	0.02%
12. Interest Income	538,890	0.05%	604,269	0.06%
13. Other Income	13,211,044	1.33%	14,956,235	1.37%
GROSS INCOME	994,658,279	100.00%	1,091,076,865	100.00%
Number of Agencies Reporting	523		529	
EXPENSES				
1a. Salaries-Employees	360,547,141	36.25%	398,312,052	36.51%
1b. Salaries-Owners/Partners	30,520,930	3.07%	34,919,911	3.20%
2a. Benefits, Relations & Welfare-Employees	49,653,336	4.99%	55,624,148	5.10%
2b. Benefits, Relations & Welfare - Owners/Partners	3,804,184	0.38%	3,654,976	0.33%
3a. Evidence/Examination Fees - Title Agents	7,670,774	0.77%	12,682,297	1.16%
3b. Evidence/Examination Fees - Others	11,259,992	1.13%	11,468,917	1.05%
4a. Closing Fees Paid - Title Agents	13,097,914	1.32%	12,984,740	1.19%
4b. Closing Fees Paid - Others	26,996,786	2.71%	34,322,890	3.15%
5. Rent	41,882,686	4.21%	47,002,890	4.31%
6. Utilities	3,865,984	0.39%	4,304,555	0.39%
7. Accounting & Auditing	4,697,657	0.47%	4,758,223	0.44%
8. Advertising and Promotions	14,501,388	1.46%	17,364,763	1.59%
9. Travel, Lodging & Education	6,421,962	0.65%	7,231,590	0.66%
10. Insurance	7,480,409	0.75%	8,598,626	0.79%
11. Interest Expense	2,213,425	0.22%	3,139,320	0.29%
12. Legal Expense	4,955,827	0.50%	6,652,862	0.61%
13. Licenses, Taxes, & Fees	4,347,364	0.44%	3,972,674	0.36%
14. Postage & Freight	3,380,088	0.34%	3,949,528	0.36%
15. Courier & Overnight Delivery	11,874,712	1.19%	12,718,206	1.17%
16. Telephone & Facsimile	6,758,348	0.68%	7,083,398	0.65%
17. Printing & Photocopying	2,379,051	0.24%	2,587,025	0.24%
18. Office Supplies	11,118,605	1.12%	12,491,472	1.14%
19. Equipment & Vehicle Leases	4,777,344	0.48%	4,379,413	0.40%
20. Depreciation	10,452,624	1.05%	10,743,431	0.98%
21. Directors' Fees	2,382,000	0.24%	3,852,379	0.35%
22. Dues, Boards & Associations	2,288,781	0.23%	2,898,245	0.27%
23. Bad Debts	138,008	0.01%	309,061	0.03%
24. Loss & Loss Adjustment Expense	2,307,813	0.23%	2,062,538	0.19%
25. Tax Certificates Paid Tax Authorities	15,118,613	1.52%	17,534,763	1.61%
26. Recording Fees Paid County Clerk	50,343,557	5.06%	54,906,996	5.03%
27. Plant Lease/Updates	25,570,663	2.57%	25,489,753	2.34%
28. Damages for Bad Faith Suits	51,821	0.01%	788,338	0.07%
29. Fines or Penalties	15,118	0.00%	79,332	0.01%
30. Donations/Lobbying	1,652,855	0.17%	2,021,548	0.19%
31. Trade Association Fees	338,192	0.03%	326,860	0.03%
32. Other Expenses	45,705,986	4.60%	48,884,072	4.48%
TOTAL OPERATING EXPENSES	790,571,938	79.48%	880,101,792	80.66%
INCOME OR (LOSS) FROM OPERATIONS	204,086,341	20.52%	210,975,073	19.34%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2019		Calendar Year 2020	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	992,585,465	90.97%	1,281,604,099	88.62%
2. Premiums Remitted to Underwriters	148,780,121	13.64%	192,784,321	13.33%
3. Premiums Retained	843,805,347	77.34%	1,088,819,771	75.29%
4. Examination/Evidence Fees	59,945,753	5.49%	72,643,357	5.02%
5. Closing Fees	91,833,969	8.42%	126,818,130	8.77%
6. Tax Certificates	17,515,157	1.61%	26,578,642	1.84%
7. Recording Fees	54,984,083	5.04%	79,850,443	5.52%
8. Restrictions	128,984	0.01%	157,491	0.01%
9. Inspection Fees	79,077	0.01%	69,896	0.00%
10. Courier and Overnight Fees	7,011,689	0.64%	10,782,118	0.75%
11. Telephone and Facsimile	212,302	0.02%	878,055	0.06%
12. Interest Income	604,269	0.06%	503,700	0.03%
13. Other Income	14,956,235	1.37%	39,052,586	2.70%
GROSS INCOME	1,091,076,865	100.00%	1,446,154,189	100.00%
Number of Agencies Reporting	529		572	
EXPENSES				
1a. Salaries-Employees	398,312,052	36.51%	487,134,150	33.68%
1b. Salaries-Owners/Partners	34,919,911	3.20%	42,976,714	2.97%
2a. Benefits, Relations & Welfare-Employees	55,624,148	5.10%	63,907,083	4.42%
2b. Benefits, Relations & Welfare - Owners/Partners	3,654,976	0.33%	4,490,043	0.31%
3a. Evidence/Examination Fees - Title Agents	12,682,297	1.16%	18,380,536	1.27%
3b. Evidence/Examination Fees - Others	11,468,917	1.05%	13,034,658	0.90%
4a. Closing Fees Paid - Title Agents	12,984,740	1.19%	13,282,093	0.92%
4b. Closing Fees Paid - Others	34,322,890	3.15%	36,875,991	2.55%
5. Rent	47,002,890	4.31%	51,770,219	3.58%
6. Utilities	4,304,555	0.39%	4,549,105	0.31%
7. Accounting & Auditing	4,758,223	0.44%	5,635,796	0.39%
8. Advertising and Promotions	17,364,763	1.59%	13,579,842	0.94%
9. Travel, Lodging & Education	7,231,590	0.66%	4,149,334	0.29%
10. Insurance	8,598,626	0.79%	9,595,978	0.66%
11. Interest Expense	3,139,320	0.29%	3,131,771	0.22%
12. Legal Expense	6,652,862	0.61%	9,111,051	0.63%
13. Licenses, Taxes, & Fees	3,972,674	0.36%	4,667,033	0.32%
14. Postage & Freight	3,949,528	0.36%	6,054,612	0.42%
15. Courier & Overnight Delivery	12,718,206	1.17%	18,699,037	1.29%
16. Telephone & Facsimile	7,083,398	0.65%	6,969,619	0.48%
17. Printing & Photocopying	2,587,025	0.24%	2,992,767	0.21%
18. Office Supplies	12,491,472	1.14%	14,766,953	1.02%
19. Equipment & Vehicle Leases	4,379,413	0.40%	4,900,925	0.34%
20. Depreciation	10,743,431	0.98%	12,091,854	0.84%
21. Directors' Fees	3,852,379	0.35%	2,668,152	0.18%
22. Dues, Boards & Associations	2,898,245	0.27%	2,657,734	0.18%
23. Bad Debts	309,061	0.03%	215,483	0.01%
24. Loss & Loss Adjustment Expense	2,062,538	0.19%	2,081,891	0.14%
25. Tax Certificates Paid Tax Authorities	17,534,763	1.61%	27,099,069	1.87%
26. Recording Fees Paid County Clerk	54,906,996	5.03%	82,760,708	5.72%
27. Plant Lease/Updates	25,489,753	2.34%	29,908,640	2.07%
28. Damages for Bad Faith Suits	788,338	0.07%	0	0.00%
29. Fines or Penalties	79,332	0.01%	26,181	0.00%
30. Donations/Lobbying	2,021,548	0.19%	2,129,687	0.15%
31. Trade Association Fees	326,860	0.03%	248,662	0.02%
32. Other Expenses	48,884,072	4.48%	75,589,420	5.23%
TOTAL OPERATING EXPENSES	880,101,792	80.66%	1,078,132,791	74.55%
INCOME OR (LOSS) FROM OPERATIONS	210,975,073	19.34%	368,021,398	25.45%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2020		Calendar Year 2021	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	1,281,604,099	88.62%	1,707,206,531	89.58%
2. Premiums Remitted to Underwriters	192,784,321	13.33%	256,185,674	13.44%
3. Premiums Retained	1,088,819,771	75.29%	1,451,020,860	76.13%
4. Examination/Evidence Fees	72,643,357	5.02%	88,661,721	4.65%
5. Closing Fees	126,818,130	8.77%	189,832,957	9.96%
6. Tax Certificates	26,578,642	1.84%	28,254,098	1.48%
7. Recording Fees	79,850,443	5.52%	89,398,199	4.69%
8. Restrictions	157,491	0.01%	168,807	0.01%
9. Inspection Fees	69,896	0.00%	131,117	0.01%
10. Courier and Overnight Fees	10,782,118	0.75%	12,646,400	0.66%
11. Telephone and Facsimile	878,055	0.06%	448,615	0.02%
12. Interest Income	503,700	0.03%	2,059,705	0.11%
13. Other Income	39,052,586	2.70%	43,240,273	2.27%
GROSS INCOME	1,446,154,189	100.00%	1,905,862,752	100.00%
Number of Agencies Reporting	572		607	
EXPENSES				
1a. Salaries-Employees	487,134,150	33.68%	596,610,137	31.30%
1b. Salaries-Owners/Partners	42,976,714	2.97%	57,605,640	3.02%
2a. Benefits, Relations & Welfare-Employees	63,907,083	4.42%	76,924,300	4.04%
2b. Benefits, Relations & Welfare - Owners/Partners	4,490,043	0.31%	4,826,815	0.25%
3a. Evidence/Examination Fees - Title Agents	18,380,536	1.27%	20,958,540	1.10%
3b. Evidence/Examination Fees - Others	13,034,658	0.90%	18,054,509	0.95%
4a. Closing Fees Paid - Title Agents	13,282,093	0.92%	17,421,479	0.91%
4b. Closing Fees Paid - Others	36,875,991	2.55%	42,848,365	2.25%
5. Rent	51,770,219	3.58%	57,836,299	3.03%
6. Utilities	4,549,105	0.31%	5,097,400	0.27%
7. Accounting & Auditing	5,635,796	0.39%	7,102,206	0.37%
8. Advertising and Promotions	13,579,842	0.94%	18,668,065	0.98%
9. Travel, Lodging & Education	4,149,334	0.29%	6,990,014	0.37%
10. Insurance	9,595,978	0.66%	11,472,292	0.60%
11. Interest Expense	3,131,771	0.22%	2,171,754	0.11%
12. Legal Expense	9,111,051	0.63%	15,282,418	0.80%
13. Licenses, Taxes, & Fees	4,667,033	0.32%	6,293,527	0.33%
14. Postage & Freight	6,054,612	0.42%	8,140,323	0.43%
15. Courier & Overnight Delivery	18,699,037	1.29%	23,276,390	1.22%
16. Telephone & Facsimile	6,969,619	0.48%	6,916,758	0.36%
17. Printing & Photocopying	2,992,767	0.21%	3,114,278	0.16%
18. Office Supplies	14,766,953	1.02%	16,498,492	0.87%
19. Equipment & Vehicle Leases	4,900,925	0.34%	5,606,928	0.29%
20. Depreciation	12,091,854	0.84%	17,737,853	0.93%
21. Directors' Fees	2,668,152	0.18%	5,102,137	0.27%
22. Dues, Boards & Associations	2,657,734	0.18%	3,132,853	0.16%
23. Bad Debts	215,483	0.01%	406,710	0.02%
24. Loss & Loss Adjustment Expense	2,081,891	0.14%	3,703,935	0.19%
25. Tax Certificates Paid Tax Authorities	27,099,069	1.87%	27,337,062	1.43%
26. Recording Fees Paid County Clerk	82,760,708	5.72%	85,946,345	4.51%
27. Plant Lease/Updates	29,908,640	2.07%	35,265,012	1.85%
28. Damages for Bad Faith Suits	0	0.00%	6,763	0.00%
29. Fines or Penalties	26,181	0.00%	26,623	0.00%
30. Donations/Lobbying	2,129,687	0.15%	2,841,663	0.15%
31. Trade Association Fees	248,662	0.02%	334,437	0.02%
32. Other Expenses	75,589,420	5.23%	93,029,494	4.88%
TOTAL OPERATING EXPENSES	1,078,132,791	74.55%	1,304,587,816	68.45%
INCOME OR (LOSS) FROM OPERATIONS	368,021,398	25.45%	601,274,936	31.55%

**TEXAS TITLE INSURANCE
INDEPENDENT AGENCY EXPERIENCE**

	Calendar Year 2021		Calendar Year 2022	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	1,707,206,531	89.58%	1,464,309,258	92.58%
2. Premiums Remitted to Underwriters	256,185,674	13.44%	219,772,832	13.89%
3. Premiums Retained	1,451,020,860	76.13%	1,244,536,424	78.68%
4. Examination/Evidence Fees	88,661,721	4.65%	79,724,733	5.04%
5. Closing Fees	189,832,957	9.96%	144,976,486	9.17%
6. Tax Certificates	28,254,098	1.48%	17,558,992	1.11%
7. Recording Fees	89,398,199	4.69%	57,628,242	3.64%
8. Restrictions	168,807	0.01%	185,844	0.01%
9. Inspection Fees	131,117	0.01%	212,553	0.01%
10. Courier and Overnight Fees	12,646,400	0.66%	9,193,867	0.58%
11. Telephone and Facsimile	448,615	0.02%	346,919	0.02%
12. Interest Income	2,059,705	0.11%	750,069	0.05%
13. Other Income	43,240,273	2.27%	26,561,519	1.68%
GROSS INCOME	1,905,862,752	100.00%	1,581,675,648	100.00%
Number of Agencies Reporting	607		632	
EXPENSES				
1a. Salaries-Employees	596,610,137	31.30%	575,961,916	36.41%
1b. Salaries-Owners/Partners	57,605,640	3.02%	49,288,911	3.12%
2a. Benefits, Relations & Welfare-Employees	76,924,300	4.04%	77,788,145	4.92%
2b. Benefits, Relations & Welfare - Owners/Partners	4,826,815	0.25%	5,392,125	0.34%
3a. Evidence/Examination Fees - Title Agents	20,958,540	1.10%	15,585,776	0.99%
3b. Evidence/Examination Fees - Others	18,054,509	0.95%	13,353,112	0.84%
4a. Closing Fees Paid - Title Agents	17,421,479	0.91%	19,719,620	1.25%
4b. Closing Fees Paid - Others	42,848,365	2.25%	34,372,045	2.17%
5. Rent	57,836,299	3.03%	53,340,414	3.37%
6. Utilities	5,097,400	0.27%	5,995,687	0.38%
7. Accounting & Auditing	7,102,206	0.37%	7,985,332	0.50%
8. Advertising and Promotions	18,668,065	0.98%	20,667,786	1.31%
9. Travel, Lodging & Education	6,990,014	0.37%	8,924,159	0.56%
10. Insurance	11,472,292	0.60%	12,487,619	0.79%
11. Interest Expense	2,171,754	0.11%	2,303,655	0.15%
12. Legal Expense	15,282,418	0.80%	17,381,949	1.10%
13. Licenses, Taxes, & Fees	6,293,527	0.33%	5,971,604	0.38%
14. Postage & Freight	8,140,323	0.43%	8,555,569	0.54%
15. Courier & Overnight Delivery	23,276,390	1.22%	15,827,465	1.00%
16. Telephone & Facsimile	6,916,758	0.36%	6,926,522	0.44%
17. Printing & Photocopying	3,114,278	0.16%	3,038,459	0.19%
18. Office Supplies	16,498,492	0.87%	14,167,115	0.90%
19. Equipment & Vehicle Leases	5,606,928	0.29%	5,483,740	0.35%
20. Depreciation	17,737,853	0.93%	16,867,013	1.07%
21. Directors' Fees	5,102,137	0.27%	5,002,410	0.32%
22. Dues, Boards & Associations	3,132,853	0.16%	3,533,793	0.22%
23. Bad Debts	406,710	0.02%	398,091	0.03%
24. Loss & Loss Adjustment Expense	3,703,935	0.19%	2,855,343	0.18%
25. Tax Certificates Paid Tax Authorities	27,337,062	1.43%	17,600,872	1.11%
26. Recording Fees Paid County Clerk	85,946,345	4.51%	59,593,991	3.77%
27. Plant Lease/Updates	35,265,012	1.85%	28,564,995	1.81%
28. Damages for Bad Faith Suits	6,763	0.00%	15,715	0.00%
29. Fines or Penalties	26,623	0.00%	139,213	0.01%
30. Donations/Lobbying	2,841,663	0.15%	2,489,239	0.16%
31. Trade Association Fees	334,437	0.02%	321,538	0.02%
32. Other Expenses	93,029,494	4.88%	76,043,372	4.81%
TOTAL OPERATING EXPENSES	1,304,587,816	68.45%	1,193,944,310	75.49%
INCOME OR (LOSS) FROM OPERATIONS	601,274,936	31.55%	387,727,381	24.51%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2018		Calendar Year 2019	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	752,461,391	96.42%	783,665,155	98.24%
2. Premiums Remitted to Underwriters	112,947,038	14.47%	117,550,141	14.74%
3. Premiums Retained	639,514,353	81.95%	666,115,014	83.50%
4. Examination/Evidence Fees	19,947,044	2.56%	21,242,232	2.66%
5. Closing Fees	65,746,121	8.43%	59,165,261	7.42%
6. Tax Certificates	9,524,066	1.22%	7,743,279	0.97%
7. Recording Fees	36,064,731	4.62%	36,095,449	4.52%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	11,545	0.00%	6,345	0.00%
10. Courier and Overnight Fees	3,223,286	0.41%	1,925,766	0.24%
11. Telephone and Facsimile	26,419	0.00%	11,512	0.00%
12. Interest Income	41,125	0.01%	37,825	0.00%
13. Other Income	6,263,888	0.80%	5,395,844	0.68%
GROSS INCOME	780,362,578	100.00%	797,738,527	100.00%
Number of Agencies Reporting	59		60	
EXPENSES				
1a. Salaries-Employees	308,857,327	39.58%	319,792,734	40.09%
1b. Salaries-Owners/Partners	929,611	0.12%	1,138,175	0.14%
2a. Benefits, Relations & Welfare-Employees	51,715,907	6.63%	57,036,177	7.15%
2b. Benefits, Relations & Welfare - Owners/Partners	18,220	0.00%	114,846	0.01%
3a. Evidence/Examination Fees - Title Agents	5,013,760	0.64%	5,023,605	0.63%
3b. Evidence/Examination Fees - Others	141,976	0.02%	741,424	0.09%
4a. Closing Fees Paid - Title Agents	13,071,193	1.68%	13,466,376	1.69%
4b. Closing Fees Paid - Others	98,022,818	12.56%	92,127,639	11.55%
5. Rent	33,710,928	4.32%	37,797,323	4.74%
6. Utilities	1,466,717	0.19%	1,535,277	0.19%
7. Accounting & Auditing	3,178,888	0.41%	3,112,810	0.39%
8. Advertising and Promotions	11,654,335	1.49%	13,130,166	1.65%
9. Travel, Lodging & Education	4,371,367	0.56%	4,627,324	0.58%
10. Insurance	1,767,181	0.23%	1,927,637	0.24%
11. Interest Expense	48,778	0.01%	37,883	0.00%
12. Legal Expense	1,105,602	0.14%	1,133,447	0.14%
13. Licenses, Taxes, & Fees	1,624,221	0.21%	1,762,669	0.22%
14. Postage & Freight	2,876,980	0.37%	3,119,000	0.39%
15. Courier & Overnight Delivery	6,288,163	0.81%	4,826,908	0.61%
16. Telephone & Facsimile	5,101,642	0.65%	5,017,899	0.63%
17. Printing & Photocopying	1,100,109	0.14%	910,043	0.11%
18. Office Supplies	4,623,086	0.59%	4,968,913	0.62%
19. Equipment & Vehicle Leases	3,164,244	0.41%	3,083,266	0.39%
20. Depreciation	5,370,742	0.69%	5,609,141	0.70%
21. Directors' Fees	25,595	0.00%	17,760	0.00%
22. Dues, Boards & Associations	1,717,942	0.22%	1,780,572	0.22%
23. Bad Debts	41,916	0.01%	60,402	0.01%
24. Loss & Loss Adjustment Expense	1,850,277	0.24%	1,864,389	0.23%
25. Tax Certificates Paid Tax Authorities	9,636,255	1.23%	7,704,645	0.97%
26. Recording Fees Paid County Clerk	37,060,436	4.75%	37,136,999	4.66%
27. Plant Lease/Updates	20,605,940	2.64%	20,560,543	2.58%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	35,055	0.00%	5,779	0.00%
30. Donations/Lobbying	958,392	0.12%	827,437	0.10%
31. Trade Association Fees	707,196	0.09%	679,839	0.09%
32. Other Expenses	19,433,780	2.49%	17,942,593	2.25%
TOTAL OPERATING EXPENSES	657,296,579	84.23%	670,621,640	84.07%
INCOME OR (LOSS) FROM OPERATIONS	123,066,004	15.77%	127,116,891	15.93%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

	Calendar Year 2019		Calendar Year 2020	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	783,665,155	98.24%	878,440,548	97.93%
2. Premiums Remitted to Underwriters	117,550,141	14.74%	131,810,599	14.69%
3. Premiums Retained	666,115,014	83.50%	746,629,949	83.24%
4. Examination/Evidence Fees	21,242,232	2.66%	20,139,026	2.25%
5. Closing Fees	59,165,261	7.42%	64,193,693	7.16%
6. Tax Certificates	7,743,279	0.97%	11,891,216	1.33%
7. Recording Fees	36,095,449	4.52%	47,923,057	5.34%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	6,345	0.00%	6,239	0.00%
10. Courier and Overnight Fees	1,925,766	0.24%	3,588,148	0.40%
11. Telephone and Facsimile	11,512	0.00%	13,306	0.00%
12. Interest Income	37,825	0.00%	346,452	0.04%
13. Other Income	5,395,844	0.68%	2,262,989	0.25%
GROSS INCOME	797,738,527	100.00%	896,994,075	100.00%
Number of Agencies Reporting	60		62	
EXPENSES				
1a. Salaries-Employees	319,792,734	40.09%	347,116,927	38.70%
1b. Salaries-Owners/Partners	1,138,175	0.14%	8,090,323	0.90%
2a. Benefits, Relations & Welfare-Employees	57,036,177	7.15%	51,123,013	5.70%
2b. Benefits, Relations & Welfare - Owners/Partners	114,846	0.01%	103,388	0.01%
3a. Evidence/Examination Fees - Title Agents	5,023,605	0.63%	5,527,968	0.62%
3b. Evidence/Examination Fees - Others	741,424	0.09%	1,284,901	0.14%
4a. Closing Fees Paid - Title Agents	13,466,376	1.69%	17,185,092	1.92%
4b. Closing Fees Paid - Others	92,127,639	11.55%	90,558,256	10.10%
5. Rent	37,797,323	4.74%	37,345,133	4.16%
6. Utilities	1,535,277	0.19%	1,518,138	0.17%
7. Accounting & Auditing	3,112,810	0.39%	3,036,750	0.34%
8. Advertising and Promotions	13,130,166	1.65%	9,121,334	1.02%
9. Travel, Lodging & Education	4,627,324	0.58%	3,220,271	0.36%
10. Insurance	1,927,637	0.24%	2,079,723	0.23%
11. Interest Expense	37,883	0.00%	39,908	0.00%
12. Legal Expense	1,133,447	0.14%	633,345	0.07%
13. Licenses, Taxes, & Fees	1,762,669	0.22%	2,349,269	0.26%
14. Postage & Freight	3,119,000	0.39%	3,733,460	0.42%
15. Courier & Overnight Delivery	4,826,908	0.61%	6,916,411	0.77%
16. Telephone & Facsimile	5,017,899	0.63%	4,787,528	0.53%
17. Printing & Photocopying	910,043	0.11%	1,007,970	0.11%
18. Office Supplies	4,968,913	0.62%	4,854,123	0.54%
19. Equipment & Vehicle Leases	3,083,266	0.39%	3,430,335	0.38%
20. Depreciation	5,609,141	0.70%	6,090,697	0.68%
21. Directors' Fees	17,760	0.00%	12,010	0.00%
22. Dues, Boards & Associations	1,780,572	0.22%	1,567,803	0.17%
23. Bad Debts	60,402	0.01%	22,396	0.00%
24. Loss & Loss Adjustment Expense	1,864,389	0.23%	2,448,639	0.27%
25. Tax Certificates Paid Tax Authorities	7,704,645	0.97%	12,053,404	1.34%
26. Recording Fees Paid County Clerk	37,136,999	4.66%	48,359,181	5.39%
27. Plant Lease/Updates	20,560,543	2.58%	22,829,942	2.55%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	5,779	0.00%	56,488	0.01%
30. Donations/Lobbying	827,437	0.10%	721,237	0.08%
31. Trade Association Fees	679,839	0.09%	586,789	0.07%
32. Other Expenses	17,942,593	2.25%	22,157,844	2.47%
TOTAL OPERATING EXPENSES	670,621,640	84.07%	721,969,996	80.49%
INCOME OR (LOSS) FROM OPERATIONS	127,116,891	15.93%	175,024,082	19.51%

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

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

**TEXAS TITLE INSURANCE
AFFILIATED AGENCY EXPERIENCE**

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

**TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE**

	Calendar Year 2018		Calendar Year 2019	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	197,841,277	81.31%	202,987,331	77.79%
2. Premiums Remitted to Underwriters	29,676,192	12.20%	30,720,508	11.77%
3. Premiums Retained	168,165,085	69.11%	172,266,823	66.02%
4. Examination/Evidence Fees	670,542	0.28%	1,362,994	0.52%
5. Closing Fees	36,258,394	14.90%	42,390,567	16.25%
6. Tax Certificates	2,462,383	1.01%	3,431,079	1.31%
7. Recording Fees	6,817,715	2.80%	9,162,698	3.51%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	300	0.00%	175	0.00%
10. Courier and Overnight Fees	1,242,759	0.51%	1,548,335	0.59%
11. Telephone and Facsimile	0	0.00%	0	0.00%
12. Interest Income	0	0.00%	1	0.00%
13. Other Income	27,707,601	11.39%	30,774,065	11.79%
GROSS INCOME	243,324,779	100.00%	260,936,737	100.00%
Number of Agencies Reporting	11		17	
EXPENSES				
1a. Salaries-Employees	100,496,598	41.30%	107,978,308	41.38%
1b. Salaries-Owners/Partners	0	0.00%	1,386,868	0.53%
2a. Benefits, Relations & Welfare-Employees	16,344,356	6.72%	17,796,429	6.82%
2b. Benefits, Relations & Welfare - Owners/Partners	0	0.00%	18,104	0.01%
3a. Evidence/Examination Fees - Title Agents	8,716,608	3.58%	11,177,731	4.28%
3b. Evidence/Examination Fees - Others	10,723	0.00%	42,069	0.02%
4a. Closing Fees Paid - Title Agents	3,082,303	1.27%	1,053,131	0.40%
4b. Closing Fees Paid - Others	7,753,650	3.19%	7,989,052	3.06%
5. Rent	10,925,038	4.49%	13,567,453	5.20%
6. Utilities	238,487	0.10%	348,136	0.13%
7. Accounting & Auditing	315,067	0.13%	371,751	0.14%
8. Advertising and Promotions	4,643,075	1.91%	4,797,210	1.84%
9. Travel, Lodging & Education	2,117,803	0.87%	1,974,312	0.76%
10. Insurance	311,692	0.13%	397,743	0.15%
11. Interest Expense	342	0.00%	408	0.00%
12. Legal Expense	51,873	0.02%	42,618	0.02%
13. Licenses, Taxes, & Fees	1,618,706	0.67%	1,730,599	0.66%
14. Postage & Freight	457,727	0.19%	577,914	0.22%
15. Courier & Overnight Delivery	1,448,115	0.60%	1,838,680	0.70%
16. Telephone & Facsimile	983,215	0.40%	1,081,915	0.41%
17. Printing & Photocopying	146,805	0.06%	201,670	0.08%
18. Office Supplies	806,108	0.33%	890,708	0.34%
19. Equipment & Vehicle Leases	569,088	0.23%	829,520	0.32%
20. Depreciation	1,602,402	0.66%	1,829,025	0.70%
21. Directors' Fees	0	0.00%	15,500	0.01%
22. Dues, Boards & Associations	434,167	0.18%	468,380	0.18%
23. Bad Debts	31,527	0.01%	23,125	0.01%
24. Loss & Loss Adjustment Expense	55,423	0.02%	108,132	0.04%
25. Tax Certificates Paid Tax Authorities	2,457,311	1.01%	3,484,069	1.34%
26. Recording Fees Paid County Clerk	6,914,535	2.84%	9,385,970	3.60%
27. Plant Lease/Updates	41,175,185	16.92%	23,832,680	9.13%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	12,932	0.01%	7,226	0.00%
30. Donations/Lobbying	160,261	0.07%	152,659	0.06%
31. Trade Association Fees	86,337	0.04%	119,615	0.05%
32. Other Expenses	20,601,109	8.47%	24,515,506	9.40%
TOTAL OPERATING EXPENSES	234,568,568	96.40%	240,034,216	91.99%
INCOME OR (LOSS) FROM OPERATIONS	8,756,211	3.60%	20,902,520	8.01%

**TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE**

	Calendar Year 2019		Calendar Year 2020	
	Amount	% of Gross Income	Amount	% of Gross Income
INCOME				
1. Title Premiums	202,987,331	77.79%	217,853,465	84.93%
2. Premiums Remitted to Underwriters	30,720,508	11.77%	32,938,183	12.84%
3. Premiums Retained	172,266,823	66.02%	184,915,282	72.09%
4. Examination/Evidence Fees	1,362,994	0.52%	1,282,125	0.50%
5. Closing Fees	42,390,567	16.25%	27,250,228	10.62%
6. Tax Certificates	3,431,079	1.31%	4,592,893	1.79%
7. Recording Fees	9,162,698	3.51%	11,118,469	4.33%
8. Restrictions	0	0.00%	0	0.00%
9. Inspection Fees	175	0.00%	0	0.00%
10. Courier and Overnight Fees	1,548,335	0.59%	1,788,574	0.70%
11. Telephone and Facsimile	0	0.00%	0	0.00%
12. Interest Income	1	0.00%	0	0.00%
13. Other Income	30,774,065	11.79%	25,547,448	9.96%
GROSS INCOME	260,936,737	100.00%	256,495,019	100.00%
Number of Agencies Reporting	17		22	
EXPENSES				
1a. Salaries-Employees	107,978,308	41.38%	110,069,344	42.91%
1b. Salaries-Owners/Partners	1,386,868	0.53%	249,312	0.10%
2a. Benefits, Relations & Welfare-Employees	17,796,429	6.82%	18,724,219	7.30%
2b. Benefits, Relations & Welfare - Owners/Partners	18,104	0.01%	613	0.00%
3a. Evidence/Examination Fees - Title Agents	11,177,731	4.28%	13,023,653	5.08%
3b. Evidence/Examination Fees - Others	42,069	0.02%	38,407	0.01%
4a. Closing Fees Paid - Title Agents	1,053,131	0.40%	562,363	0.22%
4b. Closing Fees Paid - Others	7,989,052	3.06%	5,431,707	2.12%
5. Rent	13,567,453	5.20%	12,495,573	4.87%
6. Utilities	348,136	0.13%	333,462	0.13%
7. Accounting & Auditing	371,751	0.14%	297,355	0.12%
8. Advertising and Promotions	4,797,210	1.84%	2,286,674	0.89%
9. Travel, Lodging & Education	1,974,312	0.76%	886,367	0.35%
10. Insurance	397,743	0.15%	423,702	0.17%
11. Interest Expense	408	0.00%	6,440	0.00%
12. Legal Expense	42,618	0.02%	-79,806	-0.03%
13. Licenses, Taxes, & Fees	1,730,599	0.66%	1,831,704	0.71%
14. Postage & Freight	577,914	0.22%	827,545	0.32%
15. Courier & Overnight Delivery	1,838,680	0.70%	2,049,214	0.80%
16. Telephone & Facsimile	1,081,915	0.41%	1,000,518	0.39%
17. Printing & Photocopying	201,670	0.08%	144,816	0.06%
18. Office Supplies	890,708	0.34%	931,362	0.36%
19. Equipment & Vehicle Leases	829,520	0.32%	775,322	0.30%
20. Depreciation	1,829,025	0.70%	1,804,424	0.70%
21. Directors' Fees	15,500	0.01%	0	0.00%
22. Dues, Boards & Associations	468,380	0.18%	399,830	0.16%
23. Bad Debts	23,125	0.01%	33,515	0.01%
24. Loss & Loss Adjustment Expense	108,132	0.04%	729,852	0.28%
25. Tax Certificates Paid Tax Authorities	3,484,069	1.34%	4,603,361	1.79%
26. Recording Fees Paid County Clerk	9,385,970	3.60%	11,073,802	4.32%
27. Plant Lease/Updates	23,832,680	9.13%	32,256,804	12.58%
28. Damages for Bad Faith Suits	0	0.00%	0	0.00%
29. Fines or Penalties	7,226	0.00%	773	0.00%
30. Donations/Lobbying	152,659	0.06%	102,639	0.04%
31. Trade Association Fees	119,615	0.05%	93,920	0.04%
32. Other Expenses	24,515,506	9.40%	23,338,073	9.10%
TOTAL OPERATING EXPENSES	240,034,216	91.99%	246,746,859	96.20%
INCOME OR (LOSS) FROM OPERATIONS	20,902,520	8.01%	9,748,162	3.80%

**TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE**

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

**TEXAS TITLE INSURANCE
DIRECT OPERATION AGENCY EXPERIENCE**

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

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**TEXAS TITLE INSURANCE
NUMBER OF POLICIES WRITTEN
ALL COMPANIES
2013-2022**

Calendar Year	Underwriters		Direct Operations		Affiliated Agents		Independent Agents	
	Total	Excluding "All Other"	Total	Excluding "All Other"	Total	Excluding "All Other"	Total	Excluding "All Other"
2013	3,519,237	966,868	89,665	25,785	1,810,277	488,717	1,701,643	597,107
2014	2,896,546	935,836	81,576	22,163	1,352,662	407,545	1,621,440	599,099
2015	2,962,055	972,636	102,262	24,663	1,447,445	451,991	2,219,014	660,200
2016	3,154,482	1,063,305	66,234	17,095	1,551,080	489,459	2,153,067	666,504
2017	3,152,535	1,071,729	335,443	78,344	1,367,598	408,573	2,200,078	700,414
2018	2,961,777	1,076,507	290,444	74,767	1,314,417	399,970	2,212,253	700,714
2019	3,126,414	1,113,544	318,839	84,267	1,211,305	365,037	2,541,984	751,655
2020	4,766,660	1,336,837	407,629	102,974	1,929,072	501,524	4,924,635	1,079,827
2021	5,354,478	1,550,933	458,546	125,905	2,089,705	560,067	4,684,659	1,211,627
2022	4,156,061	1,339,179	332,990	91,703	1,829,891	520,311	3,079,141	877,166

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

YEAR 2018

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	2,164,266,861	12,307,759,033	14,472,025,894
2. Escrow, Settlement, and Other Fees	258,997,617	1,924,805,403	2,183,803,020
3. Subtotal (1 + 2)	2,423,264,479	14,232,564,435	16,655,828,914
4. Reinsurance Assumed	4,766,533	19,528,588	24,295,121
5. Reinsurance Ceded	9,535,577	49,310,778	58,846,355
6. Net Increase in Statutory Reserves	14,489,154	31,382,535	45,871,689
7. Subtotal (3 + 4 - 5 - 6)	2,404,006,280	14,171,399,709	16,575,405,990
8. Loss and Loss Adjustment Expenses	43,477,384	596,564,974	640,042,359
9. Commissions/Retentions	1,327,142,219	7,244,938,241	8,572,080,460
10. Other Identifiable Expenses	654,154,611	4,256,395,248	4,910,549,859
11. Non-Identifiable Expenses	128,157,016	987,242,677	1,115,399,693
12. Subtotal (8 + 9 + 10 + 11)	2,152,931,231	13,085,141,140	15,238,072,371
13. Interest Expense	400,799	944,962	1,345,761
14. Operating Expense (12 + 13)	2,153,332,030	13,086,086,102	15,239,418,132
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	250,674,251	1,085,313,607	1,335,987,858
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	1,757,635	13,912,084	15,669,719
17. Investment Income - Dividends - Before Expenses	20,323,032	120,563,637	140,886,669
18. Investment Income - Other - Before Expenses	24,227,134	233,648,785	257,875,919
19. Net Realized Capital Gains (Losses)	-1,631,636	-59,849,798	-61,481,434
20. Net Unrealized Capital Gains (Losses)	-19,246,436	-93,178,651	-112,425,087
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	4,115,008	45,995,776	50,110,784
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19+ 20 - 21)	21,314,720	169,100,282	190,415,003

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

All Companies Combined

YEAR 2018

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	60,810,885	341,455,130	402,266,015
2. Other Identifiable Admitted Assets	370,467,033	1,054,206,319	1,424,673,352
3. Non-Identifiable Admitted Assets	897,617,631	7,620,353,766	8,517,971,397
4. Subtotal (1 + 2 + 3)	1,328,895,549	9,016,015,215	10,344,910,764
Non-Admitted Assets			
5. Abstract Plants and Title Plants	2,335,749	4,777,022	7,112,771
6. Other Identifiable Non-Admitted Assets	118,919,043	534,358,567	653,277,610
7. Non-Identifiable Non-Admitted Assets	57,108,310	484,510,829	541,619,139
8. Subtotal (5 + 6 + 7)	178,363,102	1,023,646,418	1,202,009,520
9. TOTAL ASSETS (4 + 8)	1,507,258,651	10,039,661,633	11,546,920,284
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	45,578,126	637,304,425	682,882,551
11. Statutory Reinsurance Reserves	281,279,680	3,585,965,130	3,867,244,810
12. Surplus As Regards Policyholders	742,349,103	3,918,486,328	4,660,835,430
13. Contribution to Surplus of Non-Admitted Assets	157,017,560	1,045,014,950	1,202,032,510
14. Net Worth (12 + 13)	899,366,662	4,963,501,278	5,862,867,940
15. Total Debt Funds	15,023,045	25,504,941	40,527,986
16. Capital (10 + 11 + 14 + 15)	1,241,247,513	9,212,275,773	10,453,523,286
17. Other Liabilities	266,011,137	827,385,860	1,093,396,997
18. TOTAL LIABILITIES, SURPLUS, AND OTHER FUNDS (16 + 17)	1,507,258,650	10,039,661,633	11,546,920,283

Note: Numbers may not add up due to rounding.

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

YEAR 2019

All Companies Combined

	Texas	Elsewhere	Total
INCOME FROM OPERATIONS			
1. Underwriting and Examination Fees	2,243,213,051	13,379,648,013	15,622,861,065
2. Escrow, Settlement, and Other Fees	282,884,424	2,080,282,518	2,363,166,941
3. Subtotal (1 + 2)	2,526,097,475	15,459,930,531	17,986,028,006
4. Reinsurance Assumed	5,249,628	20,685,660	25,935,287
5. Reinsurance Ceded	10,472,377	51,487,319	61,959,696
6. Net Increase in Statutory Reserves	15,956,855	135,478,895	151,435,750
7. Subtotal (3 + 4 - 5 - 6)	2,504,917,870	15,293,649,977	17,798,567,847
8. Loss and Loss Adjustment Expenses	52,077,054	559,120,000	611,197,053
9. Commissions/Retentions	1,391,307,382	7,953,097,602	9,344,404,984
10. Other Identifiable Expenses	701,001,961	4,161,947,787	4,862,949,748
11. Non-Identifiable Expenses	127,237,985	1,293,090,549	1,420,328,535
12. Subtotal (8 + 9 + 10 + 11)	2,271,624,382	13,967,255,938	16,238,880,320
13. Interest Expense	34,715	572,269	606,984
14. Operating Expense (12 + 13)	2,271,659,097	13,967,828,207	16,239,487,304
15. TOTAL INCOME FROM OPERATIONS (7 - 14)	233,258,773	1,325,821,770	1,559,080,543
INCOME FROM INVESTMENTS			
16. Investment Income - Tax Exempt - Before Expenses	1,010,635	7,944,791	8,955,426
17. Investment Income - Dividends - Before Expenses	29,076,964	154,182,646	183,259,610
18. Investment Income - Other - Before Expenses	28,889,467	290,227,285	319,116,752
19. Net Realized Capital Gains (Losses)	9,210,628	75,606,655	84,817,283
20. Net Unrealized Capital Gains (Losses)	48,030,591	372,364,328	420,394,919
21. Investment Expenses and Other Deductions (Excludes Interest Paid on Borrowed Money, Notes and Encumbrances on Real Estate, See Line 13)	4,037,462	48,620,340	52,657,802
22. TOTAL INCOME FROM INVESTMENTS (16 + 17 + 18 + 19 + 20 - 21)	112,180,822	851,705,365	963,886,188

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

All Companies Combined

YEAR 2019

	Texas	Elsewhere	Total
ASSETS			
Admitted Assets			
1. Abstract Plants and Title Plants	58,206,748	339,184,802	397,391,550
2. Other Identifiable Admitted Assets	358,662,967	1,305,513,465	1,664,176,432
3. Non-Identifiable Admitted Assets	1,034,172,354	8,441,734,831	9,475,907,184
4. Subtotal (1 + 2 + 3)	1,451,042,068	10,086,433,098	11,537,475,166
Non-Admitted Assets			
5. Abstract Plants and Title Plants	2,169,656	4,568,065	6,737,721
6. Other Identifiable Non-Admitted Assets	86,257,072	391,116,198	477,373,270
7. Non-Identifiable Non-Admitted Assets	58,977,305	481,125,540	540,102,845
8. Subtotal (5 + 6 + 7)	147,404,034	876,809,802	1,024,213,835
9. TOTAL ASSETS (4 + 8)	1,598,446,102	10,963,242,900	12,561,689,002
LIABILITIES, SURPLUS AND OTHER FUNDS			
10. Loss Reserves	58,339,815	616,252,281	674,592,095
11. Statutory Reinsurance Reserves	292,932,462	3,753,331,706	4,046,264,167
12. Surplus As Regards Policyholders	788,426,082	4,599,401,114	5,387,827,196
13. Contribution to Surplus of Non-Admitted Assets	125,898,789	897,256,349	1,023,155,138
14. Net Worth (12 + 13)	914,324,871	5,496,657,464	6,410,982,335
15. Total Debt Funds	14,756,690	19,801,091	34,557,781
16. Capital (10 + 11 + 14 + 15)	1,280,353,837	9,886,042,541	11,166,396,378
17. Other Liabilities	317,898,673	1,077,200,358	1,395,099,031
18. TOTAL LIABILITIES, SURPLUS, AND OTHER FUNDS (16 + 17)	1,598,252,510	10,963,242,899	12,561,495,409

Note: Numbers may not add up due to rounding.

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

YEAR 2020

All Companies Combined

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

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

All Companies Combined

YEAR 2020

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

Note: Numbers may not add up due to rounding.

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

YEAR 2021

All Companies Combined

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

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

All Companies Combined

YEAR 2021

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

Note: Numbers may not add up due to rounding.

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

YEAR 2022

All Companies Combined

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

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

All Companies Combined

YEAR 2022

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

Note: Numbers may not add up due to rounding.

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2018 - December 31, 2018**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	1,015,647	1,558,638
0 -	4.5	10,965	766,099
4.5 -	10	10,652	2,275,726
10 -	20	16,998	4,159,421
20 -	30	17,080	5,355,058
30 -	40	17,538	6,475,922
40 -	50	20,096	8,412,126
50 -	60	21,814	10,085,814
60 -	70	23,219	11,937,125
70 -	80	27,779	15,524,688
80 -	90	28,053	16,784,365
90 -	100	31,341	19,579,652
100 -	200	382,177	305,742,112
200 -	300	286,628	307,892,332
300 -	400	140,200	202,788,644
400 -	500	68,271	123,271,378
500 -	1,000	66,876	204,860,988
1,000 -	2,000	20,648	113,871,846
2,000 -	3,000	6,452	58,720,279
3,000 -	4,000	3,165	38,496,389
4,000 -	5,000	1,920	29,425,011
5,000 -	15,000	5,471	136,313,380
15,000 -	25,000	1,508	66,829,544
25,000 -	50,000	1,525	92,021,816
50,000 -	75,000	449	41,511,467
75,000 -	100,000	162	21,222,034
	Over 100,000	201	55,367,432
ALL		2,226,835	1,901,249,286

LIABILITY DISTRIBUTION REPORT

**ALL COMPANIES
ALL TRANSACTION TYPES
For Experience Period January 1, 2019 - December 31, 2019**

Liability Range (\$000) [5]			
More Than	But No More Than	Number of Transactions	Gross Revenue Excluding Special Charges and Credits And Endorsements [7]
	0	1,097,226	10,393
0 -	4.5	10,298	741,493
4.5 -	10	8,670	1,604,773
10 -	20	11,773	3,180,680
20 -	30	13,374	4,161,788
30 -	40	14,937	5,358,927
40 -	50	16,653	6,822,740
50 -	60	18,434	8,294,133
60 -	70	19,219	9,617,754
70 -	80	22,165	11,795,042
80 -	90	22,580	13,027,294
90 -	100	27,138	16,943,419
100 -	200	337,114	249,046,575
200 -	300	303,032	304,765,818
300 -	400	148,315	203,678,921
400 -	500	72,549	123,426,720
500 -	1,000	66,729	191,547,387
1,000 -	2,000	21,008	111,479,934
2,000 -	3,000	6,281	54,581,222
3,000 -	4,000	3,234	38,243,912
4,000 -	5,000	2,015	29,892,623
5,000 -	15,000	5,465	132,609,555
15,000 -	25,000	1,708	64,607,746
25,000 -	50,000	1,616	92,415,388
50,000 -	75,000	478	47,138,527
75,000 -	100,000	171	20,572,506
	Over 100,000	208	46,945,892
ALL		2,252,388	1,792,511,161

LIABILITY DISTRIBUTION REPORT

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

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

LIABILITY DISTRIBUTION REPORT

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

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

LIABILITY DISTRIBUTION REPORT

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

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

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

CALENDAR YEAR

2018	(1) Policies with T-42 only	25,481
	(2) Policies with T-42 and T-42.1	59,572
	(3) Policies with one or both endorsements	85,053
	Total Premium on policies with T-42 only	\$5,438,226
	Total Premium on policies with T-42 and T-42.1	\$62,658,942
	Total Premium on above policies including endorsements	\$68,097,168
2019	(1) Policies with T-42 only	22,314
	(2) Policies with T-42 and T-42.1	57,774
	(3) Policies with one or both endorsements	80,089
	Total Premium on policies with T-42 only	\$4,442,964
	Total Premium on policies with T-42 and T-42.1	\$60,020,841
	Total Premium on above policies including endorsements	\$64,463,805
2020	(1) Policies with T-42 only	21,057
	(2) Policies with T-42 and T-42.1	81,485
	(3) Policies with one or both endorsements	102,542
	Total Premium on policies with T-42 only	\$8,342,098
	Total Premium on policies with T-42 and T-42.1	\$95,713,815
	Total Premium on above policies including endorsements	\$104,055,913
2021	(1) Policies with T-42 only	47,310
	(2) Policies with T-42 and T-42.1	131,775
	(3) Policies with one or both endorsements	179,085
	Total Premium on policies with T-42 only	\$16,638,810
	Total Premium on policies with T-42 and T-42.1	\$145,368,320
	Total Premium on above policies including endorsements	\$162,007,131
2022	(1) Policies with T-42 only	37,815
	(2) Policies with T-42 and T-42.1	107,151
	(3) Policies with one or both endorsements	144,966
	Total Premium on policies with T-42 only	\$13,813,257
	Total Premium on policies with T-42 and T-42.1	\$96,515,571
	Total Premium on above policies including endorsements	\$110,328,828

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FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2018

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	83	69	15	\$3,527,573	\$1,247,771	-\$6,500
A2	21	43	1	\$1,795,512	\$684,699	\$0
A3	104	66	34	\$1,510,831	\$2,004,234	\$25,000
A4	50	57	5	\$392,331	\$262,435	\$52,247
A5	20	19	1	\$216,079	\$101,985	\$0
A6	23	18	5	\$57,092	\$131,685	\$0
A6a	24	22	0	\$119,365	\$172,121	-\$1,275
A6b	29	44	2	\$889,495	\$440,391	\$0
A6c	5	13	0	\$1,021,055	\$75,801	\$0
A6d	3	3	0	\$25,000	\$60,307	\$0
A6e	9	9	0	-\$27	\$4,222	\$0
A6f	1	0	0	\$0	\$0	\$0
A6g	0	0	0	\$0	\$0	\$0
A6h	7	5	0	\$38,000	\$8,045	\$0
A6i	8	5	2	\$5,566	\$7,417	\$0
A6j	2	0	0	\$0	\$0	\$0
A6k	2	1	0	\$0	\$49	\$0
A6l	0	0	0	\$0	\$0	\$0
A6m	0	0	0	\$0	\$812	\$0
A6n	5	1	0	\$0	\$1,962	\$0
A6o	1	0	0	\$0	\$0	\$0
A6p	1	1	0	\$0	\$171	\$0
A6q	1	1	0	\$81,500	\$0	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	2	2	0	\$0	\$4,537	\$0
A6t	8	13	0	\$216,840	\$118,095	\$0
A6u	5	3	0	\$21,393	\$145	\$0
A6v	0	0	0	\$0	\$0	\$0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2018

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A6w	0	0	0	\$0	\$0	\$0
A6x	263	32	166	\$1,737,699	\$535,228	-\$1,000
B - Special Risks						
B1	53	41	6	-\$9,035	\$163,741	-\$87,598
B1a	1	1	0	-\$372	\$315	\$0
B1b	13	11	1	\$189,804	\$170,646	-\$5,118
B2	26	27	0	\$62,710	\$68,290	\$0
B3	2	1	0	\$0	\$1,878	\$0
B4	23	22	1	\$257,936	\$89,646	\$0
B4a	1	3	1	\$725,000	\$223,989	\$0
B4b	1	1	0	\$115,000	\$16,355	\$0
B4bb	5	4	0	\$500	\$20,172	\$0
B4c	412	367	42	\$2,571,165	\$1,344,941	\$538,912
B4d	0	0	0	\$0	\$0	\$0
B4e	2	0	0	\$0	\$0	\$0
B4g	0	0	0	\$0	\$0	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	0	1	0	\$0	-\$16,413	\$0
B4j	0	0	0	\$0	\$0	\$0
B4k	5	5	0	\$170,874	\$641	\$0
B4l	11	17	0	\$146,816	\$214,622	-\$15,240
B4n	2	4	0	\$0	\$71,510	\$0
B4o	0	0	0	\$0	\$0	\$0
B4p	0	0	0	\$0	\$0	\$0
B4q	44	10	28	\$765,079	\$208,584	\$0
B4r	8	7	0	\$67,000	\$57,589	\$0
B4s	0	0	0	\$0	\$0	\$0
B4t	1	1	0	\$0	-\$7,189	\$0
B4u	1	0	0	\$0	\$0	\$0
B4v	3	0	0	\$0	\$0	\$0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2018

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4w	6	7	0	\$162,939	\$28,192	\$0
B4y	0	0	0	\$0	\$0	\$0
B5	0	0	0	\$0	\$0	\$0
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	15	9	2	\$389,238	\$16,850	-\$1,263
C2	6	5	0	-\$186,167	\$284,197	\$0
C3	386	170	229	\$3,073,388	\$1,262,722	-\$399,676
C4	14	10	1	\$74,459	\$32,710	\$1,508
C5	52	63	3	\$150,441	\$387,092	-\$5,918
D - Examination and Opinions Error						
D1	68	54	9	\$522,669	\$492,526	-\$18,141
D2	53	24	0	\$812,564	\$239,716	-\$5,927
D3	220	30	3	\$253,390	\$333,449	-\$16,702
D4	0	0	0	\$0	\$0	\$0
E - Survey Inspection/Description Matters						
E1	37	30	4	\$224,945	\$152,762	-\$9,197
E2	201	136	14	\$824,549	\$994,221	\$16,671
F - Closing Procedures						
F1	0	2	1	\$0	\$7,798	\$0
F2	263	68	105	-\$196,415	\$187,594	\$77,124
F3	90	78	5	\$1,519,521	\$121,157	-\$141,491
F4	14	3	12	\$24,496	-\$3,856	\$0
F5	297	85	6	\$424,776	\$156,569	-\$22,585
F6	131	28	10	\$145,097	\$445,517	\$25,000
G - Typing or Policy Review Error						
G	16	4	1	\$599,700	-\$6,170	\$0
G1	0	0	0	\$0	\$0	\$0
H - Taxes and Special Assessments						

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2018

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
H	286	221	29	\$545,391	\$90,404	-\$98,179
H1	0	0	0	\$0	\$0	\$0
I - Escrows						
I1	61	11	43	\$117,000	\$91,402	\$0
I2	55	13	33	\$33,370	\$48,347	\$0
I3	52	10	34	\$122,224	\$12,809	\$0
I4	251	100	101	\$1,387,436	\$292,670	\$0
J - Title Indemnities						
J	5	3	1	\$24,000	\$77,335	\$0
K - Land Trusts						
K1	5	8	1	\$20,146	\$40,127	\$0
K3	0	0	0	\$0	\$0	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	72	0	0	\$0	\$10,000	\$0
Grand Total	3,947	2,122	957	\$27,786,936	\$14,287,563	-\$99,347

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2019

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	96	83	5	\$2,443,912	\$1,337,964	\$118,614
A2	36	52	1	\$1,506,945	\$478,788	-\$202,270
A3	172	95	15	\$1,862,748	\$2,572,377	\$0
A4	74	51	3	\$712,103	\$177,957	-\$18,000
A5	25	23	0	\$492,456	\$164,193	\$0
A6	47	14	3	\$209,239	\$303,065	\$0
A6a	15	17	0	\$661,050	\$600,421	\$0
A6b	23	42	0	\$788,370	\$58,182	\$0
A6c	22	18	0	\$400,082	\$56,942	\$0
A6d	2	2	0	\$54,000	-\$17,090	\$0
A6e	13	8	0	\$2,500	\$19,375	\$0
A6f	4	0	1	\$0	\$0	\$0
A6g	4	2	0	\$4,500	\$7,339	\$0
A6h	3	4	0	\$25,000	\$16,542	\$0
A6i	11	5	1	\$500	\$33,554	\$0
A6j	2	1	0	\$0	\$727	\$0
A6k	0	0	0	\$0	\$0	\$0
A6l	2	1	0	\$0	\$9,932	\$0
A6m	1	1	0	\$3,000	\$487	\$0
A6n	2	2	0	\$25,745	\$3,449	\$0
A6o	2	0	1	\$0	\$0	\$0
A6p	5	3	0	\$5,000	\$11,295	\$0
A6q	4	0	0	\$0	\$0	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	1	2	0	\$0	-\$2,220	\$0
A6t	22	18	1	\$856,819	\$82,669	\$0
A6u	17	12	1	\$27,266	\$16,139	\$0
A6v	0	0	0	\$0	\$0	\$0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2019

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A6w	0	0	0	\$0	\$0	\$0
A6x	216	31	99	\$579,964	\$572,626	-\$6,500
A7	1	1	0	\$0	\$10,500	\$0
B - Special Risks						
B1	39	37	1	\$72,749	\$101,663	-\$29,199
B1a	16	3	0	\$151,239	\$82,257	\$0
B1b	26	6	1	\$66,931	\$134,051	\$0
B2	10	25	0	\$75,341	\$60,309	\$0
B3	1	1	0	-\$5,000	\$1,864	\$0
B4	28	37	0	\$453,466	\$1,427,893	-\$3,000
B4a	7	4	0	-\$12,000	-\$1,987	\$0
B4b	2	2	0	\$0	-\$1,731	\$0
B4bb	5	5	0	\$6,846	\$4,742	\$0
B4c	930	478	88	\$4,660,977	\$468,878	-\$60,510
B4d	0	0	0	\$0	\$0	\$0
B4e	0	1	0	\$7,638	\$942	\$0
B4g	2	2	0	\$280,000	\$3,975	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	1	0	0	\$0	\$0	\$0
B4j	3	2	0	\$169,600	\$9,681	\$0
B4k	3	4	0	\$31,557	\$16,576	\$0
B4l	32	23	2	\$538,450	\$460,280	\$0
B4n	8	5	0	-\$110,000	\$43,467	\$0
B4o	0	0	0	\$0	\$0	\$0
B4p	0	0	0	\$0	\$0	\$0
B4q	34	14	3	\$155,459	\$31,255	\$0
B4r	25	9	8	\$68,400	\$22,488	\$0
B4s	0	0	0	\$0	\$0	\$0
B4t	1	1	0	\$0	\$0	\$0
B4u	2	0	1	\$0	\$0	\$0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2019

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4v	0	1	0	\$0	\$470	\$0
B4w	5	7	0	\$95,406	\$17,579	\$0
B4y	2	0	1	\$0	\$0	\$0
B5	0	0	0	\$0	\$0	\$0
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	16	8	0	\$284,473	\$24,984	\$0
C2	6	5	0	\$16,384	-\$15,046	\$0
C3	167	141	12	\$4,351,549	\$1,692,310	-\$70,634
C4	4	2	1	-\$1,044	\$6,256	\$0
C5	69	76	0	\$1,163,095	\$320,704	-\$3,000
D - Examination and Opinions Error						
D1	72	42	15	\$1,442,807	\$707,295	-\$4,967
D2	185	27	4	\$718,913	\$723,897	\$144,055
D3	164	34	5	\$1,181,751	\$318,171	-\$3,664
D4	0	0	0	\$0	\$0	\$0
E - Survey Inspection/Description Matters						
E1	68	39	1	\$1,008,749	\$112,773	\$0
E2	376	114	36	\$797,357	\$439,777	-\$2,696
F - Closing Procedures						
F1	8	2	1	\$253	\$119,327	\$0
F2	176	16	3	\$408,596	\$105,721	\$202,116
F3	90	69	4	\$2,379,448	\$91,759	-\$275,886
F4	5	3	0	\$135,888	\$21,890	\$0
F5	279	65	9	\$1,577,090	\$101,817	-\$78,644
F6	125	22	8	\$83,311	-\$955,799	\$20,000
G - Typing or Policy Review Error						
G	22	2	0	\$85,000	\$2,349	\$0
G1	0	0	0	0	0	0

FORM 10
TITLE INSURANCE CLAIMS BY ALTA RISK CODES
Calendar Year Ended December 31, 2019

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
H - Taxes and Special Assessments						
H	432	236	34	\$955,677	\$127,268	-\$16,180
H1	0	0	0	\$0	\$0	\$0
I - Escrows						
I1	124	7	82	\$245,000	\$98,843	\$0
I2	61	9	42	\$615,259	\$176,831	\$0
I3	52	5	36	\$113,599	\$56,819	\$0
I4	126	91	40	\$883,067	\$416,428	\$0
J - Title Indemnities						
J	5	1	1	\$5,000	\$6,090	\$0
K - Land Trusts						
K1	9	4	0	\$182,595	\$51,771	\$0
K3	4	2	0	\$14,736	\$45,372	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	78	0	1	\$0	\$0	\$0
Grand Total	4,727	2,177	571	\$36,016,809	\$14,197,471	-\$290,367

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	76	78	5	\$2,041,743	\$1,375,126	-\$8,430
A2	43	55	7	\$619,906	\$787,374	-\$53,998
A3	166	76	25	\$275,588	\$1,610,758	\$57,395
A4	65	41	4	\$482,568	\$446,427	\$149,500
A5	16	17	0	\$180,258	\$125,144	\$0
A6	52	11	6	\$107,465	\$210,541	-\$1,450
A6a	20	24	2	\$386,256	\$569,541	\$0
A6b	37	38	4	\$137,322	\$599,469	\$0
A6c	13	15	0	\$875,878	\$163,387	\$0
A6d	4	0	2	\$0	\$0	\$0
A6e	11	9	0	\$177,940	\$49,895	\$0
A6f	6	1	0	\$0	\$185	\$0
A6g	4	1	1	\$0	\$15,602	\$0
A6h	9	8	1	\$44,000	\$19,140	\$0
A6i	5	2	0	\$62,253	\$21,951	\$0
A6j	1	1	0	\$70,000	\$3,450	\$0
A6k	2	0	0	\$0	\$0	\$0
A6l	0	1	0	\$138,000	-\$2,405	\$0
A6m	2	2	0	\$7,854	\$195	\$0
A6n	7	2	0	-\$1	\$622	\$0
A6o	4	1	0	\$0	\$460	\$0
A6p	6	4	0	-\$2,000	\$2,060	\$0
A6q	4	2	1	\$4,849	\$14,310	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	0	1	0	\$0	\$325	\$0
A6t	20	14	0	-\$73,802	\$38,505	\$0
A6u	10	13	0	\$31,552	\$460	\$0
A6v	0	0	0	\$0	\$0	\$0
A6w	0	0	0	\$0	\$0	\$0

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A6x	165	26	119	-\$310,172	\$329,110	\$0
A7	3	3	3	\$13,000	\$87,900	\$0
B - Special Risks						
B1	43	23	2	\$51,501	\$397,188	\$43,726
B1a	14	1	1	-\$26,247	\$4,823	\$0
B1b	26	3	2	\$102,530	\$161,000	-\$5,163
B2	6	7	0	\$32,500	\$41,815	\$0
B3	5	2	0	\$22,755	\$7,519	\$0
B4	36	41	0	\$188,193	\$488,308	\$46,500
B4a	9	2	1	\$68	\$18,152	\$0
B4b	1	0	0	\$0	\$0	\$0
B4bb	7	3	0	\$28,925	\$52,118	\$0
B4c	843	284	70	\$5,204,849	\$1,184,579	\$29,901
B4d	0	0	0	\$0	\$0	\$0
B4e	1	1	0	\$8,086	\$0	\$0
B4g	1	1	0	-\$275,000	-\$2,344	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	1	0	0	\$0	\$0	\$0
B4j	0	0	0	\$0	\$0	\$0
B4k	4	3	1	-\$21,277	-\$3,513	\$0
B4l	16	18	0	\$263,603	\$617,112	\$0
B4n	6	3	1	-\$11,870	-\$26,034	\$0
B4o	0	0	0	\$0	\$0	\$0
B4p	0	0	0	\$0	\$0	\$0
B4q	25	22	3	\$291,427	\$60,533	\$171,558
B4r	24	14	1	\$392,393	\$91,185	\$0
B4s	0	0	0	\$0	\$0	\$0
B4t	1	0	0	\$0	\$0	\$0
B4u	1	0	0	\$0	\$0	\$0
B4v	0	0	0	\$0	\$0	\$0

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4w	7	3	9	\$3,926	\$24,173	\$0
B4y	3	0	0	\$0	\$0	\$0
B5	1	1	0	-\$2,550	\$5,000	\$11,600
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	19	7	1	-\$37,306	\$69,633	\$0
C2	4	4	0	\$31,296	\$21,215	\$0
C3	114	141	5	\$4,118,292	\$1,537,159	-\$37,384
C4	3	3	0	\$0	\$407	\$0
C5	88	101	2	\$845,263	\$379,181	\$0
D - Examination and Opinions Error						
D1	31	18	3	\$1,285,637	\$772,636	-\$32,405
D2	202	26	14	\$1,681,612	\$50,121	\$15,503
D3	76	28	1	\$915,025	\$291,170	-\$3,750
D4	0	0	0	\$0	\$0	\$0
E - Survey Inspection/Description Matters						
E1	82	40	8	\$242,295	\$171,974	\$0
E2	348	97	32	\$112,414	\$267,005	\$45,150
F - Closing Procedures						
F1	4	1	0	\$3,770	\$0	\$0
F2	231	25	9	\$1,101,335	\$215,833	\$6,425
F3	75	62	2	\$674,180	\$208,901	-\$48,593
F4	6	2	4	\$7,345	\$5,000	\$2,800
F5	260	59	4	\$164,861	\$134,506	-\$1,000
F6	144	34	12	\$235,320	\$729,962	\$20,000
G - Typing or Policy Review Error						
G	22	10	2	\$12,618	\$17,239	\$0
G1	0	0	0	\$0	\$0	\$0
H - Taxes and Special Assessments						
H	435	188	20	\$1,909,447	\$249,977	-\$52,749

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

All Companies Combined

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

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	86	102	21	\$2,422,004	\$1,344,669	-\$150,000
A2	56	53	9	\$1,694,010	\$1,372,870	\$500
A3	172	97	17	-\$1,152,772	\$2,188,020	-\$12,695
A4	98	58	4	\$1,298,099	\$607,875	-\$2,500
A5	13	20	2	\$429,464	\$80,088	\$0
A6	64	17	7	\$96,250	\$183,571	-\$4,124
A6a	32	29	0	\$873,899	\$493,296	\$15,000
A6b	29	37	3	\$678,853	\$79,614	\$25,407
A6c	6	10	2	\$122,932	\$7,259	\$0
A6d	6	0	0	\$0	\$5,500	\$0
A6e	14	10	1	\$134,732	\$48,804	\$0
A6f	5	2	0	\$2,480	\$0	\$0
A6g	4	2	1	\$5,000	\$8,003	\$0
A6h	11	6	1	-\$92,850	\$55,887	\$0
A6i	11	6	1	\$123,120	\$62,414	\$0
A6j	0	0	0	\$0	\$0	\$0
A6k	0	0	0	\$0	\$15,000	\$0
A6l	1	1	0	\$1,125	\$26	\$0
A6m	0	0	0	\$0	\$0	\$0
A6n	1	0	0	\$0	\$0	\$0
A6o	1	0	0	\$0	\$0	\$0
A6p	4	4	0	\$10,000	\$743	\$0
A6q	3	1	0	\$47,500	-\$2,500	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	1	0	0	\$0	\$0	\$0
A6t	17	11	2	\$165,543	\$195,365	\$490
A6u	15	11	0	\$44,333	-\$300	\$0
A6v	0	0	0	\$0	\$0	\$0
A6w	0	0	0	\$0	\$0	\$0

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A6x	130	15	86	\$941,421	\$399,238	\$509
A7	3	3	3	\$28,335	\$83,306	\$0
B - Special Risks						
B1	41	17	5	-\$14,251	\$48,442	-\$36,791
B1a	16	2	0	\$56,726	\$459	\$0
B1b	19	3	0	\$60,081	\$243,957	\$27,594
B2	7	11	0	\$92,500	\$12,322	\$0
B3	5	4	0	\$10,851	\$420	\$0
B4	19	38	1	\$344,240	\$231,737	-\$18,528
B4a	22	5	1	\$170,500	\$17,072	\$0
B4b	1	0	0	\$0	\$0	\$0
B4bb	4	4	0	\$21,349	\$30,312	\$0
B4c	691	243	36	-\$1,088,534	\$798,656	\$604,797
B4d	0	0	0	\$0	\$0	\$0
B4e	1	1	0	\$2,412	\$0	\$0
B4g	1	0	0	\$0	\$0	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	1	0	1	\$0	\$0	\$0
B4j	0	0	0	\$0	\$0	\$0
B4k	124	2	4	\$329	\$9,213	\$0
B4l	11	16	0	\$205,544	\$179,433	\$0
B4n	4	1	0	\$0	\$18,848	\$0
B4o	0	0	0	\$0	\$0	\$0
B4p	0	0	0	\$0	\$0	\$0
B4q	84	37	26	\$627,704	\$165,165	-\$2,000
B4r	28	10	4	-\$38,808	\$84,658	\$117,823
B4s	0	0	0	\$0	\$0	\$0
B4t	1	0	0	\$0	\$0	\$0
B4u	6	1	0	\$0	\$0	\$0
B4v	0	0	0	\$0	\$0	\$0

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4w	5	3	1	\$25,069	\$24,916	\$0
B4y	2	1	0	\$0	\$11,015	\$0
B5	1	1	1	\$1,550	\$13,500	\$0
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	20	13	2	\$89,841	\$73,659	\$0
C2	7	6	0	\$90,202	\$42,338	-\$3,524
C3	212	108	30	\$1,024,024	\$263,690	\$189,024
C4	6	4	1	\$156,301	\$16,129	\$0
C5	47	82	4	\$2,244,127	\$319,381	-\$20,050
D - Examination and Opinions Error						
D1	29	13	9	\$114,307	\$613,026	\$6,384
D2	219	21	12	\$1,538,527	\$340,211	\$2,000
D3	101	39	1	\$1,340,279	\$915,206	\$132,347
D4	1	0	0	\$0	-\$1,260	\$0
E - Survey Inspection/Description Matters						
E1	89	40	8	\$624,022	\$301,350	\$0
E2	363	82	17	\$540,753	\$264,976	\$1,500
F - Closing Procedures						
F1	4	0	1	\$0	\$57	\$0
F2	244	39	19	\$275,849	\$74,958	-\$6,618
F3	103	69	4	-\$80,021	\$294,787	-\$530,296
F4	1	1	0	\$136,636	\$158,489	\$0
F5	237	26	3	\$153,048	\$66,683	\$0
F6	124	47	9	\$331,319	\$679,365	\$20,000
G - Typing or Policy Review Error						
G	18	8	1	\$93,584	\$153,845	\$0
G1	15	2	0	\$24,600	\$99,016	\$0
H - Taxes and Special Assessments						
H	488	219	29	\$1,133,446	\$96,663	\$194,887

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
H1	68	71	21	\$232,526	\$33,352	-\$82,809
I - Escrows						
I1	134	9	87	\$13,280	-\$14,837	\$0
I2	67	10	37	\$3,962	\$32,457	\$0
I3	71	4	54	\$61,028	\$73,888	\$0
I4	159	74	53	\$436,828	\$126,698	\$0
J - Title Indemnities						
J	0	0	0	\$0	\$0	\$0
K - Land Trusts						
K	1	1	1	\$0	\$998	\$0
K1	7	1	0	-\$101,536	\$49,151	-\$144,791
K3	4	2	3	-\$33,436	\$100,916	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	63	0	0	\$0	\$0	\$0
W						
W1	0	0	0	\$0	\$0	\$0
Grand Total	4,779	1,886	646	\$18,794,236	\$14,294,058	\$323,536

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A - Basic Risks						
A1	110	106	9	\$3,707,205	\$1,602,640	\$95,232
A2	58	55	2	\$1,630,926	\$1,837,678	-\$408,099
A3	155	65	10	\$423,579	\$566,817	\$37,500
A4	98	50	7	\$1,036,002	\$673,785	-\$26,600
A5	17	18	4	-\$140,138	\$191,763	\$267
A6	91	15	5	\$217,832	\$436,186	-\$7,658
A6a	25	26	8	\$114,790	\$347,109	\$0
A6b	28	32	0	\$109,243	\$48,789	\$0
A6c	17	16	0	\$263,866	\$55,015	\$0
A6d	6	2	0	\$36,000	\$2,000	\$0
A6e	13	9	0	\$32,882	\$8,270	\$0
A6f	7	3	0	\$32,998	\$32,613	\$0
A6g	6	3	0	\$700,000	\$64,121	\$0
A6h	9	5	2	\$29,500	\$32,723	\$0
A6i	9	7	1	\$46,691	\$119,982	\$0
A6j	1	0	0	\$0	\$0	\$0
A6k	0	0	0	\$35,000	\$13,349	\$0
A6l	0	0	0	\$0	\$0	\$0
A6m	2	0	0	\$43,000	\$0	\$0
A6n	3	0	1	\$0	\$0	\$0
A6o	3	1	0	\$28,615	\$0	\$0
A6p	2	3	0	\$8,750	\$750	\$0
A6q	2	0	0	\$0	\$0	\$0
A6r	0	0	0	\$0	\$0	\$0
A6s	1	0	0	\$0	\$0	\$0
A6t	16	12	2	\$116,106	\$135,516	\$0
A6u	21	14	3	\$110,842	\$51,693	\$0
A6v	1	0	0	\$0	\$0	\$0
A6w	0	0	0	\$0	\$0	\$0

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
A6x	153	23	61	\$3,141,302	\$1,416,886	\$1,000
A7	1	2	0	\$5,000	-\$210	\$0
B - Special Risks						
B1	66	24	2	\$156,950	\$130,707	-\$1,500
B1a	16	3	0	-\$18,381	\$215,205	\$0
B1b	22	6	4	\$158,852	\$132,880	\$0
B2	8	6	1	-\$47,603	\$32,034	\$0
B3	6	3	0	\$133,033	\$76,480	-\$2,286
B4	19	25	0	\$992,084	\$509,536	-\$6,000
B4a	10	5	0	\$170,000	-\$2,108	-\$10,000
B4b	3	1	0	\$50,000	\$0	\$0
B4bb	8	4	0	-\$145,796	-\$46,575	\$177,149
B4c	1,010	217	151	\$3,219,801	\$977,978	-\$38,595
B4d	0	0	0	\$0	\$0	\$0
B4e	0	0	0	\$0	\$0	\$0
B4g	1	0	0	\$0	\$0	\$0
B4h	0	0	0	\$0	\$0	\$0
B4i	4	2	0	\$3,500	\$15,000	\$0
B4j	0	0	0	\$0	\$0	\$0
B4k	5	1	0	\$7,916	-\$40	\$0
B4l	17	12	1	\$228,406	\$838,098	\$0
B4n	3	1	0	\$62,450	-\$7,313	\$0
B4o	1	0	0	\$0	\$0	\$0
B4p	1	0	0	\$0	\$0	\$0
B4q	105	50	6	\$582,169	\$137,015	\$50
B4r	38	10	3	\$104,401	\$14,060	\$0
B4s	0	0	0	\$0	\$0	\$0
B4t	2	1	0	\$0	\$2,500	\$0
B4u	2	1	0	\$14,000	\$0	\$0
B4v	0	0	0	\$0	\$0	\$0

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
B4w	7	2	1	\$30,000	\$15,000	\$0
B4y	2	1	0	\$0	\$4,011	\$0
B5	1	1	0	\$3,000	-\$1,619	\$0
B6	0	0	0	\$0	\$0	\$0
B1c	0	0	0	\$0	\$0	\$0
C - Plant, Searching and Abstracting Procedures						
C1	16	7	6	\$391,700	\$92,893	\$46,029
C2	5	4	0	\$48,454	\$50,228	-\$1,546
C3	343	140	9	\$1,529,873	\$596,986	\$236,743
C4	16	10	1	\$345,246	\$120,297	\$0
C5	57	80	5	\$1,992,963	\$614,249	\$43,887
D - Examination and Opinions Error						
D1	51	17	1	\$3,579,556	\$730,209	-\$1,306,146
D2	274	25	11	\$1,468,294	\$1,758,807	-\$11,750
D3	123	36	2	\$2,042,404	\$204,140	\$165,035
D4	2	0	0	\$0	\$256,809	\$0
E - Survey Inspection/Description Matters						
E1	73	31	6	\$506,892	\$323,522	-\$11,300
E2	430	67	74	\$629,510	\$141,913	\$0
F - Closing Procedures						
F1	7	2	2	\$318	\$32,789	\$0
F2	300	38	19	\$175,245	\$73,079	\$209,808
F3	85	57	15	\$595,437	\$52,722	\$20,089
F4	4	2	0	\$197,874	\$13,552	\$0
F5	250	21	9	\$64,296	\$137,199	-\$250
F6	128	31	8	\$298,574	\$581,350	\$622
G - Typing or Policy Review Error						
G	23	9	6	\$213,435	\$178,726	\$0
G1	0	0	0	\$0	\$0	\$0
H - Taxes and Special Assessments						
H	545	225	32	\$1,304,147	\$284,294	\$27,577

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

All Companies Combined

ALTA Risk Code	Number of Claims Made	Number of Claims Paid	Number of Claims Denied	Incurred Losses	ALAE	Recoveries from Agents
H1	44	74	0	\$230,689	-\$7,081	\$113,583
I - Escrows						
I1	129	5	65	\$2,628	\$19,569	\$0
I2	198	4	124	\$53,635	\$114,632	\$0
I3	105	3	71	\$9,235	\$189,615	\$0
I4	188	93	21	\$531,835	\$521,375	\$0
J - Title Indemnities						
J	30	0	20	\$0	\$5,000	\$0
K - Land Trusts						
K	1	0	1	\$0	\$0	\$0
K1	7	0	0	\$93,735	\$25,095	\$0
K2	4	0	0	\$0	\$12,705	\$0
K3	4	1	0	\$342,634	\$42,367	\$0
L - Trusts						
L	0	0	0	\$0	\$0	\$0
R - Fidelity						
S - Unauthorized Risk						
T - Error or Omission						
T	0	0	0	\$0	\$0	\$0
U - Company Practice Risk						
U	83	0	0	\$0	\$5,154	\$0
W						
W1	0	0	0	\$0	\$0	\$0
Grand Total	5,737	1,825	792	\$34,083,381	\$17,852,519	-\$657,159

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TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2018

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	Alliant National Title Insurance Company, Inc.	\$56,850,319
11974	0	Amrock Title Insurance Company	\$14,160,722
14240	0	First National Title Insurance Company	\$103,945,304
50130	0	North American Title Insurance Company	\$41,001,149
50026	0	Premier Land Title Insurance Company	\$10,059,781
50440	0	Real Advantage Title Insurance Company	\$605,704
15305	0	Southwest Land Title Insurance Company	\$1,018,630
12591	0	Sierra Title Insurance Guaranty Company	\$7,571,464
50016	0	Title Resources Guaranty Company	\$162,668,046
50050	0	Westcor Land Title Insurance Company	\$41,745,813
16601	0	Texan Title Insurance Company	\$0
		TOTAL ALL OTHERS	\$439,626,932
51624	70	First American Title Guaranty Company	\$156,876,299
50814	70	First American Title Insurance Company	\$269,355,059
		TOTAL FIRST AMERICAN TITLE GROUP	\$426,231,358
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$161,335,276
		TOTAL OLD REPUBLIC GROUP	\$161,335,276
50121	340	Stewart Title Guaranty Company	\$312,916,258
		TOTAL STEWART TITLE GROUP	\$312,916,258
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$25,574,443
		TOTAL INVESTORS TITLE GROUP	\$25,574,443
50028	626	ACE Capital Title Reinsurance Company	\$0
		TOTAL CHUBB LTD GROUP	\$0
50598	670	Alamo Title Insurance	\$76,127,426
50229	670	Chicago Title Insurance Company	\$250,998,374
50083	670	Commonwealth Land Title Insurance Company	\$50,616,804
51586	670	Fidelity National Title Insurance Company	\$339,070,338
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$716,812,942
51632	766	Radian Title Insurance Company	\$168,327
		TOTAL RADIAN GROUP	\$168,327
51578	2538	AmTrust Title Insurance Company	\$686,928
		TOTAL AMTRUST NGH GROUP	\$686,928
12522	4915	Agents National Title Insurance Company	\$2,121,573
		TOTAL UFG HOLDINGS LLC GROUP	\$2,121,573
51152	4699	WFG National Title Insurance Company	\$78,792,824
		TOTAL GGC OPPORTUNITY FUND GROUP	\$78,792,824
		TOTAL ALL COMPANIES	\$2,164,266,861

TITLE INSURANCE UNDERWRITERS BY GROUP
Experience Year Ended December 31, 2019

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	Alliant National Title Insurance Company, Inc.	\$52,454,083
11974	0	Amrock Title Insurance Company	\$16,561,865
14240	0	First National Title Insurance Company	\$117,682,920
50130	0	North American Title Insurance Company	\$40,294,571
50026	0	Premier Land Title Insurance Company	\$10,752,462
50440	0	Real Advantage Title Insurance Company	\$466,446
15305	0	Southwest Land Title Insurance Company	\$1,320,325
12591	0	Sierra Title Insurance Guaranty Company	\$7,973,702
50016	0	Title Resources Guaranty Company	\$171,840,716
50050	0	Westcor Land Title Insurance Company	\$61,158,384
16601	0	Texan Title Insurance Company	\$2,390,718
		TOTAL ALL OTHERS	\$482,896,192
51624	70	First American Title Guaranty Company	\$210,791,206
50814	70	First American Title Insurance Company	\$232,504,968
		TOTAL FIRST AMERICAN TITLE GROUP	\$443,296,174
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$187,181,493
		TOTAL OLD REPUBLIC GROUP	\$187,181,493
50121	340	Stewart Title Guaranty Company	\$285,735,104
		TOTAL STEWART TITLE GROUP	\$285,735,104
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$26,652,302
		TOTAL INVESTORS TITLE GROUP	\$26,652,302
50028	626	ACE Capital Title Reinsurance Company	\$0
		TOTAL CHUBB LTD GROUP	\$0
50598	670	Alamo Title Insurance	\$80,073,180
50229	670	Chicago Title Insurance Company	\$259,327,775
50083	670	Commonwealth Land Title Insurance Company	\$50,800,712
51586	670	Fidelity National Title Insurance Company	\$339,794,603
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$729,996,270
51632	766	Radian Title Insurance Company	\$791,589
		TOTAL RADIAN GROUP	\$791,589
51578	2538	AmTrust Title Insurance Company	\$1,508,821
		TOTAL AMTRUST NGH GROUP	\$1,508,821
12522	4915	Agents National Title Insurance Company	\$5,223,303
		TOTAL UFG HOLDINGS LLC GROUP	\$5,223,303
51152	4699	WFG National Title Insurance Company	\$79,931,803
		TOTAL GGC OPPORTUNITY FUND GROUP	\$79,931,803
		TOTAL ALL COMPANIES	\$2,243,213,051

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

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	Alliant National Title Insurance Company, Inc.	\$64,947,416
11974	0	Amrock Title Insurance Company	\$46,944,531
16832	0	DHI Title Insurance Company	\$15,079,644
14240	0	First National Title Insurance Company	\$158,494,151
50130	0	North American Title Insurance Company	\$42,295,620
50026	0	Premier Land Title Insurance Company	\$11,129,450
50440	0	Real Advantage Title Insurance Company	\$2,143,632
15305	0	Southwest Land Title Insurance Company	\$2,536,864
12591	0	Sierra Title Insurance Guaranty Company	\$9,118,877
16601	0	Texan Title Insurance Company	\$26,510,182
50016	0	Title Resources Guaranty Company	\$192,547,102
50050	0	Westcor Land Title Insurance Company	\$111,763,041
		TOTAL ALL OTHERS	\$683,510,510
51624	70	First American Title Guaranty Company	\$273,125,126
50814	70	First American Title Insurance Company	\$191,332,611
		TOTAL FIRST AMERICAN TITLE GROUP	\$464,457,737
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$237,659,419
		TOTAL OLD REPUBLIC GROUP	\$237,659,419
50121	340	Stewart Title Guaranty Company	\$322,016,031
		TOTAL STEWART TITLE GROUP	\$322,016,031
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$38,350,439
		TOTAL INVESTORS TITLE GROUP	\$38,350,439
50598	670	Alamo Title Insurance	\$98,247,336
50229	670	Chicago Title Insurance Company	\$259,329,721
50083	670	Commonwealth Land Title Insurance Company	\$46,205,426
51586	670	Fidelity National Title Insurance Company	\$371,181,716
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$774,964,199
51632	766	Radian Title Insurance Company	\$3,906,187
		TOTAL RADIAN GROUP	\$3,906,187
51578	2538	AmTrust Title Insurance Company	\$1,354,734
		TOTAL AMTRUST NGH GROUP	\$1,354,734
12522	4915	Agents National Title Insurance Company	\$17,436,983
		TOTAL UFG HOLDINGS LLC GROUP	\$17,436,983
51152	4699	WFG National Title Insurance Company	\$83,434,548
		TOTAL GGC OPPORTUNITY FUND GROUP	\$83,434,548
		TOTAL ALL COMPANIES	\$2,627,090,787

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

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12522	0	Agents National Title Insurance Company	\$35,190,935
12309	0	Alliant National Title Insurance Company, Inc.	\$66,168,978
11974	0	Amrock Title Insurance Company	\$54,136,428
16832	0	DHI Title Insurance Company	\$49,500,269
14240	0	First National Title Insurance Company	\$208,900,230
50130	0	North American Title Insurance Company	\$63,331,583
50026	0	Premier Land Title Insurance Company	\$13,723,947
50440	0	Real Advantage Title Insurance Company	\$2,899,287
15305	0	Southwest Land Title Insurance Company	\$1,824,991
12591	0	Sierra Title Insurance Guaranty Company	\$11,707,358
16601	0	Texan Title Insurance Company	\$48,996,807
50016	0	Title Resources Guaranty Company	\$250,438,565
50050	0	Westcor Land Title Insurance Company	\$175,096,492
		TOTAL ALL OTHERS	\$981,915,871
51624	70	First American Title Guaranty Company	\$360,673,523
50814	70	First American Title Insurance Company	\$306,519,593
		TOTAL FIRST AMERICAN TITLE GROUP	\$667,193,116
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$319,458,420
		TOTAL OLD REPUBLIC GROUP	\$319,458,420
50121	340	Stewart Title Guaranty Company	\$432,046,048
		TOTAL STEWART TITLE GROUP	\$432,046,048
11865	361	American Digital Title Insurance Company	\$285,974
		TOTAL MUNICH RE GROUP	\$285,974
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$62,556,655
		TOTAL INVESTORS TITLE GROUP	\$62,556,655
50598	670	Alamo Title Insurance	\$123,302,072
50229	670	Chicago Title Insurance Company	\$389,683,889
50083	670	Commonwealth Land Title Insurance Company	\$64,974,557
51586	670	Fidelity National Title Insurance Company	\$532,369,476
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$1,110,329,994
51632	766	Radian Title Insurance Company	\$3,891,406
		TOTAL RADIAN GROUP	\$3,891,406
51578	2538	AmTrust Title Insurance Company	\$6,814,011
		TOTAL AMTRUST NGH GROUP	\$6,814,011
51268	4255	Connecticut Attorneys Title Insurance Company	\$0
		TOTAL CATIC FIN GRP	\$0
51152	4736	WFG National Title Insurance Company	\$106,536,718
		TOTAL GGC GROUP	\$106,536,718
		TOTAL ALL COMPANIES	\$3,691,028,213

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

Naic	Grp	COMPANY/GROUP	GROSS PREMIUMS
12309	0	Alliant National Title Insurance Company, Inc.	\$51,472,846
11974	0	Amrock Title Insurance Company	\$25,225,024
16832	0	DHI Title Insurance Company	\$62,195,972
14240	0	First National Title Insurance Company	\$189,798,028
50130	0	Doma Title Insurance, Inc.	\$68,884,073
50026	0	Premier Land Title Insurance Company	\$16,010,170
50440	0	Real Advantage Title Insurance Company	\$2,374,692
15305	0	Southwest Land Title Insurance Company	\$1,181,352
12591	0	Sierra Title Insurance Guaranty Company	\$11,582,695
16601	0	Texan Title Insurance Company	\$67,051,088
50016	0	Title Resources Guaranty Company	\$231,919,442
50050	0	Westcor Land Title Insurance Company	\$129,124,820
		TOTAL ALL OTHERS	\$856,820,202
51624	70	First American Title Guaranty Company	\$372,014,388
50814	70	First American Title Insurance Company	\$334,630,790
		TOTAL FIRST AMERICAN TITLE GROUP	\$706,645,178
51411	150	American Guaranty Title Insurance Company	\$0
50520	150	Old Republic National Title Insurance Company	\$341,250,303
		TOTAL OLD REPUBLIC GROUP	\$341,250,303
50121	340	Stewart Title Guaranty Company	\$401,095,648
		TOTAL STEWART TITLE GROUP	\$401,095,648
11865	361	American Digital Title Insurance Company	\$144,295
		TOTAL MUNICH RE GROUP	\$144,295
50369	627	Investors Title Insurance Company	\$0
50377	627	National Investors Title Insurance Company	\$72,277,627
		TOTAL INVESTORS TITLE GROUP	\$72,277,627
50598	670	Alamo Title Insurance	\$109,613,536
50229	670	Chicago Title Insurance Company	\$341,544,063
50083	670	Commonwealth Land Title Insurance Company	\$60,465,080
51586	670	Fidelity National Title Insurance Company	\$528,301,332
51020	670	National Title Insurance of New York, Inc.	\$0
		TOTAL FIDELITY NATIONAL FINANCIAL GROUP	\$1,039,924,011
51632	766	Radian Title Insurance Company	\$2,397,395
		TOTAL RADIAN GROUP	\$2,397,395
51578	2538	AmTrust Title Insurance Company	\$6,902,635
		TOTAL AMTRUST NGH GROUP	\$6,902,635
12522	4694	Agents National Title Insurance Company	\$35,588,828
		TOTAL ESSENT GROUP	\$35,588,828
51152	4736	WFG National Title Insurance Company	\$91,613,524
		TOTAL GGC GROUP	\$91,613,524
		TOTAL ALL COMPANIES	\$3,554,659,646

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FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2018
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract, and Other Business	Gross Amount Per Books (Sum of Columns A-F)
		Underwriters	Direct Operations	Independent Agents	Affiliated Agents			
PREMIUM INCOME								
1	Gross premiums - other than home office issue		148,083,151	1,078,892,376	656,902,583			1,883,878,110
2	Premiums allocated to agency function - other than home office issue		125,870,679	917,020,181	558,297,113			1,601,187,972
3	Premiums allocated to underwriter function - other than home office issue (Line 1G - Line 2G)	282,690,138						282,690,138
4	Gross premiums - home office issue	229,217,968	15,051,891		36,118,893			280,388,751
5	Premiums allocated to agency function - home office issue		12,925,386	155,078,013	30,904,972			198,908,370
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	81,480,381						81,480,381
7	Gross premiums - Total (Line 1 + Line 4)	229,217,968	163,135,042	1,078,892,376	693,021,476			2,164,266,861
8	Total premiums allocated to agency function (Line 2 + Line 5)		138,796,064		589,202,085			727,998,149
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	364,170,519						364,170,519
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					1,757,634		1,757,634
11	Investment income-dividends-before expenses					20,323,032		20,323,032
12	Investment income-other-before expenses					24,282,777		24,282,777
13	Net realized capital gains (losses)					-1,631,636		-1,631,636
14	Net unrealized capital gains (losses)					-19,246,436		-19,246,436
15	Total (Sum of lines 10 through 14)					25,429,728		25,429,728
OTHER INCOME								
16	Reinsurance fees (acquired)						4,721,832	4,721,832
17	Service charges (from Form 4)	3,518,750	30,665,162		121,327,370	0	33,120,051	188,631,333
18	Escrow and abstract fees						75,735,112	75,735,112
19	Miscellaneous (from Form 4)	2,413,465	12,716,610		61,469,506	0	25,581,614	102,181,195
20	Total (Sum of lines 16 through 19)	5,932,215	43,381,785		182,796,876	0	139,158,596	371,269,472
21	TOTAL INCOME (Sum of lines 8, 9, 15, and 20)	370,102,734	182,177,836		771,998,961	25,429,728	139,158,609	1,488,867,868
NUMBER OF TITLE POLICIES ISSUED IN TEXAS								
22		Owner Policies (R3 and R5)	Mortgagee policies at basic rates (R4)	Mortgagee policies at simultaneous issue rates (R5)	All other forms for which a premium was charged		Total	
		519,537	106,750	450,220	1,885,270		2,961,777	

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2018
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract, & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
1a	Salaries - employees		73,539,171	287,691,618		58,696,535	419,927,325
1b	Salaries - owners & partners		0	232,239		44,638	276,877
1c	Salaries - Total	59,597,732			12,798		59,610,530
2	Employee benefits, relations, & welfare	11,638,764	11,466,556	47,712,832	137	11,677,805	82,496,094
3a	Fees paid for title examination & furnishing title evidence - Title Agents	3,834,699	5,063,862	10,634,514			19,533,075
3b	Fees paid for title examination & furnishing title evidence - Others	1,716,707	20,628	137,909			1,875,244
4a	Closing costs paid non-employees - Title Agents	0	1,574,098	15,120,012			16,694,110
4b	Closing costs paid non-employees - Others	-689,300	7,660,052	69,655,929			76,626,681
5	Rent	4,272,734	7,458,743	30,955,384	191	6,531,769	49,218,822
6	Utilities	1,262,247	178,217	1,270,635	0	306,809	3,017,908
7	Accounting & auditing	2,031,469	310,548	2,986,939	111,288	671,436	6,111,680
8	Advertising & promotions	3,266,601	4,157,011	10,160,592	0	2,196,394	19,780,597
9	Employee travel, lodging, & education	4,680,390	1,490,212	3,907,797	250	1,143,186	11,221,834
10	Insurance	655,853	297,910	1,629,298	0	856,899	3,439,960
11	Interest expense	4,062	152	26,876	0	399,321	430,411
12	Legal expense	3,374,068	37,949	411,754	0	166,358	3,990,128
13	Licenses, taxes, & fees	37,210,174	1,590,065	1,465,120	0	431,725	40,697,083
14	Postage & freight	349,690	372,808	2,640,823	0	461,116	3,824,437
15	Courier & overnight delivery	264,182	894,170	4,591,080	0	27,454	5,776,886
16	Telephone & fax	675,396	625,506	4,203,388	0	1,921,648	7,425,938
17	Printing & photocopying	142,558	135,062	967,316	0	195,302	1,440,238
18	Office supplies	245,613	599,933	3,504,161	19	686,185	5,035,911
19	Equipment & vehicle leases	7,169,394	561,445	1,549,908	0	361,397	9,642,144
20	Depreciation	1,398,167	1,449,663	4,260,747	419	1,794,571	8,903,567

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2018
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
21	Directors' fees	14,687	0	21,228	0	2,872	38,787
22	Dues, boards, & associations	734,312	400,261	1,311,025	287	236,793	2,682,678
23	Bad debts	522,345	15,356	57,215	0	12,339	607,255
24	Loss adjustment expenses incurred	14,971,106	61,109	935,098			15,967,313
25	Losses incurred	24,322,882	0	0			24,322,882
26	Reinsurance charges (ceded)		0	48,811		9,121,532	9,170,343
27	Other	12,525,546	20,015,369	18,299,707	3,950,721	24,790,032	79,581,375
28	Tax certificates		1,668,604	7,432,362		0	9,100,966
29	Recording fees		4,632,126	32,208,302		52,664	36,893,093
30	Plant lease/update costs		19,176,957	37,226,343		1,146,587	57,549,887
31	Allowances to managers & agents	0	0	0	0	0	0
32	Net addition to unearned premium reserve	14,488,640					14,488,640
33	Abstract costs					340,041	340,041
34	Real estate expenses				5,123		5,123
35	Real estate taxes				51,392		51,392
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	27,656	254	37,455	0	5,544	70,909
38	Donations/lobbying	206,067	154,805	694,778	0	100,890	1,156,540
39	Trade association fees	162,803	55,236	740,992	0	130,255	1,089,286
40	Total Expenses (Sum of lines 1 through 39)	211,589,572	165,154,437	604,730,187	4,172,607	125,029,575	1,110,676,379
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	158,513,162	17,023,399	167,268,773	21,257,121	14,129,034	378,191,489

FORM 1
TITLE INSURANCE INCOME EXHIBIT
Calendar Year Ended December 31, 2019
Texas Experience Only

All Companies Combined

		(A)	(B)	(C)	(D)	(E)	(F)	(G)
Types of Income		Title Insurance				Investment	Escrow, Abstract, and Other Business	Gross Amount Per Books (Sum of Columns A-F)
		Underwriters	Direct Operations	Independent Agents	Affiliated Agents			
PREMIUM INCOME								
1	Gross premiums - other than home office issue		143,064,582	1,146,078,094	666,761,018			1,955,903,695
2	Premiums allocated to agency function - other than home office issue		121,604,895	973,755,386	566,854,052			1,662,214,333
3	Premiums allocated to underwriter function - other than home office issue (Line 1G - Line 2G)	293,689,362						293,689,362
4	Gross premiums - home office issue	232,199,257	12,023,825		43,086,273			287,309,356
5	Premiums allocated to agency function - home office issue		10,232,841	167,033,917	37,045,360			214,312,118
6	Premiums allocated to underwriter function - home office issue (Line 4G - Line 5G)	72,997,237						72,997,237
7	Gross premiums - Total (Line 1 + Line 4)	232,199,257	155,088,407	1,146,078,094	709,847,292			2,243,213,051
8	Total premiums allocated to agency function (Line 2 + Line 5)		131,837,736		603,899,412			735,737,148
9	Total premiums allocated to underwriter function (Line 3 + Line 6)	366,686,600						366,686,600
INVESTMENT INCOME								
10	Investment income-tax exempt-before expenses					1,010,635		1,010,635
11	Investment income-dividends-before expenses					29,076,964		29,076,964
12	Investment income-other-before expenses					28,978,667		28,978,667
13	Net realized capital gains (losses)					9,210,628		9,210,628
14	Net unrealized capital gains (losses)					48,030,591		48,030,591
15	Total (Sum of lines 10 through 14)					116,218,286		116,218,286
OTHER INCOME								
16	Reinsurance fees (acquired)						5,249,586	5,249,586
17	Service charges (from Form 4)	2,170,540	33,194,831		126,055,141	-1,481	35,136,321	196,555,352
18	Escrow and abstract fees						82,556,700	82,556,700
19	Miscellaneous (from Form 4)	3,988,941	13,178,430		70,174,145	0	35,745,432	123,086,948
20	Total (Sum of lines 16 through 19)	6,159,481	46,373,261		196,229,286	-1,481	158,688,039	407,448,586
21	TOTAL INCOME (Sum of lines 8, 9, 15, and 20)	372,846,081	178,210,997		800,128,698	116,216,805	158,688,039	1,626,090,619
22	NUMBER OF TITLE POLICIES ISSUED IN TEXAS	Owner Policies (R3 and R5)	Mortgagee policies at basic rates (R4)	Mortgagee policies at simultaneous issue rates (R5)	All other forms for which a premium was charged		Total	
		541,575	119,874	452,095	2,012,870		3,126,414	

FORM 2
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2019
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract, & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
1a	Salaries - employees		78,028,023	293,931,485		65,489,446	437,448,954
1b	Salaries - owners & partners		0	135,420		20,049	155,469
1c	Salaries - Total	58,320,684			2,719		58,323,403
2	Employee benefits, relations, & welfare	10,438,142	13,269,301	50,245,495	150	9,962,599	83,915,687
3a	Fees paid for title examination & furnishing title evidence - Title Agents	4,118,473	5,344,303	14,014,433			23,477,209
3b	Fees paid for title examination & furnishing title evidence - Others	1,182,897	72,228	1,401,242			2,656,367
4a	Closing costs paid non-employees - Title Agents	0	439,724	13,896,071			14,335,795
4b	Closing costs paid non-employees - Others	-95,357	6,001,581	72,065,308			77,971,532
5	Rent	3,648,739	8,591,106	32,347,589	279	7,633,501	52,221,213
6	Utilities	953,078	236,646	1,317,636	0	480,313	2,987,673
7	Accounting & auditing	1,228,505	248,602	2,713,205	117,719	651,877	4,959,908
8	Advertising & promotions	3,940,963	4,126,127	10,395,465	0	2,326,184	20,788,739
9	Employee travel, lodging, & education	4,256,631	1,466,758	3,791,220	332	1,277,516	10,792,457
10	Insurance	628,651	354,894	1,667,480	0	783,874	3,434,899
11	Interest expense	511	78	23,315	2,522	11,384	37,810
12	Legal expense	3,006,662	-6,007	612,201	0	175,287	3,788,143
13	Licenses, taxes, & fees	35,579,565	1,642,684	1,527,865	0	603,258	39,353,372
14	Postage & freight	229,490	411,595	2,971,412	0	649,195	4,261,691
15	Courier & overnight delivery	212,884	1,106,549	4,357,970	0	16,025	5,693,428
16	Telephone & fax	534,991	670,755	4,105,139	0	1,981,127	7,292,012
17	Printing & photocopying	131,666	159,201	844,285	0	173,151	1,308,304
18	Office supplies	255,073	607,937	3,226,684	13	700,936	4,790,643
19	Equipment & vehicle leases	7,303,684	686,309	1,459,822	0	440,844	9,890,659
20	Depreciation	1,352,527	1,633,897	4,950,401	481	2,185,833	10,123,139

FORM 2 (Continued)
TITLE INSURANCE EXPENSE EXHIBIT
Calendar Year Ended December 31, 2019
Texas Experience Only

All Companies Combined

Expenses		(A)	(B)	(C)	(D)	(E)	(F)
		Title Insurance			Investment	Escrow, Abstract & Other Business	Gross Amount Per Books (Sum of Columns A - E)
		Underwriters	Direct Operations	Affiliated Agents			
21	Directors' fees	79,183	0	17,437	0	2,178	98,798
22	Dues, boards, & associations	609,570	417,730	1,248,968	397	238,466	2,515,131
23	Bad debts	317,347	9,560	69,260	0	83,506	479,673
24	Loss adjustment expenses incurred	15,123,413	88,689	883,330			16,095,432
25	Losses incurred	31,493,171	0	0			31,493,171
26	Reinsurance charges (ceded)		0	92,721		10,231,263	10,323,984
27	Other	13,795,072	23,931,437	21,478,118	3,265,146	31,113,007	93,582,781
28	Tax certificates		2,159,440	6,494,579		4	8,654,023
29	Recording fees		5,201,519	38,170,967		31,326	43,403,812
30	Plant lease/update costs		10,763,565	28,807,718		173,411	39,744,694
31	Allowances to managers & agents	0	0	0	0	0	0
32	Net addition to unearned premium reserve	15,956,856					15,956,856
33	Abstract costs					153,278	153,278
34	Real estate expenses				30,660		30,660
35	Real estate taxes				45,573		45,573
36	Damages paid for bad faith suits	0	0	0	0	0	0
37	Fines or penalties for violation of law	2,793	918	7,040	0	1,603	12,354
38	Donations/lobbying	412,449	133,809	640,727	0	124,917	1,311,902
39	Trade association fees	249,772	75,756	711,350	0	123,995	1,160,873
40	Total Expenses (Sum of lines 1 through 39)	215,322,121	167,837,373	620,623,358	3,465,991	137,839,350	1,145,088,193
41	Profit or (Loss) before federal income tax (Form 1, line 21 - Form 2, line 40)	157,523,960	10,373,624	179,505,340	112,750,814	20,848,689	481,002,426

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

All Companies Combined

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

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

All Companies Combined

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

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

All Companies Combined

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

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

All Companies Combined

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

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

All Companies Combined

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

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

All Companies Combined

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

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

All Companies Combined

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

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

All Companies Combined

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

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

All Companies Combined

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



Texas Department of Insurance
Property and Casualty Division - Data Services