

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
	General Information		<p>For reporting periods <i>prior</i> to January 1, 2014, the reporting entity shall complete those portions of the forms for which information is readily available, or for which information can be reasonably estimated, from accounting records, computerized closing systems, and tax returns.</p> <p>For such periods, the reporting entity shall, <i>at a minimum</i>, report the following lines, which correspond with items on IRS form 1120:</p> <p>1. Lines 1--29 (entity information, underwriters, and employee count); 2. Line 45 (investment income); 3. Line 49 (gross revenue); 4. Line 50 (employee compensation without sub-parts a) and b)); 5. Line 52 (dividends); 6. Line 56 (employee benefits); 7. Line 57 (rent and occupancy); 8. Line 58 (real estate depreciation); 9. Line 65 (other depreciation); 10. Line 71 (marketing/advertising); and 11. Line 82 (total expenses).</p>		<p>A multi-state agent or agency is one that has an office in Florida and another office in at least one other state. A Florida agent that arranges insurance for property outside of Florida is not a multi-state agent.</p> <p>Non-resident agents are included here.</p>	<p>The term, retail offices of direct-writing title insurance underwriters, means any retail office physically located in Florida of an underwriter that regularly sells title insurance directly to the insured without using a licensed agency. Retail offices of direct-writing title insurance companies are intended to compete with title insurance agencies in a local geographical area. The term does not include underwriter-affiliated agencies having a separate license, whether or not 100 percent owned by the underwriter. Any title insurance sold directly to an insured by an underwriter that is not sold through a Florida retail office of a direct-writing title insurance underwriter will be reported as directly-written title insurance in the underwriters' data call.</p> <p>☐</p>
1	Calendar year reporting	2014		Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)	Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)	Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2012 for 2011, enter 2011)
2	State reporting for	Florida		Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)	Enter the two-letter state abbreviation of the state for which you are reporting (multi-state agencies should complete a separate report for each state, as required by other states)	Enter the two-letter state abbreviation of the state for which you are reporting (multi-state insurers should complete a separate report for each state, as required by other states)
3	Agent/Agency/Firm Name			Insert Firm name or individual agent's name	Insert Firm name or individual agent's name	Insert Firm Name
4	a) d/b/a (if applicable)			If applicable, provide d/b/a name for agency	If applicable, provide d/b/a name for agency	N/A
5	Federal tax ID (for Underwriter Direct Operations: use NAIC Company Code)			Enter Federal Tax ID (or SSN for individual)	Enter Federal Tax ID (or SSN for individual)	Enter reporting entity's NAIC Company Code

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6	Parent Company EIN (if applicable) (for Underwriter Direct Operations: use NAIC Group Code)			If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate "N/A)	If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate "N/A)	Enter reporting entity's NAIC Group Code
7	Agency License number (for Florida)			Enter agency's license number in Florida (if applicable)	Enter agency's license number in Florida (if applicable)	Enter underwriter's license number in Florida
8	Address (line 1)			Enter the complete address for the agency's main office.	Enter the complete address for the agency's main office in Florida. If agency does not maintain an office in Florida, enter the firm's main office address.	Enter the complete address for the direct operation's main office in Florida. If the direct operation does not maintain an office in Florida, enter the operation's main office address.
9	Address (line 2)					
10	City					
11	State					
12	Zip					
13	Contact person			Enter First, Middle Initial and Last name of person responsible for completing this report	Enter First, Middle Initial and Last name of person responsible for completing this report	Enter First, Middle Initial and Last name of person responsible for completing this report
14	Contact phone			Enter Phone number of person responsible for completing this report	Enter Phone number of person responsible for completing this report	Enter Phone number of person responsible for completing this report
15	Contact e-mail			Enter E-mail address of person responsible for completing this report	Enter E-mail address of person responsible for completing this report	Enter E-mail address of person responsible for completing this report
	Agency Information					
16	Independent	X	Not affiliated with an underwriter or part of an Affiliated Business Arrangement.	Indicate whether the agency or reporting individual is (16) independent (not owned or affiliated with an underwriter) or (17) underwriter affiliated (owned in whole or in part by an underwriter or co-owned in a holding company but not a direct branch operation). Check only one box.	Indicate whether the agency or reporting individual is (16) independent (not owned or affiliated with an underwriter) or (17) underwriter affiliated (owned in whole or in part by an underwriter or co-owned in a holding company but not a direct branch operation). Check only one box.	Check only box 18.
17	Underwriter Affiliated (owned in whole or in part by underwriter)		A licensed agency owned in whole or in part by an underwriter.			
18	Retail Office of Direct Writing Underwriters		An office of an underwriter where all producers are direct employees of the underwriter.			

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19	Affiliated Business Arrangement (Agency is affiliated with any real estate industry company or person who is in a position to refer title insurance business to an agency (a referrer), such as a real estate brokerage, a bank, a developer, or a mortgage company.) If Yes, List affiliated business names on Schedule A	(Y)es _____ (N)o _____X_____	NOTE: Affiliated business arrangements may exist as arrangements in which the reporting agency: 1. has an ownership interest in a referrer; 2. a referrer that has an ownership interest in the agency; or 3. a holding or parent company maintains control over the agency and one or more referrers.	If agency is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other referrer) enter "Y" and provide affiliated business names on Schedule A. Otherwise enter "N".	If agency is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other referrer) enter "Y" and provide affiliated business names on Schedule A. Otherwise enter "N".	If the underwriter is an affiliated business arrangement (common ownership with real estate brokerage, mortgage brokerage, or other referrer) enter "Y" and provide affiliated business names on Schedule A. Otherwise enter "N".
20	Agency/Branch Type:					
	a) Title & closing	X		Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services	Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services	Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services
	b) Title only			Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings	Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings	Title Only: Check this box if the reporting entity/person provides title insurance products, but does not perform closings
21	State of domicile of Reporting Entity	FL		Enter the State of domicile or residence ('home' state) for the reporting entity or individual (use Standard State Abbreviation)	Enter the State of domicile or residence ('home' state) for the reporting entity (use Standard State Abbreviation)	Enter the State of domicile or residence ('home' state) for the reporting entity (use Standard State Abbreviation)
22	Number of states in which Reporting Entity operates (list all states on Schedule A)	3		Do not report a number for closings on locations in other states that are effectuated in Florida. Only report a number if an office is physically located in another state.	Number of states in which Reporting Entity conducts title/closing business (list all states on Schedule A)	Number of states in which Reporting Entity conducts title/closing business (list all states on Schedule A)
23	How long has agency been performing business in Florida			Check the appropriate time for range of years agency has been performing the business of title insurance in Florida.	Check the appropriate time for range of years agency has been performing the business of title insurance in Florida.	Check the appropriate time for range of years agency has been performing the business of title insurance in Florida.
	0-5 Years	X				
	5-10 Years					
	10-15 Years					
	Over 15 Years					

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24	Percentage of business in Florida (by gross premium)	50	Include all title insurance-related business, including searches for title insurance and closings. Do not include non-title insurance-related business, such as title reports and closings for which no title insurance policy is intended to be issued.	N/A - Agencies which operate only in Florida should enter 100%	Enter the portion of title insurance business written in Florida by dividing the gross premiums written in Florida (for all underwriters) by total gross premiums written (for all underwriters) in all states, expressed as a percentage.	Enter the portion of title insurance business written in Florida by dividing the amount shown for Florida in Column 3 on Schedule T of the underwriter's Annual Statement for the reporting year by the amount shown on part 1b, line 1.1, column 1 on the Operations and Investment Exhibit of the underwriter's Annual Statement for the reporting year, expressed as a percentage.
25	Number of underwriter appointments, contracts, or agreements. (List underwriters in Schedule A)	6		Enter the Number of underwriter appointments, contracts, or agreements the reporting entity or person has with underwriters in Florida. On Schedule A, list all underwriters included in this number.	Enter the Number of underwriter appointments, contracts, or agreements the reporting entity or person has with underwriters in Florida. On Schedule A, list all underwriters included in this number.	N/A
26	No. of employees (total FTE - as of last day of reporting period)	25	NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (unallocated employees are ones who perform services for more than one state or who perform some services for other-than-title-insurance related products, such as Human Resources or General Accounting). Leased employees are to be considered as regular employees.	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in Florida as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of allocated employees (by FTE, or Full Time Equivalent) located in Florida as of the last day of the reporting period indicated. Do not include unallocated FTE
	a) No. of FTE on March 31 (end of Q1)					
	b) No. of FTE on June 30 (end of Q2)					
	c) No. of FTE on September 30 (end of Q3)					
	d) No. of unallocated FTE employees as of last date of reporting period (December 31).		NOTE: This line is only for multi-state operations and direct operations who may allocate non-title insurance FTE for certain support services. December 31 data for single state agents will be captured at the beginning of the following year.	N/A	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in Florida by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in Florida (Line 24).	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in Florida by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in Florida (Line 24).

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27	No. of licensed employees	3	Show the number of employees hold active Florida title insurance agent licenses. NOTE: FTE (Full Time Equivalent) numbers may contain decimals if agent has part-time and/or unallocated employees (employees who perform services for more than one state or perform services other than title insurance-related services). Leased employees are to be considered as regular employees.	Enter number of licensed employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated	Enter number of licensed allocated employees (by FTE, or Full Time Equivalent) located in Florida as of the last day of the reporting period indicated. Do not include unallocated FTE.	Enter number of licensed allocated employees (by FTE, or Full Time Equivalent) located in Florida as of the last day of the reporting period indicated. Do not include unallocated FTE.
	a) No. of licensed FTE on March 31 (end of Q1)					
	b) No. of licensed FTE on June 30 (end of Q2)					
	c) No. of licensed FTE on September 30 (end of Q3)					
28	No. of licensed unallocated FTE on as of last day of reporting period (December 31).		NOTE: This line is only for multi-state operations and direct operations, who may allocate non-title insurance FTE for certain support services.	N/A	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in Florida by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in Florida (Line 24).	Enter number of unallocated FTE as of December 31 in the reporting period. Determine the unallocated FTE in Florida by multiplying the total amount of unallocated FTE in all states by the percentage of business performed in Florida (Line 24).
29	List licensed employees (both allocated and unallocated employees) accounted for in Lines 27(a), (b), (c), and 28 on Schedule A. Include the license number for each employee listed.			List licensed employees accounted for in Lines 27(a), (b), (c), and 28 on Schedule A	List licensed employees (both allocated and unallocated employees) accounted for in Lines 27(a), (b), (c), and 28 on Schedule A	List licensed employees (both allocated and unallocated employees) accounted for in Lines 27(a), (b), (c), and 28 on Schedule A
	Risk Assumption					
30	Title Orders Opened During Reporting Period	2000		Enter total number of title insurance orders for title commitments/policies opened in reporting period.	Enter total number of title insurance orders for title commitments/policies opened in reporting period for Florida	Enter total number of title insurance orders for title commitments/policies opened in reporting period for Florida
31	Completed Title Transaction in Which Policy Was Issued or Intended to Be Issued	1750		Enter total number of orders completed in reporting period, including orders for which no policy was issued but for which a policy was originally intended to be issued.	Enter total number of orders completed in reporting period for Florida, including orders for which no policy was issued but for which a policy was originally intended to be issued.	Enter total number of orders completed in reporting period for Florida, including orders for which no policy was issued but for which a policy was originally intended to be issued.

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32	Total number of policies issued in reporting period	1750	For total number of policies, include simultaneously issued lender's and owner's policies as a single policy. For example, if a transaction consisted of both an owners and a lenders policy, these should be counted as one policy. Likewise, refinance orders with two policies should be counted as one policy.	Enter total number of title insurance policies issued in reporting period. All policies insuring title to real property must also be classified as either residential or non-residential below.	Enter total number of title insurance policies issued in reporting period for Florida. All policies insuring title to real property must also be classified as either residential or non-residential below.	Enter total number of title insurance policies issued in reporting period for Florida. All policies insuring title to real property must also be classified as either residential or non-residential below.
	a) Residential Policies	1250		From line 32, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.	From line 32, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.	From line 32, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
	b) Non-residential Policies	500		From line 32, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 32a above.	From line 32, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 32a above.	From line 32, enter number of policies that were classified as non-residential. Non-Residential policies means title insurance policies on properties that are NOT "residential policies" as described in line 32a above.
33	a) Number of searches billed to 3rd parties	0	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in Florida	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in Florida	Enter the number of searches performed for parties other than reporting entity or individual (e.g., searches performed for another title entity) during the reporting period on properties in Florida

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	b) Number of searches purchased from 3rd parties	0	A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. A search does not include title examination. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.	Enter the number of searches purchased by the reporting entity or individual from another title entity during the reporting period for the purpose of the issuance of a title insurance policy in Florida. List the entity from which the searches are purchased in Schedule A.	Enter the number of searches purchased by the reporting entity or individual from another title entity during the reporting period for the purpose of the issuance of a title insurance policy in Florida. List the entity from which the searches are purchased in Schedule A.	Enter the number of searches purchased by the reporting entity or individual from another title entity during the reporting period for the purpose of the issuance of a title insurance policy in Florida. List the entity from which the searches are purchased in Schedule A.
34	a) Number of searches acquired from an underwriter or third party vendor which included suggested or draft exceptions and/or requirements to be considered for inclusion in the commitment		This category includes all partially examined products or pro-forma commitments by whatever name. The category includes any search purchased from an underwriter which is more comprehensive than a listing of instruments and copies of those instruments.			
	b) Number of searches acquired from an underwriter which did NOT include suggested or draft exceptions and/or requirements.		This category includes all other searches purchased from an underwriter that are not included in category 34 a).			
	c) Number of searches acquired from a third party vendor that is not working primarily for the agency.		If the third party vendor derives 67% or more of its revenue from the agency, it is working primarily for the agency.			
	d) Number of searches conducted by an employee or independent contractor working primarily for the agency.		If the independent contractor derives 67% or more of its revenue from the agency, it is working primarily for the agency.			
35	Number of non-title-insurance products produced		A "non-title- insurance title product" is any product produced by the reporting entity which is intended for some use other than a title insurance commitment or policy. Examples of a non-insurance product are Ownership and Encumbrance reports (O&Es), property profiles, abstracts, opinions, guarantees, etc. Do not include any items counted on Lines 32 a) or b).	Enter the number of non-insurance title products produced by reporting entity during the reporting period on properties in Florida.	Enter the number of non-insurance title products produced by reporting entity during the reporting period on properties in Florida.	Enter the number of non-insurance title products produced by reporting entity during the reporting period on properties in Florida.

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36	Total number transactions in which a policy was intended to be issued but was not issued for any reason.	250	A transaction is when an agent intends to act as a settlement agent and issue a policy, begins performing the work, but the deal is not completed for any reason. A transaction begins with the initial order and includes any work done up to and through an uncompleted closing.	Enter total number of transactions conducted during the reporting period in Florida in which a policy was intended to be issued but was not issued for any reason.	Enter total number of transactions conducted during the reporting period in Florida in which a policy was intended to be issued but was not issued for any reason.	Enter total number of transactions conducted during the reporting period in Florida in which a policy was intended to be issued but was not issued for any reason.
37	a) Number of line 32 that were not sale/purchase closing transactions	750	From Line 32, enter the number of non-sale/purchase closing transactions conducted during the reporting period. These include refinancings, junior loans, and leasehold transactions. Simultaneously issued policies should not be counted here.	From Line 32, enter the number of non-sale/purchase closing transactions conducted during the reporting period in Florida	From Line 32, enter the number of non-sale/purchase closing transactions conducted during the reporting period in Florida	From Line 32, enter the number of non-sale/purchase closing transactions conducted during the reporting period in Florida
	b) Number of Refinance transactions included in 37a)	500				
	b) Number of Junior Loan transactions included in 37a)	250				
	c) Number of Leasehold Transactions included in 37a)	30				
38	Total closing transactions completed	1750	A closing transaction completed is when an agent is acting as a settlement agent throughout the closing process.	Enter total number of closing transactions completed during the reporting period.	Enter total number of closing transactions completed during the reporting period.	Enter total number of closing transactions completed during the reporting period.
	Income					
39	Premium written	1,000,000	Enter Total Gross Direct Premium from the transaction report in Schedule C. Gross premium is the total policy premium before remittance to the underwriter	Enter total amount of gross title insurance premium written in the reporting period for all underwriters.	Enter total amount of gross title insurance premium written in the reporting period for all underwriters in Florida	Enter total amount of gross title insurance premium written in the reporting year in Florida. This amount is also shown on the underwriters Annual Statement for the reporting year, Schedule T, Column 3 for Florida.
40	Premium remitted	300,000	NOTE: Only include premiums actually remitted during the reporting period. If premiums have been collected but not yet remitted, they should be reported on the next annual report.	Amount of premium remitted to all underwriters during the reporting period for Florida - should be entered as a negative number (e.g. -\$8,432.00)	Amount of premium remitted to all underwriters during the reporting period for Florida - should be entered as a negative number (e.g. -\$8,432.00)	N/A

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41	Closing services income	70,000	Enter closing service fees income only for which the reporting entity actually issued or intended to issue a policy. 627.7711(1)(a) "Closing services" means services performed by a licensed title insurer, title insurance agent or agency, or attorney agent in the agent's or agency's capacity as such, including, but not limited to, preparing documents necessary to close the transaction, conducting the closing, or handling the disbursing of funds related to the closing in a real estate closing transaction in which a title insurance commitment or policy is to be issued.	Amount of closing services income during the reporting period.	Amount of closing services income during the reporting period in Florida.	Amount of closing services income during the reporting period in Florida.
42	Title Search Income		S. 627.7711(4) "Title search" means the compiling of title information from official or public records. This category is intended to capture the separate search fee for title policies issued or intended to be issued by the agency. It does not included an examination of the records found in the search. It dose not included O&E Reports or non-title-insurance-related searches.	Amount of title search income during the reporting period.	Amount of title search income during the reporting period.	Amount of title search income during the reporting period.
43	Abstract/search income received from third parties		Enter abstract/search income only for which the reporting entity did not actually issued or intended to issue a policy.	Amounts charged a 3rd party for search services should be included here.	Amounts charged a 3rd party for search services should be included here.	Amounts charged a 3rd party for search services should be included here.
44	Income from cancelled orders (Enter 0 if none)		If applicable, income for cancelled orders should include cancelled title insurance orders.	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 35 or 37)	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 35 or 37)	Enter income received from cancelled orders (i.e. cancellation fees, charges for services already performed, etc.) during the reporting period. (and not included on lines 35 or 37)

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45	Investment income			Enter investment income during the reporting period.	Enter investment income during the reporting period. Include all investment income identifiable solely to Florida. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 24).	Enter investment income during the reporting period. This amount should equal that proportion of the amount shown on NAIC AS Form "Operations & Investment Exhibit - Statement of Income" - Line 9 equal to the proportion that premiums for Florida bear to the premiums from all states, and computed by dividing the amount shown for Florida in Column 3 on Schedule T of the underwriter's Annual Statement by the amount shown on part 1b, line 1.1, column 1 on the Operations and Investment Exhibit of the underwriter's Annual Statement.
46	Income from non- title insurance products produced		Enter income from such non-title insurance products as O&E reports not more specifically reported elsewhere on this report.	Enter income from such non-title insurance products as O&E reports not more specifically reported elsewhere on this report.	Enter income from such non-title insurance products as O&E reports not more specifically reported elsewhere on this report and produced in Florida.	Enter income from such non-title insurance products as O&E reports not more specifically reported elsewhere on this report and produced in Florida.
47	All other income		Enter all other income not reported above.	Enter all other income not reported above.	Enter all other income not reported above during the reporting period. Include all other income identifiable solely to Florida. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 24).	All other income not reported above. Add lines 41, 42, 43, 44, 45, 46, 47, and 48. Then subtract this amount from the amount shown for Florida in Column 6 on Schedule T of the underwriter's Annual Statement for the reporting year.
48	Rebate Amounts		Enter total rebate amounts from Transaction Schedule in Schedule C as a negative number.	Enter total rebate amounts from Transaction Schedule in Schedule C	Enter total rebate amounts from Transaction Schedule in Schedule C for rebates on premium in Florida.	Enter total rebate amounts from Transaction Schedule in Schedule C for rebates on premium in Florida.
49	Total income (automatically totals)			This line will automatically total lines 39 through 49.	This line will automatically total lines 39 through 49.	This line will automatically total lines 39 through 49.
	Expenses					
50	Employee compensation		This category includes the gross amount of compensation paid to the employee, without adjustment for amounts withheld from the employee's portion for taxes, social security, Medicare, insurance, pensions, and 401(k) contributions, and the like. Do not including leased employee expense.			

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	a) Employees other than Owners & Partners		For these purposes, Owners and Partners do not include any person owning, directly or indirectly, less than 5% of a publicly traded reporting entity	Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees.	Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period in Florida. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amounts paid for employee compensation otherwise reported for all W-2 employees during the reporting period in Florida. "Employee compensation" includes salaries, bonus, commissions, overtime, pay while on leave, dismissal allowance and other similar items paid to employees. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
	b) Owners		For these purposes, Owners and Partners do not include any person owning, directly or indirectly, less than 5% of a publicly traded reporting entity	Enter the same information for owners who are paid as W-2 employees.	Enter the same information for owners who are paid as W-2 employees.	Enter the same information for owners who are paid as W-2 employees.
51	Contract labor (1099 and non-1099)		Not including leased employee expense	Enter amounts paid to 1099 and non-1099 contractors during the reporting period.	Enter amounts paid to 1099 and non-1099 contractors during the reporting period in Florida. For unallocated contract labor, (if applicable) determine the contract labor in Florida by multiplying the total amount of unallocated contract labor expense for all states by the percentage of business performed in Florida (Line 24). Add this number to the allocated contract labor and report on the appropriate lines.	Enter amounts paid to 1099 and non-1099 contractors during the reporting period in Florida. For unallocated contract labor, (if applicable) determine the contract labor in Florida by multiplying the total amount of unallocated contract labor expense for all states by the percentage of business performed in Florida (Line 24). Add this number to the allocated contract labor and report on the appropriate lines.
	a) Contract labor (1099 and non-1099) amounts paid to contractors who are in any way connected with owners or investors in the agency.		This category includes marketing contracts, any management contract or any other contract with a person or entity connected with an owner or investor in the agency.			
	b) Contract labor (1099 and non-1099) who are not in any way connected with owners or investors in the agency.					
52	Dividends paid to investors					
53	Employee Leasing Expense		Although leased employees are counted as regular employees in the employee-count section above, show employee leasing expense separate from regular employee compensation in Line 50.	Total amount paid to third party employee leasing companies, including insurance premiums and other benefits, during the reporting period	Total amount paid to third party employee leasing companies, including insurance premiums and other benefits, during the reporting period in Florida	Total amount paid to third party employee leasing companies, including insurance premiums and other benefits, during the reporting period in Florida

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
54	Payroll taxes		This category includes the employer's share of social security, unemployment, Medicare, and state taxes. Do not include payroll taxes paid through employee leasing companies in line 54 or any other amount withheld from the employee's portion of the pay.	Enter amounts incurred for Payroll taxes during the reporting period for employees in Florida.	Enter amounts incurred for Payroll taxes during the reporting period for employees in Florida. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 24). For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts incurred for Payroll taxes during the reporting period for employees in Florida. If the reporting entity does business in more than one state, non-identifiable amounts should be allocated based upon the percentage of reporting state business (Line 24). For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
55	Employee Benefits		Employee benefits do not include bonuses, which are included above as employee compensation, nor amounts paid through an employee leasing company reflected in line 53.			
	a) Employees other than Owners		For these purposes, Owners and Partners do not include any person owning, directly or indirectly, less than 5% of a publicly traded reporting entity	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 50, for all W-2 employees other than owners and partners in Florida.	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 50, for all W-2 employees other than owners and partners in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 50, for all W-2 employees other than owners and partners in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
	b) Owners		For these purposes, Owners and Partners do not include any person owning, directly or indirectly, less than 5% of a publicly traded reporting entity	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 50, for all W-2 employees who are owners and partners in Florida.	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 50, for all W-2 employees who are owners and partners in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts incurred for employee benefits in the reporting period, not otherwise reported on line 50 for all W-2 employees who are owners and partners in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
56	Aggregate Directors' Fees		Include separate fees paid to corporate directors beyond normal compensation paid to them as officers or employees of the agency. Do not include travel expenses, which should be included under Travel and Lodging Expenses.	Enter fees paid to corporate directors during the reporting period. Do not include travel expenses, which should be included under Travel and Lodging Expenses.	Enter fees paid to corporate directors during the reporting period pro-rated for Florida based on the percentage of premium written in Florida (Line 24). Do not include travel expenses, which should be included under Travel and Lodging Expenses.	Enter fees paid to corporate directors during the reporting period pro-rated for Florida based on the percentage of premium written in Florida (Line 24). Do not include travel expenses, which should be included under Travel and Lodging Expenses.
57	Rent, utilities, and repair; occupancy cost, including mortgage interest and real estate taxes.		Enter amounts incurred for Rent, utilities, permanently attached equipment, repairs, and any other occupancy cost, including mortgage interest and real estate taxes during the reporting period in Florida.	Enter amounts incurred for Rent, utilities, permanently attached equipment, repairs, and any other occupancy cost, including mortgage interest and real estate taxes during the reporting period in Florida.	Enter amounts incurred for Rent, utilities, Permanently attached equipment, repairs, and occupancy cost, including mortgage interest and real estate taxes during the reporting period in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts incurred for Rent, utilities, permanently attached equipment, repairs, and occupancy cost, including mortgage interest and real estate taxes during the reporting period in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
58	Real estate depreciation		Although accounting rules give some flexibility as to the methodology and timing used for depreciation of real property, for these purposes depreciation expense should be based on what is claimed on the reporting entity's federal tax return.	Enter the amount of total real estate depreciation taken on real property during the reporting period.	Enter the amount of total real estate depreciation taken on real property during the reporting period. For unallocated depreciation (if applicable) determine such depreciation in Florida by multiplying the total amount of such unallocated depreciation for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated depreciation and report on the appropriate lines	Enter the amount of total real estate depreciation taken on real property during the reporting period. For unallocated depreciation, (if applicable) determine such depreciation in Florida by multiplying the total amount of such unallocated depreciation for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated depreciation and report on the appropriate lines
59	Non-mortgage interest expense		Enter any interest paid other than mortgage interest on real property. Also, do not include interest paid with respect to delays or errors in payoffs or resulting from transactions in which the reporting entity was acting as a settlement agent. Such interest is to be reported in the appropriate categories in lines 83-88.	Enter any interest paid during the reporting period other than mortgage interest on real property	Enter any interest paid during the reporting period other than mortgage interest on real property in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter any interest paid during the reporting period other than mortgage interest on real property in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
60	Title plant maintenance/access expenses		This category applies to non-labor costs of maintaining a title plant or to fees paid to access a title plan belonging to another.	Enter amounts incurred for title plant maintenance or access fees during the reporting period in Florida.	Enter amounts incurred for title plant maintenance or access fees during the reporting period in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts incurred for title plant maintenance or access fees during the reporting period in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
61	a) Abstract/search expenditures with third parties		This category applies when the agency is buying a search from any third party, but only when the search <i>does not</i> include suggested or draft exceptions and/or requirements to be considered for inclusion in the commitment. This category is to reflect the cost of those searches identified in line 34(b).	Abstract/search fees paid to other entities, including courthouse fees and MERS access fees, during the reporting period.	Abstract/search fees incurred to other entities, including courthouse fees and MERS access fees, during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Abstract/search fees incurred to other entities, including courthouse fees and MERS access fees, during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
	b) Examined search products		This category applies when the agency is buying a search from any third party, but only when the search <i>does</i> include suggested or draft exceptions and/or requirements to be considered for inclusion in the commitment. This category is to reflect the cost of those searches identified in line 34(a).	Abstract/search fees paid to other entities or persons, including courthouse fees and MERS access fees, during the reporting period.	Abstract/search fees incurred to other entities or persons, including courthouse fees and MERS access fees, during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Abstract/search fees incurred to other entities or persons, including courthouse fees and MERS access fees, during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
62	Title examination expenditures with third parties		This category applies to purchases of stand-alone examinations from third parties.	Title examination fees paid to other entities or persons during the reporting period.	Title examination fees incurred to other entities or persons during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Title examination fees incurred to other entities or persons during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
63	Expense from non- title insurance products produced		A "non-title- insurance title product" is any product produced by the reporting agent which is intended for some use other than a title insurance commitment or policy. Examples of a non-insurance product are Ownership and Encumbrance reports (O&Es), property profiles, abstracts, opinions, guarantees, etc. Do not include any items counted on Lines 32 a) or b). Do not include payroll expense or any expense reported elsewhere.	Enter expenses incurred during the reporting period incurred in producing non-title insurance products that are not reported elsewhere.	Enter expenses incurred in Florida during the reporting period in producing non-title insurance products that are not reported elsewhere.	Enter expenses incurred in Florida during the reporting period reducing non-title insurance products that are not reported elsewhere.
64	Aggregate Computer/software expenses		Include the names of software vendors used.	Enter amounts incurred for Computer and software expenses during the reporting year in Florida.	Enter amounts incurred for Computer and software expenses during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts incurred for Computer and software expenses during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
65	Non-real estate depreciation			If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number).	If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number). For unallocated depreciation, (if applicable) determine such depreciation in Florida by multiplying the total amount of such unallocated depreciation for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated depreciation and report on the appropriate lines	If depreciation is claimed on yearly taxes, enter the amount claimed here (as negative number). For unallocated depreciation, (if applicable) determine such depreciation in Florida by multiplying the total amount of such unallocated depreciation for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated depreciation and report on the appropriate lines
66	Equipment & vehicle lease expense		Limit this amount to actual lease expense incurred during the reporting period	Enter actual expense incurred during the reporting period	Enter actual expense incurred during the reporting period in Florida	Enter actual expense incurred during the reporting period in Florida
67	Business insurance		Enter the amount incurred for business insurance costs during the reporting year in Florida (Note: do not include E&O insurance or fidelity/surety bonds; include those expenses on Lines 91 and 92 below). Do not include health insurance.	Enter the amount incurred for business insurance costs during the reporting year in Florida.	Enter the amount incurred for business insurance costs during the reporting year in Florida (For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount incurred for business insurance costs during the reporting year in Florida For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
68	Business legal		Enter business legal expenses incurred during the reporting year in Florida (Note: Do not include legal expenses for losses)	Enter business legal expenses incurred during the reporting year in Florida.	Enter business legal expenses incurred during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter business legal expenses incurred during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
69	Accounting, external expenses		Enter external accounting expenses incurred during the reporting year in Florida.	Enter external accounting expenses incurred during the reporting year in Florida.	Enter external accounting, auditing and examination expenses incurred during the reporting year in Florida. For such unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter external accounting, auditing and examination expenses incurred during the reporting year in Florida. For such unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
70	Licenses, taxes, and fees		Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in Florida (Note: do not include recording charges or federal income taxes here). This category includes agency and agent appointment fees.	Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in Florida.	Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in Florida. For such unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount incurred for licenses, taxes, and other governmental fees incurred during the reporting year in Florida. For such unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
71	Marketing/sales			Enter the amount incurred for marketing, sales, advertising, and promotional expenditures (if not included as employee expenses in lines 50-56) during the reporting year in Florida. Do not include travel and lodging expenses.	Enter the amount incurred for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in Florida. Do not include travel and lodging expenses. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount incurred for marketing and sales expenditures (if not included as reimbursements in wages) during the reporting year in Florida. Do not include travel and lodging expenses. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
72	Travel and lodging			Enter the amount incurred for travel and lodging expenses during the reporting year in Florida.	Enter the amount incurred for travel and lodging expenses during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount incurred for travel and lodging expenses during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
	a) For marketing and sales					
	b) For employee and owner education		Include travel and lodging expense for association events in this line			
	c) For all other business purposes					
73	Employee and owner education			Enter the amount of education expenses paid during the reporting period for employees and owners located in Florida. Do not include travel and lodging expenses for education.	Enter the amount of education expenses incurred during the reporting year in Florida. Do not include travel and lodging expenses for education. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount of education expenses incurred during the reporting year in Florida. Do not include travel and lodging expenses for education. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
74	Bank charges			Enter the amount of unreimbursed Bank charges paid during the reporting period in Florida.	Enter the amount of unreimbursed Bank charges incurred during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter the amount of unreimbursed Bank charges incurred during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
75	Charge offs and expenses incurred for canceled orders		This category includes charge-offs for accounts receivable and expenses not recovered for canceled orders	Enter accounts receivable charge-offs and other expenses during the reporting period in Florida.	Enter Accounts receivable charge-offs and other expenses during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter Accounts receivable charge-offs and other expenses during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
76	Governmental Fines & Penalties		Enter amounts paid in governmental fines and penalties. These amounts will not be included in total expenses. Amounts paid to lenders with regard to delayed closings packages and the delivery of notes and policies are not to be included in this category.	Enter amounts paid in fines and penalties during the reporting period.	Enter amounts paid in fines and penalties paid in Florida during the reporting period. For unallocated amounts, (if applicable) determine such amounts in Florida by multiplying the total amount of such unallocated amounts for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated amounts and report on the appropriate lines.	Enter amounts paid in fines and penalties paid in Florida during the reporting period. For unallocated amounts, (if applicable) determine such amounts in Florida by multiplying the total amount of such unallocated amounts for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated amounts and report on the appropriate lines.
77	Political Donations		Include PAC donations in this line	Enter amounts paid in political donations during the reporting period.	Enter amounts paid in political donations paid in Florida during the reporting period. For unallocated amounts, (if applicable) determine such amounts in Florida by multiplying the total amount of such unallocated amounts for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated amounts and report on the appropriate lines.	Enter amounts paid in political donations paid in Florida during the reporting period. For unallocated amounts, (if applicable) determine such amounts in Florida by multiplying the total amount of such unallocated amounts for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated amounts and report on the appropriate lines.
78	Professional Association fees and contributions			Enter amounts paid in association fees and contributions during the reporting period.	Enter amounts paid in association fees and contributions during the reporting period. For unallocated amounts, (if applicable) determine such amounts in Florida by multiplying the total amount of such unallocated amounts for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated amounts and report on the appropriate lines	Enter amounts paid in association fees and contributions during the reporting period. For unallocated amounts, (if applicable) determine such amounts in Florida by multiplying the total amount of such unallocated amounts for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated amounts and report on the appropriate lines

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
79	Lobbying Expense		This category includes payments to such organizations as the Bar Association, the Florida Land Title Association, and other trade associations, as well as the costs and expenses involved in participating in their activities.	Enter amounts paid in lobbying expenses during the reporting period.	Enter amounts paid in lobbying expenses during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts paid in lobbying expenses during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
80	File storage expense		Enter total annual expense for storing files when such storage is mandated by Florida Statutes. Do not include such expense if paid for by underwriter. Do not allocate a portion of amounts otherwise reflected in Lines 57 and 58 for on-site storage.	Enter amounts paid in mandatory file storage expenses during the reporting period.	Enter amounts paid in mandatory file storage expenses during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter amounts paid in mandatory file storage expenses during the reporting period. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
81	Miscellaneous expense			Enter miscellaneous expenses (e.g. office supplies) during the reporting period in Florida.	Enter miscellaneous expenses (e.g. office supplies) during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines	Enter miscellaneous expenses (e.g. office supplies) during the reporting year in Florida. For unallocated expenses, (if applicable) determine such expenses in Florida by multiplying the total amount of such unallocated expenses for all states by the percentage of business performed in Florida (Line 24). Add this number to the such allocated expenses and report on the appropriate lines
82	Total business expenses (automatically totals)			This line will automatically total.	This line will automatically total.	This line will automatically total.
	Direct Agency Loss Expenses					

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
83	Amounts paid directly by agent for title error losses not reimbursed by underwriter or any other party, and not included in underwriter loss reserves.		<p>NOTE: For lines 83 through 88 do NOT include legal expenses incurred as a result of claim investigation or settlement of reporting entity Title Losses. Enter legal expenses on line 87</p> <p>Title error losses are losses arising out of errors in performing primary title services as defined in 627, 7711 as "determining insurability in accordance with sound underwriting practices based upon evaluation of a reasonable title search or a search of the records of a Uniform Commercial Code filing office and such other information as may be necessary, determination and clearance of underwriting objections and requirements to eliminate risk, preparation and issuance of a title insurance commitment setting forth the requirements to insure, and preparation and issuance of the policy. Such services do not include closing services or title searches, for which a separate charge or separate charges may be made." They may include errors arising out of the recording of deeds and the paying of taxes.</p>	Enter total amount paid by the reporting entity, net of recoupment during the reporting period and in Florida that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include search or closing losses otherwise reported on Lines 85 and 86.	Enter total amount paid by the reporting entity, net of recoupment during the reporting period and in Florida that were not reimbursed by an underwriter or paid from the underwriter's policy loss reserves. Do not include search or closing losses otherwise reported on Lines 85 and 86.	NA

**FLORIDA TITLE INSURANCE AGENCY OR UNDERWRITER DIRECT RETAIL OFFICE
DATA CALL
FOR THE CALENDAR YEAR ENDED DECEMBER 31, _____**

Certification

I hereby certify that:

- a. The information contained in attached OIR form OIR-EO-2087 data submittal has been completed in accord with the instructions for such form;
- b. That the information contained in such data submittal and in any exhibits, schedules and explanations thereto, is to the best of my knowledge and belief, for the year being submitted, true and correct or a reasonable good-faith estimate or allocation made in accordance with the instructions to the data submittal form;
- c. That my electronic signature below shall have the same legal effect as if made under oath; and
- d. That I am an officer or director of the filing entity empowered to execute this report and that my name and title appears below.

I am aware that false information submitted in this data submittal may be prosecuted criminally and subject the filing entity to sanction.

Type Name of Individual Signing Here

Type Name of Individual Signing Here

Title

Title

This signature must be that of the individual "signing" this document electronically or be made with the full knowledge and permission of the individual, otherwise it constitutes forgery under s. 831.06, F.S.

Schedule B
Florida Data Call

Agent Activities to Be Included in Data Call

1. Specify annual hours spent on each item designated by Roman numerals and the unique hourly cost per item. (Alternatively: Estimate percentage of time spent on each item.) The subcategories designated by letters or Arabic numerals are for illustrative purposes only. Their hourly costs or percentages of time spent on those items need not be recorded.
2. When items are done simultaneously, assign 50% of hours to each item (for example, when documents are examined as part of the search).
3. Related non-personnel costs and overhead costs are captured in the main data call section.

<p>I. Search</p>		<p>Defined in 627.7711(1)(d) as the compiling of title information from official or public records.</p>
<p>II. Examination of documents, which includes the following functions:</p>		<p>Evaluating results of a reasonable title search and other information uncovered. (Primary Title Service-627.7711(1)(b))</p>
<p>A. Examining documents uncovered in title search</p>		
<p>B. Isolating possible underwriting objections and requirements found in documents for in depth evaluation</p>		
<p>III. Determination of insurability, which includes the following functions:</p>		<p>Determination of underwriting objections (exceptions) and requirements for commitment, preparing commitment (adding exceptions and requirements to it), and issuing commitment. (Primary Title Service-627.7711(1)(b))</p>
<p>A. Ordering and evaluating survey</p>		
<p>B. Ordering lien and mortgage payoff inquiries</p>		
<p>C. Uncovering and evaluating liens</p>		
<p>D. Uncovering and evaluating other covenants</p>		
<p>E. Uncovering and evaluating judgments</p>		
<p>F. Uncovering and evaluating legal proceedings in process</p>		
<p>G. Uncovering and evaluating HAO/Condominium assessments</p>		
<p>H. Uncovering and evaluating boundary disputes</p>		

Schedule B
Florida Data Call

I.	Verifying payment of property taxes		
J.	Evaluating Vesting deed		
K.	Evaluating Easements		
L.	Reviewing Plats/CCRs		
M.	Reviewing complex title issues		
1.	Mineral rights		
2.	Fissionable materials reserved to federal government		
3.	Sovereign rights		
4.	Tribal rights		
5.	Riparian rights		
6.	Probate		
7.	Divorce		
8.	Foreclosure		
9.	Bankruptcy		
10.	Short sales		
11.	Reverse mortgage		
N.	Making decisions as to which exceptions to include in commitment and crafting their wording		
O.	Making decisions as to which requirements to include in commitment and crafting their wording		
IV.	Curative Efforts, which includes the following functions:		Clearance of underwriting objections and requirements for insuring and issuing policy. (Primary Title Service-627.7711(1)(b))
A.	Obtaining releases on liens and mortgage		
B.	Curing defective instruments		
C.	Clearing physical property issues		
D.	Curing estate and family ownership issues		

Schedule B
Florida Data Call

E.	Curing legal description issues		
F.	Curing other issues discovered in Section III C above		
G.	Preparation and issuance of policy		
1.	Verifying proper clearance of underwriting objections		
2.	Verifying proper completion of underwriting requirements		
3.	Deciding on which exception to include in policy		
4.	Deciding on which endorsements to attach to policy		
V.	Closing, which includes the following functions:		Closing Services as defined in 627.7711(1)(a)
A.	Review and follow lender's closing instructions		
B.	Take measures to avoid Closing Protection Letter claims		
C.	Review contract/title order for document preparation information		
D.	Prepare documents for closing		
E.	Conducting the closing		
F.	Execution of documents		
G.	Escrow matters, including the handling of funds related to the closing		
H.	File documents and Completion of Requirements to Perfect Instruments		

Schedule A

States in which agency operates (list)

List of underwriters and percentage of business, by total premium written on each

Licensed employees accounted for in lines 27(a), (b), (c), and 28, showing for each their name as licensed and their Florida Title Agent License Number

Names and addresses of entities from which searches are purchased

If reporting entity is an affiliated business (see line 19), list names, addresses, and type of business for each affiliate

List software vendor(s) for primary closing software

FLORIDA TITLE INSURANCE AGENCY OR UNDERWRITER DIRECT OFFICE DATA CALL
FOR THE CALENDAR YEAR ENDED DECEMBER 31, _____

A F F I D A V I T

THE STATE OF _____

COUNTY OF _____

I, _____ the _____ (position) of
_____ (Agency)

attest that on the 31st day of December _____, all of the information contained on the attached Data Call for the named Agency or Underwriter Direct Office submitted herewith, together with any necessary related exhibits, schedules and explanations herein contained, annexed or referred to for the named Agency's or Underwriter Direct Office's records are a full and true statement of income, expenses and net worth in accordance with the instructions provided for the year ended on that date, according to the best of my information, knowledge and belief.

Signature as Officer/Manager/Owner of Agency
or of Underwriter Direct Office

E-mail Address

Schedule C
Florida Data Call

		Title Agent Statistical Information Submission: <i>Complete once for 1-4 family residential and once again for all other (commercial).</i>				
	Total Premium (Including Underwriter's Portion)	No. of Transactions	Rebate Amount	Direct Agency Losses Paid	Fraud Losses (Non-CPJ) Paid	
First Mortgage Loan Policies						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Owners' Policies						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Leasehold Policies						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
2nd Mortgage Policies						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Construction Loan Policies						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Reissue Loan Policies Refinance						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						

Schedule C
Florida Data Call

0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 10,000,000						
10,000,001 - Unlimited						
Reissue Loan Policies						
Non-Refinance						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 10,000,000						
10,000,001 - Unlimited						
Reissue Owners' Policies						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 10,000,000						
10,000,001 - Unlimited						
Reissue Leasehold Policies						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 10,000,000						
10,000,001 - Unlimited						
Substitution Loan Policies						
3 yrs & Less @ 30%						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Substitution Loan Policies						
3 - 4 yrs @ 40 %						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Substitution Loan Policies						
4 - 5 yrs @ 50%						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Substitution Loan Policies						
5 - 10 yrs @ 60%						
Policy Limits						
0 - 100,000						

Schedule C
Florida Data Call

100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
New Home Discount Policies						
Policy Limits						
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Simultaneous Issue Policies						
Policy Limits	Direct Premium	No. of Transactions @ \$25 Minimum Premium	No. of Transactions \$26 - \$100 Premium	No. of Transactions \$101 - \$300 Premium	No. of Transactions \$301 - \$500 Premium	No. of Transactions over \$500 Premium
0 - 100,000						
100,001 - 1,000,000						
1,000,001 - 5,000,000						
5,000,001 - 10,000,000						
10,000,001 - Unlimited						
Total Direct Premium and Rebate Amounts						