

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
	<b>General Information</b>		<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> <ol style="list-style-type: none"> <li>1. Lines 1--29 (entity information, underwriters, and employee count);</li> <li>2. Line 45 (investment income);</li> <li>3. Line 49 (gross revenue);</li> <li>4. Line 50 (employee compensation without sub-parts a) and b));</li> <li>5. Line 52 (dividends);</li> <li>6. Line 56 (employee benefits);</li> <li>7. Line 57 (rent and occupancy);</li> <li>8. Line 58 (real estate depreciation);</li> <li>9. Line 65 (other depreciation);</li> <li>10. Line 71 (marketing/advertising); and</li> <li>11. Line 82 (total expenses).</li> </ol>		<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>
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)

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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
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

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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
	<b>Agency Information</b>					
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.			
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

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	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					
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 too 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.

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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
	<b>Risk Assumption</b>					

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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.
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.

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	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
	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.			

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	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.
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.

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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.
	<b>Income</b>					
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.
	<b>Expenses</b>					

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50	Employee compensation		<p>This category includes the gross amount of compensation paid to the employee, <i>without adjustment for amounts withheld</i> from the employee's portion for taxes, social security, Medicare, insurance, pensions, and 401(k) contributions, and the like.</p> <p>Do not including leased employee expense.</p>			
	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.

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
	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
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

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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
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

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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 venders 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

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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 included 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
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

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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
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.

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
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
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

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
80	File storage expense		<p>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.</p> <p>Do not allocate a portion of amounts otherwise reflected in Lines 57 and 58 for on-site storage.</p>	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.
	<b>Direct Agency Loss Expenses</b>					

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

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
84	a) Number of Title Error Loss Files Opened		NOTE: If reporting agency opens a new file for each loss event (a "title loss file"), enter the total number of loss files opened during the reporting period. If agency does not open a new file, enter the total number of loss events received during the reporting period. Include loss events received (or files open) regardless of whether they were sent to an underwriter for resolution	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include search or closing loss files otherwise reported on Lines 84 and 85.	Enter total number of title loss files opened by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include search or closing loss files otherwise reported on Lines 84 and 85.	
	b) Number of Title Error Loss Files Paid		Do not report losses from search or closing services on this line.	Enter total number of title error loss files paid by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include search or closing loss otherwise reported on Lines 84 and 85.	Enter total number of title error loss files paid by the reporting entity during the reporting period that will not be reimbursed by the underwriter or paid from the underwriter's policy loss reserves. Do not include search or closing loss otherwise reported on Lines 84 and 85.	
	c) Reimbursements paid to underwriter CPL losses		Some title error losses can be title error losses and CPL losses, depending on how the underwriter wishes to classify them. Include here only actual reimbursements for CPL losses designated as such by your underwriters, excepting contract deductibles. Report contract deductibles on Lines 85-87 below.	Enter total amount of reimbursements paid by reporting entity during the reporting period to all underwriters for claims paid, excepting contract deductible, in Florida. Report contract deductibles on Line 8587 below.	Enter total amount of reimbursements paid by reporting entity during the reporting period to all underwriter for claims paid, excepting contract deductible, in Florida. Report contract deductibles on Line 8587 below.	N/A

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
85	Closing error losses		NOTE: A "closing error loss" is any loss paid resulting from errors in performing closing services, such as fees paid to re-record documents. Closing services are defined in 627.7711 as "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."	Enter total amount of closing losses paid, net of recoupment, during the reporting period for closing transactions in Florida	Enter total amount of closing losses paid, net of recoupment, during the reporting period for closing transactions in Florida	Enter total amount of closing losses paid, net of recoupment, during the reporting period for closing transactions in Florida
	a) Number of Closing Error Losses resulting from escrow shortages		Enter total number (not dollar amount) of closing error files that were short-funded during reporting period in Florida.	Enter total number (not dollar amount) of closing error files that were short-funded during reporting period in Florida.	Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in Florida.	Enter total number (not dollar amount) of closing/escrow files that were short-funded during reporting period in Florida.
	b) Total amount of funded shortages, including defalcations by employees but not by principals		Do not include amounts listed on line 84 as Closing Error Losses.	Enter total amount of shortages, net of recoupment, on closing files funded during the reporting period in Florida.	Enter total amount of shortages, net of recoupment, on closing files funded during the reporting period in Florida.	Enter total amount of shortages, net of recoupment, on closing files funded during the reporting period in Florida.
86	Abstract/search losses error losses.		NOTE: An "Abstract/search losses error losses" is any loss paid resulting from errors in performing abstracts or searches, such as missed HOA dues, missed taxes, etc. Title Searches are defined in 627.7711 as "the compiling of title information from official or public records."	Enter total amount of losses paid during the reporting period in Florida resulting from abstracts or searches performed, not otherwise included in Line 82 or 83, not reimbursed by an underwriter or paid from the underwriter's policy loss reserves and not reimbursed from any other party including an E&O insurer.	Enter total amount of losses paid during the reporting period in Florida resulting from abstracts or searches performed, not otherwise included in Line 82 or 83, not reimbursed by an underwriter or paid from the underwriter's policy loss reserves and not reimbursed from any other party.	Enter total amount of losses paid during the reporting period in Florida resulting from abstracts or searches performed, not otherwise included in Line 82 or 83, or paid from the underwriter's policy loss reserves and not reimbursed from any other party.

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
87	Title, Closing, and Search Error loss-related legal expenses		Enter total amount of loss-related legal expenses paid during the reporting period in Florida, not otherwise included in Line 68, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.	Enter total amount of loss-related legal expenses paid during the reporting period in Florida, not otherwise included in Line 68, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.	Enter total amount of loss-related legal expenses paid during the reporting period in Florida, not otherwise included in Line 68, and not reimbursed by an underwriter or paid from the underwriter's policy loss/expense reserves.	Enter total amount of loss-related legal expenses paid during the reporting period in Florida, not otherwise included in Line 68 and not paid from the underwriter's policy loss/expense reserves.
88	Deductibles paid			Enter total amount of all underwriter claims-related deductibles paid during the reporting period in Florida.	Enter total amount of all underwriter claims-related deductibles paid during the reporting period 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).	N/A
89	Total cost of transactions in which a policy was intended to be issued but was not issued for any reason.		Use the template in Schedule B to aid in developing total costs. These costs are shown for illustrative purposes. They have already been captured in payroll and other expenses.	Enter total cost of transactions in which a policy was intended to be issued but was not issued for any reason.	Enter total cost of transactions in which a policy was intended to be issued in Florida but was not issued for any reason.	Enter total cost of transactions in which a policy was intended to be issued in Florida but was not issued for any reason.
90	Total agency loss expenses (automatically totals)			This line will automatically total.	This line will automatically total.	This line will automatically total.
	<b>Loss Avoidance Expenses</b>					

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
91	E&O insurance premiums			Enter total amount of E&O insurance premiums paid during the reporting period in Florida.	Enter total amount of E&O insurance premiums paid during the reporting period 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 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 total amount of E&O insurance premiums paid during the reporting period 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 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
92	Fidelity/Surety bond premiums			Enter total amount of Fidelity/Surety Bond premiums paid during the reporting period in Florida.	Enter total amount of Fidelity/Surety Bond premiums paid during the reporting period 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 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 total amount of Fidelity/Surety Bond premiums paid during the reporting period 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 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
93	Total Loss Avoidance Expense		Total lines 91 and 92.			
94	Total expenses (automatically totals)			This line will automatically total.	This line will automatically total.	This line will automatically total.

Line #	Line Description	Value	Comments	Single State Agent	Multi-State Agent	Retail Offices of Direct-Writing Underwriters
95	Net income before taxes (automatically totals)			This line will automatically fill from line 50, and subtract line 93, providing net income before taxes.	This line will automatically fill from line 50, and subtract line 93, providing net income before taxes.	This line will automatically fill from line 50, and subtract line 93, providing net income before taxes.
96	Federal income tax incurred			Enter the amount of federal income taxes incurred for reporting period.	Enter the amount of federal income tax incurred for the reporting period in Florida calculated using the effective tax rate from the reporting entities tax return for the reporting year, multiplied by line 24.	Enter the amount of federal income tax incurred for the reporting period in Florida calculated using the effective tax rate from the reporting entities tax return for the reporting year, multiplied by line 24.
97	Net income (automatically totals)			This line will subtract line 95 from line 94, providing net income	This line will subtract line 95 from line 94, providing net income	This line will subtract line 95 from line 94, providing net income
98	Net Worth		Enter net worth from the agency's balance sheet, which is required for the office to comply with s. 627.782, That statute requires the Financial Services Commission to "give due consideration to a reasonable margin for underwriting profit and contingencies, including contingent liability under s. 627.7865, sufficient to allow title insurers, agents, and agencies to earn a rate of return on their capital that will attract and retain adequate capital investment in the title insurance business . . . ."	Enter the agency's net worth from the balance sheet.	For agencies with operations in more than one state, allocate net worth to Florida by multiplying the total amount of net worth for all states by the percentage of business performed in Florida (Line 24).	For underwriters with operations in more than one state, allocate net worth to Florida by multiplying the total amount of net worth for all states by the percentage of business performed in Florida (Line 24).