

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 1: STATEMENT OF INCOME AND EXPENSES

For Calendar Year Ending December 31, 2011

NEW MEXICO EXPERIENCE ONLY

Insurance Company: Commonwealth Land Title Insurance Company

NAIC Code: 50083

Do you have direct operations or affiliated agencies in New Mexico? Yes No

If you DO have direct operations or affiliated agencies in New Mexico, are the expenses that are reported by those direct operations or affiliated agencies on their Agent Statistical Reports also included on Part B below? Yes No

	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total	NAIC Annual Statement Schedule T	Difference
Part A: Revenue						
1. Direct premiums written	18,762	1,478,668	0	1,497,430	1,497,430	0
2. Direct premiums written that are retained by agent	0	1,175,571	0	1,175,571		
3. Direct premiums written that are remitted to underwriter	18,762	303,097	0	321,859		
4. Escrow and settlement service charges	0	0	0	0		
5. Other title fees and service charges	4,894	0	0	4,894		
6. Total Other Income	4,894	0	0	4,894	4,894	0
7. Total Revenue	23,656	303,097	0	326,753		

					From Form 3	Difference
For underwriters that charge rates below the promulgated rates:						
8. Direct premiums as if they had been written at promulgated rates				0	0	0

Part B: Corporate Expenses				
Line 1 as defined per NAIC Annual Statement, STATEMENT OF INCOME Exhibit.				
Lines 2 through 22 as defined per NAIC Annual Statement, EXPENSES Exhibit.				
All entries should show NEW MEXICO expenses only and should NOT show any expenses reported by a direct or affiliated operation on their Agent Statistical Reports.				
1. Losses and loss adjustment expenses incurred	(414,786)	1,179,234	0	764,448
2. Total personnel costs	20,004	17,910	0	37,914
3. Total production services purchased outside	1,527	2,700	0	4,227
4. Advertising	(151)	85	0	(66)
5. Boards, bureaus and associations	263	91	0	354
6. Title plant rent and maintenance	31	503	0	534
7. Claim adjustment services	0	0	0	0
8. Amounts charged off, net of recoveries	(15)	(13,503)	0	(13,518)
9. Marketing and promotional expenses	1	9	0	10
10. Insurance	1,681	856	0	2,537
11. Directors' fees	0	0	0	0
12. Travel and travel items	494	16,563	0	17,057
13. Rent and rent items	25,056	5,311	0	30,367
14. Equipment	213	1,484	0	1,697
15. Cost or depreciation of EDP equipment and software	1,176	18,123	0	19,299
16. Printing, stationery, books and periodicals	186	1,256	0	1,442
17. Postage, telephone, messenger and express	254	1,676	0	1,930
18. Legal and auditing	2,016	14,428	0	16,444
19. Total taxes, licenses and fees	977	77,028	0	78,005
20. Real estate expenses	1	(245)	0	(244)
21. Real estate taxes	0	0	0	0
22. Aggregate write-ins for miscellaneous expenses	(810)	(555)	0	(1,365)
23. Total Corporate Expenses	(361,882)	1,322,954	0	961,072

Part C: Net Income				
1. Income (Loss)	385,538	(1,019,857)	0	(634,319)

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 2: RESERVES, INVESTMENT GAIN AND SURPLUS

For Calendar Year Ending December 31, 2011

COUNTRYWIDE EXPERIENCE

Insurance Company: Commonwealth Land Title Insurance Company

	Countrywide
1. Known claims reserve	88,130,727
2. Statutory premium reserve	278,360,748
3. Aggregate of other reserves required by law	0
4. Supplemental reserve	0
5. Total Reserves	366,491,475
6. Net investment income earned	20,801,423
7. Net realized capital gains (losses)	3,896,733
8. Total net investment gain	24,698,156
9. Federal and foreign income taxes incurred	(376,003)
10. Surplus as regards policyholders	200,136,176

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 3: TRANSACTION REPORT

For Calendar Year Ending December 31, 2011

NEW MEXICO EXPERIENCE ONLY

Insurance Company: Commonwealth Land Title Insurance Company

For Underwriters That Charge Rates Below the Promulgated Rates

NM Form No.	Transaction Code	Transaction Type	NMAC Regulation	Number of Transactions	Direct Premiums Written	Dependent on Basic Premium Rate?	As If They Had Been Written at Promulgated Rates
none	0001	Charge For Additional Chain Of Title	13.14.9.15	3	125	No	
none	0002	Charge For Unplatted Tract Of Unusual Complexity	13.14.9.16	0	0	Yes	
none	0003	Abstract Retirement Credit	13.14.9.24	1	822	Yes	
none	0004	Loan Policy Insuring Construction Policy - Mechanic's Lien Coverage With Evidence of Priority	13.14.9.40G	1,014	25,350	No	
none	0005	Loan Policy Insuring Construction Policy - Mechanic's Lien Coverage Without Evidence of Priority	13.14.9.40F	0	0	Yes	
none	0006	Owner's Policy - Mechanic's Lien Coverage - Filing Period Expired	13.14.10.9A	33	825	No	
none	0007	Owner's Policy - Mechanic's Lien Coverage - Filing Period Not Expired	13.14.10.9B	0	0	Yes	
none	0008	Survey Coverage Endorsement	13.14.10.10	20	9,584	Yes	
none	0009	Duplicate Original Policy	13.14.9.33	0	0	No	
none	0010	Navigable Streams, Lakes, etc. - Standard Exception No. 6	13.14.10.29	1	25	No	
none	0011	Permissible Modification - Standard Exception No. 7	13.14.10.35	1	25	No	
none	0012	Waiver of Arbitration	none	0	0	No	
none	0013	Cancellation Fee	13.14.9.19B	0	0	No	
none	0014	Permissible Deletion - Standard Exception No. 8	13.14.10.46	1	25	No	
1	0101	Owner's Policy	13.14.9.20	467	455,996	Yes	
1	0102	Owner's Policy - With Bulk Rate	13.14.9.23	35	32,569	Yes	
1	0103	Multiple Owners on Same Land - Simultaneous Issue	13.14.9.32	2	437	Yes	
1	0104	Replacement Owner's Policy	13.14.9.26	0	0	Yes	
1	0110	Owner's Policy - Reissue (10% Discount)	13.14.9.35	214	256,085	Yes	
1	0115	Owner's Policy - Reissue (15% Discount)	13.14.9.35	21	23,346	Yes	
1	0120	Owner's Policy - Reissue (20% Discount)	13.14.9.35	14	12,472	Yes	
1	0125	Owner's Policy - Reissue (25% Discount)	13.14.9.35	21	44,351	Yes	
2	0201	Loan Policy - Single Issue	13.14.9.22	152	128,998	Yes	
2	0202	Loan Policy - Simultaneous Issue with Owner's Policy	13.14.9.30	456	21,744	No	
2	0203	Loan Policy - Second Mortgage or Subsequent Issue	13.14.9.36	54	51,478	Yes	
2	0204	Replacement Loan Policy	13.14.9.26	0	0	Yes	
2	0240	Loan Policy - Substitution Rate (less than 2 years - 40%)	13.14.9.39	10	4,632	Yes	
2	0245	Loan Policy - Substitution Rate (more than 2 years, less than 3 - 45%)	13.14.9.39	12	6,716	Yes	
2	0250	Loan Policy - Substitution Rate (more than 3 years, less than 4 - 50%)	13.14.9.39	19	10,802	Yes	
2	0255	Loan Policy - Substitution Rate (more than 4 years, less than 5 - 55%)	13.14.9.39	8	7,115	Yes	
2	0260	Loan Policy - Substitution Rate (more than 5 years, less than 6 - 60%)	13.14.9.39	13	11,204	Yes	
2	0265	Loan Policy - Substitution Rate (more than 6 years, less than 7 - 65%)	13.14.9.39	4	3,365	Yes	
2	0270	Loan Policy - Substitution Rate (more than 7 years, less than 8 - 70%)	13.14.9.39	10	8,491	Yes	
2	0275	Loan Policy - Substitution Rate (more than 8 years, less than 9 - 75%)	13.14.9.39	9	7,645	Yes	
2	0280	Loan Policy - Substitution Rate (more than 9 years, less than 10 - 80%)	13.14.9.39	4	3,653	Yes	
2	9240	Loan Policy - Statutory Rate (less than 2 years - 40%)	59A-30-6.1	105	59,203	Yes	
2	9250	Loan Policy - Statutory Rate (more than 2 years, less than 5 - 50%)	59A-30-6.1	66	38,376	Yes	
2	9260	Loan Policy - Statutory Rate (more than 5 years, less than 10 - 60%)	59A-30-6.1	111	74,355	Yes	
2	9280	Loan Policy - Statutory Rate (more than 10 years, less than 20 - 80%)	59A-30-6.1	12	10,004	Yes	
3	0300	Construction Loan Policy	13.14.9.40A	35	8,672	Yes	
6	0600	Commitments for Title Insurance	13.14.9.19A	1,579	78,950	Yes	
1	0700	U.S. Policy, ALTA 1963	13.14.9.25	1	187	Yes	
9	0900	Notice of Availability of Owner's Title Insurance	none	0	0	No	
10	1000	Facultative Reinsurance Agreement	none	0	0	No	
11	1101	Construction Loan Extension Endorsement	13.14.9.40B	1	25	No	
11	1102	Pending Disbursement Clause - Subsequent Attachment	13.14.9.40F	2	50	No	
11	1103	Pending Disbursement Clause - Simultaneous Insertion or Attachment	13.14.9.40F	0	0	No	
11	1104	Correction/Multipurpose Endorsement	13.14.8.8	27	9,853	No	
11	1105	Renewal, Extension, Modification and Partial Release Endorsement	13.14.10.20	43	2,385	No	
11	1108	Extension of Commitment for Title Insurance	13.14.9.19A	0	0	No	
11	1108	Increase in Coverage	13.14.6.8D	1	790	Yes	
12	1200	Condominium Endorsement to Loan Policy (ALTA 4)	13.14.10.14	23	675	No	
13	1300	Planned Unit Development Endorsements (ALTA 5)	13.14.10.15	70	1,750	No	
14	1400	Variable Rate Mortgage Endorsement (ALTA 6)	13.14.10.12	18	450	No	
15	1500	Variable Rate Mortgage Endorsement - Negative Amortization (ALTA 6.1)	13.14.10.12	3	75	No	
16	1600	Manufacture Housing Endorsements (ALTA 7)	13.14.10.13	57	4,175	No	
17	1700	Revolving Credit Endorsement	13.14.10.12	7	175	No	
18	1800	Construction Loan Policy Endorsement A	13.14.9.40D	1	803	Yes	
18	1800	Construction Loan Policy Endorsement D	13.14.9.40E	30	750	No	
20	2001	Leasehold Owner's Endorsement (to create policy)	13.14.10.19	1	0	No	
20	2002	Leasehold Loan Policy - Simultaneous Issue with Owner's Policy	13.14.9.30	0	0	No	
20	2003	Leasehold Loan Policy - Subsequent Issue	13.14.9.31	0	0	Yes	
20	2010	Leasehold Owner's Policy - Reissue (10% Discount)	13.14.9.35	0	0	Yes	
20	2015	Leasehold Owner's Policy - Reissue (15% Discount)	13.14.9.35	0	0	Yes	
20	2020	Leasehold Owner's Policy - Reissue (20% Discount)	13.14.9.35	0	0	Yes	
20	2025	Leasehold Owner's Policy - Reissue (25% Discount)	13.14.9.35	0	0	Yes	
21	2100	Leasehold Loan Endorsement (to create policy)	13.14.10.19	0	0	No	
22	2200	Pending Disbursement Down Date Endorsement	13.14.10.18	90	2,280	No	
23	2300	Pending Improvements Endorsement	13.14.10.12	1	25	No	
24	2400	Assignment Endorsements	13.14.10.8	1	65	No	
25	2500	Additional Advance Endorsement	13.14.10.11	18	10,364	No	
26	2600	Partial Coverage Endorsement	none	4	0	No	
27	2700	U.S. Policy, ALTA 1963 Down Date Endorsement	13.14.10.16	0	0	No	
28	2800	Non-Imputation Endorsements	13.14.10.21	1	10,067	Yes	
29	2900	Environmental Protection Lien Endorsement (ALTA 8.1)	13.14.10.22	1,014	25,350	No	
30	3000	Condominium Endorsement to Owner's Policy	13.14.10.24	0	0	No	
31	3100	Owner's Leasehold Conversion Endorsement (to create policy)	13.14.9.38	0	0	Yes	
32	3200	Coordinate and Proportionate Endorsement	none	0	0	No	
33	3300	Change of Name Endorsement	none	0	0	No	
34	3400	U.S. Policy, ALTA 1991	13.14.9.25	1	435	Yes	
36	3600	Limited Title Search Policy (LTSP)	13.14.9.27	0	0	No	
37	3700	Continuation Endorsement for LTSP	13.14.10.25	0	0	No	
38	3800	Revolving Credit, Variable Rate Endorsement for LTSP	13.14.10.26	0	0	No	
39	3900	Lenders' Creditors' Rights Endorsement	13.14.10.28	0	0	No	
40	4000	Owners' Creditors' Rights Endorsement	13.14.10.27	0	0	No	
41	4100	Foreclosure Guarantee Policy	13.14.9.28	1	1,645	Yes	
42	4200	Foreclosure Guarantee Policy Down Date Endorsement	13.14.10.18	4	100	No	
43	4300	Insuring Around Endorsement	none	0	0	No	
44	4400	Revolving Credit, Increased Credit Limit Endorsement	13.14.10.30	1	65	No	
45	4500	Residential Limited Coverage Junior Loan Policy	13.14.9.29	0	0	No	
46	4600	Down Date Endorsement to Residential Limited Coverage Junior Loan Policy	13.14.10.32	0	0	No	
47	4700	Revolving Credit, Variable Rate Endorsement to Residential Limited Coverage Junior Loan Policy	13.14.10.33	0	0	No	
48	4800	Truth-in-Lending Endorsement	13.14.10.31	0	0	Yes	
50	5000	Restrictions, Encroachments and Minerals Endorsements - Loan Policy (ALTA 9)	13.14.10.34	4	5,957	Yes	
51	5100	Land Abuts Street Endorsement	13.14.10.36	4	100	No	
52	5200	Location Endorsement	13.14.10.27	14	350	No	
54	5400	Contiguity of Single Parcel Endorsement	13.14.10.39	0	0	No	
55	5500	Named Insured Endorsement	13.14.10.40	0	0	No	
56	5600	Restrictions, Encroachments and Minerals Endorsements - Unimproved Land (ALTA 9.1)	13.14.10.34	0	0	Yes	
57	5700	Restrictions, Encroachments and Minerals Endorsements - Improved Land (ALTA 9.2)	13.14.10.34	2	3,353	Yes	
58	5800	First Loss Endorsement	13.14.10.41	1	25	No	
59	5900	Last Dollar Endorsement	13.14.10.42	1	0	No	
60	6000	Loan Policy Aggregation Endorsement	13.14.10.43	1	25	No	
61	6100	Foundation Endorsement	13.14.10.44	6	150	No	
62	6200	Assignment of Rent's Issues Endorsement	13.14.10.45	0	0	No	
63	6300	Short Form Residential Loan Policy	13.14.9.22	0	0	Yes	
64	6400	Zoning Endorsement 3.0 (Unimproved Land)	13.14.10.47	0	0	Yes	
65	6500	Zoning Endorsement 3.1 (Completed Structure)	13.14.10.48	3	15,242	Yes	
66	6600	Contiguity of Multiple Parcels Endorsement	13.14.10.39	16	1,600	No	
67	6700	Access and Entry Endorsement	13.14.10.49	20	600	No	
68	6800	Indirect Access and Entry Endorsement	13.14.10.50	0	0	No	
69	6900	Utility Access Endorsement	13.14.10.51	3	75	No	
70	7000	Commercial Environmental Protection Lien Endorsement	13.14.10.52	0	0	No	
71	7100	Reverse Mortgage Endorsement	13.14.10.53	5	125	No	
72	7200	Single Tax Parcel Endorsement	13.14.10.54	1	25	No	
73	7300	Multiple Tax Parcel Endorsement	13.14.10.55	0	0	No	
74	7400	Doing Business Endorsement	13.14.10.56	0	0	No	
75	7500	Subdivision Endorsement	13.14.10.57	0	0	No	
76	7600	Easement-Damage or Forced Removal Endorsement	13.14.10.58	1	25	No	
77	7700	Co-Insurance Single Policy Endorsement	13.14.10.59	0	0	No	
78	7800	Same as Survey Endorsement	13.14.10.38	6	200	No	
79	7900	Same as Portion of Survey Endorsement	13.14.10.38	0	0	No	
				TOTAL:	6,017	1,497,430	0

Crosscheck with Form 1: 1,497,430
Difference: 0

Explanation for Difference (if any):

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 4: PREMIUM DISTRIBUTION BY LIABILITY RANGE

For Calendar Year Ending December 31, 2011

NEW MEXICO EXPERIENCE ONLY

Insurance Company: Commonwealth Land Title Insurance Company

Transactions that are Dependent on the Basic Premium Rate

Liability Range (\$000)		Number of Transactions	Direct Premiums Written
More than	But no more than		
0	5	6	1,010
5	10	21	3,758
10	20	46	10,276
20	30	57	17,446
30	40	60	21,135
40	50	63	26,103
50	60	58	26,433
60	70	57	28,116
70	80	57	33,460
80	90	53	30,225
90	100	54	33,383
100	200	541	426,976
200	300	197	228,012
300	400	89	126,643
400	500	27	49,971
500	1,000	30	69,495
1,000	2,000	6	35,960
2,000	3,000	3	24,056
3,000	4,000	0	0
4,000	5,000	0	0
5,000	10,000	2	8,691
10,000	15,000	7	107,499
15,000	25,000	0	0
25,000	50,000	0	0
50,000	75,000	0	0
75,000	100,000	0	0
Over 100,000		0	0
All		1,434	1,308,648

Crosscheck with Form 3:	1,434	1,308,649
Difference:	0	(1)

Explanation for Difference (if any):

Note: Include all transactions listed as "Yes" in the "Dependent on Basic Premium Rate" column of Form 3.

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 5: DIRECT PAID LOSS DEVELOPMENT

For Calendar Year Ending December 31, 2011

NEW MEXICO EXPERIENCE ONLY

Insurance Company: Commonwealth Land Title Insurance Company

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Loss Adjustment Expenses at Year End (000 omitted)										Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
Prior	411	409	412	412	290	290	290	290	290	290	28	9
1982	0	0	0	0	0	0	0	0	0	0	3	1
1983	1	1	1	1	1	1	1	1	1	1	2	3
1984	59	60	59	59	59	59	59	59	59	59	9	4
1985	64	64	64	64	64	64	64	64	64	64	10	2
1986	278	276	278	279	279	280	280	280	280	280	22	10
1987	398	395	398	399	400	400	401	401	401	401	11	14
1988	195	199	201	201	201	202	202	202	202	202	10	11
1989	112	111	112	112	122	124	124	132	136	150	10	8
1990	56	56	56	56	56	56	56	56	56	56	5	6
1991	229	239	241	242	242	242	242	242	242	242	10	7
1992	108	107	108	110	111	118	119	119	119	119	14	11
1993	137	196	216	225	275	271	298	315	317	317	16	21
1994	211	209	211	211	212	215	239	239	239	239	9	21
1995	207	206	229	231	234	247	260	272	275	275	12	17
1996	314	332	371	373	378	383	389	398	407	418	14	14
1997	176	202	224	228	242	291	292	295	299	299	23	23
1998	200	223	274	287	384	416	471	500	565	568	46	40
1999	296	630	1,346	1,366	1,374	1,388	1,412	1,416	1,416	1,416	21	21
2000	293	335	493	433	434	436	432	451	567	986	21	19
2001	65	233	863	1,063	1,038	1,038	1,064	1,067	1,069	1,074	15	11
2002	7	274	351	460	505	572	575	579	579	579	26	18
2003		63	245	385	478	510	568	682	682	682	21	16
2004			222	244	279	348	322	354	392	398	22	19
2005				163	345	420	457	590	613	614	25	22
2006					70	82	168	204	313	479	18	28
2007						29	243	381	943	1,014	9	13
2008							0	0	152	160	2	7
2009								0	3	26	1	4
2010									0	17	0	4
2011										21	1	0

	2010	2011
Total:	10,681	11,446
Total Payments during 2011:	765	
New Mexico Direct Losses Paid as shown in NAIC Annual Statement Schedule T:	765	
Difference:	0	

Explanation for Difference (if any):

Note: Use the same reporting instructions as for Schedule P - Part 2A of the NAIC Annual Statement, except that loss and ALAE should be DIRECT of REINSURANCE and should be NEW MEXICO claims only.

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 6: DIRECT CASE BASIS RESERVES

For Calendar Year Ending December 31, 2011

NEW MEXICO EXPERIENCE ONLY

Insurance Company: Commonwealth Land Title Insurance Company

Years in Which Policies Were Written	Direct Written Premium (\$000)	Amount of Insurance Written in Millions	Case Basis Loss and Allocated Loss Adjustment Expense Reserves at Year End (000 omitted)											
			2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
Prior			0	0	0	0	0	0	0	12	0	0	0	0
1982			0	0	0	0	0	0	0	0	0	0	0	0
1983			0	0	0	0	0	0	0	0	0	0	0	0
1984			0	0	0	0	0	0	0	0	0	0	0	0
1985			0	0	0	0	0	0	0	0	0	0	0	0
1986	2124		0	0	0	0	0	0	0	0	0	0	0	0
1987	2310		0	0	0	0	0	0	0	0	0	0	0	0
1988	2397	0	0	0	0	0	0	0	0	0	0	0	0	0
1989	2785	0	0	0	0	0	0	0	3	0	9	11	0	0
1990	3025	468	0	0	0	0	0	0	0	0	0	0	0	0
1991	3587	477	10	0	0	0	0	0	0	0	0	0	0	0
1992	5701	754	0	0	0	3	7	0	0	0	0	0	0	0
1993	6706	1089	32	15	0	13	2	27	10	3	0	0	0	0
1994	9865	1385	0	0	0	0	9	7	4	4	4	4	0	0
1995	6648	1078	23	17	21	19	8	4	42	2	8	8	0	0
1996	6980	1158	25	15	5	28	19	18	7	0	21	11	0	0
1997	8831	1622	13	6	12	4	16	8	10	5	1	1	0	0
1998	12358	2162	157	146	37	70	25	58	82	48	7	7	0	0
1999	10689	1839	205	85	102	50	110	87	69	4	2	2	0	0
2000	8956	2003	110	78	15	3	4	4	119	125	96	82	0	0
2001	11747	2480	28	46	143	136	14	3	37	21	21	15	0	0
2002	16047	3354	37	42	39	76	40	27	20	0	0	0	0	0
2003	22117	5018		36	28	51	59	57	195	16	17	27	0	0
2004	17991	4339			54	68	101	61	103	68	31	65	0	0
2005	20124	4601				56	326	342	282	97	109	47	0	0
2006	22662	5020					53	93	210	143	53	5	0	0
2007	17477	3980						8	451	358	365	290	0	0
2008	13330	3195							25	0	5	15	0	0
2009	7803	1877								0	2	62	0	0
2010	4681	906									30	82	0	0
2011	1497	264												0

	2010	2011
Total:	783	704
Increase in Reserves during 2011:	(79)	
Total Payments during 2011:	765	
Case Incurred Loss during 2011:	686	
New Mexico Direct Losses Incurred as shown in NAIC Annual Statement Schedule T:	701	
Difference:	(15)	

Explanation for Difference (if any):

Difference is due to change in bulk reserves

Note: Use the same reporting instructions as for Schedule P - Part 2B of the NAIC Annual Statement, except that loss and ALAE should be DIRECT of REINSURANCE and should be NEW MEXICO claims only.