

# 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: Title Resources Guaranty Company

NAIC Code: 50016

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
<b>Part A: Revenue</b>						
1. Direct premiums written	0	0	0	0	0	0
2. Direct premiums written that are retained by agent	0	0	0	0		
3. Direct premiums written that are remitted to underwriter	0	0	0	0		
4. Escrow and settlement service charges	0	0	0	0		
5. Other title fees and service charges	0	0	0	0		
6. Total Other Income	0	0	0	0	0	0
7. <b>Total Revenue</b>	0	0	0	0		

	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total	From Form 3	Difference
<b>For underwriters that charge rates below the promulgated rates:</b>						
8. Direct premiums as if they had been written at promulgated rates	0	0	0	0	0	0

<b>Part B: Corporate Expenses</b>						
Line 1 as defined per NAIC Annual Statement, STATEMENT OF INCOME Exhibit. Lines 2 through 22 as defined per NAIC Annual Statement, EXPENSES Exhibit.						
<b>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.</b>						
1. Losses and loss adjustment expenses incurred	0	27,943	0	27,943		
2. Total personnel costs	0	0	0	0		
3. Total production services purchased outside	0	0	0	0		
4. Advertising	0	0	0	0		
5. Boards, bureaus and associations	0	0	0	0		
6. Title plant rent and maintenance	0	0	0	0		
7. Claim adjustment services	0	0	0	0		
8. Amounts charged off, net of recoveries	0	0	0	0		
9. Marketing and promotional expenses	0	0	0	0		
10. Insurance	0	0	0	0		
11. Directors' fees	0	0	0	0		
12. Travel and travel items	0	0	0	0		
13. Rent and rent items	0	0	0	0		
14. Equipment	0	0	0	0		
15. Cost or depreciation of EDP equipment and software	0	0	0	0		
16. Printing, stationery, books and periodicals	0	0	0	0		
17. Postage, telephone, messenger and express	0	0	0	0		
18. Legal and auditing	0	0	0	0		
19. Total taxes, licenses and fees	0	600	0	600		
20. Real estate expenses	0	0	0	0		
21. Real estate taxes	0	0	0	0		
22. Aggregate write-ins for miscellaneous expenses	0	0	0	0		
23. <b>Total Corporate Expenses</b>	0	28,543	0	28,543		

<b>Part C: Net Income</b>						
1. <b>Income (Loss)</b>	0	(28,543)	0	(28,543)		

# 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: Title Resources Guaranty Company

	Countrywide
1. Known claims reserve	868,687
2. Statutory premium reserve	20,704,968
3. Aggregate of other reserves required by law	
4. Supplemental reserve	
5. Total Reserves	21,573,655
6. Net investment income earned	95,681
7. Net realized capital gains (losses)	
8. Total net investment gain	95,681
9. Federal and foreign income taxes incurred	4,467,393
10. Surplus as regards policyholders	17,357,934

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 3: TRANSACTION REPORT

For Calendar Year Ending December 31, 2011

NEW MEXICO EXPERIENCE ONLY

Insurance Company: Title Resources Guaranty 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?	Direct Premiums As If They Had Been Written at Promulgated Rates
none	0001	Charge For Additional Chain Of Title	13.14.9.16	0	0	No	0
none	0002	Charge For Unplatted Tract Of Unusual Complexity	13.14.9.16	0	0	Yes	0
none	0003	Abstract Retirement Credit	13.14.9.24	0	0	Yes	0
none	0004	Loan Policy Insuring Construction Policy - Mechanic's Lien Coverage With Evidence of Priority	13.14.9.40G	0	0	No	0
none	0005	Loan Policy Insuring Construction Policy - Mechanic's Lien Coverage Without Evidence of Priority	13.14.9.40F	0	0	Yes	0
none	0006	Owner's Policy - Mechanic's Lien Coverage - Filing Period Expired	13.14.10.9A	0	0	No	0
none	0007	Owner's Policy - Mechanic's Lien Coverage - Filing Period Not Expired	13.14.10.9B	0	0	Yes	0
none	0008	Survey Coverage Endorsement	13.14.10.10	0	0	Yes	0
none	0009	Duplicate Original Policy	13.14.9.33	0	0	No	0
none	0010	Navigable Streams, Lakes, etc. - Standard Exception No. 6	13.14.10.29	0	0	No	0
none	0011	Permissible Modification - Standard Exception No. 7	13.14.10.35	0	0	No	0
none	0012	Waiver of Arbitration	none	0	0	No	0
none	0013	Cancellation Fee	13.14.9.19B	0	0	No	0
none	0014	Permissible Deletion - Standard Exception No. 8	13.14.10.46	0	0	No	0
1	0101	Owner's Policy	13.14.9.20	0	0	Yes	0
1	0102	Owner's Policy - With Bulk Rate	13.14.9.23	0	0	Yes	0
1	0103	Multiple Owners on Same Land - Simultaneous Issue	13.14.9.32	0	0	Yes	0
1	0104	Replacement Owner's Policy	13.14.9.26	0	0	Yes	0
1	0110	Owner's Policy - Reissue (10% Discount)	13.14.9.35	0	0	Yes	0
1	0115	Owner's Policy - Reissue (15% Discount)	13.14.9.35	0	0	Yes	0
1	0120	Owner's Policy - Reissue (20% Discount)	13.14.9.35	0	0	Yes	0
1	0125	Owner's Policy - Reissue (25% Discount)	13.14.9.35	0	0	Yes	0
2	0201	Loan Policy - Single Issue	13.14.9.22	0	0	Yes	0
2	0202	Loan Policy - Simultaneous Issue with Owner's Policy	13.14.9.30	0	0	No	0
2	0203	Loan Policy - Second Mortgage or Subsequent Issue	13.14.9.36	0	0	Yes	0
2	0204	Replacement Loan Policy	13.14.9.26	0	0	Yes	0
2	0240	Loan Policy - Substitution Rate (less than 2 years - 40%)	13.14.9.39	0	0	Yes	0
2	0245	Loan Policy - Substitution Rate (more than 2 years, less than 3 - 45%)	13.14.9.39	0	0	Yes	0
2	0250	Loan Policy - Substitution Rate (more than 3 years, less than 4 - 50%)	13.14.9.39	0	0	Yes	0
2	0255	Loan Policy - Substitution Rate (more than 4 years, less than 5 - 55%)	13.14.9.39	0	0	Yes	0
2	0260	Loan Policy - Substitution Rate (more than 5 years, less than 6 - 60%)	13.14.9.39	0	0	Yes	0
2	0265	Loan Policy - Substitution Rate (more than 6 years, less than 7 - 65%)	13.14.9.39	0	0	Yes	0
2	0270	Loan Policy - Substitution Rate (more than 7 years, less than 8 - 70%)	13.14.9.39	0	0	Yes	0
2	0275	Loan Policy - Substitution Rate (more than 8 years, less than 9 - 75%)	13.14.9.39	0	0	Yes	0
2	0280	Loan Policy - Substitution Rate (more than 9 years, less than 10 - 80%)	13.14.9.39	0	0	Yes	0
2	9240	Loan Policy - Statutory Rate (less than 2 years - 40%)	59A-30-6.1	0	0	Yes	0
2	9250	Loan Policy - Statutory Rate (more than 2 years, less than 3 - 45%)	59A-30-6.1	0	0	Yes	0
2	9260	Loan Policy - Statutory Rate (more than 3 years, less than 4 - 50%)	59A-30-6.1	0	0	Yes	0
2	9270	Loan Policy - Statutory Rate (more than 4 years, less than 5 - 55%)	59A-30-6.1	0	0	Yes	0
2	9280	Loan Policy - Statutory Rate (more than 5 years, less than 6 - 60%)	59A-30-6.1	0	0	Yes	0
2	9290	Loan Policy - Statutory Rate (more than 6 years, less than 7 - 65%)	59A-30-6.1	0	0	Yes	0
2	9300	Loan Policy - Statutory Rate (more than 7 years, less than 8 - 70%)	59A-30-6.1	0	0	Yes	0
2	9310	Loan Policy - Statutory Rate (more than 8 years, less than 9 - 75%)	59A-30-6.1	0	0	Yes	0
2	9320	Loan Policy - Statutory Rate (more than 9 years, less than 10 - 80%)	59A-30-6.1	0	0	Yes	0
3	0300	Construction Loan Policy	13.14.9.40A	0	0	Yes	0
6	0600	Commitments for Title Insurance	13.14.9.25	0	0	Yes	0
7	0700	U.S. Policy, ALTA 1963	13.14.9.25	0	0	Yes	0
9	0900	Notice of Availability of Owner's Title Insurance	none	0	0	No	0
10	1000	Facultative Reinsurance Agreement	none	0	0	No	0
11	1101	Construction Loan Extension Endorsement	13.14.9.40B	0	0	No	0
11	1102	Pending Disbursement Clause - Subsequent Attachment	13.14.9.40E	0	0	No	0
11	1103	Pending Disbursement Clause - Simultaneous Insertion or Attachment	13.14.9.40F	0	0	No	0
11	1104	Correction/Multipurpose Endorsement	13.14.8.8	0	0	No	0
11	1105	Renewal, Extension, Modification and Partial Release Endorsement	13.14.10.20	0	0	No	0
11	1108	Extension of Commitment for Title Insurance	13.14.9.19A	0	0	No	0
11	1109	Increase in Coverage	13.14.6.8D	0	0	Yes	0
12	1200	Condominium Endorsement to Loan Policy (ALTA 4)	13.14.10.14	0	0	No	0
13	1300	Planned Unit Development Endorsements (ALTA 5)	13.14.10.15	0	0	No	0
14	1400	Variable Rate Mortgage Endorsement (ALTA 6)	13.14.10.12	0	0	No	0
15	1500	Variable Rate Mortgage Endorsement - Negative Amortization (ALTA 6.1)	13.14.10.12	0	0	No	0
16	1600	Manufacture Housing Endorsements (ALTA 7)	13.14.10.13	0	0	No	0
17	1700	Revolving Credit Endorsement	13.14.10.12	0	0	No	0
18	1800	Construction Loan Policy Endorsement A	13.14.9.40D	0	0	Yes	0
18	1800	Construction Loan Policy Endorsement D	13.14.9.40E	0	0	No	0
20	2001	Leasehold Owner's Endorsement (to create policy)	13.14.10.19	0	0	No	0
20	2002	Leasehold Loan Policy - Simultaneous Issue with Owner's Policy	13.14.9.30	0	0	No	0
20	2003	Leasehold Loan Policy - Subsequent Issue	13.14.9.31	0	0	Yes	0
20	2010	Leasehold Owner's Policy - Reissue (10% Discount)	13.14.9.35	0	0	Yes	0
20	2015	Leasehold Owner's Policy - Reissue (15% Discount)	13.14.9.35	0	0	Yes	0
20	2020	Leasehold Owner's Policy - Reissue (20% Discount)	13.14.9.35	0	0	Yes	0
20	2025	Leasehold Owner's Policy - Reissue (25% Discount)	13.14.9.35	0	0	Yes	0
21	2100	Leasehold Loan Endorsement (to create policy)	13.14.10.19	0	0	No	0
22	2200	Pending Disbursement Down Date Endorsement	13.14.10.18	0	0	No	0
23	2300	Pending Improvements Endorsement	13.14.10.23	0	0	No	0
24	2400	Assignment Endorsements	13.14.10.8	0	0	No	0
25	2500	Additional Advance Endorsement	13.14.10.11	0	0	No	0
26	2600	Partial Coverage Endorsement	none	0	0	No	0
27	2700	U.S. Policy, ALTA 1963 Down Date Endorsement	13.14.10.16	0	0	No	0
28	2800	Non-Imputation Endorsements	13.14.10.21	0	0	Yes	0
29	2900	Environmental Protection Lien Endorsement (ALTA 8.1)	13.14.10.22	0	0	No	0
30	3000	Condominium Endorsement to Owner's Policy	13.14.10.24	0	0	No	0
31	3100	Owner's Leasehold Conversion Endorsement (to create policy)	13.14.9.38	0	0	Yes	0
32	3200	Coordinate and Proportionate Endorsement	none	0	0	No	0
33	3300	Change of Name Endorsement	none	0	0	No	0
34	3400	U.S. Policy, ALTA 1991	13.14.9.25	0	0	Yes	0
36	3600	Limited Title Search Policy (LTSP)	13.14.9.27	0	0	No	0
37	3700	Continuation Endorsement for LTSP	13.14.10.25	0	0	No	0
38	3800	Revolving Credit, Variable Rate Endorsement for LTSP	13.14.10.26	0	0	No	0
39	3900	Lenders' Creditors' Rights Endorsement	13.14.10.28	0	0	No	0
40	4000	Owners' Creditors' Rights Endorsement	13.14.10.27	0	0	No	0
41	4100	Foreclosure Guarantee Policy	13.14.9.28	0	0	Yes	0
42	4200	Foreclosure Guarantee Policy Down Date Endorsement	13.14.10.18	0	0	No	0
43	4300	Insuring Around Endorsement	none	0	0	No	0
44	4400	Revolving Credit, Increased Credit Limit Endorsement	13.14.10.30	0	0	No	0
45	4500	Residential Limited Coverage Junior Loan Policy	13.14.9.29	0	0	No	0
46	4600	Down Date Endorsement to Residential Limited Coverage Junior Loan Policy	13.14.10.32	0	0	No	0
47	4700	Revolving Credit, Variable Rate Endorsement to Residential Limited Coverage Junior Loan Policy	13.14.10.33	0	0	No	0
48	4800	Truth-in-Lending Endorsement	13.14.10.31	0	0	Yes	0
50	5000	Restrictions, Encroachments and Minerals Endorsements - Loan Policy (ALTA 9)	13.14.10.34	0	0	Yes	0
51	5100	Land Abuts Street Endorsement	13.14.10.36	0	0	No	0
52	5200	Location Endorsement	13.14.10.37	0	0	No	0
54	5400	Contiguity of Single Parcel Endorsement	13.14.10.39	0	0	No	0
55	5500	Named Insured Endorsement	13.14.10.40	0	0	No	0
56	5600	Restrictions, Encroachments and Minerals Endorsements - Unimproved Land (ALTA 9.1)	13.14.10.34	0	0	Yes	0
57	5700	Restrictions, Encroachments and Minerals Endorsements - Improved Land (ALTA 9.2)	13.14.10.34	0	0	Yes	0
58	5800	First Loss Endorsement	13.14.10.41	0	0	No	0
59	5900	Last Dollar Endorsement	13.14.10.42	0	0	No	0
60	6000	Loan Policy Aggregation Endorsement	13.14.10.43	0	0	No	0
61	6100	Foundation Endorsement	13.14.10.44	0	0	No	0
62	6200	Assignment of Benefits/Leases Endorsement	13.14.9.35	0	0	No	0
63	6300	Short Form Residential Loan Policy	13.14.9.22	0	0	Yes	0
64	6400	Zoning Endorsement 3.0 (Unimproved Land)	13.14.10.47	0	0	Yes	0
65	6500	Zoning Endorsement 3.1 (Completed Structure)	13.14.10.48	0	0	Yes	0
66	6600	Contiguity of Multiple Parcels Endorsement	13.14.10.39	0	0	No	0
67	6700	Access and Entry Endorsement	13.14.10.49	0	0	No	0
68	6800	Indirect Access and Entry Endorsement	13.14.10.50	0	0	No	0
69	6900	Utility Access Endorsement	13.14.10.51	0	0	No	0
70	7000	Commercial Environmental Protection Lien Endorsement	13.14.10.52	0	0	No	0
71	7100	Reverse Mortgage Endorsement	13.14.10.53	0	0	No	0
72	7200	Single Tax Parcel Endorsement	13.14.10.54	0	0	No	0
73	7300	Multiple Tax Parcel Endorsement	13.14.10.55	0	0	No	0
74	7400	Doing Business Endorsement	13.14.10.56	0	0	No	0
75	7500	Subdivision Endorsement	13.14.10.57	0	0	No	0
76	7600	Easement-Damage or Forced Removal Endorsement	13.14.10.58	0	0	No	0
77	7700	Co-Insurance Single Policy Endorsement	13.14.10.59	0	0	No	0
78	7800	Same as Survey Endorsement	13.14.10.38	0	0	No	0
79	7900	Same as Portion of Survey Endorsement	13.14.10.38	0	0	No	0
				TOTAL:	0	0	0

Crosscheck with Form 1: 0  
Difference: 0

Explanation for Difference (if any):

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**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: Title Resources Guaranty Company

***Transactions that are Dependent on the Basic Premium Rate***

Liability Range (\$000)		Number of Transactions	Direct Premiums Written
<i>More than</i>	<i>But no more than</i>		
0	5	0	0
5	10	0	0
10	20	0	0
20	30	0	0
30	40	0	0
40	50	0	0
50	60	0	0
60	70	0	0
70	80	0	0
80	90	0	0
90	100	0	0
100	200	0	0
200	300	0	0
300	400	0	0
400	500	0	0
500	1,000	0	0
1,000	2,000	0	0
2,000	3,000	0	0
3,000	4,000	0	0
4,000	5,000	0	0
5,000	10,000	0	0
10,000	15,000	0	0
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		0	0

Crosscheck with Form 3:	0	0
Difference:	0	0

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: Title Resources Guaranty 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												
1982												
1983												
1984												
1985												
1986												
1987	1	1	1	1	1	1	1	1	1	1	1	1
1988												
1989	17	17	17	17	17	17	17	17	17	17	1	1
1990	162	216	223	240	425	436	440	440	440	440	11	15
1991	123	160	160	160	164	187	190	193	192	192	8	10
1992	97	97	99	101	107	112	112	112	112	112	4	8
1993	365	373	376	378	380	392	397	397	400	400	19	24
1994	259	264	268	271	271	271	271	271	279	304	13	18
1995	174	175	175	175	179	179	179	179	179	179	8	12
1996	106	113	223	233	247	250	251	252	253	253	10	20
1997	9	9	9	9	9	9	9	9	9	9	1	1
1998	58	81	86	86	86	86	86	86	86	86	4	7
1999	1	2	2	2	2	2	2	2	2	2	1	1
2000												
2001	11	15	15	15	15	16	16	16	16	16		1
2002												
2003												
2004												
2005												
2006												
2007												
2008												
2009												
2010												
2011												

	2010	2011
Total:	1,986	2,011
Total Payments during 2011:		25
New Mexico Direct Losses Paid as shown in NAIC Annual Statement Schedule T:		25
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: Title Resources Guaranty 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														
1982														
1983														
1984														
1985														
1986														
1987	75	8												
1988	234	26												
1989	427	47												
1990	1056	117	41	6	10	4	2	2						
1991	2074	229	29	1			1	1	2					
1992	3110	387			2	3	8							
1993	4826	586	6	10	12	10	20	7						
1994	6145	768	2	2	7							1		4
1995	4454	630	1	2			3							
1996	3933	563	3	5	7	3	12	8	6	1				
1997	1415	177												
1998	1465	195	12	7										
1999	1171	152												
2000	944	129												
2001	665	90	1	2										
2002	75	9												
2003	3													
2004	1													
2005														
2006														
2007														
2008														
2009														
2010														
2011														

	2010	2011
Total:	1	4
Increase in Reserves during 2011:		3
Total Payments during 2011:		25
Case Incurred Loss during 2011:		28
New Mexico Direct Losses Incurred as shown in NAIC Annual Statement Schedule T:		28
Difference:		0

Explanation for Difference (if any):

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.