

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 1: STATEMENT OF INCOME AND EXPENSES

For Calendar Year Ending December 31, 2014

NEW MEXICO EXPERIENCE ONLY

Insurance Company: **WFG National Title Insurance Company**

NAIC Code: **51152**

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	0	3,619,718	0	3,619,718	3,619,718	0
2. Direct premiums written that are retained by agent	0	2,893,404	0	2,893,404		
3. Direct premiums written that are remitted to underwriter	0	726,314	0	726,314		
4. Escrow and settlement service charges	0	0	0	0		
5. Other title fees and service charges	0	3,850	0	3,850		
6. Total Other Income	0	3,850	0	3,850	3,850	0
7. Total Revenue	0	730,164	0	730,164		

					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	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		8,612		8,612		
2. Total personnel costs		359,257		359,257		
3. Total production services purchased outside		23,579		23,579		
4. Advertising		645		645		
5. Boards, bureaus and associations		3,902		3,902		
6. Title plant rent and maintenance		28,516		28,516		
7. Claim adjustment services		3,801		3,801		
8. Amounts charged off, net of recoveries		19,351		19,351		
9. Marketing and promotional expenses		5,505		5,505		
10. Insurance		8,835		8,835		
11. Directors' fees		0		0		
12. Travel and travel items		32,951		32,951		
13. Rent and rent items		16,302		16,302		
14. Equipment		1,483		1,483		
15. Cost or depreciation of EDP equipment and software		31,444		31,444		
16. Printing, stationery, books and periodicals		3,820		3,820		
17. Postage, telephone, messenger and express		5,228		5,228		
18. Legal and auditing		679		679		
19. Total taxes, licenses and fees		109,739		109,739		
20. Real estate expenses		0		0		
21. Real estate taxes		0		0		
22. Aggregate write-ins for miscellaneous expenses		9,104		9,104		
23. Total Corporate Expenses	0	672,753	0	672,753		

Part C: Net Income						
1. Income (Loss)	0	57,411	0	57,411		

NEW MEXICO TITLE INSURANCE UNDERWRITERS STATISTICAL REPORT

FORM 2: RESERVES, INVESTMENT GAIN AND SURPLUS

For Calendar Year Ending December 31, 2014

COUNTRYWIDE EXPERIENCE

Insurance Company: WFG National Title Insurance Company

	Countrywide
1. Known claims reserve	2,330,684
2. Statutory premium reserve	43,139,765
3. Aggregate of other reserves required by law	0
4. Supplemental reserve	0
5. Total Reserves	45,470,449
6. Net investment income earned	568,667
7. Net realized capital gains (losses)	50,940
8. Total net investment gain	619,607
9. Federal and foreign income taxes incurred	(606,151)
10. Surplus as regards policyholders	18,914,940

NEW MEXICO TITLE INSURANCE UNDERWRITER'S STATISTICAL REPORT

FORM 3: TRANSACTION REPORT

For Calendar Year Ending December 31, 2014

NEW MEXICO EXPERIENCE ONLY

Insurance Company: WFG National Title Insurance Company

For Underwriters
That Charge
Rates Below the
Promulgated
Rates

Direct Premiums
As If They Had
Been Written at
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	50	No	
none	0002	Charge For Unplatted Tract Of Unusual Complexity	13.14.9.16	0	674	Yes	
none	0003	Abstract Retirement Credit	13.14.9.24	2	1,710	Yes	
none	0004	Loan Policy Insuring Construction Policy - Mechanic's Lien Coverage With Evidence of Priority	13.14.9.40G	0	31,600	No	
none	0005	Loan Policy Insuring Construction Policy - Mechanic's Lien Coverage Without Evidence of Priority	13.14.9.40G	0	7,645	Yes	
none	0006	Owner's Policy - Mechanic's Lien Coverage - Filing Period Expired	13.14.10.9A	0	10,904	No	
none	0007	Owner's Policy - Mechanic's Lien Coverage - Filing Period Not Expired	13.14.10.9B	0	213	Yes	
none	0008	Survey Coverage Endorsement	13.14.10.10	0	159,987	Yes	
none	0009	Duplicate Original Policy	13.14.9.33	0	0	No	
none	0010	Navigable Streams, Lakes, etc. Standard Exceptions No. 6	13.14.10.29	0	0	No	
none	0011	Permissible Modifications - Standard Exception No. 7	13.14.10.35	0	0	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	0	0	No	
1	0101	Owner's Policy	13.14.9.20	931	1,401,934	Yes	
1	0102	Owner's Policy - With Bulk Rate	13.14.9.23	109	98,063	Yes	
1	0103	Multiple Owners on Same Land - Simultaneous Issue	13.14.9.32	2	1,922	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	363	682,054	Yes	
1	0115	Owner's Policy - Reissue (15% Discount)	13.14.9.35	28	38,083	Yes	
1	0120	Owner's Policy - Reissue (20% Discount)	13.14.9.35	27	38,121	Yes	
1	0125	Owner's Policy - Reissue (25% Discount)	13.14.9.35	20	29,920	Yes	
2	0201	Loan Policy - Single Issue	13.14.9.22	412	370,237	Yes	
2	0202	Loan Policy - Simultaneous Issue with Owner's Policy	13.14.9.30	11	29,449	No	
2	0203	Loan Policy - Second Mortgage or Subsequent Issue	13.14.9.36	40	42,992	Yes	
2	0204	Replacement Loan Policy	13.14.9.26	0	0	Yes	
2	0205	Loan Policy Insuring Construction Loan	13.14.9.40A	1	358	No	
2	0206	Loan Policy Insuring Construction Loan Extension	13.14.9.40B	0	0	No	
2	0240	Loan Policy - Substitution Rate (less than 2 years - 40%)	13.14.9.39	29	22,756	Yes	
2	0245	Loan Policy - Substitution Rate (more than 2 years, less than 3 - 45%)	13.14.9.39	16	11,078	Yes	
2	0250	Loan Policy - Substitution Rate (more than 3 years, less than 4 - 50%)	13.14.9.39	13	9,457	Yes	
2	0255	Loan Policy - Substitution Rate (more than 4 years, less than 5 - 55%)	13.14.9.39	19	12,254	Yes	
2	0260	Loan Policy - Substitution Rate (more than 5 years, less than 6 - 60%)	13.14.9.39	56	58,173	Yes	
2	0265	Loan Policy - Substitution Rate (more than 6 years, less than 7 - 65%)	13.14.9.39	21	15,006	Yes	
2	0270	Loan Policy - Substitution Rate (more than 7 years, less than 8 - 70%)	13.14.9.39	16	26,922	Yes	
2	0275	Loan Policy - Substitution Rate (more than 8 years, less than 9 - 75%)	13.14.9.39	14	12,845	Yes	
2	0280	Loan Policy - Substitution Rate (more than 9 years, less than 10 - 80%)	13.14.9.39	10	12,984	Yes	
3	0300	Construction Loan Policy	13.14.9.40A	102	45,245	Yes	
6	0600	Commitment for Title Insurance	13.14.9.19A	0	236,125	No	
6.1	0601	Plain Language Commitment for Title Insurance	13.14.9.19A	0	0	No	
7	0700	U.S. Policy, ALTA 1963	13.14.18.20	0	0	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	0	25	No	
11	1102	Pending Disbursement Clause - Subsequent Attachment	13.14.9.40F	0	225	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	0	150	No	
11	1105	Renewal, Extension and Partial Release Endorsement	13.14.10.20	0	0	No	
11	1106	Extension of Commitment for Title Insurance	13.14.9.19A	0	0	No	
11	1108	Increase in Coverage	13.14.6.8D	0	0	Yes	
12	1200	Condominium Endorsement - All Assessments (ALTA 4-06)	13.14.10.14	0	1,300	No	
13	1300	Planned Unit Development Endorsement - All Assessments (ALTA 5-06)	13.14.10.15	0	4,175	No	
13.1	1301	Planned Unit Development Endorsement - Unpaid Assessments (ALTA 5.1-06)	13.14.10.15	0	475	No	
14	1400	Variable Rate Mortgage Endorsement (ALTA 6-06)	13.14.10.12	0	2,875	No	
15	1500	Variable Rate, Negative Amortization Mortgage Endorsement - (ALTA 6.2-06)	13.14.10.12	0	200	No	
16	1600	Manufacture Housing Unit Endorsement (ALTA 7-06)	13.14.10.13	0	4,475	No	
16.1	1601	Manufacture Housing Unit (Conversion Loan) Endorsement (ALTA 7.1-06)	13.14.10.13	0	0	No	
16.2	1602	Manufacture Housing Unit (Conversion Owner's) Endorsement (ALTA 7.2-06)	13.14.10.13	0	0	No	
17	1700	Revolving Credit Endorsement	13.14.10.12	0	750	No	
18	1800	Construction Loan Policy Endorsement A	13.14.9.40D	0	0	Yes	
19	1900	Construction Loan Policy Endorsement D	13.14.18.35	0	625	Yes	
20	2000	Leasehold Owner's Endorsement (to create policy) (ALTA 13-06, 04-02-12)	13.14.10.19	0	0	No	
20	2002	Leasehold Loan Policy Simultaneous Issue with Owner's Policy	13.14.9.30	0	0	No	
20	2003	Leasehold Owner's Policy - Simultaneous Issue with Owner's Policy	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) (ALTA 13.1-06, 04-02-12)	13.14.10.19	0	0	No	

21	2101	Leasehold Loan Policy - Simultaneous Issue with Leasehold Owner's Policy	13.14.9.30	0	0	No
22	2200	Pending Disbursement Down Date Endorsement	13.14.10.18	0	2,095	No
23	2300	Pending Improvements Endorsement	13.14.10.23	0	200	No
24	2400	Assignment Endorsement (ALTA 10-06)	13.14.10.8	0	0	No
24.1	2401	Assignment and Downdate Endorsement (ALTA 10.1-06)	13.14.10.8	0	25	No
25	2500	Additional Advance Endorsement	13.14.10.11	0	997	No
26	2600	Partial Coverage Endorsement	none	0	0	No
27	2700	U.S. Policy, ALTA 1963 Down Date Endorsement	13.14.18.44	0	0	Yes
28	2800	Non-Imputation - Full Equity Transfer Endorsement (ALTA 15-06)	13.14.10.21	0	0	Yes
28.1	2801	Non-Imputation - Additional Interest Endorsement (ALTA 15.1-06)	13.14.10.21	0	0	Yes
28.2	2802	Non-Imputation - Partial Equity Transfer Endorsement (ALTA 15.2-06)	13.14.10.21	0	4,553	Yes
29	2900	Environmental Protection Lien Endorsement (ALTA 8.1-06)	13.14.10.22	0	29,325	No
30	3000	Condominium Endorsement - Unpaid Assessments (ALTA 4.1-06)	13.14.10.24	0	1,200	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 (12-03-12)	13.14.9.25	0	0	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	Lender's Creditors' Rights Endorsement	13.14.10.28	0	0	No
39	4000	Owner's Creditors' Rights Endorsement	13.14.10.27	0	0	No
41	4100	Limited Pre-Foreclosure Title Insurance Policy ALTA (12-03-12)	13.14.9.28	1	388	Yes
42	4200	Limited Pre-Foreclosure Title Insurance Policy Down Date Endorsement ALTA (12-03-12)	13.14.18.61	0	0	No
43	4300	Insuring Around Endorsement	13.14.8.13	0	25	No
44	4400	Revolving Credit, Increased Credit Limit Endorsement	13.14.10.30	0	0	No
45	4500	Residential Limited Coverage Junior Loan Policy ALTA (Rev. 08-01-12)	13.14.9.29	0	0	No
46	4600	Down Date Endorsement to Residential Limited Coverage Junior Loan Policy ALTA JR1 (08-01-12)	13.14.10.32	0	0	No
47	4700	Endorsement to Residential Limited Coverage Junior Loan Policy ALTA JR2 Future Advances (08-01-12)	13.14.10.33	0	0	No
48	4800	Truth-in-Lending Endorsement (ALTA 2-06)	13.14.10.31	0	0	Yes
50	5000	Restrictions, Encroachments and Minerals - Loan Policy Endorsement (ALTA 9-06)	13.14.10.34	0	3,413	Yes
50.1	5001	Restrictions, Encroachments and Minerals - Loan Policy Endorsement (ALTA 9.3-06)	13.14.10.34	0	25	Yes
51	5100	Land Abuts Street Endorsement	13.14.10.36	0	50	No
52	5200	Location Endorsement	13.14.10.37	0	200	No
54	5400	Contiguity Single Parcel Endorsement	13.14.10.39	0	0	No
55	5500	Named Insured Endorsement	13.14.10.40	0	25	No
56	5600	Restrictions, Encroachments, Minerals - Owner's Policy (Unimproved Land) Endorsement (ALTA 9.1-06)	13.14.10.34	0	0	Yes
56.1	5601	Restrictions, Encroachments, Minerals - Owner's Policy (Unimproved Land) Endorsement (ALTA 9.4-06)	13.14.10.34	0	0	Yes
57	5700	Restrictions, Encroachments, Minerals - Owner's Policy (Improved Land) Endorsement (ALTA 9.2-06)	13.14.10.34	0	1,953	Yes
57.1	5701	Restrictions, Encroachments, Minerals - Owner's Policy (Improved Land) Endorsement (ALTA 9.5-06)	13.14.10.34	0	1,658	Yes
58	5800	First Loss - Multiple Parcel Transactions Endorsement (ALTA 20-06)	13.14.10.41	0	0	No
60	6000	Aggregation Endorsement (ALTA 12-06)	13.14.10.43	0	0	No
60.1	6001	Aggregation Endorsement (ALTA 12.1-06)	13.14.10.43	0	0	No
61	6100	Foundation Endorsement	13.14.10.44	0	350	No
62	6200	Assignment of Rents/Leases Endorsement	13.14.10.45	0	525	No
63	6300	Short Form Residential Loan Policy (ALTA form revised 12-03-12)	13.14.9.22	4	4,105	Yes
64	6400	Zoning - Unimproved Land Endorsement (ALTA 3-06)	13.14.10.47	0	0	Yes
65	6500	Zoning - Completed Structure Endorsement (ALTA 3.1-06)	13.14.10.48	0	3,813	Yes
66	6600	Contiguity - Multiple Parcels Endorsement (ALTA 19-06)	13.14.10.39	0	0	No
67	6700	Access and Entry Endorsement (ALTA 17)	13.14.10.49	0	50	No
68	6800	Indirect Access and Entry Endorsement (ALTA 17.1-06)	13.14.10.50	0	0	No
69	6900	Utility Access Endorsement (ALTA 17.2-06)	13.14.10.51	0	25	No
70	7000	Commercial Environmental Protection Lien Endorsement (ALTA 8.2-06)	13.14.10.52	0	650	No
71	7100	Reverse Mortgage Endorsement (ALTA 14.3-06)	13.14.10.53	0	150	No
72	7200	Single Tax Parcel Endorsement (ALTA 18-06)	13.14.10.54	0	50	No
73	7300	Multiple Tax Parcel Endorsement (ALTA 18.1-06)	13.14.10.55	0	0	No
74	7400	Doing Business Endorsement (ALTA 24-06)	13.14.10.56	0	0	No
75	7500	Subdivision Endorsement (ALTA 26-06)	13.14.10.57	0	50	No
76	7600	Easement-Damage or Enforced Removal Endorsement (ALTA 28-06)	13.14.10.58	0	50	No
77	7700	Co-Insurance - Single Policy Endorsement (ALTA 23-06)	13.14.10.59	0	0	No
78	7800	Same as Survey Endorsement (ALTA 25-06)	13.14.10.38	0	50	No
79	7900	Same as Portion of Survey Endorsement (ALTA 25.1-06)	13.14.10.38	0	0	No
80	8000	Mortgage Modification Endorsement (ALTA 11-06)	13.14.10.20	0	90	No
83	8300	Construction Loan - Endorsement (ALTA 32-06, 2-3-11)	13.14.9.40X	0	1,800	Yes
83.1	8301	Construction Loan - Direct Payment Endorsement (ALTA 32.1-06, 4-2-13)	13.14.9.40X	0	0	No
83.2	8302	Construction Loan - Insured's Direct Payment Endorsement (ALTA 32.2-06, 4-2-13)	none	0	0	No
84	8400	Disbursement Endorsement (ALTA 33-06, 2-3-11)	13.14.9.40X	0	625	No
85	8500	Identified Risk Coverage Endorsement	none	0	0	No
86	8600	Policy Authentication Endorsement (ALTA 39-06, 04.02-12)	13.14.18.111	0	0	No
87	8700	Zoning - Land Under Development Endorsement (ALTA 3.2-06)	13.14.10.48	0	0	Yes
2	9240	Loan Policy - Statutory Rate (less than 3 years - 40%)	59A-30-6.1	31	30,850	Yes
2	9250	Loan Policy - Statutory Rate (more than 3 years, less than 5 - 50%)	59A-30-6.1	28	17,173	Yes
2	9260	Loan Policy - Statutory Rate (more than 5 years, less than 10 - 60%)	59A-30-6.1	67	58,202	Yes
2	9280	Loan Policy - Statutory Rate (more than 10 years, less than 20 - 80%)	59A-30-6.1	26	30,942	Yes
TOTAL:				2,399	3,619,718	0

Crosscheck with Form 1:
Difference:

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, 2014

NEW MEXICO EXPERIENCE ONLY

Insurance Company: WFG Natio

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	10	1,950
5	10	20	3,824
10	20	74	17,769
20	30	83	26,514
30	40	82	30,883
40	50	83	37,592
50	60	60	30,102
60	70	75	42,400
70	80	100	63,314
80	90	81	54,456
90	100	84	59,342
100	200	833	708,226
200	300	315	426,059
300	400	139	263,514
400	500	84	208,222
500	1,000	172	610,271
1,000	2,000	75	465,254
2,000	3,000	11	104,128
3,000	4,000	3	36,503
4,000	5,000	2	45,044
5,000	10,000	1	24,408
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		2,387	3,259,775

Crosscheck with Form 3:	2387	3,259,775
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, 2014

NEW MEXICO EXPERIENCE ONLY

Insurance Company: WFG National 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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
Prior												
1985												
1986												
1987												
1988												
1989												
1990												
1991												
1992												
1993												
1994												
1995												
1996												
1997												
1998												
1999												
2000												
2001												
2002												
2003												
2004												
2005												
2006												
2007												
2008												
2009												
2010												
2011												
2012									5	17	1	1
2013												
2014												

	2013	2014
Total:	5	17
Total Payments during 2014:		12
New Mexico Direct Losses Paid as shown in NAIC Annual Statement Schedule T:		12
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, 2014

NEW MEXICO EXPERIENCE ONLY

Insurance Company: WFG National 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)											
			2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
Prior														
1985														
1986														
1987														
1988														
1989														
1990														
1991														
1992														
1993														
1994														
1995														
1996														
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2001														
2002														
2003														
2004														
2005														
2006														
2007														
2008														
2009														
2010														
2011														
2012													3	0
2013														
2014														

	2013	2014
Total:	3	0
Increase in Reserves during 2014:	(3)	(3)
Total Payments during 2014:	12	12
Case Incurred Loss during 2014:	9	9
New Mexico Direct Losses Incurred as shown in NAIC Annual Statement Schedule T:	9	9
Difference:	0	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.