

Report Lines: By-Line Responses

THIS IS REQUIRED INFORMATION that is to be provided each time the data template is submitted to the Office of Insurance Regulation

SELECT AGENT/AGENCY TYPE:		Single State Agent				
Line No.	Line Description	Enter Alphanumeric Response	Enter Numeric Response	Required Data Field Complete?	General Instructions	Instructions Specific to Agency Type
General Information					<p>For reporting periods prior 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, at a minimum, report the following lines, which correspond with items on IRS form 1120:</p> <ol style="list-style-type: none"> Lines 1--29 (entity information, underwriters, and employee count); Line 45 (investment income); Line 49 (gross revenue); Line 50 (employee compensation without sub-parts a) and b)); Line 52 (dividends); Line 55 (employee benefits); Line 57 (rent and occupancy); Line 58 (real estate depreciation); Line 65 (other depreciation); Line 71 (marketing/advertising); and Line 82 (total expenses). 	No specific instructions.
1	Calendar Year Reporting		2015	TRUE		Enter the four-digit calendar year for which you are reporting (e.g., reporting in 2016 for 2015, enter 2015)
2	State Reporting for	Florida		TRUE		Enter the state for which you are reporting (this is already provided and the cell is locked)
3	Agent/Agency/Firm Name			FALSE		Insert Firm name or individual agent's name
4	d/b/a (if applicable, else enter "N/A")			FALSE		If applicable, provide d/b/a name for agency or "N/A"
5	Federal Tax ID (for Underwriter Direct Operations use NAIC Company Code)			FALSE		Enter Federal Tax ID (or SSN for individual)
6	Parent Company EIN (if applicable, else enter "N/A", for Underwriter Direct Operations use NAIC Group Code)			FALSE		If agency revenue is reported for taxes through a parent or other affiliate, enter such organization's EIN; otherwise indicate zeroes
7	Agency License Number (for Florida)			FALSE		Enter agency's license number in Florida
8	Street Address (Line 1)			FALSE		
9	Street Address (Line 2) (Enter "N/A" if not used)			FALSE		
10	City			FALSE		Enter the complete address for the agency's main office. Each line should be completed (or enter "N/A" if the second address line is not needed).
11	State			FALSE		
12	Zip			FALSE		
13	Contact Person			FALSE		Enter First, Middle Initial and Last name of person responsible for completing this report
14	Contact Phone			FALSE		Enter Phone number of person responsible for completing this report
15	Contact E-mail			FALSE		Enter E-mail address of person responsible for completing this report
Agency Information					For Questions 16-19 only one will be "Yes"; the others will be "No"	
16	Independent			FALSE	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.
17	Underwriter Affiliated (owned in whole or in part by underwriter)			FALSE	A licensed agency owned in whole or in part by an underwriter.	
18	Retail Office of Direct Writing Underwriters	No		TRUE	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, Column B)			FALSE	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".

20	Agency/Branch Type			FALSE	Title & Closing (full service): Check this box if the reporting entity/person provides title insurance and closing services. 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			FALSE		Enter the State of domicile or residence ('home state') for the reporting entity or individual (use Standard State Abbreviation)
22	Number of states in which Reporting Entity operates (list all states on Schedule A, Column E)			FALSE		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.
23	How long has agency been performing business in Florida?			FALSE		Check the appropriate time for range of years agency has been performing the business of title insurance in Florida.
24	Percentage of business in Florida (by gross premium)			FALSE	Include all title insurance-related business, including searches for title insurance and closings. Do not include non-title insurance-related business, such as title reports and closings for which no title insurance policy is intended to be issued.	N/A - Agencies which operate only in Florida should enter 100%
25	Number of underwriter appointments, contracts, or agreements (List underwriters in Schedule A, Column F)			FALSE		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.
26	(A) Number of employees *** (Total FTE as of the last date of reporting period, December 31)			FALSE	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. Do not include licensed employees in this category. *** = Note "employees" for this question includes sole proprietors and owners of small LLCs who also act as employees.	Enter number of employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated.
	(B) Number of employees *** (Total FTE on Sept. 30 - End of Third Quarter)			FALSE		
	(C) Number of employees *** (Total FTE on June 30 - End of Second Quarter)			FALSE		
	(D) Number of employees *** (Total FTE on March 31 - End of First Quarter)			FALSE		
	(E) Number of unallocated employees, including owners (Total FTE as of the last date of reporting period, December 31)			FALSE		
27	(A) Number of licensed FTE *** as of the last date of reporting period, December 31			FALSE	Of the employees in Line 26 show the number of employees who 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. *** = Note "employees" for this question includes sole proprietors and owners of small LLCs who also act as employees.	Enter number of licensed employees (by FTE, or Full Time Equivalent) as of the last day of the reporting period indicated
	(B) Number of licensed FTE *** on September 30 (End of Third Quarter)			FALSE		
	(C) Number of licensed FTE *** on June 30 (End of Second Quarter)			FALSE		
	(D) Number of licensed FTE *** on March 31 (End of First Quarter)			FALSE		
28	Number of licensed unallocated FTE as of the last date of reporting period, December 31			FALSE	NOTE: This line is only for multi-state operations and direct operations, who may allocate non-title insurance FTE for certain support services.	This is not applicable to Single State Agencies; Enter "0" (zero)
29	Average number of licensed employees (Auto-Calculated) included in 27 and 28. (Include the name and license number for every employee counted in 27 and 28 on Schedule A, Columns H and I)	0.00			Do not include employees who are licensed only through the Bar; they should be counted on the Comments tab. Only include employees licensed through the Department of Financial Services as title agents.	List licensed employees accounted for in Lines 27 and 28. Include in this count all employees encompassing any part of the reporting calendar year. Enter names of each on Schedule A
Risk Assumption						
30	Title Orders Opened During Reporting Period			FALSE		Enter total number of title insurance orders for title commitments/policies opened in reporting period.
31	Completed Title Transaction in Which Policy Was Issued or Intended to Be Issued			FALSE		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.

	Total number of policies issued in reporting period (Auto-Calculated) Sum of 32(A) and 32(B)		0		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.
32	(A) Total number of RESIDENTIAL policies issued in reporting period			FALSE		From line 32, enter number of policies that were classified as residential. "Residential policies" mean title insurance policies that insure the title to real property having a house, individual condominium unit, mobile home permanently affixed to real estate, or other dwelling unit intended principally for the occupancy of from one to four (1-4) families, but does not include multi-family structures intended for the use of 5+ families, undeveloped lots, or real estate intended principally for business, commercial, industrial, religious, educational or agricultural purposes even if some portion of the real estate is used for residential purposes.
	(B) Total number of NON-RESIDENTIAL policies issued in reporting period			FALSE		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 32(A) above.
33	(A) Number of searches billed to underwriters and third parties			FALSE	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 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 underwriters and third parties (Include the names of third parties on Schedule A, Column J)			FALSE		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			FALSE	This category includes all partially examined products or pro-forma commitments by whatever name. The category includes any search purchased from an underwriter or third party vendor which is more comprehensive than a listing of instruments and copies of those instruments. Expenses are to be included on 61(B).	
	(B) Number of searches acquired from an underwriter which did NOT include suggested or draft exceptions and/or requirements.			FALSE	This category includes all other searches purchased from an underwriter that are not included in category 34 (A). Expenses are to be included on 61(A).	
	(C) Number of searches acquired from a third party vendor that is not working primarily for the agency.			FALSE	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.			FALSE	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			FALSE	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 32(B).	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.			FALSE	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.
37	(A) Number of non-sale/purchase closing transactions from Line 32 (Auto-Calculated from sum of 37(B) through 37(E))		0		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.	The number of non-sale/purchase closing transactions conducted during the reporting period in Florida. This will not be higher than the number reported on Line 32.
	(B) Number of Refinance transactions included in 37(A)			FALSE		
	(C) Number of Junior Loan transactions included in 37(A)			FALSE		
	(D) Number of Leasehold transactions included in 37(A)			FALSE		
	(E) All Other transactions included in 37(A)			FALSE		
38	Total closing transactions completed			FALSE	A closing transaction completed is when an agent is acting as a settlement agent throughout the closing process. Include closings without actual policy issuance.	Enter total number of closing transactions completed during the reporting period.

Income						
39	Premium written			FALSE	Enter Total Gross Direct Premium. 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.
40	Premium remitted			FALSE	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.
41	Closing services income			FALSE	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.
42	Title Search Income			FALSE	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 include an examination of the records found in the search. It does not include O&E Reports or non-title-insurance-related searches.	Amount of title search income during the reporting period.
43	Abstract/search income received from third parties			FALSE	Enter abstract/search income only for which the reporting entity did not actually issue or intend to issue a policy.	Amounts charged a 3rd party for search services should be included here.
44	Income from cancelled orders (Enter 0 if none)			FALSE	If applicable, income for cancelled orders should include cancelled title insurance orders. Cancelled fees are not premium foregone.	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 41 or 42)
45	Investment Income or Loss (Enter 0 if none)			FALSE	Enter investment income as a positive amount. Investment loss must be entered as a negative number.	Enter investment income during the reporting period.
46	Income from non-title insurance products produced (Enter 0 if none)			FALSE	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.
47	All other income (Enter 0 if none)			FALSE	Enter all other income not reported above.	Enter all other income not reported above.
48	Rebate Amounts (Enter 0 if none)			FALSE		Enter total rebate amounts from Transaction Schedule in Schedule C
49	Total Income (Auto-Calculated) Determined by Lines 39 through 48		\$0			This line will automatically total lines 39 through 48.
Expenses						
	Employee Compensation (Auto-Calculated) Sum of 50(A) and 50(B)		\$0		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. Do not include leased employee expense.	
50	(A) Employees other than Owners & Partners			FALSE	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.
	(B) Owners and Partners			FALSE	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 and partners who are paid as W-2 employees.
	Contracted Labor (Auto-Calculated) Sum of 51(A) and 51(B)		\$0		Not including leased employee expense	

51	(A) Contract labor (1099 and non-1099) amounts paid to contractors who are in any way connected with owners or investors in the agency.			FALSE	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.	Enter amounts paid to 1099 and non-1099 contractors during the reporting period.	
	(B) Contract labor (1099 and non-1099) who are not in any way connected with owners or investors in the agency.			FALSE			
52	Dividends paid to investors			FALSE			
53	Employee Leasing Expense			FALSE	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	
54	Payroll Taxes			FALSE	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 53 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.	
Employee Benefits (Auto-Calculated) Sum of 55(A) and 55(B)				\$0		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.	
55	(A) Employees other than Owners & Partners				FALSE	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.
	(B) Owners and Partners				FALSE	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.
56	Aggregate Directors' Fees				FALSE	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.
57	Rent, utilities, and repair; occupancy cost, including mortgage interest and real estate taxes			FALSE	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.	
58	Real estate depreciation			FALSE	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.	
59	Non-mortgage interest expense			FALSE	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	

60	Title plant maintenance/ access expenses		FALSE	This category applies to non-labor costs of maintaining a title plant or to fees paid to access a title plant belonging to another.	Enter amounts incurred for title plant maintenance or access fees during the reporting period in Florida.
61	(A) Abstract/search expenditures with third parties		FALSE	This category applies when the agency is buying a search from any third party or underwriter, 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 lines 33(B), 34(B), and 34(C).	Abstract/search fees paid to other entities, including courthouse fees and MERS access fees, during the reporting period.
	(B) Examined search products		FALSE	This category applies when the agency is buying a search from any third party or underwriter, 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.
62	Title examination expenditures with third parties		FALSE	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.
63	Expense from non-title insurance products produced		FALSE	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.
64	Aggregate Computer/ software expenses (Include the names of software vendors on Schedule A, Column L)		FALSE	Include the names of software vendors used in Schedule A.	Enter amounts incurred for Computer and software expenses during the reporting year in Florida.
65	Non-real estate depreciation		FALSE		If depreciation is claimed on yearly taxes, enter the amount claimed here
66	Equipment & vehicle lease expense		FALSE	Limit this amount to actual lease expense incurred during the reporting period	Enter actual expense incurred during the reporting period
67	Business insurance		FALSE	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.
68	Business legal		FALSE	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.
69	Accounting, external expenses		FALSE	Enter external accounting expenses incurred during the reporting year in Florida.	Enter external accounting expenses incurred during the reporting year in Florida.

70	Licenses, taxes, and fees			FALSE	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.
71	Marketing/sales			FALSE		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.
Travel and Lodging (Auto-Calculated) Sum of 72(A) through 72(C)		\$0				
72	(A) For marketing and sales			FALSE		Enter the amount incurred for travel and lodging expenses during the reporting year in Florida.
	(B) For employee and owner education			FALSE	Include travel and lodging expense for association events on Line 72(B)	
	(C) For all other business purposes			FALSE		
73	Employee and owner education			FALSE		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.
74	Bank charges			FALSE		Enter the amount of unreimbursed Bank charges paid during the reporting period in Florida.
75	Charge offs and expenses incurred for canceled orders			FALSE	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.
76	Governmental Fines and Penalties			FALSE	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.
77	Political Donations			FALSE	Include PAC donations in this line	Enter amounts paid in political donations during the reporting period.
78	Professional Association fees and contributions			FALSE		Enter amounts paid in association fees and contributions during the reporting period.
79	Lobbying Expense			FALSE	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.

80	File Storage Expense			FALSE	Enter total annual expense for storing files when such storage is mandated by Florida Statutes. Do not include such expense if paid for by underwriter. Do not allocate a portion of amounts otherwise reflected in Lines 57 and 58 for on-site storage.	Enter amounts paid in mandatory file storage expenses during the reporting period.
81	Miscellaneous Expense			FALSE		Enter miscellaneous expenses (e.g. office supplies) during the reporting period in Florida.
82	Total Business Expense (Auto-Calculated). Determined by summing Lines 50 through 64, 66 through 75, and Lines 77 through 81		\$0			This line will automatically total.
Direct Agency Loss Expense						
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			FALSE	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 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.	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.
84	(A) Number of Title Error Loss Files Opened			FALSE	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 85 and 86.
	(B) Number of Title Error Loss Files Paid			FALSE	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 85 and 86.
	(C) Reimbursements Paid to Underwriter CPL Losses			FALSE	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 88 below.
85	(A) Dollar amount of Closing Error Losses			FALSE	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
	(B) Number of Closing Error Losses resulting from escrow shortages only			FALSE	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.
	(C) Dollar amount of escrow shortages, including defalcations by employees but not by principals			FALSE	Do not include dollar amounts listed on line 85(A) as Closing Error Losses.	Enter total amount of shortages, net of recoupment, on closing files funded during the reporting period in Florida.
86	Abstract/search losses error losses			FALSE	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.

87	Title, Closing, and Search Error loss-related legal expenses			FALSE	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.
88	Deductibles Paid			FALSE		Enter total amount of all underwriter claims-related deductibles paid during the reporting period in Florida.
89	Total cost of transactions in which a policy was intended to be issued but was not issued for any reason			FALSE	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.
90	Total Agency Loss Expenses (Auto-Calculated) Determined by summing Lines 83, 84(C), 85(A), 85(C), 86, 87, and 88		\$0			This line will automatically total.
Loss Avoidance Expenses						
91	E&O insurance premiums			FALSE		Enter total amount of E&O insurance premiums paid during the reporting period in Florida.
92	Fidelity/Surety bond premiums			FALSE		Enter total amount of Fidelity/Surety Bond premiums paid during the reporting period in Florida.
93	Total Loss Avoidance Expense (Auto-Calculated) Sum of Lines 91 and 92		\$0		Total lines 91 and 92	This line will automatically total.
94	Total Expenses (Auto-Calculated) Determined by Lines 50 through 93		\$0			This line will automatically total.
95	Net Income Before Taxes (Auto-Calculated) Determined by Subtracting Line 94 from Line 49		\$0			This line will automatically fill from line 49, and subtract line 94, providing net income before taxes.
96	Federal Income Tax Incurred			FALSE		Enter the amount of federal income taxes incurred for reporting period.
97	Net Income (Auto-Calculated) Determined by Subtracting Line 96 from Line 95		\$0			This line will subtract line 96 from line 95, providing net income
98	Net Worth			FALSE	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.