

Instructions for Completing the Title Insurance Statistical Plan For the Year Ending December 31, 2009

1. General

Pursuant to California Insurance Code (CIC) §12401.5, the Insurance Commissioner requests each Title Insurance Company licensed to transact business in California to submit a Statistical Plan for the 3-years experience ending December 31, 2009 on the prescribed electronic forms included with these instructions.

2. Submission Date

A complete submission must be made to the Department no later than **XXXXXX XX, 2010**.

3. Where to Submit

Please submit the completed survey to the Rate Specialist Bureau by sending either:

1) an electronic copy of the file by e-mail to: ***rsb@insurance.ca.gov***

Subject Line: "CA Title Insurance Statistical Plan – 2009"

OR

2) a copy of the files on CD/DVD to the address below:

Any questions or correspondence can be directed to:

CALIFORNIA DEPARTMENT OF INSURANCE
Attention: Rate Specialist Bureau
300 South Spring Street, South Tower, 14th Floor
Los Angeles, CA 90013-1230

Tel#: (213) 346-6556
Fax#: (213) 897-6361
e-mail: rsb@insurance.ca.gov

Specific Instructions for the 2009 Title Insurance Statistical Plan Report

Tab 1 (of the Workbook) – Company Information (Signature Page)

This page can be printed out, signed by the appropriate officer, and scanned and sent to the Department as PDF file. If there is no data to be submitted, the signed Signature Page can be mailed to the Department at the address indicated.

Tab 2 – Affidavit of Officer (Certification Page)

This page can be printed out, signed by the appropriate officer, and scanned and sent to the Department as PDF file.

Tab 3 – General Interrogatories Page

CATI-R1: Balance Sheet

The Balance Sheet page asks for the company’s California and Countrywide assets, liabilities and equity for the current report year and the two previous years. Please note that certain line items are calculated items and do not require entry by the company.

Row		Description
R1.1	Cash & Cash Equivalents	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.2	Accounts Receivable Net of Allowance for Doubtful Accounts	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.3	Notes / Loans Receivable	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.4	Prepaid Expenses	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.5	Deferred Income Taxes	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.6	Investments	<i>Report Countrywide and California allocated GAAP amounts. Calculated: Sum of 6a + 6b + 6c</i>
R1.6a	Investments in Real Estate	
R1.6b	Investments in Affiliates	
R1.6c	Other Investments	
R1.7	Property & Equipment Net of Depreciation	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.8	Goodwill	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.9	Other Intangibles	<i>Report Countrywide and California allocated GAAP amounts.</i>

CATI-R1: Balance Sheet (continued)

Row		Description
R1.10	Title Plant	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.11	Aggregated Write-Ins for Assets	
R1.12	ASSETS: TOTAL	<i>Calculated: Sum of Lines 1 thru 6 and Lines 7 thru 11</i>
R1.13	Accounts Payable & Accrued Expenses	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.14	Title Premium Due Others	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.15	Notes / Loans Payable	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.16	Leases Payable	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.17	Accrued Personnel Costs -- Salary, Bonus and Vacation Payable	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.18	Pensions and Retirement Plans	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.19	Title Case Loss Reserves	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.20	Title Incurred But Not Reported Loss Reserves	<i>Report Countrywide and California allocated GAAP amounts. Allocate to California by the ratio of the sum of California-specific incurred title losses and California-specific title case loss reserves at the end of the reporting year to the sum of countrywide incurred title losses and countrywide title case loss reserves at the end of the reporting year.</i>
R1.21	Statutory Premium Reserve Less Title IBNR Reserves	
R1.22	Escrow Claim Reserves	<i>Report Countrywide and California allocated GAAP amounts.</i>
R1.23	Aggregate Write-Ins for Liabilities	
R1.24	LIABILITIES: TOTAL	<i>Calculated: Sum of Lines 13 through 23</i>
R1.25	Stock	<i>Report GAAP amounts only in countrywide amount columns. Only total equity is allocated to California.</i>
R1.26	Additional Paid-In Capital	<i>Report GAAP amounts only in countrywide amount columns. Only total equity is allocated to California.</i>
R1.27	Retained Earnings	<i>Report consolidated GAAP amounts only in countrywide amount columns. Only total equity is allocated to California.</i>

CATI-R1: Balance Sheet (continued)

Row		Description
R1.28	Aggregate Write-Ins for Equity	
R1.29	EQUITY: TOTAL	<i>Calculated: Sum of Lines 25 through 28 This is a calculated amount for countrywide amount columns. For California amount columns, allocate to California by the ratio of the sum of California total reserves and California total revenue at the end of the reporting year to the sum of countrywide total reserves plus countrywide total revenue at the end of the reporting year.</i>
R1.30	LIABILITIES & EQUITY: TOTAL	<i>Calculated: Sum of Lines 24 + 29</i>

CATI-R2: Income Statement

The Income Statement page asks for the company's California and Countrywide revenue and expense items for the current report year and the two previous years. Please note that certain line items are calculated items and do not require entry by the company.

The breakout of revenue and expense items is detailed and specific instructions for each line item are listed below. All line items are mutually exclusive of one another. Please do not enter a specific expense or revenue in more than one line. The amount for each item should be reported on an accrual basis.

Row		Description
R2.1A	Gross Written Title Premium:	<i>Calculated: 1A.a + 1A.b + 1A.c Total gross written title premium before remittances to underwritten title companies during the reporting period. Report direct business, meaning before adjustments for reinsurance.</i>
R2.1A.a	Direct Operations	<i>Enter total title written premium from Direct Operations. Include direct business, meaning business performed by the reporting company without the use of an underwritten title company. Report the entire gross premium and do not deduct any amounts incurred or received for work charges/premium splits. Report premium only for transaction in which the reporting company was the initial recipient of funds from the ultimate consumer.</i>
R2.1A.b	Non-Affiliated Agencies	<i>Enter total title written premium from Non-Affiliated Agencies.</i>

CATI-R2: Balance Sheet (continued)

Row		Description
R2.1A.c	Affiliated Agencies	<i>Enter total title written premium from Affiliated Agencies.</i>
R2.1B	Net Written Title Premium:	<i>Calculated: 1A + 1B.a - 1B.b</i>
R2.1B.a	Assumed Title Premium	<i>Enter Total Title Written Premium Assumed from Ceding Companies. The CW amount should equal NAIC Annual Statement Form, Part 1B, Line 1.2.</i>
R2.1B.b	Ceded Title Premium	<i>Enter Total Title Written Premium Ceded to Reinsurance Companies. The CW amount should equal NAIC Annual Statement Form, Part 1B, Line 1.3.</i>
R2.1C	Net Earned Title Premium	<i>Calculated: 1B - 1C.a</i>
R2.1C.a	Net of Additions and Withdrawals of Statutory Premium Reserve	<i>Calculated: 1C.b - 1C.c</i>
R2.1C.b	Statutory Premium Reserve Additions during the year	<i>Enter total Statutory Premium Reserve Additions during the year. The CW amount should equal NAIC Annual Statement Form, Part 1B, Line 2.2.</i>
R2.1C.c	Statutory Premium Reserve Withdrawals during the year	<i>Enter total Statutory Premium Reserve Withdrawals during the year. The CW amount should equal NAIC Annual Statement Form, Part 1B, Line 2.3.</i>
R2.2	Escrow Fees:	<i>Calculated: 2a + 2b</i>
R2.2a	Escrow	<i>Report total fees for full escrow during the reporting period. Report the entire escrow fee and do not deduct any amounts incurred or received for work charges. Report escrow fees only for transactions in which the reporting company was the initial recipient of funds from the ultimate consumer.</i>
R2.2b	Sub-Escrow	<i>Sub-escrow refers to funds transfer for lenders in those situations where an entity other than the reporting company is performing other escrow activities. Sub-escrow typically occurs in Southern California when escrow is performed by independent escrow companies. Report only those revenues associated with a separate and identifiable charge for sub-escrow activities.</i>
R2.3	Settlement Service Charges	<i>Report fees for settlement services during the reporting period.</i>

CATI-R2: Balance Sheet (continued)

Row		Description
R2.4	Other Title Fees & Service Charges	<i>Calculated: 4a + 4b + 4c + 4d</i> <i>Report the amount of revenue from other service charges. Other services are activities for which a specific charge is made – the categories are listed below. These charges do not include normal title premium, full escrow, sub-escrow or charges for unusual risks or unusual services. Other service charges specifically refer to revenue from activities included in rate filings.</i>
R2.4a	Title Examinations	
R2.4b	Search & Abstract	
R2.4c	Survey	
R2.4d	Aggregate Write-Ins for Service Charge	
R2.5	Unusual Risk or Service Revenue	<i>CIC §12401.8 permits a title insurance company or underwritten title company to make a charge in excess of filed rates or filed charges for unusual risks or unusual services. Report the amount of revenue received for such unusual risk or unusual service charges.</i>
R2.6	Aggregate Write-Ins for Other Operating Revenues	
R2.7A	TOTAL OPERATING REVENUES [Direct Basis]	<i>Calculated:</i> <i>Sum of Lines 1A – 1C.a + 2 + 3 + 4 + 5 + 6</i>
R2.7B	TOTAL OPERATING REVENUES [Net Basis]	<i>Calculated:</i> <i>Sum of Lines 1C + 2 + 3 + 4 + 5 + 6</i>
R2.8	TITLE PREMIUM Retained By or Remitted To Underwritten Title Companies	<i>Report the amount of title premium from that was retained by or remitted to underwritten title companies pursuant to underwriting agreements during the reporting period.</i>
R2.9	Salaries	<i>Report the amount of salaries for employees during the reporting period.</i>
R2.10	Commission	<i>Report the amount of commissions for employees during the reporting period.</i>
R2.11	Bonus	<i>Report the amount of bonuses for employees during the reporting period.</i>
R2.12	Payroll Taxes	<i>Report the amount of payroll taxes for employees during the reporting period.</i>

CATI-R2: Balance Sheet (continued)

Row		Description
R2.13	Employee Benefits	<i>Report the amount of employee benefits for employees during the reporting period. Benefits include pension contributions, health insurance, life insurance, workers' compensation insurance, food for employees, gatherings and entertainment for employees.</i>
R2.14	Temporary Agency Expenses	<i>Report the amount for temporary agencies for personnel during the reporting period.</i>
R2.15	Contract Workers / Consultants	<i>Report the amount for contract workers and consultants during the reporting period. Do not include amounts incurred for legal or accounting services.</i>
R2.16	Aggregate Write-Ins for Personnel Expenses	
R2.17	TOTAL PERSONNEL EXPENSES	<i>Calculated: Sum of Lines 9 through 16</i>
R2.18	Title Losses Paid	<i>Report the amount of title losses paid, net of recoveries from underwritten title companies pursuant to underwriting agreements, subrogation or errors and omissions insurance policies, during the reporting period. Do not include recoveries from reinsurance.</i>
R2.19	Change in Title Loss Reserves	<i>Report the change in title loss reserves during the reporting period, including case reserves and incurred but not reported (IBNR) reserves.</i>
R2.20	Title Loss Adjustment Expenses Incurred	<i>Report the amount incurred for title loss adjustment expense, net of recoveries from underwritten title companies pursuant to underwriting agreements, subrogation or errors and omissions insurance policies, during the reporting period.</i>
R2.21A	TOTAL TITLE LOSS & LOSS SETTLEMENT EXPENSES [Net Basis]	<i>Calculated: Sum of Lines A.18 through A.20</i>
R2.21B.a	Increase/(Decrease) in Ceded IBNR Reserves from Prior Year	
R2.21B.b	Losses & Allocated Loss Adjustment Expenses Paid - Reinsurance Assumed	

CATI-R2: Balance Sheet (continued)

Row		Description
R2.21B.c	Recovery from Reinsurance During Year	
R2.21B	TOTAL TITLE LOSS & LOSS SETTLEMENT EXPENSES (Direct Basis)	<i>Calculated: Line 21A + 21B.a – 21B.b + 21B.c</i>
R2.22	Escrow Losses Paid	<i>Report the amount of escrow losses paid, net of recoveries from subrogation or errors and omissions insurance policies, during the reporting period.</i>
R2.23	Change in Escrow Loss Reserves	<i>Report the change in escrow loss reserves during the reporting period.</i>
R2.24	Escrow Loss Adjustment Expenses Incurred	<i>Report the amount incurred for escrow loss adjustment expenses, net of recoveries from subrogation or errors and omissions insurance policies, during the reporting period.</i>
R2.25	TOTAL ESCROW LOSS & LOSS SETTLEMENT EXPENSES	<i>Calculated: Sum of Lines 22 through 24</i>
R2.26	Title Plant Maintenance for Owned Title Plants	<i>Report the amount for maintaining owned title plants during the reporting period. Do not include subscription fees for non-owned plants or jointly-owned plants, which are reported in Line 27. Do not include amounts for customer service information, which is reported in Line 39. Do not include amounts received from other licensees for title plant access as an offset to amounts incurred by the reporting company. Report any such amounts in Line 6.</i>
R2.27	Subscriptions Fees, Rent & Charges for Jointly-Owned and Non-Owned Title Plants	<i>Report the amount for subscription fees, rent and other charges for jointly-owned and non-owned title plants during the reporting period. Do not include amounts for customer service information, which is reported in Line 39. Include only those amounts spent for title search, examination and underwriting activities.</i>
R2.28	Subtotal: TITLE PLANT MAINTENANCE	<i>Calculated: Sum of Lines 26 + 27</i>
R2.29	Title Search / Examination & Underwriting	<i>Report any non-personnel expenses associated with title search, examination and underwriting not otherwise reported in Lines 26 or 27. Include amounts for third-party title search and examination reports.</i>

CATI-R2: Balance Sheet (continued)

Row		Description
R2.30	Preliminary Report Production & Issuance / Title Policy Production, Issuance & Maintenance	<i>Report any non-personnel expenses associated with the production and issuance of preliminary reports or title insurance policies other than expenses for title plant and search, examination and underwriting. Include any non-personnel costs associated with the maintenance of information about title policies and policyholders.</i>
R2.31	Subtotal: TITLE ORDER PROCESSING	<i>Calculated: Sum of Lines 29+30</i>
R2.32	Funds Transfer	<i>Report any non-personnel expenses associated with the transfer of funds from and to parties to the real estate transaction.</i>
R2.33	Recording Fees and Costs	<i>Report the amount for non-personnel recording fee expenses. Include amounts for third party recording services during the reporting period. Pass-through items – fees collected from and paid for by the consumer without mark-up – shall not be included as expenses or revenues.</i>
R2.34	Notary Fees, Conveyancing Fees, Inspection Fees, Tax Service Contract Fees	<i>Report the net expense for notary fees, conveyancing fees, inspection fees and service contract fees during the reporting period. If all these fees are a pass-through to the consumer – the amount collected equals the amount disbursed – the entry in this field is zero</i>
R2.35	Messenger, Overnight & Delivery	<i>Report the amount for messenger, overnight and delivery service during the reporting period. Do not include postage and freight costs, which are reported in Line 47.</i>
R2.36	Subtotal: CLOSING & SETTLEMENT SERVICE EXPENSES	<i>Calculated: Sum of Lines 32 to 35</i>
R2.37	Sales Expenses	<i>Report the amount of sales expenses including, e.g. travel & entertainment. Include all reimbursed sales expenses, but do not include allowances for, among other things, auto & entertainment, included in employee compensation. Report allowances in Line 13.</i>
R2.38	Business Promotion, Marketing, Advertising & Public Relations	<i>Report the amount of expenses for business promotion, marketing, advertising, and public relations during the reporting period.</i>
R2.39	Customer Service	<i>Report the amount of expenses for customer service during the reporting period, including, for example and not limited to, amounts incurred for information provided to real estate agent and brokers unrelated to specific title or escrow transactions.</i>

CATI-R2: Balance Sheet (continued)

Row		Description
R2.40	Subtotal: MARKETING COST	<i>Calculate: Sum of Lines 37 to 39</i>
R2.41	Travel and Travel Items other than Sales, Marketing & Customer Service	<i>Report the amount of expenses for travel and travel items during the reporting period, other than sales, marketing and customer service-related travel included in Lines 37 through 39, respectively,.</i>
R2.42	Facility Rent, Depreciation & Amortization	<i>Report the amount of expenses for building rent for facilities used for the business of title insurance during the reporting period, net of any rental income received for those facilities. Report rent incurred for equipment in Line 43. Report rental income from investment properties – facilities not used for the business of title insurance – as investment income in Line 69. Include depreciation and amortization for facilities used in the business of title insurance.</i>
R2.43	Equipment Rent	<i>Report the amount of expenses for renting or leasing equipment</i>
R2.44	Data Processing Services & Software	<i>Report the amount of expenses for data processing services and software. Do not include any expenses for software related to title plant access or subscription, which is reported in Line 27. Do not include expenses for software or data processing for sales, marketing or customer service, which are reported in Lines 37, 38 & 39, respectively.</i>
R2.45	Printing / Stationery / Supplies	<i>Report the amount of expenses for printing, stationery and supplies during the reporting period excluding any printing, stationery or supplies associated with sales, marketing or customer service, which are reported in Lines 37, 38 & 39, respectively.</i>
R2.46	Telephone / Utilities	<i>Report the amount for telephone and utilities during the reporting period, other than telephone expense reimbursements to sales personnel, which must be reported in Line 37 and other than telephone or utilities associated with sales, marketing or customer service, which are reported in Lines 37, 38 & 39, respectively.</i>
R2.47	Postage and Freight	<i>Report the amount of expense for postage and freight during the reporting period excluding any postage and freight associated with sales, marketing or customer service, which are reported in Lines 37, 38 & 39, respectively.</i>

CATI-R2: Balance Sheet (continued)

Row		Description
R2.48	Accounting / Auditor Fees	<i>Report the amount of expenses for outside auditors and accounting services during the reporting period.</i>
R2.49	Director Fees	<i>Report the amount for fees to members of the company's Board of Directors during the reporting period.</i>
R2.50	Legal Fees	<i>Report the amount for outside legal services, other than claim-related legal services during the reporting period. Report claim-related legal services in Lines 20 & 24.</i>
R2.51	Management Fees	<i>Report the amount for management services during the reporting period. Do not include amounts paid to individuals. Report amounts to individuals in Line 15.</i>
R2.52	Licenses, Fees, Taxes Other than Income and Premium	<i>Report the amount for licenses, regulatory fees and taxes during the reporting period. Do not include state or federal income taxes, which are reported in Lines 76 & 77, respectively. Do not include premium taxes which are reported in Line 53. Include property taxes only for real estate and buildings employed for the business of title insurance.</i>
R2.53	Premium Taxes	<i>Report the amount of premium taxes during the reporting period.</i>
R2.54	Depreciation / Amortization Other Than Real Estate and Buildings	<i>Report the amount of expenses for depreciation and amortization during the reporting period other than depreciation and amortization of real estate and buildings.</i>
R2.55	Bad Debt Expense	<i>Report the amount of expenses for collecting overdue debt or for writing off bad debt during the reporting period.</i>
R2.56	Insurance	<i>Report the amount for all types of insurance during the reporting period, other than insurance provided on behalf of employees, which is reported in Line 13.</i>
R2.57	Lobbying	<i>Report the amount for lobbying activities during the reporting period, including amounts paid to trade associations for lobbying activities. Report amounts to trade associations for activities other than lobbying in Line 59.</i>
R2.58	Donations	<i>Report the amount of donations during the reporting period.</i>
R2.59	Trade Associations & Advisory Organizations	<i>Report the amount for trade associations and advisory organizations during the reporting period.</i>

CATI-R2: Balance Sheet (continued)

Row		Description
R2.60	Dues / Subscriptions other than Trade & Advisory Organizations	<i>Report the amount for dues & subscriptions, other than dues & subscriptions to trade associations and advisory organizations during the reporting period.</i>
R2.61	Fines or Penalties	<i>Report the amount for fines, penalties and restitution to regulatory agencies, courts or to consumers pursuant to regulatory or judicial decisions or settlements during the reporting period.</i>
R2.62	Aggregate Write-Ins for Other Expenses	
R2.63	Subtotal: GENERAL EXPENSES	<i>Calculated: Sum of Lines 41 to 62</i>
R2.64A	TOTAL OPERATING EXPENSES [Direct Basis]	<i>Calculated: Sum of Lines 21B+25+28+31+36+40+63</i>
R2.64B	TOTAL OPERATING EXPENSES [Net Basis]	<i>Calculated: Sum of Lines 21A+25+28+31+36+40+63</i>
R2.65A	NET OPERATING INCOME [Direct Basis]	<i>Calculated: Line 7A - (Sum of Lines 8+17+ 64A)</i>
R2.65B	NET OPERATING INCOME [Net Basis]	<i>Calculated: Line 7B - (Sum of Lines 8 +17+ 64B)</i>
R2.66	Interest Paid	<i>Report amount for interest on loans during the reporting period.</i>
R2.67	Investment Income -- Tax-Exempt	<i>Report tax-exempt investment income before investment expenses during the reporting period.</i>
R2.68	Investment Income -- Dividends	<i>Report dividend investment income before investment expenses during the reporting period.</i>
R2.69	Investment Income -- Other	<i>Report investment income other than tax-exempt and dividend investment income before investment expenses during the reporting period. Include rental income from real estate facilities not used for the business of title insurance.</i>
R2.70	Investment Expenses	<i>Report expenses associated with investment income items.</i>
R2.71	NET INVESTMENT INCOME	<i>Calculated: (Sum of Lines 67 through 69) - Line 70</i>

CATI-R2: Balance Sheet (continued)

Row		Description
R2.72	Realized Capital Gains	<i>Report realized capital gains during the reporting period.</i>
R2.73	Unrealized Capital Gains	<i>Report unrealized capital gains during the reporting period.</i>
R2.74	Aggregate Write-Ins for Other Operating Expenses	
R2.75A	NET INCOME Before Income Taxes (Direct)	<i>Calculated: Line 65A - Ln 66 +(Sum of Lns 71 thru 74)</i>
R2.75B	NET INCOME Before Income Taxes (Net Basis)	<i>Calculated: Line 65B - Ln 66 + (Sum of Lns 71 thru 74)</i>
R2.76	Provision for State Income Taxes	<i>Report the amount of the provision for state income taxes during the reporting period.</i>
R2.77	Provision for Federal Income Taxes	<i>Report the amount of the provision for federal income taxes during the reporting period.</i>
R2.78A	NET INCOME After Taxes (Direct Basis)	<i>Calculated: Line 75A -Ln 76 - Ln 77</i>
R2.78B	NET INCOME After Taxes (Net Basis)	<i>Calculated: Line 75B -Ln 76 - Ln 77</i>
R2.79	Beginning Year Equity	
R2.80	Aggregate Write-Ins for Equity	
R2.81	Change in Retained Earnings at Ending of Year	<i>Calculated: Lines 78B - 81a + 81b</i>
R2.81a	Dividends to Stockholders	
R2.81b	Aggregate Write-Ins for Retained Earnings	
R2.82	ENDING YEAR EQUITY	<i>Calculated: Sum of Lines 79 + 80 + 81</i>

CATI-R3: Summary of Transaction Activities

The Summary of Transaction Activities page asks for the company's California and Countrywide title and escrow activities for the current report year and the two previous years.

Row	Description	
R3.1	TITLE ORDERS ONLY:	
R3.1a	Orders Open at Beginning of Year	<i># of Title Orders open at the beginning of the year</i>
R3.1b	Orders Opened During Year	<i># of Title Orders opened during the year.</i>
R3.1c	Orders Closed During Year	<i># of Title Orders closed during the year.</i>
R3.1d	Orders Cancelled During Year	<i># of Title Orders cancelled during the year.</i>
R3.1e	Orders Open at End of Year	<i># of Title Orders open at the end of the year</i>
R3.2	COMBINED TITLE & ESCROW ORDERS:	
R3.2a	Orders Open at Beginning of Year	<i># of Combined Title & Escrow Orders open at the beginning of the year</i>
R3.2b	Orders Opened During Year	<i># of Combined Title & Escrow Orders opened during the year.</i>
R3.2c	Orders Closed During Year	<i># of Combined Title & Escrow Orders closed during the year.</i>
R3.2d	Orders Cancelled During Year	<i># of Combined Title & Escrow Orders cancelled during the year.</i>
R3.2e	Orders Open at End of Year	<i># of Combined Title & Escrow Orders open at the end of the year</i>
R3.3	ESCROW ORDERS ONLY:	
R3.3a	Orders Open at Beginning of Year	<i># of Escrow Orders open at the beginning of the year</i>
R3.3b	Orders Opened During Year	<i># of Escrow Orders opened during the year.</i>
R3.3c	Orders Closed During Year	<i># of Escrow Orders closed during the year.</i>
R3.3d	Orders Cancelled During Year	<i># of Escrow Orders cancelled during the year.</i>
R3.3e	Orders Open at End of Year	<i># of Escrow Orders open at the end of the year</i>

CATI-R4 [Parts 1 to 8]: Summary of Rate Distribution by Type of Policy

The Summary of Rate Distribution is broken down by the 8 Types of Policies:

- CATI-R4.1 Personal – Base Rate: Owner’s Policy
- CATI-R4.2 Personal – Base Rate: Lender’s Policy
- CATI-R4.3 Personal – Refinance Policy
- CATI-R4.4 Personal – Home Equity Line Policy
- CATI-R4.5 Commercial – Base Rate: Owner’s Policy
- CATI-R4.6 Commercial – Base Rate: Lender’s Policy
- CATI-R4.7 Commercial – Refinance Policy
- CATI-R4.8 Commercial – Equity Line Policy

Column		Description
R4.A	Base Rate	<i>Base Rate charged for the specified amount of insurance.</i>
R4.B	Number of Policies	<i>Number of policies written for that amount of insurance during the report year.</i>
R4.C	Premium	<i>Total premium charged for those policies in (B).</i>
R4.D	Average Premium	<i>Calculated: (C) / (B)</i>

Row: Amount of Insurance (ranging from \$50,000 to \$2.5 Million; and greater than \$2.5 Million)

Row	Amount of Insurance	Description
1.	\$50,000	<i>Policies issued for an amount \$50,000 to \$59,999</i>
2.	\$60,000	<i>Policies issued for an amount \$60,000 to \$69,999</i>
	to	
246.	\$2,400,000	<i>Policies issued for an amount of \$2.4Million to \$2,499,999.</i>
247.	\$2,500,000	<i>Policies issued for an amount of \$2,500,000</i>
248.	> \$2,500,000	<i>All policies issued at amounts greater than \$2,500,000.</i>

CATI-R4 TOTAL (of Parts 1 to 8): Summary of Rate Distribution by Type of Policy

These values pick up the totals from the previous R4.1 to R4.8 exhibits. No manual entry of data is necessary.

PERSONAL

- 1) Base Rate: Owner's Policy
- 2) Base Rate: Lender's Policy
- 3) Refinance Policy
- 4) Home Equity Line Policy

COMMERCIAL

- 1) Base Rate: Owner's Policy
- 2) Base Rate: Lender's Policy
- 3) Refinance Policy
- 4) Equity Line Policy

Column		Description
R4_T.A	Number of Policies	<i>Number of polices written during the report year.</i>
R4_T.B	Premium	<i>Total premium charged for the report year.</i>
R4_T.C	Average Premium per Policy	<i>Calculated: (B) / (A)</i>

Row	Type of Policy	Description
P1.	Base Rate: Owner's Policy	
P2.	Base Rate: Lender's Policy	
P3.	Refinance Policy	
P4.	Home Equity Line Policy	
	Total – Personal	<i>Calculated: Sum of P1 to P4</i>
C1.	Base Rate: Owner's Policy	
C2.	Base Rate: Lender's Policy	
C3.	Refinance Policy	
C4.	Equity Line Policy	
	Total – Commercial	<i>Calculated: Sum of C1 to C4</i>
	GRAND TOTAL	<i>Calculated: Personal + Commercial</i>

CATI-R5.1: Escrow Fee Distribution by Amount of Transaction (by County)

Please complete a form for each County business was written for. There are forms for 10 counties on the worksheet. Please copy and save the form/worksheet (CATI-R5) for as many Counties you have data for.

For the Name of County – please click on the tan box and the down arrow next to it. A list of County Names will appear. Scroll down for the County you want and click again.

Column		Description
R5.1A	SALES ESCROW: Escrow Fee	<i>Enter the Escrow Fee charged for the amount of transaction listed for a Sales Escrow.</i>
R5.1B	SALES ESCROW: # of Transactions	<i>Enter the number of transactions for the amounts listed for Sales Escrow.</i>
R5.1C	SALES ESCROW: Total Fees	<i>Enter the Total Fees charged for the # of transactions for the specific amount listed for Sales Escrow.</i>
R5.1D	LOAN ESCROW: Escrow Fee	<i>Enter the Escrow Fee charged for the Amount of Transaction listed a Loan Escrow.</i>
R5.1E	LOAN ESCROW: # of Transactions	<i>Enter the number of transactions for the # of transactions for the specific amount listed for Loan Escrow.</i>
R5.1F	LOAN ESCROW: Total Fees	<i>Enter the Total Fees charged for the transactions for Loan Escrow.</i>

Row: Amount of Escrow Transaction (ranging from less than \$100,000 to \$2.5 Million; and greater than \$2.5 Million).

Row	Amount of Transaction	Description
1	Amounts < \$100,000	<i>Amounts of Transactions less than \$100,000</i>
2	\$100,000	<i>Transactions from \$100,000 to \$199,999</i>
3	\$200,000	<i>Transactions from \$200,000 to \$299,999</i>
	to	
26	\$2,500,000	<i>Transactions of \$2,500,000</i>
27	Amount > \$2,500,000	<i>All Transactions greater than \$2.5 Million.</i>
28	TOTAL	<i>Calculated: Sum of Column for Number of Transactions and Sum of Column for Total Fees. The Totals for Each County must be copied over to the Summary of Escrow Fee by County worksheet.</i>

CATI-R5.2: Summary of Escrow Fees By County

The Number of Transactions & Total: Fees values are from CATI-R5.1. Please copy and paste the data from CATI-R5.1 for each County you have data for.

Column		Description
R5.2A	County Names – California	<i>Name of County</i>
R5.2B	SALES ESCROW: # of Transactions	<i>Enter the TOTAL number of transactions for Sales Escrow from CATI-R5.1 for the appropriate County.</i>
R5.2C	SALES ESCROW: Total Fees	<i>Enter the TOTAL Fees for Sales Escrow from CATI-R5.1 for the appropriate County.</i>
R5.2D	SALES ESCROW: Average Fee	<i>Calculated: Col. 2C / Col. 2B</i>
R5.2E	LOAN ESCROW: # of Transactions	<i>Enter the TOTAL number of transactions for Loan Escrow from CATI-R5.1 for the appropriate County.</i>
R5.2F	LOAN ESCROW: Total Fees	<i>Enter the TOTAL Fees for Loan Escrow from CATI-R5.1 for the appropriate County.</i>
R5.2G	LOAN ESCROW: Average Fee	<i>Calculated: Col. 2F / Col. 2E</i>

Row	Name of County	Description
1	Alameda	<i>Data for Alameda County</i>
	to	
58	Yuba	<i>Data for Yuba County</i>
59	TOTAL: ALL COUNTIES	<i>Calculated: Sum of Columns for Number of Transactions and Sum of Columns for Total Fees.</i>