

# 2017 Title Agencies Data Call

Pursuant to Section 624.307 and 627.782 Florida Statutes, and Section 690-186.013, F.A.C.  
Every title agency that held a Florida license at some time during 2016 is required to file  
these electronic data collection forms.

**If you need any assistance during the filing process,  
please contact the Office at**

**[TitleAgencyReporting@floir.com](mailto:TitleAgencyReporting@floir.com)**



FLORIDA OFFICE OF  
INSURANCE REGULATION

*Due Date May 31, 2017*

**Florida Office of Insurance Regulation**  
**2017 Title Insurance Agencies Data Call**

*If you have any questions during your submission process, please contact*  
[TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com)

**Data call related specifically to Annual Reporting by Agencies of Title Insurance**  
**Please Read All Instructions Below Carefully**

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The Florida Office of Insurance Regulation is conducting its first annual Title Insurance Agencies Data Call pursuant to Sections 624.307 and 627.782, F.S. and Sec. 690-186.013, F.A.C.

The agency's submission is to be submitted on an individual agency basis.

**Your submission is due to the Office no later than 11:59PM ET on Tuesday, May 31, 2017.**

The Data Collection and Analysis Modules (DCAM) application is required to be used to submit your data. Locate DCAM at the following web address:  
<https://apps8.fldfs.com/DCAM/Logon.aspx>

The required reporting template will be available within DCAM on January 1, 2017. These are the items that will be required in your company's submission:

- The data template, which must be downloaded from within DCAM, completed in your office, and then uploaded in Excel format. Either Excel format ".xls" or ".xlsx" will be accepted.  
The full template contains eight tabs:
  - (1) Version - includes OIR contact information and reporting date reminder
  - (2) Instructions - data template must be downloaded from DCAM for the purpose of reporting information
  - (3) Report\_Lines - Two columns extend down a series of questions and required responses (enter either text or numeric in the two columns, as shown)
  - (4) Schedule A - Additional agency information
  - (5) Schedule B - Agent activities
  - (6) Schedule C (Residential) - Title agent statistical information submission for 1-4 residential units
  - (7) Schedule C (Commercial) - Title agent statistical information submission for commercial units
  - (8) Agency\_Comments - Questions that may require clarification based on responses on previous tabs
- Your agency's submission must contain a Filing Certification, signed by an agency officer (electronic signature accepted), stating the information provided is accurate, to the best of their knowledge and belief. A sample copy is available on the OIR website at:  
<http://www.flor.com/siteDocuments/CertificationOfTitleDataSubmissionExample.pdf>
- Include a cover letter if you choose. This is an optional component for the filing.
- Include any additional and optional information that is deemed important to the overall submission. These optional items may be uploaded as PDF documents under the "Other Information/Documents" component.
- The "Response to Request for Clarification" component should be used only as a response area after submission; upload documents to this component should the Office request additional information to complete your filing.

Please note: Additional underlying documentation shall be made available upon request of the Office.

The user's guide for DCAM is located at:

<https://apps.fldfs.com/DCAM/Help/DCAMUserGuide.pdf>

**OVERVIEW PROCESS:**

The steps for setting up an account in DCAM, electronically subscribing to your agency, and creating a filing are described within DCAM or the steps below.

- > Enter DCAM using the link: <https://apps.fldfs.com/DCAM/Logon.aspx>
- > If you have not used DCAM before, you must first create an account and electronically subscribe to your agency. Instructions are provided within DCAM, or contact the Office if you need more assistance.
- > Choose "Other Filing Entity" and enter the license number of the agency for which you are creating the filing. **NOTE: If you choose "Company" you will be presented with a list of subscribed insurance companies. Within OIR, companies are the underwriters, so agencies are not companies. They are "other entities".**
- > Select the option "Create a Filing"
- > Select the menu option for the Module and Event questions (Select "Title Agency Data Call" options)
- > Select the Period associated with this exam (The title is "2017 Title Agency Data Call"). If this does not appear please notify the Office at the email address above or by calling 850-413-3147.
- > Select the DATA option. There is not a NO DATA option because all required filers were chosen for this data call.
- > Complete the filing then go back to the workbench. View the components by clicking on the work file number, which shows in blue type.
- > Select components by clicking directly on the component name.
- > The data template is a required component of this filing. Click on the data template name then download to a local drive (separate screen).
- > Complete the template according to instructions below for CY2016, then save under your CY2016 template. Note that validation columns appear on tabs requiring data entry. These columns are titled "Required Data Fields Complete?". These columns must all show TRUE (as validated) before the template can be submitted. Values showing as FALSE indicate a problem with the responses. If you cannot determine a cause for a FALSE value, contact the Market Data Collections Unit (information below).
- > When completed with all TRUE validation values, upload that template from this same component screen.
- > If needed, create or correct templates for CY2012 through CY2015 as well, saving each by unique name carefully. Upload those templates to the template component.
- > Make corrections to your data template if you receive validation errors after uploading your template.
- > Complete a certification, signed by an agency officer and formatted as a PDF document, and upload it to the Filing Certification Component. You are required to submit a certification covering the year for each template uploaded. The certification can be found on the OIR website:  
<http://www.flor.com/siteDocuments/CertificationOfTitleDataSubmissionExample.pdf>
- > If you are unable to supply the information required in a particular row of the data template, please explain your reason as "Additional Information" and upload the explanation, along with supporting documentation, as a PDF in the "Other Information/Documents" component. Any supplemental or optional documents may also be uploaded there.

- > Do not upload documents to the "Response for Request for Clarification" component; this is for later use should questions arise about your submission.
- > When you have loaded the filing components submit your filing by clicking on the SUBMIT button in the pink box (scroll up if you don't see it).
- > Your submission is considered filed *only after* you receive an email receipt showing your file log number. This file log number IS NOT the same as the work file number on your workbench. If, after an hour or two, your filing is still on your workbench, then the filing was not accepted. Determine your error and re-submit the filing; if assistance is needed use the contact information above to reach the Market Data Collections Unit.

If you have any questions regarding this filing process, please contact the Market Data Collections Unit at 850-413-3147 or via email:

[TitleAgencyReporting@flor.com](mailto:TitleAgencyReporting@flor.com)

Your prompt cooperation in this effort will be greatly appreciated.

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: < CLICK TO SELECT AGENCY TYPE HERE >

Line No.	Line Description	Enter Alphanumeric Response	Enter Numeric Response	Required Data Field Complete?	General Instructions	Instructions Specific to Agency Type	General Instructions
<b>General Information</b>					<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> <p>1. Lines 1-29 (entity information, underwriters, and employee count);                  2. Line 45 (investment income);                  3. Line 49 (gross revenue);                  4. Line 50 (employee compensation without sub-parts a) and b));                  5. Line 52 (dividends);                  6. Line 55 (employee benefits);                  7. Line 57 (rent and occupancy);                  8. Line 58 (real estate depreciation);                  9. Line 65 (other depreciation);                  10. Line 71 (marketing/advertising); and                  11. Line 82 (total expenses).</p>	<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> <p>1. Lines 1-29 (entity information, underwriters, and employee count);                  2. Line 45 (investment income);                  3. Line 49 (gross revenue);                  4. Line 50 (employee compensation without sub-parts a) and b));                  5. Line 52 (dividends);                  6. Line 56 (employee benefits);                  7. Line 57 (rent and occupancy);                  8. Line 58 (real estate depreciation);                  9. Line 65 (other depreciation);                  10. Line 71 (marketing/advertising); and                  11. Line 82 (total expenses).</p>	
1	Calendar Year Reporting		2016	FALSE			
2	State Reporting for	Florida		FALSE			
3	Agent/Agency/Firm Name			FALSE			
4	d/b/a (if applicable, else enter "N/A")			FALSE			
5	Federal Tax ID (for Underwriter Direct Operations use NAIC Company Code)			FALSE			
6	Parent Company EIN (if applicable, else enter zeroes, for Underwriter Direct Operations use NAIC Group Code)			FALSE			
7	Agency License Number (for Florida)			FALSE			
8	Street Address (Line 1)			FALSE			
9	Street Address (Line 2) (Enter "N/A" if not used)			FALSE			
10	City			FALSE			
11	State			FALSE			
12	Zip			FALSE			
13	Contact Person			FALSE			
14	Contact Phone			FALSE			
15	Contact E-mail			FALSE			
<b>Agency Information</b>					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		Not affiliated with an underwriter or part of an Affiliated Business Arrangement
17	Underwriter Affiliated (owned in whole or in part by underwriter)			FALSE	A licensed agency owned in whole or in part by an underwriter.		A licensed agency owned in whole or in part by an underwriter.
18	Retail Office of Direct Writing Underwriters	No		FALSE	An office of an underwriter where all producers are direct employees of the underwriter.		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.		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.
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			
22	Number of states in which Reporting Entity operates (list all states on Schedule A, Column E)			FALSE			
23	How long has agency been performing business in Florida?			FALSE			

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.		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.
25	Number of underwriter appointments, contracts, or agreements (List underwriters in Schedule A, Column F)			FALSE			
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.		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.
	(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.		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.
	(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.		NOTE: This line is only for multi-state operations and direct operations, who may allocate non-title insurance FTE for certain support services.
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.		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.
<b>Risk Assumption</b>							
30	Title Orders Opened During Reporting Period			FALSE			
31	Completed Title Transaction in Which Policy Was Issued or Intended to Be Issued			FALSE			
32	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.		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.
	(A) Total number of RESIDENTIAL policies issued in reporting period			FALSE			
	(B) Total number of NON-RESIDENTIAL policies issued in reporting period			FALSE			
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.		A search is any search report prepared specifically for the purpose of producing a commitment for the issuance of a title insurance policy. Do not include searches performed for abstracts, property profiles, guarantees, or other products that are not specifically intended for title insurance policies.
	(B) Number of searches purchased from underwriters and third parties (Include the names of third parties on Schedule A, Column J)			FALSE			

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).		This category includes all partially examined products or pro-forma commitments by whatever name. The category includes any search purchased from an underwriter which is more comprehensive than a listing of instruments and copies of those instruments.
	(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).		This category includes all other searches purchased from an underwriter that are not included in category 34 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.		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.		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).		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).
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.		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.
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.		From Line 32, enter 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.
	(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.		A closing transaction completed is when an agent is acting as a settlement agent throughout the closing process.
<b>Income</b>							
39	Premium written			FALSE	Enter Total Gross Direct Premium. Gross premium is the total policy premium before remittance to the underwriter		Enter Total Gross Direct Premium from the transaction report in Schedule C. Gross premium is the total policy premium before remittance to the underwriter
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.		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.
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.		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.
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.		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.
43	Abstract/search income received from third parties			FALSE	Enter abstract/search income only for which the reporting entity did not actually issued or intended to issue a policy.		Enter abstract/search income only for which the reporting entity did not actually issued or intended to issue a policy.
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.		If applicable, income for cancelled orders should include cancelled title insurance orders.
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 as a positive amount. Investment loss must be entered as a negative number.
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		
49	Total Income (Auto-Calculated) Determined by Lines 39 through 48	\$0				
<b>Expenses</b>						
	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.	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 including 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	For these purposes, Owners and Partners do not include any person owning, directly or indirectly, less than 5% of a publicly traded reporting entity
	(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	For these purposes, Owners and Partners do not include any person owning, directly or indirectly, less than 5% of a publicly traded reporting entity
	Contracted Labor (Auto-Calculated) Sum of 51(A) and 51(B)	\$0			Not including leased employee expense	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.	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.
	(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.	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.
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 54 or any other amount withheld from the employee's portion of the pay.	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 54 or any other amount withheld from the employee's portion of the pay.
	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.	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	For these purposes, Owners and Partners do not include any person owning, directly or indirectly, less than 5% of a publicly traded reporting entity
	(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	For these purposes, Owners and Partners do not include any person owning, directly or indirectly, less than 5% of a publicly traded reporting entity
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.	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.
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.	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.

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 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.
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.		This category applies to non-labor costs of maintaining a title plant or to fees paid to access a title plan belonging to another.
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 does not 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).		This category applies when the agency is buying a search from any third party, but only when the search does not 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(b).
	(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 does 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).		This category applies when the agency is buying a search from any third party, but only when the search does 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).
62	Title examination expenditures with third parties		FALSE	This category applies to purchases of stand-alone examinations from third parties.		This category applies to purchases of stand-alone examinations from third parties.
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.		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.
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.		Include the names of software vendors used.
65	Non-real estate depreciation		FALSE			
66	Equipment & vehicle lease expense		FALSE	Limit this amount to actual lease expense incurred during the reporting period		Limit this amount to actual lease 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 include health insurance.		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 include health insurance.
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 (Note: Do not include legal expenses for losses)
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 (Note: do not include recording charges or federal income taxes here). This category includes agency and agent appointment fees.



71	Marketing/sales			FALSE			
Travel and Lodging (Auto-Calculated) Sum of 72(A) through 72(C)		\$0					
72	(A) For marketing and sales			FALSE			
	(B) For employee and owner education			FALSE	Include travel and lodging expense for association events on Line 72(B)		Include travel and lodging expense for association events in this line
	(C) For all other business purposes			FALSE			
73	Employee and owner education			FALSE			
74	Bank charges			FALSE			
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		This category includes charge-offs for accounts receivable and expenses not recovered for canceled orders
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 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.
77	Political Donations			FALSE	Include PAC donations in this line		Include PAC donations in this line
78	Professional Association fees and contributions			FALSE			
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.		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.
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 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.
81	Miscellaneous Expense			FALSE			
82	Total Business Expense (Auto-Calculated). Determined by summing Lines 50 through 64, 66 through 75, and Lines 77 through 81		\$0				
<b>Direct Agency Loss Expense</b>							

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.		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.
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		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
	(B) Number of Title Error Loss Files Paid			FALSE	Do not report losses from search or closing services on this line.		Do not report losses from search or closing services on this line.
	(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.		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.
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."		NOTE: A "closing error loss" is any loss paid 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."
	(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.		Do not include amounts listed on line 84 as Closing Error Losses.
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."		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."
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			
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.		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.
90	Total Agency Loss Expenses (Auto-Calculated) Determined by summing Lines 83, 84(C), 85(A), 85(C), 86, 87, and 88	\$0					
<b>Loss Avoidance Expenses</b>							
91	E&O insurance premiums			FALSE			
92	Fidelity/Surety bond premiums			FALSE			

93	Total Loss Avoidance Expense (Auto-Calculated) Sum of Lines 91 and 92		\$0		Total lines 91 and 92		Total lines 91 and 92
94	Total Expenses (Auto-Calculated) Determined by Lines 50 through 93		\$0				
95	Net Income Before Taxes (Auto-Calculated) Determined by Subtracting Line 94 from Line 49		\$0				
96	Federal Income Tax Incurred			FALSE			
97	Net Income (Auto-Calculated) Determined by Subtracting Line 96 from Line 95		\$0				
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 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 . . ."





## Schedule B: Agent Activities

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

### INSTRUCTIONS

- Specify annual hours spent on each item designated by Roman numerals and the unique hourly cost per item. (Alternatively: Estimate percentage of time spent on each item.) The subcategories designated by letters or Arabic numerals are for illustrative purposes only. The recording of their hourly costs or percentages of time spent on those items is optional.
- When items are done simultaneously, assign 50% of hours to each item (for example, when documents are examined as part of the search).
- Related non-personnel costs and overhead costs are captured in the main data call section.

		ANNUAL EFFORT (TIME SPENT) Enter Responses in First Two Columns And/Or Optionally the Last Column				VALIDATION CHECKS
		By Number of Hours	Unique Hourly Cost Per Item	Total Cost (Auto- Calculation of Hours * Cost)	Percentage of Time	Required Data Fields Complete?
<b>I. Search</b>	Defined in 627.7711(4) as the compiling of title information from official or public records.			\$0		<b>FALSE</b>
<b>II. Examination of Documents</b> <i>Includes the below functions:</i>	Evaluating results of a reasonable title search and other information uncovered. (Primary Title Service-627.7711(1)(b))			\$0		<b>FALSE</b>
A. Examining documents uncovered in title search				\$0		<b>FALSE</b>
B. Isolating possible underwriting objections and requirements found in documents for in depth evaluation				\$0		<b>FALSE</b>
<b>III. Determination of Insurability</b> <i>Includes the below functions:</i>	Determination of underwriting objections (exceptions) and requirements for commitment, preparing commitment (adding exceptions and requirements to it), and issuing commitment. (Primary Title Service-627.7711(1)(b))			\$0		<b>FALSE</b>
A. Ordering and evaluating survey				\$0		<b>FALSE</b>
B. Ordering lien and mortgage payoff inquiries				\$0		<b>FALSE</b>
C. Uncovering and evaluating liens				\$0		<b>FALSE</b>
D. Uncovering and evaluating other covenants				\$0		<b>FALSE</b>
E. Uncovering and evaluating judgments				\$0		<b>FALSE</b>
F. Uncovering and evaluating legal proceedings in process				\$0		<b>FALSE</b>
G. Uncovering and evaluating HAO/Condominium assessments				\$0		<b>FALSE</b>
H. Uncovering and evaluating boundary disputes				\$0		<b>FALSE</b>
I. Verifying payment of property taxes				\$0		<b>FALSE</b>
J. Evaluating vesting deed				\$0		<b>FALSE</b>

K. Evaluating Easements			\$0		FALSE
L. Reviewing Plats/CCRs			\$0		FALSE
M. Reviewing complex title issues	Sum of the below eleven lines (optional)		\$0		TRUE
1. Mineral rights			\$0		FALSE
2. Fissionable materials reserved to federal government			\$0		FALSE
3. Sovereign rights			\$0		FALSE
4. Tribal rights			\$0		FALSE
5. Riparian rights			\$0		FALSE
6. Probate			\$0		FALSE
7. Divorce			\$0		FALSE
8. Foreclosure			\$0		FALSE
9. Bankruptcy			\$0		FALSE
10. Short sales			\$0		FALSE
11. Reverse mortgage			\$0		FALSE
N. Making decisions as to which exceptions to include in commitment and crafting their wording			\$0		FALSE
O. Making decisions as to which requirements to include in commitment and crafting their wording			\$0		FALSE
<b>IV. Curative Efforts</b> <i>Includes the below functions:</i>	Clearance of underwriting objections and requirements for insuring and issuing policy. (Primary Title Service-627.7711(1)(b))		\$0		FALSE
A. Obtaining releases on liens and mortgage			\$0		FALSE
B. Curing defective instruments			\$0		FALSE
C. Clearing physical property issues			\$0		FALSE
D. Curing estate and family ownership issues			\$0		FALSE
E. Curing legal description issues			\$0		FALSE
F. Curing other issues discovered in Section III C above			\$0		FALSE
G. Preparation and issuance of policy	Sum of the below four lines (optional)		\$0		TRUE
1. Verifying proper clearance of underwriting objections			\$0		FALSE
2. Verifying proper completion of underwriting requirements			\$0		FALSE
3. Deciding on which exception to include in policy			\$0		FALSE
4. Deciding on which endorsements to attach to policy			\$0		FALSE

<b>V. Closing</b> <i>Includes the below functions:</i>	Closing Services as defined in 627.7711(1)(a)		\$0		<b>FALSE</b>
A. Review and follow lender's closing instructions			\$0		<b>FALSE</b>
B. Take measures to avoid Closing Protection Letter claims			\$0		<b>FALSE</b>
C. Review contract/title order for document preparation information			\$0		<b>FALSE</b>
D. Prepare documents for closing			\$0		<b>FALSE</b>
E. Conducting the closing			\$0		<b>FALSE</b>
F. Execution of documents			\$0		<b>FALSE</b>
G. Escrow matters, including the handling of funds related to the closing			\$0		<b>FALSE</b>
H. File documents and Completion of Requirements to Perfect Instruments			\$0		<b>FALSE</b>



## Schedule C: Title Agent Statistical Information Submission - 1-4 Family Residential

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

### INSTRUCTIONS

Schedule C must be completed once for 1-4 family residential and once again for all other (commercial).

The four Main Policy Types appear at the top with totals; subcategories of one or more of the main policy types appear below them.

Be aware that ALL premium and transactions must be recorded in the four Main Policy Types section. Specific policy information should be included under the subcategories and the Simultaneous Issue category even though this duplicates the amounts under the four Main Policy Types section.

1-4 Family Residential: <i>Columns to Right for Responding to All But Last Category</i>	Total Premium (Including Underwriter's Portion)	Number of Transactions	Rebate Amount	Direct Agency Losses Paid	Fraud Losses (Non-CPL) Paid	Required Data Fields Complete?
<b>First Mortgage Loan Policies</b>						
<b>Policy Limits</b>						
\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE
<b>Owners' Policies</b>						
<b>Policy Limits</b>						
\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE
<b>Leasehold Policies</b>						
<b>Policy Limits</b>						
\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE
<b>Second Mortgage Policies</b>						
<b>Policy Limits</b>						
\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE
<b>Totals of the Four Main Policy Types (by Policy Limits)</b>						
\$0 - \$100,000	\$0	0	\$0	\$0	\$0	TRUE
\$100,001 - \$1,000,000	\$0	0	\$0	\$0	\$0	TRUE
\$1,000,001 - \$5,000,000	\$0	0	\$0	\$0	\$0	TRUE
\$5,000,001 - \$10,000,000	\$0	0	\$0	\$0	\$0	TRUE
\$10,000,001 - Unlimited	\$0	0	\$0	\$0	\$0	TRUE

<b>Total Direct Premium and Rebate Amounts</b>						<b>TRUE</b>
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**Construction Loan Policies**

**Policy Limits**

\$0 - \$100,000						<b>TRUE</b>
\$100,001 - \$1,000,000						<b>TRUE</b>
\$1,000,001 - \$5,000,000						<b>TRUE</b>
\$5,000,001 - \$10,000,000						<b>TRUE</b>
\$10,000,001 - Unlimited						<b>TRUE</b>

**Reissue Loan Policies Refinance**

**Policy Limits**

\$0 - \$100,000						<b>TRUE</b>
\$100,001 - \$1,000,000						<b>TRUE</b>
\$1,000,001 - \$10,000,000						<b>TRUE</b>
\$10,000,001 - Unlimited						<b>TRUE</b>

**Reissue Loan Policies Non-Refinance**

**Policy Limits**

\$0 - \$100,000						<b>TRUE</b>
\$100,001 - \$1,000,000						<b>TRUE</b>
\$1,000,001 - \$10,000,000						<b>TRUE</b>
\$10,000,001 - Unlimited						<b>TRUE</b>

**Reissue Owners' Policies**

**Policy Limits**

\$0 - \$100,000						<b>TRUE</b>
\$100,001 - \$1,000,000						<b>TRUE</b>
\$1,000,001 - \$10,000,000						<b>TRUE</b>
\$10,000,001 - Unlimited						<b>TRUE</b>

**Reissue Leasehold Policies**

**Policy Limits**

\$0 - \$100,000						<b>TRUE</b>
\$100,001 - \$1,000,000						<b>TRUE</b>
\$1,000,001 - \$10,000,000						<b>TRUE</b>
\$10,000,001 - Unlimited						<b>TRUE</b>

**Substitution Loan Policies 3 years & Less @ 30%**

**Policy Limits**

\$0 - \$100,000						<b>TRUE</b>
\$100,001 - \$1,000,000						<b>TRUE</b>
\$1,000,001 - \$5,000,000						<b>TRUE</b>
\$5,000,001 - \$10,000,000						<b>TRUE</b>
\$10,000,001 - Unlimited						<b>TRUE</b>

**Substitution Loan Policies 3-4 years @ 40%**

**Policy Limits**

\$0 - \$100,000						<b>TRUE</b>
\$100,001 - \$1,000,000						<b>TRUE</b>
\$1,000,001 - \$5,000,000						<b>TRUE</b>
\$5,000,001 - \$10,000,000						<b>TRUE</b>
\$10,000,001 - Unlimited						<b>TRUE</b>

**Substitution Loan Policies 4-5 years @ 50%**

**Policy Limits**

\$0 - \$100,000						<b>TRUE</b>
\$100,001 - \$1,000,000						<b>TRUE</b>

\$1,000,001 - \$5,000,000							TRUE
\$5,000,001 - \$10,000,000							TRUE
\$10,000,001 - Unlimited							TRUE

**Substitution Loan Policies 5-10 years @ 60%**

**Policy Limits**

\$0 - \$100,000							TRUE
\$100,001 - \$1,000,000							TRUE
\$1,000,001 - \$5,000,000							TRUE
\$5,000,001 - \$10,000,000							TRUE
\$10,000,001 - Unlimited							TRUE

**New Home Discount Policies**

**Policy Limits**

\$0 - \$100,000							TRUE
\$100,001 - \$1,000,000							TRUE
\$1,000,001 - \$5,000,000							TRUE
\$5,000,001 - \$10,000,000							TRUE
\$10,000,001 - Unlimited							TRUE

<i>Columns to Right for Responding to Below Category Only</i>	Direct Premium	Number of Transactions @ \$25 Minimum Premium	Number of Transactions \$26 - \$100 Premium	Number of Transactions \$101 - \$300 Premium	Number of Transactions \$301 - \$500 Premium	Number of Transactions over \$500 Premium
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**Simultaneous Issue Policies**

**Policy Limits**

\$0 - \$100,000							TRUE
\$100,001 - \$1,000,000							TRUE
\$1,000,001 - \$5,000,000							TRUE
\$5,000,001 - \$10,000,000							TRUE
\$10,000,001 - Unlimited							TRUE

<b>Total Simultaneous Premium</b>	0	0	0	0	0	0	TRUE
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## Schedule C: Title Agent Statistical Information Submission - Commercial

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

### INSTRUCTIONS

Schedule C must be completed once for 1-4 family residential and once again for all other (commercial).

The four Main Policy Types appear at the top with totals; subcategories of one or more of the main policy types appear below them.

Be aware that ALL premium and transactions must be recorded in the four Main Policy Types section. Specific policy information should be included under the subcategories and the Simultaneous Issue category even though this duplicates the amounts under the four Main Policy Types section.

Commercial: <i>Columns to Right for Responding to All But Last Category</i>	Total Premium (Including Underwriter's Portion)	Number of Transactions	Rebate Amount	Direct Agency Losses Paid	Fraud Losses (Non-CPL) Paid	Required Data Fields Complete?
<b>First Mortgage Loan Policies</b>						
<b>Policy Limits</b>						
\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE
<b>Owners' Policies</b>						
<b>Policy Limits</b>						
\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE
<b>Leasehold Policies</b>						
<b>Policy Limits</b>						
\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE
<b>Second Mortgage Policies</b>						
<b>Policy Limits</b>						
\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE
<b>Totals of the Four Main Policy Types (by Policy Limits)</b>						
\$0 - \$100,000	\$0	0	\$0	\$0	\$0	TRUE
\$100,001 - \$1,000,000	\$0	0	\$0	\$0	\$0	TRUE
\$1,000,001 - \$5,000,000	\$0	0	\$0	\$0	\$0	TRUE
\$5,000,001 - \$10,000,000	\$0	0	\$0	\$0	\$0	TRUE
\$10,000,001 - Unlimited	\$0	0	\$0	\$0	\$0	TRUE

<b>Total Direct Premium and Rebate Amounts</b>	\$0	\$0
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**Construction Loan Policies**

**Policy Limits**

\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE

**Reissue Loan Policies Refinance**

**Policy Limits**

\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE

**Reissue Loan Policies Non-Refinance**

**Policy Limits**

\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE

**Reissue Owners' Policies**

**Policy Limits**

\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE

**Reissue Leasehold Policies**

**Policy Limits**

\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE

**Substitution Loan Policies 3 years & Less @ 30%**

**Policy Limits**

\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE

**Substitution Loan Policies 3-4 years @ 40%**

**Policy Limits**

\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE
\$1,000,001 - \$5,000,000						TRUE
\$5,000,001 - \$10,000,000						TRUE
\$10,000,001 - Unlimited						TRUE

**Substitution Loan Policies 4-5 years @ 50%**

**Policy Limits**

\$0 - \$100,000						TRUE
\$100,001 - \$1,000,000						TRUE

\$1,000,001 - \$5,000,000							TRUE
\$5,000,001 - \$10,000,000							TRUE
\$10,000,001 - Unlimited							TRUE

**Substitution Loan Policies 5-10 years @ 60%**

**Policy Limits**

\$0 - \$100,000							TRUE
\$100,001 - \$1,000,000							TRUE
\$1,000,001 - \$5,000,000							TRUE
\$5,000,001 - \$10,000,000							TRUE
\$10,000,001 - Unlimited							TRUE

**New Home Discount Policies**

**Policy Limits**

\$0 - \$100,000							TRUE
\$100,001 - \$1,000,000							TRUE
\$1,000,001 - \$5,000,000							TRUE
\$5,000,001 - \$10,000,000							TRUE
\$10,000,001 - Unlimited							TRUE

<i>Columns to Right for Responding to Below Category Only</i>	Direct Premium	Number of Transactions @ \$25 Minimum Premium	Number of Transactions \$26 - \$100 Premium	Number of Transactions \$101 - \$300 Premium	Number of Transactions \$301 - \$500 Premium	Number of Transactions over \$500 Premium
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**Simultaneous Issue Policies**

**Policy Limits**

\$0 - \$100,000							TRUE
\$100,001 - \$1,000,000							TRUE
\$1,000,001 - \$5,000,000							TRUE
\$5,000,001 - \$10,000,000							TRUE
\$10,000,001 - Unlimited							TRUE

<b>Total Simultaneous Premium</b>	0	0	0	0	0	0	
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Comments: Responses to Post-Completion Validation Questions

**THIS IS REQUIRED INFORMATION** that is to be provided each time the title data template is submitted to the Office of Insurance Regulation whenever a question is flagged "COMMENT REQUIRED" (Otherwise response is optional)

Key Data Elements Entered in this Data Template Displayed on Right	Premium Written	\$0	Found on Report_Lines Line 39		VALIDATION CHECKS
	Premium Remitted	\$0	Found on Report_Lines Line 40		
	Percentage of Premium Written that has been Remitted	NOT REPORTABLE	Premium Remitted Divided by Premium Written (Above)		Required Data Field Complete?
	Total Direct Premium Reported on Schedule C	\$0	The sum of the Schedule C Residential and Commercial Four Main Policy Totals (Total of both Cells at C38)		
If the Percentage of Premium Written that has been Remitted (Above) is less than 30% or more than 35%, you must explain how this is so.	COMMENT REQUIRED			FALSE	
If the Total Direct Premium Reported on Schedule C is not equal to the Premium Written (Both Shown Above), you must explain why this is so.	COMMENT NOT REQUIRED			TRUE	
Per the instructions in line 29 of the Report_Lines tab, how many attorney employees acted as title insurance agents under their Florida Bar license during the reporting year? (Specify attorney count here and do not include them in the Report Lines 27, 28, or 29 or Schedule A. Please enter "0" if no attorney employees acted as title insurance agents.)	COMMENT REQUIRED			FALSE	
In Report_Lines, Line 31 (Completed title transaction in which policy was issued or intended to be issued) is greater than Line 38 (Total closing transactions completed). Explain how this can be so.	COMMENT NOT REQUIRED			TRUE	