

INCOME STATEMENT

(Do Not Omit 000's)

		R1.A	R1.B	R1.C	R1.D
		CALIFORNIA	COUNTRYWIDE	CALIFORNIA	COUNTRYWIDE
Report Year:		2015	2015	Prior Year	Prior Year
REVENUES					
R1.1A	Gross Written Title Premium (Rows 1A.a + 1A.b + 1A.c + 1A.d)	1,593,310,915	11,741,820,760	1,335,397,843	10,127,653,157
R1.1A.a	Direct Operations	71,712,631	1,427,163,430		
R1.1A.b	Non-Affiliated Agencies/UTCs	274,805,805	7,077,468,826		
R1.1A.c	Affiliated Agencies/UTCs	1,246,792,479	3,237,188,503		
R1.1A.d	Unusual Risk Premium	0	0		
R1.1B	Net Written Title Premium [(Rows 1A + 1B.a) - Row 1B.b]	1,585,287,916	11,713,787,717	1,328,756,519	10,097,227,135
R1.1B.a	Assumed Title Premium	2,361,970	26,876,731		
R1.1B.b	Ceded Title Premium	10,384,969	54,909,774		
R1.1C	Net of Additions and Withdrawals to/from Statutory Premium Reserve (1C.a - 1C.b)	17,083,333	164,128,908	-39,880,334	-238,101,135
R1.1C.a	Statutory Premium Reserve Additions during the Year	128,937,461	714,778,671		
R1.1C.b	Statutory Premium Reserve Withdrawals during the Year	111,844,263	550,628,924		
R1.1D	Net Earned Title Premium (Row 1B - Row 1C)	1,568,204,584	11,549,658,809	1,368,636,853	10,335,328,269
R1.2	Escrow and Settlement Service Charges = (Rows 2a + 2b + 2c):	28,214,285	240,955,156	17,074,232	206,418,707
R1.2a	Escrow	27,956,324	240,653,311		
R1.2b	Sub-Escrow	257,961	301,845		
R1.2c	Unusual Service Revenue	0	0		
R1.3	Other Title Fees & Service Charges (Rows 3a + 3b + 3c + 3d):	15,841,871	570,378,162	16,392,977	550,666,315
R1.3a	Title Examinations	795,837	37,502,074		
R1.3b	Searches & Abstracts	5,392,043	208,294,807		
R1.3c	Surveys	0	1,219,740		
R1.3d	Aggregate Write-Ins for Service Charges	9,653,991	323,361,541		
R1.4	Aggregate Write-Ins for Other Operating Revenues	6,789,781	12,179,863		
R1.5A	TOTAL OPERATING REVENUES [Direct Basis] (Rows 1A - 1C + 2 + 3 + 4)	1,627,073,519	12,401,205,033	1,408,745,386	11,122,839,314
R1.5B	TOTAL OPERATING REVENUES [Net Basis] (Rows 1D + 2 + 3 + 4)	1,619,050,520	12,373,171,990	1,402,104,062	11,092,413,291
R1.6	TITLE PREMIUM Retained By or Remitted To Underwritten Title Companies / Title Agents	1,294,304,042	8,409,344,711		

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		Report Year:		R1.A	R1.B	R1.C	R1.D
				CALIFORNIA	COUNTRYWIDE	CALIFORNIA	COUNTRYWIDE
				2015	2015	Prior Year	Prior Year
R1-I	PERSONNEL EXPENSES						
	R1.7	Salaries	46,068,518	1,238,322,063			
	R1.8	Commissions	3,437,140				
	R1.9	Bonuses	5,847,461				
	R1.10	Payroll Taxes	3,853,226	77,263,657			
	R1.11	Employee Relations and Welfare	5,700,526	181,462,115			
	R1.12	Temporary Agency Expenses	570,597				
	R1.13	Contract Workers / Consultants	774,913				
	R1.14	Aggregate Write-Ins for Personnel Expenses	1,554,759	7,013,922			
	R1.15	TOTAL PERSONNEL EXPENSES (Rows 7 + 8 + 9 +10 +11 +12 +13 + 14)	67,807,141	1,504,061,757	0	0	
R1-II	TITLE LOSS & LOSS SETTLEMENT EXPENSES						
	R1.16a	Loss & Loss Adjustment Expenses Paid – Direct Operations	43,922,832	140,692,627			
	R1.16b	Loss & Loss Adjustment Expenses Paid – Non-Affiliated & Affiliated Agency Operations	98,806,565	520,565,670			
	R1.17	Change in Known Claims Reserves	-13,788,209	-97,860,400			
	R1.18	Unallocated Loss Adjustment Expenses Incurred	16,637,386	72,343,845			
	R1.19	TOTAL LOSS & LOSS ADJUSTMENT EXPENSES [Direct Basis] (Rows 16a +16b + 17 + 18)	145,578,575	635,741,742	0	0	
	R1.19A	Losses & Allocated Loss Adjustment Expenses Paid - Reinsurance Assumed	216,859	-11,386,159			
	R1.19B	Recovery from Reinsurance During Year	2,414,887	4,226,406			
	R1.20	TOTAL LOSS & LOSS ADJUSTMENT EXPENSES [Net Basis] [(Rows 19 + 19A) - Row 19B]	143,380,547	620,129,177	0	0	
R1-III	ESCROW LOSS & LOSS SETTLEMENT EXPENSES						
	R1.21	Escrow Losses Paid	288,106	6,599,829			
	R1.22	Change in Escrow Loss Reserves	106,061	-1,215,044			
	R1.23	Escrow Loss Adjustment Expenses Incurred	1,163,950	9,281,615			
	R1.24	TOTAL ESCROW LOSS & LOSS SETTLEMENT EXPENSES (Rows 21+22+23)	1,558,117	14,666,399	0	0	

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		Report Year:		R1.A	R1.B	R1.C	R1.D
				CALIFORNIA	COUNTRYWIDE	CALIFORNIA	COUNTRYWIDE
				2015	2015	Prior Year	Prior Year
R1-IV TITLE PLANT MAINTENANCE, TITLE ORDERS, ETC.							
R1.25	Title Plant Maintenance for Owned Title Plants and Subscriptions Fees, Rent & Charges for Jointly-Owned and Non-Owned Title Plants		3,957,368		15,625,218		
R1.26	Title Search / Examination & Abstracts Purchased Outside		43,347,009		341,863,512		
R1.27	Other Production Services Purchased Outside		5,168,732		23,244,992		
R1.28	Subtotal: TITLE ORDER PROCESSING – PRODUCTION SERVICES PURCHASED OUTSIDE (Rows 26 + 27)		48,515,741		365,108,504	0	0
R1-V MARKETING COST							
R1.29	Advertising Expenses		289,631		14,790,752		
R1.30	Promotion and Marketing Expenses		748,780		26,935,568		
R1.31	Subtotal: MARKETING COST (Rows 29 + 30)		1,038,411		41,726,320	0	0
R1-VI GENERAL EXPENSES							
R1.32	Travel and Travel Items		3,178,315		68,421,558		
R1.33	Rent and Rent Items		3,444,169		100,336,294		
R1.34	Equipment		1,792,827		39,427,742		
R1.35	Data Processing Services & Software		7,484,859		105,518,865		
R1.36	Printing / Stationery / Supplies		808,428		15,629,551		
R1.37	Postage, Telephone, Messenger and Express		3,119,652		47,914,513		
R1.38	Legal and Auditing Fees		5,781,359		95,946,304		
R1.39	Directors' Fees		41,326		208,873		
R1.40	Licenses, Fees, and Taxes Other than Federal Income & State Premium Taxes		673,646		16,651,963		
R1.41	State Premium Taxes		9,480,564		175,982,945		
R1.42	Real Estate and Real Estate Tax		495,477		308,919		
R1.43	Amounts Charged Off, Net of Recoveries		451,450		12,159,819		
R1.44	Insurance		807,911		14,829,784		
R1.45	Lobbying		8,014		126,488		
R1.46	Donations		65,222		852,444		
R1.47	Boards, Bureaus, Associations & Advisory Organizations		262,698		5,464,737		
R1.48	Fines or Penalties		22,247		111,503		
R1.49	Aggregate Write-Ins for Miscellaneous Expenses		6,866,387		-58,725,305		
R1.50	Subtotal: GENERAL EXPENSES (Rows 32 to 49)		44,784,551		641,166,997	0	0

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		Report Year:	R1.A	R1.B	R1.C	R1.D
			CALIFORNIA	COUNTRYWIDE	CALIFORNIA	COUNTRYWIDE
		2015	2015	Prior Year	Prior Year	
R1.51A	TOTAL OPERATING EXPENSES [Direct Basis] (Rows 6 +15 + 19 + 24 + 25 + 28 +31 +50)	1,607,543,947	11,627,441,648	0	0	
R1.51B	TOTAL OPERATING EXPENSES [Net Basis] (Rows 6 + 15 + 20 + 24 + 25 + 28 +31 +50)	1,605,345,919	11,611,829,083	0	0	
R1.52A	NET OPERATING INCOME [Direct Basis] (Row 5A - Row 51A)	19,529,572	773,763,385	1,408,745,386	11,122,839,314	
R1.52B	NET OPERATING INCOME [Net Basis] (Row 5B - Row 51B)	13,704,601	761,342,907	1,402,104,062	11,092,413,291	
R1.53	Net Investment Income	39,579,536	308,002,689			
R1.54	Net Realized Capital Gains (Losses)	545,918	7,787,474			
R1.55	Aggregate Write-Ins for Miscellaneous Income (Loss)	2,430,450	13,898,105			
R1.56A	NET INCOME (LOSS) BEFORE INCOME TAXES [Direct Basis] [Row 52A + (Rows 53 + 54 + 55)]	62,085,476	1,103,451,654	1,408,745,386	11,122,839,314	
R1.56B	NET INCOME (LOSS) BEFORE INCOME TAXES [Net Basis] [Row 52B + (Rows 53 + 54 + 55)]	56,260,505	1,091,031,176	1,402,104,062	11,092,413,291	
R1.57	Federal Income Taxes Incurred	24,796,030	276,666,275			
R1.58A	NET INCOME (LOSS) AFTER TAXES [Direct Basis] (Row 56A - Row 57)	37,289,447	826,785,379	1,408,745,386	11,122,839,314	
R1.58B	NET INCOME (LOSS) AFTER TAXES [Net Basis] (Row 56B - Row 57)	31,464,476	814,364,901	1,402,104,062	11,092,413,291	
R1.59	Beginning Year Surplus as Regards Policyholders		3,829,537,319			
R1.60	Change in Surplus as Regards Policyholders for the Year		78,397,856			
R1.61	ENDING SURPLUS AS REGARDS POLICYHOLDERS (Rows 59 + 60)		3,907,935,175		0	

SUMMARY OF TRANSACTION ACTIVITIES

	R2.A	R2.B
	CALIFORNIA	CALIFORNIA
Report Year:	2015	<i>Prior Year</i>

R2.1	TITLE ORDERS ONLY		
R2.1a	Orders Open at Beginning of Year	640,426	
R2.1b	Orders Opened During Year	845,561	
R2.1c	Orders Closed During Year	599,612	
R2.1d	Orders Cancelled During Year	173,628	
R2.1e	Orders Open at End of Year	707,956	

R2.2	COMBINED TITLE & ESCROW ORDERS		
R2.2a	Orders Open at Beginning of Year	477,066	
R2.2b	Orders Opened During Year	758,882	
R2.2c	Orders Closed During Year	530,514	
R2.2d	Orders Cancelled During Year	182,486	
R2.2e	Orders Open at End of Year	522,949	

R2.3	ESCROW ORDERS ONLY		
R2.3a	Orders Open at Beginning of Year	246,511	
R2.3b	Orders Opened During Year	195,740	
R2.3c	Orders Closed During Year	108,151	
R2.3d	Orders Cancelled During Year	57,317	
R2.3e	Orders Open at End of Year	276,783	

SUMMARY OF RATE DISTRIBUTION BY TYPE OF POLICY
2015

TYPE OF POLICY:		PERSONAL -	OWNER'S POLICY	
Amount of Insurance		A Number of Policies	B Premium (\$)	C Average Premium = (B) / (A)
1	Up to \$50,000	10,379	3,684,723	\$355.02
2	\$50,001 \$75,000	5,303	2,389,657	\$450.62
3	\$75,001 \$100,000	6,725	3,442,449	\$511.89
4	\$100,001 \$125,000	8,065	4,669,714	\$579.01
5	\$125,001 \$150,000	11,877	7,625,829	\$642.07
6	\$150,001 \$175,000	13,702	9,672,034	\$705.88
7	\$175,001 \$200,000	16,012	12,246,903	\$764.86
8	\$200,001 \$225,000	16,348	13,547,932	\$828.72
9	\$225,001 \$250,000	19,454	17,278,897	\$888.19
10	\$250,001 \$275,000	18,063	17,053,305	\$944.10
11	\$275,001 \$300,000	18,851	18,839,249	\$999.38
12	\$300,001 \$325,000	17,087	17,813,747	\$1,042.53
13	\$325,001 \$350,000	18,251	19,738,643	\$1,081.51
14	\$350,001 \$375,000	16,338	18,323,253	\$1,121.51
15	\$375,001 \$400,000	17,134	19,918,996	\$1,162.54
16	\$400,001 \$425,000	15,572	18,574,871	\$1,192.84
17	\$425,001 \$450,000	15,520	19,362,832	\$1,247.61
18	\$450,001 \$475,000	12,323	15,729,875	\$1,276.46
19	\$475,001 \$500,000	12,189	16,122,012	\$1,322.67
20	\$500,001 \$550,000	20,334	28,319,535	\$1,392.72
21	\$550,001 \$600,000	17,137	25,186,163	\$1,469.69
22	\$600,001 \$650,000	15,095	23,502,680	\$1,556.98
23	\$650,001 \$700,000	12,266	20,298,616	\$1,654.87
24	\$700,001 \$750,000	10,701	18,689,098	\$1,746.48
25	\$750,001 \$800,000	9,399	17,006,084	\$1,809.35
26	\$800,001 \$850,000	7,766	14,695,667	\$1,892.31
27	\$850,001 \$900,000	6,755	13,298,083	\$1,968.63
28	\$900,001 \$950,000	5,278	10,860,028	\$2,057.60
29	\$950,001 \$1,000,000	4,691	9,952,051	\$2,121.52
30	\$1,000,001 \$1,100,000	6,403	14,082,662	\$2,199.38
31	\$1,100,001 \$1,200,000	5,663	13,116,801	\$2,316.23
32	\$1,200,001 \$1,300,000	4,969	12,171,424	\$2,449.47
33	\$1,300,001 \$1,400,000	3,966	10,189,986	\$2,569.34
34	\$1,400,001 \$1,500,000	3,100	8,358,257	\$2,696.21
35	\$1,500,001 \$1,600,000	2,546	7,204,992	\$2,829.93
36	\$1,600,001 \$1,700,000	2,181	6,455,676	\$2,959.96
37	\$1,700,001 \$1,800,000	1,818	5,509,676	\$3,030.63
38	\$1,800,001 \$1,900,000	1,430	4,542,987	\$3,176.91
39	\$1,900,001 \$2,000,000	1,207	3,961,710	\$3,282.28
40	\$2,000,001 \$2,100,000	900	3,032,174	\$3,369.08
41	\$2,100,001 \$2,200,000	845	2,933,659	\$3,471.79
42	\$2,200,001 \$2,300,000	860	3,025,290	\$3,517.78
43	\$2,300,001 \$2,400,000	691	2,484,533	\$3,595.56
44	\$2,400,001 \$2,500,000	664	2,401,668	\$3,616.97
45	\$2,500,001 or More	7,452	37,432,770	\$5,023.18
46	TOTAL:	423,310	574,747,190	\$1,357.75

SUMMARY OF RATE DISTRIBUTION BY TYPE OF POLICY
2015

TYPE OF POLICY:		PERSONAL -	OWNER'S POLICY	
Amount of Insurance		A Number of Policies	B Premium (\$)	C Average Premium = (B) / (A)
1	Up to \$50,000	17,214	3,470,214	\$201.59
2	\$50,001 \$75,000	13,492	3,469,489	\$257.15
3	\$75,001 \$100,000	21,318	6,427,907	\$301.52
4	\$100,001 \$125,000	20,376	7,169,201	\$351.85
5	\$125,001 \$150,000	28,786	10,281,225	\$357.16
6	\$150,001 \$175,000	30,775	11,541,320	\$375.02
7	\$175,001 \$200,000	39,443	14,853,721	\$376.59
8	\$200,001 \$225,000	36,703	14,278,816	\$389.04
9	\$225,001 \$250,000	43,155	16,759,570	\$388.36
10	\$250,001 \$275,000	37,839	19,881,740	\$525.43
11	\$275,001 \$300,000	41,035	21,559,207	\$525.39
12	\$300,001 \$325,000	35,339	18,646,983	\$527.66
13	\$325,001 \$350,000	36,303	19,345,710	\$532.90
14	\$350,001 \$375,000	34,093	18,421,854	\$540.34
15	\$375,001 \$400,000	34,920	19,089,983	\$546.68
16	\$400,001 \$425,000	43,343	23,751,526	\$547.99
17	\$425,001 \$450,000	13,608	7,685,125	\$564.75
18	\$450,001 \$475,000	14,424	8,891,894	\$616.47
19	\$475,001 \$500,000	17,343	10,861,054	\$626.25
20	\$500,001 \$550,000	25,457	17,865,791	\$701.80
21	\$550,001 \$600,000	22,166	15,824,372	\$713.90
22	\$600,001 \$650,000	21,523	15,665,691	\$727.86
23	\$650,001 \$700,000	8,769	6,717,079	\$766.00
24	\$700,001 \$750,000	6,637	5,247,955	\$790.71
25	\$750,001 \$800,000	5,290	4,620,338	\$873.41
26	\$800,001 \$850,000	4,089	3,590,808	\$878.16
27	\$850,001 \$900,000	3,619	3,310,625	\$914.79
28	\$900,001 \$950,000	3,065	2,817,397	\$919.22
29	\$950,001 \$1,000,000	5,146	4,943,066	\$960.56
30	\$1,000,001 \$1,100,000	3,735	4,270,027	\$1,143.25
31	\$1,100,001 \$1,200,000	2,693	3,195,336	\$1,186.53
32	\$1,200,001 \$1,300,000	2,084	2,545,891	\$1,221.64
33	\$1,300,001 \$1,400,000	1,640	2,068,870	\$1,261.51
34	\$1,400,001 \$1,500,000	1,803	2,371,488	\$1,315.30
35	\$1,500,001 \$1,600,000	898	1,438,513	\$1,601.91
36	\$1,600,001 \$1,700,000	753	1,219,338	\$1,619.31
37	\$1,700,001 \$1,800,000	754	1,252,185	\$1,660.72
38	\$1,800,001 \$1,900,000	594	1,014,902	\$1,708.59
39	\$1,900,001 \$2,000,000	1,039	1,764,302	\$1,698.08
40	\$2,000,001 \$2,100,000	348	766,702	\$2,203.17
41	\$2,100,001 \$2,200,000	260	591,862	\$2,276.39
42	\$2,200,001 \$2,300,000	285	648,385	\$2,275.04
43	\$2,300,001 \$2,400,000	273	625,197	\$2,290.10
44	\$2,400,001 \$2,500,000	341	787,645	\$2,309.81
45	\$2,500,001 or More	3,085	12,163,517	\$3,942.79
46	TOTAL:	685,855	373,713,822	\$544.89

SUMMARY OF RATE DISTRIBUTION BY TYPE OF POLICY
2015

TYPE OF POLICY:		PERSONAL -	OWNER'S POLICY	
Amount of Insurance		A Number of Policies	B Premium (\$)	C Average Premium = (B) / (A)
1	Up to \$50,000	2,714	3,029,078	\$1,116.09
2	\$50,001 \$75,000	2,536	599,647	\$236.45
3	\$75,001 \$100,000	4,714	1,321,573	\$280.35
4	\$100,001 \$125,000	6,372	2,040,017	\$320.15
5	\$125,001 \$150,000	9,671	3,386,001	\$350.12
6	\$150,001 \$175,000	11,274	4,264,725	\$378.28
7	\$175,001 \$200,000	14,758	5,979,870	\$405.20
8	\$200,001 \$225,000	14,835	6,371,782	\$429.51
9	\$225,001 \$250,000	16,803	7,603,392	\$452.50
10	\$250,001 \$275,000	16,527	7,895,800	\$477.75
11	\$275,001 \$300,000	17,076	8,490,934	\$497.24
12	\$300,001 \$325,000	15,009	7,844,469	\$522.65
13	\$325,001 \$350,000	15,213	8,227,316	\$540.81
14	\$350,001 \$375,000	14,695	8,200,155	\$558.02
15	\$375,001 \$400,000	14,691	8,548,838	\$581.91
16	\$400,001 \$425,000	18,301	10,842,085	\$592.43
17	\$425,001 \$450,000	8,256	5,414,609	\$655.84
18	\$450,001 \$475,000	7,870	5,164,492	\$656.23
19	\$475,001 \$500,000	8,544	5,706,363	\$667.88
20	\$500,001 \$550,000	13,846	9,822,718	\$709.43
21	\$550,001 \$600,000	12,281	9,153,532	\$745.34
22	\$600,001 \$650,000	13,058	10,133,596	\$776.05
23	\$650,001 \$700,000	5,135	4,399,667	\$856.80
24	\$700,001 \$750,000	4,386	3,942,877	\$898.97
25	\$750,001 \$800,000	3,849	3,539,989	\$919.72
26	\$800,001 \$850,000	2,809	2,757,106	\$981.53
27	\$850,001 \$900,000	2,635	2,673,279	\$1,014.53
28	\$900,001 \$950,000	1,950	2,049,501	\$1,051.03
29	\$950,001 \$1,000,000	3,106	3,210,794	\$1,033.74
30	\$1,000,001 \$1,100,000	2,803	3,112,099	\$1,110.27
31	\$1,100,001 \$1,200,000	2,256	2,652,210	\$1,175.62
32	\$1,200,001 \$1,300,000	1,664	2,099,986	\$1,262.01
33	\$1,300,001 \$1,400,000	1,369	1,786,630	\$1,305.06
34	\$1,400,001 \$1,500,000	1,214	1,622,016	\$1,336.09
35	\$1,500,001 \$1,600,000	670	967,670	\$1,444.28
36	\$1,600,001 \$1,700,000	657	955,600	\$1,454.49
37	\$1,700,001 \$1,800,000	486	756,639	\$1,556.87
38	\$1,800,001 \$1,900,000	439	684,608	\$1,559.47
39	\$1,900,001 \$2,000,000	658	1,026,920	\$1,560.67
40	\$2,000,001 \$2,100,000	224	374,179	\$1,670.44
41	\$2,100,001 \$2,200,000	206	340,050	\$1,650.73
42	\$2,200,001 \$2,300,000	174	311,905	\$1,792.56
43	\$2,300,001 \$2,400,000	203	356,887	\$1,758.07
44	\$2,400,001 \$2,500,000	225	386,537	\$1,717.94
45	\$2,500,001 or More	1,546	3,023,862	\$1,955.93
46	TOTAL:	297,708	183,071,999	\$614.94

SUMMARY OF RATE DISTRIBUTION BY TYPE OF POLICY

TYPE OF POLICY:		PERSONAL -	OWNER'S POLICY	
Amount of Insurance		A Number of Policies	B Premium (\$)	C Average Premium = (B) / (A)
1	Up to \$50,000	5,416	2,219,612	\$409.82
2	\$50,001 \$75,000	1,237	508,689	\$411.23
3	\$75,001 \$100,000	1,110	602,473	\$542.77
4	\$100,001 \$125,000	764	469,496	\$614.52
5	\$125,001 \$150,000	805	539,998	\$670.80
6	\$150,001 \$175,000	678	491,061	\$724.28
7	\$175,001 \$200,000	746	594,266	\$796.60
8	\$200,001 \$225,000	489	421,430	\$861.82
9	\$225,001 \$250,000	698	642,631	\$920.68
10	\$250,001 \$275,000	507	495,066	\$976.46
11	\$275,001 \$300,000	655	689,539	\$1,052.73
12	\$300,001 \$325,000	475	536,386	\$1,129.23
13	\$325,001 \$350,000	523	594,091	\$1,135.93
14	\$350,001 \$375,000	429	507,052	\$1,181.94
15	\$375,001 \$400,000	574	705,070	\$1,228.35
16	\$400,001 \$425,000	372	464,416	\$1,248.43
17	\$425,001 \$450,000	437	573,186	\$1,311.64
18	\$450,001 \$475,000	346	468,652	\$1,354.48
19	\$475,001 \$500,000	551	772,943	\$1,402.80
20	\$500,001 \$550,000	710	1,048,749	\$1,477.11
21	\$550,001 \$600,000	747	1,161,893	\$1,555.41
22	\$600,001 \$650,000	618	1,007,262	\$1,629.87
23	\$650,001 \$700,000	596	1,015,577	\$1,703.99
24	\$700,001 \$750,000	580	1,058,146	\$1,824.39
25	\$750,001 \$800,000	558	1,035,674	\$1,856.05
26	\$800,001 \$850,000	482	943,003	\$1,956.44
27	\$850,001 \$900,000	495	1,006,555	\$2,033.44
28	\$900,001 \$950,000	420	878,366	\$2,091.35
29	\$950,001 \$1,000,000	588	1,290,557	\$2,194.83
30	\$1,000,001 \$1,100,000	694	1,578,953	\$2,275.15
31	\$1,100,001 \$1,200,000	661	1,587,220	\$2,401.24
32	\$1,200,001 \$1,300,000	672	1,677,833	\$2,496.78
33	\$1,300,001 \$1,400,000	552	1,475,808	\$2,673.56
34	\$1,400,001 \$1,500,000	535	1,464,271	\$2,736.96
35	\$1,500,001 \$1,600,000	443	1,284,487	\$2,899.52
36	\$1,600,001 \$1,700,000	424	1,249,746	\$2,947.51
37	\$1,700,001 \$1,800,000	459	1,379,620	\$3,005.71
38	\$1,800,001 \$1,900,000	374	1,195,250	\$3,195.86
39	\$1,900,001 \$2,000,000	444	1,355,100	\$3,052.03
40	\$2,000,001 \$2,100,000	313	1,063,597	\$3,398.07
41	\$2,100,001 \$2,200,000	296	1,026,279	\$3,467.16
42	\$2,200,001 \$2,300,000	281	915,653	\$3,258.55
43	\$2,300,001 \$2,400,000	254	869,402	\$3,422.84
44	\$2,400,001 \$2,500,000	306	1,033,922	\$3,378.83
45	\$2,500,001 or More	9,484	98,848,208	\$10,422.63
46	TOTAL:	38,798	140,747,191	\$3,627.69

SUMMARY OF RATE DISTRIBUTION BY TYPE OF POLICY

TYPE OF POLICY:		PERSONAL -	OWNER'S POLICY	
Amount of Insurance		A Number of Policies	B Premium (\$)	C Average Premium = (B) / (A)
1	Up to \$50,000	1,046	316,322	\$302.41
2	\$50,001 \$75,000	411	112,374	\$273.42
3	\$75,001 \$100,000	756	241,501	\$319.45
4	\$100,001 \$125,000	392	154,768	\$394.82
5	\$125,001 \$150,000	598	242,928	\$406.23
6	\$150,001 \$175,000	427	194,919	\$456.48
7	\$175,001 \$200,000	791	376,099	\$475.47
8	\$200,001 \$225,000	464	241,597	\$520.68
9	\$225,001 \$250,000	892	491,728	\$551.26
10	\$250,001 \$275,000	449	281,549	\$627.06
11	\$275,001 \$300,000	734	490,905	\$668.81
12	\$300,001 \$325,000	492	343,820	\$698.82
13	\$325,001 \$350,000	600	425,212	\$708.69
14	\$350,001 \$375,000	469	352,249	\$751.06
15	\$375,001 \$400,000	647	505,418	\$781.17
16	\$400,001 \$425,000	476	361,678	\$759.83
17	\$425,001 \$450,000	480	399,858	\$833.04
18	\$450,001 \$475,000	332	275,962	\$831.21
19	\$475,001 \$500,000	1,033	915,720	\$886.47
20	\$500,001 \$550,000	823	755,048	\$917.43
21	\$550,001 \$600,000	886	884,671	\$998.50
22	\$600,001 \$650,000	783	794,252	\$1,014.37
23	\$650,001 \$700,000	758	846,175	\$1,116.33
24	\$700,001 \$750,000	830	930,304	\$1,120.85
25	\$750,001 \$800,000	651	746,973	\$1,147.42
26	\$800,001 \$850,000	519	629,337	\$1,212.59
27	\$850,001 \$900,000	516	662,271	\$1,283.47
28	\$900,001 \$950,000	408	544,056	\$1,333.47
29	\$950,001 \$1,000,000	1,024	1,323,590	\$1,292.57
30	\$1,000,001 \$1,100,000	891	1,233,040	\$1,383.88
31	\$1,100,001 \$1,200,000	793	1,128,755	\$1,423.40
32	\$1,200,001 \$1,300,000	766	1,161,168	\$1,515.89
33	\$1,300,001 \$1,400,000	659	992,328	\$1,505.81
34	\$1,400,001 \$1,500,000	777	1,315,704	\$1,693.31
35	\$1,500,001 \$1,600,000	517	871,634	\$1,685.95
36	\$1,600,001 \$1,700,000	474	812,721	\$1,714.60
37	\$1,700,001 \$1,800,000	532	939,765	\$1,766.48
38	\$1,800,001 \$1,900,000	407	790,588	\$1,942.48
39	\$1,900,001 \$2,000,000	672	1,395,272	\$2,076.30
40	\$2,000,001 \$2,100,000	322	650,683	\$2,020.75
41	\$2,100,001 \$2,200,000	329	720,829	\$2,190.97
42	\$2,200,001 \$2,300,000	305	675,520	\$2,214.82
43	\$2,300,001 \$2,400,000	263	614,779	\$2,337.56
44	\$2,400,001 \$2,500,000	412	979,506	\$2,377.44
45	\$2,500,001 or More	8,560	55,335,208	\$6,464.39
46	TOTAL:	35,366	84,458,783	\$2,388.14

SUMMARY OF RATE DISTRIBUTION BY TYPE OF POLICY

TYPE OF POLICY:		PERSONAL -	OWNER'S POLICY	
Amount of Insurance		A Number of Policies	B Premium (\$)	C Average Premium = (B) / (A)
1	Up to \$50,000	332	328,309	\$988.88
2	\$50,001 \$75,000	186	28,966	\$155.73
3	\$75,001 \$100,000	247	48,493	\$196.33
4	\$100,001 \$125,000	227	49,394	\$217.59
5	\$125,001 \$150,000	281	75,588	\$269.00
6	\$150,001 \$175,000	237	69,280	\$292.32
7	\$175,001 \$200,000	301	94,462	\$313.83
8	\$200,001 \$225,000	215	78,820	\$366.61
9	\$225,001 \$250,000	333	127,474	\$382.80
10	\$250,001 \$275,000	263	116,978	\$444.78
11	\$275,001 \$300,000	350	155,124	\$443.21
12	\$300,001 \$325,000	274	136,445	\$497.98
13	\$325,001 \$350,000	312	153,830	\$493.04
14	\$350,001 \$375,000	254	151,374	\$595.96
15	\$375,001 \$400,000	306	164,099	\$536.27
16	\$400,001 \$425,000	250	142,881	\$571.52
17	\$425,001 \$450,000	225	132,289	\$587.95
18	\$450,001 \$475,000	190	114,352	\$601.85
19	\$475,001 \$500,000	310	185,303	\$597.75
20	\$500,001 \$550,000	396	265,071	\$669.37
21	\$550,001 \$600,000	402	297,152	\$739.19
22	\$600,001 \$650,000	333	249,604	\$749.56
23	\$650,001 \$700,000	325	247,427	\$761.31
24	\$700,001 \$750,000	279	234,336	\$839.91
25	\$750,001 \$800,000	245	189,534	\$773.61
26	\$800,001 \$850,000	217	202,856	\$934.82
27	\$850,001 \$900,000	187	172,323	\$921.51
28	\$900,001 \$950,000	185	185,302	\$1,001.63
29	\$950,001 \$1,000,000	245	208,388	\$850.56
30	\$1,000,001 \$1,100,000	321	313,764	\$977.46
31	\$1,100,001 \$1,200,000	298	293,016	\$983.27
32	\$1,200,001 \$1,300,000	258	256,139	\$992.79
33	\$1,300,001 \$1,400,000	248	244,972	\$987.79
34	\$1,400,001 \$1,500,000	244	272,827	\$1,118.14
35	\$1,500,001 \$1,600,000	174	186,048	\$1,069.24
36	\$1,600,001 \$1,700,000	175	208,811	\$1,193.20
37	\$1,700,001 \$1,800,000	154	182,721	\$1,186.50
38	\$1,800,001 \$1,900,000	113	140,213	\$1,240.82
39	\$1,900,001 \$2,000,000	185	214,731	\$1,160.71
40	\$2,000,001 \$2,100,000	89	104,082	\$1,169.47
41	\$2,100,001 \$2,200,000	112	128,167	\$1,144.35
42	\$2,200,001 \$2,300,000	101	130,426	\$1,291.35
43	\$2,300,001 \$2,400,000	92	119,135	\$1,294.94
44	\$2,400,001 \$2,500,000	98	107,454	\$1,096.47
45	\$2,500,001 or More	2,607	5,222,884	\$2,003.41
46	TOTAL:	13,176	12,730,844	\$966.21

SUMMARY OF RATE DISTRIBUTION BY TYPE OF POLICY

2015

[Note: Totals are picked up from CATI-R3.1 to R3.6 -- No manual entry of data is needed on this page.]

	A	B	C
	Number of Policies	Total Premium (\$)	Average Premium = (B) / (A)
PERSONAL			
P1) OWNER'S POLICY	423,310	574,747,190	\$1,357.75
P2) LENDER'S POLICY	685,855	373,713,822	\$544.89
P3) LENDER'S POLICY Concurrent with OWNER'S POLICY	297,708	183,071,999	\$614.94
TOTAL: PERSONAL	1,406,873	1,131,533,012	\$804.29

	A	B	C
	Number of Policies	Total Premium (\$)	Average Premium = (B) / (A)
COMMERCIAL			
C1) OWNER'S POLICY	38,798	140,747,191	\$3,627.69
C2) LENDER'S POLICY	35,366	84,458,783	\$2,388.14
C3) LENDER'S POLICY Concurrent with OWNER'S POLICY	13,176	12,730,844	\$966.21
TOTAL: COMMERCIAL	87,340	237,936,818	\$2,724.26

GRAND TOTAL:	1,494,213	1,369,469,829	\$916.52
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SUMMARY ESCROW FEE DISTRIBUTION BY AMOUNT OF TRANSACTION (By County)

For COUNTY OF:

(All)

NAIC:

(All)

		A	B	C	D	E	F
		SALES ESCROW			LOAN ESCROW		
Amount of Transaction		# of Transactions	TOTAL: Fees (\$)	Average ESCROW FEE = (B) / (A)	# of Transactions	TOTAL: Fees (\$)	Average ESCROW FEE = (E) / (D)
1	Up to \$100,000	28,678	20,245,094	\$705.95	59,555	35,074,746	\$588.95
2	\$100,001 - \$200,000	40,142	31,942,194	\$795.73	59,995	32,114,419	\$535.28
3	\$200,001 - \$300,000	54,276	48,266,317	\$889.28	75,332	41,493,920	\$550.81
4	\$300,001 - \$400,000	47,455	41,733,060	\$879.42	65,753	33,729,833	\$512.98
5	\$400,001 - \$500,000	37,252	35,090,981	\$941.99	44,532	21,921,411	\$492.26
6	\$500,001 - \$600,000	25,122	23,905,066	\$951.56	25,947	11,945,864	\$460.39
7	\$600,001 - \$700,000	18,843	17,358,693	\$921.23	17,391	6,980,516	\$401.39
8	\$700,001 - \$800,000	15,018	17,061,229	\$1,136.05	7,985	4,367,248	\$546.93
9	\$800,001 - \$900,000	11,496	10,693,731	\$930.21	5,327	2,002,101	\$375.84
10	\$900,001 - \$1,000,000	8,259	8,428,760	\$1,020.55	5,767	2,218,077	\$384.62
11	\$1,000,001 - \$1,100,000	5,457	5,833,962	\$1,069.08	3,057	1,320,337	\$431.91
12	\$1,100,001 - \$1,200,000	4,876	5,367,999	\$1,100.90	2,161	940,322	\$435.13
13	\$1,200,001 - \$1,300,000	4,288	4,906,323	\$1,144.20	1,716	774,833	\$451.53
14	\$1,300,001 - \$1,400,000	3,494	4,168,946	\$1,193.17	1,421	661,901	\$465.80
15	\$1,400,001 - \$1,500,000	2,740	3,365,248	\$1,228.19	1,508	737,515	\$489.07
16	\$1,500,001 - \$1,600,000	2,316	2,900,940	\$1,252.56	852	437,728	\$513.76
17	\$1,600,001 - \$1,700,000	1,983	2,547,293	\$1,284.57	720	373,202	\$518.34
18	\$1,700,001 - \$1,800,000	1,714	2,100,924	\$1,225.74	772	397,454	\$514.84
19	\$1,800,001 - \$1,900,000	1,383	1,727,091	\$1,248.80	598	320,181	\$535.42
20	\$1,900,001 - \$2,000,000	1,282	1,732,660	\$1,351.53	983	543,050	\$552.44
21	\$2,000,001 - \$2,100,000	929	1,167,951	\$1,257.21	438	290,606	\$663.48
22	\$2,100,001 - \$2,200,000	844	1,181,914	\$1,400.37	361	207,824	\$575.69
23	\$2,200,001 - \$2,300,000	879	1,192,403	\$1,356.54	353	221,472	\$627.40
24	\$2,300,001 - \$2,400,000	712	1,028,153	\$1,444.04	302	199,043	\$659.08
25	\$2,400,001 - \$2,500,000	745	1,099,425	\$1,475.74	433	269,070	\$621.41
26	\$2,500,001 or More	12,519	25,965,683	\$2,074.10	6,765	5,951,455	\$879.74
27	TOTAL:	332,702	321,012,042	\$964.86	390,024	205,494,124	\$526.88

SUMMARY OF ESCROW FEES BY COUNTY

2015

A		B	C	D	E	F	G
Name of County		SALES ESCROW			LOAN ESCROW		
		# of Transactions	TOTAL: Fees (\$)	Average Fee (C) / (B)	# of Transactions	TOTAL: Fees (\$)	Average Fee (F) / (E)
1	ALAMEDA	21,239	23,081,151	\$1,086.73	20,595	10,001,676	\$485.64
2	ALPINE	53	35,548	\$670.72	39	23,043	\$590.85
3	AMADOR	597	341,989	\$572.85	528	266,047	\$503.88
4	BUTTE	3,311	1,729,687	\$522.41	4,098	1,860,108	\$453.91
5	CALAVERAS	455	261,235	\$574.14	755	388,608	\$514.71
6	COLUSA	257	167,385	\$651.30	209	124,503	\$595.71
7	CONTRA COSTA	18,587	18,368,327	\$988.24	18,573	8,882,473	\$478.25
8	DEL NORTE	29	16,057	\$553.69	32	12,528	\$391.50
9	EL DORADO	2,740	2,397,315	\$874.93	2,841	1,440,928	\$507.19
10	FRESNO	11,640	9,875,209	\$848.39	7,131	3,360,709	\$471.28
11	GLENN	76	47,893	\$630.17	110	46,706	\$424.60
12	HUMBOLDT	744	559,778	\$752.39	452	172,325	\$381.25
13	IMPERIAL	1,510	1,515,323	\$1,003.53	657	328,645	\$500.22
14	INYO	22	9,910	\$450.45	26	12,629	\$485.73
15	KERN	9,780	8,087,537	\$826.95	5,349	2,749,907	\$514.10
16	KINGS	1,477	1,234,049	\$835.51	612	309,149	\$505.15
17	LAKE	1,697	1,047,938	\$617.52	1,369	674,309	\$492.56
18	LASSEN	491	328,599	\$669.24	127	54,655	\$430.35
19	LOS ANGELES	31,512	30,775,210	\$976.62	49,320	28,284,976	\$573.50
20	MADERA	1,576	1,349,216	\$856.10	874	426,009	\$487.42
21	MARIN	3,981	4,616,914	\$1,159.74	4,501	2,478,065	\$550.56
22	MARIPOSA	90	55,135	\$612.61	110	47,179	\$428.90
23	MENDOCINO	827	461,913	\$558.54	683	358,508	\$524.90
24	MERCED	2,257	1,700,416	\$753.40	2,249	1,118,638	\$497.39
25	MODOC	12	6,055	\$504.58	11	6,955	\$632.27
26	MONO	30	11,735	\$391.17	59	19,272	\$326.64
27	MONTEREY	4,751	4,497,782	\$946.70	3,706	2,066,819	\$557.70
28	NAPA	1,472	1,450,229	\$985.21	1,927	947,657	\$491.78
29	NEVADA	1,649	1,255,523	\$761.38	1,629	903,073	\$554.37
30	ORANGE	16,746	15,518,906	\$926.72	44,222	21,140,856	\$478.06
31	PLACER	8,143	7,088,106	\$870.45	9,945	5,011,066	\$503.88
32	PLUMAS	96	45,167	\$470.49	115	46,306	\$402.66
33	RIVERSIDE	20,535	16,307,258	\$794.12	17,085	8,655,835	\$506.63
34	SACRAMENTO	16,434	13,816,338	\$840.72	15,103	7,829,156	\$518.38
35	SAN BENITO	906	757,616	\$836.22	1,014	577,861	\$569.88
36	SAN BERNARDINO	14,885	12,944,386	\$869.63	10,888	5,353,219	\$491.66
37	SAN DIEGO	28,398	31,740,635	\$1,117.71	35,956	21,222,432	\$590.23
38	SAN FRANCISCO	9,964	12,977,556	\$1,302.44	13,250	7,859,874	\$593.20
39	SAN JOAQUIN	9,733	7,753,622	\$796.63	6,790	3,261,564	\$480.35
40	SAN LUIS OBISPO	5,197	5,068,347	\$975.24	5,862	3,352,862	\$571.97
41	SAN MATEO	8,270	10,278,921	\$1,242.92	10,858	6,095,913	\$561.42
42	SANTA BARBARA	5,502	6,466,817	\$1,175.36	6,610	3,831,079	\$579.59
43	SANTA CLARA	20,498	23,765,264	\$1,159.39	40,876	20,553,876	\$502.83
44	SANTA CRUZ	3,409	3,127,509	\$917.43	3,825	2,296,029	\$600.27
45	SHASTA	2,170	1,458,308	\$672.03	1,750	751,714	\$429.55
46	SIERRA	61	27,727	\$454.54	74	39,183	\$529.49
47	SISKIYOU	505	225,502	\$446.54	642	260,428	\$405.65
48	SOLANO	5,973	4,819,170	\$806.83	5,871	2,812,166	\$478.99
49	SONOMA	7,685	7,181,341	\$934.46	10,331	5,873,877	\$568.57

SUMMARY OF ESCROW FEES BY COUNTY

2015

A		B	C	D	E	F	G
Name of County		SALES ESCROW			LOAN ESCROW		
		# of Transactions	TOTAL: Fees (\$)	Average Fee (C) / (B)	# of Transactions	TOTAL: Fees (\$)	Average Fee (F) / (E)
50	STANISLAUS	8,089	6,037,372	\$746.37	6,151	2,970,099	\$482.86
51	SUTTER	1,163	712,101	\$612.30	1,181	648,658	\$549.24
52	TEHAMA	207	89,611	\$432.91	179	79,820	\$445.92
53	TRINITY	61	38,535	\$631.72	121	49,605	\$409.96
54	TULARE	5,936	4,716,297	\$794.52	2,939	1,422,810	\$484.11
55	TUOLUMNE	607	345,964	\$569.96	605	312,653	\$516.78
56	VENTURA	6,467	10,984,276	\$1,698.51	6,974	4,530,611	\$649.64
57	YOLO	1,189	871,587	\$733.04	1,215	752,337	\$619.21
58	YUBA	1,016	566,013	\$557.10	1,044	532,840	\$510.38
TOTAL: ALL COUNTIES		332,707	321,015,308	\$964.86	390,048	205,490,828	\$526.83