5 0 4 4 0 2 0 1 1 2 0 1 0 0 1 0 0

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2011

OF THE CONDITION AND AFFAIRS OF THE

REAL ADVANTAGE TITLE INSURANCE COMPANY

NAIC Group Code 0000 (Current Period), _____ (Prior Period) NAIC Company Code 50440 Employer's ID Number 31-1132482

Organized under the Laws of OHIO, State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated/Organized November 29, 1984 Commenced Business June 13, 1985

Statutory Home Office 640 N. TUSTIN AVENUE, STE 106, SANTA ANA, California 92705
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 640 N. TUSTIN AVENUE, STE 106, SANTA ANA, California 92705 714-558-2836
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 640 N. TUSTIN AVENUE, STE 106, SANTA ANA, California 92705
(Street and Number or P.O. Box, City or Town, State and Zip Code)

Primary Location of Books and Records 640 N. TUSTIN AVENUE, STE 106, SANTA ANA, California 92705
(Street and Number, City or Town, State and Zip Code)
714-558-2836
(Area Code) (Telephone Number)

Internet Website Address N/A

Statutory Statement Contact BILL BURDING 714-558-2836
(Name) (Area Code) (Telephone Number) (Extension)
billburding@octitle.com 714-541-3677
(E-Mail Address) (Fax Number)

OFFICERS

Rich Macaluso (President, Director, CFO and Treasurer)
Mike Marconi (Director, EVP and Secretary)
Bill Burding (Director, EVP and General Counsel)

OTHER OFFICERS

John Wiley (Director and EVP)

DIRECTORS OR TRUSTEES

Rich Macaluso
Mike Marconi
Bill Burding
John Wiley

State of California
County of Orange } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Rich Macaluso President	Rich Macaluso CFO and Treasurer	Mike Marconi Secretary

Subscribed and sworn to before me this
day of 2012

a. Is this an original filing? Yes (X) No ( )
b. If no: 1. State the amendment number _____
2. Date filed _____
3. Number of pages attached _____

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total Amount (Col 3 + Col 4)	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities						
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies						
1.22 Issued by U.S. government sponsored agencies						
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations						
1.42 Political subdivisions of states, territories and possessions and political subdidivison general obligations						
1.43 Revenue and assessment obligations						
1.44 Industrial development and similar obligations						
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA						
1.512 Issued or guaranteed by FNMA and FHLMC						
1.513 All other						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA						
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521						
1.523 All other						
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)						
2.2 Unaffiliated non-U.S. securities (including Canada)						
2.3 Affiliated securities						
3. Equity interests:						
3.1 Investments in mutual funds						
3.2 Preferred stocks:						
3.21 Affiliated						
3.22 Unaffiliated						
3.3 Publically traded equity securities (excluding preferred stocks):						
3.31 Affiliated						
3.32 Unaffiliated						
3.4 Other equity securities:						
3.41 Affiliated						
3.42 Unaffiliated						
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated						
3.52 Unaffiliated						
4. Mortgage loans:						
4.1 Construction and land development						
4.2 Agricultural						
4.3 Single family residential properties						
4.4 Multifamily residential properties						
4.5 Commercial loans						
4.6 Mezzanine real estate loans						
5. Real estate investments:						
5.1 Property occupied by company						
5.2 Property held for production of income (including $ .....of property acquired in satisfaction of debt)						
5.3 Property held for sale (including $ .....property acquired in satisfaction of debt)						
6. Contract loans						
7. Derivatives						
8. Receivables for securities						
9. Securities Lending (Line 10, Asset page reinvested collateral)				XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	340,000	100.000	340,000		340,000	100.000
11. Other invested assets						
12. Total invested assets	340,000	100.000	340,000		340,000	100.000

Page SI02
Schedule A, Verification Between Years
NONE

Schedule B, Verification Between Years
NONE

Page SI03
Schedule BA, Verification Between Years
NONE

Schedule D, Verification Between Years
NONE

Page SI04
Sch. D, Summary by Country
NONE

Page SI05
Sch. D, Pt. 1A, Sn. 1, Quality and Mat. Dist. All Bonds
NONE

Page SI06
Sch. D, Pt. 1A, Sn. 1, Quality and Mat. Dist. All Bonds (Cont)
NONE

Page SI07
Sch. D, Pt. 1A, Sn. 1, Quality and Mat. Dist. All Bonds (Cont)
NONE

Page SI08
Sch. D, Pt. 1A, Sn. 2, Maturity Distribution All Bonds
NONE

Page SI09
Sch. D, Pt. 1A, Sn. 2, Maturity Distribution All Bonds (Cont)
NONE

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	315,726			315,726	
2. Cost of short-term investments acquired	24,274			24,274	
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals					
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book/adjusted carrying value at the end of current period (Lines 1 plus 2 plus 3 plus 4 plus 5 minus 6 minus 7 plus 8 minus 9)	340,000			340,000	
11. Deduct total nonadmitted amounts					
12. Statement value of end of current period (Line 10 minus Line 11)	340,000			340,000	

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Page SI11
Schedule DB, Part A, Verification Between Years
NONE

Schedule DB, Part B, Verification Between Years
NONE

Page SI12
Schedule DB, Part C, Section 1
NONE

Page SI13
Schedule DB, Part C, Section 2
NONE

Page SI14
Schedule DB, Verification
NONE

Page SI15
Schedule E Verification Between Years
NONE

Page E01
Schedule A, Pt. 1, Real Estate Owned
NONE

Page E02
Schedule A, Pt. 2, Real Estate Acquired
NONE

Page E03
Schedule A, Pt. 3, Real Estate Sold
NONE

Page E04
Schedule B, Pt. 1, Mortgage Loans Owned
NONE

Page E05
Schedule B, Pt. 2, Mortgage Loans Acquired
NONE

Page E06
Schedule B, Pt. 3, Mortgage Loans Disposed
NONE

Page E07
Schedule BA, Pt. 1, Other Long-Term Invested Assets Owned
NONE

Page E08
Schedule BA, Pt. 2, Other Long-Term Invested Assets Acquired
NONE

Page E09
Schedule BA, Pt. 3, Other Long-Term Invested Assets Disposed
NONE

Page E10
Sch. D, Pt. 1, Long-Term Bonds Owned
NONE

Page E11
Sch. D, Pt. 2, Sn. 1, Preferred Stocks Owned
NONE

Page E12

Sch. D, Pt. 2, Sn. 2, Common Stocks Owned

NONE

Page E13

Sch. D, Pt. 3, Long-Term Bonds and Stocks Acquired

NONE

Page E14

Sch. D, Pt. 4, Long-Term Bonds and Stocks Disposed of

NONE

Page E15

Sch. D, Pt. 5, Long-Term Bonds and Stocks Acquired and Disp. of

NONE

Page E16

Sch. D, Pt. 6, Sn. 1, Valuation of Shares

NONE

Sch. D, Pt. 6, Sn. 2, Valuation of Shares

NONE

SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Change In Book/Adjusted Carrying Value				13	14	Interest						21
		3	4					9	10	11	12			15	16	17	18	19	20	
CUSIP Identification	Description	Code	Foreign	Date Acquired	Name of Vendor	Maturity Date	Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
U.S. Governments - Commercial Mortgage-Backed Securities																				
CASH																				
0399999 - U.S. Governments - Commercial Mortgage-Backed Securities																				
Other Short-Term Invested Assets																				
CASH				05/01/2010	HUNTINGTON NATIONAL BANK	12/31/2012	340,000													
9099999 - Subtotal - Other Short-Term Invested Assets							340,000													
9199999 - TOTAL Short-Term Investments							340,000													

Page E18
Schedule DB, Part A, Section 1
NONE

Financial or Economic Impact of the Hedge
NONE

Page E19
Schedule DB, Part A, Section 2
NONE

Financial or Economic Impact of the Hedge
NONE

Page E20
Schedule DB, Part B, Section 1
NONE

Broker Name
NONE

Financial or Economic Impact of the Hedge
NONE

Page E21
Schedule DB, Part B, Section 2
NONE

Broker Name
NONE

Financial or Economic Impact of the Hedge
NONE

Page E22
Schedule DB, Part D
NONE

Page E23
Schedule DL, Part 1, Securities Lending Collateral Assets
NONE

Schedule DL, Part 1, General Interrogatory
NONE

Page E24
Schedule DL, Part 2, Securities Lending Collateral Assets
NONE

Schedule DL, Part 2, General Interrogatory
NONE

Page E25
Sch. E, Pt. 1, Cash
NONE

Page E26
Schedule E, Part 2, Cash Equivalents
NONE

Page E27

Sch. E, Pt. 3, Special Deposits

NONE

Title
Annual Statement Blank Alphabetical Index

Assets ... 2
Cash Flow ... 5
Exhibit of Capital Gains (Losses) ... 11
Exhibit of Net Investment Income ... 11
Exhibit of Nonadmitted Assets ... 12
Exhibit of Premiums and Losses ... 18
Five-Year Historical Data ... 16
General Interrogatories ... 14
Jurat Page ... 1
Liabilities, Surplus and Other Funds ... 3
Notes to Financial Statements ... 13
Operations and Investment Exhibit (Statement of Income) ... 4
Operations and Investment Exhibit Part 1A ... 6
Operations and Investment Exhibit Part 1B ... 6
Operations and Investment Exhibit Part 1C ... 6
Operations and Investment Exhibit Part 2A ... 7
Operations and Investment Exhibit Part 2B ... 8
Operations and Investment Exhibit Part 3 ... 9
Operations and Investment Exhibit Part 4 ... 10
Overflow Page For Write-ins ... 46
Schedule A - Part 1 ... E01
Schedule A - Part 2 ... E02
Schedule A - Part 3 ... E03
Schedule A - Verification Between Years ... SI02
Schedule B - Part 1 ... E04
Schedule B - Part 2 ... E05
Schedule B - Part 3 ... E06
Schedule B - Verification Between Years ... SI02
Schedule BA - Part 1 ... E07
Schedule BA - Part 2 ... E08
Schedule BA - Part 3 ... E09
Schedule BA - Verification Between Years ... SI03
Schedule D - Part 1 ... E10
Schedule D - Part 1A - Section 1 ... SI05
Schedule D - Part 1A - Section 2 ... SI08
Schedule D - Part 2 - Section 1 ... E11
Schedule D - Part 2 - Section 2 ... E12
Schedule D - Part 3 ... E13
Schedule D - Part 4 ... E14
Schedule D - Part 5 ... E15
Schedule D - Part 6 - Section 1 ... E16
Schedule D - Part 6 - Section 2 ... E16
Schedule D - Summary By Country ... SI04
Schedule D - Verification Between Years ... SI03
Schedule DA - Part 1 ... E17
Schedule DA - Verification Between Years ... SI10
Schedule DB - Part A - Section 1 ... E18
Schedule DB - Part A - Section 2 ... E19
Schedule DB - Part A - Verification Between Years ... SI11
Schedule DB - Part B - Section 1 ... E20
Schedule DB - Part B - Section 2 ... E21
Schedule DB - Part B - Verification Between Years ... SI11
Schedule DB - Part C - Section 1 ... SI12
Schedule DB - Part C - Section 2 ... SI13
Schedule DB - Part D ... E22
Schedule DB - Verification ... SI14
Schedule DL - Part 1 ... E23
Schedule DL - Part 2 ... E24
Schedule E - Part 1 - Cash ... E25
Schedule E - Part 2 - Cash Equivalents ... E26
Schedule E - Part 3 - Special Deposits ... E27
Schedule E - Verification Between Years ... SI15
Schedule F - Part 1 ... 24
Schedule F - Part 2 ... 25
Schedule F - Part 3 ... 26
Schedule H - Part 1 ... 27
Schedule H - Part 2 ... 28
Schedule H - Part 3 ... 29
Schedule H - Part 4 ... 30
Schedule H - Verification Between Years ... 29
Schedule P - Interrogatories ... 40
Schedule P - Part 1 - Summary ... 31
Schedule P - Part 1A - Policies Written Driectly ... 32
Schedule P - Part 1B - Policies Written Through Agents ... 33
Schedule P - Part 2 - Policy Year Incurred Loss and ALAE ... 34
Schedule P - Part 2A - Policy Year Paid Loss and ALAE ... 34
Schedule P - Part 2B - Policy Year Loss and ALAE Case Basis Reserves ... 35
Schedule P - Part 2C - Policy Year Bulk Reserves on Known Claims ... 35
Schedule P - Part 2D - Policy Year IBNR Reserves ... 36
Schedule P - Part 3 - Incurred Loss and ALAE by Year of First Report ... 37
Schedule P - Part 3A - Paid Loss and ALAE by Year of First Report ... 37
Schedule P - Part 3B - Loss and ALAE Case Basis Reserves by Year of First Report ... 37
Schedule P - Part 3C - Bulk Reserves on Known Claims by Year of First Report ... 37
Schedule P - Part 4A - Policy Year Reported Claim Counts ... 38
Schedule P - Part 4B - Policy Year Claim Closed With Loss Payment ... 38
Schedule P - Part 4C - Policy Year Claim Closed Without Loss Payment ... 38
Schedule P - Part 5A - Report Year Reported Claim Counts ... 39
Schedule P - Part 5B - Report Year Claims Closed With Loss Payment ... 39
Schedule P - Part 5C - Report Year Claims Closed Without Loss Payment ... 39
Schedule T - Exhibit of Premiums Written ... 41
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group ... 42
Schedule Y - Past 1A - Detail of Insurance Holding Company System ... 43
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates ... 44
Summary Investment Schedule ... SI01
Supplemental Exhibits and Schedules Interrogatories ... 45