



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, NAIC Company Code 50440 Employer's ID Number 31-1132482

(Current Period) (Prior Period)

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

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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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Column 1 minus Column 2)	4 Net Admitted Assets
1. Bonds (Schedule D)				
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$, Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$ 340,000, Schedule DA)	340,000		340,000	315,726
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Line 1 through Line 11)	340,000		340,000	315,726
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued				
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	35,349	35,349		
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	375,349	35,349	340,000	315,726
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Line 26 and Line 27)	375,349	35,349	340,000	315,726
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)				

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE REAL ADVANTAGE TITLE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Column 4)		
2. Statutory premium reserve (Part 1B, Line 2.6, Column 1)		
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Column 4, Line 10)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)		
7. Taxes, licenses and fees (excluding federal and foreign income taxes)		
8.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ and interest thereon \$		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	27,816	
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	1,324	
23. Total liabilities (Line 1 through Line 22)	29,140	
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	15,000	45,000
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	346,717	260,988
30. Unassigned funds (surplus)	(50,857)	9,738
31. Less treasury stock, at cost:		
31.1 shares common (value included in Line 25 \$)		
31.2 shares preferred (value included in Line 26 \$)		
32. Surplus as regards policyholders (Line 24 through Line 30 minus Line 31) (Page 4, Line 32)	310,860	315,726
33. TOTALS (Page 2, Line 28, Column 3)	340,000	315,726
DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Line 0301 through Line 0303 plus Line 0398) (Line 3 above)		
2201. Legal Fees Payable	524	
2202. Income Taxes Payable	800	
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Line 2201 through Line 2203 plus Line 2298) (Line 22 above)	1,324	
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Line 2701 through Line 2703 plus Line 2798) (Line 27 above)		

OPERATIONS AND INVESTMENT EXHIBIT
STATEMENT OF INCOME

	1	2
	Current Year	Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Column 1)		
1.2 Escrow and settlement services (Part 1A, Line 2, Column 4)		
1.3 Other title fees and service charges (Part 1A, Total of Lines 3, 4, 5 and 6, Column 4)		
2. Other operating income (Part 4, Line 2, Column 5)		
3. Total Operating Income (Line 1 through Line 2)		
EXPENSES:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Column 4)		
5. Operating expenses incurred (Part 3, Line 24, Column 4)	60,623	14,466
6. Other operating deductions (Part 4, Line 6, Column 5)		
7. Total Operating Expenses	60,623	14,466
8. Net operating gain or (loss) (Line 3 minus Line 7)	(60,623)	(14,466)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	28	21,132
10. Net realized capital gains (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses))		
11. Net investment gain (loss) (Line 9 plus Line 10)	28	21,132
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions		
13. Net income after capital gains tax and before all other federal income taxes (Line 8 plus Line 11 plus Line 12)	(60,595)	6,666
14. Federal and foreign income taxes incurred	194,651	
15. Net income (Line 13 minus Line 14)	(255,246)	6,666
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	315,726	309,060
17. Net income (from Line 15)	(255,246)	6,666
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$		
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax		
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	194,651	
22. Change in provision for unauthorized reinsurance (Page 3, Line 15, Column 2 minus Column 1)		
23. Change in supplemental reserves (Page 3, Line 4, Column 2 minus Column 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	(30,000)	
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in	85,729	
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
29. Change in treasury stock (Page 3, Line (31.1) and Line (31.2), Column 2 minus Column 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Line 17 through Line 30)	(4,866)	6,666
32. Surplus as regards policyholders, December 31 current year (Line 16 plus Line 31) (Page 3, Line 32)	310,860	315,726
DETAILS OF WRITE-INS		
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. TOTALS (Line 1201 through Line 1203 plus Line 1298) (Line 12 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. TOTALS (Line 3001 through Line 3003 plus Line 3098) (Line 30 above)		

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance		
2. Net investment income	28	30,799
3. Miscellaneous income		
4. Total (Line 1 through Line 3)	28	30,799
5. Benefit and loss related payments		
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	60,623	14,466
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	194,651	
10. Total (Line 5 through Line 9)	255,274	14,466
11. Net cash from operations (Line 4 minus Line 10)	(255,246)	16,333
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds		
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Line 12.1 through Line 12.7)		
13. Cost of investments acquired (long-term only):		
13.1 Bonds		
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Line 13.1 through Line 13.6)		
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)		
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	250,380	
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	29,140	
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	279,520	
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	24,274	16,333
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	315,726	299,393
19.2 End of year (Line 18 plus Line 19.1)	340,000	315,726

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001		
20.0002		
20.0003		
20.0004		
20.0005		
20.0006		
20.0007		
20.0008		
20.0009		
20.0010		

OPERATIONS AND INVESTMENT EXHIBIT

PART 1A - SUMMARY OF TITLE INSURANCE PREMIUMS WRITTEN AND RELATED REVENUES

	1 Direct Operations	Agency Operation		4 Current Year Total (Columns 1 plus 2 plus 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written (Sch. T, Line 59, Columns 3,	NONE				
2. Escrow and settlement service charges					
3. Title examinations					
4. Searches and abstracts					
5. Surveys					
6. Aggregate write-ins for service charges					
4. TOTALS (Lines 1 to 6)					
DETAILS OF WRITE-INS					
0601.					
0602.					
0603.					
0698. Summary of remaining write-ins for Line 6 from overflow page					
0699. Total (Line 0601 through Line 0603 plus Line 0698) (Line 6 above)					

PART 1B - PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:	NONE	
1.1 Direct (Part 1A, Line 1, Column 4)		
1.2 Assumed		
1.3 Ceded		
1.4 Net title premiums written (Line 1.1 plus Line 1.2 minus Line 1.3)		
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year		
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year		
2.4 Withdrawals during the current year		
2.5 Aggregate write-ins for other adjustments not effecting earned premiums		
2.6 Balance at December 31 current year (Line 2.1 plus Line 2.2 minus Line 2.3 minus Line 2.4 minus Line 2.5)		
3. Net title premiums earned during year (Line 1.4 plus Line 2.6)		
DETAILS OF WRITE-INS		
2.201		
2.202		
2.203		
2.298 Summary of remaining write-ins for Line 2.2 from overflow page		
2.299 Total (Line 2.201 through Line 2.203 plus Line 2.298) (Line 2.2 above)		
2.501		
2.502		
2.503		
2.598 Summary of remaining write-ins for Line 2.5 from overflow page		
2.599 Total (Line 2.501 through Line 2.503 plus Line 2.598) (Line 2.5 above)		

Page 7

Operations and Investment Exhibit, Part 2A

NONE

Page 8

Operations and Investment Exhibit, Part 2B

NONE

OPERATIONS AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

		Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
		1 Direct Operations	Agency Operations		4 Total (Column 1 plus Column 2 plus Column 3)				8 Curent Year (Column 4 plus Column 5 plus Column 6 plus Column 7)	9 Prior Year
			2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1.	Personnel costs:									
	1.1 Salaries									
	1.2 Employee relations and welfare									
	1.3 Payroll taxes									
	1.4 Other personnel costs									
	1.5 Total personnel costs									
2.	Amounts paid to or retained by title agents									
3.	Production services (purchased outside):									
	3.1 Searches, examinations and abstracts									
	3.2 Surveys									
	3.3 Other									
4.	Advertising									
5.	Boards, bureaus and associations									
6.	Title plant rent and maintenance									
7.	Claim adjustment services	X X X	X X X	X X X	X X X		X X X	X X X		
8.	Amounts charged off, net of recoveries									
9.	Marketing and promotional expenses									
10.	Insurance	175			175				175	350
11.	Directors' fees									
12.	Travel and travel items									
13.	Rent and rent items									
14.	Equipment									
15.	Cost or depreciation of EDP equipment and software									
16.	Printing, stationery, books and periodicals	338			338				338	2,033
17.	Postage, telephone, messengers and express	662			662				662	1,021
18.	Legal and auditing	7,000			7,000				7,000	5,963
19.	Totals (Line 1.5 to Line 18)	8,175			8,175				8,175	9,367
20.	Taxes, licenses and fees:									
	20.1 State and local insurance taxes									5,099
	20.2 Insurance department licenses and fees	680			680				680	
	20.3 Gross guaranty association assessments									
	20.4 All other (excluding federal income and real estate)	2,745			2,745				2,745	
	20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	3,425			3,425				3,425	5,099
21.	Real estate expenses									
22.	Real estate taxes									
23.	Aggregate write-ins for other expenses	49,023			49,023				49,023	
24.	Total expenses incurred (Line 19 plus Line 20.5 plus Line 21 plus Line 22 plus Line 23)	60,623			60,623				(a) 60,623	14,466
25.	Less unpaid expenses - current year									
26.	Add unpaid expenses - prior year									
27.	TOTAL EXPENSES PAID (Line 24 minus Line 25 plus Line 26)	60,623			60,623				60,623	14,466
DETAILS OF WRITE-INS										
2301.	AUTO EXPENSE	191			191				191	
2302.	OUTSIDE EXPENSE	48,832			48,832				48,832	
2303.										
2398.	Summary of remaining write-ins for Line 23 from overflow page									
2399.	Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above)	49,023			49,023				49,023	

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

OPERATIONS AND INVESTMENT EXHIBIT

PART 4 - NET OPERATING GAIN/LOSS EXHIBIT

	1 Direct Operations	Agency Operations		4 Total (Column 1 plus Column 2 plus Column 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Column 4 plus Column 5)	7 Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Column 1)					X X X		
1.2 Escrow and settlement services (Part 1A, Line 2)					X X X		
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)					X X X		
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X			
3. Total Operating Income (Line 1.1 through Line 1.3 plus Line 2)							
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Column 4)					X X X		
5. Operating expenses incurred (Part 3, Line 24, Column 1 to Column 3 and Column 6)	60,623			60,623		60,623	14,466
6. Total Operating Deductions (Line 4 plus Line 5)	60,623			60,623		60,623	14,466
7. Net operating gain or (loss) (Line 3 minus Line 6)	(60,623)			(60,623)		(60,623)	(14,466)
DETAILS OF WRITE-INS							
0201.	X X X	X X X	X X X	X X X			
0202.	X X X	X X X	X X X	X X X			
0203.	X X X	X X X	X X X	X X X			
0298. Summary of remaining write-ins for Line 2 from overflow page	X X X	X X X	X X X	X X X			
0299. Total (Line 0201 through Line 0203 plus Line 0298) (Line 2 above)	X X X	X X X	X X X	X X X			

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U. S. Government bonds	(a)	
1.1 Bonds exempt from U. S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 28	28
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	28	28
11. Investment expenses		(g)
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Line 11 through Line 15)		
17. Net investment income (Line 10 minus Line 16)		28
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		
(a) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.	(f) Includes \$ accrual of discount less \$ amortization of premium.	
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.	(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.	
(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.	(h) Includes \$ interest on surplus notes and \$ interest on capital notes.	
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.	(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.	
(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Cols. 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U. S. Government bonds					
1.1 Bonds exempt from U. S. tax					
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)					
NONE					
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)					

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E-Part 1) , cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivable for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Line 1 to Line 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	35,349	230,000	194,651
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivable from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	35,349	230,000	194,651
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Line 26 and Line 27)	35,349	230,000	194,651
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)			

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
GENERAL

1.1	Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?	Yes () No (X)
1.2	If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes () No () N/A (X)
1.3	State Regulating?
2.1	Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?	Yes (X) No ()
2.2	If yes, date of change:	08/25/2011
3.1	State as of what date the latest financial examination of the reporting entity was made or is being made.	12/31/2010
3.2	State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.	12/31/2010
3.3	State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).	12/31/2010
3.4	By what department or departments? Ohio Department of Insurance	
3.5	Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?	Yes () No () N/A (X)
3.6	Have all of the recommendations within the latest financial examination report been complied with?	Yes () No () N/A (X)
4.1	During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:	
	4.11 sales of new business?	Yes () No (X)
	4.12 renewals?	Yes () No (X)
4.2	During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:	
	4.21 sales of new business?	Yes () No (X)
	4.22 renewals?	Yes () No (X)

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes () No (X)

5.2 If yes, provide the name of entity, the NAIC company code, and state of domicile for any entity that has ceased to exist as a result of the merger or consolidation.

¹ Name of Entity	² NAIC Company Code	³ State of Domicile
--------------------------------	-----------------------------------	-----------------------------------

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes () No (X)

6.2 If yes, give full information:
.....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes () No (X)

7.2 If yes, 7.21 State the percentage of foreign control;%

7.22 State the nationality(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

¹ Nationality	² Type of Entity
-----------------------------	--------------------------------

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes () No (X)

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes () No (X)

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

¹ Affiliate Name	² Location (City, State)	³ FRB	⁴ OCC	⁵ OTS	⁶ FDIC	⁷ SEC
--------------------------------	--	---------------------	---------------------	---------------------	----------------------	---------------------

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
GENERAL

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Wavied
.....
.....

10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule) , or substantially similar state law or regulation?

Yes () No (X)

10.2

If the response to 10. 1 is yes , provide information related to this exemption:
.....
.....

10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Model Reporting Model Regulation as allowed for in Section 17A of the Model Regulation , or substantially similar state law or regulation?

Yes () No (X)

10.4

If the response to 10.3 is yes , provide information related to this exemption:
.....
.....

10.5

Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws?

Yes () No (X) N/A ()

10.6

If the response to 10. 5 is no or n/a , please explain:
The reporting entity is currently non-operational.
.....
.....

11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
NONE
.....
.....

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes () No (X)

12.11

Name of real estate holding company
.....
.....

12.12

Number of parcels involved

.....

12.13

Total book/adjusted carrying value

\$

12.2

If yes, provide explanation
.....
.....

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
.....

13.2

Does this statement contain all business transacted for the reporting entity through its United States branch on risks wherever located?

Yes () No (X)

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes () No (X)

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes () No () N/A (X)

14.1

Are the senior officers (principal executive officer , principal financial officer , principal accounting officer or controller , or persons performing similar functions) of the reporting entity subject to a code of ethics , which includes the following standards?
(a) Honest and ethical conduct , including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full , fair , accurate , timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws , rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.

Yes () No (X)

14.11

If the response to 14. 1 is No , please explain:
Code of ethics not yet adopted.
.....

14.2

Has the code of ethics for senior managers been amended?

Yes () No (X)

14.21

If the response to 14. 2 is Yes , provide information related to amendment(s) .
.....
.....

14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes () No (X)

14.31

If the response to 14. 3 is Yes , provide the nature of any waiver (s) .
.....
.....

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below? Yes () No (X)

15.2 If the response to 15.1 is yes, indicated the American Bankers Association (ABA) Routing Number and the name of issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
--	--	--	-----------------

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinate committee thereof?

Yes (X) No ()
17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes (X) No ()
18.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers , directors, trustees, or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes (X) No ()

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g. , Generally Accepted Accounting Principles)?

Yes (X) No ()
- 20.1

Total amount loaned during the year (inclusive of Separate Accounts , exclusive of policy loans):

20.11

To directors or other officers

\$

20.12

To stockholders not officers

\$

20.13

Trustees, supreme or grand (Fraternal only)

\$
- 20.2

Total amount of loans outstanding at end of year (inclusive of Separate Accounts , exclusive of policy loans):

20.21

To directors or other officers

\$

20.22

To stockholders not officers

\$

20.23

Trustees, supreme or grand (Fraternal only)

\$
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes () No (X)
- 21.2

If yes, state the amount thereof at December 31 of the current year:

21.21

Rented from others

\$

21.22

Borrowed from others

\$

21.23

Leased from others

\$

21.24

Other

\$
- 22.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes () No (X)
- 22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$

22.22

Amount paid as expenses

\$

22.23

Other amounts paid

\$
- 23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes () No (X)
- 23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

24.1

Were all the stocks , bonds and other securities owned December 31 of current year , over which the reporting entity has exclusive control , in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.3)

Yes (X) No ()

24.2

If no , give full and complete information relating thereto:
.....
.....

24.3

For the security lending programs , provide a description of the program including value for collateral and amount of loaned securities , and whether collateral is carried on or off-balance sheet . (an alternative is to reference Note 16 where this information is also provided)
N/A
.....

24.4

Does the Company's security lending program meet the requirements for a conforming program as outlined in Risk-Based Capital Instructions?

Yes () No () N/A (X)

24.5

If answer to 24. 4 is YES , report amount of collateral for conforming programs .

\$

24.6

If answer to 24. 4 is NO , report amount of collateral for other programs .

\$

24.7

Does your security lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes () No () N/A (X)

24.8

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes () No () N/A (X)

24.9

Does the reporting entity or the reporting entity/s securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes () No () N/A (X)

25.1

Were any of the stocks , bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity , or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21. 1 and 24.3)

Yes () No (X)

25.2

If yes , state the amount thereof at December 31 of the current year:

25.21

Subject to repurchase agreements

\$

25.22

Subject to reverse repurchase agreements

\$

25.23

Subject to dollar repurchase agreements

\$

25.24

Subject to reverse dollar repurchase agreements

\$

25.25

Pledged as collateral

\$

25.26

Placed under option agreements

\$

25.27

Letter stock or securities restricted as to sale

\$

25.28

On deposit with state or other regulatory body

\$

25.29

Other

\$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
----------------------------	------------------	-------------

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes () No (X)

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes () No () N/A (X)

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes () No (X)

27.2 If yes, state the amount thereof at December 31 of the current year.

\$

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
INVESTMENT

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds, and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III General Examination Considerations, F - Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes () No (X)

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

<div>1</div> <div>Name of Custodian(s)</div>	<div>2</div> <div>Custodian's Address</div>
--	---

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

<div>1</div> <div>Name(s)</div>	<div>2</div> <div>Location(s)</div>	<div>3</div> <div>Complete Explanation(s)</div>
---------------------------------	-------------------------------------	---

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes () No (X)

28.04 If yes, give full and complete information relating thereto:

<div>1</div> <div>Old Custodian</div>	<div>2</div> <div>New Custodian</div>	<div>3</div> <div>Date of Change</div>	<div>4</div> <div>Reason</div>
---------------------------------------	---------------------------------------	--	--------------------------------

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

<div>1</div> <div>Central Registration Depository Number(s)</div>	<div>2</div> <div>Name</div>	<div>3</div> <div>Address</div>
---	------------------------------	---------------------------------

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
INVESTMENT

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes () No (X)

29.2 If yes, complete the following schedule:

¹ CUSIP Number	² Name of Mutual Fund	³ Book/Adjusted Carrying Value
------------------------------	-------------------------------------	--

29.3 For each mutual fund listed in the table above, complete the following schedule:

¹ Name of Mutual Fund (from question 29.2)	² Name of Significant Holding of the Mutual Fund	³ Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	⁴ Date of Valuation
---	---	--	-----------------------------------

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
INVESTMENT

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-) , or Fair Value over Statement (+)
30.1 Bonds	\$	\$	\$
30.2 Preferred stocks	\$	\$	\$
30.3 Totals	\$	\$	\$

30.4 Describe the sources or methods utilized in determining the fair values:
N/A
.....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes () No (X)

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes () No ()

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....
.....

32.1 Have all the filing requirements of the Purposes and Procedures manual of the NAIC Securities Valuation Office been followed? Yes (X) No ()

32.2 If no, list exceptions:
.....
.....

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES
OTHER

33.1 Amount of payments to Trade Associations , service organizations and statistical or Rating Bureaus , if any? \$

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations , service organizations and statistical or rating bureaus during the period covered by this statement .

1 Name	2 Amount Paid
.....	\$
.....	\$
.....	\$
.....	\$

34.1 Amount of payments for legal expenses, if any? \$

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement .

1 Name	2 Amount Paid
.....	\$
.....	\$
.....	\$
.....	\$

35.1 Amount of payments for expenditures in connection with matters before legislative bodies , officers or departments of government , if any? \$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies , officers or departments of government during the period covered by this statement .

1 Name	2 Amount Paid
.....	\$
.....	\$
.....	\$
.....	\$

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE REAL ADVANTAGE TITLE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - TITLE INTERROGATORIES

1. Did any persons while an officer , director , trustee , or employee receive directly or indirectly , during the period covered by this statement , any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity?

Yes () No (X)

2. Largest net aggregate amount incurred in any one risk .

\$

3.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability , in whole or in part , from any loss that may occur on the risk or portion thereof , reinsured?

Yes () No (X)

3.2 If yes , give full information .

.....

.....

4. If the reporting entity has assumed risk from another entity , there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks . Has this been done?

Yes () No (X)

5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force?

Yes () No (X)

5.2 If yes , give full information .

.....

.....

6. Uncompleted building construction loans:

6.1 Amount already loaned

\$

6.2 Balance to be advanced

\$

6.3 Total amount to be loaned

\$

7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings?

Yes () No (X)

7.2 If yes , give total amount of such bonds or certificates of participation issued and outstanding .

\$

8. What is the aggregate amount of mortgage loans owned by the reporting entity which consist of co-ordinate interest in first liens?

\$

9.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:

9.11 Bonds

\$

9.12 Short-term investments

\$ 340,000

9.13 Mortgages

\$

9.14 Cash

\$

9.15 Other admissible invested assets

\$

9.16 Total

\$ 340,000

9.2 List below segregate funds held for others by the reporting entity , set apart in special accounts and excluded from entity assets and liabilities .
(These funds are also included in Schedule E - Part 1D Summary , and the "From Separate Accounts , Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers) .

9.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:

\$

These funds consist of:

9.22 In cash on deposit

\$

9.23 Other forms of security

\$

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only , no cents; show percentages to one decimal place , i .e. 17.6 .

	1 2011	2 2010	3 2009	4 2008	5 2007
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Column 1)					
2. Non-affiliated agency operations (Part 1A, Line 1, Column 2)					
3. Affiliated agency operations (Part 1A, Line 1, Column 3)					
4. Total					
Operating Income Summary (Page 4 and Part 1)					
5. Premiums earned (Part 1B, Line 3)					
6. Escrow and settlement service charges (Part 1A, Line 2)					
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)					
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)					
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)					
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(60,623)	(14,466)	(854)	(19,578)	(46,303)
14. Net investment gain or (loss) (Line 11)	28	21,132	8,339	10,600	16,065
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	194,651				
17. Net income (Line 15)	(255,246)	6,666	7,485	(8,978)	(30,238)
Balance Sheet (Page 2 and Page 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Column 3)					
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Column 3)	340,000	315,726	309,060	372,010	356,534
20. Known claims reserve (Page 3, Line 1)					10,377
21. Statutory premium reserve (Page 3, Line 2)					
22. Total liabilities (Page 3, Line 23)	29,140			44,837	20,383
23. Capital paid up (Page 3, Line 25 plus Line 26)	15,000	45,000	45,000	45,000	45,000
24. Surplus as regards policyholders (Page 3, Line 32)	310,860	315,726	309,060	327,173	336,151
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(255,246)	16,333	(69,932)	(11,063)	(33,786)
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
26. Bonds (Line 1)					
27. Stocks (Line 2.1 and Line 2.2)					
28. Mortgage loans on real estate (Line 3.1 and Line 3.2)					
29. Real estate (Line 4.1, Line 4.2 and Line 4.3)					
30. Cash, cash equivalents and short-term investments (Line 5)	100.0	100.0	100.0	100.0	100.0
31. Contract loans (Line 6)					
32. Derivatives (Line 7)			X X X	X X X	X X X
33. Other invested assets (Line 8)					
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)			X X X	X X X	X X X
36. Aggregate write-ins for invested assets (Line 11)					
37. Subtotals cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds (Schedule D, Summary, Line 12, Column 1)					
39. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
40. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)					
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Column 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Line 38 through Line 43					
45. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Line 32, Column 1 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2011	2 2010	3 2009	4 2008	5 2007
Capital and Surplus Accounts (Page 4)					
46. Net unrealized capital gains or (losses) (Line 18)					
47. Change in nonadmitted assets (Line 21)	194,651				
48. Dividends to stockholders (Line 28)					
49. Change in surplus as regards policyholders for the year (Line 31)	(4,866)	6,666	(18,113)	(8,978)	(30,238)
Losses Paid and Incurred (Part 2A)					
50. Net payments (Line 5, Column 4)				13,310	16,293
51. Losses and allocated LAE incurred (Line 8, Column 4)				2,933	26,670
52. Unallocated LAE incurred (Line 9, Column 4)					
53. Losses and loss adjustment expenses incurred (Line 10, Column 4)				2,933	26,670
Operating Expenses to Total Operating Income (Part 3) (%) (Line item divided by Page 4, Line 3 x 100.0)					
54. Personnel costs (Part 3, Line 1.5, Column 4)					
55. Amounts paid to or retained by title agents (Part 3, Line 2, Column 4)					
56. All other operating expenses (Part 3, Line 24 minus Line 1.5 minus Line 2, Column 4)					
57. Total (Line 54 through Line 56)					
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
58. Losses and loss adjustment expenses incurred (Line 4)					
59. Operating expenses incurred (Line 5)					
60. Other operating expenses (Line 6)					
61. Total operating deductions (Line 7)					
62. Net operating gain or (loss) (Line 8)					
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
63. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)					
64. Operating expenses incurred to net premiums written (Page 4, Line 5)					

Note: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?
If no, please explain:
.....

Yes () No ()

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net Columns (2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	9,186				9,186	139					
2. 2002		1,449		1,552	555	2,446	341					
3. 2003							2					
4. 2004							88					
5. 2005				4		4	67					
6. 2006				11		11	3					
7. 2007				11		11	27					
8. 2008				13		13	3					
9. 2009												
10. 2010												
11. 2011												
12. Totals	X X X	10,635		1,591	555	11,671	670					

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Columns 7 + 8 + 10 + 11 - 9 - 12 + 14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior			139								
2. 2002			341	6							
3. 2003			2		5						
4. 2004			88	10	21						
5. 2005			67	5	(13)						
6. 2006			3	8	(13)						
7. 2007			27	1	10						
8. 2008			3		(10)						
9. 2009											
10. 2010											
11. 2011											
12. Totals			670	30							

	24 Total Net Loss and LAE Unpaid (Columns 17 + 18 + 20 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss and LAE Per \$1000 of Coverage ([Columns 29 + 14 + 23] / Column 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Columns 24 - 33)
			26 Direct (Columns 7 + 10 + 17 + 20)	27 Assumed (Columns 8 + 11 + 18 + 21)	28 Ceded (Columns 9 + 12 + 19 + 22)	29 Net	30 Direct Basis ([Columns 14 + 23 + 26] / Column 2)	31 Net Basis ([Columns 14 + 23 + 29] / [Columns 6 - 4])			
1. Prior		139	139			139			X X X		
2. 2002			341			341	0.2	0.4			
3. 2003	5		7			7					5
4. 2004	21		109			109					21
5. 2005	(13)	9	54			54					(13)
6. 2006	(13)		(10)			(10)					(13)
7. 2007	10		37			37					10
8. 2008	(10)		(7)			(7)					(10)
9. 2009											
10. 2010											
11. 2011											
12. Totals		148	670			670	X X X	X X X	X X X		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

By States and Territories

States, Etc.		1	2	Direct Premiums Written			6	7	8	9	10
		Active Status	Premium Rate (b)	3	Agency Operations		Other Income	Net Premiums Earned	Direct Losses and Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
				Direct Operations	4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	N									
2. Alaska	AK	N									
3. Arizona	AZ	N									
4. Arkansas	AR	N									
5. California	CA	N									
6. Colorado	CO	N									
7. Connecticut	CT	N									
8. Delaware	DE	N									
9. Dist. Columbia	DC	N									
10. Florida	FL	N									
11. Georgia	GA	N									
12. Hawaii	HI	N									
13. Idaho	ID	N									
14. Illinois	IL	N									
15. Indiana	IN	N									
16. Iowa	IA	N									
17. Kansas	KS	N									
18. Kentucky	KY	N									
19. Louisiana	LA	N									
20. Maine	ME	N									
21. Maryland	MD	N									
22. Massachusetts	MA	N									
23. Michigan	MI	N									
24. Minnesota	MN	N									
25. Mississippi	MS	N									
26. Missouri	MO	N									
27. Montana	MT	N									
28. Nebraska	NE	N									
29. Nevada	NV	N									
30. New Hampshire	NH	N									
31. New Jersey	NJ	N									
32. New Mexico	NM	N									
33. New York	NY	N									
34. North Carolina	NC	N									
35. North Dakota	ND	N									
36. Ohio	OH	N									
37. Oklahoma	OK	N									
38. Oregon	OR	N									
39. Pennsylvania	PA	N									
40. Rhode Island	RI	N									
41. South Carolina	SC	N									
42. South Dakota	SD	N									
43. Tennessee	TN	N									
44. Texas	TX	N									
45. Utah	UT	N									
46. Vermont	VT	N									
47. Virginia	VA	N									
48. Washington	WA	N									
49. West Virginia	WV	N									
50. Wisconsin	WI	N									
51. Wyoming	WY	N									
52. American Samoa	AS	N									
53. Guam	GU	N									
54. Puerto Rico	PR	N									
55. U. S. Virgin Islands	VI	N									
56. Northern Mariana Islands	MP	N									
57. Canada	CN	N									
58. Aggregate other alien	OT	X X X	X X X								
59. Totals	(a)	1	X X X								
DETAILS OF WRITE-INS											
5801.		X X X									
5802.		X X X									
5803.		X X X									
5898. Summary of remaining write-ins for Line 58 from overflow page		X X X	X X X								
5899. Totals (Line 5801 through Line 5803 plus Line 5898) (Line 58 above)		X X X	X X X								

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

(a) Insert the number of L responses except for Canada and Other Alien.

(b) Each type of rate must be coded with a combination of the five Activity Codes (R, S, X, C, and/or E) listed in the instructions. Use the code combination corresponding to the State's statutory definitions of title insurance premium. If more than one combination of activities is indicated in the statutory definition, all relevant combinations must be listed. See the Schedule T Instructions.

REAL ADVANTAGE TITLE INSURANCE COMPANY

NAIC# 50440

Organizational Chart

12/31/2011



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE REAL ADVANTAGE TITLE INSURANCE COMPANY
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

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