



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 } SS

County of Orange }

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



EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2011

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income On Policies Issued For the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Policies Issued Directly					XXX	XXX					
2. Policies Issued by Non-Affiliated Agents											
3. Policies Issued by Affiliated Agents											
4. All Other	XXX	XXX					XXX	XXX	XXX	XXX	XXX
5. Aggregate write-ins for Line 5											
6. TOTALS											
DETAILS OF WRITE-INS											
0501											
0502											
0503											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)						XXX					

NONE

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2011

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income On Policies Issued For the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Policies Issued Directly					XXX	XXX					
2. Policies Issued by Non-Affiliated Agents											
3. Policies Issued by Affiliated Agents											
4. All Other	XXX	XXX					XXX	XXX	XXX	XXX	XXX
5. Aggregate write-ins for Line 5											
6. TOTALS											
DETAILS OF WRITE-INS											
0501											
0502											
0503											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)						XXX					

NONE

Page 19

Schedule E, Part 1A

NONE

Page 20

Schedule E, Part 1B

NONE

Page 21

Schedule E, Part 1C

NONE

Page 22

Schedule E, Part 1D

NONE

Schedule E, Part 1E

NONE

SCHEDULE E - PART 1F - FUNDS ON DEPOSIT - INTERROGATORIES

1.

Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to :
- 1.1

The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E - Part 1, or its parent, subsidiaries, or any of its affiliates?

Yes () No (X)
- 1.2

Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E - Part 1, or its parent, subsidiaries, or any of its affiliates?

Yes () No (X)
- 2.1

Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its parent, subsidiaries, or any of its affiliates, and any depository listed in Schedule E - Part 1, or its parent, subsidiaries or any of its affiliates?

Yes () No (X)
- 2.2

If yes, give details below.
3.

Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit Capital Gains(Losses) and Schedule E - Part 1A that will enable it to identify the funds on an individual basis?

Yes () No (X)

Page 24
Schedule F, Part 1
NONE

Page 25
Schedule F, Part 2
NONE

Page 26
Schedule F, Part 3
NONE

Schedule F, Part 3 Bank Footnote
NONE

Page 27
Schedule H, Part 1
NONE

Page 28
Schedule H, Part 2
NONE

Page 29
Schedule H, Part 3
NONE

Schedule H, Verification Between Years
NONE

Page 30
Schedule H, Part 4
NONE

SCHEDULE P - PART 1A - POLICIES WRITTEN DIRECTLY

(\$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		

Page 33
Schedule P, Part 1B
NONE

SCHEDULE P - PART 2 - POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End (\$000 omitted) Including Known Claims and IBNR on Unreported Claims											
	1	2	3	4	5	6	7	8	9	10	11	12
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	One Year (Columns 10-9)	Two Year (Columns 10-8)
1. Prior												
2. 1992												
3. 1993												
4. 1994												
5. 1995												
6. 1996												
7. 1997												
8. 1998												
9. 1999												
10. 2000												
11. 2001										139	139	139
12. 2002										341	341	341
13. 2003	XXX									7	7	7
14. 2004	XXX	XXX								109	109	109
15. 2005	XXX	XXX	XXX							54	54	54
16. 2006	XXX	XXX	XXX	XXX						(10)	(10)	(10)
17. 2007	XXX	XXX	XXX	XXX	XXX					37	37	37
18. 2008	XXX	XXX	XXX	XXX	XXX	XXX				(7)	(7)	(7)
19. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
20. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
21. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
22. Totals											670	670

SCHEDULE P - PART 2A - POLICY YEAR PAID LOSS AND ALAE

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1. Prior												
2. 1992												
3. 1993												
4. 1994												
5. 1995												
6. 1996												
7. 1997												
8. 1998												
9. 1999												
10. 2000												
11. 2001										139		
12. 2002										341		
13. 2003	XXX									2		
14. 2004	XXX	XXX								88		
15. 2005	XXX	XXX	XXX							67		
16. 2006	XXX	XXX	XXX	XXX						3		
17. 2007	XXX	XXX	XXX	XXX	XXX					27		
18. 2008	XXX	XXX	XXX	XXX	XXX	XXX				3		
19. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
20. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
21. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

SCHEDULE P - PART 2B - POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior										
2. 1992										
3. 1993										
4. 1994										
5. 1995										
6. 1996										
7. 1997										
8. 1998										
9. 1999										
10. 2000										
11. 2001										
12. 2002										
13. 2003	XXX									5
14. 2004	XXX	XXX								21
15. 2005	XXX	XXX	XXX							(13)
16. 2006	XXX	XXX	XXX	XXX						(13)
17. 2007	XXX	XXX	XXX	XXX	XXX					10
18. 2008	XXX	XXX	XXX	XXX	XXX	XXX				(10)
19. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 2C - POLICY YEAR BULK RESERVES ON KNOWN CLAIMS

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End (\$000 omitted) Loss and Allocated Loss Expense									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior										
2. 1992										
3. 1993										
4. 1994										
5. 1995										
6. 1996										
7. 1997										
8. 1998										
9. 1999										
10. 2000										
11. 2001										
12. 2002										
13. 2003	XXX									
14. 2004	XXX	XXX								
15. 2005	XXX	XXX	XXX							
16. 2006	XXX	XXX	XXX	XXX						
17. 2007	XXX	XXX	XXX	XXX	XXX					
18. 2008	XXX	XXX	XXX	XXX	XXX	XXX				
19. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Page 36
Schedule P, Part 2D
NONE

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

SCHEDULE P - PART 3 - INCURRED LOSS AND ALAE BY YEAR OF FIRST REPORT

Years in Which Claims Were First Reported	Losses and Allocated Expenses at Year End (\$000 omitted) Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims											
	1	2	3	4	5	6	7	8	9	10	11	12
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	One Year (Columns 10-9)	Two Year (Columns 10-8)
1. Prior										139	139	139
2. 2002										341	341	341
3. 2003	X X X									2	2	2
4. 2004	X X X	X X X								88	88	88
5. 2005	X X X	X X X	X X X							67	67	67
6. 2006	X X X	X X X	X X X	X X X						3	3	3
7. 2007	X X X	X X X	X X X	X X X	X X X					27	27	27
8. 2008	X X X	X X X	X X X	X X X	X X X	X X X				3	3	3
9. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2010	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
11. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
12. Totals											670	670

SCHEDULE P - PART 3A - PAID LOSS AND ALAE BY YEAR OF FIRST REPORT

Years in Which Claims Were First Reported	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1. Prior										139		
2. 2002										341		
3. 2003	X X X									2		
4. 2004	X X X	X X X								88		
5. 2005	X X X	X X X	X X X							67		
6. 2006	X X X	X X X	X X X	X X X						3		
7. 2007	X X X	X X X	X X X	X X X	X X X					27		
8. 2008	X X X	X X X	X X X	X X X	X X X	X X X				3		
9. 2009	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2010	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

SCHEDULE P - PART 3B - LOSS AND ALAE CASE BASIS RESERVES BY YEAR OF FIRST REPORT

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 omitted)									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior										
2. 2002										
3. 2003	X X X									
4. 2004	X X X	X X X								
5. 2005	X X X	X X X	X							
6. 2006	X X X	X X X	X							
7. 2007	X X X	X X X	X							
8. 2008	X X X	X X X	X							
9. 2009	X X X	X X X	X							
10. 2010	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

NONE

SCHEDULE P - PART 3C - BULK RESERVES ON KNOWN CLAIMS BY YEAR OF FIRST REPORT

Years in Which Claims Were First Reported	Bulk Reserves on Known Claims at Year End (\$000 omitted) Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1. Prior										
2. 2002										
3. 2003	X X X									
4. 2004	X X X	X X X								
5. 2005	X X X	X X X	X							
6. 2006	X X X	X X X	X							
7. 2007	X X X	X X X	X							
8. 2008	X X X	X X X	X							
9. 2009	X X X	X X X	X							
10. 2010	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2011	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

NONE

SCHEDULE P - PART 4A - POLICY YEAR REPORTED CLAIM COUNTS

Years in Which Policies Were Written	Number of Claims Reported (Direct)									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior										
2. 1992										
3. 1993										
4. 1994										
5. 1995										
6. 1996										
7. 1997										
8. 1998										
9. 1999										
10. 2000										
11. 2001										
12. 2002										6
13. 2003	XXX									
14. 2004	XXX	XXX								10
15. 2005	XXX	XXX	XXX							5
16. 2006	XXX	XXX	XXX	XXX						8
17. 2007	XXX	XXX	XXX	XXX	XXX					1
18. 2008	XXX	XXX	XXX	XXX	XXX	XXX				
19. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

SCHEDULE P - PART 4B - POLICY YEAR CLAIMS CLOSED WITH LOSS PAYMENT

Years in Which Policies Were Written	Number of Claims Closed With Loss Payment									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior										
2. 1992										
3. 1993										
4. 1994										
5. 1995										
6. 1996										
7. 1997										
8. 1998										
9. 1999										
10. 2000										
11. 2001										
12. 2002										
13. 2003	XXX									
14. 2004	XXX	XXX								
15. 2005	XXX	XXX	X							
16. 2006	XXX	XXX	XXXX							
17. 2007	XXX	XXX	XXX	XXX	XXX					
18. 2008	XXX	XXX	XXX	XXX	XXX	XXX				
19. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

SCHEDULE P - PART 4C - POLICY YEAR CLAIMS CLOSED WITHOUT LOSS PAYMENT

Years in Which Policies Were Written	Number of Claims Closed Without Loss Payment									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior										
2. 1992										
3. 1993										
4. 1994										
5. 1995										
6. 1996										
7. 1997										
8. 1998										
9. 1999										
10. 2000										
11. 2001										
12. 2002										
13. 2003	XXX									
14. 2004	XXX	XXX								
15. 2005	XXX	XXX	X							
16. 2006	XXX	XXX	XXXX							
17. 2007	XXX	XXX	XXX	XXX	XXX					
18. 2008	XXX	XXX	XXX	XXX	XXX	XXX				
19. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

Page 39

Schedule P, Part 5A

NONE

Schedule P, Part 5B

NONE

Schedule P, Part 5C

NONE

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

SCHEDULE P INTERROGATORIES

1.1

Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated . Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition?

Yes (X) No ()

1.2

If not describe the types of losses reported.

1.3

If the types or basis of reporting has changed over time , please explain the nature of such changes.

2.1

Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions?

Yes (X) No ()

2.2

If not, describe the basis of reporting.

2.3

If the basis of reporting has changed over time , please explain the nature of such changes.

3.1

Are sales of salvage at prices different from their book value recorded in accordance with the instructions?

Yes (X) No ()

3.2

If not, describe the basis of reporting.

3.3

If the basis of reporting has changed over time , please explain the nature of such changes.

4.1

Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions?

Yes (X) No ()

4.2

If not, please explain.

4.3

If the basis of reporting has changed over time , please explain the nature of such changes.

5.1

Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability?

Yes () No (X)

5.2

If so , please explain.

6.1

Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis?

Yes (X) No ()

6.2

If not, please explain.

7.1

Are allocated loss adjustment expenses recorded in accordance with the instructions?

Yes (X) No ()

7.2

If not, please explain which items are not in conformity.

7.3

If the basis of reporting has changed over time , please explain the nature of such changes.

8.1

The unallocated loss adjustment expenses paid during the most recent calender year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported?

Yes (X) No ()

8.2

If estimates were used prior to 1996, please explain the basis of such estimates.

9.

Indicate the basis of determining claim counts:

9.1

Are policies having multiple claims shown in Schedule P as a single claim?

Yes (X) No ()

9.2

Are claims closed without payment removed from the claim count?

Yes (X) No ()

9.3

If the definition of claim count has changed over time , please explain the nature of such changes.

10.1

Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE?

Yes () No (X)

10.2

If so, please explain.

11.1

Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE?

Yes () No (X)

11.2

If so, please explain.

12.1

Have there been any major mergers or acquisitions , either with respect to an insurer or an agent , that had a material impact on operations or claims development?

Yes () No (X)

12.2

If so, please explain.

13.1

Were any estimates or allocations used to complete this data request?

Yes () No (X)

13.2

If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions.

14.

Are there any especially significant events, coverage , retention or accounting changes which have occurred which must be considered when making an analysis of the information provided?

Yes () No (X)

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U. S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	*
---------------	------------	-------------------------	-------------------------	-----------------	-----	---	--	-------------------------	--	---	---	---	---	---

NONE

Asterisk	Explanation
----------	-------------

NONE

Page 44

Sch. Y, Pt. 2, Insurer's Transactions with any Affiliates

NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	WAIVED

Explanation:

Barcode:
Document Identifier 460:

504402011460000000

2. Will an actuarial opinion be filed by March 1?	WAIVED
---	--------

Explanation:

Barcode:
Document Identifier 440:

504402011440000000

APRIL FILING	
3. Will Management's Discussion and Analysis be filed by April 1?	YES

Explanation:

Barcode:
Document Identifier 350:

4. Will the Supplemental Schedule of Business Written by Agency be filed with the state of domicile by April 1?	YES
---	-----

Explanation:

Barcode:
Document Identifier 480:

5. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
---	-----

Explanation:

Barcode:
Document Identifier 285:

JUNE FILING	
6. Will an audited financial report be filed by June 1?	WAIVED

Explanation:

Barcode:
Document Identifier 220:

504402011220000000

7. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
--	-----

Explanation:

Barcode:
Document Identifier 221:

AUGUST FILING	
8. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

Explanation:

Barcode:
Document Identifier 222:

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions

	Response
MARCH FILING	
9. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO

Explanation:

Barcode:	504402011420000000
Document Identifier 420:	

10. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
--	----

Explanation:

Barcode:	504402011224000000
Document Identifier 224:	

11. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
--	----

Explanation:

Barcode:	504402011225000000
Document Identifier 225:	

12. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
--	----

Explanation:

Barcode:	504402011226000000
Document Identifier 226:	

AUGUST FILING

13. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
--	-----

Explanation:

Barcode:	
Document Identifier 223:	

Title

Annual Statement Blank Alphabetical Index

Assets	2	Schedule H - Part 1	27
Cash Flow	5	Schedule H - Part 2	28
Exhibit of Capital Gains (Losses)	11	Schedule H - Part 3	29
Exhibit of Net Investment Income	11	Schedule H - Part 4	30
Exhibit of Nonadmitted Assets	12	Schedule H - Verification Between Years	29
Exhibit of Premiums and Losses	18	Schedule P - Interrogatories	40
Five-Year Historical Data	16	Schedule P - Part 1 - Summary	31
General Interrogatories	14	Schedule P - Part 1A - Policies Written Directly	32
Jurat Page	1	Schedule P - Part 1B - Policies Written Through Agents	33
Liabilities, Surplus and Other Funds	3	Schedule P - Part 2 - Policy Year Incurred Loss and ALAE	34
Notes to Financial Statements	13	Schedule P - Part 2A - Policy Year Paid Loss and ALAE	34
Operations and Investment Exhibit (Statement of Income)	4	Schedule P - Part 2B - Policy Year Loss and ALAE Case Basis Reserves	35
Operations and Investment Exhibit Part 1A	6	Schedule P - Part 2C - Policy Year Bulk Reserves on Known Claims	35
Operations and Investment Exhibit Part 1B	6	Schedule P - Part 2D - Policy Year IBNR Reserves	36
Operations and Investment Exhibit Part 1C	6	Schedule P - Part 3 - Incurred Loss and ALAE by Year of First Report	37
Operations and Investment Exhibit Part 2A	7	Schedule P - Part 3A - Paid Loss and ALAE by Year of First Report	37
Operations and Investment Exhibit Part 2B	8	Schedule P - Part 3B - Loss and ALAE Case Basis Reserves by Year of First Report	37
Operations and Investment Exhibit Part 3	9	Schedule P - Part 3C - Bulk Reserves on Known Claims by Year of First Report	37
Operations and Investment Exhibit Part 4	10	Schedule P - Part 4A - Policy Year Reported Claim Counts	38
Overflow Page For Write-ins	46	Schedule P - Part 4B - Policy Year Claim Closed With Loss Payment	38
Schedule A - Part 1	E01	Schedule P - Part 4C - Policy Year Claim Closed Without Loss Payment	38
Schedule A - Part 2	E02	Schedule P - Part 5A - Report Year Reported Claim Counts	39
Schedule A - Part 3	E03	Schedule P - Part 5B - Report Year Claims Closed With Loss Payment	39
Schedule A - Verification Between Years	SI02	Schedule P - Part 5C - Report Year Claims Closed Without Loss Payment	39
Schedule B - Part 1	E04	Schedule T - Exhibit of Premiums Written	41
Schedule B - Part 2	E05	Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	42
Schedule B - Part 3	E06	Schedule Y - Past 1A - Detail of Insurance Holding Company System	43
Schedule B - Verification Between Years	SI02	Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	44
Schedule BA - Part 1	E07	Summary Investment Schedule	SI01
Schedule BA - Part 2	E08	Supplemental Exhibits and Schedules Interrogatories	45
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		