

QUARTERLY STATEMENT

OF THE

ENTITLE INSURANCE

COMPANY

of INDEPENDENCE

in the state of OHIO

TO THE

Insurance Department

OF THE

STATE OF

STATE OF OHIO

FOR THE QUARTER ENDED

September 30, 2012

TITLE

2012



51632201220100103

QUARTERLY STATEMENT

**AS OF SEPTEMBER 30, 2012
OF THE CONDITION AND AFFAIRS OF THE**

EnTitle Insurance Company

NAIC Group Code	0000 (Current Period)	0000 (Prior Period)	NAIC Company Code	51632	Employer's ID Number	34-1252928
Organized under the Laws of Country of Domicile	OHIO US		State of Domicile or Port of Entry OHIO			
Incorporated/Organized Statutory Home Office	April 7, 1978 4600 Rockside Road, Suite 104 (Street and Number)			Commenced Business Independence, OH 44131 (City or Town, State and Zip Code)		April 7, 1978
Main Administrative Office	4600 Rockside Road, Suite 104 (Street and Number) Independence, OH 44131 (City or Town, State and Zip Code)			216-524-3400 (Area Code) (Telephone Number)		
Mail Address	4600 Rockside Road, Suite 104 (Street and Number or P.O. Box)			Independence, OH 44131 (City or Town, State and Zip Code)		
Primary Location of Books and Records	4600 Rockside Road, Suite 104 (Street and Number)			Independence, OH 44131 (City or Town, State and Zip Code)		
Internet Website Address	216-524-3400 (Area Code) (Telephone Number)					
Statutory Statement Contact	Sheila Kale skale@entitleins.com		(Name)	(Area Code)	(Telephone Number)	(Extension)
			(E-Mail Address)	216-524-3488 (Fax Number)		

OFFICERS

	Name	Title
1.	Timothy M. Dwyer	President
2.	Nicholas Ferreri	Chief Financial Officer
3.	James S. Shoenfelt	Secretary

VICE-PRESIDENTS

DIRECTORS OR TRUSTEES

State of OHIO

County of CUYAHOGA ss

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

(Signature)
Timothy M. Dwyer
(Printed Name)
1.
President
(Title)

(Signature)
Nicholas Ferreri
(Printed Name)
2.
Chief Financial Officer
(Title)

Is this an original filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
no: 1. State the amendment number 2. Date filed 3. Number of pages attached	

Subscribed and sworn to before me this
____ day of November, 2012

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	2,426,375		2,426,375	3,433,251
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate:				
3.1 First liens				
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 6,258,021), cash equivalents (\$ 0), and short-term investments (\$ 0)	6,258,021		6,258,021	5,595,689
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	8,684,396		8,684,396	9,028,940
13. Title plants less \$ 0 charged off (for Title insurers only)	42,852		42,852	42,852
14. Investment income due and accrued	9,746		9,746	30,504
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	147,429	42,444	104,985	79,801
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 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	2,998,041	2,648,210	349,831	486,504
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	168,916	63,966	104,950	145,816
21. Furniture and equipment, including health care delivery assets (\$ 0)	107,013	107,013		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	10,438,406	438,406	10,000,000	1,200,000
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	22,596,799	3,300,039	19,296,760	11,014,417
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	22,596,799	3,300,039	19,296,760	11,014,417

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. CAPITAL CONTRIBUTION	10,000,000		10,000,000	1,200,000
2502. PREPAID EXPENSE	355,307	355,307		
2503. RETAINERS	43,643	43,643		
2598. Summary of remaining write-ins for Line 25 from overflow page	39,456	39,456		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	10,438,406	438,406	10,000,000	1,200,000

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Known claims reserve	300,339	974,912
2. Statutory premium reserve	4,587,480	4,161,267
3. Aggregate of other reserves required by law		
4. Supplemental reserve		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	184,969	514,929
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	65,871	87,885
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	19,661	3,042
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 adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	136,938	62,492
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities		
23. Total liabilities (Lines 1 through 22)	5,295,258	5,804,527
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	2,000,000	2,000,000
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	19,832,700	9,832,700
30. Unassigned funds (surplus)	(7,831,198)	(6,622,811)
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0)		
31.2 0 shares preferred (value included in Line 26 \$ 0)		
32. Surplus as regards policyholders (Lines 24 to 30 less 31)	14,001,502	5,209,889
33. Totals (Page 2, Line 28, Col. 3)	19,296,760	11,014,416

DETAILS OF WRITE-INS			
0301.			
0302.			
0303.			
0398. Summary of remaining write-ins for Line 03 from overflow page	NONE		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)			
2201. REINSURANCE PAYABLE			
2202.			
2203.			
2298. Summary of remaining write-ins for Line 22 from overflow page			
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)			
2401.			
2402.			
2403.			
2498. Summary of remaining write-ins for Line 24 from overflow page	NONE		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)			
2701.			
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page	NONE		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)			

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
OPERATING INCOME			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	8,667,001	7,656,212	10,254,779
1.2 Escrow and settlement services	3,987,706	2,009,075	2,604,567
1.3 Other title fees and service charges	73,992	19,061	607,432
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	12,728,699	9,684,348	13,466,778
EXPENSES:			
4. Losses and loss adjustment expenses incurred	124,761	398,337	1,472,823
5. Operating expenses incurred	13,500,783	10,748,373	14,888,348
6. Aggregate write-ins for other operating expenses			
7. Total Operating Expenses	13,625,544	11,146,710	16,361,171
8. Net operating gain or (loss) (Lines 3 minus 7)	(896,845)	(1,462,362)	(2,894,393)
INVESTMENT INCOME			
9. Net investment income earned	18,224	33,629	42,580
10. Net realized capital gains (losses) less capital gains tax of \$	0		
11. Net investment gain (loss) (Lines 9 + 10)	18,224	33,629	42,580
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss)			
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(878,621)	(1,428,733)	(2,851,813)
14. Federal and foreign income taxes incurred			
15. Net income (Lines 13 minus 14)	(878,621)	(1,428,733)	(2,851,813)
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	5,209,889	6,032,233	6,032,233
17. Net income (from Line 15)	(878,621)	(1,428,733)	(2,851,813)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$	0	12,368	14,301
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes		430,403	440,317
21. Change in nonadmitted assets		(772,537)	(748,833)
22. Change in provision for unauthorized reinsurance			
23. Change in supplemental reserves			
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in		10,000,000	1,200,000
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders			
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus			
31. Change in surplus as regards policyholders (Lines 17 through 30)	8,791,613	(522,948)	(822,344)
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	14,001,502	5,509,285	5,209,889

DETAILS OF WRITE-IN LINES			
0201.			
0202.			
0203.			
0298. Summary of remaining write-ins for Line 02 from overflow page	NONE		
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)			
0601.			
0602.			
0603.			
0698. Summary of remaining write-ins for Line 06 from overflow page	NONE		
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)			
1201.			
1202.			
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page	NONE		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001.			
3002.			
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page	NONE		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	9,087,430	7,943,107	10,821,782
2. Net investment income	49,144	71,183	81,565
3. Miscellaneous income	4,061,698	2,028,136	3,211,999
4. Total (Lines 1 to 3)	13,198,272	10,042,426	14,115,346
5. Benefit and loss related payments	799,334	3,824,424	4,061,853
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	13,739,298	10,600,195	14,248,336
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)			
10. Total (Lines 5 through 9)	14,538,632	14,424,619	18,310,189
11. Net cash from operations (Line 4 minus Line 10)	(1,340,360)	(4,382,193)	(4,194,843)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	2,440,000	1,225,652	2,485,652
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	13,830	18,499	20,149
12.7 Miscellaneous proceeds			
12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,453,830	1,244,151	2,505,801
13. Cost of investments acquired (long-term only):			
13.1 Bonds	1,444,748	2,547,222	2,687,176
13.2 Stocks			
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications	45,967	135,161	188,988
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,490,715	2,682,383	2,876,164
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	963,115	(1,438,232)	(370,363)
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	1,200,000	4,200,000	4,200,000
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)	(160,423)	(745,174)	(959,899)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	1,039,577	3,454,826	3,240,101
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	662,332	(2,365,599)	(1,325,105)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	5,595,689	6,920,794	6,920,794
19.2 End of period (Line 18 plus Line 19.1)	6,258,021	4,555,195	5,595,689

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

20.0001			
20.0002			
20.0003			

NOTES TO FINANCIAL STATEMENTS

NOTES TO FINANCIAL STATEMENTS SEPTEMBER 30, 2012

1. Summary of Significant Accounting Policies

Accounting Practices

The financial statements of EnTitle Insurance Company (the “Company”) have been prepared in conformity with accounting practices prescribed or permitted by the Ohio Department of Insurance and the National Association of Insurance Commissioners (“NAIC”).

Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements, in conformity with Statutory Accounting Principles, requires management to make estimates and assumptions that affect amounts reported in the financial statements and accompanying notes. Such estimates and assumptions could change in the future as more information becomes known and impacts the amounts reported and disclosed in the Financial Statements.

Accounting Policy

For premiums written in Ohio, Ohio insurance law requires the Company to establish an unearned premium reserve equal to 10% of the premium retained by the Company. The Company may release 5% of that which was added to the reserve during the previous 20 years. For all other states where the Company writes insurance, the Company follows the various state insurance department regulations when determining what statutory premium reserves are established. Premiums on title insurance policies issued by the Company are recognized as revenue when the Company is legally or contractually entitled to collect the premium. Premiums from title policies issued by the Company through independent agents are recognized when the policies are reported by the agent.

Case loss and loss adjustment expense reserves are recorded for outstanding known claims at the time of determination.

Investments in bonds are generally reported at amortized cost, using the effective interest method, unless the National Association of Insurance Commissioners’ (NAIC) rating specifies another value. Held-to-maturity investments are reported at amortized cost, and the remaining investments are at fair value, with unrealized holding gains and losses reported in operations for those designated as trading, and as a separate component of shareholder’s equity for those designated as available-for-sale. Non-agency residential mortgage backed securities (RMBS) are valued using the NAIC financial model as approved by the Valuation of Securities Task Force and Financial Condition Committee.

Common stock is carried at NAIC prescribed market values.

2. Accounting Changes and Correction of Errors

None

3. Business Combinations and Goodwill

None

4. Discontinued Operations

None

5. Investments

NOTES TO FINANCIAL STATEMENTS

- Mortgage Loans
 - a. None
- Debt Restructuring
 - b. None
- Reverse Mortgages
 - c. None
- Loan-Backed Securities
 - d. None
- Repurchase Agreements
 - e. None
- Real Estate
 - f. None

6. Joint Ventures, Partnerships and Limited Liability Companies

- a. None

7. Investment Income

- a. Investment income is recorded on the accrual basis of accounting with the appropriate adjustments made for amortization of premium and accretion of discounts relating to bonds and notes acquired at other than par value. Dividends on stocks are credited to income on the ex-dividend date. Realized gains or losses on disposition of securities owned are determined on a specific identification basis and are reflected in the statement of income. Unrealized investment gains or losses are credited or charged directly to unassigned surplus net of allowed deferred income taxes. At September 30, 2012, the Company had no bonds or note investments in default as to principal and/or interest. Excluding U.S. Government fixed maturity securities; the company is not exposed to any significant concentration of credit risk.

8. Derivative Instruments

- a. None

9. Income Taxes

- a. As of September 30, 2012 the Company had a net deferred tax asset of \$2,998,041 of which \$2,648,210 was considered non-admitted.
- b. Not applicable
- c. At September 30, 2012, temporary differences which give rise to deferred tax assets and liabilities are as follows:

Deferred Tax Assets

- Statutory premium reserve recorded for financial statements
- Known claim reserve recorded for financial statements
- Unrealized net holding loss on securities
- Net operating losses

Deferred Tax Liabilities

- Tax depreciation deducted in excess of book depreciation

For the year ended September 30, 2012 the Company has no current tax expense.

NOTES TO FINANCIAL STATEMENTS

- d. The Company's tax expense at September 30, 2012 differs from the federal statutory rate applied to its pretax net income primarily due to permanent differences between book income and taxable income as a result of tax-exempt interest income, the dividends received deduction, and IRC Section 832 (b)(5)(B).
- e. At September 30, 2012 the Company had an estimated net operating loss of \$7,558,716 available to offset against future taxable income. This net operating loss will begin to expire in 2028.
- f. On September 2, 2008, EnTitle Insurance Company entered into a federal income tax allocation agreement with Entitle Direct Group, Inc. formerly BDT Holdings Inc. EnTitle Insurance Company is included in the Entitle Direct Group, Inc. affiliated group under federal income tax law and such affiliated group plans to file consolidated federal income tax returns. The tax allocation agreement was approved by the Ohio Department of Insurance on August 21, 2008.

10. Information Concerning Parent, Subsidiaries and Affiliates

- a. On July 13, 2007, the Company was acquired by BDT Holdings Inc., now by change of name, Entitle Direct Group, Inc. ("EDG"), pursuant to a Stock Purchase Agreement with Guardian Financial Services, Inc. The Company's Articles of Incorporation were amended as of that date to increase the par value of its shares from \$4,000 per share to \$5,000 per share. The change in par value had the effect of increasing the Company's common capital stock from \$800,000 to \$1.0 million (200 shares of common voting stock being outstanding). As set forth in the Form A Statement filed with the Ohio Department of Insurance on May 16, 2007, EDG contributed \$2.0 million to the Company on July 16, 2007 in exchange for the issuance to EDG of an additional 200 shares of the Company's common voting stock, thus increasing the Company's common capital stock to \$2.0 million and its contributed and paid-in surplus to \$1.8 million. In addition, EDG contributed the following: \$3.0 million as additional paid-in capital and contributed surplus to the Company on July 25, 2007; \$3.0 million as additional paid-in capital and contributed surplus to the Company effective December 31, 2010; \$1.2 million as additional paid-in capital and contributed surplus to the Company effective June 30, 2011; \$1.2 million as additional paid-in capital and contributed surplus to the Company effective December 31, 2011; and \$10 million as additional paid-in capital and contributed surplus to the Company effective September 30, 2012. The Company currently operates as a wholly-owned subsidiary of EDG, a privately held Delaware corporation.

On August 15, 2012, Entitle Direct Group, Inc. (EDG), the sole shareholder of EnTitle Insurance Company, entered into an investment agreement with an affiliate of PartnerRe Ltd. (NYSE: PRE). PRE is a global reinsurance company based in Bermuda with total capital of \$7.4 billion and assets of over \$23 billion as of June 30, 2012. The agreement calls for PRE to invest \$19 million for a minority equity stake in EDG. Existing EDG shareholders will invest up to an additional \$2 million alongside PRE. The proceeds from the sale will be used to facilitate EIC's growth and expand its capital base. The transaction closed on October 3, 2012. In connection with that transaction, EDG contributed \$10 million to EnTitle Insurance Company as referenced above.

- b. At December 31, 2008, the Company had related party transactions with BDT Holdings Inc., now by change of name, Entitle Direct Group, Inc. ("EDG") as set forth in the Company's Form D approved by the Ohio Department of Insurance on October 3, 2008. Under such arrangement, EDG provides, upon the request of the Company, certain management advisory and administrative services to the Company relating to strategic planning, business advisory, general management, regulatory / legal, data processing and software, investment, and budgetary and

NOTES TO FINANCIAL STATEMENTS

accounting guidance. In addition, EDG and the Company desire to share the costs of certain payroll and employee benefit services provided by third-party service providers and to provide for the method that costs shall be allocated between the parties. Each party to the Agreement shall be responsible for the costs of payroll and employee benefits for each of their specific employees.

For the nine months of 2012, EDG provided to the Company marketing, advertising, information technology, and other advisory and management services associated with this arrangement totaling \$1,822,208. These costs are included in the Statement of Income under operating expenses incurred. During the full year of 2011, \$1,555,273 in services provided by EDG were similarly charged to the Company under the arrangement. Also included in operating expenses for the nine months of 2012, were \$150,277 of net legal expenses incurred in connection with the recovery effort relating to the defalcation that occurred in late 2010.

- c. Not applicable
- d. Not applicable
- e. Not applicable
- f. Not applicable
- g. At September 30, 2012, all outstanding shares of the Company were owned by Entitle Direct Group, Inc.
- h. Not applicable
- i. Not applicable
- j. Not applicable

11. Debt

- a. At September 30, 2012, the Company had no debt outstanding.

12. Retirement Plans, Deferred Compensation, Post-employment Benefits and Compensated Absences and Other Post-retirement Benefit Plans

- a. The Company's employees participate in a joint-contributory 401(k) plan, which includes Entitle Direct Group, Inc., the Company's parent.
- b. Not applicable
- c. Not applicable
- d. Not applicable

13. Capital and Surplus, Dividend Restriction and Quasi-Reorganization

- a. At September 30, 2012, the Company had 800 shares of common stock authorized, and 400 shares outstanding with a par value of \$5,000.
- b. The Company has no preferred stock outstanding.
- c. The Company may pay dividends only from statutory earned surplus, not exceeding the greater of the prior year's net investment income or 10% of the prior year's statutory surplus, without the approval of the Superintendent of Insurance.
- d. Not Applicable
- e. Not Applicable

14. Contingencies

- a. Contingent Commitments - None
- b. Assessments – None
- c. Gain Contingencies – None
- d. All Other Contingencies - None

15. Leases

NOTES TO FINANCIAL STATEMENTS

At September 30, 2012, the Company leases office space from Valre Properties LLC. The Company's annual lease obligation for 2012 is \$74,670, which includes utilities. The space is located at 4600 Rockside Road, Suite 200, Independence, Ohio, 44131. The lease will expire on May 31, 2013.

At September 30, 2012, the Company sub-leases office space from Mortgage Connect, LP. The Company's obligation is the greater of \$187.50 per employee per month or \$3,000 per month. The space is located at 260 Airside Drive, Moon Township, PA 15108. As to the occupancy of the facilities and equipment provided by Mortgage Connect, LP, said occupancy may be terminated by either party with sixty (60) days written notice to the other of its intention to terminate.

At September 30, 2012, the company leases office space from Dos Lagos Office, LLC located at 4160 Temescal Canyon Road, Suite 211, Corona, CA 92883. The lease obligation for 2012 is \$61,476. The lease commenced on November 2011 and will expire on November 2014.

At September 30, 2012, the Company has a Title Plant Lease Agreement with Mason County Title Company, a Washington Corporation. The title plant is located in Mason County, Washington. The Company's annual lease obligation for 2012 is \$12,000.

At September 30, 2012, the Company leases copier equipment from ComDoc, Inc. The lease commenced on December 23, 2009 for a sixty month term. The Company's annual lease obligation for 2012 is \$11,892.

16. Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk.

The Company does not invest in swaps, futures, derivatives or options.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

At September 30, 2012, the Company has not sold, transferred or serviced any of its other assets and has not extinguished any of its liabilities.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

Not applicable for title insurance companies

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable for title insurance companies

20. Other Items

a. Extraordinary Items

At September 30, 2012, the Company had no extraordinary items to report.

b. Troubled Debt Restructuring: Debtors

Not applicable.

c. Other Disclosures

None

21. Events Subsequent

As indicated in Note 10a, on August 15, 2012, Entitle Direct Group, Inc. (EDG), the sole shareholder of EnTitle Insurance Company, entered into an investment agreement with an affiliate of PartnerRe Ltd. (NYSE: PRE). PRE is a global reinsurance company based in Bermuda with total capital of \$7.4 billion and assets of over \$23 billion as of June 30, 2012. The agreement calls for PRE to invest \$19 million for a minority equity stake in EDG. Existing EDG shareholders will invest up to an additional \$2 million alongside PRE. The proceeds from the sale will be

NOTES TO FINANCIAL STATEMENTS

used to facilitate EIC's growth and expand its capital base. The transaction closed on October 3, 2012. The Company recorded a note receivable of \$10 million as of September 30, 2012 in connection with that transaction and resulting capital contribution from EDG. That note was satisfied in cash in October, 2012. The note recorded as of September 30, 2012, and subsequent receipt of cash prior to the filing date classified the contribution as a Type I subsequent event.

22. Reinsurance

- a. Unsecured Reinsurance Recoverables
At September 30, 2012, the Company had no unsecured reinsurance recoverables.
- b. Reinsurance Recoverable in Dispute
At September 30, 2012, the Company had no reinsurance recoverables in dispute.
- c. Reinsurance Ceded
 - (1) At September 30, 2012, the Company had no reinsurance liability.
 - (2) There is no additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements.
- d. Uncollectible Reinsurance
At September 30, 2012, the Company had no uncollectible reinsurance.
- e. Commutation of Ceded Reinsurance
At September 30, 2012, the Company had no commutation of ceded reinsurance.
- f. Retroactive Reinsurance
At September 30, 2012, the Company had no retroactive reinsurance.
- g. Reinsurance Accounted for as a Deposit
At September 30, 2012 the Company did not do deposit accounting for any reinsurance agreements.

23. Retrospectively Rated Contracts & Contracts Subject to Re-determination

Not applicable for title insurance companies.

24. Change in Incurred Losses and Loss Adjustment Expenses

During the nine months of 2012, there were no significant changes to the reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years.

25. Inter-company Pooling Arrangements

Not applicable for title insurance companies.

26. Structured Settlements

At September 30, 2012, the Company had no structured settlements.

27. Supplemental Reserve

The Company does not use any discounting in the calculation of its supplemental reserve.

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]

1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []

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 [] No [X]

2.2 If yes, date of change: _____

3. Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
If yes, complete the Schedule Y – Part 1 – organizational chart.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) 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
.....
.....

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [] N/A [X]
If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2008

6.2 State the as of date that 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. 12/31/2008

6.3 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). 01/14/2010

6.4 By what department or departments?
Ohio Department of Insurance
.....
.....

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [] N/A []

6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []

7.1 Has this 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]

7.2 If yes, give full information
.....
.....
.....

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

GENERAL INTERROGATORIES

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 below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), 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 FDIC	6 SEC
.....

9.1 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 [X] No []

9.11 If the response to 9.1 is No, please explain:

.....

9.2 Has the code of ethics for senior managers been amended?

Yes [] No [X]

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

.....

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

Yes [] No [X]

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

.....

FINANCIAL

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

Yes [X] No []

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

\$ 10,000,000

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)

Yes [] No [X]

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

.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA:

\$ _____

GENERAL INTERROGATORIES

13. Amount of real estate and mortgages held in short-term investments:	\$ _____																																								
14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?																																									
Yes [] No [X]																																									
14.2 If yes, please complete the following:																																									
<table border="0" style="width: 100%;"> <tr> <td style="width: 15%; text-align: right;">1</td> <td style="width: 15%; text-align: right;">2</td> </tr> <tr> <td style="text-align: right;">Prior Year-End</td> <td style="text-align: right;">Current Quarter</td> </tr> <tr> <td style="text-align: right;">Book/Adjusted</td> <td style="text-align: right;">Book/Adjusted</td> </tr> <tr> <td style="text-align: right;">Carrying Value</td> <td style="text-align: right;">Carrying Value</td> </tr> </table>	1	2	Prior Year-End	Current Quarter	Book/Adjusted	Book/Adjusted	Carrying Value	Carrying Value																																	
1	2																																								
Prior Year-End	Current Quarter																																								
Book/Adjusted	Book/Adjusted																																								
Carrying Value	Carrying Value																																								
<table border="0" style="width: 100%;"> <tr> <td style="width: 60%; text-align: right;">14.21 Bonds</td> <td style="width: 10%; text-align: right;">\$ _____</td> <td style="width: 10%; text-align: right;">\$ _____</td> </tr> <tr> <td>14.22 Preferred Stock</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>14.23 Common Stock</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>14.24 Short-Term Investments</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>14.25 Mortgage Loans on Real Estate</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>14.26 All Other</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td>14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above</td> <td style="text-align: right;">\$ _____</td> <td style="text-align: right;">\$ _____</td> </tr> </table>		14.21 Bonds	\$ _____	\$ _____	14.22 Preferred Stock	\$ _____	\$ _____	14.23 Common Stock	\$ _____	\$ _____	14.24 Short-Term Investments	\$ _____	\$ _____	14.25 Mortgage Loans on Real Estate	\$ _____	\$ _____	14.26 All Other	\$ _____	\$ _____	14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ _____	\$ _____	14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ _____	\$ _____																
14.21 Bonds	\$ _____	\$ _____																																							
14.22 Preferred Stock	\$ _____	\$ _____																																							
14.23 Common Stock	\$ _____	\$ _____																																							
14.24 Short-Term Investments	\$ _____	\$ _____																																							
14.25 Mortgage Loans on Real Estate	\$ _____	\$ _____																																							
14.26 All Other	\$ _____	\$ _____																																							
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ _____	\$ _____																																							
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$ _____	\$ _____																																							
15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?																																									
Yes [] No [X]																																									
15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?																																									
Yes [] No []																																									
If no, attach a description with this statement.																																									
16. 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 [X] No []																																									
16.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:																																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center; padding: 5px;">1 Name of Custodian(s)</th> <th style="width: 50%; text-align: center; padding: 5px;">2 Custodian Address</th> </tr> </thead> <tbody> <tr><td>Century Trust</td><td>100 S. Federal Place Santa Fe, NM 87501</td></tr> <tr><td>Bank of New York Mellon Trust Company N.A.</td><td>10161 Centurion Parkway, Jacksonville, FL 32256</td></tr> <tr><td>CitiBank N.A.</td><td>111 Wall Street, New York, NY 10043</td></tr> <tr><td>Citizens Bank</td><td>RWR 110 PO Box 9587 Providence, RI 02940</td></tr> <tr><td>City National Bank</td><td>555 S. Flower St., 17th Floor, Los Angeles, CA 90071</td></tr> <tr><td>First Bank Trust N.A.</td><td>P.O. Box 1347 Sioux Falls, SD 57101</td></tr> <tr><td>First Republic Bank</td><td>148 East 79th St., New York, NY 10075</td></tr> <tr><td>Harris N.A.</td><td>P.O. Box 755 Chicago, IL 60690</td></tr> <tr><td>Huntington National Bank</td><td>7 Easton Oval EA4E95, Columbus, OH 43219</td></tr> <tr><td>JP Morgan Chase</td><td>P.O. Box 260180 Baton Rouge, LA 70826</td></tr> <tr><td>Merrill Lynch</td><td>1375 East 9th Street, Cleveland, OH 44114</td></tr> <tr><td>Regions Bank</td><td>400 W. Capitol Little Rock, AR 72201</td></tr> <tr><td>Regions Bank</td><td>1900 5th Avenue N. Suite 2500 Birmingham, AL 35203</td></tr> <tr><td>Sun Trust</td><td>919 E. Main Street 7th Floor Richmond, VA 23219</td></tr> <tr><td>Third Federal Savings & Loan</td><td>7007 Broadway Avenue, Cleveland, OH 44105</td></tr> <tr><td>US Bank</td><td>555 SW Oak St, Portland, OR 97204</td></tr> <tr><td>US Bank</td><td>One Enterprise Street 255 Eater St., Suite 700 Jacksonville, FL</td></tr> <tr><td>US Bank</td><td>One West Fourth Street, Winston-Salem, NC 27101</td></tr> <tr><td>Texas Treasury Trust</td><td>208 East 10th Street Austin, TX 78701</td></tr> </tbody> </table>		1 Name of Custodian(s)	2 Custodian Address	Century Trust	100 S. Federal Place Santa Fe, NM 87501	Bank of New York Mellon Trust Company N.A.	10161 Centurion Parkway, Jacksonville, FL 32256	CitiBank N.A.	111 Wall Street, New York, NY 10043	Citizens Bank	RWR 110 PO Box 9587 Providence, RI 02940	City National Bank	555 S. Flower St., 17th Floor, Los Angeles, CA 90071	First Bank Trust N.A.	P.O. Box 1347 Sioux Falls, SD 57101	First Republic Bank	148 East 79th St., New York, NY 10075	Harris N.A.	P.O. Box 755 Chicago, IL 60690	Huntington National Bank	7 Easton Oval EA4E95, Columbus, OH 43219	JP Morgan Chase	P.O. Box 260180 Baton Rouge, LA 70826	Merrill Lynch	1375 East 9th Street, Cleveland, OH 44114	Regions Bank	400 W. Capitol Little Rock, AR 72201	Regions Bank	1900 5th Avenue N. Suite 2500 Birmingham, AL 35203	Sun Trust	919 E. Main Street 7th Floor Richmond, VA 23219	Third Federal Savings & Loan	7007 Broadway Avenue, Cleveland, OH 44105	US Bank	555 SW Oak St, Portland, OR 97204	US Bank	One Enterprise Street 255 Eater St., Suite 700 Jacksonville, FL	US Bank	One West Fourth Street, Winston-Salem, NC 27101	Texas Treasury Trust	208 East 10th Street Austin, TX 78701
1 Name of Custodian(s)	2 Custodian Address																																								
Century Trust	100 S. Federal Place Santa Fe, NM 87501																																								
Bank of New York Mellon Trust Company N.A.	10161 Centurion Parkway, Jacksonville, FL 32256																																								
CitiBank N.A.	111 Wall Street, New York, NY 10043																																								
Citizens Bank	RWR 110 PO Box 9587 Providence, RI 02940																																								
City National Bank	555 S. Flower St., 17th Floor, Los Angeles, CA 90071																																								
First Bank Trust N.A.	P.O. Box 1347 Sioux Falls, SD 57101																																								
First Republic Bank	148 East 79th St., New York, NY 10075																																								
Harris N.A.	P.O. Box 755 Chicago, IL 60690																																								
Huntington National Bank	7 Easton Oval EA4E95, Columbus, OH 43219																																								
JP Morgan Chase	P.O. Box 260180 Baton Rouge, LA 70826																																								
Merrill Lynch	1375 East 9th Street, Cleveland, OH 44114																																								
Regions Bank	400 W. Capitol Little Rock, AR 72201																																								
Regions Bank	1900 5th Avenue N. Suite 2500 Birmingham, AL 35203																																								
Sun Trust	919 E. Main Street 7th Floor Richmond, VA 23219																																								
Third Federal Savings & Loan	7007 Broadway Avenue, Cleveland, OH 44105																																								
US Bank	555 SW Oak St, Portland, OR 97204																																								
US Bank	One Enterprise Street 255 Eater St., Suite 700 Jacksonville, FL																																								
US Bank	One West Fourth Street, Winston-Salem, NC 27101																																								
Texas Treasury Trust	208 East 10th Street Austin, TX 78701																																								
16.2 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:																																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%; text-align: center; padding: 5px;">1 Name(s)</th> <th style="width: 33%; text-align: center; padding: 5px;">2 Location(s)</th> <th style="width: 33%; text-align: center; padding: 5px;">3 Complete Explanation(s)</th> </tr> </thead> <tbody> <tr><td>.....</td><td>.....</td><td>.....</td></tr> <tr><td>.....</td><td>.....</td><td>.....</td></tr> </tbody> </table>		1 Name(s)	2 Location(s)	3 Complete Explanation(s)																															
1 Name(s)	2 Location(s)	3 Complete Explanation(s)																																							
.....																																							
.....																																							

GENERAL INTERROGATORIES

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter?

Yes [] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Bank of Albuquerque	Century Trust	07/01/2012	State mandated custodial change

16.5 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:

1 Central Registration Depository	2 Name(s)	3 Address

17.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes [] No []

17.2 If no, list exceptions:

.....

.....

GENERAL INTERROGATORIES**PART 2 - TITLE**

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] N/A [X]
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting 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]
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto:

.....
.....
.....
.....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses discounted to present value at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

1 Line of Business	2 Maximum Interest	3 Discount Rate	Total Discount				Discount Taken During Period			
			4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
.....
.....
.....
Total										

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

5.11 Bonds	\$ 250,000
5.12 Short-term investments	\$ _____
5.13 Mortgages	\$ _____
5.14 Cash	\$ _____
5.15 Other admissible invested assets	\$ _____
5.16 Total	\$ 250,000

5.2 List below segregated 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 1 and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers)

5.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:	\$ 19,379,347
These funds consist of:	
5.22 In cash on deposit	\$ 19,379,347
5.23 Other forms of security	\$ _____

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year To Date - By States and Territories

States, Etc.	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Known Claim Reserve	
		2	3	4	5	6	7
	Active Status	Current Year to Date	Prior Year to Date	Current Year to Date	Prior Year to Date	Current Year to Date	Prior Year to Date
1. Alabama	AL	L	10,221	18,219			
2. Alaska	AK	N					
3. Arizona	AZ	L	21,460	20,248		2,042	
4. Arkansas	AR	L	1,701	1,885			
5. California	CA	L	792,531	577,489	601,550	95,060	177,696
6. Colorado	CO	N					
7. Connecticut	CT	L	112,104	124,982			
8. Delaware	DE	L	49,261	23,814			
9. District of Columbia	DC	L	41,215	20,321			
10. Florida	FL	L	388,038	219,671	1,468	356,212	
11. Georgia	GA	L	60,965	46,762	13,754		
12. Hawaii	HI	N					
13. Idaho	ID	N					
14. Illinois	IL	L	39,925	77,341	10,043	625,883	17,563
15. Indiana	IN	L	8,724	106,247			
16. Iowa	IA	L		12,729	747		
17. Kansas	KS	L	8,379	22,417			
18. Kentucky	KY	L	14,169	38,112	201		
19. Louisiana	LA	L	3,228	125,233			
20. Maine	ME	N					
21. Maryland	MD	L	249,155	167,988			
22. Massachusetts	MA	L	82,315	105,410			
23. Michigan	MI	N					
24. Minnesota	MN	L	18,335	65,712	916		
25. Mississippi	MS	L	11,226	5,176			
26. Missouri	MO	L	31,000	154,926	6,468		
27. Montana	MT	L	1,037	3,415			
28. Nebraska	NE	L		17,308			
29. Nevada	NV	L	7,803	7,132	322,336	1,198,371	102,000
30. New Hampshire	NH	N					135,000
31. New Jersey	NJ	N					
32. New Mexico	NM	L		2,605			
33. New York	NY	L	3,556,006	2,594,333			
34. North Carolina	NC	L	39,337	28,658	3,690		
35. North Dakota	ND	L	3,567				
36. Ohio	OH	L	836,663	1,819,312	23,794	355,772	3,080
37. Oklahoma	OK	L		1,521		161,512	
38. Oregon	OR	L					
39. Pennsylvania	PA	L	2,145,257	1,096,255	5,987	15,455	
40. Rhode Island	RI	L	12,895	2,811			
41. South Carolina	SC	L	29,381	32,584		3,573	
42. South Dakota	SD	L		407			
43. Tennessee	TN	L	28,471	44,942	275		
44. Texas	TX	L					
45. Utah	UT	L		2,565	1,949	17,237	
46. Vermont	VT	N					
47. Virginia	VA	L	572,593	423,262	(193,844)	1,009,263	
48. Washington	WA	L	(5,690)	64,627			
49. West Virginia	WV	L	14,256	9,795			
50. Wisconsin	WI	L	1,602	8,220			
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	XXX					
59. Totals	(a)	41	9,187,130	8,094,434	799,334	3,840,380	300,339
							137,855

DETAILS OF WRITE-INS							
5801.	XXX						
5802.	XXX						
5803.	XXX						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX						
5899. Totals (Lines 5801 through 5803 plus 5898) (Line 58 above)	XXX						

NONE

(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.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Exhibit A

TIMOTHY M. DWYER
TWO STAMFORD PLAZA
281 TRESSER BLVD.
SIXTH FLOOR
STAMFORD, CT 06901
ULTIMATE CONTROLLING PARTY

ENTITLE DIRECT GROUP, INC.
TWO STAMFORD PLAZA
281 TRESSER BLVD.
SIXTH FLOOR
STAMFORD, CT 06901
FEIN - 26-0331910
100% OWNERSHIP OF
ENTITLE INSURANCE COMPANY

ENTITLE INSURANCE COMPANY
4600 ROCKSIDE ROAD
SUITE 104
INDEPENDENCE, OHIO 44131
FEIN - 34-1252928
STATE OF DOMICILE - OHIO

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

Asterik	Explanation
	NONE

PART 1 – LOSS EXPERIENCE

	Current Year to Date				5 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Written	2 Other Income (Page 4, Lines 1.2 + 1.3 + 2)	3 Direct Losses Incurred	4 Direct Loss Percentage Cols. 3 / (1 + 2)	
1. Direct operations	5,681,356	4,061,698	233,942	2.40	1.40
2. Agency operations:					
2.1 Non-affiliated agency operations	3,505,774		(109,181)	-3.10	6.50
2.2 Affiliated agency operations					
3. Totals	9,187,130	4,061,698	124,761	0.90	3.90

PART 2 – DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations	2,132,978	5,681,356	3,042,344
2. Agency operations:			
2.1 Non-affiliated agency operations	1,400,169	3,505,774	5,052,090
2.2 Affiliated agency operations			
3. Totals	3,533,147	9,187,130	8,094,434

OVERFLOW PAGE FOR WRITE-INS**Page 2 - Continuation**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR OTHER THAN INVESTED ASSETS				
2504. SECURITY DEPOSIT	12,325	12,325		
2505. ESCROW ADVANCES	11,167	11,167		
2506. A/R GUARDIAN FINANCIAL SERVICES	10,964	10,964		
2507. RECEIVERS BOND	5,000	5,000		
2597. Totals (Lines 2501 through 2596) (Page 2, Line 2598)	39,456	39,456		

SCHEDULE A - VERIFICATION

Real Estate

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

NONE**SCHEDULE B - VERIFICATION**

Mortgage Loans

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)		
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)		

NONE**SCHEDULE BA - VERIFICATION**

Other Long-Term Invested Assets

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

NONE**SCHEDULE D - VERIFICATION**

Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	3,433,251	3,297,272
2. Cost of bonds and stocks acquired	1,444,748	2,687,176
3. Accrual of discount	12,368	12,691
4. Unrealized valuation increase (decrease)	2,440,000	2,485,652
5. Total gain (loss) on disposals	23,992	78,236
6. Deduct consideration for bonds and stocks disposed of		
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	2,426,375	3,433,251
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	2,426,375	3,433,251

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity

During the Current Quarter for all Bonds and Preferred Stock by Rating Class

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. Class 1 (a)	2,319,265	1,243,840	1,245,000	(518)	2,219,047	2,319,265	2,317,587	3,325,835
2. Class 2 (a)								
3. Class 3 (a)								
4. Class 4 (a)								
5. Class 5 (a)	104,733			(104,733)	109,550	104,733		107,416
6. Class 6 (a)				108,788			108,788	
7. Total Bonds	2,423,998	1,243,840	1,245,000	3,537	2,328,597	2,423,998	2,426,375	3,433,251
PREFERRED STOCK								
8. Class 1								
9. Class 2								
10. Class 3								
11. Class 4								
12. Class 5								
13. Class 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	2,423,998	1,243,840	1,245,000	3,537	2,328,597	2,423,998	2,426,375	3,433,251

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated, short-term and cash-equivalent bonds by NAIC designation:

NAIC 1 \$ 0; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999		X	NONE		

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of short-term investments acquired		
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		

SCHEDULE DB - PART A - VERIFICATION**Options, Caps, Floors, Collars, Swaps and Forwards**

1. Book/Adjusted Carrying Value, December 31, prior year (Line 9, prior year)
2. Cost Paid/(Consideration Received) on additions
3. Unrealized Valuation increase/(decrease)
4. Total gain (loss) on termination recognized
5. Considerations received/(paid) on terminations
6. Amortization
7. Adjustment to the Book/Adjusted Carrying Value of hedged item
8. Total foreign exchange change in Book/Adjusted Carrying Value
9. Book/Adjusted Carrying Value at End of Current Period (Lines 1 + 2 + 3 + 4 - 5 + 6 + 7 + 8)
10. Deduct nonadmitted assets
11. Statement value at end of current period (Line 9 minus Line 10)

NONE**SCHEDULE DB - PART B - VERIFICATION****Future Contracts**

1. Book/Adjusted carrying value, December 31 of prior year
2. Net cash deposits (Section 1, Broker Name/Net Cash Deposits Footnote)
- 3.1 Change in variation margin on open contracts
- 3.2 Add:
 - Change in adjustment to basis of hedged item
 - 3.21 Section 1, Column 17, current year to date minus
 - 3.22 Section 1, Column 17, prior year
- 3.3 Subtotal (Line 3.1 minus Line 3.2)
- 4.1 Variation margin on terminated contracts during the year
- 4.2 Less:
 - 4.21 Amount used to adjust basis of hedged item
 - 4.22 Amount recognized
- 4.3 Subtotal (Line 4.1 minus Line 4.2)
5. Dispositions gains (losses) on contracts terminated in prior year:
 - 5.1 Recognized
 - 5.2 Used to adjust basis of hedged items
6. Book/Adjusted carrying value at end of current period (Lines 1 + 2 + 3.3 - 4.3 - 5.1 - 5.2)
7. Deduct total nonadmitted amounts
8. Statement value at end of current period (Line 6 minus Line 7)

SCHEDULE DB - PART C - SECTION 1

Replication (Synthetic Asset) Transactions Open as of Current Statement Date

SCHEDULE DB - PART C - SECTION 2

Replication (Synthetic Asset) Transactions Open

	First Quarter		Second Quarter		Third Quarter		Fourth Quarter		Year to Date	
	1 Number of Positions	2 Total Replication (Synthetic Asset) Transactions Statement Value	3 Number of Positions	4 Total Replication (Synthetic Asset) Transactions Statement Value	5 Number of Positions	6 Total Replication (Synthetic Asset) Transactions Statement Value	7 Number of Positions	8 Total Replication (Synthetic Asset) Transactions Statement Value	9 Number of Positions	10 Total Replication (Synthetic Asset) Transactions Statement Value
1. Beginning Inventory										
2. Add: Opened or Acquired Transactions										
3. Add: Increases in Replication (Synthetic Asset) Transactions Statement Value	XXX									
4. Less: Closed or Disposed of Transactions										
5. Less: Positions Disposed of for Failing Effectiveness Criteria										
6. Less: Decreases in Replication (Synthetic Asset) Transactions Statement Value	XXX									
7. Ending Inventory										

NONE

SCHEDULE DB VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

Book/Adjusted Carrying Value Check

1. Part A, Section 1, Column 14
2. Part B, Section 1, Column 14
3. Total (Line 1 plus Line 2)
4. Part D, Column 5
5. Part D, Column 6
6. Total (Line 3 minus Line 4 minus Line 5)

NONE

Fair Value Check

7. Part A, Section 1, Column 16
8. Part B, Section 1, Column 13
9. Total (Line 7 plus Line 8)
10. Part D, Column 8
11. Part D, Column 9
12. Total (Line 9 minus Line 10 minus Line 11)

Potential Exposure Check

13. Part A, Section 1, Column 21
14. Part B, Section 1, Column 19
15. Part D, Column 11
16. Total (Line 13 plus Line 14 minus Line 15)

SCHEDULE E - VERIFICATION

(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of cash equivalents acquired		
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		

NONE

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
0399999 Totals								

NONE

E10

SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Quarter, Including Payments During the Final Year on "Sales Under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
	2 City	3 State						9 Current Year's Other Than Temporary Impairment Recognized	10 Current Year's Change in Encumbrances	11 Total Change in B./A.C.V. (11 - 9 - 10)	12 Current Year's Change in Encumbrances	13 Total Foreign Exchange Change in B./A.C.V.							
0399999 Totals																			

NONE

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisitions	9 Value of Land and Buildings
	2 City	3 State						
3399999 Totals								

NONE

EO2

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	Change in Book Value/Recorded Investment					14 Book Value/ Recorded Investment Excluding Accrued Interest on Disposal	15	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	2 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) / Accretion	10 Current Year's Other than Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)	13 Total Foreign Exchange Change in Book Value				
0599999 Totals																

NONE

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Ident- ification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Desig- nation	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
4199999	Totals											XXX

NONE**SCHEDULE BA - PART 3**

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Ident- ification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Change in Book/Adjusted Carrying Value					15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B.I.A.C.V. (9+10-11+12)	14 Total Foreign Exchange Change in B.I.A.C.V.					
4199999	Totals																	

NONE

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
912795-7A-3	US Treasury Note - AL		09/11/2012	Market		104,930	105,000.00		1
912795-7A-3	US Treasury Note - IL		09/12/2012	Market		1,008,998	1,010,000.00		1
912795-7A-3	US Treasury Note - SC		09/18/2012	Market		129,912	130,000.00		1
0599999	Total Bonds U. S. Government				XXX	1,243,840	1,245,000.00		XXX
8399997	Total Bonds Part 3				XXX	1,243,840	1,245,000		XXX
8399998	Summary Item from Part 5 for Bonds				XXX	XXX	XXX	XXX	XXX
8399999	Total Bonds				XXX	1,243,840	1,245,000.00		XXX
9999999	Totals				XXX	1,243,840	XXX		XXX

(a) For all common stock bearing the NAIC market indicator 'U' provide: the number of such issues 0.

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of
During the Current Quarter

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Desig- nation or Market Indicator (a)		
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amort- ization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.									
912795-4B-4	U. S. Treasury Note - AL		07/26/2012	Market			105,000	105,000.00	105,000	104,984		16		16		105,000					07/28/2012	1	
912795-4B-4	U. S. Treasury Note - IL		09/01/2012	Market			1,000,000	1,000,000.00	1,000,000	999,854		146		146		1,000,000					07/26/2012	1	
912795-4B-4	U. S. Treasury Note - IL		09/01/2012	Market			10,000	10,000.00	10,000	9,997		3		3		10,000					07/26/2012	1	
912795-4B-4	U. S. Treasury Note - SC		07/26/2012	Market			130,000	130,000.00	130,000	129,970		30		30		130,000					07/26/2012	1	
0599999	Total - Bonds - U.S. Governments					XXX	1,245,000	1,245,000.00	1,245,000	1,244,805		195		195		1,245,000					XXX	XXX	
8399997	Total - Bonds - Part 4					XXX	1,245,000	1,245,000	1,245,000	1,244,805		195		195		1,245,000					XXX	XXX	
8399998	Summary Item from Part 5 for Bonds					XXX	XXX	XXX	XXX	XXX		XXX		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	
8399999	Total Bonds					XXX	1,245,000	1,245,000.00	1,245,000	1,244,805		195		195		1,245,000					XXX	XXX	
9999999	Totals							1,245,000	XXX	1,245,000	1,244,805		195		195		1,245,000					XXX	XXX

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of Current Statement Date

906

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
	NONE

NONE

SCHEDULE DB - PART B - SECTION 1

Future Contracts Open as of the Current Statement Date

NONE

Broker Name

Net Cash Deposits

E07

NONE

(a)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
	NONE

NONE

SCHEDULE DB - PART D

Counterparty Exposure for Derivative Instruments Open as of Current Statement Date

NONE

80E

SCHEDULE DL - PART 1

SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned Current Statement Date

General Interrogatories:

1. Total activity for the year	Fair Value \$	0
2. Average balance for the year	Fair Value \$	0

Book/Adjusted Carrying Value \$ 0
Book/Adjusted Carrying Value \$ 0

3. Reinvested securities lending collateral assets book/adjusted carrying value included in this schedule by NAIC designation:

NAIC 1 \$ 0; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0;

SCHEDULE DL - PART 2

SECURITIES LENDING COLLATERAL ASSETS

Reinvested Collateral Assets Owned Current Statement Date

General Interrogatories:

1. Total activity for the year
2. Average balance for the year
3. Grand Total Schedule DL Part 1 and Part 2

Fair Value \$	0	Book/Adjusted Carrying Value \$	0
Fair Value \$	0	Book/Adjusted Carrying Value \$	0
Fair Value \$	0	Book/Adjusted Carrying Value \$	0

SCHEDULE E - PART 1 - CASH

Month-End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Open Depositories - Section (A) - Segregated Funds Held for Others								
Fifth Third Bank	Pittsburgh, PA				234	234	234	
Citizens Bank	Pittsburgh, PA				4,598	2,759	2,111	
PNC Bank	Pittsburgh, PA				9,789,311	1,729,468	10,833,744	
City National Bank	City of Commerce, CA				7,973,653	7,827,550	7,991,969	
Dollar Bank	Cleveland, OH						551,289	
0199998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX	XXX						X
0199999 Total Segregated Funds Held for Others	XXX	XXX			17,767,796	9,560,011	19,379,347	X
Open Depositories - Section (B) - General Funds								
DOLLAR BANK	CLEVELAND, OH				359,962	296,618	(88,025)	
DOLLAR BANK	CLEVELAND, OH				731,712	635,424	2,685,146	
JP MORGAN CHASE NY	NEW YORK, NY				1,403,592	403,639	403,655	
FIRST REPUBLIC BANK	SAN FRANCISCO, CA				32,353	32,353	32,353	
CITY NATIONAL BANK	LA PALMA, CA				132,360	132,371	132,381	
MERRILL LYNCH	CLEVELAND, OH				716,688	1,720,858	715,174	
HARRIS N.A.	CHICAGO, IL				1,020,100	1,020,100	10,100	
HUNTINGTON BANK	CLEVELAND, OH				1,002,000	1,002,000	1,002,000	
THIRD FEDERAL	CLEVELAND, OH				334,140	334,140	334,140	
US BANK	PORTLAND, OR				115,000	115,000	115,000	
CITIBANK	NEW YORK, NY				105,000	105,076	105,077	
FIRST BANK	SIOUX FALLS, SD				106,000	106,000	106,000	
CITIZENS	PROVIDENCE, RI				50,013	50,013	50,013	
US BANK	JACKSONVILLE, FL				200,000	200,000	200,000	
US BANK	JACKSONVILLE, FL				40,003	40,003	40,004	
US BANK	JACKSONVILLE, FL				130,000	130,000		
BANK OF NEW YORK	JACKSONVILLE, FL				105,000	105,000	105,000	
REGIONS BANK	BIRMINGHAM, AL				105,001	105,001		
REGIONS BANK	BIRMINGHAM, AL				105,000	105,000	105,000	
SUNTRUST BANK	RICHMOND, VA				205,000	205,000	205,000	
REGIONS BANK	BIRMINGHAM, AL				3	3	3	
0299998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX	XXX						X
0299999 Total General Funds	XXX	XXX			6,998,927	6,843,599	6,258,021	X
Open Depositories - Section (C) - Reinsurance Reserve Funds								
0399998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories	XXX	XXX						X
0399999 Total Reinsurance Reserve Funds	XXX	XXX						X
0499999 Total Open Depositories	XXX	XXX			24,766,723	16,403,610	25,637,368	X
Suspended Depositories - Section (A) - Seg. Funds Held for Others								
0599998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX	XXX						X
0599999 Total Segregated Funds Held for Others	XXX	XXX						X
Suspended Depositories - Section (B) - General Funds								
0699998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX	XXX						X
0699999 Total General Funds	XXX	XXX						X
Suspended Depositories - Section (C) - Reinsurance Reserve Funds								
0799998 Deposits in (0) depositories which do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories	XXX	XXX						X
0799999 Total Reinsurance Reserve Funds	XXX	XXX						X
0899999 Total Suspended Depositories	XXX	XXX						X
0999999 Total Cash on Deposit	XXX	XXX			24,766,723	16,403,610	25,637,368	X
1099999 Cash in Company's Office	XXX	XXX	XXX	XXX				X
1199999 Total Cash	XXX	XXX			24,766,723	16,403,610	25,637,368	X

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year

8699999 Total Cash Equivalents

E12