

AMENDED EXPLANATION COVER

Real Advantage Title Insurance Company's annual statement has been revised to include the full organizational chart, with a detailed listing of all entities under the holding system. Also, the statutory deposit that was originally listed as a "write-ins" on the asset page is now currently listed on Schedule D as a long-term bond.



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2012
 OF THE CONDITION AND AFFAIRS OF THE
REAL ADVANTAGE TITLE INSURANCE COMPANY

NAIC Group Code 0000, 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, Country 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, Country 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, Country 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, Country and Zip Code)
714-558-2836
(Area Code) (Telephone Number)

Internet Website Address N/A

Statutory Statement Contact TIFFANY TRINH 714-245-7725
(Name) (Area Code) (Telephone Number) (Extension)
TIFFANYT@OCTITLE.COM 714-541-3677
(E-Mail Address) (Fax Number)

OFFICERS

RICHARD DENNIS MACALUSO (President, Director, CFO and Treasurer)
 MICHAEL JOHN MARCONI (Director, EVP and Secretary)
 WILLIAM DART BURDING, JR (Director, EVP and General Counsel)
 JOHN HAMILTON WILEY (Director and EVP)

OTHER OFFICERS

VALSA (NMN) JACOB (Vice President and Controller)
 TERESA LYNN HARRAH (Vice President)
 MICHAEL MELVIN KALUGER, JR (Vice President)
 WENDIE LEE FRAMBES (Vice President)

DIRECTORS OR TRUSTEES

RICHARD DENNIS MACALUSO
 MICHAEL JOHN MARCONI
 WILLIAM DART BURDING, JR
 JOHN HAMILTON WILEY

State of California }
 County of ORANGE } SS

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

 RICHARD DENNIS MACALUSO
 President, Director, CFO and Treasurer

Subscribed and sworn to before me this _____ day of _____ 2013

 MICHAEL JOHN MARCONI
 Director, EVP and Secretary

 WILLIAM DART BURDING, JR
 Director, EVP and General Counsel

a. Is this an original filing? Yes () No (X)
 b. If no: 1. State the amendment number 1
 2. Date filed April 26, 2013
 3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col 1 - Col 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	300,000		300,000	
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 1,255,000, Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$, Schedule DA)	1,255,000		1,255,000	340,000
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Line 1 through Line 11)	1,555,000		1,555,000	340,000
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued				
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	57,778		57,778	35,349
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	1,411		1,411	
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	1,614,189		1,614,189	375,349
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Line 26 and Line 27)	1,614,189		1,614,189	375,349
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)				
2501. Current Assets	1,411		1,411	
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	1,411		1,411	

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Column 4)		
2. Statutory premium reserve (Part 1B, Line 2.6, Column 1)	202	
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Column 4, Line 10)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)		
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	828	
8.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ and interest thereon \$		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized and certified (\$) reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates		
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	12,969	29,140
23. Total liabilities (Line 1 through Line 22)	13,999	29,140
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	500,000	50,570
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	1,100,190	295,639
30. Unassigned funds (surplus)		
31. Less treasury stock, at cost:		
31.1 shares common (value included in Line 25 \$)		
31.2 shares preferred (value included in Line 26 \$)		
32. Surplus as regards policyholders (Line 24 through Line 30 minus Line 31) (Page 4, Line 32)	1,600,190	346,209
33. TOTALS (Page 2, Line 28, Column 3)	1,614,189	375,349
DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 3 from overflow page		
0399. Totals (Line 0301 through Line 0303 plus Line 0398) (Line 3 above)		
2201. Reinsurance Payable	34	
2202. Title Loss Reserve	121	
2203. Accrued Liabilities and Accounts Payable	12,814	29,140
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Line 2201 through Line 2203 plus Line 2298) (Line 22 above)	12,969	29,140
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Line 2701 through Line 2703 plus Line 2798) (Line 27 above)		

**OPERATIONS AND INVESTMENT EXHIBIT
STATEMENT OF INCOME**

	1	2
	Current Year	Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Column 1)	1,819	
1.2 Escrow and settlement services (Part 1A, Line 2, Column 4)		
1.3 Other title fees and service charges (Part 1A, Total of Lines 3, 4, 5 and 6, Column 4)		
2. Other operating income (Part 4, Line 2, Column 5)		
3. Total Operating Income (Line 1 through Line 2)	1,819	
EXPENSES:		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Column 4)		
5. Operating expenses incurred (Part 3, Line 24, Column 4)	57,878	87,692
6. Other operating expenses (Part 4, Line 6, Column 5)		
7. Total Operating Expenses	57,878	87,692
8. Net operating gain or (loss) (Line 3 minus Line 7)	(56,059)	(87,692)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)		
10. Net realized capital gains (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses))		
11. Net investment gain (loss) (Line 9 plus Line 10)		
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions		
13. Net income after capital gains tax and before all other federal income taxes (Line 8 plus Line 11 plus Line 12)	(56,059)	(87,692)
14. Federal and foreign income taxes incurred	(21,628)	(34,549)
15. Net income (Line 13 minus Line 14)	(34,431)	(53,143)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	346,209	359,352
17. Net income (from Line 15)	(34,431)	(53,143)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$		
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income tax		
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)		
22. Change in provision for unauthorized and certified reinsurance (Page 3, Line 15, Column 2 minus Column 1)		
23. Change in supplemental reserves (Page 3, Line 4, Column 2 minus Column 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	1,288,412	40,000
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 (Page 3, Line 31.1 and Line 31.2, Column 2 minus Column 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Line 17 through Line 30)	1,253,981	(13,143)
32. Surplus as regards policyholders, December 31 current year (Line 16 plus Line 31) (Page 3, Line 32)	1,600,190	346,209
DETAILS OF WRITE-INS		
1201		
1202		
1203		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. TOTALS (Line 1201 through Line 1203 plus Line 1298) (Line 12 above)		
3001		
3002		
3003		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. TOTALS (Line 3001 through Line 3003 plus Line 3098) (Line 30 above)		

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	329	
2. Net investment income		
3. Miscellaneous income		
4. Total (Line 1 through Line 3)	329	
5. Benefit and loss related payments		
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	373,741	
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)		
10. Total (Line 5 through Line 9)	373,741	
11. Net cash from operations (Line 4 minus Line 10)	(373,412)	
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds		
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Line 12.1 through Line 12.7)		
13. Cost of investments acquired (long-term only):		
13.1 Bonds		
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Line 13.1 through Line 13.6)		
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)		
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock	1,288,412	
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)		
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	1,288,412	
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	915,000	
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	340,000	340,000
19.2 End of year (Line 18 plus Line 19.1)	1,255,000	340,000

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

20.0001		
20.0002		
20.0003		
20.0004		
20.0005		
20.0006		
20.0007		
20.0008		
20.0009		
20.0010		

OPERATIONS AND INVESTMENT EXHIBIT

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

	1 Direct Operations	Agency Operation		4 Current Year Total (Columns 1 plus 2 plus 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written (Sch. T, Line 59, Columns 3, 4 and 5)			2,021	2,021	
2. Escrow and settlement service charges					
3. Title examinations					
4. Searches and abstracts					
5. Surveys					
6. Aggregate write-ins for service charges					
7. TOTALS (Lines 1 to 6)			2,021	2,021	
DETAILS OF WRITE-INS					
0601.					
0602.					
0603.					
0698. Summary of remaining write-ins for Line 6 from overflow page					
0699. Total (Line 0601 through Line 0603 plus Line 0698) (Line 6 above)					

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Column 4)	2,021	
1.2 Assumed		
1.3 Ceded		
1.4 Net title premiums written (Line 1.1 plus Line 1.2 minus Line 1.3)	2,021	
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year		
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	202	
2.4 Withdrawals during the current year		
2.5 Aggregate write-ins for other adjustments not effecting earned premiums		
2.6 Balance at December 31 current year (Line 2.1 plus Line 2.2 plus Line 2.3 minus Line 2.4 plus Line 2.5)	202	
3. Net title premiums earned during year (Line 1.4 plus Line 2.1 plus Line 2.5 minus Line 2.6) (Sch. T, Line 59, Column 7)	1,819	
DETAILS OF WRITE-INS		
2.201		
2.202		
2.203		
2.298 Summary of remaining write-ins for Line 2.2 from overflow page		
2.299 Total (Line 2.201 through Line 2.203 plus Line 2.298) (Line 2.2 above)		
2.501		
2.502		
2.503		
2.598 Summary of remaining write-ins for Line 2.5 from overflow page		
2.599 Total (Line 2.501 through Line 2.503 plus Line 2.598) (Line 2.5 above)		

Page 7

Operations and Investment Exhibit, Part 2A

NONE

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Columns 1 plus 2 plus 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Column 17)					
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Column 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Column 19)					
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)					
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Column 20)					
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Column 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Column 22)					
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)					
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Column 23)					
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Column 33)	X X X	X X X	X X X		
7. Total Schedule P reserves (Line 3 plus Line 4.4 plus Line 5 minus Line 6) (Schedule P, Part 1, Line 12, Column 34)	X X X	X X X	X X X		
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	202	
9. Aggregate of other reserves required by law (Page 3, Line 3)	X X X	X X X	X X X		
10. Supplemental reserve (a) (Line 7 minus (Line 3 plus Line 8 plus Line 9))	X X X	X X X	X X X		

(a) If the sum of Line 3 plus Line 8 plus Line 9 is greater than Line 7, place a "0" in this Line.

OPERATIONS AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Column 1 plus Column 2 plus Column 3)				8 Curent Year (Column 4 plus Column 5 plus Column 6 plus Column 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries									
1.2 Employee relations and welfare									
1.3 Payroll taxes									
1.4 Other personnel costs									
1.5 Total personnel costs									
2. Amounts paid to or retained by title agents	1,658			1,658				1,658	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts									
3.2 Surveys									
3.3 Other									
4. Advertising									
5. Boards, bureaus and associations									
6. Title plant rent and maintenance									
7. Claim adjustment services	X X X	X X X	X X X	X X X		X X X	X X X		
8. Amounts charged off, net of recoveries									
9. Marketing and promotional expenses									
10. Insurance								175	
11. Directors' fees									
12. Travel and travel items									
13. Rent and rent items									
14. Equipment									
15. Cost or depreciation of EDP equipment and software									
16. Printing, stationery, books and periodicals								338	
17. Postage, telephone, messengers and express								662	
18. Legal and auditing	2,299			2,299			2,299	7,000	
19. Totals (Line 1.5 to Line 18)	3,957			3,957			3,957	8,175	
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	28			28			28		
20.2 Insurance department licenses and fees	16,241			16,241			16,241	680	
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)								2,745	
20.5 Total taxes, licenses and fees (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)	16,269			16,269			16,269	3,425	
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for other expenses	37,652			37,652			37,652	49,023	
24. Total expenses incurred (Line 19 plus Line 20.5 plus Line 21 plus Line 22 plus Line 23)	57,878			57,878			(a) 57,878	60,623	
25. Less unpaid expenses - current year									
26. Add unpaid expenses - prior year									
27. TOTAL EXPENSES PAID (Line 24 minus Line 25 plus Line 26)	57,878			57,878			57,878	60,623	
DETAILS OF WRITE-INS									
2301. Title Loss Reserve	121			121			121	191	
2302. Outside Services	24,426			24,426			24,426	48,832	
2303. Other Operating Expenses	13,105			13,105			13,105		
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Line 2301 through Line 2303 plus Line 2398) (Line 23 above)	37,652			37,652			37,652	49,023	

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

OPERATIONS AND INVESTMENT EXHIBIT

PART 4 - NET OPERATING GAIN/LOSS EXHIBIT

	1 Direct Operations	Agency Operations		4 Total (Column 1 plus Column 2 plus Column 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6 Current Year (Column 4 plus Column 5)	7 Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Column 1)	1,819			1,819	X X X	1,819	
1.2 Escrow and settlement services (Part 1A, Line 2)					X X X		
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)					X X X		
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X			
3. Total Operating Income (Line 1.1 through Line 1.3 plus Line 2)	1,819			1,819		1,819	
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Column 4)					X X X		
5. Operating expenses incurred (Part 3, Line 24, Column 1 to Column 3 and Column 6)	57,878			57,878		57,878	60,623
6. Total Operating Deductions (Line 4 plus Line 5)	57,878			57,878		57,878	60,623
7. Net operating gain or (loss) (Line 3 minus Line 6)	(56,059)			(56,059)		(56,059)	(60,623)
DETAILS OF WRITE-INS							
0201.	X X X	X X X	X X X	X X X			
0202.	X X X	X X X	X X X	X X X			
0203.	X X X	X X X	X X X	X X X			
0298. Summary of remaining write-ins for Line 2 from overflow page	X X X	X X X	X X X	X X X			
0299. Total (Line 0201 through Line 0203 plus Line 0298) (Line 2 above)	X X X	X X X	X X X	X X X			

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a)	
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a)	
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e)	
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income		
NONE		
11. Investment expenses		(g)
12. Investment taxes, licenses and fees, excluding federal		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment inc		
16. Total deductions (Line 11 through Line 15)		
17. Net investment income (Line 10 minus Line 16)		

DETAILS OF WRITE-INS

0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)		

- (a) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

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

EXHIBIT OF NONADMITTED ASSETS

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

NONE

NOTES TO FINANCIAL STATEMENTS

1. BUSINESS AND ORGANIZATION

Real Advantage Title Insurance Company (formerly known as Olympic Title Insurance Company) (the “Company” or “RATIC”), is an Ohio corporation licensed to do business as a title insurance company in the state of Ohio by the Ohio Department of Insurance. Olympic Holding, LLC (“OHC”) owns all of the issued and outstanding shares of capital stock of RATIC as of December 31, 2012. OHC is a holding company, and has never had any operations.

On April 1, 2011, Orange Coast Title Company (“OCTC”) purchased 100% of OHC for a total purchase price of \$400,000. The effect of this agreement has not been “pushed down” to the financial records of RATIC. The statement of operations presents the result of operations of RATIC for the year ended December 31, 2011 without regard to the acquisition by OCTC.

Effective April 1, 2011, the Company’s Board of Directors approved an adjustment of the Company’s accounts in the form of a quasi-reorganization. No adjustments were made to the Company’s assets and liabilities; however, the Company’s accumulated deficit of approximately \$2,816,655 as of April 1, 2011 was reclassified to additional paid-in capital at that date.

During the year ended December 31, 2012, the Company’s management amended its articles of incorporation to increase the number of authorized common shares class A from 10,000 to 750,000. The amendment also increased the number of authorized common shares class B from 12,000 to 750,000. The Ohio Department of Insurance approved the amendment on May 24, 2012.

In 2012, OCTC provided funding for OHC’s purchase of an additional 44,943 common shares class A for \$635,000. In addition, OHC made an additional contribution during the year of \$653,412 that was also funded by OCTC.

As of December 31, 2012 and 2011, the Company had accumulated deficit of approximately \$60,000 and \$26,000, respectively, and is dependent on cash contributions made by OHC. Management has taken actions to address the Company’s operations, including reactivating the Company’s license to do business in Ohio, obtaining a license to do business in Arizona, applying for the required license to do business in Nevada, and obtained a financial stability rating from a reputable financial analysis firm. The Company entered into a reinsurance treaty with Stewart Title Insurance Company to cover insurance in excess of \$150,000 and up to \$1 million with the Company covering the first \$150,000. Management believes that the Company will be successful in generating funds sufficient to meet its cash flow requirements in the future.

NOTES TO FINANCIAL STATEMENTS

1. BUSINESS AND ORGANIZATION (continued)

Additionally, OCTC has committed, at its discretion, to fund future operations. However, the successful outcome of future activities cannot be determined at this time, and there is no assurance that, if achieved, the Company will have sufficient funds to generate positive operating results and pay its obligations as they come due.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The summary of significant accounting policies presented below is designed to assist in understanding the Company's financial statements. Such financial statements and accompanying notes are the representations of the Company's management, who is responsible for their integrity and objectivity. These accounting policies conform to accounting principles generally accepted in the United States of America ("GAAP") in all material respects, and have been consistently applied in preparing the accompanying financial statements.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at December 31, 2012 and 2011, the reported amounts of revenues and expenses for the years then ended. Significant estimates made by management include, among others, valuation of deferred tax assets and the loss reserve. Actual amounts could differ from those estimates.

Cash and Cash Equivalents

The Company considers all highly liquid short-term investments, with maturity dates of three months or less when purchased, to be cash equivalents. The Company had no cash equivalents as of December 31, 2012 and 2011.

Concentrations of Credit Risk

The Company currently maintains substantially all of its day-to-day operating cash with major financial institutions. As of December 31, 2012, the Company's cash balances were in excess of the amount insured by the Federal Deposit Insurance Corporation ("FDIC"). As of December 31, 2011, the Company's cash balances were fully insured by the FDIC.

As of December 31, 2012, all of the Company's revenue was generated through title policies sold by one agent.

NOTES TO FINANCIAL STATEMENTS

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***Concentrations of Credit Risk*** (continued)

Substantially all of the Company's revenues are derived from fees related to real estate activity. Real estate activity is cyclical and is affected greatly by the cost and availability of long-term mortgage funds. Real estate activity and the Company's revenues can be adversely affected during periods of high interest rates and/or limited money supply. The reduction of real estate activity and fees generated from such activity could have a material adverse effect on the financial condition and result of operations of the Company.

Fair Value Measurements

GAAP requires the disclosure of the fair value, if reasonably obtainable, of the Company's financial instruments. Management believes that the book carrying amounts of the Company's financial instruments including cash and accounts payables and accrued liabilities approximate their fair value as of December 31, 2012 and 2011 based on their relatively short-term nature.

In the opinion of management, the fair value of related party transactions, including due to affiliate, cannot be estimated without incurring excessive costs; for that reason, the Company has not provided such disclosure. Other information about related party liabilities is provided, where applicable, elsewhere in these notes to the financial statements.

The Company does not have any assets or liabilities that are measured at fair value on a recurring basis and, during the years ended December 31, 2012 and 2011, did not have any assets or liabilities that were measured at fair value on a nonrecurring basis. The measurements referenced in the preceding sentence refer to those described under GAAP.

Title Loss Reserve

Companies in the same industry typically use the opinion of an actuary to value the losses associated with the issuance of title policies. The Company was exempt from such requirement during the years ended December 31, 2012 and 2011 as it had no operations in 2011 and entered into only three transactions in 2012. During the year ended December 31, 2012, the Company used published historical loss ratios for Ohio written policies to calculate its loss reserve. The Company's title loss reserve as of December 31, 2012 was \$121 and was included in accounts payable and accrued liabilities.

NOTES TO FINANCIAL STATEMENTS

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)***Franchise Tax***

In accordance with the requirement of the state of Ohio, the Company recorded a franchise tax reserve of 1.40% of the gross amount of premiums received from policies covering risks within the state of Ohio. The Company's franchise tax liability as of December 31, 2012 was \$28 and was included in accounts payable and accrued liabilities.

Unearned Premium

In accordance with the requirement of the state of Ohio, the Company recorded an unearned premium reserve of ten per cent (10%) of the title insurance premium received or receivable by the company during the preceding calendar year, which is remitted annually to the superintendent of insurance. At the end of each year, the Company shall withdraw from the reserve by an amount equal to one-half of one per cent (0.5%) of the original premium until the total amount of the reserve has been withdrawn. The Company's unearned premium reserve as of December 31, 2012 was \$202 and was included in accounts payable and accrued liabilities.

Revenue Recognition

The Company recognizes revenues on title premiums on policies issued on the effective date of the title policy.

Income Taxes

The Company accounts for income taxes under the provisions of Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 740, previously known as Statements of Financial Accounting Standards No. 109, *Accounting for Income Taxes*. ASC 740 requires recognition of deferred tax liabilities and assets for the expected future tax consequences of events that have been included in the financial statements or tax returns. Under this method, deferred tax liabilities and assets are determined based on the difference between the financial statement and tax basis of assets and liabilities using enacted tax rates for the year in which the differences are expected to reverse. Additionally, ASC 740 requires that a valuation allowance must be established when it is more likely than not that all or a portion of deferred tax assets will not be realized (See Note 3).

Subsequent Events

The Company evaluated subsequent events through February 28, 2013, which is the date the financial statements were available to be issued.

NOTES TO FINANCIAL STATEMENTS**3. INCOME TAXES**

The components of the provision for income taxes approximated the following for the years ended December 31:

	<u>2012</u>	<u>2011</u>
Current		
Federal	\$ –	\$ –
State	800	800
	<u>800</u>	<u>800</u>
Deferred tax benefit	<u>(23,000)</u>	<u>(36,000)</u>
Total	<u>\$ (22,000)</u>	<u>\$ (35,000)</u>

The provision for federal income taxes differs from amounts determined by applying the applicable statutory rate of 34% to pre-tax loss due primarily to state taxes and nondeductible expenses such as meals and entertainment.

Deferred income taxes arise as a result of differences in the methods used to determine net income (loss) for financial reporting versus net income (loss) for income tax reporting purposes. These differences relate principally to reserves for title losses, net operating losses and depreciation and amortization. A portion of the deferred tax asset relates to net operating losses of the Company that were incurred prior to its inclusion in the consolidated tax filing of OCTC. These losses are considered for tax purposes to be Separate Return Loss Year (“SRLY”). Accordingly, this portion of the net operating loss can only be utilized to offset taxable income generated by RATIC. In determining the possible future realization of deferred tax assets, the Company considers the taxes paid and losses incurred in the current and prior years that may be available to recapture, as well as future taxable income from the reversal of taxable temporary differences and future operations exclusive of temporary differences. As a result of management’s analysis of all available evidence, both positive and negative as of December 31, 2012, it was considered more likely than not that a full valuation allowance was required for the portion of the deferred taxes related to the SRLY losses.

As a result, a valuation allowance related to the SRLY losses, of \$270,000, was recorded for the year ended December 31, 2012. Management believes that the remainder of the deferred tax asset is realizable because it can be utilized in connection with the consolidated tax filing of the Company with OCTC.

The Company adopted Accounting for Uncertain Income Taxes under the provisions of ASC 740. The Company did not recognize any additional liability for unrecognized tax benefit as a result of the implementation. As of December 31, 2012 and 2011, the Company did not increase or decrease liability for unrecognized tax benefit related to tax positions in prior period nor did the Company increase its liability for any tax positions in the current year.

NOTES TO FINANCIAL STATEMENTS

3. INCOME TAXES (continued)

Furthermore, there were no adjustments to the liability or lapse of statute of limitation or settlements with taxing authorities. The Company does not anticipate a significant change in unrecognized tax positions within the coming year.

The Company will recognize interest and penalty related to unrecognized tax benefits and penalties as income tax expense. As of December 31, 2012 and 2011, the Company has not recognized liabilities for penalty and interest as the Company does not have liability for unrecognized tax benefits.

The Company's tax years for 2008 through 2011 are subject to examination by the taxing authorities. With few exceptions, the Company is no longer subject to U.S. federal, state, or local examinations by taxing authorities for years before 2007.

4. RELATED PARTY TRANSACTIONS

OCTC provides certain management, accounting and oversight activities on behalf of the Company. Expenses allocated and charged to the Company related to these activities were insignificant during the years ended December 31, 2012 and 2011.

As of December 31, 2012 and 2011, the Company owed approximately \$1,000 and \$28,000, respectively, to OCTC. This advance is due on demand, bears no interest and is unsecured. During the years ended December 31, 2012 and 2011, OCTC made approximately \$653,000 and \$40,000, respectively, of additional contributions to the Company.

Because the Company and other related entities have commonality of ownership and/or management control, the reported operating results and/or financial position of the Company could significantly differ from what would have been obtained if such entities were autonomous.

Real Advantage, LLC (?Real Advantage?), which is 100% owned by OCTC at December 31, 2012 and 2011, acts as the Company's agent and earns 85% of title premiums related to policies written through Real Advantage.

Other related party transactions are discussed elsewhere in these notes to the financial statements.

NOTES TO FINANCIAL STATEMENTS

5. COMMITMENTS AND CONTINGENCIES*Legal Contingencies*

The Company may, from time to time, be involved in various other claims and legal actions arising in the ordinary course of business. Claims and associated litigations are subject to inherent uncertainties and unfavorable outcomes can occur. The occurrence of an unfavorable outcome in any specific period could have a material adverse effect on the results of operations for the period or future periods. The company is not presently part of any pending or threatening legal proceedings.

6. EQUITY INSTRUMENTS*Nonconvertible Preferred Shares*

The Company's Articles of Incorporation state that the Company has 200 shares at \$2,500 par value, nonconvertible preferred shares authorized for issuance. The nonconvertible preferred shares accrue an annual dividend at a rate of \$500 per share, payable quarterly. Such dividends are cumulative. In the event of any liquidation, dissolution, or winding up of the Company, holders of the nonconvertible preferred shares shall be entitled to be paid \$6,250 per share plus accumulated and unpaid dividends before any sum shall be paid to the holders of the common shares. As of December 31, 2012, none of these shares were issued or outstanding.

Convertible Preferred Shares

The Company's Articles of Incorporation state that the Company has 40 shares at \$2,500 par value of convertible preferred shares authorized for issuance. The convertible preferred shares accrue an annual dividend at a rate of \$3,375 per share, payable quarterly. Such dividends are cumulative. In the event of any liquidation, dissolution, or winding up of the Company, holders of the convertible preferred shares shall be entitled to be paid \$37,250 per share plus accumulated and unpaid dividends before any sum shall be paid to the holders of the common shares. As of December 31, 2012, none of these shares were issued or outstanding.

Class A and B Common Shares

The Company has two classes of common shares; Class A and Class B. Class A consists of 750,000 and 10,000 shares authorized as of December 31, 2012 and 2011, at \$10 par value. Class B consists of 750,000 and 12,000 shares authorized as of December 31, 2012 and 2011 at \$10 par value. All of the Company's outstanding shares represent class A shares as of December 31, 2012 and 2011. The difference between the two classes of membership concerns corporate voting and distribution preference.

NOTES TO FINANCIAL STATEMENTS

6. EQUITY INSTRUMENTS (continued)

Other Common Shares

The Company's Articles of Incorporation state that the Company has 21 common shares at \$10 par value. These common shares are callable at the option of the Board of Directors. As of December 31, 2012, none of these shares were issued or outstanding.

7. STATUTORY NET WORTH REQUIREMENT

The Company is a title insurance company licensed to do business in the states of Ohio and Arizona and is required to maintain a minimum statutory net worth.

8. SUBSEQUENT EVENTS

On February 8, 2013, OHC made an additional contribution of \$2,000,000 that was also funded by OCTC.

9. RESTATEMENT OF THE COMPANY'S 2012 STATEMENT OF OPERATIONS

The Company has restated its 2012 statement of operations (originally issued on February 28, 2013) as follows:

	As Previously Reported	As Restated
Revenues	\$ 161	\$ 1,819
Premium retained by agent	–	1,658

Revenues as previously reported were presented net of commissions earned by the Company's sole agent. Management believes that presenting revenues on a gross basis is required by GAAP and is consistent with companies in the same industry. The correction of the previously issued statement of operations did not have an impact on the Company's net worth as of December 31, 2012, nor on its results of operations for the year then ended.

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes (X) No ()
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes (X) No () N/A ()
- 1.3 State Regulating? Ohio
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes (X) No ()
- 2.2 If yes, date of change: 05/24/2012
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2009
- 3.2 State the as of date of the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 11/22/2010
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 12/15/2010
- 3.4 By what department or departments?
Ohio Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes (X) No () N/A ()
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes (X) No () N/A ()
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business? Yes () No (X)
- 4.12 renewals? Yes () No (X)
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes (X) No ()
- 4.22 renewals? Yes () No (X)

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

GENERAL

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

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

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

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

6.2 If yes, give full information:

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

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

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

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

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

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

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

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the 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
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GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

GENERAL

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
SQUAR MILNER PETERSON MIRANDA & WILLIAMSON LLP, 4100 NEWPORT PLACE DRIVE, THIRD FLOOR, NEWPORT BEACH, CA 92660
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes () No (X)
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Model Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes () No (X)
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with domiciliary state insurance laws? Yes () No () N/A (X)
- 10.6 If the response to 10.5 is no or n/a, please explain:
As an insurer having direct premiums written of less than one million dollars and having less than one thousand policyholders nationwide at the end of any year, the Company is exempt from the audit committee requirements. Ohio Administrative Rule 39
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
N/A
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes () No (X)
- 12.11 Name of real estate holding company
.....
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If yes, provide explanation
.....
13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
N/A
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States branch on risks wherever located? Yes () No (X)
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes () No (X)
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes () No () N/A (X)
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes (X) No ()
- (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.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes () No (X)
- 14.21 If the response to 14.2 is Yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes () No (X)
- 14.31 If the response to 14.3 is Yes, provide the nature of any waiver(s).
.....
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes () No (X)
- 15.2 If the response to 15.1 is yes, indicated the American Bankers Association (ABA) Routing Number and the name of issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

BOARD OF DIRECTORS

- | | | | | | |
|-----|--|-----|-----|----|-----|
| 16. | Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? | Yes | (X) | No | () |
| 17. | Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? | Yes | (X) | No | () |
| 18. | Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees, or responsible employees that is in conflict or is likely to conflict with the official duties of such person? | Yes | (X) | No | () |

FINANCIAL

- | | | | | | |
|------|--|-----|-----|-----|-----|
| 19. | Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? | Yes | () | No | (X) |
| 20.1 | Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans): | | | | |
| | 20.11 To directors or other officers | \$ | | | |
| | 20.12 To stockholders not officers | \$ | | | |
| | 20.13 Trustees, supreme or grand (Fraternal only) | \$ | | | |
| 20.2 | Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans): | | | | |
| | 20.21 To directors or other officers | \$ | | | |
| | 20.22 To stockholders not officers | \$ | | | |
| | 20.23 Trustees, supreme or grand (Fraternal only) | \$ | | | |
| 21.1 | Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? | | | Yes | () |
| | | | | No | (X) |
| 21.2 | If yes, state the amount thereof at December 31 of the current year: | | | | |
| | 21.21 Rented from others | \$ | | | |
| | 21.22 Borrowed from others | \$ | | | |
| | 21.23 Leased from others | \$ | | | |
| | 21.24 Other | \$ | | | |
| 22.1 | Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? | | | Yes | () |
| | | | | No | (X) |
| 22.2 | If answer is yes: | | | | |
| | 22.21 Amount paid as losses or risk adjustment | \$ | | | |
| | 22.22 Amount paid as expenses | \$ | | | |
| | 22.23 Other amounts paid | \$ | | | |
| 23.1 | Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? | | | Yes | () |
| | | | | No | (X) |
| 23.2 | If yes, indicate any amounts receivable from parent included in the Page 2 amount: | | | \$ | |

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes (X) No ()
- 24.02 If no, give full and complete information relating thereto:
.....
.....
- 24.03 For the security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
N/A
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in Risk-Based Capital Instructions? Yes () No () N/A (X)
- 24.05 If answer to 24.04 is YES, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is NO, report amount of collateral for other programs. \$
- 24.07 Does your security lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes () No () N/A (X)
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes () No () N/A (X)
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes () No () N/A (X)
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvented collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
- 24.103 Total payable for securities lending reported on the liability page \$
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03) Yes () No (X)
- 25.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|--|--|----------|
| | 25.21 Subject to repurchase agreements | \$ |
| | 25.22 Subject to reverse repurchase agreements | \$ |
| | 25.23 Subject to dollar repurchase agreements | \$ |
| | 25.24 Subject to reverse dollar repurchase agreements | \$ |
| | 25.25 Pledged as collateral | \$ |
| | 25.26 Placed under option agreements | \$ |
| | 25.27 Letter stock or securities restricted as to sale | \$ |
| | 25.28 On deposit with state or other regulatory body | \$ |
| | 25.29 Other | \$ |

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

25.3 For category (25.27) provide the following:

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

..... N/A

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes () No (X)
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes () No () N/A (X)
If no, attach a description with this statement.
- 27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes () No (X)
- 27.2 If yes, state the amount thereof at December 31 of the current year. \$
28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds, and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III General Examination Considerations, F - Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes () No (X)

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

1 Name of Custodian(s)	2 Custodian's Address
---------------------------	--------------------------

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
--------------	------------------	------------------------------

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

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

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
--------------------	--------------------	---------------------	-------------

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

1 Central Registration Depository Number(s)	2 Name	3 Address
--	-----------	--------------

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

29.2 If yes, complete the following schedule:

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

29.2999 - Total

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

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

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

INVESTMENT

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	\$ 300,000	\$ 299,508	\$ (492)
30.2 Preferred stocks	\$	\$	\$
30.3 Totals	\$ 300,000	\$ 299,508	\$ (492)

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

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

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

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

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

32.2 If no, list exceptions:
The Company has not yet made any filings with the NAIC SVO.
.....

GENERAL INTERROGATORIES
PART 1 - COMMON INTERROGATORIES

OTHER

33.1 Amount of payments to Trade Associations, service organizations and statistical or Rating Bureaus, if any? \$ 12,000

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

1 Name	2 Amount Paid
DEMOTECH, INC.	\$ 12,000
.....	\$
.....	\$
.....	\$

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

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

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

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

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

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

GENERAL INTERROGATORIES

PART 2 - TITLE INTERROGATORIES

1. Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? Yes () No (X)
2. Largest net aggregate amount incurred in any one risk. \$ 150,000
- 3.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured? Yes () No (X)
- 3.2 If yes, give full information.

4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes () No (X)
- 5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes () No (X)
- 5.2 If yes, give full information.

6. Uncompleted building construction loans:
- | | | | | |
|--|-------------------------------|--|----|-------|
| | 6.1 Amount already loaned | | \$ | |
| | 6.2 Balance to be advanced | | \$ | |
| | 6.3 Total amount to be loaned | | \$ | |
- 7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? Yes () No (X)
- 7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. \$
8. What is the aggregate amount of mortgage loans owned by the reporting entity which consist of co-ordinate interest in first liens? \$
- 9.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:
- | | | | | |
|--|---------------------------------------|--|----|---------------|
| | 9.11 Bonds | | \$ | 300,000 |
| | 9.12 Short-term investments | | \$ | |
| | 9.13 Mortgages | | \$ | |
| | 9.14 Cash | | \$ | |
| | 9.15 Other admissible invested assets | | \$ | |
| | 9.16 Total | | \$ | 300,000 |
- 9.2 List below segregate funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E - Part 1D Summary, and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers).
- | | | | | |
|--|--|--|----|-------|
| | 9.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:
These funds consist of: | | \$ | |
| | 9.22 In cash on deposit | | \$ | |
| | 9.23 Other forms of security | | \$ | |

FIVE-YEAR HISTORICAL DATA

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

	1 2012	2 2011	3 2010	4 2009	5 2008
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Column 1)					
2. Non-affiliated agency operations (Part 1A, Line 1, Column 2)					
3. Affiliated agency operations (Part 1A, Line 1, Column 3)	2,021				
4. Total	2,021				
Operating Income Summary (Page 4 and Part 1)					
5. Premiums earned (Part 1B, Line 3)	1,819				
6. Escrow and settlement service charges (Part 1A, Line 2)					
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)					
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)					
11. Other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	1,819				
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(56,059)	(60,623)	(14,466)	(854)	(19,578)
14. Net investment gain or (loss) (Line 11)		28	21,132	8,339	10,600
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	(21,628)	194,651			
17. Net income (Line 15)	(34,431)	(255,246)	6,666	7,485	(8,978)
Balance Sheet (Page 2 and Page 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Column 3)					
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Column 3)	1,614,189	340,000	315,726	309,060	372,010
20. Known claims reserve (Page 3, Line 1)					
21. Statutory premium reserve (Page 3, Line 2)	202				
22. Total liabilities (Page 3, Line 23)	13,999	29,140			44,837
23. Capital paid up (Page 3, Line 25 plus Line 26)	500,000	15,000	45,000	45,000	45,000
24. Surplus as regards policyholders (Page 3, Line 32)	1,600,190	310,860	315,726	309,060	327,173
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(373,412)	(255,246)	16,333	(69,932)	(11,063)
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
26. Bonds (Line 1)	19.3				
27. Stocks (Line 2.1 and Line 2.2)					
28. Mortgage loans on real estate (Line 3.1 and Line 3.2)					
29. Real estate (Line 4.1, Line 4.2 and Line 4.3)					
30. Cash, cash equivalents and short-term investments (Line 5)	80.7	100.0	100.0	100.0	100.0
31. Contract loans (Line 6)					
32. Derivatives (Line 7)				X X X	X X X
33. Other invested assets (Line 8)					
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)				X X X	X X X
36. Aggregate write-ins for invested assets (Line 11)					
37. Subtotals cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds (Schedule D, Summary, Line 12, Column 1)					
39. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
40. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)					
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Column 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Line 38 through Line 43					
45. Total investment in parent included in Line 38 through Line 43					
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Line 32, Column 1 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)					
48. Change in nonadmitted assets (Line 21)		194,651			
49. Dividends to stockholders (Line 28)					
50. Change in surplus as regards policyholders for the year (Line 31)	1,253,981	(4,866)	6,666	(18,113)	(8,978)
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Column 4)					13,310
52. Losses and allocated LAE incurred (Line 8, Column 4)					2,933
53. Unallocated LAE incurred (Line 9, Column 4)					
54. Losses and loss adjustment expenses incurred (Line 10, Column 4)					2,933
Operating Expenses to Total Operating Income (Part 3) (%) (Line item divided by Page 4, Line 3 x 100.0)					
55. Personnel costs (Part 3, Line 1.5, Column 4)					
56. Amounts paid to or retained by title agents (Part 3, Line 2, Column 4)	91.1				
57. All other operating expenses (Part 3, Line 24 minus Line 1.5 minus Line 2, Column 4)	3,090.7				
58. Total (Line 55 through Line 57)	3,181.9				
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)					
60. Operating expenses incurred (Line 5)	3,181.9				
61. Other operating expenses (Line 6)					
62. Total operating deductions (Line 7)	3,181.9				
63. Net operating gain or (loss) (Line 8)	(3,081.9)				
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
64. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)					
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	2,863.8				

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

Yes () No (X)

.....

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net Columns (2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	XXX											
2. 2003												
3. 2004												
4. 2005												
5. 2006												
6. 2007												
7. 2008												
8. 2009												
9. 2010												
10. 2011												
11. 2012												
12. Totals	XXX											

	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											
2. 2003											
3. 2004											
4. 2005											
5. 2006											
6. 2007											
7. 2008											
8. 2009											
9. 2010											
10. 2011											
11. 2012											
12. Totals											

NONE

	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								XXX			
2. 2003											
3. 2004											
4. 2005											
5. 2006											
6. 2007											
7. 2008											
8. 2009											
9. 2010											
10. 2011											
11. 2012											
12. Totals							XXX	XXX	XXX		

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

By States and Territories

States, Etc.	1 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Net Premiums Earned	8 Direct Losses and Allocated Loss Adjustment Expenses Paid	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve
			3 Direct Operations	Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	N								
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N								
5. California	CA	N								
6. Colorado	CO	N								
7. Connecticut	CT	N								
8. Delaware	DE	N								
9. Dist. Columbia	DC	N								
10. Florida	FL	N								
11. Georgia	GA	N								
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	N								
15. Indiana	IN	N								
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	N								
19. Louisiana	LA	N								
20. Maine	ME	N								
21. Maryland	MD	N								
22. Massachusetts	MA	N								
23. Michigan	MI	N								
24. Minnesota	MN	N								
25. Mississippi	MS	N								
26. Missouri	MO	N								
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N								
30. New Hampshire	NH	N								
31. New Jersey	NJ	N								
32. New Mexico	NM	N								
33. New York	NY	N								
34. North Carolina	NC	N								
35. North Dakota	ND	N								
36. Ohio	OH	L			2,021		1,819			
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	N								
40. Rhode Island	RI	N								
41. South Carolina	SC	N								
42. South Dakota	SD	N								
43. Tennessee	TN	N								
44. Texas	TX	N								
45. Utah	UT	N								
46. Vermont	VT	N								
47. Virginia	VA	N								
48. Washington	WA	N								
49. West Virginia	WV	N								
50. Wisconsin	WI	N								
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N								
55. U. S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CAN	N								
58. Aggregate other alien	OT	X X X								
59. Totals	(a) 1	X X X			2,021		1,819			
DETAILS OF WRITE-INS										
58001		X X X								
58002		X X X								
58003		X X X								
58998 Summary of remaining write-ins for Line 58 from overflow page		X X X	X X X							
58999 Totals (Line 58001 through Line 58003 plus Line 58998) (Line 58 above)		X X X	X X X							

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

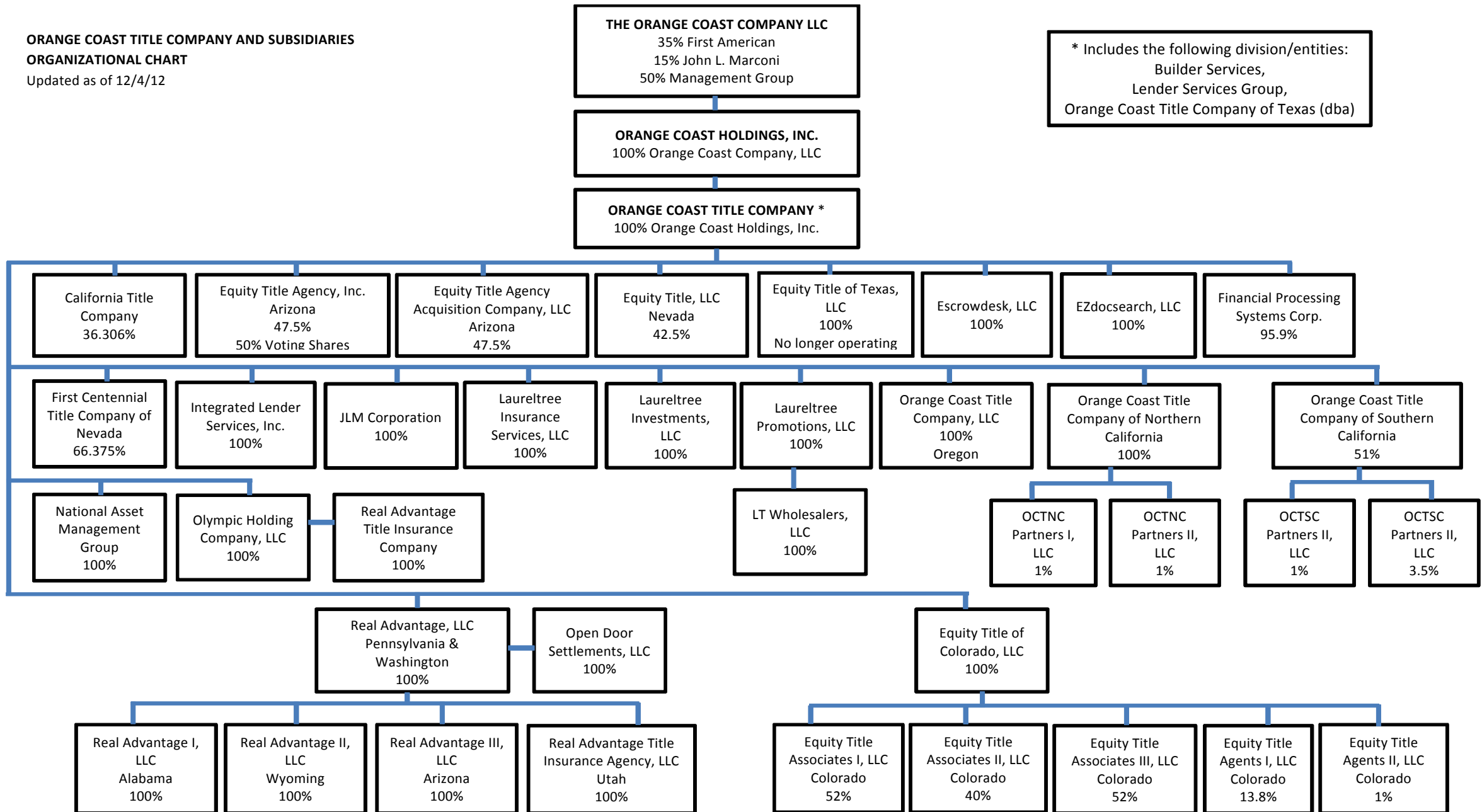
(a) Insert the number of L responses except for Canada and Other Alien.

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE REAL ADVANTAGE TITLE INSURANCE COMPANY
 SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
 PART 1 - ORGANIZATIONAL CHART

**ORANGE COAST TITLE COMPANY AND SUBSIDIARIES
 ORGANIZATIONAL CHART**
 Updated as of 12/4/12

* Includes the following division/entities:
 Builder Services,
 Lender Services Group,
 Orange Coast Title Company of Texas (dba)



Title

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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		