

ANNUAL STATEMENT

OF THE

Ohio Bar Title Insurance Company

of **Columbus**

in the state of **Ohio**

TO THE

Insurance Department

OF THE

OHIO

FOR THE YEAR ENDED

December 31, 2012

TITLE

2012



51330201220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2012
OF THE CONDITION AND AFFAIRS OF THE

Ohio Bar Title Insurance Company

NAIC Group Code 0070 0070 **NAIC Company Code** 51330 **Employer's ID Number** 31-0573692
(Current Period) (Prior Period)

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

Incorporated/Organized July 27, 1953 **Commenced Business** April 15, 1955

Statutory Home Office 1 First American Way, Santa Ana, CA, US 92707
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 8740 Orion Place Suite 310
(Street and Number)
Columbus, OH, US 43240 800-628-4853
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1 First American Way, Santa Ana, CA, US 92707
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 8740 Orion Place Suite 310 Columbus, OH, US 43240 614-310-8098
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address N/A

Statutory Statement Contact John Megna 714-250-3372
(Name) (Area Code) (Telephone Number) (Extension)
jmegna@firstam.com 714-250-3215
(E-Mail Address) (Fax Number)

OFFICERS

	Name	Title
1.	<u>Kevin Francis Eichner</u>	<u>President</u>
2.	<u>Michael Joseph Fromhold</u>	<u>Secretary</u>
3.	<u>Pat G. Farenga</u>	<u>Treasurer</u>

VICE-PRESIDENTS

Name	Title	Name	Title
<u>Lisa Violi</u>	<u>Assistant Secretary</u>	<u>Scott Mainwaring #</u>	<u>Assistant Treasurer</u>
<u>Gene Aalseth #</u>	<u>Vice President</u>	<u>James V Boxdell, II</u>	<u>Vice President</u>
<u>Richard Cannan #</u>	<u>Vice President</u>	<u>Evan Zanic #</u>	<u>Vice President</u>
<u>Phillip J Sholar #</u>	<u>Vice President</u>	<u>Dayna S Patrick</u>	<u>Vice President</u>
<u>Josephine Lubiejewski</u>	<u>Vice President</u>	<u>Todd A Jones #</u>	<u>Vice President</u>
<u>John P Megna</u>	<u>Vice President</u>	<u>Margaret Redman #</u>	<u>Vice President</u>
_____	_____	_____	_____
_____	_____	_____	_____

DIRECTORS OR TRUSTEES

<u>Mark E. Seaton</u>	<u>Dennis Joseph Gilmore</u>	<u>Timothy Vann Kemp</u>	<u>Jeffrey Scott Robinson</u>
<u>Christopher M. Leavell</u>	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

State of _____

County of _____ 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) Kevin Francis Eichner (Printed Name) 1. President (Title)	_____ (Signature) Michael Joseph Fromhold (Printed Name) 2. Secretary (Title)	_____ (Signature) Pat G. Farenga (Printed Name) 3. Treasurer (Title)
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Subscribed and sworn to (or affirmed) before me on this _____ day of _____, 2013, by _____

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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	30,712,972		30,712,972	35,055,897
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	5,474,628		5,474,628	2,219,708
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 \$ 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 (\$ 4,088,743, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 0, Schedule DA)	4,088,743		4,088,743	5,003,652
6. Contract loans (including \$ 0 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 (Lines 1 to 11)	40,276,343		40,276,343	42,279,257
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	240,732		240,732	324,554
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	121,881	16,277	105,604	66,905
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	159,116		159,116	
18.2 Net deferred tax asset	1,279,450	510,547	768,903	192,086
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$ 0)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	848,942		848,942	1,018,820
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	69,773	69,773		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	42,996,237	596,597	42,399,640	43,881,622
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	42,996,237	596,597	42,399,640	43,881,622

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. Other assets nonadmitted	69,773	69,773		
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	69,773	69,773		

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	371,777	390,177
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	15,288,187	15,295,476
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 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)	414,307	193,007
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	220,667	213,904
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		5,090,790
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		
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	87,435	84,110
15. Provision for unauthorized and certified (\$ 0) reinsurance		
16. Net adjustments 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	223,318	152,239
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities		
23. Total liabilities (Lines 1 through 22)	16,605,691	21,419,703
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	1,000,000	1,000,000
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	15,359,845	15,359,845
30. Unassigned funds (surplus)	9,434,104	6,102,074
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) (Page 4, Line 32)	25,793,949	22,461,919
33. Totals (Page 2, Line 28, Col. 3)	42,399,640	43,881,622

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

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	13,746,411	12,420,533
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	12,850	4,972
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	420,109	309,571
2. Other operating income (Part 4, Line 2, Col. 5)	77	
3. Total Operating Income (Lines 1 through 2)	14,179,447	12,735,076
EXPENSES		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	661,377	940,242
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	11,732,138	10,571,700
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	12,393,515	11,511,942
8. Net operating gain or (loss) (Lines 3 minus 7)	1,785,932	1,223,134
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,046,767	1,304,342
10. Net realized capital gains (losses) less capital gains tax of \$ 418,495 (Exhibit of Capital Gains (Losses))	849,671	77,219
11. Net investment gain (loss) (Lines 9 + 10)	1,896,438	1,381,561
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 (Lines 8 + 11 + 12)	3,682,370	2,604,695
14. Federal and foreign income taxes incurred	938,772	564,399
15. Net income (Lines 13 minus 14)	2,743,598	2,040,296
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	22,461,919	20,449,757
17. Net income (from Line 15)	2,743,598	2,040,296
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	72,530	61,730
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(154,142)	(225,179)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	717,940	135,315
22. Change in provision for unauthorized and certified reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
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, Lines (31.1) and (31.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus	(47,897)	
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	3,332,029	2,012,162
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	25,793,948	22,461,919
DETAILS OF WRITE-IN LINES		
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. Reinsurance Paid for prior periods	(47,897)	
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	(47,897)	

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	14,125,376	12,283,032
2. Net investment income	1,463,715	1,553,539
3. Miscellaneous income	433,036	314,543
4. Total (Lines 1 through 3)	16,022,127	14,151,114
5. Benefit and loss related payments	679,777	907,660
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	11,599,125	10,660,459
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	5,722,072	(276,263)
10. Total (Lines 5 through 9)	18,000,974	11,291,856
11. Net cash from operations (Line 4 minus Line 10)	(1,978,847)	2,859,258
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	31,643,774	14,993,935
12.2 Stocks	3,328,889	561,970
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 (Lines 12.1 to 12.7)	34,972,663	15,555,905
13. Cost of investments acquired (long-term only):		
13.1 Bonds	26,597,635	14,943,121
13.2 Stocks	6,279,454	1,870,746
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	32,877,089	16,813,867
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	2,095,574	(1,257,962)
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		
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)	(1,031,636)	(426,083)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	(1,031,636)	(426,083)
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)	(914,909)	1,175,213
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	5,003,652	3,828,439
19.2 End of year (Line 18 plus Line 19.1)	4,088,743	5,003,652

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

20.0001		
20.0002		
20.0003		

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Current Year Total (Cols. 1 + 2 + 3)	Prior Year Total
1. Direct premiums written (Sch T, Line 59, Cols. 3, 4 and 5)	2,008,259	11,761,685		13,769,944	12,322,169
2. Escrow and settlement service charges	12,850			12,850	4,937
3. Title examinations					224,558
4. Searches and abstracts	171,396			171,396	85,048
5. Surveys					
6. Aggregate write-ins for service charges	248,713			248,713	
7. Totals (Lines 1 to 6)	2,441,218	11,761,685		14,202,903	12,636,712

DETAILS OF WRITE-INS					
0601. Work fees	248,713			248,713	
0602.					
0603.					
0698. Summary of remaining write-ins for Line 06 from overflow page					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)	248,713			248,713	

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	13,769,944	12,322,169
1.2 Assumed		3,065
1.3 Ceded	30,822	
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	13,739,122	12,325,234
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	15,295,477	15,390,775
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	1,376,994	1,232,217
2.4 Withdrawals during the current year	1,384,283	1,327,515
2.5 Aggregate write-ins for other adjustments not effecting earned premiums		
2.6 Balance at December 31 current year (Lines 2.1 + 2.2 + 2.3 - 2.4 + 2.5)	15,288,188	15,295,477
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	13,746,411	12,420,532

DETAILS OF WRITE-INS		1	2
		Current Year	Prior Year
02.201			
02.202			
02.203			
02.298 Summary of remaining write-ins for Line 02.2 from overflow page	NONE		
02.299 Total (Lines 02.201 through 02.203 plus 02.298) (Line 02.2 above)			
02.501			
02.502			
02.503			
02.598 Summary of remaining write-ins for Line 02.5 from overflow page	NONE		
02.599 Total (Lines 02.501 through 02.503 plus 02.598) (Line 02.5 above)			

OPERATIONS AND INVESTMENT EXHIBIT
PART 2A – LOSSES PAID AND INCURRED

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)	106,809	471,307		578,116	805,190
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	106,809	471,307		578,116	805,190
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	106,809	471,307		578,116	805,190
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	148,475	223,302		371,777	390,177
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	99,553	290,624		390,177	357,596
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	155,731	403,985		559,716	837,771
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	18,782	82,878		101,660	102,471
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	174,513	486,863		661,376	940,242

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 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, Col. 17)	148,475	223,302		371,777	390,177
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)	148,475	223,302		371,777	390,177
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	1,325,733	1,993,862		3,319,595	3,524,647
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)	1,325,733	1,993,862		3,319,595	3,524,647
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	525,823			525,823	557,960
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Sch. P, Part 1, Line 12, Col. 34)	X X X	X X X	X X X	4,217,195	4,472,784
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	15,288,187	15,295,476
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) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		

(a) If the sum of Lines 3 + 8 + 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 (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	134,911	790,125		925,036	37,282			962,318	761,693
1.2 Employee relations and welfare	5,920	34,673		40,593	1,636			42,229	22,139
1.3 Payroll taxes	8,249	48,312		56,561	2,280			58,841	55,000
1.4 Other personnel costs	44,058	258,035		302,093	12,175			314,268	330,430
1.5 Total personnel costs	193,138	1,131,145		1,324,283	53,373			1,377,656	1,169,262
2. Amounts paid to or retained by title agents	1,311,304	7,679,862		8,991,166				8,991,166	8,140,166
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	40,209	235,491		275,700	11,112			286,812	256,883
3.2 Surveys									
3.3 Other	41,283	241,782		283,065	11,408			294,473	229,810
4. Advertising	5,784	33,874		39,658	1,598			41,256	55,869
5. Boards, bureaus and associations	507	2,971		3,478	140			3,618	850
6. Title plant rent and maintenance	48,828	285,969		334,797	13,493			348,290	270,329
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	964	5,646		6,610	266			6,876	18,404
9. Marketing and promotional expenses									
10. Insurance	514	3,009		3,523	142			3,665	6,799
11. Directors' fees									
12. Travel and travel items	5,538	32,433		37,971	1,530			39,501	53,840
13. Rent and rent items	12,254	71,770		84,024	3,386			87,410	86,437
14. Equipment	202	1,182		1,384	56			1,440	2,299
15. Cost or depreciation of EDP equipment and software									529
16. Printing, stationery, books and periodicals	8,084	47,347		55,431	2,234			57,665	70,351
17. Postage, telephone, messengers and express	4,163	24,379		28,542	1,150			29,692	33,504
18. Legal and auditing	6,403	37,500		43,903	1,769			45,672	78,575
19. Totals (Lines 1.5 to 18)	1,679,175	9,834,360		11,513,535	101,657			11,615,192	10,473,907
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	30,073	176,127		206,200				206,200	183,842
20.2 Insurance department licenses and fees	1,809	10,592		12,401				12,401	16,422
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)									
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	31,882	186,719		218,601				218,601	200,264
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for other expenses									
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	1,711,057	10,021,079		11,732,136	101,657			(a) 11,833,793	10,674,171
25. Less unpaid expenses - current year	92,607	542,367		634,974	526,000			1,160,974	964,911
26. Add unpaid expenses - prior year	59,038	347,873		406,911	558,000			964,911	213,819
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	1,677,488	9,826,585		11,504,073	133,657			11,637,730	9,923,079

DETAILS OF WRITE-IN LINES									
2301. Regional Admin									
2302. Miscellaneous									
2303. Outside Services									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)									

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

OPERATIONS AND INVESTMENT EXHIBIT

PART 4 – NET OPERATING GAIN/LOSS EXHIBIT

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	2,004,827	11,741,584		13,746,411	X X X	13,746,411	12,420,532
1.2 Escrow and settlement services (Part 1A, Line 2)	12,850			12,850	X X X	12,850	4,937
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	420,186			420,186	X X X	420,186	309,607
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X			
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	2,437,863	11,741,584		14,179,447		14,179,447	12,735,076
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	174,513	486,863		661,376	X X X	661,376	940,242
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	1,711,057	10,021,079		11,732,136		11,732,136	10,571,700
6. Total Operating Deductions (Lines 4 + 5)	1,885,570	10,507,942		12,393,512		12,393,512	11,511,942
7. Net operating gain or (loss) (Lines 3 minus 6)	552,293	1,233,642		1,785,935		1,785,935	1,223,134

10

DETAILS OF WRITE-IN LINES							
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 02 from overflow page	X X X	X X X	X X X	X X X			
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	X X X	X X X	X X X	X X X			

NONE

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 65,129	66,618
1.1 Bonds exempt from U.S. tax	(a) 323,202	260,899
1.2 Other bonds (unaffiliated)	(a) 601,754	551,134
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	128,255	155,868
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) 12,249	12,249
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	1,130,589	1,046,768
11. Investment expenses		(g)
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		
17. Net investment income (Line 10 minus Line 16)		1,046,768

DETAILS OF WRITE-IN LINES			
0901.	NONE		
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)			
1501.	NONE		
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)			

- (a) Includes \$ 7,134 accrual of discount less \$ 340,260 amortization of premium and less \$ 69,158 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	190,722		190,722		
1.1 Bonds exempt from U.S. tax	275,398		275,398		
1.2 Other bonds (unaffiliated)	570,221		570,221		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	231,825		231,825	72,531	
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)	1,268,166		1,268,166	72,531	

DETAILS OF WRITE-IN LINES					
0901.	NONE				
0902.					
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903) plus 0998 (Line 09 above)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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 (Lines 1 to 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	16,277	8,271	(8,006)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	510,547	1,241,506	730,959
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	69,773	64,760	(5,013)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	596,597	1,314,537	717,940
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	596,597	1,314,537	717,940

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. Other Inv- Corporations	50,000		(50,000)
2502. Prepaid Expenses	19,773		(19,773)
2503. Other assets nonadmitted		64,760	64,760
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	69,773	64,760	(5,013)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of the Ohio Bar Title Insurance Company (Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

A reconciliation of the Company's capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	2012	2011
<u>Net Income</u>		
State of Ohio Basis	2,743,598	2,040,296
NAIC SAP Basis	2,743,598	2,040,296
<u>Surplus</u>		
State of Ohio Basis	25,793,948	22,461,919
NAIC SAP Basis	25,793,948	22,461,919

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in accordance with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

Title insurance premiums are not fully recognized as revenue on the effective date of the policies. A portion of the premiums received is deferred and amortized in accordance with state mandated requirements, which governs the statutory premium reserve. The reserve for known title losses reflects the estimated cost necessary to settle all claims reported to the Company and excludes the reserves for incurred but not reported claims.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the effective interest method with exception to those bonds with a NAIC designation of 3-6, which are stated at the lower of amortized cost or market value.
- (3) Common stocks, other than investments in stocks of subsidiaries and affiliates are stated at fair value.
- (4) Preferred stocks – Not applicable
- (5) Mortgage Loans on Real Estate – Not applicable
- (6) Investment Grade Loan – Not applicable
- (7) The Company carries investment in subsidiaries, controlled and affiliated entities at statutory equity value.
- (8) Investment in Joint Ventures, Partnerships and Limited Liability – Not applicable
- (9) Derivatives – Not applicable
- (10) Anticipated investment income to be used as a factor in a premium deficiency calculation – Not applicable
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case

NOTES TO FINANCIAL STATEMENTS

estimates and loss reports. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined. Premium revenues are deferred to the extent necessary to maintain the statutory premium reserve as determined pursuant to state of Ohio statutes governing SPR. Supplemental reserves are maintained to cover the Company's liabilities with respect to all known claims, IBNR Claims, and loss adjustment expenses.

(12)The Company has not modified its capitalization policy from the prior period.

(13)Pharmaceutical Rebate Receivables – Not applicable

2. **Accounting Changes and Correction of Errors** – Not applicable

3. **Business Combinations and Goodwill**– Not applicable

4. **Discontinued Operations**– Not applicable

5. **Investments**

A. Mortgage Loans – Not applicable

B. Debt Restructuring – Not applicable

C. Reverse Mortgages – Not applicable

D. Loan Backed Securities

(1) Not applicable

(2) The prospective adjustment method is used to value these securities. Prepayment assumptions were obtained from broker dealer survey values or internal estimates.

(3) Not applicable

(4) No other than temporary impairment was recognized during the report year by the Company on its investments in loan backed securities.

(5) Not applicable.

E. Repurchase Agreements – Not applicable

F. Real Estate – Not applicable

G. Investments in low-income housing tax credits (LIHTC) – Not applicable

6. **Joint Ventures, Partnerships and Limited Liability Companies**

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. Not applicable

7. **Investment Income**

There was no due and accrued income excluded in the financial statements.

8. **Derivative Instruments**– Not applicable

9. **Income Taxes**

A. Components of deferred tax assets (DTAs) and deferred tax liabilities (DTLs):

(1) DTA/DTL Components	2012			2011			Change			
	Description	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets		1,346,221	0	1,346,221	1,454,802	3,324	1,458,126	(108,582)	(3,324)	(111,905)
(b) Statutory valuation allowance adjustment (enter as "-")				-			-	0	0	0
(c) Adjusted gross deferred tax assets		1,346,221	0	1,346,221	1,454,802	3,324	1,458,126	(108,582)	(3,324)	(111,905)
(d) Gross deferred tax liabilities		0	(66,771)	(66,771)	(4,755)	(19,779)	(24,534)	4,755	(46,992)	(42,237)
(e) Net deferred tax asset/(liability) before admissibility test		1,346,221	(66,771)	1,279,450	1,450,047	(16,455)	1,433,592	(103,826)	(50,316)	(154,142)
(f) Deferred tax assets nonadmitted		(510,547)	0	(510,547)	(1,241,506)	0	(1,241,506)	730,959	0	730,959
(g) Net admitted deferred tax asset/(liability)		835,674	(66,771)	768,903	208,541	(16,455)	192,086	627,133	(50,316)	576,817

(2) Has the Company elected to admit DTAs pursuant to paragraph 10.e.? ("Y" for yes or "N" for no)
The Company is not eligible to elect to admit deferred tax assets pursuant to paragraph 10.e.

2012
N/A

2011
N

NOTES TO FINANCIAL STATEMENTS

(4) Admission calculation components:

Description	2012			2011			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission calculation under ¶11.a.-¶11.c.									
(a) Admitted pursuant to ¶11.a.	768,903	-	768,903	208,541	-	208,541	560,362	-	560,362
(b) Admitted pursuant to ¶11.b.(lesser of i. or ii.)	-	-	-	-	-	-	-	-	-
(c) ¶11.b.i.	-	-	-	-	-	-	-	-	-
(d) ¶11.b.ii.	-	-	-	-	-	-	-	-	-
(e) Admitted pursuant to ¶11.c.	66,771	-	66,771	-	3,324	3,324	66,771	(3,324)	63,447
(f) Total admitted under ¶11.a.-11.c.	835,674	-	835,674	208,541	3,324	211,865	627,133	(3,324)	623,809
Deferred tax liabilities	-	(66,771)	(66,771)	-	(19,779)	(19,779)	-	(46,992)	(46,992)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	835,674	(66,771)	768,903	208,541	(16,455)	192,086	627,133	(50,316)	576,817

(6) Impact of tax planning strategies on adjusted gross DTAs and net admitted DTAs:

Description	2012			2011			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Adjusted gross DTAs - Amount	-	-	-	-	-	-	-	-	-
(a) Adjusted gross DTAs - Percentage	0.00%	0.00%	0.00%	-	-	-	-	-	-
Net admitted DTAs - Amount	-	-	0	-	-	-	-	-	-
(b) Net admitted DTAs - Percentage	0.00%	0.00%	0.00%	-	-	-	-	-	-

B. Temporary differences for which a DTL has not been established:

Not Applicable

C. Current tax and change in deferred tax:

(1) Current income taxes incurred consist of the following major components:

Description	December 31, 2012	December 31, 2011
(a) Current federal income tax expense	1,240,884	590,620
(b) Foreign taxes	-	-
(c) Subtotal	1,240,884	590,620
(d) Tax on capital gains/(losses)	-	-
(e) Utilization of capital loss carryforwards	-	-
(f) Other, including prior year underaccrual (overaccrual)	116,383	24,431
(g) Federal and foreign income taxes incurred	<u>1,357,267</u>	<u>615,051</u>

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and liabilities are as follows:

(2) DTAs Resulting From Book/Tax Differences In	December 31, 2012	December 31, 2011	Change
(a) Ordinary			
(1) Compensation & Benefits Accrual	44,046	7,242	36,804
(2) Bad Debts	2,615	7,679	(5,064)
(3) Other Accrued Expenses	-	-	-
(4) Claims Reserve	3,083	64,649	(61,566)
(6) Statutory Premium Reserve	1,266,359	1,367,172	(100,813)
(8) Depreciation	-	-	-
(9) Nonadmitted Assets	30,118	8,061	22,057
Gross ordinary DTAs	<u>1,346,221</u>	<u>1,454,802</u>	<u>(108,582)</u>
(b) Statutory valuation adjustment - ordinary (-)	-	-	-
(c) Nonadmitted ordinary DTAs (-)	(510,547)	(1,241,506)	730,959
(d) Admitted ordinary DTAs	<u>835,674</u>	<u>213,296</u>	<u>622,378</u>

NOTES TO FINANCIAL STATEMENTS

(e) Capital			
(1) Investments	-	-	-
Unrealized Gain	-	-	-
Net Capital Loss Carryforward	-	3,324	(3,324)
	-	3,324	(3,324)
(f) Statutory valuation adjustment - capital (-)			
(g) Nonadmitted capital DTAs (-)			
(h) Admitted capital DTAs			
	-	3,324	(3,324)
(i) Admitted DTAs			
	835,674	216,620	619,054
(3) DTLs Resulting From Book/Tax Differences In			
	December 31, 2012	December 31, 2011	Change
(a) Ordinary			
(1) Depreciable and Amortizable Assets	-	(2,773)	2,773
(2) Other	-	(1,982)	1,982
Ordinary DTLs	-	(4,755)	4,755
(b) Capital			
(1) Unrealized Gain	(66,771)	(19,779)	(46,992)
(2) Other	-	-	-
Capital DTLs	(66,771)	(19,779)	(46,992)
(c) DTLs			
	(66,771)	(24,534)	(42,237)
(4) Net deferred tax assets/liabilities			
	768,903	192,086	576,817

The change in net deferred income taxes is comprised of the following:

	December 31, 2012	December 31, 2011	Change
Total deferred tax assets	1,346,221	1,458,126	(111,905)
Total deferred tax liabilities	(66,771)	(24,534)	(42,237)
Net deferred tax assets/liabilities	1,279,450	1,433,592	(154,142)
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	1,279,450	1,433,592	(154,142)
Tax effect of unrealized gains/(losses)	66,771	19,779	46,992
Statutory valuation allowance adjustment allocated to unrealized (+)	-	-	-
Change in net deferred income tax [(charge)/benefit]	1,346,221	1,453,371	(107,150)

D. Reconciliation of federal income tax rate to actual effective rate:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory

Description	Amount	Tax Effect	Effective Tax Rate
Income Before Taxes	4,100,865	1,435,303	35.0%
Tax Exempt Interest	(260,899)	(91,315)	-2.2%
Dividend Received Deduction	(109,108)	(38,188)	-0.9%
Non Deductible Expenses	26,128	9,145	0.2%
Deferred Tax Adjustment	549,410	192,294	4.7%
Change in Valuation Allowance Adjustment	-	-	0.0%
Deferred GAAP to Statutory adjustment differences	-	-	0.0%
Change in Nonadmitted Assets	(63,019)	(22,057)	-0.5%
Other (Prior Year RTP)	(3,181)	(20,764)	-0.5%
Total	4,240,196	1,464,418	35.7%
Federal income taxed incurred [expense/(benefit)]		1,357,267	33.1%
Tax on capital gains/(losses)			
Change in net deferred income tax [charge/(benefit)]		107,150	2.6%
Total statutory income taxes		1,464,418	35.7%

E. Carryforwards, recoverable taxes, and IRC §6603 deposits:

At December 31, 2012, the Company had net operating loss carryforwards expiring through the year None

At December 31, 2012, the Company had capital loss carryforwards expiring through the year 2018 of: None

At December 31, 2012, the Company had an AMT credit carryforwards, which does not expire, in the None

The following is income tax expense for 2010, 2011 and 2012 that is available for recoupment in the event of future losses:

Year	Ordinary	Capital	Total
2010	-	-	-
2011	707,003	-	707,003
2012	1,240,884	-	1,240,884
Total	1,947,887	-	1,947,887

Deposits admitted under IRC § 6603

None

NOTES TO FINANCIAL STATEMENTS

F. The Company's federal income tax return is consolidated with the following entities:

The Company's federal income tax return is included in the consolidated return for the group whose members include:

The First American Financial Corporation, together with those companies owned 80% or more as shown on Schedule Y, Part 1, Organizational Chart

The method of allocation between companies is subject to a written agreement, approved by the Board of Directors, whereby the allocation is made primarily on a separate return basis with current credit for any losses incurred by insurance subsidiaries if the credit can be used in the current year return or otherwise utilized in the consolidated tax returns. Intercompany tax balances are generally settled annually when the consolidated tax return is filed.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. 100% of the authorized and outstanding common stock of the Company is owned by First American Title Insurance Company (Parent), which is domiciled in California.
- B. Not Applicable.
- C. Not applicable.
- D. For the years ending December 31, 2012 and 2011, the Company had receivables from its parent, First American Title Insurance Company, of \$848,942 and \$1,018,820, respectively.
- E - L. Not applicable.

11. Debt– Not applicable

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A – C - Not applicable

- D. Substantially all employees of the Company are eligible to participate in the ultimate Parent company's defined benefit pension plan. Contributions to this plan for Ohio Bar Title Insurance Company employees are funded by the Company. The pension expense recorded to the Company was \$3,462 and \$3,372 for the years ended for December 31, 2012 and 2011, respectively.

E – F - Not applicable

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has 2,000 shares of \$500 par value common stock authorized, issued and outstanding.
- (2) The Company has no preferred stock outstanding.
- (3) Under Ohio law and insurance regulations, the Company can declare or pay dividends only out of accumulated statutory surplus. The Company is required to give notice to the Superintendent of Insurance of the declaration of any dividend or distribution which, together with that of other dividends or distributions made within the preceding 12 months, exceeds the greater of (i) 10% of the surplus as of the prior December 31 or (ii) net investment income during the prior calendar year. The Superintendent may disapprove payment of any such dividend or distribution.
- (4) During the year ended December 31, 2012, the Company paid no cash dividends to the parent. No dividend was paid to the parent in 2011.
- (5) – (13) Not applicable

14. Contingencies

A – D – Not applicable

E. All Other Contingencies:

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company has no assets that it considers to be impaired.

15. Leases

- A. The Company leases a facility under an operating lease. Historically certain leases will provide that the Company pay insurance and taxes. Future minimum rental payments under this operating lease that have initial or remaining non-cancelable lease terms in excess of one year as of December 31, 2012 are as follows:

NOTES TO FINANCIAL STATEMENTS

2013	43,596
2014	<u>36,330</u>
Total	<u><u>79,926</u></u>

Total rental expense was incurred by the Company in the amounts of \$83,047 and \$81,916 at December 31, 2012 and 2011, respectively.

B. Not applicable

16. Information About Financial Instruments With Off Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk – Not applicable

17. Sale, Transfer, and Servicing of Financial Assets and Extinguishments of Liabilities – Not applicable

18. Gains or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans – Not applicable

19. Direct Premiums Written/Produced by Managing General Agents/Third Party Administrators– Not applicable

20. Fair Value Measurements

The Company's financial assets carried at fair value have been classified, for disclosure purposes, based on a hierarchy. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's classification is based on the lowest level input that is significant to its measurement. For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3). The levels of the fair value hierarchy are as follows:

Level 1: Observable inputs that reflect quoted prices for identical assets or liabilities in active markets that the company has the ability to access at the measurement date. Level 1 securities include highly liquid U.S. Treasury securities, money market funds, certain mortgage-backed securities, and exchange traded equity and derivative securities.

Level 2: Quoted prices in markets that are not active or significant inputs that are observable either directly or indirectly. Level 2 inputs include the following:

- a. Quoted prices for similar assets or liabilities in active markets;
- b. Quoted prices for identical or similar assets or liabilities in non-active markets;
- c. Inputs other than quoted market prices that are observable;
- d. Inputs that are derived principally from or corroborated by observable market data through correlation or other means.

Level 3: Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. These reflect management's own judgments about the assumptions a market participant would use in pricing the asset or liability.

There were investments requiring fair value measurements as of December 31, 2012.

(1) Fair Value Measurements at Reporting Date

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
Assets at fair value				
Common stock-unaffiliated	5,474,628	-	-	5,474,628
Total assets at fair value	\$ 5,474,628	\$ -	\$ -	\$ 5,474,628

Common Stocks – Unaffiliated

Common stocks are carried at market value. At December 31, 2012, the Company's unaffiliated common stock had a market value of \$5,474,628 and a cost of \$5,283,854. The unrealized gain on unaffiliated common stock at December 31, 2012 was \$190,774.

21. Other Items

A. Extraordinary Items - Not applicable

B. Troubled Debt and Restructuring - Not applicable

C. Other Disclosures- Not applicable

D – H Not applicable

22. Events Subsequent– None

NOTES TO FINANCIAL STATEMENTS

23. **Reinsurance** – Not applicable

24. **Retrospectively Rated Contracts and Contracts Subject to Redetermination**– Not applicable

25. **Change in Incurred Losses and Loss Adjustment Expenses**

Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years increased by \$410,676 during the statement period as a result of re-estimation of unpaid losses and loss adjustment expenses. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

26. **Inter-company Pooling Arrangements**– Not applicable

26. **Structured Settlements**– Not applicable

27. **Supplemental Reserve**– Not applicable

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes No
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 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 No
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. _____ 12/31/2008 _____
- 3.2 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 _____
- 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). _____ 12/22/2009 _____
- 3.4 By what department or departments?
Ohio Department of Insurance
.....
.....
.....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes No N/A
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes 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
- 4.12 renewals? Yes No
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business? Yes No
- 4.22 renewals? Yes No
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes No
- 5.2 If yes, provide the name of the 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
.....
.....

- 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

GENERAL INTERROGATORIES

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) of the foreign person(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 [X] No []

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of 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
First American Trust FSB	Santa Ana, CA	NO	YES	NO	NO
First Security Business Bank	Orange, CA	NO	NO	YES	NO
Pacific American Securities	San Diego, CA	NO	NO	NO	YES

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

R. Andrew Gately and Company, 5032 Katella Avenue, Los Alamitos, CA 90720

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

.....

GENERAL INTERROGATORIES

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain:

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

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?

David Ruhm, Chief Actuary, 1 First American Way, Santa Ana, CA 92707

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

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

\$ _____

12.2 If yes, provide explanation:

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

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

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

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [X] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [X]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules, and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.

Yes [X] No []

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 [X] No []

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

The Company reviews the Code of Ethics annually and occasionally amends as appropriate. The code was last amended August 21, 2012.

.....
.....

GENERAL INTERROGATORIES

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, indicate the American Bankers Association (ABA) Routing Number and the name of the 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
.....
.....

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 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 the 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	\$ _____

GENERAL INTERROGATORIES

- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes No
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 848,942

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 No
- 24.02 If no, give full and complete information, relating thereto:
 Certain securities have been pledged to various states for licensing purposes.

- 24.03 For 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 the Risk-Based Capital Instructions? Yes No N/A
- 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 securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes No N/A
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes No N/A
- 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
- 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 reinvested 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
- 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 | \$ <u>1,058,770</u> |
| | 25.29 | Other | \$ _____ |

25.3 For category (25.27) provide the following:

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

GENERAL INTERROGATORIES

- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes No
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement. Yes No N/A
- 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
- 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

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
Bank of New York Mellon	111 Sanders Creek Parkway, East Syracuse, New York 93057

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)

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

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

GENERAL INTERROGATORIES

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

1 Name of Mutual Fund (from above table)	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

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	30,712,972	31,708,756	(4,217)
30.2 Preferred stocks			
30.3 Totals	30,712,972	31,708,756	(4,217)

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

The Company measures the fair value of its debt and equity securities using a three-level hierarchy for fair value measurements that distinguishes between market participant assumptions developed based on market data obtained from sources independent of the reporting entity (observable inputs) and the reporting entity's own assumptions about market participant assumptions developed based on the best information available in the circumstances (unobservable inputs). Individual security pricing is provided by third party providers including custodians and brokers.

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

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

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

.....

.....

.....

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

32.2 If no, list exceptions:

.....

.....

.....

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ _____ 423

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
Erie Maennerchor Club	\$ 210
Erie Regional Chamber and Growth Partner	\$ 178
	\$

34.1 Amount of payments for legal expenses, if any? \$ _____ 7,346

GENERAL INTERROGATORIES

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 insured in any one risk. \$ 1,000,000
- 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 that 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 | | \$ <u>15,288,187</u> |
| 9.12 Short-term investments | | \$ _____ |
| 9.13 Mortgages | | \$ _____ |
| 9.14 Cash | | \$ _____ |
| 9.15 Other admissible invested assets | | \$ _____ |
| 9.16 Total | | \$ <u>15,288,187</u> |
- 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	2	3	4	5
	2012	2011	2010	2009	2008
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	2,008,259	1,787,814	1,516,825	1,735,899	1,513,576
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	11,761,685	10,534,355	10,910,221	9,778,377	9,976,056
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	13,769,944	12,322,169	12,427,046	11,514,276	11,489,632
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	13,746,411	12,420,532	12,475,250	11,580,013	11,661,363
6. Escrow and settlement service charges (Part 1A, Line 2)	12,850	4,972	3,121	996	
7. Title examinations (Part 1A, Line 3)		224,558	252,740	130,136	
8. Searches and abstracts (Part 1A, Line 4)	171,396	85,048	81,229	167,775	
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	248,713				79,970
11. Aggregate write-ins for other operating income (Page 4, Line 2)	77		379		235,815
12. Total operating income (Page 4, Line 3)	14,179,447	12,735,110	12,812,719	11,878,920	11,977,148
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	1,785,932	1,223,134	1,247,351	763,219	2,108,758
14. Net investment gain or (loss) (Line 11)	1,896,438	1,381,561	1,535,036	1,291,229	1,079,437
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	938,772	564,399	690,833	180,333	1,261,200
17. Net income (Line 15)	2,743,598	2,040,296	2,091,554	1,874,115	1,926,995
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	105,604	66,905	24,703	150,337	205,532
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	42,240,524	43,881,622	41,258,796	39,776,324	39,264,543
20. Known claims reserve (Page 3, Line 1)	371,777	390,177	357,595	516,050	572,446
21. Statutory premium reserve (Page 3, Line 2)	15,288,187	15,295,476	15,390,775	15,438,979	15,542,935
22. Total liabilities (Page 3, Line 23)	16,605,691	21,419,703	20,809,040	21,206,083	20,702,138
23. Capital paid up (Page 3, Lines 25 + 26)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
24. Surplus as regards policyholders (Page 3, Line 32)	25,793,949	22,461,919	20,449,756	18,570,241	19,062,405
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(1,978,847)	2,859,258	3,616,733	1,641,436	3,000,750
Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
26. Bonds (Line 1)	76.3	82.9	88.5	79.0	85.7
27. Stocks (Lines 2.1 & 2.2)	13.6	5.3	1.9	0.4	0.8
28. Mortgage loans on real estate (Line 3.1 and 3.2)					
29. Real estate (Lines 4.1, 4.2 & 4.3)					
30. Cash, cash equivalents and short-term investments (Line 5)	10.2	11.8	9.6	20.7	13.5
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 (Sch. D Summary, Line 12, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					175,320
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43					175,320
45. Total investment in parent included in Lines 38 to 43 above					
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Line 32, Col. 1 x 100.0)					0.9

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2012	2011	2010	2009	2008
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	72,530	61,730	24,162	(155,340)	(42,379)
48. Change in nonadmitted assets (Line 21)	717,940	135,315	889,284	(143,030)	(756,724)
49. Dividends to stockholders (Line 28)				(2,100,000)	
50. Change in surplus as regards policyholders for the year (Line 31)	3,329,926	2,012,162	1,879,516	7,836	1,183,892
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	578,116	805,190	932,637	911,022	784,359
52. Losses and allocated LAE incurred (Line 8, Col. 4)	559,716	837,771	774,183	854,626	668,926
53. Unallocated LAE incurred (Line 9, Col. 4)	101,660	102,471	116,167	72,650	
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	661,376	940,242	890,350	927,276	668,926
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, Col. 4)	9.3	8.8	8.9	10.1	6.6
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	63.4	63.9	66.4	63.1	64.5
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	10.7	10.3	8.1	13.2	5.7
58. Total (Lines 55 to 57)	83.5	83.0	83.3	86.4	76.8
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	4.7	7.4	6.9	7.2	5.6
60. Operating expenses incurred (Line 5)	82.7	83.0	83.3	86.4	76.8
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	87.4	90.4	90.3	93.6	82.4
63. Net operating gain or (loss) (Line 8)	12.6	9.6	9.7	6.4	17.6
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)	4.8	7.6	7.2	7.4	5.8
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	85.4	85.8	85.9	89.4	80.4

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?

Yes [] No [X]

If no, please explain:

N/A

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 (Cols. 2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments			
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded	
1. Prior	X X X	231,782	236	367	2,732	229,653	9,285				4,345		
2. 2003	6,032	22,611		285	272	22,624	341				342		
3. 2004	5,393	22,606		195	31	22,770	303				1,127		
4. 2005	5,011	16,966		191	65	17,092	309				476		
5. 2006	3,751	17,150		140	54	17,236	199				199		
6. 2007	3,443	14,851		113	52	14,912	207				532		
7. 2008	2,716	11,490		80	46	11,524	97				82		
8. 2009	2,713	11,514		298	38	11,774	6				45		
9. 2010	2,866	12,427		288	18	12,697	29				50		
10. 2011	7,391	12,322	3	315	30	12,610	24				8		
11. 2012		13,770		433	31	14,172							
12. Totals	X X X	387,489	239	2,705	3,369	387,064	10,800				7,206		

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 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	2,919	333	13,963	1,516	104			988			156
2. 2003			683	100	54			98			19
3. 2004	3		1,430	79	84			248			44
4. 2005			785	98	20			165			26
5. 2006			398	80	8			116			18
6. 2007			739	68	58			356			58
7. 2008			179	40	9			124			19
8. 2009			51	31	11			58			10
9. 2010			79	23	23			274			43
10. 2011			32	8				355			53
11. 2012			2	2				536			80
12. Totals	2,922	333	18,339	2,045	371			3,318			526

	24 Total Net Loss and LAE Unpaid (Cols. 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 & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/ Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26/ Col. 2)	31 Net Basis ((Cols. 14+23 + 29) / [Cols. 6 - 4])			
1. Prior	1,248	32	14,722			14,722	6.563	6.634	X X X		1,248
2. 2003	171	10	835			835	3.777	3.823	14.158		171
3. 2004	376	5	1,762			1,762	7.989	8.000	33.488		376
4. 2005	211	12	970			970	5.871	5.893	19.876		211
5. 2006	142	9	522			522	3.149	3.159	14.396		142
6. 2007	472	11	1,153			1,153	8.154	8.183	35.173		472
7. 2008	152	5	312			312	2.881	2.892	12.187		152
8. 2009	79	5	120			120	1.129	1.133	4.792		79
9. 2010	340	2	376			376	3.372	3.377	14.620		340
10. 2011	408		387			387	3.571	3.579	5.953		408
11. 2012	616	1	536			536	4.473	4.484			616
12. Totals	4,215	92	21,695			21,695	X X X	X X X	X X X		4,215

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN By States and Territories

States, Etc.	Active Status	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. District of 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	L	R	252,270		3,571	252,404	2,303	5,000	2,697
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	L	R	45,328			45,352	35,112	67,041	48,044
19. Louisiana	LA	N								
20. Maine	ME	N								
21. Maryland	MD	N								
22. Massachusetts	MA	N								
23. Michigan	MI	L								
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	R	600	11,464,087	130,953	11,439,934	436,764	376,237	196,673
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	L	R,S,X,C,	2,007,659		298,435	2,008,722	100,811	115,473	112,258
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	L	R					3,126	(4,035)	12,105
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	X X X							
59. Totals	(a) 6	X X X		2,008,259	11,761,685	432,959	13,746,412	578,116	559,716	371,777

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 (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X	X X X							

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.

(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 program. If more than one combination of activities is indicated in the statutory definition, all relevant combinations must be listed. See the Schedule T Instructions.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NAIC Group Code	Group Name	NAIC Company Code	Domiciliary Jurisdiction	Federal ID Number	Company Name	Directly Controlled By
70	First American Title Insurance Company	50814	CA	95-2566122	First American Title Insurance Company	First American Financial Corporation
-	-	-	-	-	Parent of First American Title Insurance Company	-
70	First American Title Insurance Company	00000	CA	95-3067855	First American Property & Casualty Insurance Agency, Inc.	First American Financial Corporation
70	First American Title Insurance Company	37710	CA	94-2545863	First American Property & Casualty Insurance Company	First American Financial Corporation
70	First American Title Insurance Company	34525	CA	33-0194889	First American Specialty Insurance Company	First American Financial Corporation
70	First American Title Insurance Company	00000	CA	95-1068610	First American Financial Corporation	-
-	-	-	-	-	Sub's and Aff's of First American Title Insurance Company	-
70	First American Title Insurance Company	00000	NM	85-0333078	Dona Ana Title Company, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	00000	NLD	-	FAF International Holdings B.V.	First American Title Insurance Company
70	First American Title Insurance Company	00000	DE	26-1406149	FATCO Holdings, LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	NY	26-1077741	FATNY Realty Holdings LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	IL	37-1348810	Faxon Legal Information Services, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	00000	DE	-	First American China Holdings, LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	DE	45-0508466	First American Exchange Company, LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	MUS	-	First American Holdings (Mauritius) Limited	First American Title Insurance Company
70	First American Title Insurance Company	00000	OK	73-0458540	First American Title & Trust Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	CA	95-2295073	First American Title Company	First American Title Insurance Company
70	First American Title Insurance Company	51527	LA	72-0894409	First American Title Insurance Company of Louisiana	First American Title Insurance Company
70	First American Title Insurance Company	00000	CA	95-2563019	First American Trust, F.S.B.	First American Title Insurance Company
70	First American Title Insurance Company	00000	WY	83-0185670	Shoshone Title	First American Title Insurance Company
70	First American Title Insurance Company	00000	CA	95-3538068	First Security Business Bank	First American Title Insurance Company
70	First American Title Insurance Company	00000	MI	38-3557514	Metropolitan Title - Wisconsin, L.L.C.	First American Title Insurance Company
70	First American Title Insurance Company	00000	MA	45-2595814	Massachusetts Title Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	RI	-	Mortgage Guarantee & Title Company, LLC	First American Title Insurance Company
70	First American Title Insurance Company	51330	OH	31-0573692	Ohio Bar Title Insurance Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	KY	61-1166264	Kentucky Land Title Agency, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	51624	CA	72-0976930	United General Title Insurance Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	HI	99-0141759	First American Title Company, Inc. (Hawaii)	First American Title Insurance Company
70	First American Title Insurance Company	00000	MEX	-	First American Title Services de Mexico, S. de R.L. de C.V.	First American Title Insurance Company
70	First American Title Insurance Company	00000	CA	94-1386566	Mid Valley Title and Escrow Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	DE	61-1427294	First Reliable, LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	BMU	-	American Data Exchange Corporation Ltd.	First American Title Insurance Company
70	First American Title Insurance Company	00000	UT	20-2500387	U.S. Title Insurance Agency, LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	DE	52-2339172	The Orange Coast Company, LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	PA	20-3978140	Intercounty Partners, LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	CA	-	California Title Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	MO	43-1178808	Jackson Plant Associates, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	00000	PA	-	Synergies-First Dominican Services Corp., S.A.	First American Title Insurance Company
70	First American Title Insurance Company	00000	CA	95-2494273	Title Records, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	00000	MD	54-2020078	Magnolia Housing Partners Limited Partnership	First American Title Insurance Company
70	First American Title Insurance Company	00000	KS	27-1044816	Security 1st Title LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	NY	13-4075010	The Judicial Title Insurance Agency, LLC	First American Title Insurance Company
70	First American Title Insurance Company	00000	CA	56-2313054	Priority Title Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	OH	-	Area Title Agency, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	00000	VT	03-0311175	Title Reinsurance Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	UT	87-0302632	Automated Title Service, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	00000	IA	26-2160878	Trio Solutions, L.L.C.	First American Title Insurance Company
70	First American Title Insurance Company	00000	OH	34-1641398	Mortgage Information Services, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	00000	AZ	-	R.E. Consumer's Choice, L.L.C.	First American Title Insurance Company
70	First American Title Insurance Company	00000	IND	-	First American (India) Private Limited	First American Title Insurance Company
-	-	-	-	-	Sub's of American Data Exchange Corporation Ltd.	-
70	First American Title Insurance Company	00000	PHL	-	AMDATEX Las Pinas Services, Inc.	American Data Exchange Corporation Ltd.
70	First American Title Insurance Company	00000	PHL	-	AMDATEX Services Corporation	American Data Exchange Corporation Ltd.
-	-	-	-	-	Aff of California Title Company	-
70	First American Title Insurance Company	00000	CA	-	All Counties Courier, Inc.	California Title Company
-	-	-	-	-	Sub's and Aff's of FAF International Holdings B.V.	-
70	First American Title Insurance Company	00000	NLD	-	FAF International Insurance Holdings B.V.	FAF International Holdings B.V.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NAIC Group Code	Group Name	NAIC Company Code	Domiciliary Jurisdiction	Federal ID Number	Company Name	Directly Controlled By
70	First American Title Insurance Company	00000	NLD	-	FAF International Property Services Holdings B.V.	FAF International Holdings B.V.
70	First American Title Insurance Company	00000	MEX	-	First American Servicios de Mexico, S. de R.L. de C.V.	FAF International Holdings B.V.
70	First American Title Insurance Company	00000	AUS	-	FAF International Property Services (Australia) Pty Ltd	FAF International Holdings B.V.
-	-	-	-	-	Sub's and Aff's of FATCO Holdings, LLC	-
70	First American Title Insurance Company	00000	CA	33-0766305	First American Professional Real Estate Services, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	FL	59-2667930	First American Title Company, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	DE	52-2364313	First American Title Company, LLC (DE)	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	TX	74-2936211	First American Title Company, LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	TX	20-3348643	New Reunion Title, LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	WA	91-1213226	Pacific Northwest Title Holding Company	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	TX	75-1825384	Republic Title of Texas, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	PR	66-0435434	The Title Security Group, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	WY	83-0218685	Campbell County Abstract Company	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	WY	83-0202400	Wyoming Land Title Company	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	WY	83-0220865	Johnson County Title Co., Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	AL	63-0754346	Cahaba Title, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	MD	52-2021047	Affiliated Services, L.L.C.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	MD	52-0966614	Capitol Title Insurance Agency, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	UT	87-0461613	Backman Title Company of Utah, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	TX	75-2966952	Titlestar Mortgage Services, L.L.C.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	MI	61-1492166	Attorneys Title Agency LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	VA	-	Hi-Tech Title Solutions, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	UT	33-1025101	Integrated Title Insurance Services LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	OH	45-0509509	Progressive Land Title Agency, Ltd.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	ID	20-0447485	Title Financial Corporation	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	NJ	22-3793340	Trans-County Title Agency, LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	FL	20-1018296	Equity Land Title, LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	NJ	23-2207864	Fidelity Title Abstract Company	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	FL	02-0680055	McNeese Title, LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	OH	20-2416450	Performance Title Agency, Inc.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	FL	65-0920100	Trans-State Title Insurance Company, L.L.C.	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	IN	27-0386952	Metropolitan Title of Indiana, LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	FL	03-0533488	Doral Title, LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	WA	56-2555608	Kingman Winslow, LLC	FATCO Holdings, LLC
-	-	-	-	-	Aff of First American China Holdings, LLC	-
70	First American Title Insurance Company	00000	MEX	-	First American Title Services de Mexico, S. de R.L. de C.V.	First American China Holdings, LLC
-	-	-	-	-	Sub of First American Holdings (Mauritius) Limited	-
70	First American Title Insurance Company	00000	IND	-	First American (India) Private Limited	First American Holdings (Mauritius) Limited
-	-	-	-	-	Sub of First American Title & Trust Company	-
70	First American Title Insurance Company	00000	OK	73-0746898	Southwest Title Land Company	First American Title & Trust Company
-	-	-	-	-	Sub's and Aff of First American Title Company	-
70	First American Title Insurance Company	00000	TX	75-2581135	First American Trustee Servicing Solutions, LLC	First American Title Company
70	First American Title Insurance Company	00000	DE	26-3808152	National Default REO Services, LLC (II)	First American Title Company
70	First American Title Insurance Company	00000	CA	-	All Counties Courier, Inc.	First American Title Company
-	-	-	-	-	Aff of Intercounty Partners, LLC	-
70	First American Title Insurance Company	00000	PA	-	Intercounty Land Transfer, LP	Intercounty Partners, LLC
-	-	-	-	-	Sub of Mid Valley Title and Escrow Company	-
70	First American Title Insurance Company	00000	CA	94-1644158	Mt. Shasta Title and Escrow Company	Mid Valley Title and Escrow Company
-	-	-	-	-	Aff of Ohio Bar Title Insurance Company	-
70	First American Title Insurance Company	00000	VT	03-0311175	Title Reinsurance Company	Ohio Bar Title Insurance Company
-	-	-	-	-	Sub's of Mortgage Information Services, Inc.	-
70	First American Title Insurance Company	00000	OH	-	American Mortgage Settlement Services, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	PA	-	MIS Abstract Agency of Pennsylvania, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	OH	-	MIS Abstract Agency, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	AZ	-	MIS of Arizona, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	CA	-	MIS of California, Inc.	Mortgage Information Services, Inc.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NAIC Group Code	Group Name	NAIC Company Code	Domiciliary Jurisdiction	Federal ID Number	Company Name	Directly Controlled By
70	First American Title Insurance Company	00000	CO	-	MIS of Colorado, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	NV	-	MIS of Nevada, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	OH	-	MIS Texas Fast Title, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	AL	-	Mortgage Information Services of Alabama, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	OH	-	Mortgage Information Services of the Southwest, Inc.	Mortgage Information Services, Inc.
70	First American Title Insurance Company	00000	OH	-	Record Data, Inc.	Mortgage Information Services, Inc.
-	-	-	-	-	Sub of The Orange Coast Company, LLC	
70	First American Title Insurance Company	00000	DE	20-0594578	Orange Coast Holdings, Inc.	The Orange Coast Company, LLC
-	-	-	-	-	Aff of United General Title Insurance Company	
70	First American Title Insurance Company	00000	AK	-	First American United General Alaska LLC	United General Title Insurance Company
-	-	-	-	-	Sub's and Aff of Affiliated Services, L.L.C.	
70	First American Title Insurance Company	00000	MD	-	Efficient Title Services, LLC	Affiliated Services, L.L.C.
70	First American Title Insurance Company	00000	MD	-	Bay County Title Services, LLC	Affiliated Services, L.L.C.
70	First American Title Insurance Company	00000	MD	-	Mainsail Title Services, LLC	Affiliated Services, L.L.C.
70	First American Title Insurance Company	00000	MD	-	PCR Title Agency of MD/DC, LLC	Affiliated Services, L.L.C.
70	First American Title Insurance Company	00000	MD	-	Urban Title Services, LLC	Affiliated Services, L.L.C.
-	-	-	-	-	Aff of Backman Title Company of Utah, Inc.	
70	First American Title Insurance Company	00000	UT	87-0302632	Automated Title Service, Inc.	Backman Title Company of Utah, Inc.
-	-	-	-	-	Sub's of FAF International Insurance Holdings B.V.	
70	First American Title Insurance Company	00000	DE	33-0796637	First American Holdings, LLC	FAF International Insurance Holdings B.V.
70	First American Title Insurance Company	00000	AUS	-	First American Title Insurance Company of Australia Pty Limited	FAF International Insurance Holdings B.V.
70	First American Title Insurance Company	00000	GBR	-	First Title Insurance Brokers Limited	FAF International Insurance Holdings B.V.
70	First American Title Insurance Company	00000	GBR	-	First Title Insurance plc	FAF International Insurance Holdings B.V.
-	-	-	-	-	Sub's of FAF International Property Services Holdings B.V.	
70	First American Title Insurance Company	00000	KOR	-	Corea Title Company	FAF International Property Services Holdings B.V.
70	First American Title Insurance Company	00000	DE	26-0634116	First American International Holdings, LLC	FAF International Property Services Holdings B.V.
70	First American Title Insurance Company	00000	NZL	-	First Mortgage Services Limited	FAF International Property Services Holdings B.V.
70	First American Title Insurance Company	00000	AUS	-	First Mortgage Services Pty Limited	FAF International Property Services Holdings B.V.
70	First American Title Insurance Company	00000	GBR	-	First Title Limited	FAF International Property Services Holdings B.V.
70	First American Title Insurance Company	00000	AUS	-	Sanderson Weir Pty Limited	FAF International Property Services Holdings B.V.
70	First American Title Insurance Company	00000	MEX	-	First American Servicios de Mexico, S. de R.L. de C.V.	FAF International Property Services Holdings B.V.
-	-	-	-	-	Sub and Aff of First American Title Company, Inc. (FL)	
70	First American Title Insurance Company	00000	MS	26-2868030	First American Abstract Company	First American Title Company, Inc.
70	First American Title Insurance Company	00000	OH	34-1874829	Tower City Title Agency, LLC	First American Title Company, Inc.
-	-	-	-	-	Sub of First American Title Company, LLC (TX)	
70	First American Title Insurance Company	00000	TX	45-4008380	Hexter-Fair / First American Title Company, LLC	First American Title Company, LLC
-	-	-	-	-	Sub and Aff's of First American Title Company, LLC (DE)	
70	First American Title Insurance Company	00000	AK	-	First American United General Alaska LLC	First American Title Company, LLC (DE)
70	First American Title Insurance Company	00000	AK	92-0167226	TransAlaska Group, LLC	First American Title Company, LLC (DE)
70	First American Title Insurance Company	00000	UT	87-0302632	Automated Title Service, Inc.	First American Title Company, LLC (DE)
-	-	-	-	-	Sub of Orange Coast Holdings, Inc.	
70	First American Title Insurance Company	00000	CA	-	Orange Coast Title Company	Orange Coast Holdings, Inc.
-	-	-	-	-	Sub's and Aff of Pacific Northwest Title Holding Company	
70	First American Title Insurance Company	00000	AK	92-0125851	Pacific Northwest Title of Alaska, Inc.	Pacific Northwest Title Holding Company
70	First American Title Insurance Company	00000	AK	92-0142078	Title Insurance Agency, Inc.	Pacific Northwest Title Holding Company
70	First American Title Insurance Company	00000	AK	92-0151300	Pacific Northwest Title of Kenai, Inc.	Pacific Northwest Title Holding Company
70	First American Title Insurance Company	00000	AK	-	South East Insurance Condominium Association	Pacific Northwest Title Holding Company
70	First American Title Insurance Company	00000	WA	91-1202822	Pacific Northwest Title Company of Kitsap County, Inc.	Pacific Northwest Title Holding Company
-	-	-	-	-	Sub's of Republic Title of Texas, Inc.	
70	First American Title Insurance Company	00000	TX	75-1433640	American Escrow Company	Republic Title of Texas, Inc.
70	First American Title Insurance Company	00000	TX	75-2342104	Texas Escrow Company, Inc.	Republic Title of Texas, Inc.
70	First American Title Insurance Company	00000	TX	75-2962435	RTT Financial, Inc.	Republic Title of Texas, Inc.
-	-	-	-	-	Aff's of Southwest Title Land Company	
70	First American Title Insurance Company	00000	OK	73-6138911	Frolich Meadows Development Company (a Joint Venture)	Southwest Title Land Company
70	First American Title Insurance Company	00000	OK	73-1035756	Frolich Meadows Estates (a Joint Venture)	Southwest Title Land Company
70	First American Title Insurance Company	00000	OK	73-1050437	Olympic Development Company (a Joint Venture)	Southwest Title Land Company

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NAIC Group Code	Group Name	NAIC Company Code	Domiciliary Jurisdiction	Federal ID Number	Company Name	Directly Controlled By
-	First American Title Insurance Company	00000	OK	73-1107333	Penn-Brooke (a Joint Venture)	Southwest Title Land Company
-	First American Title Insurance Company	00000	-	-	Sub's of Title Financial Corporation	-
70	First American Title Insurance Company	00000	ID	-	Exchange Services, Inc.	Title Financial Corporation
70	First American Title Insurance Company	00000	MT	-	First American Title Company of Montana, Inc.	Title Financial Corporation
70	First American Title Insurance Company	00000	ID	82-0302598	First American Title Company, Inc. (ID)	Title Financial Corporation
70	First American Title Insurance Company	00000	ID	-	Title Financial Group, LLC	Title Financial Corporation
-	-	-	-	-	Sub of First American Holdings, LLC	-
70	First American Title Insurance Company	00000	MEX	-	First American Title Insurance de Mexico, S.A. de C.V.	First American Holdings, LLC
-	-	-	-	-	Sub and Aff of First American International Holdings, LLC	-
70	First American Title Insurance Company	00000	CHN	-	First Title Real Estate Guaranty Co., Ltd.	First American International Holdings, LLC
70	First American Title Insurance Company	00000	MEX	-	First American Title Insurance de Mexico, S.A. de C.V.	First American International Holdings, LLC
-	-	-	-	-	Sub and Aff of First American Title Company of Montana, Inc.	-
70	First American Title Insurance Company	00000	MT	-	Insured Titles LLC	First American Title Company of Montana, Inc.
70	First American Title Insurance Company	00000	MT	-	First American Title Company of Madison County, LLC	First American Title Company of Montana, Inc.
-	-	-	-	-	Sub's of First American Title Insurance Company of Australia Pty Limited	-
70	First American Title Insurance Company	00000	NZL	-	First Title New Zealand Limited	First American Title Insurance Company of Australia Pty Limited
70	First American Title Insurance Company	00000	NZL	-	FAF International Limited (NZ)	First American Title Insurance Company of Australia Pty Limited
70	First American Title Insurance Company	00000	AUS	-	FAF International Pty Limited (AU)	First American Title Insurance Company of Australia Pty Limited
70	First American Title Insurance Company	00000	AUS	-	First Australian Company Pty Limited	First American Title Insurance Company of Australia Pty Limited
-	-	-	-	-	Sub's of First Mortgage Services Limited	-
70	First American Title Insurance Company	00000	NZL	-	First Title Pacific Limited	First Mortgage Services Limited
70	First American Title Insurance Company	00000	NZL	-	FMS Administration Limited	First Mortgage Services Limited
70	First American Title Insurance Company	00000	NZL	-	Propel-LLC Limited	First Mortgage Services Limited
-	-	-	-	-	Sub of First Mortgage Services Pty Limited	-
70	First American Title Insurance Company	00000	AUS	-	FAF International Property Services (Australia) Pty Ltd	First Mortgage Services Pty Limited
-	-	-	-	-	Sub's and Aff of First Title Limited	-
70	First American Title Insurance Company	00000	GBR	-	enact Holdings Limited	First Title Limited
70	First American Title Insurance Company	00000	GBR	-	FAF International Limited	First Title Limited
70	First American Title Insurance Company	00000	DE	-	First European Title GmbH	First Title Limited
70	First American Title Insurance Company	00000	GBR	-	First Title Services Limited	First Title Limited
70	First American Title Insurance Company	00000	GBR	-	LL Connect Limited	First Title Limited
70	First American Title Insurance Company	00000	GBR	-	The Live Organization Limited	First Title Limited
70	First American Title Insurance Company	00000	TUR	-	FAF International Sigorta Araçlık Hizmetleri Anonim Sirketi	First Title Limited
70	First American Title Insurance Company	00000	HUN	-	First Title CEE (Biztositasokozvetto Korlatolt Felelossegu Tarsasag)	First Title Limited
70	First American Title Insurance Company	00000	GBR	-	Decision First Limited	First Title Limited
-	-	-	-	-	Sub's and Aff's of Orange Coast Title Company	-
70	First American Title Insurance Company	00000	CA	-	Advantage Title, Inc.	Orange Coast Title Company
70	First American Title Insurance Company	00000	NV	-	Equity Title Exchange Services, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	NV	94-3408145	Equity Title, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	NV	-	Escrowdesk, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	CO	-	First Centennial Title of Colorado, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	TX	03-0502745	First Centennial Title of Texas, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	CA	-	JLM Corporation	Orange Coast Title Company
70	First American Title Insurance Company	00000	NV	-	Laureltree Insurance Services, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	NV	-	Laureltree Investments, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	NV	-	Laureltree Promotions, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	PA	-	Real Advantage, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	CA	-	Financial Processing Systems Corp.	Orange Coast Title Company
70	First American Title Insurance Company	00000	TX	-	Equity Title of Texas, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	NV	-	First Centennial Title of Texas, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	CA	-	National Asset Management Group	Orange Coast Title Company
70	First American Title Insurance Company	00000	NV	-	Orange Coast Title Company of Southern California	Orange Coast Title Company
70	First American Title Insurance Company	00000	AZ	-	Equity Title Agency, Inc.	Orange Coast Title Company
70	First American Title Insurance Company	00000	CA	-	Credit Data Company	Orange Coast Title Company
70	First American Title Insurance Company	00000	CA	-	California Title Company	Orange Coast Title Company
70	First American Title Insurance Company	00000	CA	-	All Counties Courier, Inc.	Orange Coast Title Company

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

NAIC Group Code	Group Name	NAIC Company Code	Domiciliary Jurisdiction	Federal ID Number	Company Name	Directly Controlled By
70	First American Title Insurance Company	00000	CO	-	Equity Title Agency, LLC dba Equity Title of Colorado, LLC	Orange Coast Title Company
-	-	-	-	-	JLM Title, LLC dba First Centennial Title Co. of Nevada	Orange Coast Title Company
70	First American Title Insurance Company	00000	DE	-	Integrated Lender Services, Inc.	Orange Coast Title Company
-	-	-	-	-	Aff of Pacific Northwest Title of Alaska, Inc.	-
70	First American Title Insurance Company	00000	AK	-	Alaska Joint Title Plant, LLC	Pacific Northwest Title of Alaska, Inc.
-	-	-	-	-	Sub's and Aff of enact Holdings Limited	-
70	First American Title Insurance Company	00000	GBR	-	enact Conveyancing Limited	enact Holdings Limited
70	First American Title Insurance Company	00000	GBR	-	enact Processing Solutions Limited	enact Holdings Limited
70	First American Title Insurance Company	00000	GBR	-	enact Properties Limited	enact Holdings Limited
70	First American Title Insurance Company	00000	TUR	-	FAF International Sigorta Aracilik Hizmetleri Anonim Sirketi	enact Holdings Limited
-	-	-	-	-	Sub's and Aff's of Equity Title Agency dba Equity Title of Colorado, LLC	-
70	First American Title Insurance Company	00000	CO	-	Equity Title Agents I, LLC	Equity Title Agency dba Equity Title of Colorado, LLC
70	First American Title Insurance Company	00000	CO	-	Equity Title Associates I, LLC	Equity Title Agency dba Equity Title of Colorado, LLC
70	First American Title Insurance Company	00000	CO	-	Equity Title Associates II, LLC	Equity Title Agency dba Equity Title of Colorado, LLC
70	First American Title Insurance Company	00000	CO	-	Equity Title Associates III, LLC	Equity Title Agency dba Equity Title of Colorado, LLC
-	-	-	-	-	Sub of FAF International Property Services (Australia) Pty Ltd	-
70	First American Title Insurance Company	00000	AUS	-	First Mortgage Services Australia Pty Ltd.	FAF International Property Services (Australia) Pty Ltd
-	-	-	-	-	Sub of First Title CEE (Biztositasozvetito Korlatolt Felelossegu Tarsasag)	-
70	First American Title Insurance Company	00000	POL	-	First Title Polska Sp. Z.o.o.	First Title CEE (Biztositasozvetito Korlatolt Felelossegu Tarsasag)
-	-	-	-	-	Sub and Aff of First Title Real Estate Guaranty Co., Ltd.	-
70	First American Title Insurance Company	00000	CHN	-	Beijing Word of Mouth Investment Consulting Co., Ltd.	First Title Real Estate Guaranty Co., Ltd.
70	First American Title Insurance Company	00000	CHN	-	Beijing Word of Mouth Information and Technology Co., Ltd.	First Title Real Estate Guaranty Co., Ltd.
-	-	-	-	-	Aff of First Title Services Limited	-
70	First American Title Insurance Company	00000	TUR	-	FAF International Sigorta Aracilik Hizmetleri Anonim Sirketi	First Title Services Limited
-	-	-	-	-	Sub's and Aff of JLM Corporation	-
70	First American Title Insurance Company	00000	CA	-	First Dialwest, Inc.	JLM Corporation
70	First American Title Insurance Company	00000	CA	-	National Asset Management Group	JLM Corporation
-	-	-	-	-	Sub's of Real Advantage, LLC	-
70	First American Title Insurance Company	00000	CA	-	Real Advantage Escrow	Real Advantage, LLC
70	First American Title Insurance Company	00000	AL	-	Real Advantage I, LLC	Real Advantage, LLC
70	First American Title Insurance Company	00000	WY	-	Real Advantage II, LLC	Real Advantage, LLC
-	-	-	-	-	Sub's and Aff of The Live Organization Limited	-
70	First American Title Insurance Company	00000	GBR	-	Live Letting Exchange Limited	The Live Organization Limited
70	First American Title Insurance Company	00000	GBR	-	Live Overseas Limited	The Live Organization Limited
70	First American Title Insurance Company	00000	GBR	-	Team Conveyancing Limited	The Live Organization Limited
70	First American Title Insurance Company	00000	TUR	-	FAF International Sigorta Aracilik Hizmetleri Anonim Sirketi	The Live Organization Limited
-	-	-	-	-	Aff of Beijing Word of Mouth Investment Consulting Co., Ltd.	-
70	First American Title Insurance Company	00000	CHN	-	Beijing Wealth Word of Mouth Information Consulting Co., Ltd.	Beijing Word of Mouth Investment Consulting Co., Ltd.
-	-	-	-	-	Aff of Live Letting Exchange Limited	-
70	First American Title Insurance Company	00000	TUR	-	FAF International Sigorta Aracilik Hizmetleri Anonim Sirketi	Live Letting Exchange Limited

OVERFLOW PAGE FOR WRITE-INS

Page 9 - Continuation

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
2304. Other Expenses									
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)									

ALPHABETICAL INDEX TO TITLE ANNUAL STATEMENT

Assets	2	Schedule DB - Part D	E22
Cash Flow	5	Schedule DB - Verification	SI14
Exhibit of Capital Gains (Losses)	11	Schedule DL - Part 1	E23
Exhibit of Net Investment Income	11	Schedule DL - Part 2	E24
Exhibit of Nonadmitted Assets	12	Schedule E - Part 1 - Cash	E25
Exhibit of Premiums and Losses	18	Schedule E - Part 1A - Segregated Funds Held For Others as Non-Interest Earning Cash Deposits	19
Five-Year Historical Data	16	Schedule E - Part 1B - Segregated Funds Held For Others as Interest Earning Cash Deposits	20
General Interrogatories	14	Schedule E - Part 1C - Reinsurance Reserve Funds	21
Jurat Page	1	Schedule E - Part 1D - Summary	22
Liabilities, Surplus and Other Funds	3	Schedule E - Part 1E - Summary of Interest Earned	22
Notes to Financial Statements	13	Schedule E - Part 1F - Funds on Deposit - Interrogatories	23
Operations and Investment Exhibit (Statement of Income)	4	Schedule E - Part 2 - Cash Equivalents	E26
Operations and Investment Exhibit Part 1A	6	Schedule E - Part 3 - Special Deposits	E27
Operations and Investment Exhibit Part 1B	6	Schedule E - Verification Between Years	SI15
Operations and Investment Exhibit Part 2A	7	Schedule F - Part 1	24
Operations and Investment Exhibit Part 2B	8	Schedule F - Part 2	25
Operations and Investment Exhibit Part 3	9	Schedule F - Part 3	26
Operations and Investment Exhibit Part 4	10	Schedule F - Part 4	27
Overflow Page For Write-ins	47	Schedule H - Part 1	28
Schedule A - Part 1	E01	Schedule H - Part 2	29
Schedule A - Part 2	E02	Schedule H - Part 3	30
Schedule A - Part 3	E03	Schedule H - Part 4	31
Schedule A - Verification Between Years	SI02	Schedule H - Verification Between Years	30
Schedule B - Part 1	E04	Schedule P - Interrogatories	41
Schedule B - Part 2	E05	Schedule P - Part 1 - Summary	32
Schedule B - Part 3	E06	Schedule P - Part 1A - Policies Written Directly	33
Schedule B - Verification Between Years	SI02	Schedule P - Part 1B - Policies Written Through Agents	34
Schedule BA - Part 1	E07	Schedule P - Part 2 - Policy Year Incurred Loss and ALAE	35
Schedule BA - Part 2	E08	Schedule P - Part 2A - Policy Year Paid Loss and ALAE	35
Schedule BA - Part 3	E09	Schedule P - Part 2B - Policy Year Loss and ALAE Case Basis Reserves	36
Schedule BA - Verification Between Years	SI03	Schedule P - Part 2C - Policy Year Bulk Reserves on Known Claims	36
Schedule D - Part 1	E10	Schedule P - Part 2D - Policy Year IBNR Reserves	37
Schedule D - Part 1A - Section 1	SI05	Schedule P - Part 3 - Incurred Loss and ALAE by Year of First Report	38
Schedule D - Part 1A - Section 2	SI08	Schedule P - Part 3A - Paid Loss and ALAE by Year of First Report	38
Schedule D - Part 2 - Section 1	E11	Schedule P - Part 3B - Loss and ALAE Case Basis Reserves by Year of First Report	38
Schedule D - Part 2 - Section 2	E12	Schedule P - Part 3C - Bulk Reserves on Known Claims by Year of First Report	38
Schedule D - Part 3	E13	Schedule P - Part 4A - Policy Year Reported Claim Counts	39
Schedule D - Part 4	E14	Schedule P - Part 4B - Policy Year Claim Closed With Loss Payment	39
Schedule D - Part 5	E15	Schedule P - Part 4B - Policy Year Claim Closed Without Loss Payment	39
Schedule D - Part 6 - Section 1	E16	Schedule P - Part 5A - Report Year Reported Claim Counts	40
Schedule D - Part 6 - Section 2	E16	Schedule P - Part 5B - Report Year Claims Closed With Loss Payment	40
Schedule D - Summary By Country	SI04	Schedule P - Part 5B - Report Year Claims Closed Without Loss Payment	40
Schedule D - Verification Between Years	SI03	Schedule T - Exhibit of Premiums Written	42
Schedule DA - Part 1	E17	Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	43
Schedule DA - Verification Between Years	SI10	Schedule Y - Part 1A - Detail of Insurance Holding Company System	44
Schedule DB - Part A - Section 1	E18	Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	45
Schedule DB - Part A - Section 2	E19	Summary Investment Schedule	SI01
Schedule DB - Part A - Verification Between Years	SI11	Supplemental Exhibits and Schedules Interrogatories	46
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		