

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, 2013

TITLE

2013



51330201320100100

ANNUAL STATEMENT

**For the Year Ended December 31, 2013
OF THE CONDITION AND AFFAIRS OF THE**

Ohio Bar Title Insurance Company

NAIC Group Code	0070 (Current Period)	0070 (Prior Period)	NAIC Company Code	51330	Employer's ID Number	31-0573692
Organized under the Laws of	Ohio		, State of Domicile or Port of Entry		Ohio	
Country of Domicile	USA					
Incorporated/Organized	July 27, 1953		Commenced Business		April 15, 1955	
Statutory Home Office	1 First American Way (Street and Number)		, Santa Ana, CA, US 92707 (City or Town, State, Country and Zip Code)			
Main Administrative Office	8740 Orion Place Suite 310 (Street and Number)		Columbus, OH, US 43240 (City or Town, State, Country and Zip Code)		800-628-4853 (Area Code)	(Telephone Number)
Mail Address	1 First American Way (Street and Number or P.O. Box)		, Santa Ana, CA, US 92707 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	8740 Orion Place Suite 310 (Street and Number)		Columbus, OH, US 43240 (City or Town, State, Country and Zip Code)		614-310-8098 (Area Code)	(Telephone Number)
Internet Web Site Address						
Statutory Statement Contact	John Megna (Name)		714-250-3372 (Area Code)		(Telephone Number) (Extension)	
	jmegna@firstam.com (E-Mail Address)		714-250-3215 (Fax Number)			

OFFICERS

OFFICERS		
	Name	Title
1.	Kevin Francis Eichner	President
2.	Michael Joseph Fromhold	Secretary
3.	Hugh Matthew McCreadie #	Treasurer

VICE-PRESIDENTS

VICE PRESIDENTS			
Name	Title	Name	Title
Scott Mainwaring	Assistant Treasurer	Dayna S Patrick	Vice President
John P Megna	Vice President	Gene Aalseth	Vice President
Todd A Jones #	Vice President	James V Boxdell II #	Vice President
Evan Zanic	Vice President	Phillip J Sholar	Vice President
Josephine Lubiejewski	Vice President	Margaret Redman #	Vice President
James Casson #	Vice President		

DIRECTORS OR TRUSTEES

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)
Hugh Matthew McCreadie
(Printed Name)
3.
Treasurer
(Title)

Subscribed and sworn to (or affirmed) before me on this
____ day of _____, 2014, 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 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	31,316,254		31,316,254	30,712,972
2. Stocks (Schedule D):				
2.1 Preferred stocks	8,528,498		8,528,498	5,474,628
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 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 (\$ 4,512,324, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 36,037, Schedule DA)	4,548,361		4,548,361	4,088,743
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)	44,393,113		44,393,113	40,276,343
13. Title plants less \$ 0 charged off (for Title insurers only)	273,858		273,858	240,732
14. Investment income due and accrued				
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	133,371	51,966	81,405	105,604
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	12,034		12,034	159,116
18.2 Net deferred tax asset	1,026,241	536,075	490,166	768,903
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				
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	73,015	73,015		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	45,911,632	661,056	45,250,576	42,399,640
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	45,911,632	661,056	45,250,576	42,399,640

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	NONE			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Other assets nonadmitted	73,015	73,015		
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)	73,015	73,015		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	281,734	371,777
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	15,480,969	15,288,187
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)	196,790	414,307
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	252,349	220,667
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
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	87,660	87,435
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	378,258	
19. Derivatives		
20. Payable for securities		223,318
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities		
23. Total liabilities (Lines 1 through 22)	16,677,760	16,605,691
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)	12,212,971	9,434,104
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)	28,572,816	25,793,949
33. Totals (Page 2, Line 28, Col. 3)	45,250,576	42,399,640

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

OPERATIONS AND INVESTMENT EXHIBIT

	1 Current Year	2 Prior Year
STATEMENT OF INCOME		
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	15,814,035	13,746,411
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	15,685	12,850
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	423,244	420,109
2. Other operating income (Part 4, Line 2, Col. 5)	105	77
3. Total Operating Income (Lines 1 through 2)	16,253,069	14,179,447
EXPENSES		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	361,471	661,377
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	13,661,269	11,732,138
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	14,022,740	12,393,515
8. Net operating gain or (loss) (Lines 3 minus 7)	2,230,329	1,785,932
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	970,145	1,046,767
10. Net realized capital gains (losses) less capital gains tax of \$ 53,410 (Exhibit of Capital Gains (Losses))	99,190	849,671
11. Net investment gain (loss) (Lines 9 + 10)	1,069,335	1,896,438
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)	3,299,664	3,682,370
14. Federal and foreign income taxes incurred	894,596	938,772
15. Net income (Lines 13 minus 14)	2,405,068	2,743,598
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	25,793,948	22,461,919
17. Net income (from Line 15)	2,405,068	2,743,598
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	468,561	72,530
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(253,209)	(154,142)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(64,459)	717,940
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)	222,907	(47,897)
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	2,778,868	3,332,029
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	28,572,816	25,793,948

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. Tax adjustment	127,872	
3002. Other	95,035	
3003. Reinsurance Paid for prior periods		(47,897)
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	222,907	(47,897)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	15,995,327	14,125,376
2. Net investment income	1,424,896	1,463,715
3. Miscellaneous income	439,034	433,036
4. Total (Lines 1 through 3)	17,859,257	16,022,127
5. Benefit and loss related payments	330,141	679,777
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	13,860,833	11,599,125
7. Commissions, expenses paid and aggregate write-ins for deductions	0	0
8. Dividends paid to policyholders	673,051	5,722,072
9. Federal and foreign income taxes paid (recovered) net of \$	0	0
10. Total (Lines 5 through 9)	14,864,025	18,000,974
11. Net cash from operations (Line 4 minus Line 10)	2,995,232	(1,978,847)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	16,169,529	31,643,774
12.2 Stocks	4,348,662	3,328,889
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)	20,518,191	34,972,663
13. Cost of investments acquired (long-term only):		
13.1 Bonds	17,363,300	26,597,635
13.2 Stocks	6,678,772	6,279,454
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	223,318	
13.7 Total investments acquired (Lines 13.1 to 13.6)	24,265,390	32,877,089
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)	(3,747,199)	2,095,574
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)	1,211,585	(1,031,636)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	1,211,585	(1,031,636)
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)	459,618	(914,909)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	4,088,743	5,003,652
19.2 End of year (Line 18 plus Line 19.1)	4,548,361	4,088,743

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 Direct Operations	Agency Operations		4 Current Year (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written (Sch T, Line 59, Cols. 3, 4 and 5)	1,982,284	14,128,306		16,110,590	13,769,944
2. Escrow and settlement service charges	15,685			15,685	12,850
3. Title examinations					
4. Searches and abstracts	180,000			180,000	171,396
5. Surveys					
6. Aggregate write-ins for service charges	243,245			243,245	248,713
7. Totals (Lines 1 to 6)	2,421,214	14,128,306		16,549,520	14,202,903

DETAILS OF WRITE-INS					
0601. Misc Title Inc and Other Work Fees	243,245			243,245	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)	243,245			243,245	248,713

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	16,110,590	13,769,944
1.2 Assumed	103,774	30,822
1.3 Ceded	16,006,816	13,739,122
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)		
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	15,288,188	15,295,477
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	1,611,059	1,376,994
2.4 Withdrawals during the current year	1,418,278	1,384,283
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)	15,480,969	15,288,188
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	15,814,035	13,746,411

DETAILS OF WRITE-INS	1 Current Year	2 Prior Year
02.201		
02.202		
02.203		
02.298 Summary of remaining write-ins for Line 02.2 from overflow page		
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		
02.599 Total (Lines 02.501 through 02.503 plus 02.598) (Line 02.5 above)		

NONE**NONE**

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)	130,758	199,383		330,141	578,116
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	130,758	199,383		330,141	578,116
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	130,758	199,383		330,141	578,116
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	155,560	126,174		281,734	371,777
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	148,475	223,302		371,777	390,177
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	137,843	102,255		240,098	559,716
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	48,072	73,301		121,373	101,660
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	185,915	175,556		361,471	661,376

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)	155,560	126,174		281,734	371,777
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)	155,560	126,174		281,734	371,777
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	1,865,108	1,512,782		3,377,890	3,319,595
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)	1,865,108	1,512,782		3,377,890	3,319,595
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	291,433	236,381		527,814	525,823
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	XXX	XXX	XXX		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Sch. P, Part 1, Line 12, Col. 34)	XXX	XXX	XXX	4,187,438	4,217,195
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	XXX	XXX	XXX	15,480,969	15,288,187
9. Aggregate of other reserves required by law (Page 3, Line 3)	XXX	XXX	XXX		
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	XXX	XXX	XXX		

(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	9			
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations					Current Year (Cols. 4 + 5 + 6 + 7)	Prior Year			
1. Personnel costs:												
1.1 Salaries	162,407	1,157,523		1,319,930	91,029			1,410,959	1,398,399			
1.2 Employee relations and welfare	19,652	140,065		159,717	8,496			168,213	188,278			
1.3 Payroll taxes	11,052	78,770		89,822	7,282			97,104	86,943			
1.4 Other personnel costs	329	2,346		2,675				2,675	4,472			
1.5 Total personnel costs	193,440	1,378,704		1,572,144	106,807			1,678,951	1,678,092			
2. Amounts paid to or retained by title agents		10,744,632		10,744,632				10,744,632	8,991,166			
3. Production services (purchased outside):												
3.1 Searches, examinations and abstracts	69,719	496,910		566,629	2,427			569,056	483,169			
3.2 Surveys	63	452		515				515	658			
3.3 Other	5,293	37,728		43,021				43,021	56,683			
4. Advertising	601	4,281		4,882				4,882	4,972			
5. Boards, bureaus and associations									42			
6. Title plant rent and maintenance												
7. Claim adjustment services												
8. Amounts charged off, net of recoveries	2,228	15,878		18,106				18,106	9,448			
9. Marketing and promotional expenses	6,009	42,830		48,839				48,839	31,824			
10. Insurance	2,009	14,316		16,325				16,325	5,035			
11. Directors' fees												
12. Travel and travel items	4,834	34,452		39,286	2,427			41,713	26,378			
13. Rent and rent items	15,234	108,574		123,808	8,496			132,304	127,212			
14. Equipment	144	1,026		1,170				1,170	1,906			
15. Cost or depreciation of EDP equipment and software												
16. Printing, stationery, books and periodicals	10,257	73,104		83,361				83,361	79,228			
17. Postage, telephone, messengers and express	6,922	49,332		56,254	1,214			57,468	50,781			
18. Legal and auditing	9,701	69,141		78,842				78,842	68,630			
19. Totals (Lines 1.5 to 18)	326,454	13,071,360		13,397,814	121,371			13,519,185	11,615,224			
20. Taxes, licenses and fees:												
20.1 State and local insurance taxes	236,326			236,326				236,326	206,200			
20.2 Insurance department licenses and fees	8,707			8,707				8,707	2,686			
20.3 Gross guaranty association assessments												
20.4 All other (excluding federal income and real estate)	18,165			18,165				18,165	10,108			
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	263,198			263,198				263,198	218,994			
21. Real estate expenses												
22. Real estate taxes												
23. Aggregate write-ins for other expenses	32	225		257				257	(422)			
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	589,684	13,071,585		13,661,269	121,371			(a) 13,782,640	11,833,796			
25. Less unpaid expenses - current year	90,807	358,332		449,139	527,000			976,139	1,160,974			
26. Add unpaid expenses - prior year	135,862	499,111		634,973	526,000			1,160,973	964,911			
27. TOTAL EXPENSES PAID (Lines 24 + 25 + 26)	634,739	13,212,364		13,847,103	120,371			13,967,474	11,637,733			

DETAILS OF WRITE-IN LINES									
2301. Other	32				257			257	67
2302. Interest									(489)
2303.									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	32	225		257				257	(422)

(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 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6	7
						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)	1,945,795	13,868,240		15,814,035	XXX	15,814,035	13,746,411
1.2 Escrow and settlement services (Part 1A, Line 2)	15,685			15,685	XXX	15,685	12,850
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	423,244			423,244	XXX	423,244	420,109
2. Aggregate write-ins for other operating income	XXX	XXX	XXX	XXX	105	105	77
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	2,384,724	13,868,240		16,252,964	105	16,253,069	14,179,447
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	185,915	175,556		361,471	XXX	361,471	661,377
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	589,684	13,071,585		13,661,269		13,661,269	11,732,138
6. Total Operating Deductions (Lines 4 + 5)	775,599	13,247,141		14,022,740		14,022,740	12,393,515
7. Net operating gain or (loss) (Lines 3 minus 6)	1,609,125	621,099		2,230,224	105	2,230,329	1,785,932

DETAILS OF WRITE-IN LINES							
0201. Other operating income	XXX	XXX	XXX	XXX	105	105	77
0202.	XXX	XXX	XXX	XXX			
0203.	XXX	XXX	XXX	XXX			
0298. Summary of remaining write-ins for Line 02 from overflow page	XXX	XXX	XXX	XXX			
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	XXX	XXX	XXX	XXX	105	105	77

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	52,054	51,044
1.1 Bonds exempt from U.S. tax	(a)	164,004	178,285
1.2 Other bonds (unaffiliated)	(a)	450,962	476,674
1.3 Bonds of affiliates			
2.1 Preferred stocks (unaffiliated)	(a)		
2.11 Preferred stocks of affiliates	(b)		
2.2 Common stocks (unaffiliated)	(b)	268,706	262,186
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)	1,294	1,956
7. Derivative instruments	(f)		
8. Other invested assets			
9. Aggregate write-ins for investment income			
10. Total gross investment income		937,020	970,145
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)			970,145

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

(a) Includes \$ 3,270 accrual of discount less \$ 491,147 amortization of premium and less \$ 110,527 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 \$ 557 amortization of premium and less \$ 133 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	(13,136)		(13,136)		
1.1 Bonds exempt from U.S. tax	(16,651)		(16,651)		
1.2 Other bonds (unaffiliated)	(72,805)		(72,805)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	255,196		255,196	468,561	
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)	152,604		152,604	468,561	

DETAILS OF WRITE-IN LINES					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page	NONE				
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	51,966	16,277	(35,689)
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	536,075	510,547	(25,528)
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	73,015	69,773	(3,242)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	661,056	596,597	(64,459)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	661,056	596,597	(64,459)

DETAILS OF WRITE-IN LINES			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	NONE		
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Other Inv- Corporations	50,000	50,000	
2502. Prepaid Expenses	23,015	19,773	(3,242)
2503. Other assets nonadmitted			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	73,015	69,773	(3,242)

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:

	2013	2012
<u>Net Income</u>		
State of Ohio Basis	2,405,068	2,743,598
NAIC SAP Basis	<u>2,405,068</u>	<u>2,743,598</u>
<u>Surplus</u>		
State of Ohio Basis	28,572,816	25,793,948
NAIC SAP Basis	<u>28,572,816</u>	<u>25,793,948</u>

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

The preparation of financial statements in accordance with the *Annual Statement Instructions* and *Accounting Practices and Procedures Manual* 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 scientific 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) Investments in Subsidiaries and Affiliates - Not applicable.
- (8) Investment in Joint Ventures, Partnerships and Limited Liability – Not applicable
- (9) Derivatives – Not applicable
- (10) Premium Deficiency Reserves – 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. Where applicable, 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) Prepayment assumptions were obtained from broker dealer survey values or internal estimates
- (2) There were no loan backed securities which a recognized other-than-temporary impairment for the period ended December 31, 2013.
- (3) Not applicable
- (4) Unrealized loss positions

December 31, 2013	Fair Value	Gross Unrealized Loss
Less Than 12 Months	\$ 10,002,929	\$ (233,918)
Twelve Months Or More	104,714	(4,152)
Total	\$ 10,107,643	\$ (238,070)

(5) Not applicable.

E. Repurchase Agreements – Not applicable

F. Real Estate – Not applicable

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

H. Restricted Assets - Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

A.- B. - The Company had no investments in joint ventures, partnerships or limited liability companies that exceed 10% of admitted assets as of December 31, 2013 or 2012.

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	Description	2013			2012			Change		
		Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets		1,257,008	0	1,257,008	1,346,221	0	1,346,221	(89,213)	0	(89,213)
(b) Statutory valuation allowance adjustment (enter as "-")		0	0	-	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets		1,257,008	0	1,257,008	1,346,221	0	1,346,221	(89,213)	0	(89,213)
(d) Gross deferred tax liabilities		0	(230,767)	(230,767)	0	(66,771)	(66,771)	0	(163,996)	(163,996)
(e) Net deferred tax asset/(liability) before admissibility test		1,257,008	(230,767)	1,026,241	1,346,221	(66,771)	1,279,450	(89,213)	(163,996)	(253,209)
(f) Deferred tax assets nonadmitted		(536,075)	0	(536,075)	(510,547)	0	(510,547)	(25,528)	0	(25,528)
(g) Net admitted deferred tax asset/(liability)		720,933	(230,767)	490,166	835,674	(66,771)	768,903	(114,741)	(163,996)	(278,737)

NOTES TO FINANCIAL STATEMENTS

(2) Admission calculation components:

Description	2013			2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission calculation under ¶11.a.-¶11.c.									
(a) Admitted pursuant to ¶11.a.	349,425	-	349,425	768,903	-	768,903	(419,478)	-	(419,478)
(b) Admitted pursuant to ¶11.b. (lesser of i. or ii.)	140,741	-	140,741	-	-	-	140,741	-	140,741
(c) ¶11.b.i.	140,741	-	140,741	-	-	-	140,741	-	140,741
(d) ¶11.b.ii.	4,180,516	-	4,180,516	-	-	-	4,180,516	-	4,180,516
(e) Admitted pursuant to ¶11.c.	230,767	-	230,767	66,771	-	66,771	163,996	-	163,996
(f) Total admitted under ¶¶11.a.-11.c.	720,933	-	720,933	835,674	-	835,674	(114,741)	-	(114,741)
Deferred tax liabilities	-	(230,767)	(230,767)	-	(66,771)	(66,771)	-	(163,996)	(163,996)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	720,933	(230,767)	490,166	835,674	(66,771)	768,903	(114,741)	(163,996)	(278,737)

(3) Recovery Period and Threshold Limitation

	2013	2012
(a) Ratio Percentage Used to Determine Recover Period And Threshold Limitation Amount.	3.26%	2.33%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	27,870,109	24,824,835

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

(a) Description	2013			2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
1 Adjusted gross DTAs - Amount		0	0		0.00%	0.00%	0.00%	#	0.00%
2 Adjusted gross DTAs - Percentage	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#	0.00%
3 Net admitted DTAs - Amount	-	0	0	-	-	-	-	-	-
4 Net admitted DTAs - Percentage	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#	0.00%

(b) Does the Company's planning strategy include the use of reinsurance? Yes No **B. Temporary differences for which deferred taxes have 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	12/31/2013	12/31/2012
(a) Current federal income tax expense	894,554	797,026
(b) Foreign taxes	-	-
(c) Subtotal	894,554	797,026
(d) Tax on capital gains/(losses)	53,410	443,858
(d) Utilization of capital loss carryforwards	-	-
(e) Other, including prior year underaccrual (overaccrual)	42	116,383
(f) Federal and foreign income taxes incurred	948,006	1,357,267

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** **12/31/2013** **12/31/2012** **Change****(a) Ordinary**

1 Accrued Compensation & Benefits	13,526	44,046	(30,520)
2 Bad Debt Reserves	6,301	2,615	3,686
3 Other Loss Reserves/Accrued Expenses	-	-	-
4 Discounting of Unpaid Losses	1,870	3,083	(1,213)
5 Statutory Premium Reserve	1,191,567	1,266,359	(74,792)
6 Intangible Assets	-	-	-
7 Goodwill	-	-	-
8 Depreciable & Amortizable Assets	-	-	-
9 Other Assets	-	-	-
10 Nonadmitted Assets	43,743	30,118	13,625
11 Partnership & LLC Investments	-	-	-
Gross ordinary DTAs	1,257,008	1,346,221	(89,213)

(b) Statutory valuation adjustment - ordinary (-)			-
(c) Nonadmitted ordinary DTAs (-)	(536,075)	(510,547)	(25,528)
(d) Admitted ordinary DTAs	720,933	835,674	(114,741)

(e) Capital

1 Investment Basis Differences	-	-	-
2 Capital Loss Carryover (Excess Capital Loss)	-	-	-
3 Unrealized Loss	-	-	-
4 Partnership & LLC Investments	-	-	-

NOTES TO FINANCIAL STATEMENTS

Gross capital DTAs			
(f) Statutory valuation adjustment - capital (-)	-	-	-
(g) Nonadmitted capital DTAs (-)	-	-	-
(h) Admitted capital DTAs	-	-	-
(i) Admitted DTAs	720,933	835,674	(114,741)
(3) DTLs Resulting From Book/Tax Differences In	12/31/2013	12/31/2012	Change
(a) Ordinary			
1 Accrued Compensation & Benefits	-	-	-
2 Depreciable & Amortizable Assets	-	-	-
3 Goodwill	-	-	-
4 Other DTLs	-	-	-
Ordinary DTLs	-	-	-
(b) Capital			
(1) Investment Basis Differences	-	-	-
(2) Unrealized Loss	(230,767)	(66,771)	(163,996)
Capital DTLs	(230,767)	(66,771)	(163,996)
(c) DTLs	(230,767)	(66,771)	(163,996)
(4) Net deferred tax assets/liabilities	490,166	768,903	(278,737)

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

	12/31/2013	12/31/2012	Change
Total deferred tax assets	1,257,008	1,346,221	(89,213)
Total deferred tax liabilities	(230,767)	(66,771)	(163,996)
Net deferred tax assets/liabilities	1,026,241	1,279,450	(253,209)
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	1,026,241	1,279,450	(253,209)
LESS: Tax effect of unrealized gains/(losses)	230,767	66,771	163,996
LESS: Statutory valuation allowance adj allocated to unrealized (+)	-	-	-
Change in net deferred income tax [(charge)/benefit]	1,257,008	1,346,221	(89,213)

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 federal tax rate to income before income taxes. The significant items causing this difference are as follows:

	Description	Amount	Effective Tax Rate
1	Income Before Taxes	3,353,074	35.0%
2	Tax Exempt Interest	(66,379)	-2.0%
3	Dividends Received Deduction	(64,236)	-1.9%
4	Nondeductible Expenses	9,517	0.3%
5	Foreign Taxes incurred	-	0.0%
6	Prior year provision true up adjustment	42	0.0%
7	Change in Valuation Allowance Adjustment	-	0.0%
8	less Deferred Tax Adjustment - Other	(129,549)	-3.9%
9	Change in Tax Loss Contingency Reserve	0	0.0%
10	less Change in Deferred Tax on Nonadmitted Assets	(13,626)	-0.4%
11	less Deferred taxes transferred with merged entities	0	0.0%
12	less current RTP booked as out of period to surplus	127,873	3.8%
13	Foreign Tax Credit	0	0.0%
14	Other	-	0.0%
15			0.0%
16	Total	1,037,219	30.9%
17			
18	Federal income taxes incurred [expense/(benefit)]	894,596	
19	Foreign income taxes incurred [expense/(benefit)]	-	
20	Tax on capital gains/(losses)	53,410	
21	Change in net deferred income tax [charge/(benefit)]	89,213	
22	Total statutory income taxes	1,037,219	

NOTES TO FINANCIAL STATEMENTS

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

At December 31, 2012, the Company had no net operating loss carryforwards.

At December 31, 2012, the Company had capital loss carryforwards expiring through the year 2016 of:

At December 31, 2012, the Company had no Alternative Minimum Tax credit carryforwards.

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
3	2011		41,579	41,579
2	2012	669,194	443,858	1,113,053
1	2013	894,554	53,410	947,964
	Total	1,563,749	538,847	2,102,596

Deposits admitted under IRC § 6603

None

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: 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 the 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 reimbursement for any losses and deferred tax assets generated by insurance subsidiaries if such benefits can be utilized in the consolidated tax returns. Intercompany tax balances are generally settled annually after the consolidated tax return has been filed.

G. It is reasonably possible that the amount of the unrecognized benefit with respect to certain of the Company's unrecognized tax positions may significantly increase or decrease within the next 12 months. These changes may be the result of items such as ongoing audits or the expiration of federal and foreign statute of limitations for the assessment of taxes. Based on the status of its current tax audits, the Company estimates that there will be no significant increase or decrease in unrecognized tax benefits within the next 12 months.

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. Description of Transactions – Not applicable
- C. Amounts of Transactions – Not applicable
- D. Amounts due from or to related parties – The amount payable to related parties was \$378,258 at December 31, 2013.
- E. Guarantees – Not applicable
- F. Material Management or Service Contracts and Cost Sharing Arrangements – Not applicable
- G. All outstanding shares of the Company are owned by First American Title Insurance Company, a California domiciled title insurer. Operating results or financial position of the Company could be significantly different from what would have been obtained if it were autonomous from its current ownership.
- H. The Company owns no stock of any upstream entity within the holding company system.
- I. Investments in SCA – Not applicable
- J. Investments in Impaired SCA – Not applicable
- K. Investments in Foreign Insurance Subsidiary – Not applicable
- L. Investments in Downstream Noninsurance Holding Company – Not applicable

11. Debt – Not applicable

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

- A. Defined Benefit Plan – Not applicable
- B. Narrative Description of Investment Policies and Strategies – Not applicable
- C. Fair Value Measurements of Plan Assets – Not applicable
- D. Narrative Description of Long-Term Rate of Return-on-Assets Assumption – Not applicable

NOTES TO FINANCIAL STATEMENTS

- E. Defined Contribution Plan – Not applicable
- F. Multiemployer Plans - Not applicable
- G. Consolidated/Holding Company Plans

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 \$2,912 for the year ended for December 31, 2013.

- H. Postemployment Benefits and Compensated Absences – Not applicable
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) – 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, 2013, the Company paid no cash dividends to the parent. No dividend was paid to the parent in 2012.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (6) There were no restrictions placed on the Company's surplus.
- (7) There were no amounts of advances to surplus not repaid for mutual reciprocals and similarly organized entities.
- (8) There is no stock held for special purposes by the reporting entity, including stock of affiliated entities.
- (9) The Company does not carry a balance of special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains is \$659,335.
- (11) The Company does not have any surplus notes.
- (12) There was no quasi-reorganization during the period ended December 31, 2013.
- (13) The effective date of a quasi-reorganization for a period of ten years following the reorganization – Not applicable

14. Contingencies

- A. Contingent Commitments – Not applicable
- B. Assessments – Not applicable
- C. Gain Contingencies – Not applicable
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits – Not applicable
- E. All Other Contingencies – Not applicable

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, 2013 are as follows:

NOTES TO FINANCIAL STATEMENTS

2014	<u>36,330</u>
Total	<u>36,330</u>

Total rental expense was incurred by the Company in the amount of \$85,116 at December 31, 2013.

B. Lessor Leases - 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, 2013.

(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	8,528,497	-	-	8,528,497
Total assets at fair value	<u>\$ 8,528,497</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,528,497</u>

(2) Fair Value Measurements Categorized within Level 3 – Not applicable

(3) Transfers between Hierarchy Levels – Not applicable

(4) Valuation Techniques and Inputs used in Fair Value Measurement – Level 2 and Level 3 – Not applicable

(5) Derivative Assets and Liabilities – Not applicable

Common Stocks – Unaffiliated

Common stocks are carried at market value. At December 31, 2013, the Company's unaffiliated common stock had a market value of \$8,528,498 and a cost of \$7,869,163. The unrealized gain on unaffiliated common stock at December 31, 2013 was \$659,335.

B. Fair Value Disclosures Under SSAP No. 100 and Others - Not applicable

NOTES TO FINANCIAL STATEMENTS

C. Aggregate Fair Value for Financial Instruments and Fair Value Hierarchy Level

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets				Not Practicable (Carrying Value)
			(Level 1)	(Level 2)	(Level 3)	
Bonds						
U.S. Government	\$ 1,890,616	\$ 1,837,999		\$ 1,890,616		
Agency Bonds	2,716,525	2,750,238		2,716,525		
Agency MBS, ABS	10,107,737	10,288,105		10,107,737		
Municipal Bonds	7,355,570	7,557,380		7,355,570		
Corporate Securities	9,058,175	8,882,532		9,058,175		
Common Stock (Unaffiliated)	8,528,498	8,528,498	8,528,498			
	\$ 39,657,121	\$ 39,844,752	\$ 8,528,498	\$ 31,128,623	\$ -	\$ -

D. Fair Value of Financial Instrument – Unable to Estimate - Not applicable

21. Other Items

- A. Extraordinary Items - Not applicable
- B. Troubled Debt and Restructuring - Not applicable
- C. Other Disclosures- Not applicable
- D. Business Interruption Insurance Recoveries – Not applicable
- E. State Transferable and Non-transferable Tax Credits – Not applicable
- F. Subprime Mortgage Related Risk
 - (1) Direct exposure through investments in subprime loan mortgage loans – None
 - (2) Direct exposure through other investments – None
 - (3) Underwriting exposure to subprime mortgage risk – None

22. Events Subsequent– None

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 \$157,994 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 [X] No []

If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []

1.3 State Regulating?

Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]

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 [X] No [] N/A []

3.6 Have all of the recommendations within the latest financial examination report been complied with?

Yes [X] No [] N/A []

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business?

Yes [] No [X]

4.12 renewals?

Yes [] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business?

Yes [] No [X]

4.22 renewals?

Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]

5.2 If yes, provide the name of 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 [X]

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 [] 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 []

12.11 Name of real estate holding company _____

12.12 Number of parcels involved _____

12.13 Total book/adjusted carrying value \$ _____

\$ _____

12.2 If yes, provide explanation:

.....

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

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

.....

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

Yes [] No []

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

Yes [] No []

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

Yes [] No [] N/A []

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

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

Yes [] No []

14.11 If the response to 14.1 is no, please explain:

.....

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

Yes [] No []

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.

.....

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 [X]

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

\$ _____

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 [X]

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 [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$ _____

24.06 If answer to 24.04 is no, report amount of collateral for other programs.

\$ _____

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

Yes [] No [] N/A [X]

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

Yes [] No [] N/A [X]

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

Yes [] No [] N/A [X]

24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101 Total fair value of 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 [X] 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	\$ _____
25.29	Other	1,056,313

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 [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

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

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] 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, NY 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 [X]

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

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

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

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

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
922042-06-1	VANGUARD EM MKT STK INDX-INS	54,965
922031-76-0	VANGUARD HIGH YIELD CORP-ADM	1,324,850
29.2999 TOTAL		1,379,815

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
VANGUARD HIGH YIELD COR	INTEL 7 1/4 10/15/20	180,200,000	12/31/2013
VANGUARD EM MKT STK IND	Tencent Holdings Ltd	1,130,000,000	12/31/2013

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	31,352,290	31,128,623	(187,631)
30.2 Preferred stocks			
30.3 Totals	31,352,290	31,128,623	(187,631)

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 [X] No []

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

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

.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] 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? \$ 721

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	\$ 270
Erie Regional Chamber and Growth Partner	\$ 266

34.1 Amount of payments for legal expenses, if any? \$ 7,202

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
Murrel R Walters III ESQ	\$ 1,783
.....	\$
.....	\$

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. \$ _____ 950,000

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 \$ _____ 15,480,969
 9.12 Short-term investments \$ _____
 9.13 Mortgages \$ _____
 9.14 Cash \$ _____
 9.15 Other admissible invested assets \$ _____
 9.16 Total \$ _____ 15,480,969

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 2013	2 2012	3 2011	4 2010	5 2009
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	1,982,284	2,008,259	1,787,814	1,516,825	1,735,899
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	14,128,306	11,761,685	10,534,355	10,910,221	9,778,377
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	16,110,590	13,769,944	12,322,169	12,427,046	11,514,276
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	15,814,035	13,746,411	12,420,532	12,475,250	11,580,013
6. Escrow and settlement service charges (Part 1A, Line 2)	15,685	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)	180,000	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)	243,245	248,713			
11. Aggregate write-ins for other operating income (Page 4, Line 2)	105	77		379	
12. Total operating income (Page 4, Line 3)	16,253,070	14,179,447	12,735,110	12,812,719	11,878,920
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	2,230,329	1,785,932	1,223,134	1,247,351	763,219
14. Net investment gain or (loss) (Line 11)	1,069,335	1,896,438	1,381,561	1,535,036	1,291,229
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	894,596	938,772	564,399	690,833	180,333
17. Net income (Line 15)	2,405,068	2,743,598	2,040,296	2,091,554	1,874,115
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	81,405	105,604	66,905	24,703	150,337
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	45,250,576	42,240,524	43,881,622	41,258,796	39,776,324
20. Known claims reserve (Page 3, Line 1)	281,734	371,777	390,177	357,595	516,050
21. Statutory premium reserve (Page 3, Line 2)	15,480,969	15,288,187	15,295,476	15,390,775	15,438,979
22. Total liabilities (Page 3, Line 23)	16,677,760	16,605,691	21,419,703	20,809,040	21,206,083
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)	28,572,816	25,793,949	22,461,919	20,449,756	18,570,241
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	2,995,232	(1,978,847)	2,859,258	3,616,733	1,641,436
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)	70.5	76.3	82.9	88.5	79.0
27. Stocks (Lines 2.1 & 2.2)	19.2	13.6	5.3	1.9	0.4
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	10.2	11.8	9.6	20.7
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					XXX
33. Other invested assets (Line 8)					
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)					XXX
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)					
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					
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)					

FIVE – YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	468,561	72,530	61,730	24,162	(155,340)
48. Change in nonadmitted assets (Line 21)	(64,459)	717,940	135,315	889,284	(143,030)
49. Dividends to stockholders (Line 28)					(2,100,000)
50. Change in surplus as regards policyholders for the year (Line 31)	2,778,868	3,329,926	2,012,162	1,879,516	7,836
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	330,141	578,116	805,190	932,637	911,022
52. Losses and allocated LAE incurred (Line 8, Col. 4)	240,098	559,716	837,771	774,183	854,626
53. Unallocated LAE incurred (Line 9, Col. 4)	121,373	101,660	102,471	116,167	72,650
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	361,471	661,376	940,242	890,350	927,276
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)	9.7	9.3	8.8	8.9	10.1
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	66.1	63.4	63.9	66.4	63.1
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	8.3	10.7	10.3	8.1	13.2
58. Total (Lines 55 to 57)	84.1	83.5	83.0	83.3	86.4
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	2.2	4.7	7.4	6.9	7.2
60. Operating expenses incurred (Line 5)	84.1	82.7	83.0	83.3	86.4
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	86.3	87.4	90.4	90.3	93.6
63. Net operating gain or (loss) (Line 8)	13.7	12.6	9.6	9.7	6.4
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)	2.3	4.8	7.6	7.2	7.4
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	85.3	85.4	85.8	85.9	89.4

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

Yes [] No [X]

requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

If no, please explain:

N/A

SCHEDULE P – PART 1 – SUMMARY

(\$000 omitted)

Years in Which Policies Were Written	Amount of Insurance Written in Millions	Premiums Written and Other Income						Loss and Allocated Loss Adjustment Expenses Payments					
		2	3	4	5	6	Loss Payments			Allocated LAE Payments			
							7	8	9	10	11	12	
Years in Which Policies Were Written	Amount of Insurance Written in Millions	Direct Premium	Assumed Premium	Other Income	Ceded Premium	Net (Cols. 2 + 3 + 4 - 5)	Direct	Assumed	Ceded	Direct	Assumed	Ceded	
1. Prior	XXX	254,393	236	652	3,004	252,277	9,647			4,755			
2. 2004	5,393	22,606		195	31	22,770	303			1,142			
3. 2005	5,011	16,966		191	65	17,092	325			518			
4. 2006	3,751	17,150		140	54	17,236	208			212			
5. 2007	3,443	14,851		113	52	14,912	250			586			
6. 2008	2,716	11,490		80	46	11,524	60			95			
7. 2009	2,713	11,514		298	38	11,774	22			70			
8. 2010	2,866	12,427		288	18	12,697	29			58			
9. 2011	7,391	12,322	3	315	30	12,610	24			8			
10. 2012	3,980	13,770		433	31	14,172				21			
11. 2013	3,134	16,111		439	104	16,446	1			2			
12. Totals	XXX	403,600	239	3,144	3,473	403,510	10,869			7,467			

	13	14	15	16	Loss and Allocated Loss Adjustment Expenses Unpaid						23	
					Known Claim Reserves			IBNR Reserves				
					17	18	19	20	21	22		
	Salvage and Subrogation Received	Unallocated Loss Expense Payments	Total Net Loss and Expense Paid (Cols. 7+8+10+11 -9-12+14)	Number of Claims Reported (Direct)	Direct	Assumed	Ceded	Direct	Assumed	Ceded	Unallocated Loss Expense Unpaid	
1. Prior	2,919	333	14,735	1,634	127			1,019			162	
2. 2004	3		1,445	81	21			202			32	
3. 2005			843	100	44			154			26	
4. 2006			420	79				100			15	
5. 2007			836	74	60			297			49	
6. 2008			155	39	18			86			14	
7. 2009			92	28	6			66			10	
8. 2010			87	27	4			120			18	
9. 2011			32	9				238			36	
10. 2012			21	7	2			407			61	
11. 2013			3	7				690			104	
12. Totals	2,922	333	18,669	2,085	282			3,379			527	

	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. 14+23 + 29] / [Cols. 29+14+23] / [Cols. 6 - 4])	33 Net Reserves After Discount (Cols. 24-33)	
			26	27	28	29	30	31			
			Direct	Assumed (Cols. 8+ 11+18+21)	Ceded (Cols. 9+ 12+19+22)	Net	Direct Basis ([Cols. 14+23+26/ Col. 2])	Net Basis (\$1000 of Coverage ([Cols. 14+23 + 29] / [Cols. 29+14+23] / [Col. 1]))			
1. Prior	1,308	23	15,548			15,548	6,306	6,376	XXX		1,308
2. 2004	255	2	1,668			1,668	7,520	7,530	31,522		255
3. 2005	224	10	1,041			1,041	6,289	6,313	21,293		224
4. 2006	115	3	520			520	3,120	3,129	14,263		115
5. 2007	406	9	1,193			1,193	8,363	8,392	36,073		406
6. 2008	118	2	259			259	2,376	2,386	10,052		118
7. 2009	82	5	164			164	1,511	1,516	6,414		82
8. 2010	142	4	211			211	1,843	1,845	7,990		142
9. 2011	274	1	270			270	2,483	2,489	4,140		274
10. 2012	470	3	430			430	3,566	3,574	12,337		470
11. 2013	794		693			693	4,947	4,979	25,431		794
12. Totals	4,188	62	21,997			21,997	XXX	XXX	XXX		4,188

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

By States and Territories

States, Etc.	1 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Net Premiums Earned	8 Direct Losses and Allocated Loss Adjustment Expenses Paid	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve					
			3 Direct Operations	Agency Operations											
				4 Non-affiliated Agencies	5 Affiliated Agencies										
1. Alabama	AL	N													
2. Alaska	AK	N													
3. Arizona	AZ	N													
4. Arkansas	AR	N													
5. California	CA	N													
6. Colorado	CO	N													
7. Connecticut	CT	N													
8. Delaware	DE	N													
9. District of Columbia	DC	N													
10. Florida	FL	N					100								
11. Georgia	GA	N													
12. Hawaii	HI	N													
13. Idaho	ID	N													
14. Illinois	IL	N													
15. Indiana	IN	L	R		174,066		3,317	171,664	3,151	1,947					
16. Iowa	IA	N													
17. Kansas	KS	N													
18. Kentucky	KY	L	R		84,451			81,078	43,352	67,654					
19. Louisiana	LA	N								72,347					
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	1,621	13,869,789		131,215	13,604,330	151,211	75,699					
37. Oklahoma	OK	N	R							121,161					
38. Oregon	OR	N													
39. Pennsylvania	PA	L	R,S,X,C,	1,980,663			304,297	1,956,962	130,158	104,633					
40. Rhode Island	RI	N								86,733					
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						2,269	(9,835)					
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	XXX	XXX	1,982,284	14,128,306		438,929	15,814,034	330,141	240,098					
59. Totals		(a) 6	XXX							281,734					

DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	XXX								

NONE

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

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

(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	26-1911571	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	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	Faxxon 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	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	CA	95-3538068	First Security Business Bank	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	NY	16-0960599	Public Abstract Corporation	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	NLD	-	FAF International Holdings B.V.	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	43-1178808	California Title Company	First American Title Insurance Company
70	First American Title Insurance Company	00000	MO	-	Jackson Plant Associates, Inc.	First American Title Insurance Company
70	First American Title Insurance Company	00000	PAN	-	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	KY	61-1166264	Kentucky Land Title Agency, Inc.	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	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.
-	-	-	-	-	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.
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	IND	-	First American (India) Private Limited	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	DE	-	First American Trustee Services, LLC	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	DE	52-2364313	First American Title Company, LLC (DE)	FATCO Holdings, LLC

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	WA	91-1213226	Pacific Northwest Title Holding Company	FATCO Holdings, LLC
70	First American Title Insurance Company	00000	PRI	66-0435434	The Title Security Group, Inc.	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	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	NLD	-	FAF International Holdings B.V.	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 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 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	-	Bay County Title Services, LLC	Affiliated Services, L.L.C.
70	First American Title Insurance Company	00000	MD	-	Urban Title Services, LLC	Affiliated Services, L.L.C.
70	First American Title Insurance Company	00000	AL	-	Members Title, LLC	Affiliated Services, L.L.C.
70	First American Title Insurance Company	00000	MD	-	Mainsail 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'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)

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	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.	Orange Coast Holdings, Inc.
70	First American Title Insurance Company	00000	CA	-	Orange Coast Title Company	Pacific Northwest Title Holding Company
-	-	-	-	-	Sub's and Aff of Pacific Northwest Title Holding Company	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
70	First American Title Insurance Company	00000	AK	-	Alaska Joint Title Plant, LLC	Alfa's of Southwest Title Land Company
-	-	-	-	-	Alfa's of Southwest Title Land Company	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
70	First American Title Insurance Company	00000	OK	73-1107333	Penn-Brooke (a Joint Venture)	Southwest Title Land Company
-	-	-	-	-	Sub's of Title Financial Corporation	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 Specialty Services	Title Financial Corporation
70	First American Title Insurance Company	00000	WY	-	Title Financial Corporation of Wyoming, Inc.	Title Financial Corporation
-	-	-	-	-	Sub of Title Financial Corporation of Wyoming, Inc.	Title Financial Corporation
70	First American Title Insurance Company	00000	WY	-	Big Horn Title Services	Title Financial Corporation of Wyoming, Inc.
70	First American Title Insurance Company	00000	WY	-	Gillette Title Services	Title Financial Corporation of Wyoming, Inc.
70	First American Title Insurance Company	00000	WY	-	Jackson Hole Title & Escrow	Title Financial Corporation of Wyoming, Inc.
-	-	-	-	-	Sub of First American Holdings, LLC	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 International Holdings, LLC
-	-	-	-	-	Sub and Aff of First American International Holdings, LLC	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.	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	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
-	-	-	-	-	Sub's of First Mortgage Services Limited	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-LC Limited	First Mortgage Services Limited
-	-	-	-	-	Sub of First Mortgage Services Pty Limited	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	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 Aracilik Hizmetleri Anonim Sirketi	First Title Limited
70	First American Title Insurance Company	00000	HUN	-	First Title CEE (Bitezislastozkvetito Korlatoit Felelossegui 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	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	-	California Title Company	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	CO	-	Equity Title Agency, LLC dba Equity Title of Colorado, 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	CA	-	Ezdocsearch, 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	NV	-	First Centennial Title Company of Nevada	Orange Coast Title Company
70	First American Title Insurance Company	00000	DE	-	Integrated Lender Services, 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	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	CA	-	National Asset Management Group	Orange Coast Title Company
70	First American Title Insurance Company	00000	OR	-	Orange Coast Title Company, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	OH	-	Olympic Holding Company, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	AZ	-	Real Advantage Title Insurance Company	Orange Coast Title Company
70	First American Title Insurance Company	00000	PA	-	Open Door Settlements, LLC	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	CA	-	Orange Coast Title Company of Northern California	Orange Coast Title Company
70	First American Title Insurance Company	00000	PA	-	Real Advantage, LLC	Orange Coast Title Company
-	-	-	-	-	Sub's and Aff of Orange Coast Title Company of Northern California	Orange Coast Title Company
70	First American Title Insurance Company	00000	CA	-	OCTNC Partners I, LLC	Orange Coast Title Company of Northern California
70	First American Title Insurance Company	00000	CA	-	OCTNC Partners II, LLC	Orange Coast Title Company of Northern California
-	-	-	-	-	Sub's and Aff of Laureltree Promotions, LLC	Orange Coast Title Company
70	First American Title Insurance Company	00000	CA	-	LT Wholesalers, LLC	Laureltree Promotions, LLC
-	-	-	-	-	Sub's and Aff of enact Holdings Limited	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 Aracılık Hizmetleri Anonim Şirketi	enact Holdings Limited
-	-	-	-	-	Sub's and Aff's of Equity Title Agency dba Equity Title of Colorado, LLC	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	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
70	First American Title Insurance Company	00000	AUS	-	First Australian Company Pty Limited	FAF International Property Services (Australia) Pty Ltd
70	First American Title Insurance Company	00000	SGP	-	MoGo Plus Holdings Pte, Ltd.	FAF International Property Services (Australia) Pty Ltd
-	-	-	-	-	Sub of First Title CEE (Biztosításbiztosító Körhatolt Felelősségi Társaság)	First Title CEE (Biztosításbiztosító Körhatolt Felelősségi Társaság)
70	First American Title Insurance Company	00000	POL	-	First Title Polska Sp. Z.o.o.	First Title Real Estate Guaranty Co., Ltd.
-	-	-	-	-	Sub and Aff of First Title Real Estate Guaranty Co., Ltd.	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	First Title Services Limited
70	First American Title Insurance Company	00000	TUR	-	FAF International Sigorta Aracılık Hizmetleri Anonim Şirketi	Real Advantage, LLC
-	-	-	-	-	Sub's of Real Advantage, LLC	Real Advantage, LLC
70	First American Title Insurance Company	00000	UT	-	Real Advantage Title Insurance Agency, LLC	Real Advantage III, LLC
70	First American Title Insurance Company	00000	AZ	-	Real Advantage III, LLC	Real Advantage II, LLC
70	First American Title Insurance Company	00000	WY	-	Real Advantage II, LLC	Sub's and Aff of The Live Organization Limited
-	-	-	-	-	Live Letting Exchange Limited	Live Letting Exchange Limited
70	First American Title Insurance Company	00000	GBR	-	Live Overseas Limited	Live Overseas Limited
70	First American Title Insurance Company	00000	GBR	-	Team Conveyancing Limited	Team Conveyancing Limited
70	First American Title Insurance Company	00000	TUR	-	FAF International Sigorta Aracılık Hizmetleri Anonim Şirketi	FAF International Sigorta Aracılık Hizmetleri Anonim Şirketi
-	-	-	-	-	Aff of Beijing Word of Mouth Investment Consulting Co., Ltd.	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	Live Letting Exchange Limited
70	First American Title Insurance Company	00000	TUR	-	FAF International Sigorta Aracılık Hizmetleri Anonim Şirketi	Live Letting Exchange Limited

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