



ANNUAL STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2014  
OF THE CONDITION AND AFFAIRS OF THE

BANKERS GUARANTEE TITLE & TRUST CO

NAIC Group Code 0000, NAIC Company Code 50164, Employer's ID Number 340083590

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

Country of Domicile US

Incorporated/Organized August 11, 1911, Commenced Business August 11, 1911

Statutory Home Office 2872 W Market Street, Fairlawn, Ohio 44333

Main Administrative Office 2872 W Market, Fairlawn, Ohio, US 44333, 3308671600

Mail Address N/A

Primary Location of Books and Records N/A

Internet Website Address N/A

Statutory Statement Contact Richard L Pace, 330 867 1600

rpac@bankersguarantee.com, 330 867 1935

OFFICERS

Richard L Pace (President)  
Patricia K Smith (Vice Pres/Sec/Tres)  
Richard M Herberich (Vice Pres)

OTHER

DIRECTORS OR TRUSTEES

Richard L Pace  
Patricia K Smith  
Richard M Herberich  
David Herberich  
Joel D Crawfis, III  
John P Davis

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.

Richard L Pace  
President

Patricia K Smith  
Vice Pres/Sec/Tres

Richard M Herberich  
Vice Pres

Subscribed and sworn to before me this day of 2015

a. Is this an original filing? Yes (X) No ( )

b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total Amount (Col 3+4)	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities						
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies						
1.22 Issued by U.S. government sponsored agencies						
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations						
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations						
1.43 Revenue and assessment obligations						
1.44 Industrial development and similar obligations						
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA						
1.512 Issued or guaranteed by FNMA and FHLMC						
1.513 All other						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA						
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521						
1.523 All other						
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)						
2.2 Unaffiliated non-U.S. securities (including Canada)						
2.3 Affiliated securities						
3. Equity interests:						
3.1 Investments in mutual funds						
3.2 Preferred stocks:						
3.21 Affiliated						
3.22 Unaffiliated						
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated						
3.32 Unaffiliated						
3.4 Other equity securities:						
3.41 Affiliated	65,000	0.359				
3.42 Unaffiliated	355,163	1.961	355,163		355,163	1.963
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated						
3.52 Unaffiliated						
4. Mortgage loans:						
4.1 Construction and land development						
4.2 Agricultural						
4.3 Single family residential properties	3,246,596	17.928	3,246,596		3,246,596	17.946
4.4 Multifamily residential properties	6,990,133	38.600	6,990,133		6,990,133	38.640
4.5 Commercial loans						
4.6 Mezzanine real estate loans						
5. Real estate investments:						
5.1 Property occupied by company						
5.2 Property held for production of income (including \$ of property acquired in satisfaction of debt)						
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)	55,299	0.305	55,299		55,299	0.306
6. Contract loans						
7. Derivatives						
8. Receivables for securities						
9. Securities Lending (Line 10, Asset page reinvested collateral)				X X X	X X X	X X X
10. Cash, cash equivalents and short-term investments	7,396,874	40.846	7,396,874		7,396,874	40.888
11. Other invested assets			46,420		46,420	0.257
12. Total invested assets	18,109,065	100.000	18,090,485		18,090,485	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS  
Real Estate

1.	Book/adjusted carrying value, December 31 of prior year		55,299
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 6)		
2.2	Additional investment made after acquisition (Part 2, Column 9)		
3.	Current year change in encumbrances:		
3.1	Totals, Part 1, Column 13		
3.2	Totals, Part 3, Column 11		
4.	Total gain (loss) on disposals, Part 3, Column 18		
5.	Deduct amounts received on disposals, Part 3, Column 15		
6.	Total foreign exchange change in book/adjusted carrying value:		
6.1	Totals, Part 1, Column 15		
6.2	Totals, Part 3, Column 13		
7.	Deduct current year's other-than-temporary impairment recognized:		
7.1	Totals, Part 1, Column 12		
7.2	Totals, Part 3, Column 10		
8.	Deduct current year's depreciation:		
8.1	Totals, Part 1, Column 11		
8.2	Totals, Part 3, Column 9		
9.	Book/adjusted carrying value at the end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 minus Line 5 plus Line 6 minus Line 7 minus Line 8)		55,299
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)		55,299

SCHEDULE B - VERIFICATION BETWEEN YEARS  
Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year		14,308,113
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 7)	23,365,623	
2.2	Additional investment made after acquisition (Part 2, Column 8)		23,365,623
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 12		
3.2	Totals, Part 3, Column 11		
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 9		
5.2	Totals, Part 3, Column 8		
6.	Total gain (loss) on disposals, Part 3, Column 18		(11,815)
7.	Deduct amounts received on disposals, Part 3, Column 15		27,425,192
8.	Deduct amortization of premium and mortgage interest points and commitment fees		
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
9.1	Totals, Part 1, Column 13		
9.2	Totals, Part 3, Column 13		
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 11		
10.2	Totals, Part 3, Column 10		
11.	Book value/recorded investment excluding accrued interest at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)		10,236,729
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		10,236,729
14.	Deduct total nonadmitted amounts		
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)		10,236,729

SCHEDULE BA - VERIFICATION BETWEEN YEARS  
Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8)		
2.2	Additional investment made after acquisition (Part 2, Column 9)		
3.	Capitalized deferred interest and other		
3.1	Totals, Part 1, Column 16		
3.2	Totals, Part 3, Column 12		
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 13		
5.2	Totals, Part 3, Column 9		
6.	Total gain (loss) on disposals, Part 3, Column 19		
7.	Deduct amounts received on disposals, Part 3, Column 18		
8.	Deduct amortization of premium and depreciation		
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Totals, Part 1, Column 17		
9.2	Totals, Part 3, Column 14		
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 15		
10.2	Totals, Part 3, Column 11		
11.	Book/adjusted carrying value at the end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 plus Line 6 minus Line 7 minus Line 8 plus Line 9 minus Line 10)		
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS  
Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		420,163
2.	Cost of bonds and stocks acquired, Part 3, Column 7		
3.	Accrual of discount		
4.	Unrealized valuation increase (decrease):		
4.1	Part 1, Column 12		
4.2	Part 2, Section 1, Column 15		
4.3	Part 2, Section 2, Column 13		
4.4	Part 4, Column 11		
5.	Total gain (loss) on disposals, Part 4, Column 19		
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		
7.	Deduct amortization of premium		
8.	Total foreign exchange change in book/adjusted carrying value:		
8.1	Part 1, Column 15		
8.2	Part 2, Section 1, Column 19		
8.3	Part 2, Section 2, Column 16		
8.4	Part 4, Column 15		
9.	Deduct current year's other-than-temporary impairment recognized:		
9.1	Part 1, Column 14		
9.2	Part 2, Section 1, Column 17		
9.3	Part 2, Section 2, Column 14		
9.4	Part 4, Column 13		
10.	Book/adjusted carrying value at end of current period (Line 1 plus Line 2 plus Line 3 plus Line 4 plus Line 5 minus Line 6 minus Line 7 plus Line 8 minus Line 9)		420,163
11.	Deduct total nonadmitted amounts		65,000
12.	Statement value at end of current period (Line 10 minus Line 11)		355,163

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS Governments (Including all obligations guaranteed by governments)	1. United States .....	.....	.....	.....	.....
	2. Canada .....	.....	.....	.....	.....
	3. Other Countries .....	.....	.....	.....	.....
	4. Totals .....	.....	.....	.....	.....
U. S. States, Territories and Possessions (Direct and guaranteed)	5. Totals .....	.....	.....	.....	.....
U. S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals .....	.....	.....	.....	.....
U. S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals .....	.....	.....	.....	.....
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States .....	.....	.....	.....	.....
	9. Canada .....	.....	.....	.....	.....
	10. Other Countries .....	.....	.....	.....	.....
	11. Totals .....	.....	.....	.....	.....
Parent, Subsidiaries and Affiliates	12. Totals .....	.....	.....	.....	.....
	13. Total Bonds .....	.....	.....	.....	.....
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States .....	.....	.....	.....	.....
	15. Canada .....	.....	.....	.....	.....
	16. Other Countries .....	.....	.....	.....	.....
	17. Totals .....	.....	.....	.....	.....
Parent, Subsidiaries and Affiliates	18. Totals .....	.....	.....	.....	.....
	19. Total Preferred Stocks .....	.....	.....	.....	.....
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States .....	355,163	355,163	355,163	.....
	21. Canada .....	.....	.....	.....	.....
	22. Other Countries .....	.....	.....	.....	.....
	23. Totals .....	355,163	355,163	355,163	.....
Parent, Subsidiaries and Affiliates	24. Totals .....	65,000	65,000	65,000	.....
	25. Total Common Stocks .....	420,163	420,163	420,163	.....
	26. Total Stocks .....	420,163	420,163	420,163	.....
	27. Total Bonds and Stocks .....	420,163	420,163	420,163	.....

**Page SI05**

Sch. D, Pt. 1A, Sn. 1, Quality and Mat. Dist. All Bonds  
**NONE**

**Page SI06**

Sch. D, Pt. 1A, Sn. 1, Quality and Mat. Dist. All Bonds (Cont)  
**NONE**

**Page SI07**

Sch. D, Pt. 1A, Sn. 1, Quality and Mat. Dist. All Bonds (Cont)  
**NONE**

**Page SI08**

Sch. D, Pt. 1A, Sn. 2, Maturity Distribution All Bonds  
**NONE**

**Page SI09**

Sch. D, Pt. 1A, Sn. 2, Maturity Distribution All Bonds (Cont)  
**NONE**

**Page SI10**

Schedule DA, Verification of Short-Term Investments  
**NONE**

**Page SI11**

Schedule DB, Part A, Verification Between Years  
**NONE**

Schedule DB, Part B, Verification Between Years  
**NONE**

**Page SI12**

Schedule DB, Part C, Section 1  
**NONE**

**Page SI13**

Schedule DB, Part C, Section 2  
**NONE**

**Page SI14**

Schedule DB, Verification  
**NONE**

**Page SI15**

Schedule E Verification Between Years  
**NONE**

SCHEDULE A - PART 1

Showing all Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book / Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other-Than- Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in B. /A. C. V. (13-11-12)	Total Foreign Exchange Change in B. /A. C. V.	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs, and Expenses Incurred
Properties held for sale																
Wooster Rd		Akron	OH	01/01/1983	03/17/2014	55,299		100,000								
0599999 - Properties held for sale						55,299		100,000								
0699999 - TOTALS						55,299		100,000								

**Page E02**

Schedule A, Pt. 2, Real Estate Acquired

**NONE**

**Page E03**

Schedule A, Pt. 3, Real Estate Sold

**NONE**



SCHEDULE B - PART 1

Showing all Mortgage Loans OWNED December 31 of Current Year

1  Loan Number	2  Code	Location		5  Loan Type	6  Date Acquired	7  Rate of Interest	8  Book Value/Recorded Investment Excluding Accrued Interest	Change in Book Value/Recorded Investment					14  Value of Land and Buildings	15  Date of Last Appraisal or Valuation
		3  City	4  State					9  Unrealized Valuation Increase (Decrease)	10  Current Year's (Amortization) / Accretion	11  Current Year's Other-than-Temporary Impairment Recognized	12  Capitalized Deferred Interest and Other	13  Total Foreign Exchange Change in Book Value		
Mortgages in good standing - Residential mortgages - insured or guaranteed														
various	various	OH			01/01/2010									
0299999 - Mortgages in good standing - Residential mortgages - insured or guaranteed														
Mortgages in good standing - Residential mortgages - all other														
various	various	OH			01/01/2014		3,246,596							
0399999 - Mortgages in good standing - Residential mortgages - all other														
Mortgages in good standing - Commercial mortgages - all other														
various	various	various			01/01/2014		6,990,133							
0599999 - Mortgages in good standing - Commercial mortgages - all other														
0899999 - TOTAL Mortgages in good standing														
3399999 - TOTALS														

General Interrogatory:  
1. Mortgages in good standing \$ unpaid taxes \$ interest due and unpaid.  
2. Restructured mortgages \$ unpaid taxes \$ interest due and unpaid.  
3. Mortgages with overdue interest over 90 days not in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.  
4. Mortgages in process of foreclosure \$ unpaid taxes \$ interest due and unpaid.

SCHEDULE B - PART 2

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

1  Loan Number	Location		4  Loan Type	5  Date Acquired	6  Rate of Interest	7  Actual Cost at Time of Acquisition	8  Additional Investment Made After Acquisition	9  Value of Land and Buildings
	2  City	3  State						
Mortgages in good standing - Residential mortgages - all other								
various	various	OH		01/01/2014		20,165,623		
0399999	Mortgages in good standing - Residential mortgages - all other					20,165,623		
Mortgages in good standing - Commercial mortgages - all other								
various	various	OH		01/01/2014		3,200,000		
0599999	Mortgages in good standing - Commercial mortgages - all other					3,200,000		
0899999 - TOTAL Mortgages in good standing (sum of 0199999 - 0799999)						23,365,623		
3399999 - TOTAL Mortgages (sum of 0899999, 1699999, 2499999 and 3299999)						23,365,623		

SCHEDULE B - PART 3

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

1	Location		4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
	2	3					8	9	10	11	12	13					
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date	Book Value/Recorded Investment Excluding Accrued Interest Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)	Total Foreign Exchange Change in Book Value	Value/Recorded Investment Excluding Accrued Interest on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
Mortgages closed by repayment																	
various	various	OH		01/01/2014	12/31/2014	27,425,192								27,425,192		(11,815)	(11,815)
0199999 - Mortgages closed by repayment						27,425,192								27,425,192		(11,815)	(11,815)
0599999 - TOTALS						27,425,192								27,425,192		(11,815)	(11,815)

**Page E07**

Schedule BA, Pt. 1, Other Long-Term Invested Assets Owned  
**NONE**

**Page E08**

Schedule BA, Pt. 2, Other Long-Term Invested Assets Acquired  
**NONE**

**Page E09**

Schedule BA, Pt. 3, Other Long-Term Invested Assets Disposed  
**NONE**

**Page E10**

Sch. D, Pt. 1, Long-Term Bonds Owned  
**NONE**

**Page E11**

Sch. D, Pt. 2, Sn. 1, Preferred Stocks Owned  
**NONE**

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13 - 14)	Total Foreign Exchange Change in B./A.C.V.	NAIC Market Indicator (a)	Date Acquired
Industrial and Miscellaneous (Unaffiliated)																	
313586-10-9	Fannie Mae	A		4,000	63	15.750	63	63								A	01/01/1995
313586-10-9	FHLB Cincinnati	A		3,551,000	355,100	100.000	355,100	355,100								A	04/01/2004
9099999	Industrial and Miscellaneous (Unaffiliated)				355,163		355,163	355,163									
Parent, Subsidiaries, and Affiliates																	
313586-10-9	Ohio General Corporation	Is		100,000	65,000	650.000	65,000	65,000								A	01/01/1980
9199999	Parent, Subsidiaries, and Affiliates				65,000		65,000	65,000									
9799999	Total Common Stocks				420,163		420,163	420,163									
9899999	Total Preferred and Common Stocks				420,163		420,163	420,163									

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues , the total \$ value (included in Column 8) of all such issues \$

SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
Common Stocks - Parent, Subsidiaries, and Affiliates								
A--	Ohio General		01/01/2011	none				
9199999 - Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates								

**Page E14**

Sch. D, Pt. 4, Long-Term Bonds and Stocks Disposed of  
**NONE**

**Page E15**

Sch. D, Pt. 5, Long-Term Bonds and Stocks Acquired and Disp. of  
**NONE**

**Page E16**

Sch. D, Pt. 6, Sn. 1, Valuation of Shares  
**NONE**

Sch. D, Pt. 6, Sn. 2, Valuation of Shares  
**NONE**

**Page E17**

Schedule DA, Pt. 1, Short-Term Investments  
**NONE**

**Page E18**

Schedule DB, Part A, Section 1  
**NONE**

Description of Hedged Risk (s)  
**NONE**

Financial or Economic Impact of the Hedge  
**NONE**

**Page E19**

Schedule DB, Part A, Section 2  
**NONE**

Description of Hedged Risk (s)  
**NONE**

Financial or Economic Impact of the Hedge  
**NONE**

**Page E20**

Schedule DB, Part B, Section 1  
**NONE**

Broker Name  
**NONE**

Description of Hedged Risk (s)  
**NONE**

Financial or Economic Impact of the Hedge  
**NONE**

**Page E21**

Schedule DB, Part B, Section 2  
**NONE**

Description of Hedged Risk (s)  
**NONE**

Financial or Economic Impact of the Hedge  
**NONE**

**Page E22**

Schedule DB, Part D, Section 1

**NONE**

**Page E23**

Schedule DB, Part D, Section 2, Collateral Pledged By

**NONE**

Schedule DB, Part D, Section 2, Collateral Pledged To

**NONE**

**Page E24**

Schedule DL, Part 1, Securities Lending Collateral Assets

**NONE**

**Page E25**

Schedule DL, Part 2, Securities Lending Collateral Assets

**NONE**



SCHEDULE E - PART 1 - CASH

1		2	3	4	5	6	7
Depository		Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Name	Location and Supplemental Information						
Open Depositories							
cash .....						250	.....
Fhlb collateral account .....						775,000	.....
Chase Operating account .....						6,590,652	.....
Westfield Bank .....						30,202	.....
FHLB DDa .....						770	.....
0199999 - TOTAL - Open Depositories .....						7,396,874	.....
0399999 - TOTAL Cash on Deposit .....						7,396,874	.....
0599999 - TOTAL Cash .....						7,396,874	.....

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January		4. April		7. July		10. October	
2. February		5. May		8. August		11. November	
3. March		6. June		9. September		12. December	

**Page E27**

Schedule E, Part 2, Cash Equivalents  
**NONE**

**Page E28**

Schedule E, Part 3, Special Deposits  
**NONE**

Title

Annual Statement Blank Alphabetical Index

Assets .....	2	Schedule E - Part 1F - Funds on Deposit - Interrogatories .....	23
Cash Flow .....	5	Schedule E - Part 2 - Cash Equivalents .....	E27
Exhibit of Capital Gains (Losses) .....	11	Schedule E - Part 3 - Special Deposits .....	E28
Exhibit of Net Investment Income .....	11	Schedule E - Verification Between Years .....	SI15
Exhibit of Nonadmitted Assets .....	12	Schedule F - Part 1 .....	24
Exhibit of Premiums and Losses .....	18	Schedule F - Part 2 .....	25
Five-Year Historical Data .....	16	Schedule F - Part 3 .....	26
General Interrogatories .....	14	Schedule F - Part 4 .....	27
Jurat Page .....	1	Schedule H - Part 1 .....	28
Liabilities, Surplus and Other Funds .....	3	Schedule H - Part 2 .....	29
Notes to Financial Statements .....	13	Schedule H - Part 3 .....	30
Operations and Investment Exhibit (Statement of Income) .....	4	Schedule H - Part 4 .....	31
Operations and Investment Exhibit Part 1A .....	6	Schedule H - Verification Between Years .....	30
Operations and Investment Exhibit Part 1B .....	6	Schedule P - Interrogatories .....	41
Operations and Investment Exhibit Part 2A .....	7	Schedule P - Part 1 - Summary .....	32
Operations and Investment Exhibit Part 2B .....	8	Schedule P - Part 1A - Policies Written Driectly .....	33
Operations and Investment Exhibit Part 3 .....	9	Schedule P - Part 1B - Policies Written Through Agents .....	34
Operations and Investment Exhibit Part 4 .....	10	Schedule P - Part 2 - Policy Year Incurred Loss and ALAE .....	35
Overflow Page For Write-ins .....	47	Schedule P - Part 2A - Policy Year Paid Loss and ALAE .....	35
Schedule A - Part 1 .....	E01	Schedule P - Part 2B - Policy Year Loss and ALAE Case Basis Reserves .....	36
Schedule A - Part 2 .....	E02	Schedule P - Part 2C - Policy Year Bulk Reserves on Known Claims .....	36
Schedule A - Part 3 .....	E03	Schedule P - Part 2D - Policy Year IBNR Reserves .....	37
Schedule A - Verification Between Years .....	SI02	Schedule P - Part 3 - Incurred Loss and ALAE by Year of First Report .....	38
Schedule B - Part 1 .....	E04	Schedule P - Part 3A - Paid Loss and ALAE by Year of First Report .....	38
Schedule B - Part 2 .....	E05	Schedule P - Part 3B - Loss and ALAE Case Basis Reserves by Year of First Report .....	38
Schedule B - Part 3 .....	E06	Schedule P - Part 3C - Bulk Reserves on Known Claims by Year of First Report .....	38
Schedule B - Verification Between Years .....	SI02	Schedule P - Part 4A - Policy Year Reported Claim Counts .....	39
Schedule BA - Part 1 .....	E07	Schedule P - Part 4B - Policy Year Claim Closed With Loss Payment .....	39
Schedule BA - Part 2 .....	E08	Schedule P - Part 4C - Policy Year Claim Closed Without Loss Payment .....	39
Schedule BA - Part 3 .....	E09	Schedule P - Part 5A - Report Year Reported Claim Counts .....	40
Schedule BA - Verification Between Years .....	SI03	Schedule P - Part 5B - Report Year Claims Closed With Loss Payment .....	40
Schedule D - Part 1 .....	E10	Schedule P - Part 5C - Report Year Claims Closed Without Loss Payment .....	40
Schedule D - Part 1A - Section 1 .....	SI05	Schedule T - Exhibit of Premiums Written .....	42
Schedule D - Part 1A - Section 2 .....	SI08	Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group .....	43
Schedule D - Part 2 - Section 1 .....	E11	Schedule Y - Past 1A - Detail of Insurance Holding Company System .....	44
Schedule D - Part 2 - Section 2 .....	E12	Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates .....	45
Schedule D - Part 3 .....	E13	Summary Investment Schedule .....	SI01
Schedule D - Part 4 .....	E14	Supplemental Exhibits and Schedules Interrogatories .....	46
Schedule D - Part 5 .....	E15		
Schedule D - Part 6 - Section 1 .....	E16		
Schedule D - Part 6 - Section 2 .....	E16		
Schedule D - Summary By Country .....	SI04		
Schedule D - Verification Between Years .....	SI03		
Schedule DA - Part 1 .....	E17		
Schedule DA - Verification Between Years .....	SI10		
Schedule DB - Part A - Section 1 .....	E18		
Schedule DB - Part A - Section 2 .....	E19		
Schedule DB - Part A - Verification Between Years .....	SI11		
Schedule DB - Part B - Section 1 .....	E20		
Schedule DB - Part B - Section 2 .....	E21		
Schedule DB - Part B - Verification Between Years .....	SI11		
Schedule DB - Part C - Section 1 .....	SI12		
Schedule DB - Part C - Section 2 .....	SI13		
Schedule DB - Part D - Section 1 .....	E22		
Schedule DB - Part D - Section 2 .....	E23		
Schedule DB - Verification .....	SI14		
Schedule DL - Part 1 .....	E24		
Schedule DL - Part 2 .....	E25		
Schedule E - Part 1 - Cash .....	E26		
Schedule E - Part 1A - Segregated Funds Held For Others as Non-Interest Earning Cash Deposits .....	19		
Schedule E - Part 1B - Segregated Funds Held For Others as Interest Earning Cash Deposits .....	20		
Schedule E - Part 1C - Reinsurance Reserve Funds .....	21		
Schedule E - Part 1D - Summary .....	22		
Schedule E - Part 1E - Summary of Interest Earned .....	22		