

ANNUAL STATEMENT

OF THE

Ohio Bar Title Insurance Company

of Columbus

in the state of Ohio

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2015

TITLE

2015



51330201520100100

ANNUAL STATEMENT

For the Year Ended December 31, 2015
OF THE CONDITION AND AFFAIRS OF THE

Ohio Bar Title Insurance Company

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

OFFICERS

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

VICE-PRESIDENTS

Name	Title	Name	Title
Lisa Antoinette McEntee	Assistant Secretary	James Vernon Boxdell II	Assistant Treasurer
Phillip Jeffery Sholar	Senior Vice President	Dayna Sue Patrick	Vice President
John Paul Megna	Vice President	Kenneth Eugene Aalseth	Vice President
Todd Alan Jones	Vice President	Evan Michael Zanic	Vice President
Josephine Krystyna Lubiejewski	Vice President	Margaret Elizabeth Redman	Vice President
James Michael Casson	Vice President	Hugh Matthew McCreadie	Vice President

DIRECTORS OR TRUSTEES

Mark Edward Seaton	Dennis Joseph Gilmore	Jeffrey Scott Robinson	Christopher Michael Leavell

State of Ohio

County of Delaware 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)	(Signature)	(Signature)
Kevin Francis Eichner	Michael Joseph Fromhold	Hugh Matthew McCreadie
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to (or affirmed) before me this on this
day of , 2016, by

a. Is this an original filing? [X] Yes [] No

b. If no:

1. State the amendment number

2. Date filed

3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	8,112,057		8,112,057	14,961,606
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	10,778,776		10,778,776	6,373,612
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 (\$ 8,423,222, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 0, Schedule DA)	8,423,222		8,423,222	4,575,202
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)	27,314,055		27,314,055	25,910,420
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	100,104		100,104	134,901
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	55,364	10,540	44,824	119,641
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 (\$ 0) and contracts subject to redetermination (\$ 0)				
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	171,776		171,776	38,056
18.2 Net deferred tax asset	1,106,414	670,756	435,658	459,083
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$ 0)	10,762	10,762		
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	69,066	69,066		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	28,827,541	761,124	28,066,417	26,662,101
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	28,827,541	761,124	28,066,417	26,662,101

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Other assets nonadmitted	69,066	69,066		
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	69,066	69,066		

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	212,033	190,670
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	15,536,158	15,494,050
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)	240,717	264,155
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	174,975	181,647
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	3,300,000	
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	85,410	107,595
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	391,930	348,171
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities		
23. Total liabilities (Lines 1 through 22)	19,941,223	16,586,288
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	6,819,385	7,696,944
30. Unassigned funds (surplus)	305,809	1,378,869
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)	8,125,194	10,075,813
33. Totals (Page 2, Line 28, Col. 3)	28,066,417	26,662,101

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

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1	2
	Current Year	Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	14,633,995	14,347,398
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	2,175	20,205
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	408,823	361,426
2. Other operating income (Part 4, Line 2, Col. 5)		
3. Total Operating Income (Lines 1 through 2)	15,044,993	14,729,029
EXPENSES		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	426,294	435,577
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	12,803,975	12,557,745
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	13,230,269	12,993,322
8. Net operating gain or (loss) (Lines 3 minus 7)	1,814,724	1,735,707
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	595,516	571,083
10. Net realized capital gains (losses) less capital gains tax of \$ (112,294) (Exhibit of Capital Gains (Losses))	(208,547)	483,013
11. Net investment gain (loss) (Lines 9 + 10)	386,969	1,054,096
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)	2,201,693	2,789,803
14. Federal and foreign income taxes incurred	681,241	657,894
15. Net income (Lines 13 minus 14)	1,520,452	2,131,909
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	10,075,813	28,572,816
17. Net income (from Line 15)	1,520,452	2,131,909
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(163,264)	(616,824)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(30,674)	110,847
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	22,867	(122,935)
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	(877,560)	(7,662,898)
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	(2,422,440)	(12,337,102)
29. Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(1,950,619)	(18,497,003)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	8,125,194	10,075,813

DETAILS OF WRITE-IN LINES		
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

CASH FLOW

		1	2
Cash from Operations		Current Year	Prior Year
1.	Premiums collected net of reinsurance	14,741,537	14,373,053
2.	Net investment income	802,359	928,288
3.	Miscellaneous income	410,998	381,631
4.	Total (Lines 1 through 3)	15,954,894	15,682,972
5.	Benefit and loss related payments	293,069	418,641
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	12,941,400	12,679,486
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	702,666	944,000
10.	Total (Lines 5 through 9)	13,937,135	14,042,127
11.	Net cash from operations (Line 4 minus Line 10)	2,017,759	1,640,845
Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds	6,823,241	17,522,325
12.2	Stocks	8,131,199	10,500,414
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)	14,954,440	28,022,739
13.	Cost of investments acquired (long-term only):		
13.1	Bonds	107,836	1,287,245
13.2	Stocks	13,058,370	8,317,808
13.3	Mortgage loans		
13.4	Real estate		
13.5	Other invested assets		
13.6	Miscellaneous applications		
13.7	Total investments acquired (Lines 13.1 to 13.6)	13,166,206	9,605,053
14.	Net increase (decrease) in contract loans and premium notes		
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	1,788,234	18,417,686
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		(7,662,901)
16.3	Borrowed funds		
16.4	Net deposits on deposit-type contracts and other insurance liabilities		
16.5	Dividends to stockholders		12,337,102
16.6	Other cash provided (applied)	42,027	(31,687)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	42,027	(20,031,690)
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)	3,848,020	26,841
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year	4,575,202	4,548,361
19.2	End of year (Line 18 plus Line 19.1)	8,423,222	4,575,202

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

20.0001	Noncash financing activities		
20.0002	Dividends and return of capital	(3,300,000)	
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 Total (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)	1,684,393	13,044,593		14,728,986	14,401,141
2. Escrow and settlement service charges	2,175			2,175	20,205
3. Title examinations					
4. Searches and abstracts	177,249			177,249	166,563
5. Surveys					
6. Aggregate write-ins for service charges	27,874	203,700		231,574	194,863
7. Totals (Lines 1 to 6)	1,891,691	13,248,293		15,139,984	14,782,772

DETAILS OF WRITE-INS					
0601. Other fees and income	27,874	203,700		231,574	194,863
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)	27,874	203,700		231,574	194,863

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	14,728,986	14,401,141
1.2 Assumed	4,100	
1.3 Ceded	56,983	40,662
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	14,676,103	14,360,479
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	15,494,050	15,480,969
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	1,473,111	1,440,114
2.4 Withdrawals during the current year	1,431,003	1,427,033
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)	15,536,158	15,494,050
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	14,633,995	14,347,398

DETAILS OF WRITE-INS		1 Current Year	2 Prior Year
02.201	NONE		
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	NONE		
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)			

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A – LOSSES PAID AND INCURRED

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3)	Total Prior Year
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)	160,146	132,923		293,069	417,170
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	160,146	132,923		293,069	417,170
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	160,146	132,923		293,069	417,170
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	134,660	77,373		212,033	190,670
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	123,942	66,728		190,670	281,734
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	170,864	143,568		314,432	326,106
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	61,127	50,735		111,862	109,471
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	231,991	194,303		426,294	435,577

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
	Direct 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)	134,660	77,373		212,033	190,670
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)	134,660	77,373		212,033	190,670
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	363,155	2,637,501		3,000,656	2,904,050
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)	363,155	2,637,501		3,000,656	2,904,050
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	55,423	410,578		466,001	449,797
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34)	X X X	X X X	X X X	3,678,690	3,544,517
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	15,536,158	15,494,050
9. Aggregate of other reserves required by law (Page 3, Line 3)	X X X	X X X	X X X		
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		

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

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	159,584	1,235,883		1,395,467	80,541			1,476,008	1,413,824
1.2 Employee relations and welfare	22,313	172,797		195,110	11,186			206,296	161,229
1.3 Payroll taxes	10,840	83,946		94,786	6,712			101,498	101,556
1.4 Other personnel costs	730	5,655		6,385				6,385	5,936
1.5 Total personnel costs	193,467	1,498,281		1,691,748	98,439			1,790,187	1,682,545
2. Amounts paid to or retained by title agents		9,980,459		9,980,459				9,980,459	9,749,044
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	46,620	361,040		407,660	2,237			409,897	457,448
3.2 Surveys									
3.3 Other									69
4. Advertising	4,530	35,081		39,611				39,611	43,929
5. Boards, bureaus and associations	6,161	47,712		53,873				53,873	3,789
6. Title plant rent and maintenance									
7. Claim adjustment services	X X X	X X X	X X X	X X X		X X X	X X X		
8. Amounts charged off, net of recoveries	230	1,780		2,010				2,010	(15,495)
9. Marketing and promotional expenses	4,986	38,615		43,601				43,601	40,298
10. Insurance	1,445	11,192		12,637				12,637	21,700
11. Directors' fees									
12. Travel and travel items	3,133	24,265		27,398	2,237			29,635	37,927
13. Rent and rent items	12,978	100,504		113,482	7,830			121,312	122,503
14. Equipment	539	4,177		4,716				4,716	4,639
15. Cost or depreciation of EDP equipment and software									351
16. Printing, stationery, books and periodicals	7,124	55,168		62,292				62,292	48,753
17. Postage, telephone, messengers and express	3,995	30,938		34,933	1,119			36,052	73,009
18. Legal and auditing	10,150	78,605		88,755				88,755	158,466
19. Totals (Lines 1.5 to 18)	295,358	12,267,817		12,563,175	111,862			12,675,037	12,428,975
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	216,895			216,895				216,895	212,457
20.2 Insurance department licenses and fees	5,083			5,083				5,083	5,103
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	15,528			15,528				15,528	17,455
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	237,506			237,506				237,506	235,015
21. Real estate expenses									567
22. Real estate taxes									
23. Aggregate write-ins for other expenses	377	2,917		3,294				3,294	2,659
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	533,241	12,270,734		12,803,975	111,862		(a)	12,915,837	12,667,216
25. Less unpaid expenses - current year	78,506	337,186		415,692	466,001			881,693	845,478
26. Add unpaid expenses - prior year	73,610	322,071		395,681	449,797			845,478	976,139
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	528,345	12,255,619		12,783,964	95,658			12,879,622	12,797,877

OPERATIONS AND INVESTMENT EXHIBIT
PART 4 – NET OPERATING GAIN/LOSS EXHIBIT

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	1,673,530	12,960,465		14,633,995	X X X	14,633,995	14,347,398
1.2 Escrow and settlement services (Part 1A, Line 2)	2,175			2,175	X X X	2,175	20,205
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	205,123	203,700		408,823	X X X	408,823	361,426
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X			
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	1,880,828	13,164,165		15,044,993		15,044,993	14,729,029
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	231,991	194,303		426,294	X X X	426,294	435,577
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	533,241	12,270,734		12,803,975		12,803,975	12,557,745
6. Total Operating Deductions (Lines 4 + 5)	765,232	12,465,037		13,230,269		13,230,269	12,993,322
7. Net operating gain or (loss) (Lines 3 minus 6)	1,115,596	699,128		1,814,724		1,814,724	1,735,707

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

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 36,942	36,911
1.1 Bonds exempt from U.S. tax	(a) 98,226	94,559
1.2 Other bonds (unaffiliated)	(a) 226,574	202,135
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	265,812	259,153
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) 2,758	2,758
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	630,312	595,516
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)		595,516

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

- (a)

Includes \$1,084 accrual of discount less \$173,130 amortization of premium and less \$0 paid for accrued interest on purchases.
- (b)

Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued dividends on purchases.
- (c)

Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (d)

Includes \$0 for company's occupancy of its own buildings; and excludes \$0 interest on encumbrances.
- (e)

Includes \$0 accrual of discount less \$0 amortization of premium and less \$0 paid for accrued interest on purchases.
- (f)

Includes \$0 accrual of discount less \$0 amortization of premium.
- (g)

Includes \$0 investment expenses and \$0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h)

Includes \$0 interest on surplus notes and \$0 interest on capital notes.
- (i)

Includes \$0 depreciation on real estate and \$0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	(5,555)		(5,555)		
1.1 Bonds exempt from U.S. tax	682		682		
1.2 Other bonds (unaffiliated)	42,773		42,773		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(358,741)		(358,741)	(163,264)	
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)	(320,841)		(320,841)	(163,264)	

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

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (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	10,540	1,156	(9,384)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
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	670,756	678,005	7,249
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	10,762	13,911	3,149
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	69,066	90,919	21,853
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	761,124	783,991	22,867
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	761,124	783,991	22,867

DETAILS OF WRITE-IN LINES			
1101.	NONE		
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Other assets nonadmitted	69,066	90,919	21,853
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	69,066	90,919	21,853

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The Ohio Department of Insurance recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners (“NAIC”) *Accounting Practices and Procedures Manual* (“NAIC SAP”) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The state of Ohio has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. Specifically, the timing of amounts released from the statutory premium reserve under Ohio’s required practice differs from NAIC SAP.

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:

	2015	2014
Net Income		
State of Ohio Basis	\$ 1,520,452	\$ 2,131,909
State Prescribed Practice that incr/(decr) NAIC SAP		
Statutory Premium Reserve Recovery, net of tax	192,214	240,657
NAIC SAP Basis	<u>\$ 1,712,666</u>	<u>\$ 2,372,566</u>
Surplus		
State of Ohio Basis	\$ 8,125,194	\$ 10,075,813
State Prescribed Practice that incr/(decr) NAIC SAP		
Statutory Premium Reserve Recovery, net of tax	5,903,076	5,710,862
NAIC SAP Basis	<u>\$ 14,028,270</u>	<u>\$ 15,786,675</u>

B. Use of Estimates

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

C. Accounting Policies

Title insurance premiums are not fully recognized as revenue on the effective date of the policies. A portion of the premiums received is deferred and amortized in accordance with state mandated requirements, which governs the statutory premium reserve. The reserve for known title losses reflects the estimated cost necessary, based upon the most recent information available, 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 are reported at amortized cost or the lower of amortized cost or fair value using the scientific interest method.
- (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

NOTES TO FINANCIAL STATEMENTS

- (6) Loan backed securities - Not applicable
- (7) Investments in Subsidiaries, Controlled, and Affiliated Companies - 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 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.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Pharmaceutical Rebate Receivables – Not applicable

D. Going Concern – 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 – 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

(1) Restricted Assets

	1	2	3	4	5	6
Restricted Asset Category	Total Gross Restricted from Current Year	Total Gross Restricted from Prior Year	Increase /(Decrease) (1 minus 2)	Total Current Year Admitted Restricted	Percentage Gross Restricted to Total Assets	Percentage Admitted Restricted to Total Admitted Assets
(j) On deposit with states	1,050,865	1,073,971	(23,106)	1,050,865	3.65%	3.74%
(k) On deposit with other regulatory bodies	-	-	-	-	0.00%	0.00%
All other categories	-	-	-	-	0.00%	0.00%
Total Restricted Assets	1,050,865	1,073,971	(23,106)	1,050,865	3.65%	3.74%

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories – Not applicable

(3) Detail of Other Restricted Assets – Not applicable

- I. Working Capital Finance Investments – Not applicable
- J. Offsetting and Netting of Assets and Liabilities – Not applicable
- K. Structured Notes – Not applicable

6. Joint Ventures, Partnerships and Limited Liability Companies

A.- B. - The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of admitted assets as of December 31, 2015 or 2014.

NOTES TO FINANCIAL STATEMENTS

7. Investment Income

The Company has no due and accrued investment income excluded from surplus at December 2015 and December 31, 2014.

8. Derivative Instruments – Not applicable

9. Income Taxes

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

(1) DTA/DTL Components		2015		
Description		Ordinary	Capital	Total
(a)	Gross deferred tax assets	1,065,270	42,264	1,107,534
(b)	Statutory valuation allowance adjustment (enter as "-")	-	-	-
(c)	Adjusted gross deferred tax assets	1,065,270	42,264	1,107,534
(d)	Gross deferred tax liabilities	(1,120)	-	(1,120)
(e)	Net deferred tax asset/(liability) before admissibility test	1,064,150	42,264	1,106,414
(f)	Deferred tax assets nonadmitted	(628,492)	(42,264)	(670,756)
(g)	Net admitted deferred tax asset/(liability)	435,658	-	435,658
		2014		
		Ordinary	Capital	Total
(a)	Gross deferred tax assets	1,152,427	-	1,152,427
(b)	Statutory valuation allowance adjustment (enter as "-")	-	-	-
(c)	Adjusted gross deferred tax assets	1,152,427	-	1,152,427
(d)	Gross deferred tax liabilities	(460)	(14,879)	(15,339)
(e)	Net deferred tax asset/(liability) before admissibility test	1,151,967	(14,879)	1,137,088
(f)	Deferred tax assets nonadmitted	(678,005)	-	(678,005)
(g)	Net admitted deferred tax asset/(liability)	473,962	(14,879)	459,083
		Change		
		Ordinary	Capital	Total
(a)	Gross deferred tax assets	(87,157)	42,264	(44,893)
(b)	Statutory valuation allowance adjustment (enter as "-")	-	-	-
(c)	Adjusted gross deferred tax assets	(87,157)	42,264	(44,893)
(d)	Gross deferred tax liabilities	(660)	14,879	14,219
(e)	Net deferred tax asset/(liability) before admissibility test	(87,817)	57,143	(30,674)
(f)	Deferred tax assets nonadmitted	49,513	(42,264)	7,249
(g)	Net admitted deferred tax asset/(liability)	(38,304)	14,879	(23,425)
(2) Admission calculation components:		2015		
Description		Ordinary	Capital	Total
Admission calculation under ¶11.a.-¶11.c.				
(a)	Admitted pursuant to ¶11.a.	312,375	-	312,375
(b)	Admitted pursuant to ¶11.b.(lesser of i. or ii.)	123,282	-	123,282
(c)	¶11.b.i.	123,282	-	123,282
(d)	¶11.b.ii.	1,121,817	-	1,121,817
(e)	Admitted pursuant to ¶11.c.	1,121	-	1,121
(f)	Total admitted under ¶¶11.a.-11.c.	436,778	-	436,778
	Deferred tax liabilities	(1,120)	-	(1,120)
	Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	435,658	-	435,658
		2014		
		Ordinary	Capital	Total
Admission calculation under ¶11.a.-¶11.c.				
(a)	Admitted pursuant to ¶11.a.	327,383	-	327,383
(b)	Admitted pursuant to ¶11.b.(lesser of i. or ii.)	131,700	-	131,700
(c)	¶11.b.i.	131,700	-	131,700
(d)	¶11.b.ii.	1,441,165	-	1,441,165
(e)	Admitted pursuant to ¶11.c.	15,339	-	15,339
(f)	Total admitted under ¶¶11.a.-11.c.	474,422	-	474,422
	Deferred tax liabilities	(460)	(14,879)	(15,339)
	Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	473,962	(14,879)	459,083

NOTES TO FINANCIAL STATEMENTS

	Change		
	Ordinary	Capital	Total
Admission calculation under ¶11.a.-¶11.c.			
(a) Admitted pursuant to ¶11.a.	(15,008)	-	(15,008)
(b) Admitted pursuant to ¶11.b.(lesser of i. or ii.)	(319,348)	-	(319,348)
(c) ¶11.b.i.	(8,418)	-	(8,418)
(d) ¶11.b.ii.	(319,348)	-	(319,348)
(e) Admitted pursuant to ¶11.c.	(14,218)	-	(14,218)
(f) Total admitted under ¶¶11.a.-11.c.	(348,574)	-	(348,574)
Deferred tax liabilities	(660)	14,879	14,219
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	(349,234)	14,879	(334,355)

(3) Recovery Period and Threshold Limitation

	2015	2014
(a) Ratio Percentage Used to Determine Recover Period And Threshold Limitation Amount.	10.63%	8.59%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	7,478,777	9,607,768

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

(a) Description	2015		
	Ordinary	Capital	Total
1 Adjusted gross DTAs - Amount	-	-	-
2 Adjusted gross DTAs - Percentage	0.00%	0.00%	0.00%
3 Net admitted DTAs - Amount	-	-	-
4 Net admitted DTAs - Percentage	0.00%	0.00%	0.00%

	2014		
	Ordinary	Capital	Total
1 Adjusted gross DTAs - Amount	-	-	-
2 Adjusted gross DTAs - Percentage	0.00%	0.00%	0.00%
3 Net admitted DTAs - Amount	-	-	-
4 Net admitted DTAs - Percentage	0.00%	0.00%	0.00%

	Change		
	Ordinary	Capital	Total
1 Adjusted gross DTAs - Amount	-	-	-
2 Adjusted gross DTAs - Percentage	0.00%	0.00%	0.00%
3 Net admitted DTAs - Amount	-	-	-
4 Net admitted DTAs - Percentage	0.00%	0.00%	0.00%

(b) Does the Company's planning strategy include the use of reinsurance? Yes _____ No X

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	12/31/2015	12/31/2014
(a) Current federal income tax expense	793,814	657,876
(b) Foreign taxes	-	-
(e) Other, including prior year underaccrual (overaccrual)	(112,573)	19
(c) Subtotal	681,241	657,894
(d) Tax on capital gains/(losses)	(112,294)	260,084
(d) Utilization of capital loss carryforwards	-	-
(f) Federal and foreign income taxes incurred	568,947	917,978

NOTES TO FINANCIAL STATEMENTS

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	12/31/2015	12/31/2014	Change
(a) Ordinary			
1 Accrued Compensation & Benefits	18,178	13,657	4,521
2 Bad Debt Reserves	2,179	1,790	389
3 Other Loss Reserves/Accrued Expenses	-	-	-
4 Discounting of Unpaid Losses	975	1,113	(138)
5 Statutory Premium Reserve	1,012,310	1,098,771	(86,461)
6 Intangible Assets	-	-	-
7 Goodwill	-	-	-
8 Depreciable & Amortizable Assets	-	-	-
9 Other Assets	-	-	-
10 Nonadmitted Assets	31,628	37,095	(5,467)
11 Partnership & LLC Investments	-	-	-
Gross ordinary DTAs	1,065,270	1,152,427	(87,157)
(b) Statutory valuation adjustment - ordinary (-)			-
(c) Nonadmitted ordinary DTAs (-)	(628,492)	(678,005)	49,513
(d) Admitted ordinary DTAs	436,778	474,422	(37,644)
(e) Capital			
1 Investment Basis Differences	-	-	-
2 Capital Loss Carryover (Excess Capital Loss)	-	-	-
3 Unrealized Loss	42,264	-	42,264
4 Partnership & LLC Investments	-	-	-
Gross capital DTAs	42,264	-	42,264
(f) Statutory valuation adjustment - capital (-)	-	-	-
(g) Nonadmitted capital DTAs (-)	(42,264)	-	(42,264)
(h) Admitted capital DTAs	-	-	-
(i) Admitted DTAs	436,778	474,422	(37,644)
(3) DTLs Resulting From Book/Tax Differences In	12/31/2015	12/31/2014	Change
(a) Ordinary			
1 Accrued Compensation & Benefits	-	-	-
2 Depreciable & Amortizable Assets	(1,120)	(460)	(660)
3 Goodwill	-	-	-
4 Other DTLs	-	-	-
Ordinary DTLs	(1,120)	(460)	(660)
(b) Capital			
(1) Investment Basis Differences	-	-	-
(2) Unrealized Loss	-	(14,879)	14,879
Capital DTLs	-	(14,879)	14,879
(c) DTLs	(1,120)	(15,339)	14,219
(4) Net deferred tax assets/liabilities	435,658	459,083	(23,425)
The change in net deferred income taxes is comprised of the following:			
	12/31/2015	12/31/2014	Change
Total deferred tax assets	1,107,534	1,152,427	(44,893)
Total deferred tax liabilities	(1,120)	(15,339)	14,219
Net deferred tax assets/liabilities	1,106,414	1,137,088	(30,674)
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	1,106,414	1,137,088	(30,674)
LESS: Tax effect of unrealized gains/(losses)	(42,264)	14,879	(57,143)
LESS: Statutory valuation allowance adj allocated to unrealized (+)	-	-	-
Change in net deferred income tax [(charge)/benefit]	1,064,150	1,151,967	(87,817)

NOTES TO FINANCIAL STATEMENTS

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

The provision for federal income taxes incurred is different from that federal tax rate to income before income taxes. The significant items causing this difference are as follows:

	Description	Amount	Tax Effect	Effective Tax Rate
1	Income Before Taxes	2,089,399	731,290	35.0%
2	Tax Exempt Interest		(35,566)	-1.7%
3	Dividends Received Deduction		(63,754)	-3.1%
4	Nondeductible Expenses		19,607	0.9%
5	Foreign Taxes incurred		-	0.0%
6	Prior year provision true up adjustment		(277)	0.0%
7	Change in Valuation Allowance Adjustment		-	0.0%
8	less Deferred Tax Adjustment - Other		-	0.0%
9	Change in Tax Loss Contingency Reserve		-	0.0%
10	less Change in Deferred Tax on Nonadmitted Assets		5,467	0.3%
11	less Deferred taxes transferred with merged entities		-	0.0%
12	less current RTP booked as out of period to surplus		-	0.0%
13	Foreign Tax Credit		-	0.0%
14	Other / Rounding		(2)	0.0%
15				
16	Total		656,765	31.4%
17				
18	Federal income taxes incurred [expense/(benefit)]		681,242	
19	Foreign income taxes incurred [expense/(benefit)]		-	
20	Tax on capital gains/(losses)		(112,294)	
21	Change in net deferred income tax [charge/(benefit)]		87,817	
22	Total statutory income taxes		656,765	

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

At December 31, 2015, the Company had no net operating loss carryforwards.

At December 31, 2015, the Company had capital loss carryforwards expiring through the year 2018 of:

-

At December 31, 2015, the Company had no Alternative Minimum Tax credit carryforwards.

The following is income tax expense for 2013, 2014, and 2015 that is available for recoupment in the event of future losses:

	Year	Ordinary	Capital	Total
3	2013	-	53,410	53,410
2	2014	657,598	260,084	917,682
1	2015	793,814	-	793,814
	Total	1,451,412	313,494	1,764,906

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.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates

A. The Company is a member of a holding company group, as disclosed on Schedule Y Part 1 of this Statement.

B.- C. Dividends paid by the Company to its parent during 2015 and 2014 include the following:

Date	Amount	Type
12/11/2015	\$ 2,422,440	Cash
Total	\$ 2,422,440	

Date	Amount	Type
2/28/2014	\$ 12,337,102	Cash
Total	\$ 12,337,102	

As of December 31, 2015, the Company reported a dividend payable in the amount of \$2,422,440 for dividends declared to the parent on December 11, 2015. The dividend was approved by the Ohio Insurance Department after the balance sheet date and was paid on January 12, 2016 in cash.

D. Amounts due from or to related parties – The amount payable to related parties was \$391,930 at December 31, 2015.

E. Guarantees – Not applicable

F. Material Management or Service Contracts and Cost Sharing Arrangements

The Company receives certain management, administrative, and processing services from its parent, First American Title Insurance Company (“FATICO”), a Nebraska domiciled title insurer.

The Company is party to a Federal Tax Sharing Agreement with First American Financial Corporation with an effective date of August 7, 2014 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. All outstanding shares of the Company are owned by FATICO. Operating results or financial position of the Company would 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

M. SCA Investments – 8.b.ii. – Not applicable

N. SCA Investments – 8.b.i. – 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

E. Defined Contribution Plan – Not applicable

F. Multiemployer Plans - Not applicable

NOTES TO FINANCIAL STATEMENTS

G. Consolidated/Holding Company Plans

The Company participates in a qualified, noncontributory defined benefit plan, sponsored by its ultimate parent, The First American Financial Corporation. The parent company allocates amounts for this plan to the Company based on salaries. The Company's share of net expenses for the qualified pension plan were \$2,965 and \$1,989 for the years ended December 31, 2015 and 2014, respectively.

The Company also participates in a 401(k) Savings Plan (the Savings Plan), sponsored by its ultimate Parent company. The Savings Plan allows for employee-elective contributions up to the maximum deductible amount as determined by the Internal Revenue Code. The ultimate parent then makes contributions to the Savings Plan based on profitability, as well as contributions of participants. The Company's expense related to the Savings Plan amounted to \$35,323 and \$17,140 for the years ended December 31, 2015 and 2014, respectively.

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 obtain the approval of the Superintendent of Insurance for payment 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 income during the prior calendar year. The Superintendent may disapprove payment of any such dividend or distribution. The dividends to shareholders that can be paid without prior approval during 2016 is \$1,520,452.
- (4) 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.
- (5) There were no restrictions placed on the Company's surplus.
- (6) Not applicable
- (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 (\$120,754).
- (11) The Company does not have any surplus notes.
- (12) There was no quasi-reorganization during the period ended December 31, 2015.
- (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. Joint and Several Liabilities – Not applicable
- F. All Other Contingencies

The Company is involved in various routine legal proceedings related to its operations. While the ultimate disposition of each proceeding is not determinable, the Company does not believe that

NOTES TO FINANCIAL STATEMENTS

any of such proceedings will have a material adverse effect on its financial condition, results of operations or cash flows.

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, 2015 are as follows:

2016	\$	61,056
2017		61,056
2018		61,056
2019		20,965
2020		-
Thereafter		-
	\$	204,133

The Company incurred total rental expense in the amounts of \$78,577 and \$77,611 at December 31, 2015 and 2014, respectively.

- 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

A. The fair value of debt securities is based on the market values obtained from an independent pricing service that are evaluated using pricing models that vary by asset class and incorporate available trade, bid and other market information and price quotes from well-established independent broker-dealers. The independent pricing service monitors market indicators, industry and economic events, and for broker-quoted only securities, obtains quotes from market makers or broker-dealers that it recognizes to be market participants. The pricing service utilizes the market approach in determining the fair value of the debt securities held. Additionally, to the extent possible, the Company obtains an understanding of the valuation models and assumptions utilized by the service and has controls in place to determine that the values provided represent fair value. The validation procedures include comparing prices received from the pricing service to quotes received from other third party sources for securities with market prices that are readily verifiable. If the price comparison results in differences over a predefined threshold, the Company will assess the reasonableness of the changes relative to prior periods given the prevailing market conditions and assess changes in the issuers' credit worthiness, performance of any underlying collateral and prices of the instrument relative to similar issuances.

Typical inputs and assumptions to pricing models used to value U.S. Treasury bonds, governmental agency bonds, governmental agency mortgage-backed securities, municipal bonds, foreign bonds and corporate debt securities include, but are not limited to, benchmark yields, reported trades, broker-dealer quotes, credit spreads, credit ratings, bond insurance (if applicable), benchmark securities, bids, offers, reference data and industry and economic events. For mortgage-backed securities, inputs and assumptions may also include the structure of issuance, characteristics of the issuer, collateral attributes and prepayment speeds. The fair value of non-agency mortgage-backed securities is obtained from the independent pricing service referenced above and subject to the validation procedures discussed above.

The Company's financial assets measured 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 money market funds, certain mortgage-backed securities, and exchange traded equity and derivative securities.

NOTES TO FINANCIAL STATEMENTS

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, 2015.

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Total
Assets at fair value				
Common Stock				
Industrial & Misc	\$ 10,778,776	\$ -	\$ -	\$ 10,778,776
Total Common Stock	\$ 10,778,776	\$ -	\$ -	\$ 10,778,776
Total assets at fair value	\$ 10,778,776	\$ -	\$ -	\$ 10,778,776

- (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

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

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds						
U.S. Government	\$ 1,063,551	\$ 1,055,853	\$ -	\$ 1,063,551	\$ -	\$ -
Agency MBS, ABS	-	-	-	-	-	-
Municipal Bonds	3,922,256	3,820,379	-	3,922,256	-	-
Corporate Securities	3,313,017	3,235,825	-	3,313,017	-	-
Common Stock (Unaffiliated)	10,778,776	10,778,776	10,778,776	-	-	-
	\$ 19,077,600	\$ 18,890,833	\$ 10,778,776	\$ 8,298,824	\$ -	\$ -

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) Sub prime mortgage related exposure – None
 - (2) Direct exposure through investments in subprime loan mortgage loans – None
 - (3) Direct exposure through other investments – None
 - (4) Underwriting exposure to subprime mortgage risk – None
- G. Insurance linked securities – Not applicable

22. Subsequent Events

Subsequent events have been considered through February 29, 2016, for the statutory statement

NOTES TO FINANCIAL STATEMENTS

issued on February 29, 2016.

- (1) Type 1 Recognized Subsequent Events – None
- (2) Type II Non-Recognized Subsequent Events – 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 \$225,888 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**
- 27. **Structured Settlements – Not applicable**
- 28. **Supplemental Reserve – Not applicable**

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐

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 ☒ No ☐ N/A ☐

1.3

State Regulating?

Ohio

2.1

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

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2013

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.

12/31/2013

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).

12/16/2014

3.4

By what department or departments?

Ohio Department of Insurance

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes ☐ No ☐ N/A ☒

3.6

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

Yes ☐ No ☐ N/A ☒

4.1

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

4.11

sales of new business?

Yes ☐ No ☒

4.12

renewals?

Yes ☐ No ☒

4.2

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

4.21

sales of new business?

Yes ☐ No ☒

4.22

renewals?

Yes ☐ No ☒

5.1

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

Yes ☐ No ☒

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

GENERAL INTERROGATORIES

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

6.2 If yes, give full information:

.....

.....

.....

.....

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

7.2 If yes,

7.21 State the percentage of foreign control. _____ %

7.22 State the nationality(s) 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 NO	4 OCC YES	5 FDIC NO	6 SEC NO
First American Trust FSB	Santa Ana, Ca	NO	YES	NO	NO
.....

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 18A 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 [X]

10.6 If the response to 10.5 is no or n/a, please explain.
The company is an indirect wholly-owned subsidiary of a SOX compliant entity.

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?
Esther Hy, Senior Manager, Actuary, 1 First American Way Santa Ana, California 92707

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

12.11 Name of real estate holding company
12.12 Number of parcels involved
12.13 Total book/adjusted carrying value \$

12.2 If yes, provide explanation:

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

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

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

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

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

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules, and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code. Yes [X] No []

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

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

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

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 committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

20.13 Trustees, supreme or grand (Fraternal only)\$

20.2 Total amount of loans outstanding at 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]

GENERAL INTERROGATORIES

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment

22.22 Amount paid as expenses

22.23 Other amounts paid

\$

\$

\$

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

Yes [] No [X]

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

\$

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)

Yes [X] No []

24.02 If no, give full and complete information, relating thereto:

24.03 For 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 []

GENERAL INTERROGATORIES

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	Placed under option agreements	\$	
25.26	Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
25.27	FHLB Capital Stock	\$	
25.28	On deposit with states	\$	1,050,865
25.29	On deposit with other regulatory bodies	\$	
25.30	Pledged as collateral - excluding collateral pledged to an FHLB	\$	
25.31	Pledged as collateral to FHLB - including assets backing funding agreements	\$	
25.32	Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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]

GENERAL INTERROGATORIES

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

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

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

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

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	8,112,055	8,298,827	186,772
30.2 Preferred stocks			
30.3 Totals	8,112,055	8,298,827	186,772

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 []

GENERAL INTERROGATORIES

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 Investment Analysis 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? \$ 37,454

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
OHIO LAND TITLE ASSOCIATION	\$ 28,753
	\$
	\$

34.1 Amount of payments for legal expenses, if any? \$ 7,216

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

1 Name	2 Amount Paid
	\$
	\$
	\$

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

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

1 Name	2 Amount Paid
	\$
	\$
	\$

GENERAL INTERROGATORIES

PART 2 – TITLE INTERROGATORIES

1.

Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity?

Yes [☐] No [☒]

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 [☒]

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 [☒]

5.1

Has this reporting entity guaranteed policies issued by any other entity and now in force?

Yes [☐] No [☒]

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 [☒]

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

9.12 Short-term investments

9.13 Mortgages

9.14 Cash

9.15 Other admissible invested assets

9.16 Total

\$

\$

\$

\$

\$

\$

9.2

List below segregate funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E – Part 1D Summary, and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers).

9.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:

These funds consist of:

9.22 In cash on deposit

9.23 Other forms of security

\$

\$

\$

FIVE – YEAR HISTORICAL DATA

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

	1	2	3	4	5
	2015	2014	2013	2012	2011
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	1,684,393	1,608,727	1,982,284	2,008,259	1,787,814
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	13,044,593	12,792,414	14,128,306	11,761,685	10,534,355
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	14,728,986	14,401,141	16,110,590	13,769,944	12,322,169
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	14,633,995	14,347,398	15,814,035	13,746,411	12,420,532
6. Escrow and settlement service charges (Part 1A, Line 2)	2,175	20,205	15,685	12,850	4,972
7. Title examinations (Part 1A, Line 3)					224,558
8. Searches and abstracts (Part 1A, Line 4)	177,249	166,563	180,000	171,396	85,048
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	231,574	194,863	243,245	248,713	
11. Aggregate write-ins for other operating income (Page 4, Line 2)			105	77	
12. Total operating income (Page 4, Line 3)	15,044,993	14,729,029	16,253,070	14,179,447	12,735,110
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	1,814,724	1,735,707	2,230,329	1,785,932	1,223,134
14. Net investment gain or (loss) (Line 11)	386,969	1,054,096	1,069,335	1,896,438	1,381,561
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	681,241	657,894	894,596	938,772	564,399
17. Net income (Line 15)	1,520,452	2,131,909	2,405,068	2,743,598	2,040,296
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	44,824	119,641	81,405	105,604	66,905
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	28,066,417	26,662,101	45,250,576	42,240,524	43,881,622
20. Known claims reserve (Page 3, Line 1)	212,033	190,670	281,734	371,777	390,177
21. Statutory premium reserve (Page 3, Line 2)	15,536,158	15,494,050	15,480,969	15,288,187	15,295,476
22. Total liabilities (Page 3, Line 23)	19,941,223	16,586,288	16,677,760	16,605,691	21,419,703
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)	8,125,194	10,075,813	28,572,816	25,793,949	22,461,919
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	2,017,759	1,640,845	2,995,232	(1,978,847)	2,859,258
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)	29.7	57.7	70.5	76.3	82.9
27. Stocks (Lines 2.1 & 2.2)	39.5	24.6	19.2	13.6	5.3
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)	30.8	17.7	10.2	10.2	11.8
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					
33. Other invested assets (Line 8)					
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)					
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	2	3	4	5
	2015	2014	2013	2012	2011
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	(163,264)	(616,824)	468,561	72,530	61,730
48. Change in nonadmitted assets (Line 21)	22,867	(122,935)	(64,459)	717,940	135,315
49. Dividends to stockholders (Line 28)	(2,422,440)	(12,337,102)			
50. Change in surplus as regards policyholders for the year (Line 31)	(1,950,619)	(18,497,003)	2,778,868	3,329,926	2,012,162
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	293,069	417,170	330,141	578,116	805,190
52. Losses and allocated LAE incurred (Line 8, Col. 4)	314,432	326,106	240,098	559,716	837,771
53. Unallocated LAE incurred (Line 9, Col. 4)	111,862	109,471	121,373	101,660	102,471
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	426,294	435,577	361,471	661,376	940,242
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)	11.2	10.8	9.7	9.3	8.8
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	66.3	66.2	66.1	63.4	63.9
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	7.5	8.3	8.3	10.7	10.3
58. Total (Lines 55 to 57)	85.1	85.3	84.1	83.5	83.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	2.8	3.0	2.2	4.7	7.4
60. Operating expenses incurred (Line 5)	85.1	85.3	84.1	82.7	83.0
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	87.9	88.2	86.3	87.4	90.4
63. Net operating gain or (loss) (Line 8)	12.1	11.8	13.7	12.6	9.6
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
64. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	2.9	3.0	2.3	4.8	7.6
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	87.2	87.4	85.3	85.4	85.8
One-Year Schedule P Part 2 Development (000 omitted)					
66. Development in estimated losses and ALAE on policies effective before current year (Schedule P, Part 2, Line 22, Col. 11)	(189)	(710)	(391)	(182)	(189)
67. Percent of such development to policyholders' surplus of prior year-end (Line 66 above divided by Page 4, Line 16, Col. 1 x 100.0)	(1.9)	(2.5)	(1.5)	(0.8)	(1.9)
One-Year Schedule P Part 3 Development (000 omitted)					
68. Development in estimated losses and ALAE for claims reported before curr year (Schedule P, Part 3, Line 12, Col. 11)	226	187	159	411	226
69. Percent of such development to policyholders' surplus of prior year-end (Line 68 above divided by Page 4, Line 16, Col. 1 x 100.0)	2.2	0.7	0.6	1.8	2.2
Two-Year Schedule P Part 2 Development (000 omitted)					
70. Development in estimated losses and ALAE on policies effective before prior year-end (Schedule P, Part 2, Line 22, Col. 12)	(757)	(808)	(466)	268	(757)
71. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year-end (Line 70 above divided by Page 4, Line 16, Col. 2 x 100.0)	(2.6)	(3.1)	(2.1)	1.3	(2.6)
Two-Year Schedule P Part 3 Development (000 omitted)					
72. Development in estimated losses and ALAE for claims reported before prior year-end (Schedule P, Part 3, Line 12, Col. 12)	299	225	413	706	299
73. Percent of such development to policyholders' surplus of second prior year-end (Line 72 above divided by Page 4, Line 16, Col. 2 x 100.0)	1.0	0.9	1.8	3.5	1.0

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

Yes [] No [X]

If no, please explain:

N/A

SCHEDULE P – PART 1 – SUMMARY
(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	293,965	236	1,038	3,100	292,139	10,372			6,698		
2. 2006	3,751	17,150		140	54	17,236	231			246		
3. 2007	3,443	14,851		113	52	14,912	274			696		
4. 2008	2,716	11,490		80	46	11,524	74			108		
5. 2009	2,713	11,514		298	38	11,774	37			73		
6. 2010	2,866	12,427		288	18	12,697	29			92		
7. 2011	7,391	12,322	3	315	30	12,610	28			8		
8. 2012	3,980	13,770		433	31	14,172	3			30		
9. 2013	3,135	16,110		439	104	16,445	9			2		
10. 2014	2,937	14,401		382	41	14,742	36			2		
11. 2015	2,901	14,729	4	411	57	15,087	1			1		
12. Totals	X X X	432,729	243	3,937	3,571	433,338	11,094			7,956		

Years in Which Policies Were Written	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense (Cols. 7 + 8 + 10 + 11 - 9 - 12 + 14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	2,922	333	17,403	1,863	149			1,147			183
2. 2006			477	92	10			93			15
3. 2007			970	90	23			233			37
4. 2008			182	46	7			56			9
5. 2009			110	32				42			6
6. 2010			121	30	23			73			13
7. 2011			36	12				27			4
8. 2012			33	17				109			16
9. 2013			11	11				236			35
10. 2014			38	10				384			57
11. 2015			2	4				601			91
12. Totals	2,922	333	19,383	2,207	212			3,001			466

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ([Cols. 29 + 14 + 23] / Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24 - 33)
			26 Direct (Cols. 7 + 10 + 17 + 20)	27 Assumed (Cols. 8 + 11 + 18 + 21)	28 Ceded (Cols. 9 + 12 + 19 + 22)	29 Net	30 Direct Basis ([Cols. 14 + 23 + 26] / Col. 2)	31 Net Basis ([Cols. 14 + 23 + 29] / [Cols. 6 - 4])			
1. Prior	1,479	24	18,366			18,366	6.423	6.486	X X X		1,479
2. 2006	118	3	580			580	3.469	3.480	15.862		118
3. 2007	293	5	1,226			1,226	8.504	8.534	36.683		293
4. 2008	72	1	245			245	2.211	2.220	9.352		72
5. 2009	48		152			152	1.372	1.377	5.824		48
6. 2010	109	3	217			217	1.851	1.853	8.025		109
7. 2011	31		63			63	0.544	0.545	0.907		31
8. 2012	125		142			142	1.147	1.150	3.970		125
9. 2013	271		247			247	1.750	1.762	8.995		271
10. 2014	441	3	422			422	3.326	3.336	16.309		441
11. 2015	692	2	603			603	4.712	4.729	23.923		692
12. Totals	3,679	41	22,263			22,263	X X X	X X X	X X X		3,679

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
By States and Territories

States, Etc.	1	2	Direct Premiums Written			6	7	8	9	10
			3	Agency Operations						
				4	5					
	Active Status	Premium Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Net Premiums Earned	Direct Losses and Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1. Alabama	AL	N								
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N								
5. California	CA	N								
6. Colorado	CO	N								
7. Connecticut	CT	N								
8. Delaware	DE	N								
9. District of Columbia	DC	N								
10. Florida	FL	N								
11. Georgia	GA	N								
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	N								
15. Indiana	IN	L R		37,345		250	37,239	4,322	350	
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	L R		45,891		3	45,760	23,438	24,780	79,090
19. Louisiana	LA	N								
20. Maine	ME	N								
21. Maryland	MD	N								
22. Massachusetts	MA	N								
23. Michigan	MI	N								
24. Minnesota	MN	N								
25. Mississippi	MS	N								
26. Missouri	MO	N								
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N								
30. New Hampshire	NH	N								
31. New Jersey	NJ	N								
32. New Mexico	NM	N								
33. New York	NY	N								
34. North Carolina	NC	N								
35. North Dakota	ND	N								
36. Ohio	OH	L R	1,899	12,961,357		81,691	12,873,312	94,883	108,007	66,809
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	L R,S,X,C,	1,682,494			329,054	1,677,684	170,427	181,295	66,134
40. Rhode Island	RI	N								
41. South Carolina	SC	N								
42. South Dakota	SD	N								
43. Tennessee	TN	N								
44. Texas	TX	N								
45. Utah	UT	N								
46. Vermont	VT	N								
47. Virginia	VA	N								
48. Washington	WA	N								
49. West Virginia	WV	L R								
50. Wisconsin	WI	N								
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N								
55. U.S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CAN	N								
58. Aggregate Other Alien	OT	X X X	X X X							
59. Totals	(a) 5	X X X	1,684,393	13,044,593		410,998	14,633,995	293,070	314,432	212,033

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

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

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

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

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

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC Company Code or Alien Insurer Code	Domiciliary Jurisdiction	Federal ID Number	Name of Parents Subs and Affiliates
70	First American Title Insurance Company	50814	NE	95-2566122	First American Title Insurance Company
-	-	-	-	-	Parent of First American Title Insurance Company
		00000	CA	95-3067855	First American Property & Casualty Insurance Agency, Inc.
70	First American Title Insurance Company	37710	CA	94-2545863	First American Property & Casualty Insurance Company
70	First American Title Insurance Company	34525	CA	33-0194889	First American Specialty Insurance Company
		00000	CA	26-1911571	First American Financial Corporation
-	-	-	-	-	Sub's and Aff's of First American Title Insurance Company
		00000	NM	85-0333078	Dona Ana Title Company, Inc.
		00000	DE	26-1406149	FATCO Holdings, LLC
		00000	NY	26-1077741	FATNY Realty Holdings LLC
		00000	IL	37-1348810	Faxxon Legal Information Services, Inc.
		00000	DE		First American China Holdings, LLC
		00000	DE	45-0508466	First American Exchange Company, LLC
		00000	MUS		First American Holdings (Mauritius) Limited
		00000	OK	73-0458540	First American Title & Trust Company
70	First American Title Insurance Company	51624	TX	72-0976930	First American Title Guaranty Company
70	First American Title Insurance Company	51527	LA	72-0894409	First American Title Insurance Company of Louisiana
		00000	HI	47-2548935	First American Vacation Ownership Services, Inc.
		00000	MA	45-2595814	Massachusetts Title Company
		00000	RI	45-3789392	Mortgage Guarantee & Title Company, LLC
70	First American Title Insurance Company	51330	OH	31-0573692	Ohio Bar Title Insurance Company
		00000	NLD		FAF International Holdings B.V.
		00000	MEX		First American Title Services de Mexico, S. de R.L. de C.V.
		00000	CA	94-1386566	Mid Valley Title and Escrow Company
		00000	DE	61-1427294	First Reliable, LLC
		00000	FL	61-1445665	HomePartners Title Services, LLC dba Keyes Title Services
		00000	BMU		American Data Exchange Corporation Ltd.
		00000	AK		South East Insurance Condominium Association
		00000	WA	91-1202822	Pacific Northwest Title Company of Kitsap County, Inc.
		00000	DE	52-2339172	The Orange Coast Company, LLC
		00000	UT	20-2500387	U.S. Title Insurance Agency, LLC
		00000	MO	43-1178808	Jackson Plant Associates, Inc.
		00000	PAN		Synergies-First Dominican Services Corp., S.A.
		00000	CA	95-2494273	Title Records, Inc.

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

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC Company Code or Alien Insurer Code	Domiciliary Jurisdiction	Federal ID Number	Name of Parents Subs and Affiliates
		00000	MD	54-2020078	Magnolia Housing Partners Limited Partnership
		00000	KY	61-1166264	Kentucky Land Title Agency, Inc.
		00000	KS	27-1044816	Security 1st Title LLC
		00000	NY	13-4075010	The Judicial Title Insurance Agency, LLC
		00000	DE	46-4858736	Title Security Agency, LLC
		32336	VT	03-0311175	Title Reinsurance Company
		00000	OH		Area Title Agency, Inc.
		00000	UT	87-0302632	Automated Title Service, Inc.
		00000	OH	34-1641398	Mortgage Information Services, Inc.
		00000	AZ		R.E. Consumer's Choice, L.L.C.
		00000	IND		First American (India) Private Limited
		00000	CAN		FCT Holdings Company Ltd.
-	-	-	-	-	Sub's of American Data Exchange Corporation Ltd.
		00000	KEN		ADEC Kenya Services EPZ Limited
		00000	PHL	008-579-412	AMDATEX Silay Inc.
		00000	PHL		AMDATEX Las Piñas Services, Inc.
		00000	PHL		AMDATEX Services Corporation
-	-	-	-	-	Sub's and Aff's of FAF International Holdings B.V.
		00000	NLD		FAF International Property Services Holdings B.V.
		AA-1930059	AUS		First American Title Insurance Company of Australia Pty Limited
		00000	GBR		First Title Insurance Brokers Limited
		AA-1120167	GBR		First Title Insurance plc
		00000	IND		First American (India) Private Limited
		00000	AUS		FAF International Property Services (Australia) Pty Ltd
-	-	-	-	-	Sub's and Aff's of FATCO Holdings, LLC
		00000	DE	52-2364313	First American Title Company, LLC (DE)
		00000	DE	46-2981565	First American Trustee Services, LLC
		00000	AL	63-0754346	Cahaba Title, Inc.
		00000	UT	87-0461613	Backman Title Company of Utah, Inc.
		00000	TX	75-2966952	Titlestar Mortgagee Services, L.L.C.
		00000	VA		Hi-Tech Title Solutions, Inc.
		00000	UT	33-1025101	Integrated Title Insurance Services LLC
		00000	OH	45-0509509	Progressive Land Title Agency, Ltd.
		00000	ID	20-0447485	Title Financial Corporation

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

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC Company Code or Alien Insurer Code	Domiciliary Jurisdiction	Federal ID Number	Name of Parents Subs and Affiliates
		00000	NJ	22-3793340	Trans-County Title Agency, LLC
		00000	FL	20-1018296	Equity Land Title, LLC
		00000	NJ	23-2207864	Fidelity Title Abstract Company
		00000	FL	02-0680055	McNeese Title, LLC
		00000	FL	65-0920100	Trans-State Title Insurance Company, L.L.C.
-	-	-	-	-	Aff of First American China Holdings, LLC
		00000	MEX		First American Title Services de Mexico, S. de R.L. de C.V.
-	-	-	-	-	Aff of First American Holdings (Mauritius) Limited
		00000	NLD		FAF International Holdings B.V.
-	-	-	-	-	Sub of First American Title & Trust Company
		00000	OK	73-0746898	Southwest Title Land Company
-	-	-	-	-	Aff of First American Title Guaranty Company
		00000	AK		First American United General Alaska LLC
-	-	-	-	-	Sub's of FCT Holdings Company Ltd.
		AA-1560143	CAN		FCT Insurance Company Ltd.
		00000	CAN		First American International Title Services Inc.
		00000	CAN		First Canadian Title Company Limited
-	-	-	-	-	Sub's of First Canadian Title Company Limited
		00000	CAN		FCT Insurance Services Inc.
		00000	CAN		Promeric Technologies Inc.
		00000	CAN		Delta 360 Inc.
-	-	-	-	-	Sub of Mid Valley Title and Escrow Company
		00000	CA	94-1644158	Mt. Shasta Title and Escrow Company
-	-	-	-	-	Aff of Ohio Bar Title Insurance Company
		32336	VT	03-0311175	Title Reinsurance Company
-	-	-	-	-	Sub of The Orange Coast Company, LLC
		00000	DE	20-0594578	Orange Coast Holdings, Inc.
-	-	-	-	-	Aff of Backman Title Company of Utah, Inc.
		00000	UT	87-0302632	Automated Title Service, Inc.
-	-	-	-	-	Sub's of FAF International Property Services Holdings B.V.
		00000	KOR		Corea Title Company
		00000	DE	26-0634116	First American International Holdings, LLC
		00000	NZL		First Mortgage Services Limited
		00000	AUS		First Mortgage Services Pty Limited

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

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC Company Code or Alien Insurer Code	Domiciliary Jurisdiction	Federal ID Number	Name of Parents Subs and Affiliates
		00000	GBR		First Title Limited
		00000	AUS		FMSA Legal Pty Limited
-	-	-	-	-	Sub's and Aff of First American Title Company, LLC (DE)
		00000	AK		First American United General Alaska LLC
		00000	AK	92-0171859	Alaska Joint Title Plant, LLC
		00000	AK	92-0167226	TransAlaska Group, LLC
		00000	UT	87-0302632	Automated Title Service, Inc.
-	-	-	-	-	Sub of Orange Coast Holdings, Inc.
		00000	CA		Orange Coast Title Company
-	-	-	-	-	Sub of First American International Holdings, LLC
		00000	CHN		First Title Real Estate Guaranty Co., Ltd.
-	-	-	-	-	Sub's of First Mortgage Services Limited
		00000	NZL		First Title Pacific Limited
		00000	NZL		FMS Administration Limited
		00000	NZL		Propel-LC Limited
-	-	-	-	-	Sub of First Mortgage Services Pty Limited
		00000	AUS		FAF International Property Services (Australia) Pty Ltd
-	-	-	-	-	Sub's and Aff of First Title Limited
		00000	GBR		enact Holdings Limited
		00000	GBR		FAF International Limited
		00000	DEU		First European Title GmbH
		00000	HUN		First Title CEE (Biztosítasközzvetítő Korlátolt Felelősségű Társaság)
		00000	GBR		First Title Services Limited
		00000	GBR		LL Connect Limited
		00000	GBR		The Live Organization Limited
		00000	GBR		Decision First Limited
-	-	-	-	-	Sub's and Aff's of Orange Coast Title Company
		00000	TX	03-0502745	First Centennial Title of Texas, LLC
		00000	DE		Olympic Holding Company, LLC
		00000	NV	94-3408145	Equity Title, LLC
		00000	CA		California Title Company
-	-	-	-	-	Sub's of enact Holdings Limited
		00000	GBR		enact Conveyancing Limited
		00000	GBR		enact Processing Solutions Limited

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

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC Company Code or Alien Insurer Code	Domiciliary Jurisdiction	Federal ID Number	Name of Parents Subs and Affiliates
		00000	GBR		enact Properties Limited
-	-	-	-	-	Sub's and Aff of FAF International Property Services (Aus) Pty Ltd
		00000	AUS		First Australian Company Pty Limited
		00000	AUS		First Conveyancing Pty Limited
		00000	AUS		First Legal Pty Ltd
		00000	AUS		First Mortgage Services Australia Pty Ltd.
		00000	SGP		MoGo Plus Holdings Pte. Ltd.
-	-	-	-	-	Sub of First Title CEE
		00000	POL		First Title Polska Sp. Z.o.o.
-	-	-	-	-	Sub and Aff of First Title Real Estate Guaranty Co., Ltd.
		00000	CHN		Beijing Word of Mouth Investment Consulting Co., Ltd.
		00000	CHN		Beijing Word of Mouth Information and Technology Co., Ltd.
-	-	-	-	-	Sub of Olympic Holding Company, LLC
		00000	CA		Real Advantage Title Insurance Company
-	-	-	-	-	Sub's of The Live Organization Limited
		00000	GBR		Live Letting Exchange Limited
		00000	GBR		Live Overseas Limited
-	-	-	-	-	Aff of Beijing Word of Mouth Investment Consulting Co., Ltd.
		00000	CHN		Beijing Wealth Word of Mouth Information Consulting Co., Ltd.
-	-	-	-	-	Sub of Backman Title Company of Utah, Inc.
		00000	UT		Backman Title Services, Ltd. LP
-	-	-	-	-	Aff of Backman Title Services, Ltd. LP
		00000	UT		eTitle Insurance Agency, LLC
-	-	-	-	-	Sub of MoGo Plus Holdings Pte. Ltd.
		00000	ZAF		Mogo Holdings Pty Ltd (Au)
-	-	-	-	-	Sub of R.E. Consumer's Choice, L.L.C.
		00000	AZ		Cazre, LLC
-	-	-	-	-	Sub of Security 1st Title LLC
		00000	KS	27-1597199	MYTECH LLC
-	-	-	-	-	Sub's and Aff of Orange Coast Title Company
		00000	AZ		Equity Title Agency, Inc.
		00000	CO		Equity Title of Colorado, LLC
		00000	NV		Escrowdesk, LLC
		00000	CA		Ezdocsearch, LLC

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

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC Company Code or Alien Insurer Code	Domiciliary Jurisdiction	Federal ID Number	Name of Parents Subs and Affiliates
		00000	CA		Financial Processing Systems Corp.
		00000	NV		First Centennial Title Company of Nevada
		00000	DE		Integrated Lender Services, Inc.
		00000	CA		JLM Corporation
		00000	NV		Laureltree Insurance Services, LLC
		00000	NV		Laureltree Investments, LLC
		00000	NV		Laureltree Promotions, LLC
		00000	OR		Orange Coast Title Co, LLC (Oregon)
		00000	CA		National Asset Management Group
		00000	NV		Orange Coast Title Company of Southern California
		00000	CA		Orange Coast Title Company of Northern California
		00000	PA		Real Advantage, LLC
		00000	PA		Real Advantage Holding Company
-	-	-	-	-	Sub of Laureltree Promotions, LLC
		00000	CA		LT Wholesalers, LLC
-	-	-	-	-	Sub of Orange Coast Title Co. of Northern California
		00000	CA		OCTNC Partners II, LLC
-	-	-	-	-	Sub's of Real Advantage, LLC
		00000	WY		Real Advantage II, LLC
		00000	AZ		Real Advantage III, LLC
		00000	UT		Real Advantage Title Insurance Agency, LLC
-	-	-	-	-	Sub's and Aff of Equity Title of Colorado, LLC
		00000	CO		Equity Title Associates I, LLC
		00000	CO		Equity Title Associates II, LLC
		00000	CO		Equity Title Associates III, LLC
-	-	-	-	-	Sub of Real Advantage Holding Company
		00000	PA		Real Advantage IV, LLC
-	-	-	-	-	Sub's of Title Financial Corporation
		00000	MT		First American Title Company of Montana, Inc.
		00000	ID	82-0302598	First American Title Company, Inc. (ID)
		00000	ID		Title Financial Specialty Services
		00000	WY		Title Financial Corporation of Wyoming, Inc.
-	-	-	-	-	Sub's of Title Financial Corporation of Wyoming, Inc.

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

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC Company Code or Alien Insurer Code	Domiciliary Jurisdiction	Federal ID Number	Name of Parents Subs and Affiliates
		00000	WY		Big Horn Title Services
		00000	WY		Gillette Title Services
		00000	WY		Jackson Hole Title & Escrow
		00000	WY		Laramie County Abstract & Title
-	-	-	-	-	Sub of First American Title Company of Montana, Inc.
		00000	MT		Insured Titles LLC
-	-	-	-	-	Sub's and Aff of Title Security Agency, LLC
		00000	AZ		Catalina Title Agency LLC
		00000	AZ		Long Title Agency LLC
		00000	AZ		Signature Title Agency Of Arizona LLC
-	-	-	-	-	Sub and Aff's of Trans-County Title Agency, LLC
		00000	NJ		New Venture Title Agency, LLC
		00000	NJ		Racetrack Title Agency, LLC
		00000	NJ		Trans County Title Associates II, LLC
-	-	-	-	-	Aff of Trans County Title Associates II, LLC
		00000	NJ		Stelton Title Agency, LLC
-	-	-	-	-	Sub's of Magnolia Housing Partners Limited Partnership
		00000	MD		First Magnolia Park Partners L.P
		00000	MD		Magnolia II State L.P.
		00000	MD		Magnolia II Federal L.P.
-	-	-	-	-	Sub of First Magnolia Park Partners L.P
		00000	GA		CCH John Eagan I Homes L.P
-	-	-	-	-	Aff of Magnolia II State L.P.
		00000	GA		CCH John Eagan II Homes L.P.
-	-	-	-	-	Sub of Magnolia II Federal L.P.
		00000	GA		CCH John Eagan II Homes L.P.

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