

AMENDED FILING COVER SHEET

Amended File Title	Amended Explanation
Jurat	Included for Amended filing
Five-Year Historical Data (2 pgs)	Amended filing due to improper NAIC calculations



51632201520100105

ANNUAL STATEMENT

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

EnTitle Insurance Company

NAIC Group Code	3483	3483	NAIC Company Code	51632	Employer's ID Number	34-1252928
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio	State of Domicile or Port of Entry			OHIO	
Country of Domicile	United States of America					
Incorporated/Organized	April 7, 1978			Commenced Business	April 7, 1978	
Statutory Home Office	3 Summit Park Drive, Suite 525			Independence, OH, US 44131		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	3 Summit Park Drive, Suite 525					
	(Street and Number)					
	Independence, OH, US 44131			216-524-3400		
	(City or Town, State, Country and Zip Code)			(Area Code) (Telephone Number)		
Mail Address	3 Summit Park Drive, Suite 525			Independence, OH, US 44131		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	3 Summit Park Drive, Suite 525			Independence, OH, US 44131		
	(Street and Number)			(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)		
Internet Web Site Address	www.entitledirect.com					
Statutory Statement Contact	Maryse Jean-Pierre			216-524-3400		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	Maryse.Jean-Pierre@EntitleDirect.com			216-524-3488		
	(E-Mail Address)			(Fax Number)		

OFFICERS

	Name	Title
1.	Lee H. Baskey	President
2.	Steven R. Palmer #	Secretary
3.	Maryse Jean-Pierre	Assistant Secretary

VICE-PRESIDENTS

Name	Title	Name	Title
Kimberly Lauderbaugh	Vice President of Operations	Valerie Bradford	Vice President - California Operations
Maria Boccardi #	Vice President - Claims Counsel		

DIRECTORS OR TRUSTEES

Steven R. Palmer #	Timothy M. Dwyer	Hanley C. Clark	Lee H. Baskey

State of Ohio

County of Cuyahoga 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)
Lee H. Baskey	Steven R. Palmer	Maryse Jean-Pierre
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President	Secretary	Assistant Secretary
(Title)	(Title)	(Title)

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

- a. Is this an original filing?

[] Yes [X] No
- b. If no:

1. State the amendment number1

2. Date filed03/14/2016

3. Number of pages attached4

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)	7,815,254	4,584,074	7,692,659	8,117,320	4,870,315
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	4,489,510	3,933,034	3,927,054	4,653,198	6,012,720
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	12,304,764	8,517,108	11,619,713	12,770,518	10,883,035
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	11,660,426	8,269,704	11,108,374	12,045,296	10,254,779
6. Escrow and settlement service charges (Part 1A, Line 2)	4,028,288	2,398,884	3,682,516	4,369,625	2,604,567
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)	1,033,781	569,544	1,496,849	1,235,076	607,067
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	371,221	253,782	303,307	2,133	364
11. Aggregate write-ins for other operating income (Page 4, Line 2)		13,180	124,439		
12. Total operating income (Page 4, Line 3)	17,093,716	11,505,094	16,715,485	17,652,130	13,466,777
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(282,112)	(2,897,777)	(1,636,628)	(1,389,697)	(2,894,393)
14. Net investment gain or (loss) (Line 11)	7,612	13,696	23,620	17,772	42,580
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)					
17. Net income (Line 15)	(274,500)	(2,884,081)	(1,613,008)	(1,371,925)	(2,851,813)
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	359,104	618,033	304,971	644,762	79,801
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	16,763,509	16,140,763	18,991,463	21,806,046	11,014,417
20. Known claims reserve (Page 3, Line 1)	537,318	358,133	79,525	455,705	974,912
21. Statutory premium reserve (Page 3, Line 2)	5,767,062	5,307,723	5,146,432	4,761,489	4,161,267
22. Total liabilities (Page 3, Line 23)	7,159,303	6,090,001	5,683,625	6,584,063	5,804,527
23. Capital paid up (Page 3, Lines 25 + 26)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
24. Surplus as regards policyholders (Page 3, Line 32)	9,604,206	10,050,762	13,307,838	15,221,983	5,209,889
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	1,155,059	(2,497,890)	(1,240,136)	(1,830,822)	(4,194,843)
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)	28.6	21.7	22.5	19.0	38.0
27. Stocks (Lines 2.1 & 2.2)					
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)	71.5	78.2	77.5	81.0	62.0
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					
33. Other invested assets (Line 8)					
34. Receivable for securities (Line 9)		0.1			
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)	125	400	3,258	23,306	12,691
48. Change in nonadmitted assets (Line 21)	(1,337,989)	(1,331,687)	(858,219)	758,601	(1,304,740)
49. Dividends to stockholders (Line 28)					
50. Change in surplus as regards policyholders for the year (Line 31)	(446,556)	(3,257,076)	(1,914,145)	10,012,094	(822,344)
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	(365,123)	215,520	651,841	876,870	4,061,854
52. Losses and allocated LAE incurred (Line 8, Col. 4)	(185,938)	494,128	275,661	357,663	1,472,824
53. Unallocated LAE incurred (Line 9, Col. 4)					
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	(185,938)	494,128	275,661	357,663	1,472,824
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)	38.6	46.5	37.1	33.6	28.9
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	17.1	22.7	15.9	18.8	31.7
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	47.0	51.6	55.1	53.5	49.9
58. Total (Lines 55 to 57)	102.7	120.9	108.1	105.8	110.5
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	(1.1)	4.3	1.6	2.0	10.9
60. Operating expenses incurred (Line 5)	102.7	120.9	108.1	105.8	110.6
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	101.7	125.2	109.8	107.9	121.5
63. Net operating gain or (loss) (Line 8)	(1.7)	(25.2)	(9.8)	(7.9)	(21.5)
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)	(1.5)	5.9	2.4	2.8	13.6
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	144.9	165.0	157.3	147.8	137.9
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)	(943)	115	(36)	(89)	1,623
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)	(9.4)	0.9	(0.2)	(1.7)	26.9
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)	(311)	338	94	241	2,114
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)	(3.1)	2.5	0.6	4.6	35.1
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)	(663)	(132)	(116)	1,345	368
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)	(5.0)	(0.9)	(2.2)	22.3	5.7
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)	5	66	257	1,948	1,509
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)	0.0	0.4	4.9	32.3	23.2

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:

Not applicable