

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, 2016

TITLE

2016



51330201620100100

ANNUAL STATEMENT

**For the Year Ended December 31, 2016
OF THE CONDITION AND AFFAIRS OF THE**

Ohio Bar Title Insurance Company

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

OFFICERS

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

VICE-PRESIDENTS

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
Matthew David Ballard #	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
Gregory Scott Holtz #	Vice President		

DIRECTORS OR TRUSTEES

State of California

County of Orange ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)
Kevin Francis Eichner
(Printed Name)
1.
President
(Title)

(Signature)
Michael Joseph Fromhold
(Printed Name)
2.
Secretary
(Title)

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

Subscribed and sworn to (or affirmed) before me this on this
day of , 2017, by

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	7,189,951		7,189,951	8,112,057
2. Stocks (Schedule D):				
2.1 Preferred stocks	16,283,567		16,283,567	10,778,776
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 2,790,555, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 594,257, Schedule DA)	3,384,811		3,384,811	8,423,222
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)	26,858,329		26,858,329	27,314,055
13. Title plants less \$ 0 charged off (for Title insurers only)	94,441		94,441	100,104
14. Investment income due and accrued				
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	122,237	13,166	109,071	44,824
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
18.2 Net deferred tax asset	935,125	518,973	416,152	435,658
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$ 0)	7,612	7,612		
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	52,995	52,995		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	28,070,739	592,746	27,477,993	28,066,417
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	28,070,739	592,746	27,477,993	28,066,417

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	NONE			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Other assets nonadmitted	52,995	52,995		
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)	52,995	52,995		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	166,207	212,033
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	15,708,475	15,536,158
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)	241,435	240,717
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	224,178	174,975
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	75,202	
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	85,496	85,410
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	459,012	391,930
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)	16,960,005	19,941,223
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	6,819,383	6,819,385
30. Unassigned funds (surplus)	2,698,605	305,809
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)	10,517,988	8,125,194
33. Totals (Page 2, Line 28, Col. 3)	27,477,993	28,066,417

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

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	16,119,574	14,633,995
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	180	2,175
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	576,781	408,823
2. Other operating income (Part 4, Line 2, Col. 5)	69	
3. Total Operating Income (Lines 1 through 2)	16,696,604	15,044,993
EXPENSES		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	334,214	426,294
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	14,089,007	12,803,975
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	14,423,221	13,230,269
8. Net operating gain or (loss) (Lines 3 minus 7)	2,273,383	1,814,724
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	620,566	595,516
10. Net realized capital gains (losses) less capital gains tax of \$ 34,001 (Exhibit of Capital Gains (Losses))	63,145	(208,547)
11. Net investment gain (loss) (Lines 9 + 10)	683,711	386,969
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)	2,957,094	2,201,693
14. Federal and foreign income taxes incurred	842,782	681,241
15. Net income (Lines 13 minus 14)	2,114,312	1,520,452
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	8,125,194	10,075,813
17. Net income (from Line 15)	2,114,312	1,520,452
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	281,393	(163,264)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(171,289)	(30,674)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	168,378	22,867
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)
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)
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)	2,392,794	(1,950,619)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	10,517,988	8,125,194

DETAILS OF WRITE-IN LINES		
1201.		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page	NONE	
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page	NONE	
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	16,225,018	14,741,537
2. Net investment income	743,377	802,359
3. Miscellaneous income	577,030	410,998
4. Total (Lines 1 through 3)	17,545,425	15,954,894
5. Benefit and loss related payments	249,986	293,069
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	14,166,948	12,941,400
7. Commissions, expenses paid and aggregate write-ins for deductions	0	0
8. Dividends paid to policyholders	629,805	702,666
9. Federal and foreign income taxes paid (recovered) net of \$	0	0
10. Total (Lines 5 through 9)	15,046,739	13,937,135
11. Net cash from operations (Line 4 minus Line 10)	2,498,686	2,017,759
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,023,276	6,823,241
12.2 Stocks	1,399,727	8,131,199
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)	2,423,003	14,954,440
13. Cost of investments acquired (long-term only):		
13.1 Bonds	202,756	107,836
13.2 Stocks	6,547,688	13,058,370
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)	6,750,444	13,166,206
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)	(4,327,441)	1,788,234
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	3,300,000	
16.6 Other cash provided (applied)	90,343	42,027
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(3,209,657)	42,027
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)	(5,038,412)	3,848,020
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	8,423,222	4,575,202
19.2 End of year (Line 18 plus Line 19.1)	3,384,810	8,423,222

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)	(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 (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)	1,856,760	14,516,536		16,373,296	14,728,986
2. Escrow and settlement service charges	180			180	2,175
3. Title examinations	180			180	
4. Searches and abstracts	204,953			204,953	177,249
5. Surveys	50			50	
6. Aggregate write-ins for service charges	7,123	364,575		371,698	231,574
7. Totals (Lines 1 to 6)	2,069,246	14,881,111		16,950,357	15,139,984

DETAILS OF WRITE-INS					
0601. Other fees and income	7,123	364,575		371,698	231,574
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)	7,123	364,575		371,698	231,574

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	16,373,295	14,728,986
1.2 Assumed		4,100
1.3 Ceded	81,406	56,983
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	16,291,889	14,676,103
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	15,536,158	15,494,050
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	1,637,330	1,473,111
2.4 Withdrawals during the current year	1,465,014	1,431,003
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)	15,708,474	15,536,158
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	16,119,573	14,633,995

DETAILS OF WRITE-INS	1 Current Year	2 Prior Year
02.201		
02.202		
02.203		
02.298 Summary of remaining write-ins for Line 02.2 from overflow page		
02.299 Total (Lines 02.201 through 02.203 plus 02.298) (Line 02.2 above)		
02.501		
02.502		
02.503		
02.598 Summary of remaining write-ins for Line 02.5 from overflow page		
02.599 Total (Lines 02.501 through 02.503 plus 02.598) (Line 02.5 above)		

NONE**NONE**

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A – LOSSES PAID AND INCURRED

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)	164,589	85,397		249,986	293,069
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	164,589	85,397		249,986	293,069
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	164,589	85,397		249,986	293,069
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	75,258	90,948		166,206	212,033
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	134,660	77,372		212,032	190,670
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	105,187	98,973		204,160	314,432
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	85,625	44,427		130,052	111,862
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	190,812	143,400		334,212	426,294

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	75,258	90,948		166,206	212,033
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)	75,258	90,948		166,206	212,033
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	312,410	2,307,156		2,619,566	3,000,656
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)	312,410	2,307,156		2,619,566	3,000,656
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	48,354	357,047		405,401	466,001
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	XXX	XXX	XXX		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34)	XXX	XXX	XXX	3,191,173	3,678,690
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	XXX	XXX	XXX	15,708,473	15,536,158
9. Aggregate of other reserves required by law (Page 3, Line 3)	XXX	XXX	XXX		
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	XXX	XXX	XXX		

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

OPERATIONS AND INVESTMENT EXHIBIT

PART 3 – EXPENSES

	Title and Escrow Operating Expenses			4 Total (Cols. 1 + 2 + 3)	5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals					
	1 Direct Operations	Agency Operations						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	154,975	1,210,531		1,365,506	92,861			1,458,367	1,476,008				
1.2 Employee relations and welfare	29,493	230,581		260,074	13,832			273,906	206,296				
1.3 Payroll taxes	10,597	82,846		93,443	6,957			100,400	101,498				
1.4 Other personnel costs	440	3,439		3,879				3,879	6,385				
1.5 Total personnel costs	195,505	1,527,397		1,722,902	113,650			1,836,552	1,790,187				
2. Amounts paid to or retained by title agents		11,184,609		11,184,609				11,184,609	9,980,459				
3. Production services (purchased outside):													
3.1 Searches, examinations and abstracts	58,774	459,511		518,285	2,780			521,065	409,897				
3.2 Surveys	(1)	(4)		(5)				(5)					
3.3 Other	125	975		1,100				1,100	53,873				
4. Advertising	4,931	38,549		43,480				43,480	39,611				
5. Boards, bureaus and associations	4124	32,239		36,363				37,283	43,601				
6. Title plant rent and maintenance	488	3,818		4,306				4,306	12,637				
7. Claim adjustment services	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
8. Amounts charged off, net of recoveries	(165)	(1,287)		(1,452)				(1,452)	2,010				
9. Marketing and promotional expenses	13,837	108,182		122,019	920			131,325	121,312				
10. Insurance	1,098	8,583		9,681				9,681	4,716				
11. Directors' fees	119	929		1,048				1,048					
12. Travel and travel items	2,213	17,298		19,511	2,686			22,197	29,635				
13. Rent and rent items	13,837	108,182		122,019	9,306			131,325	121,312				
14. Equipment	3,579	27,981		31,560				31,560					
15. Cost or depreciation of EDP equipment and software	2,989	23,369		26,358	710			27,068	36,052				
16. Printing, stationery, books and periodicals	9,566	74,790		84,356				84,356	88,755				
17. Postage, telephone, messengers and express	297,182	13,506,939		13,804,121	130,052			13,934,173	12,675,037				
18. Legal and auditing													
19. Totals (Lines 1.5 to 18)													
20. Taxes, licenses and fees:													
20.1 State and local insurance taxes	241,095			241,095				241,095	216,895				
20.2 Insurance department licenses and fees	10,057			10,057				10,057	5,083				
20.3 Gross guaranty association assessments													
20.4 All other (excluding federal income and real estate)	29,107			29,107				29,107	15,528				
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	280,259			280,259				280,259	237,506				
21. Real estate expenses	5	40		45				45					
22. Real estate taxes													
23. Aggregate write-ins for other expenses	520	4,062		4,582				4,582	3,294				
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	577,966	13,511,041		14,089,007	130,052			(a) 14,219,059	12,915,837				
25. Less unpaid expenses - current year	92,480	373,133		465,613	405,784			871,397	881,693				
26. Add unpaid expenses - prior year	82,924	332,768		415,692	466,001			881,693	845,478				
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	568,410	13,470,676		14,039,086	190,269			14,229,355	12,879,622				

DETAILS OF WRITE-IN LINES									
2301. Other	520	4,062		4,582				4,582	3,294
2302.									
2303.									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	520	4,062		4,582				4,582	3,294

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

OPERATIONS AND INVESTMENT EXHIBIT

PART 4 – NET OPERATING GAIN/LOSS EXHIBIT

	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Other Operations	Totals	
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations			6	7
						Current Year (Cols. 4 + 5)	Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	1,837,219		14,282,324		16,119,543	XXX	16,119,543
1.2 Escrow and settlement services (Part 1A, Line 2)		180			180	XXX	180
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	212,306		364,575		576,881	XXX	576,881
2. Aggregate write-ins for other operating income	XXX	XXX	XXX	XXX			
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	2,049,705		14,646,899		16,696,604		16,696,604
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	190,812		143,402		334,214	XXX	334,214
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	577,966		13,511,041		14,089,007		14,089,007
6. Total Operating Deductions (Lines 4 + 5)	768,778		13,654,443		14,423,221		14,423,221
7. Net operating gain or (loss) (Lines 3 minus 6)	1,280,927		992,456		2,273,383		2,273,383
6							

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	20,644	15,969
1.1 Bonds exempt from U.S. tax	(a)	85,863	84,551
1.2 Other bonds (unaffiliated)	(a)	120,706	114,798
1.3 Bonds of affiliates	(a)		
2.1 Preferred stocks (unaffiliated)	(b)		
2.11 Preferred stocks of affiliates	(b)	376,975	383,308
2.2 Common stocks (unaffiliated)	(c)		
2.21 Common stocks of affiliates	(d)		
3. Mortgage loans	(e)	30,757	29,038
4. Real estate	(f)		
5. Contract loans			
6. Cash, cash equivalents and short-term investments			
7. Derivative instruments			
8. Other invested assets			
9. Aggregate write-ins for investment income			
10. Total gross investment income		634,945	627,664
11. Investment expenses	(g)		6,997
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)			6,997
17. Net investment income (Line 10 minus Line 16)			620,667

DETAILS OF WRITE-IN LINES			
0901.			
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.			
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 \$ 193 accrual of discount less \$ 117,341 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 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax	15,562		15,562		
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates	80,661		80,661	281,394	
2.2 Common stocks (unaffiliated)					
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	922		922		
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	97,145		97,145	281,394	

DETAILS OF WRITE-IN LINES					
0901.	Capital Gain Distribution 949921662	922		922	
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)	922		922	

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First lines			
3.2 Other than first lines			
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	13,166	10,540	(2,626)
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	518,973	670,756	151,783
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	7,612	10,762	3,150
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	52,995	69,066	16,071
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	592,746	761,124	168,378
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	592,746	761,124	168,378

DETAILS OF WRITE-IN LINES			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	NONE		
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Other assets nonadmitted	52,995	69,066	16,071
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)	52,995	69,066	16,071

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:

	SSAP#	FS Page	FS Line#	2016	2015
<u>Net Income</u>					
State of Ohio Basis				\$ 2,114,314	\$ 1,520,452
State Prescribed Practice that incr/(decr) NAIC SAP					
Statutory Premium Reserve Recovery, net of tax	97	4	1.1	391,853	192,214
NAIC SAP				<u>\$ 2,506,167</u>	<u>\$ 1,712,666</u>
<u>Surplus</u>					
State of Ohio Basis				\$ 10,517,989	\$ 8,125,194
State Prescribed Practice that incr/(decr) NAIC SAP					
Statutory Premium Reserve Recovery, net of tax	97	3	30	6,301,853	5,903,076
NAIC SAP				<u>\$ 16,819,842</u>	<u>\$ 14,028,270</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

NOTES TO FINANCIAL STATEMENTS

- (5) Mortgage Loans on Real Estate – Not applicable
- (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.

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

2016 - Restricted Asset Category	1 Total Gross Restricted from Current Year	2 Total Gross Restricted from Prior Year	3 Increase / (Decrease) (1 minus 2)	4 Total Current Year Admitted Restricted	5 Percentage Gross Restricted to Total Assets	6 Percentage Admitted Restricted to Total Admitted Assets
(j) On deposit with states	1,050,323	1,050,865	(542)	1,050,323	3.74%	3.82%
(k) On deposit with other regulatory bodies	-	-	-	-	0.00%	0.00%
All other categories	-	-	-	-	0.00%	0.00%
Total Restricted Assets	1,050,323	1,050,865	(542)	1,050,323	3.74%	3.82%

(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

NOTES TO FINANCIAL STATEMENTS

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, 2016 or 2015..

7. **Investment Income**

The Company has no due and accrued investment income excluded from surplus at December 2016 and December 31, 2015.

8. **Derivative Instruments – Not applicable**

9. **Income Taxes**

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

(1) DTA/DTL Components

Description	2016		
	Ordinary	Capital	Total
(a) Gross deferred tax assets	992,426	0	992,426
(b) Statutory valuation allowance adjustment (enter as "-")	-	-	-
(c) Adjusted gross deferred tax assets	992,426	0	992,426
(d) Gross deferred tax liabilities	(1,076)	(56,224)	(57,300)
(e) Net deferred tax asset/(liability) before admissibility test	991,350	(56,224)	935,126
(f) Deferred tax assets nonadmitted	(518,974)	-	(518,974)
(g) Net admitted deferred tax asset/(liability)	472,376	(56,224)	416,152
2015			
Description	Ordinary	Capital	Total
	1,065,270	42,264	1,107,534
(a) Gross deferred tax assets	-	-	-
(b) Statutory valuation allowance adjustment (enter as "-")	1,065,270	42,264	1,107,534
(c) Adjusted gross deferred tax assets	(1,121)	-	(1,121)
(d) Gross deferred tax liabilities	1,064,149	42,264	1,106,413
(e) Net deferred tax asset/(liability) before admissibility test	(628,492)	(42,264)	(670,756)
(f) Net admitted deferred tax asset/(liability)	435,657	-	435,657
Change			
Description	Ordinary	Capital	Total
	(72,844)	(42,264)	(115,108)
(a) Gross deferred tax assets	-	-	-
(b) Statutory valuation allowance adjustment (enter as "-")	(72,844)	(42,264)	(115,108)
(c) Adjusted gross deferred tax assets	45	(56,224)	(56,179)
(d) Gross deferred tax liabilities	(72,799)	(98,488)	(171,287)
(e) Net deferred tax asset/(liability) before admissibility test	109,518	42,264	151,782
(f) Net admitted deferred tax asset/(liability)	36,719	(56,224)	(19,505)

(2) Admission calculation components:

Description

Admission calculation under ¶11.a.-¶11.c.

	2016		
	Ordinary	Capital	Total
(a) Admitted pursuant to ¶11.a.	300,806	-	300,806
(b) Admitted pursuant to ¶11.b.(lesser of i. or ii.)	115,346	-	115,346
(c) ¶11.b.i.	115,346	-	115,346
(d) ¶11.b.ii.	1,503,484	-	1,503,484
(e) Admitted pursuant to ¶11.c.	57,300	-	57,300
(f) Total admitted under ¶¶11.a.-11.c.	473,453	-	473,453
Deferred tax liabilities	(1,076)	(56,224)	(57,300)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	472,377	(56,224)	416,153

Admission calculation under ¶11.a.-¶11.c.

	2015		
	Ordinary	Capital	Total
(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	(1,121)	-	(1,121)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	435,657	-	435,657

NOTES TO FINANCIAL STATEMENTS

Admission calculation under ¶11.a.-¶11.c.

(a) Admitted pursuant to ¶11.a.
 (b) Admitted pursuant to ¶11.b.(lesser of i. or ii.)
 (c) ¶11.b.i.
 (d) ¶11.b.ii.
 (e) Admitted pursuant to ¶11.c.
 (f) Total admitted under ¶¶11.a.-11.c.
 Deferred tax liabilities

	Ordinary	Change Capital	Total
(a)	(11,569)	-	(11,569)
(b)	(7,936)	-	(7,936)
(c)	(7,936)	-	(7,936)
(d)	381,667	-	381,667
(e)	56,179	-	56,179
(f)	36,675	-	36,674
Deferred tax liabilities	45	(56,224)	(56,179)
	36,720	(56,224)	(19,505)

Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.

(3) Recovery Period and Threshold Limitation

	2016	2015
(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.	10,023,224	7,478,777

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

	2016		
	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%

	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%

	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	12/31/2016	12/31/2015
(a) Current federal income tax expense	842,201	793,814	
(b) Foreign taxes	-	-	
(e) Other, including prior year underaccrual (overaccrual)	580	(112,573)	
(c) Subtotal	842,781	681,241	
(d) Tax on capital gains/(losses)	34,001	(112,294)	
(d) Utilization of capital loss carryforwards	-	-	
(f) Federal and foreign income taxes incurred	876,782	568,947	

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	12/31/2016	12/31/2015	Change
(a) Ordinary			
1 Accrued Compensation & Benefits	26,864	18,178	8,686
2 Bad Debt Reserves	1,011	2,179	(1,168)
3 Other Loss Reserves/Accrued Expenses	-	-	-
4 Discounting of Unpaid Losses	787	975	(188)
5 Statutory Premium Reserve	937,943	1,012,310	(74,367)
6 Intangible Assets	-	-	-
7 Goodwill	-	-	-
8 Depreciable & Amortizable Assets	-	-	-
9 Other Assets	-	-	-
10 Nonadmitted Assets	25,820	31,629	(5,809)
11 Partnership & LLC Investments	-	-	-
Gross ordinary DTAs	992,425	1,065,271	(72,846)
(b) Statutory valuation adjustment - ordinary (-)	-	-	-
(c) Nonadmitted ordinary DTAs (-)	(518,972)	(628,492)	109,520
(d) Admitted ordinary DTAs	473,453	436,779	36,674
(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	473,453	436,779	36,674
(3) DTLs Resulting From Book/Tax Differences In	12/31/2016	12/31/2015	Change
(a) Ordinary			
1 Accrued Compensation & Benefits	-	-	-
2 Depreciable & Amortizable Assets	(1,076)	(1,121)	45
3 Goodwill	-	-	-
4 Other DTLs	-	-	-
Ordinary DTLs	(1,076)	(1,121)	45
(b) Capital			
(1) Investment Basis Differences	-	-	-
(2) Unrealized Loss	(56,224)	-	(56,224)
Capital DTLs	(56,224)	-	(56,224)
(c) DTLs	(57,300)	(1,121)	(56,179)
(4) Net deferred tax assets/liabilities	416,153	435,658	(19,505)

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

	12/31/2016	12/31/2015	Change
Total deferred tax assets	992,426	1,107,534	(115,108)
Total deferred tax liabilities	(57,300)	(1,121)	(56,179)
Net deferred tax assets/liabilities	935,126	1,106,413	(171,287)
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	935,126	1,106,413	(171,287)
LESS: Tax effect of unrealized gains/(losses)	56,224	(42,264)	98,488
LESS: Statutory valuation allowance adj allocated to unrealized (+)	-	-	-
Change in net deferred income tax [(charge)/benefit]	991,350	1,064,149	(72,799)

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	2,991,097	1,046,884	35.0%
2	Tax Exempt Interest	(32,047)	(32,047)	-1.1%
3	Dividends Received Deduction	(93,886)	(93,886)	-3.1%
4	Nondeductible Expenses	22,320	22,320	0.7%
5	Foreign Taxes incurred	-	-	0.0%
6	Prior year provision true up adjustment	581	581	0.0%
7	Change in Valuation Allowance Adjustment	-	-	0.0%
8	less Deferred Tax Adjustment - Other	(76)	(76)	0.0%
9	Change in Tax Loss Contingency Reserve	-	-	0.0%
10	less Change in Deferred Tax on Nonadmitted Assets	5,808	5,808	0.2%
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)	(2)	0.0%
15				
16	Total	949,582	31.7%	
17				
18	Federal income taxes incurred [expense/(benefit)]	842,781		
19	Foreign income taxes incurred [expense/(benefit)]	-	-	
20	Tax on capital gains/(losses)	34,001		
21	Change in net deferred income tax [charge/(benefit)]	72,800		
22	Total statutory income taxes	949,582		

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

At December 31, 2016, the Company had no net operating loss carryforwards.

At December 31, 2016, the Company had capital loss carryforwards expiring through the year 2020 of:

At December 31, 2016, the Company had no Alternative Minimum Tax credit carryforwards.

The following is income tax expense for 2014, 2015, and 2016 that is available for recoupment in the event of future losses:

	Year	Ordinary	Capital	Total
3	2014	-	-	-
2	2015	794,396	-	794,396
1	2016	842,201	34,001	876,202
	Total	1,636,597	34,001	1,670,598

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 2016 include the following:

Date	Amount	Type
1/12/2016	\$ 3,000,000	Cash
Total	\$ 3,000,000	

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

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 \$459,012 at December 31, 2016.
- 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

NOTES TO FINANCIAL STATEMENTS

- F. Multiemployer Plans - Not applicable
- 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 \$37,007 and \$2,965 for the years ended December 31, 2016 and 2015, 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 \$28,860 and \$35,323 for the years ended December 31, 2016 and 2015, 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 2017 is \$2,114,314.
- (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 gain is \$160,641.
- (11) The Company does not have any surplus notes.
- (12) There was no quasi-reorganization during the period ended December 31, 2016.
- (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

NOTES TO FINANCIAL STATEMENTS

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 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, 2016 are as follows:

2017	61,056
2018	61,056
2019	20,965
2020	-
Thereafter	-
	<hr style="border: 0; border-top: 1px solid black; margin: 5px 0;"/>
	143,077

The Company incurred total rental expense in the amounts of \$80,151 and \$78,577 at December 31, 2016 and 2015, 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

NOTES TO FINANCIAL STATEMENTS

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.

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, 2016.

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Total
Assets at fair value				
Common Stock				
Industrial & Misc	\$ 16,283,568	\$ -	\$ -	\$ 16,283,568
Total Common Stock	<u>\$ 16,283,568</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 16,283,568</u>
 Total assets at fair value	 <u>\$ 16,283,568</u>	 <u>\$ -</u>	 <u>\$ -</u>	 <u>\$ 16,283,568</u>

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

- (3) Transfers between Hierarchy Levels – Not applicable
- (4) Valuation Techniques and Inputs used in Fair Value Measurement – Level 2 and Level 3 – Not applicable
- (5) Derivative Assets and Liabilities – Not applicable

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	\$ 554,264	\$ 554,871	\$ 554,264			
Municipal Bonds	3,749,787	3,695,021	3,749,787			
Foreign Bonds	103,963	101,778	103,963			
Corporate Securities	2,901,990	2,838,283	2,901,990			
Common Stock (Unaffiliated)	<u>16,283,567</u>	<u>16,283,567</u>	<u>16,283,567</u>			
	<u>\$ 23,593,571</u>	<u>\$ 23,473,520</u>	<u>\$ 16,283,567</u>	<u>\$ 7,310,004</u>	<u>\$ -</u>	<u>\$ -</u>

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

NOTES TO FINANCIAL STATEMENTS

22. Subsequent Events

Subsequent events have been considered through February 28, 2017, for the statutory statement issued on February 28, 2017.

- (1) Type I 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 \$116,000 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 [X] No []

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

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

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

1.3 State Regulating?

Ohio

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

Yes [X] No []

2.2 If yes, date of change:

05/10/2016

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

12/31/2015

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 [X]

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

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

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

4.11 sales of new business?

Yes [] No [X]

4.12 renewals?

Yes [] No [X]

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

4.21 sales of new business?

Yes [] No [X]

4.22 renewals?

Yes [] No [X]

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

Yes [] No [X]

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

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

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	4 OCC	5 FDIC	6 SEC
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	\$ _____ 1,050,323
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 Investment management - Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["... that have access to the investment accounts"; "...handle securities"]

1 Name Firm or Individual	2 Affiliation
James H. Rogers III	I
.....

28.059 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's assets?

Yes [] No [X]

28.059 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?

Yes [] No [X]

28.06 For those firms or individuals listed in the table 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Name Firm or Individual	2 Central Registration Depository Number	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
.....
.....

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
.....
.....

GENERAL INTERROGATORIES

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	7,189,952	7,310,004	120,052
30.2 Preferred stocks			
30.3 Totals	7,189,952	7,310,004	120,052

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

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

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes No

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes No

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

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

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?

Yes No

32.2 If no, list exceptions:

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

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any? \$ _____ 730

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
.....	\$
.....	\$
.....	\$

34.1 Amount of payments for legal expenses, if any? \$ _____ 7,171

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? \$ _____

GENERAL INTERROGATORIES

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

1 Name	2 Amount Paid
.....	\$
.....	\$
.....	\$

GENERAL INTERROGATORIES

PART 2 – TITLE INTERROGATORIES

1. Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? Yes [] No [X]

2. Largest net aggregate amount insured in any one risk. \$ _____ 950,000

3.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured? Yes [] No [X]

3.2 If yes, give full information

4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [] No [X]

5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]

5.2 If yes, give full information

6. Uncompleted building construction loans:
 6.1 Amount already loaned \$ _____
 6.2 Balance to be advanced \$ _____
 6.3 Total amount to be loaned \$ _____

7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? Yes [] No [X]

7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. \$ _____

8. What is the aggregate amount of mortgage loans owned by the reporting entity that consist of co-ordinate interest in first liens? \$ _____

9.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:
 9.11 Bonds \$ _____ 7,189,951
 9.12 Short-term investments \$ _____
 9.13 Mortgages \$ _____
 9.14 Cash \$ _____
 9.15 Other admissible invested assets \$ _____ 8,518,524
 9.16 Total \$ _____ 15,708,475

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 2016	2 2015	3 2014	4 2013	5 2012
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	1,856,760	1,684,393	1,608,727	1,982,284	2,008,259
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	14,516,536	13,044,593	12,792,414	14,128,306	11,761,685
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	16,373,296	14,728,986	14,401,141	16,110,590	13,769,944
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	16,119,573	14,633,995	14,347,398	15,814,035	13,746,411
6. Escrow and settlement service charges (Part 1A, Line 2)	180	2,175	20,205	15,685	12,850
7. Title examinations (Part 1A, Line 3)	180				
8. Searches and abstracts (Part 1A, Line 4)	204,953	177,249	166,563	180,000	171,396
9. Surveys (Part 1A, Line 5)	50				
10. Aggregate write-ins for service charges (Part 1A, Line 6)	371,698	231,574	194,863	243,245	248,713
11. Aggregate write-ins for other operating income (Page 4, Line 2)	69			105	77
12. Total operating income (Page 4, Line 3)	16,696,703	15,044,993	14,729,029	16,253,070	14,179,447
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	2,273,383	1,814,724	1,735,707	2,230,329	1,785,932
14. Net investment gain or (loss) (Line 11)	683,711	386,969	1,054,096	1,069,335	1,896,438
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	842,782	681,241	657,894	894,596	938,772
17. Net income (Line 15)	2,114,312	1,520,452	2,131,909	2,405,068	2,743,598
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	109,071	44,824	119,641	81,405	105,604
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	27,477,993	28,066,417	26,662,101	45,250,576	42,240,524
20. Known claims reserve (Page 3, Line 1)	166,207	212,033	190,670	281,734	371,777
21. Statutory premium reserve (Page 3, Line 2)	15,708,475	15,536,158	15,494,050	15,480,969	15,288,187
22. Total liabilities (Page 3, Line 23)	16,960,005	19,941,223	16,586,288	16,677,760	16,605,691
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)	10,517,988	8,125,194	10,075,813	28,572,816	25,793,949
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	2,498,686	2,017,759	1,640,845	2,995,232	(1,978,847)
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)	26.8	29.7	57.7	70.5	76.3
27. Stocks (Lines 2.1 & 2.2)	60.6	39.5	24.6	19.2	13.6
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)	12.6	30.8	17.7	10.2	10.2
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 2016	2 2015	3 2014	4 2013	5 2012
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	281,393	(163,264)	(616,824)	468,561	72,530
48. Change in nonadmitted assets (Line 21)	168,378	22,867	(122,935)	(64,459)	717,940
49. Dividends to stockholders (Line 28)		(2,422,440)	(12,337,102)		
50. Change in surplus as regards policyholders for the year (Line 31)	2,392,794	(1,950,619)	(18,497,003)	2,778,868	3,329,926
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	249,986	293,069	417,170	330,141	578,116
52. Losses and allocated LAE incurred (Line 8, Col. 4)	204,159	314,432	326,106	240,098	559,716
53. Unallocated LAE incurred (Line 9, Col. 4)	130,052	111,862	109,471	121,373	101,660
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	334,211	426,294	435,577	361,471	661,376
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)	10.3	11.2	10.8	9.7	9.3
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	67.0	66.3	66.2	66.1	63.4
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	7.1	7.5	8.3	8.3	10.7
58. Total (Lines 55 to 57)	84.4	85.1	85.3	84.1	83.5
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	2.0	2.8	3.0	2.2	4.7
60. Operating expenses incurred (Line 5)	84.4	85.1	85.3	84.1	82.7
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	86.4	87.9	88.2	86.3	87.4
63. Net operating gain or (loss) (Line 8)	13.6	12.1	11.8	13.7	12.6
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)	2.1	2.9	3.0	2.3	4.8
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	86.5	87.2	87.4	85.3	85.4
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)	(815)	(189)	(710)	(391)	(182)
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)	(10.0)	(1.9)	(2.5)	(1.5)	(0.8)
One-Year Schedule P Part 3 Development (000 omitted)					
68. Development in estimated losses and ALAE for claims reported before current year (Schedule P, Part 3, Line 12, Col. 11)	120	226	187	159	411
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)	1.5	2.2	0.7	0.6	1.8
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)	(741)	(757)	(808)	(466)	268
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)	(7.4)	(2.6)	(3.1)	(2.1)	1.3
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)	333	299	225	413	706
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)	3.3	1.0	0.9	1.8	3.5

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	Amount of Insurance Written in Millions	Premiums Written and Other Income						Loss and Allocated Loss Adjustment Expenses Payments					
		2	3	4	5	6	Loss Payments			Allocated LAE Payments			
							7	8	9	10	11	12	
Years in Which Policies Were Written	Amount of Insurance Written in Millions	Direct Premium	Assumed Premium	Other Income	Ceded Premium	Net (Cols. 2 + 3 + 4 - 5)	Direct	Assumed	Ceded	Direct	Assumed	Ceded	
1. Prior	XXX	311,115	236	1,178	3,154	309,375	10,645			7,077			
2. 2007	3,443	14,851		113	52	14,912	274			727			
3. 2008	2,716	11,490		80	46	11,524	76			115			
4. 2009	2,713	11,514		298	38	11,774	37			73			
5. 2010	2,866	12,427		288	18	12,697	50			99			
6. 2011	7,391	12,322	3	315	30	12,610	28			8			
7. 2012	3,980	13,770		433	31	14,172	3			30			
8. 2013	3,135	16,110		439	104	16,445	9			2			
9. 2014	2,937	14,401		382	41	14,742	40			2			
10. 2015	2,901	14,729	4	411	57	15,087	1			2			
11. 2016	3,726	16,373		576	81	16,868							
12. Totals	XXX	449,102	243	4,513	3,652	450,206	11,163			8,135			

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	18,055	1,989	97			1,016				160
2. 2007			1,001	93	16			196				31
3. 2008			191	51	1			44				7
4. 2009			110	38				31				5
5. 2010			149	33	2			54				8
6. 2011			36	13				17				3
7. 2012			33	18				25				4
8. 2013			11	16				93				14
9. 2014			42	17				222				33
10. 2015			3	14				333				50
11. 2016				3	50			588				92
12. Totals	2,922	333	19,631	2,285	166			2,619				407

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 20 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ([Cols. 14 + 23 + 14 + 23 + 26] / Col. 2) [Cols. 6 - 4]] [23] / Col. 1)		33 Net Reserves After Discount For Time Value of Money (Cols. 24 - 33)	
			26	27	28	29	30	31				
			Direct	Assumed	Ceded	Net	Direct Basis ([Cols. 14 + 23 + 14 + 23 + 26] / Col. 2)	Net Basis ([Cols. 14 + 23 + 14 + 23 + 26] / Col. 2)				
1. Prior	1,273	30	18,835			18,835	6,212	6,271	XXX			1,273
2. 2007	243	7	1,213			1,213	8,377	8,406	36,131			243
3. 2008	52	1	236			236	2,115	2,123	8,947			52
4. 2009	36		141			141	1,268	1,272	5,381			36
5. 2010	64	2	205			205	1,714	1,716	7,432			64
6. 2011	20		53			53	0,454	0,455	0,758			20
7. 2012	29	1	58			58	0,450	0,451	1,558			29
8. 2013	107	2	104			104	0,732	0,737	3,764			107
9. 2014	255	3	264			264	2,062	2,068	10,112			255
10. 2015	383	1	336			336	2,621	2,630	13,306			383
11. 2016	730	3	638			638	4,459	4,481	19,592			730
12. Totals	3,192	50	22,083			22,083	XXX	XXX	XXX			3,192

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**By States and Territories**

States, Etc.	1 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Net Premiums Earned	8 Direct Losses and Allocated Loss Adjustment	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve					
			3 Direct Operations	Agency Operations											
				4 Non-affiliated Agencies	5 Affiliated Agencies										
1. Alabama	AL	N													
2. Alaska	AK	N													
3. Arizona	AZ	N													
4. Arkansas	AR	N													
5. California	CA	N													
6. Colorado	CO	N													
7. Connecticut	CT	N													
8. Delaware	DE	N													
9. District of Columbia	DC	N													
10. Florida	FL	N													
11. Georgia	GA	N													
12. Hawaii	HI	N													
13. Idaho	ID	N													
14. Illinois	IL	N													
15. Indiana	IN	L	R		10,966		72	10,851							
16. Iowa	IA	N													
17. Kansas	KS	N													
18. Kentucky	KY	L	R		67,445			66,735	61,287	(3,302)					
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	2,505	14,438,125		100,152	14,207,248	80,135	102,274					
37. Oklahoma	OK	N													
38. Oregon	OR	N													
39. Pennsylvania	PA	L	R,S,X,C	1,854,255			476,737	1,834,740	108,563	105,187					
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													
50. Wisconsin	WI	N													
51. Wyoming	WY	N													
52. American Samoa	AS	N													
53. Guam	GU	N													
54. Puerto Rico	PR	N													
55. U.S. Virgin Islands	VI	N													
56. Northern Mariana Islands	MP	N													
57. Canada	CAN	N													
58. Aggregate Other Alien	OT	XXX	XXX	1,856,760	14,516,536		576,961	16,119,574	249,985	204,159					
59. Totals		(a) 5	XXX							166,206					

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

NONE

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

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

(b) Each type of rate must be coded with a combination of the five Activity Codes (R, S, X, C, and/or E) listed in the instructions. Use the code combination corresponding to the State's statutory definitions of title insurance 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	26-1911571	First American Financial Corporation
-	-	-	-	-	Insurance Affiliates 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
-	-	-	-	-	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 Amer. Vacation Ownership Title & Esc. Serv., 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	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	NC		LiensNC, LLC
		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
		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.

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	ID	20-0447485	Title Financial Corporation
		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.
-	-	-	-	-	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

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	AUS		First Mortgage Services Pty Limited
		00000	GBR		First Title 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 (Biztosításbiztosító Korlatolt Felelősségi 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 Debt 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.
-	-	-	-	-	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 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
		00000	CA		Financial Processing Systems Corp.
		00000	NV		First Centennial Title Company of Nevada

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	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.
		00000	WY		Big Horn Title Services
		00000	WY		Gillette Title Services

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		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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