



**EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2016**

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	231	121,116	121,116		81,651	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	231	121,116	121,116		81,651	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	XXX	XXX	XXX	XXX	81,651	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Total Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	231	121,116	121,116		81,651	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Total Policies Issued By Non-Affiliated Agents	231	121,116	121,116		81,651	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Total Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined	231	121,116	121,116		81,651	2,237	114,635				
5. Aggregate write-ins for Line 5						2,237	114,635				
6. Total	231	121,116	121,116		81,651	2,237	114,635				
<b>DETAILS OF WRITE-INS</b>											
0501. Personal Property											
0502. fees, billings											
0503.											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)						2,237	114,635				

**EXHIBIT OF PREMIUMS AND LOSSES**  
**DIRECT BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2016**

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code:											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	231	121,116	121,116		81,651	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	231	121,116	121,116		81,651	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined:											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Total Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued By Non-Affiliated Agents	231	121,116	121,116		81,651	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Total Policies Issued By Non-Affiliated Agents	231	121,116	121,116		81,651	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Total Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Total for All Types of Rate Codes Combined					81,651	2,237	114,635	114,635	114,635	114,635	114,635
5. Aggregate write-ins for Line 5											
6. Total					81,651	2,237	114,635	114,635	114,635	114,635	114,635
<b>DETAILS OF WRITE-INS</b>											
0501. Personal Property											
0502. fees, billings											
0503.											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)											

**SCHEDULE E - PART 1A - SEGREGATED FUNDS HELD  
FOR OTHERS AS NON-INTEREST EARNING CASH DEPOSITS**

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which non-interest earning deposits of segregated funds held for others were maintained by the Company at any time during the year and the balances, if any (according to reporting entity's records) on December 31, of the current year.

1	2	3
Depository	Rate of Interest	Balance
Name	Location and Supplemental Information	
Federally Insured Depositories - Open Depositories		
0199999 - TOTAL - Federally Insured Depositories - Open Depositories .....		

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

**SCHEDULE E - PART 1B - SEGREGATED FUNDS HELD FOR OTHERS AS  
INTEREST EARNING CASH DEPOSITS**

Showing all Banks, Trust Companies, Savings and Loan and Building and Loan Associations in which interest earning deposits of segregated funds held for others were maintained by the Company at any time during the year and the balances, if any (according to reporting entity's records) on December 31, of the current year.

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
Name	Location and Supplemental Information			

Federally Insured Depositories - Open Depositories

0199999 - TOTAL - Federally Insured Depositories - Open Depositories .....

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

**Page 21**  
Schedule E, Part 1C  
**NONE**

**SCHEDULE E - PART 1D - SUMMARY**

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Column 1 Plus Column 2)
1. Open depositories .....	.....	.....	.....
2. Suspended depositories .....	.....	.....	.....
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22) .....	.....	.....	.....
4. Other forms of security held for others (General Interrogatories-Part 2, Line 9.23) .....	.....	.....	.....
5. Total all segregated funds held for others (General Interrogatories-Part 2, Line 9.21) .....	.....	.....	.....
Company Funds on Hand and on Deposit			
<b>General Funds</b>			
6. Open depositories .....	.....	.....	11,763,521
7. Suspended depositories .....	.....	.....	.....
8. Total general funds .....	.....	.....	11,763,521
<b>Reinsurance Reserve Funds</b>			
9. Open depositories .....	.....	.....	.....
10. Suspended depositories .....	.....	.....	.....
11. Total reinsurance reserve funds .....	.....	.....	.....
<b>Total Company Funds</b>			
12. Open depositories .....	.....	.....	11,763,521
13. Suspended depositories .....	.....	.....	.....
14. Total company funds on deposit (Line 8 and Line 11) .....	.....	.....	11,763,521
15. Company funds on hand .....	.....	.....	.....
16. Total company funds on hand and on deposit .....	.....	.....	11,763,521

**SCHEDULE E - PART 1E - SUMMARY OF INTEREST EARNED**

Interest Earned On	1 Interest Earned By Company	2 Average Monthly Balance of Non-Earning Deposits	3 Average Monthly Balance of Earning Deposits
<b>Segregated Funds Held for Others</b>			
17. Open depositories .....	.....	.....	.....
18. Suspended depositories .....	.....	.....	.....
19. Total segregated funds held for others .....	.....	.....	.....
<b>Company Funds on Deposit</b>			
20. Open depositories .....	.....	.....	.....
21. Suspended depositories .....	.....	.....	.....
22. Total company funds on deposit .....	.....	.....	.....
<b>Total All Funds on Deposit</b>			
23. Open depositories .....	.....	.....	.....
24. Suspended depositories .....	.....	.....	.....
25. Total all funds on deposit .....	.....	.....	.....

**NONE**

## **SCHEDULE E - PART 1F - FUNDS ON DEPOSIT - INTERROGATORIES**

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1. Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to :
  - 1.1 The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E - Part 1, or its parent, subsidiaries, or any of its affiliates?  Yes  No (X)
  - 1.2 Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E - Part 1, or its parent, subsidiaries, or any of its affiliates?  Yes  No (X)
- 2.1 Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its parent, subsidiaries, or any of its affiliates, and any depository listed in Schedule E - Part 1, or its parent, subsidiaries or any of its affiliates?  Yes  No (X)
- 2.2 If yes, give details below.  
.....
3. Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit Capital Gains (Losses) and Schedule E - Part 1A that will enable it to identify the funds on an individual basis?  Yes  No (X)

**Page 24**

Schedule F, Part 1

**NONE**

**Page 25**

Schedule F, Part 2

**NONE**

**Page 26**

Schedule F, Part 3

**NONE**

Schedule F, Part 3 Bank Footnote

**NONE**

**Page 27**

Sch. F, Pt. 4, Provision for Reinsurance Ceded

**NONE**

Schedule F, Part 4 Bank Footnote

**NONE**

**Page 28**

Schedule H, Part 1

**NONE**

**Page 29**

Schedule H, Part 2

**NONE**

**Page 30**

Schedule H, Part 3

**NONE**

Schedule H, Verification Between Years

**NONE**

**Page 31**

Schedule H, Part 4

**NONE**

**Page 33**  
Schedule P, Part 1A  
**NONE**

**SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS**

(\$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			
							Net Columns (2 + 3 + 4 - 5)	7	8	9	10	11	12
1. Prior	XXX												
2. 2007													
3. 2008													
4. 2009													
5. 2010													
6. 2011		62					62						
7. 2012		108					108						
8. 2013		157					157						
9. 2014		132					132						
10. 2015		76					76						
11. 2016		121					121						
12. Totals	XXX	656					656						

	13	14	15 Total Net Loss and Expense Paid (Columns 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. 2007												
3. 2008												
4. 2009												
5. 2010												
6. 2011												
7. 2012												
8. 2013												
9. 2014												
10. 2015												
11. 2016												
12. Totals												

	24	25	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss and LAE Per \$1000 of Coverage ([Columns 29 + 14 + 23] / [Column 1])	33 Discount For Time Value of Money	34 Net Reserves After Discount (Columns 24 - 33)	
			26 Direct (Columns 7 + 10 + 17 + 20)	27 Assumed (Columns 8 + 11 + 18 + 21)	28 Ceded (Columns 9 + 12 + 19 + 22)	29 Net	30 Direct Basis ([Columns 14 + 23 + 26] / Column 2)	31 Net Basis ([Columns 14 + 23 + 29] / [Columns 6 - 4])				
1. Prior									XXX			
2. 2007												
3. 2008												
4. 2009												
5. 2010												
6. 2011												
7. 2012												
8. 2013												
9. 2014												
10. 2015												
11. 2016												
12. Totals							XXX	XXX	XXX			

**SCHEDULE P - PART 2 - POLICY YEAR INCURRED LOSS AND ALAE**

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End (\$000 omitted) Including Known Claims and IBNR on Unreported Claims										11 One Year (Columns 10-9)	12 Two Year (Columns 10-8)
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior												
2. 1997												
3. 1998												
4. 1999												
5. 2000												
6. 2001												
7. 2002												
8. 2003												
9. 2004												
10. 2005												
11. 2006												
12. 2007												
13. 2008	XXX											
14. 2009	XXX	XXX										
15. 2010	XXX	XXX	XXX									
16. 2011	XXX	XXX	XXX	XXX								
17. 2012	XXX	XXX	XXX	XXX	XXX							
18. 2013	XXX	XXX	XXX	XXX	XXX	XXX						
19. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
20. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
21. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
22. Totals												

**NONE**

**SCHEDULE P - PART 2A - POLICY YEAR PAID LOSS AND ALAE**

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 omitted)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2007	2 2008	3 2009	4 2010	5 2011	6 2012	7 2013	8 2014	9 2015	10 2016		
1. Prior												
2. 1997												
3. 1998												
4. 1999												
5. 2000												
6. 2001												
7. 2002												
8. 2003												
9. 2004												
10. 2005												
11. 2006												
12. 2007												
13. 2008	XXX											
14. 2009	XXX	XXX										
15. 2010	XXX	XXX	XXX									
16. 2011	XXX	XXX	XXX	XXX								
17. 2012	XXX	XXX	XXX	XXX	XXX							
18. 2013	XXX	XXX	XXX	XXX	XXX	XXX						
19. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
20. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
21. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**NONE**

**Page 36**

Schedule P, Part 2B

**NONE**

Schedule P, Part 2C

**NONE**

**Page 37**

Schedule P, Part 2D

**NONE**

**Page 38**

Schedule P, Part 3

**NONE**

Schedule P, Part 3A

**NONE**

Schedule P, Part 3B

**NONE**

Schedule P, Part 3C

**NONE**

**Page 39**

Schedule P, Part 4A

**NONE**

Schedule P, Part 4B

**NONE**

Schedule P, Part 4C

**NONE**

**Page 40**

Schedule P, Part 5A

**NONE**

Schedule P, Part 5B

**NONE**

Schedule P, Part 5C

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2016 OF THE BANKERS GUARANTEE TITLE & TRUST CO**  
**SCHEDULE P INTERROGATORIES**

1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? Yes ( ) No (X)

1.2 If not describe the types of losses reported.  
no losses

1.3 If the types or basis of reporting has changed over time, please explain the nature of such changes.

2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? Yes ( ) No (X)

2.2 If not, describe the basis of reporting.  
no losses

2.3 If the basis of reporting has changed over time, please explain the nature of such changes.

3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? Yes ( ) No (X)

3.2 If not, describe the basis of reporting.  
no losses

3.3 If the basis of reporting has changed over time, please explain the nature of such changes.

4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? Yes ( ) No (X)

4.2 If not, please explain.  
no losses

4.3 If the basis of reporting has changed over time, please explain the nature of such changes.

5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? Yes ( ) No (X)

5.2 If so, please explain.

6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? Yes ( ) No (X)

6.2 If not, please explain.  
no losses

7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? Yes ( ) No (X)

7.2 If not, please explain which items are not in conformity.  
no losses

7.3 If the basis of reporting has changed over time, please explain the nature of such changes.

8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? Yes ( ) No (X)

8.2 If estimates were used prior to 1996, please explain the basis of such estimates.

9. Indicate the basis of determining claim counts:

9.1 Are policies having multiple claims shown in Schedule P as a single claim? Yes ( ) No (X)

9.2 Are claims closed without payment removed from the claim count? Yes ( ) No (X)

9.3 If the definition of claim count has changed over time, please explain the nature of such changes.

10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes ( ) No (X)

10.2 If so, please explain.

11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes ( ) No (X)

11.2 If so, please explain.

12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? Yes ( ) No (X)

12.2 If so, please explain.

13.1 Were any estimates or allocations used to complete this data request? Yes ( ) No (X)

13.2 If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions.

14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? Yes ( ) No (X)

## SCHEDULE Y

## PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies) /Person(s)	15 Is An SCA Filing Required? (Y/N)	16 *
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**NONE**

44

Asterisk	Explanation
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**NONE**

**Page 45**

Sch. Y, Pt. 2, Insurer's Transactions with any Affiliates

**NONE**



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions

	<u>Response</u>
	MARCH FILING
9. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
<b>Explanation:</b> less than 50 stockholders	
<b>Barcode:</b> Document Identifier 420:	 5 0 1 6 4 2 0 1 6 4 2 0 0 0 0 0 0 0
10. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
<b>Explanation:</b>	
<b>Barcode:</b> Document Identifier 224:	 5 0 1 6 4 2 0 1 6 2 2 4 0 0 0 0 0 0
11. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
<b>Explanation:</b>	
<b>Barcode:</b> Document Identifier 225:	 5 0 1 6 4 2 0 1 6 2 2 5 0 0 0 0 0 0
12. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
<b>Explanation:</b>	
<b>Barcode:</b> Document Identifier 226:	 5 0 1 6 4 2 0 1 6 2 2 6 0 0 0 0 0 0
	AUGUST FILING
13. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	NO
<b>Explanation:</b>	
<b>Barcode:</b> Document Identifier 223:	 5 0 1 6 4 2 0 1 6 2 2 3 0 0 0 0 0 0

# Title

## Annual Statement Blank Alphabetical Index

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