

ANNUAL STATEMENT

OF THE

Ohio Bar Title Insurance Company

of **Columbus**

STATE OF **Ohio**

TO THE

Insurance Department

OF THE

FOR THE YEAR ENDED

December 31, 2018

TITLE

2018



51330201820100100

ANNUAL STATEMENT

For the Year Ended December 31, 2018
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 OH			
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) 714-250-3372 (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 800-628-4853 (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)		
Internet Web Site Address	www.firstam.com					
Statutory Statement Contact	John P Megna (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.	Paul Anthony DePascale	Secretary
3.	Hugh Matthew McCreadie	Treasurer

VICE-PRESIDENTS

Name	Title	Name	Title
Lisa Antoinette McEntee	Assistant Secretary	James Vernon Boxdell II	Assistant Treasurer/Vice President
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	Senior Vice President
Josephine Krystyna Lubiejewski	Vice President	Gregory Scott Holtz	Vice President
Hugh Matthew McCreadie	Vice President		

DIRECTORS OR TRUSTEES

State of California

County of Orange ss

The officers of this reporting entity being duly s

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)

(Signature)
Paul Anthony DePascale
(Printed Name)

(Signature)
Hugh Matthew McCreadie
(Printed Name)

President
(Title)

Secretary
(Title)

Treasurer
(Title)

Subscribed and sworn to (or affirmed) before me this on this
____ day of _____, 2019, by

a. Is this an original filing? Yes No

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

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)	22,500,446		22,500,446	19,876,627
2. Stocks (Schedule D):				
2.1 Preferred stocks	2,909,122		2,909,122	4,830,486
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 (\$ 5,039,996, Schedule E - Part 1), cash equivalents (\$ 117,654, Schedule E - Part 2), and short-term investments (\$ 0, Schedule DA)	5,157,650		5,157,650	4,964,898
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)	30,567,218		30,567,218	29,672,011
13. Title plants less \$ 0 charged off (for Title insurers only)	169,537		169,537	154,853
14. Investment income due and accrued				
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	632		632	191,100
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				
18.2 Net deferred tax asset	468,384	266,147	202,237	227,722
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$ 0)	1,312	1,312		
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	54,105	54,105		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	31,261,188	321,564	30,939,624	30,245,686
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	31,261,188	321,564	30,939,624	30,245,686

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	54,105	54,105		
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)	54,105	54,105		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	93,410	96,835
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	14,921,611	15,911,447
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)	36,400	192,995
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	61,082	233,634
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))	137,614	99,020
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
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	1,859	2,384
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	593,412	309,635
19. Derivatives		
20. Payable for securities		269,228
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities		
23. Total liabilities (Lines 1 through 22)	15,845,388	17,115,178
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	1,000,000	1,000,000
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	6,819,385	6,819,385
30. Unassigned funds (surplus)	7,274,851	5,311,123
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)	15,094,236	13,130,508
33. Totals (Page 2, Line 28, Col. 3)	30,939,624	30,245,686

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)	6,449,205	16,669,050
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	512,917	662,368
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)		
2. Other operating income (Part 4, Line 2, Col. 5)	50	
3. Total Operating Income (Lines 1 through 2)	6,962,172	17,331,418
EXPENSES		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	217,908	377,383
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	4,523,247	14,373,407
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	4,741,155	14,750,790
8. Net operating gain or (loss) (Lines 3 minus 7)	2,221,017	2,580,628
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	767,977	649,199
10. Net realized capital gains (losses) less capital gains tax of \$ 21,688 (Exhibit of Capital Gains (Losses))	81,587	191,988
11. Net investment gain (loss) (Lines 9 + 10)	849,564	841,187
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)	3,070,581	3,421,815
14. Federal and foreign income taxes incurred	547,915	986,547
15. Net income (Lines 13 minus 14)	2,522,666	2,435,268
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	13,130,508	10,517,988
17. Net income (from Line 15)	2,522,666	2,435,268
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(549,628)	363,498
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	29,732	(496,471)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(39,042)	310,225
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		
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		
29. Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	1,963,728	2,612,520
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	15,094,236	13,130,508

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	5,655,937	16,797,058
2. Net investment income	933,637	769,503
3. Miscellaneous income	512,967	662,368
4. Total (Lines 1 through 3)	7,102,541	18,228,929
5. Benefit and loss related payments	188,903	339,347
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	4,874,735	14,514,529
7. Commissions, expenses paid and aggregate write-ins for deductions	531,008	1,066,106
8. Dividends paid to policyholders	5,594,646	15,919,982
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	1,507,895	2,308,947
10. Total (Lines 5 through 9)	1,507,895	2,308,947
11. Net cash from operations (Line 4 minus Line 10)	1,507,895	2,308,947
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,222,884	1,615,474
12.2 Stocks	2,107,840	17,888,844
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	240,282	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	3,330,724	19,744,600
13. Cost of investments acquired (long-term only):		
13.1 Bonds	2,972,500	14,481,717
13.2 Stocks	1,687,373	5,778,048
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	269,228	
13.7 Total investments acquired (Lines 13.1 to 13.6)	4,929,101	20,259,765
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(1,598,377)	(515,165)
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		
16.6 Other cash provided (applied)	283,234	(213,694)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	283,234	(213,694)
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)	192,752	1,580,088
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	4,964,898	3,384,810
19.2 End of year (Line 18 plus Line 19.1)	5,157,650	4,964,898

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

20.0001		
20.0002		
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)	1,593,399	3,921,693		5,515,092	16,938,054
2. Escrow and settlement service charges					
3. Title examinations					456
4. Searches and abstracts	105,361			105,361	195,645
5. Surveys					
6. Aggregate write-ins for service charges	407,556			407,556	466,267
7. Totals (Lines 1 to 6)	2,106,316	3,921,693		6,028,009	17,600,422

DETAILS OF WRITE-INS					
0601. Other fees and income	407,556			407,556	466,267
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)	407,556			407,556	466,267

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	5,515,092	16,938,054
1.2 Assumed	55,721	66,032
1.3 Ceded	5,459,371	16,872,022
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)		
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	15,911,445	15,708,474
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	551,510	1,693,805
2.4 Withdrawals during the current year	1,541,344	1,490,834
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)	14,921,611	15,911,445
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	6,449,205	16,669,051

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)	107,672	81,231		188,903	339,347
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	107,672	81,231		188,903	339,347
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	107,672	81,231		188,903	339,347
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	30,767	62,643		93,410	96,835
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	45,430	51,405		96,835	166,206
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	93,009	92,469		185,478	269,976
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	18,485	13,945		32,430	107,408
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	111,494	106,414		217,908	377,384

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)	30,767	62,643		93,410	96,835
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)	30,767	62,643		93,410	96,835
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	265,777	1,763,575		2,029,352	2,449,817
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)	265,777	1,763,575		2,029,352	2,449,817
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	40,792	270,617		311,409	374,735
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	2,434,171	2,921,387
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	XXX	XXX	XXX	14,921,611	15,911,446
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				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals				
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8	9			
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations					Current Year (Cols. 4 + 5 + 6 + 7)	Prior Year			
1. Personnel costs:												
1.1 Salaries	201,748	496,545		698,293	23,674		6,468	728,435	1,332,341			
1.2 Employee relations and welfare	31,470	77,454		108,924	3,243		924	113,091	329,164			
1.3 Payroll taxes	8,634	21,249		29,883	1,946			31,829	93,274			
1.4 Other personnel costs	61	149		210				210	5,735			
1.5 Total personnel costs	241,913	595,397		837,310	28,863		7,392	873,565	1,760,514			
2. Amounts paid to or retained by title agents		3,011,148		3,011,148				3,011,148	11,627,382			
3. Production services (purchased outside):												
3.1 Searches, examinations and abstracts	93,595	230,358		323,953	973			324,926	426,914			
3.2 Surveys	46	113		159				159				
3.3 Other												
4. Advertising									18,877			
5. Boards, bureaus and associations		(3)	(9)	(12)				(12)	40,985			
6. Title plant rent and maintenance												
7. Claim adjustment services												
8. Amounts charged off, net of recoveries	3,399	8,366	XXX	11,765				11,765	3,500			
9. Marketing and promotional expenses	59	144		203				203	6,777			
10. Insurance	1,407	3,464		4,871				4,871	5,261			
11. Directors' fees												
12. Travel and travel items	110	271		381				381	33,453			
13. Rent and rent items	36,104	88,859		124,963	2,594			127,557	140,778			
14. Equipment	1,752	4,313		6,065				6,065	6,419			
15. Cost or depreciation of EDP equipment and software	(213)	(525)		(738)				(738)	1,786			
16. Printing, stationery, books and periodicals	5,730	14,103		19,833				19,833	32,581			
17. Postage, telephone, messengers and express	6,246	15,373		21,619				21,619	29,948			
18. Legal and auditing	20,256	49,855		70,111				71,959	89,164			
19. Totals (Lines 1.5 to 18)	410,401	4,021,230		4,431,631	32,430		9,240	4,473,301	14,224,339			
20. Taxes, licenses and fees:												
20.1 State and local insurance taxes	87,112			87,112				87,112	248,968			
20.2 Insurance department licenses and fees	5,450			5,450				5,450	7,867			
20.3 Gross guaranty association assessments												
20.4 All other (excluding federal income and real estate)	(771)			(771)				(771)	1,765			
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	91,791			91,791				91,791	258,600			
21. Real estate expenses	(51)	(124)		(175)				(175)	(292)			
22. Real estate taxes												
23. Aggregate write-ins for other expenses									(1,829)			
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	502,141	4,021,106		4,523,247	32,430		9,240	(a) 4,564,917	14,480,818			
25. Less unpaid expenses - current year	32,372	65,110		97,482	311,409			408,891	801,364			
26. Add unpaid expenses - prior year	84,371	342,258		426,629	374,735			801,364	871,013			
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	554,140	4,298,254		4,852,394	95,756		9,240	4,957,390	14,550,467			

DETAILS OF WRITE-IN LINES									
2301. Other									(1,829)
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)									(1,829)

(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
1.						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)	1,863,378		4,585,827			6,449,205	XXX
1.2 Escrow and settlement services (Part 1A, Line 2)						XXX	XXX
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	512,917					512,917	XXX
2. Aggregate write-ins for other operating income	XXX	XXX	XXX	XXX	XXX	50	50
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	2,376,295		4,585,827			6,962,122	50
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	111,494		106,414			217,908	XXX
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	502,141		4,021,106			4,523,247	4,523,247
6. Total Operating Deductions (Lines 4 + 5)	613,635		4,127,520			4,741,155	4,741,155
7. Net operating gain or (loss) (Lines 3 minus 6)	1,762,660		458,307			2,220,967	50
							2,221,017
							2,580,624

DETAILS OF WRITE-IN LINES							
0201. Other operating income	XXX	XXX	XXX	XXX	XXX	50	50
0202.	XXX	XXX	XXX	XXX	XXX		
0203.	XXX	XXX	XXX	XXX	XXX		
0298. Summary of remaining write-ins for Line 02 from overflow page	XXX	XXX	XXX	XXX	XXX		
0299. Total (Lines 0201 through 0203 plus 0298) (Line 02 above)	XXX	XXX	XXX	XXX	XXX	50	50

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	17,322	17,322
1.1 Bonds exempt from U.S. tax	(a)		
1.2 Other bonds (unaffiliated)	(a)	505,171	518,298
1.3 Bonds of affiliates	(a)		
2.1 Preferred stocks (unaffiliated)	(b)		
2.11 Preferred stocks of affiliates	(b)	134,243	135,799
2.2 Common stocks (unaffiliated)	(c)		
2.21 Common stocks of affiliates	(d)		
3. Mortgage loans	(e)	105,798	105,798
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		762,534	777,217
11. Investment expenses	(g)		9,240
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)			9,240
17. Net investment income (Line 10 minus Line 16)			767,977

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

(a) Includes \$ 9,996 accrual of discount less \$ 190,338 amortization of premium and less \$ 19,179 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 \$ 9,240 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					(94,187)
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	103,274		103,274	(455,441)	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	103,274		103,274	(549,628)	

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

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		6,100	6,100
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		266,147	210,930
18.2 Net deferred tax asset			(55,217)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets		1,312	4,462
22. Net adjustment in assets and liabilities due to foreign exchange rates			3,150
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	54,105	61,030	6,925
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	321,564	282,522	(39,042)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	321,564	282,522	(39,042)

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	54,105	61,030	6,925
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)	54,105	61,030	6,925

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

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#	2018	2017
<u>Net Income</u>					
State of Ohio Basis				\$ 2,522,666	\$ 2,435,268
State Prescribed Practice that incr/(decr) NAIC SAP					
Statutory Premium Reserve Recovery, net of tax	57	4	1.1	1,043,031	77,756
NAIC SAP				<u>\$ 3,565,697</u>	<u>\$ 2,513,024</u>
<u>Surplus</u>					
State of Ohio Basis				\$ 15,094,236	\$ 13,130,508
State Prescribed Practice that incr/(decr) NAIC SAP					
Statutory Premium Reserve Recovery, net of tax	57	3	2	7,422,640	6,379,609
NAIC SAP				<u>\$ 22,516,876</u>	<u>\$ 19,510,117</u>

B. Use of Estimates in the preparation of the Financial Statements

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 stated at amortized cost or lower of amortized cost or fair value using the scientific interest method.
- (3) Common stocks, other than those invested in subsidiaries and affiliates, are stated at market value.
- (4) Preferred stocks - Not applicable.
- (5) Mortgage loans secured by real estate - Not applicable.

NOTES TO FINANCIAL STATEMENTS

- (6) Loan backed securities - Not applicable.
- (7) Investments in subsidiaries, controlled, and affiliated companies - Not applicable.
- (8) Investments in partnerships and limited liability companies - 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) Predefined capitalization thresholds - Not applicable.
- (13) Pharmaceutical receivables – Not applicable.

D. Going Concern

Based upon the Company's evaluation of relevant conditions and events, management does not have substantial doubt about the Company's ability to continue as a going concern.

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. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not applicable.
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not applicable.
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not applicable.
- H. Repurchase Agreements Transactions Accounted for as a Sale – Not applicable.
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – Not applicable.
- J. Real Estate – Not Applicable.
- K. Low-Income Housing Tax Credits – Not Applicable.
- L. Restricted Assets

(1) Restricted Assets

	1	2	3	4	5	6
2018 - Restricted Asset Category	Total Gross Restricted from Current Year	Total Gross Restricted from Prior Year	Increase / (Decrease) (1 minus 2)	Total Current Year Admitted Restricted	Percentage Gross Restricted to Total Assets	Percentage Admitted Restricted to Total Admitted Assets
(i) On deposit with states	\$ 1,050,657	\$ 1,052,476	\$ (1,819)	\$ 1,050,657	3.36%	3.40%
(k) On deposit with other regulatory bodies	-	-	-	-	0.00%	0.00%
All other categories	-	-	-	-	0.00%	0.00%
Total Restricted Assets	\$ 1,050,657	\$ 1,052,476	\$ (1,819)	\$ 1,050,657	3.36%	3.40%

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

NOTES TO FINANCIAL STATEMENTS

(3) Detail of Other Restricted Assets – Not Applicable.
 (4) Collateral Received and Reflected as Assets within the Reporting Entity's Financial Statements – Not applicable.

M. Working Capital Finance Investments – Not applicable.

N. Offsetting and Netting of Assets and Liabilities – Not applicable.

O. Structured Notes – Not applicable.

P. 5GI* Securities – Not applicable.

Q. Short Sales – Not applicable.

R. Prepayment Penalty and Acceleration Fees – Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

A.- B. - The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of admitted assets as of December 31, 2018 or 2017.

7. Investment Income

The Company has no due and accrued investment income excluded from surplus at December 31, 2018 and December 31, 2017.

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	2018		
		Ordinary	Capital	Total
(a) Gross deferred tax assets		483,148	0	483,148
(b) Statutory valuation allowance adjustment (enter as "-")		0	0	-
(c) Adjusted gross deferred tax assets		483,148	0	483,148
(d) Gross deferred tax liabilities		(337)	(14,427)	(14,764)
(e) Net deferred tax asset/(liability) before admissibility test		482,811	(14,427)	468,384
(f) Deferred tax assets nonadmitted		(266,147)	0	(266,147)
(g) Net admitted deferred tax asset/(liability)		216,664	(14,427)	202,237
2017				
		Ordinary	Capital	Total
		549,086	0	549,086
(a) Gross deferred tax assets		0	0	0
(b) Statutory valuation allowance adjustment (enter as "-")		549,086	0	549,086
(c) Adjusted gross deferred tax assets		(365)	(110,069)	(110,434)
(d) Gross deferred tax liabilities		548,721	(110,069)	438,652
(e) Net deferred tax asset/(liability) before admissibility test		(210,930)	0	(210,930)
(f) Deferred tax assets nonadmitted		337,791	(110,069)	227,722
Change				
		Ordinary	Capital	Total
		(65,938)	0	(65,938)
(a) Gross deferred tax assets		0	0	0
(b) Statutory valuation allowance adjustment (enter as "-")		(65,938)	0	(65,938)
(c) Adjusted gross deferred tax assets		28	95,642	95,670
(d) Gross deferred tax liabilities		(65,910)	95,642	29,732
(e) Net deferred tax asset/(liability) before admissibility test		(55,217)	0	(55,217)
(f) Deferred tax assets nonadmitted		(121,127)	95,642	(25,485)

NOTES TO FINANCIAL STATEMENTS

(2) Admission calculation components:

Description	2018		
	Ordinary	Capital	Total
Admission calculation under ¶11.a.-¶11.c.			
(a) Admitted pursuant to ¶11.a.	195,607	-	195,607
(b) Admitted pursuant to ¶11.b.(lesser of i. or ii.)	6,630	-	6,630
(c) ¶11.b.i.	6,630	-	6,630
(d) ¶11.b.ii.	2,268,486	-	2,268,486
(e) Admitted pursuant to ¶11.c.	14,764	-	14,764
(f) Total admitted under ¶¶11.a.-11.c.	217,001	-	217,001
Deferred tax liabilities	(337)	(14,427)	(14,764)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	216,664	(14,427)	202,237
Admission calculation under ¶11.a.-¶11.c.			
(a) Admitted pursuant to ¶11.a.	270,509	-	270,509
(b) Admitted pursuant to ¶11.b.(lesser of i. or ii.)	-	-	-
(c) ¶11.b.i.	-	-	-
(d) ¶11.b.ii.	1,907,039	-	1,907,039
(e) Admitted pursuant to ¶11.c.	67,647	-	67,647
(f) Total admitted under ¶¶11.a.-11.c.	338,156	-	338,156
Deferred tax liabilities	(365)	(110,069)	(110,434)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	337,791	(110,069)	227,723
Change			
	Ordinary	Capital	Total
(a) Admitted pursuant to ¶11.a.	(74,902)	-	(74,902)
(b) Admitted pursuant to ¶11.b.(lesser of i. or ii.)	6,630	-	6,630
(c) ¶11.b.i.	6,630	-	6,630
(d) ¶11.b.ii.	361,447	-	361,447
(e) Admitted pursuant to ¶11.c.	(52,883)	-	(52,883)
(f) Total admitted under ¶¶11.a.-11.c.	(121,155)	-	(121,155)
Deferred tax liabilities	28	95,642	95,670
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	(121,127)	95,642	(25,485)

(3) Recovery Period and Threshold Limitation

	2018	2017
(a) Ratio Percentage Used to Determine Recover Period And Threshold Limitation Amount.	1.90%	2.19%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	15,123,237	12,713,590

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

(a) Description	2018		
	Ordinary	Capital	Total
1 Adjusted gross DTAs - Amount	-	0	-
2 Adjusted gross DTAs - Percentage	0.00%	0.00%	0.00%
3 Net admitted DTAs - Amount	-	-	0
4 Net admitted DTAs - Percentage	0.00%	0.00%	0.00%
2017			
	Ordinary	Capital	Total
1 Adjusted gross DTAs - Amount	-	0.00%	0.00%
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	0.00%	0.00%	0.00%
2 Adjusted gross DTAs - Percentage	0.00%	0.00%	0.00%
3 Net admitted DTAs - Amount	0.00%	0.00%	0.00%
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 _____

NOTES TO FINANCIAL STATEMENTS

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	12/31/2018	12/31/2017
(a) Current federal income tax expense	547,926	986,641
(b) Foreign taxes	-	-
(e) Other, including prior year underaccrual (overaccrual)	(11)	(96)
(c) Subtotal	547,915	986,545
(d) Tax on capital gains/(losses)	21,688	103,378
(d) Utilization of capital loss carryforwards	-	-
(f) Federal and foreign income taxes incurred	<u>569,603</u>	<u>1,089,923</u>

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	12/31/2018	12/31/2017	Change
(a) Ordinary			
1 Accrued Compensation & Benefits	-	10,735	(10,735)
2 Bad Debt Reserves	1,799	948	851
3 Other Loss Reserves/Accrued Expenses	-	-	-
4 Discounting of Unpaid Losses	503	247	256
5 Statutory Premium Reserve	469,208	522,122	(52,914)
6 Intangible Assets	-	-	-
7 Goodwill	-	-	-
8 Depreciable & Amortizable Assets	-	-	-
9 Other Assets	1	-	1
10 Nonadmitted Assets	11,637	15,034	(3,397)
11 Partnership & LLC Investments	-	-	-
Gross ordinary DTAs	483,148	549,086	(65,938)
(b) Statutory valuation adjustment - ordinary (-)	-	-	-
(c) Nonadmitted ordinary DTAs (-)	(266,147)	(210,930)	(55,217)
(d) Admitted ordinary DTAs	<u>217,001</u>	<u>338,156</u>	<u>(121,155)</u>
(e) Capital			
1 Investment Basis Differences	-	-	-
2 Capital Loss Carryover (Excess Capital Loss)	-	-	-
3 Unrealized Loss	-	-	-
4 Partnership & LLC Investments	-	-	-
Gross capital DTAs	-	-	-
(f) Statutory valuation adjustment - capital (-)	-	-	-
(g) Nonadmitted capital DTAs (-)	-	-	-
(h) Admitted capital DTAs	<u>-</u>	<u>-</u>	<u>-</u>
(i) Admitted DTAs	217,001	338,156	(121,155)
(3) DTLs Resulting From Book/Tax Differences In	12/31/2018	12/31/2017	Change
(a) Ordinary			
1 Accrued Compensation & Benefits	-	-	-
2 Depreciable & Amortizable Assets	(85)	(365)	280
3 Goodwill	-	-	-
4 Other DTLs	(252)	-	(252)
Ordinary DTLs	<u>(337)</u>	<u>(365)</u>	<u>28</u>
(b) Capital			
(1) Investment Basis Differences	-	-	-
(2) Unrealized Loss	(14,427)	(110,069)	95,642
Capital DTLs	<u>(14,427)</u>	<u>(110,069)</u>	<u>95,642</u>
(c) DTLs	(14,764)	(110,434)	95,670
(4) Net deferred tax assets/liabilities	202,237	227,722	(25,485)

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2018	12/31/2017	Change
Total deferred tax assets	483,148	549,086	(65,938)
Total deferred tax liabilities	(14,764)	(110,434)	95,670
Net deferred tax assets/liabilities	468,384	438,652	29,732
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	468,384	438,652	29,732
LESS: Tax effect of unrealized gains/(losses)	14,427	110,069	(95,642)
LESS: Statutory valuation allowance adj allocated to unrealized (+)			-
Change in net deferred income tax [(charge)/benefit]	482,811	548,721	(65,910)

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

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory 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	3,092,268	649,376	21.0%
2	Tax Exempt Interest	(26,268)	(26,268)	-0.8%
3	Dividends Received Deduction	(14,259)	(14,259)	-0.5%
4	Nondeductible Expenses	10,149	10,149	0.3%
5	Foreign Taxes incurred	-	-	0.0%
6	Prior year provision true up adjustment	(11)	(11)	0.0%
7	Change in Valuation Allowance Adjustment	-	-	0.0%
8	less Deferred Tax Adjustment - Other	13,126	13,126	0.4%
9	Change in Tax Loss Contingency Reserve	0	0	0.0%
10	less Change in Deferred Tax on Nonadmitted Assets	3,397	3,397	0.1%
11	less Deferred taxes transferred with merged entities	0	0	0.0%
12	less current RTP booked as out of period to surplus	0	0	0.0%
13	Foreign Tax Credit	0	0	0.0%
14	Re-measurement of Ending Deferred (Rate Change)	0	0	0.0%
15	Other / Rounding	3	3	0.0%
16				0.0%
17	Total	635,513		20.6%
18				
19	Federal income taxes incurred [expense/(benefit)]	547,915		
20	Foreign income taxes incurred [expense/(benefit)]	-		
21	Tax on capital gains/(losses)	21,688		
22	Change in net deferred income tax [charge/(benefit)]	65,910		
23	Total statutory income taxes	635,513		

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

At December 31, 2018, the Company had no net operating loss carryforwards.

At December 31, 2018, the Company had capital loss carryforwards expiring through the year 2021 of:

At December 31, 2018, the Company had no Alternative Minimum Tax credit carryforwards.

The following is income tax expense for 2016, 2017, and 2018 that is available for recoupment in the event of future losses:

	Year	Ordinary	Capital	Total
3	2016	-	-	-
2	2017	986,630	103,378	1,090,008
1	2018	547,926	21,688	569,614
	Total	1,534,556	125,066	1,659,622

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 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.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

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

NOTES TO FINANCIAL STATEMENTS

- B. Detail of Transactions Greater than ½ of 1% of Admitted Assets – None.
- C. Change in terms of Intercompany arrangements – None.
- D. Amounts due from or to related parties – The amount payable to related parties was \$593,412 at December 31, 2018.
- 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 settled annually after the consolidated tax return has been filed.

These financial statements may not be indicative of the conditions that would have existed, or the results of operations that would have been achieved, without such affiliation.

- G. All outstanding shares of the Company are owned by the parent company, FATICO, an insurance company domiciled in the state of Nebraska.
- 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.
- O. SCA Loss Tracking – Not applicable.

11. Debt – Not applicable

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

- A. Defined Benefit Plan – Not Applicable.
- B. Narrative Description of Investment Policies and Strategies – Not Applicable.
- C. Fair Value Measurements of Plan Assets – Not Applicable.
- D. Narrative Description of Long-Term Rate-of-Return-on-Assets Assumption – Not Applicable.
- E. Defined Contribution Plan – Not Applicable.
- F. Multiemployer Plans - Not Applicable.
- 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 \$0 and \$24,605 for the years ended December 31, 2018 and 2017, respectively.

The Company's expense related to the Savings Plan amounted to \$28,860 for the year ended December 31, 2017. In 2018, the net activity of the 401K related transactions amounted to a net credit to expense of (\$17,745).

- H. Postemployment Benefits and Compensated Absences – Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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 2019 is \$2,522,666.
- (4) There were no dividends paid by the Company in 2018.
- (5) 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.
- (6) There were no restrictions placed on the Company's surplus.
- (7) There were no amounts of advances to surplus not repaid for mutual reciprocals and similarly organized entities.
- (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 losses is \$25,487.
- (11) The Company does not have any surplus notes.
- (12) There was no quasi-reorganization during the period ended December 31, 2018.
- (13) The effective date of a quasi-reorganization for a period of ten years following the reorganization – Not Applicable.

14. Liabilities, Contingencies and Assessments

- A. Contingent Commitments – Not Applicable.
- B. Assessments – Not Applicable.
- C. Gain Contingencies – Not Applicable.
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits – Not Applicable.
- E. Joint and Several Liabilities – Not Applicable.
- F. All Other Contingencies

The Company is involved in various routine legal proceedings related to its operations. While the ultimate disposition of each proceeding is not determinable, the Company does not believe that 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, 2018 are as follows:

NOTES TO FINANCIAL STATEMENTS

Year Ending December 31	Amount
2019	20,965
Total	<u>\$ 20,965</u>

The Company incurred total rental expense in the amounts of \$83,083 and \$80,374 at December 31, 2018 and 2017, 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**

The Company's financial assets measured at fair value have been classified, for disclosure purposes, based on a hierarchy. The hierarchy gives the highest ranking to fair values determined using unadjusted quoted prices in active markets for identical assets (Level 1) and the lowest ranking to fair values determined using methodologies and models with unobservable inputs (Level 3). An asset's classification is based on the lowest level input that is significant to its measurement. For example, a Level 3 fair value measurement may include inputs that are both observable (Levels 1 and 2) and unobservable (Level 3).

The levels of the fair value hierarchy are as follows:

Level 1: Observable inputs that reflect quoted prices for identical assets or liabilities in active markets that the company has the ability to access at the measurement date. Level 1 securities include highly liquid money market funds, certain mortgage-backed securities, and exchange traded equity and derivative securities.

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, 2018.

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
Assets at fair value					
Bonds					
Industrial and Miscellaneous (Unaffiliated)	1,054,547	\$ -	\$ -	\$ -	\$ 1,054,547
Total Bonds	<u>\$ 1,054,547</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,054,547</u>
Common Stock					
Industrial & Misc	2,909,122	- \$	- \$	- \$	\$ 2,909,122
Total Common Stock	<u>\$ 2,909,122</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,909,122</u>
Total assets at fair value	<u>\$ 3,963,669</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,963,669</u>

(2) Policy on Transfers into and out of 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

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2018, the Company had no assets or liabilities measured at fair value in the Level 3 category.

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.

(5) Derivative Assets and Liabilities – Not applicable.

B. Fair Value Information Under SSAP No. 100 Combined with Other Accounting Pronouncements - 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. Governments	\$ 1,037,282	\$ 1,055,156			\$ 1,037,282	
U.S. States, Territories and Possessions	193,614	191,908			193,614	
U.S. Political Subdivisions	1,353,591	1,352,366			1,353,591	
U.S. Special Revenue	9,787,810	9,821,895			9,787,810	
Industrial and Miscellaneous (Unaffiliated)	10,005,378	10,079,121			10,005,378	
Common Stock (Unaffiliated)	2,909,122	2,909,122			2,909,122	
Short Term						
Money Market Funds	117,654	117,654			117,654	
	<u>\$ 25,404,451</u>	<u>\$ 25,527,222</u>	<u>\$ 3,026,776</u>	<u>\$ 22,377,675</u>	<u>\$ -</u>	<u>\$ -</u>

D. Fair Value of Financial Instrument – Unable to Estimate - Not applicable.

E. Instruments Measured at Net Asset Value (NAV) - Not applicable.

21. Other Items

- A. Unusual and Infrequent 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 Exposure
 - (1) Subprime-Mortgage-Related Risk 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.

NOTES TO FINANCIAL STATEMENTS

G. Insurance-Linked Securities (ILS) Contracts – Not applicable.

22. Events Subsequent

Subsequent events have been considered through February 28, 2019, for the statutory statement issued on February 28, 2019.

- (1) Type1 - Recognized Subsequent Events – None.
- (2) Type II - Nonrecognized 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 loss and loss adjustment expenses attributable to insured events of prior years increased by \$118,842 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. Intercompany 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

1.4 Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [X] No []

1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001472787

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

Yes [] No [X]

2.2 If yes, date of change:

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

12/31/2015

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.

12/31/2015

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).

05/09/2017

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]

If yes, complete and file the merger history data file with the NAIC.

GENERAL INTERROGATORIES

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
.....

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:

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

GENERAL INTERROGATORIES

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:

.....

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:

.....

GENERAL INTERROGATORIES

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).

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

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	\$ _____

GENERAL INTERROGATORIES

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]

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)

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

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	\$ _____ 1,050,657
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 13057

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	22,500,444	22,377,679	(122,765)
30.2 Preferred stocks			
30.3 Totals	22,500,444	22,377,679	(122,765)

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:

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

33 By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No []

34 By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No []

OTHER

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

35.2 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
.....	\$
.....	\$
.....	\$

GENERAL INTERROGATORIES

36.1 Amount of payments for legal expenses, if any? \$ _____

36.2 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
.....	\$
.....	\$
.....	\$

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

37.2 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 \$ _____ 14,921,611
 9.12 Short-term investments \$ _____
 9.13 Mortgages \$ _____
 9.14 Cash \$ _____
 9.15 Other admissible invested assets \$ _____
 9.16 Total \$ _____ 14,921,611

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 2018	2 2017	3 2016	4 2015	5 2014
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	1,593,399	1,841,457	1,856,760	1,684,393	1,608,727
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	3,921,693	15,096,597	14,516,536	13,044,593	12,792,414
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)					
4. Total	5,515,092	16,938,054	16,373,296	14,728,986	14,401,141
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	6,449,205	16,669,050	16,119,573	14,633,995	14,347,398
6. Escrow and settlement service charges (Part 1A, Line 2)			180	2,175	20,205
7. Title examinations (Part 1A, Line 3)		456	180		
8. Searches and abstracts (Part 1A, Line 4)	105,361	195,645	204,953	177,249	166,563
9. Surveys (Part 1A, Line 5)			50		
10. Aggregate write-ins for service charges (Part 1A, Line 6)	407,556	466,267	371,698	231,574	194,863
11. Aggregate write-ins for other operating income (Page 4, Line 2)	50		69		
12. Total operating income (Page 4, Line 3)	6,962,172	17,331,418	16,696,703	15,044,993	14,729,029
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	2,221,017	2,580,628	2,273,383	1,814,724	1,735,707
14. Net investment gain or (loss) (Line 11)	849,564	841,187	683,711	386,969	1,054,096
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	547,915	986,545	842,782	681,241	657,894
17. Net income (Line 15)	2,522,666	2,435,270	2,114,312	1,520,452	2,131,909
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	632	191,100	109,071	44,824	119,641
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	30,939,624	30,245,686	27,477,993	28,066,417	26,662,101
20. Known claims reserve (Page 3, Line 1)	93,410	96,835	166,207	212,033	190,670
21. Statutory premium reserve (Page 3, Line 2)	14,921,611	15,911,447	15,708,475	15,536,158	15,494,050
22. Total liabilities (Page 3, Line 23)	15,845,388	17,115,178	16,960,005	19,941,223	16,586,288
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)	15,094,236	13,130,508	10,517,988	8,125,194	10,075,813
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	1,507,894	2,308,947	2,498,686	2,017,759	1,640,845
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)	73.6	67.0	26.8	29.7	57.7
27. Stocks (Lines 2.1 & 2.2)	9.5	16.3	60.6	39.5	24.6
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)	16.9	16.7	12.6	30.8	17.7
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 2018	2 2017	3 2016	4 2015	5 2014
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	(549,628)	363,498	281,393	(163,264)	(616,824)
48. Change in nonadmitted assets (Line 21)	(39,042)	310,225	168,378	22,867	(122,935)
49. Dividends to stockholders (Line 28)				(2,422,440)	(12,337,102)
50. Change in surplus as regards policyholders for the year (Line 31)	1,963,728	2,612,520	2,392,794	(1,950,619)	(18,497,003)
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	188,903	339,347	249,986	293,069	417,170
52. Losses and allocated LAE incurred (Line 8, Col. 4)	185,478	269,976	204,159	314,432	326,106
53. Unallocated LAE incurred (Line 9, Col. 4)	32,430	107,408	130,052	111,862	109,471
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	217,908	377,384	334,211	426,294	435,577
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)	12.0	9.6	10.3	11.2	10.8
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	43.3	67.1	67.0	66.3	66.2
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	9.7	6.2	7.1	7.5	8.3
58. Total (Lines 55 to 57)	65.0	82.9	84.4	85.1	85.3
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	3.1	2.2	2.0	2.8	3.0
60. Operating expenses incurred (Line 5)	65.0	82.9	84.4	85.1	85.3
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	68.1	85.1	86.4	87.9	88.2
63. Net operating gain or (loss) (Line 8)	31.9	14.9	13.6	12.1	11.8
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)	4.0	2.2	2.1	2.9	3.0
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	82.9	85.2	86.5	87.2	87.4
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)	(403)	(391)	(815)	(189)	(710)
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)	(3.1)	(3.7)	(10.0)	(1.9)	(2.5)
One-Year Schedule P Part 3 Development (\$000 omitted)					
68. Development in estimated losses and ALAE for claims reported before curr year (Schedule P, Part 3, Line 12, Col. 11)	117	60	120	226	187
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)	0.9	0.6	1.5	2.2	0.7
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)	(655)	(1,198)	(741)	(757)	(808)
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)	(6.2)	(14.7)	(7.4)	(2.6)	(3.1)
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)	155	85	333	299	225
73. Percent of such development to policyholders' surplus of second prior year-end (Line 72 above divided by Page 4, Line 16, Col. 2 x 100.0)	1.5	1.0	3.3	1.0	0.9

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

Yes [] No [X]

If no, please explain:

Not applicable.

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	337,456	236	1,371	3,252	335,811	10,999			8,100			
2. 2009	2,713	11,514		298	38	11,774	37			73			
3. 2010	2,866	12,427		288	18	12,697	50			100			
4. 2011	7,391	12,322	3	315	30	12,610	28			8			
5. 2012	3,980	13,770		433	31	14,172	17			84			
6. 2013	3,135	16,110		439	104	16,445	9			3			
7. 2014	2,937	14,401		382	41	14,742	56			2			
8. 2015	2,901	14,729	4	411	57	15,087	6			10			
9. 2016	3,726	16,373		576	81	16,868	171			27			
10. 2017	4,729	16,938		662	66	17,534				25			
11. 2018	1,477	5,515		513	56	5,972	13			8			
12. Totals	XXX	471,555	243	5,688	3,774	473,712	11,386			8,440			

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	19,432	2,237	37			1,027				156
2. 2009			110	53				24				4
3. 2010			150	41				39				6
4. 2011			36	16				12				2
5. 2012			101	33				41				6
6. 2013			12	22				6				1
7. 2014			58	29				49				7
8. 2015			16	26				70				11
9. 2016			198	18				341				51
10. 2017			25	17	47			282				46
11. 2018			21	10	9			138				21
12. Totals	2,922	333	20,159	2,502	93			2,029				311

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 Basis \$1000 of Coverage ([Cols. 14 + 23 + 14 + 23 + 26] / Col. 2) [Cols. 6 - 4]) [Col. 1])	33 Net Reserves After Discount For Time Value of Money 24 - 33)	34 Net Reserves After Discount (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 (\$1000 of Coverage ([Cols. 14 + 23 + 14 + 23 + 26] / Col. 2) [Cols. 6 - 4]) [Col. 1])				
1. Prior	1,220	16	20,163			20,163	6,120	6,175	XXX			1,220
2. 2009	28	1	134			134	1,199	1,203	5,087			28
3. 2010	45		189			189	1,569	1,571	6,804			45
4. 2011	14		48			48	0,406	0,407	0,676			14
5. 2012	47		142			142	1,075	1,077	3,719			47
6. 2013	7		18			18	0,118	0,119	0,606			7
7. 2014	56		107			107	0,792	0,794	3,882			56
8. 2015	81	2	86			86	0,659	0,661	3,344			81
9. 2016	392	3	539			539	3,603	3,621	15,835			392
10. 2017	375	3	354			354	2,362	2,371	8,458			375
11. 2018	168	3	168			168	3,427	3,462	12,796			168
12. Totals	2,433	28	21,948			21,948	XXX	XXX	XXX			2,433

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

States, Etc.	1 Active Status (a)	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	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		300			354	
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	L	R		2,700			3,184	266
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		3,918,693		16,737	4,582,289	120,763
37. Oklahoma	OK	N							125,822
38. Oregon	OR	N							62,643
39. Pennsylvania	PA	L	R,S,X,C,	1,593,399			496,180	1,863,378	67,874
40. Rhode Island	RI	N							59,390
41. South Carolina	SC	N							30,767
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						
59. Totals		XXX	XXX	1,593,399	3,921,693		512,917	6,449,205	188,903
									185,478
									93,410

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

(a) Active Status Counts

L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG 5

E – Eligible - Reporting entities eligible or approved to write surplus lines in

R - Registered - Non-domiciled RRGs

Q - Qualified - Qualified or accredited reinsurer

N – None of the above - Not allowed to write business in the state 52

(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 Parent, Subsidiaries, or Affiliates	% Owned
70	First American Title Insurance Company	50814	NE	95-2566122	First American Title Insurance Company	100.00
-	-	-	-	-	Parent of First American Title Insurance Company	-
-	-	00000	DE	26-1911571	First American Financial Corporation	
-	-	-	-	-	Other Sub's of First American Financial Corporation	-
-	-	00000	WA	82-4957719	Endpoint Closing, Inc.	100.00
-	-	00000	DE	47-3390986	FA Commercial Due Diligence Services Co.	100.00
-	-	00000	NLD		FAF International BPO Services Holdings Netherlands B.V.	100.00
-	-	00000	CHE		FAF International Holdings GmbH	100.00
-	-	00000	DE	26-1406149	FATCO Holdings, LLC	100.00
-	-	00000	CAN		FCT Holdings Company Ltd.	84.22
-	-	00000	DE	27-2411529	First American Data Co., LLC	100.00
70	First American Title Insurance Company	H3358	CA	95-3898805	First American Home Warranty Corporation	100.00
-	-	00000	DE	27-4029120	First American Mortgage Solutions, LLC	100.00
-	-	00000	CA	33-0766305	First American Professional Real Estate Services, Inc.	100.00
-	-	00000	CA	95-3067855	First American Property & Casualty Insurance Agency, Inc.	100.00
70	First American Title Insurance Company	37710	CA	94-2545863	First American Property & Casualty Insurance Company	100.00
-	-	00000	DE	26-3843923	First American SMS, LLC	100.00
70	First American Title Insurance Company	34525	CA	33-0194889	First American Specialty Insurance Company	100.00
-	-	00000	CA	95-2295073	First American Title Company	100.00
-	-	00000	HI	99-0141759	First American Title Company, Inc.	100.00
-	-	00000	CA	95-2563019	First American Trust, F.S.B.	100.00
-	-	00000	DE	20-0234353	First American UCC Insurance Services, LLC	100.00
-	-	00000	CA	20-0661706	Heritage Closing Services, Inc.	100.00
-	-	00000	TX	20-3348643	New Reunion Title, LLC	100.00
-	-	00000	CA	95-4777047	Regency Escrow Corporation	100.00
-	-	00000	TX	75-1825384	Republic Title of Texas, Inc.	100.00
-	-	00000	CA	95-2368599	The Inland Empire Service Corporation	100.00
-	-	00000	DE	46-3567740	TitleVest Holdings, Inc.	100.00
-	-	-	-	-	Sub of FAF International BPO Services Holdings Netherlands B.V.	-
-	-	00000	IND		First American (India) Private Limited	99.99
-	-	-	-	-	Sub's and Aff of FAF International Holdings GmbH	-
-	-	00000	AUS		FAF International Property Services (Australia) Pty Ltd	11.80
-	-	00000	NLD		FAF International Property Services Holdings B.V.	100.00
-	-	00000	AUS		First American Title Insurance Company of Australia Pty Limited	100.00
-	-	00000	MLT		First European Holding Company Limited	100.00
-	-	00000	MLT		First European Title Limited	100.00
-	-	00000	GBR		First Title Insurance plc	100.00
-	-	-	-	-	Sub's and Aff of FATCO Holdings, LLC	-
-	-	00000	AL	63-0754346	Cahaba Title, Inc.	50.00
-	-	00000	DE	52-2364313	First American Title Company, LLC (DE)	100.00
-	-	00000	DE	46-2981565	First American Trustee Services, LLC	100.00

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 Parent, Subsidiaries, or Affiliates	% Owned
-	-	-	-	-	Sub's of FCT Holdings Company Ltd.	-
		00000	CAN		FCT Insurance Company Ltd.	100.00
		00000	CAN		First American International Title Services Inc.	100.00
		00000	CAN		First Canadian Title Company Limited	100.00
-	-	-	-	-	Sub's and Aff of First American Data Co., LLC	-
		00000	DE	33-0922053	Data Trace Information Services LLC	100.00
		00000	DE	27-1538401	First American Data Tree LLC	100.00
		00000	DE	46-2689890	First American Fulfillment Services, Inc.	100.00
		00000	DE	59-3750631	Red Vision Systems, Inc.	100.00
		00000	CA	95-2494273	Title Records, Inc.	25.00
-	-	-	-	-	Sub of First American Home Warranty Corporation	-
		00000	FL	26-1296164	First American Home Warranty Corporation of Florida	100.00
-	-	-	-	-	Sub's of First American Mortgage Solutions, LLC	-
		00000	DE	82-1843608	First American Credit Analytics, LLC	100.00
		00000	DE	03-0514508	First American Staff Appraisals, LLC	100.00
		00000	PA	46-5398280	PCN Network, LLC	100.00
		00000	TX	13-4263446	SUSA Financial, Inc.	100.00
-	-	-	-	-	Sub's of First American Title Company	-
		00000	MS	26-2868030	First American Abstract Company	100.00
		00000	TX	75-2581135	First American Trustee Servicing Solutions, LLC	100.00
		00000	DE	26-3808152	National Default REO Services, LLC (II)	100.00
-	-	-	-	-	Sub's and Aff's of First American Title Insurance Company	-
		00000	NM	85-0333078	Dona Ana Title Company, Inc.	100.00
		00000	NY	26-1077741	FATNY Realty Holdings LLC	100.00
		00000	IL	37-1348810	Faxxon Legal Information Services, Inc.	100.00
		00000	CAN		FCT Holdings Company Ltd.	84.22
		00000	IND		First American (India) Private Limited	99.99
		00000	DE		First American China Holdings, LLC	100.00
		00000	DE	45-0508466	First American Exchange Company, LLC	100.00
70	First American Title Insurance Company	51624	TX	72-0976930	First American Title Guaranty Company	100.00
70	First American Title Insurance Company	51527	LA	72-0894409	First American Title Insurance Company of Louisiana	100.00
		00000	MEX		First American Title Services de Mexico, S. de R.L. de C.V.	60.00
		00000	HI	47-2548935	First American Vacation Ownership Title and Escrow Services, Inc.	100.00
		00000	DE	61-1427294	First Reliable, LLC	51.00
		00000	MA	45-2595814	Massachusetts Title Company	100.00
		00000	CA	94-1386566	Mid Valley Title and Escrow Company	60.23
		00000	RI	45-3789392	Mortgage Guarantee & Title Company, LLC	100.00
		00000	DE	83-2763651	Mutual Indemnity Blockchain, LLC	85.00
		00000	NV	88-0218656	NTC Holding Company	100.00
70	First American Title Insurance Company	51330	OH	31-0573692	Ohio Bar Title Insurance Company	100.00
		00000	CA	95-2494273	Title Records, Inc.	25.00

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 Parent, Subsidiaries, or Affiliates	% Owned
		00000	DE	46-4858736	Title Security Agency, LLC	20.00
-	-	-	-	-	Sub of First American Trust, F.S.B.	-
-	-	00000	NV	47-3020686	First American Trust of Nevada, LLC	100.00
-	-	-	-	-	Sub of Heritage Closing Services, Inc.	-
-	-	00000	CA	95-3856124	The Heritage Escrow Company	100.00
-	-	-	-	-	Sub's of Republic Title of Texas, Inc.	-
-	-	00000	TX	75-1433640	American Escrow Company	100.00
-	-	00000	TX	75-2962435	RTT Financial, Inc.	100.00
-	-	00000	TX	75-2342104	Texas Escrow Company, Inc.	100.00
-	-	-	-	-	Sub of TitleVest Holdings, Inc.	-
-	-	00000	NY	13-4144846	TitleVest Agency of New York, Inc.	100.00
-	-	-	-	-	Sub's of Data Trace Information Services LLC	-
-	-	00000	NY	11-2491823	Abstracters' Information Service, Inc.	100.00
-	-	00000	DE	26-0448730	Charles Jones LLC	100.00
-	-	-	-	-	Sub's of FAF International Property Services Holdings B.V.	-
-	-	00000	KOR		Corea Title Company	100.00
-	-	00000	DE	26-0634116	First American International Holdings, LLC	100.00
-	-	00000	NZL		First Mortgage Services Limited	100.00
-	-	00000	AUS		First Mortgage Services Pty Limited	100.00
-	-	00000	GBR		First Title Limited	100.00
-	-	-	-	-	Sub of First American China Holdings, LLC	-
-	-	00000	MEX		First American Title Services de Mexico, S. de R.L. de C.V.	60.00
-	-	-	-	-	Sub's of First American Title Company, LLC (DE)	-
-	-	00000	AK	92-0171859	Alaska Joint Title Plant, LLC	66.70
-	-	00000	AK		First American United General Alaska LLC	99.00
-	-	-	-	-	Sub of First American Title Guaranty Company	-
-	-	00000	AK		First American United General Alaska LLC	99.00
-	-	-	-	-	Sub's of First Canadian Title Company Limited	-
-	-	00000	CAN		10923800 Canada Inc.	51.00
-	-	00000	CAN		DealTap Group Inc.	81.80
-	-	00000	CAN		FCT Insurance Services Inc.	100.00
-	-	00000	CAN		Promeric Technologies Inc.	100.00
-	-	-	-	-	Sub of Mid Valley Title and Escrow Company	-
-	-	00000	CA	94-1644158	Mt. Shasta Title and Escrow Company	64.52
-	-	-	-	-	Sub of PCN Network, LLC	-
-	-	00000	PA	80-0841318	Safe Escrow, LLC	100.00
-	-	-	-	-	Sub of Red Vision Systems, Inc.	-
-	-	00000	DE	27-2776472	RedVision of Texas, LLC	100.00
-	-	-	-	-	Sub of TitleVest Agency of New York, Inc.	-
-	-	00000	DE	46-4867930	TitleVest Holdings Group, LLC	100.00
-	-	-	-	-	Sub of First American International Holdings, LLC	-

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

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC Company Code or Alien Insurer Code	Domiciliary Jurisdiction	Federal ID Number	Name of Parent, Subsidiaries, or Affiliates	% Owned
		00000	CHN		First Title Real Estate Guaranty Co., Ltd.	100.00
-	-	-	-	-	Sub's of First Mortgage Services Limited	-
		00000	NZL		First Title Pacific Limited	100.00
		00000	NZL		FMS Administration Limited	100.00
		00000	NZL		Propel-LC Limited	100.00
-	-	-	-	-	Aff of First Mortgage Services Pty Limited	-
		00000	AUS		FAF International Property Services (Australia) Pty Ltd	11.80
-	-	-	-	-	Sub's of First Title Limited	-
		00000	GBR		Decision First Limited	50.00
		00000	GBR		enact Holdings Limited	100.00
		00000	HUN		First Title CEE (Bisztositaskozvetito Korlatolt Felelossegú Tarsasag)	100.00
		00000	GBR		First Title Services Limited	100.00
		00000	GBR		The Live Organization Limited	100.00
-	-	-	-	-	Sub of RedVision of Texas, LLC	-
		00000	TX	27-2772636	TitleVision Texas, LLC	100.00
-	-	-	-	-	Sub of Safe Escrow, LLC	-
		00000	PA		Safe Escrow Arizona, LLC	100.00
-	-	-	-	-	Sub's of TitleVest Holdings Group, LLC	-
		00000	NY	20-3840140	1031Vest, LLC	100.00
		00000	DE	35-2495781	TitleVest Agency, LLC	100.00
-	-	-	-	-	Sub's of enact Holdings Limited	-
		00000	GBR		enact Conveyancing Limited	100.00
		00000	GBR		enact Debt Solutions Limited	100.00
-	-	-	-	-	Sub's of FAF International Property Services (Australia) Pty Ltd	-
		00000	AUS		First Australian Company Pty Limited	100.00
		00000	AUS		First Conveyancing Pty Limited	100.00
		00000	AUS		First Legal Pty Ltd	100.00
		00000	AUS		First Mortgage Services Australia Pty Ltd.	100.00
-	-	-	-	-	Sub of First Title CEE	-
		00000	POL		First Title Polska Sp. Z.o.o.	100.00
-	-	-	-	-	Sub of First Title Real Estate Guaranty Co., Ltd.	-
		00000	CHN		Beijing Word of Mouth Investment Consulting Co., Ltd.	100.00
-	-	-	-	-	Sub of The Live Organization Limited	-
		00000	GBR		Live Overseas Limited	95.00
-	-	-	-	-	Sub's and Aff of TitleVest Agency, LLC	-
		00000	NY	20-5355395	New York Title Services LLC	50.00
		00000	TX	27-1206877	TitleVest Agency of Texas, LLC	100.00
		00000	PA	45-3704116	TVest Agency of Pennsylvania, LLC	100.00

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