

ANNUAL STATEMENT

OF THE

ENTITLE INSURANCE COMPANY

of INDEPENDENCE

STATE OF OHIO

TO THE

Insurance Department

OF THE

STATE OF OHIO

FOR THE YEAR ENDED

December 31, 2018

TITLE

2018



51632201820100100

ANNUAL STATEMENT

For the Year Ended December 31, 2018
OF THE CONDITION AND AFFAIRS OF THE

EnTitle Insurance Company

NAIC Group Code	0766	3483	NAIC Company Code	51632	Employer's ID Number	34-1252928
	(Current Period)	(Prior Period)				
Organized under the Laws of	OH		State of Domicile or Port of Entry	OH		
Country of Domicile	US					
Incorporated/Organized	April 7, 1978		Commenced Business	April 7, 1978		
Statutory Home Office	3 Summit Park Drive, Suite 525		Independence, OH, US	44131		
	(Street and Number)		(City or Town, State, Country and Zip Code)			
Main Administrative Office	3 Summit Park Drive, Suite 525					
	(Street and Number)					
	Independence, OH, US	44131		216-524-3400		
	(City or Town, State, Country and Zip Code)		(Area Code)	(Telephone Number)		
Mail Address	3 Summit Park Drive, Suite 525		Independence, OH, US	44131		
	(Street and Number or P.O. Box)		(City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	3 Summit Park Drive, Suite 525		Independence, OH, US	44131	216-524-3400	
	(Street and Number)		(City or Town, State, Country and Zip Code)	(Area Code)	(Telephone Number)	
Internet Web Site Address	www.entitledirect.com					
Statutory Statement Contact	Ruby Gass		216-524-3400			
	(Name)		(Area Code)	(Telephone Number)	(Extension)	
	rgass@entitleins.com			216-524-3488		
	(E-Mail Address)			(Fax Number)		

OFFICERS

	Name	Title
1.	Timothy M. Reilly #	President
2.	Edward Hoffman #	Secretary
3.	J. Franklin Hall #	Executive VP/Chief Financial Officer

VICE-PRESIDENTS

Name	Title	Name	Title
Lee H Baskey #	Senior Vice President		

DIRECTORS OR TRUSTEES

Richard Thornberry #	J. Franklin Hall #	Derek Brummer #	Brien McMahon #
Edward Hoffman #	Zoe Devaney #	Eric Ray #	

State of

County ofss

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

(Signature)	(Signature)	(Signature)
Timothy M. Reilly	Edward Hoffman	J. Franklin Hall
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President	Secretary	Executive VP/Chief Financial Officer
(Title)	(Title)	(Title)

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

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

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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	10,803,020		10,803,020	2,365,385
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (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 (\$ 651,275, Schedule E - Part 1), cash equivalents (\$ 14,910,413, Schedule E - Part 2), and short-term investments (\$ 3,365,662, Schedule DA)	18,927,350		18,927,350	9,184,781
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)	29,730,370		29,730,370	11,550,166
13. Title plants less \$ 0 charged off (for Title insurers only)	42,852		42,852	42,852
14. Investment income due and accrued	89,361		89,361	9,015
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	164,751	3,340	161,411	198,422
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	34,799	34,799		
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	76,590		76,590	187,900
21. Furniture and equipment, including health care delivery assets (\$ 0)	49,404	49,404		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	18,980		18,980	17,621
24. Health care (\$ 0) and other amounts receivable	12,041		12,041	12,041
25. Aggregate write-ins for other-than-invested assets	112,968	112,968		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	30,332,116	200,511	30,131,605	12,018,017
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	30,332,116	200,511	30,131,605	12,018,017

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. PREPAID EXPENSE	87,723	87,723		
2502. SECURITY DEPOSIT	23,885	23,885		
2503. SUSPENSE	1,360	1,360		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	112,968	112,968		

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	166,347	267,177
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	6,094,125	6,070,414
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)	561,791	374,303
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	547	(44,807)
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
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		
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	2,298,054	
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	(5,499,203)	
23. Total liabilities (Lines 1 through 22)	3,621,661	6,667,087
24. Aggregate write-ins for special surplus funds	2,065,801	
25. Common capital stock	2,000,000	2,000,000
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	46,332,700	23,332,700
30. Unassigned funds (surplus)	(23,888,557)	(19,981,770)
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)	26,509,944	5,350,930
33. Totals (Page 2, Line 28, Col. 3)	30,131,605	12,018,017

DETAILS OF WRITE-INS		
0301.	NONE	
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2201. Reserve for retroactive reinsurance	(5,499,203)	
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	(5,499,203)	
2401. Retroactive Reinsurance Gain	2,065,801	
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	2,065,801	
2701.	NONE	
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME			1	2
			Current Year	Prior Year
OPERATING INCOME				
1.	Title insurance and related income (Part 1):			
1.1	Title insurance premiums earned (Part 1B, Line 3, Col.1)		9,191,857	9,276,849
1.2	Escrow and settlement services (Part 1A, Line 2, Col. 4)		1,129,796	1,612,516
1.3	Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)		527,803	655,423
2.	Other operating income (Part 4, Line 2, Col. 5)			
3.	Total Operating Income (Lines 1 through 2)		10,849,456	11,544,788
EXPENSES				
4.	Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		417,572	792,982
5.	Operating expenses incurred (Part 3, Line 24, Cols. 4)		14,692,519	14,992,288
6.	Other operating expenses (Part 4, Line 6, Col. 5)			
7.	Total Operating Expenses		15,110,091	15,785,270
8.	Net operating gain or (loss) (Lines 3 minus 7)		(4,260,635)	(4,240,482)
INVESTMENT INCOME				
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)		369,108	43,145
10.	Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses))		(11,799)	
11.	Net investment gain (loss) (Lines 9 + 10)		357,309	43,145
OTHER INCOME				
12.	Aggregate write-ins for miscellaneous income or (loss) or other deductions		1,567,962	
13.	Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)		(2,335,364)	(4,197,337)
14.	Federal and foreign income taxes incurred			
15.	Net income (Lines 13 minus 14)		(2,335,364)	(4,197,337)
CAPITAL AND SURPLUS ACCOUNT				
16.	Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)		5,350,930	8,509,955
17.	Net income (from Line 15)		(2,335,364)	(4,197,337)
18.	Change in net unrealized capital gains or (losses) less capital gains tax of \$ 4,473		6,160	1,600
19.	Change in net unrealized foreign exchange capital gain (loss)			
20.	Change in net deferred income taxes		39,273	
21.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)		448,945	36,712
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		23,000,000	1,000,000
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)		21,159,014	(3,159,025)
32.	Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)		26,509,944	5,350,930

DETAILS OF WRITE-IN LINES				
1201.	Retroactive Reinsurance Gain		2,065,801	
1202.	Change in Retroactive Reinsurance		(497,839)	
1203.				
1298.	Summary of remaining write-ins for Line 12 from overflow page			
1299.	Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		1,567,962	
3001.				
3002.				
3003.				
3098.	Summary of remaining write-ins for Line 30 from overflow page			
3099.	Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)			

NONE

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	9,267,165	9,584,912
2. Net investment income	283,084	46,124
3. Miscellaneous income	1,657,599	2,267,939
4. Total (Lines 1 through 3)	11,207,848	11,898,975
5. Benefit and loss related payments	518,402	1,055,965
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	14,310,418	15,091,186
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)		
10. Total (Lines 5 through 9)	14,828,820	16,147,151
11. Net cash from operations (Line 4 minus Line 10)	(3,620,972)	(4,248,176)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,073,877	3,041,000
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	110,187	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(10,847)	
12.7 Miscellaneous proceeds		12,098
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,173,217	3,053,098
13. Cost of investments acquired (long-term only):		
13.1 Bonds	12,495,613	1,775,621
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	5,191	48,077
13.7 Total investments acquired (Lines 13.1 to 13.6)	12,500,804	1,823,698
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)	(8,327,587)	1,229,400
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	23,000,000	2,000,000
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)	(1,308,873)	(24,041)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	21,691,127	1,975,959
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)	9,742,568	(1,042,817)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	9,184,783	10,227,600
19.2 End of year (Line 18 plus Line 19.1)	18,927,351	9,184,783

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 Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written (Sch T, Line 59, Cols. 3, 4 and 5)	3,306,990	6,110,766	4,007	9,421,763	9,503,671
2. Escrow and settlement service charges	1,129,796			1,129,796	1,612,516
3. Title examinations					
4. Searches and abstracts	244,470			244,470	344,859
5. Surveys					
6. Aggregate write-ins for service charges	283,333			283,333	310,565
7. Totals (Lines 1 to 6)	4,964,589	6,110,766	4,007	11,079,362	11,771,611

DETAILS OF WRITE-INS					
0601. Misc Income	165,227			165,227	175,546
0602. Workshare revenue					4,600
0603. Closing Protection Letter fees	118,106			118,106	130,419
0698. Summary of remaining write-ins for Line 06 from overflow page					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)	283,333			283,333	310,565

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	9,421,763	9,503,671
1.2 Assumed		
1.3 Ceded	206,195	183,500
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	9,215,568	9,320,171
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	6,070,414	6,027,092
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	573,265	583,798
2.4 Withdrawals during the current year	549,554	540,476
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)	6,094,125	6,070,414
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	9,191,857	9,276,849

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 Misc adjustment		
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

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A – LOSSES PAID AND INCURRED

	1	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
	Direct Operations				
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)	309,896	208,506		518,402	1,055,965
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	309,896	208,506		518,402	1,055,965
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	309,896	208,506		518,402	1,055,965
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	160,347	6,000		166,347	267,177
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	145,060	122,117		267,177	530,160
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	325,183	92,389		417,572	792,982
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	325,183	92,389		417,572	792,982

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
	Direct Operations				
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	160,347	6,000		166,347	267,177
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)	160,347	6,000		166,347	267,177
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	1,018,000	1,882,000		2,900,000	2,600,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)	5,000	9,000		14,000	11,000
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)	1,013,000	1,873,000		2,886,000	2,589,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	323,750	601,250		925,000	600,000
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34)	X X X	X X X	X X X	3,977,347	3,456,177
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	6,094,125	6,070,414
9. Aggregate of other reserves required by law (Page 3, Line 3)	X X X	X X X	X X X		
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		

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

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries	3,323,948	812,899		4,136,847				4,136,847	4,650,301
1.2 Employee relations and welfare	627,269	153,404		780,673				780,673	658,450
1.3 Payroll taxes	239,507	58,573		298,080				298,080	374,653
1.4 Other personnel costs	42,468	10,386		52,854				52,854	62,826
1.5 Total personnel costs	4,233,192	1,035,262		5,268,454				5,268,454	5,746,230
2. Amounts paid to or retained by title agents		4,900,642		4,900,642				4,900,642	3,506,078
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	758,173			758,173				758,173	1,072,194
3.2 Surveys									
3.3 Other	641,855			641,855				641,855	1,251,013
4. Advertising	3,500			3,500				3,500	18,678
5. Boards, bureaus and associations	5,198	1,271		6,469				6,469	5,304
6. Title plant rent and maintenance	24,005			24,005				24,005	21,000
7. Claim adjustment services	X X X	X X X	X X X	X X X		X X X	X X X		
8. Amounts charged off, net of recoveries	16,252			16,252				16,252	4,065
9. Marketing and promotional expenses	270,574			270,574				270,574	266,528
10. Insurance	55,529	13,580		69,109				69,109	251,378
11. Directors' fees									2,000
12. Travel and travel items	40,875	9,996		50,871				50,871	67,528
13. Rent and rent items	349,965	85,587		435,552				435,552	492,275
14. Equipment	100,146	24,492		124,638				124,638	130,321
15. Cost or depreciation of EDP equipment and software	90,177	22,053		112,230				112,230	190,346
16. Printing, stationery, books and periodicals	48,592	11,884		60,476				60,476	109,680
17. Postage, telephone, messengers and express	266,741	65,234		331,975				331,975	400,294
18. Legal and auditing	624,933	152,833		777,766				777,766	570,285
19. Totals (Lines 1.5 to 18)	7,529,707	6,322,834		13,852,541				13,852,541	14,105,197
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	108,087	133,129		241,216				241,216	240,817
20.2 Insurance department licenses and fees	44,455	54,754		99,209				99,209	89,881
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	9,484	11,682		21,166				21,166	2,553
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	162,026	199,565		361,591				361,591	333,251
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for other expenses	384,382	94,005		478,387				478,387	553,840
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	8,076,115	6,616,404		14,692,519			(a)	14,692,519	14,992,288
25. Less unpaid expenses - current year					925,000			925,000	615,893
26. Add unpaid expenses - prior year					600,000		12,854	612,854	600,000
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	8,076,115	6,616,404		14,692,519	(325,000)		12,854	14,380,373	14,976,395

DETAILS OF WRITE-IN LINES									
2301. Data Processing/Data Center Expense		164,268	40,173			204,441			251,484
2302. Bank Charges		135,084	33,036			168,120			210,491
2303. Moving Expenses/Tax Penalty/Donation/Interest Expense/Claims Exp		35,798	8,755			44,553			43,564
2398. Summary of remaining write-ins for Line 23 from overflow page		49,232	12,041			61,273			48,301
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		384,382	94,005			478,387			553,840

(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	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	3,245,512	5,942,686	3,660	9,191,858	X X X	9,191,858	9,276,849
1.2 Escrow and settlement services (Part 1A, Line 2)	1,129,796			1,129,796	X X X	1,129,796	1,612,516
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	527,803			527,803	X X X	527,803	655,424
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X			
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	4,903,111	5,942,686	3,660	10,849,457		10,849,457	11,544,789
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	325,183	92,389		417,572	X X X	417,572	792,982
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	8,076,115	6,616,404		14,692,519		14,692,519	14,992,288
6. Total Operating Deductions (Lines 4 + 5)	8,401,298	6,708,793		15,110,091		15,110,091	15,785,270
7. Net operating gain or (loss) (Lines 3 minus 6)	(3,498,187)	(766,107)	3,660	(4,260,634)		(4,260,634)	(4,240,481)

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 53,551	100,799
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 23,907	27,134
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 231,907	261,236
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	309,365	389,169
11. Investment expenses		(g) 12,854
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		7,207
16. Total deductions (Lines 11 through 15)		20,061
17. Net investment income (Line 10 minus Line 16)		369,108

DETAILS OF WRITE-IN LINES		
0901.	NONE	
0902.		
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		
1501. -		7,207
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		7,207

- (a) Includes \$ 7,715 accrual of discount less \$ 1,496 amortization of premium and less \$ 16,471 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 \$ 100,490 accrual of discount less \$ 24,785 amortization of premium and less \$ 130,042 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(952)		(952)	10,633	
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(10,847)		(10,847)		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(11,799)		(11,799)	10,633	

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

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First 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)		105,536	105,536
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)		105,536	105,536
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	3,340	17,925	14,585
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	34,799		(34,799)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	49,404	107,243	57,839
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates		34,154	34,154
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	112,968	384,600	271,632
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	200,511	649,458	448,947
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	200,511	649,458	448,947

DETAILS OF WRITE-IN LINES			
1101.	NONE		
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. PREPAID EXPENSE	87,723	296,535	208,812
2502. SECURITY DEPOSIT	23,885	63,511	39,626
2503. SUSPENSE	1,360	24,554	23,194
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	112,968	384,600	271,632

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

a. Accounting Practices

The accompanying statutory financial statements of EnTitle Insurance Company (“EnTitle or the Company”) have been prepared in conformity with the National Association of Insurance Commissioners’ (“NAIC”) *Accounting Practices and Procedures* manual, (“NAIC SAP”), the NAIC Annual Statement Instructions, and other accounting practices as prescribe or permitted by the State of Ohio – Ohio Department of Insurance (“ODI”). There were no reported differences to net income, statutory surplus, or risked based capital for specific practices, prescribed or permitted by the State of Ohio, that deviated from NAIC SSAP in the reported periods.

	SSAP #	F/S Page	F/S Line #	2018	2017
Net Income					
(1) Entitle state basis (Page 4, Line 15, Columns 1 &2)	-	-	-	\$ (2,335,364)	\$ (4,197,337)
(2) State Prescribed Practices that are an increase / (decrease) from NAIC SAP:	-	-	-	-	-
(3) State Permitted Practices that are an increase / (decrease) from NAIC SAP:	-	-	-	-	-
(4) NAIC SAP (1-2-3=4)	-	-	-	<u>\$ (2,335,364)</u>	<u>\$ (4,197,337)</u>
Surplus					
(5) Entitle state basis (Page 3, Line 32, Columns 1 &2)	-	-	-	\$ 26,509,944	\$5,350,930
(6) State Prescribed Practices that are an increase / (decrease) from NAIC SAP:	-	-	-	-	-
(7) State Permitted Practices that are an increase / (decrease) from NAIC SAP:	-	-	-	-	-
(8) NAIC SAP (5-6-7=8)	-	-	-	<u>\$ 26,509,944</u>	<u>\$ 5,350,930</u>

b. Use of estimates in the Preparation of Financial Statements

The preparation of financial statements in conformity with NAIC SAP, the NAIC Annual Statement Instructions, and other accounting practices as prescribed or permitted by the ODI 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

Cash and short-term investments include interest bearing deposits purchased with an original or remaining maturity of twelve months or less.

For premiums written in Ohio, Ohio insurance law requires the Company to establish an unearned premium reserve equal to 10% of the premium retained by the Company. The Company may release 0.5% of that which was added to the reserve during the previous 20 years. For all other states where the Company writes insurance, the Company follows the various state insurance department regulations when determining what statutory premium reserves are established.

Premiums on title insurance policies issued by the Company are recognized as revenue when the Company is legally or contractually entitled to collect the premium. Premiums from title policies issued by the Company through independent agents are recognized when the policies are reported by the agent.

Case loss and loss adjustment expense reserves are recorded for outstanding known claims at the time of determination.

Investments in bonds are generally reported at amortized cost, using the effective interest method, unless NAIC rating specifies another value. Held-to-maturity investments are reported at amortized cost, and the remaining investments are at fair value, with unrealized holding gains and losses reported in operations for those designated as trading, and as a separate component of shareholder’s equity for those designated as available-for-sale. Non-agency residential mortgage backed securities (RMBS) are valued using the NAIC financial model as approved by the Valuation of Securities Task Force and Financial Condition Committee.

Common stock is carried at NAIC prescribed market values.

d. Going Concern – Not applicable

NOTES TO FINANCIAL STATEMENTS

2. Accounting Changes and Correction of Errors – None

3. Business Combinations and Goodwill – None

4. Discontinued Operations – None

5. Investments

a. Mortgage Loans, including Mezzanine Real Estate Loans – Not applicable

b. Debt Restructuring – Not applicable

c. Reverse Mortgages – Not applicable

d. Loan-Backed Securities

- 1. Sources of Prepayment Assumptions - Prepayment assumptions are determined using a combination of prepayment speeds from Mortgage Industry Advisory Corporation and Moody's cash flows
- 2. Securities with a Recognized Other-than-Temporary-Impairment - None
- 3. Information Pertaining to Each Security with a Recognized Other-than-Temporary-Impairment - None
- 4. All impaired securities (fair value is less than amortized cost) for which other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1.	Less than 12 months	<u>\$ -</u>
2.	12 Months or Longer	<u>\$ 2,834</u>

b. The aggregate related fair value of securities with unrealized losses:

1.	Less than 12 months	<u>\$ -</u>
2.	12 Months or Longer	<u>\$ 38,522</u>

5. In evaluating whether a decline in value is other-than-temporary, Company consider several factors, including, but not limited to the following:

- the extent and the duration of the decline in value;
- the reasons for the decline in value (credit event, interest related or market fluctuations);
- the financial position and access to capital of the issuer, including the current and future impact of any specific events;
- our intent to sell the security, or whether it is more likely than not that Company will be required to sell it before recovery; and
- the financial condition of and near-term prospects of the issuer.

A debt security impairment is deemed other-than-temporary if:

- Company either intend to sell the security, or do not have the ability to retain the security for a period of time sufficient to recover the amortized cost basis; or
- Company will be unable to collect cash flows sufficient to recover the amortized cost basis of the security.

NOTES TO FINANCIAL STATEMENTS

5. Investments (continued)

Impairments due to deterioration in credit that result in a conclusion that the present value of cash flows expected to be collected will not be sufficient to recover the amortized cost basis of the security are considered other-than-temporary. Other declines in fair value (for example, due to interest rate changes, sector credit rating changes or company-specific rating changes) that result in a conclusion that the present value of cash flows expected to be collected will not be sufficient to recover the amortized cost basis of the security may also result in a conclusion that other-than-temporary impairment has occurred. To the extent Company determines that a security is deemed to be other-than-temporarily impaired, an impairment loss is recognized.

- 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 (LIHTC) – Not applicable
- l. Restricted Assets

Restricted Assets Category	Total Gross (Admitted & Nonadmitted) Restricted from Current Year	Total Gross (Admitted & Nonadmitted) Restricted from Prior Year	Increase / (decrease) (1 minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted (1 minus 4)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	Admitted Restricted to Total Admitted Assets (b)
a) Subject to contractual obligation for which liability is not known	\$ -	-	-	-	\$ -	0.00%	0.00%
b) Collateral held under security lending agreements	\$ -	-	-	-	\$ -	0.00%	0.00%
c) Subject to repurchase agreements	\$ -	-	-	-	\$ -	0.00%	0.00%
d) Subject to reverse repurchase agreements	\$ -	-	-	-	\$ -	0.00%	0.00%
e) Subject to dollar repurchase agreements	\$ -	-	-	-	\$ -	0.00%	0.00%
f) Subject to reverse dollar repurchase agreements	\$ -	-	-	-	\$ -	0.00%	0.00%
g) Placed under option contracts	\$ -	-	-	-	\$ -	0.00%	0.00%
h) Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	-	-	-	\$ -	0.00%	0.00%
i) FHLB capital stock	\$ -	-	-	-	\$ -	0.00%	0.00%
j) On deposit with states	\$ 5,719,924	\$ 4,686,137	\$ 1,033,787	-	\$ 5,719,924	18.86%	18.98%
k) On deposit with other regulatory bodies	\$ -	-	-	-	\$ -	0.00%	0.00%
l) Pledged as collateral to FHLB (including assets backing funding agreements)	\$ -	-	-	-	\$ -	0.00%	0.00%
m) Pledged as collateral not captured in other categories	\$ -	-	-	-	\$ -	0.00%	0.00%
n) Other restricted assets	\$ -	-	-	-	\$ -	0.00%	0.00%
o) Total restricted assets	\$ 5,719,924	\$ 4,686,137	\$ 1,033,787	\$ -	\$ 5,719,924	18.86%	18.98%

- m. Working Capital Finance Investments– Not applicable
- n. Offsetting and Netting of Assets and Liabilities– Not applicable
- o. Structured Notes– Not applicable
- p. 5* Securities– Not applicable
- q. Short Sales– Not applicable
- r. Prepayment Penalty and Acceleration Fees – Not applicable or required for the quarter

NOTES TO FINANCIAL STATEMENTS

6. Joint Ventures, Partnerships and Limited Liability Companies

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of the its admitted assets.

7. Investment Income

Investment income is recorded on the accrual basis of accounting with the appropriate adjustments made for amortization of premium and accretion of discounts relating to bonds and notes acquired at other than par value. Dividends on stocks are credited to income on the ex-dividend date. Realized gains or losses on disposition of securities owned are determined on a specific identification basis and are reflected in the statement of income. Unrealized investment gains or losses are credited or charged directly to unassigned surplus net of allowed deferred income taxes. At December 31, 2018, the Company had no bonds or note investments in default as to principal and/or interest. Excluding U.S. Government fixed maturity securities; the Company is not exposed to any significant concentration of credit risk.

8. Derivative Instruments – None

9. Income Taxes –

Tax Reform Impact: On December 22, 2017, the Tax Cuts and Jobs Act ("TCJA"), was signed into law. In February 2018, the NAIC SAP Working Group adopted Interpretation 18-01 ("INT 18-01"), which provided guidance on accounting for the tax effects of the TCJA including information relating to reporting and updating estimates, reporting changes to deferred tax assets and liabilities, and footnote disclosures. INT 18-01 stated that to the extent the Company's accounting for certain income tax effects of the TCJA were incomplete but the Company was able to determine a reasonable estimate, a provisional estimate must be recorded in the Company's financial statements during a period not to extend beyond one year of the enactment date. We completed our accounting in 2018 during the one-year measurement period and no adjustments to our provisional estimates were required.

A. The components of the net deferred tax asset / (liability) at December 31 are as follows:

1.

- (a) Gross Deferred Tax Assets
- (b) Statutory Valuation Allowance Adjustments
- (c) Adjusted Gross Deferred Tax Assets (1a-1b)
- (d) Deferred Tax Assets Nonadmitted
- (e) Sub-total Net Admitted Deferred Tax Asset (1c-1d)
- (f) Deferred Tax Liabilities
- (g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)

12/31/2018		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total
\$ 1,127,102	\$ 593	\$ 1,127,695
1,090,254	593	1,090,847
36,848	-	36,848
34,799	-	34,799
2,049	-	2,049
2,049	-	2,049
\$ -	\$ -	\$ -

- (a) Gross Deferred Tax Assets
- (b) Statutory Valuation Allowance Adjustments
- (c) Adjusted Gross Deferred Tax Assets (1a-1b)
- (d) Deferred Tax Assets Nonadmitted
- (e) Sub-total Net Admitted Deferred Tax Asset (1c-1d)
- (f) Deferred Tax Liabilities
- (g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)

12/31/2017		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total
\$ 4,419,124	\$ 2,828	\$ 4,421,952
4,419,124	2,828	4,421,952
-	-	-
-	-	-
-	-	-
-	-	-
\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

Change			
(7)	(8)	(9)	
(Col 1-4)	(Col 2-5)	(Col 7+8)	
Ordinary	Capital	Total	
(a) Gross Deferred Tax Assets	\$ (3,292,022)	\$ (2,235)	\$ (3,294,257)
(b) Statutory Valuation Allowance Adjustments	(3,328,870)	(2,235)	(3,331,105)
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	36,848	-	36,848
(d) Deferred Tax Assets Nonadmitted	34,799	-	34,799
(e) Sub-total Net Admitted Deferred Tax Asset (1c-1d)	2,049	-	2,049
(f) Deferred Tax Liabilities	2,049	-	2,049
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)	\$ -	\$ -	\$ -

Components of the Change in Net Deferred Income Taxes:

Net Deferred Tax Asset / (Liability)(before Non-admitted)	\$ 34,799
Tax Effect of Unrealized Gains / (Losses)	4,474
Change in Net Deferred Income Tax	<u>\$ 39,273</u>

2.

12/31/2018		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total

Admission Calculation Components SSAP No. 101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below).	-	-	-
1 Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	-	-	-
2 Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	NA	NA	3,965,003
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	2,049	-	2,049
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)).	\$ 2,049	\$ -	\$ 2,049

12/31/2017		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below).	-	-	-
1 Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	-	-	-
2 Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	NA	NA	-
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.			-
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)).	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

		Change		
		(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ -	\$ -	\$ -
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below).	-	-	-
1	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	-	-	-
2	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	NA	NA	3,965,003
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	2,049	-	2,049
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)).	\$ 2,049	\$ -	\$ 2,049
3.		2018	2017	
(a)	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	0%	0%	
(b)	Amount of Adjusted Capital And Surplus Used to Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 26,433,354	\$ 5,163,030	
4.	Impact of Tax-Planning Strategies - None.			
B.	Regarding deferred tax liabilities that are not recognized - Not Applicable.			
C.	Current income taxes incurred consist of the following major components:			
1.	Current Income Tax - None.			
2.	Deferred Tax Assets:	(1) 12/31/2018	(2) 12/31/2017	(3) (Col 1-2) Change
(a)	Ordinary:			
(1)	Discounting of Unpaid Losses	\$ 673	\$ 997	\$ (324)
(2)	Unearned Premium Reserve	175,840	175,156	684
(3)	Policyholder Reserves	-	-	-
(4)	Investments	-	-	-
(5)	Deferred Acquisition Costs	-	-	-
(6)	Policyholder Dividends Accrual	-	-	-
(7)	Fixed Assets	14,016	14,016	-
(8)	Compensation and Benefits Accrual	11,088	11,088	-
(9)	Pension Accrual	-	-	-
(10)	Receivables - Nonadmitted	-	136,386	(136,386)
(11)	Net Operating Loss Carry-Forward	890,686	4,081,481	(3,190,795)
(12)	Tax Credit Carry-Forward	-	-	-
(13)	Other (Including Items <5% of Total Ordinary Tax Assets)	34,799	-	34,799
(99)	Subtotal	1,127,102	4,419,124	(3,292,022)
(b)	Statutory Valuation Allowance Adjustment	1,090,254	4,419,124	(3,328,870)
(c)	Nonadmitted	34,799		34,799
(d)	Admitted Ordinary Deferred Tax Assets (2a99 - 2b - 2c)	2,049	-	2,049
(e)	Capital:			
(1)	Investments	593	2,828	(2,235)
(2)	Net Capital Loss Carry-Forwards	-		-
(3)	Real Estate	-	-	-
(4)	Other (Including Items <5% of Total Capital Tax Assets)	-	-	-
(99)	Subtotal	593	2,828	(2,235)

NOTES TO FINANCIAL STATEMENTS

(f)	Statutory Valuation Allowance Adjustment	593	2,828	(2,235)
(g)	Nonadmitted	-	-	-
(h)	Admitted Capital Deferred Tax Assets (2e99 - 2f - 2g)	-	-	-
(i)	Admitted Deferred Tax Assets (2d + 2h)	2,049	-	2,049
3. Deferred Tax Liabilities:				
(a)	Ordinary:			
(1)	Investments	2,049	-	2,049
(2)	Fixed Assets	-	-	-
(3)	Deferred and Uncollected Premium	-	-	-
(4)	Policyholder Reserves	-	-	-
(5)	Other (Including Items <5% of Total Ordinary Tax Liabilities)	-	-	-
(99)	Subtotal	2,049	-	2,049
(b)	Capital:			
(1)	Investments	-	-	-
(2)	Real Estate	-	-	-
(3)	Other (Including Items <5% of Total Capital Tax Liabilities)	-	-	-
(99)	Subtotal	-	-	-
(c)	Deferred Tax Liabilities (3a99 + 3b99)	2,049	-	2,049
4. Net Deferred Tax Assets/Liabilities (2i - 3c)				
		\$ 0	\$ -	\$ 0
D. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to net income before taxes. The significant items causing this difference are as follows:				
		12/31/2018	Effective Tax Rate	
	Provision computed at statutory rate	\$ (490,426)	21.00%	
	Change in statutory valuation allowance	(3,331,105)	142.64	
	Change in non-admitted assets	101,587	(4.35)	
	Reduction of net operating loss carryforward for Internal Revenue			
	Service Code Section 382 limitation	3,672,627	(157.26)	
	Other	8,044	(0.35)	
	Total	\$ (39,273)	1.68%	
	Federal and foreign income taxes incurred	-	-	
	Federal income taxes incurred - capital gain (loss)	-	-	
	Change in net deferred income taxes	(39,273)	1.68	
	Total statutory income taxes	\$ (39,273)	1.68%	
E. 1. At December 31, 2018, the company has net operating loss carryforwards of \$4,241,361 available to offset against future taxable income. This net operating loss will begin to expire in 2028.				
2. The amount of federal income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses are:				
	Tax year 2018	\$0		
	Tax year 2017	\$0		
3. The company has no deposits admitted under Section 6603 of the Internal Revenue Service Code.				

NOTES TO FINANCIAL STATEMENTS

F. The Company's Federal Income Tax return is consolidated with the following entities:

Clayton Group Holdings Inc.
 Enhance C-BASS Residual Finance Corp.
 Enhance Financial Services Group Inc.
 Entitle Direct Group Inc.
 Homegenius Real Estate of California, Inc.
 Radian Group Inc.
 Radian Guaranty Inc.
 Radian Guaranty Reinsurance Inc.
 Radian Insurance Inc.
 Radian Investor Surety Inc.
 Radian MI Services Inc.
 Radian Mortgage Assurance Inc.
 Radian Mortgage Guaranty Inc.
 Radian Mortgage Insurance Inc.
 Radian Reinsurance Inc.
 Radian Settlement Services inc (FKA Valuamerica, Inc.)
 Radian Title Merger Sub Inc
 Radian Title Services Inc
 Red Bell Real Estate, Inc.
 ValuEscrow Inc.

The method of allocation between the companies is subject to a written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations. Pursuant to this agreement, the Company has the ability to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. Intercompany tax balances are settled according to the terms of the approved agreement.

G. Federal and foreign tax contingencies - Not Applicable.

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

- a. EnTitle Insurance Company (EIC) is a member of a holding company group with Entitle Direct Group (EDG) as its parent. On March 27, 2018 EDG completed a merger with Radian Title Services, Inc. (RTS). RTS' and EIC's ultimate parent is Radian Group Inc. (NYSE: RDN) a Delaware corporation. See Schedule Y – Part I.
- b. EIC is the sole member and parent of EnTitle LLC, an Ohio limited liability company (the "LLC") incorporated on December 22, 2011. On October 28, 2015, EIC became the sole member of the LLC and on January 12, 2016, the LLC received a tax identification number. The purpose for which the LLC was formed was to acquire and invest in real estate and, engage in any other business or activity for which limited liability companies may be formed under Chapter 1705.

There had not been activity recorded into the LLC's books prior to December 31, 2015 at which time, the LLC purchased a residential property with the intent to resell. The transaction has been accounted for under SSAP 40R, Real Estate Investments, and recorded at a fair value price of \$111,243 inclusive of closing costs, less estimated costs to sell the property.

EIC advanced all costs to LLC under an intercompany agreement that establishes payment terms as soon as the property is sold, and proceeds collected.

In April of 2018 all the assets of the LLC were sold for approximately \$110K. The LLC's operating costs were recorded as an inter-company receivable on EIC's ledger and prior to being written off as a loss were non-admitted.

On March 29, 2018 and June 25, 2018, EDG contributed \$3MM and \$20MM to EIC respectively.

EDG made the following contributions to EIC which are recorded as type 1 subsequent events:

- In February 2017, EDG contributed \$1 million to EIC recorded as subsequent event type 1 as of December 31, 2016.
- In November 2017, EDG contributed \$1 million to EIC recorded as a subsequent event type 1 as of September 30, 2017.

NOTES TO FINANCIAL STATEMENTS

On December 31, 2017, EDG entered into a definitive merger agreement with RTS and was effective March 27, 2018. The transaction was subject to certain closing conditions, including regulatory approval. Immediately following the closing of this transaction, the Company entered into a Loss Portfolio Transfer Reinsurance transaction with PartnerRe in which all policies issued by the Company and outstanding at the time will be 100% reinsured by a subsidiary of PartnerRe.

- c. The Company provides title insurance on residential and commercial property in 40 states and the District of Columbia in which it holds certificates of authority. The Company provides title insurance policies as well as escrow and settlement services through a network of direct operations and independent agents.

The Company provides EDG with accounts payable support and processes payment transactions on behalf of EDG. Intercompany balances are settled periodically throughout the year.

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

- d. The following table identifies the intercompany balances as of December 31, 2018 and December 31, 2017.

	12/31/2018	12/31/2017
Due From/ (To) Radian	\$ (2,179,725)	\$ -
Due From/ (To) RSS	\$ (99,248)	
Due From / (To) EDG	-	17,621
Due From / (To) Entitle LLC	-	34,154
	<u>\$ (2,278,973)</u>	<u>\$ 51,775</u>

- e. On December 27, 2017, PartnerRe (the “Guarantor”) entered into an Amended and Restated Guaranty Agreement that was approved by ODI whereby the Guarantor guaranteed that all documented and agreed policyholder liabilities shall be paid by the Company to the extent it has the ability to do so and if not, the Guarantor shall pay such liabilities as and when they are due. The initial Guaranty was effective as of September 7, 2017 and the Amended and Restated Guaranty Agreement was effective on December 27, 2017 and was in effect until the change of control at EDG. on March 27, 2018.
- f. EDG, the parent company provides certain management advisory and administrative services to EIC under the Company’s Intercompany Management Advisory, Administrative Services, and Cost Allocation Agreement (The “Agreement”). This agreement was approved by ODI on May 17, 2016 and, is effective for a 5-year term starting April 15, 2016 barring withdrawal from either party with 30 days’ written notice. The allocation method of these costs sharing arrangements between the parties is provided in the Agreement. These costs are included in the Statement of Income under operating expenses incurred – line 5. Commencing with the 2018 tax year, the Company has also entered into a tax sharing agreement with Radian. Prior to that, the Company was a party to a tax sharing agreement approved by ODI on August 21,2008 and effective as of September 2, 2008 beginning with 2007 tax year.
- g. All outstanding shares of the Company are owned by the parent company, EDG.
- h. The Company owns no shares of stock of its ultimate parent
- i. Shares of stock of affiliated or related parties: Not Applicable
- j. Impairment Write Downs: Not Applicable
- k. Foreign Insurance company subsidiaries: Not Applicable
- l. Downstream non-insurance holding companies: Not Applicable
- m. All Subsidiary Controlled or Affiliated (SCA) investments (except investments in U.S. insurance SCA entities): Not Applicable
- n. Insurance SCA investments for which the audited statutory equity reflects a departure from NAIC SAP: Not applicable

11. Debt

At December 31, 2018 and December 31, 2017, the Company had no debt outstanding.

NOTES TO FINANCIAL STATEMENTS

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

EnTitle administers a defined contribution plan for eligible employees. Employer contributions and costs are based on a percentage of employee's eligible compensation. At December 31, 2018 and December 31, 2017 plan expense was \$4,709 and \$17,432, respectively. As part of the merger agreement, the Company terminated the Plan effective March 26, 2018.

In April of 2018 the eligible employees of Entitle participated in a defined contribution plan administered by Radian. At December 31, 2018 Entitle matching contributions and other expenses were \$62,764.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- 1) At December 31, 2018, the Company has 800 shares of common stock authorized, and 400 shares outstanding with a par value of \$5,000.
- 2) The Company has no preferred stock outstanding.
- 3) The Company may pay dividends only from statutory earned surplus, not exceeding the greater of the prior year's net investment income or 10% of the prior year's statutory surplus, without the approval of the Superintendent of Insurance.
- 4) The Company has not paid any dividends to date.
- 5) Within the limitations of (3) above, there are not 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 advances to surplus.
- 8) There are no stocks held by the Company, including stock of affiliated companies, for special purposes.
- 9) Changes in balance of special funds – Not applicable
- 10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$ (10,632)
- 11) Surplus Notes – Not applicable
- 12) Impact of the restatement in a quasi-reorganization – Not applicable
- 13) Effective date of quasi-reorganization – Not applicable.

14. Liabilities, Contingencies and Assessments - None

15. Leases

The Company leases its office facilities, title plants and some of its equipment under non-cancellable operating leases expiring at various times through October 2022. Rental expense for December 31, 2018 and December 31, 2017 was \$533,190 and \$565,674 respectively.

Certain rental commitments have renewal options extending through the year 2022. Some of these renewals are subject to adjustment in future periods.

At December 31, 2018, the minimum aggregate rental commitments are as follows:

NOTES TO FINANCIAL STATEMENTS

Year Ending December 31,	Operating Leases
2019	241,513
2020	102,170
2021	47,021
2022 and beyond	18,568
	<u>\$ 409,272</u>

16. Information About Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments with Concentrations of Credit Risk – None.
17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities – None.
18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans – Not Applicable to Title Companies.
19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators– Not Applicable to Title Companies.
20. Fair Value Measurements

a. For assets and liabilities measured and reported at fair value

1. Fair Value Measurements at Reporting Date

As of December 31, 2018	Level 1	Level 2	Level 3	Total
<u>Bonds</u>				
Industrial and Misc.	\$ -	\$ 38,523	\$ -	\$ 38,523
Total Bonds	\$ -	\$ 38,523	\$ -	\$ 38,523
<u>Preferred Stocks</u>				
Industrial and Misc.	\$ -	\$ -	\$ -	\$ -
Total Preferred Stocks	\$ -	\$ -	\$ -	\$ -
<u>Common Stocks</u>				
Industrial and Misc.	\$ -	\$ -	\$ -	\$ -
Total Common Stocks	\$ -	\$ -	\$ -	\$ -
Total Assets at Fair Value	<u>\$ -</u>	<u>\$ 38,523</u>	<u>\$ -</u>	<u>\$ 38,523</u>
As of December 31, 2017	Level 1	Level 2	Level 3	Total
<u>Bonds</u>				
Industrial and Misc.	\$ -	\$ 45,649	\$ -	\$ 45,649
Total Bonds	\$ -	\$ 45,649	\$ -	\$ 45,649
<u>Preferred Stocks</u>				
Industrial and Misc.	\$ -	\$ -	\$ -	\$ -
Total Preferred Stocks	\$ -	\$ -	\$ -	\$ -
<u>Common Stocks</u>				
Industrial and Misc.	\$ -	\$ -	\$ -	\$ -
Total Common Stocks	\$ -	\$ -	\$ -	\$ -
Total Assets at Fair Value	<u>\$ -</u>	<u>\$ 45,649</u>	<u>\$ -</u>	<u>\$ 45,649</u>

2. Fair Value Measurements in Level 3 – None
3. Transfers between levels are recognized as of the end of the quarter in which the transfer occurs.
4. The Bonds categorized within level 2 of the fair value hierarchy consist of CMO’s. It was determined for these CRP rated asset backed securities that fair value would be used for book adjusted carry value after application of the modified FE process. These securities’ fair values are obtained from ICE Data Services. ICE Data Services’ valuation techniques reflect market participants’ assumptions and maximize the use of relevant observable inputs including quoted prices for similar assets, benchmark yield curves and market corroborated inputs.
5. There are no derivative assets or liabilities.

NOTES TO FINANCIAL STATEMENTS

- b. Not applicable
- c. Aggregate Fair Value Hierarchy

As of December 31, 2018

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable Carrying Value
Bonds	\$ 10,848,351	\$ 10,803,020	\$7,074,828	\$ 3,773,523	\$ -	\$ -
Short Term	3,362,453	3,365,662	-	3,362,453	-	-
Cash Equivalents	14,910,488	14,910,413	3,520,083	11,390,405	-	-
	\$ 29,121,292	\$ 29,079,095	\$ 10,594,911	\$ 18,526,381	\$ -	\$ -

As of December 31, 2017

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable Carrying Value
Bonds	\$ 2,351,248	\$ 2,365,385	\$2,301,646	\$ 49,602	\$ -	\$ -
Short Term					-	-
Cash Equivalents					-	-
	\$ 2,351,248	\$ 2,365,385	\$ 2,301,646	\$ 49,602	\$ -	\$ -

- d. Not Practicable to Estimate Fair Value – None

21. Other Items

- a. Unusual or Infrequent Items – None
- b. Troubled Debt Restructuring Debtors – None
- c. Other Disclosures

The Company holds \$4,725,150 and \$2,991,804 at December 31, 2018 and December 31,2017, respectively in segregated escrow bank accounts pending the closing of real estate transactions. These amounts are excluded from the Company’s financial statements.

- d. Business Interruption Insurance Recoveries – None
- e. State Transferable and Non-transferable Tax Credit – None
- f. Sub-Prime Mortgage Related Risk Exposure – None
- g. Insurance Linked Securities (ILS) Contracts – None

22. Events Subsequent

Subsequent events have been considered through February 28, 2019 for the statutory statement issued on March 1, 2019.

23. Reinsurance

- a. Unsecured Reinsurance Recoverable – None
- b. Reinsurance Recoverable in Dispute – None
- c. Reinsurance Ceded

At December 31, 2018, the Company had no reinsurance liability. The company has a reinsurance agreement with a third-party reinsurer that provides for coverage of 100% of losses in excess of \$1.0 million ultimate net loss on a per claim basis, subject to certain aggregate limits.

NOTES TO FINANCIAL STATEMENTS

There is no additional or return commission, predicated on loss experience or on any other form of profit-sharing arrangements in this statement as a result of existing contractual arrangements.

- d. *Uncollected Reinsurance* – None
- e. *Commutation of Ceded Reinsurance* – None
- f. *Retroactive Reinsurance*

On March 27, 2018 the Company entered into a loss portfolio transfer reinsurance transaction in which all policies issued by EIC and outstanding at the time, subject to certain limitations, became reinsured by a subsidiary of PartnerRe Ltd.

- g. *Reinsurance Accounted for as a Deposit* – The Company did not do deposit accounting for any reinsurance agreements.
- h. *Certified Reinsurer Rating Downgraded or Status Subject to Revocation* – Not applicable.

24. **Retrospectively Rated Contracts & Contract Subject to Redetermination-** Not applicable to title companies

25. **Change in Incurred Losses and Loss Adjustment Expenses**

	12/31/2018	12/31/2017
Claims Payable		
Beginning Balance	\$ 267,177	\$ 530,160
Incurring Claims:		
Insured Events of Current Year	\$ 118,365	\$ 71,371
Increase / (Decrease) insured events of prior year	299,207	721,611
Total Incurred Claims	\$ 417,572	\$ 792,982
Payment of Claims:		
Claims incurred in prior years	\$ 423,028	\$ 986,844
Claims incurred in current year	95,374	69,121
Total Claims Paid	\$ 518,402	\$ 1,055,965
Ending Balance	\$ 166,347	\$ 267,177

26. **Intercompany Pooling Arrangements** – Not applicable to title companies

27. **Structured Settlements** – None

28. **Supplemental Reserve** – None

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

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

Yes ☒ No ☐

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

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

Yes ☒ No ☐ N/A ☐

1.3 State Regulating?

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

Yes ☒ 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.

0000890926

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

Yes ☒ No ☐

2.2 If yes, date of change:

03/27/2018

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

12/31/2018

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.

12/31/2016

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).

06/30/2017

3.4 By what department or departments?

Ohio

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

Yes ☒ No ☐ N/A ☐

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

Yes ☒ No ☐ N/A ☐

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

4.11 sales of new business?

Yes ☐ No ☒

4.12 renewals?

Yes ☐ No ☒

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

4.21 sales of new business?

Yes ☐ No ☒

4.22 renewals?

Yes ☐ No ☒

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

Yes ☐ No ☒

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 [] No [X]

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Pricewaterhouse Coopers LLP
Two Commerce Square, Suite 1800
2001 Market Street, Philadelphia, PA 19103-7042
.....

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 ☒

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 ☐

10.6

If the response to 10.5 is no or n/a, please explain.

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?
John Pierce F.C.A.S.
John Pierce Consulting Actuary
1400 Renaissance Drive Suite 213

12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes ☐ No ☒

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 ☒ No ☐

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes ☐ No ☒

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes ☐ No ☐ N/A ☐

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 ☒ 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 ☒

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 ☐

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 ☒ 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 ☒

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 ☒

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes ☐ No ☐ N/A ☒

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 ☒

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 ☒ 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	\$	5,719,924
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
CENTURY TRUST	100 S. FEDERAL PLACE, SANTA FE, NM 87501
BANK OF NY MELLON	10161 CENTURION PARKWAY, JACKSONVILLE, FL 32256
CONDUENT STATE & LOCAL SERVICES	P.O. BOX 201322, DALLAS, TX 75320-1322
WASHINGTON TRUST COMPANY	23 BROAD STREET, WESTERLY, RI 02891
FIRST BANK & TRUST	P.O. BOX 1347, SIOUX FALLS, SD 57101
HARRIS BANK	P.O. BOX 755, CHICAGO, IL 60690
HUNTINGTON NATIONAL BANK	7 EASTON OVAL EA4E95, COLUMBUS, OH 43219
MERRILL LYNCH	1375 E. 9TH STREET, CLEVELAND, OH 44114
REGIONS BANK	400 W. CAPITOL, LITTLE ROCK, AR 72201
REGIONS BANK	1900 5TH AVENUE N., SUITE 2500, BIRMINGHAM, AL 35203
WELLS FARGO	1021 E. CARY STREET, MAC-R3529-062, RICHMOND, VA 23219
US BANK	555 SW OAK STREET, PORTLAND, OR 97204
US BANK	1 ENTERPRISE ST, 255 EATER STREET, SUITE 700, JACKSONVILLE, FL 32256
US BANK	ONE WEST FOURTH STREET, WINSTON-SALEM, NC 27101
TD BANK	6000 ATRIUM WAY, MOUNT LAUREL, NJ 08054
TEXAS TRUST	208 EAST 10TH STREET, AUSTIN, TX 78701
NORTHERN TRUST	50 SOUTH LASALLES STREET CHICAGO, IL 60603

GENERAL INTERROGATORIES

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]

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
Fort Washington Investment Advisors	U
William Tomljanovic	I
Catherine Jackson	I
J. Franklin Hall	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 [X] No []

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 [X] No []

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
Fort Washington Investment Advisors	107126	KSRXYW3EHSEF8KM62609	SEC	NO

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		

GENERAL INTERROGATORIES

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

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

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	26,959,012	27,001,209	42,197
30.2 Preferred stocks			
30.3 Totals	26,959,012	27,001,209	42,197

30.4 Describe the sources or methods utilized in determining the fair values:
Securities Evaluations Inc.

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 [X]

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 [X]

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:
Securities Evaluations Inc.

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:

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 [X]

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 [X]

OTHER

GENERAL INTERROGATORIES

35.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any?	\$	<u>43,081</u>
---	----	---------------

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.

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
American Land Title Association	\$ 15,387
	\$
	\$

36.1 Amount of payments for legal expenses, if any? \$ 49,267

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
Edward J. Krug & Associates	\$ 37,755
	\$
	\$

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.

\$ 2,750,000

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

9.12 Short-term investments

9.13 Mortgages

9.14 Cash

9.15 Other admissible invested assets

9.16 Total

\$

\$

\$

\$

\$

\$

9.2

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

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

These funds consist of:

9.22 In cash on deposit

9.23 Other forms of security

\$

\$

\$

\$

FIVE – YEAR HISTORICAL DATA

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

	1	2	3	4	5
	2018	2017	2016	2015	2014
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	3,306,990	4,147,128	6,935,992	7,815,254	4,584,074
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	6,110,766	5,356,543	4,920,278	4,489,510	3,933,034
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	4,007				
4. Total	9,421,763	9,503,671	11,856,270	12,304,764	8,517,108
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	9,191,857	9,276,849	11,414,429	11,660,426	8,269,704
6. Escrow and settlement service charges (Part 1A, Line 2)	1,129,796	1,612,516	3,029,489	4,028,288	2,398,884
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)	244,470	344,859	494,856	1,033,781	569,544
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	283,333	310,565	370,795	371,221	253,782
11. Aggregate write-ins for other operating income (Page 4, Line 2)					13,180
12. Total operating income (Page 4, Line 3)	10,849,456	11,544,789	15,309,569	17,093,716	11,505,094
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(4,260,635)	(4,240,482)	(2,342,903)	(312,112)	(2,897,777)
14. Net investment gain or (loss) (Line 11)	357,309	43,145	15,271	7,612	13,696
15. Total other income (Line 12)	1,567,962				
16. Federal and foreign income taxes incurred (Line 14)					
17. Net income (Line 15)	(2,335,364)	(4,197,337)	(2,327,632)	(304,500)	(2,884,081)
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	161,411	198,422	428,065	323,973	618,033
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	30,131,605	12,018,017	15,735,429	16,566,511	16,140,763
20. Known claims reserve (Page 3, Line 1)	166,347	267,177	530,160	537,318	358,133
21. Statutory premium reserve (Page 3, Line 2)	6,094,125	6,070,414	6,027,092	5,767,062	5,307,723
22. Total liabilities (Page 3, Line 23)	3,621,661	6,667,087	7,225,474	7,189,303	6,090,001
23. Capital paid up (Page 3, Lines 25 + 26)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
24. Surplus as regards policyholders (Page 3, Line 32)	26,509,944	5,350,930	8,509,955	9,377,208	10,050,762
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(3,620,972)	(4,248,176)	(2,144,724)	1,155,059	(2,497,890)
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)	36.3	20.5	26.3	28.6	21.7
27. Stocks (Lines 2.1 & 2.2)					
28. Mortgage loans on real estate (Line 3.1 and 3.2)					
29. Real estate (Lines 4.1, 4.2 & 4.3)					
30. Cash, cash equivalents and short-term investments (Line 5)	63.7	79.5	73.7	71.5	78.2
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					
33. Other invested assets (Line 8)					
34. Receivable for securities (Line 9)					0.1
35. Securities lending reinvested collateral assets (Line 10)					
36. Aggregate write-ins for invested assets (Line 11)					
37. Subtotals cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43					
45. Total investment in parent included in Lines 38 to 43 above					
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Line 32, Col. 1 x 100.0)					

FIVE – YEAR HISTORICAL DATA
(Continued)

	1	2	3	4	5
	2018	2017	2016	2015	2014
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	6,160	1,600	429	125	400
48. Change in nonadmitted assets (Line 21)	448,947	36,712	299,848	2,972,789	(1,331,687)
49. Dividends to stockholders (Line 28)					
50. Change in surplus as regards policyholders for the year (Line 31)	21,159,016	(3,159,025)	(867,253)	(673,554)	(3,257,076)
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	518,402	1,055,965	740,381	(365,123)	215,520
52. Losses and allocated LAE incurred (Line 8, Col. 4)	417,572	792,982	733,223	(185,938)	494,128
53. Unallocated LAE incurred (Line 9, Col. 4)					
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	417,572	792,982	733,223	(185,938)	494,128
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)	48.6	49.8	40.9	38.6	46.5
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	45.2	30.4	21.1	17.1	22.7
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	41.7	49.7	48.5	47.0	51.6
58. Total (Lines 55 to 57)	135.4	129.9	110.5	102.7	120.9
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	3.8	6.9	4.8	(1.1)	4.3
60. Operating expenses incurred (Line 5)	135.4	129.9	110.5	102.9	120.9
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	139.3	136.7	115.3	101.8	125.2
63. Net operating gain or (loss) (Line 8)	(39.3)	(36.7)	(15.3)	(1.8)	(25.2)
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)	4.5	8.5	6.3	(1.5)	5.9
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	159.4	160.9	144.9	145.1	165.0
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)	162	526	233	(943)	115
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)	3.0	6.2	2.5	(9.4)	0.9
One-Year Schedule P Part 3 Development (\$000 omitted)					
68. Development in estimated losses and ALAE for claims reported before curr year (Schedule P, Part 3, Line 12, Col. 11)	301	724	566	(311)	338
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)	5.6	8.5	6.0	(3.1)	2.5
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)	632	764	(818)	(663)	(132)
71. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year-end (Line 70 above divided by Page 4, Line 16, Col. 2 x 100.0)	7.4	8.1	(8.1)	(5.0)	(0.9)
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)	1,015	1,145	(3)	5	66
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)	11.9	12.2	(0.0)	0.0	0.4

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	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	77,222		103	1,073	76,252	1,272		461	1,191		751
2. 2009		6,464			32	6,432	174			1,686		
3. 2010		10,693			84	10,609	4,937			812		
4. 2011		10,883		3,212	83	14,012	314			94		
5. 2012		12,771		5,607	125	18,253	35			92		
6. 2013		11,620		5,483	126	16,977	40			94		
7. 2014		8,517		3,235	86	11,666	28			55		
8. 2015		12,305		5,433	185	17,553	139			138		
9. 2016		11,856		3,895	182	15,569	11			36		
10. 2017		9,504		2,268	184	11,588	36			21		
11. 2018		9,422		1,658	206	10,874				2		
12. Totals	X X X	181,257		30,894	2,366	209,785	6,986		461	4,221		751

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	1,101		1,251	783	2			97		2	31
2. 2009	11		1,860	53	106			251		7	78
3. 2010	533		5,749	89	37			136		1	44
4. 2011	5		408	26				207		1	66
5. 2012			127	14				168		1	54
6. 2013	4		134	10				183			58
7. 2014			83	8				154		1	49
8. 2015	93		277	15	1			425		1	136
9. 2016			47	7				297			95
10. 2017	3		57	5	5			460			147
11. 2018			2	2	15			522			167
12. Totals	1,750		9,995	1,012	166			2,900		14	925

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ([Cols. 29 + 14 + 23] / Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24 - 33)
			26 Direct (Cols. 7 + 10 + 17 + 20)	27 Assumed (Cols. 8 + 11 + 18 + 21)	28 Ceded (Cols. 9 + 12 + 19 + 22)	29 Net	30 Direct Basis ([Cols. 14 + 23 + 26] / Col. 2)	31 Net Basis ([Cols. 14 + 23 + 29] / [Cols. 6 - 4])			
1. Prior	128	2	2,562		1,214	1,348	3.358	1.811	X X X		128
2. 2009	428	6	2,217		7	2,210	35.504	35.572			428
3. 2010	216	3	5,922		1	5,921	55.794	56.226			216
4. 2011	272	1	615		1	614	6.257	6.296			272
5. 2012	221	1	295		1	294	2.733	2.752			221
6. 2013	241		317			317	3.227	3.263			241
7. 2014	202		237		1	236	3.358	3.380			202
8. 2015	561	1	703		1	702	6.818	6.914			561
9. 2016	392		344			344	3.703	3.760			392
10. 2017	612	1	522			522	7.039	7.178			612
11. 2018	704	1	539			539	7.493	7.661			704
12. Totals	3,977	16	14,273		1,226	13,047	X X X	X X X	X X X		3,977

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
By States and Territories

States, Etc.		1	2	Direct Premiums Written		6	7	8	9	10	
		3	Agency Operations								
			Active Status (a)	Premium Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Net Premiums Earned	Direct Losses and Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred
1. Alabama	AL	L	R	5,095			15,140	5,182	13,866	13,866	
2. Alaska	AK	N									
3. Arizona	AZ	L	RSX	80,973			34,435	78,245			
4. Arkansas	AR	L	R					113			
5. California	CA	L	RSX	617,014	3,312		577,139	639,657	192,053	179,183	101,000
6. Colorado	CO	N									
7. Connecticut	CT	L	R	22,957	252,433		1,885	246,477			
8. Delaware	DE	L	R	1,637			935	3,040			
9. District of Columbia	DC	L	R	26,483			14,075	24,589			
10. Florida	FL	L	RX	398,688		4,007	294,133	402,118			
11. Georgia	GA	L	R	60,767			19,300	59,368	5,120	6,060	1,000
12. Hawaii	HI	N									
13. Idaho	ID	N									
14. Illinois	IL	L	R	82,423			74,984	80,750	1,112	2,112	1,000
15. Indiana	IN	L	R	1,283			3,496	977			
16. Iowa	IA	N									
17. Kansas	KS	L	R	671			598	969			
18. Kentucky	KY	L	R	3,947			5,552	4,267	1,413	1,413	
19. Louisiana	LA	L	R	2,179			2,195	3,652	7,849	7,849	
20. Maine	ME	N									
21. Maryland	MD	L	R	54,588	179		39,763	61,218	6,128	3,938	
22. Massachusetts	MA	L	R	7,210			3,685	9,275			
23. Michigan	MI	N									
24. Minnesota	MN	L	R	10,990			8,780	11,432			
25. Mississippi	MS	L	R	224			150	197	4,555	4,555	
26. Missouri	MO	L	R	21			615	1,718	270	270	
27. Montana	MT	L	R	967			1,560	1,150	2,350	2,350	
28. Nebraska	NE	L	R	709			485	762			
29. Nevada	NV	L	RSXC					4,215	117,824	45,073	3,000
30. New Hampshire	NH	N									
31. New Jersey	NJ	N									
32. New Mexico	NM	L	RSX					58			
33. New York	NY	L	RC/RSX	394,229	5,854,667		47,499	5,857,930	38,514	32,208	
34. North Carolina	NC	L	RSX	49,205			53,990	44,605	3,644	40,000	36,356
35. North Dakota	ND	L	R					80			
36. Ohio	OH	L	R	18,195	175		27,967	232,278	44,255	7,255	3,000
37. Oklahoma	OK	L	R					135			
38. Oregon	OR	L	RSX								
39. Pennsylvania	PA	L	RSXC	1,198,626			319,487	1,147,104	44,809	50,800	5,991
40. Rhode Island	RI	L	R	3,937			4,600	3,724			
41. South Carolina	SC	L	R	3,730			4,054	5,121			
42. South Dakota	SD	L	R					401	32,168	3,167	
43. Tennessee	TN	L	RSX/R	29,587			33,450	28,058			
44. Texas	TX	L	RSX	168,327			17,885	161,123		15,000	15,000
45. Utah	UT	L	RSX					136	1,110	1,110	
46. Vermont	VT	N									
47. Virginia	VA	L	R	60,820			47,072	69,909	1,364	1,364	
48. Washington	WA	L	RSX				1,000	74			
49. West Virginia	WV	L	R	730			1,230	931			
50. Wisconsin	WI	L	R	778			460	819			
51. Wyoming	WY	N									
52. American Samoa	AS	N									
53. Guam	GU	N									
54. Puerto Rico	PR	N									
55. U.S. Virgin Islands	VI	N									
56. Northern Mariana Islands	MP	N									
57. Canada	CAN	N									
58. Aggregate Other Alien	OT	X X X	X X X								
59. Totals		X X X	X X X	3,306,990	6,110,766	4,007	1,657,599	9,191,857	518,404	417,573	166,347

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

NONE

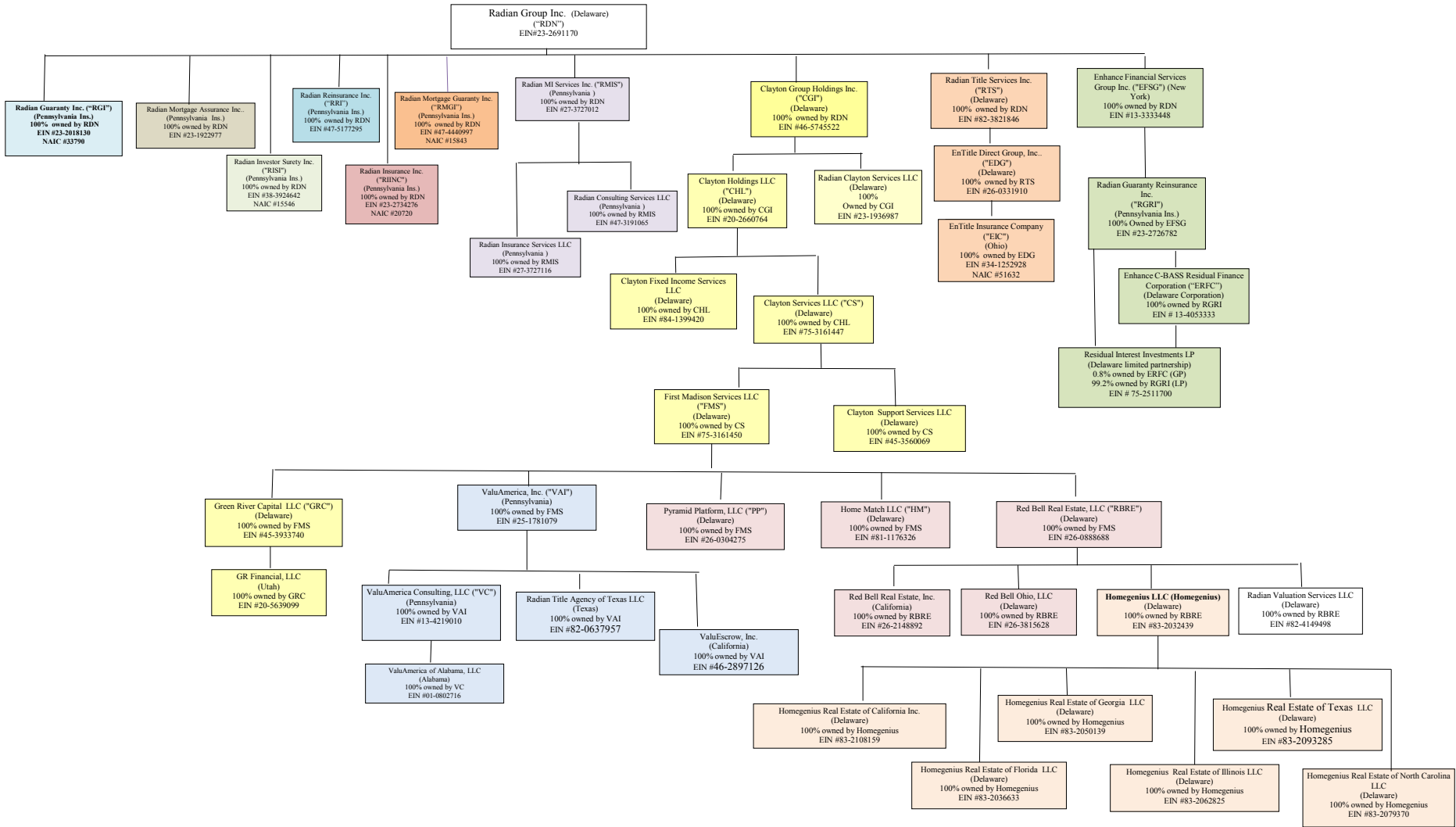
(a) Active Status Counts

- L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG40
- 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 state17

(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



OVERFLOW PAGE FOR WRITE-INS

Page 9 - Continuation

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
2304. Internet Service Provider	32,512	7,951		40,463				40,463	48,301
2305. Loss on disposal of fixed assets	16,720	4,090		20,810				20,810	
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)	49,232	12,041		61,273				61,273	48,301

OVERFLOW PAGE FOR WRITE-INS

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EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year	Prior Year	Change in Total
	Total	Total	Nonadmitted Assets
DETAILS OF WRITE-IN LINES FOR	Nonadmitted	Nonadmitted Assets	(Col. 2 - Col. 1)
OTHER THAN INVESTED ASSETS AT LINE 25	Assets		
2504. RECEIVERS BOND			
2505. RETAINERS			
2506. A/R AFFILIATE P3I TAX SHARING			
2507. ESCROW ADVANCES			
2597. Totals (Lines 2504 through 2596) (Page 12, Line 2598)			

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