ANNUAL STATEMENT

OF THE

RADIAN TITLE INSURANCE INC.

of INDEPENDENCE

STATE OF OHIO

TO THE

Insurance Department

OF THE

OHIO

FOR THE YEAR ENDED

December 31, 2023

TITLE

2023

51632202320100100

ANNUAL STATEMENT

For the Year Ended December 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Radian Title Insurance Inc.

NAIC Group Code 0766 (Current Period) 0766 (Prior Period) **NAIC Company Code** 51632 **Employer's ID Number** 34-1252928

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 6100 Oak Tree Blvd. Suite 200 (Street and Number) , Independence, OH, US 44131 (City or Town, State, Country and Zip Code)

Main Administrative Office 6100 Oak Tree Blvd. Suite 200 (Street and Number)
Independence, OH, US 44131 (City or Town, State, Country and Zip Code) 216-524-3400 (Area Code) (Telephone Number)

Mail Address 6100 Oak Tree Blvd. Suite 200 (Street and Number or P.O. Box) , Independence, OH, US 44131 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 6100 Oak Tree Blvd. Suite 200 (Street and Number) Independence, OH, US 44131 (City or Town, State, Country and Zip Code) 216-524-3400 (Area Code) (Telephone Number)

Internet Web Site Address www.radiantitle.com

Statutory Statement Contact Ruby Gass (Name) 216-524-3400 (Area Code) (Telephone Number) (Extension)
Ruby.Gass@radian.com (E-Mail Address) 216-524-3488 (Fax Number)

OFFICERS

	Name	Title
1.	Eric Robert Ray	President
2.	Edward John Hoffman	Secretary
3.	Sumita Pandit #	Senior EVP/CFO

VICE-PRESIDENTS

Name	Title	Name	Title
Dawn Marie Henderson	Vice President		

DIRECTORS OR TRUSTEES

Richard Gerald Thornberry	Daniel Ephraim Kobell	Eric Robert Ray	Brien Joseph McMahon
Edward John Hoffman	Mary Creedon Dickerson	Robert James Quigley	Sumita Pandit #

State of Pennsylvania

County of Chester ss

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

(Signature)	(Signature)	(Signature)
Eric Robert Ray	Edward John Hoffman	Sumita Pandit
(Printed Name) 1.	(Printed Name) 2.	(Printed Name) 3.
President	Secretary	Senior EVP/CFO
(Title)	(Title)	(Title)

Subscribed and sworn to (or affirmed) before me this on this _____ day of _____, 2024, by

Angela W. Stan, Notary Public
Commission Expires May 15, 2025

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)	20,921,688		20,921,688	28,779,441
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 ($ 1,199,620, Schedule E - Part 1), cash equivalents ($ 9,164,985, Schedule E - Part 2), and short-term investments ($ 14,278,119, Schedule DA)	24,642,724		24,642,724	16,186,051
6. Contract loans (including $ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	1,002,092		1,002,092	
9. Receivables for securities				1,100,000
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)	46,566,504		46,566,504	46,065,492
13. Title plants less $ 0 charged off (for Title insurers only)	42,852		42,852	42,852
14. Investment income due and accrued	282,120		282,120	176,533
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	187,224		187,224	244,755
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	47,595		47,595	18,394
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				169,135
18.2 Net deferred tax asset	570,812	209,047	361,765	427,750
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets ($ 0)	860	860		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care ($ 0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	371,670	2,746	368,924	337,690
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	48,069,637	212,653	47,856,984	47,482,601
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	48,069,637	212,653	47,856,984	47,482,601

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. Premium tax receivable	290,901		290,901	276,829
2502. Miscellaneous tax recoverable	73,315		73,315	34,854
2503. Prepaid expenses	7,454	2,746	4,708	26,007
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	371,670	2,746	368,924	337,690

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Known claims reserve (Part 2B, Line 3, Col. 4)	174,500	161,000
2.	Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	9,588,071	9,971,523
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)	95,459	483,702
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)	1,848	18,741
8.1	Current federal and foreign income taxes (including $ 0 on realized capital gains (losses))	44,370	
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	(151)	5,723
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	152,406	225,982
19.	Derivatives		
20.	Payable for securities		1,099,884
21.	Payable for securities lending		
22.	Aggregate write-ins for other liabilities	(3,307,040)	(3,769,300)
23.	Total liabilities (Lines 1 through 22)	6,749,463	8,197,255
24.	Aggregate write-ins for special surplus funds	2,065,801	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	46,332,700
30.	Unassigned funds (surplus)	(9,290,980)	(11,113,155)
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)	41,107,521	39,285,346
33.	Totals (Page 2, Line 28, Col. 3)	47,856,984	47,482,601

	DETAILS OF WRITE-INS		
0301.			
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	(3,307,040)	(3,769,300)
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)	(3,307,040)	(3,769,300)
2401.	Retroactive reinsurance gain	2,065,801	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	2,065,801
2701.			
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)		

NONE

NONE

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	10,598,099	23,270,292
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	272,449	1,525,973
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	163,555	803,534
2. Other operating income (Part 4, Line 2, Col. 5)		
3. Total Operating Income (Lines 1 through 2)	11,034,103	25,599,799
EXPENSES		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	283,918	261,555
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	10,265,772	22,479,737
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	10,549,690	22,741,292
8. Net operating gain or (loss) (Lines 3 minus 7)	484,413	2,858,507
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,978,603	736,048
10. Net realized capital gains (losses) less capital gains tax of $ 8,715 (Exhibit of Capital Gains (Losses))	(5,559)	(9,517)
11. Net investment gain (loss) (Lines 9 + 10)	1,973,044	726,531
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions	(328,718)	(406,943)
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	2,128,739	3,178,095
14. Federal and foreign income taxes incurred	284,707	589,111
15. Net income (Lines 13 minus 14)	1,844,032	2,588,984
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	39,285,346	36,599,498
17. Net income (from Line 15)	1,844,032	2,588,984
18. Change in net unrealized capital gains or (losses) less capital gains tax of $ 167	628	(1,180)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(119,342)	(115,181)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	96,857	213,225
22. Change in provision for unauthorized and certified reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in		
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders		
29. Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	1,822,175	2,685,848
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	41,107,521	39,285,346

DETAILS OF WRITE-IN LINES		
1201. Change in retroactive reinsurance	(328,718)	(406,943)
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	(328,718)	(406,943)
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	11,379,985	24,047,210
2.	Net investment income	688,679	1,752,034
3.	Miscellaneous income	436,004	2,329,507
4.	Total (Lines 1 through 3)	12,504,668	28,128,751
5.	Benefit and loss related payments	299,619	430,794
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	10,668,831	23,627,408
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ 8,715 tax on capital gains (losses)	79,917	898,145
10.	Total (Lines 5 through 9)	11,048,367	24,956,347
11.	Net cash from operations (Line 4 minus Line 10)	1,456,301	3,172,404
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	13,424,199	13,691,505
	12.2 Stocks		
	12.3 Mortgage loans		
	12.4 Real estate		260,917
	12.5 Other invested assets		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	3,156	(4,505)
	12.7 Miscellaneous proceeds		(26,904)
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	13,427,355	13,921,013
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	5,481,139	25,924,876
	13.2 Stocks		
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets	1,002,092	
	13.6 Miscellaneous applications	59	(64)
	13.7 Total investments acquired (Lines 13.1 to 13.6)	6,483,290	25,924,812
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)	6,944,065	(12,003,799)
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds		
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	56,307	(298,868)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	56,307	(298,868)
	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)	8,456,673	(9,130,263)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	16,186,051	25,316,314
	19.2 End of year (Line 18 plus Line 19.1)	24,642,724	16,186,051

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	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Current Year Total (Cols. 1 + 2 + 3)	Prior Year Total
1. Direct premiums written (Sch T, Line 59, Cols. 3, 4 and 5)	328,909	7,141,673	2,994,065	10,464,647	24,421,888
2. Escrow and settlement service charges	272,449			272,449	1,525,973
3. Title examinations					
4. Searches and abstracts	35,771			35,771	106,527
5. Surveys					
6. Aggregate write-ins for service charges	10,975		116,810	127,785	697,007
7. Totals (Lines 1 to 6)	648,104	7,141,673	3,110,875	10,900,652	26,751,395
DETAILS OF WRITE-INS					
0601. Miscellaneous income	9,650			9,650	76,941
0602. Closing protection letter fees	1,325		116,810	118,135	620,066
0603.					
0698. Summary of remaining write-ins for Line 06 from overflow page					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)	10,975		116,810	127,785	697,007

PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	10,464,647	24,421,888
1.2 Assumed		
1.3 Ceded	250,000	504,000
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	10,214,647	23,917,888
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	9,971,523	9,323,927
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	655,489	1,628,867
2.4 Withdrawals during the current year	1,038,942	981,271
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)	9,588,070	9,971,523
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	10,598,100	23,270,292

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

NONE

NONE

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A – LOSSES PAID AND INCURRED

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3)	Total Prior Year
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)	99,969	49,564	120,885	270,418	456,555
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	99,969	49,564	120,885	270,418	456,555
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	99,969	49,564	120,885	270,418	456,555
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	116,000	30,000	28,500	174,500	161,000
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	131,000	10,000	20,000	161,000	356,000
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	84,969	69,564	129,385	283,918	261,555
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	84,969	69,564	129,385	283,918	261,555

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1	Agency Operations		4	5
		2	3		
	Direct Operations	Non-Affiliated Agency Operations	Affiliated Agency Operations	Total Current Year (Cols. 1 + 2 + 3	Total Prior Year
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)	116,000	30,000	28,500	174,500	161,000
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable (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)	116,000	30,000	28,500	174,500	161,000
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	120,000	2,611,000	1,094,000	3,825,000	4,371,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)	1,000	17,000	7,000	25,000	19,000
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)	119,000	2,594,000	1,087,000	3,800,000	4,352,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	39,000	853,000	358,000	1,250,000	1,375,000
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	XXX	XXX	XXX		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34)	XXX	XXX	XXX	5,224,500	5,888,000
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	XXX	XXX	XXX	9,588,070	9,971,523
9. Aggregate of other reserves required by law (Page 3, Line 3)	XXX	XXX	XXX		
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	XXX	XXX	XXX		

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

OPERATIONS AND INVESTMENT EXHIBIT
PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5	6	7	Totals	
	1	Agency Operations		4				8	9
	Direct Operations	2 Non-affiliated Agency Operations	3 Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Unallocated Loss Adjustment Expenses	Other Operations	Investment Expenses	Current Year (Cols. 4 + 5 + 6 + 7)	Prior Year
1. Personnel costs:									
1.1 Salaries	234,156	554,164	277,257	1,065,577				1,065,577	1,206,094
1.2 Employee relations and welfare	53,942	127,661	63,871	245,474				245,474	642,149
1.3 Payroll taxes	20,261	47,951	23,991	92,203				92,203	77,014
1.4 Other personnel costs									
1.5 Total personnel costs	308,359	729,776	365,119	1,403,254				1,403,254	1,925,257
2. Amounts paid to or retained by title agents		5,608,283	2,343,882	7,952,165				7,952,165	17,762,103
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	5,429			5,429				5,429	21,507
3.2 Surveys									
3.3 Other	318,756			318,756				318,756	1,468,356
4. Advertising									
5. Boards, bureaus and associations	11	26	13	50				50	30,851
6. Title plant rent and maintenance	20,470			20,470				20,470	
7. Claim adjustment services	XXX	XXX	XXX	XXX		XXX	XXX		
8. Amounts charged off, net of recoveries			(234)	(234)				(234)	(487)
9. Marketing and promotional expenses	64,853			64,853				64,853	13,574
10. Insurance									
11. Directors' fees									
12. Travel and travel items	792	1,874	938	3,604				3,604	4,538
13. Rent and rent items	8,575	20,294	10,153	39,022				39,022	69,681
14. Equipment	4,130	9,773	4,890	18,793				18,793	40,781
15. Cost or depreciation of EDP equipment and software	1,699	4,021	2,012	7,732				7,732	7,650
16. Printing, stationery, books and periodicals	5,029	11,902	5,955	22,886				22,886	20,917
17. Postage, telephone, messengers and express	845	1,999	1,000	3,844				3,844	53,977
18. Legal and auditing	13,710	32,447	16,234	62,391				62,391	119,659
19. Totals (Lines 1.5 to 18)	752,658	6,420,395	2,749,962	9,923,015				9,923,015	21,538,364
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	13,296	146,553	63,842	223,691				223,691	650,286
20.2 Insurance department licenses and fees	4,170	45,965	20,023	70,158				70,158	156,487
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)	762	8,404	3,661	12,827				12,827	99,550
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	18,228	200,922	87,526	306,676				306,676	906,323
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for other expenses	7,929	18,766	9,389	36,084			52,585	88,669	87,203
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	778,815	6,640,083	2,846,877	10,265,775			52,585	(a) 10,318,360	22,531,890
25. Less unpaid expenses - current year	86,475	1,211	527	88,213	1,250,000		9,094	1,347,307	1,877,442
26. Add unpaid expenses - prior year	477,039	6,656	9,726	493,421	1,375,000		9,021	1,877,442	3,090,127
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	1,169,379	6,645,528	2,856,076	10,670,983	125,000		52,512	10,848,495	23,744,575

DETAILS OF WRITE-IN LINES									
2301. Bank Charges	7,929	18,766	9,389	36,084			52,585	88,669	87,203
2302.									
2303.									
2398. Summary of remaining write-ins for Line 23 from overflow page									
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	7,929	18,766	9,389	36,084			52,585	88,669	87,203

(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)	581,096	6,978,797	3,038,206	10,598,099	XXX	10,598,099	23,270,292
1.2 Escrow and settlement services (Part 1A, Line 2)	272,449			272,449	XXX	272,449	1,525,973
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	46,746		116,810	163,556	XXX	163,556	803,534
2. Aggregate write-ins for other operating income	XXX	XXX	XXX	XXX			
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	900,291	6,978,797	3,155,016	11,034,104		11,034,104	25,599,799
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	84,969	69,564	129,385	283,918	XXX	283,918	261,555
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	778,815	6,640,082	2,846,875	10,265,772		10,265,772	22,479,737
6. Total Operating Deductions (Lines 4 + 5)	863,784	6,709,646	2,976,260	10,549,690		10,549,690	22,741,292
7. Net operating gain or (loss) (Lines 3 minus 6)	36,507	269,151	178,756	484,414		484,414	2,858,507

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

NONE

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 216,076	220,597
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 770,873	754,756
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) 921,976	1,011,298
7.	Derivative instruments	(f)	
8.	Other invested assets	18,486	46,347
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	1,927,411	2,032,998
11.	Investment expenses		(g) 52,585
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		1,810
16.	Total deductions (Lines 11 through 15)		54,395
17.	Net investment income (Line 10 minus Line 16)		1,978,603

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.	Miscellaneous expense		1,810
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)		1,810

(a) Includes $ 113,935 accrual of discount less $ 29,482 amortization of premium and less $ 5,661 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 $ 586,984 accrual of discount less $ 4,182 amortization of premium and less $ 238,779 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)	59		59	795	
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	3,097		3,097		
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	3,156		3,156	795	

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 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection		7,807	7,807
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	209,047	262,571	53,524
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	860	1,881	1,021
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	2,746	37,250	34,504
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	212,653	309,509	96,856
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	212,653	309,509	96,856

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 expenses	2,746	37,250	34,504
2502. Premium tax receivable			
2503. Miscellaneous tax recoverable			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,746	37,250	34,504

NONE

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

a. Accounting Practices

The accompanying statutory financial statements of Radian Title Insurance Inc ("RTI", "Radian Title" or "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 prescribed or permitted by the State of Ohio – Ohio Department of Insurance ("ODI"). Radian Title has adopted certain prescribed accounting practices that differ from those found in the NAIC SAP. Specifically, *SSAP No. 57, "Title Insurance"* and the timing of amounts released from the statutory premium reserve. The Company's accounting practice differs from NAIC SAP resulting in total statutory capital and surplus that was lower by $2,500,721 and $1,757,225 at December 31, 2023 and December 31, 2022, respectively, than if reported in accordance with NAIC SAP.

	SSAP #	F/S Page	F/S Line #	2023	2022
Net Income					
(1) Radian Title state basis (Page 4, Line 15, Columns 1 &3)				$ 1,844,032	$ 2,588,984
(2) State Prescribed Practices that are an increase / (decrease) from NAIC SAP: Premium Reserve Recovery	57	4	5	(743,496)	(867,002)
(3) State Permitted Practices that are an increase / (decrease) from NAIC SAP:	-	-	-	-	-
(4) NAIC SAP (1-2-3=4)				$ 2,587,528	$ 3,455,986
Surplus					
(5) Radian Title state basis (Page 3, Line 32, Columns 1 &2)				$ 41,107,521	$ 39,285,346
(6) State Prescribed Practices that are an increase / (decrease) from NAIC SAP: Premium Reserve Recovery	57	3	30	(2,500,721)	(1,757,225)
(7) State Permitted Practices that are an increase / (decrease) from NAIC SAP:	-	-	-	-	-
(8) NAIC SAP (5-6-7=8)				$ 43,608,242	$ 41,042,571

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

The Company considers all highly liquid securities with original maturities of twelve months or less when purchased to be cash, cash equivalents and short-term investments. Short-term investments include securities with original maturities of greater than 90 days and twelve months or less. Cash and cash equivalents include money market instruments and highly liquid securities with original maturities of 90 days or less when purchased.

Bonds

Bonds are stated at amortized cost or at values prescribed by the NAIC, and any discounts or premiums are amortized using the scientific (constant yield) interest method. Bonds that are designated highest quality and high-quality (NAIC designations 1 and 2, respectively) are reported at amortized cost and all other bonds (NAIC designations 3 to 6) shall be reported at lower of amortized cost or fair value. For loan- and asset-backed securities, the impacts of changes in expected cash flows, including the effect of updated prepayment assumptions, are recognized using the retrospective adjustment method. Under the retrospective method, the recalculated effective yield will equate the present value of the actual and anticipated cash flows with the original cost of the investment. The current balance is then increased or decreased to the amount that would have resulted had the revised yield been applied since inception, and investment income is correspondingly decreased or increased. Prepayment assumptions are reviewed quarterly using industry data and are based on prepayment rates of the underlying loans.

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern (continued)

Interest is recognized on the accrual basis. Realized capital gains and losses are calculated using the specific cost of the investments sold.

The Company conducts a quarterly evaluation of declines in market value of the securities to determine whether the decline is other-than-temporary. If the market value of a security is below the cost basis, and it is judged to be other-than-temporary, the cost basis of the individual security is written down to market value through earnings as a realized loss, and the market value becomes the new basis. The Company's evaluation of market declines for other-than-temporary impairment is based on management's case-by case evaluation of the underlying reasons for the decline in market value. The Company considers a wide range of factors about the security and uses its best judgment in evaluating the cause of the decline in the estimated market value of the security and in assessing the prospects for near-term recovery. Inherent in management's evaluation of the security are assumptions and estimates about the operations of the issuer and its future earnings potential. Considerations used by the Company in the impairment evaluation process include, but are not limited to: (i) the length of time and the extent to which the market value has been below cost or amortized cost; (ii) the potential for impairments of securities when the issuer is experiencing significant financial difficulties; (iii) the potential for impairments in an entire industry sector or sub-sector; (iv) the potential for impairments in certain economically depressed geographic locations; (v) the potential for impairments of securities where the issuer, series of issuers or industry has suffered a catastrophic type of loss or has exhausted natural resources; (vi) the Company's ability and intent to hold the security for a period of time sufficient to allow for the full recovery of its value to an amount equal to or greater than cost or amortized cost; and (vii) other subjective factors, including concentrations and information obtained from regulators and rating agencies. Taxes owed on realized gains for December 31, 2023 and December 31, 2022 were $8,715 and $5,012, respectively. Unrealized gains and losses are recorded as increases or decreases, respectively, in unassigned surplus.

Title Plants

Title Plants consist of title records related to regions and are stated at cost. Expenses associated with current maintenance are charged to expense in the year incurred. Properly maintained title plants are not amortized because there is no indication of diminution in their value. The Company reviews title plants for impairment whenever events or changes in circumstances indicate that the carrying value may not be recoverable. As of December 31, 2023 and December 31, 2022, there was no impairment for Title Plants.

Electronic Data Processing Equipment and Software

Electronic data processing ("EDP") equipment and software are recorded at cost and depreciated using straight-line method over the estimated useful life. As of December 31, 2023 and December 31, 2022, all of the Company's EDP assets were reported as admitted assets. The Company reviews EDP equipment for impairment whenever events or changes in circumstances indicate that the carrying value may not be recoverable. As of December 31, 2023 and December 31, 2022, there was no impairment for EDP equipment.

Revenue and Expense Recognition

Premiums on title insurance policies issued by the Company, directly and through independent agents, 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 and are recorded before the deduction of agent commissions and net of ceded premiums and changes in statutory premium reserves. Premium related expenses, including commissions and premium related taxes/assessments are charged to operations, as incurred.

On March 26, 2018, the Company entered into an Agency Agreement and has appointed Radian Settlement Services ("RSS") as an agent. RSS is an affiliate of the Company and a wholly owned subsidiary of Radian Title Services Inc., an ultimate subsidiary of Radian Group Inc. ("RGI"). RSS is authorized to issue commitments, policies, judicial reports, endorsements and other forms of title evidence authorized by the Company, collectively "Title Assurances", on real estate located in 32 states and the District of Columbia. The Agency Agreement identifies Agent's commission for each state ranging from 60% to 85%, with the majority of the commissions being at the 80% rate.

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern (continued)

On June 22, 2018, the Company entered into dual Master Services Agreements ("MSAs") with RSS. The Company will provide title search and underwriting services to RSS and receive support and facilitation services on title insurance policies from RSS. Fees for services are based upon approved pricing and can be changed upon mutual consent of the parties and approval from ODI. The MSAs may be terminated without cause upon seven days written notice.

The Company also provides escrow and settlement services related to residential purchase, sale, or refinancing transactions for which it is paid a fee. Revenues for such services are recognized upon settlement. In certain states where the Company operates, escrow and settlement service fees are prohibited from being collected and the cost of these services is part of an "All-Inclusive Premium."

For premiums written in Ohio, Ohio insurance law requires the Company to establish a statutory premium reserve equal to 10% of the premium retained by the Company for that year. At the end of that year and each succeeding year, the Company may release an amount equal to 0.5% of the original premium until the total amount of the reserve for that year has been withdrawn. 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.

Losses and Loss Adjustment Expenses

Generally, title insurance claim rates are lower than for other types of insurance because title insurance policies typically insure against prior events affecting the quality of real estate titles, rather than against unforeseen, and therefore less avoidable, future events. Claims payments generally result from either judgment errors or mistakes made in the title search and examination process or the escrow process, or from other problems such as fraud or incapacity of persons transferring property rights.

When a claim is reported, the Company establishes a "Known Claims" reserve on a case-by-case basis, based upon the best estimate of the total amount necessary to settle the claim and to provide for allocated loss adjustment expenses ("LAE"), including legal defense costs. The estimates are based on all information known to the Company and include consideration of all known legal issues. These reserves are periodically adjusted by management based on its evaluation of subsequent developments regarding the reported claim. Adjustments to these estimates are reported in current operations. Claims and expenses paid are charged against this reserve. While management believes the amount recorded is reasonable and adequate, the ultimate losses may vary from the estimated amount included in the statutory financial statements.

Income Taxes

Current income tax expense is reflected on the statement of operations while changes in Deferred tax assets ("DTA") and Deferred tax liabilities ("DTL") are recorded directly to statutory surplus. The Company has a tax sharing allocation agreement with RGI for the years 2023 and 2022 for which the Companies file a consolidated federal income tax return. The agreement states that tax charges or refunds shall be recorded as if the Company had filed its federal income tax returns on a separate return basis. The Company pays premium taxes on gross premiums written in lieu of most state income or franchise taxes.

As of December 31, 2023 and December 31, 2022, the Company has not recognized a tax liability for uncertain tax positions.

d. Going Concern – As of March 1, 2024, management has not identified any issues to raise substantial doubt regarding the Company's ability to continue as a going concern.

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

NOTES TO FINANCIAL STATEMENTS

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	$ 1,717
2.	12 Months or Longer	$ 149,676

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

1.	Less than 12 months	$ 1,485,477
2.	12 Months or Longer	$ 2,212,050

5. In evaluating whether a decline in value is other-than-temporary, the Company considers 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 the 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:

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

   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 the 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 the Company determines that a security is deemed to be other-than-temporarily impaired, an impairment loss is recognized.

NOTES TO FINANCIAL STATEMENTS

5. Investments (continued)

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. Investments in low Income Housing Tax Credits (LIHTC) – Not applicable

l. Restricted Assets

	1	2	3	4	5	6	7
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 liabilty 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	$ 6,424,261	6,450,614	(26,353)	-	$ 6,424,261	13.36%	13.42%
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	$ 6,424,261	$ 6,450,614	$ (26,353)	$ -	$ 6,424,261	13.36%	13.42%

m. Working Capital Finance Investments– Not applicable

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

o. 5 GI *Securities*– Not applicable

p. Short Sales– Not applicable

q. Prepayment Penalty and Acceleration Fees

1. Number of CUSIPs -
2. Aggregate Amount of Investment Income $ -

r. Cash Pooling – Not applicable

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 its admitted assets.

NOTES TO FINANCIAL STATEMENTS

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, 2023, 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.

a. The bases, by category of investment income, for excluding (nonadmitting) any investment income due and accrued - Not applicable

b. The total amount excluded – Not applicable

c. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	$ 282,120
2 Nonadmitted	-
3. Admitted	$ 282,120

d. The aggregate deferred interest

	Amount
Aggregate Deferred Interest	$ -

e. The cumulative amounts of paid in kind (PIK) interest included in the current principal balance

	Amount
Cumulative amounts of PIK interest included in the current principal balance	$ -

8. Derivative Instruments – None

9. Income Taxes

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

1.

		12/31/2023		
		(1) Ordinary	(2) Capital	(3) (Col 1+2) Total
(a)	Gross Deferred Tax Assets	$ 612,046	$ 487	$ 612,533
(b)	Statutory Valuation Allowance Adjustments	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	612,046	487	612,533
(d)	Deferred Tax Assets Nonadmitted	208,573	474	209,047
(e)	Sub-total Net Admitted Deferred Tax Asset (1c-1d)	403,473	13	403,486
(f)	Deferred Tax Liabilities	41,708	13	41,721
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)	$ 361,765	$ -	$ 361,765

		12/31/2022		
		(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
(a)	Gross Deferred Tax Assets	$ 705,442	$ 657	$ 706,099
(b)	Statutory Valuation Allowance Adjustments	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	705,442	657	706,099
(d)	Deferred Tax Assets Nonadmitted	261,917	654	262,571
(e)	Sub-total Net Admitted Deferred Tax Asset (1c-1d)	443,525	3	443,528
(f)	Deferred Tax Liabilities	15,778	-	15,778
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)	$ 427,747	$ 3	$ 427,750

NOTES TO FINANCIAL STATEMENTS

		Change		
		(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a)	Gross Deferred Tax Assets	$ (93,396)	$ (170)	$ (93,566)
(b)	Statutory Valuation Allowance Adjustments	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	(93,396)	(170)	(93,566)
(d)	Deferred Tax Assets Nonadmitted	(53,344)	(180)	(53,524)
(e)	Sub-total Net Admitted Deferred Tax Asset (1c-1d)	(40,052)	10	(40,042)
(f)	Deferred Tax Liabilities	25,930	13	25,943
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e-1f)	$ (65,982)	$ (3)	$ (65,985)

2. Admission Calculation Components SSAP No. 101

		12/31/2023		
		(1) Ordinary	(2) Capital	(3) (Col 1+2) Total
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	$ 303,384	$ -	$ 303,384
(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).	58,381	-	58,381
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	58,381	-	58,381
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	N/A	N/A	6,111,863
(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.	41,708	13	41,721
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)).	$ 403,473	$ 13	$ 403,486

		12/31/2022		
		(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	$ 340,453	$ 3	$ 340,456
(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).	87,294	-	87,294
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	87,294	-	87,294
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	N/A	N/A	5,828,639
(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.	15,778	-	15,778
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)).	$ 443,525	$ 3	$ 443,528

		Change		
		(7) (Col 1-4) Ordinary	(8) (Col2-5) Capital	(9) (Col 7+8) Total
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	$ (37,069)	$ (3)	$ (37,072)
(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).	(28,913)	-	(28,913)
	1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	(28,913)	-	(28,913)
	2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	N/A	N/A	283,224
(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.	25,930	13	25,943
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)).	$ (40,052)	$ 10	$ (40,042)

NOTES TO FINANCIAL STATEMENTS

3 Recovery Period and Threshold Limitations

		2023	2022
(a)	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	2%	2%
(b)	Amount of Adjusted Capital And Surplus Used to Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	$ 40,745,756	$ 38,857,596

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) 12/31/2023	(2) 12/31/2022	(3) (Col 1-2) Change
1. Current Income Tax			
(a) Federal	$ 284,707	$ 589,111	$ (304,404)
(b) Foreign	-	-	-
(c) Subtotal (1a+1b)	284,707	589,111	(304,404)
(d) Federal Income Tax on Net Capital Gains	8,715	5,012	3,703
(e) Utilization of Capital Loss Carry-Forwards	-	-	-
(f) Other	-	-	-
(g) Federal and Foreign Income Taxes Incurred (1c+1d+1e+1f)	$ 293,422	$ 594,123	$ (300,701)

2 Deferred Tax Assets

(a) Ordinary:			
(1) Discounting of Unpaid Losses	$ 611	$ 841	$ (230)
(2) Unearned Premium Reserve	276,311	282,922	(6,611)
(3) Policyholder Reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred Acquisition Costs	-	-	-
(6) Policyholder Dividends Accrual	-	-	-
(7) Fixed Assets	2,660	2,321	339
(8) Compensation and Benefits Accrual	130,943	187,945	(57,002)
(9) Pension Accrual	-	-	-
(10) Receivables - Nonadmitted	-	1,640	(1,640)
(11) Net Operating Loss Carry Forward	200,736	215,074	(14,338)
(12) Tax Credit Carry-Forward	-	-	-
(13) Other	785	14,699	(13,914)
(99) Subtotal (sum of 2a1 through 2a13)	$ 612,046	$ 705,442	$ (93,396)
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Nonadmitted	208,573	261,917	(53,344)
(d) Admitted Ordinary Deferred Tax Assets (2a99-2b-2c)	$ 403,473	$ 443,525	$ (40,052)
(e) Capital			
(1) Investments	$ 487	$ 657	$ (170)
(2) Net Capital Loss Carry-Forwards	-	-	-
(3) Real Estate	-	-	-
(4) Other	-	-	-
(99) Subtotal (2e1+2e2+2e3+2e4)	$ 487	$ 657	$ (170)
(f) Statutory Valuation Allowance Adjustment	-	-	-
(g) Nonadmitted	474	654	(180)
(h) Admitted Capital Deferred Tax Assets (2e99 - 2f - 2g)	$ 13	$ 3	$ 10
(i) Admitted Deferred Tax Assets (2d + 2h)	$ 403,486	$ 443,528	$ (40,042)

NOTES TO FINANCIAL STATEMENTS

3 Deferred Tax Liabilities			
(a) Ordinary:			
(1) Investments	$ 41,708	$ 15,778	$ 25,930
(2) Fixed Assets	-	-	-
(3) Deferred and Uncollected Premium	-	-	-
(4) Policyholder Reserves	-	-	-
(5) Other	-	-	-
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	$ 41,708	$ 15,778	$ 25,930
(b) Capital			
(1) Investments	13	-	13
(2) Real Estate	-	-	-
(3) Other	-	-	-
(99) Subtotal (3b1+3b2+3b3)	$ 13	$ -	$ 13
(c) Deferred Tax Liabilities (3a99 +3b99)	41,721	15,778	25,943
4. Net Deferred Tax assets / Liabilities (2i-3c)	$ 361,765	$ 427,750	$ (65,985)

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:

	12/31/2023	Effective Tax Rate
Provision computed at statutory rate	$ 448,865	21.00 %
Change in non-admitted assets	9,100	0.42
Other	(45,201)	(2.11)
Total	$ 412,764	19.31 %
Federal and foreign income taxes incurred	$ 284,707	13.32 %
Federal income taxes incurred - capital gain (loss)	8,715	0.41
Change in net deferred income taxes	119,342	5.58
Total Statutory income tax	$ 412,764	19.31 %

E.

1. At December 31, 2023, the Company has net operating loss carryforwards of $955,886 available to offset against future taxable income. The annual utilization of the Company's net operating loss is limited under Section 382 of the Internal Revenue Service Code and any carryforward that remains unutilized will begin to expire in 2036.

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 2023	$ 279,923
Tax year 2022	$ 620,320

3. The Company has no deposits admitted under Section 6603 of the Internal Revenue Service Code.

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

- Radian Mortgage Services, Inc.
- homegenius Inc.
- homegenius Real Estate Inc.
- Radian Group Inc.
- Radian Guaranty Inc.
- Radian Insurance Inc.
- Radian MI Services Inc.
- Radian Mortgage Assurance Inc.
- Radian Real Estate Services Inc.
- Radian Settlement Services Inc.
- Radian Title Services Inc.
- Radian Investment Group Inc.

NOTES TO FINANCIAL STATEMENTS

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. To the extent the Company becomes an applicable reporting entity in the future, the Company may be charged with a portion of the corporate alternative minimum tax ("CAMT") incurred by the consolidated group (or credited with a portion of the consolidated group's CAMT credit utilization).

Tax Reform Impact: On August 16, 2022, the U.S. enacted the Inflation Reduction Act of 2022 ("IRA"). In September 2023, the NAIC Statutory Accounting Principles Working Group adopted INT 23-03, which provides guidance on accounting for the tax effects of the IRA including information relating to transition accounting and reporting aspects of the new CAMT. The Company (and the tax-controlled group of corporations of which the Company is a member) has determined it is a nonapplicable reporting entity which will not be liable for CAMT in 2023.

G. Federal and foreign tax contingencies – Not Applicable.

H. Repatriation Transition Tax – None.

I. Alternative Minimum Tax Credit – None.

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

a. The Company provides title insurance on residential and commercial property in 41 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 and affiliated operations as well as independent agents.

b. Transactions Greater than ½ of 1% of admitted assets – Not applicable

c. Transactions with related parties who are not reported on Schedule Y – Not applicable

d. The following table identifies the intercompany balances as of December 31, 2023 and December 31, 2022.

	12/31/2023	12/31/2022
Net Due From/ (To) Radian Group Inc.	$ (129,534)	$ (188,585)
Net Due From/ (To) Radian Settlement Services Inc.	(22,286)	(37,397)
Net Due From/ (To) Radian Real Estate Management LLC	(586)	-
	$ (152,406)	$ (225,982)

e. On June 22, 2018, the Company entered into dual MSA with RSS, an affiliate and wholly owned subsidiary of Radian Title Services Inc., an ultimate subsidiary of RGI. The Company will provide title search and underwriting services and receive support and facilitation services on title insurance policies. Fees for services are based upon approved pricing and can be changed upon mutual consent of the parties and approval from ODI. The MSAs may be terminated without cause upon seven days written notice. As of December 31, 2023 the Company was invoiced $220,069 for services received under the MSAs.

The Company has also entered into a tax sharing agreement with RGI.

f. Guarantees for the benefit of an affiliate or related party – Not applicable

g. All outstanding shares of the Company are owned by the parent company, Radian Title Services Inc.

h. The Company owns no shares of stock of its ultimate parent.

i. SCA investments which exceeded 10% of admitted assets – 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 SCA investments – Not applicable

n. Investment in Insurance SCAs – Not applicable

NOTES TO FINANCIAL STATEMENTS

o. SCA and SSAP No. 48 Entity Loss Tracking – Not applicable

11. Debt

At December 31, 2023 and December 31, 2022, the Company had no debt outstanding.

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

RGI administered a defined contribution plan for eligible employees. Employer contributions and costs are based on a percentage of employee's eligible compensation. Radian Title matching contributions and other expenses were $57,595 and $89,906 for December 31, 2023 and December 31, 2022 respectively.

a. Defined Benefit Plan – None

b. Investment Policies and Strategies – Not applicable

c. Fair Value of Plan Assets – Not applicable

d. Expected Long-term rate or return – Not applicable

e. Defined Contribution Plan – None

f. Multi-employer Plan - None

g. Consolidated Holding Company Plans – Not applicable

h. Postemployment Benefits and Compensated Absences – Not applicable

i. Impact of Medicare Modernization Act on Postretirement Benefits – Not applicable

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

a. At December 31, 2023, the Company has 800 shares of common stock authorized, and 400 shares outstanding with a par value of $5,000.

b. The Company has no preferred stock outstanding.

c. Under Ohio's insurance laws, dividends and other distributions may only be paid out of an insurer's positive unassigned surplus, measured as of the end of the prior fiscal year, unless the ODI approves the payment of dividends or other distributions from another source. While all proposed dividends and distributions to stockholders must be filed with the ODI prior to payment, if an Ohio domiciled insurer had positive unassigned surplus as of the end of the prior fiscal year, then unless the prior approval of the ODI is obtained, such insurer could only pay dividends or other distributions during any 12-month period in an aggregate amount less than or equal to the greater of: (i) 10% of the preceding year-end statutory policyholders' surplus; or (ii) the preceding year's statutory net income. The Company had negative unassigned surplus at December 31, 2023 of $9.3 million, therefore it is unable to pay ordinary dividends or other distributions in 2024 without approval from the Ohio Department of Insurance.

d. The Company has not paid any dividends to date.

e. As of December 31, 2018, a special surplus fund of $2,065,801 was established as a result of the retroactive reinsurance purchased as of March 27, 2018. The retroactive reinsurance is a Loss Portfolio Transfer with PartnerRe in which all policies issued by the Company and outstanding at the time will be 100% reinsured by a subsidiary of PartnerRe.

f. Other than the special surplus fund of $2,065,801 established as of March 27, 2018 related to the retroactive reinsurance treaty with PartnerRe (see Note 13 (e)), there are no other restrictions on the Company's unassigned funds.

g. There were no advances to surplus.

h. There are no stocks held by the Company, including stock of affiliated companies, for special purposes.

i. There are no changes in the special surplus fund from the prior year.

NOTES TO FINANCIAL STATEMENTS

j. The portion of unassigned funds reduced by cumulative unrealized losses – $2,319

k. Surplus Notes – Not applicable

l. Impact of the restatement in a quasi-reorganization – Not applicable

m. 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 most of which will expire in 2024. Rental expense for December 31, 2023 and December 31, 2022 was $47,439 and $101,810, respectively.

Certain rental commitments have renewal options extending through the year 2024. Some of these renewals are subject to adjustment in future periods.

At December 31, 2023, the minimum aggregate rental commitments are as follows:

Year Ending December 31,	Operating Leases
2024	12,760
	$ 12,760

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, 2023	Level 1	Level 2	Level 3	Total
Bonds				
Industrial and Misc.	$ -	$ 12,630	$ -	$ 12,630
Total Bonds	$ -	$ 12,630	$ -	$ 12,630
Preferred Stocks				
Industrial and Misc.	$ -	$ -	$ -	$ -
Total Preferred Stocks	$ -	$ -	$ -	$ -
Common Stocks				
Industrial and Misc.	$ -	$ -	$ -	$ -
Total Common Stocks	$ -	$ -	$ -	$ -
Total Assets at Fair Value	$ -	$ 12,630	$ -	$ 12,630

As December 31, 2022	Level 1	Level 2	Level 3	Total
Bonds				
Industrial and Misc.	$ -	$ 14,130	$ -	$ 14,130
Total Bonds	$ -	$ 14,130	$ -	$ 14,130
Preferred Stocks				
Industrial and Misc.	$ -	$ -	$ -	$ -
Total Preferred Stocks	$ -	$ -	$ -	$ -
Common Stocks				
Industrial and Misc.	$ -	$ -	$ -	$ -
Total Common Stocks	$ -	$ -	$ -	$ -
Total Assets at Fair Value	$ -	$ 14,130	$ -	$ 14,130

NOTES TO FINANCIAL STATEMENTS

2. There were no fair value measurements in Level 3.

3. Transfers between levels are recognized as of the end of the quarter in which the transfer occurs.

4. The Bond categorized within Level 2 of the fair value hierarchy is a RMBS. It was determined for this residential mortgage-backed security that fair value would be used for book adjusted carry value after application of the modeling process. This security's fair value was obtained from Refinitiv. Refinitiv 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.

b. Not applicable

c. Aggregate Fair Value Hierarchy

As of December 31 , 2023

Type of Financial Instrument	Aggregate Fair Value	Admited Assets	Level 1	Level 2	Level 3	Not Practicable Carrying Value
Bonds	$ 20,163,726	$ 20,921,688	$5,809,025	$ 14,354,701	$ -	$ -
Short Term	14,278,840	14,278,120	-	14,278,840	-	-
Cash Equivalents	9,165,740	9,164,984	1,578,033	7,587,707	-	-
Other invested assets	1,001,242	1,002,092	-	1,001,242	-	-
	$ 44,609,548	$ 45,366,884	$ 7,387,058	$ 37,222,490	$ -	$ -

As of December 31, 2022

Type of Financial Instrument	Aggregate Fair Value	Admited Assets	Level 1	Level 2	Level 3	Not Practicable Carrying Value
Bonds	$ 27,859,954	$ 28,779,441	$5,642,600	$ 22,217,354	$ -	$ -
Short Term	10,333,449	10,351,698	-	10,333,449	-	-
Cash Equivalents	3,911,266	3,911,266	114,355	3,796,911	-	-
	$ 42,104,669	$ 43,042,405	$ 5,756,955	$ 36,347,714	$ -	$ -

d. Not Practicable to Estimate Fair Value – None

e. Investments measured using the NAV practical expedient – None

21. Other Items

a. Unusual or Infrequent Items – None

b. Troubled Debt Restructuring Debtors – None

c. Other Disclosures

The Company holds $360,080 and $564,287 at December 31, 2023 and December 31, 2022, 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

h. Amount that could be realized on Life Insurance – None

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent

Subsequent events have been considered through March 1, 2024 for the statutory statement issued on that date.

23. Reinsurance

a. *Unsecured Reinsurance Recoverable* – None

b. *Reinsurance Recoverable in Dispute* – None

c. *Reinsurance Assumed and Ceded*

At December 31, 2023, the Company had no reinsurance liability.

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 Agreement, with a former affiliate, PartnerRe Europe SE, in which all policies issued by the Company as of the effective date, subject to certain limitations, became 100% reinsured for consideration paid by the Company of $4,231,821. The reinsurance agreement was classified as retroactive reinsurance and a contra liability reserve ("Reserve for Retroactive Reinsurance") was established equal to the total of the Statutory premium reserve ("SPR") and Known Claims Reserves of $6,297,622 which represented the Company's liabilities for the reinsured policies as of the effective date of the agreement. The difference in the liability transferred and the consideration paid of $2,065,801, was recorded as a gain from retroactive reinsurance on the statement of operations and the amount was transferred from unassigned deficit and restricted as Special surplus funds.

The Reserve for Retroactive Reinsurance is reduced for covered claims payments made by the Company as well as adjustments for changes in reserve estimates and SPR withdrawals. As of December 31, 2023, changes to the Retroactive Reinsurance Reserve included $133,292 of ceded paid claims, SPR withdrawals of $467,260 and additional incurred losses of $138,292. Other assets include $47,595 of paid losses that are expected to be reimbursed to the Company in accordance with the agreement. The Special surplus funds will be transferred into unassigned deficit when the actual retroactive reinsurance recovered exceeds the consideration paid.

The following table shows a reconciliation of the retroactive reinsurance activity.

	Ceded
Reserves Transferred	
Initial reserves	**$ 6,297,622**
Prior year adjustments	**(2,528,322)**
Current year adjustments	**(462,260)**
Current total	**$ 3,307,040**
Consideration paid	**$ 4,231,821**
Paid Losses Reimbursed	
Prior year	**$ 852,863**
Current year	**133,542**
Current total	**$ 986,405**
Special Surplus from Retroactive Reinsurance	
Initial suplus gain / (loss)	**$ 2,065,801**
Prior year adjustments	
Current year adjustments	
Current year restricted surplus	**(2,065,801)**
Cumulative total transferred to unassigned funds	**$ -**

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2023	12/31/2022
Claims Payable		
Beginning Balance	**$ 161,000**	**$ 356,000**
Incurred Claims:		
Insured Events of current year	**$ 155,601**	**$ 92,022**
Insured Events of prior year	**128,317**	**169,533**
Total Incurred Claims	**$ 283,918**	**$ 261,555**
Payment of Claims:		
Claims incurred in current year	**$ 127,101**	**$ 47,022**
Claims incurred in prior year	**143,317**	**409,533**
Total Claims Paid	**$ 270,418**	**$ 456,555**
Ending Balance	**$ 174,500**	**$ 161,000**

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 [X] No [ ]

If yes, complete Schedule Y, Parts 1, 1A, 2 and 3

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Ohio

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [X] No [ ]

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

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2023

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. 12/31/2018

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). 04/15/2020

3.4 By what department or departments?
Ohio Department of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [X] No [ ] N/A [ ]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] 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 [X]
4.12 renewals? Yes [ ] No [X]

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

4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

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

GENERAL INTERROGATORIES

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control. _____ %

7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the DIHC.

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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [ ] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [ ] No [X] N/A [ ]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

PricewaterhouseCoopers LLP
Two Commerce Square, Suite 1800
2001 Market Street, Philadelphia, PA 19103-7042

GENERAL INTERROGATORIES

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [ ] No [X]

10.2 If response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

10.4 If response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] 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. , Consulting Actuary
2000 Milton Avenue Park Ridge, IL 60068

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [ ] No [X]

12.11 Name of real estate holding company _____
12.12 Number of parcels involved _____
12.13 Total book/adjusted carrying value $ _____

12.2 If yes, provide explanation:

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] 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 [ ]

GENERAL INTERROGATORIES

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules, and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.

Yes [X] No [ ]

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended?

Yes [ ] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

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]

GENERAL INTERROGATORIES

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers $ _____

20.12 To stockholders not officers $ _____

20.13 Trustees, supreme or grand (Fraternal only) $ _____

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers $ _____

20.22 To stockholders not officers $ _____

20.23 Trustees, supreme or grand (Fraternal only) $ _____

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [ ] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others $ _____

21.22 Borrowed from others $ _____

21.23 Leased from others $ _____

21.24 Other $ _____

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $ _____

22.22 Amount paid as expenses $ _____

22.23 Other amounts paid $ _____

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ _____

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [ ] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

1 Name of Third Party	2 Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

25.01 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 25.03) Yes [X] No [ ]

25.02 If no, give full and complete information, relating thereto:

25.03 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)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk Based Capital Instructions. $ _____

25.05 For the reporting entity's securities lending program report amount of collateral for other programs. $ _____

GENERAL INTERROGATORIES

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

25.09 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

25.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	$
25.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	$
25.093	Total payable for securities lending reported on the liability page	$

26.1 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 25.03). Yes [X] No [ ]

26.2 If yes, state the amount thereof at December 31 of the current year:

26.21	Subject to repurchase agreements	$
26.22	Subject to reverse repurchase agreements	$
26.23	Subject to dollar repurchase agreements	$
26.24	Subject to reverse dollar repurchase agreements	$
26.25	Placed under option agreements	$
26.26	Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	$
26.27	FHLB Capital Stock	$
26.28	On deposit with states	$ 6,424,261
26.29	On deposit with other regulatory bodies	$
26.30	Pledged as collateral - excluding collateral pledged to an FHLB	$
26.31	Pledged as collateral to FHLB - including assets backing funding agreements	$
26.32	Other	$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [X]

GENERAL INTERROGATORIES

27.2 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.

LINES 27.3 through 27.5 : FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [ ]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41	Special accounting provision of SSAP No. 108	Yes [ ] No [ ]
27.42	Permitted accounting practice	Yes [ ] No [ ]
27.43	Other accounting guidance	Yes [ ] No [ ]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1 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]

28.2 If yes, state the amount thereof at December 31 of the current year. $ _____

29. 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 [ ]

29.01 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
AVENU INSIGHTS & ANALYTICS	100 HANCOCK STREET, 10TH FLOOR QUINCY, MA 02171
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
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
TEXAS TRUST	208 EAST 10TH STREET, AUSTIN, TX 78701
NORTHERN TRUST	50 SOUTH LASALLE STREET CHICAGO, IL 60603

29.02 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)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? Yes [ ] No [X]

GENERAL INTERROGATORIES

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05 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
Jason Lenzini	I

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes [X] No [ ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes [X] No [ ]

29.06 For those firms or individuals listed in the table 29.05 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

30.1 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]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 TOTAL		

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

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

GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	42,786,759	42,030,274	(756,485)
31.2 Preferred stocks			
31.3 Totals	42,786,759	42,030,274	(756,485)

31.4 Describe the sources or methods utilized in determining the fair values:
Refinitiv/Reuters, NT-Ice

32.1 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]

32.2 If the answer to 32.1 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 [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2 If no, list exceptions:

34 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]

35 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]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [ ] No [X]

GENERAL INTERROGATORIES

37. By rolling/renewing short-term or cash-equivalent investments with continued reporting on Schedule DA, part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
    a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
    b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
    c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
    d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

    Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [ ] No [ ] N/A [X]

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [ ] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported? _____

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [ ] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21	Held directly	Yes [ ] No [X]
39.22	Immediately converted to U.S. dollars	Yes [ ] No [X]

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

40.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any? $ 64,783

40.2 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	$ 40,000
	$
	$

41.1 Amount of payments for legal expenses, if any? $ 15,183

41.2 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	$ 7,963
BEDELL LAW PLLC	$ 4,463
	$

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

42.2 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. $ 2,000,000

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:	$ 360,080
	These funds consist of:	
9.22	In cash on deposit	$ 360,080
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 2023	2 2022	3 2021	4 2020	5 2019
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	328,909	1,365,409	5,700,919	2,874,497	5,041,807
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	7,141,673	9,317,620	10,713,249	8,112,897	6,069,812
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	2,994,065	13,738,859	23,250,832	11,855,800	1,071,471
4. Total	10,464,647	24,421,888	39,665,000	22,843,194	12,183,090
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	10,598,100	23,270,292	36,868,512	21,540,426	11,792,760
6. Escrow and settlement service charges (Part 1A, Line 2)	272,449	1,525,973	5,864,167	2,132,678	1,954,143
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)	35,771	106,527	314,616	209,817	429,917
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	127,785	697,007	1,570,258	586,285	410,835
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	11,034,105	25,599,799	44,617,553	24,469,206	14,587,655
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	484,413	2,858,507	8,976,922	2,689,461	24,540
14. Net investment gain or (loss) (Line 11)	1,973,044	726,531	117,489	364,981	678,534
15. Total other income (Line 12)	(328,718)	(406,943)	(449,871)	(398,836)	(372,475)
16. Federal and foreign income taxes incurred (Line 14)	284,707	589,111	1,782,325	530,053	
17. Net income (Line 15)	1,844,032	2,588,984	6,862,215	2,125,553	330,599
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	187,224	244,755	1,242,656	1,376,000	284,044
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	47,856,984	47,482,601	44,054,032	33,351,905	29,610,466
20. Known claims reserve (Page 3, Line 1)	174,500	161,000	356,000	450,000	145,000
21. Statutory premium reserve (Page 3, Line 2)	9,588,071	9,971,523	9,323,927	7,291,170	6,277,168
22. Total liabilities (Page 3, Line 23)	6,749,463	8,197,255	7,454,534	4,503,034	2,261,799
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)	41,107,521	39,285,346	36,599,498	28,848,871	27,348,667
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	1,456,301	3,172,404	10,505,439	2,243,866	1,199,522
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)	44.9	62.5	39.2	50.8	37.7
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)			0.6		
30. Cash, cash equivalents and short-term investments (Line 5)	52.9	35.1	60.2	49.2	62.3
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					
33. Other invested assets (Line 8)	2.2				
34. Receivable for securities (Line 9)		2.4			
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 2023	2 2022	3 2021	4 2020	5 2019
	Capital and Surplus Accounts (Page 4)					
47.	Net unrealized capital gains or (losses) (Line 18)	628	(1,180)	349	239	170
48.	Change in nonadmitted assets (Line 21)	96,857	213,225	1,048,000	(1,439,387)	69,164
49.	Dividends to stockholders (Line 28)					
50.	Change in surplus as regards policyholders for the year (Line 31)	1,822,175	2,685,848	7,750,627	1,500,204	388,228
	Losses Paid and Incurred (Part 2A)					
51.	Net payments (Line 5, Col. 4)	270,418	456,555	124,878	330,424	199,807
52.	Losses and allocated LAE incurred (Line 8, Col. 4)	283,918	261,555	30,878	635,424	178,460
53.	Unallocated LAE incurred (Line 9, Col. 4)					
54.	Losses and loss adjustment expenses incurred (Line 10, Col. 4)	283,918	261,555	30,878	635,424	178,460
	Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
55.	Personnel costs (Part 3, Line 1.5, Col. 4)	12.7	7.5	5.7	6.7	22.0
56.	Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	72.1	69.4	58.9	65.2	39.8
57.	All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	8.3	10.9	15.2	14.5	36.8
58.	Total (Lines 55 to 57)	93.0	87.8	79.8	86.4	98.6
	Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59.	Losses and loss adjustment expenses incurred (Line 4)	2.6	1.0	0.1	2.6	1.2
60.	Operating expenses incurred (Line 5)	93.0	87.8	79.8	86.4	98.6
61.	Aggregate write-ins for other operating deductions (Line 6)					
62.	Total operating deductions (Line 7)	95.6	88.8	79.9	89.0	99.8
63.	Net operating gain or (loss) (Line 8)	4.4	11.2	20.1	11.0	0.2
	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)	2.8	1.1	0.1	2.8	1.5
65.	Operating expenses incurred to net premiums written (Page 4, Line 5)	100.5	94.0	91.5	93.7	120.1
	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)	(800)	(144)	(1,163)	(196)	(841)
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)	(2.0)	(0.4)	(4.0)	(0.7)	(3.1)
	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)	128	185	(64)	31	111
69.	Percent of such development to policyholders' surplus of prior year-end (Line 68 above divided by Page 4, Line 16, Col. 1 x 100.0)	0.3	0.5	(0.2)	0.1	0.4
	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)	(1,036)	(821)	(1,240)	(1,118)	(636)
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)	(2.8)	(2.8)	(4.5)	(4.1)	(11.9)
	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)	270	117	(194)	138	398
73.	Percent of such development to policyholders' surplus of second prior year-end (Line 72 above divided by Page 4, Line 16, Col. 2 x 100.0)	0.7	0.4	(0.7)	0.5	7.4

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	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
							Loss Payments			Allocated LAE Payments		
		2	3	4	5	6	7	8	9	10	11	12
	Amount of Insurance Written in Millions	Direct Premium	Assumed Premium	Other Income	Ceded Premium	Net (Cols. 2 + 3 + 4 - 5)	Direct	Assumed	Ceded	Direct	Assumed	Ceded
1. Prior	X X X	129,653		14,405	1,523	142,535	6,681		461	4,268		751
2. 2014		8,517		3,235	86	11,666	28			62		
3. 2015		12,305		5,433	185	17,553	141			160		
4. 2016		11,856		3,895	182	15,569	19			73		
5. 2017		9,504		2,268	184	11,588	51			28		
6. 2018		9,422		1,658	206	10,874	18			9		
7. 2019		12,183		2,795	207	14,771	19			81		
8. 2020		22,843		2,929	289	25,483	382			400		
9. 2021		39,665		7,747	764	46,648	17			30		
10. 2022		24,422		2,330	504	26,248	19			9		
11. 2023		10,465		436	250	10,651	102			7		
12. Total	X X X	290,835		47,131	4,380	333,586	7,477		461	5,127		751

Years in Which Policies Were Written	13	14	15	16	Loss and Allocated Loss Adjustment Expenses Unpaid						23
					Known Claim Reserves			IBNR Reserves			
					17	18	19	20	21	22	
	Salvage and Subrogation Received	Unallocated Loss Expense Payments	Total Net Loss and Expense (Cols. 7 + 8 + 10 + 11 - 9 - 12 + 14)	Number of Claims Reported (Direct)	Direct	Assumed	Ceded	Direct	Assumed	Ceded	Unallocated Loss Expense Unpaid
1. Prior	1,916		9,737	995	116			393		1	127
2. 2014			90	10				54			18
3. 2015	93		301	16				117		1	38
4. 2016			92	11	30			97		1	32
5. 2017	12		79	11				95		1	31
6. 2018	11		27	9				98		1	32
7. 2019			100	12				191		2	62
8. 2020			782	14				685		7	223
9. 2021	3		47	11				551		5	180
10. 2022			28	5				1,151		4	378
11. 2023	26		109	3	29			393		2	129
12. Totals	2,061		11,392	1,097	175			3,825		25	1,250

Years in Which Policies Were Written	24	25	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32	33	34
			26	27	28	29	30	31			
	Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 20 + 21 - 19 - 22 + 23)	Number of Claims Outstanding (Direct)	Direct (Cols. 7 + 10 + 17 + 20)	Assumed (Cols. 8 + 11 + 18 + 21)	Ceded (Cols. 9 + 12 + 19 + 22)	Net	Direct Basis ([Cols. 14 + 23 + 26] / Col. 2)	Net Basis ([Cols. 14 + 23 + 29] / [Cols. 6 - 4])	Net Loss & LAE Per $1000 of Coverage ([Cols. 29 + 14 + 23] / Col. 1)	Discount For Time Value of Money	Net Reserves After Discount (Cols. 24 - 33)
1. Prior	635	1	11,458		1,213	10,245	8.935	8.095	X X X		635
2. 2014	72		144			144	1.902	1.921			72
3. 2015	154		418		1	417	3.706	3.754			154
4. 2016	158	1	219		1	218	2.117	2.142			158
5. 2017	125		174		1	173	2.157	2.189			125
6. 2018	129		125		1	124	1.666	1.693			129
7. 2019	251		291		2	289	2.897	2.931			251
8. 2020	901		1,467		7	1,460	7.398	7.462			901
9. 2021	726	1	598		5	593	1.961	1.987			726
10. 2022	1,525	1	1,179		4	1,175	6.375	6.493			1,525
11. 2023	549	1	531		2	529	6.307	6.442			549
12. Totals	5,225	5	16,604		1,237	15,367	X X X	X X X	X X X		5,225

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

By States and Territories

States, Etc.	1 Active Status (a)	2 Premium Rate (b)	Direct Premiums Written 3 Direct Operations	Agency Operations 4 Non-affiliated Agencies	Agency Operations 5 Affiliated Agencies	6 Other Income	7 Net Premiums Earned	8 Direct Losses and Allocated Loss Adjustment Expenses Paid	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve
1. Alabama AL	L	R	34,978			34,926	32,533			
2. Alaska AK	N									
3. Arizona AZ	L	RSX	450		60,574	1,390	78,298			
4. Arkansas AR	L	R					125			
5. California CA	L	RSX	215,318			178,031	320,590	85,195	85,195	116,000
6. Colorado CO	L	R			54,350	4,525	49,537			
7. Connecticut CT	L	R	54,994			42,665	72,261			
8. Delaware DE	L	R			5,495		17,926			
9. District of Columbia DC	L	R			8,255		9,346			
10. Florida FL	L	RX			693,002	1,875	813,704	6,258	6,258	
11. Georgia GA	L	R			91,617	2,100	90,261			
12. Hawaii HI	N									
13. Idaho ID	N									
14. Illinois IL	L	R			33,480	4,692	40,181	1,000	(9,000)	
15. Indiana IN	L	R			30,867	5,959	27,640			
16. Iowa IA	N									
17. Kansas KS	L	R			12,910		13,156			
18. Kentucky KY	L	R			13,065		12,917	392	(4,608)	
19. Louisiana LA	L	R	18,565			33,175	17,782	6,946	6,946	
20. Maine ME	N									
21. Maryland MD	L	R			66,998	415	83,231	5,000	5,000	
22. Massachusetts MA	L	R			15,125		17,840	7,419	7,419	
23. Michigan MI	L	R			16,272	5,880	14,256			
24. Minnesota MN	L	R			53,210	705	72,792			
25. Mississippi MS	L	R			10,290	830	9,015			
26. Missouri MO	L	R			14,251	2,605	15,115			
27. Montana MT	L	R			6,275	415	6,188			
28. Nebraska NE	L	R			16,755	1,650	18,422			
29. Nevada NV	L	RSXC			106,027	125	104,871			
30. New Hampshire NH	N									
31. New Jersey NJ	N									
32. New Mexico NM	L	RSX					58			
33. New York NY	L	RC/RSX	690	7,141,673	121,486	640	6,900,300	49,337	49,337	30,000
34. North Carolina NC	L	RSX	299		92,101	17,550	86,780			
35. North Dakota ND	L	R			5,730		5,447			
36. Ohio OH	L	R			80,545	11,310	291,823	1,260	1,260	
37. Oklahoma OK	L	R				232	135			
38. Oregon OR	L	RSX								
39. Pennsylvania PA	L	RSXC	50		595,503	77,630	564,977	6,092	34,592	28,500
40. Rhode Island RI	L	R			5,640		5,445			
41. South Carolina SC	L	R			19,700		20,993	101,519	101,519	
42. South Dakota SD	L	R	3,465			5,725	5,442			
43. Tennessee TN	L	RSX/R			59,139	955	61,056			
44. Texas TX	L	RSX	100		565,951		565,050			
45. Utah UT	L	RSX					136			
46. Vermont VT	N									
47. Virginia VA	L	R			113,612		127,216			
48. Washington WA	L	RSX					32			
49. West Virginia WV	L	R			4,110		4,316			
50. Wisconsin WI	L	R			21,730		20,906			
51. Wyoming WY	N									
52. American Samoa AS	N									
53. Guam GU	N									
54. Puerto Rico PR	N									
55. U.S. Virgin Islands VI	N									
56. Northern Mariana Islands MP	N									
57. Canada CAN	N									
58. Aggregate Other Alien OT	XXX	XXX								
59. Totals	XXX	XXX	328,909	7,141,673	2,994,065	436,005	10,598,099	270,418	283,918	174,500

DETAILS OF WRITE-INS										
58001	XXX				NONE					
58002	XXX									
58003	XXX									
58998 Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX								
58999 Totals (Lines 58001 through 58003 plus 58998) (Line 58 above	XXX	XXX								

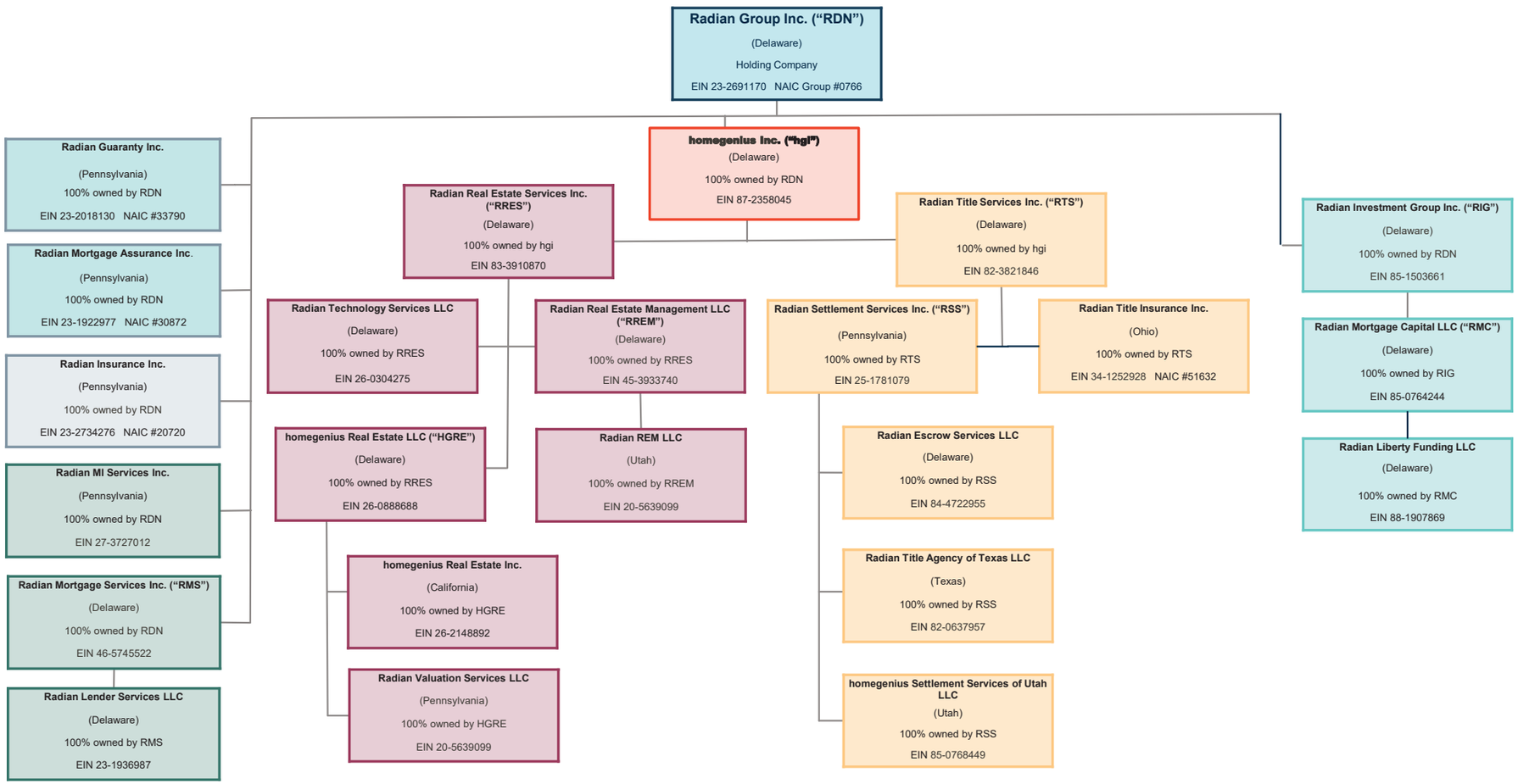
(a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RR 42
2. R - Registered - Non-domiciled RRGs
3. E – Eligible - Reporting entities eligible or approved to write surplus lines
4. Q - Qualified - Qualified or accredited reinsurer
5. N – None of the above - Not allowed to write business in the state 15

(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