

**ANNUAL STATEMENT**

**OF THE**

**Southern Title Insurance Corporation**

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**in Receivership**

---

**of** **Richmond**

---

**in the state of** **Virginia**

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**TO THE**

**Insurance Department**

**OF THE**

**VIRGINIA**

**FOR THE YEAR ENDED**

**December 31, 2013**

**TITLE**

**2013**



50792201320100100

# ANNUAL STATEMENT

For the Year Ended December 31, 2013  
OF THE CONDITION AND AFFAIRS OF THE

## Southern Title Insurance Corporation

NAIC Group Code 0000 (Current Period) 0000 (Prior Period) NAIC Company Code 50792 Employer's ID Number 54-0483197

Organized under the Laws of Virginia, State of Domicile or Port of Entry VIRGINIA

Country of Domicile US

Incorporated/Organized September 25, 1925 Commenced Business May 12, 1948

Statutory Home Office 1300 E MAIN STREET, RICHMOND, VA, US 23219  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 11401 CENTURY OAKS TERRACE, SUITE 310  
(Street and Number)  
AUSTIN, TX, US 78758 512-404-6555  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 11401 CENTURY OAKS TERRACE, SUITE 310, AUSTIN, TX, US 78758  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 11401 CENTURY OAKS TERRACE, SUITE 310 AUSTIN, TX, US 78758 512-404-6555  
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.southerntitle.com

Statutory Statement Contact NICOLE WILKINS 512-404-6555  
(Name) (Area Code) (Telephone Number) (Extension)  
NWILKINS@PALOMARFIN.COM 512-404-6530  
(E-Mail Address) (Fax Number)

### OFFICERS

	Name	Title
1.	<u>N/A N/A</u>	<u>N/A</u>
2.	<u>N/A N/A</u>	<u>N/A</u>
3.	<u></u>	<u></u>

### VICE-PRESIDENTS

Name	Title	Name	Title
<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>

### DIRECTORS OR TRUSTEES

<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>
<u></u>	<u></u>	<u></u>	<u></u>

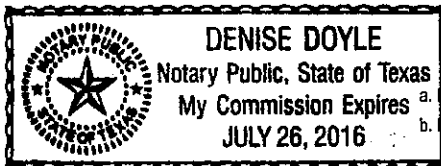
Slate of TEXAS  
County of TRAVIS ss

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.

<u>Nicole Wilkins</u> (Signature) NICOLE WILKINS (Printed Name) 1. AUTHORIZED REPRESENTATIVE (Title)	<u>Brenda J. Stewart</u> (Signature) BRENDA J. STEWART (Printed Name) 2. AUTHORIZED REPRESENTATIVE (Title)	<u></u> (Signature)  (Printed Name) 3.  (Title)
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Subscribed and sworn to (or affirmed) before me on this 28 day of FEBRUARY, 2014, by

Denise Doyle



a. this an original filing?  Yes  No

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

## ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	10,799,839		10,799,839	11,456,077
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 (\$ 1,190,140, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 15,269, Schedule DA)	1,205,409		1,205,409	1,410,701
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	12,005,248		12,005,248	12,866,778
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	102,879		102,879	118,641
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	9,180	9,123	57	400
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				
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				(3,120)
18.2 Net deferred tax asset	9,330,896	9,330,896		
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	5,919	2,102	3,817	6,972
21. Furniture and equipment, including health care delivery assets (\$ 0)	5,356	5,356		
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	140,367	140,367		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	21,599,845	9,487,844	12,112,001	12,989,671
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	21,599,845	9,487,844	12,112,001	12,989,671

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. OTHER RECEIVABLES	92,665	92,665		
2502. DEPOSITS	42,730	42,730		
2503. OTHER ASSETS	4,972	4,972		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	140,367	140,367		

NONE

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	15,234,759	15,225,818
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	7,891,834	8,862,498
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 10)	13,650,441	18,480,684
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	545,490	606,286
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	29,234	49,951
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	127,770	124,245
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized and certified (\$ 0) reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	79,171	79,171
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities		
23. Total liabilities (Lines 1 through 22)	37,558,699	43,428,653
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	1,001,123	1,001,123
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	17,222,338	17,222,338
30. Unassigned funds (surplus)	(43,670,160)	(48,662,443)
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)	(25,446,699)	(30,438,982)
33. Totals (Page 2, Line 28, Col. 3)	12,112,000	12,989,671

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

## OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
<b>OPERATING INCOME</b>		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	1,158,974	2,222,909
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	500	7,617
2. Other operating income (Part 4, Line 2, Col. 5)		
3. Total Operating Income (Lines 1 through 2)	1,159,474	2,230,526
<b>EXPENSES</b>		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	(224,726)	2,014,978
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	3,727,660	5,097,557
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	3,502,934	7,112,535
8. Net operating gain or (loss) (Lines 3 minus 7)	(2,343,460)	(4,882,009)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	326,418	551,872
10. Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses))	123,511	316,292
11. Net investment gain (loss) (Lines 9 + 10)	449,929	868,164
<b>OTHER INCOME</b>		
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions	1,253,103	552,353
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(640,428)	(3,461,492)
14. Federal and foreign income taxes incurred	(339,411)	
15. Net income (Lines 13 minus 14)	(301,017)	(3,461,492)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	(30,438,983)	(24,503,012)
17. Net income (from Line 15)	(301,017)	(3,461,492)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(5,705)	15,229
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	105,355	154,219
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	355,449	(629,503)
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)	4,830,243	(2,003,746)
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	7,958	(10,678)
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	4,992,283	(5,935,971)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	(25,446,700)	(30,438,983)

DETAILS OF WRITE-IN LINES		
1201. SETTLEMENT INCOME	1,253,103	
1202. GAIN ON SALE OF PROPERTY		552,353
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)	1,253,103	552,353
3001. CHANGE IN OTHER TAXES	7,958	
3002. PRIOR PERIOD ADJUSTMENT		(10,678)
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	7,958	(10,678)

## CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	208,929	1,169,998
2. Net investment income	473,261	616,778
3. Miscellaneous income	1,253,603	559,970
4. Total (Lines 1 through 3)	1,935,793	2,346,746
5. Benefit and loss related payments	(233,666)	222,336
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	3,802,191	4,566,489
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	(328,284)	(458,198)
10. Total (Lines 5 through 9)	3,240,241	4,330,627
11. Net cash from operations (Line 4 minus Line 10)	(1,304,448)	(1,983,881)
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	5,975,624	7,753,695
12.2 Stocks		234,368
12.3 Mortgage loans		
12.4 Real estate		676,845
12.5 Other invested assets		
12.6 Net gains (or losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	5,975,624	8,664,908
13. Cost of investments acquired (long-term only):		
13.1 Bonds	5,332,661	5,755,760
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications	1	571,137
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,332,662	6,326,897
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	642,962	2,338,011
<b>Cash from Financing and Miscellaneous Sources</b>		
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)	456,195	20,227
17. Net cash from financing and miscellaneous sources (Lines 16.1 to Line 16.4 minus Line 16.5 plus Line 16.6)	456,195	20,227
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(205,291)	374,357
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,410,700	1,036,343
19.2 End of year (Line 18 plus Line 19.1)	1,205,409	1,410,700

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)		191,980		191,980	1,156,199
2. Escrow and settlement service charges					
3. Title examinations					
4. Searches and abstracts					1,142
5. Surveys					
6. Aggregate write-ins for service charges		500		500	6,475
7. Totals (Lines 1 to 6)		192,480		192,480	1,163,816

DETAILS OF WRITE-INS					
0601. OTHER SERVICE FEES		500		500	4,955
0602. PRODUCTION FEES					1,520
0603.					
0698. Summary of remaining write-ins for Line 06 from overflow page					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)		500		500	6,475

### PART 1B – PREMIUMS EARNED EXHIBIT

	1	2
	Current Year	Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1)	191,980	1,156,199
1.2 Assumed		
1.3 Ceded	3,670	10,705
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	188,310	1,145,494
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	8,862,499	9,939,914
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	8,145	52,402
2.4 Withdrawals during the current year	978,809	1,129,817
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)	7,891,835	8,862,499
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	1,158,974	2,222,909

DETAILS OF WRITE-INS		
	1	2
	Current Year	Prior Year
02.201		
02.202		
02.203		
02.298 Summary of remaining write-ins for Line 02.2 from overflow page	<b>NONE</b>	
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	<b>NONE</b>	
02.599 Total (Lines 02.501 through 02.503 plus 02.598) (Line 02.5 above)		

## OPERATIONS AND INVESTMENT EXHIBIT

### PART 2A – LOSSES PAID AND INCURRED

	1  Direct Operations	Agency Operations		4  Total Current Year (Cols. 1 + 2 + 3)	5  Total Prior Year
		2  Non-Affiliated Agency Operations	3  Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)	45	(233,391)	(322)	(233,668)	222,336
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	45	(233,391)	(322)	(233,668)	222,336
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	45	(233,391)	(322)	(233,668)	222,336
6. Known claims reserve -- current year (Page 3, Line 1, Column 1)	12,861	15,122,881	99,017	15,234,759	15,225,817
7. Known claims reserve -- prior year (Page 3, Line 1, Column 2)	12,906	15,107,221	105,690	15,225,817	13,433,175
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)		(217,731)	(6,995)	(224,726)	2,014,978
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)		(217,731)	(6,995)	(224,726)	2,014,978



**OPERATIONS AND INVESTMENT EXHIBIT**  
**PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)	12,861	15,547,881	99,017	15,659,759	16,144,173
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)		425,000		425,000	918,355
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)	12,861	15,122,881	99,017	15,234,759	15,225,818
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	302,900	8,725,828		9,028,728	13,299,182
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		86,448		86,448	94,000
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)	302,900	8,639,380		8,942,280	13,205,182
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)		12,598,534		12,598,534	14,138,000
6. Less discount for time value of money, if allowed (Sch. P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Sch. P, Part 1, Line 12, Col. 34)	X X X	X X X	X X X	36,775,573	42,569,000
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	7,891,835	8,862,498
9. Aggregate of other reserves required by law (Page 3, Line 3)	X X X	X X X	X X X		
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X	13,648,979	18,480,684

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

**OPERATIONS AND INVESTMENT EXHIBIT  
PART 3 – EXPENSES**

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	8 Current Year (Cols 4 + 5 + 6 + 7)	9 Prior Year
	1 Direct Operations	2 Agency Operations		4 Total (Cols. 1 + 2 + 3)					
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries		244,769		244,769	1,050,524		1,295,293	2,088,096	
1.2 Employee relations and welfare		31,559		31,559	313,195		344,754	293,684	
1.3 Payroll taxes		18,619		18,619			18,619	48,997	
1.4 Other personnel costs							10,033		
1.5 Total personnel costs		294,947		294,947	1,363,719		1,658,686	2,440,810	
2. Amounts paid to or retained by title agents		138,690		138,690			138,690	844,125	
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts		409		409	1,107		1,516	2,499	
3.2 Surveys									
3.3 Other		40,068		40,068			40,068	5,451	
4. Advertising		20,900		20,900	6,396		27,296	35,847	
5. Boards, bureaus and associations									
6. Title plant rent and maintenance									
7. Claim adjustment services	X.X.X	X.X.X	X.X.X	X.X.X			X.X.X		
8. Amounts charged off, net of recoveries		98,549		98,549			98,549	34,554	
9. Marketing and promotional expenses		1,825		1,825			1,825	61,840	
10. Insurance									
11. Directors' fees		1,617		1,617			1,617	6,314	
12. Travel and travel items		38,235		38,235	141,766		180,001	372,813	
13. Rent and rent items		115		115			115	11,711	
14. Equipment		8,009		8,009	42,312		50,321	88,546	
15. Cost or depreciation of EDP equipment and software		3,058		3,058	57,293		60,351	36,090	
16. Printing, stationery, books and periodicals		197,249		197,249	46,650		243,899	160,462	
17. Postage, telephone, messengers and express		2,796,937		2,796,937	9,984,121		12,781,058	14,417,064	
18. Legal and auditing		3,640,608		3,640,608	11,643,364		15,283,972	18,518,126	
19. Totals (Lines 1.5 to 18)		8,770		8,770			8,770	(18,735)	
20. Taxes, licenses and fees:		1,730		1,730			1,730	1,942	
20.1 State and local insurance taxes									
20.2 Insurance department licenses and fees									
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)									
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)		10,500		10,500			10,500	(16,793)	
21. Real estate expenses									
22. Real estate taxes		76,552		76,552	954,635		1,065,009	3,784	
23. Aggregate write-ins for other expenses							33,822	811,257	
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)		3,727,660		3,727,660	12,597,999		16,359,481	19,316,374	
25. Less unpaid expenses - current year					12,597,999		(a) 12,597,999	14,138,817	
26. Add unpaid expenses - prior year					14,138,817		14,138,817	7,605,398	
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		3,727,660		3,727,660	14,138,817		17,900,289	12,782,955	
<b>DETAILS OF WRITE-IN LINES</b>									
2301. Document Service Fees		42,186		42,186			42,186	435,107	
2302. Miscellaneous		28,201		28,201	520,565		548,766	376,150	
2303. Bank Fees		6,149		6,149	4,270		10,419		
2398. Summary of remaining write-ins for Line 23 from overflow page		16		16	429,800		463,638		
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		76,552		76,552	954,635		1,065,009	811,257	

(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			2		3		4	5	Totals	
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations			6	7
1. Title insurance and related income (Part 1):											
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	79,597	1,048,429	30,947					1,158,973	X X X	1,158,973	2,222,909
1.2 Escrow and settlement services (Part 1A, Line 2)									X X X		
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	X X X	500	X X X					500	X X X	500	7,617
2. Aggregate write-ins for other operating income								X X X			
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	79,597	1,048,929	30,947					1,159,473		1,159,473	2,230,526
DEDUCT:											
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		(217,731)	(6,995)					(224,726)	X X X	(224,726)	2,014,978
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)		3,727,660						3,727,660		3,727,660	5,097,557
6. Total Operating Deductions (Lines 4 + 5)		3,509,929	(6,995)					3,502,934		3,502,934	7,112,535
7. Net operating gain or (loss) (Lines 3 minus 6)	79,597	(2,461,000)	37,942					(2,343,461)		(2,343,461)	(4,882,009)

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

### EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 16,383	13,515
1.1 Bonds exempt from U.S. tax	(a) 98,835	98,655
1.2 Other bonds (unaffiliated)	(a) 259,877	245,941
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) 2,129	2,129
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	377,224	360,240
11. Investment expenses		(g) 33,822
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		33,822
17. Net investment income (Line 10 minus Line 16)		326,418

DETAILS OF WRITE-IN LINES			
0901.	<b>NONE</b>		
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.	<b>NONE</b>		
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)			

- (a) Includes \$ 3,877 accrual of discount less \$ 134,958 amortization of premium and less \$ 20,917 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

### EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	73,690		73,690		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	49,821		49,821	(5,705)	
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					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	123,511		123,511	(5,705)	

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

## EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First 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	9,123	25,874	16,751
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
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	9,330,896	9,225,541	(105,355)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	2,102	998	(1,104)
21. Furniture and equipment, including health care delivery assets	5,356	7,189	1,833
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates		454,722	454,722
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	140,367	128,969	(11,398)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	9,487,844	9,843,293	355,449
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	9,487,844	9,843,293	355,449

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. Other Receivables	92,665	100,864	8,199
2502. Deposits	42,730	23,168	(19,562)
2503. Other Assets	4,972	4,937	(35)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	140,367	128,969	(11,398)

**NONE**

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## NOTES TO FINANCIAL STATEMENTS

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### 1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

#### A. Basis of Presentation

Southern Title Insurance Corporation, in Receivership (the "Company" or "Southern Title") prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the Commonwealth of Virginia. Effective January 1, 2001, the Commonwealth of Virginia required that insurance companies domiciled in the Commonwealth of Virginia prepare their statutory basis financial statements in conformity with accounting practices and procedures prescribed or permitted by the National Association of Insurance Commissioners subject to any deviations prescribed or permitted by the Commissioner of Insurance for the Commonwealth of Virginia.

#### B. Receivership

On December 20, 2011, in a case styled Commonwealth of Virginia ex rel. State Corporation Commission v. Southern Title Insurance Corporation and Manju S. Ganeriwala, Treasurer of Virginia, the Circuit Court of the City of Richmond, Virginia (the "Court"), found that Southern Title was in a condition where any further transaction of business would be hazardous to the policyholders, creditors, subscribers, and the public. Therefore, pursuant to Title 38.2, Chapters 10 and 15 of the Virginia Code, the Court issued its Final Order Appointing Receiver for Rehabilitation or Liquidation (the "Receivership Order") appointing the State Corporation Commission of the Commonwealth of Virginia (the "Commission") as Receiver of Southern Title. Also, on December 20, 2011, pursuant to Title 38.2, Chapters 10 and 15 of the Virginia Code, the Commission entered its Order Appointing Deputy Receiver for Conservation and Rehabilitation appointing Jacqueline K. Cunningham, the Commissioner of Insurance for the Bureau of Insurance for the Commonwealth of Virginia (the "Bureau"), as Deputy Receiver. On December 20, 2011, the First Directive of the Deputy Receiver Appointing Special Deputy Receiver was issued, which appointed Donald C. Beatty, Senior Counsel in the Commission's Office of General Counsel, as Special Deputy Receiver.

As of September 15, 2011, the Company voluntarily ceased soliciting any new contracts or policies of insurance or reinsurance. On that same date, all agents of the Company received notice of termination. The Commission subsequently issued an order of suspension on September 19, 2011, and an impairment order on November 4, 2011, because the Company no longer met minimum capital and reserve requirements.

Prior to receivership, the Company was licensed to conduct business in the following states: Alabama, Arkansas, Colorado, Delaware, District of Columbia, Florida, Georgia, Louisiana, Maryland, Mississippi, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and West Virginia. The Company withdrew from New Mexico in 2009, Texas in 2010, and Ohio in 2011. The Company's license became inactive in Alabama and Georgia prior to receivership and inactive in Delaware, the District of Columbia, Louisiana, and Tennessee post-receivership. The Company's license has been revoked, suspended, or is under review for such action in its domiciliary state of Virginia and in Arkansas, Colorado, Florida, Maryland, Mississippi, Nevada, South Carolina, and West Virginia.

The Receivership Order directed the Receiver, Deputy Receiver, and the Special Deputy Receiver to take control and possession of all of the Companies' property and affairs. The Deputy Receiver takes the place of the Board of Directors for the purpose of answering the various "General Interrogatories." Also, the "General Interrogatories" have been answered to the best of the Deputy Receiver's and her authorized representatives' knowledge and may be subject to change. Information for periods prior to December 20, 2011, is presented as previously reported to the Bureau by the Company or as presented in the books and records of the Company.

## NOTES TO FINANCIAL STATEMENTS

On December 21, 2011, the Deputy Receiver adopted a receivership appeal procedure for appeals or challenges of any decision made by the Deputy Receiver with respect to all claims against the Company in the Second Directive Adopting Receivership Appeal Procedure.

On August 23, 2012, the Deputy Receiver issued the Third Directive of Deputy Receiver Imposing Suspension and Moratorium ("Third Directive") effective July 26, 2012, implementing an official moratorium on all claim-related payments and costs. The moratorium was entered after the draft actuarial analysis provided for higher case reserve levels. Based on the Third Directive, all direct claim payments and defense cost payments have ceased. Administrative expenses are still being paid for curative work to abate potential losses.

The liabilities of the Company will be paid subject to the payment priority scheme authorized by Virginia law. This financial statement has been prepared in conformity with the format adopted by the Bureau, and therefore, this financial statement does not segregate the Company's liabilities by order of payment priority. In this connection, certain liabilities listed in this financial statement may never be paid if the Company has insufficient assets available to satisfy these claims.

### C. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements, accompanying schedules and accompanying footnotes, and general interrogatories. 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.

### D. Accounting Policies

The Company generally recognizes premiums when collected on policies it writes directly and when reported to the Company on policies issued by its agents. A statutory premium reserve is established for the protection of holders of title insurance policies. The statutory premium reserve is adjusted each year based on the number of policies issued and the net retained liability under those policies and amortized annually in accordance with a formula prescribed by the Bureau.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost or amortized cost.
- (2) Bonds are stated at amortized cost using the interest method.
- (3) Common stocks are stated at market, except for investments in subsidiaries, which are valued as stated in (7) below.
- (4) Preferred stocks are stated at market. Convertible preferred stocks are stated at amortized cost using the interest method.
- (5) Description of valuation basis of mortgage loans – not applicable.
- (6) Basis at which loan-backed securities are stated and the adjustment methodology used for each type of security – not applicable.
- (7) The Company owns 100% of the common stock of Southern Title Services, Inc. The stock is valued using the equity method, which was \$0 as of December 31, 2013, and December 31, 2012.
- (8) The Company's accounting policies with respect to investments in joint ventures, partnerships, and limited liability companies – not applicable.
- (9) Description of the accounting policy for derivatives – not applicable.
- (10) Utilizing anticipated investment income as a factor in the premium deficiency calculation – not applicable.
- (11) Unpaid losses and loss adjustment expenses represent estimates of the cost of defending and settling claims which have been reported to the Company. The estimates are based on all information known to the Company and include consideration of all known legal issues. The Receiver believes the amounts

## NOTES TO FINANCIAL STATEMENTS

are reasonable and adequate in the circumstances; however, due to the nature of the Company's business and the length of time to resolve claims, as claims are settled, the ultimate losses may vary significantly from the estimated amounts included herein. Loss estimates are continually reviewed and modified and any adjustments are reflected in operations in the period in which they are determined.

(12) The Company has not modified its capitalization policy from the prior year.

**2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS – NOT APPLICABLE**

**3. BUSINESS COMBINATIONS AND GOODWILL – NOT APPLICABLE**

**4. DISCONTINUED OPERATIONS – NOT APPLICABLE**

**5. INVESTMENTS**

A. Mortgage Loans – Not Applicable

B. Debt Restructuring – Not Applicable

C. Reverse Mortgages – Not Applicable

D. Loan-backed Securities

(1) Not applicable.

(2) Prepayment assumptions for single class and multi-class mortgage-backed securities were obtained from broker dealer survey values or internal estimates.

(3) The Company used Hub Data, Inc. in determining the market value of its loan-backed securities.

E. Repurchase Agreements – Not Applicable

F. The Company owned a building that was occupied by one of the Company's branch operations. The land was reported at cost. The building was stated at depreciated cost. Depreciation is calculated by the straight-line method over its estimated useful life. See Note 14.H. herein for subsequent events regarding the sale of this building.

G. Low Income Housing Tax Credits – Not Applicable

**6. JOINT VENTURES, PARTNERSHIPS, AND LIMITED LIABILITY COMPANIES – NOT APPLICABLE**

**7. INVESTMENT INCOME**

A. All investment income due and accrued with amounts that are over ninety (90) days past due are non-admitted and excluded from surplus.

B. The total amount excluded at December 31, 2013, and 2012 was \$0.

**8. DERIVATIVE INSTRUMENTS – NOT APPLICABLE**

**9. INCOME TAXES**

A. Deferred Tax Assets/(Liabilities)

(1) Components of Net Deferred Tax Asset/(Liability)

	2013			2012			Change		
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Taxes	\$9,330,896	\$ -	\$9,330,896	\$9,225,541	\$ -	\$9,225,541	\$105,355	\$ -	\$105,355
(b) Statutory valuation allowance adjustment	-	-	-	-	-	-	-	-	-
(c) Adjusted deferred tax assets (1a-1b)	9,330,896	-	9,330,896	9,225,541	-	9,225,541	105,355	-	105,355
(d) Deferred tax assets non-admitted	9,330,896	-	9,330,896	9,225,541	-	9,225,541	105,355	-	105,355
(e) Subtotal net admitted deferred tax asset (1c-1d)	-	-	-	-	-	-	-	-	-



## NOTES TO FINANCIAL STATEMENTS

(f) Deferred tax liabilities	-	-	-	-	-	-	-	-	-
(g) Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	-	-	-	-	-	-	-	-	-

## (2) Admission Calculation Components

	2013			2012			Change (Col 2-5) Capital	(Col 7+8) Total
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total		
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2 (a) above after the application of the threshold limitation. (The lesser of 2(B)1 and 2(B)2 below:	-	-	-	-	-	-	-	-
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	-	-	-	-	-	-	-	-
2. Adjusted gross deferred tax assets allowed per limitation threshold	xxx	xxx	-	xxx	xxx	-	-	-
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	-	-	-	-	-	-	-	-
(d) Deferred tax assets admitted as the result of application of SSAP 101.	-	-	-	-	-	-	-	-
Total 2(a)+2(b)+2(c))	-	-	-	-	-	-	-	-

## (3) Other Admissibility Criteria

	2013	2012
a. Ratio percentage used to determine recovery period and threshold limitation amount	(58%)	(43%)
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	(\$16,119,620)	(\$21,439,413)

## B. Deferred Tax Liabilities Not Recognized

There are no temporary differences for which deferred tax liabilities are not recognized.

## C. Current and Deferred Income Taxes

## (1) Current Income Tax

	12/31/2013	12/31/2012
1. Current year federal tax expense/(benefit)	\$0	\$0
2. Prior year adjustments	0	0
3. Other	0	0
4. Federal income taxes incurred, gross of capital gains tax expense (benefit)	0	0
5. Less: realized capital gains tax (benefit)	0	0
6. Federal income taxes incurred, net of capital gains tax expense (benefit)	\$0	\$0

## NOTES TO FINANCIAL STATEMENTS

### (2) Deferred Tax Asset

	<u>12/31/2013</u>	<u>12/31/2012</u>	<u>Change</u>
Deferred tax assets:			
3. Loss reserve discounting	\$159,965	\$161,516	(\$1,551)
4. Unearned premium reserve	84,206	94,361	(10,155)
5. Investments	0	0	0
6. Deferred compensation	0	0	0
7. Other	9,086,725	8,969,665	120,955
8. Unrealized (gains) losses	0	0	0
9. Allowance for title plant impairment	<u>0</u>	<u>0</u>	<u>0</u>
10. Total deferred tax assets	9,330,896	9,225,542	105,354
11. Non-admitted deferred tax assets	<u>9,330,896</u>	<u>9,225,542</u>	<u>105,354</u>
12. Admitted deferred tax asset	<u>0</u>	<u>0</u>	<u>0</u>

### (3) Deferred Tax Liability

Deferred tax liabilities:			
1. Investments	0	0	0
2. EDP equipment	0	0	0
3. Pension accrual	0	0	0
4. Unrealized (gains) losses	0	0	0
5. Allowance for title plant impairment	<u>0</u>	<u>0</u>	<u>0</u>
6. Total deferred tax liabilities	<u>0</u>	<u>0</u>	<u>0</u>
7. Net admitted deferred tax asset (liability)	<u>0</u>	<u>0</u>	<u>0</u>
8. Net deferred tax assets	<u>0</u>	<u>0</u>	<u>0</u>

### (4) Net Deferred Tax Assets

In accordance with SSAP 101, management considered whether any valuation allowance on the deferred tax asset was necessary as of December 31, 2013. Based on total consolidated net income levels in the prior years, it was determined that no valuation allowance is considered necessary for the deferred tax asset.

D. The Company's income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 35% to income before income taxes as follows:

	<u>12/31/2013</u>	<u>12/31/2012</u>
1. Federal income taxes incurred, gross of capital gains tax (benefit)	\$ 0	\$ 0
Change in deferred income tax (without tax on unrealized gains and losses)	<u>0</u>	<u>0</u>
2. Total federal income tax reported	<u>0</u>	<u>0</u>
3. Statutory income (loss) before taxes, gross of capital gains tax (benefit)	(301,015)	(3,618,182)
	35%	35%
Expected income tax expense (benefit) at 35% statutory rate	(105,355)	(1,266,364)
Increase (decrease) in actual tax reported resulting from:		
a. Goodwill amortization	0	0
b. Nondeductible expenses for meals, penalties, and lobbying	0	0
c. Deferred tax benefit/(exp) on non-admitted assets	(161,281)	147,466
d. Discounting on unpaid losses	(1,551)	20,468
e. Unearned premiums	(10,155)	(11,658)
f. Travel & entertainment	0	0
g. Other	278,342	(696,457)
h. Current year NOL carry-forward	<u>0</u>	<u>1,806,545</u>
i. Total income tax reported	<u>0</u>	<u>0</u>

E. Operating loss carry-forward:

- (1) As of December 31, 2012, there is a net operating loss carry-forward of \$17,516,545 available for tax purposes that, if unused, will expire in 2030. There are no tax credit carry-forwards available for tax purposes. The Company's current year operating loss will be utilized in consolidation with the parent company to the extent of their taxable income.
- (2) The amounts of federal income taxes incurred that are available for recoupment in the event of future net losses are \$0 for 2013 and 2012.

F. Consolidated federal income tax return:

## NOTES TO FINANCIAL STATEMENTS

The Company was included in the federal consolidated tax return of ALPS Corporation (“ALPS”) and its subsidiaries for the period ending December 31, 2012. ALPS is the parent entity of the consolidated return. In addition to ALPS and the Company, the following subsidiaries were included in the consolidated federal income tax return:

Attorneys Liability Protection Society, Inc.  
 Peak Investment Management Ltd.  
 Foundation Services Corporation  
 Big Sky Captive Management, Inc.  
 Investors Southern Corporation  
 Southern Title Agency Corporation  
 Southern Title Services, Inc.  
 Southern Title Abstractors Corporation  
 Glasgow Enterprises Corporation  
 Glasgow Enterprises Corporation II

Under the tax allocation agreement between the various entities effective for the 2011 tax year, each had agreed to share any tax or recovery of tax based on their individual taxable income or loss. Each entity’s current taxable income or loss was to be adjusted by any prior taxable income or loss which could be carried forward to the current year. On December 27, 2012, ALPS, as the parent corporation of this consolidated group, issued a letter purporting to terminate the tax allocation agreement effective January 1, 2012. Accordingly, there is currently no agreement for the allocation of income, losses, and tax liabilities for the 2012 and subsequent tax years. A consolidated return was filed by ALPS, but no compensation or adjustment was provided to Southern Title for its loss carry-forwards that were applied by ALPS to offset its income. ALPS further claimed in the December 27, 2012, letter that it was evaluating the possibility that it would elect to retroactively terminate the tax allocation agreement and file an application to deconsolidate the group for tax years ended 2009, 2010, and 2011. No such attempt to retroactively deconsolidate occurred during 2013.

### G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

## 10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AND AFFILIATES

- A. All outstanding shares of the Company were owned by Investors Southern Corporation (“ISC”), a holding company for the insurance operations domiciled in the Commonwealth of Virginia. All outstanding shares of ISC were owned by ALPS, a holding company domiciled in the state of Montana. ISC subsidiaries Southern Title Agency Corporation and Glasgow Enterprises Corporation were terminated on January 23, 2013. ISC’s corporate existence was terminated on February 28, 2013, and Glasgow Enterprises Corporation II was previously terminated in 2001. ALPS turned over all assets of the non-Southern Title ISC subsidiaries to the Company. Southern Title’s shares became the property of ALPS on ISC’s dissolution. The Company has a wholly-owned subsidiary, Southern Title Services, Inc., which is described in Note 1 above and carried in the statutory financial statements at \$0. On December 27, 2013, ALPS tendered what it called an assignment of shares, allegedly assigning the shares it received from the dissolution of ISC to the Deputy Receiver of Southern Title. The transfer was without consideration, and the Deputy Receiver rejected and disclaimed the assignment.
- B. The admitted balances due to or from affiliates as of December 31, 2013, and December 31, 2012, amounted to \$0 and \$0 due from affiliates, respectively. The non-admitted balances due from affiliates for these same dates are \$0 and \$454,722, respectively. As of June 30, 2013, the Company determined that it was due additional amounts under the tax allocation agreement with ALPS for tax years 2009, 2010, and 2011. By letter agreement dated July 31, 2013 (the “Letter Agreement”), the Deputy Receiver and ALPS resolved the issue. Pursuant to the Letter Agreement, the Company received \$579,042.15 in cash and an assignment of whatever rights ALPS

## NOTES TO FINANCIAL STATEMENTS

might have in a fund of \$29,391.30 that was the subject of an interpleader action. The \$579,042.15 was applied to the admitted balance due from ALPS of \$242,751, an additional non-admitted balance of \$25,460 was written off. The remaining balance of \$336,291 was due under the tax allocation agreement. No opinion is expressed as to whether the Company will realize a gain from the assignment of rights in the interpleader action or, if so, what the amount of that gain might be (except that it would be no greater than the amount of the fund).

- C. There were no changes in the method of establishing the terms from that used in the preceding period.
- D. See Note 10.B. above.
- E. Not applicable.
- F. Prior to receivership, the Company had a management fee agreement with Southern Title Services, Inc., Southern Title Agency Corporation, an affiliate and title insurance agency, and Glasgow Enterprises Corporation, an affiliate and holding company, whereby the Company was paid a management fee equal to the profits or losses of each company. The Company also received service fees pursuant to leased employee agreements between the Company and certain subsidiaries of its sister corporation, Glasgow Enterprise Corporation. Once the receivership began, the Deputy Receiver reached an agreement with Southern Title's parent company, ALPS, by which ALPS would proceed with dissolution of the affiliate companies and distribute proceeds of those closings to the Company. The Glasgow Enterprise Corporation subsidiary, Southern Title Insurance Corporation of Ohio, settled outstanding amounts due under the management agreement by paying Southern Title \$150,000 on April 26, 2013.
- G. See Notes 10.A. and 10.B. above.
- H. Not applicable.
- I. Not applicable.
- J. Not applicable.
- K. Not applicable.
- L. Not applicable.

### 11. DEBT – NOT APPLICABLE

### 12. RETIREMENT PLANS, DEFERRED COMPENSATION, POST EMPLOYMENT BENEFITS AND COMPENSATED ABSENCES, AND OTHER POST RETIREMENT BENEFIT PLANS – NOT APPLICABLE

### 13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS, AND QUASI-REORGANIZATIONS

The Company has 250,000 shares authorized and 210,320 shares issued and outstanding of its common stock. The Company has no preferred stock.

The Company is subject to certain minimum levels of capital and surplus as required by statutes of the states in which it is authorized to do business. As of November 4, 2011, the Company no longer exceeded all minimum capital requirements.

The maximum amount of dividends which can be paid by insurers domiciled in the Commonwealth of Virginia to shareholders without prior approval of the Commissioner of Insurance is subject to restrictions relating to statutory surplus. Statutory surplus at December 31, 2013, and 2012, amounted to (\$25,457,826) and (\$30,438,982), respectively. No dividends were paid in 2012 or 2011.

### 14. CONTINGENCIES

As discussed in Note 1, the Company was placed in receivership by the Circuit Court of the City of Richmond on December 20, 2011.

The following paragraphs provide a summary description of certain litigation and/or claims filed by or against the Company as well as other contingencies.

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## NOTES TO FINANCIAL STATEMENTS

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### A. American National Title ("ANT") Litigation

ANT, as policy issuing agent for the Company, engaged in a number of fraudulent transactions that have resulted in significant loss to the Company. The principal for ANT worked in concert with a number of other conspirators using shell corporations and alter-ego partnerships to obtain loans on a number of commercial and residential properties. In a typical transaction, the principal or one of his conspirators sold a piece of property subject to a prior deed of trust to another of the co-conspirators or partnerships, and acting as the policy issuing agent for the Company, the principal would issue a new title insurance policy to the lender financing the transaction. This policy was always issued without exception to the prior deed of trust, and the prior deed of trust was never paid. In some cases, this fraud was repeated more than once on the same property. As a result of ANT performing the title searches and abstracts, as well as the closings on these transactions, the principal and his conspirators were able to fraudulently conceal the prior deeds of trust from both the lenders and the Company.

As of December 31, 2013, there are twenty-seven (27) claims related to closings performed by ANT. Of the twenty-seven (27) claims, there are ten (10) that show at least an indication of fraud on the part of the principal and co-conspirators. The Company paid \$1,464,212.96 in claims related to ANT closings prior to the receivership and since the inception of the receivership has approved an additional \$2,650,000 in claims. Reserves for remaining ANT-related claims are in excess of \$5 million.

### B. Recoupment Actions

In order to mitigate claim losses, the Deputy Receiver continues to oversee efforts to identify and collect on files where recoupment of that loss is possible. Each claim is evaluated to identify potential third-party liability based on contracts, assignments, personal guarantees, insurance coverage, surety bonds, and the like. Once potentially liable parties and viable causes of action are identified, a demand is made on behalf of the Company. Collection on recoupment files is handled primarily internally, but if efforts prove unfruitful, the claim for recoupment may be referred to outside counsel. As of December 31, 2013, there are fifty-one (51) pending recoupment claims with an aggregate demand amount of \$4,037,632 and \$619,221.94 recovered since the start of the receivership. Actual amounts recovered will likely be less than the demand amounts. These matters remain pending.

### C. Proof of Claim Process and Appeals

As described in Note 1, on December 20, 2011, the Deputy Receiver established a receivership appeal procedure for the review of all decisions and claim determinations made by the Company or the Deputy Receiver. On or about January 26, 2012, the Deputy Receiver made proof of claim forms and instructions available for use by all parties wishing to assert claims against the Company.

From the inception of the receivership until December 31, 2013, fourteen (14) claim appeals have been filed with the Deputy Receiver, and determinations of appeal have been issued on all appeals. Nine (9) of the thirteen (13) claimants whose determinations were affirmed filed petitions for review with the State Corporation Commission. The Commission has affirmed six (6) of the determinations, and three (3) petitions remain pending. Only one petition was appealed to the Virginia Supreme Court; however, that petition was voluntarily withdrawn.

There are a total of forty-two (42) general creditor claims against the estate that are not policyholder claims and are not reserved as such. These claims include the Cortellessa claim described in Note 14.E. below. The total of the amount claimed for these proofs of claim, excluding Cortellessa is \$306,770. General creditor claims will not be reviewed until it is determined that all other higher priority claims will be paid, and then any such general creditor claim will be paid only if the review finds that the claim is meritorious.

## NOTES TO FINANCIAL STATEMENTS

### D. Litigation Against the Company

There are twenty-three (23) cases pending against the Company. On January 2, 2012, the Deputy Receiver sent a notice of receivership to all local counsel and requested that those counsel file a notice of receivership and seek stays of pending litigation. As of September 30, 2013, all actions but two against the Company are stayed, dismissed, or otherwise inactive. Any potential loss attributable to these actions is reflected in related claims reserves.

#### Gary R. Cortellessa v. Southern Title

The plaintiff, Gary R. Cortellessa ("Cortellessa"), was originally hired by Southern Title as regional counsel for Maryland, the District of Columbia, Virginia, Pennsylvania, and New Jersey. According to his complaint, Cortellessa was offered the position of Chief Operating Officer in April of 2011 and was promoted to that position on May 1, 2011. Cortellessa alleges that, according to his employment agreement, he was entitled to a bonus of \$25,000 and that despite repeated demands, he has never received the outstanding bonus.

On July 31, 2012, Cortellessa filed his original complaint in Montgomery County, Maryland, seeking payment of the alleged bonus, treble damages in the amount of \$49,000, as well as attorney fees. The Deputy Receiver was served with the complaint and was working with Cortellessa's counsel to obtain a voluntary dismissal of the suit so that he can then file a claim in the receivership proceeding. This case was referred to local counsel in Maryland, and on October 25, 2012, an answer was filed on behalf of the Deputy Receiver.

On January 22, 2013, an agreed stay was entered by the parties in this matter. The stay was then extended from a sixty-day stay to an indefinite stay that can only be lifted with sixty days' notice by either party. Cortellessa joined ALPS, Southern Title's former parent company, as a party to the suit, and on April 16, 2013, filed the Third Amended Complaint detailing its claims against ALPS.

On March 25, 2013, the Deputy Receiver received a proof of claim form from Cortellessa's counsel and what appeared to be a request for the Deputy Receiver's leave to lift the indefinite stay. The merit of the claim has not been fully analyzed as the likelihood that claims below policyholder priority will be reached and paid is currently considered low.

A notice of priority determination denying the Cortellessa request to lift the stay and adjudicating the priority of his claim as being below policyholder status was sent on July 2, 2013. Although the merit of the claim was not fully analyzed, a determination that a claim is below that of a policyholder is appealable, and on July 29, 2013, a notice of appeal was received. A determination of appeal was issued on October 22, 2013, affirming the priority determination. On November 21, 2013, Cortellessa mailed his Petition for Review of the Deputy Receiver's Determination of Appeal to the State Corporation Commission. The document was received by the Commission on November 25, 2013.

### E. Asset Recovery Litigation

#### Southern Title v. Shakeel Uddin (Broadway Property)

This is the first petition filed on behalf of the Deputy Receiver against Dr. Shakeel Uddin ("Dr. Uddin"). In the Broadway Property case, the Company, through its agent, ANT, issued a lender's title insurance policy to a bank (the "Bank"), and the policy was issued without exception to an existing deed of trust on the property owned by another lender entity (the "Other Lender Entity"). ANT, as title agent for the Company, later closed a sales transaction on the property and failed to repay the deed of trust held by the Other Lender Entity. Ultimately, the Other Lender Entity foreclosed on the property, and the Company's insured Bank made a claim for loss under its policy with the Company.

Dr. Uddin worked with ANT to obtain a loan from the insured Bank and thereby assisted in defrauding the Company. At the closing, Dr. Uddin signed a personal guarantee agreement for the full amount of the note (\$1,400,000) pursuant to which he is liable for all principal,

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## NOTES TO FINANCIAL STATEMENTS

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interest, charges, and attorney fees which may be or become due or owing on or under or in connection with the note, and all costs, attorney fees, and expenses incurred or expended by the Bank due to any default in the performance under the note or loan documents, or in enforcing any right granted thereunder or under the guarantee agreement. The Company is subrogated under its title policy to the Bank's recovery rights. Thus, the Deputy Receiver has filed a recovery action against Dr. Uddin alleging various causes of action, including breach of contract, fraud, and deceptive business practices.

The Company has not yet settled the underlying claims being asserted by the Bank. Thus the specific amount of damages that the Company will seek to recover from Dr. Uddin at the trial of this case is not yet known. For this reason, the Company joined Dr. Uddin in filing the Plaintiff's and Defendant's Agreed Plea in Abatement. The plea in abatement was granted and the proceedings abated until the Bank's claim giving rise to the suit is settled or resolved in such a manner that the amount of the Company's damages is confirmed.

### Southern Title v. Shakeel Uddin (Magnolia Shell)

In the second petition, the Company, through its policy-issuing agent, ANT, issued a \$2,250,000 lender's title insurance policy to a lender (the "Second Lender") for its deed of trust against certain property purchased by Magnolia Shell Truck Stop, Inc. The Company's policy was issued without exception to an earlier deed of trust on the same property, and the closing agent, also ANT, failed to pay off and clear this encumbrance at the closing with the funds from the Second Lender. Accordingly, two deeds of trust were of record, with the Second Lender, the one insured by the Company, being in second position.

As one of the principals of ANT, Dr. Uddin signed a "Business Loan Agreement" at the closing of the Second Lender's deed of trust, wherein he provided various assurances to the Second Lender. In connection with the Second Lender's loan, Dr. Uddin also personally guaranteed the borrower's obligations under the deed of trust and other lending agreements making Dr. Uddin responsible for the Second Lender's losses. Notwithstanding the representations and warranties of Dr. Uddin to the Second Lender, the property was not free and clear of any and all encumbrances when the loan was made by the Second Lender.

The Company paid the first lender \$1,000,000 in order to clear title to the property. By paying the obligation and clearing title for its insured, the Company, and thereby the Deputy Receiver, became equitably and contractually subrogated to the rights of the insured under its policy. On May 23, 2012, an original petition was filed on behalf of the Deputy Receiver alleging various causes of action including breach of contract, fraud, and deceptive business practices against Dr. Uddin for losses sustained in this matter.

Dr. Uddin has recently hired new counsel who has filed a second amended answer along with affirmative defenses, counterclaim, and designation of responsible third parties. Dr. Uddin also filed a motion for summary judgment. A continuance of the trial was granted upon an agreed motion for a new scheduling order so that the issues raised in Dr. Uddin's amended answer, affirmative defenses, counterclaim, and designation of responsible third parties can be more thoroughly explored through discovery. The hearing on Dr. Uddin's motion for summary judgment is currently set for March 7, 2014, and the trial is set for November 3, 2014.

### F. Asset Recovery Arbitration

On February 15, 2013, the Deputy Receiver served a Notice of Arbitration alleging claims against a former appointed actuary of the Company in connection with the actuary's statements of actuarial opinion for certain years preceding 2010. The respondent served its Notice of Defense on March 7, 2013. A three-member arbitration tribunal was constituted as of April 22, 2013. On May 8, 2013, the Deputy Receiver filed a Motion for Leave to Amend Notice of Arbitration. On July 31, 2013, the tribunal granted in part and denied in part the Deputy Receiver's Motion for Leave to Amend Notice of Arbitration. An Amended Notice of Arbitration was to be served by August 8, 2013, and was served on August 7, 2013. On August 20, 2013, the respondent served its amended notice of defense and a motion to

## NOTES TO FINANCIAL STATEMENTS

dismiss and limit the Deputy Receiver's claims. The parties are engaged in discovery, and an arbitration hearing is scheduled for August 11-15, 2014. No opinion is expressed at this time as to whether, or in what amount, the Company might realize a gain from the arbitration, in which the Company seeks an award of actual damages and prejudgment interest.

### G. Impairment and Disposition of Title Plants

A transfer and sale agreement with Old Republic National Title Insurance Company ("Old Republic") was executed and became effective in May 2012. In exchange for the \$65,000 purchase price, Southern Title transferred its policy/title plants to Old Republic. However, the agreement requires Old Republic to provide the Deputy Receiver with continued access to the policies and materials in those files. Moreover, no documents may be destroyed without Old Republic first tendering the material back to the Deputy Receiver.

The sale resulted in the book value of the title plants, which had been approximately \$2,000,000, being written down to the purchase price of \$65,000 as of December 31, 2011. The purchase price reflects the realistic market value of the title plants (which was declining rapidly due to industry computerization of title records). The cost of moving, storing, and winding down these plants would be substantial, and this sale removes these costs as a continuing obligation.

### H. Sale of Charlottesville Property

As noted in Note 5.F., the Company owned a building in Charlottesville, Virginia, which housed one of Southern Title's branch operations. Since the inception of the receivership, the Deputy Receiver worked to market and sell that property. In August of 2012, the Special Deputy Receiver executed a Contract of Purchase and an Amendment to Contract of Purchase. The sale of the property was finalized on September 5, 2012. The agreed-upon sale price was \$700,000, but after reducing that amount by commissions and closing costs, the net proceeds of the sale received by Southern Title was \$676,846.

## 15. LEASES

The Company leases its office under a non-cancellable operating lease. Total rental expense under non-cancellable operating leases amounted to \$38,347 and \$94,606 in 2013 and 2012, respectively. Future minimum lease payments under these lease agreements are approximately as follows as of December 31, 2013:

2014	\$19,404
2015	\$0
2016	\$0
2017	\$0
2018	\$0
Thereafter	\$0
<b>TOTAL</b>	<b>\$19,404</b>

## 16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK – NOT APPLICABLE

## 17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS, AND EXTINGUISHMENTS OF LIABILITIES – NOT APPLICABLE

## 18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS – NOT APPLICABLE

## 19. DIRECT PREMIUMS WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD-PARTY ADMINISTRATORS – NOT APPLICABLE



## NOTES TO FINANCIAL STATEMENTS

### 20. FAIR VALUE MEASUREMENTS

#### A. Inputs used for Assets and Liabilities Measured and Reported at Fair Value

- (1) The Company has categorized its assets and liabilities that are reported on the balance sheet at fair value into the three-level fair value hierarchy as reflected in the table below. The three-level hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows:

Level 1 – Quoted Prices in Active Markets for Identical Assets and Liabilities: The Company has no assets or liabilities measured at fair value in this category.

Level 2 – Significant Other Observable Inputs: This category, for items measured at fair value on a recurring basis, includes real estate and other invested assets which are not exchange traded. The estimated fair values of some of these items were determined by an independent appraiser using observable inputs and subsequent sales prices.

Level 3 – Significant Unobservable Inputs: The Company has no assets or liabilities measured at fair value in this category.

Description	Level 1	Level 2	Level 3	Total
<b>a. Assets on balance sheet at fair value</b>				
<b>Bonds</b>				
U.S. Governments		\$ 2,462,464		\$ 2,462,464
U.S. Political Subdivisions	-	1,928,688	-	1,928,688
Special Revenue	-	1,434,151	-	1,434,151
Industrial and Miscellaneous		<u>5,049,100</u>		<u>5,049,100</u>
<b>Total Bonds</b>		<b>10,874,403</b>		<b>10,874,403</b>
<b>Total assets on balance sheet at fair value</b>		<u><b>\$ 10,874,403</b></u>		<u><b>\$ 10,874,403</b></u>

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred between levels. At this time, there have been no transfers between levels.

- (2) Rollforward of Level 3 Items – Not Applicable

- (3) Policy on Transfers Into and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into or out of Level 3. During the current year, no transfers into or out of Level 3 were required.

#### B. Other Fair Value Disclosures – Not Applicable

#### C. Fair Values for all Financial Instruments by Levels 1, 2, and 3

The table below reflects the fair values and admitted values of all admitted assets and liabilities that are financial instruments. The fair values are also categorized into the three-level hierarchy as described above in Note 20.A.

Type of Financial Instrument	Fair Value	Admitted Value	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Financial instruments						

## NOTES TO FINANCIAL STATEMENTS

<b>Assets</b>						
<b>Bonds</b>						
U.S. Governments	\$ 2,462,464	\$2,414,256	-	\$ 2,462,464	-	-
U.S. Political						
Subdivisions	1,928,688	1,898,669	-	1,928,688	-	-
Special Revenue	1,434,151	1,384,470	-	1,434,151	-	-
Industrial and						
Miscellaneous	<u>5,049,100</u>	<u>5,102,443</u>	-	<u>5,049,100</u>	-	-
Total Bonds	10,874,403	10,799,838	-	10,874,403	-	-
<b>Total assets</b>	<u>\$ 10,874,403</u>	<u>\$10,799,838</u>	-	<u>\$ 10,874,403</u>	-	-

D. Not Practicable to Estimate Fair Values – Not Applicable

## 21. OTHER ITEMS

By letters dated November 5, 2012, the Deputy Receiver asserted claims against certain former officers of the Company, as well as some affiliates of the Company and one of the Company's former appointed actuaries, related to certain events in 2011. On February 4, 2013, all of the parties participated in a mediation resulting in the execution of a Memorandum of Agreement, which was superseded by a more formal agreement with an effective date of February 22, 2013 (the "Settlement Agreement"). Pursuant to the Settlement Agreement, the Company received \$1,250,000 in consideration of its release of claims arising against the settling parties on or before February 4, 2013 (with the exception of certain reserved claims or potential claims).

## 22. EVENTS SUBSEQUENT – NOT APPLICABLE

## 23. REINSURANCE

- A. Unsecured Reinsurance Recoverables – Not Applicable
- B. Reinsurance Recoverable in Dispute – Not Applicable
- C. Reinsurance Assumed and Ceded

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
Affiliates	-	-	-	-	-	-
All Other	-	-	\$521	\$3,670	(\$521)	(\$3,670)
Total	-	-	\$521	\$3,670	(\$521)	(\$3,670)

Statutory Premium Reserve - \$7,891,834

- D. Uncollectible Reinsurance – Not Applicable
- E. Commutation of Ceded Reinsurance – Not Applicable
- F. Retroactive Reinsurance – Not Applicable
- G. Reinsurance Accounted for as a Deposit – Not Applicable

## 24. RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDETERMINATION – NOT APPLICABLE

## 25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

Title insurance claims and losses increase when the incidence of foreclosures increases because title defects and searching errors come to light during the foreclosure process. As a result of the downturn in the housing market, the Company realized an increasing number of reported claims and greater incurred losses in 2011 and 2010.

## NOTES TO FINANCIAL STATEMENTS

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After commencement of the receivership, the Deputy Receiver evaluated whether claim reserves should be increased. The Deputy Receiver retained the law firm of Troutman Sanders LLP (“Troutman”) to perform an independent review of all the pending ANT claims and a 10% random sample of the non-ANT claims. Claim reserves were adjusted based on claim reviews and recommendations of the receivership team and Troutman. The post-receivership reserve adjustments were made and will be included primarily as of December 31, 2011. Oliver Wyman (“OW”) was retained to perform an actuarial analysis of the reserving practices. Post-December 31, 2011, reserve adjustments are reflected as “material subsequent” events, as required by actuarial standards of practice, in OW’s 2011 reserve analysis.

- 26. **INTERCOMPANY POOLING ARRANGEMENTS – NOT APPLICABLE**
- 27. **STRUCTURED SETTLEMENTS – NOT APPLICABLE**
- 28. **SUPPLEMENTAL RESERVE – NOT APPLICABLE**

# GENERAL INTERROGATORIES

## PART 1 – COMMON INTERROGATORIES

### GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes  No

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

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

1.3 State Regulating? VIRGINIA

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes  No

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010

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. 12/31/2009

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). 08/31/2010

3.4 By what department or departments?  
 COMMONWEALTH OF VIRGINIA, BUREAU OF INSURANCE  
 .....  
 .....  
 .....

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

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes  No  N/A

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

4.11 sales of new business? Yes  No

4.12 renewals? Yes  No

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

4.21 sales of new business? Yes  No

4.22 renewals? Yes  No

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

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

## GENERAL INTERROGATORIES

6.2 If yes, give full information:

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

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

7.2 If yes,

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

1 Nationality	2 Type of Entity
.....	.....
.....	.....

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e., the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 CALHOUN, THOMSON+MATZA, LLC, 9500 ARBORETUM, BLVD., SUITE 120, AUSTIN, TEXAS 78759  
 .....  
 .....

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 17A of the Model Regulation, or substantially similar state law or regulation? Yes [ ] No [X]

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

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

## GENERAL INTERROGATORIES

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes  No  N/A

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?

OLIVER WYMAN ACTUARIAL CONSULTING, INC., ONE UNIVERSITY SQUARE DRIVE, SUITE 100, PRINCETON, NEW JERSEY 08540

.....  
 .....

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

12.11 Name of real estate holding company

\_\_\_\_\_

12.12 Number of parcels involved

\_\_\_\_\_

12.13 Total book/adjusted carrying value

\$ \_\_\_\_\_

12.2 If yes, provide explanation:

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

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

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

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes  No

13.3 Have there been any changes made to any of the trust indentures during the year? Yes  No

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes  No  N/A

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

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

Yes  No

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

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

14.2 Has the code of ethics for senior managers been amended? Yes  No

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

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

## GENERAL INTERROGATORIES

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

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

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....	.....	.....	.....
.....	.....	.....	.....

## BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate thereof? Yes [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No [ ]

## FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

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

20.11 To directors or other officers	\$ _____
20.12 To stockholders not officers	\$ _____
20.13 Trustees, supreme or grand (Fraternal only)	\$ _____

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

20.21 To directors or other officers	\$ _____
20.22 To stockholders not officers	\$ _____
20.23 Trustees, supreme or grand (Fraternal only)	\$ _____

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

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

21.21 Rented from others	\$ _____
21.22 Borrowed from others	\$ _____
21.23 Leased from others	\$ _____
21.24 Other	\$ _____

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

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	\$ _____

## GENERAL INTERROGATORIES

- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ \_\_\_\_\_

### INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [ ] No [X]
- 24.02 If no, give full and complete information, relating thereto:  
 APPROXIMATELY \$1.3 MILLION IN BONDS WERE ON DEPOSIT WITH STATE OR OTHER REGULATORY BODIES  
 .....  
 .....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided):  
 .....  
 .....
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ \_\_\_\_\_
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ \_\_\_\_\_
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [ ] No [ ] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ \_\_\_\_\_
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$ \_\_\_\_\_
- 24.103 Total payable for securities lending reported on the liability page \$ \_\_\_\_\_
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No [ ]
- 25.2 If yes, state the amount thereof at December 31 of the current year:
- |  |  |              |
|--|--|--------------|
|  | 25.21 Subject to repurchase agreements                 | \$ _____     |
|  | 25.22 Subject to reverse repurchase agreements         | \$ _____     |
|  | 25.23 Subject to dollar repurchase agreements          | \$ _____     |
|  | 25.24 Subject to reverse dollar repurchase agreements  | \$ _____     |
|  | 25.25 Pledged as collateral                            | \$ _____     |
|  | 25.26 Placed under option agreements                   | \$ _____     |
|  | 25.27 Letter stock or securities restricted as to sale | \$ _____     |
|  | 25.28 On deposit with state or other regulatory body   | \$ 1,348,196 |
|  | 25.29 Other  | \$ _____     |

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....	.....	.....
.....	.....	.....



## GENERAL INTERROGATORIES

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes  No

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes  No  N/A   
 If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes  No

27.2 If yes, state the amount thereof at December 31 of the current year. \$ \_\_\_\_\_

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes  No

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
BRANCH BANKING AND TRUST COMPANY	P.O. BOX 2887, WILSON, NORTH CAROLINA, 27894-2887
US BANK	225 WATER STREET, SUITE 700, JACKSONVILLE, FLORIDA 3220

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes  No

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

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

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
146030	STABLERIVER CAPITAL MANAGEME	333 PIEDMONT ROAD NE, STE 1500, ATLANTA,

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes  No

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

## GENERAL INTERROGATORIES

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

1 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
.....	.....	.....	.....
.....	.....	.....	.....

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	10,815,106	10,889,672	74,566
30.2 Preferred stocks	.....	.....	.....
30.3 Totals	10,815,106	10,889,672	74,566

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

INVESTMENT FAIR VALUES BASED ON INVESTMENT CUSTODIAL REPORTS FROM WALL STREET PRICING SERVICES  
 .....  
 .....  
 .....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes  No

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes  No

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

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes  No

32.2 If no, list exceptions:  
 .....  
 .....  
 .....

### OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ \_\_\_\_\_

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

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

34.1 Amount of payments for legal expenses, if any? \$ 2,119,269

## GENERAL INTERROGATORIES

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

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

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

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

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

## GENERAL INTERROGATORIES

### PART 2 – TITLE INTERROGATORIES

1. Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? Yes [ ] No [X]
2. Largest net aggregate amount insured in any one risk. \$ 1,000,000
- 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: |  | \$ _____ |
| These funds consist of:   |  |          |
| 9.22 In cash on deposit   |  | \$ _____ |
| 9.23 Other forms of security  |  | \$ _____ |

## FIVE – YEAR HISTORICAL DATA

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

	1	2	3	4	5
	2013	2012	2011	2010	2009
<b>Source of Direct Title Premiums Written (Part 1A)</b>					
1. Direct operations (Part 1A, Line 1, Col. 1)		9,081	398,205	559,409	775,615
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	191,980	1,147,118	18,819,221	21,108,037	27,442,162
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)			530,439	1,714,378	1,797,722
4. Total	191,980	1,156,199	19,747,865	23,381,824	30,015,499
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	1,158,974	2,222,909	19,862,949	23,498,449	29,738,308
6. Escrow and settlement service charges (Part 1A, Line 2)			14,289	35,539	54,744
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)		1,142	217,145	343,434	501,305
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	500	6,475	120,840	191,328	205,094
11. Aggregate write-ins for other operating income (Page 4, Line 2)			409,670	374,271	373,531
12. Total operating income (Page 4, Line 3)	1,159,474	2,230,526	20,624,893	24,443,021	30,872,982
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	(2,343,460)	(4,882,009)	(15,591,597)	(6,408,262)	(3,733,734)
14. Net investment gain or (loss) (Line 11)	449,929	868,164	810,628	849,955	1,086,682
15. Total other income (Line 12)	1,253,103	552,353			
16. Federal and foreign income taxes incurred (Line 14)	(339,411)		(44,770)	(1,409,763)	(899,443)
17. Net income (Line 15)	(301,017)	(3,461,492)	(14,736,199)	(4,148,544)	(1,747,609)
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	57	400	30,425	65,415	120,421
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	12,112,001	12,989,671	15,599,671	23,747,153	23,005,992
20. Known claims reserve (Page 3, Line 1)	15,234,759	15,225,818	13,433,175	6,318,121	4,591,602
21. Statutory premium reserve (Page 3, Line 2)	7,891,834	8,862,498	9,939,913	10,272,052	10,466,310
22. Total liabilities (Page 3, Line 23)	37,558,699	43,439,654	40,052,876	16,966,982	15,928,729
23. Capital paid up (Page 3, Lines 25 + 26)	1,001,123	1,001,123	1,001,123	1,001,123	1,001,123
24. Surplus as regards policyholders (Page 3, Line 32)	(25,446,699)	(30,449,983)	(24,453,204)	6,780,171	7,077,263
<b>Cash Flow (Page 5)</b>					
25. Net cash from operations (Line 11)	(1,304,448)	(1,983,881)	(5,648,346)	(4,126,782)	(3,494,593)
<b>Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3)</b> (Item divided by Page 2, Line 12, Col. 3) x 100.0					
26. Bonds (Line 1)	90.0	89.0	90.5	74.9	84.2
27. Stocks (Lines 2.1 & 2.2)			1.4		
28. Mortgage loans on real estate (Line 3.1 and 3.2)					
29. Real estate (Lines 4.1, 4.2 & 4.3)			0.9	0.8	0.8
30. Cash, cash equivalents and short-term investments (Line 5)	10.0	11.0	7.1	24.3	14.9
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					
33. Other invested assets (Line 8)					X X X
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)					X X X
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
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
38. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43					
45. Total investment in parent included in Lines 38 to 43 above					
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Line 32, Col. 1 x 100.0)					

**FIVE – YEAR HISTORICAL DATA**

(Continued)

	1	2	3	4	5
	2013	2012	2011	2010	2009
<b>Capital and Surplus Accounts (Page 4)</b>					
47. Net unrealized capital gains or (losses) (Line 18)	(5,705)	15,229	(27,620)		(296,165)
48. Change in nonadmitted assets (Line 21)	355,449	(629,503)	(7,507,182)	(100,873)	1,762,570
49. Dividends to stockholders (Line 28)					(355,380)
50. Change in surplus as regards policyholders for the year (Line 31)	4,992,283	(5,946,972)	(31,283,183)	(297,092)	(925,623)
<b>Losses Paid and Incurred (Part 2A)</b>					
51. Net payments (Line 5, Col. 4)	(233,668)	222,336	5,976,084	4,524,156	4,872,114
52. Losses and allocated LAE incurred (Line 8, Col. 4)	(224,726)	2,014,978	13,091,138	6,250,675	3,851,622
53. Unallocated LAE incurred (Line 9, Col. 4)					
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	(224,726)	2,014,978	13,091,138	6,250,675	3,851,622
<b>Operating Expenses to Total Operating Income (Part 3)(%)</b> (Line item divided by Page 4, Line 3 x 100.0)					
55. Personnel costs (Part 3, Line 1.5, Col. 4)	25.4	32.5	17.8	18.6	15.7
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	12.0	37.8	71.3	70.0	72.4
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	284.1	158.2	20.5	12.1	11.6
58. Total (Lines 55 to 57)	321.5	228.5	109.6	100.6	99.6
<b>Operating Percentages (Page 4)</b> (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	(19.4)	90.3	63.5	25.6	12.5
60. Operating expenses incurred (Line 5)	321.5	228.5	109.6	100.6	99.6
61. Aggregate write-ins for other operating deductions (Line 6)			2.5		
62. Total operating deductions (Line 7)	302.1	318.9	175.6	126.2	112.1
63. Net operating gain or (loss) (Line 8)	(202.1)	(218.9)	(75.6)	(26.2)	(12.1)
<b>Other Percentages</b> (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)	(119.3)	175.9	67.0	26.8	12.9
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	1979.5	445.0	115.8	105.6	103.0

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:

THE ENTITY IS NOT A PARTY TO A MERGER.



50792201345001100

EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2013

NAIC Group Code	4711	1	2	3	4	5	6	7	8	9	10	11
		Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
Type of Business												
1.	Experience for Policies Having Type of Rate Code: R											
1.01	Residential Policies Issued Directly											
1.02	Non-residential Policies Issued Directly											
1.03	Subtotal Policies Issued Directly	15	7,954			5,988						
1.04	Residential Policies Issued by Non-Affiliated Agents											
1.05	Non-residential Policies Issued by Non-Affiliated Agents	15	7,954			5,988						
1.06	Subtotal Policies Issued by Non-Affiliated Agents											
1.07	Residential Policies Issued by Affiliated Agents											
1.08	Non-residential Policies Issued by Affiliated Agents											
1.09	Subtotal Policies Issued by Affiliated Agents											
1.10	All Other	XXX	XXX	XXX								
1.11	Subtotal for Type of Rate Code	15	7,954			5,988						
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly											
2.02	Non-residential Policies Issued Directly											
2.03	Subtotal Policies Issued Directly											
2.04	Residential Policies Issued by Non-Affiliated Agents											
2.05	Non-residential Policies Issued by Non-Affiliated Agents											
2.06	Subtotal Policies Issued by Non-Affiliated Agents											
2.07	Residential Policies Issued by Affiliated Agents											
2.08	Non-residential Policies Issued by Affiliated Agents											
2.09	Subtotal Policies Issued by Affiliated Agents											
2.10	All Other	XXX	XXX	XXX								
2.11	Subtotal for Type of Rate Code	XXX	XXX	XXX								
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly											
3.02	Non-residential Policies Issued Directly											
3.03	Subtotal Policies Issued Directly											
3.04	Residential Policies Issued by Non-Affiliated Agents											
3.05	Non-residential Policies Issued by Non-Affiliated Agents											
3.06	Subtotal Policies Issued by Non-Affiliated Agents											
3.07	Residential Policies Issued by Affiliated Agents											
3.08	Non-residential Policies Issued by Affiliated Agents											
3.09	Subtotal Policies Issued by Affiliated Agents											
3.10	All Other	XXX	XXX	XXX								
3.11	Subtotal for Type of Rate Code	XXX	XXX	XXX								
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly											
4.02	Non-residential Policies Issued Directly											
4.03	Subtotal Policies Issued Directly	15	7,954			5,988						
4.04	Residential Policies Issued by Non-Affiliated Agents											
4.05	Non-residential Policies Issued by Non-Affiliated Agents	15	7,954			5,988						
4.06	Subtotal Policies Issued by Non-Affiliated Agents											
4.07	Residential Policies Issued by Affiliated Agents											
4.08	Non-residential Policies Issued by Affiliated Agents											
4.09	Subtotal Policies Issued by Affiliated Agents											
4.10	All Other											
4.11	Subtotal for Type of Rate Codes Combined	15	7,954			5,988						
5.	Aggregate Write-in for Line 05											
6.	Total	15	7,954			5,988						
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES											
0503.	LICENSES AND TAXES											
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											



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**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2013

NAIC Company Code 59792

NAIC Group Code 4711

	1	2	3	4	5	6	7	8	9	10	11
Type of Business	Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Related by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: R</b>											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents		XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX										
1.11 Subtotal for Type of Rate Code											
<b>2. Experience for Policies Having Type of Rate Code:</b>											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code											
<b>3. Experience for Policies Having Type of Rate Code:</b>											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code											
<b>4. Experience for All Types of Rate Codes Combined</b>											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Subtotal for Type of Rate Codes Combined											
5. Aggregate Write-in for Line 06						3,533	17,351	1,229	1,229	1,229	101,457
6. Total						3,533	17,351	1,229	1,229	1,229	101,457
<b>DETAILS OF WRITE-INS</b>											
0501. INSURANCE DEPARTMENT MAINTENANCE FEES											
0502. PREMIUM TAXES						3,533					
0503. LICENSES AND TAXES											
0599. Summary of remaining write-ins for Line 06 from overflow page											
0599. Totals (Lines 0501 through 0503 plus 0599) [Line 05 above]						3,533					





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**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

Type of Business		1	2	3	4	5	6	7	8	9	10	11
Type of Business		Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$900,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: RSX</b>												
1.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents	1		180		153	XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued by Non-Affiliated Agents	1		180		153	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued by Affiliated Agents	XXX	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code	1		180		153	XXX	XXX	XXX	XXX	XXX	XXX
<b>2. Experience for Policies Having Type of Rate Code:</b>												
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code	XXX	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
<b>3. Experience for Policies Having Type of Rate Code:</b>												
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code	XXX	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
<b>4. Experience for All Types of Rate Codes Combined</b>												
4.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents	1		180		153	XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued by Non-Affiliated Agents	1		180		153	XXX	XXX	XXX	XXX	XXX	XXX
4.07	Residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.10	All Other	1		180		153	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined	1		180		153	XXX	XXX	XXX	XXX	XXX	XXX
5.	Aggregate Written for Line 05			180		153	1,057	30,486	(147,199)	6,091	(298,666)	298,061
6.	Total	1		180		153	1,057	30,486	(147,199)	6,091	(298,666)	298,061
<b>DETAILS OF WRITE-INS</b>												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES						1,057					
0503.	LICENSES AND TAXES											
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						1,057					



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**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

1		2	3	4	5	6	7	8	9	10	11
Number of Policies Issued During The Year		Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
Type of Business											
1.	Experience for Policies Having Type of Rate Code: R										
1.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents	3	2,253		1,710	XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued by Non-Affiliated Agents	3	2,253		1,710	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code	3	2,253		1,710	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:										
2.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:										
3.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined										
4.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents	3	2,253		1,710	XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued by Non-Affiliated Agents	3	2,253		1,710	XXX	XXX	XXX	XXX	XXX	XXX
4.07	Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
4.10	All Other	3	2,253		1,710	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined	3	2,253		1,710	XXX	XXX	XXX	XXX	XXX	XXX
5.	Aggregate Write-in for Line 05					325	4,887			(2,050)	507,440
6.	Total	3	2,253		1,710	325	4,887			(2,050)	507,440
<b>DETAILS OF WRITE-INS</b>											
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES										
0502.	PREMIUM TAXES					324					
0503.	LICENSES AND TAXES										
0598.	Summary of remaining write-ins for Line 05 from overflow page										
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)					325					



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**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

1	2	3	4	5	6	7	8	9	10	11
Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: RX</b>										
1.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents	1		4,103	XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued by Non-Affiliated Agents	1		4,103	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued by Affiliated Agents			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other				XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code	1		4,103	XXX	XXX	XXX	XXX	XXX	XXX
<b>2. Experience for Policies Having Type of Rate Code:</b>										
2.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code			XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>3. Experience for Policies Having Type of Rate Code:</b>										
3.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code			XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>4. Experience for All Types of Rate Codes Combined</b>										
4.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents	1		4,103	XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued by Non-Affiliated Agents	1		4,103	XXX	XXX	XXX	XXX	XXX	XXX
4.07	Residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX
4.10	All Other				XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined	1		4,103	XXX	XXX	XXX	XXX	XXX	XXX
5.	Aggregate Write-in for Line 05				2,669	2,669	(10,500)	901	1,662	2,323,935
6.	Total	1		4,103	2,669	2,669	(10,500)	901	1,662	2,378,761
<b>DETAILS OF WRITE-INS</b>										
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES				1					
0502.	PREMIUM TAXES				2,668					
0503.	LICENSES AND TAXES									
0598.	Summary of remaining write-ins for Line 05 from overflow page									
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)				2,669					



5079220134501100

**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

	1	2	3	4	5	6	7	8	9	10	11
Type of Business	Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code: R											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued by Non-Affiliated Agents	56	11	32,747		21,771	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued by Non-Affiliated Agents	56	11	32,747		21,771	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued by Non-Affiliated Agents											
1.07 Residential Policies Issued by Affiliated Agents											
1.08 Non-residential Policies Issued by Affiliated Agents											
1.09 Subtotal Policies Issued by Affiliated Agents	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other											
1.11 Subtotal for Type of Rate Code	56	11	32,747		21,771	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents											
2.05 Non-residential Policies Issued by Non-Affiliated Agents											
2.06 Subtotal Policies Issued by Non-Affiliated Agents											
2.07 Residential Policies Issued by Affiliated Agents											
2.08 Non-residential Policies Issued by Affiliated Agents											
2.09 Subtotal Policies Issued by Affiliated Agents											
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents											
3.05 Non-residential Policies Issued by Non-Affiliated Agents											
3.06 Subtotal Policies Issued by Non-Affiliated Agents											
3.07 Residential Policies Issued by Affiliated Agents											
3.08 Non-residential Policies Issued by Affiliated Agents											
3.09 Subtotal Policies Issued by Affiliated Agents											
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents	56	11	32,747		21,771	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued by Non-Affiliated Agents	56	11	32,747		21,771	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued by Non-Affiliated Agents											
4.07 Residential Policies Issued by Affiliated Agents											
4.08 Non-residential Policies Issued by Affiliated Agents											
4.09 Subtotal Policies Issued by Affiliated Agents											
4.10 All Other											
4.11 Subtotal for Type of Rate Codes Combined	56	11	32,747		21,771	4,169	63,354	(650)	(1,845)	2,272	713,280
5. Aggregate Write-in for Line 05											
6. Total	56	11	32,747		21,771	4,169	63,354	(650)	(1,845)	2,272	713,280
<b>DETAILS OF WRITE-INS</b>											
0501. INSURANCE DEPARTMENT MAINTENANCE FEES											
0502. PREMIUM TAXES											
0503. LICENSES AND TAXES											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						4,169					



50792201345019100

**EXHIBIT OF PREMIUMS AND LOSSES**  
DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2013

NAIC Group Code 4711 NAIC Company Code 50792

	1	2	3	4	5	6	7	8	9	10	11
Type of Business	Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: R</b>											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued by Non-Affiliated Agents											
1.05 Non-residential Policies Issued by Non-Affiliated Agents											
1.06 Subtotal Policies Issued by Non-Affiliated Agents											
1.07 Residential Policies Issued by Affiliated Agents											
1.08 Non-residential Policies Issued by Affiliated Agents											
1.09 Subtotal Policies Issued by Affiliated Agents											
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code											
<b>2. Experience for Policies Having Type of Rate Code:</b>											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents											
2.05 Non-residential Policies Issued by Non-Affiliated Agents											
2.06 Subtotal Policies Issued by Non-Affiliated Agents											
2.07 Residential Policies Issued by Affiliated Agents											
2.08 Non-residential Policies Issued by Affiliated Agents											
2.09 Subtotal Policies Issued by Affiliated Agents											
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code											
<b>3. Experience for Policies Having Type of Rate Code:</b>											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents											
3.05 Non-residential Policies Issued by Non-Affiliated Agents											
3.06 Subtotal Policies Issued by Non-Affiliated Agents											
3.07 Residential Policies Issued by Affiliated Agents											
3.08 Non-residential Policies Issued by Affiliated Agents											
3.09 Subtotal Policies Issued by Affiliated Agents											
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code											
<b>4. Experience for All Types of Rate Codes Combined</b>											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents											
4.05 Non-residential Policies Issued by Non-Affiliated Agents											
4.06 Subtotal Policies Issued by Non-Affiliated Agents											
4.07 Residential Policies Issued by Affiliated Agents											
4.08 Non-residential Policies Issued by Affiliated Agents											
4.09 Subtotal Policies Issued by Affiliated Agents											
4.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Subtotal for Type of Rate Codes Combined											
5. Aggregate Write-in for Line 05											
6. Total							211				
<b>DETAILS OF WRITE-INS</b>											
0501. INSURANCE DEPARTMENT MAINTENANCE FEES											
0502. PREMIUM TAXES											
0503. LICENSES AND TAXES											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											



50792201345021100

**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2013

NAIC Company Code 59792

NAIC Group Code 4711

1	2	3	4	5	6	7	8	9	10	11
Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Relained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experiences for Policies Having Type of Rate Code: R</b>										
1.01 Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued by Non-Affiliated Agents	21	11,431		8,342						
1.05 Non-residential Policies Issued by Non-Affiliated Agents										
1.06 Subtotal Policies Issued by Non-Affiliated Agents	21	11,431		8,342						
1.07 Residential Policies Issued by Affiliated Agents										
1.08 Non-residential Policies Issued by Affiliated Agents										
1.09 Subtotal Policies Issued by Affiliated Agents										
1.10 All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	21	11,431		8,342						
<b>2. Experiences for Policies Having Type of Rate Code:</b>										
2.01 Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents										
2.05 Non-residential Policies Issued by Non-Affiliated Agents										
2.06 Subtotal Policies Issued by Non-Affiliated Agents										
2.07 Residential Policies Issued by Affiliated Agents										
2.08 Non-residential Policies Issued by Affiliated Agents										
2.09 Subtotal Policies Issued by Affiliated Agents										
2.10 All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>3. Experiences for Policies Having Type of Rate Code:</b>										
3.01 Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents										
3.05 Non-residential Policies Issued by Non-Affiliated Agents										
3.06 Subtotal Policies Issued by Non-Affiliated Agents										
3.07 Residential Policies Issued by Affiliated Agents										
3.08 Non-residential Policies Issued by Affiliated Agents										
3.09 Subtotal Policies Issued by Affiliated Agents										
3.10 All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>4. Experiences for All Types of Rate Codes Combined</b>										
4.01 Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents	21	11,431		8,342						
4.05 Non-residential Policies Issued by Non-Affiliated Agents										
4.06 Subtotal Policies Issued by Non-Affiliated Agents	21	11,431		8,342						
4.07 Residential Policies Issued by Affiliated Agents										
4.08 Non-residential Policies Issued by Affiliated Agents										
4.09 Subtotal Policies Issued by Affiliated Agents										
4.10 All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Subtotal for Type of Rate Codes Combined	21	11,431		8,342						
5. Aggregate Write-in for Line 05					2,087					
6. Total	21	11,431		8,342	2,087					
<b>DETAILS OF WRITE-INS</b>										
0501. INSURANCE DEPARTMENT MAINTENANCE FEES										
0502. PREMIUM TAXES					3					
0503. LICENSES AND TAXES					2,084					
0598. Summary of remaining write-ins for Line 05 from overflow page										
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)					2,087					



50792201345025100

**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

1	2	3	4	5	6	7	8	9	10	11
Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code R</b>										
1.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents									
1.05	Non-residential Policies Issued by Non-Affiliated Agents									
1.06	Subtotal Policies Issued By Non-Affiliated Agents									
1.07	Residential Policies Issued By Affiliated Agents									
1.08	Non-residential Policies Issued By Affiliated Agents									
1.09	Subtotal Policies Issued By Affiliated Agents									
1.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code									
<b>2. Experience for Policies Having Type of Rate Code:</b>										
2.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents									
2.05	Non-residential Policies Issued by Non-Affiliated Agents									
2.06	Subtotal Policies Issued By Non-Affiliated Agents									
2.07	Residential Policies Issued By Affiliated Agents									
2.08	Non-residential Policies Issued By Affiliated Agents									
2.09	Subtotal Policies Issued By Affiliated Agents									
2.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code									
<b>3. Experience for Policies Having Type of Rate Code:</b>										
3.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents									
3.05	Non-residential Policies Issued by Non-Affiliated Agents									
3.06	Subtotal Policies Issued By Non-Affiliated Agents									
3.07	Residential Policies Issued By Affiliated Agents									
3.08	Non-residential Policies Issued By Affiliated Agents									
3.09	Subtotal Policies Issued By Affiliated Agents									
3.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code									
<b>4. Experience for All Types of Rate Codes Combined</b>										
4.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents									
4.05	Non-residential Policies Issued by Non-Affiliated Agents									
4.06	Subtotal Policies Issued By Non-Affiliated Agents					4,799				24,539
4.07	Residential Policies Issued By Affiliated Agents									
4.08	Non-residential Policies Issued By Affiliated Agents									
4.09	Subtotal Policies Issued By Affiliated Agents									
4.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined					4,799				24,539
5.	Aggregate Write-in for Line 05				3,853					
6.	Total				3,853	4,799				24,539
<b>DETAILS OF WRITE-INS</b>										
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES									
0502.	PREMIUM TAXES				3,853					
0503.	LICENSES AND TAXES									
0598.	Summary of remaining write-ins for Line 05 from overflow page									
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)				3,853					



50792201345029100

**EXHIBIT OF PREMIUMS AND LOSSES**  
DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2013

NATC Company Code 50792

NATC Group Code 4711

1	2	3	4	5	6	7	8	9	10	11
Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$100,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code, RSX</b>										
1.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents									
1.05	Non-residential Policies Issued by Non-Affiliated Agents									
1.06	Subtotal Policies Issued by Non-Affiliated Agents									
1.07	Residential Policies Issued by Affiliated Agents									
1.08	Non-residential Policies Issued by Affiliated Agents									
1.09	Subtotal Policies Issued by Affiliated Agents									
1.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code									
<b>2. Experience for Policies Having Type of Rate Code:</b>										
2.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents									
2.05	Non-residential Policies Issued by Non-Affiliated Agents									
2.06	Subtotal Policies Issued by Non-Affiliated Agents									
2.07	Residential Policies Issued by Affiliated Agents									
2.08	Non-residential Policies Issued by Affiliated Agents									
2.09	Subtotal Policies Issued by Affiliated Agents									
2.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code									
<b>3. Experience for Policies Having Type of Rate Code:</b>										
3.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents									
3.05	Non-residential Policies Issued by Non-Affiliated Agents									
3.06	Subtotal Policies Issued by Non-Affiliated Agents									
3.07	Residential Policies Issued by Affiliated Agents									
3.08	Non-residential Policies Issued by Affiliated Agents									
3.09	Subtotal Policies Issued by Affiliated Agents									
3.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code									
<b>4. Experience for All Types of Rate Codes Combined</b>										
4.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents									
4.05	Non-residential Policies Issued by Non-Affiliated Agents									
4.06	Subtotal Policies Issued by Non-Affiliated Agents									
4.07	Residential Policies Issued by Affiliated Agents									
4.08	Non-residential Policies Issued by Affiliated Agents									
4.09	Subtotal Policies Issued by Affiliated Agents									
4.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined									
5.	Aggregate Write-In for Line 05							494		163,553
6.	Total							494		163,553
<b>DETAILS OF WRITE-INS</b>										
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES									
0502.	PREMIUM TAXES									
0503.	LICENSES AND TAXES									
0598	Summary of remaining write-ins for Line 05 from overflow page									
0599.	Totals (Lines 0501 through 0505 plus 0598) (Line 05 above)									





50792201345031100

EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR 2013

NAIC Group Code 4711

NAIC Company Code 50792

	1	2	3	4	5	6	7	8	9	10	11
Type of Business	Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Capped)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code: R											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued by Non-Affiliated Agents	35	6	20,658	500	16,625	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents	35	6	20,658	500	16,625	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other						XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	35	6	20,658	500	16,625	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents	35	6	20,658	500	16,625	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued By Non-Affiliated Agents	35	6	20,658	500	16,625	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11 Subtotal for Type of Rate Codes Combined	35	6	20,658	500	16,625	XXX	XXX	XXX	XXX	XXX	XXX
5. Aggregate Write-in for Line 05						4,458					
6. Total	35	6	20,658	500	16,625	4,458	20,086				
DETAILS OF WRITE-INS											
0501. INSURANCE DEPARTMENT MAINTENANCE FEES											
0502. PREMIUM TAXES											
0503. LICENSES AND TAXES											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											4,458

**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2013

NAIC Group Code 4711 NAIC Company Code 50792

	1	2	3	4	5	6	7	8	9	10	11
Type of Business	Number of Policies Issued During The Year	Direct Insurance Written in Millions (\$000,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code: R											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly	49				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued by Non-Affiliated Agents		7	11,962		6,461	6,461	6,461	6,461	6,461	6,461	6,461
1.05 Non-residential Policies Issued by Non-Affiliated Agents		7	11,962		6,461	6,461	6,461	6,461	6,461	6,461	6,461
1.06 Subtotal Policies Issued by Non-Affiliated Agents	49				6,461	6,461	6,461	6,461	6,461	6,461	6,461
1.07 Residential Policies Issued by Affiliated Agents											
1.08 Non-residential Policies Issued by Affiliated Agents											
1.09 Subtotal Policies Issued by Affiliated Agents	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other											
1.11 Subtotal for Type of Rate Code	49		11,962		6,461	6,461	6,461	6,461	6,461	6,461	6,461
2. Experience for Policies Having Type of Rate Code:											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents	49		11,962		6,461	6,461	6,461	6,461	6,461	6,461	6,461
4.05 Non-residential Policies Issued by Non-Affiliated Agents	49		11,962		6,461	6,461	6,461	6,461	6,461	6,461	6,461
4.06 Subtotal Policies Issued by Non-Affiliated Agents	98		23,924		12,922	12,922	12,922	12,922	12,922	12,922	12,922
4.07 Residential Policies Issued by Affiliated Agents											
4.08 Non-residential Policies Issued by Affiliated Agents											
4.09 Subtotal Policies Issued by Affiliated Agents											
4.10 All Other											
4.11 Subtotal for Type of Rate Codes Combined	49		11,962		6,461	6,461	6,461	6,461	6,461	6,461	6,461
5. Aggregate Write-in for Line 05											
6. Total	49		11,962		6,461	6,461	6,461	6,461	6,461	6,461	6,461
DETAILS OF WRITE-INS											
0501. INSURANCE DEPARTMENT MAINTENANCE FEES											
0502. PREMIUM TAXES											
0503. LICENSES AND TAXES											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											



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**EXHIBIT OF PREMIUMS AND LOSSES**  
DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

	1	2	3	4	5	6	7	8	9	10	11
Type of Business	Number of Policies Issued During The Year	Direct Amount of Insurance Written In Millions (\$900,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes, Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code RSX</b>											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued by Non-Affiliated Agents	2		1,900		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued by Non-Affiliated Agents	2		1,900		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued by Affiliated Agents	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	2	XXX	1,900		XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>2. Experience for Policies Having Type of Rate Code:</b>											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>3. Experience for Policies Having Type of Rate Code:</b>											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>4. Experience for All Types of Rate Codes Combined</b>											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents	2		1,900		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.05 Non-residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.06 Subtotal Policies Issued by Non-Affiliated Agents	2		1,900		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.07 Residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.08 Non-residential Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.09 Subtotal Policies Issued by Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.10 All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11 Subtotal for Type of Rate Codes Combined	2	XXX	1,900		XXX	XXX	XXX	XXX	XXX	XXX	XXX
5. Aggregate Write-in for Line 05						3,270	28,452	(1,000)		5,900	287,011
6. Total	2		1,900			3,270	28,452	(1,000)		5,900	274,704
<b>DETAILS OF WRITE-INS</b>											
0501. INSURANCE DEPARTMENT MAINTENANCE FEES											
0502. PREMIUM TAXES											
0503. LICENSES AND TAXES											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Lines 0501 through 0503 plus 0598) [Line 05 above]						3,270	28,452	(1,000)		5,900	274,704



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**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2013

NAIC Group Code 4711

NAIC Company Code 50792

1	2	3	4	5	6	7	8	9	10	11
Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: RSXCE</b>										
1.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents									
1.05	Non-residential Policies Issued by Non-Affiliated Agents									
1.06	Subtotal Policies Issued by Non-Affiliated Agents									
1.07	Residential Policies Issued by Affiliated Agents									
1.08	Non-residential Policies Issued by Affiliated Agents									
1.09	Subtotal Policies Issued by Affiliated Agents									
1.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code									
<b>2. Experience for Policies Having Type of Rate Code:</b>										
2.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents									
2.05	Non-residential Policies Issued by Non-Affiliated Agents									
2.06	Subtotal Policies Issued by Non-Affiliated Agents									
2.07	Residential Policies Issued by Affiliated Agents									
2.08	Non-residential Policies Issued by Affiliated Agents									
2.09	Subtotal Policies Issued by Affiliated Agents									
2.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code									
<b>3. Experience for Policies Having Type of Rate Code:</b>										
3.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents									
3.05	Non-residential Policies Issued by Non-Affiliated Agents									
3.06	Subtotal Policies Issued by Non-Affiliated Agents									
3.07	Residential Policies Issued by Affiliated Agents									
3.08	Non-residential Policies Issued by Affiliated Agents									
3.09	Subtotal Policies Issued by Affiliated Agents									
3.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code									
<b>4. Experience for All Types of Rate Codes Combined</b>										
4.01	Residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents									
4.05	Non-residential Policies Issued by Non-Affiliated Agents									
4.06	Subtotal Policies Issued by Non-Affiliated Agents									
4.07	Residential Policies Issued by Affiliated Agents									
4.08	Non-residential Policies Issued by Affiliated Agents									
4.09	Subtotal Policies Issued by Affiliated Agents									
4.10	All Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined									
5.	Aggregate Write-in for Line 05				3,571					
6.	Total				3,571		5,816		5,000	5,000
<b>DETAILS OF WRITE-INS</b>										
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES									
0502.	PREMIUM TAXES				3,571					
0503.	LICENSES AND TAXES									
0598.	Summary of remaining write-ins for Line 05 from overflow page									
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)				3,571					



50792201345041100

EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

	1	2	3	4	5	6	7	8	9	10	11
	Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Received by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1. Experience for Policies Having Type of Rate Code: R											
1.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly		417		250	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents		417		250	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents		XXX			XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code		417		250	XXX	XXX	XXX	XXX	XXX	XXX
2. Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code		XXX			XXX	XXX	XXX	XXX	XXX	XXX
3. Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code		XXX			XXX	XXX	XXX	XXX	XXX	XXX
4. Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued By Non-Affiliated Agents		417			XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents		417			XXX	17,438	XXX	XXX	XXX	31,400
4.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
4.10	All Other	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined		417		250	XXX	17,438	XXX	XXX	XXX	31,400
5	Aggregate Write-in for Line 05					3,216					
6	Total		417		250	3,216	17,438				31,400
DETAILS OF WRITE-INS											
0501	INSURANCE DEPARTMENT MAINTENANCE FEES										
0502	PREMIUM TAXES										
0503	LICENSES AND TAXES					3,216					
0598	Summary of remaining write-ins for Line 05 from overflow page										
0599	Totals (Lines 0501 through 0598) (Line 05 above)					3,216					



50792201345043100

**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

	1	2	3	4	5	6	7	8	9	10	11
	Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: RSX</b>											
1.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents	2	400		282		XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued by Non-Affiliated Agents	2	400		282		XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued by Affiliated Agents				XXX		XXX	XXX	XXX	XXX	XXX
1.10	All Other						XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code	2	400		282		XXX	XXX	XXX	XXX	XXX
<b>2. Experience for Policies Having Type of Rate Code:</b>											
2.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
2.10	All Other				XXX		XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code				XXX		XXX	XXX	XXX	XXX	XXX
<b>3. Experience for Policies Having Type of Rate Code:</b>											
3.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
3.10	All Other				XXX		XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code				XXX		XXX	XXX	XXX	XXX	XXX
<b>4. Experience for All Types of Rate Codes Combined</b>											
4.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents	2	400		282		XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued by Non-Affiliated Agents	2	400		282		XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX
4.07	Residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued by Affiliated Agents						XXX	XXX	XXX	XXX	XXX
4.10	All Other						XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined	2	400		282		XXX	XXX	XXX	XXX	XXX
5.	Aggregate Write-in for Line 05										
6.	Total	2	400		282		153,728	92,759	1,660	92,759	605,081
<b>DETAILS OF WRITE-INS</b>											
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES										
0502.	PREMIUM TAXES										
0503.	LICENSES AND TAXES										
0598.	Summary of remaining write-ins for Line 05 from overflow page										
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)										



50792201345044100

**EXHIBIT OF PREMIUMS AND LOSSES**  
DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

	1	2	3	4	5	6	7	8	9	10	11
Type of Business	Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: RSXC</b>											
1.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly			860		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued by Non-Affiliated Agents	1										
1.05 Non-residential Policies Issued by Non-Affiliated Agents			860								
1.06 Subtotal Policies Issued by Non-Affiliated Agents	1		860								
1.07 Residential Policies Issued by Affiliated Agents											
1.08 Non-residential Policies Issued by Affiliated Agents											
1.09 Subtotal Policies Issued by Affiliated Agents											
1.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	1		860								
<b>2. Experience for Policies Having Type of Rate Code:</b>											
2.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents											
2.05 Non-residential Policies Issued by Non-Affiliated Agents											
2.06 Subtotal Policies Issued by Non-Affiliated Agents											
2.07 Residential Policies Issued by Affiliated Agents											
2.08 Non-residential Policies Issued by Affiliated Agents											
2.09 Subtotal Policies Issued by Affiliated Agents											
2.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>3. Experience for Policies Having Type of Rate Code:</b>											
3.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents											
3.05 Non-residential Policies Issued by Non-Affiliated Agents											
3.06 Subtotal Policies Issued by Non-Affiliated Agents											
3.07 Residential Policies Issued by Affiliated Agents											
3.08 Non-residential Policies Issued by Affiliated Agents											
3.09 Subtotal Policies Issued by Affiliated Agents											
3.10 All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>4. Experience for All Types of Rate Codes Combined</b>											
4.01 Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents	1		860								
4.05 Non-residential Policies Issued by Non-Affiliated Agents			860								
4.06 Subtotal Policies Issued by Non-Affiliated Agents	1		860								
4.07 Residential Policies Issued by Affiliated Agents							53,594	(40,000)	2,830	(527,407)	8,631,551
4.08 Non-residential Policies Issued by Affiliated Agents											
4.09 Subtotal Policies Issued by Affiliated Agents											
4.10 All Other											
4.11 Subtotal for Type of Rate Codes Combined	1		860				53,594	(40,000)	2,830	(527,407)	8,631,551
5. Aggregate Write-in for Line 05						3,586					
6. Total	1		860			3,586	53,594	(40,000)	2,830	(527,407)	8,631,551
<b>DETAILS OF WRITE-INS</b>											
0501. INSURANCE DEPARTMENT MAINTENANCE FEES											
0502. PREMIUM TAXES						3,586					
0503. LICENSES AND TAXES											
0598. Summary of remaining write-ins for Line 05 from overflow page											
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											



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EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2013

NAIC Company Code 50792

NAIC Group Code 4711

		1	2	3	4	5	6	7	8	9	10	11
		Number of Policies Issued During The Year	Direct Insurance Written in Millions (\$100,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Adjustment Expenses Paid	Direct Losses and Adjusted Loss Expenses Incurred	Direct Known Claim Reserve
Type of Business												
1. Experience for Policies Having Type of Rate Code: R												
1.01	Residential Policies Issued Directly	2										
1.02	Non-residential Policies Issued Directly	2										
1.03	Subtotal Policies Issued Directly											
1.04	Residential Policies Issued By Non-Affiliated Agents	153	97,115			77,108						
1.05	Non-residential Policies Issued By Non-Affiliated Agents											
1.06	Subtotal Policies Issued By Non-Affiliated Agents	153	97,115			77,108						
1.07	Residential Policies Issued By Affiliated Agents	1										
1.08	Non-residential Policies Issued By Affiliated Agents	1										
1.09	Subtotal Policies Issued By Affiliated Agents											
1.10	All Other	XXX	XXX	XXX		XXX						
1.11	Subtotal for Type of Rate Code	156	97,115			77,108						
2. Experience for Policies Having Type of Rate Code:												
2.01	Residential Policies Issued Directly											
2.02	Non-residential Policies Issued Directly											
2.03	Subtotal Policies Issued Directly											
2.04	Residential Policies Issued By Non-Affiliated Agents											
2.05	Non-residential Policies Issued By Non-Affiliated Agents											
2.06	Subtotal Policies Issued By Non-Affiliated Agents											
2.07	Residential Policies Issued By Affiliated Agents											
2.08	Non-residential Policies Issued By Affiliated Agents											
2.09	Subtotal Policies Issued By Affiliated Agents											
2.10	All Other	XXX	XXX	XXX		XXX						
2.11	Subtotal for Type of Rate Code											
3. Experience for Policies Having Type of Rate Code:												
3.01	Residential Policies Issued Directly											
3.02	Non-residential Policies Issued Directly											
3.03	Subtotal Policies Issued Directly											
3.04	Residential Policies Issued By Non-Affiliated Agents											
3.05	Non-residential Policies Issued By Non-Affiliated Agents											
3.06	Subtotal Policies Issued By Non-Affiliated Agents											
3.07	Residential Policies Issued By Affiliated Agents											
3.08	Non-residential Policies Issued By Affiliated Agents											
3.09	Subtotal Policies Issued By Affiliated Agents											
3.10	All Other	XXX	XXX	XXX		XXX						
3.11	Subtotal for Type of Rate Code											
4. Experience for All Types of Rate Codes Combined												
4.01	Residential Policies Issued Directly	2										
4.02	Non-residential Policies Issued Directly	2										
4.03	Subtotal Policies Issued Directly							79,597		45		12,061
4.04	Residential Policies Issued By Non-Affiliated Agents	153	97,115			77,108						
4.05	Non-residential Policies Issued By Non-Affiliated Agents											
4.06	Subtotal Policies Issued By Non-Affiliated Agents	153	97,115			77,108		417,493	(43,300)	2,024	35,906	507,916
4.07	Residential Policies Issued By Affiliated Agents	1										
4.08	Non-residential Policies Issued By Affiliated Agents	1										
4.09	Subtotal Policies Issued By Affiliated Agents							30,947			(5,000)	26,458
4.10	All Other	156				77,108						
4.11	Subtotal for Type of Rate Codes Combined					77,108		528,037	(43,300)	2,069	31,906	547,235
5.	Aggregate Write-In for Line 05											
6.	Total	156	97,115			77,108		528,037	(43,300)	2,069	31,906	547,235
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES											
0503.	LICENSES AND TAXES											
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											





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**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2013

NAIC Group Code 4711 NAIC Company Code 50792

	1	2	3	4	5	6	7	8	9	10	11
	Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Relained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: R</b>											
1.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code				XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>2. Experience for Policies Having Type of Rate Code:</b>											
2.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code				XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>3. Experience for Policies Having Type of Rate Code:</b>											
3.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code				XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>4. Experience for All Types of Rate Codes Combined</b>											
4.01	Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued by Non-Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.07	Residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued by Affiliated Agents				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.10	All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined				XXX	XXX	XXX	XXX	XXX	XXX	XXX
5.	Aggregate Write-in for Line 05				2,414	2,414	4,178	4,178	4,178	4,178	6,706
6.	Total				2,414	2,414	4,178	4,178	4,178	4,178	6,706
<b>DETAILS OF WRITE-INS</b>											
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES										
0502.	PREMIUM TAXES										
0503.	LICENSES AND TAXES					2,414					
0598.	Summary of remaining write-ins for Line 05 from overflow page										
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)					2,414					



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**EXHIBIT OF PREMIUMS AND LOSSES**  
DIRECT BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2013

NAIC Group Code 4711 NAIC Company Code 50792

1	2	3	4	5	6	7	8	9	10	11
Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$500,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Direct Premiums Earned	Direct Losses Paid	Direct Allocated Adjustment Expenses Paid	Direct Losses and Allocated Adjustment Expenses Incurred	Direct Known Claim Reserve
<b>1. Experience for Policies Having Type of Rate Code: R</b>										
1.01 Residential Policies Issued Directly	2			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02 Non-residential Policies Issued Directly	2			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03 Subtotal Policies Issued Directly		184,537	500	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04 Residential Policies Issued By Non-Affiliated Agents	333			138,255	XXX	XXX	XXX	XXX	XXX	XXX
1.05 Non-residential Policies Issued By Non-Affiliated Agents	333			138,255	XXX	XXX	XXX	XXX	XXX	XXX
1.06 Subtotal Policies Issued By Non-Affiliated Agents		184,537	500	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.07 Residential Policies Issued By Affiliated Agents	1				XXX	XXX	XXX	XXX	XXX	XXX
1.08 Non-residential Policies Issued By Affiliated Agents	1				XXX	XXX	XXX	XXX	XXX	XXX
1.09 Subtotal Policies Issued By Affiliated Agents		XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.10 All Other	XXX				XXX	XXX	XXX	XXX	XXX	XXX
1.11 Subtotal for Type of Rate Code	336	184,537	500	138,255	XXX	XXX	XXX	XXX	XXX	XXX
<b>2. Experience for Policies Having Type of Rate Code: RSX</b>										
2.01 Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02 Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03 Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04 Residential Policies Issued by Non-Affiliated Agents	5	4,103			XXX	XXX	XXX	XXX	XXX	XXX
2.05 Non-residential Policies Issued by Non-Affiliated Agents	5	4,103			XXX	XXX	XXX	XXX	XXX	XXX
2.06 Subtotal Policies Issued by Non-Affiliated Agents		8,206			XXX	XXX	XXX	XXX	XXX	XXX
2.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.09 Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
2.10 All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11 Subtotal for Type of Rate Code	5	4,103		XXX	XXX	XXX	XXX	XXX	XXX	XXX
<b>3. Experience for Policies Having Type of Rate Code: RSX</b>										
3.01 Residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02 Non-residential Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03 Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04 Residential Policies Issued by Non-Affiliated Agents	5	2,480		435	XXX	XXX	XXX	XXX	XXX	XXX
3.05 Non-residential Policies Issued by Non-Affiliated Agents	5	2,480		435	XXX	XXX	XXX	XXX	XXX	XXX
3.06 Subtotal Policies Issued by Non-Affiliated Agents		4,960		870	XXX	XXX	XXX	XXX	XXX	XXX
3.07 Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.08 Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.09 Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX
3.10 All Other	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11 Subtotal for Type of Rate Code	5	2,480		435	XXX	XXX	XXX	XXX	XXX	XXX
<b>4. Experience for All Types of Rate Codes Combined</b>										
4.01 Residential Policies Issued Directly	2			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02 Non-residential Policies Issued Directly	2			XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03 Subtotal Policies Issued Directly				XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.04 Residential Policies Issued by Non-Affiliated Agents	344	191,980	500	138,690	XXX	79,597	XXX	45	XXX	12,861
4.05 Non-residential Policies Issued by Non-Affiliated Agents	344	191,980	500	138,690	XXX	79,597	XXX	45	XXX	12,861
4.06 Subtotal Policies Issued by Non-Affiliated Agents		383,960	1,000	277,380	XXX	159,194	XXX	90	XXX	25,722
4.07 Residential Policies Issued By Affiliated Agents	1	191,980	500	138,690	XXX	1,048,430	(247,276)	13,867	XXX	15,547,881
4.08 Non-residential Policies Issued By Affiliated Agents	1	191,980	500	138,690	XXX	1,048,430	(247,276)	13,867	XXX	15,547,881
4.09 Subtotal Policies Issued By Affiliated Agents		383,960	1,000	277,380	XXX	2,096,860	(494,552)	27,734	XXX	31,095,762
4.10 All Other	1				XXX	30,947	XXX	728	XXX	99,018
4.11 Subtotal for Type of Rate Codes Combined	347	191,980	500	138,690	XXX	1,158,974	(248,326)	14,590	XXX	15,659,760
5. Aggregate Write-in for Line 05		191,980	500	138,690	10,500	1,158,974	(248,326)	14,590	10,500	15,659,760
6. Total	347	191,980	500	138,690	10,500	1,158,974	(248,326)	14,590	10,500	15,659,760
<b>DETAILS OF WRITE-INS</b>										
0501. INSURANCE DEPARTMENT MAINTENANCE FEES					(451)					
0502. PREMIUM TAXES					9,221					
0503. LICENSES AND TAXES					1,730					
0598. Summary of remaining write-ins for Line 05 from overflow page										
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)					10,500					



**NONE**    **Schedule E - Part 1B**

**NONE**    **Schedule E - Part 1C**

**SCHEDULE E – PART 1D – SUMMARY**

<b>Segregated Funds Held for Others</b>			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	111,318		111,318
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	111,318		111,318
4. Other forms of security held for others (General Interrogatories-Part 2, Line 9.23)			
5. Total all segregated funds held for others (General Interrogatories-Part 2, Line 9.21)	111,318		111,318
<b>Company Funds on Hand and on Deposit</b>			
<b>General Funds</b>			
6. Open depositories			1,189,825
7. Suspended depositories			
8. Total general funds			1,189,825
<b>Reinsurance Reserve Funds</b>			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
<b>Total Company Funds</b>			
12. Open depositories			1,301,143
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			1,189,825
15. Company funds on hand			315
16. Total company funds on hand and on deposit			1,190,140

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

Interest Earned On	1 Interest Earned By Company	2 Average Monthly Balance of Non-Earning Deposits	3 Average Monthly Balance of Earning Deposits
<b>Segregated Funds Held for Others</b>			
17. Open depositories	-	111,331	
18. Suspended depositories			
19. Total segregated funds held for others		111,331	
<b>Company Funds on Deposit</b>			
20. Open depositories	907	766,375	1,164,766
21. Suspended depositories			
22. Total company funds on deposit	907	766,375	1,164,766
<b>Total All Funds on Deposit</b>			
23. Open depositories	907	877,706	1,164,766
24. Suspended depositories			
25. Total all funds on deposit	907	877,706	1,164,766

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

1. Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to:

1.1 The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E – Part 1, or its parent, subsidiaries, or any of its affiliates? Yes  No

1.2 Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E – Part 1, or its parent, subsidiaries, or any of its affiliates? Yes  No

2.1 Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its Parent, Subsidiaries, or any of its Affiliates, and any depository listed in Schedule E – Part 1, or its parent, subsidiaries or any of its affiliates? Yes  No

2.2 If yes, give details below.

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

3. Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit Capital Gains (Losses) and Schedule E – Part 1A that will enable it to identify the funds on an individual basis? Yes  No

**NONE Schedule F - Part 1**

**SCHEDULE F – PART 2**

**Ceded Reinsurance as of December 31, Current Year (000 Omitted)**

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	10 Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 - 10 - 11)	13 Funds Held by Company Under Reinsurance Treaties
									11 Other Amounts Due to Reinsurers	12 Ceded Balances Payable		
41-0579050	50520	OLD REPUBLIC NATIONAL TITLE INSURANCE CO	MN		1,400	1						
06-1629891	51268	CATIC	CT									
86-0417131	51886	FIDELITY NATIONAL TITLE INSURANCE	CA					425			425	
AA-1126570	00000	TRIUM SYND. 570	UK		159							
AA-1126623	00000	BEAZLEY SYND. 623	UK		302							
AA-1128003	00000	SIC SYND. 2003	UK		477							
AA-1128623	00000	BEAZLEY SYND. 2623	UK		1,287	1					(1)	
AA-1120075	00000	ARK SYND. 4020	UK		79							
AA-1126006	00000	LIBERTY SYND. 4472	UK		79							
AA-1128987	00000	BRIT SYND. 2987	UK		636							
AA-3190795	00000	AMERICAN SAFETY RE	UK		159							
0999999		Total Authorized - Affiliates - Other (Non-U.S.) - Captive			4,578	2		425		2	423	
0799999		Total Authorized - Affiliates - Other (Non-U.S.) - Total			4,578	2		425		2	423	
0899999		Total Authorized - Affiliates - Total Authorized-Affiliates			4,578	2		425		2	423	
1399999		Total Authorized - Total Authorized			4,578	2		425		2	423	
9999999		Totals			4,578	2		425		2	423	



- NONE**    **Schedule F - Part 3**
- NONE**    **Schedule F - Part 4**
- NONE**    **Schedule H - Part 1**
- NONE**    **Schedule H - Part 2**
- NONE**    **Schedule H - Part 3 and Verification**
- NONE**    **Schedule H - Part 4**

### SCHEDULE P – PART 1 – SUMMARY

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	194,446		32,737	2,519	224,664	7,664		1,420	5,822		228
2. 2004	15,279	36,442		2,760	259	38,943	680			378		
3. 2005	16,427	45,332		2,465	363	47,434	1,923			1,561		
4. 2006	21,477	56,060		1,005	630	56,435	5,630			3,801		
5. 2007	21,618	54,181		783	360	54,604	2,838			2,242		
6. 2008	15,759	44,516		692	348	44,860	4,515		1,797	2,053		
7. 2009	10,679	30,015		761	152	30,624	419			392		
8. 2010	7,838	23,382		570	78	23,874	34			152		
9. 2011	6,720	19,748		352	217	19,883	24			1		
10. 2012	397	1,147		8	11	1,144						
11. 2013		192		1		193						
12. Totals	X X X	505,461		42,134	4,937	542,658	23,727		3,217	16,402		228

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	142		11,838	2,208	126			480		8	406
2. 2004	142		1,058	282	343			101		3	205
3. 2005	202		3,484	544	984			383		5	662
4. 2006	1,343		9,431	1,006	4,442		425	1,224		13	2,450
5. 2007	851		5,080	843	3,480			1,388		11	2,372
6. 2008	1,175		4,771	477	5,135			1,374		13	2,989
7. 2009	96		811	142	936			1,109		8	1,194
8. 2010	231		186	103	198			1,225		5	1,003
9. 2011			25	62	16			1,611		20	1,217
10. 2012								133		1	100
11. 2013											
12. Totals	4,182		36,684	5,667	15,660		425	9,028		87	12,598

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26/Col. 2)	31 Net Basis ((Cols. 14+23+29)/[Cols. 6-4])			
1. Prior	1,004	59	14,092		1,656	12,436	7,456	6,691	X X X	1,004	
2. 2004	646	33	1,502		3	1,499	4,684	4,709	11.153	646	
3. 2005	2,024	99	4,851		5	4,846	12,161	12,248	33.530	2,024	
4. 2006	7,678	183	15,097		438	14,659	31,300	30,866	79.662	7,678	
5. 2007	7,229	164	9,948		11	9,937	22,739	22,870	56.939	7,229	
6. 2008	9,485	134	13,077		1,810	11,267	36,090	32,277	90.463	9,485	
7. 2009	3,231	53	2,856		8	2,848	13,493	13,535	37.850	3,231	
8. 2010	2,421	42	1,609		5	1,604	11,171	11,187	33.261	2,421	
9. 2011	2,824	26	1,652		20	1,632	14,528	14,587	42.396	2,824	
10. 2012	232		133		1	132	20,314	20,423	58.438	232	
11. 2013											
12. Totals	36,774	793	64,817		3,957	60,860	X X X	X X X	X X X	36,774	

**SCHEDULE P – PART 1A – POLICIES WRITTEN DIRECTLY**

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	XXX	42,326		32,737	1,087	73,976	2,484		225	1,791		72
2. 2004	944	2,045		2,760	46	4,759	5			12		
3. 2005	926	2,008		2,465	44	4,429	34			18		
4. 2006	792	1,605		1,005	64	2,546	11			17		
5. 2007	660	1,174		783	29	1,928	3			31		
6. 2008	347	769		692	22	1,439						
7. 2009	294	775		761		1,536						
8. 2010	188	560		570		1,130						
9. 2011	216	398		352	38	712						
10. 2012	19			8		8						
11. 2013												
12. Totals	XXX	51,660		42,133	1,330	92,463	2,537		225	1,869		72

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior			3,978	805	10				103			88
2. 2004			17	15					6			12
3. 2005			52	11	3				17			29
4. 2006			28	7					35			70
5. 2007			34	5					30			51
6. 2008				5					24			52
7. 2009									28			31
8. 2010									29			24
9. 2011									32			25
10. 2012												
11. 2013												
12. Totals			4,109	848	13				304			382

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis ((Cols. 14+23+26/Col. 2)	31 Net Basis ((Cols. 14+23+29)/[Cols. 6-4])			
1. Prior	201	3	4,388		297	4,091	10.575	10.134	XXX	201	
2. 2004	18		23			23	1.711	1.751	3.708	18	
3. 2005	49	1	72			72	5.030	5.143	10.907	49	
4. 2006	105		63			63	8.287	8.631	16.793	105	
5. 2007	81		64			64	9.796	10.044	17.424	81	
6. 2008	76		24			24	9.883	10.174	21.902	76	
7. 2009	59		28			28	7.613	7.613	20.068	59	
8. 2010	53		29			29	9.464	9.464	28.191	53	
9. 2011	57		32			32	14.322	15.833	26.389	57	
10. 2012											
11. 2013											
12. Totals	699	4	4,723		297	4,426	XXX	XXX	XXX	699	

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

(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	152,120			1,432	150,688	5,180		1,195	4,031		156
2. 2004	14,335	34,397			213	34,184	675			366		
3. 2005	15,501	43,324			319	43,005	1,889			1,543		
4. 2006	20,685	54,455			566	53,889	5,619			3,784		
5. 2007	20,958	53,007			331	52,676	2,835			2,211		
6. 2008	15,412	43,747			326	43,421	4,515		1,797	2,053		
7. 2009	10,385	29,240			152	29,088	419			392		
8. 2010	7,650	22,822			78	22,744	34			152		
9. 2011	6,505	19,350			179	19,171	24			1		
10. 2012	379	1,147			10	1,137						
11. 2013		192				192						
12. Totals	X X X	453,801			3,606	450,195	21,190		2,992	14,533		156

	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense Paid (Cols. 7+8+10+11-9-12+14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid	
					Known Claim Reserves			IBNR Reserves				
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded		
1. Prior	142		7,860	1,403	116				378		8	318
2. 2004	142		1,041	267	343				96		3	194
3. 2005	202		3,432	533	981				367		5	633
4. 2006	1,343		9,403	999	4,442		425		1,189		13	2,379
5. 2007	851		5,046	838	3,480				1,358		11	2,320
6. 2008	1,175		4,771	472	5,135				1,351		13	2,937
7. 2009	96		811	142	936				1,080		8	1,163
8. 2010	231		186	103	198				1,196		5	979
9. 2011			25	62	16				1,579		20	1,192
10. 2012									133		1	100
11. 2013												
12. Totals	4,182		32,575	4,819	15,647		425		8,727		87	12,215

	24 Total Net Loss and LAE Unpaid (Cols. 17+18+20+21-19-22+23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29+14+23)/ Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24-33)
			26 Direct (Cols. 7+10+17+20)	27 Assumed (Cols. 8+11+18+21)	28 Ceded (Cols. 9+12+19+22)	29 Net	30 Direct Basis (Cols. 14+23+26/ Col 2)	31 Net Basis ((Cols. 14+23+29) / (Cols. 6 - 4))			
1. Prior	804	56	9,705		1,359	8,346	6.589	5.750	X X X	804	
2. 2004	630	33	1,480		3	1,477	4.867	4.888	11.657	630	
3. 2005	1,976	98	4,780		5	4,775	12.494	12.575	34.888	1,976	
4. 2006	7,572	183	15,034		438	14,596	31.977	31.500	82.064	7,572	
5. 2007	7,147	164	9,884		11	9,873	23.023	23.147	58.178	7,147	
6. 2008	9,410	134	13,054		1,810	11,244	36.553	32.659	92.013	9,410	
7. 2009	3,171	53	2,827		8	2,819	13.646	13.689	38.344	3,171	
8. 2010	2,368	42	1,580		5	1,575	11.213	11.229	33.386	2,368	
9. 2011	2,767	26	1,620		20	1,600	14.532	14.564	42.921	2,767	
10. 2012	232		133		1	132	20.314	20.405	61.214	232	
11. 2013											
12. Totals	36,077	789	60,097		3,660	56,437	X X X	X X X	X X X	36,077	

## SCHEDULE P – PART 2

### POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year End (\$000 OMITTED)										Development	
	Including Known Claims and IBNR on Unreported Claims										11	12
	1	2	3	4	5	6	7	8	9	10	One Year (Cols. 10 - 9)	Two Year (Cols. 10 - 8)
2004	2005	2006	2007	2008	2009	2010	2011	2012	2013			
1. Prior	7,056	6,709	6,675	6,705	6,825	7,259	6,753	6,838	6,825	6,824	(1)	(14)
2. 1994	337	271	279	298	312	293	295	307	307	306	(1)	(1)
3. 1995	372	307	277	274	271	263	261	274	274	275	1	1
4. 1996	737	650	564	574	584	566	563	586	585	581	(4)	(5)
5. 1997	291	254	255	254	148	142	157	168	168	173	5	5
6. 1998	615	511	479	471	463	443	436	463	462	463	1	
7. 1999	750	726	716	735	719	671	650	689	688	685	(3)	(4)
8. 2000	835	753	788	580	537	537	499	549	547	550	3	1
9. 2001	745	606	509	523	479	430	421	472	473	475	2	3
10. 2002	957	989	981	897	857	772	710	827	802	806	4	(21)
11. 2003	817	1,192	1,256	1,008	1,099	989	1,166	1,347	1,287	1,299	12	(48)
12. 2004	630	1,381	1,663	1,213	1,285	1,247	1,359	1,736	1,557	1,499	(58)	(237)
13. 2005	XXX	2,108	3,316	3,489	3,510	3,273	3,865	5,145	4,965	4,846	(119)	(299)
14. 2006	XXX	XXX	2,813	5,307	9,029	10,539	12,730	15,186	15,144	14,659	(485)	(527)
15. 2007	XXX	XXX	XXX	2,953	4,367	5,228	6,519	10,675	10,478	9,939	(539)	(736)
16. 2008	XXX	XXX	XXX	XXX	3,568	3,649	4,809	14,560	12,825	11,266	(1,559)	(3,294)
17. 2009	XXX	XXX	XXX	XXX	XXX	1,830	2,556	4,026	3,375	2,848	(527)	(1,178)
18. 2010	XXX	XXX	XXX	XXX	XXX	XXX	876	2,735	2,260	1,604	(656)	(1,131)
19. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,349	2,176	1,632	(544)	(717)
20. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	132	(14)	XXX
21. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
22. Totals											(4,482)	(8,202)

### SCHEDULE P – PART 2A – POLICY YEAR PAID LOSS AND ALAE

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End										11	12
	(\$000 OMITTED)											
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed Without Loss Payment	Number of Claims Closed With Loss Payment
2004	2005	2006	2007	2008	2009	2010	2011	2012	2013			
1. Prior	6,500	6,513	6,568	6,605	6,672	6,692	6,751	6,751	6,751	6,751	651	656
2. 1994	232	268	278	295	295	295	295	295	295	295	30	30
3. 1995	231	261	261	261	261	261	261	261	261	261	28	29
4. 1996	545	548	548	548	548	563	563	563	563	563	27	31
5. 1997	129	135	139	139	139	139	149	154	154	154	29	40
6. 1998	433	434	434	436	436	436	436	436	436	436	29	49
7. 1999	564	573	613	650	650	650	650	650	650	650	29	47
8. 2000	337	373	417	516	483	492	499	499	499	499	31	65
9. 2001	293	378	408	409	413	413	414	415	415	415	32	62
10. 2002	482	502	557	637	706	720	703	716	717	717	40	67
11. 2003	108	339	635	649	808	886	1,073	1,090	1,099	1,095	71	111
12. 2004	53	352	717	670	810	1,075	1,004	1,050	1,057	1,057	92	133
13. 2005	XXX	92	1,087	1,561	1,997	2,476	3,154	3,481	3,484	3,484	140	237
14. 2006	XXX	XXX	569	1,533	4,928	7,137	8,429	9,368	9,430	9,430	268	402
15. 2007	XXX	XXX	XXX	134	2,109	2,859	4,083	5,040	5,092	5,081	211	352
16. 2008	XXX	XXX	XXX	XXX	370	1,081	1,928	4,829	4,949	4,770	101	161
17. 2009	XXX	XXX	XXX	XXX	XXX	286	625	777	819	810	46	77
18. 2010	XXX	XXX	XXX	XXX	XXX	XXX	25	294	222	186	87	132
19. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	24	25	47	162
20. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		

**SCHEDULE P – PART 2B –  
POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES**

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	186	138	93	24	113	14	2		3	3
2. 1994	5	2	1	2						
3. 1995	41	14	5							
4. 1996	65	63				1				
5. 1997	34	11	2				8			
6. 1998	29	21	7	1						
7. 1999	33	77	48	46						
8. 2000	245	302	167	8	48	46		17	17	17
9. 2001	149	69	23	21			7	5		
10. 2002	145	196	77	69	11	18	5	2	22	21
11. 2003	354	326	149	209	134	126	91	69	69	85
12. 2004	160	157	95	78	254	49	321	286	307	343
13. 2005	XXX	142	551	270	702	553	529	765	937	984
14. 2006	XXX	XXX	84	2,064	3,127	2,447	2,675	3,300	3,987	4,017
15. 2007	XXX	XXX	XXX	438	928	764	755	2,741	3,441	3,480
16. 2008	XXX	XXX	XXX	XXX	251	438	1,381	5,445	5,292	5,135
17. 2009	XXX	XXX	XXX	XXX	XXX	93	280	656	941	936
18. 2010	XXX	XXX	XXX	XXX	XXX	XXX	220	147	197	198
19. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX		12	16
20. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 2C –  
POLICY YEAR BULK RESERVES ON KNOWN CLAIMS**

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior		1	2							
2. 1994										
3. 1995		1								
4. 1996	2	2								
5. 1997	3	1								
6. 1998	3	1								
7. 1999	3	2	2	1						
8. 2000	3	9	6							
9. 2001	3	2	1							
10. 2002	5	6	3	1						
11. 2003	5	10	5	3	1	1				
12. 2004	17	5	3	1	2		1			
13. 2005	XXX	4	19	4	6	5				
14. 2006	XXX	XXX	3	28	24	24	5			
15. 2007	XXX	XXX	XXX	6	8	7	24			
16. 2008	XXX	XXX	XXX	XXX	2	5	7			
17. 2009	XXX	XXX	XXX	XXX	XXX	2	5			
18. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2			
19. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SCHEDULE P – PART 2D –  
POLICY YEAR IBNR RESERVES**

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	370	57	12	76	40	553		87	71	70
2. 1994	100	1		1	17	(2)		12	12	11
3. 1995	100	31	11	13	10	2		13	13	14
4. 1996	125	37	16	26	36	2		23	22	17
5. 1997	125	107	114	115	9	3		14	14	20
6. 1998	150	55	38	34	27	7		27	26	27
7. 1999	150	74	52	38	69	21		39	38	35
8. 2000	250	69	198	57	6	(1)		33	31	34
9. 2001	300	157	77	93	66	17		52	58	60
10. 2002	325	285	344	190	139	34	1	109	64	68
11. 2003	350	517	467	147	156	(24)	2	188	119	118
12. 2004	400	867	848	463	219	123	33	400	193	98
13. 2005	XXX	1,870	1,659	1,655	805	239	182	899	544	379
14. 2006	XXX	XXX	2,157	1,682	950	931	1,621	2,518	1,727	1,211
15. 2007	XXX	XXX	XXX	2,376	1,323	1,598	1,657	2,894	1,944	1,377
16. 2008	XXX	XXX	XXX	XXX	2,944	2,125	1,493	4,286	2,584	1,361
17. 2009	XXX	XXX	XXX	XXX	XXX	1,449	1,646	2,593	1,616	1,101
18. 2010	XXX	XXX	XXX	XXX	XXX	XXX	629	2,294	1,841	1,220
19. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,325	2,140	1,591
20. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	146	132
21. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

### SCHEDULE P – PART 3 – INCURRED LOSS AND ALAE BY YEAR OF FIRST REPORT

Years in Which Losses Were Incurred	Losses and Allocated Expenses at Year End (\$000 OMITTED)										Development	
	Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims										11 One Year (Cols. 10 - 9)	12 Two Year (Cols. 10 - 8)
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	10,303	10,042	9,705	9,724	9,691	9,941	9,909	9,909	9,907	9,907		(2)
2. 2004	832	1,007	712	747	744	748	755	753	753	753		
3. 2005	XXX	1,018	1,558	1,436	1,262	1,310	1,213	1,206	1,197	1,196	(1)	(10)
4. 2006	XXX	XXX	2,348	2,369	2,604	2,952	2,833	2,756	2,762	2,764	2	8
5. 2007	XXX	XXX	XXX	3,788	6,607	7,521	7,586	7,178	7,178	7,168	(10)	(10)
6. 2008	XXX	XXX	XXX	XXX	6,078	6,201	6,921	7,645	7,799	7,797	(2)	152
7. 2009	XXX	XXX	XXX	XXX	XXX	2,432	4,246	5,636	5,486	5,375	(111)	(261)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	3,897	5,122	6,006	5,793	(213)	671
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,923	10,477	10,425	(52)	502
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	577	608	31	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132	XXX	XXX
12. Totals											(356)	1,050

### SCHEDULE P – PART 3A – PAID LOSS AND ALAE BY YEAR OF FIRST REPORT

Years in Which Losses Were Incurred	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	9,371	9,537	9,579	9,687	9,648	9,941	9,909	9,907	9,907	9,907	795	1,484
2. 2004	272	601	672	691	699	747	753	753	753	753	59	83
3. 2005	XXX	367	1,287	1,257	1,296	1,302	1,211	1,204	1,195	1,196	80	83
4. 2006	XXX	XXX	1,442	1,819	2,405	2,538	2,641	2,668	2,673	2,676	83	109
5. 2007	XXX	XXX	XXX	1,335	5,223	6,415	6,800	6,704	6,703	6,691	170	299
6. 2008	XXX	XXX	XXX	XXX	2,103	4,343	5,608	6,137	6,152	6,150	313	320
7. 2009	XXX	XXX	XXX	XXX	XXX	1,242	2,917	3,880	3,927	3,801	245	351
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	1,203	2,515	2,534	2,480	184	295
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,926	3,067	3,011	81	229
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6	4	161
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	40	40

### SCHEDULE P – PART 3B – LOSS AND ALAE CASE BASIS RESERVES BY YEAR OF FIRST REPORT

Years in Which Losses Were Incurred	Case Basis Losses and Allocated Expenses Reserves at Year End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	910	497	139	32	15			2		
2. 2004	538	392	57	55	48		1	2		
3. 2005	XXX	629	307	175	22		4	2		2
4. 2006	XXX	XXX	796	522	469		404	192	88	89
5. 2007	XXX	XXX	XXX	2,447	2,068		1,088	782	474	475
6. 2008	XXX	XXX	XXX	XXX	2,946		1,846	1,303	1,508	1,647
7. 2009	XXX	XXX	XXX	XXX	XXX		1,190	1,311	1,756	1,559
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,682	2,607	3,472
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,997	7,410	7,414
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	572	602
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122

### SCHEDULE P – PART 3C – BULK RESERVES ON KNOWN CLAIMS BY YEAR OF FIRST REPORT

Years in Which Losses Were Incurred	Bulk Reserves on Known Claims at Year End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
1. Prior	22	8	(13)	5	28					
2. 2004	22	14	(17)	1	(3)					
3. 2005	XXX	22	(36)	4	(56)		4			
4. 2006	XXX	XXX	110	28	(270)		10			
5. 2007	XXX	XXX	XXX	6	(684)		18		4	
6. 2008	XXX	XXX	XXX	XXX	1,029		12		10	
7. 2009	XXX	XXX	XXX	XXX	XXX				18	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX		12	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX



### SCHEDULE P – PART 4A - POLICY YEAR REPORTED CLAIM COUNTS

Years in Which Policies Were Written	Number of Claims Reported (Direct)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	1,254	1,260	1,263	1,265	1,277	1,281	1,284	1,287	1,344	1,348
2. 1994	55	55	56	56	56	56	56	56	56	56
3. 1995	47	47	47	47	47	47	48	49	49	49
4. 1996	55	57	57	58	58	60	61	63	63	64
5. 1997	48	52	54	55	55	57	61	61	61	61
6. 1998	60	62	62	64	64	66	66	68	68	70
7. 1999	35	39	41	43	45	47	48	48	48	48
8. 2000	55	61	63	69	71	72	74	74	74	76
9. 2001	62	71	79	83	85	91	93	93	93	94
10. 2002	60	70	78	87	92	98	102	104	115	118
11. 2003	65	92	107	124	146	167	190	195	209	224
12. 2004	24	76	111	144	171	203	234	247	269	282
13. 2005	XXX	41	112	197	266	354	404	455	500	544
14. 2006	XXX	XXX	44	288	491	658	784	876	952	1,006
15. 2007	XXX	XXX	XXX	68	310	464	609	702	789	843
16. 2008	XXX	XXX	XXX	XXX	69	220	318	391	440	477
17. 2009	XXX	XXX	XXX	XXX	XXX	16	60	82	115	142
18. 2010	XXX	XXX	XXX	XXX	XXX	XXX	17	48	77	103
19. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	49	62
20. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
21. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

### SCHEDULE P – PART 4B – POLICY YEAR CLAIM CLOSED WITH LOSS PAYMENT

Years in Which Policies Were Written	Number of Claims Closed With Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	636	639	640	640	643	649	651	651	651	651
2. 1994	30	30	30	30	30	30	30	30	30	30
3. 1995	28	28	28	28	28	28	28	28	28	28
4. 1996	24	26	26	26	26	26	27	27	27	27
5. 1997	23	27	28	28	28	28	29	29	29	29
6. 1998	25	29	29	29	29	29	29	29	29	29
7. 1999	22	24	26	27	27	28	29	29	29	29
8. 2000	16	18	22	24	27	29	31	31	31	31
9. 2001	19	21	27	28	29	31	32	32	32	32
10. 2002	16	22	27	27	31	35	40	40	40	40
11. 2003	15	29	34	40	45	56	70	71	71	71
12. 2004	8	29	43	52	60	73	91	92	92	92
13. 2005	XXX	6	21	34	61	105	139	139	140	140
14. 2006	XXX	XXX	2	17	73	155	265	267	268	268
15. 2007	XXX	XXX	XXX	1	42	135	201	210	211	211
16. 2008	XXX	XXX	XXX	XXX	6	41	88	101	101	101
17. 2009	XXX	XXX	XXX	XXX	XXX	3	13	46	46	46
18. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2	86	87	87
19. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	47	47
20. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
21. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

### SCHEDULE P – PART 4C – POLICY YEAR CLAIM CLOSED WITHOUT LOSS PAYMENT

Years in Which Policies Were Written	Number of Claims Closed Without Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	618	624	635	639	646	650	654	654	655	656
2. 1994	26	27	27	28	30	30	30	30	30	30
3. 1995	21	23	27	29	29	29	29	29	29	29
4. 1996	23	24	28	29	29	30	31	31	31	31
5. 1997	22	27	33	35	36	40	40	40	40	40
6. 1998	26	34	42	44	46	47	49	49	48	49
7. 1999	15	28	38	38	40	44	45	45	46	47
8. 2000	16	31	52	58	62	64	65	65	65	65
9. 2001	4	20	39	46	56	61	61	61	61	62
10. 2002	8	18	40	49	57	61	65	65	65	67
11. 2003	3	23	39	57	77	91	104	104	106	111
12. 2004		12	30	45	77	103	119	119	123	133
13. 2005	XXX	3	16	72	129	177	209	209	213	237
14. 2006	XXX	XXX	1	66	199	287	366	369	380	402
15. 2007	XXX	XXX	XXX	9	120	202	299	302	315	352
16. 2008	XXX	XXX	XXX	XXX	14	68	120	131	140	161
17. 2009	XXX	XXX	XXX	XXX	XXX	3	24	53	57	77
18. 2010	XXX	XXX	XXX	XXX	XXX	XXX	6	107	116	132
19. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147	156	162
20. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
21. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P – PART 5A - REPORT YEAR REPORTED CLAIM COUNTS**

Years in Which Claims Were First Reported	Number of Claims Reported (Direct)									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	1,796	1,852	1,908	1,951	2,046	2,095	2,136	2,155	2,155	2,155
2. 2004	24	66	111	144	171	203	234	246	246	246
3. 2005	XXX	23	113	198	267	355	405	455	455	455
4. 2006	XXX	XXX	44	288	491	657	783	876	876	876
5. 2007	XXX	XXX	XXX	68	310	464	609	702	702	702
6. 2008	XXX	XXX	XXX	XXX	69	219	317	391	391	391
7. 2009	XXX	XXX	XXX	XXX	XXX	15	59	81	81	81
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	17	47	47	47
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	23	23
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395	395
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	296

**SCHEDULE P – PART 5B – REPORT YEAR CLAIMS CLOSED WITH LOSS PAYMENT**

Years in Which Claims Were First Reported	Number of Claims Closed With Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	780	786	787	788	791	791	794	795	795	795
2. 2004	29	48	52	53	53	56	58	59	59	59
3. 2005	XXX	41	55	60	66	76	80	80	80	80
4. 2006	XXX	XXX	36	51	62	72	80	82	83	83
5. 2007	XXX	XXX	XXX	26	63	119	157	166	170	170
6. 2008	XXX	XXX	XXX	XXX	97	216	296	309	313	313
7. 2009	XXX	XXX	XXX	XXX	XXX	98	207	240	245	245
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	70	154	184	184
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47	81	81
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P – PART 5C – REPORT YEAR CLAIMS CLOSED WITHOUT LOSS PAYMENT**

Years in Which Claims Were First Reported	Number of Claims Closed Without Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
1. Prior	741	799	888	1,468	1,483	1,483	1,483	1,484	1,484	1,484
2. 2004	11	44	65	77	82	82	83	83	83	83
3. 2005	XXX	21	48	66	81	83	83	83	83	83
4. 2006	XXX	XXX	16	66	99	104	105	108	108	109
5. 2007	XXX	XXX	XXX	107	236	291	294	297	297	299
6. 2008	XXX	XXX	XXX	XXX	205	294	307	318	318	320
7. 2009	XXX	XXX	XXX	XXX	XXX	189	316	345	345	351
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	184	285	289	295
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147	214	229
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67	161
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40

## SCHEDULE P INTERROGATORIES

- 1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? Yes  No
- 1.2 If not, describe the types of losses reported. ....
- 1.3 If the types or basis of reporting has changed over time, please explain the nature of such changes.  
 .....  
 .....
- 2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? Yes  No
- 2.2 If not, describe the basis of reporting. ....
- 2.3 If the basis of reporting has changed over time, please explain the nature of such changes.  
 .....  
 .....
- 3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? Yes  No
- 3.2 If not, describe the basis of reporting. ....
- 3.3 If the basis of reporting has changed over time, please explain the nature of such changes.  
 .....  
 .....
- 4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? Yes  No
- 4.2 If not, please explain. ....
- 4.3 If the basis of reporting has changed over time, please explain the nature of such changes.  
 .....  
 .....
- 5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? Yes  No
- 5.2 If so, please explain. ....
- 6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? Yes  No
- 6.2 If not, please explain. ....
- 7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? Yes  No
- 7.2 If not, please explain which items are not in conformity.  
 .....  
 .....
- 7.3 If the basis of reporting has changed over time, please explain the nature of such changes.  
 .....  
 .....
- 8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? Yes  No
- 8.2 If estimates were used prior to 1996, please explain the basis of such estimates.  
 .....  
 .....
9. Indicate the basis of determining claim counts:
- 9.1 Are policies having multiple claims shown in Schedule P as a single claim? Yes  No
- 9.2 Are claims closed without payment removed from the claim count? Yes  No
- 9.3 If the definition of claim count has changed over time, please explain the nature of such changes.  
 .....  
 .....
- 10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? Yes  No
- 10.2 If so, please explain. ....
- 11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other loss or ALAE? Yes  No
- 11.2 If so, please explain. ....
- 12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? Yes  No
- 12.2 If so, please explain. ....
- 13.1 Were any estimates or allocations used to complete this data request? Yes  No
- 13.2 If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions.  
 ALLOCATIONS WERE USED TO SPLIT IBNR BETWEEN PARTS 1A AND 1B  
 .....  
 .....
14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? Yes  No

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

States, Etc.	1	2	Direct Premiums Written			6	7	8	9	10
			3	Agency Operations						
				4	5					
Active Status	Premium Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Net Premiums Earned	Direct Losses and Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve	
1. Alabama	AL	N	R	7,954			49,722	252	(5,286)	407,097
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N	R				17,351	1,229	1,229	101,457
5. California	CA	N								
6. Colorado	CO	N	RSX	180			30,486	(141,108)	(298,666)	296,061
7. Connecticut	CT	N								
8. Delaware	DE	N	R							
9. District of Columbia	DC	N	R	2,253			4,887		(2,050)	507,440
10. Florida	FL	N	RX	4,103			21,129	(9,699)	1,662	2,378,761
11. Georgia	GA	N	R	32,747			63,354	(2,495)	2,272	713,280
12. Hawaii	HI	N								
13. Idaho	ID	N								
14. Illinois	IL	N								
15. Indiana	IN	N								
16. Iowa	IA	N								
17. Kansas	KS	N								
18. Kentucky	KY	N								
19. Louisiana	LA	N	R				211			
20. Maine	ME	N								
21. Maryland	MD	N	R	11,431			69,552	(2,531)	(13,249)	404,871
22. Massachusetts	MA	N								
23. Michigan	MI	N								
24. Minnesota	MN	N								
25. Mississippi	MS	N	R				4,799			24,539
26. Missouri	MO	N								
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N	RSX				864	494		163,553
30. New Hampshire	NH	N								
31. New Jersey	NJ	L	R	20,658		500	20,086			
32. New Mexico	NM	N								
33. New York	NY	N								
34. North Carolina	NC	L	R	11,962			85,290	(2,087)	(11,748)	561,024
35. North Dakota	ND	N								
36. Ohio	OH	N	RSX	1,900			28,452	(1,000)	5,500	274,704
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	L	RSXCE				5,816		5,000	5,000
40. Rhode Island	RI	N								
41. South Carolina	SC	N	R	417			17,438			31,400
42. South Dakota	SD	N								
43. Tennessee	TN	N	RSX	400			153,728	1,680	92,759	605,081
44. Texas	TX	N	RSXC	860			53,594	(37,170)	(527,407)	8,631,551
45. Utah	UT	N								
46. Vermont	VT	N								
47. Virginia	VA	N	R	97,115			528,037	(41,231)	31,906	547,235
48. Washington	WA	N								
49. West Virginia	WV	N	R				4,178			6,706
50. Wisconsin	WI	N								
51. Wyoming	WY	N								
52. American Samoa	AS	N								
53. Guam	GU	N								
54. Puerto Rico	PR	N								
55. U.S. Virgin Islands	VI	N								
56. Northern Mariana Islands	MP	N								
57. Canada	CAN	N								
58. Aggregate Other Alien	OT	X X X	X X X							
59. Totals	(a) 3	X X X		191,980		500	1,158,974	(233,666)	(718,078)	15,659,760

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

NONE

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

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

(b) Each type of rate must be coded with a combination of the five Activity Codes (R, S, X, C, and/or E) listed in the instructions. Use the code combination corresponding to the State's statutory definitions of title insurance program. 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

**ALPS CORPORATION**  
FEIN 81-0446756  
Holding Company  
Organized 05/05/1987

Owns 100%

**SOUTHERN TITLE  
INSURANCE  
CORPORATION**  
FEIN 54-0483197  
NAIC 50792  
Virginia Corporation

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
	SOUTHERN TITLE INSURANCE CORPORATION SOUTHERN TITLE SERVICES	50792 00000	54-0483197 54-1441407				ALPS SOUTHERN TITLE INSURANCE CORPORATION	VA VA	UDP DS	ALPS SOUTHERN TITLE INSURANCE CORPORATION	BOARD BOARD		ALPS SOUTHERN TITLE INSURANCE	

Asterik	Explanation
	NONE

**NONE**    **Schedule Y - Part 2**

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Response
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	See Explanation
2. Will an actuarial opinion be filed by March 1?	YES
<b>APRIL FILING</b>	
3. Will Management's Discussion and Analysis be filed by April 1?	YES
4. Will the Supplemental Schedule of Business Written by Agency be filed with the state of domicile by April 1?	YES
5. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
<b>JUNE FILING</b>	
6. Will an audited financial report be filed by June 1?	YES
7. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
<b>AUGUST FILING</b>	
8. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

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

<b>MARCH FILING</b>	
9. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	See Explanation
10. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	See Explanation
11. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	See Explanation
12. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	See Explanation
<b>AUGUST FILING</b>	
13. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

**Explanation:**

- Explanation 1: NOT REQUIRED
- Explanation 9: NOT REQUIRED
- Explanation 10: NOT REQUIRED
- Explanation 11: NOT REQUIRED
- Explanation 12: NOT REQUIRED

**Bar Code:**



5079220134600000



5079220134200000



5079220132240000



5079220132250000



## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES



50792201322600000

**OVERFLOW PAGE FOR WRITE-INS**

**Page 9 - Continuation**

**OPERATIONS AND INVESTMENT EXHIBIT  
PART 3 - EXPENSES**

	Title and Escrow Operating Expenses						Totals		
	1 Direct Operations	2 Agency Operations		4 Total (Cols. 1 + 2 + 3)	5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		Non-affiliated Agency Operations	3 Affiliated Agency Operations						
2304. Penalties				16	221,134		33,822	16	
2305. Investment and Management Fees					208,666			254,956	
2306. Other Taxes and Fees								208,666	
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)				16	429,800		33,822	463,638	

## SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities	2,414,256	20.11	2,414,256		2,414,256	20.11
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies						
1.22 Issued by U.S. government sponsored agencies						
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations						
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	1,898,669	15.82	1,898,669		1,898,669	15.82
1.43 Revenue and assessment obligations	1,384,341	11.53	1,384,341		1,384,341	11.53
1.44 Industrial development and similar obligations						
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA						
1.512 Issued or guaranteed by FNMA and FHLMC						
1.513 All other	129	0.00	129		129	0.00
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA						
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521						
1.523 All other	55,685	0.46	55,685		55,685	0.46
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	5,046,757	42.04	5,046,757		5,046,757	42.04
2.2 Unaffiliated non-U.S. securities (including Canada)						
2.3 Affiliated securities						
3. Equity interests:						
3.1 Investments in mutual funds						
3.2 Preferred stocks:						
3.21 Affiliated						
3.22 Unaffiliated						
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated						
3.32 Unaffiliated						
3.4 Other equity securities:						
3.41 Affiliated						
3.42 Unaffiliated						
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated						
3.52 Unaffiliated						
4. Mortgage loans:						
4.1 Construction and land development						
4.2 Agricultural						
4.3 Single family residential properties						
4.4 Multifamily residential properties						
4.5 Commercial loans						
4.6 Mezzanine real estate loans						
5. Real estate investments:						
5.1 Property occupied by company						
5.2 Property held for production of income (including \$ 0 of property acquired in satisfaction of debt)						
5.3 Property held for sale (including \$ 0 property acquired in satisfaction of debt)						
6. Contract loans						
7. Derivatives						
8. Receivables for securities						
9. Securities Lending (Line 10, Asset Page reinvested collateral)				XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	1,205,409	10.04	1,205,409		1,205,409	10.04
11. Other invested assets						
12. Total invested assets	12,005,246	100.00	12,005,246		12,005,246	100.00

**NONE Schedule A and B Verification**

## SCHEDULE BA - VERIFICATION BETWEEN YEARS

### Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition (Part 2, Column 8)		
2.2 Additional investment made after acquisition (Part 2, Column 9)		
3. Capitalized deferred interest and other:		
3.1 Totals, Part 1, Column 16		
3.2 Totals, Part 3, Column 12		
4. Accrual of discount		
5. Unrealized valuation increase (decrease):		
5.1 Totals, Part 1, Column 13	<b>NONE</b>	
5.2 Totals, Part 3, Column 9		
6. Total gain (loss) on disposals, Part 3, Column 19		
7. Deduct amounts received on disposals, Part 3, Column 16		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value:		
9.1 Totals, Part 1, Column 17		
9.2 Totals, Part 3, Column 14		
10. Deduct current year's other than temporary impairment recognized:		
10.1 Totals, Part 1, Column 15		
10.2 Totals, Part 3, Column 11		
11. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

## SCHEDULE D - VERIFICATION BETWEEN YEARS

### Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year		11,456,066
2. Cost of bonds and stocks acquired, Part 3, Column 7		5,332,661
3. Accrual of discount		3,877
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12	(5,704)	
4.2 Part 2, Section 1, Column 15		
4.3 Part 2, Section 2, Column 13		
4.4 Part 4, Column 11		(5,704)
5. Total gain (loss) on disposals, Part 4, Column 19		123,512
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		5,975,624
7. Deduct amortization of premium		134,957
8. Total foreign exchange change in book/adjusted carrying value:		
8.1 Part 1, Column 15		
8.2 Part 2, Section 1, Column 19		
8.3 Part 2, Section 2, Column 16		
8.4 Part 4, Column 15		
9. Deduct current year's other than temporary impairment recognized:		
9.1 Part 1, Column 14		
9.2 Part 2, Section 1, Column 17		
9.3 Part 2, Section 2, Column 14		
9.4 Part 4, Column 13		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		10,799,831
11. Deduct total nonadmitted accounts		
12. Statement value at end of current period (Line 10 minus Line 11)		10,799,831

**SCHEDULE D - SUMMARY BY COUNTRY****Long-Term Bonds and Stocks OWNED December 31 of Current Year**

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
<b>BONDS</b> Governments (Including all obligations guaranteed by governments)	1. United States .....	2,414,256	2,462,464	2,421,432	2,380,000
	2. Canada .....				
	3. Other Countries .....				
	4. Totals	2,414,256	2,462,464	2,421,432	2,380,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	1,898,669	1,928,688	1,906,135	1,903,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	1,384,470	1,434,151	1,419,275	1,351,502
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States .....	5,102,443	5,049,100	5,182,139	4,764,417
	9. Canada .....				
	10. Other Countries .....				
	11. Totals	5,102,443	5,049,100	5,182,139	4,764,417
Parent, Subsidiaries and Affiliates	12. Totals				
	13. <b>Total Bonds</b>	10,799,838	10,874,403	10,928,981	10,398,919
<b>PREFERRED STOCKS</b> Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. <b>Total Preferred Stocks</b>				
<b>COMMON STOCKS</b> Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries .....				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. <b>Total Common Stocks</b>				
	26. <b>Total Stocks</b>				
	27. <b>Total Bonds and Stocks</b>	10,799,838	10,874,403	10,928,981	

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments</b>											
1.1 NAIC 1	3,761	1,420,895	421,442	571,919		2,418,016	22,358	2,231,141	19,445	2,418,016	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	3,761	1,420,895	421,442	571,919		2,418,016	22,358	2,231,141	19,445	2,418,016	
<b>2. All Other Governments</b>											
2.1 NAIC 1											
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals											
<b>3. U.S. States, Territories and Possessions, etc., Guaranteed</b>											
3.1 NAIC 1											
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals											
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>											
4.1 NAIC 1		347,888	422,750	800,000		1,570,638	14,523			1,570,638	
4.2 NAIC 2				200,000		200,000	1,849			200,000	
4.3 NAIC 3		128,033				128,033	1,184			128,033	
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals		475,921	422,750	1,000,000		1,898,671	17,556			1,898,671	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>											
5.1 NAIC 1	3,446	727,130		278,941	204,057	1,213,575	11,221	1,632,451	14,227	1,213,575	
5.2 NAIC 2		56,659			114,251	170,910	1,580	200,000	1,743	170,910	
5.3 NAIC 3								170,402	1,485		
5.4 NAIC 4								182,290	1,414		
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	3,446	783,789		278,941	318,308	1,384,485	12,801	2,165,143	18,870	1,384,485	

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (unaffiliated)</b>											
6.1 NAIC 1	205,160	1,508,910	1,215,280	385,279	127,403	3,442,033	31.826	4,575,594	39.877	3,442,033	
6.2 NAIC 2	77,978	715,482	400,714	200,236	277,512	1,671,922	15.459	2,455,530	21.400	1,671,922	
6.3 NAIC 3											
6.4 NAIC 4											
6.5 NAIC 5											
6.6 NAIC 6											
6.7 Totals	283,138	2,224,392	1,615,995	585,514	404,915	5,113,955	47.285	7,077,995	61.686	5,113,955	
<b>7. Hybrid Securities</b>											
7.1 NAIC 1											
7.2 NAIC 2											
7.3 NAIC 3											
7.4 NAIC 4											
7.5 NAIC 5											
7.6 NAIC 6											
7.7 Totals											
<b>8. Parent, Subsidiaries and Affiliates</b>											
8.1 NAIC 1											
8.2 NAIC 2											
8.3 NAIC 3											
8.4 NAIC 4											
8.5 NAIC 5											
8.6 NAIC 6											
8.7 Totals											



**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>9. Total Bonds Current Year</b>											
9.1 NAIC 1	212,367	4,004,823	2,059,473	2,036,139	331,461	8,644,262	79,928	X X X	X X X	8,644,262	X X X
9.2 NAIC 2	77,978	772,142	400,714	400,236	391,763	2,042,832	18,889	X X X	X X X	2,042,832	X X X
9.3 NAIC 3		128,033				128,033	1,184	X X X	X X X	128,033	X X X
9.4 NAIC 4								X X X	X X X		X X X
9.5 NAIC 5								X X X	X X X		X X X
9.6 NAIC 6								X X X	X X X		X X X
9.7 Totals	290,345	4,904,997	2,460,187	2,436,375	723,224	10,815,128	100,000	X X X	X X X	10,815,128	X X X
9.8 Line 9.7 as a % of Col. 6	2,685	45,353	22,748	22,527	6,687	100,000	X X X	X X X	X X X	100,000	X X X
<b>10. Total Bonds Prior Year</b>											
10.1 NAIC 1	222,279	1,691,693	2,776,354	2,451,828	1,297,092	X X X	X X X	8,439,186	73,549	8,439,186	X X X
10.2 NAIC 2		1,026,955	799,078	402,973	426,524	X X X	X X X	2,655,530	23,143	2,655,530	X X X
10.3 NAIC 3		170,402			46,871	X X X	X X X	217,273	1,894	217,273	X X X
10.4 NAIC 4					162,290	X X X	X X X	162,290	1,414	162,290	X X X
10.5 NAIC 5						X X X	X X X	(c)			X X X
10.6 NAIC 6						X X X	X X X	(c)			X X X
10.7 Totals	222,279	2,889,050	3,575,432	2,854,801	1,832,717	X X X	X X X	11,474,279	100,000	11,474,279	X X X
10.8 Line 10.7 as a % of Col. 8	1,937	25,178	31,160	24,880	16,844	X X X	X X X	100,000	X X X	100,000	X X X
<b>11. Total Publicly Traded Bonds</b>											
11.1 NAIC 1	212,367	4,004,823	2,059,473	2,036,139	331,461	8,644,262	79,928	8,439,186	73,549	8,644,262	X X X
11.2 NAIC 2	77,978	772,142	400,714	400,236	391,763	2,042,832	18,889	2,655,530	23,143	2,042,832	X X X
11.3 NAIC 3		128,033				128,033	1,184	217,273	1,894	128,033	X X X
11.4 NAIC 4								162,290	1,414		X X X
11.5 NAIC 5											X X X
11.6 NAIC 6											X X X
11.7 Totals	290,345	4,904,997	2,460,187	2,436,375	723,224	10,815,128	100,000	11,474,279	100,000	10,815,128	X X X
11.8 Line 11.7 as a % of Col. 6	2,685	45,353	22,748	22,527	6,687	100,000	X X X	X X X	X X X	100,000	X X X
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	2,685	45,353	22,748	22,527	6,687	100,000	X X X	X X X	X X X	100,000	X X X
<b>12. Total Privately Placed Bonds</b>											
12.1 NAIC 1											
12.2 NAIC 2											
12.3 NAIC 3											
12.4 NAIC 4											
12.5 NAIC 5											
12.6 NAIC 6											
12.7 Totals											
12.8 Line 12.7 as a % of Col. 6											
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9											

NONE

(a) Includes \$ . . . . . 0; freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
 (b) Includes \$ . . . . . 0; current year, \$ . . . . . 0; prior year of bonds with Z designations and \$ . . . . . 0; current year, \$ . . . . . 0; prior year of bonds with Z designations. The letter 'Z' means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*\*" means the SVO could not evaluate the obligation because valuation procedures for the security class is under regulatory review.  
 (c) Includes \$ . . . . . 0; current year, \$ . . . . . 0; prior year of bonds with 5\* designations and \$ . . . . . 0; current year, \$ . . . . . 0; prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.  
 (d) Includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ . . . . . 0; NAIC 2 \$ . . . . . 0; NAIC 3 \$ . . . . . 0; NAIC 4 \$ . . . . . 0; NAIC 5 \$ . . . . . 0; NAIC 6 \$ . . . . . 0.

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments</b>											
1.1 Issuer Obligations	3,761	1,420,895	421,442	571,919		2,418,016	22.398	1,440,366	12.553	2,418,016	
1.2 Residential Mortgage-Backed Securities								790,786	6.892		
1.3 Commercial Mortgage-Backed Securities											
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals	3,761	1,420,895	421,442	571,919		2,418,016	22.398	2,231,142	19.445	2,418,016	
<b>2. All Other Governments</b>				<b>NONE</b>							
2.1 Issuer Obligations											
2.2 Residential Mortgage-Backed Securities											
2.3 Commercial Mortgage-Backed Securities											
2.4 Other Loan-Backed and Structured Securities											
2.5 Totals											
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>				<b>NONE</b>							
3.1 Issuer Obligations											
3.2 Residential Mortgage-Backed Securities											
3.3 Commercial Mortgage-Backed Securities											
3.4 Other Loan-Backed and Structured Securities											
3.5 Totals											
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>											
4.1 Issuer Obligations		475,921	422,750	800,000		1,698,671	15.706			1,698,671	
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities				200,000		200,000	1.849			200,000	
4.4 Other Loan-Backed and Structured Securities				1,000,000		1,898,671	17.556			1,898,671	
4.5 Totals		475,921	422,750	1,000,000		1,898,671	17.556			1,898,671	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>											
5.1 Issuer Obligations		581,790				581,790	5.379	1,898,800	16.548	581,790	
5.2 Residential Mortgage-Backed Securities								266,343	2.321		
5.3 Commercial Mortgage-Backed Securities		201,999		278,941		802,694	7.422			802,694	
5.4 Other Loan-Backed and Structured Securities	3,446	783,789		278,941		1,384,485	12.801	2,165,143	18.870	1,384,485	
5.5 Totals	3,446	783,789		278,941		1,384,485	12.801	2,165,143	18.870	1,384,485	
<b>6. Industrial and Miscellaneous</b>											
6.1 Issuer Obligations	283,138	2,224,392	1,615,995	585,514		5,113,955	47.285	5,305,460	46.238	5,113,955	
6.2 Residential Mortgage-Backed Securities								1,772,535	15.448		
6.3 Commercial Mortgage-Backed Securities											
6.4 Other Loan-Backed and Structured Securities											
6.5 Totals	283,138	2,224,392	1,615,995	585,514		5,113,955	47.285	7,077,995	61.686	5,113,955	
<b>7. Hybrid Securities</b>				<b>NONE</b>							
7.1 Issuer Obligations											
7.2 Residential Mortgage-Backed Securities											
7.3 Commercial Mortgage-Backed Securities											
7.4 Other Loan-Backed and Structured Securities											
7.5 Totals											
<b>8. Parent, Subsidiaries and Affiliates</b>				<b>NONE</b>							
8.1 Issuer Obligations											
8.2 Residential Mortgage-Backed Securities											
8.3 Commercial Mortgage-Backed Securities											
8.4 Other Loan-Backed and Structured Securities											
8.5 Totals											

**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

	1	2	3	4	5	6	7	8	9	10	11
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	Total Current Year	Col. 6 as a % of Line 9.5	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed
<b>9. Total Bonds Current Year</b>											
9.1 Issuer Obligations	286,899	4,702,999	2,460,187	1,957,433	404,915	9,812,433	90.729	XXX	XXX	9,812,433	
9.2 Residential Mortgage-Backed Securities								XXX	XXX		
9.3 Commercial Mortgage-Backed Securities								XXX	XXX		
9.4 Other Loan-Backed and Structured Securities	3,446	201,999		478,941	318,308	1,002,694	9.271	XXX	XXX	1,002,694	
9.5 Totals	290,345	4,904,997	2,460,187	2,436,375	723,224	10,815,128	100.000	XXX	XXX	10,815,128	
9.6 Line 9.5 as a % of Col. 6	2.685	45.353	22.748	22.527	6.687	100.000	XXX	XXX	XXX	100.000	
<b>10. Total Bonds Prior Year</b>											
10.1 Issuer Obligations	222,279	2,889,051	2,288,139	2,652,321	592,826	XXX	XXX	8,644,616	75.339	8,644,616	
10.2 Residential Mortgage-Backed Securities			1,287,293	202,480	1,339,891	XXX	XXX	2,829,664	24.661	2,829,664	
10.3 Commercial Mortgage-Backed Securities						XXX	XXX				
10.4 Other Loan-Backed and Structured Securities						XXX	XXX				
10.5 Totals	222,279	2,889,051	3,575,432	2,854,801	1,932,717	XXX	XXX	11,474,280	100.000	11,474,280	
10.6 Line 10.5 as a % of Col. 8	1.937	25.178	31.160	24.880	16.844	XXX	XXX	100.000	XXX	100.000	
<b>11. Total Publicly Traded Bonds</b>											
11.1 Issuer Obligations	286,899	4,702,999	2,460,187	1,957,433	404,915	9,812,433	90.729	8,644,616	75.339	9,812,433	XXX
11.2 Residential Mortgage-Backed Securities								2,829,664	24.661		XXX
11.3 Commercial Mortgage-Backed Securities											XXX
11.4 Other Loan-Backed and Structured Securities	3,446	201,999		478,941	318,308	1,002,694	9.271			1,002,694	XXX
11.5 Totals	290,345	4,904,997	2,460,187	2,436,375	723,224	10,815,128	100.000	11,474,280	100.000	10,815,128	XXX
11.6 Line 11.5 as a % of Col. 6	2.685	45.353	22.748	22.527	6.687	100.000	XXX	XXX	XXX	100.000	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	2.685	45.353	22.748	22.527	6.687	100.000	XXX	XXX	XXX	100.000	XXX
<b>12. Total Privately Placed Bonds</b>											
12.1 Issuer Obligations										XXX	
12.2 Residential Mortgage-Backed Securities										XXX	
12.3 Commercial Mortgage-Backed Securities										XXX	
12.4 Other Loan-Backed and Structured Securities										XXX	
12.5 Totals										XXX	
12.6 Line 12.5 as a % of Col. 6										XXX	
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9										XXX	

**NONE**

## SCHEDULE DA - VERIFICATION BETWEEN YEARS

### Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-Term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	18,203	18,203			
2. Cost of short-term investments acquired	31,672	31,672			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	34,606	34,606			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	15,269	15,269			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	15,269	15,269			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

- NONE**    **Schedule DB - Part A and B Verification**
- NONE**    **Schedule DB - Part C - Section 1**
- NONE**    **Schedule DB - Part C - Section 2**
- NONE**    **Schedule DB - Verification**
- NONE**    **Schedule E Verification**
- NONE**    **Schedule A - Part 1**
- NONE**    **Schedule A - Part 2**
- NONE**    **Schedule A - Part 3**
- NONE**    **Schedule B - Part 1**
- NONE**    **Schedule B - Part 2**
- NONE**    **Schedule B - Part 3**
- NONE**    **Schedule BA - Part 1**
- NONE**    **Schedule BA - Part 2**
- NONE**    **Schedule BA - Part 3**

# SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Code			6 NAIC Designation	7 Actual Cost	8 Fair Value		10 Par Value	Change in Book/Adjusted Carrying Value				Interest			20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date	
		3	4	5			8	9		11	12	13	14	15	16	17				18
912810-FG-9	UNITED STATES TREAS BDS	SD			1	582,922	650,025	540,000	540,000	571,919	(2,205)				5,250	4,681	FA	10,789	26,350	02/15/2029
912828-EW-6	UNITED STATES TREAS NTS				1	145,147	162,972	150,000	150,000	148,714	562				4,500	4,931	FA	2,569	6,750	02/15/2016
912828-UC-2	US TREASURY NIB				1	139,125	99,777	140,000	140,000	139,299	374				0,250	0,508	JD	17	175	07/01/2013
912828-SY-7	US TREASURY NIB	@			1	196,594	197,390	200,000	200,000	199,033	278				0,625	0,769	MA	108	1,290	05/31/2017
912828-VF-4	US TREASURY NIB				1	191,394	184,807	195,000	195,000	191,560	166				1,375	1,525	MN	231	1,341	05/31/2020
912828-SM-3	US TREASURY NIB				1	60,480	60,131	60,000	60,000	60,459	(22)				1,000	0,761	MS	154	1,290	09/30/2018
912828-RH-5	US TREASURY NOTE				1	873,519	859,395	870,000	870,000	873,390	(129)				1,375	1,290	MS	3,050	3,938	09/30/2018
912828-SV-3	US TREASURY NOTE				1	230,651	208,055	225,000	225,000	229,862	(544)				1,750	1,474	MN	514		05/15/2022
D199999	U.S. Government - Issuer Obligations					2,421,432	2,462,463	2,380,000	2,380,000	2,414,256	(1,720)				X X X	X X X	X X X	17,432	41,804	X X X
0599999	Subtotals - U.S. Governments					2,421,432	2,462,463	2,380,000	2,380,000	2,414,256	(1,720)				X X X	X X X	X X X	17,432	41,804	X X X
13017H-AA-4	CA EARTHQUAKE AUTH REV				1	107,995	106,292	108,000	108,000	107,808	126				6,169	6,247	JJ	3,331	6,663	09/02/2010
126775-TK-1	CABARRUS CNTY NC QUAL SCHOO	SD			1	200,000	208,470	200,000	200,000	200,000					5,500	5,500	AO	2,781	11,000	04/14/2010
167595-NG-7	CHICAGO ILL BRD ED GO BDS SER				1	200,000	197,866	200,000	200,000	200,000					6,319	6,319	MN	2,141	12,638	10/15/2028
24170P-FJ-2	DE SOTO TEX TAXABLE CIFS OBL				1	200,000	201,864	200,000	200,000	200,000					5,290	5,290	FA	3,996	10,500	06/09/2011
519258-AN-7	LAURENTIAN ENERGY AUTHR ILLC				3	136,500	128,033	130,000	130,000	128,033	(1,332)				6,940	5,853	JD	777	9,022	09/30/2010
65888U-CC-5	ND ST BRD HIGHER ED				2	200,000	203,199	200,000	200,000	200,000					6,200	6,200	JJ	6,200	12,400	09/02/2010
860591-EQ-1	TENN VALLEY AUTHORITY				1	240,084	238,510	240,000	240,000	240,080	(4)				1,760	1,743	AO	1,108	12,400	01/01/2025
928172-VZ-5	VIRGINIA ST PUB BLDG AUTH PUB	SD			1	221,956	234,016	225,000	225,000	222,748	292				4,000	4,175	FA	3,775	9,000	03/02/2011
969544-AJ-4	WILLIAMSBURG CNTY SC PUB				1	200,000	208,436	200,000	200,000	200,000					5,792	5,792	JD	998	11,594	09/10/2010
1899999	U.S. Political Subdivisions - Issuer Obligations					1,706,135	1,728,677	1,703,000	1,703,000	1,698,669	(918)				X X X	X X X	X X X	25,107	82,807	X X X
485429-BY-9	KANSAS ST DEV FIN AUTH REV				NR	200,000	200,012	200,000	200,000	200,000					6,375	6,375	MN	1,665	12,750	11/18/2010
2199999	U.S. Political Subdivisions - Other Loan-Backed and Structured Securities					200,000	200,012	200,000	200,000	200,000					X X X	X X X	X X X	1,665	12,750	X X X
2499999	Subtotals - U.S. Political Subdivisions of States, Territories and Possessio					1,906,135	1,928,689	1,903,000	1,903,000	1,898,669	(918)				X X X	X X X	X X X	26,772	95,557	X X X
3137EA-BP-3	FEDERAL HOME LOAN MTG CORP				1	611,939	624,965	550,000	550,000	581,790	(6,515)				4,875	3,017	JD	1,415	26,813	02/04/2009
2599999	U.S. Special Revenue - Issuer Obligations					611,939	624,965	550,000	550,000	581,790	(6,515)				X X X	X X X	X X X	1,415	26,813	X X X
05949A-EV-8	BANK OF AM MORTG SEC 2001-4-C				1	54,814	55,007	54,645	54,645	56,302	(1,823)				5,500	4,916	MON	58	3,005	06/07/2011
05949A-NX-4	BANK OF AMERICA MORT SEC SER				1	42,462	43,117	42,340	42,340	42,430	(177)				5,750	5,709	MON	47	2,435	07/29/2011

# SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Codes			4 Fair Value		5 Actual Cost		6 Rate Used To Obtain Fair Value		7 Par Value		8 Change in Book/Adjusted Carrying Value					9 Interest			10 Dates	
		3	4	5	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22			
		F	O	B	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Years' Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B.I.A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date			
05948X-WV-9	BOFA MORTG SEC SER 2003-8 CL 3			1	101.253	7,903	7,805	7,801		4			5.250	5.255	MON	8	410	05/26/2011	11/25/2033			
05948X-6H-9	BOFA MORTG SEC SER 2004-5 CL 1			2	101.429	31,135	30,697	30,692		(2,223)			6.000	5.668	MON	36	2,010	06/22/2011	06/25/2034			
05949A-EC-0	BOFA SER 2004-4 CL 1A2			1	101.935	55,146	54,100	54,160		(69)			5.500	5.500	MON	58	2,976	05/24/2011	05/25/2034			
12669E-K4-7	COUNTRYWIDE HOME LOAN SER 2			1	102.362	7,500	7,327	7,324		3			4.500	4.511	MON	6	330	05/17/2011	10/25/2018			
12669F-SC-8	COUNTRYWIDE HOME LOAN SER 2			1	99.968	4,289	4,289	4,289					5.250	5.250	MON	4	225	03/31/2011	05/25/2034			
12669D-SK-5	COUNTRYWIDE HOME LOANS SER			1	101.664	38,924	38,211	38,211		(1,163)			5.000	4.490	MON	37	1,911	04/26/2011	02/25/2018			
12669E-S6-4	COUNTRYWIDE HOME LOANS SER			1	100.179	37,282	37,215	37,182		18			5.000	5.000	MON	36	1,864	06/06/2011	10/25/2033			
22541Q-PM-8	CS FIRST BOSTON MORTGAGE SE			1	100.000	129	129	129					5.500	5.506	MON	7	7	05/25/2011	09/25/2033			
12669D-TT-5	CWMBS INC 2002-38 SER 2002-38 C			2	100.161	56,760	56,659	56,659		(2,328)			5.000	4.313	MON	236	2,836	06/06/2011	02/25/2018			
36185N-T9-1	GNAC MORT CORP LOAN TRUST S			1	27.516	27,584	27,584	27,552		90			5.250	5.000	MON	37	1,448	06/30/2011	04/25/2034			
55265K-OU-6	MASTER ASSET SEC TR SER 2003-			1	33.479	33,971	32,974	32,974					5.000	5.000	MON	32	1,646	04/26/2011	02/25/2018			
55265K-RL-5	MASTER ASSET SEC TR SER 2003-			1	20.457	20,220	20,074	20,074					5.000	5.000	MON	20	1,000	06/01/2011	03/25/2018			
55265K-6E-4	MASTER ASSET SEC TR SERIES 20			1	3.548	3,587	3,550	3,548		1			5.500	5.505	MON	4	195	06/28/2011	02/25/2034			
55265K-X4-6	MASTER ASSET SEC TR SERIES 200			1	16.799	17,374	16,842	16,800		16			5.500	5.505	MON	14	925	09/14/2011	12/25/2033			
76111J-5W-0	RES FUNDING MTG SECS SERIES 2			1	100.164	172,253	171,971	171,971		(2,801)			5.500	5.500	MON	184	9,458	05/13/2011	06/25/2033			
76111X-OZ-9	RESIDENTIAL FND MTG SER 2004-S			2	100.094	84,079	84,000	83,554		11			5.500	5.543	MON	90	4,620	06/07/2011	12/25/2034			
92922T-W4-4	WAMU MTG PASS THROUGH			1	48.498	48,705	48,568	48,500		50			5.500	5.510	MON	52	2,670	09/16/2010	06/25/2033			
939336-PZ-0	WASHINGTON MUTUAL MSC MTG P			1	101.175	33,341	32,954	32,954					5.000	5.000	MON	32	1,641	06/05/2011	02/25/2018			
949757-AF-5	WLS FRGO MRTG BACK SEC 2004-6			1	104.491	30,902	29,574	29,574					6.000	6.005	MON	35	1,774	05/13/2011	06/25/2034			
2899999	U.S. Special Revenue - Other Loan-Backed and Structured Securities				X X X	809,186	801,502	802,660		(10,391)			X X X	X X X	X X X	1,026	43,386	X X X	X X X			
3199999	Subtotals - U.S. Special Revenue				X X X	1,434,151	1,351,502	1,384,470		(16,906)			X X X	X X X	X X X	2,441	70,199	X X X	X X X			
025816-AY-5	AMERICAN EXPRESS CO			2	119.484	89,613	75,000	87,853		(2,843)			7.000	2.674	MS	1,502	5,250	06/05/2012	03/19/2018			
03523T-BN-7	ANHEUSER-BUSCH			2	99.790	174,533	175,000	175,542		(68)			1.375	1.285	JJ	1,116	1,203	05/28/2013	07/15/2017			
064159-CU-8	BANK OF NOVA SCOTIA			1	99.061	118,873	120,000	119,918		3			2.060	2.065	AO	417	1,024	10/24/2013	10/30/2018			
075887-AW-9	BECTON DICKINSON & CO.			1	99.840	64,896	65,000	69,226		(564)			3.250	2.223	MN	293	2,113	07/13/2012	11/2/2020			
09247X-AE-1	BLACKROCK INC			1	112.909	112,909	100,000	112,295		(1,861)			5.000	2.743	JD	306	5,000	06/25/2012	12/10/2019			
05946X-GW-7	BLA CORP SERIES 2004-3 CL 1A8			1	100.187	10,164	10,165	10,165					5.500	5.500	MON	11	559	03/31/2011	10/25/2034			
056650-BP-2	BP CAPITAL MARKETS PLC			1	152.982	151,259	140,000	152,749		(233)			4.500	3.000	AO	1,593		11/06/2013	10/01/2020			
117068-DA-1	BRUNSWICK ENTERPRISE INC.			1	99.776	172,868	175,000	197,248		(2,321)			5.050	3.279	AO	2,234	8,898	10/25/2012	04/01/2022			
12181L-AA-9	BURLINGTON NORTH SANTA FE			2	109.739	131,687	120,000	148,602		(582)			5.750	4.239	MN	1,169	6,900	07/11/2012	05/01/2040			
14040H-BB-0	CAPITAL ONE FINANCIAL			2	100.282	60,157	60,000	60,232		(73)			0.913	0.703	FMAN	85	279	05/23/2013	11/06/2015			
12485T-AG-8	CSS CORPORATION			2	95.441	57,265	60,000	60,596		(37)			3.375	3.236	MS	661	1,013	05/28/2013	03/01/2022			
172967-FW-6	CITIGROUP INC.			1	59.307	59,609	55,000	58,816		(491)			4.450	2.072	JJ	1,169	2,400	06/01/2013	01/10/2017			
125720-AE-5	CME GROUP INC.			1	94.432	151,091	160,000	159,134		51			3.000	3.071	MS	1,427	2,400	05/28/2013	09/15/2022			

# SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Code			6 NAIC Designation	7 Actual Cost	8 Fair Value		10 Par Value	Change in Book/Adjusted Carrying Value				Interest			22 Stated Contractual Maturity Date			
		4 F	5 o	6 r			9 Fair Value	11 Book / Adjusted Carrying Value		12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Years Other Than Temporary Impairment Recognized	15 Total Foreign Exchange Change In B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid		19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	
20030N-BB-6	COMCAST CORP.			2	75,406	69,232	60,000	74,965	(265)						6,400	4,729	MS	1,291	3,840	03/01/2040
20030N-AW-1	COMCAST CORP.			1	58,845	57,413	50,000	57,948	(697)						5,700	1,894	MIN	372	1,425	09/15/2018
126650-BQ-2	CVS CAREMARK CORP			2	35,279	39,256	34,252	34,405	(9)						6,943	6,897	MON	145	2,275	04/13/2011
25179M-AH-6	DEVON ENERGY			1	116,514	115,886	100,000	115,474	(1,039)						6,300	2,858	JJ	2,923		08/21/2013
26138E-AQ-2	DR. PEPPER SNAPPLE GROUP INC.			2	19,845	18,845	20,000	19,868	20						2,000	2,117	JJ	186	281	11/13/2012
264399-DX-9	DUKE ENERGY CORP			2	168,140	152,788	135,000	165,831	(1,492)						6,000	3,958	JD	698	8,100	05/05/2012
276865-AP-5	ECOLAB INC.			1	58,400	58,693	60,000	58,692	291						1,450	2,104	JD	435	435	08/21/2013
345397-WB-5	FORD MOTOR CREDIT CO.			1	57,895	58,605	55,000	57,385	(310)						4,207	2,252	AO	495	1,157	09/06/2013
35571D-AW-5	FREEMONT MCMORAN C&G INC.			2	55,609	55,359	55,000	55,685	(123)						2,150	1,744	MS	397	591	05/28/2013
36962G-4Y-7	GENERAL ELECTRIC CAP CORP			1	142,203	141,759	130,000	141,486	(717)						4,625	3,298	JJ	2,923	3,006	05/13/2013
38141G-FM-1	GOLDMAN SACHS GROUP INC.			1	176,028	172,002	150,000	173,020	(3,008)						6,150	2,335	AO	2,332	4,613	05/28/2013
458140-AL-4	INTEL CORP.			1	189,664	187,785	190,000	185,999	335						1,350	1,905	JD	121	1,283	08/22/2013
46625H-HF-0	JPMORGAN CHASE & CO			1	117,776	119,350	100,000	117,238	(348)						6,400	5,150	MAT	836	6,400	06/05/2012
58933Y-AG-0	MERCK & CO. INC.			1	81,952	82,672	85,000	82,165	213						1,300	2,101	MIN	135	546	08/22/2013
59156R-AX-6	METLIFE INC			1	149,045	145,909	135,000	146,789	(1,448)						4,750	3,357	FA	2,565	6,413	06/05/2012
59156R-AU-2	METLIFE INC.			1	41,161	39,796	35,000	38,902	(1,561)						6,750	1,997	JD	203	2,363	07/13/2012
59552V-AR-8	MIDAMERICAN ENERGY HOLDINGS			2	54,436	46,462	40,000	53,945	(340)						6,500	4,170	MS	773	2,600	02/08/2021
61746S-BR-9	MORGAN STANLEY			1	87,354	86,046	80,000	85,560	(1,794)						5,375	1,426	AO	920	2,150	05/28/2013
61762X-AR-8	MORGAN STANLEY BAML TRUST			1	190,547	189,038	185,000	190,348	(1,999)						3,000	2,361	MON	262	925	10/15/2018
65473Q-AT-0	NISOURCE FINANCE CORP			2	72,457	69,827	60,000	69,742	(1,751)						6,800	3,278	JJ	1,893	4,090	06/05/2012
655044-AD-7	NOBLE ENERGY INC.			2	84,389	80,792	85,000	80,473	(2,712)						8,250	3,212	MS	1,802	5,363	07/13/2012
68389X-AQ-8	ORACLE CORP.			1	120,934	121,074	120,000	120,869	(64)						2,375	2,222	JJ	1,314	4,090	06/05/2012
716485-AL-0	PETROHAWK ENERGY CORP			2	85,400	90,850	75,000	77,978	(4,755)						7,250	0,837	FA	2,069	5,436	06/05/2012
72650R-AX-0	PLAINS ALL AMER PIPELINE			2	69,737	68,355	65,000	67,558	(1,468)						3,950	1,601	MS	763	2,568	06/29/2012
742718-BH-1	PROCTER & GAMBLE CO.			1	100,052	124,023	100,000	106,250	(959)						6,450	5,724	JJ	2,992	6,450	02/22/2008
74432Q-BT-1	PRUDENTIAL FINANCIAL INC.			2	100,113	95,785	90,000	98,946	(900)						4,500	3,069	MIN	518	4,050	10/23/2012
69362B-AX-0	PSEG POWER LLC			2	62,344	62,131	60,000	61,935	(409)						2,750	1,529	MS	490	3,690	05/28/2013
78008T-LB-8	ROYAL BANK OF CANADA			1	164,326	165,405	160,000	162,729	(1,039)						2,300	1,615	JJ	1,656	3,690	09/15/2016
887315-BJ-7	TIME WARNER INC DEB			2	218,169	238,422	200,000	206,677	(1,519)						7,250	6,246	AO	3,101	14,500	08/17/2004
914713-H6-2	UNIV. OF NORTH CAROLINA INC			2	279,397	246,051	275,000	279,029	(316)						2,735	2,580	JD	648	7,521	10/26/2012
084423-AS-1	W.R. BERKLEY CORP			2	71,245	70,802	70,000	71,086	(108)						4,625	4,398	MS	962	3,238	06/29/2012
929903-AJ-1	WACHOVIA CORPORATION			1	203,289	195,166	190,000	193,652	(6,170)						5,250	1,919	FA	4,184	9,975	06/01/2014
25468P-CG-9	WALT DISNEY COMPANY			1	152,616	144,615	125,000	144,352	(5,277)						6,000	1,499	JJ	3,438	7,500	09/13/2012
94973V-BC-0	WELLPOINT INC.			1	92,932	93,937	95,000	93,087	155						1,875	2,401	JJ	826	981	08/22/2013
329999 Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					5,182,139	5,049,105	4,764,417	5,102,444	(48,356)						X X X	X X X	X X X	56,236	157,126	



### SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Codes			7 Actual Cost	8 Rate Used To Obtain Fair Value		9 Fair Value		10 Par Value	Change in Book/Adjusted Carrying Value				Interest			Dates		
		3	4	5		11 Book / Adjusted Carrying Value	12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other Than Temporary Impairment Recognized		15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date		
3899999	Subtotals - Industrial and Miscellaneous (Unaffiliated)				5,182,139	X X X	5,049,105	4,764,417	5,102,444		(48,356)				X X X	X X X	X X X	157,126	X X X	X X X
7799999	Totals - Issuer Obligations				9,921,645	X X X	9,865,210	9,397,417	9,797,159		(5,705)				X X X	X X X	X X X	308,550	X X X	X X X
8099999	Totals - Other Loan-Backed and Structured Securities				1,007,340	X X X	1,009,198	1,001,502	1,002,680		(10,391)				X X X	X X X	X X X	56,136	X X X	X X X
8399999	Total Bonds				10,928,965	X X X	10,874,408	10,398,919	10,799,839		(5,705)				X X X	X X X	X X X	364,686	X X X	X X X

**NONE**    **Schedule D - Part 2 - Section 1**

**NONE**    **Schedule D - Part 2 - Section 2**

### SCHEDULE D - PART 3

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912828-YF-4	US TREASURY N/B		10/03/2013	StableRiver		191,394	195,000.00	434
912828-SM-3	US TREASURY N/B		10/31/2013	StableRiver		60,480	60,000.00	59
912828-JC-2	US TREASURY N/B		07/01/2013	StableRiver		139,125	140,000.00	19
912828-RH-5	US TREASURY NOTE		11/07/2013	StableRiver		873,519	870,000.00	792
05999999	Subtotal - Bonds - U. S. Government				XXX	1,264,518	1,265,000.00	1,304
880591-EQ-1	TENN VALLEY AUTHORITY		10/09/2013	StableRiver		240,084	240,000.00	152
24999999	Subtotal - Bonds - U.S. Political Subdivisions of States				XXX	240,084	240,000.00	152
03523T-BN-7	ANHEUSER-BUSCH		05/28/2013	StableRiver		175,630	175,000.00	909
064159-CU-8	BANK OF NOVA SCOTIA		10/24/2013	StableRiver		119,915	120,000.00	
05565Q-BP-2	BP CAPITAL MARKETS PLC		11/05/2013	StableRiver		152,982	140,000.00	718
14040H-BB-0	CAPITAL ONE FINANCIAL		05/23/2013	StableRiver		60,305	60,000.00	33
124857-AG-8	CBS CORPORATION		05/28/2013	StableRiver		60,633	60,000.00	506
172967-FW-6	CITIGROUP INC.		08/01/2013	StableRiver		59,307	55,000.00	177
12572Q-AE-5	CME GROUP INC.		05/28/2013	StableRiver		159,083	160,000.00	1,073
20030N-AW-1	COMCAST CORP.		08/02/2013	StableRiver		58,645	50,000.00	649
25179M-AH-6	DEVON ENERGY		08/21/2013	StableRiver		116,514	100,000.00	604
279865-AP-5	ECOLAB INC.		08/21/2013	StableRiver		58,400	60,000.00	189
34539T-WB-5	FORD MOTOR CREDIT CO		09/05/2013	StableRiver		57,695	55,000.00	938
35671D-AW-5	FREEMONT MCMORAN C&G INC.		05/28/2013	StableRiver		55,809	55,000.00	296
36962G-4Y-7	GENERAL ELECTRIC CAP CORP		06/13/2013	StableRiver		142,203	130,000.00	2,689
38141G-FM-1	GOLDMAN SACHS GROUP INC.		05/28/2013	StableRiver		176,028	150,000.00	1,538
458140-AL-4	INTEL CORP.		08/22/2013	StableRiver		185,664	190,000.00	573
58933Y-AG-0	MERCK & CO. INC.		08/22/2013	StableRiver		81,952	85,000.00	298
61746S-BR-9	MORGAN STANLEY		05/28/2013	StableRiver		87,354	80,000.00	549
61762X-AR-8	MORGAN STANLEY BAML TRUST		10/10/2013	StableRiver		190,647	185,000.00	339
68389X-AQ-8	ORACLE CORP.		08/05/2013	StableRiver		120,934	120,000.00	182
69362B-AX-0	PSEG POWER LLC		05/28/2013	StableRiver		62,344	60,000.00	348
94973V-BC-0	WELLPOINT INC.		08/22/2013	StableRiver		92,932	95,000.00	208
38999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				XXX	2,274,876	2,185,000.00	12,696
83999997	Subtotal - Bonds - Part 3				XXX	3,779,478	3,690,000	14,152
83999998	Summary Item from Part 5 for Bonds				XXX	1,553,183	1,565,000.00	6,767
83999999	Total - Bonds				XXX	5,332,661	5,255,000.00	20,919
99999999	Totals				XXX	5,332,661	XXX	20,919

### SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value			16	17	18	19	20	21	
										11	12	13							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Years' Other Than Temporary Impairment Recognized	Total Change in B.I.A.C.V. (11+12-13)	Total Foreign Exchange Change in B.I.A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Contractual Maturity Date
31394M-JV-3	FED HOME LOAN MTG CORP	08/15/2013	StableRiver		172,994	172,999.96	180,787	202,480		(36,109)		(36,109)	166,370		6,624	6,624	2,789	05/15/2031	
912810-FG-8	UNITED STATES TREAS BDS	05/29/2013	StableRiver		341,199	260,000.00	280,474	276,952		(637)		(637)	276,315		64,884	64,884	10,709	02/15/2029	
05999999	Subtotal - Bonds - U.S. Governments			X X X	514,193	432,999.96	461,261	479,432		(36,746)		(36,746)	442,685		71,508	71,508	13,498	X X X	
13017H-AA-4	CA EARTHQUAKE AUTH REV	07/01/2013	Redemption		36,000	36,000.00	35,865	35,970		30		30	36,000				2,221	07/01/2016	
519258-AN-7	LAURENTIAN ENERGY AURT	12/01/2013	Redemption		35,000	35,000.00	35,750	35,332		(332)		(332)	35,000				2,429	12/01/2016	
24999999	Subtotal - Bonds - U.S. Political Subdivisions of States			X X X	71,000	71,000.00	72,615	71,302		(302)		(302)	71,000				4,650	X X X	
05949A-EV-8	BANK OF AM MORT SEC	12/26/2013	Redemption		113,929	113,928.59	114,280	115,701		(1,773)		(1,773)	113,929				2,755	05/25/2034	
05949A-NX-4	BANK OF AMERICA MORT S	12/26/2013	Redemption		37,867	37,867.17	37,967	37,941		(73)		(73)	37,867				1,222	08/25/2034	
05948X-WV-9	BOFA MORTG SEC SER 2003	12/26/2013	Redemption		9,268	9,267.74	9,268	9,265		3		3	9,268				226	11/25/2033	
05948X-V3-2	BOFA MORTG SEC SER 2004	01/25/2013	StableRiver		2,635	2,635.09	2,633	2,635					2,635						02/25/2034
05948X-6H-9	BOFA MORTG SEC SER 2004	12/26/2013	Redemption		23,164	23,164.44	23,307	23,711		(546)		(546)	23,164				672	06/25/2034	
05948X-LO-2	BOFA MTG SEC SER 2003-5	08/26/2013	Redemption		7,636	7,635.55	7,636	7,636					7,636				180	07/25/2033	
05949A-EC-0	BOFA SER 2004-4 CL 1A2	12/26/2013	Redemption		71,412	71,411.71	71,538	71,456		(45)		(45)	71,412				1,941	05/25/2034	
12669E-7G-5	COUNTRYWIDE ALTERNATI	05/29/2013	Redemption		5,085	5,083.95	5,082	5,084					5,084				62	12/25/2033	
12669E-SC-1	COUNTRYWIDE ALTERNATI	10/25/2013	Redemption		60,193	60,192.99	60,193	60,193					60,193				1,390	08/25/2033	
12669E-ZQ-2	COUNTRYWIDE HOME LNSS	09/25/2013	Redemption		14,461	14,461.08	14,316	14,311		144		144	14,454				301	09/25/2033	
12669F-K4-7	COUNTRYWIDE HOME LOAN	12/27/2013	Redemption		4,953	4,953.38	4,950	4,952		1		1	4,953				102	10/25/2016	
12669F-SC-8	COUNTRYWIDE HOME LOAN	12/27/2013	Redemption		12,165	12,165.13	12,165	12,165					12,165				302	05/25/2034	
12669D-SK-5	COUNTRYWIDE HOME LOAN	12/27/2013	Redemption		24,232	24,231.50	24,724	24,528		(298)		(298)	24,232				548	02/25/2018	
12669E-S6-4	COUNTRYWIDE HOME LOAN	12/27/2013	Redemption		33,689	33,689.06	33,622	33,681		8		8	33,689				872	10/25/2033	
12669F-WM-1	COUNTRYWIDE HOME LOAN	10/25/2013	Redemption		46,902	46,901.90	46,873	46,871		31		31	46,902				1,057	05/25/2034	
22541N-6H-7	CREDIT SUISSE FIRST BOST	04/25/2013	Redemption		31,977	31,796.55	31,973	33,522		(1,195)		(1,195)	32,327				487	05/25/2033	
22541Q-PM-8	CS FIRST BOSTON MORTGA	11/26/2013	Redemption		4,413	4,413.42	4,411	4,411		3		3	4,413				88	09/25/2033	
31381T-DD-9	FED NATL MTG ASSN POOL	12/27/2013	Redemption		29,593	29,593.25	30,037	30,004		(411)		(411)	29,593				739	02/25/2018	
36185N-T9-1	GMAC MORT CORP LOAN T	12/27/2013	StableRiver		255,938	250,000.00	267,080	266,123		(2,303)		(2,303)	263,821				6,337	01/01/2019	
36185N-U5-7	GMAC MORT CORP LN TR SE	12/27/2013	Redemption		89,412	89,412.16	89,179	88,236		177		177	89,412				3,076	04/25/2034	
55265K-RJ-6	MASTER ASSET SEC TR SE	04/25/2013	Call		9,215	9,215.34	9,215	9,215					9,215				107	04/25/2034	
55265K-RL-5	MASTER ASSET SEC TR SE	12/27/2013	Redemption		14,443	14,442.57	14,718	18,663					18,663				480	02/25/2018	
55265K-6E-4	MASTER ASSET SEC TR SE	11/25/2013	Redemption		2,072	2,071.84	2,071	2,072					2,072				99	02/25/2034	
594751-AB-5	MI TOB SETTLEMENT	11/25/2013	Redemption		8,392	8,391.74	8,372	8,367		4		4	8,392				217	12/25/2033	
76111J-SW-0	RES FUNDING MTG SECS S	03/05/2013	PR GILBOY AND		161,500	200,000.00	161,400	162,290		107		107	162,297				3,939	06/01/2034	
45660N-CR-9	RESIDENTIAL ASSET SEC T	09/25/2013	Redemption		56,029	56,028.91	56,966	56,941		(913)		(913)	56,029				2,442	06/25/2033	
92922Z-W4-4	WAMU MTG PASS THR	12/26/2013	Redemption		9,090	9,090.13	8,996	8,996		79		79	9,076				104	07/25/2033	
92922Z-MM-7	WASH MUTUAL SER MTG PA	12/25/2013	StableRiver		60,936	60,936.33	60,966	60,974		(38)		(38)	60,936				1,525	11/25/2033	
939336-PZ-0	WASHINGTON MUTUAL MSC	12/26/2013	Redemption		22,682	22,682.23	23,108	22,682					22,682				596	02/25/2018	

## SCHEDULE D - PART 4

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value				16	17	18	19	20	21
										11	12	13	14						
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Contractual Maturity Date	
949814-AF-4	WELLS FARGO MTC BKO SE	09/25/2013	Redemption		42,854	43,255	43,239		(351)		(381)		42,858		(4)	(4)	845	02/25/2034	
949757-AF-5	WLS FRGO MRTG BACK SEC	12/26/2013	Redemption		18,024	18,022	18,024						18,024				577	06/25/2034	
3199999	Subtotal - Bonds - U. S. Special Rev. and Special Assessment and			X X X	1,403,767.05	1,385,742	1,387,878		(7,383)		(7,383)		1,380,498		(2,293)	(2,293)	35,458	X X X	
064149-A6-4	BANK OF NOVA SCOTIA	07/15/2013	Stable/River		100,000.00	105,429	104,258		(1,104)		(1,104)		103,155		773	773	3,334	01/22/2015	
079857-AH-1	BELLSOUTH CAP FDC CORP	11/14/2013	BB&T		200,000.00	215,310	212,325		(331)		(331)		211,994		30,944	30,944	19,844	02/15/2030	
084670-BF-4	BERKSHIRE HATHAWAY INC	01/10/2013	Stable/River		225,000.00	240,523	239,867		(40)		(40)		239,827		(760)	(760)	3,400	01/31/2022	
096630-AA-6	BOARDWALK PIPELINES	10/31/2013	Stable/River		75,000.00	83,898	83,761		(2,537)		(2,537)		81,223		2,776	2,776	4,284	11/15/2016	
060505-AU-8	BOFA AMERICA CORPORATI	08/14/2013	BB&T		200,000.00	199,362	199,879		40		40		199,919		12,281	12,281	7,801	11/15/2014	
05946X-CW-7	BOFA CORP SERIES 2004-3	12/26/2013	Redemption		24,065.07	24,065	24,065						24,065				635	10/25/2034	
14040H-AW-5	CAPITAL ONE FINANCIAL CO	05/23/2013	Stable/River		100,000.00	99,559	99,677		85		85		99,763		1,249	1,249	919	07/15/2014	
172967-EY-3	CITIGROUP INC	08/01/2013	Stable/River		174,017	177,383	174,208		(3,358)		(3,358)		170,850		3,167	3,167	10,343	08/12/2014	
20271R-AA-8	COMMONWEALTH BK AJUST	07/05/2013	Stable/River		200,000.00	201,338	201,100		(251)		(251)		200,849		2,853	2,853	3,131	03/16/2015	
125650-BQ-2	CYS CAREMARK CORP	12/10/2013	Redemption		1,235.51	1,273	1,236						1,236				43	01/10/2030	
233835-AW-7	DAILMERCURYSLER NA HLD	11/06/2013	Stable/River		195,096	210,015	204,075		(8,988)		(8,988)		195,087		9	9	12,569	11/15/2013	
260543-CH-4	DOW CHEMICAL COMPANY	10/03/2013	Stable/River		58,523	59,960	58,971		69		69		59,040		(3,517)	(3,517)	1,820	11/15/2022	
26139E-AM-1	DR. PEPPER SNAPPLE GRO	09/06/2013	Stable/River		55,000.00	57,893	57,520		(567)		(567)		56,953		(122)	(122)	1,843	01/15/2016	
292505-AJ-3	ENCANA CORP	08/08/2013	Stable/River		70,000.00	69,682	69,697		18		18		69,715		1,266	1,266	2,032	11/15/2021	
36962C-4R-2	GENERAL ELEC CAP CORP	06/18/2013	Stable/River		154,829	154,108	153,521		390		390		153,911		(2,082)	(2,082)	4,628	09/16/2020	
46626H-JA-9	JPMORGAN CHASE & CO	05/08/2013	Stable/River		122,122	116,773	116,539		(334)		(334)		116,385		5,737	5,737	3,099	07/05/2016	
878742-AR-6	TECK RESOURCES LTD	07/26/2013	Stable/River		52,303	53,183	52,856		(459)		(459)		52,822		(219)	(219)	1,823	08/15/2017	
91911T-AL-7	VALE OVERSEAS LIMITED	10/16/2013	Stable/River		143,191	145,382	145,068		(362)		(362)		144,809		(1,418)	(1,418)	7,123	09/15/2020	
92857W-AD-2	VODAFONE GROUP PLC NT	09/06/2013	BB&T		105,002	106,021	101,116		(656)		(656)		100,755		5,247	5,247	5,987	01/30/2015	
961214-BF-7	WESTPAC BANKING CORP	07/29/2013	Stable/River		125,617	125,274	124,439		(856)		(856)		123,583		2,034	2,034	2,300	12/09/2015	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)			X X X	2,463,639	2,445,431	2,424,176		(18,739)		(18,739)		2,405,441		60,198	60,198	96,558	X X X	
8399997	Subtotal - Bonds - Part 4			X X X	4,423,038	4,365,049	4,362,790		(63,170)		(63,170)		4,299,624		129,413	129,413	150,164	X X X	
8399998	Summary Item from Part 5 for Bonds			X X X	1,585,000.00	1,553,183			(693)		(693)		1,552,488		(5,901)	(5,901)	11,709	X X X	
8399999	Total - Bonds			X X X	5,808,067.99	5,918,232	4,362,790		(63,863)		(63,863)		5,852,112		123,512	123,512	161,873	X X X	
9999999	Totals				X X X	5,918,232	4,362,790		(63,863)		(63,863)		5,852,112		123,512	123,512	161,873	X X X	

### SCHEDULE D - PART 5

Showing all Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value				17	18	19	20	21
											12	13	14	15					
CUSIP Identification	Description	Filing	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B/A.C.V. (12+13-14)	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
912828-UE-8 912828-UZ-1	US TREASURY NB US TREASURY NOTE		07/23/2013 05/28/2013	StableRiver StableRiver	10/09/2013 10/22/2013	StableRiver StableRiver	105,000.00 850,000.00	103,200 827,702	103,039 830,045	103,200 827,702						(161) 2,343	(161) 2,343	218 2,541	145 1,762
0599999	Bonds - U.S. Governments						955,000.00	930,902	933,084	930,902						2,182	2,182	2,759	1,907
064159-CQ-7 073902-PN-2 205887-BQ-4 25459H-BH-7 767201-AQ-9 89114Q-AG-3	BANK OF NOVA SCOTIA BEAR STEARNS CO. CONAGRA INC DIRECTV HLDGS LLC RIO TINTO TORONTO DOMINION BANK		07/10/2013 05/06/2013 08/22/2013 05/28/2013 03/01/2013 08/22/2013	StableRiver StableRiver StableRiver StableRiver StableRiver StableRiver	10/24/2013 09/27/2013 10/02/2013 11/07/2013 06/14/2013 09/09/2013	StableRiver StableRiver StableRiver StableRiver StableRiver StableRiver	100,000.00 85,000.00 60,000.00 55,000.00 120,000.00 190,000.00	99,909 96,640 58,766 54,846 128,566 183,734	100,865 94,717 59,318 53,867 123,144 181,591	99,917 96,086 58,815 54,679 128,309 183,780		8 (553) 29 33 (256) 46		6 (553) 29 33 (256) 46		948 (1,369) 504 (612) (5,165) (2,189)	948 (1,369) 504 (612) (5,165) (2,189)	390 3,211 228 797 3,363 961	1,455 101 364 2,075 865
3899999	Bonds - Industrial and Miscellaneous (Unaffiliated)						610,000.00	622,281	613,502	621,566						(8,083)	(8,083)	8,950	4,860
8399998	Subtotal - Bonds						1,565,000.00	1,553,183	1,546,586	1,552,488						(5,901)	(5,901)	11,709	6,767
8999998	Subtotal - Preferred Stocks						X.X.X												
9899999	Subtotal - Stocks						X.X.X												
9999999	Totals						X.X.X	1,553,183	1,546,586	1,552,488		(693)		(693)		(5,901)	(5,901)	11,709	6,767

### SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 F o r e i g n	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures Manual)	6 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/ Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
000000-00-0	SOUTHERN TITLE SERVICES, IN		00000	EQUITY	NO			10,000,000	100.000
1799999 Common Stocks - Other Affiliates								XXX	XXX
1899999 Total - Common Stocks								XXX	XXX
1999999 Totals									

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 0
2. Total amount of intangible assets nonadmitted \$ 0

### SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
<b>NONE</b>					
0399999 Total				XXX	XXX

### SCHEDULE DA - PART 1

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Change in Book/Adjusted Carrying Value			13	14	Interest			20	21			
		3	4					9	10	11			12	15	16			17	18	19
CUSIP Identification	Description		Fig	Date Acquired	Name of Vendor	Maturity Date	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Years (Amortization) / Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Par Value	Actual Cost	Amount Due and Accrued on Dec. 31 of Current Year Not in Default	Non-Admitted Due And Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
31846Y41-9	FIRST AMER. TREAS OBLIG CI.			12/31/2013	US Bank		3,761						3,761			1,500	1,500	MON		
8899999	Exempt Money Market Mutual Funds						3,761					XXX	3,761			XXX	XXX	XXX		
94975H-29-6	Wells Fargo Adv Tr Pl Mm Ins			02/28/2013	StableRiver		5,258						5,258			0.010	0.010	MON	1	
94975H-29-6	Wells Fargo Adv Tr Pl Mm Ins			06/30/2012	StableRiver		6,251						6,251			0.100	0.100	MON		
8999999	Class One Money Market Mutual Funds						11,509					XXX	11,509			XXX	XXX	XXX	1	
9199999	TOTALS						15,270					XXX	15,270			XXX	XXX	XXX	1	



- NONE**    **Schedule DB - Part A - Section 1**
- NONE**    **Schedule DB - Part A - Section 2**
- NONE**    **Schedule DB - Part B - Section 1**
- NONE**    **Schedule DB - Part B - Section 2**
- NONE**    **Schedule DB - Part D - Section 1**
- NONE**    **Schedule DB - Part D - Section 2**
- NONE**    **Schedule DL - Part 1**
- NONE**    **Schedule DL - Part 2**

### SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
OPEN DEPOSITORIES						
SUNTRUST BANK BB&T		0.060	906		250,521 939,304	
0199998 Deposits in ( ) depositories that do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX	XXX				XXX
0199999 Totals - Open Depositories	XXX	XXX	906		1,189,825	XXX
SUSPENDED DEPOSITORIES						
0299998 Deposits in ( ) depositories that do not exceed the allowable limit in any one depository (See Instructions) - Suspended Depositories	XXX	XXX				XXX
0299999 Totals - Suspended Depositories	XXX	XXX				XXX
0399999 Total Cash on Deposit	XXX	XXX	906		1,189,825	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	XXX	315	XXX
0599999 Total Cash	XXX	XXX	906		1,190,140	XXX

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January	1,715,934	4. April	2,876,514	7. July	2,514,265	10. October	1,440,159
2. February	1,924,801	5. May	2,197,605	8. August	1,895,030	11. November	1,726,157
3. March	2,945,406	6. June	1,792,090	9. September	2,184,027	12. December	1,301,457

**NONE    Schedule E - Part 2**

### SCHEDULE E – PART 3 – SPECIAL DEPOSITS

States, etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA	ST	GEORGIA STATE DEPOSIT		100,000	100,927
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC	O	NORTH CAROLINA STATE DEPOSIT		1,057,556	1,060,711
35. North Dakota	ND					
36. Ohio	OH	ST	OHIO STATE DEPOSIT		190,640	216,675
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. US Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien and Other	OT	XXX	XXX			
59. Total	XXX	XXX			1,348,196	1,378,313

DETAILS OF WRITE-INS						
5801. ....						
5802. ....						
5803. ....						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 - 5803 plus 5898) (Line 58 above)	XXX	XXX				