

ANNUAL STATEMENT

OF THE

Southern Title Insurance Corporation

in Receivership

of **Richmond**

in the state of **Virginia**

TO THE

Insurance Department

OF THE

VIRGINIA

FOR THE YEAR ENDED

December 31, 2014

TITLE

2014



50792201420100100

ANNUAL STATEMENT

For the Year Ended December 31, 2014
OF THE CONDITION AND AFFAIRS OF THE

Southern Title Insurance Corporation

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

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 BRENDA J STEWART 512-404-6555
(Name) (Area Code) (Telephone Number) (Extension)

BSTEWART@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

DIRECTORS OR TRUSTEES

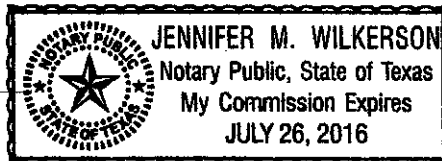
State of TEXAS
County of TRAVIS ss

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>Brenda J. Stewart</u> <small>(Signature)</small>	<u>Nicole Wilkerson</u> <small>(Signature)</small>	<u></u> <small>(Signature)</small>
<u>BRENDA J. STEWART</u> <small>(Printed Name)</small>	<u>NICOLE WILKINSON</u> <small>(Printed Name)</small>	<u></u> <small>(Printed Name)</small>
<u>1.</u>	<u>2.</u>	<u>3.</u>
<u>AUTHORIZED REPRESENTATIVE</u> <small>(Title)</small>	<u>AUTHORIZED REPRESENTATIVE</u> <small>(Title)</small>	<u></u> <small>(Title)</small>

Subscribed and sworn to (or affirmed) before me on this 16 day of March, 2015, by

Jennifer M. Wilkerson
Jennifer Wilkerson



a. Is this an original filing? Yes No

b. If no: 1. State the amendment number

2. Date filed

3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	8,017,436		8,017,436	10,799,839
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 (\$ 615,923, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 18,771, Schedule DA)	634,694		634,694	1,205,409
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)	8,652,130		8,652,130	12,005,248
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	80,049		80,049	102,879
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,737	3,271	466	57
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				
18.2 Net deferred tax asset	10,212,461	10,212,461		
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	4,026	3,364	662	3,817
21. Furniture and equipment, including health care delivery assets (\$ 0)	3,665	3,665		
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	157,384	157,384		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	19,113,452	10,380,145	8,733,307	12,112,001
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	19,113,452	10,380,145	8,733,307	12,112,001

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	90,160	90,160		
2502. DEPOSITS	61,388	61,388		
2503. OTHER ASSETS	5,836	5,836		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	157,384	157,384		

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	15,300,475	15,234,759
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	7,043,792	7,891,834
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 10)	5,569,886	13,650,441
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	498,287	545,490
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	101,044	29,234
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	130,058	127,770
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)	28,722,713	37,558,699
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)	(38,212,869)	(43,670,160)
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)	(19,989,408)	(25,446,699)
33. Totals (Page 2, Line 28, Col. 3)	8,733,305	12,112,000

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2201.		
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	1,032,807	1,158,974
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)	200	500
2. Other operating income (Part 4, Line 2, Col. 5)		
3. Total Operating Income (Lines 1 through 2)	1,033,007	1,159,474
EXPENSES		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	84,264	(224,726)
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	3,963,570	3,727,660
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	4,047,834	3,502,934
8. Net operating gain or (loss) (Lines 3 minus 7)	(3,014,827)	(2,343,460)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	277,210	326,418
10. Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses))	119,386	123,511
11. Net investment gain (loss) (Lines 9 + 10)	396,596	449,929
OTHER INCOME		
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions		1,253,103
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	(2,618,231)	(640,428)
14. Federal and foreign income taxes incurred		(339,411)
15. Net income (Lines 13 minus 14)	(2,618,231)	(301,017)
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	(25,446,700)	(30,438,983)
17. Net income (from Line 15)	(2,618,231)	(301,017)
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	5,705	(5,705)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	881,565	105,355
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(892,301)	355,449
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)	8,080,555	4,830,243
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
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	5,457,293	4,992,283
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	(19,989,407)	(25,446,700)

DETAILS OF WRITE-IN LINES		
1201. SETTLEMENT INCOME		1,253,103
1202. GAIN ON SALE OF PROPERTY		
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
3001. CHANGE IN OTHER TAXES		7,958
3002. PRIOR PERIOD ADJUSTMENT		
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

CASH FLOW

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	192,496	208,929
2. Net investment income	359,548	473,261
3. Miscellaneous income	200	1,253,603
4. Total (Lines 1 through 3)	552,244	1,935,793
5. Benefit and loss related payments	18,549	(233,666)
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	3,938,963	3,802,191
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)		(328,284)
10. Total (Lines 5 through 9)	3,957,512	3,240,241
11. Net cash from operations (Line 4 minus Line 10)	(3,405,268)	(1,304,448)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	4,742,262	5,975,624
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,742,262	5,975,624
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,894,277	5,332,661
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		1
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,894,277	5,332,662
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	2,847,985	642,962
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(13,433)	456,195
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(13,433)	456,195
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(570,716)	(205,291)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,205,409	1,410,700
19.2 End of year (Line 18 plus Line 19.1)	634,693	1,205,409

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

20.0001		
20.0002		
20.0003		

OPERATIONS AND INVESTMENT EXHIBIT

PART 1A – SUMMARY OF TITLE INSURANCE PREMIUMS WRITTEN AND RELATED REVENUES

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written (Sch T, Line 59, Cols. 3, 4 and 5)		184,764		184,764	191,980
2. Escrow and settlement service charges					
3. Title examinations					
4. Searches and abstracts					
5. Surveys					
6. Aggregate write-ins for service charges		200		200	500
7. Totals (Lines 1 to 6)		184,964		184,964	192,480

DETAILS OF WRITE-INS					
0601. OTHER SERVICE FEES		200		200	500
0602.					
0603.					
0698. Summary of remaining write-ins for Line 06 from overflow page					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)		200		200	500

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	184,764	191,980
1.2 Assumed		
1.3 Ceded		3,670
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	184,764	188,310
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	7,891,835	8,862,499
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	7,156	8,145
2.4 Withdrawals during the current year	855,199	978,809
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)	7,043,792	7,891,835
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	1,032,807	1,158,974

DETAILS OF WRITE-INS		1 Current Year	2 Prior Year
02.201			
02.202			
02.203			
02.298 Summary of remaining write-ins for Line 02.2 from overflow page	NONE		
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	NONE		
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)		9,194	9,354	18,548	(233,668)
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)		9,194	9,354	18,548	(233,668)
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)		9,194	9,354	18,548	(233,668)
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	12,861	15,192,923	94,691	15,300,475	15,234,759
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	12,861	15,122,881	99,017	15,234,759	15,225,817
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)		79,236	5,028	84,264	(224,726)
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)					
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)		79,236	5,028	84,264	(224,726)

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	15,617,923	94,691	15,725,475	15,659,759
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	425,000
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)	12,861	15,192,923	94,691	15,300,475	15,234,759
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	264,958	7,353,266		7,618,224	9,028,728
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		63,799		63,799	86,448
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)	264,958	7,289,467		7,554,425	8,942,280
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)		5,059,252		5,059,252	12,598,534
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34)	X X X	X X X	X X X	27,914,152	36,775,573
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	7,043,791	7,891,835
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	5,569,886	13,648,979

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

OPERATIONS AND INVESTMENT EXHIBIT PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries		184,267		184,267	246,096			430,363	1,295,293
1.2 Employee relations and welfare		18,289		18,289	24,426			42,715	344,754
1.3 Payroll taxes		13,873		13,873	18,528			32,401	18,619
1.4 Other personnel costs									
1.5 Total personnel costs		216,429		216,429	289,050			505,479	1,658,666
2. Amounts paid to or retained by title agents		53,374		53,374	71,284			124,658	138,690
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts		128		128	171			299	1,516
3.2 Surveys									
3.3 Other		1,880		1,880	2,510			4,390	40,068
4. Advertising									
5. Boards, bureaus and associations		22,166		22,166	29,604			51,770	27,296
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	X X X		
8. Amounts charged off, net of recoveries		128,629		128,629	171,790			300,419	98,549
9. Marketing and promotional expenses									
10. Insurance		2,367		2,367	3,161			5,528	1,825
11. Directors' fees									
12. Travel and travel items		3,542		3,542	4,730			8,272	1,617
13. Rent and rent items		47,052		47,052	62,839			109,891	180,001
14. Equipment		985		985	1,316			2,301	115
15. Cost or depreciation of EDP equipment and software		7,209		7,209	9,628			16,837	50,321
16. Printing, stationery, books and periodicals		10,010		10,010	13,370			23,380	60,351
17. Postage, telephone, messengers and express		153,142		153,142	204,528			357,670	243,899
18. Legal and auditing		3,185,356		3,185,356	4,121,326			7,306,682	12,781,058
19. Totals (Lines 1.5 to 18)		3,832,269		3,832,269	4,985,307			8,817,576	15,283,972
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes		71,461		71,461				71,461	8,770
20.2 Insurance department licenses and fees		4,473		4,473				4,473	1,730
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)		75,934		75,934				75,934	10,500
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for other expenses		55,367		55,367	73,945			129,312	1,065,009
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)		3,963,570		3,963,570	5,059,252			9,022,822	16,359,481
25. Less unpaid expenses - current year					5,059,252			5,114,320	12,597,999
26. Add unpaid expenses - prior year					12,597,999		55,068	12,597,999	14,138,817
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		3,963,570		3,963,570	12,597,999		(55,068)	16,506,501	17,900,299

DETAILS OF WRITE-IN LINES									
2301. Document Service Fees		41,361		41,361	55,240			96,601	42,186
2302. Bank Fees		6,250		6,250	8,347			14,597	10,419
2303. Miscellaneous		5,006		5,006	6,685			11,691	548,766
2398. Summary of remaining write-ins for Line 23 from overflow page		2,750		2,750	3,673			6,423	463,638
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		55,367		55,367	73,945			129,312	1,065,009

(a) Includes management fees of \$ 0 to affiliates and \$ 0 to non-affiliates.

OPERATIONS AND INVESTMENT EXHIBIT

PART 4 – NET OPERATING GAIN/LOSS EXHIBIT

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3)	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)	71,431	933,695	27,681	1,032,807	X X X	1,032,807	1,158,973
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)		200		200	X X X	200	500
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X			
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	71,431	933,895	27,681	1,033,007		1,033,007	1,159,473
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		79,236	5,028	84,264	X X X	84,264	(224,726)
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)		3,963,570		3,963,570		3,963,570	3,727,660
6. Total Operating Deductions (Lines 4 + 5)		4,042,806	5,028	4,047,834		4,047,834	3,502,934
7. Net operating gain or (loss) (Lines 3 minus 6)	71,431	(3,108,911)	22,653	(3,014,827)		(3,014,827)	(2,343,461)

10

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

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 45,756	40,715
1.1 Bonds exempt from U.S. tax	(a) 101,154	93,576
1.2 Other bonds (unaffiliated)	(a) 207,977	197,766
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) 221	221
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	355,108	332,278
11. Investment expenses		(g) 55,068
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)		55,068
17. Net investment income (Line 10 minus Line 16)		277,210

DETAILS OF WRITE-IN LINES			
0901.	NONE		
0902.			
0903.			
0998. Summary of remaining write-ins for Line 09 from overflow page			
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)			
1501.	NONE		
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 \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 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	4,963		4,963		
1.1 Bonds exempt from U.S. tax	26,175		26,175		
1.2 Other bonds (unaffiliated)	88,248		88,248	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)	119,386		119,386	5,705	

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

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	3,271	9,123	5,852
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	10,212,461	9,330,896	(881,565)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	3,364	2,102	(1,262)
21. Furniture and equipment, including health care delivery assets	3,665	5,356	1,691
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	157,384	140,367	(17,017)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	10,380,145	9,487,844	(892,301)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	10,380,145	9,487,844	(892,301)

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	90,160	92,665	2,505
2502. Deposits	61,388	42,730	(18,658)
2503. Other Assets	5,836	4,972	(864)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	157,384	140,367	(17,017)

NONE

NOTES TO FINANCIAL STATEMENTS

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 (“NAIC”) subject to any deviations prescribed or permitted by the Commissioner of Insurance for the Commonwealth of Virginia.

A reconciliation of the Company’s net income and surplus between NAIC standard accounting practices and procedures (“SAP”) and practices prescribed or permitted by the Commonwealth of Virginia is shown below:

	<u>State of Domicile</u>	<u>12/31/2014</u>	<u>12/31/2013</u>
NET INCOME:			
1. Southern Title State Basis (Page 4, Line 15, Columns 1 & 3)	Virginia	(\$2,618,231)	(\$301,017)
2. State Prescribed Practices that Increase/Decrease NAIC SAP: <i>e.g.</i> , Depreciation of Fixed Assets		0	0
3. State Prescribed Practices that Increase/Decrease NAIC SAP: <i>e.g.</i> , Depreciation, Home Office Property		0	0
4. NAIC SAP (1-2-3=4)		(2,618,231)	(301,017)
SURPLUS:			
5. Southern Title State Basis (Page 3, Line 32, Columns 1 & 2)		(19,989,408)	(25,446,699)
6. State Prescribed Practices that Increase/Decrease NAIC SAP: <i>e.g.</i> , Goodwill, Net <i>e.g.</i> , Fixed Assets, Net		0	0
7. State Prescribed Practices that Increase/Decrease NAIC SAP: <i>e.g.</i> , Home Office Property		0	0
8. NAIC SAP (5-6-7=8)		(\$19,989,408)	(\$25,446,699)

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,

NOTES TO FINANCIAL STATEMENTS

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.

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.

On July 28, 2014, the Commission issued its Order of Liquidation with Finding of Insolvency (the "liquidation order") in which it found that further efforts to rehabilitate Southern Title would be futile, and the Company should be liquidated. The liquidation order established January 28, 2015, as the claims filing deadline, the date by which all applicable claims against Southern Title must be received by the Company. All claims other than pending claims and administrative claims are subject to, and must be received by Southern Title on or before, the claims filing deadline to be considered timely filed. The liquidation order further requires that all timely filed claims must be rendered certain, liquidated, and non-contingent within a reasonable time following the initial presentment of the claim, and at the latest, on or before January 28, 2016.

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.

NOTES TO FINANCIAL STATEMENTS

- (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, 2014, and December 31, 2013.
- (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 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

Debt Restructuring – Not Applicable

B. Reverse Mortgages – Not Applicable

C. 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.

D. Repurchase Agreements – Not Applicable

E. Real Estate

Claim 2006-86 – Ray F. Grimes

A claim was filed by our insured lender after they determined the borrower was one of six heirs who inherited the property. At the time of the loan, the borrower had obtained a quitclaim deed from one other heir. Therefore, when the loan was made the borrower only owned a 1/3 interest in the property. To resolve the claim, STIC retained counsel to file an action to perfect the lien on the title. Although all parties were served, the court would not grant our insured default judgment. The insured was entitled to indemnification for their loss due to their collateral only being 1/3 interest in the property instead of a full interest. To facilitate possible recoupment, STIC negotiated to pay the insured \$24,000 in settlement of their loss and the insured agreed to convey to STIC the 1/3 interest they acquired through foreclosure. To realize on the 1/3 interest, STIC retained counsel to bring a partition action to sell the property which would result in STIC being paid 1/3 of the proceeds of sale. The partition suit is pending and a sale date is to be set by the court in the near future. Due to the uncertainty of what the net proceeds will be from the forced partition sale, it is difficult to place a value on STIC's 1/3 interest.

Claim 2006-119 – Gregory L. & Georgia E. Ashworth

On October 13, 2011, Southern Title purchased the property insured under this claim in foreclosure for an amount of \$50,000. At the time of purchase, the property had an assessed value of \$137,000. In September 2014, a Listing Agreement was prepared by a broker with a selling price of \$70,100. Due to the drop in value, additional work is being done to assess the property's value.

NOTES TO FINANCIAL STATEMENTS

The Company is continuing to review all the information related to these two properties to determine what value, if any, should be reported on the financial statements.

- F. Low Income Housing Tax Credits – Not Applicable
 G. Restricted Assets

	1	2	3	4	5	6
Restricted Asset Category	Total Gross Restricted from Current Year	Total Gross Restricted from Prior Year	Increase / (Decrease) (1 minus 2)	Total Current Year Admitted Restricted	Percentage Gross Restricted to Total Assets	Percentage Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	\$0	0%	0%
b. Collateral held under security lending agreements	\$0	\$0	\$0	\$0	0%	0%
c. Subject to repurchase agreements	\$0	\$0	\$0	\$0	0%	0%
d. Subject to reverse repurchase agreements	\$0	\$0	\$0	\$0	0%	0%
e. Subject to dollar repurchase agreements	\$0	\$0	\$0	\$0	0%	0%
f. Subject to dollar reverse repurchase agreements	\$0	\$0	\$0	\$0	0%	0%
g. Placed under option contracts	\$0	\$0	\$0	\$0	0%	0%
h. Letter stock or securities restricted as to sale	\$0	\$0	\$0	\$0	0%	0%
i. On deposit with states	\$1,345,862	\$1,348,196	(\$2,334)	\$1,345,862	15.41%	15.41%
j. On deposit with other regulatory bodies	\$0	\$0	\$0	\$0	0%	0%
k. Pledged as collateral not captured in other categories	\$0	\$0	\$0	\$0	0%	0%
l. Other restricted assets	\$0	\$0	\$0	\$0	0%	0%
m. Total Restricted Assets	\$0	\$0	\$0	\$0	0%	0%

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, 2014, and 2013, was \$0.

8. DERIVATIVE INSTRUMENTS – NOT APPLICABLE

NOTES TO FINANCIAL STATEMENTS

9. INCOME TAXES

A. Deferred Tax Assets/(Liabilities)

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

	2014			2013			(Col 1-4) Ordinary	Change (Col 2-5) Capital	(Col 7+8) Total
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total			
(a) Gross deferred taxes	\$10,212,461	\$ -	\$10,212,461	\$9,330,896	\$ -	\$9,330,896	\$881,565	\$ -	\$881,565
(b) Statutory valuation allowance adjustment	-	-	-	-	-	-	-	-	-
(c) Adjusted deferred tax assets (1a-1b)	10,212,461	-	10,212,461	9,330,896	-	9,330,896	881,565	-	881,565
(d) Deferred tax assets non-admitted	10,212,461	-	10,212,461	9,330,896	-	9,330,896	881,565	-	881,565
(e) Subtotal net admitted deferred tax asset (1c-1d)	-	-	-	-	-	-	-	-	-
(f) Deferred tax liabilities	-	-	-	-	-	-	-	-	-
(g) Net admitted deferred tax assets/(net deferred tax liability) (1e-1f)	-	-	-	-	-	-	-	-	-

(2) Admission Calculation Components

	2014			2013			(Col 1-4) Ordinary	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

	2014	2013
a. Ratio percentage used to determine recovery period and threshold limitation amount	(104%)	(58%)
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	(\$9,777,608)	(\$16,119,620)

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

NOTES TO FINANCIAL STATEMENTS

(1) Current Income Tax

	<u>12/31/2014</u>	<u>12/31/2013</u>
1. Current year federal tax expense/(benefit)	\$0	\$0
2. Prior year adjustments	0	0
3. Other	<u>0</u>	<u>0</u>
4. Federal income taxes incurred, gross of capital gains tax expense (benefit)	0	0
5. Less: realized capital gains tax (benefit)	<u>0</u>	<u>0</u>
6. Federal income taxes incurred, net of capital gains tax expense (benefit)	<u>\$0</u>	<u>\$0</u>

(2) Deferred Tax Asset

	<u>12/31/2014</u>	<u>12/31/2013</u>	<u>Change</u>
Deferred tax assets:			
15. Loss reserve discounting	\$160,655	\$159,965	\$690
16. Unearned premium reserve	75,325	84,206	(8,881)
17. Investments	0	0	0
18. Deferred compensation	0	0	0
19. Other	9,976,481	9,086,725	889,756
20. Unrealized (gains) losses	0	0	0
21. Allowance for title plant impairment	<u>0</u>	<u>0</u>	<u>0</u>
22. Total deferred tax assets	10,212,461	9,330,896	881,565
23. Non-admitted deferred tax assets	<u>10,212,461</u>	<u>9,330,896</u>	<u>881,565</u>
24. 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, 2014. 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>12/31/2014</u>	<u>12/31/2013</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)	(2,618,231)	(301,015)
	<u>35%</u>	<u>35%</u>
Expected income tax expense (benefit) at 35% statutory rate	(916,381)	(105,355)
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	3,757	(161,281)
d. Discounting on unpaid losses	690	(1,551)
e. Unearned premiums	(8,880)	(10,155)
f. Travel & entertainment	0	0
g. Other	920,814	278,342
h. Current year NOL carry-forward	<u>0</u>	<u>0</u>
i. Total income tax reported	<u>0</u>	<u>0</u>

NOTES TO FINANCIAL STATEMENTS

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 2014 and 2013.

F. Consolidated federal income tax return:

The Company was included in the federal consolidated tax return of ALPS Corporation ("ALPS") and its subsidiaries for the period ending December 31, 2013. 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.
 First Lawyers Trust
 ALPS Risk and Insurance Services, Inc.
 Foundation Services Corporation
 Investors Southern Corporation
 Southern Title Agency Corporation
 Southern Title Services, Inc.
 Southern Title Abstractors Corporation
 Glasgow Enterprises Corporation

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 its 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 2011, 2010, and 2009. No such attempt to deconsolidate retroactively has occurred.

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(D)(7) 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.

NOTES TO FINANCIAL STATEMENTS

- B. The admitted balances due to or from affiliates as of December 31, 2014, and December 31, 2013, amounted to \$0 and \$0 due from affiliates, respectively. The non-admitted balances due from affiliates for these same dates are \$0 and \$0, 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 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, and an additional non-admitted balance of \$25,460 was written off. The remaining balance of \$336,291 due under the tax allocation agreement was paid to the Company on July 31, 2013. After review, it is the opinion of the Company that its former agent's escrow funds subject to the interpleader action do not belong to Southern Title, and under applicable law, should escheat to the State.
- 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, pursuant to which 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 Enterprises 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 Enterprises 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, 2014, and 2013, amounted to (\$19,989,408) and (\$25,446,699), respectively. No dividends were paid in 2014 or 2013.

NOTES TO FINANCIAL STATEMENTS

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.

H. American National Title (“ANT”) Litigation

ANT, as policy issuing agent for the Company, engaged in a number of alleged fraudulent transactions that have resulted in significant loss to the Company. The principal for ANT is alleged to have 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. It is alleged that 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. It is alleged that 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, it is alleged, 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 are alleged to have been able to conceal fraudulently the prior deeds of trust from all the lenders and the Company.

As of December 31, 2014, there are twenty-six (26) claims related to closings performed by ANT. Of the twenty-six (26) 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.

I. Recoupment Actions

In order to mitigate claim losses, the Deputy Receiver continues to oversee efforts to identify and collect on files with the potential for recoupment of losses. 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 those efforts prove unfruitful, the claim for recoupment may be referred to outside counsel. As of December 31, 2014, there are forty-nine (49) pending recoupment claims with an aggregate demand amount of \$4,144,988.16 and \$620,986.94 recovered since the start of the receivership. Actual amounts recovered will likely be less than the demand amounts. These matters remain pending.

J. 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 through December 31, 2014, seventeen (17) claim appeals have been filed with the Deputy Receiver. One of the appeals was automatically denied. The Deputy Receiver has issued determinations of appeal in the other sixteen (16) appeals. Of those, nine (9) have been further appealed by petition to the Commission. Of those, the Commission has affirmed seven (7) and two (2) remain pending.

There are a total of one hundred forty-six (146) 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.D. below. The aggregate amount claimed by these proofs of claim, excluding Cortellessa, is \$5,081,810.38. General creditor claims will not be reviewed unless and until it is determined that all other higher priority claims will be paid, in which event only those general

NOTES TO FINANCIAL STATEMENTS

creditor claims found upon review to be meritorious will be paid, pro rata to the extent of any assets available for that purpose.

K. 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 December 31, 2014, all actions against the Company have been 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. On July 31, 2012, Cortellessa filed his original complaint in Montgomery County, Maryland, seeking payment of an alleged \$25,000 bonus, treble damages in the amount of \$49,000, and attorney fees. On January 22, 2013, an agreed stay was entered by the parties in this matter. The stay was extended indefinitely and may only be lifted with sixty (60) days’ notice by either party. In addition, Cortellessa joined ALPS, Southern Title’s former parent company, as a party to the suit.

On March 25, 2013, the Deputy Receiver received a proof of claim form from Cortellessa’s counsel and an apparent request for leave to lift the stay on his lawsuit against the Company. The merits of the claim have not been fully analyzed, as the likelihood is small that claims below policyholder priority will be reached and paid. A notice of priority determination was sent on July 2, 2013, denying the Cortellessa request to lift the stay and adjudicating the priority of his claim as below policyholders. On July 29, 2013, a notice of appeal was received that challenged the priority determination. The Deputy Receiver issued a determination of appeal 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 Commission. On April 14, 2014, the Commission entered an order dismissing Cortellessa’s petition on grounds that the petition was untimely. That dismissal was not appealed, and the case is now final.

Nguyen v. Southern Title, et al.

On September 30, 2011, Danny Nguyen filed a lawsuit against Southern Title, Esquire Title, and Earl Fitzgerald. Nguyen’s claim stems from a set of three commercial contracts to buy a piece of property in Harris County from Chimney Hill. Fitzgerald was a general partner of Chimney Hill and signed paperwork related to the transaction on Chimney Hill’s behalf. The property was split into three parcels, with three separate commercial contracts for sale of the parcels later made to Nguyen. Each of the contracts contained an option to purchase additional property. Southern Title’s issuing agent, Esquire Title, conducted the closing. Relying on his option to purchase, Nguyen entered into a contract to sell the additional land to a purchaser. After entering escrow with the proposed purchaser, a title search revealed existing liens on the property. The basis for Nguyen’s Deceptive Trade Practices Act allegations are that Esquire Title and the Company failed to conduct a proper title search.

On March 12, 2012, the court entered an order suspending the proceedings in recognition of the notice of receivership and stay of proceedings. On September 29, 2014, Nguyen served his motion to dismiss Southern Title from the case, and on October 2, 2014, he served a new motion to lift the stay for the purpose of prosecuting his claims against other defendants. On October 3, 2014, the court entered an Order of Nonsuit Without Prejudice as to defendant Southern Title Insurance Corporation. The Order dismissed any and all causes of action which were, or which could have been, filed by the plaintiff, Danny Nguyen, against Southern Title. No other defendant has attempted to file cross-claims against Southern Title.

L. Asset Recovery Litigation

Southern Title v. Shakeel Uddin (Broadway Property)

NOTES TO FINANCIAL STATEMENTS

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”) without exception to an existing deed of trust on the property owned by another lender entity (the “Other Lender Entity”). ANT failed to repay the deed of trust held by the Other Lender Entity. Ultimately, the Other Lender Entity foreclosed on the property, and the Bank made a claim for loss under its policy with the Company.

Dr. Uddin worked with Syed R. Mohiuddin, a principal of ANT, to obtain a loan from the insured Bank for their joint business venture. At the closing, Dr. Uddin signed a personal guarantee agreement for the full amount of the note (\$1,400,000) issued by the Bank, guaranteeing that he would be liable for all principal, interest, charges, and attorney fees, which may be or become due or owing on, the note to the insured Bank. The Company is subrogated under its title policy to the Bank’s recovery rights against Dr. Uddin under the personal guarantee agreement. 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 claim being asserted by the Bank. Thus, the specific amount of damages that the Company will seek to recover from Dr. Uddin at trial 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. At this time, the proceedings are still abated and will continue to be abated until such time that 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. Efforts to make a claim determination continue.

Southern Title v. Shakeel Uddin (Magnolia Shell)

The basis of this lawsuit was the Company’s payment of \$1,000,000 to clear a prior lien in response to a claim made by its insured. 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 policy was issued without exception to an earlier deed of trust on the same property, and the closing agent, ANT, failed to pay off and clear the prior lien at the closing with the funds from the Second Lender.

As one of the principals of Magnolia Shell Truck Stop, Inc., 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, the property was not free and clear of any and all liens 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 the Second Lender, 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.

The defendant filed a second amended answer along with affirmative defenses, a counterclaim, and designation of responsible third parties. The defendant’s counterclaim includes causes of action for breach of fiduciary duties, breach of contract, fraud, conspiracy, conversion and theft, negligence and gross negligence, violations of the Deceptive Trade Practices Act and the Texas Insurance Code, deceptive insurance practices, and aiding and abetting. The basis of these claims was that Southern Title was vicariously liable for its agent’s fraudulent behavior and failure to pay off the prior loan at closing. Southern Title filed an answer to the counterclaims.

Dr. Uddin also filed a motion for summary judgment. The Deputy Receiver filed a motion for summary judgment on defendant’s counterclaims and one on the causes of action raised by the plaintiffs. The hearing on all three motions for summary judgment occurred on September 12, 2014. After taking the motions under consideration, the honorable Judge Hinde denied all three motions.

NOTES TO FINANCIAL STATEMENTS

Settlement discussions were pursued to end the case, and on October 15, 2014, a Rule 11 agreement was entered into to settle the case. A formal settlement and a promissory note from Dr. Uddin to Southern Title and the Deputy Receiver were executed on November 19, 2014. The settlement provided for the dismissal of all claims in the litigation in exchange for a \$55,000 note from Dr. Uddin to be paid over the course of two years.

Southern Title Insurance Corporation v. Wells Fargo Bank, N.A., et al.

This recoupment action consists of the following three related Florida claims in which Southern Title has sued Wells Fargo Bank to recover the losses on the claims. Defendants have not responded to the offer in judgment for the full amount of Southern Title's losses, plus attorney fees. Local counsel has authority to reduce Southern Title's demand to 70% of the losses and possibly dismiss the Springer case. The Wells Fargo Bank noticed deposition of Tom Rowe in Miami was continued and has not yet been rescheduled. Local counsel asked for authority to retain an expert on banking procedures and further requested a retainer of \$5,000 for that purpose. After a conference call on November 18, 2014, to review the legal and factual basis for the claims as well as to discuss the legal theories proposed to avoid a limitations bar for the claims, the retention of the banking expert was approved by the Deputy Receiver, and a retainer check of \$5,000 was requested. An amended complaint was filed on December 17, 2014. The amended complaint dropped the conversion and fraud counts, added some counts and added allegations that will help Southern Title overcome the statute of limitations defense. These claims are being handled on a contingent basis, and Southern Title is only paying costs and expenses at this time. The claim review determined that local counsel had addressed the perceived legal concerns sufficiently to justify the expenditure of fees for the expert and for depositions, and there do not appear to be any fee shifting statutes applicable to the claims. Wells Fargo Bank is attempting to remove the litigation to federal court and Southern Title is opposing the removal. It seems unlikely that Wells Fargo Bank will succeed in removing the case to federal court since the time for removal has long expired.

2007-447 Escobar

The seller, Taryn Miranda, filed suit against Southern Title and Stewart Title for \$980,000 which were the proceeds she was to receive from the sale of the subject property. Southern Title insured the purchaser's lender. Southern Title's policy issuing agent, Miller Title, closed the transaction, and under a Florida defalcation statute, the underwriter is liable for all funds missing in transactions underwritten by the insurer. Michael Rojas, a principal of Miller Title, allegedly convinced Miranda to leave the proceeds with him to invest in other properties. The proceeds were covered by two checks, which bore endorsements allegedly from Taryn Miranda, and were deposited into an account controlled by Michael Rojas under the name BND Title. The signatures on the checks were forgeries. Southern Title settled with Miranda for \$240,000 which included a partial assignment of any proceeds she might receive from her attempts to recover from other parties. Southern Title ultimately received \$4,828.25 from her action against a bank. Legal fees in the amount of \$191,311.86 were incurred.

2009-393 Suero

This is the second claim involving Miller Title. Here, there were two prior mortgages to Aurora Loan Servicing ("Aurora"), a first and a second that were never paid off. The closing took place in May 2007, and the payoffs at the time of closing were to be made via two checks payable to Aurora, one for \$542,916.14 and the other for \$210,280.17. A satisfaction was recorded, but the lender later filed suit challenging it as forged. It appears both checks were deposited without endorsement into the BND Title account at Wachovia, now Wells Fargo Bank. Southern Title's insured lender, SunTrust, was named as a party and filed the claim. In addition, the seller in this transaction was Orestes Guirola. The seller's proceeds were deposited into an account in the names of Orestes Guirola and Michael Rojas. The funds were then also transferred to the account of BND Title. Wire transfers were then sent to other accounts controlled by Michael Rojas, including an E-trade account. This case was delayed by Aurora filing bankruptcy. Aurora was ultimately granted a foreclosure which wiped out the insured lien. The measure of damages therefore is the value of the property. Southern Title's policy was for \$953,300. At this time, Southern Title has not received a demand or proof of claim from SunTrust. Past valuations were in the \$450,000 range. Southern Title incurred legal fees of \$36,446.90 prior to the receivership and, as stated above, has not received a proof of claim for any post-receivership attorney fees due to defense being tendered to the insured.

NOTES TO FINANCIAL STATEMENTS

2008-65 Springer

The facts of this third case involving Miller Title are different from the other two. Miller Title handled a closing which was supposed to be a sale from Rene Ripes, Jr. to Brandon Springer. Ripes' lender was foreclosing, but a dismissal of the foreclosure and release of the lien was recorded just prior to the closing. Springer borrowed \$199,300, and a title insurance commitment was issued for that amount. The lender's closing instructions indicated that the policy was to be for 125% of the loan amount, and the premium collected was based on that amount. The dismissal of foreclosure and release of the Ripes' lien was forged, and that foreclosure continued with the property being sold to Deutsche Bank and thereby wiping out the insured lien. Southern Title paid policy limits of \$219,000. As this does not appear to involve a forged check, Southern Title's claims against Wells Fargo Bank differ from the other two matters and may require dismissal of the claims against Wells Fargo Bank, but we must first review pending responses to discovery and trace the funds at issue.

Southern Title v. Ecom Title Agency, LLC, et al.

This recoupment action stems from Southern Title's payment of \$48,000 to clear a prior lien in relation to a claim made by its insured, Quick Loan Funding, Inc. ("Quick Loan"). The Company, through its policy-issuing agent, Ecom Title Agency, LLC ("Ecom Title"), issued a lender's title insurance policy to Quick Loan insuring a deed of trust on the property owned by James and Mayra Volks (the "Volks") located in Lake Worth, Florida (the "Property"). Ecom Title thereafter engaged Elender Escrow, Inc. ("Elender Escrow") to perform closing and escrow services. The Company's policy was issued without exception to an existing Home Equity Line of Credit (the "HELOC") from First Union (now "Wachovia"), secured by a mortgage on the Property. As such, Ecom Title and/or Elender Escrow caused payments to be made to Wachovia for the amounts drawn from the HELOC from the Volks. However, Ecom Title and/or Elender Escrow failed to properly close the HELOC and secure a release/satisfaction from Wachovia. Soon after the loan from Quick Loan closed, the Volks drew \$48,000 from the HELOC. Quick Loan filed a claim, and the Company thereafter paid Wachovia \$48,000 to obtain a release of the lien.

On October 21, 2010, the Company brought claims in West Palm Beach (Palm Beach County), Florida, for contractual indemnification and negligence against Ecom Title and for breach of a third-party beneficiary contract and negligent escrow against Elender Escrow. All of the Company's aforementioned claims were grounded in the performance of escrow and closing duties.

On April 13, 2013, Ecom Title filed a motion for summary judgment as to the Company's claims against it. Ecom Title's arguments were grounded in the fact that it did not perform escrow and closing services. On August 20, 2013, Ecom Title's motion for summary judgment was granted with respect to the Company's claim for contractual indemnification. However, the court reserved ruling on Ecom Title's motion for summary judgment with respect to the Company's claim for negligence.

On August 23, 2013, with respect to the Company's dismissed claim for contractual indemnification, Ecom Title filed a motion for entitlement to fees and costs, on the basis of a contractual provision in the Issuing Agency Contract. On September 30, 2013, Ecom Title's motion for entitlement to fees and costs was granted, and the court reserved jurisdiction as to the amount.

On October 18, 2013, the Company filed a motion for leave to amend its complaint. In its proposed amended complaint, the Company brought claims for contractual indemnification, negligence, breach of contract against Ecom Title, and for breach of a third-party beneficiary contract and negligent escrow against Elender Escrow. All of the Company's aforementioned claims against Ecom Title were grounded in the performance of legal and contractual duties, not including the performance of escrow and closing duties. All of the Company's aforementioned claims against Elender Escrow remained grounded in the performance of escrow and closing duties. On January 22, 2014, Southern Title's motion for leave to amend its complaint was granted.

On February 11, 2014, Ecom Title filed its answer and affirmative defenses to the Company's amended complaint. Ecom Title asserts the Company's negligence claim is deficient as pled, denies that it contributed to the Company's injury, and asserts the affirmative defenses of comparative negligence, intervening and superseding causes, and failure to mitigate damages.

NOTES TO FINANCIAL STATEMENTS

The defendant offered to settle for Southern Title paying it some portion of its attorney fees. Southern Title countered with a demand for payment of \$40,000. Opposing counsel counter-demanded \$3,000, whereupon Southern Title counter-demanded \$18,000. According to local counsel, the defendant finds it difficult to justify making any payment in light of the current ruling in its favor for attorney fees. However, the scope of its award was significantly called into question when the court allowed the filing of the amended pleadings. Nevertheless, local counsel is less enthusiastic regarding the case in light of the fee offset that will limit its contingent fee recovery, and they have asked to convert the case to a fee basis. Outside counsel has recently prepared and filed an offer in judgment for \$18,000. Although counsel have discussed the possibility of mediation, the parties have not yet agreed to mediate.

M. Asset Recovery Arbitration

On February 15, 2013, the Deputy Receiver served a Notice of Arbitration and alleged claims against a former appointed actuary of the Company concerning 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, and the amended notice was served on August 7, 2013. From August 11, 2014 to August 14, 2014, an arbitration hearing was held in New York and evidence was presented in support of the Company's claims for an award of actual damages and prejudgment interest. Closing briefs were filed in September, and closing argument was held on November 5, 2014. The tribunal had not issued its Final Award prior to December 31, 2014.

15. LEASES

The Company leases its office under a non-cancellable operating lease. Total rental expense under non-cancellable operating leases amounted to \$47,052 and \$38,347 in 2014 and 2013, respectively. Future minimum lease payments under these lease agreements are approximately as follows as of December 31, 2014:

2015	\$19,986
2016	\$0
2017	\$0
2018	\$0
2019	\$0
Thereafter	\$0
TOTAL	\$19,986

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

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:

NOTES TO FINANCIAL STATEMENTS

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
a. Assets on balance sheet at fair value				
Bonds				
U.S. Governments		\$ 1,388,733		\$ 1,388,733
U.S. Political Subdivisions	-	1,518,949	-	1,518,949
Special Revenue	-	395,182	-	395,182
Industrial and Miscellaneous		<u>5,009,471</u>		<u>5,009,471</u>
Total Bonds		8,312,335		8,312,335
Total assets on balance sheet at fair value		<u>\$ 8,312,335</u>		<u>\$ 8,312,335</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						
Assets						
Bonds						
U.S. Governments	\$ 1,388,733	\$ 1,238,985	-	\$ 1,388,733	-	-
U.S. Political Subdivisions	1,518,949	1,441,706	-	1,518,949	-	-
Special Revenue	395,182	397,885	-	395,182	-	-
Industrial and Miscellaneous	<u>5,009,471</u>	<u>4,938,860</u>	-	<u>5,009,471</u>	-	-
Total Bonds	8,312,335	8,017,436	-	8,312,335	-	-
Total assets	<u>\$ 8,312,335</u>	<u>\$ 8,017,436</u>	-	<u>\$ 8,312,335</u>	-	-

NOTES TO FINANCIAL STATEMENTS

D. Not Practicable to Estimate Fair Values – Not Applicable

21. OTHER ITEMS

By letters dated November 5, 2012, for certain events in 2011, the Deputy Receiver asserted claims against certain former officers of the Company, affiliates of the Company, and one of the Company's former appointed actuaries. On February 4, 2013, all of the parties participated in a mediation that resulted in 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 for the release of claims arising against the settling parties (with the exception of certain reserved claims or potential claims).

22. EVENTS SUBSEQUENT

On January 28, 2015, the plaintiff in the Gary R. Cortellessa v. Southern Title matter submitted a proof of claim reasserting the claim that had been finally resolved by the April 14, 2014, Order of the Commission dismissing the appeal as untimely and effectively affirming the July 2, 2013, notice of priority determination. On February 5, 2015, a letter was sent to Cortellessa stating as much and maintaining the Deputy Receiver's determination that the claim would not be adjudicated on its merits unless or until funds become available for distribution to lower level claimants.

In the Southern Title v. Shakeel Uddin (Magnolia Shell) case, the court issued an Agreed Order Granting Dismissal with Prejudice on January 12, 2015. Accordingly, all claims, counterclaims, motions for sanctions or other relief and all causes of action brought in this lawsuit by either party were dismissed with prejudice to refile the same. Dr. Uddin is current on payments under the note he signed.

The Southern Title Insurance Corporation v. Wells Fargo Bank, N.A., et al. recoupment case was removed to Federal Court in January of 2015, and local counsel in Florida has moved to remand the case to state court.

On February 16, 2015, counsel for the defendant, Ecom Title, in the Southern Title v. Ecom Title Agency, LLC, et al. suit filed an offer of judgment in the amount of \$5,000. The offer of judgment shifts fees to the opposing party if the ultimate judgment is within 25% of the offer. Due to the pending fee award in favor of Ecom Title, there is significant risk that a judgment award would not exceed this amount. Accordingly, counsel has been authorized to accept the offer.

In the Asset Recovery Arbitration, the arbitration panel issued and delivered its Final Award on February 4, 2015. The parties have ninety days from that date to seek to vacate or modify the Final Award, and one year to seek to confirm it.

23. REINSURANCE – NO CHANGE

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

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

As of December 31, 2014, and December 31, 2013, known claims reserves were \$15.300 and \$15.235 million. The reserves increased approximately \$65,000 due to reserve adjustments and new claims received. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

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 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.

NOTES TO FINANCIAL STATEMENTS

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

GENERAL INTERROGATORIES

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

6.2 If yes, give full information:

.....

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

7.2 If yes,

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

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

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

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

.....

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

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 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 committee thereof? Yes [X] No []

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

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

FINANCIAL

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

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

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

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

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

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

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

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

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]

GENERAL INTERROGATORIES

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment	\$ _____
22.22 Amount paid as expenses	\$ _____
22.23 Other amounts paid	\$ _____

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

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

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [] 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 []

GENERAL INTERROGATORIES

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

	25.21 Subject to repurchase agreements	\$ _____
	25.22 Subject to reverse repurchase agreements	\$ _____
	25.23 Subject to dollar repurchase agreements	\$ _____
	25.24 Subject to reverse dollar repurchase agreements	\$ _____
	25.25 Placed under option agreements	\$ _____
	25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$ _____
	25.27 FHLB Capital Stock	\$ _____
	25.28 On deposit with states	\$ <u>1,345,862</u>
	25.29 On deposit with other regulatory bodies	\$ _____
	25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ _____
	25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ _____
	25.32 Other	\$ _____

25.3 For category (25.26) provide the following:

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

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

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

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
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 [X]

GENERAL INTERROGATORIES

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

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

28.05 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
146029	SEIX Investment Advisors-Atlanta	P.O. Box 116472, Atlanta, GA 30368

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D – Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [] No [X]

29.2 If yes, complete the following schedule:

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

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

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

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	8,036,206	8,331,102	294,896
30.2 Preferred stocks			
30.3 Totals	8,036,206	8,331,102	294,896

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 [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [] No [X]

GENERAL INTERROGATORIES

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?

\$ 2,397,195

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
	2014	2013	2012	2011	2010
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)			9,081	398,205	559,409
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	184,764	191,980	1,147,118	18,819,221	21,108,037
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)				530,439	1,714,378
4. Total	184,764	191,980	1,156,199	19,747,865	23,381,824
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	1,032,807	1,158,974	2,222,909	19,862,949	23,498,449
6. Escrow and settlement service charges (Part 1A, Line 2)				14,289	35,539
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)			1,142	217,145	343,434
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	200	500	6,475	120,840	191,328
11. Aggregate write-ins for other operating income (Page 4, Line 2)				409,670	374,271
12. Total operating income (Page 4, Line 3)	1,033,007	1,159,474	2,230,526	20,624,893	24,443,021
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	(3,014,827)	(2,343,460)	(4,882,009)	(15,591,597)	(6,408,262)
14. Net investment gain or (loss) (Line 11)	396,596	449,929	868,164	810,628	849,955
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)
17. Net income (Line 15)	(2,618,231)	(301,017)	(3,461,492)	(14,736,199)	(4,148,544)
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	466	57	400	30,425	65,415
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	8,733,307	12,112,001	12,989,671	15,599,671	23,747,153
20. Known claims reserve (Page 3, Line 1)	15,300,475	15,234,759	15,225,818	13,433,175	6,318,121
21. Statutory premium reserve (Page 3, Line 2)	7,043,792	7,891,834	8,862,498	9,939,913	10,272,052
22. Total liabilities (Page 3, Line 23)	28,722,713	37,558,699	43,439,654	40,052,876	16,966,982
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)	(19,989,408)	(25,446,699)	(30,449,983)	(24,453,204)	6,780,171
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	(3,405,268)	(1,304,448)	(1,983,881)	(5,648,346)	(4,126,782)
Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
26. Bonds (Line 1)	92.7	90.0	89.0	90.5	74.9
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
30. Cash, cash equivalents and short-term investments (Line 5)	7.3	10.0	11.0	7.1	24.3
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					
33. Other invested assets (Line 8)					
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)					
36. Aggregate write-ins for invested assets (Line 11)					
37. Subtotals cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43					
45. Total investment in parent included in Lines 38 to 43 above					
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Line 32, Col. 1 x 100.0)					

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2014	2013	2012	2011	2010
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	5,705	(5,705)	15,229	(27,620)	
48. Change in nonadmitted assets (Line 21)	(892,301)	355,449	(629,503)	(7,507,182)	(100,873)
49. Dividends to stockholders (Line 28)					
50. Change in surplus as regards policyholders for the year (Line 31)	5,457,293	4,992,283	(5,946,972)	(31,283,183)	(297,092)
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	18,548	(233,668)	222,336	5,976,084	4,524,156
52. Losses and allocated LAE incurred (Line 8, Col. 4)	84,264	(224,726)	2,014,978	13,091,138	6,250,675
53. Unallocated LAE incurred (Line 9, Col. 4)					
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	84,264	(224,726)	2,014,978	13,091,138	6,250,675
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
55. Personnel costs (Part 3, Line 1.5, Col. 4)	21.0	25.4	32.5	17.8	18.6
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	5.2	12.0	37.8	71.3	70.0
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	357.6	284.1	158.2	20.5	12.1
58. Total (Lines 55 to 57)	383.7	321.5	228.5	109.6	100.6
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	8.2	(19.4)	90.3	63.5	25.6
60. Operating expenses incurred (Line 5)	383.7	321.5	228.5	109.6	100.6
61. Aggregate write-ins for other operating deductions (Line 6)				2.5	
62. Total operating deductions (Line 7)	391.9	302.1	318.9	175.6	126.2
63. Net operating gain or (loss) (Line 8)	(291.9)	(202.1)	(218.9)	(75.6)	(26.2)
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
64. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	45.6	(119.3)	175.9	67.0	26.8
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	2145.2	1979.5	445.0	115.8	105.6

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.



50792201445001100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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	60	8	20,228		9,114	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	60	8	20,228		9,114	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	XXX
1.11	Subtotal for Type of Rate Code	60	8	20,228		9,114	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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
4.04	Residential Policies Issued by Non-Affiliated Agents	60	8	20,228		9,114	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	60	8	20,228		9,114	XXX	56,864	284	(10,177)	396,636	
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	60	8	20,228		9,114	XXX	56,864	284	(10,177)	396,636	
5.	Aggregate Write-in for Line 05							(1,045)				
6.	Total	60	8	20,228		9,114		(1,045)	56,864	284	(10,177)	396,636
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES							6				
0502.	PREMIUM TAXES							(1,051)				
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)							(1,045)				

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50792201445004100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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	1	1	421		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	1	1	421		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	XXX
1.11	Subtotal for Type of Rate Code	1	1	421		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	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	1	1	421		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	1	1	421		XXX	16,100	XXX	XXX	2,500	103,957	
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	1	421		XXX	16,100	XXX	XXX	2,500	103,957	
5.	Aggregate Write-in for Line 05						4,446					
6.	Total	1	1	421			4,446	16,100		2,500	103,957	
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES						4,446					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						4,446					

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50792201445006100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: RSX											
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	19	1	7,139		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	19	1	7,139		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	XXX
1.11	Subtotal for Type of Rate Code	19	1	7,139		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	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	19	1	7,139		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	19	1	7,139		XXX	29,807	XXX	(3,307)	(9,486)	289,881	
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	19	1	7,139		XXX	29,807	XXX	(3,307)	(9,486)	289,881	
5.	Aggregate Write-in for Line 05						4,556					
6.	Total	19	1	7,139			4,556	29,807	(3,307)	(9,486)	289,881	
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES							2				
0502.	PREMIUM TAXES						4,554					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						4,556					

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50792201445008100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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						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
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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					
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					
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					
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined						XXX					
5.	Aggregate Write-in for Line 05											
6.	Total								4,114			
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES								4,114			
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)								4,114			



50792201445009100

EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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	14	3	15,250	200	18,157	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	14	3	15,250	200	18,157	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	XXX
1.11	Subtotal for Type of Rate Code	14	3	15,250	200	18,157	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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
4.04	Residential Policies Issued by Non-Affiliated Agents	14	3	15,250	200	18,157	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	14	3	15,250	200	18,157	XXX	19,365	(140)	1,080	508,660	
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	14	3	15,250	200	18,157	XXX	19,365	(140)	1,080	508,660	
5.	Aggregate Write-in for Line 05						(2,328)					
6.	Total	14	3	15,250	200	18,157	(2,328)	19,365	(140)	1,080	508,660	
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES											
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						(2,328)					

18 DC



50792201445010100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: RX											
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	24	5	27,019		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	24	5	27,019		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	XXX
1.11	Subtotal for Type of Rate Code	24	5	27,019		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	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	24	5	27,019		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	24	5	27,019		XXX	41,269	41,269	(1,200)	848	30,458	2,354,746
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	9,884	5,058	50,000	
4.10	All Other					XXX	XXX	XXX	XXX	XXX	XXX	
4.11	Subtotal for Type of Rate Codes Combined	24	5	27,019		XXX	41,269	41,269	(1,200)	10,732	35,516	2,404,746
5.	Aggregate Write-in for Line 05						3,158					
6.	Total	24	5	27,019			3,158	41,269	(1,200)	10,732	35,516	2,404,746
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES											
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											

18FL



50792201445011100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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	7	1	3,011		404	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	7	1	3,011		404	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	XXX
1.11	Subtotal for Type of Rate Code	7	1	3,011		404	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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
4.04	Residential Policies Issued by Non-Affiliated Agents	7	1	3,011		404	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	7	1	3,011		404	XXX	32,029	(925)	(117,560)	596,645	
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	7	1	3,011		404	XXX	32,029	(925)	(117,560)	596,645	
5.	Aggregate Write-in for Line 05						(29,305)					
6.	Total	7	1	3,011		404	(29,305)	32,029	(925)	(117,560)	596,645	
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES						1					
0502.	PREMIUM TAXES						(29,306)					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						(29,305)					

18 GA



50792201445019100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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						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
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
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	117	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						XXX	117	XXX	XXX	XXX	XXX
5.	Aggregate Write-in for Line 05											
6.	Total						4,089					
							4,089	117				
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES						4,089					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						4,089					

18 LLA



50792201445021100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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	57	10	30,357		14,699	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	57	10	30,357		14,699	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	XXX
1.11	Subtotal for Type of Rate Code	57	10	30,357		14,699	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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
4.04	Residential Policies Issued by Non-Affiliated Agents	57	10	30,357		14,699	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	57	10	30,357		14,699	XXX	84,305	(13,669)	535	(17,840)	400,124
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	41
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined	57	10	30,357		14,699	XXX	84,305	(13,669)	535	(17,840)	400,165
5.	Aggregate Write-in for Line 05							1,099				
6.	Total	57	10	30,357		14,699		84,305	(13,669)	535	(17,840)	400,165
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES											
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)							1,099				

18.MD



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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						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
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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					
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	4,251				24,539
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					
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined						XXX	4,251				24,539
5.	Aggregate Write-in for Line 05						(1,549)					
6.	Total						(1,549)	4,251				24,539
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES						(1,549)					
0502.	PREMIUM TAXES						(1,549)					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						(1,549)					

18 MS



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve	
1.	Experience for Policies Having Type of Rate Code: RSX												
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	
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1.11	Subtotal for Type of Rate Code						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	XXX	
2.11	Subtotal for Type of Rate Code						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	XXX	
3.11	Subtotal for Type of Rate Code						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	
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	627	341	117,741	280,953		
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						XXX	627	341	117,741	280,953		
5.	Aggregate Write-in for Line 05												
6.	Total							4,527					
								4,527		627	341	117,741	280,953
DETAILS OF WRITE-INS													
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES												
0502.	PREMIUM TAXES							4,527					
0503.													
0598.	Summary of remaining write-ins for Line 05 from overflow page												
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)							4,527					

18.NV



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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	4	1	4,067		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	4	1	4,067		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	XXX
1.11	Subtotal for Type of Rate Code	4	1	4,067		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	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	4	1	4,067		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	4	1	4,067		XXX	XXX	4,432	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	4	1	4,067		XXX	XXX	4,432	XXX	XXX	XXX	XXX
5.	Aggregate Write-in for Line 05						6,218					
6.	Total	4	1	4,067			6,218	4,432				
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES						2					
0503.							6,216					
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						6,218					

18 N1



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EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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	66	6	10,760		1,289	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	66	6	10,760		1,289	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	XXX
1.11	Subtotal for Type of Rate Code	66	6	10,760		1,289	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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
4.04	Residential Policies Issued by Non-Affiliated Agents	66	6	10,760		1,289	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	66	6	10,760		1,289	XXX	73,474	(1,200)	803	(40,959)	520,462
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	66	6	10,760		1,289	XXX	73,474	(1,200)	803	(40,959)	520,462
5.	Aggregate Write-in for Line 05						2,667					
6.	Total	66	6	10,760		1,289	2,667	73,474	(1,200)	803	(40,959)	520,462
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES											
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						2,667					

18 NC



50792201445036100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: RSX											
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	7	1	3,544		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	7	1	3,544		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	XXX
1.11	Subtotal for Type of Rate Code	7	1	3,544		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	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	7	1	3,544		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	7	1	3,544		XXX	27,835	XXX	XXX	1,042	258,053	
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	(625)	95	(30)	18,193	
4.10	All Other					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined	7	1	3,544		XXX	27,835	XXX	(625)	95	1,012	276,246
5.	Aggregate Write-in for Line 05						2,615					
6.	Total	7	1	3,544			2,615	27,835	(625)	95	1,012	276,246
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES						2,614					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						2,615					

18.01



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: RSXCE											
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	6		3,346			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	6		3,346			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
1.11	Subtotal for Type of Rate Code	6	XXX	XXX			XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
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
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
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
4.04	Residential Policies Issued by Non-Affiliated Agents	6		3,346			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	6		3,346			XXX	8,471	XXX	XXX	XXX	5,000
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	6		3,346			XXX	8,471	XXX	XXX	XXX	5,000
5.	Aggregate Write-in for Line 05						3,445					
6.	Total			3,346			3,445	8,471				5,000
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES						3,444					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						3,445					



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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	14	2	3,505		75	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	14	2	3,505		75	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	XXX
1.11	Subtotal for Type of Rate Code	14	2	3,505		75	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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
4.04	Residential Policies Issued by Non-Affiliated Agents	14	2	3,505		75	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	14	2	3,505		75	XXX	17,364	XXX	XXX	200	31,600
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	14	2	3,505		75	XXX	17,364	XXX	XXX	200	31,600
5.	Aggregate Write-in for Line 05											
6.	Total	14	2	3,505		75		17,364			200	31,600
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES											
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											

18 SC



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: RSX											
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	7	1	2,809		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	7	1	2,809		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	XXX
1.11	Subtotal for Type of Rate Code	7	1	2,809		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	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	7	1	2,809		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	7	1	2,809		XXX	135,621	135,621	6,425	(4,789)	593,868	
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	7	1	2,809		XXX	135,621	135,621	6,425	(4,789)	593,868	
5.	Aggregate Write-in for Line 05						(4,735)					
6.	Total	7	1	2,809			(4,735)	135,621	6,425	(4,789)	593,868	
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES						1					
0502.	PREMIUM TAXES						(4,736)					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						(4,735)					

18 TN



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: RSXC											
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	43	4	32,143		367	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	43	4	32,143		367	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	XXX
1.11	Subtotal for Type of Rate Code	43	4	32,143		367	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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
4.04	Residential Policies Issued by Non-Affiliated Agents	43	4	32,143		367	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	43	4	32,143		367	XXX	66,151	(7,837)	26,436	131,349	8,744,302
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	43	4	32,143		367	XXX	66,151	(7,837)	26,436	131,349	8,744,302
5.	Aggregate Write-in for Line 05							14,712				
6.	Total	43	4	32,143		367		14,712	(7,837)	26,436	131,349	8,744,302
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES							10				
0502.	PREMIUM TAXES							14,702				
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)							14,712				

18 TX



50792201445047100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: R											
1.01	Residential Policies Issued Directly	10	1			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	10	1			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents	43	7	21,165		9,270	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	43	7	21,165		9,270	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued by Affiliated Agents	4	1				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	4	1				XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code	57	9	21,165		9,270	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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly	10	1			9,270	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly						XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly	10	1			9,270	XXX	XXX	XXX	XXX	XXX	XXX
4.04	Residential Policies Issued by Non-Affiliated Agents	43	7	21,165		312,093	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	43	7	21,165		312,093	XXX	XXX	1,801	2,382	508,497	
4.07	Residential Policies Issued by Affiliated Agents	4	1				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	4	1				XXX	XXX	XXX	XXX	XXX	XXX
4.10	All Other						27,681					26,458
4.11	Subtotal for Type of Rate Codes Combined	57	9	21,165		9,270	XXX	411,205	1,801	2,382	547,816	
5.	Aggregate Write-in for Line 05						77,054					
6.	Total	57	9	21,165		9,270	77,054	411,205	1,801	2,382	547,816	
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES						306					
0502.	PREMIUM TAXES						72,275					
0503.	LICENSES AND TAXES						4,473					
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						77,054					



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: 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						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
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						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	XXX
2.11	Subtotal for Type of Rate Code						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	XXX
3.11	Subtotal for Type of Rate Code						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
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	3,521	XXX	XXX	(6,706)	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						XXX	3,521	XXX	XXX	(6,706)	XXX
5.	Aggregate Write-in for Line 05							4,267				
6.	Total							4,267			(6,706)	
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES											
0502.	PREMIUM TAXES							4,267				
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)							4,267				

18.WV



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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2014

NAIC Group Code 0000

NAIC Company Code 50792

Type of Business		1 Number of Policies Issued During The Year	2 Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: R											
1.01	Residential Policies Issued Directly	10	1			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	10	1			XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents	266	39	108,764	200	53,008	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	266	39	108,764	200	53,008	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents	4	1				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	4	1				XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code	280	41	108,764	200	53,008	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code: RSXC											
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	43	4	32,143		367	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	43	4	32,143		367	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	43	4	32,143		367	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code: RX											
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	24	5	27,019			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	24	5	27,019			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	24	5	27,019			XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly	10	1			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	10	1			XXX	XXX	71,431	XXX	XXX	XXX	12,861
4.04	Residential Policies Issued by Non-Affiliated Agents	372	51	184,764	200	53,375	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	372	51	184,764	200	53,375	XXX	933,696	(24,831)	34,026	79,235	15,617,923
4.07	Residential Policies Issued By Affiliated Agents	4	1				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	4	1				XXX	27,681	(625)	9,979	5,028	94,692
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined	386	53	184,764	200	53,375	XXX	1,032,808	(25,456)	44,005	84,263	15,725,476
5.	Aggregate Write-in for Line 05						75,937					
6.	Total	386	53	184,764	200	53,375	75,937	1,032,808	(25,456)	44,005	84,263	15,725,476
DETAILS OF WRITE-INS												
0501.	INSURANCE DEPARTMENT MAINTENANCE FEES							356				
0502.	PREMIUM TAXES							71,108				
0503.	LICENSES AND TAXES							4,473				
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)							75,937				

18.GT

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

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

1 Depository	2 Rate of Interest	3 Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
SUNTRUST BANK CHARLOTTESVILLE, VA		22,811
SUNTRUST BANK RICHMOND, VA		88,449
0199998 Deposits in () depositories which do not exceed the allowable limit in any one depository	X X X	
0199999 Total Federally Insured Depositories	X X X	111,260
NON-FEDERALLY INSURED DEPOSITORIES		
0299999 Total Non-Federally Insured Depositories	X X X	
0399999 Total Open Depositories - Dec. 31st	X X X	111,260
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	111,260

1. Totals: Last day of January		111,315
2. February		111,310
3. March		111,305
4. April		111,300
5. May		111,295
6. June		111,290
7. July		111,285
8. August		111,280
9. September		111,275
10. October		111,270
11. November		111,265
12. December		111,260

NONE **Schedule E - Part 1B**

NONE **Schedule E - Part 1C**

SCHEDULE E – PART 1D – SUMMARY

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	111,260		111,260
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	111,260		111,260
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)	111,260		111,260
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			615,608
7. Suspended depositories			
8. Total general funds			615,608
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			726,868
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			615,608
15. Company funds on hand			315
16. Total company funds on hand and on deposit			615,923

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
Segregated Funds Held for Others			
17. Open depositories		111,288	
18. Suspended depositories			
19. Total segregated funds held for others		111,288	
Company Funds on Deposit			
20. Open depositories	207	138,683	495,024
21. Suspended depositories			
22. Total company funds on deposit	207	138,683	495,024
Total All Funds on Deposit			
23. Open depositories	207	269,608	495,024
24. Suspended depositories			
25. Total all funds on deposit	207	269,608	495,024

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	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 – 10 - 11)	13 Funds Held by Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
86-0417131	51586	FIDELITY NATIONAL TITLE INSURANCE	CA					425			425	
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive							425			425	
0799999	Total Authorized - Affiliates - Other (Non-U.S.) - Total							425			425	
0899999	Total Authorized - Affiliates - Total Authorized-Affiliates							425			425	
1399999	Total Authorized - Total Authorized							425			425	
9999999	Totals							425			425	

- 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	230,888		35,497	2,778	263,607	8,344		1,420	6,200		228
2. 2005	16,427	45,332		2,465	363	47,434	1,923			1,563		
3. 2006	21,477	56,060		1,005	630	56,435	5,616			3,812		
4. 2007	21,618	54,181		783	360	54,604	2,837			2,243		
5. 2008	15,759	44,516		692	348	44,860	4,506		1,797	2,077		
6. 2009	10,679	30,015		761	152	30,624	418			396		
7. 2010	7,838	23,382		570	78	23,874	34			152		
8. 2011	6,720	19,748		352	217	19,883	24			1		
9. 2012	397	1,147		8	11	1,144						
10. 2013		192		1		193						
11. 2014		185				185						
12. Totals	X X X	505,646		42,134	4,937	542,843	23,702		3,217	16,444		228

Years in Which Policies Were Written	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense (Cols. 7 + 8 + 10 + 11 - 9 - 12 + 14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
1. Prior	284		12,896	2,541	442			540		9	250
2. 2005	202		3,486	567	986			352		4	280
3. 2006	1,344		9,428	1,062	4,519		425	984		8	1,006
4. 2007	852		5,080	894	3,376			1,253		7	976
5. 2008	1,192		4,786	508	5,238			1,111		10	1,238
6. 2009	97		814	169	927			887		6	447
7. 2010	231		186	121	226			984		4	364
8. 2011			25	76	12			1,373		15	454
9. 2012								135		1	45
10. 2013											
11. 2014											
12. Totals	4,202		36,701	5,938	15,726		425	7,619		64	5,060

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 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	1,223	121	15,526		1,657	13,869	6.833	6.190	X X X	1,223	
2. 2005	1,614	104	4,824		4	4,820	11.259	11.341	31.046	1,614	
3. 2006	6,076	204	14,931		433	14,498	28.428	27.970	72.189	6,076	
4. 2007	5,598	190	9,709		7	9,702	19.721	19.840	49.394	5,598	
5. 2008	7,577	144	12,932		1,807	11,125	31.831	27.991	78.450	7,577	
6. 2009	2,255	74	2,628		6	2,622	10.245	10.277	28.739	2,255	
7. 2010	1,570	54	1,396		4	1,392	7.527	7.535	22.404	1,570	
8. 2011	1,824	29	1,410		15	1,395	9.439	9.467	27.515	1,824	
9. 2012	179		135		1	134	15.693	15.757	45.088	179	
10. 2013											
11. 2014											
12. Totals	27,916	920	63,491		3,934	59,557	X X X	X X X	X X X	27,916	

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	X X X	44,371		35,497	1,133	78,735	2,489		225	1,803		72
2. 2005	926	2,008		2,465	44	4,429	34			18		
3. 2006	792	1,605		1,005	64	2,546	11			17		
4. 2007	660	1,174		783	29	1,928	3			31		
5. 2008	347	769		692	22	1,439						
6. 2009	294	775		761		1,536						
7. 2010	188	560		570		1,130						
8. 2011	216	398		352	38	712						
9. 2012	19			8		8						
10. 2013				1		1						
11. 2014												
12. Totals	X X X	51,660		42,134	1,330	92,464	2,537		225	1,869		72

Years in Which Policies Were Written	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			3,995	820	10				102			48
2. 2005			52	11	3				15			12
3. 2006			28	7					28			29
4. 2007			34	5					27			21
5. 2008				5					19			21
6. 2009									23			12
7. 2010									23			9
8. 2011									27			9
9. 2012												
10. 2013												
11. 2014												
12. Totals			4,109	848	13				264			161

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 20 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$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	160	3	4,404		297	4,107	10.034	9.610	X X X	160	
2. 2005	30	1	70			70	4.084	4.175	8.855	30	
3. 2006	57		56			56	5.296	5.516	10.732	57	
4. 2007	48		61			61	6.985	7.162	12.424	48	
5. 2008	40		19			19	5.202	5.355	11.527	40	
6. 2009	35		23			23	4.516	4.516	11.905	35	
7. 2010	32		23			23	5.714	5.714	17.021	32	
8. 2011	36		27			27	9.045	10.000	16.667	36	
9. 2012											
10. 2013											
11. 2014											
12. Totals	438	4	4,683		297	4,386	X X X	X X X	X X X	438	

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 (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	186,517			1,645	184,872	5,855		1,195	4,397		156
2. 2005	15,501	43,324			319	43,005	1,889			1,545		
3. 2006	20,685	54,455			566	53,889	5,605			3,795		
4. 2007	20,958	53,007			331	52,676	2,834			2,212		
5. 2008	15,412	43,747			326	43,421	4,506		1,797	2,077		
6. 2009	10,385	29,240			152	29,088	418			396		
7. 2010	7,650	22,822			78	22,744	34			152		
8. 2011	6,505	19,350			179	19,171	24			1		
9. 2012	379	1,147			10	1,137						
10. 2013		192				192						
11. 2014		185				185						
12. Totals	X X X	453,986			3,606	450,380	21,165		2,992	14,575		156

Years in Which Policies Were Written	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	284		8,901	1,721	432			438		9	202
2. 2005	202		3,434	556	983			336		4	267
3. 2006	1,344		9,400	1,055	4,519		425	956		8	977
4. 2007	852		5,046	889	3,376			1,226		7	955
5. 2008	1,192		4,786	503	5,238			1,092		10	1,216
6. 2009	97		814	169	927			864		6	436
7. 2010	231		186	121	226			960		4	355
8. 2011			25	76	12			1,345		15	445
9. 2012								135		1	45
10. 2013											
11. 2014											
12. Totals	4,202		32,592	5,090	15,713		425	7,352		64	4,898

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 20 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$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	1,063	118	11,122		1,360	9,762	6,071	5,390	X X X		1,063
2. 2005	1,582	103	4,753		4	4,749	11,587	11,664	32,359		1,582
3. 2006	6,019	204	14,875		433	14,442	29,110	28,613	74,542		6,019
4. 2007	5,550	190	9,648		7	9,641	20,003	20,115	50,558		5,550
5. 2008	7,536	144	12,913		1,807	11,106	32,297	28,378	79,951		7,536
6. 2009	2,221	74	2,605		6	2,599	10,400	10,434	29,225		2,221
7. 2010	1,537	54	1,372		4	1,368	7,567	7,576	22,523		1,537
8. 2011	1,787	29	1,382		15	1,367	9,442	9,452	27,855		1,787
9. 2012	179		135		1	134	15,693	15,743	47,230		179
10. 2013											
11. 2014											
12. Totals	27,474	916	58,805		3,637	55,168	X X X	X X X	X X X		27,474

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 One Year (Cols. 10 - 9)	12 Two Year (Cols. 10 - 8)
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	6,980	6,954	7,003	7,137	7,552	7,048	7,145	7,132	7,130	7,124	(6)	(8)
2. 1995	307	277	274	271	263	261	274	274	275	273	(2)	(1)
3. 1996	650	564	574	584	566	563	586	585	581	580	(1)	(5)
4. 1997	254	255	254	148	142	157	168	168	173	172	(1)	4
5. 1998	511	479	471	463	443	436	463	462	463	461	(2)	(1)
6. 1999	726	716	735	719	671	650	689	688	685	683	(2)	(5)
7. 2000	753	788	580	537	537	499	549	547	550	548	(2)	1
8. 2001	606	509	523	479	430	421	472	473	475	471	(4)	(2)
9. 2002	989	981	897	857	772	710	827	802	806	799	(7)	(3)
10. 2003	1,192	1,256	1,008	1,099	989	1,166	1,347	1,287	1,299	1,285	(14)	(2)
11. 2004	1,381	1,663	1,213	1,285	1,247	1,359	1,736	1,557	1,499	1,472	(27)	(85)
12. 2005	2,108	3,316	3,489	3,510	3,273	3,865	5,145	4,965	4,846	4,820	(26)	(145)
13. 2006	X X X	2,813	5,307	9,029	10,539	12,730	15,186	15,144	14,659	14,498	(161)	(646)
14. 2007	X X X	X X X	2,953	4,367	5,228	6,519	10,675	10,478	9,939	9,702	(237)	(776)
15. 2008	X X X	X X X	X X X	3,568	3,649	4,809	14,560	12,825	11,267	11,126	(141)	(1,699)
16. 2009	X X X	X X X	X X X	X X X	1,830	2,556	4,026	3,375	2,848	2,621	(227)	(754)
17. 2010	X X X	X X X	X X X	X X X	X X X	876	2,735	2,260	1,604	1,392	(212)	(868)
18. 2011	X X X	X X X	X X X	X X X	X X X	X X X	2,349	2,176	1,632	1,394	(238)	(782)
19. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	146	132	134	2	(12)
20. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				X X X
21. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		X X X	X X X
22. Totals											(1,308)	(5,789)

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

Years in Which Policies Were Written	Cumulative Paid Losses and Allocated Expenses at Year End (\$000 OMITTED)										11	12
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	1. Prior	6,781	6,846	6,900	6,967	6,987	7,046	7,046	7,046	7,046		
2. 1995	261	261	261	261	261	261	261	261	261	261	28	30
3. 1996	548	548	548	548	563	563	563	563	563	563	27	31
4. 1997	135	139	139	139	139	149	154	154	154	154	29	40
5. 1998	434	434	436	436	436	436	436	436	436	436	29	50
6. 1999	573	613	650	650	650	650	650	650	650	650	29	49
7. 2000	373	417	516	483	492	499	499	499	499	499	31	67
8. 2001	378	408	409	413	413	414	415	415	415	415	32	64
9. 2002	502	557	637	706	720	703	716	717	717	717	40	69
10. 2003	339	635	649	808	886	1,073	1,090	1,099	1,095	1,095	71	117
11. 2004	352	717	670	810	1,075	1,004	1,050	1,057	1,057	1,058	92	139
12. 2005	92	1,087	1,561	1,997	2,476	3,154	3,481	3,484	3,484	3,486	140	255
13. 2006	X X X	569	1,533	4,928	7,137	8,429	9,368	9,430	9,430	9,428	268	440
14. 2007	X X X	X X X	134	2,109	2,859	4,083	5,040	5,092	5,081	5,080	211	377
15. 2008	X X X	X X X	X X X	370	1,081	1,928	4,829	4,949	4,772	4,787	101	182
16. 2009	X X X	X X X	X X X	X X X	286	625	777	819	810	813	46	83
17. 2010	X X X	X X X	X X X	X X X	X X X	25	294	222	186	186	87	138
18. 2011	X X X	X X X	X X X	X X X	X X X	X X X	24	24	25	25	47	173
19. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
20. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
21. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	140	94	26	113	14	2		3	3	
2. 1995	14	5								
3. 1996	63				1					
4. 1997	11	2				8				
5. 1998	21	7	1							
6. 1999	77	48	46							
7. 2000	302	167	8	48	46		17	17	17	17
8. 2001	69	23	21			7	5			1
9. 2002	196	77	69	11	18	5	2	22	21	22
10. 2003	326	149	209	134	126	91	69	69	85	87
11. 2004	157	95	78	254	49	321	286	307	343	316
12. 2005	142	551	270	702	553	529	765	937	984	986
13. 2006	X X X	84	2,064	3,127	2,447	2,675	3,300	3,987	4,017	4,094
14. 2007	X X X	X X X	438	928	764	755	2,741	3,441	3,480	3,376
15. 2008	X X X	X X X	X X X	251	438	1,381	5,445	5,292	5,135	5,238
16. 2009	X X X	X X X	X X X	X X X	93	280	656	941	936	927
17. 2010	X X X	X X X	X X X	X X X	X X X	220	147	197	198	226
18. 2011	X X X	X X X	X X X	X X X	X X X	X X X		12	16	12
19. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
21. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1	2								
2. 1995	1									
3. 1996	2									
4. 1997	1									
5. 1998	1									
6. 1999	2	2	1							
7. 2000	9	6								
8. 2001	2	1								
9. 2002	6	3	1							
10. 2003	10	5	3	1	1					
11. 2004	5	3	1	2		1				
12. 2005	4	19	4	6	5					
13. 2006	X X X	3	28	24	24	5				
14. 2007	X X X	X X X	6	8	7	24				
15. 2008	X X X	X X X	X X X	2	5	7				
16. 2009	X X X	X X X	X X X	X X X	2	5				
17. 2010	X X X	X X X	X X X	X X X	X X X	2				
18. 2011	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
21. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	58	12	77	57	551		99	83	81	78
2. 1995	31	11	13	10	2		13	13	14	12
3. 1996	37	16	26	36	2		23	22	17	16
4. 1997	107	114	115	9	3		14	14	20	18
5. 1998	55	38	34	27	7		27	26	27	25
6. 1999	74	52	38	69	21		39	38	35	33
7. 2000	69	198	57	6	(1)		33	31	34	31
8. 2001	157	77	93	66	17		52	58	60	56
9. 2002	285	344	190	139	34	1	109	64	68	60
10. 2003	517	467	147	156	(24)	2	188	119	118	103
11. 2004	867	848	463	219	123	33	400	193	98	98
12. 2005	1,870	1,659	1,655	805	239	182	899	544	379	348
13. 2006	X X X	2,157	1,682	950	931	1,621	2,518	1,727	1,211	977
14. 2007	X X X	X X X	2,376	1,323	1,598	1,657	2,894	1,944	1,377	1,246
15. 2008	X X X	X X X	X X X	2,944	2,125	1,493	4,286	2,584	1,361	1,101
16. 2009	X X X	X X X	X X X	X X X	1,449	1,646	2,593	1,616	1,101	881
17. 2010	X X X	X X X	X X X	X X X	X X X	629	2,294	1,841	1,220	980
18. 2011	X X X	X X X	X X X	X X X	X X X	X X X	2,325	2,140	1,591	1,358
19. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	146	132	134
20. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
21. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014		
1. Prior	11,049	10,417	10,471	10,435	10,689	10,664	10,662	10,660	10,660	10,660		
2. 2005	1,018	1,558	1,436	1,262	1,310	1,213	1,206	1,197	1,196	1,196		(1)
3. 2006	X X X	2,348	2,369	2,604	2,952	2,833	2,756	2,762	2,764	2,768	4	6
4. 2007	X X X	X X X	3,788	6,607	7,521	7,586	7,178	7,178	7,168	7,172	4	(6)
5. 2008	X X X	X X X	X X X	6,078	6,201	6,921	7,645	7,799	7,797	7,687	(110)	(112)
6. 2009	X X X	X X X	X X X	X X X	2,432	4,246	5,636	5,486	5,375	5,490	115	4
7. 2010	X X X	X X X	X X X	X X X	X X X	3,897	5,122	6,006	5,793	5,848	55	(158)
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	9,923	10,477	10,425	10,403	(22)	(74)
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	577	608	581	(27)	4
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	132	171	39	X X X
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24	X X X	X X X
12. Totals											58	(337)

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		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	10,138	10,251	10,378	10,347	10,688	10,662	10,660	10,660	10,660	10,660	829	956
2. 2005	367	1,287	1,257	1,296	1,302	1,211	1,204	1,195	1,196	1,196	80	83
3. 2006	X X X	1,442	1,819	2,405	2,538	2,641	2,668	2,673	2,676	2,679	83	109
4. 2007	X X X	X X X	1,335	5,223	6,415	6,800	6,704	6,703	6,691	6,690	170	299
5. 2008	X X X	X X X	X X X	2,103	4,343	5,608	6,137	6,152	6,150	6,149	313	321
6. 2009	X X X	X X X	X X X	X X X	1,242	2,917	3,880	3,927	3,801	3,784	245	352
7. 2010	X X X	X X X	X X X	X X X	X X X	1,203	2,515	2,534	2,480	2,488	184	301
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	2,926	3,067	3,011	3,035	81	239
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	6	8	4	214
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10	10		108
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			9

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		
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
1. Prior	889	196	87	63	1	2	2					
2. 2005	629	307	175	22	4	2	2					
3. 2006	X X X	796	522	469	404	192	88	89			88	89
4. 2007	X X X	X X X	2,447	2,068	1,088	782	474	475	477	482		
5. 2008	X X X	X X X	X X X	2,946	1,846	1,303	1,508	1,647	1,647	1,538		
6. 2009	X X X	X X X	X X X	X X X	1,190	1,311	1,756	1,559	1,574	1,706		
7. 2010	X X X	X X X	X X X	X X X	X X X	2,682	2,607	3,472	3,312	3,360		
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	6,997	7,410	7,414	7,368		
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	572	602	573		
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	122	161		
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			23

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		
2005	2006	2007	2008	2009	2010	2011	2012	2013	2014			
1. Prior	22	(30)	6	25								
2. 2005	22	(36)	4	(56)	4							
3. 2006	X X X	110	28	(270)	10							
4. 2007	X X X	X X X	6	(684)	18	4						
5. 2008	X X X	X X X	X X X	1,029	12	10						
6. 2009	X X X	X X X	X X X	X X X		18						
7. 2010	X X X	X X X	X X X	X X X	X X X	12						
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X						
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X					
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X				
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X			

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

Years in Which Policies Were Written	Number of Claims Reported (Direct)									
	1 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	1,315	1,319	1,321	1,333	1,337	1,340	1,343	1,400	1,404	1,411
2. 1995	47	47	47	47	47	48	49	49	49	49
3. 1996	57	57	58	58	60	61	63	63	64	64
4. 1997	52	54	55	55	57	61	61	61	61	61
5. 1998	62	62	64	64	66	66	68	68	70	71
6. 1999	39	41	43	45	47	48	48	48	48	50
7. 2000	61	63	69	71	72	74	74	74	76	77
8. 2001	71	79	83	85	91	93	93	93	94	94
9. 2002	70	78	87	92	98	102	104	115	118	124
10. 2003	92	107	124	146	167	190	195	209	224	238
11. 2004	76	111	144	171	203	234	246	269	282	302
12. 2005	41	112	197	266	354	404	455	500	544	567
13. 2006	X X X	44	288	491	658	784	876	952	1,006	1,062
14. 2007	X X X	X X X	68	310	464	609	702	789	843	894
15. 2008	X X X	X X X	X X X	69	220	318	391	440	477	508
16. 2009	X X X	X X X	X X X	X X X	16	60	81	115	142	169
17. 2010	X X X	X X X	X X X	X X X	X X X	17	47	77	103	121
18. 2011	X X X	X X X	X X X	X X X	X X X	X X X	23	49	62	76
19. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
20. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
21. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	639	640	640	643	649	651	681	681	681	681
2. 1995	28	28	28	28	28	28	28	28	28	28
3. 1996	26	26	26	26	26	27	27	27	27	27
4. 1997	27	28	28	28	28	29	29	29	29	29
5. 1998	29	29	29	29	29	29	29	29	29	29
6. 1999	24	26	27	27	28	29	29	29	29	29
7. 2000	18	22	24	27	29	31	31	31	31	31
8. 2001	21	27	28	29	31	32	32	32	32	32
9. 2002	22	27	27	31	35	40	40	40	40	40
10. 2003	29	34	40	45	56	70	71	71	71	71
11. 2004	29	43	52	60	73	91	92	92	92	92
12. 2005	6	21	34	61	105	139	139	140	140	140
13. 2006	X X X	2	17	73	155	265	267	268	268	268
14. 2007	X X X	X X X	1	42	135	201	210	211	211	211
15. 2008	X X X	X X X	X X X	6	41	88	101	101	101	101
16. 2009	X X X	X X X	X X X	X X X	3	13	46	46	46	46
17. 2010	X X X	X X X	X X X	X X X	X X X	2	86	87	87	87
18. 2011	X X X	X X X	X X X	X X X	X X X	X X X	47	47	47	47
19. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
20. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
21. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X

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 2005	2 2006	3 2007	4 2008	5 2009	6 2010	7 2011	8 2012	9 2013	10 2014
1. Prior	651	662	667	676	680	684	684	685	686	686
2. 1995	23	27	29	29	29	29	29	29	29	30
3. 1996	24	28	29	29	30	31	31	31	31	31
4. 1997	27	33	35	36	40	40	40	40	40	40
5. 1998	34	42	44	46	47	49	49	49	49	50
6. 1999	28	38	38	40	44	45	45	46	47	49
7. 2000	31	52	58	62	64	65	65	65	65	67
8. 2001	20	39	46	56	61	61	61	61	62	64
9. 2002	18	40	49	57	61	65	65	65	67	69
10. 2003	23	39	57	77	91	104	104	106	111	117
11. 2004	12	30	45	77	103	119	119	123	133	139
12. 2005	3	16	72	129	177	209	209	213	237	255
13. 2006	X X X	1	66	199	287	366	369	380	402	440
14. 2007	X X X	X X X	9	120	202	299	302	315	352	377
15. 2008	X X X	X X X	X X X	14	68	120	131	140	161	182
16. 2009	X X X	X X X	X X X	X X X	3	24	53	57	77	84
17. 2010	X X X	X X X	X X X	X X X	X X X	6	107	116	132	138
18. 2011	X X X	X X X	X X X	X X X	X X X	X X X	147	156	162	173
19. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
20. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
21. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	1,960	2,017	2,094	2,166	2,247	2,319	2,344	2,401	2,401	2,410
2. 2005	23	113	198	267	355	405	455	455	455	455
3. 2006	X X X	44	288	491	657	783	876	876	876	876
4. 2007	X X X	X X X	68	310	464	609	702	702	702	702
5. 2008	X X X	X X X	X X X	69	219	317	391	391	391	391
6. 2009	X X X	X X X	X X X	X X X	15	59	81	81	81	81
7. 2010	X X X	X X X	X X X	X X X	X X X	17	47	47	47	47
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	23	23	23	23
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	395	395	395
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	296	296
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	262

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	857	862	864	867	870	875	907	829	829	829
2. 2005	41	55	60	66	76	80	80	80	80	80
3. 2006	X X X	36	51	62	72	80	82	83	83	83
4. 2007	X X X	X X X	26	63	119	157	166	170	170	170
5. 2008	X X X	X X X	X X X	97	216	296	309	313	313	313
6. 2009	X X X	X X X	X X X	X X X	98	207	240	245	245	245
7. 2010	X X X	X X X	X X X	X X X	X X X	70	154	184	184	184
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	47	81	81	81
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4	4	4
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
1. Prior	873	983	1,005	1,026	1,026	1,027	1,023	956	956	956
2. 2005	21	48	66	81	83	83	83	83	83	83
3. 2006	X X X	16	66	99	104	105	108	108	109	109
4. 2007	X X X	X X X	107	236	291	294	297	297	299	299
5. 2008	X X X	X X X	X X X	205	294	307	318	318	320	321
6. 2009	X X X	X X X	X X X	X X X	189	316	345	345	351	352
7. 2010	X X X	X X X	X X X	X X X	X X X	184	289	289	295	301
8. 2011	X X X	X X X	X X X	X X X	X X X	X X X	147	214	229	239
9. 2012	X X X	X X X	X X X	X X X	X X X	X X X	X X X	67	161	214
10. 2013	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	40	108
11. 2014	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9

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 Active Status	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Net Premiums Earned	8 Direct Losses and Allocated Loss Adjustment Expenses Paid	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve
			3 Direct Operations	4 Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	N	R		20,228		56,864	284	(10,177)	396,636
2. Alaska	AK	N								
3. Arizona	AZ	N								
4. Arkansas	AR	N	R		421		16,100		2,500	103,957
5. California	CA	N								
6. Colorado	CO	N	RSX		7,139		29,807	(3,307)	(9,486)	289,881
7. Connecticut	CT	N								
8. Delaware	DE	N	R							
9. District of Columbia	DC	N	R		15,250	200	19,365	(140)	1,080	508,660
10. Florida	FL	N	RX		27,019		41,269	9,532	35,516	2,404,746
11. Georgia	GA	N	R		3,011		32,029	(925)	(117,560)	596,645
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				117			
20. Maine	ME	N								
21. Maryland	MD	N	R		30,357		84,305	(13,134)	(17,840)	400,165
22. Massachusetts	MA	N								
23. Michigan	MI	N								
24. Minnesota	MN	N								
25. Mississippi	MS	N	R				4,251			24,539
26. Missouri	MO	N								
27. Montana	MT	N								
28. Nebraska	NE	N								
29. Nevada	NV	N	RSX				627	341	117,741	280,953
30. New Hampshire	NH	N								
31. New Jersey	NJ	L	R		4,067		4,432			
32. New Mexico	NM	N								
33. New York	NY	N								
34. North Carolina	NC	L	R		10,760		73,474	(397)	(40,959)	520,462
35. North Dakota	ND	N								
36. Ohio	OH	N	RSX		3,544		27,835	(530)	1,012	276,246
37. Oklahoma	OK	N								
38. Oregon	OR	N								
39. Pennsylvania	PA	L	RSXCE		3,346		8,471			5,000
40. Rhode Island	RI	N								
41. South Carolina	SC	N	R		3,505		17,364		200	31,600
42. South Dakota	SD	N								
43. Tennessee	TN	N	RSX		2,809		135,621	6,425	(4,789)	593,868
44. Texas	TX	N	RSXC		32,143		66,151	18,599	131,349	8,744,302
45. Utah	UT	N								
46. Vermont	VT	N								
47. Virginia	VA	N	R		21,165		411,205	1,801	2,382	547,816
48. Washington	WA	N								
49. West Virginia	WV	N	R				3,521		(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			184,764	200	1,032,808	18,549	84,263	15,725,476

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
Montana Corporation

Owns 100%

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

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	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 CORPORATIO	BOARD BOARD		ALPS SOUTHERN TITLE INS. CORP.	

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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
MARCH FILING	
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
APRIL FILING	
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
JUNE FILING	
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
AUGUST FILING	
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.

MARCH FILING	
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
AUGUST FILING	
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:



5079220144600000



5079220144200000



5079220142240000



5079220142250000

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES



50792201422600000

OVERFLOW PAGE FOR WRITE-INS

Page 9 - Continuation

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

	Title and Escrow Operating Expenses				5 Unallocated Loss Adjustment Expenses	6 Other Operations	7 Investment Expenses	Totals	
	1 Direct Operations	Agency Operations		4 Total (Cols. 1 + 2 + 3)				8 Current Year (Cols. 4 + 5 + 6 + 7)	9 Prior Year
		2 Non-affiliated Agency Operations	3 Affiliated Agency Operations						
2304. Penalties		2,750		2,750	3,673		6,423	16	
2305. Investment and Management Fees								254,956	
2306. Other Taxes and Fees								208,666	
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)		2,750		2,750	3,673		6,423	463,638	

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	1,238,986	14.32	1,238,986		1,238,986	14.32
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	1,441,705	16.66	1,441,705		1,441,705	16.66
1.43 Revenue and assessment obligations	247,643	2.86	247,643		247,643	2.86
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	150,242	1.74	150,242		150,242	1.74
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	55,473	0.64	55,473		55,473	0.64
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	4,883,386	56.44	4,883,386		4,883,386	56.44
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)				X X X	X X X	X X X
10. Cash, cash equivalents and short-term investments	634,694	7.34	634,694		634,694	7.34
11. Other invested assets						
12. Total invested assets	8,652,129	100.00	8,652,129		8,652,129	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):	NONE	
5.1 Totals, Part 1, Column 13		
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		10,799,831
2. Cost of bonds and stocks acquired, Part 3, Column 7		1,894,277
3. Accrual of discount		5,559
4. Unrealized valuation increase (decrease):		
4.1 Part 1, Column 12		
4.2 Part 2, Section 1, Column 15		
4.3 Part 2, Section 2, Column 13		
4.4 Part 4, Column 11	5,705	5,705
5. Total gain (loss) on disposals, Part 4, Column 19		119,385
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		4,742,262
7. Deduct amortization of premium		65,066
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)		8,017,429
11. Deduct total nonadmitted accounts		
12. Statement value at end of current period (Line 10 minus Line 11)		8,017,429

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	1,238,986	1,388,733	1,250,036	1,210,000
	2. Canada				
	3. Other Countries				
	4. Totals	1,238,986	1,388,733	1,250,036	1,210,000
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	1,441,705	1,518,949	1,441,884	1,437,000
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	397,885	395,180	400,218	387,296
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States	4,938,859	5,009,469	5,022,141	4,668,046
	9. Canada				
	10. Other Countries				
	11. Totals	4,938,859	5,009,469	5,022,141	4,668,046
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	8,017,435	8,312,331	8,114,279	7,702,342
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	8,017,435	8,312,331	8,114,279	

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)
1. U.S. Governments											
1.1 NAIC 1		250,970	421,401	570,376		1,242,747	15.464	2,418,016	22.358	1,242,747	
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals		250,970	421,401	570,376		1,242,747	15.464	2,418,016	22.358	1,242,747	
2. All Other Governments											
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											
3. U.S. States, Territories and Possessions, etc., Guaranteed											
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											
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 NAIC 1		418,654	423,052	400,000		1,241,705	15.451	1,570,638	14.523	1,241,705	
4.2 NAIC 2				200,000		200,000	2.489	200,000	1.849	200,000	
4.3 NAIC 3								128,033	1.184		
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals		418,654	423,052	600,000		1,441,705	17.940	1,898,671	17.556	1,441,705	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1	3,446	77,251		146,249	150,242	377,188	4.694	1,213,575	11.221	377,188	
5.2 NAIC 2				20,714		20,714	0.258	170,910	1.580	20,714	
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	3,446	77,251		166,963	150,242	397,902	4.951	1,384,485	12.801	397,902	

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NONE

NONE

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)
6. Industrial & Miscellaneous (unaffiliated)											
6.1 NAIC 1		2,065,663	1,424,036	105,877	191,538	3,787,115	47.126	3,442,033	31.826	3,787,115	
6.2 NAIC 2	126,173	490,136	151,392	197,467	201,585	1,166,754	14.519	1,671,922	15.459	1,166,754	
6.3 NAIC 3											
6.4 NAIC 4											
6.5 NAIC 5											
6.6 NAIC 6											
6.7 Totals	126,173	2,555,799	1,575,428	303,345	393,124	4,953,869	61.644	5,113,955	47.285	4,953,869	
7. Hybrid Securities											
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											
8. Parent, Subsidiaries and Affiliates											
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											

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NONE

NONE

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)
9. Total Bonds Current Year											
9.1 NAIC 1	(d) 3,446	2,812,538	2,268,488	1,222,503	341,780	6,648,755	82.735	X X X	X X X	6,648,755	
9.2 NAIC 2	(d) 126,173	490,136	151,392	418,181	201,585	1,387,468	17.265	X X X	X X X	1,387,468	
9.3 NAIC 3	(d)							X X X	X X X		
9.4 NAIC 4	(d)							X X X	X X X		
9.5 NAIC 5	(d)					(c)		X X X	X X X		
9.6 NAIC 6	(d)					(c)		X X X	X X X		
9.7 Totals	129,619	3,302,674	2,419,881	1,640,684	543,365	(b) 8,036,223	100.000	X X X	X X X	8,036,223	
9.8 Line 9.7 as a % of Col. 6	1.613	41.097	30.112	20.416	6.761	100.000	X X X	X X X	X X X	100.000	
10. Total Bonds Prior Year											
10.1 NAIC 1	212,367	4,004,823	2,059,473	2,036,139	331,461	X X X	X X X	8,644,263	79.928	8,644,263	
10.2 NAIC 2	77,978	772,142	400,714	400,236	391,763	X X X	X X X	2,042,833	18.889	2,042,833	
10.3 NAIC 3		128,033				X X X	X X X	128,033	1.184	128,033	
10.4 NAIC 4						X X X	X X X				
10.5 NAIC 5						X X X	X X X				
10.6 NAIC 6						X X X	X X X				
10.7 Totals	290,345	4,904,998	2,460,187	2,436,375	723,224	X X X	X X X	(b) 10,815,129	100.000	10,815,129	
10.8 Line 10.7 as a % of Col. 8	2.685	45.353	22.748	22.527	6.687	X X X	X X X	100.000	X X X	100.000	
11. Total Publicly Traded Bonds											
11.1 NAIC 1	3,446	2,812,538	2,268,488	1,222,503	341,780	6,648,755	82.735	8,644,263	79.928	6,648,755	X X X
11.2 NAIC 2	126,173	490,136	151,392	418,181	201,585	1,387,468	17.265	2,042,833	18.889	1,387,468	X X X
11.3 NAIC 3								128,033	1.184		X X X
11.4 NAIC 4											X X X
11.5 NAIC 5											X X X
11.6 NAIC 6											X X X
11.7 Totals	129,619	3,302,674	2,419,881	1,640,684	543,365	8,036,223	100.000	10,815,129	100.000	8,036,223	X X X
11.8 Line 11.7 as a % of Col. 6	1.613	41.097	30.112	20.416	6.761	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	1.613	41.097	30.112	20.416	6.761	100.000	X X X	X X X	X X X	100.000	X X X
12. Total Privately Placed Bonds											
12.1 NAIC 1										X X X	
12.2 NAIC 2										X X X	
12.3 NAIC 3										X X X	
12.4 NAIC 4										X X X	
12.5 NAIC 5										X X X	
12.6 NAIC 6										X X X	
12.7 Totals										X X X	
12.8 Line 12.7 as a % of Col. 6							X X X	X X X	X X X	X X X	
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9							X X X	X X X	X X X	X X X	

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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
1. U.S. Governments											
1.1 Issuer Obligations		250,970	421,401	570,376		1,242,747	15.464	2,418,016	22.358	1,242,747	
1.2 Residential Mortgage-Backed Securities											
1.3 Commercial Mortgage-Backed Securities											
1.4 Other Loan-Backed and Structured Securities											
1.5 Totals		250,970	421,401	570,376		1,242,747	15.464	2,418,016	22.358	1,242,747	
2. All Other Governments				NONE							
2.1 Issuer Obligations				NONE							
2.2 Residential Mortgage-Backed Securities				NONE							
2.3 Commercial Mortgage-Backed Securities				NONE							
2.4 Other Loan-Backed and Structured Securities				NONE							
2.5 Totals				NONE							
3. U.S. States, Territories and Possessions, Guaranteed				NONE							
3.1 Issuer Obligations				NONE							
3.2 Residential Mortgage-Backed Securities				NONE							
3.3 Commercial Mortgage-Backed Securities				NONE							
3.4 Other Loan-Backed and Structured Securities				NONE							
3.5 Totals				NONE							
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations		418,654	423,052	600,000		1,441,705	17.940	1,698,671	15.706	1,441,705	
4.2 Residential Mortgage-Backed Securities											
4.3 Commercial Mortgage-Backed Securities											
4.4 Other Loan-Backed and Structured Securities								200,000	1.849		
4.5 Totals		418,654	423,052	600,000		1,441,705	17.940	1,898,671	17.556	1,441,705	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 Issuer Obligations								581,790	5.379		
5.2 Residential Mortgage-Backed Securities											
5.3 Commercial Mortgage-Backed Securities											
5.4 Other Loan-Backed and Structured Securities	3,446	77,251		166,963	150,242	397,902	4.951	802,694	7.422	397,902	
5.5 Totals	3,446	77,251		166,963	150,242	397,902	4.951	1,384,484	12.801	397,902	
6. Industrial and Miscellaneous											
6.1 Issuer Obligations	126,173	2,335,395	1,575,428	303,345	393,124	4,733,464	58.902	5,113,955	47.285	4,733,464	
6.2 Residential Mortgage-Backed Securities											
6.3 Commercial Mortgage-Backed Securities											
6.4 Other Loan-Backed and Structured Securities						220,404	2.743			220,404	
6.5 Totals	126,173	2,555,799	1,575,428	303,345	393,124	4,953,869	61.644	5,113,955	47.285	4,953,869	
7. Hybrid Securities				NONE							
7.1 Issuer Obligations				NONE							
7.2 Residential Mortgage-Backed Securities				NONE							
7.3 Commercial Mortgage-Backed Securities				NONE							
7.4 Other Loan-Backed and Structured Securities				NONE							
7.5 Totals				NONE							
8. Parent, Subsidiaries and Affiliates				NONE							
8.1 Issuer Obligations				NONE							
8.2 Residential Mortgage-Backed Securities				NONE							
8.3 Commercial Mortgage-Backed Securities				NONE							
8.4 Other Loan-Backed and Structured Securities				NONE							
8.5 Totals				NONE							

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

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
9. Total Bonds Current Year											
9.1 Issuer Obligations	126,173	3,005,019	2,419,881	1,473,721	393,124	7,417,917	92.306	X X X	X X X	7,417,917	
9.2 Residential Mortgage-Backed Securities								X X X	X X X		
9.3 Commercial Mortgage-Backed Securities								X X X	X X X		
9.4 Other Loan-Backed and Structured Securities	3,446	297,655		166,963	150,242	618,306	7.694	X X X	X X X	618,306	
9.5 Totals	129,619	3,302,674	2,419,881	1,640,684	543,365	8,036,223	100.000	X X X	X X X	8,036,223	
9.6 Line 9.5 as a % of Col. 6	1.613	41.097	30.112	20.416	6.761	100.000	X X X	X X X	X X X	100.000	
10. Total Bonds Prior Year											
10.1 Issuer Obligations	286,899	4,702,999	2,460,187	1,957,433	404,915	X X X	X X X	9,812,433	90.729	9,812,433	
10.2 Residential Mortgage-Backed Securities						X X X	X X X				
10.3 Commercial Mortgage-Backed Securities						X X X	X X X				
10.4 Other Loan-Backed and Structured Securities	3,446	201,999		478,941	318,308	X X X	X X X	1,002,694	9.271	1,002,694	
10.5 Totals	290,345	4,904,997	2,460,187	2,436,375	723,224	X X X	X X X	10,815,128	100.000	10,815,128	
10.6 Line 10.5 as a % of Col. 8	2.685	45.353	22.748	22.527	6.687	X X X	X X X	100.000	X X X	100.000	
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations	126,173	3,005,019	2,419,881	1,473,721	393,124	7,417,917	92.306	9,812,433	90.729	7,417,917	X X X
11.2 Residential Mortgage-Backed Securities											X X X
11.3 Commercial Mortgage-Backed Securities											X X X
11.4 Other Loan-Backed and Structured Securities	3,446	297,655		166,963	150,242	618,306	7.694	1,002,694	9.271	618,306	X X X
11.5 Totals	129,619	3,302,674	2,419,881	1,640,684	543,365	8,036,223	100.000	10,815,128	100.000	8,036,223	X X X
11.6 Line 11.5 as a % of Col. 6	1.613	41.097	30.112	20.416	6.761	100.000	X X X	X X X	X X X	100.000	X X X
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	1.613	41.097	30.112	20.416	6.761	100.000	X X X	X X X	X X X	100.000	X X X
12. Total Privately Placed Bonds											
12.1 Issuer Obligations										X X X	
12.2 Residential Mortgage-Backed Securities										X X X	
12.3 Commercial Mortgage-Backed Securities										X X X	
12.4 Other Loan-Backed and Structured Securities										X X X	
12.5 Totals										X X X	
12.6 Line 12.5 as a % of Col. 6							X X X	X X X	X X X	X X X	
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9							X X X	X X X	X X X	X X X	

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	15,269	15,269			
2. Cost of short-term investments acquired	44,208	44,208			
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	40,706	40,706			
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)	18,771	18,771			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	18,771	18,771			

(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	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21
CUSIP Identification	Description	Code	F o r e i g n B o n d C H A R	NAIC Designation	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other -Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
912810-FG-8	UNITED STATES TREAS BDS	SD		1FE	582,522		134,438	725,965	540,000	570,376	(1,543)			5.250	4.681	FA	10,789	28,350	11/12/2007	02/15/2029
912828-EW-6	UNITED STATES TREAS NTS			1FE	48,382		104,633	52,317	50,000	49,768	197			4.500	4.931	FA	856	2,250	10/16/2006	02/15/2016
912828-VF-4	US TREASURY N/B			1FE	191,394		98,141	191,375	195,000	192,070	511			1.375	1.525	MN	231	2,681	10/03/2013	05/31/2020
912828-UE-8	US TREASURY N/B			1	197,086		98,945	197,890	200,000	197,441	355			0.750	1.185	JD		750	07/23/2014	12/31/2017
912828-SV-3	US TREASURY NOTE			1FE	230,651		98,305	221,186	225,000	229,330	(552)			1.750	1.474	MN	514	3,938	08/01/2012	05/15/2022
0199999	U.S. Government - Issuer Obligations				1,250,035	X X X	1,388,733		1,210,000	1,238,985	(1,032)			X X X	X X X	X X X	12,390	37,969	X X X	X X X
0599999	Subtotals - U.S. Governments				1,250,035	X X X	1,388,733		1,210,000	1,238,985	(1,032)			X X X	X X X	X X X	12,390	37,969	X X X	X X X
13017H-AA-4	CA EARTHQUAKE AUTH REV			1FE	71,730		102,633	73,896	72,000	71,921	84			6.169	6.247	JJ	2,221	4,442	09/02/2010	07/01/2016
126775-TK-1	CABARRUS CNTY NC QUAL SCHO	SD	1	1	200,000		108,619	217,238	200,000	200,000				5.500	5.500	AO	2,781	11,000	04/14/2011	04/01/2026
167505-NG-7	CHICAGO ILL BRD ED GO BDS SER.			1	200,000		103,461	206,922	200,000	200,000				6.319	6.319	MN	2,141	12,638	10/15/2010	11/01/2029
574204-WC-3	MARYLAND ST DEPT OF TRANSPR			2	108,114		106,696	106,696	100,000	106,668	(1,446)			3.800	1.801	JD	179	3,800	03/18/2014	06/15/2018
65888U-CC-5	ND ST BRD HIGHER ED			1	200,000		106,233	212,466	200,000	200,000				6.200	6.200	JJ	6,200	12,400	09/02/2010	01/01/2025
880591-EQ-1	TENN VALLEY AUTHORITY			1	240,084		100,935	242,244	240,000	240,065	(15)			1.750	1.743	AO	898	4,410	10/09/2013	10/15/2018
928172-VZ-5	VIRGINIA ST PUB BLDG AUTH PUB	SD		1	221,956		107,517	241,913	225,000	223,052	304			4.000	4.175	FA	3,775	9,000	03/02/2011	08/01/2020
969544-AJ-4	WILLIAMSBURG CNTY SC PUB			1	200,000		108,787	217,574	200,000	200,000				5.792	5.792	JD	998	11,584	09/10/2010	12/01/2022
1899999	U.S. Political Subdivisions - Issuer Obligations				1,441,884	X X X	1,518,949		1,437,000	1,441,706	(1,073)			X X X	X X X	X X X	19,193	69,274	X X X	X X X
2499999	Subtotals - U.S. Political Subdivisions of States, Territories and Possessions				1,441,884	X X X	1,518,949		1,437,000	1,441,706	(1,073)			X X X	X X X	X X X	19,193	69,274	X X X	X X X
05949A-EV-8	BANK OF AM MORTG SEC			1	11,375		100,255	11,369	11,340	11,674	(476)			5.500	5.509	MON	12	624	06/07/2011	05/25/2034
05949A-NX-4	BANK OF AMERICA MORT SEC SER			1	20,420		102,139	20,802	20,366	20,404	(34)			5.750	5.709	MON	23	1,171	07/29/2011	08/25/2034
05948X-WV-9	BOFA MORTG SEC SER 2003-8 CL 3			1	4,493		100,891	4,536	4,495	4,493	2			5.250	5.255	MON	5	236	05/26/2011	11/25/2033
05948X-6H-9	BOFA MORTG SEC SER 2004-5 CL 1			2	20,841		102,035	21,135	20,714	20,710	1			6.000	5.569	MON	24	1,243	06/22/2011	06/25/2034
05949A-EC-0	BOFA SER 2004-4 CL 1A2			1	25,126		100,644	25,244	25,082	25,104	(25)			5.500	5.366	MON	27	1,380	06/24/2011	02/25/2018
12669D-SK-5	COUNTRYWIDE HOME LOANS SER			1	20,325		101,480	20,215	19,921	19,921				5.000	4.490	MON	19	996	04/26/2011	02/25/2018
36228C-WX-7	GS Mortgage Securities Trust			1	150,451		102,616	143,663	140,000	150,242	(209)			5.553	5.019	MON	648	7,126	01/31/2014	04/01/2038
55265K-QU-6	MASTER ASSET SEC TR SER 2003-			1	19,141		102,300	19,286	18,852	18,852				5.000	5.000	MON	18	940	04/26/2011	02/25/2018
55265K-RL-5	MASTER ASSET SEC TR SER 2003-			1	11,526		100,528	11,370	11,310	11,310				5.000	5.000	MON	11	562	06/01/2011	03/25/2018
55265K-6E-4	MASTER ASSET SEC TR SERIES 20			1	3,548		102,596	3,642	3,550	3,548				5.500	5.505	MON	4	195	06/28/2011	02/25/2034
55265K-X4-6	MASTER ASST SEC TR SERIES 200			1	12,490		105,081	13,168	12,531	12,493	3			5.500	5.580	MON	10	656	09/14/2011	12/25/2033
76111J-5W-0	RES FUNDING MTG SECS SERIES 2			1	58,441		100,153	57,568	57,480	57,480				5.500	5.500	MON	61	3,160	05/13/2011	06/25/2033
939336-PZ-0	WASHINGTON MUTUAL MSC MTG P			1	21,167		100,800	20,944	20,777	20,777				5.000	5.000	MON	20	1,039	05/05/2011	02/25/2018
949757-AF-5	WLS FRGO MRTG BACK SEC 2004-			1	20,874		106,529	22,240	20,877	20,877				6.000	6.000	MON	24	1,252	05/13/2011	06/25/2034

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book / Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair 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
2899999	U.S. Special Revenue - Other Loan-Backed and Structured Securities					400,218	X X X	395,182	387,295	397,885		(738)			X X X	X X X	X X X	906	20,580	X X X	X X X
3199999	Subtotals - U.S. Special Revenue					400,218	X X X	395,182	387,295	397,885		(738)			X X X	X X X	X X X	906	20,580	X X X	X X X
03523T-BN-7	ANHEUSER-BUSCH				1	175,630		99,911	174,844	175,000	175,392	(151)		1.375	1.285	JJ	1,116	2,406	05/28/2013	07/15/2017	
064159-EX-0	BANK NOVA SCOTIA				1	119,966		99,639	119,567	120,000	119,970	4		2.050	2.056	JD	185	1,230	05/29/2014	06/05/2019	
075887-AW-9	BECTON DICKINSON & CO.				1	70,042		101,728	66,123	65,000	68,650	(577)		3.250	2.223	MN	293	2,113	07/13/2012	11/12/2020	
09247X-AE-1	BLACKROCK INC				1	115,113		113,058	113,058	100,000	110,362	(1,933)		5.000	2.743	JD	306	5,000	06/25/2012	12/10/2019	
05565Q-BP-2	BP CAPITAL MARKETS PLC				1	152,982		108,197	151,476	140,000	151,017	(1,732)		4.500	3.000	AO	1,593	6,300	11/06/2013	10/01/2020	
117068-DA-1	BRUNSWICK ENTERPRISE NC				1	199,950		105,309	184,291	175,000	194,858	(2,390)		5.050	3.279	AO	2,234	8,838	10/25/2012	04/01/2022	
12189L-AA-9	BURLINGTON NORTH SANTA FE				2	149,444		123,376	148,051	120,000	147,995	(607)		5.750	4.239	MN	1,169	6,900	07/11/2012	05/01/2040	
14040H-BB-0	CAPITAL ONE FINANCIAL				2	60,305		100,313	60,188	60,000	60,107	(125)		0.913	0.703	FMAN	85	531	05/23/2013	11/06/2015	
124857-AG-8	CBS CORPORATION				2	60,633		100,436	60,262	60,000	60,531	(65)		3.375	3.236	MS	681	2,025	05/28/2013	03/01/2022	
172967-HK-0	CITIGROUP INC.				1	54,977		99,528	54,740	55,000	54,983	6		1.350	1.364	MS	231	371	03/04/2014	03/10/2017	
20030N-BB-6	COMCAST CORP				1	75,406		135,289	81,173	60,000	74,667	(299)		6.400	4.729	MS	1,291	3,840	06/05/2012	03/01/2040	
20030N-AW-1	COMCAST CORP.				1	58,645		112,605	56,303	50,000	56,187	(1,761)		5.700	1.894	MN	372	2,850	08/02/2013	05/15/2018	
126650-BQ-2	CVS CAREMARK CORP				2	34,037		121,250	40,068	33,046	33,188	(11)		6.943	6.897	MON	140	2,302	04/13/2011	01/10/2030	
25179M-AH-6	DEVON ENERGY				2	116,514		114,139	114,139	100,000	112,583	(2,892)		6.300	3.084	JJ	2,923	6,300	08/21/2013	01/15/2019	
26138E-AQ-2	DR. PEPPER SNAPPLE GROUP INC.				2	19,845		97,694	19,539	20,000	19,888	21		2.000	2.117	JJ	186	400	11/13/2012	01/15/2020	
264399-DK-9	DUKE ENERGY CORP				2	168,140		125,518	169,449	135,000	164,279	(1,552)		6.000	3.958	JD	698	8,100	06/05/2012	12/01/2028	
278865-AP-5	ECOLAB INC.				2	58,400		99,104	59,462	60,000	58,888	206		1.450	2.104	JD	58	870	08/21/2013	12/08/2017	
345397-WB-5	FORD MOTOR CREDIT CO.				2	57,695		103,505	56,928	55,000	56,357	(1,027)		4.207	2.252	AO	495	2,314	09/06/2013	04/15/2016	
35671D-AW-5	FREEMONT MCMORAN C&G INC.				2	55,809		100,165	55,091	55,000	55,473	(212)		2.150	1.744	MS	397	1,183	05/28/2013	03/01/2017	
36962G-4Y-7	GENERAL ELECTRIC CAP CORP				1	142,203		111,459	144,897	130,000	140,115	(1,371)		4.625	3.289	JJ	2,923	6,013	06/13/2013	07/07/2021	
38141G-FM-1	GOLDMAN SACHS GROUP INC.				1	176,028		112,242	168,363	150,000	167,805	(5,215)		6.150	2.335	AO	2,332	9,225	05/28/2013	04/01/2018	
458140-AL-4	INTEL CORP.				1	185,664		99,854	189,723	190,000	186,983	983		1.350	1.905	JD	121	2,565	08/22/2013	12/15/2017	
46625H-HF-0	JPMORGAN CHASE & CO	@			1	117,776		130,654	130,654	100,000	116,872	(367)		6.400	5.150	MAT	836	6,400	06/05/2012	05/15/2038	
58933Y-AG-0	MERCK & CO. INC.				1	81,952		99,068	84,208	85,000	82,789	625		1.300	2.101	MN	135	1,105	08/22/2013	05/18/2018	
59156R-AU-2	METLIFE INC.				1	41,161		107,810	37,734	35,000	37,310	(1,592)		6.750	1.997	JD	203	2,363	07/13/2012	06/01/2016	
59156R-BH-0	METLIFE INC.				1	139,989		102,624	143,674	140,000	139,989	1		3.600	3.601	AO	1,148	2,520	04/07/2014	04/10/2024	
59562V-AR-8	MIDAMERICAN ENERGY HOLDINGS				2	54,436		130,879	52,352	40,000	53,591	(354)		6.500	4.170	MS	773	2,600	07/11/2012	09/15/2037	
61747Y-CJ-2	MORGAN STANLEY				1	79,846		112,879	79,015	70,000	78,693	(1,153)		5.625	2.802	MS	1,083	1,969	04/23/2014	09/23/2019	
61762X-AR-8	MORGAN STANLEY BAML TRUST				1FE	190,547		103,260	191,031	185,000	189,281	(1,067)		3.000	2.361	MON	262	5,550	10/10/2013	10/15/2018	
64971M-4H-2	NEW YORK CITY FIN AUTH REVEN				1	220,760		108,036	221,474	205,000	218,852	(1,909)		4.137	2.820	FA	3,557	4,240	02/25/2014	08/01/2020	
64966K-QB-2	NEW YORK NY F-2				1	133,171		97,385	136,339	140,000	133,925	754		1.950	2.719	MS	918	2,730	02/25/2014	03/01/2021	
65473Q-AT-0	NISOURCE FINANCE CORP				2	72,457		117,400	70,440	60,000	67,933	(1,809)		6.800	3.278	JJ	1,893	4,080	06/05/2012	01/15/2019	

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SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation	7 Actual Cost	Fair Value		10 Par Value	11 Book / Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair 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
655044-AD-7	NOBLE ENERGY INC.				2	84,389	119,890	77,929	65,000	77,673		(2,800)			8.250	3.212	MS	1,802	5,363	07/13/2012	03/01/2019
72650R-AX-0	PLAINS ALL AMER PIPELINE				2	69,737	102,045	66,329	65,000	66,066		(1,492)			3.950	1.601	MS	763	2,568	06/29/2012	09/15/2015
742718-BH-1	PROCTER & GAMBLE CO				1	108,052	130,059	130,059	100,000	105,877		(373)			6.450	5.724	JJ	2,992	6,450	02/22/2008	01/15/2026
74432Q-BT-1	PRUDENTIAL FINANCIAL INC.				1	100,113	109,017	98,115	90,000	97,926		(1,021)			4.500	3.069	MN	518	4,050	10/23/2012	11/16/2021
69362B-AX-0	PSEG POWER LLC				2	62,344	102,483	61,490	60,000	61,229		(706)			2.750	1.529	MS	490	1,650	05/28/2013	09/15/2016
78008T-LB-8	ROYAL BANK OF CANADA				1	164,326	102,054	163,286	160,000	161,673		(1,056)			2.300	1.615	JJ	1,656	3,680	06/12/2012	07/20/2016
914713-H6-2	UNIV OF NORTH CAROLINA NC				1	279,397	98,221	270,108	275,000	278,705		(324)			2.735	2.580	JD	648	7,521	10/26/2012	12/01/2024
084423-AS-1	W.R. BERKLEY CORP.				2	71,245	107,233	75,063	70,000	70,973		(113)			4.625	4.398	MS	962	3,238	06/29/2012	03/15/2022
25468P-CG-9	WALT DISNEY COMPANY				1	152,616	111,726	139,658	125,000	138,995		(5,357)			6.000	1.499	JJ	3,438	7,500	05/31/2012	07/17/2017
94973V-BC-0	WELLPOINT INC.				1	92,932	99,972	94,973	95,000	93,544		457			1.875	2.401	JJ	826	1,781	08/22/2013	01/15/2018
94974B-FL-9	WELLS FARGO & CO				1	176,976	100,332	175,581	175,000	176,282		(693)			1.250	0.774	JJ	984	1,094	02/21/2014	07/20/2016
3299999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					4,801,650	X X X	4,787,247	4,448,046	4,718,456		(41,049)			X X X	X X X	X X X	45,716	160,128	X X X	X X X
68323A-CJ-1	Ontario (Province of)				1	220,491	101,011	222,224	220,000	220,404		(86)			2.000	1.953	JJ	1,846	2,200	01/27/2014	01/30/2019
3599999	Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structur					220,491	X X X	222,224	220,000	220,404		(86)			X X X	X X X	X X X	1,846	2,200	X X X	X X X
3899999	Subtotals - Industrial and Miscellaneous (Unaffiliated)					5,022,141	X X X	5,009,471	4,668,046	4,938,860		(41,135)			X X X	X X X	X X X	47,562	162,328	X X X	X X X
7799999	Totals - Issuer Obligations					7,493,569	X X X	7,694,929	7,095,046	7,399,147		(43,154)			X X X	X X X	X X X	77,299	267,371	X X X	X X X
8099999	Totals - Other Loan-Backed and Structured Securities					620,709	X X X	617,406	607,295	618,289		(824)			X X X	X X X	X X X	2,752	22,780	X X X	X X X
8399999	Total Bonds					8,114,278	X X X	8,312,335	7,702,341	8,017,436		(43,978)			X X X	X X X	X X X	80,051	290,151	X X X	X X X

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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-UE-8	US TREASURY N/B		07/23/2014	StableRiver		197,086	200,000.00	114
0599999	Subtotal - Bonds - U. S. Government				X X X	197,086	200,000.00	114
574204-WC-3	MARYLAND ST DEPT OF TRANSPRTN		03/18/2014	StableRiver		108,114	100,000.00	1,013
2499999	Subtotal - Bonds - U.S. Political Subdivisions of States				X X X	108,114	100,000.00	1,013
36228C-WX-7	GS Mortgage Securities Trust		01/31/2014	StableRiver		150,451	140,000.00	648
3199999	Subtotal - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations				X X X	150,451	140,000.00	648
064159-EX-0	BANK NOVA SCOTIA		05/29/2014	StableRiver		119,966	120,000.00	
172967-HK-0	CITIGROUP INC.		03/04/2014	StableRiver		54,977	55,000.00	
59156R-BH-0	METLIFE INC.		04/07/2014	StableRiver		139,989	140,000.00	
61747Y-CJ-2	MORGAN STANLEY		04/23/2014	StableRiver		79,846	70,000.00	383
64971M-4H-2	NEW YORK CITY FIN AUTH REVENUE		02/25/2014	StableRiver		220,760	205,000.00	636
64966K-QB-2	NEW YORK NY F-2		02/25/2014	StableRiver		133,171	140,000.00	1,342
68323A-CJ-1	Ontario (Province of)		01/27/2014	StableRiver		220,491	220,000.00	
94974B-FL-9	WELLS FARGO & CO		02/21/2014	StableRiver		176,976	175,000.00	219
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	1,146,176	1,125,000.00	2,580
8399997	Subtotal - Bonds - Part 3				X X X	1,601,827	1,565,000	4,355
8399998	Summary Item from Part 5 for Bonds				X X X	292,450	265,000.00	2,731
8399999	Total - Bonds				X X X	1,894,277	1,830,000.00	7,086
9999999	Totals				X X X	1,894,277	X X X	7,086

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SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amort- ization)/ Accretion	13 Current Year's Other -Than- Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11 + 12 - 13)	15 Total Foreign Exchange Change in B./A.C.V.						
912828-EW-6	UNITED STATES TREAS NTS		03/18/2014	BB&T		107,934	100,000.00	96,765	99,143		84		84		99,226		8,708	8,708	2,648	02/15/2016
912828-SY-7	US TREASURY N/B		02/27/2014	StableRiver		198,781	200,000.00	198,594	199,033		47		47		199,080		(299)	(299)	309	05/31/2017
912828-UC-2	US TREASURY N/B		09/22/2014	StableRiver		140,066	140,000.00	139,125	139,299		259		259		139,558		507	507	270	12/15/2015
912828-SM-3	US TREASURY N/B		02/27/2014	StableRiver		60,478	60,000.00	60,480	60,459		(22)		(22)		60,437		41	41	249	03/31/2017
912828-RH-5	US TREASURY NOTE		02/28/2014	StableRiver		869,524	870,000.00	873,519	873,390		129		129		873,519		(3,994)	(3,994)	4,962	09/30/2018
0599999	Subtotal - Bonds - U.S. Governments				X X X	1,376,783	1,370,000.00	1,368,483	1,371,324		497		497		1,371,820		4,963	4,963	8,438	X X X
13017H-AA-4	CA EARTHQUAKE AUTH REV		07/01/2014	Redemption		36,000	36,000.00	35,865	35,971		29		29		36,000				2,221	07/01/2016
24170P-FJ-2	DE SOTO TEX TAXABLE CTF		07/18/2014	PEAK Investment		220,300	200,000.00	200,000	200,000						200,000		20,300	20,300	9,275	02/15/2026
485429-BY-9	KANSAS ST DEV FIN AUTH R		10/01/2014	PEAK Investment		203,022	200,000.00	200,000	200,000						200,000		3,022	3,022	11,015	05/15/2024
519258-AN-7	LAURENTIAN ENERGY AURT		08/21/2014	PEAK Investment		131,431	130,000.00	136,500	128,033	5,705	(784)		4,921		132,954		(1,522)	(1,522)	6,641	12/01/2016
2499999	Subtotal - Bonds - U.S. Political Subdivisions of States				X X X	590,753	566,000.00	572,365	564,004	5,705	(755)		4,950		568,954		21,800	21,800	29,152	X X X
05949A-EV-8	BANK OF AM MORT SEC		12/26/2014	Redemption		43,305	43,305.33	43,439	44,152		(847)		(847)		43,305				1,145	05/25/2034
05949A-NX-4	BANK OF AMERICA MORT S		12/26/2014	Redemption		21,974	21,973.89	22,032	21,992		(18)		(18)		21,974				715	08/25/2034
05948X-WV-9	BOFA MORTG SEC SER 2003		12/26/2014	Redemption		3,310	3,309.65	3,308	3,309						3,310				90	11/25/2033
05948X-6H-9	BOFA MORTG SEC SER 2004		12/26/2014	Redemption		9,983	9,982.79	10,044	9,983						9,983				420	06/25/2034
05949A-EC-0	BOFA SER 2004-4 CL 1A2		12/26/2014	Redemption		29,017	29,017.27	29,068	29,032		(15)		(15)		29,017				817	05/25/2034
12669E-K4-7	COUNTRYWIDE HOME LOAN		12/26/2014	Redemption		7,327	7,327.12	7,323	7,324		1		1		7,325		2	2	283	10/25/2018
12669F-SC-8	COUNTRYWIDE HOME LOAN		06/25/2014	Redemption		4,289	4,288.75	4,289	4,289						4,289				59	05/25/2034
12669D-SK-5	COUNTRYWIDE HOME LOAN		12/29/2014	Redemption		18,291	18,290.68	18,662	18,291						18,291				478	02/25/2018
12669E-S6-4	COUNTRYWIDE HOME LOAN		08/26/2014	Maturity		37,215	37,215.49	37,142	37,182		33		33		37,215				744	10/25/2033
22541Q-PM-8	CS FIRST BOSTON MORTGA		09/25/2014	Maturity		129	129.19	129	129						129				5	09/25/2033
12669D-TT-5	CWMB5 INC 2002-38 SER 20		12/26/2014	Redemption		56,659	56,659.08	57,509	56,659						56,659				2,299	02/25/2018
3137EA-BP-3	FEDERAL HOME LOAN MTG		11/18/2014	StableRiver		618,412	550,000.00	611,939	581,790	(5,921)		(5,921)		575,869		42,543	42,543	24,951	06/13/2018	
36185N-T9-1	GMAC MORT CORP LOAN T		04/06/2014	StableRiver		27,588	27,587.84	27,516	27,552		24		24		27,575		13	13	310	04/25/2034
55265K-QU-6	MASTER ASSET SEC TR SE		12/29/2014	Redemption		14,122	14,121.88	14,338	14,122						14,122				421	02/25/2018
55265K-RL-5	MASTER ASSET SEC TR SE		12/29/2014	Redemption		8,764	8,764.10	8,931	8,764						8,764				216	03/25/2018
55265K-X4-6	MASTER ASST SEC TR SERI		12/26/2014	Redemption		4,311	4,310.73	4,308	4,310		1		1		4,311				148	12/25/2033
76111X-QZ-9	RESIDENTIAL FND MTG SER		09/25/2014	Redemption		84,000	84,000.00	83,528	83,554		446		446		84,000				3,196	12/25/2034
76111J-SW-0	RESIDENTIAL FUNDING MTG		12/26/2014	Redemption		114,491	114,491.22	116,406	114,491						114,491				3,555	06/25/2033
929227-W4-4	WAMU MTG PASS THROUGH		10/27/2014	Redemption		48,558	48,558.24	48,498	48,500		51		51		48,551		7	7	813	06/25/2033
939336-PZ-0	WASHINGTON MUTUAL MSC		12/26/2014	Redemption		12,176	12,176.30	12,405	12,176						12,176				374	02/25/2018
949757-AF-5	WLS FRGO MRTG BACK SEC		12/26/2014	Redemption		8,697	8,696.52	8,695	8,697						8,697				221	06/25/2034
3199999	Subtotal - Bonds - U. S. Special Rev. and Special Assessment and				X X X	1,172,618	1,104,206.07	1,169,509	1,136,298		(6,245)		(6,245)		1,130,053		42,565	42,565	41,260	X X X
025816-AY-5	AMERICAN EXPRESS CO		03/13/2014	StableRiver		89,782	75,000.00	92,271	87,853		(616)		(616)		87,237		2,544	2,544	2,610	03/19/2018
064159-CU-8	BANK OF NOVA SCOTIA		05/29/2014	StableRiver		121,082	120,000.00	119,915	119,918		7		7		119,924		1,158	1,158	1,456	10/30/2018
05946X-GW-7	BOFA CORP SERIES 2004-3		11/25/2014	Redemption		10,165	10,165.24	10,165	10,165						10,165				279	10/25/2034

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SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amort- ization)/ Accretion	13 Current Year's Other -Than- Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11 + 12 - 13)	15 Total Foreign Exchange Change in B./A.C.V.						
172967-FW-6	CITIGROUP INC.		03/04/2014	StableRiver		59,733	55,000.00	59,307	58,816		(225)		(225)		58,591		1,142	1,142	1,611	01/10/2017
12572Q-AE-5	CME GROUP INC.		05/29/2014	StableRiver		160,685	160,000.00	159,083	159,134		37		37		159,171		1,514	1,514	3,440	09/15/2022
126650-BQ-2	CVS CAREMARK CORP		12/10/2014	Redemption		1,206	1,205.92	1,242	1,206						1,206				46	01/10/2030
59156R-AX-6	METLIFE INC		04/07/2014	StableRiver		150,728	135,000.00	149,045	146,799		(407)		(407)		146,392		4,336	4,336	4,311	02/08/2021
61746S-BR-9	MORGAN STANLEY		04/23/2014	StableRiver		85,237	80,000.00	87,354	85,560		(999)		(999)		84,561		676	676	2,305	10/15/2015
68389X-AQ-8	ORACLE CORP		06/30/2014	StableRiver		122,056	120,000.00	120,934	120,869		(83)		(83)		120,787		1,269	1,269	2,747	01/15/2019
716495-AL-0	PETROHAWK ENERGY COR		08/15/2014	Maturity		77,719	75,000.00	85,400	77,978		(2,978)		(2,978)		75,000		2,719	2,719	5,438	08/15/2014
887315-BJ-7	TIME WARNER INC DEB		07/23/2014	BB&T		234,554	200,000.00	218,169	206,677		(916)		(916)		205,761		28,793	28,793	11,399	10/15/2017
929903-AJ-1	WACHOVIA CORPORATION		02/21/2014	StableRiver		193,990	190,000.00	203,289	193,652		(953)		(953)		192,699		1,291	1,291	5,680	08/01/2014
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	1,306,937	1,221,371.16	1,306,174	1,268,627		(7,133)		(7,133)		1,261,494		45,442	45,442	41,322	X X X
8399997	Subtotal - Bonds - Part 4				X X X	4,447,091	4,261,577	4,416,531	4,340,253	5,705	(13,636)		(7,931)		4,332,321		114,770	114,770	120,172	X X X
8399998	Summary Item from Part 5 for Bonds				X X X	295,171	265,000.00	292,450			(1,894)		(1,894)		290,556		4,615	4,615	11,168	X X X
8399999	Total - Bonds				X X X	4,742,262	4,526,577.23	4,708,981	4,340,253	5,705	(15,530)		(9,825)		4,622,877		119,385	119,385	131,340	X X X
9999999	Totals					4,742,262	X X X	4,708,981	4,340,253	5,705	(15,530)		(9,825)		4,622,877		119,385	119,385	131,340	X X X

E14.1

SCHEDULE D - PART 5

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

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consideration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other -Than- Temporary Impairment Recognized	15 Total Change in B./A.C.V. (12 + 13 - 14)	16 Total Foreign Exchange Change in B./A.C.V.					
207758-KE-2	CONNECTICUT ST SPL TAX OBLIG		02/27/2014	StableRiver	11/30/2014	StableRiver	200,000.00	225,500	228,000	223,625		(1,875)		(1,875)		4,375	4,375	10,110	2,663	
2499999	Bonds - U.S. Political Subdivisions of States						200,000.00	225,500	228,000	223,625		(1,875)		(1,875)		4,375	4,375	10,110	2,663	
61690G-AB-7	MORGAN STANLEY BAM		01/31/2014	StableRiver	08/19/2014	StableRiver	65,000.00	66,950	67,171	66,931		(19)		(19)		240	240	1,058	68	
3899999	Bonds - Industrial and Miscellaneous (Unaffiliated)						65,000.00	66,950	67,171	66,931		(19)		(19)		240	240	1,058	68	
8399998	Subtotal - Bonds						265,000.00	292,450	295,171	290,556		(1,894)		(1,894)		4,615	4,615	11,168	2,731	
8999998	Subtotal - Preferred Stocks						X X X													
9899999	Subtotal - Stocks						X X X													
9999999	Totals						X X X	292,450	295,171	290,556		(1,894)		(1,894)		4,615	4,615	11,168	2,731	

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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							X X X	X X X
1899999	Total - Common Stocks							X X X	X X X
1999999	Totals							X X X	X X X

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
NONE					
0399999	Total			X X X	X X X

SCHEDULE DA - PART 1

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

1 CUSIP Identification	2 Description	Codes		5 Date Acquired	6 Name of Vendor	7 Maturity Date	8 Book / Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				13 Par Value	14 Actual Cost	Interest						21 Paid for Accrued Interest
		3 Code	4 F o r e i g n					9 Unrealized Valuation Increase / (Decrease)	10 Current Year's (Amortization) / Accretion	11 Current Year's Other -Than- Temporary Impairment Recognized	12 Total Foreign Exchange Change in B./A.C.V.			15 Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	16 Non-Admitted Due And Accrued	17 Rate of	18 Effective Rate of	19 When Paid	20 Amount Received During Year	
31846V-41-9	FIRST AMER TREAS OBLIG CL			12/31/2014	US Bank		3,761					3,761			1.500	1.500	MON			
8899999	Exempt Money Market Mutual Funds						3,761					X X X	3,761			X X X	X X X	X X X		
31846V-10-4 94975H-29-6	First American Prime Oblig Fund Cl Y WELLS FARGO ADV TRU PL	SD		09/30/2014 11/30/2014	US Bank US Bank		15,010					15,010			0.010 0.010	5.000 0.010	MON MON		1	
8999999	Class One Money Market Mutual Funds						15,010					X X X	15,010			X X X	X X X	X X X		1
9199999	TOTALS						18,771					X X X	18,771			X X X	X X X	X X X		1

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- 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			207		(67,142) 682,750	
0199998 Deposits in () depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories	X X X	X X X				X X X
0199999 Totals - Open Depositories	X X X	X X X	207		615,608	X X X
SUSPENDED DEPOSITORIES						
0299998 Deposits in () depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories	X X X	X X X				X X X
0299999 Totals - Suspended Depositories	X X X	X X X				X X X
0399999 Total Cash on Deposit	X X X	X X X	207		615,608	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	X X X	315	X X X
0599999 Total Cash	X X X	X X X	207		615,923	X X X

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

1. January	594,173	4. April	684,918	7. July	627,942	10. October	253,070
2. February	1,164,935	5. May	628,579	8. August	575,880	11. November	793,840
3. March	853,245	6. June	526,312	9. September	285,657	12. December	615,923

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		101,924	98,305
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		1,053,813	1,155,613
35. North Dakota	ND					
36. Ohio	OH	ST	OHIO STATE DEPOSIT		190,125	241,988
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	X X X	X X X			
59. Total		X X X	X X X		1,345,862	1,495,906

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