

ANNUAL STATEMENT

OF THE

STEWART

Title Insurance Company

of NEW YORK

STATE OF NEW YORK

TO THE

Insurance Department

OF THE

STATE OF NEW YORK

FOR THE YEAR ENDED

December 31, 2023

TITLE

2023



51420202320100100

ANNUAL STATEMENT

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

Stewart Title Insurance Company

NAIC Group Code	0340	0340	NAIC Company Code	51420	Employer's ID Number	76-0233294
	(Current Period)	(Prior Period)				
Organized under the Laws of	New York		State of Domicile or Port of Entry	NY		
Country of Domicile	US					
Incorporated/Organized	October 26, 1987		Commenced Business	December 2, 1987		
Statutory Home Office	140 E 45th St, 33rd Floor		New York, NY, US	10017		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	140 E 45th St, 33rd Floor					
	(Street and Number)					
	New York, NY, US	10017	713-625-8044			
	(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)			
Mail Address	140 E 45th St, 33rd Floor		New York, NY, US	10017		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	140 E 45th St, 33rd Floor		New York, NY, US	10017	212-922-0050	
	(Street and Number)		(City or Town, State, Country and Zip Code)	(Area Code) (Telephone Number)		
Internet Web Site Address	stewart.com					
Statutory Statement Contact	Kim Peterson		713-625-8044			
	(Name)		(Area Code) (Telephone Number)	(Extension)		
	kpeterson@stewart.com		713-629-2330			
	(E-Mail Address)		(Fax Number)			

OFFICERS

	Name	Title
1.	John A. Frates	President
2.	David Hisey	Chief Financial Officer, Secretary and Asst. Treasurer
3.	Scott Gray	Treasurer

VICE-PRESIDENTS

Name	Title	Name	Title
Brian K. Glaze	Controller	Craig H. Goldenberg	Senior Vice President
John M. Foley	Senior Vice President	Norman J. Sloane	Senior Vice President
Richard J. King	Senior Vice President	Christopher Lawrence	Senior Vice President
Joseph C. Deciutiis	Senior Vice President	Tara Smith	Senior Vice President
Mark V. Borst	Vice President	Paul Bugoni	Vice President
Katherine A. Colucci	Vice President	Kelly B Driscoll	Vice President, Claims Recovery & Salvage
Theresa Garelli	Vice President	Antouanette Gudino	Vice President
Kathleen Hennessy-Moran	Vice President	Alexandra Him	Vice President
Peter L. Iannini	Vice President	Paula L. Klein	Vice President
Andrea Levine	Vice President	Keith Madden	Vice President
Timothy McLeron	Vice President	Pamela J Nestico	Vice President
Mark Reesor	Vice President	James Shannon	Vice President
Henry Sillocks	Vice President	Jessica Silva	Vice President
John Hamm	Vice President	Eric Zeni	Vice President- Chief Claims Counsel
Steven E Lindstrom	Vice President- Property and Lease Manageme	Trey Moebes	Vice President- Tax
Karla Wilsey	Vice President- Director of Title Operation	Charles Alexander #	Vice President
Kimberly Peterson	Assistant Secretary - Treasurer	Robert Taylor	Assistant Treasurer - Banking Relations
Alayne Plevrites	Assistant Vice President	Yeidy Rodriguez	Assistant Vice President

DIRECTORS OR TRUSTEES

John A. Frates	Elizabeth Giddens	Matthew J. Leeds	Steven Lessack
Tara Smith	Craig Goldenberg	Alexandra Him	

State of New York

County of New York ss

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

(Signature)	(Signature)	(Signature)
John A. Frates	David Hisey	Scott Gray
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President	Chief Financial Officer, Secretary and Asst. Treasurer	Treasurer
(Title)	(Title)	(Title)

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

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

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

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	96,643,101		96,643,101	109,203,136
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	5,408,554		5,408,554	4,917,280
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)	439,974		439,974	380,160
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 10,566,225, Schedule E - Part 1), cash equivalents (\$ 0, Schedule E - Part 2), and short-term investments (\$ 0, Schedule DA)	10,566,225		10,566,225	7,807,468
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)	113,057,854		113,057,854	122,308,044
13. Title plants less \$ 0 charged off (for Title insurers only)				
14. Investment income due and accrued	793,140		793,140	840,374
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,246,177	730,511	5,515,666	6,134,803
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	2,350,747		2,350,747	3,207,616
18.2 Net deferred tax asset	3,593,756	2,075,922	1,517,834	1,658,185
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	1,530		1,530	1,658
21. Furniture and equipment, including health care delivery assets (\$ 0)	471,982	471,982		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	412,988		412,988	12,718
24. Health care (\$ 0) and other amounts receivable	5,880		5,880	
25. Aggregate write-ins for other-than-invested assets	630,585	385,971	244,614	157,024
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	127,564,639	3,664,386	123,900,253	134,320,422
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	127,564,639	3,664,386	123,900,253	134,320,422

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. Leasehold Improvements	173,017	173,017		
2502. Deposits	153,023		153,023	157,024
2503. Prepays	112,954	112,954		
2598. Summary of remaining write-ins for Line 25 from overflow page	191,591	100,000	91,591	
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	630,585	385,971	244,614	157,024

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	7,687,274	6,243,318
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	60,961,422	61,240,792
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 10)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	2,107,254	3,087,865
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	240,761	110,150
8.1 Current federal and foreign income taxes (including \$ (6,769) on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance		
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized and certified (\$ 0) reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	572,643	783,329
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	1,873,978	2,050,911
23. Total liabilities (Lines 1 through 22)	73,443,332	73,516,365
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	1,100,000	1,100,000
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	26,301,622	26,221,432
30. Unassigned funds (surplus)	23,055,299	33,482,625
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)	50,456,921	60,804,057
33. Totals (Page 2, Line 28, Col. 3)	123,900,253	134,320,422

DETAILS OF WRITE-INS			
0301.	NONE		
0302.			
0303.			
0398. Summary of remaining write-ins for Line 03 from overflow page			
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)			
2201. Deferred Rents		1,873,978	2,050,911
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)		1,873,978	2,050,911
2401.	NONE		
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.	NONE		
2702.			
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)			

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1	2
	Current Year	Prior Year
<b>OPERATING INCOME</b>		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	176,756,665	260,754,028
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	633,410	953,474
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	12,365,568	13,308,892
2. Other operating income (Part 4, Line 2, Col. 5)	(2,376)	10
3. Total Operating Income (Lines 1 through 2)	189,753,267	275,016,404
<b>EXPENSES</b>		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	9,737,382	6,545,939
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	178,341,805	253,277,572
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	188,079,187	259,823,511
8. Net operating gain or (loss) (Lines 3 minus 7)	1,674,080	15,192,893
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,271,201	2,896,311
10. Net realized capital gains (losses) less capital gains tax of \$ (6,769) (Exhibit of Capital Gains (Losses))	(25,465)	(53,886)
11. Net investment gain (loss) (Lines 9 + 10)	3,245,736	2,842,425
<b>OTHER INCOME</b>		
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions		
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	4,919,816	18,035,318
14. Federal and foreign income taxes incurred	863,638	4,109,189
15. Net income (Lines 13 minus 14)	4,056,178	13,926,129
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	60,804,057	71,725,813
17. Net income (from Line 15)	4,056,178	13,926,129
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	259,112	(169,447)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(239,433)	184,294
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	496,817	(15,731)
22. Change in provision for unauthorized and certified reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	80,190	152,999
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	(15,000,000)	(25,000,000)
29. Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	(10,347,136)	(10,921,756)
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	50,456,921	60,804,057

DETAILS OF WRITE-IN LINES		
1201.	NONE	
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001. Miscellaneous		
3002. Due to Merger		
3003. Prior year adjustment		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

CASH FLOW

Cash from Operations	1	2
	Current Year	Prior Year
1. Premiums collected net of reinsurance	177,579,207	265,355,206
2. Net investment income	3,436,013	3,203,406
3. Miscellaneous income	12,990,721	14,262,378
4. Total (Lines 1 through 3)	194,005,941	282,820,990
5. Benefit and loss related payments	6,759,512	4,533,924
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	181,696,921	256,689,183
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	6,769	7,528,723
10. Total (Lines 5 through 9)	188,463,202	268,751,830
11. Net cash from operations (Line 4 minus Line 10)	5,542,739	14,069,160
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	8,967,475	23,314,352
12.2 Stocks	215,315	307
12.3 Mortgage loans		
12.4 Real estate		228,108
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)	9,182,790	23,542,767
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,660,253	40,187,481
13.2 Stocks	463,446	359,369
13.3 Mortgage loans		
13.4 Real estate	22,118	22,063
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	9,145,817	40,568,913
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)	36,973	(17,026,146)
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	2,820,955	25,000,000
16.6 Other cash provided (applied)		
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(2,820,955)	(25,000,000)
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)	2,758,757	(27,956,986)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	7,807,468	35,764,454
19.2 End of year (Line 18 plus Line 19.1)	10,566,225	7,807,468

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

20.0001	Non cash capital contribution from parent	80,190	152,999
20.0002	Line 12.1 excludes non-cash dividend of bonds to parent	12,179,045	
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)	24,500,105	157,204,588	9,995	181,714,688	269,344,898
2. Escrow and settlement service charges	285,429	347,981		633,410	953,474
3. Title examinations					
4. Searches and abstracts	10,977,522			10,977,522	11,749,514
5. Surveys					
6. Aggregate write-ins for service charges	1,388,046			1,388,046	1,559,378
7. Totals (Lines 1 to 6)	37,151,102	157,552,569	9,995	194,713,666	283,607,264

DETAILS OF WRITE-INS					
0601. Other Title Related Fees	1,388,046			1,388,046	1,559,378
0602. Processing Fees					
0603.					
0698. Summary of remaining write-ins for Line 06 from overflow page					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)	1,388,046			1,388,046	1,559,378

PART 1B – PREMIUMS EARNED EXHIBIT

	1  Current Year	2  Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	181,714,688	269,344,898
1.2 Assumed	6,000	
1.3 Ceded	5,243,394	5,700,703
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	176,477,294	263,644,195
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	61,240,792	58,350,625
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	5,107,581	8,060,023
2.4 Withdrawals during the current year	5,386,952	5,169,856
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)	60,961,421	61,240,792
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	176,756,665	260,754,028

DETAILS OF WRITE-INS	1 Current Year	2 Prior Year
02.201	NONE	
02.202		
02.203		
02.298 Summary of remaining write-ins for Line 02.2 from overflow page		
02.299 Total (Lines 02.201 through 02.203 plus 02.298) (Line 02.2 above)		
02.501	NONE	
02.502		
02.503		
02.598 Summary of remaining write-ins for Line 02.5 from overflow page		
02.599 Total (Lines 02.501 through 02.503 plus 02.598) (Line 02.5 above)		

**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)	218,295	6,541,217		6,759,512	4,533,924
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	218,295	6,541,217		6,759,512	4,533,924
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	218,295	6,541,217		6,759,512	4,533,924
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	436,001	7,251,273		7,687,274	6,243,319
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	226,180	6,017,138		6,243,318	5,741,524
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	428,116	7,775,352		8,203,468	5,035,719
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	136,000	1,397,914		1,533,914	1,510,220
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	564,116	9,173,266		9,737,382	6,545,939



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)	436,001	7,251,273		7,687,274	6,243,319
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)	436,001	7,251,273		7,687,274	6,243,319
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	2,198,000	37,394,000		39,592,000	38,163,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)					
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)	2,198,000	37,394,000		39,592,000	38,163,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	789,000	13,418,000		14,207,000	13,501,000
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34)	X X X	X X X	X X X	61,486,274	57,907,319
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	60,961,422	61,240,792
9. Aggregate of other reserves required by law (Page 3, Line 3)	X X X	X X X	X X X		
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		

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

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

		Title and Escrow Operating Expenses				5  Unallocated Loss Adjustment Expenses	6  Other Operations	7  Investment Expenses	Totals	
		1  Direct Operations	Agency Operations		4  Total (Cols. 1 + 2 + 3)				8  Current Year (Cols. 4 + 5 + 6 + 7)	9  Prior Year
			2  Non-affiliated Agency Operations	3  Affiliated Agency Operations						
1. Personnel costs:										
1.1 Salaries		15,889,178	3,739,765		19,628,943	1,021,567			20,650,510	24,165,338
1.2 Employee relations and welfare		1,682,889	357,512		2,040,401	25,423			2,065,824	2,080,315
1.3 Payroll taxes		1,098,303	219,091		1,317,394	64,303			1,381,697	1,421,057
1.4 Other personnel costs		47,041	12,576		59,617	67,355			126,972	145,807
1.5 Total personnel costs		18,717,411	4,328,944		23,046,355	1,178,648			24,225,003	27,812,517
2. Amounts paid to or retained by title agents			134,537,642		134,537,642				134,537,642	200,549,458
3. Production services (purchased outside):										
3.1 Searches, examinations and abstracts		9,177,984			9,177,984				9,177,984	11,625,889
3.2 Surveys										
3.3 Other		343,450			343,450				343,450	212,306
4. Advertising		19,370	1,377		20,747				20,747	26,172
5. Boards, bureaus and associations		3,058	182,450		185,508				185,508	150,544
6. Title plant rent and maintenance		24,615	(24,599)		16				16	881
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		291,948	(69,564)		222,384				222,384	315,463
9. Marketing and promotional expenses		490,052	127,779		617,831				617,831	643,396
10. Insurance		58,893	34,710		93,603	6,542			100,145	81,541
11. Directors' fees		337	2,163		2,500				2,500	7,500
12. Travel and travel items		287,676	117,108		404,784				404,784	435,830
13. Rent and rent items		2,085,458	286,066		2,371,524	214,252			2,585,776	2,797,198
14. Equipment		438,119	17,163		455,282	10,589			465,871	410,557
15. Cost or depreciation of EDP equipment and software		82,388	143,140		225,528				225,528	464,651
16. Printing, stationery, books and periodicals		81,102	15,263		96,365	14,025			110,390	135,084
17. Postage, telephone, messengers and express		259,145	16,010		275,155	18,128			293,283	558,029
18. Legal and auditing		158,597	377,368		535,965				535,965	548,490
19. Totals (Lines 1.5 to 18)		32,519,603	140,093,020		172,612,623	1,442,184			174,054,807	246,775,506
20. Taxes, licenses and fees:										
20.1 State and local insurance taxes		801,054	4,936,021		5,737,075				5,737,075	7,708,895
20.2 Insurance department licenses and fees		1,921	(1,591)		330				330	56,499
20.3 Gross guaranty association assessments										
20.4 All other (excluding federal income and real estate)		11	(450)		(439)				(439)	
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)		802,986	4,933,980		5,736,966				5,736,966	7,765,394
21. Real estate expenses								163,343	163,343	196,062
22. Real estate taxes								136,788	136,788	137,308
23. Aggregate write-ins for other expenses		(307,626)	299,842		(7,784)	91,730		188,116	272,062	387,599
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)		33,014,963	145,326,842		178,341,805	1,533,914		488,247	(a) 180,363,966	255,261,869
25. Less unpaid expenses - current year		2,635,540	2,159,099		4,794,639	14,207,000			19,001,639	19,533,255
26. Add unpaid expenses - prior year		5,154,581	877,674		6,032,255	13,501,000			19,533,255	20,209,384
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		35,534,004	144,045,417		179,579,421	827,914		488,247	180,895,582	255,937,998
DETAILS OF WRITE-IN LINES										
2301. Contribution		5,112	3,110		8,222				8,222	25,040
2302. Investment Expense								134,809	134,809	113,103
2303. Depreciation on Real Estate								53,307	53,307	27,607
2398. Summary of remaining write-ins for Line 23 from overflow page		(312,738)	296,732		(16,006)	91,730			75,724	221,849
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		(307,626)	299,842		(7,784)	91,730		188,116	272,062	387,599

(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)	23,731,605	152,880,579	144,481	176,756,665	X X X	176,756,665	260,754,029
1.2 Escrow and settlement services (Part 1A, Line 2)	285,429	347,981		633,410	X X X	633,410	953,474
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	12,365,568			12,365,568	X X X	12,365,568	13,308,892
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X	(2,376)	(2,376)	10
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	36,382,602	153,228,560	144,481	189,755,643	(2,376)	189,753,267	275,016,405
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	564,116	9,173,266		9,737,382	X X X	9,737,382	6,545,939
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	33,014,963	145,326,842		178,341,805		178,341,805	253,277,569
6. Total Operating Deductions (Lines 4 + 5)	33,579,079	154,500,108		188,079,187		188,079,187	259,823,508
7. Net operating gain or (loss) (Lines 3 minus 6)	2,803,523	(1,271,548)	144,481	1,676,456	(2,376)	1,674,080	15,192,897

DETAILS OF WRITE-IN LINES							
0201. Miscellaneous	X X X	X X X	X X X	X X X	360	360	350
0202. Gains/(Losses) on Sales of Assets	X X X	X X X	X X X	X X X	(2,736)	(2,736)	(340)
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	(2,376)	(2,376)	10

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 386,476	417,244
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 2,605,396	2,527,393
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		178,387
2.21 Common stocks of affiliates	178,387	178,387
3. Mortgage loans	(c)	
4. Real estate	(d) 344,746	344,746
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 291,677	291,677
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	3,806,682	3,759,447
11. Investment expenses		(g) 298,152
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 136,788
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 53,307
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		488,247
17. Net investment income (Line 10 minus Line 16)		3,271,200

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 \$ 392,924 accrual of discount less \$ 450,427 amortization of premium and less \$ 53,600 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	(4,713)		(4,713)		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(11,553)		(11,553)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	(15,969)		(15,969)	259,113	
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)	(32,235)		(32,235)	259,113	

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	730,511	922,594	192,083
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	2,075,922	2,175,004	99,082
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	471,982	633,139	161,157
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	385,971	430,466	44,495
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,664,386	4,161,203	496,817
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	3,664,386	4,161,203	496,817

DETAILS OF WRITE-IN LINES			
1101.	NONE		
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Other Receivable	273,017	349,401	76,384
2502. Prepaids	112,954	81,065	(31,889)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	385,971	430,466	44,495

NOTES TO FINANCIAL STATEMENTS

1. Accounting Practices

A. The financial statements of Stewart Title Insurance Company are presented on the basis of accounting practices prescribed or permitted by the New York Department of Insurance.

The New York Department of Insurance recognizes statutory accounting practices prescribed or permitted by the State of New York for determining and reporting the financial condition and results of operations of a title insurance company, for determining its solvency under the New York Insurance Law. The National Association of Insurance Commissioners' (the NAIC) *Accounting Practices and Procedures* manual, version effective January 1, 2001 (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of New York. The state has adopted certain prescribed accounting practices, which differ from those found in NAIC SAP, in accordance with Regulation 172 of the New York State Insurance Law.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of New York is shown below:

	SSAP#	F/S Page	F/S Line#	12/31/2023	12/31/2022
Net Income(loss), New York Basis	XXX	XXX	XXX	\$ 4,056,178	\$ 13,926,129
State Prescribed Practices:					
Release of Statutory Premium Reserve, net of tax	57	4	1.1	\$ 1,102,115	\$ 744,472
Net Income(loss), NAIC SAP	XXX	XXX	XXX	\$ 5,158,293	\$ 14,670,601
Statutory Surplus, New York Basis	XXX	XXX	XXX	\$ 50,456,921	\$ 60,804,057
State Prescribed Practices (Surplus)					
Title Plant Amortization, net of tax	57	3	30	\$ 3,511,219	\$ 3,511,219
Release of Statutory Premium Reserve	57	3	30	\$ 22,607,186	\$ 21,505,071
Statutory Surplus, NAIC SAP	XXX	XXX	XXX	\$ 76,575,326	\$ 85,820,347

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

**Revenue recognition and related expenses** - Premiums are earned at the time the policies are issued. Premiums on title insurance policies written by agents are recognized primarily when policies are reported to the Company. The Company also accrues for unreported policies where reasonable estimates can be made based on historical reporting patterns of agents, current trends and known information about agents. The Company assumed and ceded reinsurance with various title companies, on an individual basis, utilizing standard facultative agreements provided by the American Land Title Association. Statutory Premium Reserves (SPR) is established to protect title insurance policyholders in the event of insolvency or dissolution of a title insurer. SPR is computed based on Section 6405(a)(1) of the New York Insurance Law. Expenses incurred in connection with issuing the policies are charged to operations as an expense for premiums retained by agents.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common stocks are stated at market.
- (4) Investments in Preferred stock, excluding investments in preferred stock of subsidiary, controlled, or affiliated entities - None
- (5) Mortgage loans - None
- (6) Loan-backed securities - None
- (7) Investments in subsidiaries controlled and affiliated companies - None.
- (8) Investments in joint ventures, partnerships and liability companies -None
- (9) Derivatives - None
- (10) Utilization of anticipated investment income used as a factor in the premium deficiency calculation - None
- (11) Unpaid losses and loss adjustment expenses include an amount for known claims and a formula driven statutory premium reserve. Known claim reserves consist of a reserve for payment of the loss and costs of defense of the insured and other costs expected to be paid to other parties in the defense, settlement, or processing of the claim under the terms of the title insurance policy for each specific known claim.

A statutory premium reserve is based on Section 6405 (a)(1) of the New York Insurance Law. Section 6405(a)(1) requires the Company to reserve an amount equal to one dollar fifty cents for each risk assumed under a binder or policy of insurance or any certificate or agreement issued under either of them, plus one-eighth of one percent of the face amount of insurance effected thereby and three percent of the gross fees and premiums received by it for guaranteed certificates of title, guaranteed searches and guaranteed abstracts of title. The reserve is subsequently reduced by 5% of the addition in the first year succeeding the year of addition, and 5% every year thereafter.

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

D. Going Concern- Not Applicable

2. Accounting Changes and Corrections of Errors

A. None.

NOTES TO FINANCIAL STATEMENTS

- B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of New York. Effective January 1, 2001, the State of New York required that insurance companies domiciled in the State of New York prepare their statutory basis financial statements in accordance with the NAIC *Accounting Practices and Procedures* manual subject to any deviations prescribed or permitted by the State of New York insurance commissioner.
- Accounting changes adopted to conform to the provisions of the NAIC *Accounting Practices and Procedures* manual are reported as changes in accounting principles. The cumulative effect of changes in accounting principles is reported as an adjustment to unassigned funds (surplus) in the period of the change in accounting principle. The cumulative effect is the difference between the amount of capital and surplus at the beginning of the year and the amount of capital and surplus that would have been reported at that date if the new accounting principles had been applied retroactively for all prior periods. There were no material changes in accounting principles in 2023 or 2022.
3. Business Combinations and Goodwill
- A. Statutory Purchased Method - Not Applicable
- B. Statutory Merger- Not Applicable
- C. Impairment Loss - Not Applicable
- D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill - Not Applicable
4. Discontinued Operations
- A. Discontinued Operations Disposed of or Classified as Held for Sale - Not Applicable
- B. Change in Plan of Sale of Discontinued Operation - Not Applicable
- C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal - Not Applicable
- D. Equity Interest Retained in the Discontinued Operation After Disposal- Not Applicable
5. Investments
- A. Mortgage Loans, including Mezzanine Real Estate Loans - Not Applicable
- B. Debt Restructuring- Not Applicable
- C. Reverse Mortgages - Not Applicable
- D. Loan-Backed Securities - Not Applicable
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable
- J. Real Estate - The Company holds a real estate investments totaling \$439,974 at December 31, 2023. This property is disclosed on Schedule A Part 1 of the Annual Statement. In May 2022, a building previously occupied by the Company was sold and a realized gain of \$204,641 was recognized.
- K. Investments in low-income housing tax credits (LIHTC) - Not Applicable
- L. Restricted Assets - Refer to General Interrogatories Part 2; No 9.2
- M. Working Capital Finance Investments - Not Applicable
- N. Offsetting and Netting of Assets and Liabilities - Not Applicable
- O. 5GI Securities - Not Applicable
- P. Short Sales - Not Applicable
- Q. Prepayment Penalty and Acceleration fees:
- 1

Number of CUSIPs

2

Aggregate Amount of Investment Income
- General Account

0

\$

-
- R. Reporting Entity's Share of Cash Pool by Asset Type - Not Applicable
6. Joint Ventures, Partnerships and Limited Liability Companies
- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement period.
7. Investment Income
- A. All Investment income due and accrued with amounts that are over 90 days past due with the exception of mortgages loans in default and all interest acrued on unsecured notes and certificates of deposit are excluded from surplus.
- B. The total amount excluded at December 31,2023 was 0.

NOTES TO FINANCIAL STATEMENTS

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

<u>Interest Income Due and Accrued</u>	<u>Amount</u>
1. Gross	\$ 793,140
2. Nonadmitted	\$ -
3. Admitted	<u>\$ 793,140</u>

D. Deferred interest - Not Applicable

E. Cumulative amounts of paid-in-kind (PIK) interest - Not Applicable

8. Derivative Instruments - Not Applicable

A. Derivatives under SSAP No. 86—Derivatives - Not Applicable

B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees - Not Applicable

9. Income Taxes

The 12/31/2023 and 12/31/2022 balances are calculated and presented pursuant to SSAP 101.

A. Components of the net deferred tax asset or net deferred tax liability;	<u>12/31/2023</u>			<u>12/31/2022</u>		
	Ordinary	Capital	Total	Ordinary	Capital	Total
1.						
(a) Total gross deferred tax assets	3,881,640	0	3,881,640	4,052,052	0	4,052,052
(b) Statutory Valuation Allowance Adjustments	0	0	0	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	3,881,640	0	3,881,640	4,052,052	0	4,052,052
(d) Deferred tax assets nonadmitted	(2,075,922)	0	(2,075,922)	(2,175,004)	0	(2,175,004)
(e) Subtotal net admitted deferred tax assets	1,805,718	0	1,805,718	1,877,048	0	1,877,048
(f) Deferred tax liabilities	(287,884)	0	(287,884)	(218,863)	0	(218,863)
(g) Net admitted deferred tax assets (net deferred tax liabilities)	<u>1,517,834</u>	<u>0</u>	<u>1,517,834</u>	<u>1,658,185</u>	<u>0</u>	<u>1,658,185</u>

A. Components of the net deferred tax asset or net deferred tax liability;			
1.	Change Ordinary	Change Capital	Change Total
(a) Total gross deferred tax assets	(170,412)	0	(170,412)
(b) Statutory Valuation Allowance Adjustments	0	0	0
(c) Adjusted gross deferred tax assets	(170,412)	0	(170,412)
(d) Deferred tax assets nonadmitted	99,082	0	99,082
(e) Subtotal net admitted deferred tax assets	(71,330)	-	(71,330)
(f) Deferred tax liabilities	(69,021)	0	(69,021)
(g) Net admitted deferred tax assets (net deferred tax liabilities)	<u>(140,351)</u>	<u>0</u>	<u>(140,351)</u>

2. Admission Calculation Components under ¶11.a.-¶11.c.	<u>12/31/2023</u>			<u>12/31/2022</u>		
	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks admitted under ¶11.a.	1,092,488	0	1,092,488	1,201,323	0	1,201,323
(b) Adjusted gross DTAs expected to be realized under ¶11.b.i.	425,344	0	425,344	456,861	0	456,861
1 Adjusted gross DTAs admitted under ¶11.b. (lessor of ¶11.b.i. or ¶11.b.ii. above).	425,344	0	425,344	456,861	0	456,861
2 Adjusted gross DTAs allowed per limitation threshold under ¶11.b.ii.	7,340,863		7,340,863	8,871,881		8,871,881
(c) Adjusted gross DTAs offset by gross DTLs under ¶11.c.	287,884	0	287,884	218,863	0	218,863
(d) Net admitted deferred tax asset/liability under ¶11.a.- ¶11.c.	<u>1,805,716</u>	<u>0</u>	<u>1,805,716</u>	<u>1,877,047</u>	<u>0</u>	<u>1,877,047</u>



NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components under ¶11.a.- ¶11.c.	Change Ordinary	Change Capital	Change Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks admitted under ¶11.a.	(108,835)	0	(108,835)
(b) Adjusted gross DTAs expected to be realized under ¶11.b.i.	(31,517)	0	(31,517)
1 Adjusted gross DTAs admitted under ¶11.b. (lessor of ¶11.b.i. or ¶11.b.ii. above).	(31,517)	0	(31,517)
2 Adjusted gross DTAs allowed per limitation threshold under ¶11.b.ii.	(1,531,018)	0	(1,531,018)
(c) Adjusted gross DTAs offset by gross DTL under ¶11.c.	69,021	0	69,021
(d) Net admitted deferred tax asset/liability under ¶11.a. - ¶11.c.	<b>(71,331)</b>	<b>0</b>	<b>(71,331)</b>

3. Disclosure of ratios used for threshold limitation for ¶11.b.above.	12/31/2023	12/31/2022	Change
(a) Ratio percentage used to determine recovery period and threshold limitation amount in ¶11.b. above	15%	15%	0%
(b) Amount of adjusted capital and surplus used to determine recovery period threshold limitation in ¶11.b. above	48,939,089 8%	59,145,871 7%	(10,206,782) 1%

4. Impact of Tax Planning Strategies On the Determination of:	Ordinary Percentage	12/31/2023 Capital Percentage	Total Percentage	Ordinary Percentage	12/31/2022 Capital Percentage	Total Percentage
(a) Adjusted Gross Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	N/A	N/A	0%	N/A	N/A	0%
(b) Net Admitted Adjusted Gross Deferred Tax Assets (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	N/A	N/A	0%	N/A	N/A	0%
	Ordinary Percentage	Change Capital Percentage	Total Percentage			
(a) Adjusted Deferred Tax Assets (Percentage of Total Adjusted Gross Deferred Tax Assets)	N/A	N/A	0			
(b) Net Admitted Adjusted Gross Deferred Tax Assets (Percentage of Total Net Admitted Adjusted Gross Deferred Tax Assets)	N/A	N/A	0			
(c) State whether the tax planning strategies include the use of reinsurance related tax planning strategies.  Does the Company's tax-planning strategies include reinsurance?	Yes		No	X		

B. Unrecognized Deferred Tax Liabilities:

1. There are no temporary differences for which deferred tax liabilities are not recognized.
2. The cumulative amount of each type of temporary difference is -0-.
3. There is no unrecognized DTL for temporary differences related to investments in foreign subsidiaries and corporate JV's that are permanent in duration.
4. The amount of the DTL for temporary differences other than those in item (3) above that is not recognized is -0-.

C. The significant components of income taxes incurred and the changes in DTAs and DTLs include:

1. Current tax expenses incurred:	12/31/2023	12/31/2022	Change
(a) Current year federal tax expense(benefit)- ordinary income	800,311	4,107,330	(3,307,019)
(b) Current year foreign tax expense(benefit)- ordinary income	0	0	0
(c) Subtotal	800,311	4,107,330	(3,307,019)
(d) Current year tax expense(benefit)- net realized capital gains(losses)	(6,769)	(68,723)	61,954
(e) Utilization of operating loss carryforwards	0	0	0
(f) Utilization of capital loss carryforwards	0	0	0
(g) Return to provision and prior year adjustments	63,327	1,858	61,469
(h) Federal and foreign income taxes incurred	856,869	4,040,466	(3,183,597)

NOTES TO FINANCIAL STATEMENTS

Deferred income tax assets and liabilities consist of:

2. Deferred tax assets:

- Ordinary
- (a) Discounting Statutory Premium Reserve

(b) Discounting Loss Reserve

(c) Accruals

(d) Intangible assets

(e) Nonadmitted Assets

(f) Other (separately disclose items >5%)

(g) Subtotal

(h) Nonadmitted ordinary deferred tax assets

(i) Admitted ordinary deferred tax assets

12/31/2023	12/31/2022	Change
2,378,504	2,475,124	(96,620)
27,099	23,306	3,793
513,595	574,769	(61,174)
628,864	561,751	67,113
333,578	417,102	(83,524)
0	0	0
3,881,640	4,052,052	(170,412)
(2,075,922)	(2,175,004)	99,082
1,805,718	1,877,048	(71,330)

- Capital
- (j) Investments

(k) Subtotal

(l) Nonadmitted capital deferred tax assets

(m) Admitted capital deferred tax assets

(n) Admitted deferred tax assets

0	0	0
0	0	0
0	0	0
0	0	0
1,805,718	1,877,048	(71,330)

3. Deferred tax liabilities:

- Ordinary
- (a) Fixed Assets

(b) TCJA Adjustment - SPR discounting

(c) Other (separately disclose items > 5%)

(d) Subtotal

12/31/2023	12/31/2022	Change
(179,115)	(164,509)	(14,606)
0	0	0
(108,769)	(54,354)	(54,415)
(287,884)	(218,863)	(69,021)

- Capital
- (e) Subtotal

(f) Deferred tax liabilities

0	0	0
(287,884)	(218,863)	(69,021)

4. Net deferred tax assets (liabilities)

1,517,834	1,658,185	(140,351)
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The change in the net deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted DTAs as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement).

- Total deferred tax assets
- Total deferred tax liabilities
- Net deferred tax assets/liabilities
- Statutory valuation allowance adjustment
- Net deferred tax assets/liabilities after SVA
- Tax effect of unrealized gains(losses)
- Statutory valuation allowance adjustment allocated to unrealized
- Change in net deferred income tax

12/31/2023	12/31/2022	Change
3,881,640	4,052,052	(170,412)
(287,884)	(218,863)	(69,021)
3,593,756	3,833,189	(239,433)
0	0	0
3,593,756	3,833,189	(239,433)
0	0	0
0	0	0
3,593,756	3,833,189	(239,433)

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

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing the difference are as follows:

	12/31/2023	12/31/2022
Statutory Income before taxes	4,913,047	17,966,594
Statutory tax rate	0.21	0.21
Tax Effect	1,031,740	3,772,985
Tax-exempt interest	(29,868)	(41,318)
Nondeductible expenses	29,846	28,938
Change in deferred taxes on non-admitted assets	83,524	56,684
True-up for prior year taxes and other balance adjustments	(14,040)	74,468
Total	1,101,202	3,891,757
Federal and foreign income taxes incurred	856,869	4,040,466
Change in net deferred taxes	239,433	(184,293)
Total statutory taxes	1,096,302	3,856,173

E. Carryforward recoverable taxes and IRC section 6603 deposits:

1. As of December 31, 2023, there are no net operating loss, net capital loss or tax credit carryforwards available for tax purposes.
2. The amount of Federal income taxes incurred that are available for recoupment in the event of future losses are:

	Ordinary	Capital	Total
2023	793,542	0	793,542
2022	4,117,996	0	4,117,996
2021	0	0	0
Total	4,911,538	0	4,911,538

3. The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue code is \$ -0-.

NOTES TO FINANCIAL STATEMENTS

F. Consolidated federal income tax return

1. Below is the list of names of the entities with whom the reporting entity's federal income tax return is consolidated for the current year:

- Advanced Support and Knowledge Services, LLC
- API NC Holdings III LLC
- API NC Holdings IV LLC
- API NC Holdings V LLC
- API NR 1 LLC
- API NR 2 LLC
- API NR 3 LLC
- API NR 4 LLC
- API PA Holdings LLC
- Asset Preservation, Inc.
- Brazos Insurance Company
- Chadco Builders, Inc.
- CloudVirga, Inc.
- Eliseco, Inc.
- Equimine
- Fulghum, Inc.
- GIT Holding Company, Inc.
- Greater Illinois Tax Deferred Exchange Corp
- Greater Illinois Title Company, Inc.
- Home Retention Services, Inc.
- Informative Research
- InterCity Capital Corporation
- LandSafe Default, Inc.
- NotaryCam, Inc.
- Parked Properties NY, Inc.
- PropertyInfo Corporation
- Pro Teck Services, Inc
- Rainier Title, LLC
- Red River Title Services, Inc.
- Signature Closers, LLC
- Stewart Enterprise Payment Solutions, Inc.
- Stewart Financial Services, Inc.
- Stewart Information Services Corporation
- Stewart Lender Services, Inc.
- Stewart Properties of Tampa, Inc.
- Stewart Title Holdings, Inc
- Stewart Title & Settlement Services, Inc.
- Stewart Title & Trust of Phoenix, Inc.
- Stewart Title & Trust of Tucson
- Stewart Title and Escrow, Inc.
- Stewart Title Company
- Stewart Title Guaranty Company
- Stewart Title of California, Inc.
- Stewart Title of Lubbock, Inc.
- Stewart Title of Oklahoma, Inc.
- Stewart Title of Placer
- Stewart Title of Sacramento
- Stewart Title of the Coastal Bend, Inc.
- Stewart Title of Utah, Inc.
- Texarkana Title & Abstract Company, Inc.
- Thomas Title & Escrow, LLC
- Title First Agency, Inc.
- US RES Holdco, LLC
- Yankton Title Company

2. The Company's Federal income tax return is consolidated with Stewart Information Services Corporation and Subsidiaries (SISCO). The method of allocation is detailed in the Eighth Restated Consolidated Federal Income Tax Return Settlement Agreement effective for the tax year 2011 and subsequent years. Such Agreement was filed previously with the New York Insurance Department.

SISCO's (and therefore the Company's) Federal income tax returns open to examination are for calendar years 2019, 2020, 2021 and 2022. The Company expects no material adjustments from any tax return examination.

G. Federal or Foreign 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.

H. Repatriation Transition Tax (RTT)

The Company does not have any tax on untaxed foreign earnings of certain foreign subsidiaries.

I. Alternative Minimum Tax (AMT) Credit

The Company does not have AMT carryforward to recover.

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

- A. The Company paid a dividend of \$15,000,000 (which included \$2,820,955 cash and \$12,179,045 bond investments) to its parent company, Stewart Title Guaranty Company in the second quarter of 2023. During 2022, dividends totaling \$25,000,000 were paid.
- B. Amounts due from and amounts payable to related parties at December 31, 2023 are \$412,988 and \$572,643, respectively. The terms of the settlement require that these amounts are settled within 30 or 60 days.

NOTES TO FINANCIAL STATEMENTS

- C. All outstanding shares of the Company are owned by Stewart Title Guaranty Company, an insurance company domiciled in the State of Texas.
- D. The Company has entered into a cost allocation agreement with Stewart Title Guaranty Company dated July 1, 2012. Such agreement was filed with the New York State Department of Financial Services on August 20, 2012. The agreement was re-executed during 2018.

E-L. - Not Applicable

M. All SCA Investments - Not Applicable

N. Investment in Insurance SCAs - Not Applicable

O. SCA Loss Tracking- Not Applicable

11. Debt - Not Applicable

12. Retirement Plans, Deferred Compensation, Post-employment Benefits & Compensated Absences & Other Postretirement Benefit Plans

A. Defined Benefit Plan - None

B. Investment Policies and Strategies - Not Applicable

C. Fair Value of Plan Assets - Not Applicable

D. Expected Long-term Rate of Retrun - Not Applicable

E. Defined Contribution Plan - Not Applicable

F. Multiemployer Plans - Not Applicable

G. The Company participates a defined contribution benefit plan in which all employees are eligible to participate upon their date of hire.

In general, a participant in the defined contribution plan may elect to defer on a tax-free basis, in accordance with Section 401(k) of the Internal Revenue Code, a specified percentage of their compensation. Contributions by participants whose compensation is in the highly compensated group of all employees are subject to certain additional limitations under Section 401(k) of the Internal Revenue Code. Deferred compensation is contributed to a trust managed for the benefit of the participants. The Plan also offers a Roth 401(k) feature where the participant can choose to make after-tax contributions.

The Company's expense related to the Plan amounted to \$468,166 and \$490,893 for the years ended December 31, 2023 and 2022, respectively.

H. Post Employment Beniefits and Compensated Absences - Not Applicable

I. Impact of Medicare Modernization Act on Postretirement Benefits - Not Applicable

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

A. The Company has 100,000 shares of common stock authorized, issued and outstanding. The par value per share is \$2.

The Company has 90,000 shares of Class B common stock authorized issued and outstanding. The par value per share is \$10.

B. Preferred Stock - None

C. Under New York law, the company cannot pay a dividend to shareholders in excess of certain limits without the approval from the New York State Insurance Commissioner. The company shall not declare or pay any cash or property dividend to shareholders which, together with all such dividends declared or paid by it during the next preceding twelve months, exceeds 10% of its then outstanding capital shares unless, after deducting such dividends, it has surplus to policyholders at least equal to 50% of its reinsurance reserve (statutory premium reserve) or a surplus at least equal to 50% of the minimum capital required of such insurer to transact the business of title insurance, whichever shall be greater. In addition, dividends may be paid only out of earned surplus, surplus not attributable to contributions made to surplus within five years next proceeding or to appreciation in value of investments not sold or otherwise disposed of. Surplus as regards policyholders as of December 31, 2023 was \$50,456,921.

D. Dividends paid - The Company paid a dividend which included \$2,820,955 cash and \$12,179,045 bond investments to its parent company, Stewart Title Guaranty in the second quarter of 2023.

E. Except as noted in (C) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.

F. There are no restrictions placed on the Company's unassigned funds.

G. Advances to surplus not repaid - Not Applicable

H. Total amount of Stock Held by the Reporting Entity - Not Applicable

I. Changes in the balances of any special surplus funds from the prior period - Not Applicable

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$517,945.

K. Surplus Notes - Not Applicable

L. Impact of quasi-reorganization - Not Applicable

M. Date of quasi-reorganization - Not Applicable

NOTES TO FINANCIAL STATEMENTS

14. Contingencies

- A. Contingent Commitments - None
- B. Assessments - None
- C. Gain Contingencies - None
- D. Claims related extra contractual and bad faith losses stemming from lawsuit - None
- E. Joint and Several Liabilities - Not Applicable
- F. All Other Contingencies

Regulatory and Legal Developments

The Company is subject to claims and lawsuits arising in the ordinary course of its business, most of which involve disputed policy claims. In some of these lawsuits, the plaintiffs seek exemplary or treble damages in excess of policy limits. The Company does not expect that any of these ordinary course proceedings will have a material adverse effect on its consolidated financial condition or results of operations. The Company believes that it has adequate reserves for the various litigation matters and contingencies referred to in this paragraph and that the likely resolution of these matters will not materially affect its consolidated financial condition or results of operations.

Additionally, from time to time, the Company receives various inquiries from governmental regulators concerning practices in the insurance industry. Many of these practices do not concern title insurance. To the extent the Company is in receipt of such inquiries, it believes that, where appropriate, it has adequately reserved for these matters and does not anticipate that the outcome of these inquiries will materially affect its consolidated financial condition or results of operations.

The Company is subject to various other administrative actions and inquiries into its business conduct in certain of the states in which it operates. While the Company cannot predict the outcome of the various regulatory and administrative matters, it believes that it has adequately reserved for these matters and does not anticipate that the outcome of any of these matters will materially affect its consolidated financial condition or results of operations.

15. Leases

A. Lessee Leasing Arrangements

The Company's expense for leased offices was \$2,030,884 in 2023 and \$2,124,567 in 2022. The Company is obligated under various noncancelable leases (with initial or remaining lease terms in excess of one year). The future minimum lease payments under such leases are:

	Year Ending December 31	Operating Leases
1.	2024	\$ 2,438,678
2.	2025	\$ 2,222,110
3.	2026	\$ 2,091,289
4.	2027	\$ 1,910,909
5.	2028	\$ 1,765,710
6.	2029 & After	\$ 1,530,641
	Total	\$ 11,959,337

B. Leasing as a Significant Part of Lessors's Business Activites - Not Applicable

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk - None

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- A. Transfers of Receivables Reported as Sales - Not Applicable
- B. Transfers and Servicing of Financial Assets - Not Applicable
- C. Wash Sales - Not Applicable

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

- C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract - Not Applicable

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

20. Fair Value Measurements:

- Level 1 - quoted prices in active markets for identical assets or liabilities.
- Level 2 - observable inputs other than quoted prices included in Level 1, such as quoted prices for similar assets and liabilities in active markets; quoted prices for identical or similar assets and liabilities in markets that are not active; or other inputs that are observable or can be corroborated by observable market data and
- Level 3 - unobservable inputs that are supported by little or no market activity and that are significant to the fair values of the assets or liabilities, including certain pricing models, discounted cash flow methodologies and similar techniques that use significant unobservable inputs.

- A. Inputs Used for Assets and Liabilities Measured at Fair Value - Not Applicable
- B. Other Fair Value Disclosures - Not Applicable
- C. Aggregate Fair Value of All Financial Instruments

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)
1 Common Stock	5,408,554	5,408,554	5,408,554		
2 Foreign Bond	933,504	978,336	-	933,504	-
3 Municipals	5,977,322	6,001,421	-	5,977,322	-
4 Corporate	73,176,680	77,309,950	-	73,176,680	-
5 Government	12,231,032	12,353,394		12,231,032	
Total	97,727,092	102,051,655	5,408,554	92,318,538	-

NOTES TO FINANCIAL STATEMENTS

- D. Not Practicable to Estimate Fair Value - Not Applicable
- E. Investments Measured at net Asset Value (NAV) - Not Applicable

21. Other Items -

- A. Unusual or Infrequent Items - None
- B. Troubled Debt Restructuring - None
- C. Other Disclosures - The company holds \$45,000,640 at December 31, 2023 in segregated escrow bank accounts pending the closing of real estate transactions. This results in a contingent liability to the Company. These accounts are excluded from the financial statements of admitted assets, liabilities and surplus as regard to policyholders.
- D. Business Interruption Insurance Recoveries - None
- E. State Transferable and Non-Transferable Tax Credits - None
- F. Subprime Mortgage Related Risk Exposure - None
- G. Insurance- Linked Securities (ILS) Contracts - None
- H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

22. Events Subsequent - None

Subsequent events have been considered through February 29th , 2024 for the statutory statement issued on March 1st , 2024.

- (1) Type I Recognized Subsequent Events - None
- (2) Type II Non- Recognized Subsequent Events - None

23. Reinsurance

- B. Reinsurance Recoverable in Dispute - Not Applicable
- C. Reinsurance Assumed And Ceded - Not Applicable
- D. Uncollected Reinsurance- Not Applicable
- E. Communication Of Ceded Reinsurance - Not Applicable
- F. Retroactive Reinsurance - Not Applicable
- G. Reinsurance Accounted for as a Deposit - Not Applicable
- H. Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable

24. Retrospectively Rated Contracts & Contract subject to Redetermination - Not Applicable

25. Changes in Incurred Losses and Loss Adjustment Expenses

- A. Known claims reserves were \$7,687,274 and \$6,243,318 as of December 31, 2023 and December 31, 2022, respectively. During 2023, \$6,629,371 has been paid for incurred losses and loss adjustment expenses as attributable to insured events of prior years. Reserves remaining for prior years are now \$7,370,945 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$7,757,027 unfavorable prior-year development since December 31, 2022. The increase is generally the result of prior year policy claims reported in the current year as well as re-estimation of existing unpaid claims. Original estimates are increased or decreased as additional information becomes known regarding individual claims.
- B. There have been no significant changes in methodologies or assumptions used in calculating the liability for unpaid claims and claim adjustment expenses.

26. Intercompany Pooling Arrangements - Not Applicable

27. Structured Settlements - None

28. Supplemental Reserve - None

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

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

Yes ☒ No ☐

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

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

Yes ☒ No ☐ N/A ☐

1.3 State Regulating?

New York

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

Yes ☒ No ☐

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

94344

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

Yes ☐ No ☒

2.2 If yes, date of change:

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

12/31/2020

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2020

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

04/29/2022

3.4 By what department or departments?

New York State Department of Financial Services

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

Yes ☐ No ☐ N/A ☒

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

Yes ☒ No ☐ N/A ☐

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

4.11 sales of new business?

Yes ☐ No ☒

4.12 renewals?

Yes ☐ No ☒

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

4.21 sales of new business?

Yes ☐ No ☒

4.22 renewals?

Yes ☐ No ☒

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

Yes ☐ No ☒

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

GENERAL INTERROGATORIES

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

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

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

6.2 If yes, give full information:  
.....  
.....  
.....  
.....

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

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

1 Nationality	2 Type of Entity

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

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

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

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

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

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
KPMG  
BG Group Place, 811 Main Street, Suite 4500  
Houston, TX 77002  
.....  
.....



GENERAL INTERROGATORIES

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

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

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

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

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

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Derek Jones, FCAS, Milliman One Pennsylvania Plaza, 38th Floor New York 10119 No affiliation

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

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

12.2 If yes, provide explanation:

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

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

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

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

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

GENERAL INTERROGATORIES

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

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules, and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

Yes ☒ 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).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers?

Yes ☐ No ☒

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 ☒

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 ☒ 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 ☒ 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 ☒ 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 ☒



GENERAL INTERROGATORIES

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

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

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

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$

25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$

25.093 Total payable for securities lending reported on the liability page \$

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [ ] No [X]

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

26.21 Subject to repurchase agreements

26.22 Subject to reverse repurchase agreements

26.23 Subject to dollar repurchase agreements

26.24 Subject to reverse dollar repurchase agreements

26.25 Placed under option agreements

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock

26.27 FHLB Capital Stock

26.28 On deposit with states

26.29 On deposit with other regulatory bodies

26.30 Pledged as collateral - excluding collateral pledged to an FHLB

26.31 Pledged as collateral to FHLB - including assets backing funding agreements

26.32 Other

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

26.3 For category (26.26) provide the following:

1	2	3
Nature of Restriction	Description	Amount

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

GENERAL INTERROGATORIES

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?  
If no, attach a description with this statement.

Yes ☐ No ☐ N/A ☒

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

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

Yes ☐ No ☐

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

27.41

Special accounting provision of SSAP No. 108

27.42

Permitted accounting practice

27.43

Other accounting guidance

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

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

Yes ☐ No ☐

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

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes ☐ No ☒

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

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

29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes ☒ No ☐

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

1	2
Name of Custodian(s)	Custodian's Address
PNC Bank	2200 Post Oak Blvd 18th Floor, Houston ,TX 77056

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?

Yes ☐ No ☒

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

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

GENERAL INTERROGATORIES

29.05 Investment management - Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["... that have access to the investment accounts"; "...handle securities"]

1 Name Firm or Individual	2 Affiliation
Vaughn Nelson Investment Management	U

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

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

29.06 For those firms or individuals listed in the table 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Name Firm or Individual	2 Central Registration Depository Number	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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

30.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	96,643,101	92,318,538	(4,324,563)
31.2 Preferred stocks			
31.3 Totals	96,643,101	92,318,538	(4,324,563)

GENERAL INTERROGATORIES

31.4 Describe the sources or methods utilized in determining the fair values:  
Fair values are obtained from our custodial bank - PNC who uses outside pricing services (ICE and Bloomberg).  
Additionally, we obtain fair values from our investment advisor, Vaughn Nelson who uses an outside pricing service.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes ☒ No ☐

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes ☒ No ☐

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

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed?

Yes ☒ No ☐

33.2 If no, list exceptions:

34 By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities?

Yes ☐ No ☒

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

Yes ☐ No ☒

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes ☐ No ☒

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

Yes ☐ No ☒ N/A ☐

38.1 Does the reporting entity directly hold cryptocurrencies?

Yes ☐ No ☒

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

GENERAL INTERROGATORIES

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

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars? Yes [ ] No [X]

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

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

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

40.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any? \$ 179,022

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

1	2
Name	Amount Paid
TIRSA	\$ 95,060
NYSLTA	\$ 83,962
	\$

41.1 Amount of payments for legal expenses, if any? \$ 70,200

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

1	2
Name	Amount Paid
Brown & Weinraub, PLLC	\$ 70,200
	\$
	\$

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

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

1	2
Name	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 [ ☒ ]

2.

Largest net aggregate amount insured in any one risk.

\$ 20,000,000

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 [ ☒ ]

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 [ ☐ ]

5.1

Has this reporting entity guaranteed policies issued by any other entity and now in force?

Yes [ ☐ ] No [ ☒ ]

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 [ ☒ ]

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

\$ 60,961,422

\$

\$

\$

\$

\$ 60,961,422

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

\$ 45,000,640

\$

\$ 45,000,640

\$

**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
	2023	2022	2021	2020	2019
<b>Source of Direct Title Premiums Written (Part 1A)</b>					
1. Direct operations (Part 1A, Line 1, Col. 1)	24,500,105	34,126,310	37,975,321	29,724,751	32,274,815
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	157,204,588	235,218,588	209,610,976	142,999,406	168,227,695
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	9,995				
4. Total	181,714,688	269,344,898	247,586,297	172,724,157	200,502,510
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	176,756,665	260,754,028	240,035,327	166,305,007	192,867,869
6. Escrow and settlement service charges (Part 1A, Line 2)	633,410	953,474	598,716	473,254	518,686
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)	10,977,522	11,749,514	12,390,723	10,766,983	10,376,727
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	1,388,046	1,559,378	1,734,394	2,608,329	4,059,891
11. Aggregate write-ins for other operating income (Page 4, Line 2)	(2,376)	10	(79,394)	500	(81,256)
12. Total operating income (Page 4, Line 3)	189,753,267	275,016,404	254,679,766	180,154,073	207,741,917
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	1,674,080	15,192,893	18,840,631	9,281,283	8,034,310
14. Net investment gain or (loss) (Line 11)	3,245,736	2,842,425	2,230,819	2,952,102	3,076,418
15. Total other income (Line 12)					
16. Federal and foreign income taxes incurred (Line 14)	863,638	4,109,189	5,116,510	2,759,852	2,657,180
17. Net income (Line 15)	4,056,178	13,926,129	15,954,940	9,473,533	8,453,548
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	5,515,666	6,134,803	7,112,255	6,216,660	5,171,214
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	123,900,253	134,320,422	143,643,263	133,790,872	133,096,349
20. Known claims reserve (Page 3, Line 1)	7,687,274	6,243,318	5,741,523	6,070,657	6,732,595
21. Statutory premium reserve (Page 3, Line 2)	60,961,422	61,240,792	58,350,625	55,732,779	53,475,679
22. Total liabilities (Page 3, Line 23)	73,443,332	73,516,365	71,917,450	68,894,124	68,153,675
23. Capital paid up (Page 3, Lines 25 + 26)	1,100,000	1,100,000	1,100,000	1,100,000	1,100,000
24. Surplus as regards policyholders (Page 3, Line 32)	50,456,921	60,804,057	71,725,813	64,896,748	64,942,674
<b>Cash Flow (Page 5)</b>					
25. Net cash from operations (Line 11)	5,542,739	14,069,160	18,948,056	11,099,870	9,802,884
<b>Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3)</b> (Item divided by Page 2, Line 12, Col. 3) x 100.0					
26. Bonds (Line 1)	85.5	89.3	69.5	64.5	65.4
27. Stocks (Lines 2.1 & 2.2)	4.8	4.0	3.5		
28. Mortgage loans on real estate (Line 3.1 and 3.2)					
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.4	0.3	0.3	0.4	0.5
30. Cash, cash equivalents and short-term investments (Line 5)	9.3	6.4	26.7	35.1	34.2
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
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
38. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated					
44. Total of above Lines 38 to 43					
45. Total investment in parent included in Lines 38 to 43 above					
46. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 44 above divided by Page 3, Line 32, Col. 1 x 100.0)					

**FIVE – YEAR HISTORICAL DATA**  
(Continued)

	1	2	3	4	5
	2023	2022	2021	2020	2019
<b>Capital and Surplus Accounts (Page 4)</b>					
47. Net unrealized capital gains or (losses) (Line 18)	259,112	(169,447)	428,280		(42)
48. Change in nonadmitted assets (Line 21)	496,817	(15,731)	(362,372)	556,903	(116,060)
49. Dividends to stockholders (Line 28)	(15,000,000)	(25,000,000)	(10,000,000)	(10,000,000)	
50. Change in surplus as regards policyholders for the year (Line 31)	(10,347,136)	(10,921,756)	6,829,065	(45,926)	9,264,060
<b>Losses Paid and Incurred (Part 2A)</b>					
51. Net payments (Line 5, Col. 4)	6,759,512	4,533,924	2,749,241	3,945,046	6,852,504
52. Losses and allocated LAE incurred (Line 8, Col. 4)	8,203,468	5,035,719	2,420,107	3,283,108	6,087,226
53. Unallocated LAE incurred (Line 9, Col. 4)	1,533,914	1,510,220	1,470,000	1,443,048	2,019,119
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	9,737,382	6,545,939	3,890,107	4,726,156	8,106,345
<b>Operating Expenses to Total Operating Income (Part 3)(%)</b> (Line item divided by Page 4, Line 3 x 100.0)					
55. Personnel costs (Part 3, Line 1.5, Col. 4)	12.1	9.7	10.0	13.6	11.9
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	70.9	72.9	70.3	67.4	68.8
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	10.9	9.5	10.8	11.3	11.6
58. Total (Lines 55 to 57)	94.0	92.1	91.1	92.2	92.2
<b>Operating Percentages (Page 4)</b> (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	5.1	2.4	1.5	2.6	3.9
60. Operating expenses incurred (Line 5)	94.0	92.1	91.1	92.2	92.2
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	99.1	94.5	92.6	94.8	96.1
63. Net operating gain or (loss) (Line 8)	0.9	5.5	7.4	5.2	3.9
<b>Other Percentages</b> (Line item divided by Part 1B, Line 1.4 x 100.0)					
64. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	5.5	2.5	1.6	2.8	4.2
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	101.1	96.1	95.6	98.6	99.2
<b>One-Year Schedule P Part 2 Development (\$000 omitted)</b>					
66. Development in estimated losses and ALAE on policies effective before current year (Schedule P, Part 2, Line 22, Col. 11)	2,724	(2,588)	(7,733)	(5,611)	(1,936)
67. Percent of such development to policyholders' surplus of prior year-end (Line 66 above divided by Page 4, Line 16, Col. 1 x 100.0)	4.5	(3.6)	(11.9)	(8.6)	(3.5)
<b>One-Year Schedule P Part 3 Development (\$000 omitted)</b>					
68. Development in estimated losses and ALAE for claims reported before curr year (Schedule P, Part 3, Line 12, Col. 11)	2,117	3,801	864	1,909	3,680
69. Percent of such development to policyholders' surplus of prior year-end (Line 68 above divided by Page 4, Line 16, Col. 1 x 100.0)	3.5	5.3	1.3	2.9	6.6
<b>Two-Year Schedule P Part 2 Development (\$000 omitted)</b>					
70. Development in estimated losses and ALAE on policies effective before prior year-end (Schedule P, Part 2, Line 22, Col. 12)	(862)	(9,223)	(12,233)	(7,308)	(3,156)
71. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year-end (Line 70 above divided by Page 4, Line 16, Col. 2 x 100.0)	(1.2)	(14.2)	(18.8)	(13.1)	(5.8)
<b>Two-Year Schedule P Part 3 Development (\$000 omitted)</b>					
72. Development in estimated losses and ALAE for claims reported before prior year-end (Schedule P, Part 3, Line 12, Col. 12)	5,477	4,181	2,274	4,619	6,164
73. Percent of such development to policyholders' surplus of second prior year-end (Line 72 above divided by Page 4, Line 16, Col. 2 x 100.0)	7.6	6.4	3.5	8.3	11.3

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:  
We have not been a party to a merger.  
.  
.  
.  
.



51420202345033100

**EXHIBIT OF PREMIUMS AND LOSSES**  
DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2023

NAIC Group Code 0340

NAIC Company Code 51420

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  Net 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	5,958	1,500	7,547,052	7,128,778	X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly	554	1,291	4,098,741	2,693,971	X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly	6,512	2,791	11,645,793	9,822,749	X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	29,128	3,977	20,267,245	53,267	17,187,224	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	1,336	1,788	5,703,547	18,772	4,862,023	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	30,464	5,765	25,970,792	72,039	22,049,247	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	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
1.11	Subtotal for Type of Rate Code	36,976	8,556	37,616,585	9,894,788	22,049,247	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code: RXCE											
2.01	Residential Policies Issued Directly	719	924	3,826,228	1,153,852	X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly	393	3,621	9,028,083	1,674,396	X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly	1,112	4,545	12,854,311	2,828,248	X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents	35,823	14,917	63,991,696	129,878	54,664,678	X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents	6,870	24,871	67,242,100	146,064	57,815,221	X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents	42,693	39,788	131,233,796	275,942	112,479,899	X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents			9,995		8,496	X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents			9,995		8,496	X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	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
2.11	Subtotal for Type of Rate Code	43,805	44,333	144,098,102	3,104,190	112,488,395	X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	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
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly	6,677	2,424	11,373,280	8,282,630	X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly	947	4,912	13,126,824	4,368,367	X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly	7,624	7,336	24,500,104	12,650,997			23,731,605	53,965	164,330	428,116	436,001
4.04	Residential Policies Issued by Non-Affiliated Agents	64,951	18,894	84,258,941	183,145	71,851,902	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	8,206	26,659	72,945,647	164,836	62,677,244	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	73,157	45,553	157,204,588	347,981	134,529,146	X X X	152,880,579	4,025,482	2,515,735	7,775,352	7,251,273
4.07	Residential Policies Issued By Affiliated Agents			9,995		8,496	X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents			9,995		8,496	X X X	144,481				
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	80,781	52,889	181,714,687	12,998,978	134,537,642	X X X	176,756,665	4,079,447	2,680,065	8,203,468	7,687,274
5.	Aggregate Write-in for Line 05						5,736,966					
6.	Total	80,781	52,889	181,714,687	12,998,978	134,537,642	5,736,966	176,756,665	4,079,447	2,680,065	8,203,468	7,687,274
DETAILS OF WRITE-INS												
0501.	Taxes, Licenses and Fees						5,736,966					
0502.												
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						5,736,966					



51420202345059100

**EXHIBIT OF PREMIUMS AND LOSSES**

DIRECT BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2023

NAIC Group Code 0340

NAIC Company Code 51420

Type of Business		1  Number of Policies Issued During The Year	2  Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3  Net 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  Net 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: RXCE											
1.01	Residential Policies Issued Directly	719	924	3,826,228	1,153,852	X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly	393	3,621	9,028,083	1,674,396	X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly	1,112	4,545	12,854,311	2,828,248	X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	35,823	14,917	63,991,696	129,878	54,664,678	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	6,870	24,871	67,242,100	146,064	57,815,221	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	42,693	39,788	131,233,796	275,942	112,479,899	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents			9,995	8,496		X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents			9,995	8,496		X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	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
1.11	Subtotal for Type of Rate Code	43,805	44,333	144,098,102	3,104,190	112,488,395	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code: RSXCE											
2.01	Residential Policies Issued Directly	5,958	1,500	7,547,052	7,128,778	X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly	554	1,291	4,098,741	2,693,971	X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly	6,512	2,791	11,645,793	9,822,749	X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents	29,128	3,977	20,267,245	53,267	17,187,224	X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents	1,336	1,788	5,703,547	18,772	4,862,023	X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents	30,464	5,765	25,970,792	72,039	22,049,247	X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	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
2.11	Subtotal for Type of Rate Code	36,976	8,556	37,616,585	9,894,788	22,049,247	X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	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
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly	6,677	2,424	11,373,280	8,282,630	X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly	947	4,912	13,126,824	4,368,367	X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly	7,624	7,336	24,500,104	12,650,997	X X X	X X X	23,731,605	53,965	164,330	428,116	436,001
4.04	Residential Policies Issued by Non-Affiliated Agents	64,951	18,894	84,258,941	183,145	71,851,902	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	8,206	26,659	72,945,647	164,836	62,677,244	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	73,157	45,553	157,204,588	347,981	134,529,146	X X X	152,880,579	4,025,482	2,515,735	7,775,352	7,251,273
4.07	Residential Policies Issued By Affiliated Agents			9,995	8,496		X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents			9,995	8,496		X X X	144,481				
4.10	All Other	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
4.11	Subtotal for Type of Rate Codes Combined	80,781	52,889	181,714,687	12,998,978	134,537,642	X X X	176,756,665	4,079,447	2,680,065	8,203,468	7,687,274
5.	Aggregate Write-in for Line 05						5,736,966					
6.	Total	80,781	52,889	181,714,687	12,998,978	134,537,642	5,736,966	176,756,665	4,079,447	2,680,065	8,203,468	7,687,274
DETAILS OF WRITE-INS												
0501.	Taxes, Licenses and Fees						5,736,966					
0502.												
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						5,736,966					

**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	2	3
Depository	Rate of Interest	Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
JP Morgan ChaseNew York, New York		4,666,529
Bank UnitedNew York, New York		456,341
JP Morgan ChaseHouston, Texas		14,951,772
0199998 Deposits in ( ) 2) depositories which do not exceed the allowable limit in any one depository	X X X	13,740
0199999 Total Federally Insured Depositories	X X X	20,088,382
NON-FEDERALLY INSURED DEPOSITORIES		
0299999 Total Non-Federally Insured Depositories	X X X	
0399999 Total Open Depositories - Dec. 31st	X X X	20,088,382
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	20,088,382

1. Totals: Last day of January	23,938,222
2. February	59,202,656
3. March	25,206,919
4. April	41,084,837
5. May	46,843,962
6. June	35,963,550
7. July	28,840,776
8. August	22,464,617
9. September	24,603,811
10. October	18,897,754
11. November	19,054,177
12. December	20,088,382



**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 .....	20,088,382	24,912,258	45,000,640
2. Suspended depositories .....			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22) .....	20,088,382	24,912,258	45,000,640
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) .....	20,088,382	24,912,258	45,000,640
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories .....			10,561,805
7. Suspended depositories .....			
8. Total general funds .....			10,561,805
Reinsurance Reserve Funds			
9. Open depositories .....			
10. Suspended depositories .....			
11. Total reinsurance reserve funds .....			
Total Company Funds			
12. Open depositories .....			55,562,445
13. Suspended depositories .....			
14. Total company funds on deposit (Lines 8 & 11) .....			10,561,805
15. Company funds on hand .....			4,420
16. Total company funds on hand and on deposit .....			10,566,225

**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 .....	16,800	30,515,805	26,353,915
18. Suspended depositories .....			
19. Total segregated funds held for others .....	16,800	30,515,805	26,353,915
Company Funds on Deposit			
20. Open depositories .....	208,076	(479,013)	7,384,743
21. Suspended depositories .....			
22. Total company funds on deposit .....	208,076	(479,013)	7,384,743
Total All Funds on Deposit			
23. Open depositories .....	224,876	30,036,792	33,738,658
24. Suspended depositories .....			
25. Total all funds on deposit .....	224,876	30,036,792	33,738,658

**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 ☐

## SCHEDULE F – PART 1

Assumed Reinsurance as of December 31, Current Year (\$000 Omitted)

[illegible]

## SCHEDULE F – PART 2

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

[illegible]

**NONE      Schedule F - Part 3**

**NONE      Schedule F - Part 4**

Showing All Title Plants Owned at December 31 of Current Year and Basis of Valuation

Showing All Title Plants Owned at December 31 of Current Year and Basis of Valuation

[illegible]

(a) If the basis is other than cost, provide explanation to reason for deviating from the cost basis: \_\_\_\_\_

**NONE      Schedule H - Part 2**

## SCHEDULE H - PART 3

Showing All Title Plants Sold or Otherwise Disposed of During the Year

[illegible]

## SCHEDULE H – VERIFICATION BETWEEN YEARS

- |  |       |
|--|-------|
| 1. Book value, December 31, prior year   | _____ |
| 2. Increase by adjustment in book value: |       |
| 2.1 Totals, Part 1, Col. 9               | _____ |
| 2.2 Totals, Part 3, Col. 9               | _____ |
| 3. Cost of acquisition, Part 2, Col. 8   | _____ |
| 4. Totals                                | _____ |

- |   |       |
|---|-------|
| 5. Decrease by adjustment in book value:            |       |
| 5.1 Totals, Part 1, Col. 10                         | _____ |
| 5.2 Totals, Part 3, Col. 10                         | _____ |
| 6. Consideration received on sales, Part 3, Col. 12 | _____ |
| 7. Net profit (loss) on sales, Part 3, Col. 13      | _____ |
| 8. Book value, December 31, current year            | _____ |



SCHEDULE H - PART 4

Showing Total Title Assets Held Directly or by Subsidiaries

Type of Title Plant Ownership	1 Title Plant Value Current Year	2 Title Plant Value Prior Year
1. Direct investment in title plant assets	NONE	
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)		

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	2,523,564	12,568	320,127	35,785	2,820,474	68,554			56,826		
2. 2014	45,633	223,557	838	13,250	5,968	231,677	1,854			1,999		
3. 2015	52,682	234,139	476	16,841	5,468	245,988	685			1,657		
4. 2016	49,897	211,030	38	15,238	4,497	221,809	1,138			1,915		
5. 2017	35,895	208,613	49	16,320	6,548	218,434	560			611		
6. 2018	26,488	207,525	21	16,074	8,702	214,918	453			690		
7. 2019	34,356	200,503	18	14,955	7,420	208,056	1,596			659		
8. 2020	53,533	172,724	8	13,849	4,170	182,411	124			419		
9. 2021	56,613	247,586		14,724	4,933	257,377	584			235		
10. 2022	61,255	269,345		14,262	5,701	277,906	1,235			149		
11. 2023	37,929	181,715		12,999	5,243	189,471	39			91		
12. Total	X X X	4,680,301	14,016	468,639	94,435	5,068,521	76,822			65,251		

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	18	19	20	21	22	
					Direct	Assumed	Ceded	Direct	Assumed	Ceded	
1. Prior	23,337	24,788	150,168	4,616	2,525			3,617			1,297
2. 2014	763	1,193	5,046	82	241			913			328
3. 2015	43	1,422	3,764	62	284			1,275			458
4. 2016	23	1,836	4,889	70	320			1,738			624
5. 2017	85	1,209	2,380	49	72			2,438			875
6. 2018	20	753	1,896	55	309			2,798			1,004
7. 2019	14	567	2,822	45	177			3,250			1,166
8. 2020		524	1,067	37	2,951			3,152			1,131
9. 2021	174	608	1,427	67	226			5,671			2,035
10. 2022	335	470	1,854	103	266			8,277			2,970
11. 2023		154	284	13	316			6,463			2,319
12. Totals	24,794	33,524	175,597	5,199	7,687			39,592			14,207

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	7,439	135	131,522			131,522	6.245	6.303	X X X		7,439
2. 2014	1,482	9	5,007			5,007	2.920	2.989	14.305		1,482
3. 2015	2,017	12	3,901			3,901	2.469	2.523	10.973		2,017
4. 2016	2,682	13	5,111			5,111	3.588	3.665	15.173		2,682
5. 2017	3,385	6	3,681			3,681	2.763	2.852	16.061		3,385
6. 2018	4,111	15	4,250			4,250	2.895	3.021	22.678		4,111
7. 2019	4,593	22	5,682			5,682	3.698	3.840	21.583		4,593
8. 2020	7,234	22	6,646			6,646	4.806	4.925	15.506		7,234
9. 2021	7,932	30	6,716			6,716	3.780	3.857	16.532		7,932
10. 2022	11,513	51	9,927			9,927	4.963	5.070	21.822		11,513
11. 2023	9,098	11	6,909			6,909	5.163	5.316	24.736		9,098
12. Totals	61,486	326	189,352			189,352	X X X	X X X	X X X		61,486

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	553,863	1,905	317,690	15,897	857,561	6,163			4,451		
2. 2014	5,096	33,178	27	13,060	949	45,316	74			242		
3. 2015	8,040	41,384	17	16,573	1,421	56,553	87			53		
4. 2016	8,876	36,339	24	15,007	1,088	50,282	20			104		
5. 2017	3,412	37,606	17	16,136	1,901	51,858	224			31		
6. 2018	2,750	34,831	4	15,904	2,023	48,716	90			38		
7. 2019	7,174	32,275		14,712	1,272	45,715	26			14		
8. 2020	6,415	29,725		13,614	1,219	42,120				20		
9. 2021	8,142	37,975		14,358	1,515	50,818				33		
10. 2022	7,910	34,126		13,695	862	46,959	125			4		
11. 2023	4,769	24,500		12,651	906	36,245						
12. Totals	X X X	895,802	1,994	463,400	29,053	1,332,143	6,809			4,990		

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	714	1,399	12,013	1,107	128			201			72
2. 2014		59	375	14	56			51			18
3. 2015		65	205	7				71			25
4. 2016	2	109	233	9	5			96			35
5. 2017	10	125	380	6				135			49
6. 2018	11	116	244	7	7			155			56
7. 2019		90	130	7	16			180			65
8. 2020		63	83	2	7			175			63
9. 2021		56	89	4	54			315			113
10. 2022		42	171	5	13			459			165
11. 2023		14	14	1	150			359			129
12. Totals	737	2,138	13,937	1,169	436			2,197			790

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	401	10	10,943			10,943	2.241	2.299	X X X		401
2. 2014	125	3	423			423	1.507	1.550	9.812		125
3. 2015	96		211			211	0.727	0.753	3.744		96
4. 2016	136	1	225			225	1.015	1.046	4.157		136
5. 2017	184		390			390	1.500	1.579	16.530		184
6. 2018	218	1	290			290	1.326	1.408	16.800		218
7. 2019	261	3	236			236	1.211	1.261	5.450		261
8. 2020	245	1	202			202	1.103	1.151	5.113		245
9. 2021	482	3	402			402	1.504	1.566	7.013		482
10. 2022	637	3	601			601	2.368	2.429	10.215		637
11. 2023	638	1	509			509	2.661	2.763	13.672		638
12. Totals	3,423	26	14,432			14,432	X X X	X X X	X X X		3,423

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	1,969,701	10,663	2,437	19,888	1,962,913	62,391			52,375		
2. 2014	40,537	190,379	811	190	5,019	186,361	1,780			1,757		
3. 2015	44,642	192,755	459	268	4,047	189,435	598			1,604		
4. 2016	41,021	174,691	14	231	3,409	171,527	1,118			1,811		
5. 2017	32,483	171,007	32	184	4,647	166,576	336			580		
6. 2018	23,738	172,694	17	170	6,679	166,202	363			652		
7. 2019	27,182	168,228	18	243	6,148	162,341	1,570			645		
8. 2020	47,118	142,999	8	235	2,951	140,291	124			399		
9. 2021	48,471	209,611		366	3,418	206,559	584			202		
10. 2022	53,345	235,219		567	4,839	230,947	1,110			145		
11. 2023	33,160	157,215		348	4,337	153,226	39			91		
12. Totals	X X X	3,784,499	12,022	5,239	65,382	3,736,378	70,013			60,261		

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	22,623	23,389	138,155	3,509	2,397			3,416			1,225
2. 2014	763	1,134	4,671	68	185			862			310
3. 2015	43	1,357	3,559	55	284			1,204			433
4. 2016	21	1,727	4,656	61	315			1,642			589
5. 2017	75	1,084	2,000	43	72			2,303			826
6. 2018	9	637	1,652	48	302			2,643			948
7. 2019	14	477	2,692	38	161			3,070			1,101
8. 2020		461	984	35	2,944			2,977			1,068
9. 2021	174	552	1,338	63	172			5,356			1,922
10. 2022	335	428	1,683	98	253			7,818			2,805
11. 2023		140	270	12	166			6,104			2,190
12. Totals	24,057	31,386	161,660	4,030	7,251			37,395			13,417

Years in Which Policies Were Written	24  Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 21 - 19 - 22 + 23)	25  Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32  Net Loss & LAE Per \$1000 of Coverage ([Cols. 29 + 14 + 23] / Col. 1)	33  Discount For Time Value of Money	34  Net Reserves After Discount (Cols. 24 - 33)
			26  Direct (Cols. 7 + 10 + 17 + 20)	27  Assumed (Cols. 8 + 11 + 18 + 21)	28  Ceded (Cols. 9 + 12 + 19 + 22)	29  Net	30  Direct Basis ([Cols. 14 + 23 + 26] / Col 2)	31  Net Basis ([Cols. 14 + 23 + 29] / [Cols. 6 - 4])			
1. Prior	7,038	125	120,579			120,579	7.371	7.406	X X X		7,038
2. 2014	1,357	6	4,584			4,584	3.166	3.238	14.870		1,357
3. 2015	1,921	12	3,690			3,690	2.843	2.897	12.275		1,921
4. 2016	2,546	12	4,886			4,886	4.123	4.204	17.557		2,546
5. 2017	3,201	6	3,291			3,291	3.041	3.126	16.011		3,201
6. 2018	3,893	14	3,960			3,960	3.211	3.340	23.359		3,893
7. 2019	4,332	19	5,446			5,446	4.175	4.333	25.841		4,332
8. 2020	6,989	21	6,444			6,444	5.576	5.693	16.921		6,989
9. 2021	7,450	27	6,314			6,314	4.193	4.262	18.130		7,450
10. 2022	10,876	48	9,326			9,326	5.339	5.451	23.543		10,876
11. 2023	8,460	10	6,400			6,400	5.553	5.710	26.327		8,460
12. Totals	58,063	300	174,920			174,920	X X X	X X X	X X X		58,063

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											
	1	2	3	4	5	6	7	8	9	10	11	12
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	One Year (Cols. 10 - 9)	Two Year (Cols. 10 - 8)
1. Prior	52,002	52,315	51,949	52,064	52,396	52,582	52,606	52,668	52,844	53,146	302	478
2. 2004	8,387	8,941	9,193	9,289	9,163	8,893	9,061	8,863	8,849	8,806	(43)	(57)
3. 2005	7,599	7,954	8,310	8,543	8,527	8,694	8,581	8,612	8,645	8,642	(3)	30
4. 2006	11,923	12,692	12,940	13,061	12,677	12,908	13,115	13,236	13,437	13,629	192	393
5. 2007	11,826	12,442	12,647	12,830	12,850	13,299	12,989	12,879	12,928	12,961	33	82
6. 2008	10,741	11,799	12,216	12,389	12,906	12,873	12,571	12,458	12,516	12,911	395	453
7. 2009	5,842	6,292	5,708	5,722	5,690	5,831	6,121	5,755	6,227	6,393	166	638
8. 2010	5,312	5,150	5,040	4,643	4,675	4,893	4,902	4,792	4,917	4,906	(11)	114
9. 2011	4,407	4,180	3,766	3,468	3,159	2,969	2,750	2,567	2,510	2,555	45	(12)
10. 2012	5,079	5,537	4,869	4,540	4,383	4,298	3,759	3,460	3,198	3,094	(104)	(366)
11. 2013	6,990	6,368	5,411	4,882	4,446	4,152	3,693	3,673	4,712	4,479	(233)	806
12. 2014	8,459	8,026	7,242	6,459	6,433	6,617	5,796	5,276	5,111	5,007	(104)	(269)
13. 2015	X X X	8,739	7,919	6,829	6,206	5,844	5,016	4,240	3,920	3,901	(19)	(339)
14. 2016	X X X	X X X	8,258	7,355	7,168	6,537	5,741	5,088	4,814	5,111	297	23
15. 2017	X X X	X X X	X X X	8,124	7,473	6,652	5,707	4,689	4,038	3,681	(357)	(1,008)
16. 2018	X X X	X X X	X X X	X X X	8,101	7,275	6,536	5,201	4,676	4,250	(426)	(951)
17. 2019	X X X	X X X	X X X	X X X	X X X	8,121	7,882	6,748	6,048	5,682	(366)	(1,066)
18. 2020	X X X	X X X	X X X	X X X	X X X	X X X	6,296	5,185	4,510	6,646	2,136	1,461
19. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,988	6,890	6,716	(174)	(1,272)
20. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,929	9,927	998	X X X
21. 2023	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	6,909	X X X	X X X
22. Totals											2,724	(862)

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	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	48,481	49,413	49,693	50,063	50,502	50,965	51,400	51,594	51,794	52,196	2,129	518
2. 2004	7,231	7,588	7,847	8,511	8,566	8,408	8,432	8,593	8,606	8,596	186	70
3. 2005	5,254	5,947	6,450	6,929	7,679	8,022	8,058	8,184	8,262	8,316	184	92
4. 2006	8,937	9,574	10,338	10,694	10,448	11,434	11,848	12,069	12,332	13,035	188	112
5. 2007	8,092	8,889	9,444	10,130	10,887	11,660	11,848	11,961	12,145	12,144	174	123
6. 2008	7,375	8,116	8,999	9,566	10,836	10,980	11,118	11,740	11,924	12,341	160	88
7. 2009	3,539	4,435	4,205	4,436	4,607	4,648	5,166	4,907	4,955	5,644	88	55
8. 2010	2,811	3,103	3,397	3,395	3,578	3,921	4,250	4,328	4,421	4,549	67	44
9. 2011	910	1,131	1,299	1,434	1,604	1,719	1,855	1,929	2,001	2,136	37	43
10. 2012	339	1,930	1,821	1,975	2,213	2,637	2,563	2,595	2,606	2,637	19	42
11. 2013	522	764	913	1,081	1,284	1,803	1,924	2,035	3,783	3,786	16	46
12. 2014	77	934	1,196	1,294	2,121	3,180	3,308	3,499	3,723	3,853	18	55
13. 2015	X X X	96	336	665	1,075	1,374	1,555	1,733	1,881	2,342	11	39
14. 2016	X X X	X X X	42	339	1,233	1,528	1,649	2,047	2,223	3,053	18	39
15. 2017	X X X	X X X	X X X	64	451	675	975	1,009	1,078	1,171	8	35
16. 2018	X X X	X X X	X X X	X X X	148	400	682	764	1,069	1,143	11	29
17. 2019	X X X	X X X	X X X	X X X	X X X	731	1,381	1,671	1,898	2,255	6	17
18. 2020	X X X	X X X	X X X	X X X	X X X	X X X	18	100	393	543	4	11
19. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	21	162	819	33	4
20. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	57	1,384	48	4
21. 2023	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	130	2	

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	1,745	1,045	760	877	906	714	519	451	480	405
2. 2004	769	758	781	361	293	252	386	58	74	50
3. 2005	1,548	924	1,106	838	220	189	175	93	121	75
4. 2006	1,431	1,446	1,205	1,382	1,556	843	854	800	836	373
5. 2007	818	993	980	833	487	384	330	374	378	421
6. 2008	1,496	1,696	1,489	1,548	1,153	1,393	1,048	290	355	357
7. 2009	454	314	230	259	206	527	518	522	1,019	539
8. 2010	453	281	161	128	247	314	126	59	237	136
9. 2011	258	306	186	220	98	168	95	98	147	74
10. 2012	896	150	154	202	485	141	129	103	87	56
11. 2013	503	571	508	492	463	168	146	588	44	39
12. 2014	174	348	632	760	627	283	287	216	108	241
13. 2015	X X X	68	154	213	141	394	400	421	517	284
14. 2016	X X X	X X X	129	474	413	393	605	378	578	320
15. 2017	X X X	X X X	X X X	86	119	229	76	95	59	72
16. 2018	X X X	X X X	X X X	X X X	84	157	186	336	164	309
17. 2019	X X X	X X X	X X X	X X X	X X X	184	162	465	450	177
18. 2020	X X X	X X X	X X X	X X X	X X X	X X X	27	257	286	2,951
19. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	137	170	226
20. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	133	266
21. 2023	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	316

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior										
2. 2004										
3. 2005										
4. 2006										
5. 2007										
6. 2008										
7. 2009										
8. 2010										
9. 2011										
10. 2012										
11. 2013										
12. 2014										
13. 2015	X X X									
14. 2016	X X X	X X X								
15. 2017	X X X	X X X	X X X							
16. 2018	X X X	X X X	X X X	X X X						
17. 2019	X X X	X X X	X X X	X X X	X X X					
18. 2020	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2022	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. 2023	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	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	1,776	1,857	1,496	1,124	988	903	687	623	570	545
2. 2004	387	595	565	417	304	233	243	212	169	160
3. 2005	797	1,083	754	776	628	483	348	335	262	251
4. 2006	1,555	1,672	1,397	985	673	631	413	367	269	221
5. 2007	2,916	2,560	2,223	1,867	1,476	1,255	811	544	405	396
6. 2008	1,870	1,987	1,728	1,275	917	500	405	428	237	213
7. 2009	1,849	1,543	1,273	1,027	877	656	437	326	253	210
8. 2010	2,048	1,766	1,482	1,120	850	658	526	405	259	221
9. 2011	3,239	2,743	2,281	1,814	1,457	1,082	800	540	362	345
10. 2012	3,844	3,457	2,894	2,363	1,685	1,520	1,067	762	505	401
11. 2013	5,965	5,033	3,990	3,309	2,699	2,181	1,623	1,050	885	654
12. 2014	8,208	6,744	5,414	4,405	3,685	3,154	2,201	1,561	1,280	913
13. 2015	X X X	8,575	7,429	5,951	4,990	4,076	3,061	2,086	1,522	1,275
14. 2016	X X X	X X X	8,087	6,542	5,522	4,616	3,487	2,663	2,013	1,738
15. 2017	X X X	X X X	X X X	7,974	6,903	5,748	4,656	3,585	2,901	2,438
16. 2018	X X X	X X X	X X X	X X X	7,869	6,718	5,668	4,101	3,443	2,798
17. 2019	X X X	X X X	X X X	X X X	X X X	7,206	6,339	4,612	3,700	3,250
18. 2020	X X X	X X X	X X X	X X X	X X X	X X X	6,251	4,828	3,831	3,152
19. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,830	6,558	5,671
20. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,739	8,277
21. 2023	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	6,463

**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) Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	One - Year (Cols. 10 - 9)	Two - Year (Cols. 10 - 8)
1. Prior	100,707	103,110	103,529	104,601	105,270	105,270	105,459	105,179	105,487	105,462	(25)	283
2. 2014	3,407	4,522	4,383	4,890	4,944	5,993	6,252	5,954	6,087	6,554	467	600
3. 2015	X X X	3,190	4,244	4,532	5,112	5,877	5,947	6,121	6,705	6,736	31	615
4. 2016	X X X	X X X	2,297	3,003	4,100	4,382	4,426	4,485	4,549	4,616	67	131
5. 2017	X X X	X X X	X X X	2,223	2,709	3,891	4,132	4,131	4,681	5,082	401	951
6. 2018	X X X	X X X	X X X	X X X	2,595	2,997	3,137	3,740	4,858	4,891	33	1,151
7. 2019	X X X	X X X	X X X	X X X	X X X	2,406	3,376	3,480	3,969	4,126	157	646
8. 2020	X X X	X X X	X X X	X X X	X X X	X X X	1,373	1,872	1,943	1,978	35	106
9. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,559	2,043	2,553	510	994
10. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,235	1,676	441	X X X
11. 2023	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	6,087	X X X	X X X
12. Totals											2,117	5,477

**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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	92,326	97,152	98,859	100,358	102,166	103,406	103,590	104,042	104,263	104,707	3,121	762
2. 2014	1,244	3,131	3,426	4,070	4,219	4,866	5,340	5,468	5,504	6,344	75	128
3. 2015	X X X	1,638	2,957	3,520	4,150	5,332	5,550	5,708	5,913	6,184	43	124
4. 2016	X X X	X X X	736	1,946	3,442	3,790	4,297	4,398	4,493	4,522	26	84
5. 2017	X X X	X X X	X X X	682	1,840	2,923	3,048	3,373	3,632	4,805	23	84
6. 2018	X X X	X X X	X X X	X X X	1,415	2,322	2,703	2,943	4,545	4,667	25	82
7. 2019	X X X	X X X	X X X	X X X	X X X	1,444	2,627	3,071	3,522	3,803	45	46
8. 2020	X X X	X X X	X X X	X X X	X X X	X X X	873	1,293	1,716	1,822	23	29
9. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	484	1,219	2,085	18	22
10. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	507	959	10	18
11. 2023	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	2,176	82	3

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	8,382	5,958	4,670	4,243	3,104	1,864	1,869	1,137	1,224	755
2. 2014	2,163	1,391	957	820	725	1,127	912	486	583	210
3. 2015	X X X	1,552	1,287	1,012	962	545	397	413	792	552
4. 2016	X X X	X X X	1,561	1,057	658	592	129	87	56	94
5. 2017	X X X	X X X	X X X	1,541	869	968	1,084	758	1,049	277
6. 2018	X X X	X X X	X X X	X X X	1,180	675	434	797	313	224
7. 2019	X X X	X X X	X X X	X X X	X X X	962	749	409	447	323
8. 2020	X X X	X X X	X X X	X X X	X X X	X X X	500	579	227	156
9. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1,075	824	468
10. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	728	717
11. 2023	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	3,911

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior										
2. 2014										
3. 2015	X X X									
4. 2016	X X X	X X X								
5. 2017	X X X	X X X	X X X							
6. 2018	X X X	X X X	X X X	X X X						
7. 2019	X X X	X X X	X X X	X X X	X X X					
8. 2020	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2022	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. 2023	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	

NONE



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

Years in Which Policies Were Written	Number of Claims Reported (Direct)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	2,584	2,601	2,618	2,631	2,643	2,650	2,655	2,660	2,664	2,669
2. 2004	231	240	246	249	254	257	259	260	262	262
3. 2005	242	253	262	268	271	278	278	280	285	287
4. 2006	260	275	282	293	300	306	317	319	323	332
5. 2007	236	256	266	276	289	299	302	309	310	314
6. 2008	217	232	238	240	246	249	254	256	258	261
7. 2009	120	132	136	138	141	143	148	150	151	153
8. 2010	90	98	101	104	109	114	115	116	117	117
9. 2011	58	68	74	80	80	86	86	87	87	89
10. 2012	34	47	51	54	61	61	62	62	64	64
11. 2013	30	40	47	52	54	58	61	63	66	68
12. 2014	14	43	53	63	65	72	74	77	79	82
13. 2015	X X X	11	28	39	46	50	52	56	59	62
14. 2016	X X X	X X X	9	30	41	51	59	62	66	70
15. 2017	X X X	X X X	X X X	9	28	36	39	41	47	49
16. 2018	X X X	X X X	X X X	X X X	18	35	40	47	51	55
17. 2019	X X X	X X X	X X X	X X X	X X X	7	17	29	39	45
18. 2020	X X X	X X X	X X X	X X X	X X X	X X X	4	20	29	37
19. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7	14	67
20. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14	103
21. 2023	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	13

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

Years in Which Policies Were Written	Number of Claims Closed With Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	2,095	2,118	2,120	2,123	2,123	2,124	2,125	2,129	2,129	2,129
2. 2004	175	185	185	185	185	185	185	185	186	186
3. 2005	168	176	180	180	180	181	181	184	184	184
4. 2006	166	181	181	182	182	182	182	188	188	188
5. 2007	158	168	168	168	169	171	171	174	174	174
6. 2008	139	153	154	154	155	155	155	160	160	160
7. 2009	78	85	85	85	86	86	87	88	88	88
8. 2010	60	62	63	64	64	64	64	67	67	67
9. 2011	30	34	35	35	35	35	35	37	37	37
10. 2012	11	16	17	17	17	17	18	19	19	19
11. 2013	7	12	15	15	15	15	15	15	16	16
12. 2014	2	10	11	13	14	14	15	17	17	18
13. 2015	X X X	3	4	6	8	9	9	11	11	11
14. 2016	X X X	X X X	2	5	9	12	13	18	18	18
15. 2017	X X X	X X X	X X X	2	6	6	6	7	8	8
16. 2018	X X X	X X X	X X X	X X X	5	8	8	11	11	11
17. 2019	X X X	X X X	X X X	X X X	X X X	1	1	4	6	6
18. 2020	X X X	X X X	X X X	X X X	X X X	X X X	1	2	4	4
19. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	1	33
20. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	48
21. 2023	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	2

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

Years in Which Policies Were Written	Number of Claims Closed Without Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	415	430	444	460	478	496	501	504	509	518
2. 2004	19	24	34	43	52	58	64	69	70	70
3. 2005	26	42	48	60	68	79	82	86	88	92
4. 2006	23	36	48	63	78	90	101	105	110	112
5. 2007	19	34	53	74	88	94	112	116	122	123
6. 2008	20	27	44	54	60	71	76	82	86	88
7. 2009	12	20	27	31	37	44	46	50	53	55
8. 2010	8	11	20	27	27	33	40	42	44	44
9. 2011	8	12	22	28	34	37	41	41	41	43
10. 2012	4	14	20	24	28	34	37	38	42	42
11. 2013	6	13	18	23	28	31	35	39	44	46
12. 2014		9	21	26	37	40	49	50	54	55
13. 2015	X X X	3	5	15	24	28	31	31	38	39
14. 2016	X X X	X X X		4	13	20	24	29	33	39
15. 2017	X X X	X X X	X X X		9	16	26	28	31	35
16. 2018	X X X	X X X	X X X	X X X	1	8	13	18	26	29
17. 2019	X X X	X X X	X X X	X X X	X X X	X X X		5	11	17
18. 2020	X X X	X X X	X X X	X X X	X X X	X X X		2	9	11
19. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X		4	4
20. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	4
21. 2023	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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	3,908	3,907	3,907	3,907	3,907	3,907	3,907	3,907	3,907	3,907
2. 2014	208	210	210	210	210	210	210	210	210	210
3. 2015	X X X	179	179	179	177	177	177	177	177	177
4. 2016	X X X	X X X	116	116	116	116	116	116	116	116
5. 2017	X X X	X X X	X X X	115	116	116	116	116	116	116
6. 2018	X X X	X X X	X X X	X X X	120	120	120	120	120	120
7. 2019	X X X	X X X	X X X	X X X	X X X	106	106	106	106	106
8. 2020	X X X	X X X	X X X	X X X	X X X	X X X	70	70	70	70
9. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	79	79	79
10. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	84	84
11. 2023	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	214

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	3,048	3,102	3,102	3,102	3,102	3,102	3,111	3,116	3,120	3,121
2. 2014	41	65	65	65	65	65	65	72	73	75
3. 2015	X X X	36	36	36	36	36	39	41	43	43
4. 2016	X X X	X X X	17	17	17	18	22	25	25	26
5. 2017	X X X	X X X	X X X	14	14	14	17	22	22	23
6. 2018	X X X	X X X	X X X	X X X	19	19	20	22	24	25
7. 2019	X X X	X X X	X X X	X X X	X X X	18	32	41	42	45
8. 2020	X X X	X X X	X X X	X X X	X X X	X X X	6	13	22	23
9. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	6	15	18
10. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8	10
11. 2023	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	82

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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	548	612	664	698	725	752	750	758	761	762
2. 2014	12	45	82	100	113	123	126	127	128	128
3. 2015	X X X	18	53	85	102	114	118	122	123	124
4. 2016	X X X	X X X	6	38	62	76	79	83	84	84
5. 2017	X X X	X X X	X X X	12	53	66	72	79	80	84
6. 2018	X X X	X X X	X X X	X X X	7	40	68	75	81	82
7. 2019	X X X	X X X	X X X	X X X	X X X	1	16	24	37	46
8. 2020	X X X	X X X	X X X	X X X	X X X	X X X	5	19	27	29
9. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7	18	22
10. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8	18
11. 2023	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	3

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 [X] 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 [X] 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 [X] 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 [X] 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 [X]

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 [X] No [ ]

6.2

If not, please explain.

7.1

Are allocated loss adjustment expenses recorded in accordance with the instructions?

Yes [X] 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 [X] 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 [X]

9.2

Are claims closed without payment removed from the claim count?

Yes [ ] No [X]

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 [X]

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 [X]

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 [X]

12.2

If so, please explain.

13.1

Were any estimates or allocations used to complete this data request?

Yes [ ] No [X]

13.2

If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions.

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 [X]

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN  
By States and Territories

			1	2	Direct Premiums Written			6	7	8	9	10
			Active Status (a)	Premium Rate (b)	3	Agency Operations		Other Income	Net Premiums Earned	Direct Losses and Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
						4	5					
States, Etc.					Direct Operations	Non-affiliated Agencies	Affiliated Agencies					
1. Alabama	AL	N										
2. Alaska	AK	N										
3. Arizona	AZ	N										
4. Arkansas	AR	N										
5. California	CA	N										
6. Colorado	CO	N										
7. Connecticut	CT	N										
8. Delaware	DE	N										
9. District of Columbia	DC	N										
10. Florida	FL	N										
11. Georgia	GA	N										
12. Hawaii	HI	N										
13. Idaho	ID	N										
14. Illinois	IL	N										
15. Indiana	IN	N										
16. Iowa	IA	N										
17. Kansas	KS	N										
18. Kentucky	KY	N										
19. Louisiana	LA	N										
20. Maine	ME	N										
21. Maryland	MD	N										
22. Massachusetts	MA	N										
23. Michigan	MI	N										
24. Minnesota	MN	N										
25. Mississippi	MS	N										
26. Missouri	MO	N										
27. Montana	MT	N										
28. Nebraska	NE	N										
29. Nevada	NV	N										
30. New Hampshire	NH	N										
31. New Jersey	NJ	N										
32. New Mexico	NM	N										
33. New York	NY	L	RSXCE	24,500,105	157,204,588	9,995	12,998,978	176,756,665	6,759,512	8,203,468	7,687,274	
34. North Carolina	NC	N										
35. North Dakota	ND	N										
36. Ohio	OH	N										
37. Oklahoma	OK	N										
38. Oregon	OR	N										
39. Pennsylvania	PA	N										
40. Rhode Island	RI	N										
41. South Carolina	SC	N										
42. South Dakota	SD	N										
43. Tennessee	TN	N										
44. Texas	TX	N										
45. Utah	UT	N										
46. Vermont	VT	N										
47. Virginia	VA	N										
48. Washington	WA	N										
49. West Virginia	WV	N										
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		X X X	X X X	24,500,105	157,204,588	9,995	12,998,978	176,756,665	6,759,512	8,203,468	7,687,274	

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								

- (a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RR   1

2. R - Registered - Non-domiciled RRGs

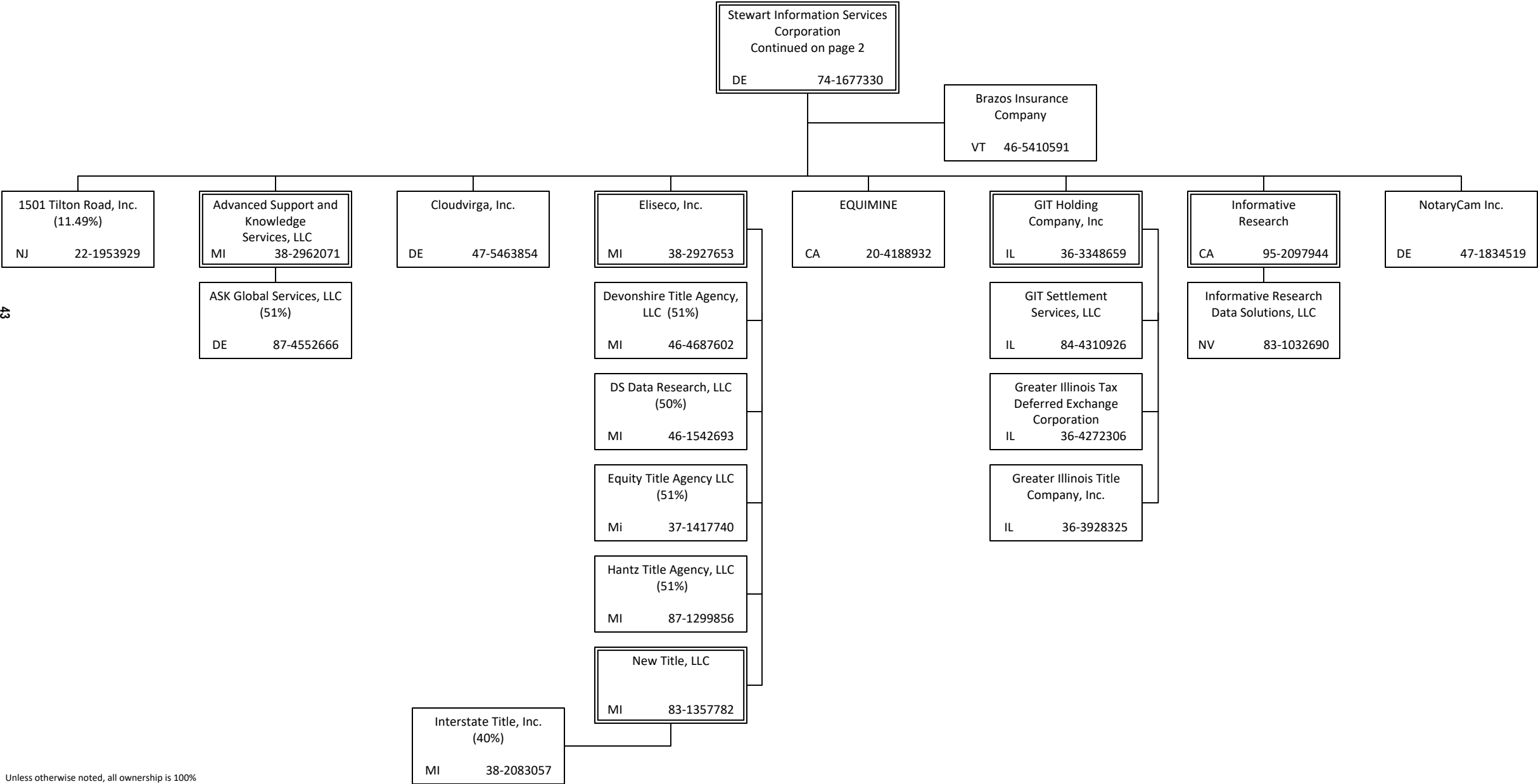
3. E – Eligible - Reporting entities eligible or approved to write surplus lines

4. Q - Qualified - Qualified or accredited reinsurer

5. N – None of the above - Not allowed to write business in the state   56
- (b) Each type of rate must be coded with a combination of the five Activity Codes (R, S, X, C, and/or E) listed in the instructions. Use the code combination corresponding to the State's statutory definitions of title insurance premium. If more than one combination of activities is indicated in the statutory definition, all relevant combinations must be listed. See the Schedule T Instructions.

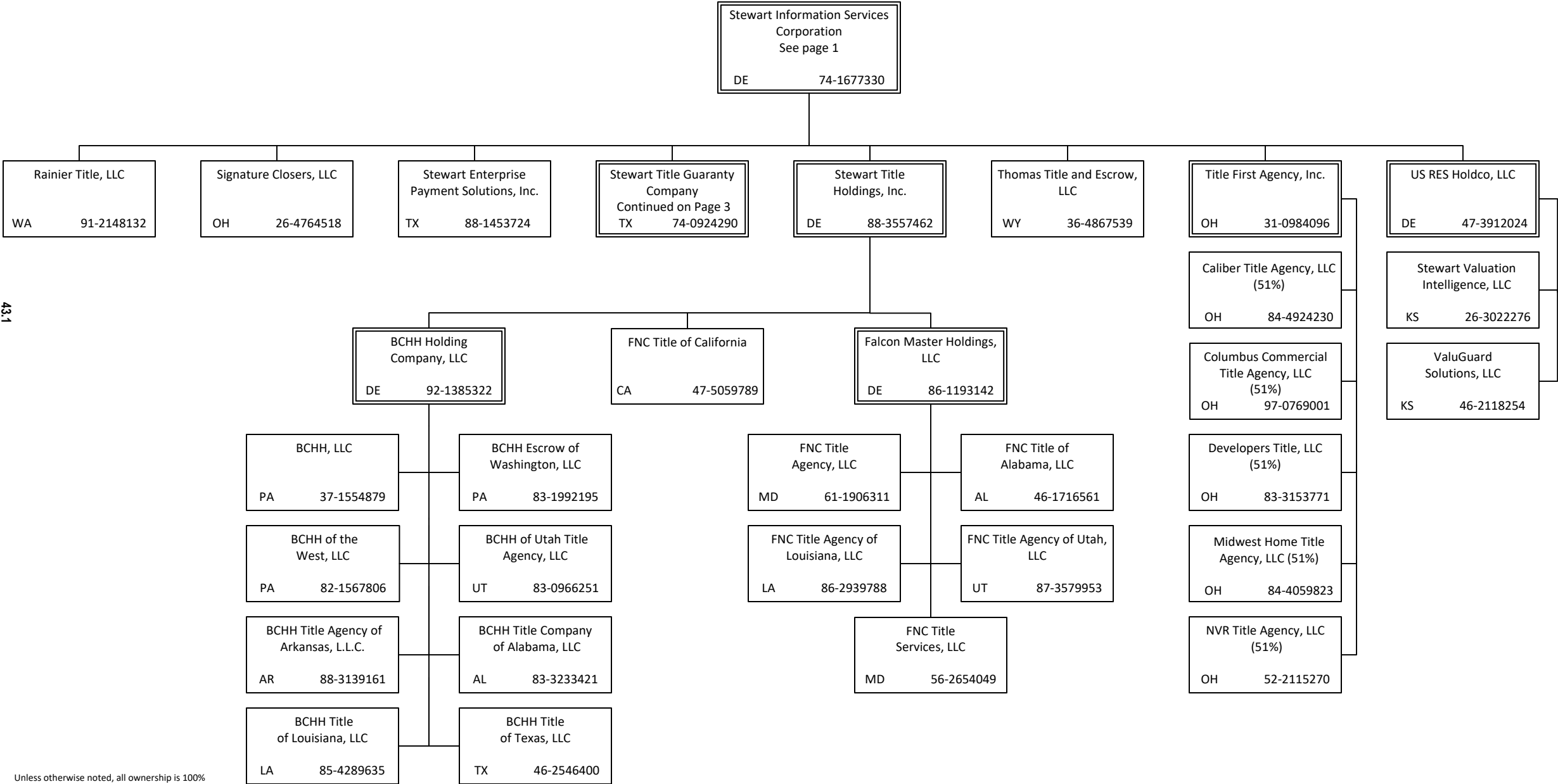
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



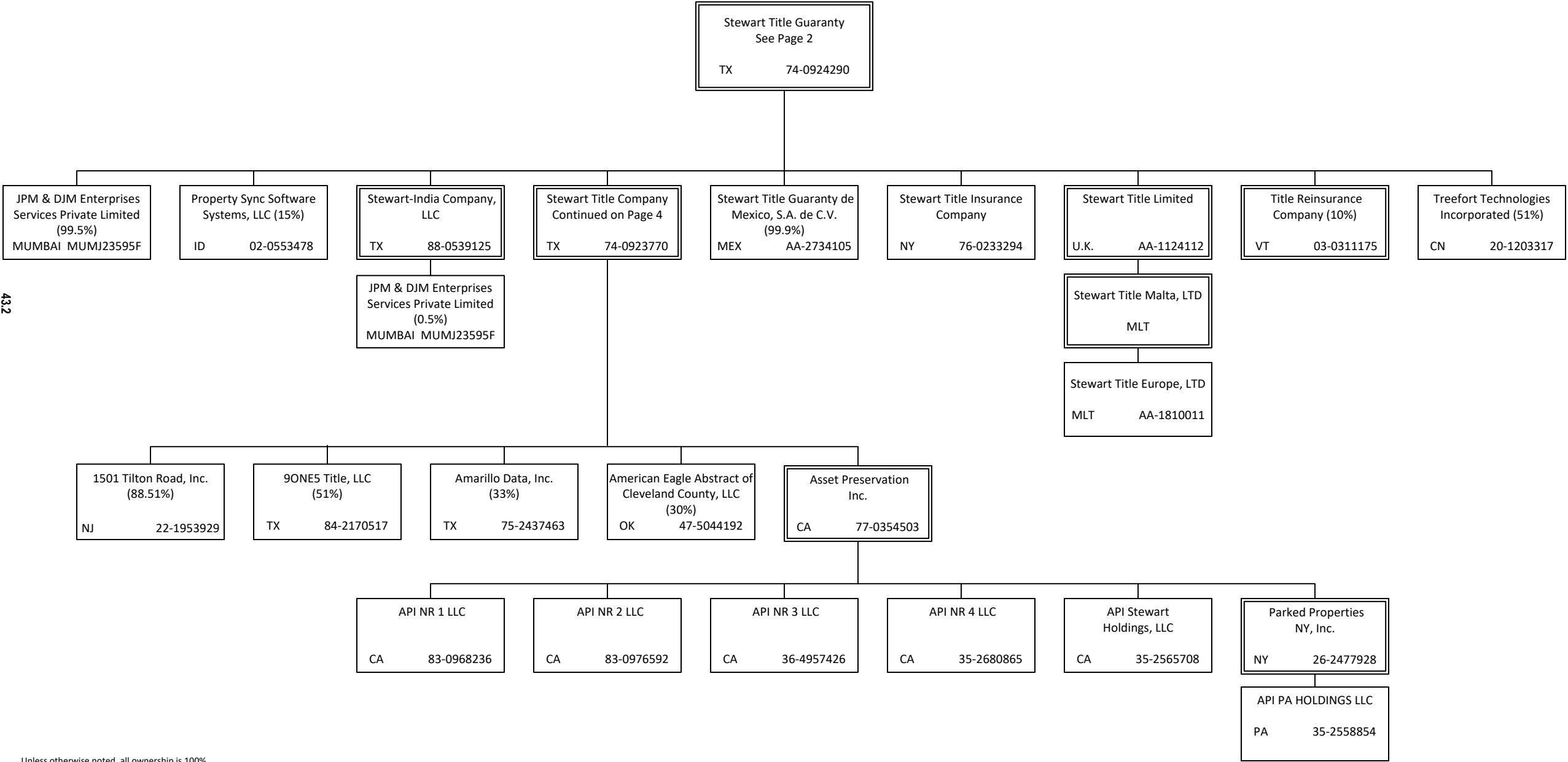
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART

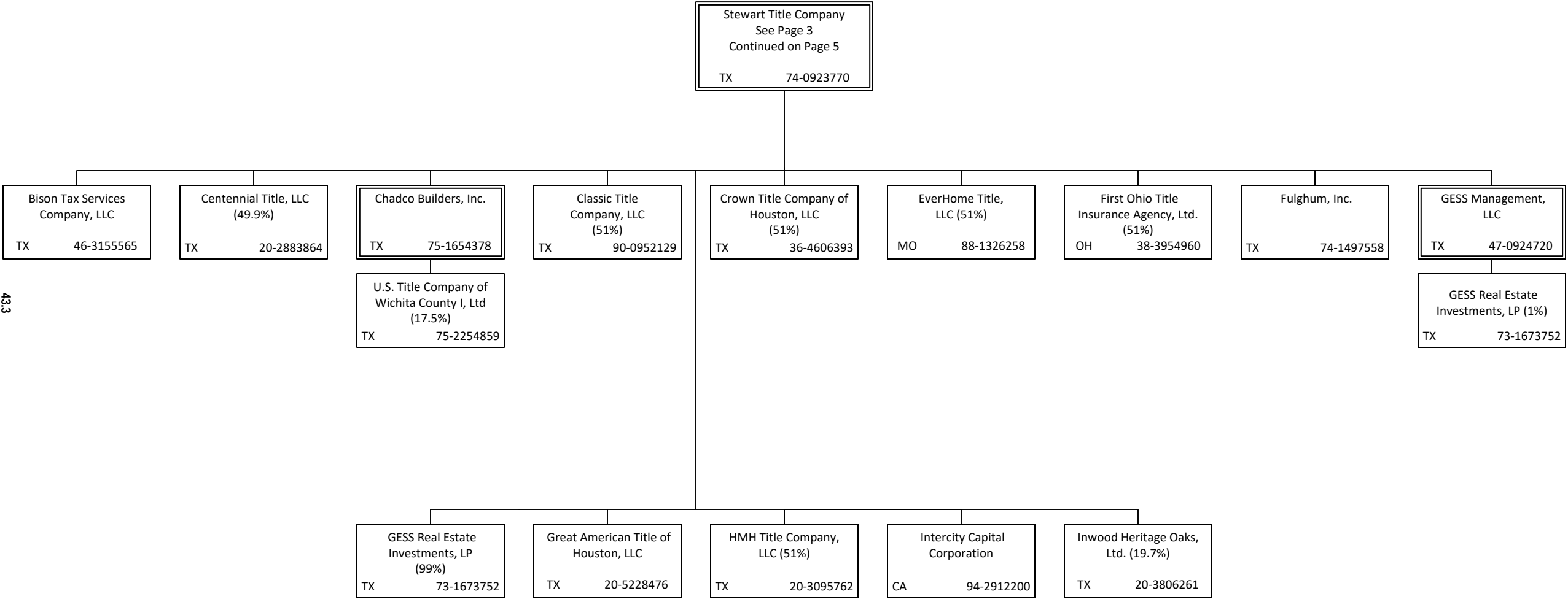


43.2

Unless otherwise noted, all ownership is 100%

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

**PART 1 - ORGANIZATIONAL CHART**



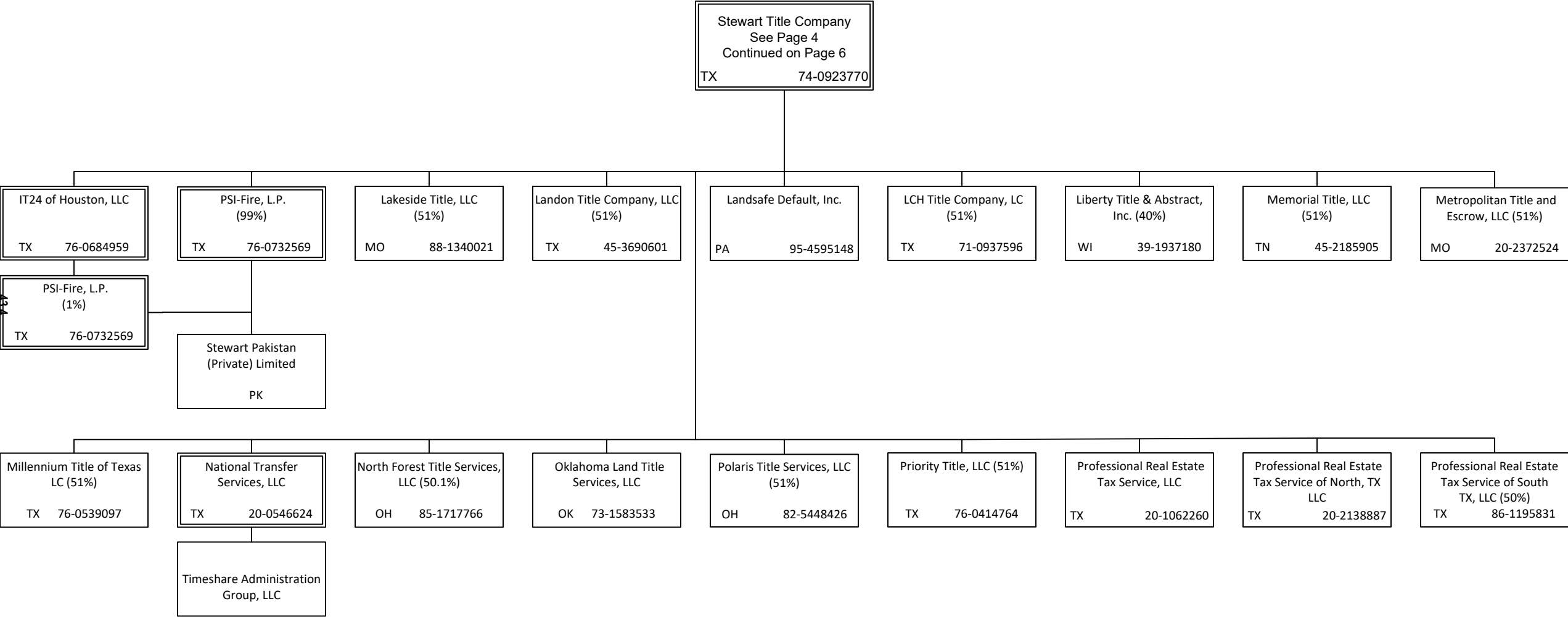
43.3

Unless otherwise noted, all ownership is 100%



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

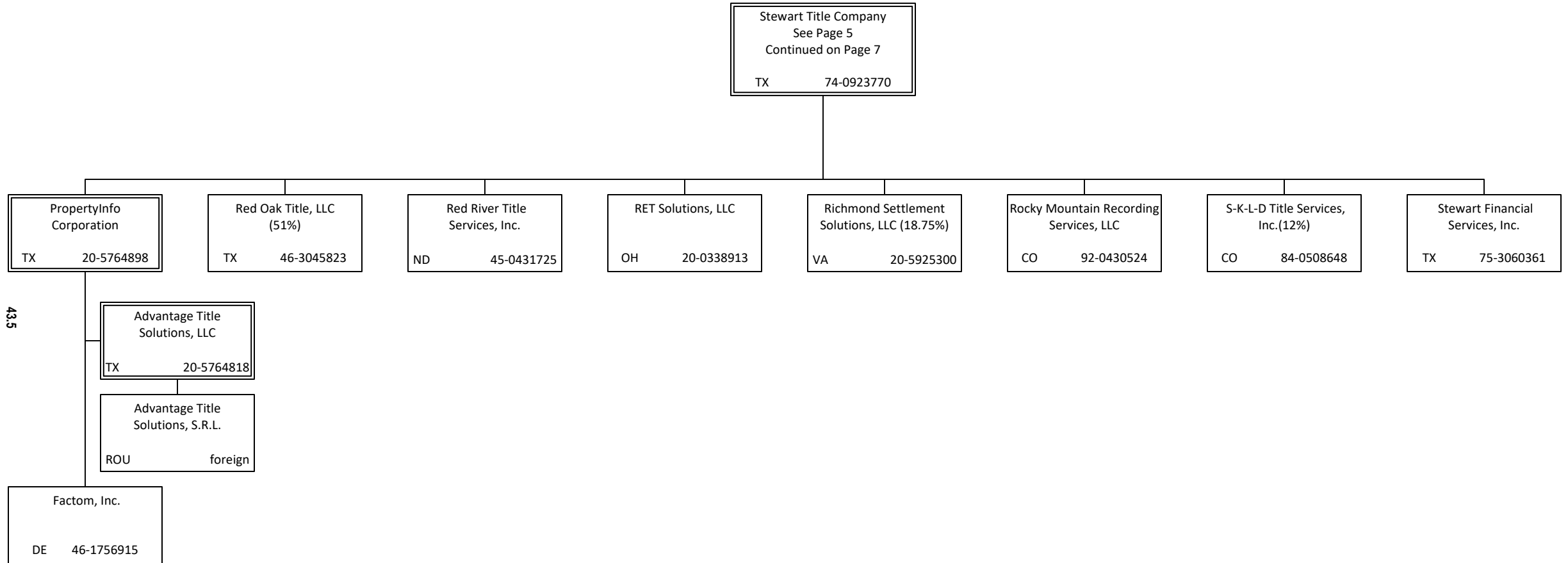
PART 1 - ORGANIZATIONAL CHART



Unless otherwise noted, all ownership is 100%

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

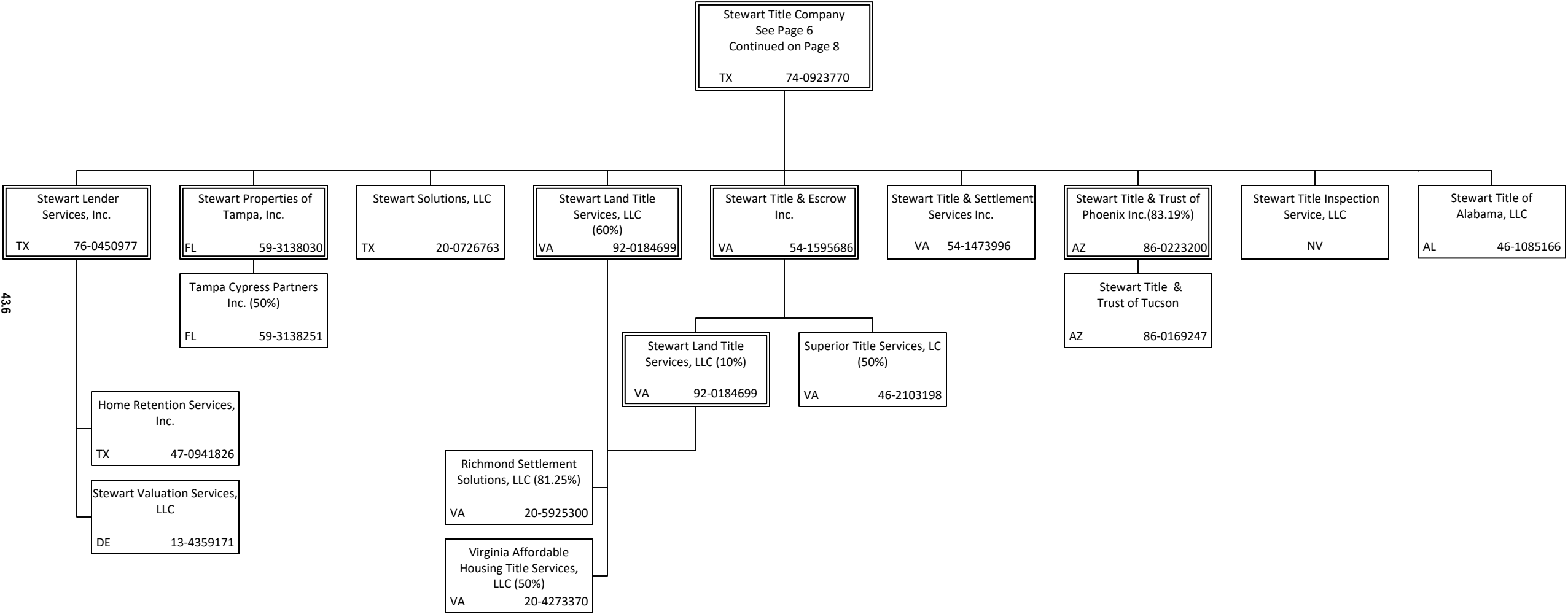
## PART 1 - ORGANIZATIONAL CHART



Unless otherwise noted, all ownership is 100%

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

PART 1 - ORGANIZATIONAL CHART

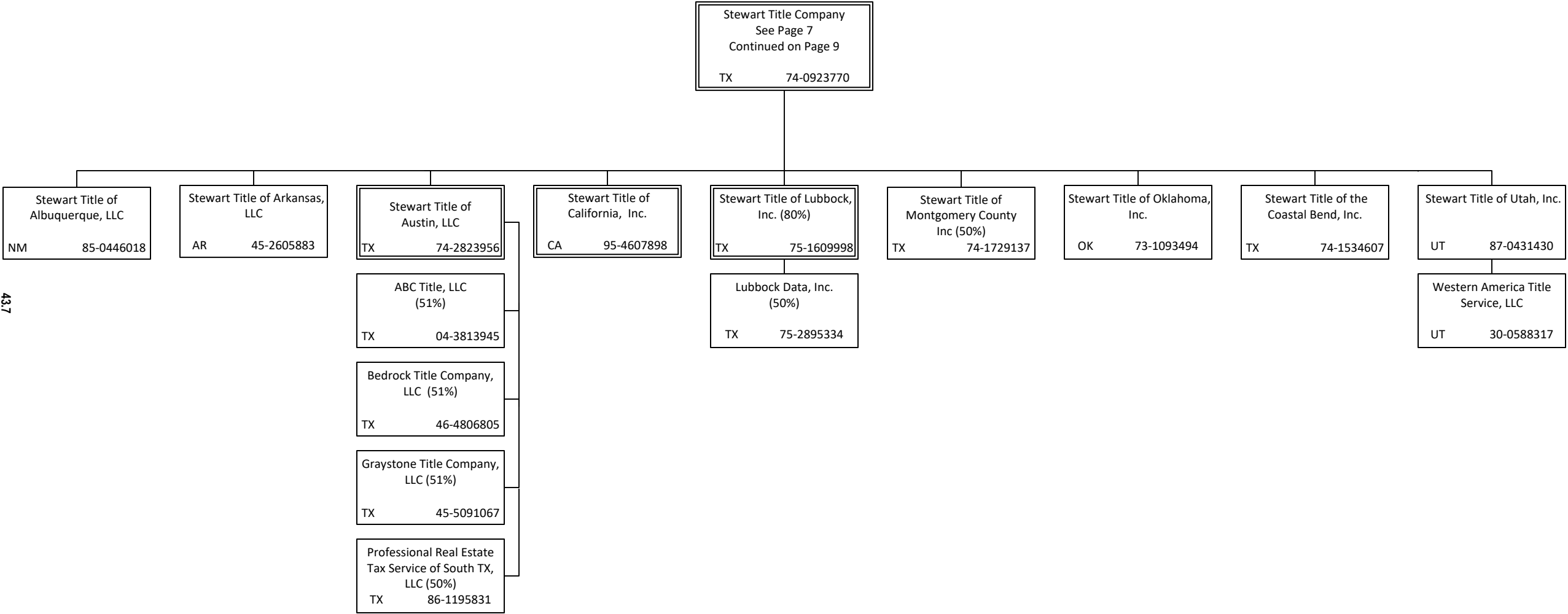


43.6

Unless otherwise noted, all ownership is 100%

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

PART 1 - ORGANIZATIONAL CHART

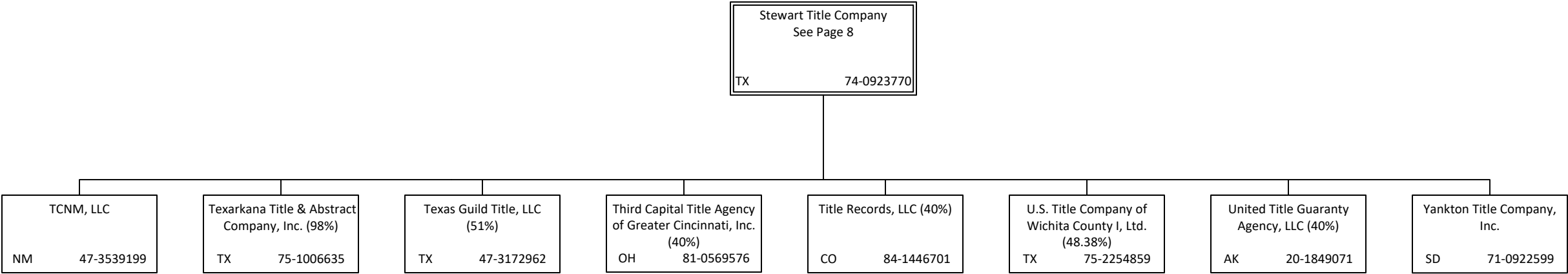


43.7

Unless otherwise noted, all ownership is 100%

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

**PART 1 - ORGANIZATIONAL CHART**



Unless otherwise noted, all ownership is 100%

**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	16
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)	Is an SCA Filing Required? (Yes/No)	*
44	0340 0340	00000	74-1677330		000009434	NYSE	Stewart Information Services Corporation	DE	UIP					NO	
		00000	38-2962071				Advanced Support and Knowledge Services, LLC	MI	NIA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	26-4764518				Signature Closers, LLC	OH	NIA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	47-1834519				NotaryCam, Inc.	DE	NIA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	47-5463854				Cloudvirga, Inc.	DE	NIA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	36-4867539				Thomas Title & Escrow, LLC	WY	NIA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	AA-1810011				Stewart Title Malta, LTD	MLT	IA	Stewart Title Limited	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	AA-1124112				Stewart Title Europe, LTD	MLT	IA	Stewart Title Malta, LTD	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	46-5410591				Brazos Insurance Company	VT	IA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	76-0684959				IT24 of Houston, LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	76-0732569				PSI-Fire, L.P.	TX	NIA	IT24 of Houston, LLC	Ownership	1.000	Stewart Information Services Corpora	NO	
		00000	76-0732569				PSI-Fire, L.P.	TX	NIA	Stewart Title Company	Ownership	99.000	Stewart Information Services Corpora	NO	
		00000					Stewart Pakistan (Private) Limited	PK	NIA	Psi - Fire, LP	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	46-1085166				Stewart Title of Alabama, LLC	MS	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	95-4595148				LandSafe Default, Inc.	PA	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
	0340	50121	74-0924290				Stewart Title Guaranty Company	TX	UDP	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		51420	76-0233294				Stewart Title Insurance Company	NY	RE	Stewart Title Guaranty Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	AA-2734105				Stewart Title Guaranty de Mexico, S.A. de C.V.	MEX	IA	Stewart Title Guaranty Company	Ownership	99.900	Stewart Information Services Corpora	NO	
		00000	AA-1124112				Stewart Title Limited	U.K.	IA	Stewart Title Guaranty Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	47-3912024				US RES Holdco, LLC	DE	NIA	Stewart Title Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	26-3022276				Stewart Valuation Intelligence, LLC	KS	NIA	US RES Holdco, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	46-2118254				ValuGuard Solutions, LLC	KS	NIA	US RES Holdco, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		32336	03-0311175				Title Reinsurance Company	VT	IA	Stewart Title Guaranty Company	Ownership	10.000	Stewart Information Services Corpora	NO	
		00000	74-0923770				Stewart Title Company	TX	NIA	Stewart Title Guaranty Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	87-0431430				Stewart Title of Utah, Inc.	UT	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	30-0588317				Western America Title Service, LLC	UT	NIA	Stewart Title of Utah, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-2883864				Centennial Title, LLC	TX	NIA	Stewart Title Company	Ownership	49.900	Stewart Information Services Corpora	NO	
		00000	75-1654378				Chadco Builders, Inc.	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	75-2254859				U.S. Title Company of Wichita County I, Ltd.	TX	NIA	Chadco Builders, Inc.	Ownership	17.500	Stewart Information Services Corpora	NO	
		00000	90-0952129				Classic Title Company, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	36-4606393				Crown Title Company of Houston, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	74-1497558				Fulghum, Inc.	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	47-0924720				GESS Management LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	73-1673752				GESS Real Estate Investments, LP	TX	NIA	GESS Management LLC	Ownership	1.000	Stewart Information Services Corpora	NO	
		00000	73-1673752				GESS Real Estate Investments, LP	TX	NIA	Stewart Title Company	Ownership	99.000	Stewart Information Services Corpora	NO	
		00000	74-2823956				Stewart Title of Austin, LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	04-3813945				ABC Title, LLC	TX	NIA	Stewart Title of Austin, LLC	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	45-5091067				Graystone Title Company, LLC	TX	NIA	Stewart Title of Austin, LLC	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	46-4806805				Bedrock Title Company, LLC	TX	NIA	Stewart Title of Austin, LLC	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	20-3095762				HMH Title Company, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	94-2912200				Intercity Capital Corporation	CA	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-3806261				Inwood Heritage Oaks, Ltd.	TX	NIA	Stewart Title Company	Ownership	19.700	Stewart Information Services Corpora	NO	
		00000	92-0184699				Stewart Land Title Services, LLC	VA	NIA	Stewart Title Company	Ownership	60.000	Stewart Information Services Corpora	NO	
		00000	20-5925300				Richmond Settlement Solutions, LLC	VA	NIA	Stewart Land Title Services, LLC	Ownership	81.250	Stewart Information Services Corpora	NO	
		00000	20-4273370				Virginia Affordable Housing Title Services, LLC	VA	NIA	Stewart Land Title Services, LLC	Ownership	50.000	Stewart Information Services Corpora	NO	
		00000	45-3690601				Landon Title Company, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	71-0937596				LCH Title Company, LC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	39-1937180				Liberty Title & Abstract, Inc.	WI	NIA	Stewart Title Company	Ownership	40.000	Stewart Information Services Corpora	NO	
		00000	45-2185905				Memorial Title, LLC	TN	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	20-2372524				Metropolitan Title and Escrow, LLC	MO	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	73-1583533				Oklahoma Land Title Services, LLC	OK	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	76-0539097				Millennium Title of Texas LC	TX	N/A	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	76-0414764				Priority Title, LLC	TX	N/A	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	20-2138887				Professional Real Estate Tax Service of North TX, LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-1062260				Professional Real Estate Tax Service, LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-5764898				PropertyInfo Corporation	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	47-3172962				Texas Guild Title, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	20-5764818				Advantage Title Solutions, LLC	TX	NIA	PropertyInfo Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000					Advantage Title Solutions, S.R.L.	ROU	NIA	Advantage Title Solutions, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	

**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	16
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)	Is an SCA Filing Required? (Yes/No)	*
44.1		00000	46-3045823				Red Oak Title, LLC	TX	N/A	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	45-0431725				Red River Title Services, Inc.	ND	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-5925300				Richmond Settlement Solutions, LLC	VA	N/A	Stewart Title Company	Ownership	18.750	Stewart Information Services Corpora	NO	
		00000	20-0338913				RET Solutions, LLC	OH	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	84-0508648				S-K-L-D Title Services, Inc.	CO	N/A	Stewart Title Company	Ownership	12.000	Stewart Information Services Corpora	NO	
		00000	73-1093494				Stewart Title of Oklahoma, Inc.	OK	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	75-3060361				Stewart Financial Services, Inc.	TX	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	76-0450977				Stewart Lender Services, Inc.	TX	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	47-0941826				Home Retention Services, Inc.	TX	N/A	Stewart Lender Services, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	13-4359171				Stewart Valuation Services, LLC	DE	N/A	Stewart Lender Services, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	59-3138030				Stewart Properties of Tampa, Inc.	FL	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	59-3138251				Tampa Cypress Partners, Inc.	FL	N/A	Stewart Properties of Tampa, Inc.	Ownership	50.000	Stewart Information Services Corpora	NO	
		00000	20-0726763				Stewart Solutions, LLC	TX	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	54-1595686				Stewart Title & Escrow Inc.	VA	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	92-0184699				Stewart Land Title Services, LLC	VA	N/A	Stewart Title & Escrow Inc.	Ownership	10.000	Stewart Information Services Corpora	NO	
		00000	46-2103198				Superior Title Services, LC	VA	N/A	Stewart Title & Escrow Inc.	Ownership	50.000	Stewart Information Services Corpora	NO	
		00000	54-1473996				Stewart Title & Settlement Services, Inc.	VA	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	86-0223200				Stewart Title & Trust of Phoenix, Inc.	DE	N/A	Stewart Title Company	Ownership	83.190	Stewart Information Services Corpora	NO	
		00000	86-0169247				Stewart Title & Trust of Tucson	AZ	N/A	Stewart Title & Trust of Phoenix Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	85-0446018				Stewart Title of Albuquerque, LLC	NM	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	45-2605883				Stewart Title of Arkansas, LLC	AR	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	95-4607898				Stewart Title of California, Inc.	CA	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	75-1609998				Stewart Title of Lubbock, Inc.	TX	N/A	Stewart Title Company	Ownership	80.000	Stewart Information Services Corpora	NO	
		00000	75-2895334				Lubbock Data, Inc.	TX	N/A	Stewart Title of Lubbock Inc.	Ownership	50.000	Stewart Information Services Corpora	NO	
		00000	74-1729137				Stewart Title of Montgomery County, Inc.	TX	N/A	Stewart Title Company	Ownership	50.000	Stewart Information Services Corpora	NO	
		00000	74-1534607				Stewart Title of the Coastal Bend, Inc.	TX	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	75-1006635				Texarkana Title & Abstract Company, Inc.	TX	N/A	Stewart Title Company	Ownership	98.000	Stewart Information Services Corpora	NO	
		00000	22-1953929				1501 Tilton Road, Inc.	NJ	N/A	Stewart Title Company	Ownership	88.510	Stewart Information Services Corpora	NO	
		00000	81-0569576				Third Capital Title Agency of Greater Cincinnati, Inc.	OH	N/A	Stewart Title Company	Ownership	40.000	Stewart Information Services Corpora	NO	
		00000	84-1446701				Title Records, LLC	CO	N/A	Stewart Title Company	Ownership	40.000	Stewart Information Services Corpora	NO	
		00000	75-2254859				U.S. Title Company of Wichita County I, Ltd.	TX	N/A	Stewart Title Company	Ownership	48.380	Stewart Information Services Corpora	NO	
		00000	20-1849071				United Title Guaranty Agency, LLC	AK	N/A	Stewart Title Company	Ownership	40.000	Stewart Information Services Corpora	NO	
		00000	71-0922599				Yankton Title Company, Inc.	SD	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	77-0354503				Asset Preservation, Inc.	CA	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	35-2565708				API Stewart Holdings LLC	CA	N/A	Asset Preservation, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	26-2477928				Parked Properties NY, Inc.	NY	N/A	Asset Preservation, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	38-3954960				First Ohio Title Insurance Agency, Ltd.	OH	N/A	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	86-1195831				Professional Real Estate Tax Service of South TX, LLC	TX	N/A	Stewart Title Company	Ownership	50.000	Stewart Information Services Corpora	NO	
		00000	86-1195831				Professional Real Estate Tax Service of South TX, LLC	TX	N/A	Stewart Title of Austin, LLC	Ownership	50.000	Stewart Information Services Corpora	NO	
		00000	95-2097944				Informative Research	CA	N/A	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	83-1032690				Informative Research Data Solutions LLC	NV	N/A	Informative Research	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	46-3155565				Bison Tax Service Company, LLC	TX	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-5228476				Great American Title of Houston, LLC	TX	N/A	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-1203317				Treefort Technologies Incorporated	CN	N/A	Stewart Title Guaranty Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	91-2148132				Rainier Title, LLC	WA	N/A	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-4188932				EQUIMINE	CA	N/A	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	02-0553478				Property Sync Software Systems, LLC	ID	N/A	Stewart Title Guaranty Company	Ownership	15.000	Stewart Information Services Corpora	NO	
		00000	31-0984096				Title First Agency, Inc.	OH	N/A	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	84-4924230				Caliber Title Agency, LLC	OH	N/A	Title First Agency, Inc.	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	83-3153771				Developers Title, LLC	OH	N/A	Title First Agency, Inc.	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	84-4059823				Midwest Home Title Agency, LLC	OH	N/A	Title First Agency, Inc.	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	52-2115270				NVR Title Agency, LLC	OH	N/A	Title First Agency, Inc.	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	38-2927653				Eliseco, Inc.	MI	N/A	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	46-4687602				Devonshire Title Agency, LLC	MI	N/A	Eliseco, Inc.	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	46-1542693				DS Data Research, LLC	MI	N/A	Eliseco, Inc.	Ownership	50.000	Stewart Information Services Corpora	NO	
		00000	37-1417740				Equity Title Agency LLC	MI	N/A	Eliseco, Inc.	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	87-1299856				Hantz Title Agency, LLC	MI	N/A	Eliseco, Inc.	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	83-1357782				New Title, LLC	MI	N/A	Eliseco, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	38-2083057				Interstate Title, Inc.	MI	N/A	New Title, LLC	Ownership	40.000	Stewart Information Services Corpora	NO	

**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	16
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)	Is an SCA Filing Required? (Yes/No)	*
44.2		00000	36-3348659				GIT Holding Company, Inc.	IL	NIA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	84-4310926				GIT Settlement Services LLC	IL	NIA	GIT Holding Company, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	36-4272306				Greater Illinois Tax Deferred Exchange Corporation	IL	NIA	GIT Holding Company, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	36-3928325				Greater Illinois Title Company, Inc.	IL	NIA	GIT Holding Company, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	47-3539199				TCHM, LLC	NM	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	22-1953929				1501 Tilton Road, Inc.	NJ	NIA	Stewart Information Services Corporation	Ownership	11.490	Stewart Information Services Corpora	NO	
		00000	87-4552666				ASK Global Services, LLC	DE	NIA	Advanced Support and Knowledge Services, LLC	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	88-1453724				Stewart Enterprise Payment Solutions, Inc.	TX	NIA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	MUMJ23595F				JPM & DJM Enterprises Services Private Limited	Mumbai	NIA	Stewart Title Guaranty Company	Ownership	99.500	Stewart Information Services Corpora	NO	
		00000	88-0539125				Stewart-India Company, LLC	TX	NIA	Stewart Title Guaranty Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	MUMJ23595F				JPM & DJM Enterprises Services Private Limited	Mumbai	NIA	Stewart-India Company, LLC	Ownership	0.500	Stewart Information Services Corpora	NO	
		00000	88-3557462				Stewart Title Holdings, Inc.	DE	NIA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	88-1326258				EverHome Title, LLC	MO	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	88-1340021				Lakeside Title, LLC	MO	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	92-1385322				BCHH Holding Company, LLC	DE	NIA	Stewart Title Holdings, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	83-1992195				BCHH Escrow of Washington, LLC	PA	NIA	BCHH Holding Company, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	82-1567806				BCHH of the West, LLC	PA	NIA	BCHH Holding Company, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	83-0966251				BCHH of Utah Title Agency, LLC	UT	NIA	BCHH Holding Company, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	88-3139191				BCHH Title Agency of Arkansas, L.L.C.	AR	NIA	BCHH Holding Company, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	83-3233421				BCHH Title Company of Alabama, LLC	AL	NIA	BCHH Holding Company, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	85-4289635				BCHH Title of Louisiana, LLC	LA	NIA	BCHH Holding Company, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	46-2546400				BCHH Title of Texas, LLC	TX	NIA	BCHH Holding Company, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	37-1554879				BCHH, LLC	PA	NIA	BCHH Holding Company, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	86-1193142				Falcon Master Holdings, LLC	DE	NIA	Stewart Title Holdings, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	47-5059789				FNC Title of California	CA	NIA	Stewart Title Holdings, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	86-2939788				FNC Title Agency of Louisiana, LLC	LA	NIA	Falcon Master Holdings, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	87-3579953				FNC Title Agency of Utah, LLC	UT	NIA	Falcon Master Holdings, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	61-1906311				FNC Title Agency, LLC	MD	NIA	Falcon Master Holdings, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	56-2654049				FNC Title Services, LLC	MD	NIA	Falcon Master Holdings, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	46-1716561				FNC Title of Alabama, LLC	AL	NIA	Falcon Master Holdings, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	97-0769001				Columbus Commercial Title Agency, LLC	OH	NIA	Title First Agency, Inc.	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	84-2170517				9ONE5 Title, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	75-2437463				Amarillo Data, Inc.	TX	NIA	Stewart Title Company	Ownership	33.000	Stewart Information Services Corpora	NO	
		00000	47-5044192				American Eagle Abstract of Cleveland County, LLC	OK	NIA	Stewart Title Company	Ownership	30.000	Stewart Information Services Corpora	NO	
		00000	83-0968236				API NR 1 LLC	CA	NIA	Asset Preservation, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	83-0976592				API NR 2 LLC	CA	NIA	Asset Preservation, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	36-4957426				API NR 3 LLC	CA	NIA	Asset Preservation, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	35-2680865				API NR 4 LLC	CA	NIA	Asset Preservation, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	35-2558854				API PA HOLDINGS LLC	PA	NIA	Parked Properties NY, Inc.	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	20-0546624				National Transfer Services, LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000					Timeshare Administration Group, LLC	FL	NIA	National Transfer Services, LLC	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000	85-1717766				North Forest Title Services, LLC	OH	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	82-5448426				Polaris Title Services, LLC	OH	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	NO	
		00000	46-1756915				Factom, Inc.	DE	NIA	PropertyInfo Corporation	Ownership	24.010	Stewart Information Services Corpora	NO	
		00000	92-0430524				Rocky Mountain Recording Services, LLC	CO	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	
		00000					Stewart Title Inspection Service, LLC	NV	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	NO	



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

[illegible]

## SCHEDULE Y

## PART 2 – SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

# SCHEDULE Y

**PART 3 – ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL**

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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?	YES
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

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your statement filing if your company is engaged in the type of business covered by the supplement. 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	
8. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
9. 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?	NO
10. 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?	NO
11. 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?	NO
AUGUST FILING	
12. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanation:

Explanation 8:	The Company has fewer than 100 stockholders
Explanation 9:	Not applicable
Explanation 10:	Not applicable
Explanation 11:	Not applicable

Bar Code:



OVERFLOW PAGE FOR WRITE-INS

Page 2 - Continuation

ASSETS

	Current Year			Prior Year
	1	2	3	4
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR OTHER THAN INVESTED ASSETS	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504. Goodwill	100,000	100,000		
2505. WIP	91,591		91,591	
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)	191,591	100,000	91,591	

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. Miscellaneous	(312,738)	296,732		(16,006)	91,730			75,724	221,849
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)	(312,738)	296,732		(16,006)	91,730			75,724	221,849

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. Governments	12,353,394	10.93	12,353,394		12,353,394	10.93
1.02 All other governments	978,336	0.87	978,336		978,336	0.87
1.03 U.S. states, territories and possessions, etc. guaranteed						
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	6,001,421	5.31	6,001,421		6,001,421	5.31
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed						
1.06 Industrial and miscellaneous	77,309,950	68.38	77,309,950		77,309,950	68.38
1.07 Hybrid securities						
1.08 Parent, subsidiaries and affiliates						
1.09 SVO identified funds						
1.10 Unaffiliated bank loans						
1.11 Unaffiliated certificates of deposit						
1.12 Total long-term bonds	96,643,101	85.48	96,643,101		96,643,101	85.48
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)						
2.02 Parent, subsidiaries and affiliates						
2.03 Total preferred stocks						
3 Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	5,408,554	4.78	5,408,554		5,408,554	4.78
3.02 Industrial and miscellaneous Other (Unaffiliated)						
3.03 Parent, subsidiaries and affiliates Publicly traded						
3.04 Parent, subsidiaries and affiliates Other						
3.05 Mutual funds						
3.06 Unit investment trusts						
3.07 Closed-end funds						
3.08 Exchange traded funds						
3.09 Total common stocks	5,408,554	4.78	5,408,554		5,408,554	4.78
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages						
4.02 Residential mortgages						
4.03 Commercial mortgages						
4.04 Mezzanine real estate loans						
4.05 Total valuation allowance						
4.06 Total mortgage loans						
5. Real estate (Schedule A):						
5.01 Properties occupied by company	439,974	0.39	439,974		439,974	0.39
5.02 Properties held for production of income						
5.03 Properties held for sale						
5.04 Total real estate	439,974	0.39	439,974		439,974	0.39
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	10,566,225	9.35	10,566,225		10,566,225	9.35
6.02 Cash equivalents (Schedule E, Part 2)						
6.03 Short-term investments (Schedule DA)						
6.04 Total cash, cash equivalents and short-term investments	10,566,225	9.35	10,566,225		10,566,225	9.35
7. Contract loans						
8. Derivatives (Schedule DB)						
9. Other invested assets (Schedule BA)						
10. Receivables for securities						
11. Securities Lending (Schedule DL, Part 1)				X X X	X X X	X X X
12. Other invested assets (Page 2, Line 11)						
13. Total invested assets	113,057,854	100.00	113,057,854		113,057,854	100.00

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year		380,160
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 6)		
	2.2 Additional investment made after acquisition (Part 2, Column 9)	113,120	113,120
3.	Current year change in encumbrances:		
	3.1 Totals, Part 1, Column 13		
	3.2 Totals, Part 3, Column 11		
4.	Total gain (loss) on disposals, Part 3, Column 18		
5.	Deduct amounts received on disposals, Part 3, Column 15		
6.	Total foreign exchange change in book/adjusted carrying value:		
	6.1 Totals, Part 1, Column 15		
	6.2 Totals, Part 3, Column 13		
7.	Deduct current year's other-than-temporary impairment recognized:		
	7.1 Totals, Part 1, Column 12		
	7.2 Totals, Part 3, Column 10		
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11	53,306	
	8.2 Totals, Part 3, Column 9		53,306
9.	Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		439,974
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)		439,974

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisitions (Part 2, Column 7)		
	2.2 Additional investment made after acquisitions (Part 2, Column 8)		
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 12		
	3.2 Totals, Part 3, Column 11		
4.	Accrual of discount		
5.	Unrealized valuation increase/(decrease):		
	5.1 Totals, Part 1, Column 9		
	5.2 Totals, Part 3, Column 8		
6.	Total gain (loss) on disposals, Part 3, Column 18		
7.	Deduct amounts received on disposals, Part 3, Column 15		
8.	Deduct amortization of premium and mortgage interest points and commitment fees		
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
	9.1 Totals, Part 1, Column 13		
	9.2 Totals, Part 3, Column 13		
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 11		
	10.2 Totals, Part 3, Column 10		
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		
14.	Deduct total nonadmitted amounts		
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)		

NONE



SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 8)		
	2.2 Additional investment made after acquisition (Part 2, Column 9)		
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 16		
	3.2 Totals, Part 3, Column 12		
4.	Accrual of discount		
5.	Unrealized valuation increase/(decrease):		
	5.1 Totals, Part 1, Column 13		
	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)		

NONE

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		114,120,417
2.	Cost of bonds and stocks acquired, Part 3, Column 7		9,123,699
3.	Accrual of discount		392,924
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	225,105	
	4.4 Part 4,Column 11	34,008	259,113
5.	Total gain (loss) on disposals, Part 4, Column 19		(32,234)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		21,361,836
7.	Deduct amortization of premium		450,428
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.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees. Notes 5Q, Line 2		
11.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)		102,051,655
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		102,051,655

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
<b>BONDS</b>  Governments (Including all obligations guaranteed by governments)	1. United States	12,353,394	12,231,032	12,264,374	12,725,000
	2. Canada	978,336	933,504	1,197,720	800,000
	3. Other Countries				
	4. Totals	13,331,730	13,164,536	13,462,094	13,525,000
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	6,001,421	5,977,322	6,918,231	5,845,000
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				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit, and Hybrid Securities (unaffiliated)	8. United States	74,971,501	70,911,723	76,101,523	74,833,000
	9. Canada	2,338,450	2,264,958	2,313,385	2,350,000
	10. Other Countries				
	11. Totals	77,309,951	73,176,681	78,414,908	77,183,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	96,643,102	92,318,539	98,795,233	96,553,000
<b>PREFERRED STOCKS</b>  Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>  Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	5,408,554	5,408,554	4,890,610	
	21. Canada				
	22. Other Countries				
	23. Totals	5,408,554	5,408,554	4,890,610	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	5,408,554	5,408,554	4,890,610	
	26. Total Stocks	5,408,554	5,408,554	4,890,610	
	27. Total Bonds and Stocks	102,051,656	97,727,093	103,685,843	

**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	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	2,725,886	4,291,698	5,335,810			X X X	12,353,394	12.782	8,005,489	7.331	12,353,394	
1.2 NAIC 2						X X X						
1.3 NAIC 3						X X X						
1.4 NAIC 4						X X X						
1.5 NAIC 5						X X X						
1.6 NAIC 6						X X X						
1.7 Totals	2,725,886	4,291,698	5,335,810			X X X	12,353,394	12.782	8,005,489	7.331	12,353,394	
<b>2. All Other Governments</b>												
2.1 NAIC 1			978,336			X X X	978,336	1.012	1,006,378	0.922	978,336	
2.2 NAIC 2						X X X						
2.3 NAIC 3						X X X						
2.4 NAIC 4						X X X						
2.5 NAIC 5						X X X						
2.6 NAIC 6						X X X						
2.7 Totals			978,336			X X X	978,336	1.012	1,006,378	0.922	978,336	
<b>3. U.S. States, Territories and Possessions, etc., Guaranteed</b>												
3.1 NAIC 1						X X X			1,000,000	0.916		
3.2 NAIC 2						X X X						
3.3 NAIC 3						X X X						
3.4 NAIC 4						X X X						
3.5 NAIC 5						X X X						
3.6 NAIC 6						X X X						
3.7 Totals						X X X			1,000,000	0.916		
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	2,788,677	3,212,744				X X X	6,001,421	6.210	6,839,530	6.263	6,001,421	
4.2 NAIC 2						X X X						
4.3 NAIC 3						X X X						
4.4 NAIC 4						X X X						
4.5 NAIC 5						X X X						
4.6 NAIC 6						X X X						
4.7 Totals	2,788,677	3,212,744				X X X	6,001,421	6.210	6,839,530	6.263	6,001,421	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1						X X X			685,553	0.628		
5.2 NAIC 2						X X X						
5.3 NAIC 3						X X X						
5.4 NAIC 4						X X X						
5.5 NAIC 5						X X X						
5.6 NAIC 6						X X X						
5.7 Totals						X X X			685,553	0.628		

**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

		1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation		1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6.	<b>Industrial &amp; Miscellaneous (unaffiliated)</b>												
	6.1 NAIC 1	3,371,092	52,943,214	18,577,949			X X X	74,892,255	77.494	86,023,241	78.774	71,513,567	3,378,687
	6.2 NAIC 2		2,417,696				X X X	2,417,696	2.502	5,642,946	5.167	2,417,696	
	6.3 NAIC 3						X X X						
	6.4 NAIC 4						X X X						
	6.5 NAIC 5						X X X						
	6.6 NAIC 6						X X X						
	6.7 Totals	3,371,092	55,360,910	18,577,949			X X X	77,309,950	79.995	91,666,188	83.941	73,931,263	3,378,687
	<b>7. Hybrid Securities</b>												
	7.1 NAIC 1						X X X						
	7.2 NAIC 2						X X X						
	7.3 NAIC 3						X X X						
	7.4 NAIC 4						X X X						
	7.5 NAIC 5						X X X						
	7.6 NAIC 6						X X X						
	7.7 Totals						X X X						
8.	<b>Parent, Subsidiaries and Affiliates</b>												
	8.1 NAIC 1						X X X						
	8.2 NAIC 2						X X X						
	8.3 NAIC 3						X X X						
	8.4 NAIC 4						X X X						
	8.5 NAIC 5						X X X						
	8.6 NAIC 6						X X X						
	8.7 Totals						X X X						
	<b>9. SVO Identified Funds</b>												
	9.1 NAIC 1	X X X	X X X	X X X	X X X	X X X							
9.	9.2 NAIC 2	X X X	X X X	X X X	X X X	X X X							
	9.3 NAIC 3	X X X	X X X	X X X	X X X	X X X							
	9.4 NAIC 4	X X X	X X X	X X X	X X X	X X X							
	9.5 NAIC 5	X X X	X X X	X X X	X X X	X X X							
	9.6 NAIC 6	X X X	X X X	X X X	X X X	X X X							
	9.7 Totals	X X X	X X X	X X X	X X X	X X X							
	<b>10. Unaffiliated Bank Loans</b>												
	10.1 NAIC 1						X X X						
	10.2 NAIC 2						X X X						
	10.3 NAIC 3						X X X						
	10.4 NAIC 4						X X X						
	10.5 NAIC 5						X X X						
	10.6 NAIC 6						X X X						
	10.7 Totals						X X X						
11.	<b>Unaffiliated Certificates of Deposit</b>												
	11.1 NAIC 1						X X X						
	11.2 NAIC 2						X X X						
	11.3 NAIC 3						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						X X X						

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**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

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 8 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 8,885,655	60,447,656	24,892,094				94,225,405	97.498	X X X	X X X	90,846,718	3,378,687
12.2 NAIC 2	(d)	2,417,696					2,417,696	2.502	X X X	X X X	2,417,696	
12.3 NAIC 3	(d)								X X X	X X X		
12.4 NAIC 4	(d)								X X X	X X X		
12.5 NAIC 5	(d)						(c)		X X X	X X X		
12.6 NAIC 6	(d)						(c)		X X X	X X X		
12.7 Totals	8,885,655	62,865,352	24,892,094				(b) 96,643,101	100.000	X X X	X X X	93,264,414	3,378,687
12.8 Line 12.7 as a % of Col. 7	9.194	65.049	25.757				100.000	X X X	X X X	X X X	96.504	3.496
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	12,966,517	60,716,525	27,809,236	2,067,911			X X X	X X X	103,560,190	94.833	97,216,014	6,344,176
13.2 NAIC 2		2,281,570	3,361,376				X X X	X X X	5,642,946	5.167	5,642,946	
13.3 NAIC 3							X X X	X X X				
13.4 NAIC 4							X X X	X X X				
13.5 NAIC 5							X X X	X X X	(c)			
13.6 NAIC 6							X X X	X X X	(c)			
13.7 Totals	12,966,517	62,998,096	31,170,612	2,067,911			X X X	X X X	(b) 109,203,136	100.000	102,858,960	6,344,176
13.8 Line 13.7 as a % of Col. 9	11.874	57.689	28.544	1.894			X X X	X X X	100.000	X X X	94.190	5.810
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	8,885,655	59,117,407	22,843,655				90,846,718	94.002	97,216,014	89.023	90,846,718	X X X
14.2 NAIC 2		2,417,696					2,417,696	2.502	5,642,946	5.167	2,417,696	X X X
14.3 NAIC 3												X X X
14.4 NAIC 4												X X X
14.5 NAIC 5												X X X
14.6 NAIC 6												X X X
14.7 Totals	8,885,655	61,535,103	22,843,655				93,264,414	96.504	102,858,960	94.190	93,264,414	X X X
14.8 Line 14.7 as a % of Col. 7	9.527	65.979	24.493				100.000	X X X	X X X	X X X	100.000	X X X
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	9.194	63.673	23.637				96.504	X X X	X X X	X X X	96.504	X X X
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1		1,330,249	2,048,438				3,378,687	3.496	6,344,176	5.810	X X X	3,378,687
15.2 NAIC 2											X X X	
15.3 NAIC 3											X X X	
15.4 NAIC 4											X X X	
15.5 NAIC 5											X X X	
15.6 NAIC 6											X X X	
15.7 Totals		1,330,249	2,048,438				3,378,687	3.496	6,344,176	5.810	X X X	3,378,687
15.8 Line 15.7 as a % of Col. 7		39.372	60.628				100.000	X X X	X X X	X X X	X X X	100.000
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12		1.376	2.120				3.496	X X X	X X X	X X X	X X X	3.496

(a) Includes \$ 3,378,687 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 666,067 current year of bonds with Z designations, and \$ 508,165 prior year of bonds with Z designations and \$ 0 current year. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 0 current year of bonds with 5GI designations, \$ 0 prior year of bonds with 5GI 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 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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations	2,725,886	4,291,698	5,335,810			X X X	12,353,394	12.782	8,005,489	7.331	12,353,394	
1.02 Residential Mortgage-Backed Securities						X X X						
1.03 Commercial Mortgage-Backed Securities						X X X						
1.04 Other Loan-Backed and Structured Securities						X X X						
1.05 Totals	2,725,886	4,291,698	5,335,810			X X X	12,353,394	12.782	8,005,489	7.331	12,353,394	
<b>2. All Other Governments</b>												
2.01 Issuer Obligations			978,336			X X X	978,336	1.012	1,006,378	0.922	978,336	
2.02 Residential Mortgage-Backed Securities						X X X						
2.03 Commercial Mortgage-Backed Securities						X X X						
2.04 Other Loan-Backed and Structured Securities						X X X						
2.05 Totals			978,336			X X X	978,336	1.012	1,006,378	0.922	978,336	
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations						X X X			1,000,000	0.916		
3.02 Residential Mortgage-Backed Securities						X X X						
3.03 Commercial Mortgage-Backed Securities						X X X						
3.04 Other Loan-Backed and Structured Securities						X X X						
3.05 Totals						X X X			1,000,000	0.916		
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	2,788,677	3,212,744				X X X	6,001,421	6.210	6,839,530	6.263	6,001,421	
4.02 Residential Mortgage-Backed Securities						X X X						
4.03 Commercial Mortgage-Backed Securities						X X X						
4.04 Other Loan-Backed and Structured Securities						X X X						
4.05 Totals	2,788,677	3,212,744				X X X	6,001,421	6.210	6,839,530	6.263	6,001,421	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.01 Issuer Obligations						X X X			685,553	0.628		
5.02 Residential Mortgage-Backed Securities						X X X						
5.03 Commercial Mortgage-Backed Securities						X X X						
5.04 Other Loan-Backed and Structured Securities						X X X						
5.05 Totals						X X X			685,553	0.628		
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	3,371,092	55,360,910	18,577,949			X X X	77,309,950	79.995	91,666,188	83.941	73,931,263	3,378,687
6.02 Residential Mortgage-Backed Securities						X X X						
6.03 Commercial Mortgage-Backed Securities						X X X						
6.04 Other Loan-Backed and Structured Securities						X X X						
6.05 Totals	3,371,092	55,360,910	18,577,949			X X X	77,309,950	79.995	91,666,188	83.941	73,931,263	3,378,687
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations						X X X						
7.02 Residential Mortgage-Backed Securities						X X X						
7.03 Commercial Mortgage-Backed Securities						X X X						
7.04 Other Loan-Backed and Structured Securities						X X X						
7.05 Totals						X X X						
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations						X X X						
8.02 Residential Mortgage-Backed Securities						X X X						
8.03 Commercial Mortgage-Backed Securities						X X X						
8.04 Other Loan-Backed and Structured Securities						X X X						
8.05 Affiliated Bank Loans – Issued						X X X						
8.06 Affiliated Bank Loans – Acquired						X X X						
8.07 Totals						X X X						

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

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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	X X X	X X X	X X X	X X X	X X X							
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued						X X X						
10.02 Unaffiliated Bank Loans - Acquired						X X X						
10.03 Totals						X X X						
<b>11. Unaffiliated Certificates of Deposit</b>												
11.01 Totals						X X X						
<b>12. Total Bonds Current Year</b>												
12.01 Issuer Obligations	8,885,655	62,865,352	24,892,094			X X X	96,643,101	100.000	X X X	X X X	93,264,414	3,378,687
12.02 Residential Mortgage-Backed Securities						X X X			X X X	X X X		
12.03 Commercial Mortgage-Backed Securities						X X X			X X X	X X X		
12.04 Other Loan-Backed and Structured Securities						X X X			X X X	X X X		
12.05 SVO - Identified Securities	X X X	X X X	X X X	X X X	X X X				X X X	X X X		
12.06 Affiliated Bank Loans						X X X			X X X	X X X		
12.07 Unaffiliated Bank Loans						X X X			X X X	X X X		
12.08 Unaffiliated Certificates of Deposit						X X X			X X X	X X X		
12.09 Totals	8,885,655	62,865,352	24,892,094				96,643,101	100.000	X X X	X X X	93,264,414	3,378,687
12.10 Line 12.09 as a % of Col. 7	9.194	65.049	25.757				100.000	X X X	X X X	X X X	96.504	3.496
<b>13. Total Bonds Prior Year</b>												
13.01 Issuer Obligations	12,966,517	62,998,096	31,170,612	2,067,911		X X X	X X X	X X X	109,203,136	100.000	102,858,960	6,344,176
13.02 Residential Mortgage-Backed Securities						X X X	X X X	X X X				
13.03 Commercial Mortgage-Backed Securities						X X X	X X X	X X X				
13.04 Other Loan-Backed and Structured Securities						X X X	X X X	X X X				
13.05 SVO - Identified Securities	X X X	X X X	X X X	X X X	X X X		X X X	X X X				
13.06 Affiliated Bank Loans						X X X	X X X	X X X				
13.07 Unaffiliated Bank Loans						X X X	X X X	X X X				
13.08 Unaffiliated Certificates of Deposit						X X X	X X X	X X X				
13.09 Totals	12,966,517	62,998,096	31,170,612	2,067,911			X X X	X X X	109,203,136	100.000	102,858,960	6,344,176
13.10 Line 13.09 as a % of Col. 9	11.874	57.689	28.544	1.894			X X X	X X X	100.000	X X X	94.190	5.810
<b>14. Total Publicly Traded Bonds</b>												
14.01 Issuer Obligations	8,885,655	61,535,103	22,843,655			X X X	93,264,414	96.504	102,858,960	94.190	93,264,414	X X X
14.02 Residential Mortgage-Backed Securities						X X X						X X X
14.03 Commercial Mortgage-Backed Securities						X X X						X X X
14.04 Other Loan-Backed and Structured Securities						X X X						X X X
14.05 SVO - Identified Securities	X X X	X X X	X X X	X X X	X X X							X X X
14.06 Affiliated Bank Loans						X X X						X X X
14.07 Unaffiliated Bank Loans						X X X						X X X
14.08 Unaffiliated Certificates of Deposit						X X X						X X X
14.09 Totals	8,885,655	61,535,103	22,843,655				93,264,414	96.504	102,858,960	94.190	93,264,414	X X X
14.10 Line 14.09 as a % of Col. 7	9.527	65.979	24.493				100.000	X X X	X X X	X X X	100.000	X X X
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	9.194	63.673	23.637				96.504	X X X	X X X	X X X	96.504	X X X
<b>15. Total Privately Placed Bonds</b>												
15.01 Issuer Obligations		1,330,249	2,048,438			X X X	3,378,687	3.496	6,344,176	5.810	X X X	3,378,687
15.02 Residential Mortgage-Backed Securities						X X X					X X X	
15.03 Commercial Mortgage-Backed Securities						X X X					X X X	
15.04 Other Loan-Backed and Structured Securities						X X X					X X X	
15.05 SVO - Identified Securities	X X X	X X X	X X X	X X X	X X X						X X X	
15.06 Affiliated Bank Loans						X X X					X X X	
15.07 Unaffiliated Bank Loans						X X X					X X X	
15.08 Unaffiliated Certificates of Deposit						X X X					X X X	
15.09 Totals		1,330,249	2,048,438				3,378,687	3.496	6,344,176	5.810	X X X	3,378,687
15.10 Line 15.09 as a % of Col. 7		39.372	60.628				100.000	X X X	X X X	X X X	X X X	100.000
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12		1.376	2.120				3.496	X X X	X X X	X X X	X X X	3.496

- NONE      Schedule DA Verification**
- 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**



**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**  
(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual Funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	1,308,310		1,308,310	
2. Cost of cash equivalents acquired .....	7,566,386		7,566,386	
3. Accrual of discount .....				
4. Unrealized valuation increase/(decrease) .....				
5. Total gain (loss) on disposals .....				
6. Deduct consideration received on disposals .....	8,874,696		8,874,696	
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) .....				
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11) .....				

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

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book/Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other-Than- Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in B./A.C.V. (13 - 11 - 12)	Total Foreign Exchange Change in B./A.C.V.	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs, and Expenses Incurred
Building		Rochester	NY	12/01/1985	02/14/2005	2,366,132		439,974		53,306			(53,306)		344,746	210,258
0299999 Properties occupied by the reporting entity - Administrative *						2,366,132		439,974		53,306			(53,306)		344,746	210,258
0399999 Total Properties occupied by the reporting entity						2,366,132		439,974		53,306			(53,306)		344,746	210,258
E01																
0699999 Totals						2,366,132		439,974		53,306			(53,306)		344,746	210,258

## SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED and Additions Made During the Year

[illegible]

**E02**

<b>NONE</b>	<b>Schedule A - Part 3</b>
<b>NONE</b>	<b>Schedule B - Part 1</b>
<b>NONE</b>	<b>Schedule B - Part 2</b>
<b>NONE</b>	<b>Schedule B - Part 3</b>
<b>NONE</b>	<b>Schedule BA - Part 1</b>
<b>NONE</b>	<b>Schedule BA - Part 2</b>
<b>NONE</b>	<b>Schedule BA - Part 3</b>

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	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Adminiatrative Symbol	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
912828-4N-7	UNITED STATES TREASURY				1.A	1,574,202	95.891	1,558,229	1,625,000	1,580,382		6,180			2.875	3.559	MN	6,032	45,281	05/16/2023	05/15/2028
91282C-EP-2	UNITED STATES TREASURY				1.A	3,282,275	92.664	3,243,240	3,500,000	3,297,714		13,296			2.875	3.680	MN	12,993	79,063	11/28/2023	05/15/2032
91282C-FE-6	UNITED STATES TREASURY				1.A	2,682,993	98.008	2,695,220	2,750,000	2,711,316		22,660			3.125	4.030	FA	32,460	85,938	12/21/2022	08/15/2025
91282C-FG-1	UNITED STATES TREASURY				1.A	2,691,560	98.816	2,717,440	2,750,000	2,725,886		32,574			3.250	4.612	FA	30,201	89,375	02/14/2023	08/31/2024
91282C-FJ-5	UNITED STATES TREASURY				1.A	2,033,344	96.043	2,016,903	2,100,000	2,038,096		4,752			3.125	3.705	FA	22,175	25,781	09/07/2023	08/31/2029
0019999999	U.S. Government - Issuer Obligations					12,264,374	X X X	12,231,032	12,725,000	12,353,394		79,462			X X X	X X X	X X X	103,861	325,438	X X X	X X X
0109999999	Subtotals – U.S. Governments					12,264,374	X X X	12,231,032	12,725,000	12,353,394		79,462			X X X	X X X	X X X	103,861	325,438	X X X	X X X
748148-QR-7	QUEBEC, PROVINCE OF				1.D FE	1,197,720	116.688	933,504	800,000	978,336		(28,042)			7.500	3.193	MS	17,667	60,000	03/05/2015	09/15/2029
0219999999	All Other Governments - Issuer Obligations					1,197,720	X X X	933,504	800,000	978,336		(28,042)			X X X	X X X	X X X	17,667	60,000	X X X	X X X
0309999999	Subtotals – All Other Governments					1,197,720	X X X	933,504	800,000	978,336		(28,042)			X X X	X X X	X X X	17,667	60,000	X X X	X X X
088281-RP-7	BEXAR CNTY TEX		2		1.A FE	652,754	100.886	529,652	525,000	531,786		(14,737)			5.000	2.120	JD	1,167	26,250	02/02/2015	06/15/2027
235219-KK-7	DALLAS TEX		2		1.E FE	1,233,300	100.180	1,001,800	1,000,000	1,003,448		(27,972)			5.000	2.150	FA	18,889	50,000	01/21/2015	02/15/2027
283734-B2-6	EL PASO TEX		2		1.E FE	457,032	103.057	412,228	400,000	416,067		(5,867)			4.000	2.410	FA	6,044	16,000	06/15/2016	08/15/2029
386154-8G-6	GRAND PRAIRIE TEX INDPT SCH DIST		2		1.E FE	263,388	100.051	250,128	250,000	250,000					4.000	4.000	FA	3,778	10,000	11/07/2011	02/15/2026
545471-KG-8	LOS FRESNOS TEX CONS INDPT SCH DIST		2		1.A FE	602,985	103.201	516,005	500,000	518,689		(11,136)			5.000	2.630	FA	9,444	25,000	08/19/2015	08/15/2026
63165T-T5-4	NASSAU CNTY N Y		2		1.D FE	430,380	105.030	393,863	375,000	396,973		(9,403)			5.000	2.310	AO	4,688	18,750	05/01/2020	04/01/2028
64966L-4K-4	NEW YORK N Y		2		1.C FE	702,949	104.801	602,606	575,000	607,979		(15,307)			5.000	2.170	FA	11,979	28,750	05/24/2017	08/01/2027
64966L-ZZ-7	NEW YORK N Y		2		1.C FE	169,522	102.239	143,135	140,000	144,481		(4,049)			5.000	2.000	FA	2,917	7,000	06/19/2017	08/01/2028
64966M-JM-2	NEW YORK N Y		2		1.C FE	422,688	107.177	375,120	350,000	374,843		(7,642)			5.000	2.590	FA	7,292	17,500	04/04/2017	08/01/2028
676006-RA-9	ODESSA TEX		2		1.C FE	1,160,670	100.326	1,003,260	1,000,000	1,003,444		(20,609)			5.000	2.881	MS	16,667	50,000	07/17/2015	03/01/2027
700008-RB-3	PARIS TEX INDPT SCH DIST				1.A FE	822,564	102.675	749,528	730,000	753,712		(10,763)			4.000	2.420	FA	11,031	29,200	02/09/2017	02/15/2026
0619999999	U.S. Political Subdivisions - Issuer Obligations					6,918,232	X X X	5,977,325	5,845,000	6,001,422		(127,485)			X X X	X X X	X X X	93,896	278,450	X X X	X X X
0709999999	Subtotals – U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guarante					6,918,232	X X X	5,977,325	5,845,000	6,001,422		(127,485)			X X X	X X X	X X X	93,896	278,450	X X X	X X X
88579Y-BH-3	3M CO			1,2	1.G FE	947,590	96.162	961,620	1,000,000	975,077		21,311			2.000	4.306	FA	7,611	20,000	09/12/2022	02/14/2025
020002-BD-2	ALLSTATE CORP			1,2	1.G FE	2,290,481	96.432	2,193,828	2,275,000	2,279,890		(1,680)			3.280	3.197	JD	3,316	74,620	03/06/2017	12/15/2026
023135-CF-1	AMAZON.COM INC			1,2	1.E FE	3,015,300	97.071	2,912,130	3,000,000	3,010,269		(2,985)			3.300	3.187	AO	21,450	99,000	04/13/2022	04/13/2027
025816-CM-9	AMERICAN EXPRESS CO			2	1.F FE	1,878,320	91.894	1,837,880	2,000,000	1,922,753		25,621			1.650	3.081	MN	5,225	33,000	03/29/2022	11/04/2026
06051G-JS-9	BANK OF AMERICA CORP			1,2	1.E FE	3,116,808	91.615	3,298,140	3,600,000	3,249,516		108,088			1.734	4.740	JJ	27,571	62,424	10/05/2022	07/22/2027
06406G-AA-9	BANK OF NEW YORK MELLON CORP			2	1.F FE	1,544,535	92.387	1,385,805	1,500,000	1,532,149		(6,537)			3.000	2.502	AO	7,625	45,000	01/28/2022	10/30/2028
06406H-CX-5	BANK OF NEW YORK MELLON CORP			2	1.E FE	1,895,127	98.240	1,844,947	1,878,000	1,879,529		(2,446)			3.250	3.115	MS	18,650	61,035	12/09/2016	09/11/2024
808513-BP-9	CHARLES SCHWAB CORP			1,2	1.F FE	1,523,325	88.959	1,334,385	1,500,000	1,514,335		(3,378)			2.000	1.755	MS	8,417	30,000	04/16/2021	03/20/2028
00440E-AV-9	CHUBB INA HOLDINGS INC			1,2	1.G FE	2,309,361	97.285	2,286,198	2,350,000	2,336,585		5,363			3.350	3.605	MN	12,683	78,725	07/12/2018	05/03/2026
172967-NA-5	CITIGROUP INC			1,2,5	1.G FE	691,341	91.514	640,598	700,000	692,867		700			1.462	1.693	JD	625	10,234	10/20/2021	06/09/2027

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	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Adminiatrative Symbol	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
191216-CU-2	COCA-COLA CO			1	1.E FE	2,503,350	91.367	2,284,175	2,500,000	2,501,909			(541)		1.450	1.427	JD	3,021	36,250	04/12/2021	06/01/2027
20030N-AC-5	COMCAST CORP			1	1.G FE	2,272,499	116.605	1,889,001	1,620,000	2,031,189			(36,722)		7.050	3.761	MS	33,629	114,210	12/05/2017	03/15/2033
26444H-AJ-0	DUKE ENERGY FLORIDA LLC			1,2	1.E FE	1,683,371	83.411	1,456,356	1,746,000	1,697,736			6,883		1.750	2.212	JD	1,358	30,555	11/18/2021	06/15/2030
38141G-XS-8	GOLDMAN SACHS GROUP INC			1,2,5	1.F FE	2,141,701	94.820	2,038,630	2,150,000	2,143,862			901		0.855	0.942	FA	7,098	18,383	07/29/2021	02/12/2026
437076-CA-8	HOME DEPOT INC			1,2	1.F FE	1,513,455	94.198	1,412,970	1,500,000	1,506,392			(1,942)		2.500	2.358	AO	7,917	37,500	03/30/2020	04/15/2027
437076-CJ-9	HOME DEPOT INC			1,2	1.F FE	1,002,990	83.660	836,600	1,000,000	1,002,338			(288)		1.875	1.841	MS	5,521	18,750	09/15/2021	09/15/2031
459200-AR-2	INTERNATIONAL BUSINESS MACHINES CORP			1	1.G FE	2,163,957	105.341	1,790,797	1,700,000	1,844,898			(37,225)		6.220	3.659	FA	44,058	105,740	01/20/2015	08/01/2027
459200-AS-0	INTERNATIONAL BUSINESS MACHINES CORP			1	1.G FE	2,041,424	107.132	1,660,546	1,550,000	1,705,888			(35,097)		6.500	3.790	JJ	46,457	100,750	03/21/2014	01/15/2028
46647P-AV-8	JPMORGAN CHASE & CO			1,2,5	1.E FE	674,070	97.172	583,032	600,000	639,706			(8,704)		4.203	2.577	JJ	11,068	25,218	01/16/2020	07/23/2029
46647P-BK-1	JPMORGAN CHASE & CO			1,2,5	1.E FE	2,197,824	95.785	2,035,431	2,125,000	2,151,593			(20,086)		2.083	1.115	AO	8,484	44,264	09/03/2021	04/22/2026
46647P-BR-6	JPMORGAN CHASE & CO			1,2,5	1.E FE	781,240	91.466	731,728	800,000	786,578			2,839		2.182	2.587	JD	1,455	17,456	02/07/2022	06/01/2028
571748-AX-0	MARSH & MCLENNAN COMPANIES INC			1,2	1.G FE	728,498	98.201	736,508	750,000	732,797			4,299		3.500	5.521	MS	8,094		09/07/2023	03/10/2025
58933Y-BD-6	MERCK & CO INC			1,2	1.E FE	1,006,060	89.995	899,950	1,000,000	1,004,335			(860)		1.900	1.805	JD	1,108	19,000	12/20/2021	12/10/2028
30303M-8H-8	META PLATFORMS INC			1,2	1.E FE	2,285,900	95.114	2,377,850	2,500,000	2,301,769			15,869		3.850	4.993	FA	36,361	48,125	02/13/2023	08/15/2032
617446-BV-4	MORGAN STANLEY			1,2	1.E FE	2,453,618	92.002	2,300,050	2,500,000	2,473,439			7,274		0.985	1.439	JD	1,436	24,625	04/13/2021	12/10/2026
637432-NS-0	NATIONAL RURAL UTILITIES COOPERATIVE FIN			1,2	1.E FE	1,525,200	94.908	1,423,620	1,500,000	1,519,174			(3,480)		3.700	3.418	MS	16,342	55,500	03/28/2022	03/15/2029
63743H-EW-8	NATIONAL RURAL UTILITIES COOPERATIVE FIN			1,2	1.F FE	695,100	91.696	641,872	700,000	697,686			925		1.000	1.139	JD	311	7,000	03/02/2021	06/15/2026
641423-CD-8	NEVADA POWER CO			1,2	1.F FE	1,529,550	86.681	1,300,215	1,500,000	1,522,409			(3,408)		2.400	2.137	MN	6,000	36,000	12/07/2021	05/01/2030
64952W-CH-4	NEW YORK LIFE GLOBAL FUNDING				1.A FE	1,363,120	94.187	1,229,140	1,305,000	1,330,249			(9,713)		2.350	1.567	JJ	14,226	30,668	12/03/2020	07/14/2026
64952W-DS-9	NEW YORK LIFE GLOBAL FUNDING				1.A FE	2,047,683	80.198	1,644,059	2,050,000	2,048,438			226		1.200	1.212	FA	9,840	24,600	08/10/2020	08/07/2030
665859-AS-3	NORTHERN TRUST CORP			2,5	1.F FE	2,125,161	92.442	2,021,707	2,187,000	2,121,192			3,836		3.375	3.669	MN	10,867	73,811	08/04/2022	05/08/2032
713448-FA-1	PEPSICO INC			1,2	1.E FE	1,419,075	82.692	1,240,380	1,500,000	1,439,452			7,801		1.400	2.009	FA	7,350	21,000	05/04/2021	02/25/2031
71713U-AW-2	PHARMACIA LLC			1	1.F FE	2,254,499	109.187	1,856,179	1,700,000	1,923,171			(40,752)		6.600	3.656	JD	9,350	112,200	02/13/2015	12/01/2028
78013X-ZU-5	ROYAL BANK OF CANADA				1.E FE	1,470,015	98.470	1,477,050	1,500,000	1,491,563			15,188		2.550	3.610	JJ	17,531	38,250	07/25/2022	07/16/2024
78016E-ZM-2	ROYAL BANK OF CANADA				1.E FE	843,370	92.695	787,908	850,000	846,886			1,493		0.875	1.056	JJ	3,326	7,438	08/16/2021	01/20/2026
913017-CY-3	RTX CORP			1,2	2.A FE	2,423,304	97.697	2,344,728	2,400,000	2,417,696			(3,399)		4.125	3.950	MN	12,375	99,000	04/21/2022	11/16/2028
857477-BS-1	STATE STREET CORP			2,5	1.E FE	1,388,835	92.886	1,393,290	1,500,000	1,415,715			18,929		2.203	3.698	FA	13,218	33,045	07/22/2022	02/07/2028
883556-CK-6	THERMO FISHER SCIENTIFIC INC			1,2	1.G FE	932,640	89.204	892,040	1,000,000	949,900			9,619		1.750	2.878	AO	3,694	17,500	03/08/2022	10/15/2028
07330M-AB-3	TRUIST BANK			2	1.F FE	2,476,513	96.648	2,416,200	2,500,000	2,487,156			7,112		3.625	3.939	MS	26,432	90,625	08/30/2022	09/16/2025
91324P-EQ-1	UNITEDHEALTH GROUP INC			1,2	1.F FE	2,255,445	104.643	2,354,468	2,250,000	2,254,546			(686)		5.300	5.261	FA	45,050	95,069	10/26/2022	02/15/2030
91159H-HM-5	US BANCORP			2	1.G FE	3,937,804	95.828	3,806,288	3,972,000	3,949,683			8,964		3.100	3.352	AO	21,890	123,132	06/27/2022	04/27/2026
92826C-AL-6	VISA INC			1,2	1.D FE	1,548,240	92.949	1,394,235	1,500,000	1,526,315			(8,195)		1.900	1.324	AO	6,017	28,500	04/13/2021	04/15/2027
92826C-AP-7	VISA INC			1,2	1.D FE	920,736	88.443	818,098	925,000	922,760			607		0.750	0.820	FA	2,621	6,938	08/17/2020	08/15/2027
95000U-2K-8	WELLS FARGO & CO			1,2,5	1.E FE	2,596,475	96.242	2,406,050	2,500,000	2,528,561			(25,401)		2.164	1.127	FA	21,039	54,100	04/15/2021	02/11/2026
1019999999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					78,414,910	X X X	73,176,682	77,183,000	77,309,951			20,323		X X X	X X X	X X X	577,717	2,109,240	X X X	X X X
1109999999	Subtotals – Industrial and Miscellaneous (Unaffiliated)					78,414,910	X X X	73,176,682	77,183,000	77,309,951			20,323		X X X	X X X	X X X	577,717	2,109,240	X X X	X X X
2419999999	Totals – Issuer Obligations					98,795,236	X X X	92,318,543	96,553,000	96,643,103			(55,742)		X X X	X X X	X X X	793,141	2,773,128	X X X	X X X
2459999999	Totals – SVO Identified Funds						X X X								X X X	X X X	X X X			X X X	X X X

## SCHEDULE D - PART 1

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

[illegible]

## E10.2

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							
Line Number							
1A	1A \$	17,536,268	1B \$	1C \$	2,130,747	1D \$	3,824,384
1B	2A \$	2,417,696	2B \$	2C \$		1E \$	32,607,245
1C	3A \$		3B \$	3C \$		1F \$	20,627,989
1D	4A \$		4B \$	4C \$		1G \$	17,498,774
1E	5A \$		5B \$	5C \$			
1F	6 \$						

Showing All PREFERRED STOCKS Owned December 31 of Current Year

E11

1. Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
Line Number						
1A	1A \$	.....	1B	.....	1C \$	.....
1B	2A \$	.....	2B	.....	2C \$	.....
1C	3A \$	.....	3B	.....	3C \$	.....
1D	4A \$	.....	4B	.....	4C \$	.....
1E	5A \$	.....	5B	.....	5C \$	.....
1F	6 \$	.....				



## SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	F o r e i g n	Number of Shares	Book/ Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared But Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's Other -Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (13 - 14)	Total Foreign Exchange Change in B./A.C.V.	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Adminiatrative Symbol
00287Y-10-9	ABBVIE ORD			2,200,000	340,934	154,970	340,934	250,776		13,024		(14,608)		(14,608)		09/20/2021	
04010L-10-3	ARES CAPITAL ORD			10,325,000	206,810	20,030	206,810	200,683		19,824		6,127		6,127		02/22/2023	
363576-10-9	ARTHUR J GALLAGHER ORD			1,150,000	258,612	224,880	258,612	169,023		2,530		41,791		41,791		02/14/2022	
11135F-10-1	BROADCOM ORD			280,000	312,550	1,116,250	312,550	132,810		5,334		155,994		155,994		02/14/2022	
166764-10-0	CHEVRON ORD			1,350,000	201,366	149,160	201,366	142,616		8,154		(40,946)		(40,946)		06/17/2021	
17275R-10-2	CISCO SYSTEMS ORD			4,575,000	231,129	50,520	231,129	242,974		7,091		13,176		13,176		02/14/2022	
191216-10-0	COCA-COLA ORD			4,000,000	235,720	58,930	235,720	219,971		7,360		(18,720)		(18,720)		02/14/2022	
20825C-10-4	CONOCOPHILLIPS ORD			1,425,000	165,400	116,070	165,400	80,665		6,569		(2,750)		(2,750)		06/17/2021	
231021-10-6	CUMMINS ORD			825,000	197,645	239,570	197,645	200,694		5,363		(2,244)		(2,244)		03/04/2022	
126650-10-0	CVS HEALTH ORD			2,200,000	173,712	78,960	173,712	187,731		5,324		(31,306)		(31,306)		09/20/2021	
25746U-10-9	DOMINION ENERGY ORD			2,675,000	125,725	47,000	125,725	206,898		7,142		(38,306)		(38,306)		09/20/2021	
26441C-20-4	DUKE ENERGY ORD			2,100,000	203,784	97,040	203,784	214,341		8,526		(12,495)		(12,495)		02/14/2022	
30231G-10-2	EXXON MOBIL ORD			1,350,000	134,973	99,980	134,973	81,620		4,968		(13,932)		(13,932)		06/17/2021	
437076-10-2	HOME DEPOT ORD			315,000	109,163	346,550	109,163	102,962		1,317		6,201		6,201		08/28/2023	
458140-10-0	INTEL ORD			4,225,000	212,306	50,250	212,306	231,317		3,127		100,640		100,640		02/14/2022	
	INTERNATIONAL BUSINESS MACHINES ORD			1,090,000	178,270	163,550	178,270	159,799		1,809		18,470		18,470		08/28/2023	
478160-10-4	JOHNSON & JOHNSON ORD			1,625,000	254,703	156,740	254,703	271,287		7,638		(32,354)		(32,354)		02/14/2022	
46625H-10-0	JPMORGAN CHASE ORD			1,825,000	310,433	170,100	310,433	284,354		7,391		65,700		65,700		03/04/2022	
58933Y-10-5	MERCK & CO ORD			2,925,000	318,884	109,020	318,884	218,866	2,252	8,541		(5,645)		(5,645)		02/14/2022	
594918-10-4	MICROSOFT ORD			870,000	327,155	376,040	327,155	224,060		2,427		118,511		118,511		02/14/2022	
617446-44-8	MORGAN STANLEY ORD			2,625,000	244,781	93,250	244,781	231,756		8,531		21,604		21,604		03/04/2022	
717081-10-3	PFIZER ORD			5,225,000	150,428	28,790	150,428	215,303		8,569		(117,301)		(117,301)		03/04/2022	
911312-10-6	UNITED PARCEL SERVICE CL B ORD			1,175,000	184,745	157,230	184,745	241,959		7,614		(19,517)		(19,517)		03/04/2022	
92343V-10-4	VERIZON COMMUNICATIONS ORD			3,350,000	126,295	37,700	126,295	191,031		8,785		(5,695)		(5,695)		02/14/2022	
949746-10-1	WELLS FARGO ORD			4,125,000	203,033	49,220	203,033	187,113		5,363		32,711		32,711		03/04/2022	
5019999999	Industrial and Miscellaneous (Unaffiliated) - Publicly Traded				5,408,556	X X X	5,408,556	4,890,609	2,252	172,321		225,106		225,106		X X X	X X X
5109999999	Total - Industrial and Miscellaneous (Unaffiliated)				5,408,556	X X X	5,408,556	4,890,609	2,252	172,321		225,106		225,106		X X X	X X X
5609999999	Total - Unit Investment Trust					X X X										X X X	X X X
5809999999	Total - Closed-End Funds					X X X										X X X	X X X
5979999999	Total - Parent, Subsidiaries and Affiliates					X X X										X X X	X X X

## SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

## E12.1

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							
Line Number							
1A	1A \$	1B	1C \$	1D \$	1E \$	1F \$	1G \$
1B	2A \$	2B	2C \$				
1C	3A \$	3B	3C \$				
1D	4A \$	4B	4C \$				
1E	5A \$	5B	5C \$				
1F	6 \$						

## SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-4N-7	UNITED STATES TREASURY		05/16/2023	Various		1,574,202	1,625,000.00	20,484
91282C-EP-2	UNITED STATES TREASURY		11/28/2023	NOMURA SECURITIES INTL., FIXED I		671,396	750,000.00	829
91282C-FG-1	UNITED STATES TREASURY		02/14/2023	WELLS FARGO SECURITIES LLC		1,366,914	1,400,000.00	21,116
91282C-FJ-5	UNITED STATES TREASURY		09/07/2023	Various		2,033,344	2,100,000.00	11,098
0109999999	Subtotal - Bonds - U. S. Government				X X X	5,645,856	5,875,000.00	53,527
571748-AX-0	MARSH & MCLENNAN COMPANIES INC		09/07/2023	MARKET AXESS		728,498	750,000.00	73
30303M-8H-8	META PLATFORMS INC		02/13/2023	WELLS FARGO SECURITIES LLC		2,285,900	2,500,000.00	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	3,014,398	3,250,000.00	73
2509999997	Subtotal - Bonds - Part 3				X X X	8,660,254	9,125,000.00	53,600
2509999999	Subtotal - Bonds				X X X	8,660,254	9,125,000	53,600
04010L-10-3	ARES CAPITAL ORD		02/22/2023	VIRTU AMERICAS LLC	10,325.000	200,683		
437076-10-2	HOME DEPOT ORD		08/28/2023	INSTINET	315.000	102,962		
459200-10-1	INTERNATIONAL BUSINESS MACHINES ORD		08/28/2023	INSTINET	1,090.000	159,799		
5019999999	Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded				X X X	463,444	X X X	
5989999997	Subtotal - Common Stocks - Part 3				X X X	463,444	X X X	
5989999999	Subtotal - Common Stocks				X X X	463,444	X X X	
5999999999	Subtotal - Preferred and Common Stocks				X X X	463,444	X X X	
6009999999	Totals				X X X	9,123,698	X X X	53,600

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Ident- ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other -Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
91282C-FG-1	UNITED STATES TREASURY		05/02/2023	PNC CAPITAL MKTS		1,377,141	1,400,000.00	1,374,422	1,377,413		4,440		4,440		1,381,854		(4,713)	(4,713)	30,663	08/31/2024
0109999999	Bonds - U.S. Governments				X X X	1,377,141	1,400,000.00	1,374,422	1,377,413		4,440		4,440		1,381,854		(4,713)	(4,713)	30,663	X X X
57582P-3V-0	MASSACHUSETTS (COMMONWEALTH OF)		06/06/2023	Unknown		1,000,000	1,000,000.00	1,198,920	1,000,000						1,000,000				46,528	07/01/2023
0509999999	Bonds - U.S. States, Territories and Possessions				X X X	1,000,000	1,000,000.00	1,198,920	1,000,000						1,000,000				46,528	X X X
052396-2Y-3	AUSTIN TEX		06/06/2023	Unknown		703,800	700,000.00	841,015	710,623		(6,823)		(6,823)		703,800				26,736	09/01/2023
0709999999	Bonds - U.S. Political Subdivisions of States				X X X	703,800	700,000.00	841,015	710,623		(6,823)		(6,823)		703,800				26,736	X X X
217489-X5-7	COPPELL TEX INDPT SCH DIST		08/15/2023	Call @ 100.00		500,000	500,000.00	604,760	508,165		(8,165)		(8,165)		500,000				25,000	08/15/2026
64986A-2Q-3	NEW YORK ST ENVIRONMENTAL FACS CORP ST C		06/06/2023	Unknown		175,130	175,000.00	213,238	177,388		(2,258)		(2,258)		175,130				4,156	06/15/2023
0909999999	Bonds - U. S. Special Rev. and Special Assessment and all Non-Guar. Obligations				X X X	675,130	675,000.00	817,998	685,553		(10,423)		(10,423)		675,130				29,156	X X X
06368E-A3-6	BANK OF MONTREAL	C	06/06/2023	Unknown		2,750,957	2,750,000.00	2,754,813	2,751,766		(810)		(810)		2,750,957				6,119	12/08/2023
084670-BJ-6	BERKSHIRE HATHAWAY INC		02/11/2023	Maturity @ 100.00		2,900,000	2,900,000.00	3,029,290	2,902,385		(2,385)		(2,385)		2,900,000				43,500	02/11/2023
110122-DN-5	BRISTOL-MYERS SQUIBB CO		06/06/2023	Unknown		1,425,878	1,425,000.00	1,426,796	1,426,036		(159)		(159)		1,425,878				6,027	11/13/2025
172967-MR-9	CITIGROUP INC		05/15/2023	Call @ 100.00		1,500,000	1,500,000.00	1,533,570	1,506,041		(6,041)		(6,041)		1,500,000				12,585	05/15/2024
00138C-AQ-1	COREBRIDGE GLOBAL FUNDING		06/06/2023	Unknown		1,975,803	2,000,000.00	1,920,620	1,955,577		20,227		20,227		1,975,803				4,450	12/08/2023
231021-AU-0	CUMMINS INC		06/06/2023	Unknown		2,245,980	2,300,000.00	2,214,463	2,235,919		10,061		10,061		2,245,980				13,177	09/01/2025
30231G-AC-6	EXXON MOBIL CORP		06/06/2023	Unknown		901,217	900,000.00	917,115	902,194		(978)		(978)		901,217				20,723	03/15/2024
58989V-2C-7	MET TOWER GLOBAL FUNDING		06/06/2023	Unknown		1,000,281	1,000,000.00	1,000,980	1,000,425		(144)		(144)		1,000,281				4,686	04/05/2024
69349L-AM-0	PNC BANK NA		05/23/2023	PNC CAPITAL MKTS		2,690,334	2,700,000.00	2,828,278	2,710,613		(8,727)		(8,727)		2,701,887		(11,553)	(11,553)	85,500	07/25/2023
1109999999	Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	17,390,450	17,475,000.00	17,625,925	17,390,956		11,044		11,044		17,402,003		(11,553)	(11,553)	196,767	X X X
2509999997	Subtotal - Bonds - Part 4				X X X	21,146,521	21,250,000	21,858,280	21,164,545		(1,762)		(1,762)		21,162,787		(16,266)	(16,266)	329,850	X X X
2509999999	Subtotal - Bonds				X X X	21,146,521	21,250,000.00	21,858,280	21,164,545		(1,762)		(1,762)		21,162,787		(16,266)	(16,266)	329,850	X X X
00206R-10-2	AT&T ORD		08/24/2023	PNC CAPITAL MKTS	5,725.000	81,365		126,282	105,397	20,885			20,885		126,282		(44,917)	(44,917)	4,766	
11135F-10-1	BROADCOM ORD		08/24/2023	PNC CAPITAL MKTS	120.000	103,606		52,497	67,096	(14,599)			(14,599)		52,497		51,109	51,109	1,104	
594918-10-4	MICROSOFT ORD		08/24/2023	PNC CAPITAL MKTS	30.000	9,707		7,355	7,195	160			160		7,355		2,352	2,352	61	
68622V-10-6	ORGANON ORD		08/25/2023	PNC CAPITAL MKTS	160.000	3,452		5,819	4,469	1,350			1,350		5,819		(2,367)	(2,367)	134	
934423-10-4	WARNER BROS. DISCOVERY SRS A ORD		08/25/2023	PNC CAPITAL MKTS	1,384.003	17,185		39,331	13,120	26,211			26,211		39,331		(22,146)	(22,146)		
5019999999	Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded				X X X	215,315	X X X	231,284	197,277	34,007			34,007		231,284		(15,969)	(15,969)	6,065	X X X

E14

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Ident- ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other -Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
598999999	Subtotal - Common Stocks				X X X	215,315	X X X	231,284	197,277	34,007			34,007		231,284		(15,969)	(15,969)	6,065	X X X
599999999	Subtotal - Preferred and Common Stocks				X X X	215,315	X X X	231,284	197,277	34,007			34,007		231,284		(15,969)	(15,969)	6,065	X X X
E14.1																				
600999999	Totals					21,361,836	X X X	22,089,564	21,361,822	34,007	(1,762)		32,245		21,394,071		(32,235)	(32,235)	335,915	X X X

## SCHEDULE D - PART 5

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

[illegible]

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1	2	3	4	5	6	7	8	9	Stock of Such Company Owned by Insurer on Statement Date	
									10	11
CUSIP Identification	Description Name of Subsidiary, Controlled or Affiliated Company	Foreign	NAIC Company Code	ID Number	NAIC Valuation Method	Book/ Adjusted Carrying Value	Total Amount of Goodwill Included in Book Adjusted Carrying Value	Nonadmitted Amount	Number of Shares	% of Outstanding
					NONE					
1999999 Totals									X X X	X X X

1. Total amount of goodwill nonadmitted \$ 0

E16

SCHEDULE D - PART 6 - SECTION 2

1	2	3	4	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5	6
CUSIP Identification	Name of Lower-Tier Company	Name of Company Listed in Section 1 Which Controls Lower-Tier Company	Total Goodwill Included in Amount Shown in Column 8, Section 1	Number of Shares	% of Outstanding
		NONE			
0399999 Total				X X X	X X X

<b>NONE</b>	<b>Schedule DA - Part 1</b>
<b>NONE</b>	<b>Schedule DB - Part A - Section 1</b>
<b>NONE</b>	<b>Schedule DB - Part A - Section 2</b>
<b>NONE</b>	<b>Schedule DB - Part B - Section 1</b>
<b>NONE</b>	<b>Schedule DB - Part B - Section 2</b>
<b>NONE</b>	<b>Schedule DB - Part D - Section 1</b>
<b>NONE</b>	<b>Schedule DB - Part D - Section 2</b>
<b>NONE</b>	<b>Schedule DB - Part E</b>
<b>NONE</b>	<b>Schedule DL - Part 1</b>
<b>NONE</b>	<b>Schedule DL - Part 2</b>





**NONE      Schedule E - Part 2**

**NONE      Schedule E - Part 3**