

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, 2019

TITLE

2019



51420201920100100

ANNUAL STATEMENT

For the Year Ended December 31, 2019
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 United States, **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 60 East 42nd Street, Suite 1260, New York, NY, US 10165
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 60 East 42nd Street, Suite 1260
(Street and Number)
New York, NY, US 10165 713-625-8044
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 60 East 42nd Street, Suite 1260, New York, NY, US 10165
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 60 East 42nd Street, Suite 1260 New York, NY, US 10165 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 L. Killea	Chief Executive Officer
2.	Jackie Denise Carraux	Secretary
3.	David Y Stuttz	Treasurer

VICE-PRESIDENTS

Name	Title	Name	Title
John A. Frates	President, General Counsel	David Hisey	Chief Financial Officer
Brian K. Glaze	Controller	Craig H. Goldenberg	Senior Vice President
John M. Foley	Senior Vice President	Thomas J. Vinci	Senior Vice President
Norman J. Sloane	Senior Vice President	Richard J. King	Senior Vice President
Kenneth Anderson	Vice President	Harold Boxer	Vice President
Katherine A. Colucci	Vice President	Joseph C. Decutiis	Vice President
Kathleen Hennessy-Moran	Vice President	Peter L. Iannini	Vice President
Paula L. Klein	Vice President	Theresa Garelli	Vice President
Henry R. Ruhlandt	Vice President	Henry Sillocks	Vice President
Jessica Silva	Vice President	Andrea Levine	Vice President
Mark V. Borst	Vice President	Keith Madden	Vice President
Karla Wilsey	Vice President	Pamela J Nestico	Vice President

DIRECTORS OR TRUSTEES

John A. Frates	John L. Killea	Matthew J. Leeds	Richard A. Nardi
Steven Lessack	Tara Smith	Craig Goldenberg #	

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) John L. Killea	(Signature) Jackie Denise Carraux	(Signature) David Hisey
(Printed Name) 1.	(Printed Name) 2.	(Printed Name) 3.
Chief Executive Officer	Secretary	Chief Financial Officer
(Title)	(Title)	(Title)

Subscribed and sworn to (or affirmed) before me this on this _____ day of _____, 2020, by _____

- a. Is this an original filing? Yes No
- b. If no: 1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	81,289,124		81,289,124	96,002,671
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	457,076		457,076	720,298
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	113,800		113,800	
5. Cash (\$ 30,468,584, Schedule E - Part 1), cash equivalents (\$ 12,034,219, Schedule E - Part 2), and short-term investments (\$ 0, Schedule DA)	42,502,803		42,502,803	18,686,431
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				199,594
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)	124,362,803		124,362,803	115,608,994
13. Title plants less \$ 0 charged off (for Title insurers only)				1,168
14. Investment income due and accrued	991,642		991,642	1,164,740
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,109,688	938,474	5,171,214	5,112,020
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	3,136,020	1,712,576	1,423,444	1,301,245
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	1,530		1,530	3,303
21. Furniture and equipment, including health care delivery assets (\$ 0)	971,358	971,358		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	264,468		264,468	1,024
24. Health care (\$ 0) and other amounts receivable	685,492		685,492	
25. Aggregate write-ins for other-than-invested assets	913,352	717,596	195,756	267,972
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	137,436,353	4,340,004	133,096,349	123,460,466
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	137,436,353	4,340,004	133,096,349	123,460,466

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	440,126	440,126		
2502. Prepays	277,470	277,470		
2503. Deposits	195,756		195,756	261,412
2598. Summary of remaining write-ins for Line 25 from overflow page				6,560
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	913,352	717,596	195,756	267,972

NONE

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	6,732,595	7,497,873
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	53,475,679	53,242,768
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)	3,482,401	2,731,491
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	269,323	288,716
8.1 Current federal and foreign income taxes (including \$ 17,436 on realized capital gains (losses))	2,639,659	2,851,721
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	688,675	1,084,520
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	865,343	84,763
23. Total liabilities (Lines 1 through 22)	68,153,675	67,781,852
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	25,849,453	25,845,084
30. Unassigned funds (surplus)	37,993,221	28,733,530
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)	64,942,674	55,678,614
33. Totals (Page 2, Line 28, Col. 3)	133,096,349	123,460,466

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2201. Deferred Rents	865,343	84,763
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)	865,343	84,763
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1 Current Year	2 Prior Year
OPERATING INCOME		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	192,867,868	199,712,957
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	518,686	531,026
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	14,436,618	15,543,150
2. Other operating income (Part 4, Line 2, Col. 5)	(81,256)	(1,372)
3. Total Operating Income (Lines 1 through 2)	207,741,916	215,785,761
EXPENSES		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	8,106,345	7,053,276
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	191,601,261	195,937,340
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	199,707,606	202,990,616
8. Net operating gain or (loss) (Lines 3 minus 7)	8,034,310	12,795,145
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,033,608	3,188,753
10. Net realized capital gains (losses) less capital gains tax of \$ 17,436 (Exhibit of Capital Gains (Losses))	42,810	(199,576)
11. Net investment gain (loss) (Lines 9 + 10)	3,076,418	2,989,177
OTHER INCOME		
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)	11,110,728	15,784,322
14. Federal and foreign income taxes incurred	2,657,180	3,753,618
15. Net income (Lines 13 minus 14)	8,453,548	12,030,704
CAPITAL AND SURPLUS ACCOUNT		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	55,678,614	54,717,164
17. Net income (from Line 15)	8,453,548	12,030,704
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	(42)	(502,872)
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	922,245	(914,974)
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(116,060)	349,890
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	4,369	(1,298)
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		(10,000,000)
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)	9,264,060	961,450
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	64,942,674	55,678,614

DETAILS OF WRITE-IN LINES		
1201. Miscellaneous		
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

	1	2
Cash from Operations	Current Year	Prior Year
1. Premiums collected net of reinsurance	192,899,953	198,792,520
2. Net investment income	4,211,564	4,931,906
3. Miscellaneous income	14,275,584	16,072,805
4. Total (Lines 1 through 3)	211,387,101	219,797,231
5. Benefit and loss related payments	6,852,504	6,656,299
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	191,862,471	198,668,964
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	2,869,242	7,296,833
10. Total (Lines 5 through 9)	201,584,217	212,622,096
11. Net cash from operations (Line 4 minus Line 10)	9,802,884	7,175,135
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	13,813,894	18,921,793
12.2 Stocks		
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	199,594	135,484
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)	14,013,488	19,057,277
13. Cost of investments acquired (long-term only):		
13.1 Bonds		7,146,135
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		538,681
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)		7,684,816
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)	14,013,488	11,372,461
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		10,000,000
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)		(10,000,000)
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)	23,816,372	8,547,596
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	18,686,431	10,138,835
19.2 End of year (Line 18 plus Line 19.1)	42,502,803	18,686,431

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

20.0001 Non cash capital contribution from parent	4,369	(1,298)
20.0002		
20.0003		

OPERATIONS AND INVESTMENT EXHIBIT

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

	1 Direct Operations	Agency Operations		4 Current Year Total (Cols. 1 + 2 + 3)	5 Prior Year Total
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Direct premiums written (Sch T, Line 59, Cols. 3, 4 and 5)	32,274,815	168,227,695		200,502,510	207,525,347
2. Escrow and settlement service charges	274,996	243,690		518,686	531,026
3. Title examinations					
4. Searches and abstracts	10,376,727			10,376,727	10,660,028
5. Surveys					
6. Aggregate write-ins for service charges	4,059,891			4,059,891	4,883,122
7. Totals (Lines 1 to 6)	46,986,429	168,471,385		215,457,814	223,599,523

DETAILS OF WRITE-INS					
0601. Other Service Fees	4,059,891			4,059,891	4,883,122
0602.					
0603.					
0698. Summary of remaining write-ins for Line 06 from overflow page					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)	4,059,891			4,059,891	4,883,122

PART 1B – PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	200,502,510	207,525,347
1.2 Assumed	18,307	21,396
1.3 Ceded	7,420,038	8,701,800
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	193,100,779	198,844,943
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	53,242,767	54,110,781
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	4,603,532	3,615,724
2.4 Withdrawals during the current year	4,370,622	4,483,738
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)	53,475,677	53,242,767
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	192,867,869	199,712,957

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

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A – LOSSES PAID AND INCURRED

	1 Direct Operations	Agency Operations		4 Total Current Year (Cols. 1 + 2 + 3)	5 Total Prior Year
		2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)	578,757	6,273,747		6,852,504	6,656,299
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)	578,757	6,273,747		6,852,504	6,656,299
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)	578,757	6,273,747		6,852,504	6,656,299
6. Known claims reserve – current year (Page 3, Line 1, Column 1)	398,510	6,334,085		6,732,595	7,497,873
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)	573,584	6,924,289		7,497,873	8,673,310
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)	403,683	5,683,543		6,087,226	5,480,862
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)	186,405	1,832,714		2,019,119	1,572,414
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	590,088	7,516,257		8,106,345	7,053,276

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)	398,510	6,334,085		6,732,595	7,497,873
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable from authorized and unauthorized companies (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)	398,510	6,334,085		6,732,595	7,497,873
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	2,464,000	39,156,000		41,620,000	41,523,000
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)	2,464,000	39,156,000		41,620,000	41,523,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)	665,000	10,582,000		11,247,000	11,318,000
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	59,599,595	60,338,873
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	53,475,679	53,242,767
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	18,753,787	2,554,647		21,308,434	1,706,275			23,014,709	22,838,484
1.2 Employee relations and welfare	1,659,590	229,165		1,888,755	62,747			1,951,502	1,768,714
1.3 Payroll taxes	1,028,022	157,414		1,185,436	40,124			1,225,560	1,393,121
1.4 Other personnel costs	137,313	107,223		244,536	(43,219)			201,317	200,875
1.5 Total personnel costs	21,578,712	3,048,449		24,627,161	1,765,927			26,393,088	26,201,194
2. Amounts paid to or retained by title agents		142,928,765		142,928,765				142,928,765	146,393,273
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts	8,490,549	3,358		8,493,907				8,493,907	9,133,472
3.2 Surveys									
3.3 Other	(2,409)			(2,409)				(2,409)	562,729
4. Advertising	31,306	3,998		35,304				35,304	13,434
5. Boards, bureaus and associations	42,886	189,923		232,809				232,809	368,618
6. Title plant rent and maintenance	101	67,075		67,176				67,176	66,776
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	69,818	4,040		73,858				73,858	97,077
9. Marketing and promotional expenses	2,845,022	406,745		3,251,767				3,251,767	3,053,508
10. Insurance	94,624	9,746		104,370	7,769			112,139	143,693
11. Directors' fees	5,109	26,629		31,738				31,738	26,040
12. Travel and travel items	570,448	97,127		667,575				667,575	682,136
13. Rent and rent items	2,459,995	386,188		2,846,183	140,414			2,986,597	2,158,033
14. Equipment	299,540	30,443		329,983	12,612			342,595	283,514
15. Cost or depreciation of EDP equipment and software	234,564	34,166		268,730				268,730	571,052
16. Printing, stationery, books and periodicals	191,640	18,625		210,265	8,145			218,410	217,848
17. Postage, telephone, messengers and express	456,838	54,281		511,119	38,836			549,955	664,515
18. Legal and auditing	123,728	530,928		654,656				654,656	591,399
19. Totals (Lines 1.5 to 18)	37,492,471	147,840,486		185,332,957	1,973,703			187,306,660	191,228,311
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes	978,378	4,982,588		5,960,966				5,960,966	5,861,112
20.2 Insurance department licenses and fees	1,105	6,928		8,033				8,033	6,845
20.3 Gross guaranty association assessments	535			535				535	
20.4 All other (excluding federal income and real estate)									3,594
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	980,018	4,989,516		5,969,534				5,969,534	5,871,551
21. Real estate expenses						312,773		312,773	267,678
22. Real estate taxes						202,806		202,806	242,382
23. Aggregate write-ins for other expenses	641,339	(342,568)		298,771	45,416		180,784	524,971	594,794
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)	39,113,828	152,487,434		191,601,262	2,019,119		696,363	(a) 194,316,744	198,204,716
25. Less unpaid expenses - current year	4,298,245	1,007,497		5,305,742	11,245,000			16,550,742	15,507,489
26. Add unpaid expenses - prior year	2,720,439	1,469,050		4,189,489	11,318,000			15,507,489	16,093,516
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	37,536,022	152,948,987		190,485,009	2,092,119		696,363	193,273,491	198,790,743

DETAILS OF WRITE-IN LINES									
2301. Contribution		247,824	850		248,674			248,674	180,803
2302. Miscellaneous		393,206	(347,664)		45,542	45,416		90,958	56,746
2303. Penalties and Fines		309	4,246		4,555			4,555	172,343
2398. Summary of remaining write-ins for Line 23 from overflow page							180,784	180,784	184,902
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		641,339	(342,568)		298,771	45,416	180,784	524,971	594,794

(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)	30,737,486	161,986,802	143,581	192,867,869	X X X	192,867,869	199,712,957
1.2 Escrow and settlement services (Part 1A, Line 2)	274,996	243,690		518,686	X X X	518,686	531,026
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)	14,436,618			14,436,618	X X X	14,436,618	15,543,150
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X	(81,256)	(81,256)	(1,372)
3. Total Operating Income (Lines 1.1 through 1.3 + 2)	45,449,100	162,230,492	143,581	207,823,173	(81,256)	207,741,917	215,785,761
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	590,088	7,516,257		8,106,345	X X X	8,106,345	7,053,276
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)	39,113,828	152,487,434		191,601,262		191,601,262	195,937,340
6. Total Operating Deductions (Lines 4 + 5)	39,703,916	160,003,691		199,707,607		199,707,607	202,990,616
7. Net operating gain or (loss) (Lines 3 minus 6)	5,745,184	2,226,801	143,581	8,115,566	(81,256)	8,034,310	12,795,145

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DETAILS OF WRITE-IN LINES							
0201. Realized Gain on Sale of Assets	X X X	X X X	X X X	X X X	(6,273)	(6,273)	(1,372)
0202. Impairment of Buildings Held for Sale	X X X	X X X	X X X	X X X	(74,983)	(74,983)	
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	(81,256)	(81,256)	(1,372)

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	2,900,938	2,727,841
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	473,797	473,797
5. Contract loans		
6. Cash, cash equivalents and short-term investments	528,333	528,333
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	3,903,068	3,729,971
11. Investment expenses		(g) 419,669
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 202,806
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 73,888
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		696,363
17. Net investment income (Line 10 minus Line 16)		3,033,608

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 \$ 25,835 accrual of discount less \$ 1,008,517 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	60,246		60,246		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	60,246		60,246		

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 lines			
3.2 Other than first lines			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
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	938,474	973,843	35,369
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	1,712,576	912,530	(800,046)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	971,358	293,642	(677,716)
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	717,596	2,043,929	1,326,333
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,340,004	4,223,944	(116,060)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	4,340,004	4,223,944	(116,060)

DETAILS OF WRITE-IN LINES			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Other Receivable	440,126	232,803	(207,323)
2502. Prepaids	277,470	1,811,126	1,533,656
2503. Agreements			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	717,596	2,043,929	1,326,333

NONE

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:

	<u>SSAP#</u>	<u>F/S Page#</u>	<u>F/S Line#</u>	<u>12/31/2019</u>	<u>12/31/2018</u>
Net Income(loss), New York Basis	XXX	XXX	XXX	\$ <u>8,453,548</u>	\$ <u>12,030,704</u>
State Prescribed Practices					
Title Plant Amortization, net of tax	<u>57</u>	<u>4</u>	<u>5</u>	\$ <u>923</u>	\$ <u>4,089</u>
Release of Statutory Premium Reserve, net of tax	<u>57</u>	<u>4</u>	<u>1.1</u>	\$ <u>387,693</u>	\$ <u>753,575</u>
Net Income, NAIC SAP	XXX	XXX	XXX	\$ <u>8,842,164</u>	\$ <u>12,788,368</u>
Statutory Surplus, New York Basis	XXX	XXX	XXX	\$ <u>64,942,674</u>	\$ <u>55,678,614</u>
State Prescribed Practices (Surplus)					
Title Plants Amortization, net of Tax	<u>57</u>	<u>3</u>	<u>30</u>	\$ <u>3,511,219</u>	\$ <u>3,510,296</u>
Release of Statutory Premium Reserve	<u>57</u>	<u>3</u>	<u>30</u>	\$ <u>20,289,507</u>	\$ <u>19,901,814</u>
Statutory Surplus, NAIC SAP	XXX	XXX	XXX	\$ <u>88,743,400</u>	\$ <u>79,090,724</u>

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) Investments in common stocks – None
- (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

NOTES TO FINANCIAL STATEMENTS

- (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-eightieth 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.

2. Accounting Changes and Corrections of Errors

- A. None.
- 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.

3. Business Combinations and Goodwill – Not Applicable

4. Discontinued Operations – 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.-I. Repurchase Agreements and /or Securities Lending Transactions – Not Applicable
- J. Real Estate – The Company has reported values of \$570,876 in real estate.
- 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:

	General Account
1 Number of CUSIPs	1
2 Aggregate Amount of Investment Income	\$ <u>22,785</u>

NOTES TO FINANCIAL STATEMENTS

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 investment in Joint Ventures, Partnerships and Limited Liability Company during this statement period.

7. Investment Income

1. Due and accrued income is excluded from surplus on the following bases:

All investment income due and accrued has been admitted.

2. The total amount excluded was \$ 0.

8. Derivative Instruments – Not Applicable

9. Income Taxes

The 12/31/2019 and 12/31/2018 balances are calculated and presented pursuant to SSAP 101.

A.	Components of the net deferred tax asset or net deferred tax liability;	12/31/2019			12/31/2018		
		Ordinary	Capital	Total	Ordinary	Capital	Total
1.							
(a)	Total gross tax deferred assets	3,940,430	0	3,940,430	3,059,417	2,201	3,061,618
(b)	Statutory Valuation Allowance Adjustments	0	0	0	0	0	0
(c)	Adjusted gross deferred tax assets(1a-1b)	3,940,430	0	3,940,430	3,059,417	2,201	3,061,618
(d)	Deferred tax assets nonadmitted	(1,712,576)	0	(1,712,576)	(910,329)	(2,201)	(912,530)
(e)	Subtotal net admitted deferred tax assets	2,227,854	0	2,227,854	2,149,088	0	2,149,088
(f)	Deferred tax liabilities	(804,410)	0	(804,410)	(847,843)	0	(847,843)
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	1,423,444	0	1,423,444	1,301,245	0	1,301,245
A.							
1.							
(a)	Total gross tax deferred assets	881,013	(2,201)	878,812			
(b)	Statutory Valuation Allowance Adjustments	0	0	0			
(c)	Adjusted gross deferred tax assets	881,013	(2,201)	878,812			
(d)	Deferred tax assets nonadmitted	(802,247)	2,201	(800,046)			
(e)	Subtotal net admitted deferred tax assets	78,766	0	78,765			
(f)	Deferred tax liabilities	43,434	0	43,434			
(g)	Net admitted deferred tax assets (net deferred tax liabilities)	122,199	0	122,199			
2.							
	Admission Calculation components under ¶11.a.-¶11.c.						
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks admitted under ¶11.a.	5,285,994	0	5,285,994	4,933,169	0	4,933,169
(b)	Adjusted gross DTAs expected to be realized under ¶11.b.i.	(3,862,550)	0	(3,862,550)	(3,631,924)	0	(3,631,924)
(c)	Adjusted gross DTAs allowed per limitation threshold under ¶11.b.ii.	9,527,884	0	9,527,884	8,153,206	0	8,153,206
(d)	Adjusted gross DTAs admitted under ¶11.b. (lessor of ¶11.b.i. or ¶11.b.ii. above)	(3,862,550)	0	(3,862,550)	(3,631,924)	0	(3,631,924)
(e)	Adjusted gross DTAs offset by gross DTLs under ¶11.c.	804,410	0	804,410	847,843	0	847,843
(f)	Net admitted deferred tax asset/liability under ¶11.a.- ¶11.c.	2,227,854	0	2,227,854	2,149,088	0	2,149,088
2.							
	Admission Calculation components under ¶11.a.-¶11.c.						
(a)	Federal income taxes paid in prior years recoverable through loss carrybacks admitted under ¶11.a.	352,825	0	352,825			
(b)	Adjusted gross DTAs expected to be realized under ¶11.b.i.	(230,626)	0	(230,626)			
(c)	Adjusted gross DTAs allowed per limitation threshold under ¶11.b.ii.	1,374,678	0	1,374,678			
(d)	Adjusted gross DTAs admitted under ¶11.b. (lessor of ¶11.b.i. or ¶11.b.ii. above)	(230,626)	0	(230,626)			
(e)	Adjusted gross DTAs offset by gross DTLs under ¶11.c.	(43,433)	0	(43,433)			
(f)	Net admitted deferred tax asset/liability under ¶11.a. - ¶11.c.	78,766	0	78,766			

NOTES TO FINANCIAL STATEMENTS

3. Disclosure of ratios used for threshold limitation for ¶11.b. above.

	12/31/2019	12/31/2018	Change
(a) Ratio percentage used to determine recovery period and threshold limitation amount in ¶11.b. above	15%	15%	0%
(b) Other Non-RBC reporting Entities Adj Gross DTA/Adj Capital & Surplus %	6%	6%	0%
(c) Amount of adjusted capital and surplus used to determine recovery period threshold limitation in ¶11.b. above	63,519,229	54,354,707	9,164,522

4. Impact of Tax Planning Strategies On the Determination of :

	12/31/2019			12/31/2018		
	Ordinary Percentage	Capital Percentage	Total Percentage	Ordinary Percentage	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%
(c) State whether the tax planning strategies include the use of reinsurance related tax planning strategies. Do the Company's tax-planning strategies include the use of reinsurance?	Yes	_____		No	<u>X</u>	_____

	Change					
	Ordinary Percentage	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. Do the Company's tax-planning strategies include the use of reinsurance?	Yes	_____		No	<u>X</u>	_____

B. Unrecognized Deferred Tax Liabilities:

- There are no temporary differences for which deferred tax liabilities are not recognized.
- The cumulative amount of each type of temporary difference is -0-.
- There is no unrecognized DTL for temporary differences related to investments in foreign subsidiaries and corporate joint ventures that are permanent in duration.
- The amount of the DTL for temporary difference 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	12/31/2019	12/31/2018	Change
(a) Current year federal tax expense(benefit)- ordinary income	2,622,182	3,733,449	(1,111,268)
(b) Current year foreign tax expense(benefit)- ordinary income	0	0	0
(c) Subtotal	2,622,182	3,733,449	(1,111,268)
(d) Current year tax expense(benefit)- net realized capital gains(losses)	17,436	(81,728)	99,165
(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	34,998	20,169	14,829
(h) Federal and foreign income taxes incurred	2,674,616	3,671,890	(997,274)

Deferred income tax assets and liabilities consist of:

2. Deferred tax assets:	12/31/2019	12/31/2018	Change
Ordinary			
(a) Discounting Statutory Premium Reserve	2,394,124	1,615,598	778,526
(b) Discounting Loss Reserve	30,667	32,593	(1,926)
(c) Accruals	251,334	123,795	127,540
(d) Intangible assets	638,452	592,034	46,418
(e) Nonadmitted Assets	551,760	695,397	(143,637)
(f) Other (separately disclose items >5%)	74,093	0	74,093
(g) Subtotal	3,940,430	3,059,417	881,013
(h) Nonadmitted ordinary deferred tax assets	(1,712,576)	(910,329)	(802,248)
(i) Admitted ordinary deferred tax assets	2,227,854	2,149,088	78,765

NOTES TO FINANCIAL STATEMENTS

	<u>Capital</u>			
(j)	Investments	0	2,201	(2,201)
(k)	Subtotal	0	2,201	(2,201)
(l)	Nonadmitted capital deferred tax assets	0	(2,201)	2,201
(m)	Admitted capital deferred tax assets	0	0	0
(n)	Admitted deferred tax assets	<u>2,227,854</u>	<u>2,149,088</u>	<u>78,765</u>

3. Deferred tax liabilities

	<u>Ordinary</u>	<u>12/31/2019</u>	<u>12/31/2018</u>	<u>Change</u>
(a)	Fixed Assets	(127,666)	(23,235)	(104,432)
(b)	TCJA Adjustment- SPR discounting	(668,868)	(824,608)	155,740
(c)	Other (separately disclose items>5%)	(7,875)	0	(7,875)
(d)	Subtotal	<u>(804,410)</u>	<u>(847,843)</u>	<u>43,434</u>
	<u>Capital</u>			
(e)	Subtotal	0	0	0
(f)	Deferred tax liabilities	<u>(804,410)</u>	<u>(847,843)</u>	<u>43,434</u>

4. Net deferred tax assets (liabilities)

<u>12/31/2019</u>	<u>12/31/2018</u>	<u>Change</u>
<u>1,423,444</u>	<u>1,301,245</u>	<u>122,199</u>

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 Statements).

	<u>12/31/2019</u>	<u>12/31/2018</u>	<u>Change</u>
Total deferred tax assets	3,940,430	3,061,618	878,812
Total deferred tax liabilities	(804,410)	(847,843)	43,434
Net deferred tax assets/liabilities	3,136,020	2,213,775	922,245
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/liabilities after SVA	3,136,020	2,213,775	922,245
Tax effect of unrealized gains(losses)	0	0	0
SVA adjustment allocated to unrealized	0	0	0
Change in net deferred income tax	<u>3,136,020</u>	<u>2,213,775</u>	<u>922,245</u>

On December 22, 2017, the Tax Cuts and Jobs Act (the "2017 Act") was signed into law by President Trump. The 2017 Act significantly revised the U.S. corporate income tax regime by, among other things, lowering the U.S. corporate income tax rate from 35% to 21% effective January 1, 2018. The Act also changed the manner in which statutory premium reserves (SPRs) are discounted for post-2017 tax years based on certain guidance issued during late 2018. The 2018 and 2019 current tax provisions were computed using a 21% tax rate.

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:

	<u>12/31/2019</u>	<u>12/31/2018</u>
Statutory Income before taxes	11,128,164	15,679,972
Statutory tax rate	<u>0.21</u>	<u>0.21</u>
Tax effect	2,336,914	3,292,794
Tax-exempt interest	(95,137)	(101,671)
Nondeductible expenses	618,440	581,082
Change in deferred taxes on non-admitted assets	6,870	(144,648)
True-up for prior year taxes and other balance adjustments	<u>(1,114,716)</u>	<u>959,307</u>
Total	<u>1,752,371</u>	<u>4,586,864</u>
Federal and foreign income taxes incurred	2,674,616	3,671,890
Change in net deferred taxes	<u>(922,245)</u>	<u>914,974</u>
Total statutory taxes	<u>1,752,371</u>	<u>4,586,864</u>

E. Carryforward recoverable taxes and IRC section 6603 deposits

As of December 31, 2019, there are no net operating loss, net capital loss or tax credit carryforwards available for tax purposes.

The amount of Federal income taxes incurred that are available for recoupment in the event of future losses are:

	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>
2019	2,639,618	0	2,639,618
2018	3,686,719	0	3,686,719
Total	<u>6,326,337</u>	<u>0</u>	<u>6,326,337</u>

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

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:

1

Stewart Information Services Corporation
Stewart Title Company
Stewart Title Insurance Agency of Utah, Inc.
Fulghum, Inc.
InterCity Capital Corporation
InterCity Escrow Services
PropertyInfo Corporation
Red River Title Services, Inc.
Stewart Title of Oklahoma, Inc.
Stewart Financial Services, Inc.
Stewart Lender Services, Inc.
Home Retention Services, Inc.
Stewart Title & Settlement Services Inc.
Stewart Title of California, Inc.
Stewart Title of Lubbock, Inc.
Stewart Title of Maryland, Inc.
Stewart Title of the Coastal Bend, Inc.
Texarkana Title & Abstract Company, Inc.
Yankton Title Company
Asset Preservation, Inc.
Parked Properties NY, Inc.
Stewart Properties of Tampa, Inc.
Stewart Institutional Exchange Services LLC
Stewart Title & Trust of Phoenix
Stewart Title & Trust of Tucson
Landsafe Default, Inc.
Chadco Builders, Inc.
Brazos Insurance Company
SIES OS Holdings LLC
Stewart Title and Escrow, Inc.
API PA Holdings LLC
API OS Properties LLC
SIES PA Holdings LLC
API NC Holdings I LLC
PPNY MS LLC
Parked OS LLC
SIES NR 1 LLC
SIES NR 2 LLC
SIES NR 3 LLC
SIES NR 4 LLC
Del Medio Exchange QI LLC
SIES NC Holdings I LLC
Stewart Title Guaranty Company
API OS Holdings LLC
APIK 22 LLC
API NR 1 LLC
API NR 2 LLC

NOTES TO FINANCIAL STATEMENTS

- 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 2015, 2016, 2017, and 2018. During July 2018, SISCO received notification from the Internal Revenue Service (IRS) that its, and therefore the Company's, 2015 tax return was under examination. During April 2019 the IRS closed the audit without any adjustments. 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, Affiliates and Other Related Parties

There was no dividend paid in the 2019. The Company paid a cash dividend of \$10,000,000 to its parent company, Stewart Title Guaranty Company in 2018.

Amounts due from and amounts payable to related parties at December 31, 2019 are \$264,468 and \$688,675, respectively. The terms of the settlement require that these amounts are settled within 30 or 60 days.

All outstanding shares of the Company are owned by Stewart Title Guaranty Company, an insurance company domiciled in the State of Texas.

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.

11. Debt – Not Applicable

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

A. Defined Benefit Plan - None

- B. The Company sponsors a defined contribution benefit plan in which all employees and its participating subsidiaries 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.

At December 31, 2019 plan assets totaled \$26,682,870, including vested benefits of \$26,620,571.

C. None

D. None

E. None

F. None

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

1. 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.

2. Preferred Stock – None

3. 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

NOTES TO FINANCIAL STATEMENTS

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, 2019 was \$64,942,674.

4. Dividends paid - None

5-9 Not Applicable

10. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses are \$(460,927).

11- 13 The Company has no surplus notes or quasi-reorganizations.

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. All other Contingencies:

Merger Agreement

Our parent company, Stewart Information Services Corporation (NYSE: STC) (“Stewart”) entered into a definitive agreement on March 18, 2018 to be acquired by Fidelity National Financial, Inc. (NYSE: FNF), as disclosed in our 2018 Annual Report. On September 9, 2019, Stewart and FNF mutually terminated the merger agreement.

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 plaintiff seeks exemplary or treble damages in excess of policy limits. The Company does not expect that any of these proceedings will have a material adverse effect on its consolidated financial condition or results of operations. Along with the other major title insurance companies, the Company is party to a number of class action lawsuits concerning the title insurance industry. The Company believes that it has adequate reserves for the various litigation matters and contingencies discussed above and that the likely resolution of these matters will not materially affect its financial condition or results of operations.

The Company is subject to various other administrative actions and inquiries into its business conduct in the state 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 financial condition or results of operations.

15. Leases

The Company’s expense for leased offices was \$2,280,859 in 2019 and \$1,485,708 in 2018. 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:	
2020	\$2,222,987
2021	1,850,638
2022	1,789,410
2023	1,781,141
2024 and After	<u>9,348,139</u>
Total	\$16,992,315

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

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities - None

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans - Not Applicable

NOTES TO FINANCIAL STATEMENTS

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-B Not applicable

C.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)
1 Foreign Bond	1,156,128	1,085,538	-	1,156,128	-
2 Municipals	22,117,475	21,528,615	-	22,117,475	-
3 Corporate	60,832,559	58,674,972	-	60,832,559	-
Total	84,106,162	81,289,125	-	84,106,162	-

D - Not applicable

21. Other Items –

- A. Extraordinary Items - None
- B. Trouble Debt Restructuring – None
- C. The company holds \$215,767,192 at December 31, 2019 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 - F Not applicable.
- G. Subprime Mortgage Related Risk Exposure – We have reviewed our investment portfolio as of December 31, 2019 and determined that we do not hold any investments that we believe will be materially impaired as a result of the decline in financing activity related to the subprime lending market or being backed by subprime loans.

22. Events Subsequent - None

23. Reinsurance – Not Applicable

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

25. Changes in Incurred Losses and Loss Adjustment Expenses

Known claims reserves were \$6,732,595 and \$7,497,873 as of December 31, 2019 and December 31, 2018, respectively. During 2019, \$6,121,331 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 \$6,548,537 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$5,171,995 unfavorable prior-year development since December 31, 2018. 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.

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 and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes No N/A
- 1.3 State Regulating? 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. 12/31/2015
- 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. 12/31/2015
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/06/2019
- 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 bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

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

.....

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

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

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

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

KPMG
 BG Group Place, 811 Main Street, Suite 4500
 Houston, TX 77002

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

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

.....

GENERAL INTERROGATORIES

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

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules, and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code. Yes [X] No []

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

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | | |
|--|----|--|
| 22.21 Amount paid as losses or risk adjustment | \$ | |
| 22.22 Amount paid as expenses | \$ | |
| 22.23 Other amounts paid | \$ | |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 264,164

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [] No [X]
- 24.02 If no, give full and complete information, relating thereto:
 Securities are held by BBVA Bank
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ _____
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$ _____
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- | | | |
|--|----|--|
| 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | \$ | |
| 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 | \$ | |
| 24.103 Total payable for securities lending reported on the liability page | \$ | |
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [] No [X]

GENERAL INTERROGATORIES

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

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

25.3 For category (25.26) provide the following:

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

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

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

LINES 26.3 through 26.5 : FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

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

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

	26.41 Special accounting provision of SSAP No. 108	Yes [] No []
	26.42 Permitted accounting practice	Yes [] No []
	26.43 Other accounting guidance	Yes [] No []

26.5 By responding YES to 26.41 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.

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

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

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

GENERAL INTERROGATORIES

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

1 Name of Custodian(s)	2 Custodian's Address
BBVA Bank	P.O.Box 4886, Houston, TX 77210-4886

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

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

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

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
BBVA Compass Bank	BBVA	07/01/2019	Name Change

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

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

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets? Yes No

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets? Yes No

28.06 For those firms or individuals listed in the table 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Name Firm or Individual	2 Central Registration Depository Number	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
Vaughn Nelson Investment Management	106975	None	SEC	NO

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

29.2 If yes, complete the following schedule:

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

GENERAL INTERROGATORIES

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	81,289,125	84,106,162	2,817,037
30.2 Preferred stocks			
30.3 Totals	81,289,125	84,106,162	2,817,037

30.4 Describe the sources or methods utilized in determining the fair values:
 Fair values are obtained from both our custodial bank - BBVA 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.

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

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

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

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

32.2 If no, list exceptions:

33 By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
 a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 b. Issuer or obligor is current on all contracted interest and principal payments.
 c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
 Has the reporting entity self-designated 5GI securities? Yes [] No [X]

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

GENERAL INTERROGATORIES

Has the reporting entity self-designated PLGI securities?

Yes [] No [X]

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

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

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any?

\$ 289,878

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

1 Name	2 Amount Paid
TIRSA	\$ 132,708
NYSLTA	\$ 87,592
.....	\$

37.1 Amount of payments for legal expenses, if any?

\$ 116,779

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

1 Name	2 Amount Paid
Thomas G Sherwood LLC	\$ 57,149
.....	\$
.....	\$

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

\$ _____

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

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

GENERAL INTERROGATORIES

PART 2 – TITLE INTERROGATORIES

1. Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity? Yes [] No [X]
2. Largest net aggregate amount insured in any one risk. \$ 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 [X]
- 3.2 If yes, give full information

4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No []
- 5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 5.2 If yes, give full information

6. Uncompleted building construction loans:
- | | |
|-------------------------------|--------------------------------|
| 6.1 Amount already loaned | \$ <u> </u> |
| 6.2 Balance to be advanced | \$ <u> </u> |
| 6.3 Total amount to be loaned | \$ <u> </u> |
- 7.1 Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings? Yes [] No [X]
- 7.2 If yes, give total amount of such bonds or certificates of participation issued and outstanding. \$
8. What is the aggregate amount of mortgage loans owned by the reporting entity that consist of co-ordinate interest in first liens? \$
- 9.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:
- | | |
|---------------------------------------|--------------------------------|
| 9.11 Bonds | \$ <u>47,700,548</u> |
| 9.12 Short-term investments | \$ <u> </u> |
| 9.13 Mortgages | \$ <u> </u> |
| 9.14 Cash | \$ <u>5,775,131</u> |
| 9.15 Other admissible invested assets | \$ <u> </u> |
| 9.16 Total | \$ <u>53,475,679</u> |
- 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: | \$ <u>215,767,192</u> |
| These funds consist of: | |
| 9.22 In cash on deposit | \$ <u>215,767,192</u> |
| 9.23 Other forms of security | \$ <u> </u> |

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
	2019	2018	2017	2016	2015
Source of Direct Title Premiums Written (Part 1A)					
1. Direct operations (Part 1A, Line 1, Col. 1)	32,274,815	34,831,304	37,605,781	36,339,257	41,383,539
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	168,227,695	172,773,526	170,850,529	174,472,742	192,506,838
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)		(79,483)	156,203	217,730	248,677
4. Total	200,502,510	207,525,347	208,612,513	211,029,729	234,139,054
Operating Income Summary (Page 4 & Part 1)					
5. Premiums earned (Part 1B, Line 3)	192,867,869	199,712,957	201,635,463	204,039,460	225,969,976
6. Escrow and settlement service charges (Part 1A, Line 2)	518,686	531,026	1,111,393	851,666	825,182
7. Title examinations (Part 1A, Line 3)					
8. Searches and abstracts (Part 1A, Line 4)	10,376,727	10,660,028	10,238,900	10,700,679	10,573,775
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	4,059,891	4,883,122	4,969,826	3,685,977	5,466,440
11. Aggregate write-ins for other operating income (Page 4, Line 2)	(81,256)	(1,372)	1,986		
12. Total operating income (Page 4, Line 3)	207,741,917	215,785,761	217,957,568	219,277,782	242,835,373
Statement of Income (Page 4)					
13. Net operating gain or (loss) (Line 8)	8,034,310	12,795,145	14,960,585	15,657,860	18,209,638
14. Net investment gain or (loss) (Line 11)	3,076,418	2,989,177	3,201,090	2,596,180	3,456,921
15. Total other income (Line 12)				4,914	175,440
16. Federal and foreign income taxes incurred (Line 14)	2,657,180	3,753,618	6,408,575	6,939,674	8,087,563
17. Net income (Line 15)	8,453,548	12,030,704	11,753,100	11,319,280	13,754,436
Balance Sheet (Pages 2 and 3)					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	5,171,214	5,112,020	4,968,935	5,517,383	5,801,143
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	133,096,349	123,460,466	128,667,709	115,798,188	104,884,229
20. Known claims reserve (Page 3, Line 1)	6,732,595	7,497,873	8,673,311	8,474,777	8,900,567
21. Statutory premium reserve (Page 3, Line 2)	53,475,679	53,242,768	54,110,782	53,632,684	51,102,180
22. Total liabilities (Page 3, Line 23)	68,153,675	67,781,852	73,950,545	70,935,132	71,357,608
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)	64,942,674	55,678,614	54,717,164	44,863,056	33,526,621
Cash Flow (Page 5)					
25. Net cash from operations (Line 11)	9,802,884	7,175,135	15,823,588	13,003,264	16,697,019
Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
26. Bonds (Line 1)	65.4	83.0	90.8	87.0	89.0
27. Stocks (Lines 2.1 & 2.2)					
28. Mortgage loans on real estate (Line 3.1 and 3.2)					
29. Real estate (Lines 4.1, 4.2 & 4.3)	0.5	0.6	0.7	0.8	1.0
30. Cash, cash equivalents and short-term investments (Line 5)	34.2	16.2	8.4	12.0	9.8
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					
33. Other invested assets (Line 8)		0.2	0.1	0.2	0.2
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)					
36. Aggregate write-ins for invested assets (Line 11)					
37. Subtotals cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
38. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated		199,594	163,825	219,515	202,308
44. Total of above Lines 38 to 43		199,594	163,825	219,515	202,308
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)		0.4	0.3	0.5	0.6

FIVE – YEAR HISTORICAL DATA

(Continued)

	1	2	3	4	5
	2019	2018	2017	2016	2015
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	(42)	(502,872)	(55,689)	17,208	78,979
48. Change in nonadmitted assets (Line 21)	(116,060)	349,890	624,730	(35,488)	198,375
49. Dividends to stockholders (Line 28)		(10,000,000)		(1,978,767)	(20,000,000)
50. Change in surplus as regards policyholders for the year (Line 31)	9,264,060	961,450	9,854,108	11,336,435	(5,913,962)
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	6,852,504	6,656,299	4,597,876	4,058,379	8,350,608
52. Losses and allocated LAE incurred (Line 8, Col. 4)	6,087,226	5,480,862	4,796,409	3,632,589	6,707,404
53. Unallocated LAE incurred (Line 9, Col. 4)	2,019,119	1,572,414	1,818,000	1,793,507	1,779,482
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	8,106,345	7,053,276	6,614,409	5,426,096	8,486,886
Operating Expenses to Total Operating Income (Part 3)(%) (Line item divided by Page 4, Line 3 x 100.0)					
55. Personnel costs (Part 3, Line 1.5, Col. 4)	11.9	11.5	11.7	11.8	10.5
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	68.8	67.8	66.6	67.6	67.3
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	11.6	11.4	11.8	11.0	11.3
58. Total (Lines 55 to 57)	92.2	90.8	90.1	90.4	89.0
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	3.9	3.3	3.0	2.5	3.5
60. Operating expenses incurred (Line 5)	92.2	90.8	90.1	90.4	89.0
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	96.1	94.1	93.1	92.9	92.5
63. Net operating gain or (loss) (Line 8)	3.9	5.9	6.9	7.1	7.5
Other Percentages (Line item divided by Part 1B, Line 1.4 x 100.0)					
64. Losses and loss expenses incurred to net premiums written (Page 4, Line 4)	4.2	3.5	3.3	2.6	3.7
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	99.2	98.5	97.2	95.9	94.3
One-Year Schedule P Part 2 Development (\$000 omitted)					
66. Development in estimated losses and ALAE on policies effective before current year (Schedule P, Part 2, Line 22, Col. 11)	(1,936)	(2,046)	(3,394)	(3,225)	3,129
67. Percent of such development to policyholders' surplus of prior year-end (Line 66 above divided by Page 4, Line 16, Col. 1 x 100.0)	(3.5)	(3.7)	(7.6)	(9.6)	7.9
One-Year Schedule P Part 3 Development (\$000 omitted)					
68. Development in estimated losses and ALAE for claims reported before curr year (Schedule P, Part 3, Line 12, Col. 11)	3,680	2,886	2,573	1,334	3,518
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)	6.6	5.3	5.7	4.0	8.9
Two-Year Schedule P Part 2 Development (\$000 omitted)					
70. Development in estimated losses and ALAE on policies effective before prior year-end (Schedule P, Part 2, Line 22, Col. 12)	(3,156)	(4,789)	(5,716)	724	8,920
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)	(5.8)	(10.7)	(17.0)	1.8	22.6
Two-Year Schedule P Part 3 Development (\$000 omitted)					
72. Development in estimated losses and ALAE for claims reported before prior year-end (Schedule P, Part 3, Line 12, Col. 12)	6,164	4,973	3,201	3,798	7,273
73. Percent of such development to policyholders' surplus of second prior year-end (Line 72 above divided by Page 4, Line 16, Col. 2 x 100.0)	11.3	11.1	9.5	9.6	18.4

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No [X]

If no, please explain:

We have not been a party to a merger.



51420201945033100

EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2019

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 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: RSXCE											
1.01	Residential Policies Issued Directly	4,763	1,181	6,778,696	5,851,188	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	621	1,917	5,201,920	3,162,436	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	5,384	3,098	11,980,616	9,013,624	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	10,371	1,826	15,559,054	27,127	13,030,157	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	694	2,006	6,523,267	14,234	5,500,368	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	11,065	3,832	22,082,321	41,361	18,530,525	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	16,449	6,930	34,062,937	9,054,985	18,530,525	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	1,038	1,477	5,417,265	1,474,965	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	545	6,232	14,876,934	4,223,025	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	1,583	7,709	20,294,199	5,697,990	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	13,138	12,828	67,350,704	88,424	57,311,332	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	3,112	28,187	78,794,669	113,905	67,086,909	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	16,250	41,015	146,145,373	202,329	124,398,241	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	17,833	48,724	166,439,572	5,900,319	124,398,241	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	5,801	2,658	12,195,961	7,326,153	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	1,166	8,149	20,078,854	7,385,461	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	6,967	10,807	32,274,815	14,711,614		X X X	30,737,486	390,328	188,429	403,683	398,510
4.04	Residential Policies Issued by Non-Affiliated Agents	23,509	14,654	82,909,758	115,551	70,341,489	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	3,806	30,193	85,317,936	128,139	72,587,277	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	27,315	44,847	168,227,694	243,690	142,928,766	X X X	161,986,802	3,503,900	2,769,847	5,683,543	6,334,085
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
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						X X X	143,581				
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	34,282	55,654	200,502,509	14,955,304	142,928,766	X X X	192,867,869	3,894,228	2,958,276	6,087,226	6,732,595
5.	Aggregate Write-in for Line 05							5,969,534				
6.	Total	34,282	55,654	200,502,509	14,955,304	142,928,766		192,867,869	3,894,228	2,958,276	6,087,226	6,732,595
DETAILS OF WRITE-INS												
0501.	Taxes, Licenses and Fees							5,969,534				
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)							5,969,534				

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EXHIBIT OF PREMIUMS AND LOSSES
DIRECT BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2019

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 Direct Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: RXCE											
1.01	Residential Policies Issued Directly	1,038	1,477	5,417,265	1,474,965	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	545	6,232	14,876,934	4,223,025	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	1,583	7,709	20,294,199	5,697,990	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	13,138	12,828	67,350,704	88,424	57,311,332	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	3,112	28,187	78,794,669	113,905	67,086,909	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	16,250	41,015	146,145,373	202,329	124,398,241	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	17,833	48,724	166,439,572	5,900,319	124,398,241	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	4,763	1,181	6,778,696	5,851,188	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	621	1,917	5,201,920	3,162,436	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	5,384	3,098	11,980,616	9,013,624	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	10,371	1,826	15,559,054	27,127	13,030,157	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	694	2,006	6,523,267	14,234	5,500,368	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	11,065	3,832	22,082,321	41,361	18,530,525	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	16,449	6,930	34,062,937	9,054,985	18,530,525	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	5,801	2,658	12,195,961	7,326,153	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	1,166	8,149	20,078,854	7,385,461	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	6,967	10,807	32,274,815	14,711,614	X X X	X X X	30,737,486	390,328	188,429	403,683	398,510
4.04	Residential Policies Issued by Non-Affiliated Agents	23,509	14,654	82,909,758	115,551	70,341,489	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	3,806	30,193	85,317,936	128,139	72,587,277	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	27,315	44,847	168,227,694	243,690	142,928,766	X X X	161,986,802	3,503,900	2,769,847	5,683,543	6,334,085
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
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						X X X	143,581				
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	34,282	55,654	200,502,509	14,955,304	142,928,766	X X X	192,867,869	3,894,228	2,958,276	6,087,226	6,732,595
5.	Aggregate Write-in for Line 05							5,969,534				
6.	Total	34,282	55,654	200,502,509	14,955,304	142,928,766		192,867,869	3,894,228	2,958,276	6,087,226	6,732,595
DETAILS OF WRITE-INS												
0501.	Taxes, Licenses and Fees							5,969,534				
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)							5,969,534				

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

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

1 Depository	2 Rate of Interest	3 Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
JP Morgan Chase	New York, New York	395,421
Citibank, N.A.	New York, New York	13,531,279
JP Morgan Chase	New York, New York	267,135
JP Morgan Chase	New York, New York	42,268,383
JP Morgan Chase	New York, New York	1,831,749
JP Morgan Chase	New York, New York	613,410
Citibank, N.A.	White Plains, New York	5,962,123
Citibank, N.A.	White Plains, New York	54,226
Citibank, N.A.	White Plains, New York	701,918
Bank of America	Rochester, New York	279,372
Bank United	New York, New York	587,587
Sterling National Bank	Houston, TX	13,810,881
0199998 Deposits in () depositories which do not exceed the allowable limit in any one depository	X X X	
0199999 Total Federally Insured Depositories	X X X	80,303,484
NON-FEDERALLY INSURED DEPOSITORIES		
0299999 Total Non-Federally Insured Depositories	X X X	
0399999 Total Open Depositories - Dec. 31st	X X X	80,303,484
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	80,303,484

1. Totals: Last day of January		40,470,671
2. February		31,907,201
3. March		29,057,761
4. April		23,974,544
5. May		25,585,548
6. June		48,487,787
7. July		32,436,267
8. August		138,434,937
9. September		62,060,128
10. October		34,003,523
11. November		21,156,069
12. December		80,303,485

SCHEDULE E – PART 1B – SEGREGATED FUNDS HELD FOR OTHERS AS INTEREST EARNING CASH DEPOSITS

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

1 Depository	2 Rate of Interest	3 Interest Received During Year	4 Interest Earned During Year	5 Balance
OPEN DEPOSITORIES				
FEDERALLY INSURED DEPOSITORIES				
JP Morgan Chase	New York, New York			20,000,000
Citibank, N.A.	New York, New York			14,919,099
JP Morgan Chase	New York, New York			1,261,991
Bank of America	Rochester, New York			2,827,271
JP Morgan Chase	New York, New York			75,192,733
Citibank, N.A.	White Plains, New York			10,617,167
Bank United	Houston, Texas			10,645,447
0199998 Deposits in () depositories which do not exceed the allowable limit in any one depository	X X X			
0199999 Total Federally Insured Depositories	X X X			135,463,708
NON-FEDERALLY INSURED DEPOSITORIES				
0299999 Total Non-Federally Insured Depositories	X X X			
0399999 Total Open Depositories - Dec. 31st	X X X			135,463,708
SUSPENDED DEPOSITORIES				
0499999 Total Suspended Depositories - Dec. 31st	X X X			
0599999 Grand Totals - All Depositories - Dec. 31st	X X X			135,463,708

1. Totals: Last day of January	51,798,768
2. February	64,806,348
3. March	51,269,037
4. April	80,550,026
5. May	76,201,681
6. June	81,635,851
7. July	120,218,409
8. August	84,214,367
9. September	117,544,312
10. October	129,616,390
11. November	124,930,132
12. December	135,463,709

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	80,303,485	135,463,709	215,767,194
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	80,303,485	135,463,709	215,767,194
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)	80,303,485	135,463,709	215,767,194
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			30,464,564
7. Suspended depositories			
8. Total general funds			30,464,564
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			246,231,758
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			30,464,564
15. Company funds on hand			4,020
16. Total company funds on hand and on deposit			30,468,584

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		47,323,168	93,187,419
18. Suspended depositories			
19. Total segregated funds held for others		47,323,168	93,187,419
Company Funds on Deposit			
20. Open depositories	286,911	2,529,506	16,367,912
21. Suspended depositories			
22. Total company funds on deposit	286,911	2,529,506	16,367,912
Total All Funds on Deposit			
23. Open depositories	286,911	49,852,674	109,555,331
24. Suspended depositories			
25. Total all funds on deposit	286,911	49,852,674	109,555,331

SCHEDULE F – PART 1

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

1	2	3	4	5	6	7	8	9	10	11	12	13
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Reinsurance Assumed Liability	Assumed Premiums Received	Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	Reinsurance Payable on Known Case Losses and LAE Reserves	Assumed Premiums Receivable	Funds Held by or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust
74-0924290	50121	Stewart Title Guaranty Company	TX	51,889	18							
0399999	Total Affiliates - U.S. Non-Pool - Other			51,889	18							
0499999	Total Affiliates - U.S. Non-Pool - Total			51,889	18							
0799999	Total Affiliates - Other (Non-U.S.) - Total											
0899999	Total Affiliates - Total Affiliates			51,889	18							
9999999	Grand Total			51,889	18							

SCHEDULE F – PART 2

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Ceded Liability	7 Ceded Reinsurance Premiums Paid	8 Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	9 Reinsurance Recoverable on Known Case Losses and LAE Reserves	Reinsurance Payable		12 Net Amount Recoverable From Reinsurers (Cols. 8 + 9 – 10 - 11)	13 Funds Held by Company Under Reinsurance Treaties
									10 Ceded Balances Payable	11 Other Amounts Due to Reinsurers		
74-0924290	50121	Stewart Title Guaranty Company	TX		21,348,891	7,420						
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other				21,348,891	7,420						
0499999	Total Authorized - Affiliates - U.S. Non-Pool - Total				21,348,891	7,420						
0899999	Total Authorized - Affiliates - Total Authorized-Affiliates				21,348,891	7,420						
1399999	Total Authorized - Total Authorized				21,348,891	7,420						
9999999	Totals				21,348,891	7,420						

NONE **Schedule F - Part 3**

NONE **Schedule F - Part 4**

SCHEDULE H - PART 1

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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Acquired	6 Actual Cost	7 Book Value	8 Book Value Valuation Basis (a)	9 Increase by Adjustment in Book Value	10 Decrease by Adjustment in Book Value
		3 From	4 To						
01	Wholly Owned	07/01/1989	01/01/1996	01/01/1993	327,667		Amortized Cost		
02	Wholly Owned	01/01/1998	01/01/1999	01/01/1999	2,000		Amortized Cost		
03	Wholly Owned	07/30/1987	12/31/2003	02/01/2004	1,570,000		Amortized Cost		
Monroe and Ontario County	Wholly-owned	01/01/1945	12/31/1988	12/31/1988	717,153		Amortized Cost		
Ontario County	Wholly-owned	01/01/1986	12/31/1988	12/31/1988	4,124		Amortized Cost		
Seneca County	Wholly-owned	01/01/1986	12/31/1988	12/31/1988	8,524		Amortized Cost		
Chemung County	Wholly-owned	01/01/1970	12/31/1988	12/31/1988	50,179		Amortized Cost		
Monroe County	Wholly-owned	01/01/1976	12/31/1996	12/31/1996	127,313		Amortized Cost		
Erie County	Wholly-owned	01/01/1986	12/31/1996	12/31/1996	51,597		Amortized Cost		
Onondaga County	Wholly-owned	01/01/1968	12/31/1996	12/31/1996	13,760		Amortized Cost		
Wyoming County	Wholly-owned	01/01/1944	12/31/1996	12/31/1996	486,000		Amortized Cost		
Erie County	Wholly-owned	01/01/1980	01/08/2003	01/08/2003	11,620		Amortized Cost		
Tioga County	Wholly-owned	07/01/1998	07/17/2003	07/17/2003	8,083		Amortized Cost		
Upstate New York	Wholly-owned	05/01/2002	12/31/2002	12/31/2002	50,880		Amortized Cost		
Upstate New York	Wholly-owned	01/01/2003	12/31/2003	12/31/2003	98,659		Amortized Cost		
Upstate New York	Wholly-owned	01/01/2004	12/31/2004	12/31/2004	143,843		Amortized Cost		
Upstate New York	Wholly-owned	01/01/2005	12/31/2005	12/31/2005	97,619		Amortized Cost		
Upstate New York	Wholly-owned	01/01/2006	12/31/2006	12/31/2006	65,077		Amortized Cost		
Upstate New York	Wholly-owned	01/01/2007	12/31/2007	12/31/2007	62,052		Amortized Cost		
Upstate New York	Wholly-owned	01/01/2008	12/31/2008	12/31/2008	40,071		Amortized Cost		
Upstate New York	Wholly-owned	01/01/2009	04/30/2009	04/30/2009	11,675		Amortized Cost		1,168
Allegany County	Wholly-owned	01/01/1950	03/12/1996	01/31/2006	30,122		Amortized Cost		
Madison County	Wholly-owned	01/01/1950	11/21/1997	12/31/2006	139,580		Amortized Cost		
Genesee and Orleans County	Wholly-owned	01/01/1950	11/21/1997	12/31/2006	24,957		Amortized Cost		
Genesee and Orleans County	Wholly-owned	01/01/1950	07/22/1997	12/31/2006	259,902		Amortized Cost		
9999999 Totals					4,402,457		X X X		1,168

(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

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period		5 Date Sold	6 Name of Purchaser	7 Cost to Company	8 Prior Year Book Value	Change in Book Value		11 Book Value at Date of Sale (8 + 9 - 10)	12 Consideration	13 Profit and (Losses) on Sale
		3 From	4 To					9 Increase by Adjustment in Book Value During Year	10 Decrease by Adjustment in Book Value During Year			
		NONE										
9999999 Totals												

30

SCHEDULE H – VERIFICATION BETWEEN YEARS

1. Book value, December 31, prior year	1,168
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	1,168

5. Decrease by adjustment in book value:	
5.1 Totals, Part 1, Col. 10	1,168
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		1,168
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)		1,168

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	1,860,203	9,619	270,684	21,960	2,118,546	59,756				46,361
2. 2010	30,505	124,694	782	11,937	2,469	134,944	1,939				1,982		
3. 2011	35,981	154,065	702	12,148	3,085	163,830	471				1,248		
4. 2012	43,701	176,452	640	11,901	3,953	185,040	1,450				1,187		
5. 2013	50,375	208,150	825	13,457	4,318	218,114	689				1,114		
6. 2014	45,633	223,557	838	13,250	5,968	231,677	1,578				1,602		
7. 2015	52,682	234,139	476	16,841	5,468	245,988	267				1,107		
8. 2016	49,897	211,030	38	15,238	4,497	221,809	705				823		
9. 2017	35,895	208,613	49	16,320	6,548	218,434	344				331		
10. 2018	26,488	207,525	21	16,074	8,702	214,918	79				321		
11. 2019	34,356	200,503	18	14,955	7,420	208,056	658				73		
12. Totals	X X X	3,808,931	14,008	412,805	74,388	4,161,356	67,936				56,149		

Years in Which Policies Were Written	13 Salvage and Subrogation Received	14 Unallocated Loss Expense Payments	15 Total Net Loss and Expense (Cols. 7 + 8 + 10 + 11 - 9 - 12 + 14)	16 Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23 Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	
					1. Prior	20,082	16,094	122,211	4,182	4,302	
2. 2010	603	1,834	5,755	114	314			658			178
3. 2011	32	1,156	2,875	86	168			1,082			292
4. 2012	672	1,400	4,037	61	141			1,520			411
5. 2013	214	1,108	2,911	58	168			2,181			589
6. 2014	646	1,080	4,260	72	283			3,154			852
7. 2015	44	1,339	2,713	50	394			4,076			1,101
8. 2016	23	1,717	3,245	51	393			4,616			1,247
9. 2017	6	1,064	1,739	36	229			5,748			1,553
10. 2018	20	563	963	35	157			6,718			1,815
11. 2019	212	943	943	7	184			7,206			1,947
12. Totals	22,342	27,567	151,652	4,752	6,733			41,620			11,245

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29 + 14 + 23) / Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24 - 33)
			26 Direct (Cols. 7 + 10 + 17 + 20)	27 Assumed (Cols. 8 + 11 + 18 + 21)	28 Ceded (Cols. 9 + 12 + 19 + 22)	29 Net	30 Direct Basis ((Cols. 14 + 23 + 26) / Col. 2)	31 Net Basis ((Cols. 14 + 23 + 29) / (Cols. 6 - 4))			
			1. Prior	10,223	166	115,080					
2. 2010	1,150	17	4,893			4,893	5,538	5,614	22.636	1,150	
3. 2011	1,542	14	2,969			2,969	2,867	2,912	12.276	1,542	
4. 2012	2,072	10	4,298			4,298	3,462	3,528	13.979	2,072	
5. 2013	2,938	12	4,152			4,152	2,810	2,858	11.611	2,938	
6. 2014	4,289	18	6,617			6,617	3,824	3,914	18.734	4,289	
7. 2015	5,571	13	5,844			5,844	3,538	3,615	15.725	5,571	
8. 2016	6,256	19	6,537			6,537	4,502	4,599	19.041	6,256	
9. 2017	7,530	14	6,652			6,652	4,443	4,586	25.823	7,530	
10. 2018	8,690	19	7,275			7,275	4,651	4,855	36.443	8,690	
11. 2019	9,337	6	8,121			8,121	5,127	5,324	29.922	9,337	
12. Totals	59,598	308	172,438			172,438	X X X	X X X	X X X	59,598	

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	438,214	1,080	268,534	11,794	696,034	5,444				3,696		
2. 2010	5,761	27,913		11,906	800	39,019	98				295		
3. 2011	2,870	27,331		12,090	1,015	38,406	23				130		
4. 2012	6,145	27,746		11,833	1,233	38,346	52				28		
5. 2013	3,548	32,659	825	13,327	1,055	45,756	357				73		
6. 2014	5,096	33,178	27	13,060	949	45,316	71				187		
7. 2015	8,040	41,384	17	16,573	1,421	56,553	87				52		
8. 2016	8,876	36,339	24	15,007	1,088	50,282	20				2		
9. 2017	3,412	37,606	17	16,136	1,901	51,858	129				28		
10. 2018	2,750	34,831	4	15,904	2,023	48,716	(9)				36		
11. 2019	7,174	32,275		14,712	1,272	45,715							
12. Totals	X X X	769,476	1,994	409,082	24,551	1,156,001	6,272				4,527		

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	634	930	10,070	1,052	88				276			75
2. 2010		56	449	18	52				39			11
3. 2011		49	202	11	47				64			17
4. 2012	15	49	129	9	10				90			24
5. 2013	3	60	490	6	11				129			35
6. 2014		56	314	12	75				187			50
7. 2015		61	200	6					241			65
8. 2016	2	102	124	8	3				273			74
9. 2017		102	259	5	78				340			92
10. 2018	11	84	111	6	35				398			107
11. 2019		33	33						427			115
12. Totals	665	1,582	12,381	1,133	399				2,464			665

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	439	8	9,504			9,504	2.398	2.458	X X X		439
2. 2010	102	2	484			484	1.974	2.032	9.564		102
3. 2011	128	2	264			264	1.207	1.254	11.498		128
4. 2012	124	1	180			180	0.912	0.954	4.117		124
5. 2013	175	2	570			570	2.036	2.051	18.743		175
6. 2014	312	3	520			520	1.887	1.941	12.284		312
7. 2015	306		380			380	1.223	1.266	6.294		306
8. 2016	350	1	298			298	1.304	1.344	5.340		350
9. 2017	510	2	575			575	2.045	2.153	22.538		510
10. 2018	540	3	460			460	1.869	1.984	23.673		540
11. 2019	542		427			427	1.782	1.855	8.015		542
12. Totals	3,528	24	13,662			13,662	X X X	X X X	X X X		3,528

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	1,421,989	8,539	2,150	10,166	1,422,512	54,312			42,665
2. 2010	24,744	96,781	782	31	1,669	95,925	1,841			1,687		
3. 2011	33,111	126,734	702	58	2,070	125,424	448			1,118		
4. 2012	37,556	148,706	640	68	2,720	146,694	1,398			1,159		
5. 2013	46,827	175,491		130	3,263	172,358	332			1,041		
6. 2014	40,537	190,379	811	190	5,019	186,361	1,507			1,415		
7. 2015	44,642	192,755	459	268	4,047	189,435	180			1,055		
8. 2016	41,021	174,691	14	231	3,409	171,527	685			821		
9. 2017	32,483	171,007	32	184	4,647	166,576	215			303		
10. 2018	23,738	172,694	17	170	6,679	166,202	88			285		
11. 2019	27,182	168,228	18	243	6,148	162,341	658			73		
12. Totals	X X X	3,039,455	12,014	3,723	49,837	3,005,355	61,664			51,622		

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	19,448	15,164	112,141	3,130	4,214	
2. 2010	603	1,778	5,306	96	262			619			167
3. 2011	32	1,107	2,673	75	121			1,018			275
4. 2012	657	1,351	3,908	52	131			1,430			387
5. 2013	211	1,048	2,421	52	157			2,052			554
6. 2014	646	1,024	3,946	60	208			2,967			802
7. 2015	44	1,278	2,513	44	394			3,835			1,036
8. 2016	21	1,615	3,121	43	390			4,343			1,173
9. 2017	6	962	1,480	31	151			5,408			1,461
10. 2018	9	479	852	29	122			6,320			1,708
11. 2019		179	910	7	184			6,779			1,832
12. Totals	21,677	25,985	139,271	3,619	6,334			39,156			10,580

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ((Cols. 29 + 14 + 23) / Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24 - 33)
			26 Direct (Cols. 7 + 10 + 17 + 20)	27 Assumed (Cols. 8 + 11 + 18 + 21)	28 Ceded (Cols. 9 + 12 + 19 + 22)	29 Net	30 Direct Basis ((Cols. 14 + 23 + 26) / Col 2)	31 Net Basis ((Cols. 14 + 23 + 29) / [Cols. 6 - 4])			
			1. Prior	9,784	158	105,576					
2. 2010	1,048	15	4,409			4,409	6.565	6.626	25.679	1,048	
3. 2011	1,414	12	2,705			2,705	3.225	3.260	12.343	1,414	
4. 2012	1,948	9	4,118			4,118	3.938	3.994	15.593	1,948	
5. 2013	2,763	10	3,582			3,582	2.954	3.010	11.071	2,763	
6. 2014	3,977	15	6,097			6,097	4.162	4.256	19.545	3,977	
7. 2015	5,265	13	5,464			5,464	4.035	4.112	17.423	5,265	
8. 2016	5,906	18	6,239			6,239	5.167	5.270	22.006	5,906	
9. 2017	7,020	12	6,077			6,077	4.971	5.108	26.168	7,020	
10. 2018	8,150	16	6,815			6,815	5.213	5.422	37.922	8,150	
11. 2019	8,795	6	7,694			7,694	5.769	5.987	35.704	8,795	
12. Totals	56,070	284	158,776			158,776	X X X	X X X	X X X	56,070	

SCHEDULE P – PART 2

POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year - End (\$000 OMITTED)										Development	
	Including Known Claims and IBNR on Unreported Claims										11 One Year (Cols. 10 - 9)	12 Two Year (Cols. 10 - 8)
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
1. Prior	33,102	33,199	33,041	33,233	33,145	33,021	32,541	32,630	32,659	32,770	111	140
2. 2000	5,296	5,242	5,217	5,216	5,204	5,193	5,169	5,162	5,207	5,227	20	65
3. 2001	4,071	3,978	3,785	3,686	3,777	4,070	4,166	4,237	4,263	4,259	(4)	22
4. 2002	3,734	3,619	3,824	4,006	4,118	4,091	4,037	4,002	3,956	4,042	86	40
5. 2003	5,218	5,106	5,347	5,491	5,759	5,940	6,036	6,033	6,311	6,284	(27)	251
6. 2004	5,641	5,875	7,151	7,949	8,387	8,941	9,193	9,289	9,163	8,893	(270)	(396)
7. 2005	6,308	6,369	7,173	7,169	7,599	7,954	8,310	8,543	8,527	8,694	167	151
8. 2006	9,460	9,278	10,268	10,845	11,924	12,692	12,940	13,061	12,677	12,908	231	(153)
9. 2007	10,173	9,549	10,288	10,464	11,826	12,442	12,647	12,830	12,850	13,299	449	469
10. 2008	7,169	7,721	8,736	9,692	10,741	11,799	12,216	12,389	12,906	12,873	(33)	484
11. 2009	5,639	5,150	5,524	5,471	5,842	6,292	5,708	5,722	5,690	5,831	141	109
12. 2010	6,266	5,940	5,662	5,136	5,312	5,150	5,040	4,643	4,675	4,893	218	250
13. 2011	X X X	5,902	5,187	4,433	4,407	4,180	3,766	3,468	3,159	2,969	(190)	(499)
14. 2012	X X X	X X X	6,130	5,012	5,079	5,537	4,869	4,540	4,383	4,298	(85)	(242)
15. 2013	X X X	X X X	X X X	6,947	6,990	6,368	5,411	4,882	4,446	4,152	(294)	(730)
16. 2014	X X X	X X X	X X X	X X X	8,459	8,026	7,242	6,459	6,433	6,617	184	158
17. 2015	X X X	X X X	X X X	X X X	X X X	8,739	7,919	6,829	6,206	5,844	(362)	(985)
18. 2016	X X X	X X X	X X X	X X X	X X X	X X X	8,258	7,355	7,168	6,537	(631)	(818)
19. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,124	7,473	6,652	(821)	(1,472)
20. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	8,101	7,275	(826)	X X X
21. 2019	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	8,121	X X X	X X X
22. Totals											(1,936)	(3,156)

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
1. Prior	30,865	31,469	31,615	31,760	31,836	31,898	31,717	31,841	32,032	32,108	1,468	362
2. 2000	4,743	4,804	4,820	4,837	4,867	4,899	4,934	4,954	4,969	5,075	159	30
3. 2001	3,453	3,482	3,323	3,361	3,405	3,703	3,934	4,022	4,097	4,120	128	22
4. 2002	2,842	2,944	3,207	3,272	3,326	3,573	3,597	3,657	3,707	3,851	135	30
5. 2003	3,857	4,042	4,456	4,740	5,047	5,340	5,511	5,589	5,697	5,811	234	52
6. 2004	3,603	4,317	5,715	6,191	7,231	7,588	7,847	8,511	8,566	8,408	185	58
7. 2005	2,994	3,725	4,781	5,002	5,254	5,947	6,450	6,929	7,679	8,022	181	79
8. 2006	4,785	5,355	6,527	7,701	8,937	9,574	10,338	10,694	10,448	11,434	182	90
9. 2007	4,611	5,199	6,058	6,740	8,092	8,889	9,444	10,130	10,887	11,660	171	94
10. 2008	2,491	3,310	4,175	6,161	7,375	8,116	8,999	9,566	10,836	10,980	155	71
11. 2009	1,676	2,001	2,735	3,062	3,539	4,435	4,205	4,436	4,607	4,648	86	44
12. 2010	1,275	2,043	2,390	2,548	2,811	3,103	3,397	3,395	3,578	3,921	64	33
13. 2011	X X X	71	291	482	910	1,131	1,299	1,434	1,604	1,719	35	37
14. 2012	X X X	X X X	36	195	339	1,930	1,821	1,975	2,213	2,637	17	34
15. 2013	X X X	X X X	X X X	71	522	764	913	1,081	1,284	1,803	15	31
16. 2014	X X X	X X X	X X X	X X X	77	934	1,196	1,294	2,121	3,180	14	40
17. 2015	X X X	X X X	X X X	X X X	X X X	96	336	665	1,075	1,374	9	28
18. 2016	X X X	X X X	X X X	X X X	X X X	X X X	42	339	1,233	1,528	12	20
19. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	64	451	675	6	16
20. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	148	400	8	8
21. 2019	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	731	1	

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	1,188	879	590	488	498	295	145	255	157	289
2. 2000	157	125	91	68	61	53	15	33	139	9
3. 2001	158	152	153	114	245	171	114	135	75	57
4. 2002	409	310	293	409	503	259	219	206	158	88
5. 2003	529	549	424	451	438	267	267	248	377	271
6. 2004	981	760	891	1,055	769	758	781	361	293	252
7. 2005	1,369	1,292	1,184	1,171	1,548	924	1,106	838	220	189
8. 2006	1,874	1,975	2,139	1,838	1,431	1,446	1,205	1,382	1,556	843
9. 2007	1,041	787	1,058	1,177	818	993	980	833	487	384
10. 2008	1,434	2,058	2,578	1,763	1,496	1,696	1,489	1,548	1,153	1,393
11. 2009	387	498	416	424	454	314	230	259	206	527
12. 2010	83	157	430	218	453	281	161	128	247	314
13. 2011	X X X	82	204	253	258	306	186	220	98	168
14. 2012	X X X	X X X	109	194	896	150	154	202	485	141
15. 2013	X X X	X X X	X X X	91	503	571	508	492	463	168
16. 2014	X X X	X X X	X X X	X X X	174	348	632	760	627	283
17. 2015	X X X	X X X	X X X	X X X	X X X	68	154	213	141	394
18. 2016	X X X	X X X	X X X	X X X	X X X	X X X	129	474	413	393
19. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	86	119	229
20. 2018	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	157
21. 2019	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	184

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior										
2. 2000										
3. 2001										
4. 2002										
5. 2003										
6. 2004										
7. 2005										
8. 2006										
9. 2007										
10. 2008										
11. 2009										
12. 2010										
13. 2011	X X X									
14. 2012	X X X	X X X								
15. 2013	X X X	X X X	X X X							
16. 2014	X X X	X X X	X X X	X X X						
17. 2015	X X X	X X X	X X X	X X X	X X X					
18. 2016	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2018	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. 2019	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 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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	1,049	851	836	985	811	828	679	534	470	373
2. 2000	397	313	306	311	276	241	220	175	99	143
3. 2001	459	344	309	211	127	196	118	80	91	82
4. 2002	483	365	324	324	288	259	221	139	91	103
5. 2003	832	515	467	300	274	333	258	196	237	202
6. 2004	1,057	798	545	703	387	595	565	417	304	233
7. 2005	1,945	1,352	1,208	996	797	1,083	754	776	628	483
8. 2006	2,801	1,948	1,602	1,306	1,555	1,672	1,397	985	673	631
9. 2007	4,521	3,563	3,172	2,547	2,916	2,560	2,223	1,867	1,476	1,255
10. 2008	3,244	2,353	1,983	1,768	1,870	1,987	1,728	1,275	917	500
11. 2009	3,576	2,651	2,373	1,985	1,849	1,543	1,273	1,027	877	656
12. 2010	4,908	3,740	2,842	2,370	2,048	1,766	1,482	1,120	850	658
13. 2011	X X X	5,749	4,692	3,698	3,239	2,743	2,281	1,814	1,457	1,082
14. 2012	X X X	X X X	5,985	4,623	3,844	3,457	2,894	2,363	1,685	1,520
15. 2013	X X X	X X X	X X X	6,785	5,965	5,033	3,990	3,309	2,699	2,181
16. 2014	X X X	X X X	X X X	X X X	8,208	6,744	5,414	4,405	3,685	3,154
17. 2015	X X X	X X X	X X X	X X X	X X X	8,575	7,429	5,951	4,990	4,076
18. 2016	X X X	X X X	X X X	X X X	X X X	X X X	8,087	6,542	5,522	4,616
19. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,974	6,903	5,748
20. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7,869	6,718
21. 2019	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	7,206

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

Years in Which Losses Were Incurred	Losses and Allocated Expenses at Year - End (\$000 OMITTED)										Development	
	Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims										11 One - Year (Cols. 10 - 9)	12 Two - Year (Cols. 10 - 8)
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
1. Prior	71,955	74,538	76,827	77,516	78,497	79,066	79,277	79,895	80,287	80,438	151	543
2. 2010	4,854	5,286	6,521	6,924	8,332	8,690	8,794	8,827	8,870	8,661	(209)	(166)
3. 2011	XXX	2,567	3,684	4,281	4,774	5,000	5,206	5,289	5,465	5,403	(62)	114
4. 2012	XXX	XXX	3,660	4,508	5,062	5,152	5,195	5,282	5,082	5,086	4	(196)
5. 2013	XXX	XXX	XXX	2,608	4,042	5,202	5,057	5,308	5,566	5,682	116	374
6. 2014	XXX	XXX	XXX	XXX	3,407	4,522	4,383	4,890	4,944	5,993	1,049	1,103
7. 2015	XXX	XXX	XXX	XXX	XXX	3,190	4,244	4,532	5,112	5,877	765	1,345
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	2,297	3,003	4,100	4,382	282	1,379
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,223	2,709	3,891	1,182	1,668
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,595	2,997	402	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,406	XXX	XXX
12. Totals											3,680	6,164

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

Years in Which Losses Were Incurred	Cumulative Paid Losses and Allocated Expenses at Year - End (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
	1. Prior	64,534	67,517	71,019	73,515	74,463	75,641	76,520	77,025	78,409		
2. 2010	2,662	4,100	4,741	5,567	7,423	7,897	8,071	8,459	8,790	8,617	187	39
3. 2011	XXX	1,146	2,717	3,463	4,162	4,630	4,931	5,073	5,215	5,228	196	52
4. 2012	XXX	XXX	1,652	2,677	4,198	4,789	5,082	5,227	5,007	5,042	146	62
5. 2013	XXX	XXX	XXX	901	2,080	4,195	4,255	4,574	4,745	5,213	79	70
6. 2014	XXX	XXX	XXX	XXX	1,244	3,131	3,426	4,070	4,219	4,866	65	123
7. 2015	XXX	XXX	XXX	XXX	XXX	1,638	2,957	3,520	4,150	5,332	36	114
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	736	1,946	3,442	3,790	18	76
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	682	1,840	2,923	14	66
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,415	2,322	19	40
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,444	18	1

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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
	1. Prior	7,421	7,020	5,808	4,000	4,034	3,425	2,757	2,870	1,878
2. 2010	2,193	1,186	1,780	1,357	909	793	723	368	80	44
3. 2011	XXX	1,420	967	818	612	370	275	216	250	175
4. 2012	XXX	XXX	2,007	1,831	864	363	113	55	75	44
5. 2013	XXX	XXX	XXX	1,708	1,963	1,007	802	734	821	469
6. 2014	XXX	XXX	XXX	XXX	2,163	1,391	957	820	725	1,127
7. 2015	XXX	XXX	XXX	XXX	XXX	1,552	1,287	1,012	962	545
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,561	1,057	658	592
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,541	869	968
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,180	675
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	962

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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XXX	XXX						
7. 2015	XXX	XXX	XXX	XXX						
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

Years in Which Policies Were Written	Number of Claims Reported (Direct)									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	1,805	1,809	1,811	1,814	1,822	1,824	1,829	1,832	1,835	1,836
2. 2000	179	180	182	183	185	186	187	188	190	190
3. 2001	137	138	145	147	150	152	153	155	155	155
4. 2002	135	144	152	159	165	165	167	168	172	174
5. 2003	186	220	236	247	262	274	282	288	291	295
6. 2004	168	197	207	220	231	240	246	249	254	257
7. 2005	173	196	212	227	242	253	262	268	271	278
8. 2006	166	191	215	237	260	275	282	293	300	306
9. 2007	131	169	197	215	236	256	266	276	289	299
10. 2008	126	161	187	196	217	232	238	240	246	249
11. 2009	54	71	94	102	120	132	136	138	141	143
12. 2010	20	48	65	80	90	98	101	104	109	114
13. 2011	X X X	14	38	48	58	68	74	80	80	86
14. 2012	X X X	X X X	10	23	34	47	51	54	61	61
15. 2013	X X X	X X X	X X X	10	30	40	47	52	54	58
16. 2014	X X X	X X X	X X X	X X X	14	43	53	63	65	72
17. 2015	X X X	X X X	X X X	X X X	X X X	11	28	39	46	50
18. 2016	X X X	X X X	X X X	X X X	X X X	X X X	9	30	41	51
19. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	9	28	36
20. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	18	35
21. 2019	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	7

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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	1,395	1,435	1,455	1,458	1,465	1,466	1,466	1,467	1,467	1,468
2. 2000	140	143	154	156	156	158	159	159	159	159
3. 2001	110	112	117	123	125	128	128	128	128	128
4. 2002	97	112	121	125	129	134	134	135	135	135
5. 2003	144	174	199	211	220	232	233	234	234	234
6. 2004	118	141	157	167	175	185	185	185	185	185
7. 2005	109	132	144	158	168	176	180	180	180	181
8. 2006	92	113	132	150	166	181	181	182	182	182
9. 2007	83	110	130	151	158	168	168	168	169	171
10. 2008	62	89	113	126	139	153	154	154	155	155
11. 2009	22	34	60	69	78	85	85	85	86	86
12. 2010	9	24	41	53	60	62	63	64	64	64
13. 2011	X X X	5	15	26	30	34	35	35	35	35
14. 2012	X X X	X X X	1	7	11	16	17	17	17	17
15. 2013	X X X	X X X	X X X	4	7	12	15	15	15	15
16. 2014	X X X	X X X	X X X	X X X	2	10	11	13	14	14
17. 2015	X X X	X X X	X X X	X X X	X X X	3	4	6	8	9
18. 2016	X X X	X X X	X X X	X X X	X X X	X X X	2	5	9	12
19. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2	6	6
20. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5	8
21. 2019	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

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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	365	335	335	335	335	341	344	350	358	362
2. 2000	22	20	20	20	22	23	25	26	26	30
3. 2001	13	13	13	14	15	16	17	20	21	22
4. 2002	17	17	18	18	23	25	26	27	28	30
5. 2003	12	14	15	15	20	25	32	37	45	52
6. 2004	12	11	11	14	19	24	34	43	52	58
7. 2005	17	16	16	16	26	42	48	60	68	79
8. 2006	14	14	14	16	23	36	48	63	78	90
9. 2007	8	10	11	12	19	34	53	74	88	94
10. 2008	12	14	16	16	20	27	44	54	60	71
11. 2009	1	2	5	5	12	20	27	31	37	44
12. 2010	1	2	6	7	8	11	20	27	27	33
13. 2011	X X X		3	3	8	12	22	28	34	37
14. 2012	X X X	X X X	1	2	4	14	20	24	28	34
15. 2013	X X X	X X X	X X X	1	6	13	18	23	28	31
16. 2014	X X X	X X X	X X X	X X X		9	21	26	37	40
17. 2015	X X X	X X X	X X X	X X X	X X X	3	5	15	24	28
18. 2016	X X X	X X X	X X X	X X X	X X X	X X X		4	13	20
19. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X		9	16
20. 2018	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	8
21. 2019	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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	3,047	3,047	3,047	3,047	3,047	3,046	3,046	3,046	3,046	3,046
2. 2010	233	233	233	233	233	233	233	233	233	233
3. 2011	X X X	258	258	258	258	258	258	258	258	258
4. 2012	X X X	X X X	213	213	213	213	213	213	213	213
5. 2013	X X X	X X X	X X X	157	157	157	157	157	157	157
6. 2014	X X X	X X X	X X X	X X X	208	210	210	210	210	210
7. 2015	X X X	X X X	X X X	X X X	X X X	179	179	179	177	177
8. 2016	X X X	X X X	X X X	X X X	X X X	X X X	116	116	116	116
9. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	115	116	116
10. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	120	120
11. 2019	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	106

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	2,293	2,384	2,449	2,476	2,484	2,494	2,494	2,494	2,494	2,494
2. 2010	93	136	155	168	174	187	187	187	187	187
3. 2011	X X X	104	154	177	190	196	196	196	196	196
4. 2012	X X X	X X X	81	119	133	146	146	146	146	146
5. 2013	X X X	X X X	X X X	44	67	79	79	79	79	79
6. 2014	X X X	X X X	X X X	X X X	41	65	65	65	65	65
7. 2015	X X X	X X X	X X X	X X X	X X X	36	36	36	36	36
8. 2016	X X X	X X X	X X X	X X X	X X X	X X X	17	17	17	18
9. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14	14	14
10. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19	19
11. 2019	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	18

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	477	445	445	446	456	475	493	501	516	529
2. 2010	12	16	16	16	21	24	27	32	37	39
3. 2011	X X X	7	14	16	20	30	41	48	47	52
4. 2012	X X X	X X X	9	10	28	46	56	59	60	62
5. 2013	X X X	X X X	X X X	6	23	37	47	58	65	70
6. 2014	X X X	X X X	X X X	X X X	12	45	82	100	113	123
7. 2015	X X X	X X X	X X X	X X X	X X X	18	53	85	102	114
8. 2016	X X X	X X X	X X X	X X X	X X X	X X X	6	38	62	76
9. 2017	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12	53	66
10. 2018	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7	40
11. 2019	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

SCHEDULE P INTERROGATORIES

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN By States and Territories

States, Etc.	1 Active Status (a)	2 Premium Rate (b)	Direct Premiums Written			6 Other Income	7 Net Premiums Earned	8 Direct Losses and Allocated Loss Adjustment Expenses Paid	9 Direct Losses and Allocated Loss Adjustment Expenses Incurred	10 Direct Known Claim Reserve
			3 Direct Operations	4 Agency Operations						
				4 Non-affiliated Agencies	5 Affiliated Agencies					
1. Alabama	AL	N								
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	32,274,815	168,227,695		14,955,304	192,867,869	6,852,504	6,087,226	6,732,595
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	XXX	XXX							
59. Totals	XXX	XXX	32,274,815	168,227,695		14,955,304	192,867,869	6,852,504	6,087,226	6,732,595

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

NONE

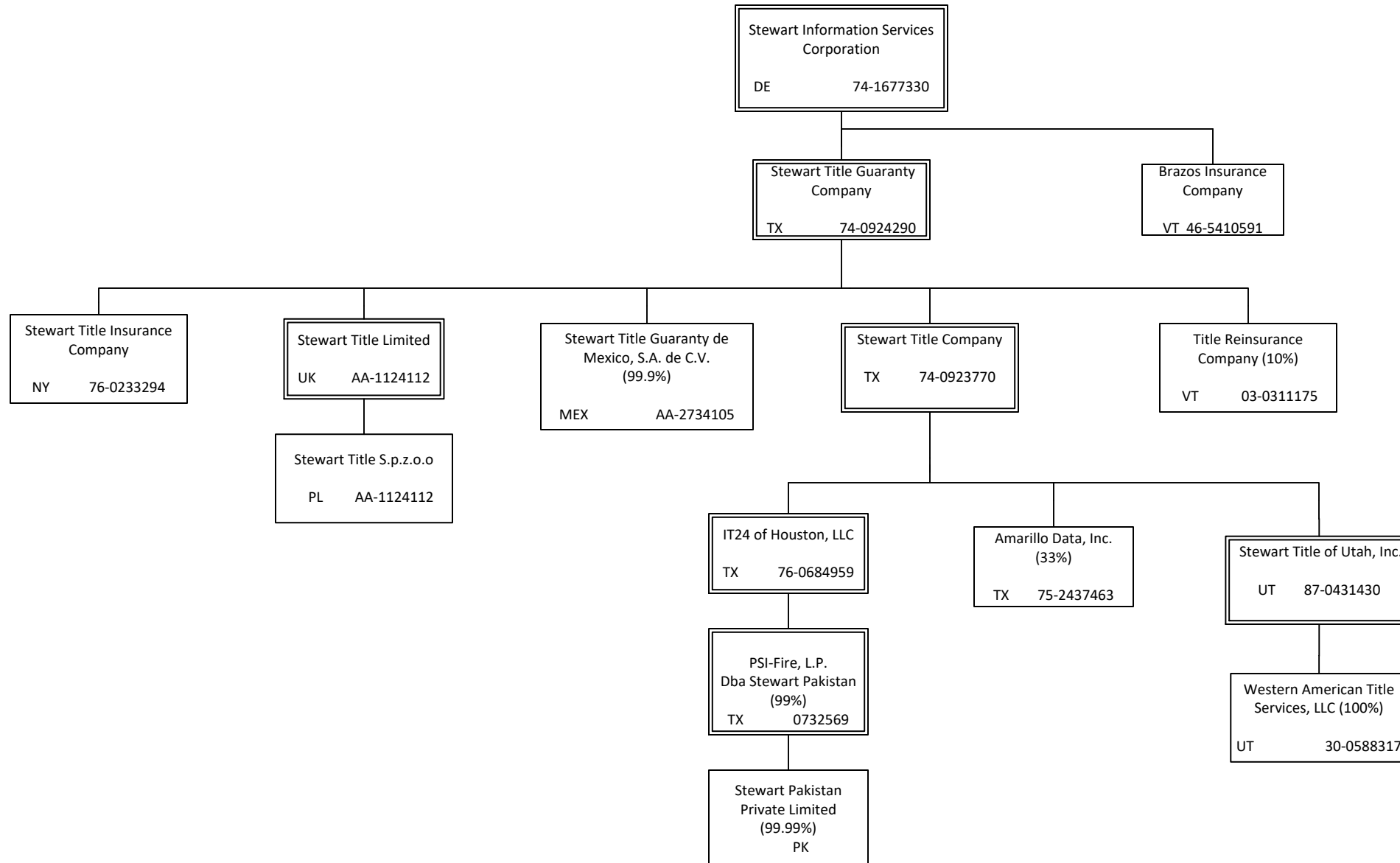
(a) Active Status Counts

- L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 1
- E - Eligible - Reporting entities eligible or approved to write surplus lines in _____
- R - Registered - Non-domiciled RRGs _____
- Q - Qualified - Qualified or accredited reinsurer _____
- N - None of the above - Not allowed to write business in the 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.

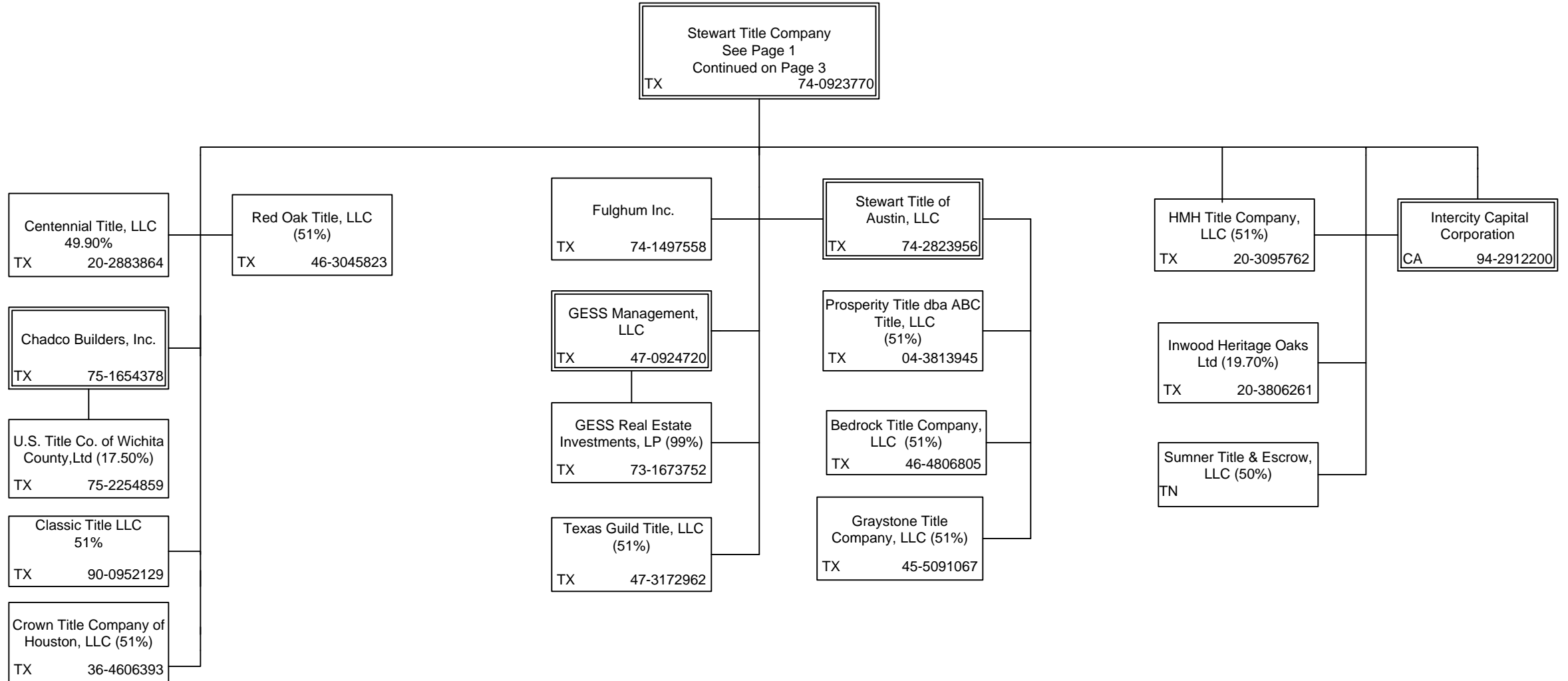
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART



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

PART 1 - ORGANIZATIONAL CHART



43.1

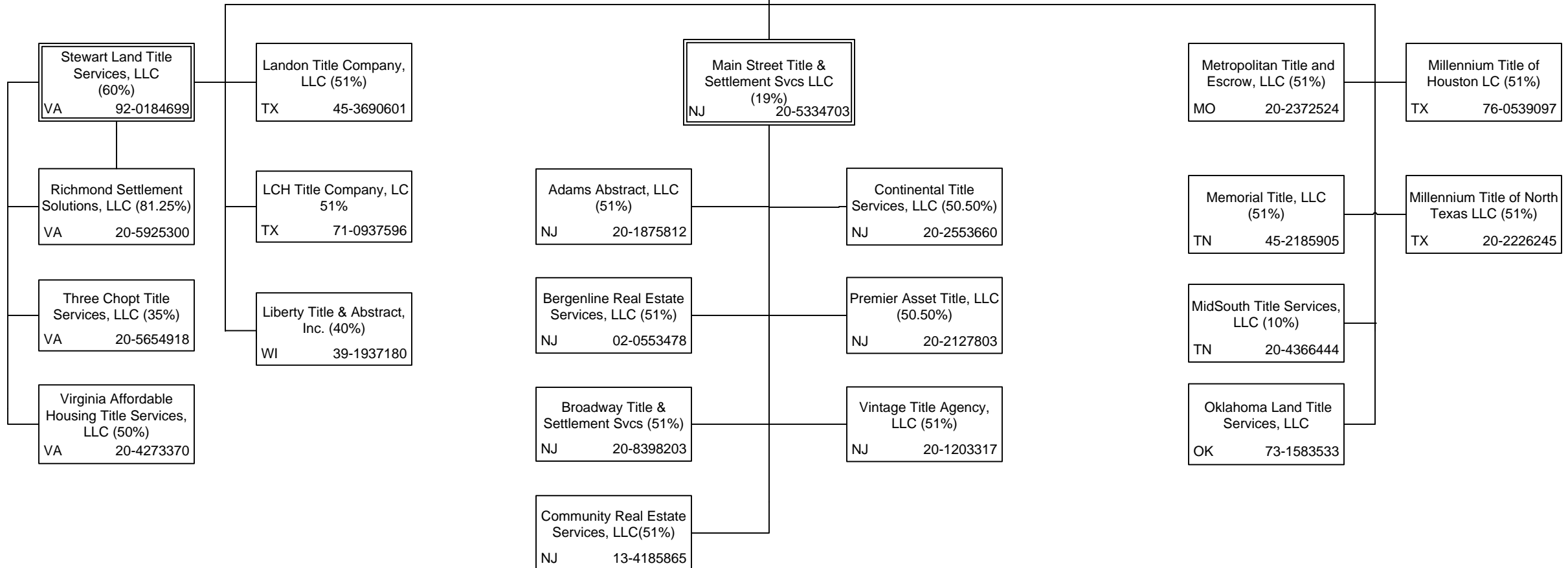
Unless otherwise noted, all ownership is 100%

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

PART 1 - ORGANIZATIONAL CHART

432

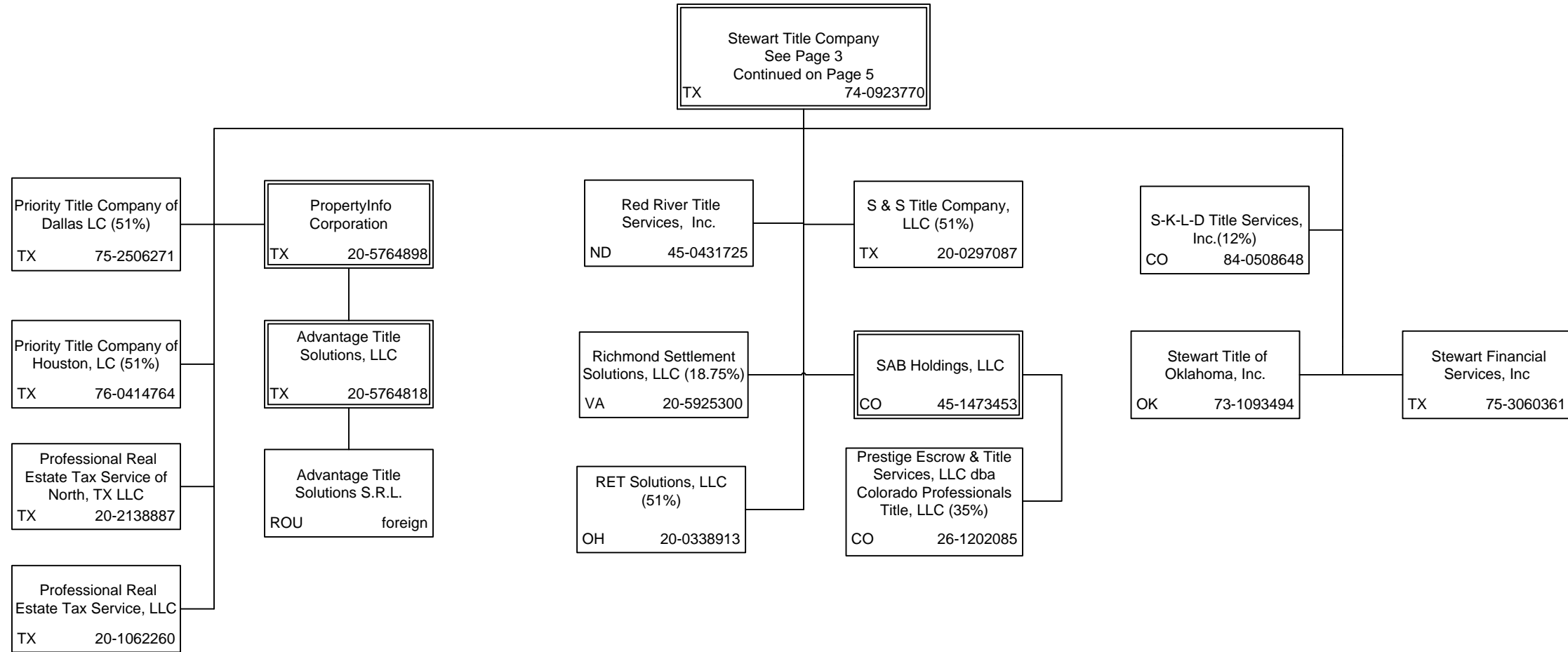
Stewart Title Company
 See Page 2
 Continued on Page 4
 TX 74-0923770



Unless otherwise noted, all ownership is 100%

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

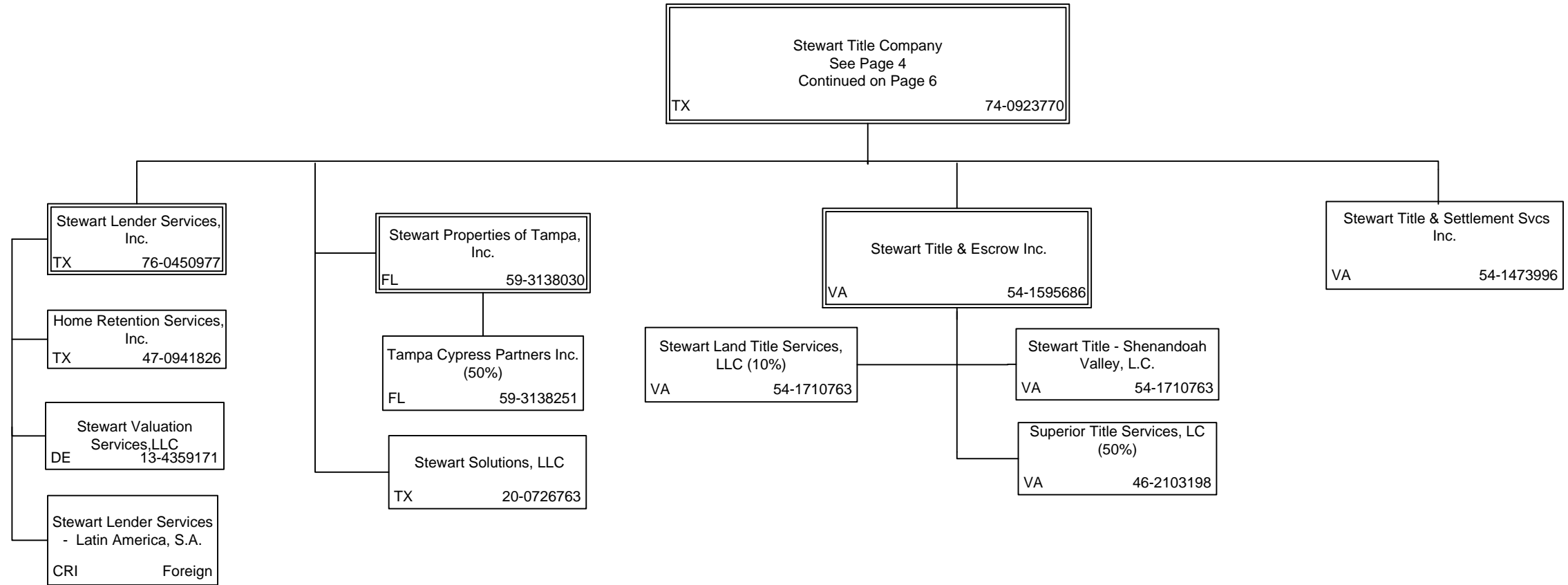
PART 1 - ORGANIZATIONAL CHART



433

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

PART 1 - ORGANIZATIONAL CHART

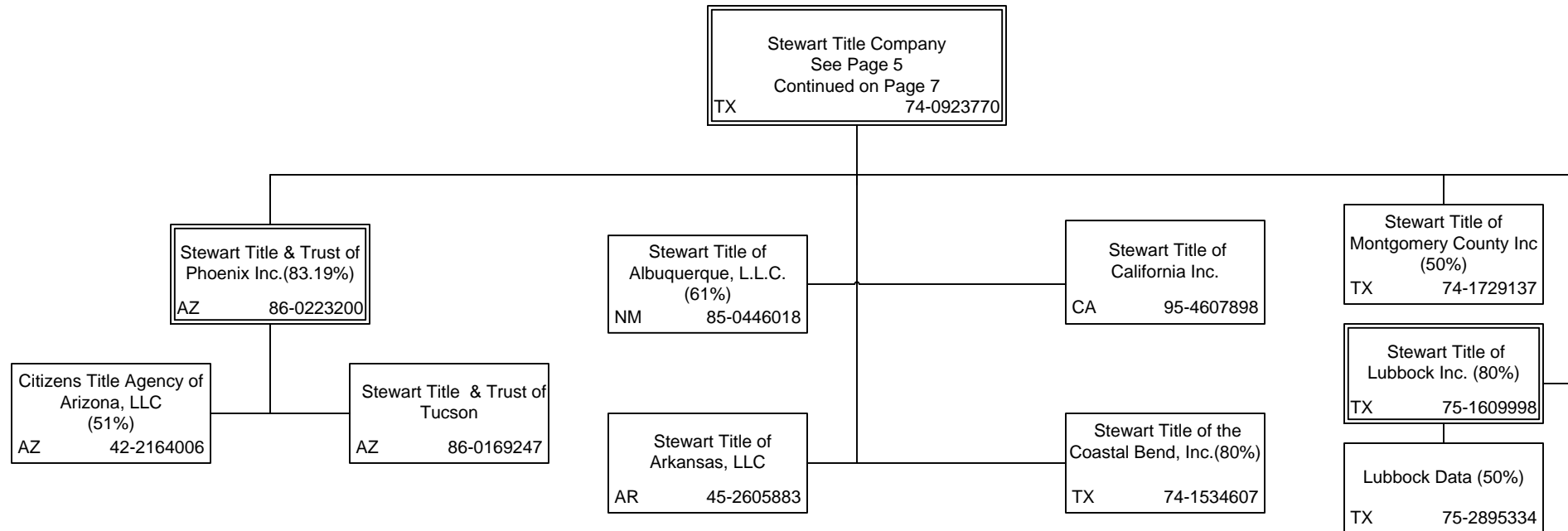


43.4

Unless otherwise noted, all ownership is 100%

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

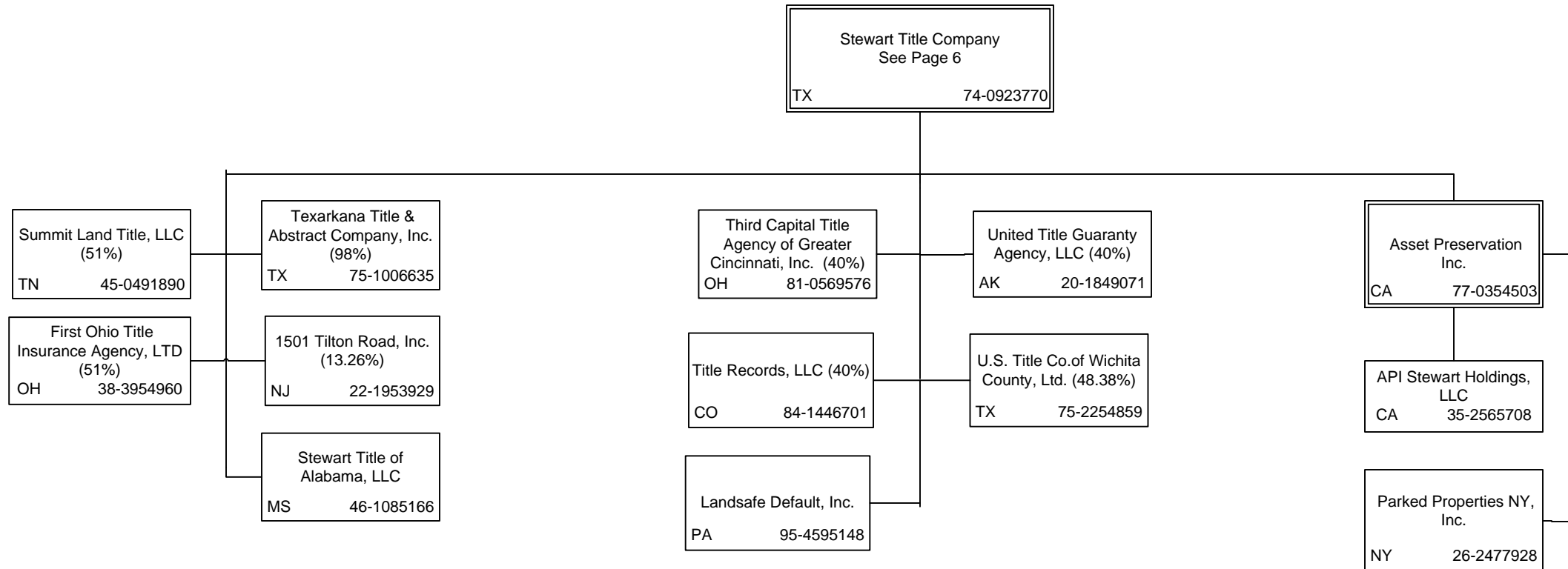
PART 1 - ORGANIZATIONAL CHART



43.5

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

PART 1 - ORGANIZATIONAL CHART



43.6

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? (Y/N)	*
		00000			000009434	NYSE	Stewart Information Services Corporation	DE	UDP					N	0
		00000	46-5410591				Brazos Insurance Company	VT	IA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	76-0684959				IT24 of Houston, LLC	TX	NIA	Stewart Title Comany	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	76-0732569				Psi - Fire, LP dba CTO 24/7	TX	NIA	Stewart Title Company	Ownership	99.000	Stewart Information Services Corpora	N	0
		00000					Stewart Title S.p.z.o.o.	PL	NIA	Stewart Title Limited	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000					Stewart Pakistan (Private) Limited	PK	NIA	Stewart Title Company	Ownership	99.990	Stewart Information Services Corpora	N	0
		00000	46-1085166				Stewart Title of Alabama, LLC	MS	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	95-4595148				LandSafe Default, Inc.	PA	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		50121	74-0924290				Stewart Title Guaranty Company	TX	IA	Stewart Information Services Corporation	Ownership	100.000	Stewart Information Services Corpora	N	0
		51420	76-0233294				Stewart Title Insurance Company	NY	IA	Stewart Title Guaranty Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		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	N	0
		00000	AA-1124112				Stewart Title Limited	UK	IA	Stewart Title Guaranty Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		32336	03-0311175				Title Reinsurance Company	VT	IA	Stewart Title Guaranty Company	Ownership	10.000	Stewart Information Services Corpora	N	0
		00000	74-0923770				Stewart Title Company	TX	NIA	Stewart Title Guaranty Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	87-0431430				Stewart Title of Utah, Inc.	UT	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	30-0588317				Western America Title Services, LLC	UT	NIA	Stewart Title of Utah, Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	20-2883864				Centennial Title, LLC	TX	NIA	Stewart Title Company	Ownership	49.900	Stewart Information Services Corpora	N	0
		00000	75-1654378				Chadco Builders, Inc.	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	75-2254859				U.S. Title Company of Wichita County, Ltd	TX	NIA	Chadco Builders, Inc.	Ownership	17.500	Stewart Information Services Corpora	N	0
		00000	90-0952129				Classic Title, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	36-4606393				Crown Title Company of Houston, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	74-1497558				Fulghum Inc.	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	47-0924720				GESS Management LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	73-1673752				GESS Real Estate Investments, LP	TX	NIA	Stewart Title Company	Ownership	99.000	Stewart Information Services Corpora	N	0
		00000	74-2823956				Stewart Title of Austin, LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	04-3813945				Prosperity Title dba ABC Title, LLC	TX	NIA	Stewart Title of Austin, LLC	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	45-5091067				Graystone Title Company, LLC	TX	NIA	Stewart Title of Austin, LLC	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	46-4806805				Bedrock Title Company, LLC	TX	NIA	Stewart Title of Austin, LLC	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-3095762				HMH Title Company, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	94-2912200				Intercity Capital Corporation	CA	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	20-3806261				Inwood Heritage Oaks Ltd	TX	NIA	Stewart Title Company	Ownership	19.700	Stewart Information Services Corpora	N	0
		00000	92-0184699				Stewart Land Title Services, LLC	VA	NIA	Stewart Title Company	Ownership	60.000	Stewart Information Services Corpora	N	0
		00000	20-5925300				Richmond Settlement Solutions, LLC	VA	NIA	Stewart Land Title Services, LLC	Ownership	81.250	Stewart Information Services Corpora	N	0
		00000	20-5654918				Three Chopt Title Services, LLC	VA	NIA	Stewart Land Title Services, LLC	Ownership	35.000	Stewart Information Services Corpora	N	0
		00000	20-4273370				Virginia Affordable Housing Title Services, LLC	VA	NIA	Stewart Land Title Services, LLC	Ownership	50.000	Stewart Information Services Corpora	N	0
		00000	45-3690601				Landon Title Company, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	71-0937596				LCH Title Company, LC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	39-1937180				Liberty Title & Abstract, Inc.	WI	NIA	Stewart Title Company	Ownership	40.000	Stewart Information Services Corpora	N	0
		00000	20-1875812				Adams Abstract, LLC	NJ	NIA	Main Street Title & Settlement Svcs LLC	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	02-0553478				Bergentline Real Estate Services, LLC	NJ	NIA	Main Street Title & Settlement Svcs LLC	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-8398203				Broadway Title & Settlement Services, LLC	NJ	NIA	Main Street Title & Settlement Svcs LLC	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	13-4185865				Community Real Estate Services, LLC	NJ	NIA	Main Street Title & Settlement Svcs LLC	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-2553660				Continental Title Services, LLC	NJ	NIA	Main Street Title & Settlement Svcs LLC	Ownership	50.500	Stewart Information Services Corpora	N	0
		00000	20-2127803				Premier Asset Title, LLC	NJ	NIA	Main Street Title & Settlement Svcs LLC	Ownership	50.500	Stewart Information Services Corpora	N	0
		00000	20-1203317				Vintage Title Agency, LLC	NJ	NIA	Main Street Title & Settlement Svcs LLC	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	45-2185905				Memorial Title, LLC	TN	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-2372524				Metropolitan Title and Escrow, LLC	MO	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-4366444				MidSouth Title Services II, LLC	TN	NIA	Stewart Title Company	Ownership	10.000	Stewart Information Services Corpora	N	0
		00000	76-0539097				Millennium Title of Houston LC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-2226245				Millennium Title of North Texas LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	73-1583533				Oklahoma Land Title Services, LLC	OK	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	75-2506271				Priority Title Company of Dallas LC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	76-0414764				Priority Title Company of Houston, LC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-2138887				Professional Real Estate Tax Service of North, TX LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	20-1062260				Professional Real Estate Tax Service, LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	20-5764898				PropertyInfo Corporation	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	47-3172962				Texas Guild Title, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-5764818				Advantage Title Solutions, LLC	TX	NIA	PropertyInfo Corporation	Ownership	60.000	Stewart Information Services Corpora	N	0
		00000					Advantage Title Solutions S.R.L.	ROU	NIA	Advantage Title Solutions, LLC	Ownership	100.000	Stewart Information Services Corpora	N	0

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? (Y/N)	*
		00000	46-3045823				Red Oak Title, LLC	TX	IA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	45-0431725				Red River Title Services Inc	ND	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	20-5925300				Richmond Settlement Solutions, LLC	VA	NIA	Stewart Title Company	Ownership	18.750	Stewart Information Services Corpora	N	0
		00000	20-0338913				RET Solutions, LLC	OH	NIA	RT Holdings, Ltd.	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	20-0297087				S & S Title Company, LLC	TX	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	45-1473453				SAB Holdings, LLC	CO	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	26-1202085				Prestige Escrow & Title Services, LLC dba Colorado Profé	CO	NIA	SAB Holdings, LLC	Ownership	35.000	Stewart Information Services Corpora	N	0
		00000	84-0508648				S-K-L-D Title Services, Inc.	CO	NIA	Stewart Title Company	Ownership	12.000	Stewart Information Services Corpora	N	0
		00000	73-1093494				Stewart Title of Oklahoma, Inc.	OK	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	75-3060361				Stewart Financial Services, Inc	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	76-0450977				Stewart Lender Services, Inc.	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	47-0941826				Home Retention Services, Inc.	TX	NIA	Stewart Lender Services, Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	13-4359171				Stewart Valuation Services, LLC	DE	NIA	Stewart Lender Services, Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000					Stewart Lender Services - Latin America, S.A.	CRI	NIA	Stewart Lender Services, Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	59-3138030				Stewart Properties of Tampa, Inc.	FL	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	59-3138251				Tampa Cypress Partners Inc.	FL	NIA	Stewart Properties of Tampa, Inc.	Ownership	50.000	Stewart Information Services Corpora	N	0
		00000	20-0726763				Stewart Solutions, LLC	TX	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	54-1595686				Stewart Title & Escrow Inc.	VA	NIA	Stewart Title Company	Ownership	80.000	Stewart Information Services Corpora	N	0
		00000	92-0184699				Stewart Land Title Services, LLC	VA	NIA	Stewart Title & Escrow Inc.	Ownership	10.000	Stewart Information Services Corpora	N	0
		00000	54-1723012				Signature & Stewart Settlements, L.C.	VA	NIA	Stewart Title & Escrow Inc.	Ownership	80.000	Stewart Information Services Corpora	N	0
		00000	54-1710763				Stewart Title-Shenandoah Valley, L.C.	VA	NIA	Stewart Title & Escrow Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	46-2103198				Superior Title Services, LC	VA	NIA	Stewart Title & Escrow Inc.	Ownership	50.000	Stewart Information Services Corpora	N	0
		00000	54-1473996				Stewart Title & Settlement Services, Inc.	VA	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	86-0223200				Stewart Title & Trust of Phoenix, Inc.	AZ	NIA	Stewart Title Company	Ownership	83.190	Stewart Information Services Corpora	N	0
		00000	42-2164006				Citizens Title Agency of Arizona, LLC	AZ	NIA	Stewart Title & Trust of Phoenix Inc.	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	86-0192318				Citizens Title & Trust	AZ	NIA	Stewart Title & Trust of Phoenix Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	86-0169247				Stewart Title & Trust of Tucson	AZ	NIA	Stewart Title & Trust of Phoenix Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	85-0446018				Stewart Title of Albuquerque, LLC	NM	NIA	Stewart Title Company	Ownership	61.000	Stewart Information Services Corpora	N	0
		00000	45-2605883				Stewart Title of Arkansas, LLC	AR	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	95-4607898				Stewart Title of California Inc.	CA	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	75-1609998				Stewart Title of Lubbock Inc.	TX	NIA	Stewart Title Company	Ownership	80.000	Stewart Information Services Corpora	N	0
		00000	75-2895334				Lubbock Data, Inc.	TX	NIA	Stewart Title of Lubbock Inc.	Ownership	50.000	Stewart Information Services Corpora	N	0
		00000	74-1729137				Stewart Title of Montgomery County, Inc	TX	NIA	Stewart Title Company	Ownership	50.000	Stewart Information Services Corpora	N	0
		00000	74-1534607				Stewart Title of the Coastal Bend, Inc.	TX	NIA	Stewart Title Company	Ownership	80.000	Stewart Information Services Corpora	N	0
		00000	45-0491890				Summit Land Title, LLC	TN	NIA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0
		00000	75-1006635				Texarkana Title & Abstract Company, Inc.	TX	NIA	Stewart Title Company	Ownership	98.000	Stewart Information Services Corpora	N	0
		00000	22-1953929				1501 Tilton Road, Inc.	NJ	NIA	Stewart Title Company	Ownership	13.260	Stewart Information Services Corpora	N	0
		00000	81-0569576				Third Capital Title Agency of Greater Cincinnati, Inc.	OH	NIA	Stewart Title Company	Ownership	40.000	Stewart Information Services Corpora	N	0
		00000	84-1446701				Title Records, LLC	CO	NIA	Stewart Title Company	Ownership	40.000	Stewart Information Services Corpora	N	0
		00000	75-2254859				U.S. Title Company of Wichita County I, Ltd	TX	NIA	Stewart Title Company	Ownership	48.400	Stewart Information Services Corpora	N	0
		00000	20-1849071				United Title Guaranty Agency, LLC	AK	NIA	Stewart Title Company	Ownership	40.000	Stewart Information Services Corpora	N	0
		00000	71-0922599				Yankton Title Company, Inc.	SD	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	77-0354503				Asset Preservation, Inc.	CA	NIA	Stewart Title Company	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	35-2565708				API Stewart Holdings, LLC	CA	NIA	Asset Preservation, Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	26-2477928				Parked Properties NY, Inc.	NY	NIA	Asset Preservation, Inc.	Ownership	100.000	Stewart Information Services Corpora	N	0
		00000	38-3954960				First Ohio Title Insurance Agency, LTD	OH	IA	Stewart Title Company	Ownership	51.000	Stewart Information Services Corpora	N	0

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

Asterik	Explanation
	NONE

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	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
AUGUST FILING	
8. Will the regulator-only (non public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-profit document) by August 1?	YES

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	
9. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
10. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
11. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
12. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
AUGUST FILING	
13. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanation:

- Explanation 9: Our Company has fewer than 100 stockholders
- Explanation 10: Not applicable
- Explanation 11: Not applicable
- Explanation 12: Not applicable

Bar Code:



OVERFLOW PAGE FOR WRITE-INS

Page 2 - Continuation

ASSETS

	Current Year			Prior Year
	1	2	3	4
		Nonadmitted	Net Admitted	Net Admitted
	Assets	Assets	Assets	Assets
			(Cols. 1 - 2)	
REMAINING WRITE-INS AGGREGATED AT LINE 25 FOR OTHER THAN INVESTED ASSETS				
2504. Goodwill				6,560
2597. Totals (Lines 2504 through 2596) (Page 2, Line 2598)				6,560

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. Investment Expense							106,896	106,896	108,705
2305. Depreciation on Real Estates							73,888	73,888	76,197
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)							180,784	180,784	184,902

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. Governments						
1.02 All other governments	1,085,538	0.87	1,085,538		1,085,538	0.87
1.03 U.S. states, territories and possessions, etc. guaranteed	2,447,944	1.97	2,447,944		2,447,944	1.97
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	16,310,944	13.12	16,310,944		16,310,944	13.12
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	2,769,726	2.23	2,769,726		2,769,726	2.23
1.06 Industrial and miscellaneous	58,674,972	47.18	58,674,972		58,674,972	47.18
1.07 Hybrid securities						
1.08 Parent, subsidiaries and affiliates						
1.09 SVO identified funds						
1.10 Unaffiliated bank loans						
1.11 Total long-term bonds	81,289,124	65.36	81,289,124		81,289,124	65.36
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)						
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 Total common stocks						
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 mortgage loans						
5. Real estate (Schedule A):						
5.01 Properties occupied by company	457,076	0.37	457,076		457,076	0.37
5.02 Properties held for production of income						
5.03 Properties held for sale	113,800	0.09	113,800		113,800	0.09
5.04 Total real estate	570,876	0.46	570,876		570,876	0.46
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	30,468,584	24.50	30,468,584		30,468,584	24.50
6.02 Cash equivalents (Schedule E, Part 2)	12,034,219	9.68	12,034,219		12,034,219	9.68
6.03 Short-term investments (Schedule DA)						
6.04 Total cash, cash equivalents and short-term investments	42,502,803	34.18	42,502,803		42,502,803	34.18
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	124,362,803	100.00	124,362,803		124,362,803	100.00

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year		720,296
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)		
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	87,027	
	7.2 Totals, Part 3, Column 10		87,027
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11	62,395	
	8.2 Totals, Part 3, Column 9		62,395
9.	Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)		570,874
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)		570,874

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	199,594
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	199,594
8. Deduct amortization of premium and depreciation	
9. Total foreign exchange change in book/adjusted carrying value:	
9.1 Totals, Part 1, Column 17	
9.2 Totals, Part 3, Column 14	
10. Deduct current year's other-than-temporary impairment recognized:	
10.1 Totals, Part 1, Column 15	
10.2 Totals, Part 3, Column 11	
11. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)	
12. Deduct total nonadmitted amounts	
13. Statement value at end of current period (Line 11 minus Line 12)	

SCHEDULE D - VERIFICATION BETWEEN YEARS**Bonds and Stocks**

1. Book/adjusted carrying value, December 31 of prior year	96,002,671
2. Cost of bonds and stocks acquired, Part 3, Column 7	
3. Accrual of discount	25,835
4. Unrealized valuation increase (decrease):	
4.1 Part 1, Column 12	
4.2 Part 2, Section 1, Column 15	
4.3 Part 2, Section 2, Column 13	
4.4 Part 4, Column 11	
5. Total gain (loss) on disposals, Part 4, Column 19	60,246
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	13,813,895
7. Deduct amortization of premium	1,008,517
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	22,785
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)	81,289,125
12. Deduct total nonadmitted amounts	
13. Statement value at end of current period (Line 11 minus Line 12)	81,289,125

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States				
	2. Canada	1,085,538	1,156,128	1,197,720	800,000
	3. Other Countries				
	4. Totals	1,085,538	1,156,128	1,197,720	800,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	2,447,944	2,496,309	2,794,069	2,330,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	16,310,944	16,795,702	18,043,193	15,460,000
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	2,769,726	2,825,464	3,038,089	2,690,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	57,993,097	60,129,865	59,994,938	55,682,000
	9. Canada				
	10. Other Countries	681,875	702,694	699,915	674,000
	11. Totals	58,674,972	60,832,559	60,694,853	56,356,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	81,289,124	84,106,162	85,767,924	77,636,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	81,289,124	84,106,162	85,767,924	

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1						XXX						
1.2 NAIC 2						XXX						
1.3 NAIC 3						XXX						
1.4 NAIC 4						XXX						
1.5 NAIC 5						XXX						
1.6 NAIC 6						XXX						
1.7 Totals						XXX						
2. All Other Governments												
2.1 NAIC 1			1,085,538			XXX	1,085,538	1.335	1,110,243	1.156	1,085,538	
2.2 NAIC 2						XXX						
2.3 NAIC 3						XXX						
2.4 NAIC 4						XXX						
2.5 NAIC 5						XXX						
2.6 NAIC 6						XXX						
2.7 Totals			1,085,538			XXX	1,085,538	1.335	1,110,243	1.156	1,085,538	
3. U.S. States, Territories and Possessions, etc., Guaranteed												
3.1 NAIC 1		2,447,944				XXX	2,447,944	3.011	2,511,317	2.616	2,447,944	
3.2 NAIC 2						XXX						
3.3 NAIC 3						XXX						
3.4 NAIC 4						XXX						
3.5 NAIC 5						XXX						
3.6 NAIC 6						XXX						
3.7 Totals		2,447,944				XXX	2,447,944	3.011	2,511,317	2.616	2,447,944	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	4,147,977	9,135,716	3,027,252			XXX	16,310,944	20.065	18,705,806	19.485	16,310,944	
4.2 NAIC 2						XXX						
4.3 NAIC 3						XXX						
4.4 NAIC 4						XXX						
4.5 NAIC 5						XXX						
4.6 NAIC 6						XXX						
4.7 Totals	4,147,977	9,135,716	3,027,252			XXX	16,310,944	20.065	18,705,806	19.485	16,310,944	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	881,646	1,888,081				XXX	2,769,726	3.407	2,822,480	2.940	2,769,726	
5.2 NAIC 2						XXX						
5.3 NAIC 3						XXX						
5.4 NAIC 4						XXX						
5.5 NAIC 5						XXX						
5.6 NAIC 6						XXX						
5.7 Totals	881,646	1,888,081				XXX	2,769,726	3.407	2,822,480	2.940	2,769,726	

NONE

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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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (unaffiliated)												
6.1 NAIC 1	4,014,571	32,428,804	17,487,285	2,170,447		XXX	56,101,107	69.014	68,242,724	71.084	54,455,254	1,645,854
6.2 NAIC 2	1,498,433	1,075,431				XXX	2,573,864	3.166	2,610,101	2.719	2,573,864	
6.3 NAIC 3						XXX						
6.4 NAIC 4						XXX						
6.5 NAIC 5						XXX						
6.6 NAIC 6						XXX						
6.7 Totals	5,513,004	33,504,235	17,487,285	2,170,447		XXX	58,674,972	72.181	70,852,825	73.803	57,029,118	1,645,854
7. Hybrid Securities												
7.1 NAIC 1						XXX						
7.2 NAIC 2						XXX						
7.3 NAIC 3						XXX						
7.4 NAIC 4						XXX						
7.5 NAIC 5						XXX						
7.6 NAIC 6						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX						
8.2 NAIC 2						XXX						
8.3 NAIC 3						XXX						
8.4 NAIC 4						XXX						
8.5 NAIC 5						XXX						
8.6 NAIC 6						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	XXX						
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	XXX						
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	XXX						
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	XXX						
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	XXX						
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	XXX						
9.7 Totals	XXX	XXX	XXX	XXX	XXX	XXX						
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX						
10.2 NAIC 2						XXX						
10.3 NAIC 3						XXX						
10.4 NAIC 4						XXX						
10.5 NAIC 5						XXX						
10.6 NAIC 6						XXX						
10.7 Totals						XXX						

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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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 8 Prior Year	10 % From Col. 7 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 9,044,193	45,900,544	21,600,075	2,170,447			78,715,260	96.834	X X X	X X X	77,069,407	1,645,854
11.2 NAIC 2	(d) 1,498,433	1,075,431					2,573,864	3.166	X X X	X X X	2,573,864	
11.3 NAIC 3	(d)								X X X	X X X		
11.4 NAIC 4	(d)								X X X	X X X		
11.5 NAIC 5	(d)						(c)		X X X	X X X		
11.6 NAIC 6	(d)						(c)		X X X	X X X		
11.7 Totals	10,542,627	46,975,975	21,600,075	2,170,447			(b) 81,289,124	100.000	X X X	X X X	79,643,271	1,645,854
11.8 Line 11.7 as a % of Col. 7	12.969	57.789	26.572	2.670			100.000	X X X	X X X	X X X	97.975	2.025
12. Total Bonds Prior Year												
12.1 NAIC 1	7,114,471	51,442,600	31,523,164	3,312,335			X X X	X X X	93,392,570	97.281	90,828,151	2,564,418
12.2 NAIC 2		2,610,101					X X X	X X X	2,610,101	2.719	2,610,101	
12.3 NAIC 3							X X X	X X X				
12.4 NAIC 4							X X X	X X X				
12.5 NAIC 5							X X X	X X X	(c)			
12.6 NAIC 6							X X X	X X X	(c)			
12.7 Totals	7,114,471	54,052,701	31,523,164	3,312,335			X X X	X X X	(b) 96,002,671	100.000	93,438,252	2,564,418
12.8 Line 12.7 as a % of Col. 9	7.411	56.303	32.836	3.450			X X X	X X X	100.000	X X X	97.329	2.671
13. Total Publicly Traded Bonds												
13.1 NAIC 1	9,044,193	44,254,691	21,600,075	2,170,447			77,069,407	94.809	90,828,151	94.610	77,069,407	X X X
13.2 NAIC 2	1,498,433	1,075,431					2,573,864	3.166	2,610,101	2.719	2,573,864	X X X
13.3 NAIC 3												X X X
13.4 NAIC 4												X X X
13.5 NAIC 5												X X X
13.6 NAIC 6												X X X
13.7 Totals	10,542,627	45,330,121	21,600,075	2,170,447			79,643,271	97.975	93,438,252	97.329	79,643,271	X X X
13.8 Line 13.7 as a % of Col. 7	13.237	56.916	27.121	2.725			100.000	X X X	X X X	X X X	100.000	X X X
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	12.969	55.764	26.572	2.670			97.975	X X X	X X X	X X X	97.975	X X X
14. Total Privately Placed Bonds												
14.1 NAIC 1		1,645,854					1,645,854	2.025	2,564,418	2.671	X X X	1,645,854
14.2 NAIC 2											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		1,645,854					1,645,854	2.025	2,564,418	2.671	X X X	1,645,854
14.8 Line 14.7 as a % of Col. 7		100.000					100.000	X X X	X X X	X X X	100.000	100.000
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11		2.025					2.025	X X X	X X X	X X X	2.025	2.025

(a) Includes \$ 1,645,854 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 216,420 current year of bonds with Z designations, and \$ 381,643 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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed	
1. U.S. Governments				NONE									
1.01 Issuer Obligations													
1.02 Residential Mortgage-Backed Securities													
1.03 Commercial Mortgage-Backed Securities													
1.04 Other Loan-Backed and Structured Securities													
1.05 Totals													
2. All Other Governments													
2.01 Issuer Obligations			1,085,538				1,085,538	1.335	1,110,243	1.156	1,085,538		
2.02 Residential Mortgage-Backed Securities													
2.03 Commercial Mortgage-Backed Securities													
2.04 Other Loan-Backed and Structured Securities													
2.05 Totals			1,085,538				1,085,538	1.335	1,110,243	1.156	1,085,538		
3. U.S. States, Territories and Possessions, Guaranteed													
3.01 Issuer Obligations		2,447,944					2,447,944	3.011	2,511,317	2.616	2,447,944		
3.02 Residential Mortgage-Backed Securities													
3.03 Commercial Mortgage-Backed Securities													
3.04 Other Loan-Backed and Structured Securities													
3.05 Totals		2,447,944					2,447,944	3.011	2,511,317	2.616	2,447,944		
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed													
4.01 Issuer Obligations	4,147,977	9,135,716	3,027,252				16,310,944	20.065	18,705,806	19.485	16,310,944		
4.02 Residential Mortgage-Backed Securities													
4.03 Commercial Mortgage-Backed Securities													
4.04 Other Loan-Backed and Structured Securities													
4.05 Totals	4,147,977	9,135,716	3,027,252				16,310,944	20.065	18,705,806	19.485	16,310,944		
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed													
5.01 Issuer Obligations	881,646	1,888,081					2,769,726	3.407	2,822,480	2.940	2,769,726		
5.02 Residential Mortgage-Backed Securities													
5.03 Commercial Mortgage-Backed Securities													
5.04 Other Loan-Backed and Structured Securities													
5.05 Totals	881,646	1,888,081					2,769,726	3.407	2,822,480	2.940	2,769,726		
6. Industrial and Miscellaneous													
6.01 Issuer Obligations	5,513,004	33,504,235	17,487,285	2,170,447			58,674,972	72.181	70,852,825	73.803	57,029,118	1,645,854	
6.02 Residential Mortgage-Backed Securities													
6.03 Commercial Mortgage-Backed Securities													
6.04 Other Loan-Backed and Structured Securities													
6.05 Totals	5,513,004	33,504,235	17,487,285	2,170,447			58,674,972	72.181	70,852,825	73.803	57,029,118	1,645,854	
7. Hybrid Securities				NONE									
7.01 Issuer Obligations													
7.02 Residential Mortgage-Backed Securities													
7.03 Commercial Mortgage-Backed Securities													
7.04 Other Loan-Backed and Structured Securities													
7.05 Totals													
8. Parent, Subsidiaries and Affiliates				NONE									
8.01 Issuer Obligations													
8.02 Residential Mortgage-Backed Securities													
8.03 Commercial Mortgage-Backed Securities													
8.04 Other Loan-Backed and Structured Securities													
8.05 Affiliated Bank Loans – Issued													
8.06 Affiliated Bank Loans – Acquired													
8.07 Totals													

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	X X X	X X X	X X X	X X X	X X X	X X X						
9.02 Bond Mutual Funds Identified by the SVO	X X X	X X X	X X X	X X X	X X X	X X X						
9.03 Totals	X X X	X X X	X X X	X X X	X X X	X X X						
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						X X X						
10.02 Unaffiliated Bank Loans - Acquired						X X X						
10.03 Totals						X X X						
11. Total Bonds Current Year												
11.01 Issuer Obligations	10,542,627	46,975,975	21,600,075	2,170,447		X X X	81,289,124	100.000	X X X	X X X	79,643,271	1,645,854
11.02 Residential Mortgage-Backed Securities						X X X			X X X	X X X		
11.03 Commercial Mortgage-Backed Securities						X X X			X X X	X X X		
11.04 Other Loan-Backed and Structured Securities						X X X			X X X	X X X		
11.05 SVO - Identified Securities	X X X	X X X	X X X	X X X	X X X				X X X	X X X		
11.06 Affiliated Bank Loans						X X X			X X X	X X X		
11.07 Unaffiliated Bank Loans						X X X			X X X	X X X		
11.08 Totals	10,542,627	46,975,975	21,600,075	2,170,447			81,289,124	100.000	X X X	X X X	79,643,271	1,645,854
11.09 Line 11.08 as a % of Col. 7	12.969	57.789	26.572	2.670			100.000	X X X	X X X	X X X	97.975	2.025
12. Total Bonds Prior Year												
12.01 Issuer Obligations	7,114,471	54,052,701	31,523,164	3,312,335		X X X	X X X	X X X	96,002,671	100.000	93,438,252	2,564,418
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 Totals	7,114,471	54,052,701	31,523,164	3,312,335			X X X	X X X	96,002,671	100.000	93,438,252	2,564,418
12.09 Line 12.08 as a % of Col. 9	7.411	56.303	32.836	3.450			X X X	X X X	100.000%	X X X	97.329	2.671
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	10,542,627	45,330,121	21,600,075	2,170,447		X X X	79,643,271	97.975	93,438,252	97.329	79,643,271	X X X
13.02 Residential Mortgage-Backed Securities						X X X						X X X
13.03 Commercial Mortgage-Backed Securities						X X X						X X X
13.04 Other Loan-Backed and Structured Securities						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
13.06 Affiliated Bank Loans						X X X						X X X
13.07 Unaffiliated Bank Loans						X X X						X X X
13.08 Totals	10,542,627	45,330,121	21,600,075	2,170,447			79,643,271	97.975	93,438,252	97.329	79,643,271	X X X
13.09 Line 13.08 as a % of Col. 7	13.237	56.916	27.121	2.725			100.000	X X X	X X X	X X X	100.000	X X X
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	12.969	55.764	26.572	2.670			97.975	X X X	X X X	X X X	97.975	X X X
14. Total Privately Placed Bonds												
14.01 Issuer Obligations		1,645,854				X X X	1,645,854	2.025	2,564,418	2.671	X X X	1,645,854
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 Totals		1,645,854					1,645,854	2.025	2,564,418	2.671	X X X	1,645,854
14.09 Line 14.08 as a % of Col. 7		100.000					100.000	X X X	X X X	X X X	X X X	100.000
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11		2.025					2.025	X X X	X X X	X X X	X X X	2.025

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NONE
NONE

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-Term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired					
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals					
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)					

NONE

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

NONE **Schedule DB - Part A and B Verification**

NONE **Schedule DB - Part C - Section 1**

NONE **Schedule DB - Part C - Section 2**

NONE **Schedule DB - Verification**

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	6,042,796		6,042,796	
2. Cost of cash equivalents acquired	14,491,772		14,491,772	
3. Accrual of discount				
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals	8,500,349		8,500,349	
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)	12,034,219		12,034,219	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	12,034,219		12,034,219	

(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 Description of Property	2 Code	Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	Change in Book/Adjusted Carrying Value Less Encumbrances					16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes, Repairs, and Expenses Incurred
		3 City	4 State							11 Current Year's Depreciation	12 Current Year's Other-Than- Temporary Impairment Recognized	13 Current Year's Change in Encumbrances	14 Total Change in B./A.C.V. (13 - 11 - 12)	15 Total Foreign Exchange Change in B./A.C.V.		
Building Building- Condominium		Rochester Syracuse	NY NY	12/01/1985 02/14/2004	02/14/2005 02/14/2004	2,356,764 329,813		430,970 26,104		35,085 4,451			(35,085) (4,451)		308,100 75,483	246,439 45,815
0299999 Properties occupied by the reporting entity - Administrative *						2,686,577		457,074		39,536			(39,536)		383,583	292,254
0399999 Total Properties occupied by the reporting entity						2,686,577		457,074		39,536			(39,536)		383,583	292,254
Building Building		Buffalo Belmont	NY NY	12/01/1968 05/31/2006	02/15/2005 03/06/2006	655,075 73,861		76,800 37,000		20,005 2,854	75,331 11,696		(95,336) (14,550)		82,214 8,000	105,690 5,130
0599999 Properties held for sale						728,936		113,800		22,859	87,027		(109,886)		90,214	110,820
0699999 Totals						3,415,513		570,874		62,395	87,027		(149,422)		473,797	403,074

E01

NONE Schedule A - Part 2

NONE Schedule A - Part 3

NONE Schedule B - Part 1

NONE Schedule B - Part 2

NONE Schedule B - Part 3

NONE Schedule BA - Part 1

NONE Schedule BA - Part 2

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets **DISPOSED**, Transferred or Repaid During the Current Year

1 CUSIP Ident- ification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Change in Book/Adjusted Carrying Value					15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other-Than- Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B./A.C.V. (9 + 10 - 11 + 12)						
00000-00-0	Monroe Gorman Title Agency LLC	Lyons	NY	Stewart Title Insurance Company	09/01/2000	05/10/2019	199,594							199,594				
2299999	Joint Venture, Partnership or Limited Liability Interests - Real Estate - Affiliated						199,594							199,594				
4999999	Subtotal Affiliated						199,594							199,594				
5099999	Totals						199,594							199,594				

EO9

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation and Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book / Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other -Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
748148-QR-7	QUEBEC (PROVINCE OF)		C		1FE	1,197,720	144.516	1,156,128	800,000	1,085,538		(24,705)			7.500	3.193	MS	17,667	60,000	03/05/2015	09/15/2029
0699999 All Other Governments - Issuer Obligations						1,197,720	X X X	1,156,128	800,000	1,085,538		(24,705)			X X X	X X X	X X X	17,667	60,000	X X X	X X X
1099999 Subtotals - All Other Governments						1,197,720	X X X	1,156,128	800,000	1,085,538		(24,705)			X X X	X X X	X X X	17,667	60,000	X X X	X X X
57582P-3V-0	MASSACHUSETTS (COMMONWEAL			2	1FE	1,198,920	109.691	1,096,910	1,000,000	1,066,189		(25,451)		5.000	2.262	JJ	25,000	50,000	07/07/2014	07/01/2023	
97705L-U4-7	WISCONSIN ST				1FE	1,595,149	105.218	1,399,399	1,330,000	1,381,755		(37,922)		5.000	2.024	MN	11,083	66,500	02/05/2014	05/01/2021	
1199999 U.S. States, Territories and Possessions (Direct and Guaranteed) Issuer Obligations						2,794,069	X X X	2,496,309	2,330,000	2,447,944		(63,373)			X X X	X X X	X X X	36,083	116,500	X X X	X X X
1799999 Subtotals - States, Territories and Possessions (Direct and Guaranteed)						2,794,069	X X X	2,496,309	2,330,000	2,447,944		(63,373)			X X X	X X X	X X X	36,083	116,500	X X X	X X X
041826-ZH-4	ARLINGTON TEX INDPT SCH DIST			2	1FE	1,198,880	100.466	1,004,660	1,000,000	1,003,220		(26,109)		5.000	2.336	FA	18,889	50,000	11/14/2011	02/15/2021	
052396-2Y-3	AUSTIN TEX				1FE	841,015	113.877	797,139	700,000	756,500		(14,462)		5.000	2.673	MS	11,667	35,000	10/02/2013	09/01/2023	
078023-PX-0	BELL CNTY TEX			2	1FE	558,975	100.466	502,330	500,000	500,988		(7,984)		5.000	3.356	FA	9,444	25,000	11/03/2011	02/15/2026	
088281-GM-6	BEXAR CNTY TEX			2	1FE	803,313	100.198	701,386	700,000	700,000		(6,760)		5.000	5.000	JD	1,556	35,000	10/17/2011	06/15/2022	
088281-RP-7	BEXAR CNTY TEX			2	1FE	652,754	116.151	609,793	525,000	588,930		(13,545)		5.000	2.120	JD	1,167	26,250	02/02/2015	06/15/2027	
235219-KK-2	DALLAS TEX			2	1FE	1,233,300	114.202	1,142,020	1,000,000	1,111,833		(25,678)		5.000	2.150	FA	18,889	50,000	01/21/2015	02/15/2027	
241721-5F-2	DE SOTO TEX INDPT SCH DIST			2	1FE	950,544	101.913	917,217	900,000	903,732		(5,847)		4.000	3.320	FA	13,600	36,000	11/15/2010	08/15/2025	
248866-UH-6	DENTON TEX			2	1FE	640,227	108.102	567,536	525,000	552,471		(12,463)		5.000	2.454	FA	9,917	26,250	05/16/2012	02/15/2024	
283734-B2-6	EL PASO TEX			2	1FE	457,032	113.603	454,412	400,000	438,716		(5,331)		4.000	2.410	FA	6,044	16,000	06/15/2016	08/15/2029	
343400-CU-9	FLOUR BLUFF TEX INDPT SCH DIST				1FE	949,921	106.275	871,455	820,000	848,861		(17,167)		5.000	2.766	FA	15,489	41,000	09/03/2013	08/15/2021	
386154-8G-6	GRAND PRAIRIE TEX INDPT SCH DI			2	1FE	263,388	104.295	260,738	250,000	252,535		(1,497)		4.000	3.352	FA	3,778	10,000	11/07/2011	02/15/2026	
414005-GJ-1	HARRIS CNTY TEX			2	1FE	1,200,244	102.900	1,054,725	1,025,000	1,040,036		(19,567)		5.000	3.001	AO	12,813	51,250	10/13/2010	10/01/2024	
503462-SG-9	LA JOYA TEX INDPT SCH DIST			2	1FE	371,487	103.163	361,071	350,000	352,938		(2,532)		4.000	3.232	FA	5,289	14,000	10/12/2011	02/15/2024	
524084-DP-2	LEE TEX COLLEGE DIST				1FE	571,700	109.386	546,930	500,000	523,088		(8,320)		5.000	3.151	FA	9,444	25,000	08/27/2013	08/15/2022	
545471-KG-8	LOS FRESNOS TEX CONS INDPT S			2	1FE	602,985	119.616	598,080	500,000	561,538		(10,031)		5.000	2.630	FA	9,444	25,000	08/19/2015	08/15/2026	
64966L-4K-4	NEW YORK N Y			2	1FE	702,949	121.192	696,854	575,000	667,274		(14,041)		5.000	2.170	FA	11,979	28,750	05/24/2017	08/01/2027	
64966L-ZZ-7	NEW YORK N Y			2	1FE	169,522	117.886	165,040	140,000	160,206		(3,740)		5.000	2.000	FA	2,917	7,000	06/19/2017	08/01/2028	
64966M-JM-2	NEW YORK N Y			2	1FE	422,688	123.459	432,107	350,000	404,264		(6,894)		5.000	2.590	FA	7,292	17,500	04/04/2017	08/01/2028	
676006-RA-9	ODESSA TEX			2	1FE	1,160,670	114.252	1,142,520	1,000,000	1,082,602		(18,381)		5.000	2.881	MS	16,667	50,000	07/17/2015	03/01/2027	
700008-RB-3	PARIS TEX INDPT SCH DIST				1FE	822,564	115.660	844,318	730,000	795,253		(9,776)		4.000	2.420	FA	11,031	29,200	02/09/2017	02/15/2026	
704862-V9-9	PEARLAND TEX			2	1FE	779,436	103.464	724,248	700,000	711,299		(9,423)		4.000	2.583	MS	9,333	28,000	02/17/2012	03/01/2024	
704879-Z2-4	PEARLAND TEX INDPT SCH DIST			2	1FE	837,466	104.315	730,205	700,000	721,567		(18,784)		5.000	2.204	FA	13,222	35,000	06/12/2013	02/15/2022	
796237-YX-7	SAN ANTONIO TEX			2	1FE	680,898	107.322	643,932	600,000	622,947		(8,499)		4.000	2.463	FA	10,000	24,000	08/20/2012	02/01/2025	

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation and Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book / Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other -Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
944097-RG-1	WAXAHACHIE TEX INDPT SCH DIST			2	1FE	1,171,236	105.875	1,026,988	970,000	1,010,144		(23,996)			5.000	2.383	FA	18,322	48,500	10/12/2012	08/15/2030
1899999	U.S. Political Subdivisions - Issuer Obligations					18,043,194	X X X	16,795,704	15,460,000	16,310,942		(290,827)			X X X	X X X	X X X	248,193	733,700	X X X	X X X
2499999	Subtotals - U.S. Political Subdivisions of States, Territories and Possessions (Direct					18,043,194	X X X	16,795,704	15,460,000	16,310,942		(290,827)			X X X	X X X	X X X	248,193	733,700	X X X	X X X
217489-X5-7	COPPELL TEX INDPT SCH DIST			2	1FE	604,760	113.412	567,060	500,000	545,943		(12,018)			5.000	2.339	FA	9,444	25,000	10/22/2014	08/15/2026
503462-SH-7	LA JOYA TEX INDPT SCH DIST			2	1FE	1,208,890	103.130	1,175,682	1,140,000	1,149,457		(8,150)			4.000	3.241	FA	17,227	45,600	11/01/2011	02/15/2025
64971W-3L-2	NEW YORK N Y CITY TRANSITIONA			2	1FE	241,408	101.171	217,518	215,000	216,420		(4,206)			4.500	2.489	MN	1,613	9,675	08/28/2013	05/01/2020
64971W-3M-0	NEW YORK N Y CITY TRANSITIONA				1FE	179,653	101.144	161,830	160,000	161,057		(3,130)			4.500	2.489	MN	1,200	7,200	08/28/2013	05/01/2020
64986A-2Q-3	NEW YORK ST ENVIRONMENTAL F				1FE	213,238	113.628	198,849	175,000	192,680		(4,900)			5.000	1.960	JD	389	8,750	08/28/2015	06/15/2023
650034-Y4-7	NEW YORK ST URBAN DEV CORP R				1FE	590,140	100.905	504,525	500,000	504,169		(20,350)			5.500	1.370	MS	8,097	27,500	09/03/2015	03/15/2020
2599999	U.S. Special Revenue - Issuer Obligations					3,038,089	X X X	2,825,464	2,690,000	2,769,726		(52,754)			X X X	X X X	X X X	37,970	123,725	X X X	X X X
3199999	Subtotals - U.S. Special Revenue					3,038,089	X X X	2,825,464	2,690,000	2,769,726		(52,754)			X X X	X X X	X X X	37,970	123,725	X X X	X X X
020002-BD-2	ALLSTATE CORP			1,2	1FE	2,290,481	105.738	2,405,532	2,275,000	2,286,308		(1,482)			3.280	3.197	JD	3,316	74,620	03/06/2017	12/15/2026
031162-BD-1	AMGEN INC			1	2FE	1,482,247	101.130	1,516,950	1,500,000	1,498,433		2,002			3.450	3.593	AO	12,938	51,750	09/06/2011	10/01/2020
001814-AR-3	ANR PIPELINE COMPANY				2FE	1,383,440	112.650	1,126,501	1,000,000	1,075,431		(38,239)			9.625	5.250	MN	16,042	96,250	12/04/2009	11/01/2021
06051G-FS-3	BANK OF AMERICA CORP				1FE	2,661,579	107.723	2,854,666	2,650,000	2,659,285		(1,467)			3.875	3.805	FA	42,786	102,688	07/12/2018	08/01/2025
06406H-CX-5	BANK OF NEW YORK MELLON COR			2	1FE	1,895,127	105.109	1,973,947	1,878,000	1,888,836		(2,145)			3.250	3.115	MS	18,650	61,035	12/09/2016	09/11/2024
084670-BJ-6	BERKSHIRE HATHAWAY INC			1	1FE	3,029,290	103.256	2,994,419	2,900,000	2,964,748		(19,901)			3.000	2.252	FA	33,833	87,000	12/05/2017	02/11/2023
097023-AH-8	BOEING CO				1FE	2,351,675	123.723	2,103,298	1,700,000	2,045,470		(68,340)			7.950	3.186	FA	51,057	135,150	04/09/2018	08/15/2024
10373Q-AL-4	BP CAPITAL MARKETS AMERICA IN			1	1FE	1,856,303	102.296	1,892,481	1,850,000	1,853,922		(1,079)			2.750	2.684	MN	7,207	50,875	12/05/2017	05/10/2023
07330M-AB-3	BRANCH BANKING AND TRUST CO			2	1FE	1,347,926	106.539	1,438,275	1,350,000	1,348,373		253			3.625	3.649	MS	14,273	48,938	03/26/2018	09/16/2025
166764-AB-6	CHEVRON CORP			1,2	1FE	3,134,272	101.388	3,252,510	3,208,000	3,173,014		11,292			2.355	2.745	JD	5,456	75,548	12/09/2016	12/05/2022
00440E-AV-9	CHUBB INA HOLDINGS INC			1,2	1FE	2,309,361	106.206	2,495,844	2,350,000	2,316,259		4,624			3.350	3.604	MN	12,683	78,725	07/12/2018	05/03/2026
12572Q-AE-5	CME GROUP INC			1	1FE	3,310,187	102.881	3,359,051	3,265,000	3,287,879		(8,069)			3.000	2.728	MS	28,841	97,950	12/09/2016	09/15/2022
20030N-AC-5	COMCAST CORPORATION			1	1FE	2,272,499	143.702	2,327,972	1,620,000	2,170,447		(31,644)			7.050	3.760	MS	33,629	114,210	12/05/2017	03/15/2033
26884A-AZ-6	ERP OPERATING LP			1,2	1FE	1,075,320	104.498	1,044,981	1,000,000	1,034,914		(19,789)			4.625	2.520	JD	2,056	46,250	12/05/2017	12/15/2021
30231G-AC-6	EXXON MOBIL CORP			1,2	1FE	917,115	105.038	945,344	900,000	908,660		(2,029)			3.176	2.917	MS	8,416	28,584	08/20/2015	03/15/2024
38141G-GQ-1	GOLDMAN SACHS GROUP INC				1FE	2,402,183	104.990	2,257,276	2,150,000	2,220,255		(43,007)			5.250	3.102	JJ	48,285	112,875	09/24/2015	07/27/2021
404280-AN-9	HSBC HOLDINGS PLC		C		1FE	699,915	104.257	702,694	674,000	681,875		(3,315)			4.000	3.454	MS	6,815	26,960	02/04/2014	03/30/2022
760719-AR-5	HSBC USA INC				1FE	1,400,049	108.846	1,375,809	1,264,000	1,287,442		(15,778)			9.125	7.668	MN	14,738	115,340	12/15/2011	05/15/2021
459200-AR-2	INTERNATIONAL BUSINESS MACHI			1	1FE	2,163,957	125.099	2,126,683	1,700,000	1,986,130		(32,263)			6.220	3.655	FA	44,058	105,740	01/20/2015	08/01/2027
459200-AS-0	INTERNATIONAL BUSINESS MACHI			1	1FE	2,041,424	127.609	1,977,933	1,550,000	1,838,715		(30,209)			6.500	3.790	JJ	46,457	100,750	03/21/2014	01/15/2028

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SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation and Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book / Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3 Code	4 F o r e i g n	5 Bond CHAR			8 Rate Used To Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase / (Decrease)	13 Current Year's (Amortization) / Accretion	14 Current Year's Other -Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in B./A.C.V.	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due & Accrued	20 Amount Rec. During Year	21 Acquired	22 Stated Contractual Maturity Date
48128B-AB-7	JPMORGAN CHASE & CO			1,2	1FE	2,161,080	101.893	2,216,177	2,175,000	2,167,721		2,312			2.972	3.088	JJ	29,807	64,641	01/13/2017	01/15/2023
59217G-AQ-2	METROPOLITAN LIFE GLOBAL FUN				1FE	1,685,056	104.217	1,667,468	1,600,000	1,645,854		(19,303)			3.875	2.570	AO	13,778	62,000	12/07/2017	04/11/2022
617446-7P-8	MORGAN STANLEY			1	1FE	2,180,941	101.938	2,028,566	1,990,000	2,024,917		(60,991)			5.500	2.340	JJ	47,732	109,450	05/18/2017	07/24/2020
637432-MV-4	NATIONAL RURAL UTILITIES COOP			1,2	1FE	425,587	105.278	447,431	425,000	425,445		(110)			3.400	3.370	MN	1,846	14,450	07/25/2018	11/15/2023
71713U-AW-2	PHARMACIA LLC			1	1FE	2,254,499	131.575	2,236,770	1,700,000	2,077,807		(35,288)			6.600	3.654	JD	9,350	112,200	02/13/2015	12/01/2028
69349L-AM-0	PNC BANK NA			2	1FE	2,828,278	104.980	2,834,465	2,700,000	2,773,400		(19,717)			3.800	2.973	JJ	44,460	102,600	12/05/2017	07/25/2023
91159H-HM-5	U.S. BANCORP			2	1FE	2,975,064	104.165	3,095,789	2,972,000	2,974,409		(323)			3.100	3.086	AO	16,379	92,132	12/06/2017	04/27/2026
91324P-BT-8	UNITEDHEALTH GROUP INC			1,2	1FE	979,879	102.493	942,934	920,000	936,057		(9,600)			3.375	2.273	MN	3,968	31,050	04/07/2015	11/15/2021
91324P-CC-4	UNITEDHEALTH GROUP INC			1	1FE	1,852,058	102.665	1,878,775	1,830,000	1,840,162		(2,996)			2.875	2.693	MS	15,491	52,613	01/12/2017	03/15/2023
94974B-FC-9	WELLS FARGO & CO				1FE	1,325,458	103.223	1,316,095	1,275,000	1,293,151		(7,946)			3.500	2.823	MS	14,007	44,625	07/19/2017	03/08/2022
94974B-GR-5	WELLS FARGO & CO				1FE	2,002,607	100.550	1,995,923	1,985,000	1,989,654		(4,886)			2.550	2.294	JD	3,375	50,618	04/11/2017	12/07/2020
3299999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					60,694,857	X X X	60,832,559	56,356,000	58,674,973		(459,433)			X X X	X X X	X X X	651,729	2,347,617	X X X	X X X
3899999	Subtotals - Industrial and Miscellaneous (Unaffiliated)					60,694,857	X X X	60,832,559	56,356,000	58,674,973		(459,433)			X X X	X X X	X X X	651,729	2,347,617	X X X	X X X
7699999	Totals - Issuer Obligations					85,767,929	X X X	84,106,164	77,636,000	81,289,123		(891,092)			X X X	X X X	X X X	991,642	3,381,542	X X X	X X X
8099999	Totals - SVO Identified Funds						X X X								X X X	X X X	X X X			X X X	X X X
8199999	Totals - Affiliated Bank Loans						X X X								X X X	X X X	X X X			X X X	X X X
8299999	Totals - Unaffiliated Bank Loans						X X X								X X X	X X X	X X X			X X X	X X X
8399999	Total Bonds					85,767,929	X X X	84,106,164	77,636,000	81,289,123		(891,092)			X X X	X X X	X X X	991,642	3,381,542	X X X	X X X

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

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

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
NONE								
9999999	Totals				XXX		XXX	

E13

SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amort- ization)/ Accretion	13 Current Year's Other -Than- Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11 + 12 - 13)	15 Total Foreign Exchange Change in B./A.C.V.						
199795-JA-4	COMAL CNTY TEX		09/01/2019	Call @ 100.00		980,000	980,000.00	1,120,826	993,372						980,000			40,616	08/01/2021	
217489-5Y-5	COPPELL TEX INDPT SCH		08/15/2019	Call @ 100.00		160,000	160,000.00	172,899	161,017	(13,372)			(13,372)		160,000			6,800	08/15/2023	
217489-6R-9	COPPELL TEX INDPT SCH		08/15/2019	Call @ 100.00		240,000	240,000.00	259,349	241,526	(1,017)			(1,017)		240,000			10,200	08/15/2023	
414005-BT-4	HARRIS CNTY TEX IAM CO		10/01/2019	Call @ 100.00		700,000	700,000.00	780,668	708,120	(1,526)			(1,526)		700,000			35,000	10/01/2023	
2499999	Subtotal - Bonds - U.S. Political Subdivisions of States				X X X	2,080,000	2,080,000.00	2,333,742	2,104,035		(24,035)		(24,035)		2,080,000			92,616	X X X	
05531F-AS-2	BB&T CORP		12/16/2019	Call @ 100.00		1,125,000	1,125,000.00	1,137,960	1,129,807	(4,846)			(4,846)		1,124,961		39	39	39,047	01/15/2020
05565Q-BJ-6	BP CAPITAL MARKETS PLC	C	03/10/2019	Maturity @ 100.00		950,000	950,000.00	1,022,447	954,432	(4,432)			(4,432)		950,000			22,563	03/10/2019	
14912L-4E-8	CATERPILLAR FINANCIAL S		03/01/2019	Maturity @ 100.00		1,525,000	1,525,000.00	1,895,926	1,534,069	(9,069)			(9,069)		1,525,000			54,519	02/15/2019	
00440E-AM-9	CHUBB INA HOLDINGS INC		06/17/2019	Maturity @ 100.00		675,000	675,000.00	799,457	683,342	(8,342)			(8,342)		675,000			19,913	06/15/2019	
20030N-BA-8	COMCAST CORP		09/03/2019	VARIOUS		1,572,785	1,550,000.00	1,775,448	1,599,103	(28,049)			(28,049)		1,571,054		(21,054)	(21,054)	103,053	03/01/2020
59156R-AX-6	METLIFE INC		07/01/2019	Unknown		677,710	650,000.00	720,708	668,933	(4,207)			(4,207)		664,727		12,983	12,983	27,101	02/08/2021
59217G-BV-0	METROPOLITAN LIFE GLO		09/13/2019	Maturity @ 100.00		900,000	900,000.00	896,886	899,262	738			738		900,000			13,950	09/13/2019	
674599-CG-8	OCCIDENTAL PETROLEUM		08/20/2019	WELLS FARGO BROKERAGE		1,538,325	1,500,000.00	1,536,000	1,528,228	(2,658)			(2,658)		1,525,569		12,756	12,756	36,021	06/15/2025
674599-CH-6	OCCIDENTAL PETROLEUM		08/22/2019	WELLS FARGO BROKERAGE		2,545,075	2,500,000.00	2,486,200	2,488,671	883			883		2,489,554		55,521	55,521	72,486	04/15/2026
674599-BE-4	OCCIDENTAL PETROLEUM		08/01/2019	Maturity @ 100.00		225,000	225,000.00	315,758	232,572	(7,572)			(7,572)		225,000			20,813	08/01/2019	
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	11,733,895	11,600,000.00	12,586,790	11,718,419		(67,554)		(67,554)		11,650,865		60,245	60,245	409,466	X X X
8399997	Subtotal - Bonds - Part 4				X X X	13,813,895	13,680,000	14,920,532	13,822,454		(91,589)		(91,589)		13,730,865		60,245	60,245	502,082	X X X
8399999	Total - Bonds				X X X	13,813,895	13,680,000.00	14,920,532	13,822,454		(91,589)		(91,589)		13,730,865		60,245	60,245	502,082	X X X
9999999	Totals					13,813,895	X X X	14,920,532	13,822,454		(91,589)		(91,589)		13,730,865		60,245	60,245	502,082	X X X

E14

- NONE Schedule D - Part 5**
- NONE Schedule D - Part 6 - Section 1 and 2**
- NONE Schedule DA - Part 1**
- NONE Schedule DB - Part A - Section 1**
- NONE Schedule DB - Part A - Section 2**
- NONE Schedule DB - Part B - Section 1**
- NONE Schedule DB - Part B - Section 2**
- NONE Schedule DB - Part D - Section 1**
- NONE Schedule DB - Part D - Section 2**
- NONE Schedule DL - Part 1**
- NONE Schedule DL - Part 2**

SCHEDULE E - PART 1 - CASH

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
OPEN DEPOSITORIES						
BBVA USA Houston, TX		1.560	235,155		18,063,817	
BBVA USA Houston, TX		1.560	47,529		7,075,857	
JP Morgan Chase New York, NY					6,847	
JP Morgan Chase Houston, TX					4,852,769	
Bank of America Rochester, NY					140,937	
JP Morgan Chase Houston, TX					(1,314)	
Texas Capital Bank Dallas, TX					15,001	
0199998 Deposits in () depositories that do not exceed the allowable limit in any one depository (See Instructions) - open depositories	X X X	X X X	4,227		310,650	X X X
0199999 Totals - Open Depositories	X X X	X X X	286,911		30,464,564	X X X
SUSPENDED DEPOSITORIES						
0299998 Deposits in () depositories that do not exceed the allowable limit in any one depository (See Instructions) - suspended depositories	X X X	X X X				X X X
0299999 Totals - Suspended Depositories	X X X	X X X				X X X
0399999 Total Cash on Deposit	X X X	X X X	286,911		30,464,564	X X X
0499999 Cash in Company's Office	X X X	X X X	X X X	X X X	4,020	X X X
0599999 Total Cash	X X X	X X X	286,911		30,468,584	X X X

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

1. January	9,547,079	4. April	13,258,545	7. July	15,730,990	10. October	25,935,472
2. February	12,091,462	5. May	15,226,884	8. August	23,016,383	11. November	26,784,698
3. March	13,876,371	6. June	15,198,990	9. September	25,633,560	12. December	30,468,584

NONE Schedule E - Part 3

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