QUARTERLY STATEMENT

OF THE

Essent Title Insurance, Inc.

TO THE

Insurance Department

OF THE

STATE OF

Pennsylvania

FOR THE QUARTER ENDED
SEPTEMBER 30, 2026

TITLE INSURANCE

2026

TITLE INSURANCE COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2026

OF THE CONDITION AND AFFAIRS OF THE

Essent Title Insurance, Inc

NAIC Group Code 4694 (Current) 4694 (Prior) NAIC Company Code 12522 Employer's ID Number 20-3840531

Organized under the Laws of Pennsylvania, State of Domicile or Port of Entry PA

Country of Domicile United States of America

Incorporated/Organized 10/26/2005 Commenced Business 03/31/2006

Statutory Home Office Two Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor (Street and Number), Radnor, PA, US 19087 (City or Town, State, Country and Zip Code)

Main Administrative Office Two Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor (Street and Number)

Radnor, PA, US 19087 (City or Town, State, Country and Zip Code), 573-442-3351 (Area Code) (Telephone Number)

Mail Address Two Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor (Street and Number or P.O. Box), Radnor, PA, US 19087 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records Two Radnor Corporate Center, 100 Matsonford Rd., 3rd Floor (Street and Number)

Radnor, PA, US 19087 (City or Town, State, Country and Zip Code), 573-442-3351 (Area Code) (Telephone Number)

Internet Website Address www.essent.us

Statutory Statement Contact Elizabeth Barnes Blake (Name), 573-557-3069 (Area Code) (Telephone Number)

elizabeth.blake@essent.us (E-mail Address), 573-442-3927 (FAX Number)

OFFICERS

President	William Patrick Higgins	SVP/CFO	David Bruce Weinstock
SVP/CLO/Secretary	Mary Lourdes Gibbons	VP/Treasurer	Joseph James Manion, Jr

OTHER

DIRECTORS OR TRUSTEES

Mark Anthony Casale	William Patrick Higgins	David Bruce Weinstock
Angela Louise Heise	Anu Karna	Roy James Kasmar
Douglas John Pauls		

State of Pennsylvania
County of Delaware 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.

WILLIAM PATRICK HIGGINS PRESIDENT	MARY LOURDES GIBBONS SVP/CLO/SECRETARY	DAVID BRUCE WEINSTOCK SVP/CFO

Subscribed and sworn to before me this 6th day of November 2026

a. Is this an original filing? ..... Yes [X] No [ ]
b. If no,
1. State the amendment number.....
2. Date filed .....
3. Number of pages attached.....

Lois A Chapla
Notary Public
06/11/2027

ASSETS

		Current Statement Date			4
		1	2	3	December 31
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Prior Year Net Admitted Assets
1.	Bonds	55,188,036		55,188,036	61,143,793
2.	Stocks:				
	2.1 Preferred stocks	0		0	0
	2.2 Common stocks	104,740		104,740	109,740
3.	Mortgage loans on real estate:				
	3.1 First liens	0		0	0
	3.2 Other than first liens	0		0	0
4.	Real estate:				
	4.1 Properties occupied by the company (less $ ..... encumbrances)	0		0	0
	4.2 Properties held for the production of income (less $ ..... encumbrances)	0		0	0
	4.3 Properties held for sale (less $ ..... encumbrances)	0		0	0
5.	Cash ($ ..... 799,489), cash equivalents ($ ..... 7,067,618) and short-term investments ($ ..... 0)	7,867,108		7,867,108	6,799,535
6.	Contract loans (including $ ..... premium notes)	0		0	0
7.	Derivatives			0	0
8.	Other invested assets	0		0	0
9.	Receivables for securities	0		0	0
10.	Securities lending reinvested collateral assets			0	0
11.	Aggregate write-ins for invested assets	0	0	0	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	63,159,884	0	63,159,884	68,053,068
13.	Title plants less $ ..... charged off (for Title insurers only)	10,000,000		10,000,000	10,000,000
14.	Investment income due and accrued	378,109		378,109	194,167
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	1,423,943	218,196	1,205,747	1,104,835
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ ..... earned but unbilled premiums)	6,964		6,964	19,784
	15.3 Accrued retrospective premiums ($ .....) and contracts subject to redetermination ($ .....)			0	0
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	99,478		99,478	99,478
	16.2 Funds held by or deposited with reinsured companies	0		0	0
	16.3 Other amounts receivable under reinsurance contracts	0		0	0
17.	Amounts receivable relating to uninsured plans	0		0	0
18.1	Current federal and foreign income tax recoverable and interest thereon	3,055,802		3,055,802	1,200,252
18.2	Net deferred tax asset	3,318,784	3,318,784	0	0
19.	Guaranty funds receivable or on deposit	0		0	0
20.	Electronic data processing equipment and software	79,687		79,687	97,282
21.	Furniture and equipment, including health care delivery assets ($ .....)	299,014	299,014	0	0
22.	Net adjustment in assets and liabilities due to foreign exchange rates	0		0	0
23.	Receivables from parent, subsidiaries and affiliates	1,320,222		1,320,222	3,023,376
24.	Health care ($ .....) and other amounts receivable	0		0	0
25.	Aggregate write-ins for other-than-invested assets	1,049,888	364,866	685,022	2,889,820
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	84,191,775	4,200,860	79,990,915	86,682,062
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28.	Total (Lines 26 and 27)	84,191,775	4,200,860	79,990,915	86,682,062
	DETAILS OF WRITE-INS				
1101.	.....			0	0
1102.	.....			0	0
1103.	.....			0	0
1198.	Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501.	Prepaid expenses and retainers	349,947	349,947	0	0
2502.	Other receivables	31,262	0	31,262	2,889,820
2503.	Deposit	8,983	8,983	0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	659,696	5,936	653,760	0
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,049,888	364,866	685,022	2,889,820

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Known claims reserve	2,720,437	3,210,319
2.	Statutory premium reserve	27,071,030	24,308,201
3.	Aggregate of other reserves required by law	0	0
4.	Supplemental reserve		0
5.	Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6.	Other expenses (excluding taxes, licenses and fees)	5,152,907	5,915,384
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)	825,686	751,389
8.1	Current federal and foreign income taxes (including $ ..... on realized capital gains (losses))		
8.2	Net deferred tax liability		
9.	Borrowed money $ ..... and interest thereon $		
10.	Dividends declared and unpaid		
11.	Premiums and other consideration received in advance	171,570	72,540
12.	Unearned interest and real estate income received in advance		
13.	Funds held by company under reinsurance treaties		0
14.	Amounts withheld or retained by company for account of others	119,944	102,743
15.	Provision for unauthorized and certified reinsurance		0
16.	Net adjustments in assets and liabilities due to foreign exchange rates		
17.	Drafts outstanding		
18.	Payable to parent, subsidiaries and affiliates	1,518,956	1,710,870
19.	Derivatives	0	0
20.	Payable for securities		
21.	Payable for securities lending		
22.	Aggregate write-ins for other liabilities	0	0
23.	Total liabilities (Lines 1 through 22)	37,580,530	36,071,446
24.	Aggregate write-ins for special surplus funds	0	0
25.	Common capital stock	2,000,000	2,000,000
26.	Preferred capital stock		
27.	Aggregate write-ins for other-than-special surplus funds	0	0
28.	Surplus notes	638,075	620,512
29.	Gross paid in and contributed surplus	65,788,762	65,788,762
30.	Unassigned funds (surplus)	(26,016,452)	(17,798,658)
31.	Less treasury stock, at cost:		
	31.1 ..... shares common (value included in Line 25 $ .....)		
	31.2 ..... shares preferred (value included in Line 26 $ .....)		
32.	Surplus as regards policyholders (Lines 24 to 30, less 31)	42,410,385	50,610,616
33.	Totals (Page 2, Line 28, Col. 3)	79,990,915	86,682,062
	DETAILS OF WRITE-INS		
0301.			
0302.			
0303.			
0398.	Summary of remaining write-ins for Line 3 from overflow page	0	0
0399.	Totals (Lines 0301 through 0303 plus 0398)(Line 3 above)	0	0
2201.			
2202.			
2203.			
2298.	Summary of remaining write-ins for Line 22 from overflow page	0	0
2299.	Totals (Lines 2201 through 2203 plus 2298)(Line 22 above)	0	0
2401.			
2402.			
2403.			
2498.	Summary of remaining write-ins for Line 24 from overflow page	0	0
2499.	Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	0	0
2701.			
2702.			
2703.			
2798.	Summary of remaining write-ins for Line 27 from overflow page	0	0
2799.	Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0

OPERATIONS AND INVESTMENT EXHIBIT

	STATEMENT OF INCOME	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
	OPERATING INCOME			
1.	Title insurance and related income:			
	1.1 Title insurance premiums earned	42,950,670	36,921,637	50,350,948
	1.2 Escrow and settlement services	3,401,259		
	1.3 Other title fees and service charges	1,395,066	2,026,523	4,176,590
2.	Aggregate write-ins for other operating income	0	0	0
3.	Total Operating Income (Lines 1 through 2)	47,746,995	38,948,160	54,527,538
	EXPENSES			
4.	Losses and loss adjustment expenses incurred	2,009,589	3,369,674	4,070,671
5.	Operating expenses incurred	58,311,362	49,817,497	68,228,485
6.	Aggregate write-ins for other operating expenses	0	0	0
7.	Total Operating Expenses	60,320,951	53,187,171	72,299,156
8.	Net operating gain or (loss) (Lines 3 minus 7)	(12,573,956)	(14,239,011)	(17,771,618)
	INVESTMENT INCOME			
9.	Net investment income earned	1,923,212	2,231,075	2,878,706
10.	Net realized capital gains (losses) less capital gains tax of $			(66,112)
11.	Net investment gain (loss) (Lines 9 + 10)	1,923,212	2,231,075	2,812,594
	OTHER INCOME			
12.	Aggregate write-ins for miscellaneous income or (loss) or other deductions	1,059	20,934	21,415
13.	Net income, after capital gains tax and before all other federal income taxes (Lines 8+11+12)	(10,649,685)	(11,987,002)	(14,937,608)
14.	Federal and foreign income taxes incurred	(2,223,614)	(2,505,969)	(1,048,740)
15.	Net income (Lines 13 minus 14)	(8,426,071)	(9,481,033)	(13,888,868)
	CAPITAL AND SURPLUS ACCOUNT			
16.	Surplus as regards policyholders, December 31 prior year	50,610,616	64,671,454	64,671,454
17.	Net income (from Line 15)	(8,426,071)	(9,481,033)	(13,888,868)
18.	Change in net unrealized capital gains or (losses) less capital gains tax of $			
19.	Change in net unrealized foreign exchange capital gain (loss)			
20.	Change in net deferred income taxes			1,551,181
21.	Change in nonadmitted assets	225,840	56,186	(1,723,151)
22.	Change in provision for unauthorized and certified reinsurance	0	0	0
23.	Change in supplemental reserves	0	0	0
24.	Change in surplus notes	17,563	17,564	23,483
25.	Cumulative effect of changes in accounting principles			
26.	Capital changes:			
	26.1 Paid in			
	26.2 Transferred from surplus (Stock Dividend)			
	26.3 Transferred to surplus			
27.	Surplus adjustments:			
	27.1 Paid in	0	0	0
	27.2 Transferred to capital (Stock Dividend)			
	27.3 Transferred from capital			
28.	Dividends to stockholders			
29.	Change in treasury stock			0
30.	Aggregate write-ins for gains and losses in surplus	(17,563)	(17,565)	(23,483)
31.	Change in surplus as regards policyholders (Lines 17 through 30)	(8,200,231)	(9,424,848)	(14,060,838)
32.	Surplus as regards policyholders as of statement date (Lines 16 plus 31)	42,410,385	55,246,606	50,610,616
	DETAILS OF WRITE-INS			
0201.				
0202.				
0203.				
0298.	Summary of remaining write-ins for Line 2 from overflow page	0	0	0
0299.	Totals (Lines 0201 through 0203 plus 0298)(Line 2 above)	0	0	0
0601.				
0602.				
0603.				
0698.	Summary of remaining write-ins for Line 6 from overflow page	0	0	0
0699.	Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	0	0	0
1201.	Rental income		0	
1202.	Other income	1,059	20,934	21,415
1203.				
1298.	Summary of remaining write-ins for Line 12 from overflow page	0	0	0
1299.	Totals (Lines 1201 through 1203 plus 1298)(Line 12 above)	1,059	20,934	21,415
3001.	Change in Accrued Interest	(17,563)	(17,565)	(23,483)
3002.	Correction		0	
3003.				
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0	0
3099.	Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	(17,563)	(17,565)	(23,483)

CASH FLOW

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
	Cash from Operations			
1.	Premiums collected net of reinsurance	45,581,558	39,934,333	50,160,444
2.	Net investment income	1,107,112	1,282,234	2,010,244
3.	Miscellaneous income	4,797,384	11,645	4,198,005
4.	Total (Lines 1 to 3)	51,486,054	41,228,212	56,368,693
5.	Benefit and loss related payments	2,499,471	3,955,672	4,978,273
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	58,999,542	58,413,731	67,322,365
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of $ ..... tax on capital gains (losses)	(368,063)	(1,498,252)	(1,825,694)
10.	Total (Lines 5 through 9)	61,130,950	60,871,151	70,474,944
11.	Net cash from operations (Line 4 minus Line 10)	(9,644,896)	(19,642,939)	(14,106,251)
	Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	8,013,019	3,087,388	3,943,175
	12.2 Stocks	5,000	0	0
	12.3 Mortgage loans	6,126	0	0
	12.4 Real estate	0	0	0
	12.5 Other invested assets	0	0	0
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
	12.7 Miscellaneous proceeds	0	0	0
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	8,024,145	3,087,388	3,943,175
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	1,425,103	939,003	1,245,620
	13.2 Stocks	0	9,000	9,000
	13.3 Mortgage loans	0	0	0
	13.4 Real estate	0	0	0
	13.5 Other invested assets	0	0	0
	13.6 Miscellaneous applications	0	0	0
	13.7 Total investments acquired (Lines 13.1 to 13.6)	1,425,103	948,003	1,254,620
14.	Net increase/(decrease) in contract loans and premium notes	0	0	0
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	6,599,042	2,139,385	2,688,555
	Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):			
	16.1 Surplus notes, capital notes	17,563	17,564	23,483
	16.2 Capital and paid in surplus, less treasury stock	0	0	0
	16.3 Borrowed funds	0	0	0
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	80,525	0
	16.5 Dividends to stockholders	0	0	0
	16.6 Other cash provided (applied)	4,095,865	5,641,441	(1,657,675)
17.	Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	4,113,428	5,739,530	(1,634,192)
	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)	1,067,574	(11,764,024)	(13,051,887)
19.	Cash, cash equivalents and short-term investments:			
	19.1 Beginning of year	6,799,535	19,851,422	19,851,422
	19.2 End of period (Line 18 plus Line 19.1)	7,867,109	8,087,398	6,799,535

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

NOTES TO FINANCIAL STATEMENTS

TITLE

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NOTES TO FINANCIAL STATEMENTS

Summary of Significant Accounting Policies and Going Concern

1. The accompanying financial statements of the Company have been prepared in conformity with accounting practices prescribed or permitted by the Pennsylvania Insurance Department. The Company redomiciled to the state of Pennsylvania on December 31, 2024. The financial statements have been completed in accordance with the National Association of Insurance Commissioners Accounting Practices and Procedures manual except to the extent state law differs. The State of Pennsylvania and the Pennsylvania Insurance Commissioner have the right to permit other specific practices that deviate from the prescribed practices.

   The state has adopted certain prescribed accounting practices that differ from those found in the NAIC SAP. Specifically, Pennsylvania Insurance Laws deviate from the prescribed accounting practices of the NAIC SAP in the calculation of additions and reductions to the Statutory Premium Reserve established and maintained by the Company. The state of Pennsylvania has permitted the Company to continue with their historical calculation of SPR through 2024. The Company assumes the NAIC Model Act reserves at the same rate as permitted in Pennsylvania of ten cents per thousand of retained risk plus one dollar per policy, or as required of foreign insurers by state regulations. Thus, the amounts below are related to the differences in the amortization schedules to restore statutory premium reserves “SPR”.

   Reconciling Items Between Pennsylvania Basis and NAIC Basis for Income and Surplus

Net Income	SSAP #	F/S Page	F/S Line #	9/30/2026	2025
(1) Net Income(loss), Pennsylvania Basis (Page 4, Line 17, Columns 1 &2)		4	17	$(8,426,071)	$(13,888,866)
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:	0				
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	$ —	$ —
(3) State Permitted Practices that increase/(decrease) NAIC SAP:	0			$ (2,248,884)	$ —
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2		$ 2,939,417
(4) Net Income, NAIC SAP				$(6,177,187)	$(10,949,449)
SURPLUS					
(5) State basis (Page 3, Line 32, Columns 1 & 2)		3	32	$ 42,410,385	$50,610,616
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:	0				
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	$ 11,927,939	9679056
Supplemental Reserves (caused by the accelerated NAIC Model Act restoration of SPR vs Pennsylvania restoration)	57	3	2	$(6,859,947)	$(6,776,088)
(7) State Permitted Practices that increase/(decrease) NAIC SAP:	0				
Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2		
(8) Statutory Surplus, NAIC SAP Basis				$47,478,377	$53,513,584

A. 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.

B. Accounting Policy

Revenue recognition and related expenses - Premiums are recognized as earned at the time of the closing of the related real estate transaction. Premiums on title insurance policies written by agents are recognized primarily when policies are reported to the Company. In addition, where reasonable estimates can be made, the Company accrues for policies issued but not reported until after period end. The Company believes that reasonable estimates can be made based on policy issuance information from our affiliated and direct agents. In this accrual, future transactions are not being estimated. The Company is estimating revenues on policies that have already been issued by the affiliated and direct agents but not yet reported to or received by the Company. In addition, the Company has in place an excess of loss ceded reinsurance agreement which is on a claims made basis. Establishment of statutory premium reserves as well as other expenses incurred in connection with issuing the policies are charged to operations as an expense in the current period.

In addition, the company uses the following accounting policies:

(1) Short-term investments are stated at amortized cost.

(2) Bonds not backed by other loans are stated at amortized cost.

(3) The Company’s investment in common stocks of unaffiliated companies is comprised of FHLB capital stock and shares of Reliable Community Bank which are both carried at par value.

(4) Preferred Stocks: None

(5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.

(6) Asset-backed securities are stated at amortized cost.

(7) Investment in Subsidiaries, Controlled or Affiliated Companies: None.

(8) Interest in Joint Ventures: None

(9) Derivatives: None

(10) The Company does not utilize anticipated investment income as a factor in premium deficiency calculations

(11) Unpaid losses and loss adjustment expenses are determined on the individual claim level and are based on management's best estimate of ultimate losses and loss adjustment expenses more likely than not to be incurred in administering the claim. Such liabilities are necessarily based on assumptions and estimates. While management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed, and any adjustments are reflected in the period determined.

(12) Changes in Capitalization Policy: Not applicable

(13) Pharmaceutical Rebate Receivables: None

C. Going Concern: Management has not identified any issues to raise substantial doubt regarding the company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors

None

3. Business Combinations and Goodwill

None

4. Discontinued Operations

None

5. Investments

A. Mortgage Loans

The Company had one non-performing mortgage in second position with a balance of $6, 126 as of December 31, 2025. As of September 30, 2026, the balance is $0.

(1) No new mortgage loans were made or acquired in 2025 or 2026
(2) The existing mortgage note has a fixed interest rate of 4% per annum
(3) Not applicable
(4) The existing mortgage note was entered in 2017 and was paid in full on August 27, 2026.

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Asset-Backed Securities

(1) The Company uses widely accepted models for prepayment assumptions in valuing mortgage-backed
securities with inputs from major third-party data providers.

(2) The Company has not recognized any other-than-temporary impairments on asset-backed securities.

(3) The Company has not recognized any other-than-temporary impairments where the present value of cash flows expected to be collected is less than the amortized cost basis of the securities.

(4) All impaired asset-backed securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss:

The aggregate amount of unrealized losses:

1. Less than 12 months: $2,133,583
2. 12 Months or longer: $0

The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months: $24,090,870
2. 12 Months or longer: $0

(5) In determining whether an impairment is other than temporary, the Company assesses its intent to sell these securities and whether it will be required to sell these securities before the recovery of their amortized cost basis. The decline in fair values of these investment securities is principally associated with the changes in the interest rate environment subsequent to their purchase.

E. Dollar Repurchase Agreements

None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

None

H. Repurchase Agreements Transactions Accounted for as a Sale

None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

None

J. Real Estate

None

K. Investments in Low-Income Housing Tax Credits (LIHTC)

None

L. Restricted Assets

The Company maintains certificates of deposits with various banks to comply with required statutory deposits.

1) Restricted Assets (Including Pledged)
No significant change from year end December 31, 2025

2) None

3) None

4) None

M. Working Capital Finance Investments

None

N. Offsetting and Netting of Assets and Liabilities

None

O. 5GI Securities

None

P. Short Sales

None

Q. Prepayment Penalty and Acceleration Fees

None

R. Reporting Entity's Share of Cash Pool by Asset Type

None

6. Joint Ventures, Partnerships and Limited Liability Companies

None

7. Investment Income

There was no investment income due and accrued excluded from the financial statements.

8. Derivative Instruments

None

9. Income Taxes

No significant change from year end December 31, 2025.

10. Information Concerning Parent, Subsidiaries and Affiliates

No significant change from year end December 31, 2025.

11. Debt

A. Debt: None

B. FHLB Agreements: As of September 30, 2026, the company owned 547 shares of common stock Federal Home Loan Bank of Des Moines ("FHLB") consisting of membership shares with the FHLB at $100 par value.

	September 30, 2026
Current Year:	
Membership Stock	$ 54,700
Actual or Estimated Borrowing Capacity as Determined by the Insurer	$ —
Prior Year-end:	
Membership Stock	$ 59,700
Actual or Estimated Borrowing Capacity as Determined by the Insurer	$ —

Membership Stock	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Eligible for Redemption			
			Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
1. Class A	$ —	$ —	$ —	$ —	$ —	$ —
2. Class B	$ 54,700	$ 54,700	$ —	$ —	$ —	$ —

On September 17, 2025, the Company submitted a notice of withdrawal from the Federal Home Loan Bank of Des Moines. The withdrawal was accepted on September 29, 2025. The membership will terminate five years from the date of the Bank's receipt of the notice of withdrawal.

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

None

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

A. The Company has 400,000 shares of common stock authorized, issued and outstanding, $5 par value.
B. The Company has no preferred stock outstanding.

C. The ability of the Company to declare dividends on its common stock is restricted by certain provisions of the insurance laws of the Commonwealth of Pennsylvania, its state domicile. The insurance laws of the Commonwealth of Pennsylvania establish a test limiting the maximum amount of dividends that may be paid out of unassigned surplus by an insurer without prior approval by the Pennsylvania Insurance Commissioner. Under such a test, the Company may pay dividends during any 12-month period in an amount equal to the greater of (i) 10 percent of the preceding year-end statutory policyholders' surplus or (ii) the preceding year's statutory net income. Pennsylvania statue also requires that dividends and other distributions be paid out of positive unassigned surplus without prior approval.

D. No dividends were paid during the reporting period.

E. Dividends payable to shareholders are restricted in accordance with (C), above.

F. The Company has no restrictions placed on unassigned funds (surplus).

G. Advances to surplus not repaid – not applicable.

H. The Company has no stock for any option or employee benefit plans.

I. The Company did not change the balances of any surplus funds from any prior period.

J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is -0-.

K. The Company issued the following surplus debentures or similar obligations:

1	2	3	4	5	6	7	8
Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (Y/N)	Carrying Value of Note Prior Year	Carrying Value of Note Current Year	Unapproved Interest And/or Principal
1	11/10/2011	4.92%	$150,000	Y	$172,468	$178,065	$—
2	10/12/2012	4.00%	$400,000	Y	$448,044	$460,011	$—
Total	XXX	XXX	$550,000	XXX	$620,512	$638,076	$—

- Total should agree with Page 3, Line 28

	9	10	11	12	13	14
Item Number	Current Year Interest Expense Recognized	Life-To-Date Interest Expense Recognized	Current Year Interest Offset Percentage	Current Year Principal Paid	Life-To-Date Principal Paid	Date of Maturity
1	$—	$55,515	$—	$—	$—	XXX
2	$—	$118,707	$—	$—	$—	XXX
Total	$—	$174,222	$—	$—	$—	XXX

1	15	16	17	18	19
Item Number	Are Surplus Note payments contractually linked? (Y/N)	Surplus Note payments subject to administrative offsetting provisions? (Y/N)	Were Surplus Note proceeds used to purchase an asset directly from the holder of the surplus note?	Is Asset Issuer a Related Party?	Type of Assets Received Upon Issuance
1	N	N	N	N/A	N/A
2	N	N	N	N/A	N/A
Total	XXX	XXX	XXX	XXX	XXX

1	20	21	22
Item Number	Principal Amount of Assets Received Upon Issuance	Book/Adjusted Carry Value of assets	Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N)
1	$ —	$ —	Y
2	$ —	$ —	Y
Total	$ —	$ —	XXX

Surplus Notes – On November 10, 2011, the Company issued a subordinated surplus note to the Parent in the amount of $150,000 at an interest rate of 4.92 percent. Principal and interest payments to the Parent must come from Company unassigned funds and require approval by the Insurance Commissioner of the Pennsylvania Insurance Department. As of September 30, 2026, the balance of the surplus note is $178,065 including accrued interest of $28,065.

On October 12, 2012, the Company issued a subordinated surplus note to the Parent in the amount of $400,000 at an interest rate of 4.00 percent. Principal and interest payments to the Parent must come from Company unassigned funds and require approval by the Insurance Commissioner of the Pennsylvania Insurance Department. As of September 30, 2026, the balance of the surplus note is $$460,011 including accrued interest of $60,011

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

M. The effective date of quasi-reorganization – Not Applicable.

14. Contingencies

None

15. Leases

A. Lessee Operating Lease

(1)

a. The Company has various operating noncancelable operating lease agreements, including office space leases in Missouri and Florida, that expire through June 2030. Rental expenses for September 30, 2026, and December 31, 2025, were approximately $281,109, and $382,902, respectively for these lease agreements.

(2)

a. At Quarter ending September 30, 2026, the minimum aggregate rental commitments are as follows:

Quarter ending September 30, 2026		Operating Leases
2026	$	91,773
2027	$	348,222
2028	$	179,372
2029	$	181,226
2030	$	58,773
Thereafter	$	—
Total	**$**	**859,366**

(3) The Company is not involved in any sales-leaseback transactions.

B. Lessor Leases

None

16. Information about Financial Instruments with Off-Balance Sheet Risk

None

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

None

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

Not applicable to Title companies

19. Direct Premium Written/Produced by Managed General Agents/Third Party Administrators

Not applicable to Title companies

20. Fair Value Measurements

A. The Fair Values Measurements and Disclosures Topic of the FASB ASC defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous, market for the asset or liability in an orderly transaction between market participants at the measurement date. The Fair Values Measurements Topic establishes a three-level fair value hierarchy that prioritizes the inputs used to measure fair value. This hierarchy requires entities to maximize the use of observable inputs when possible. The three levels of inputs used to measure fair value are as follows:

- 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.

(1) Fair Value Measurements at September 30, 2026 (in thousands)

Description for each class of asset	Level 1	Level 2	Level 3	NAV	Total
a. Assets at fair value					
Bonds					
Issuer Credit Obligation	$ 28,406	$ —	$ —	$ —	$ 28,406
Asset-Backed Securities		$ 24,091	$ —	$ —	$ 24,091
Certificate of Deposits	$ 209	$ —	$ —	$ —	$ 209
Cash & Cash Equivalents	$ 7,867	$ —	$ —	$ —	$ 7,867
Common Stock					
FHLB	$ —	$ 55	$ —	$ —	$ 55
Reliable	$ —	$ —	$ 50	$ —	$ 50
Total assets at fair value (NAV)	$36,691	$24,146	$50	$0	$60,887

(2) Fair Value Measurements in Level 3 at September 30, 2026 (in thousands)

	Balance at 12/31/2025	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases, issuances, sales, and settlements	Balance at 9/30/2026
Common stock	$50	N/A	N/A	N/A	N/A	N/A	$50

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

(4) The following methods and assumptions were used in estimating fair values of financial instruments:

- Issuer credit obligations, asset-backed securities, short-term investments and cash equivalents are valued using quoted market prices in active markets, when available, and classified as Level 1 of the fair value hierarchy. Investments are classified as Level 2 of the fair value hierarchy if quoted market prices are not available and fair values are estimated using quoted prices of similar securities or recently executed transactions for the securities. Pricing services are used for valuation of all investments
- Common stocks - Common stocks are comprised solely of FHLB capital stock which must be held in connection with the Company's FHLB membership. The price of FHLB capital stock cannot fluctuate, and all FHLB capital stock must be purchased, repurchased or transferred at its par value. Common stocks are classified as Level 2 in the fair value hierarchy as the carrying amount approximates the fair value.

(5) The Company did not hold derivative assets or liabilities on September 30, 2026.

A. Not utilized

B. None.

C. The carrying amount of estimated fair values of the Company's financial instruments at September 30, 2026, are as follows (in thousands):

Type	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	NAV	(Carrying Value)
Issuer Credit Obligation	$ 28,406	$ 28,754	$ 28,754	$ —	$ —	$ —	$ 28,754
Asset-Backed Securities	$ 24,091	$ 26,225	$ —	$ 26,225	$ —	$ —	$ 26,225
Certificate of Deposits	$ 209	$ 209	$ 209	$ —	$ —	$ —	$ 209
Cash and Cash Equivalents	$ 7,867	$ 7,867	$ 7,867	$ —	$ —	$ —	$ 7,867
Common Stock	$ 105	$ 105	$ —	$ 55	$ 50	$ —	$ 105
Total	$60,887	$63,159	$36,830	$26,279	$50	$ —	$63,159

D. None .

E. Not Applicable

21. Other Items

None

22. Events Subsequent

The Company has considered subsequent events through November 6, 2026.

Type I:

None

Type II:

None.

23. Reinsurance

None

24. Retrospectively Rated Controls and Contracts Subject to Redetermination

Not applicable to Title companies

25. Change in Incurred Losses and Loss Adjustment Expense

A. Direct Known Claims Reserves as of December 31, 2025, were $3,210,320. As of September 30, 2026, $2,550,922 has been paid for incurred losses and loss adjustment expenses attributable to insured events included in known claim reserves as of December 31, 2025. Direct Known Claims Reserves are now $2,724,116 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a $2,064,718 unfavorable prior-year development since December 31, 2025, to September 30, 2026. The increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

B. None

26. Intercompany Pooling Agreements

None

27. Structured Settlements

None

28. Supplemental Reserve

As of September 30, 2026, the Company has no supplemental reserves.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [X]

1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]

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

2.2 If yes, date of change: .....

3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1 and 1A.

3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [X]

3.3 If the response to 3.2 is yes, provide a brief description of those changes.
.....

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

3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001448893

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

4.2 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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [X] N/A [ ]
If yes, attach an explanation.
.....

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

6.2 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. 12/31/2023

6.3 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). 07/10/2025

6.4 By what department or departments?
Missouri Department of Commerce and Insurance .....

6.5 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 [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ ] No [ ] N/A [X]

7.1 Has this 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]

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

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 below the names and location (city and state of the main office) of any affiliates regulated by a federal 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

GENERAL INTERROGATORIES

9.1 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? ..... Yes [X] No [ ]
(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.

9.11 If the response to 9.1 is no, please explain:

.....

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

9.21 If the response to 9.2 is yes, provide information related to amendment(s).

.....

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

9.31 If the response to 9.3 is yes, provide the nature of any waiver(s).

.....

FINANCIAL

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

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... $ 88,167

INVESTMENT

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ..... Yes [ ] No [X]

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

.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... $ 0

13.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes [ ] No [X]

13.2 If yes, please complete the following:

		1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
13.21	Bonds	$ 0	$ 0
13.22	Preferred Stock	$ 0	$ 0
13.23	Common Stock	$ 0	$ 0
13.24	Short-Term Investments	$ 0	$ 0
13.25	Mortgage Loans on Real Estate	$ 0	$ 0
13.26	All Other	$ 0	$ 0
13.27	Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 13.21 to 13.26)	$ 0	$ 0
13.28	Total Investment in Parent included in Lines 13.21 to 13.26 above	$ 0	$ 0

14.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? ..... Yes [ ] No [X]

14.2 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.

.....

15. For the reporting entity's security lending program, state the amount of the following as of the current statement date:

15.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. ..... $ 0

15.2 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... $ 0

15.3 Total payable for securities lending reported on the liability page. ..... $ 0

GENERAL INTERROGATORIES

16. 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 [ ]

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

1 Name of Custodian(s)	2 Custodian Address
The Central Trust Bank	111 E. Miller Street Jefferson City, MO 65101
Commerce Trust	1000 Walnut Street, BB16-4 Kansas City, MO 64106

16.2 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)

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? ..... Yes [ ] No [X]

16.4 If yes, give full information relating thereto:

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

16.5 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. This includes both primary and sub-advisors. 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 of Firm or Individual	2 Affiliation
Elizabeth B. Blake	I
Joseph Manion	I
Loomis, Sayles, & Company, LP	U

16.5097 For those firms/individuals listed in the table for Question 16.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No [ ] N/A [ ]

16.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 16.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No [ ] N/A [ ]

16.6 For those firms or individuals listed in the table for 16.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Registered With	4 Investment Management Agreement (IMA) Filed
103577	Loomis, Sayles, & Company, LLP	SEC	NO

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

17.2 If no, list exceptions:

.....

18. By self-designating 5GI securities, the reporting entity is certifying the following elements for 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]

GENERAL INTERROGATORIES

19. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
    a. The security was either:
        i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
        ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons (“waived submission PLR securities”).
    b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
    c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
    d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

    Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... Yes [ ] No [X]

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

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

GENERAL INTERROGATORIES

PART 2 - TITLE

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? ..... Yes [ ] No [ ] N/A [X]
   If yes, attach an explanation.
   .....

2. Has the reporting entity reinsured any risk with any other reporting 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]
   If yes, attach an explanation.
   .....

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? ..... Yes [ ] No [X]

3.2 If yes, give full and complete information thereto.
   .....

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses discounted to present value at a rate of interest greater than zero? ..... Yes [ ] No [X]

4.2 If yes, complete the following schedule:

1	2	3	Total Discount				Discount Taken During Period			
Line of Business	Maximum Interest	Discount Rate	4 Unpaid Losses	5 Unpaid LAE	6 IBNR	7 TOTAL	8 Unpaid Losses	9 Unpaid LAE	10 IBNR	11 TOTAL
Total			0	0	0	0	0	0	0	0

5.1 Reporting entity assets listed on Page 2 include the following segregated assets of the Statutory Premium Reserve or other similar statutory reserves:

5.11 Bonds	$	27,071,030
5.12 Short-term investments	$	
5.13 Mortgages	$	
5.14 Cash	$	
5.15 Other admissible invested assets	$	
5.16 Total	$	27,071,030

5.2 List below segregated 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 1 and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers):

5.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:	$	
These funds consist of:		
5.22 In cash on deposit	$	
5.23 Other forms of security	$	

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating

NONE

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

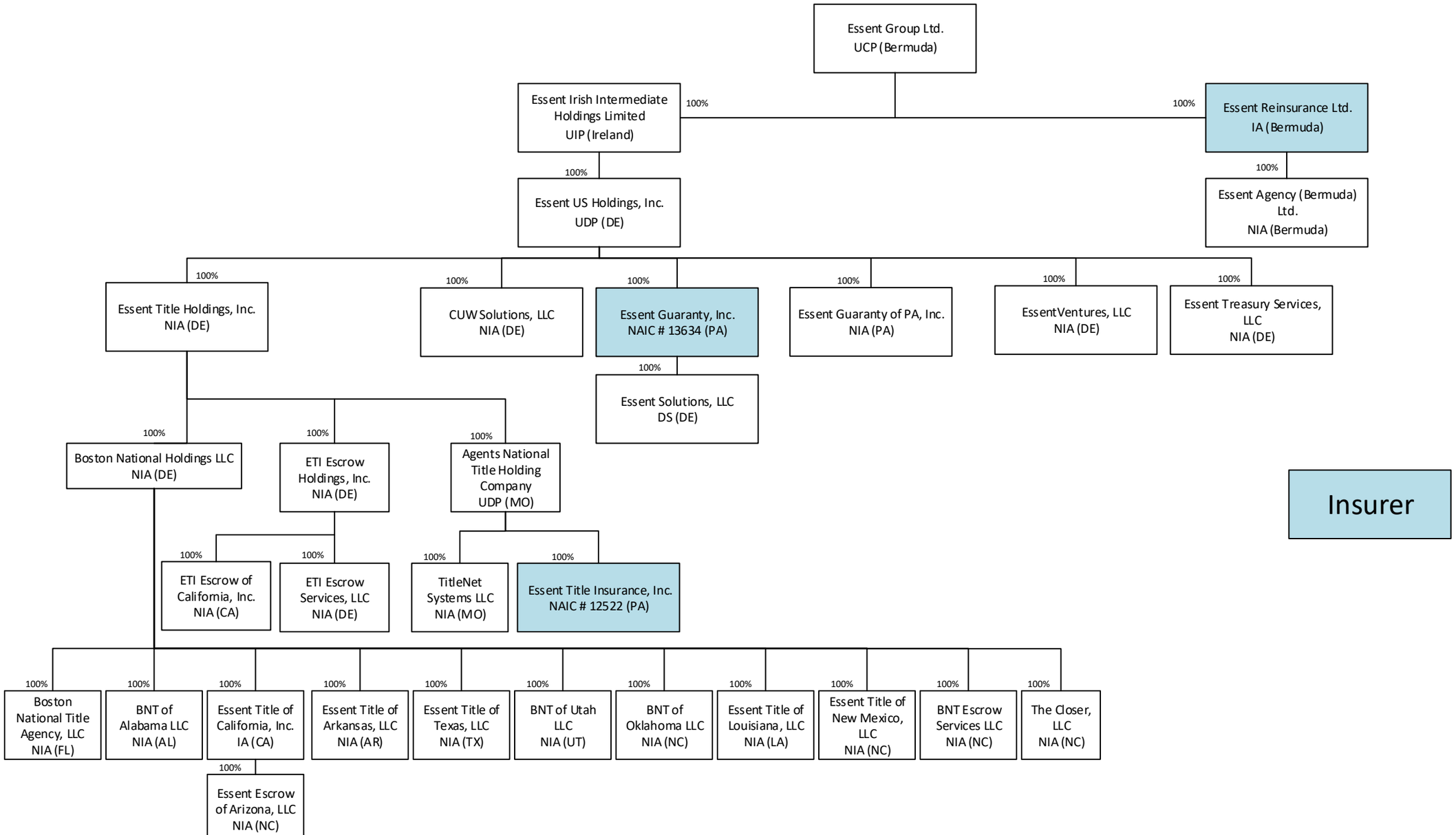
Current Year to Date - By States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written 2 Current Year To Date	3 Prior Year To Date	Direct Losses and Allocated Loss Adjustment Expenses Paid (Deducting Salvage) 4 Current Year To Date	5 Prior Year To Date	Direct Known Claim Reserve 6 Current Year To Date	7 Prior Year To Date
1. Alabama AL	L	105,298	86,184	55,840	110,017	3,272	1,000
2. Alaska AK	L	0			0		
3. Arizona AZ	L	845,246	521,458		0		
4. Arkansas AR	L	170,960	237,743	686	16,387		45,260
5. California CA	L	2,817,440	2,120,523	101,258	738,078	53,644	126,293
6. Colorado CO	L	1,865,966	1,100,601		3,227	5,400	
7. Connecticut CT	L	120,456			0		
8. Delaware DE	L	1,632			0		
9. District of Columbia DC	L	104,408	44,028		5,607		1,165
10. Florida FL	L	11,653,623	7,775,466	670,028	573,435	500,770	734,666
11. Georgia GA	L	1,318,771	794,966	43,820	1,845	829,606	44,072
12. Hawaii HI	L	0			0		
13. Idaho ID	L	43,881			0		
14. Illinois IL	L	731,623	440,005	1,859	0	12,256	
15. Indiana IN	L	1,046,200	1,052,861	(53,998)	5,674		6,604
16. Iowa IA	L	25,912	20,512	1,720	0	9,280	
17. Kansas KS	L	78,821	912,804	88,829	855	113,241	14,145
18. Kentucky KY	L	164,817	72,272		0		
19. Louisiana LA	L	10,575			0		
20. Maine ME	L	11,720			0		
21. Maryland MD	L	261,777	274,352	3,047	0		
22. Massachusetts MA	L	0			0		
23. Michigan MI	L	617,395	610,739	(77,110)	(3,532)	2,610	425
24. Minnesota MN	L	268,241	369,207	16,546	0		
25. Mississippi MS	L	70,856	26,270		0		
26. Missouri MO	L	1,711,529	2,539,739	365,630	(44,102)	222,480	247,996
27. Montana MT	L	126,263	5,166		0		
28. Nebraska NE	L	30,143	253,468		823		
29. Nevada NV	L	219,667	229,841	(42)	0		
30. New Hampshire NH	L	32,556	44,764		0		
31. New Jersey NJ	L	227,371			0		
32. New Mexico NM	L	80,750	81,213		0		
33. New York NY	N	0			0		
34. North Carolina NC	L	1,170,199	797,986	11,085	7,833	28,635	13,516
35. North Dakota ND	L	16,345	19,660		0		
36. Ohio OH	L	538,158	390,702		0		
37. Oklahoma OK	L	130,490	78,605		0		
38. Oregon OR	L	67,174			0		
39. Pennsylvania PA	L	748,090	521,149	9,383	5,582	576	6,028
40. Rhode Island RI	L	49,026	33,814		0		
41. South Carolina SC	L	485,321	318,724	1,132	5,525	32,888	29,396
42. South Dakota SD	L	0			0		
43. Tennessee TN	L	428,053	392,080		0		
44. Texas TX	L	16,334,147	15,991,256	1,264,284	2,474,147	909,460	2,065,029
45. Utah UT	L	325,151	138,715		90		
46. Vermont VT	L	0			0		
47. Virginia VA	L	615,096	458,238		0		
48. Washington WA	L	4,436			0		
49. West Virginia WV	L	27,633	23,796		0		
50. Wisconsin WI	L	95,205	106,966		509		
51. Wyoming WY	L	96,017	71,247		0		
52. American Samoa AS	N				0		
53. Guam GU	N				0		
54. Puerto Rico PR	N				0		
55. U.S. Virgin Islands VI	N				0		
56. Northern Mariana Islands MP	N				0		
57. Canada CAN	N				0		
58. Aggregate Other Alien OT	XXX	0	0	0	0	0	0
59. Totals	XXX	45,894,438	38,957,120	2,503,997	3,902,000	2,724,118	3,335,595
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 50
2. R - Registered - Non-domiciled RRGs..... 0
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state. 0
4. Q - Qualified - Qualified or accredited reinsurer..... 0
5. N - None of the above - Not allowed to write business in the state..... 7

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



SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Names of Parent, Subsidiaries Or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Required? (Yes/No)	16 *
		00000	98-0673656		0001448893	New York Stock Exchange	Essent Group Ltd.	BMU	UIP					NO	
		00000	98-0673657				Essent Reinsurance Ltd.	BMU	IA	Essent Group Ltd.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	98-1167480				Essent Irish Intermediate Holdings Limited	IRL	UIP	Essent Group Ltd.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	26-3414247				Essent US Holdings, Inc.	DE	UDP	Essent Irish Intermediate Holdings Limited	Ownership	100.000	Essent Group Ltd.	NO	
4694	Essent Grp	13634	26-3728115				Essent Guaranty, Inc.	PA	RE	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	27-1440460				Essent Guaranty of PA, Inc.	PA	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	45-3478888				CUW Solutions, LLC	DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	27-2881289				Essent Solutions, LLC	DE	DS	Essent Guaranty, Inc.	Ownership	100.000	Essent Group Ltd.	YES	
		00000	98-1340476				Essent Agency (Bermuda) Ltd.	BMU	NIA	Essent Reinsurance Ltd.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	86-3270350				EssentVentures, LLC	DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	87-1422316				Essent Treasury Services, LLC	DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	92-2590985				Essent Title Holdings, Inc.	DE	NIA	Essent US Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	20-3430255				Agents National Title Holding Company	MO	UDP	Essent Title Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
4694	Essent Grp.	12522	20-3840531				Essent Title Insurance, Inc	PA		Agents National Title Holding Company	Ownership	100.000	Essent Group Ltd.	NO	
		00000	82-2004599				BNT Escrow Services LLC	NC	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	47-2587148				BNT of Alabama LLC	AL	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	37-1730190				Essent Escrow of Arizona, LLC	NC	NIA	BNT Title Company of California LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	47-2572186				Essent Title of Arkansas, LLC	AR	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	85-3909536				Essent Title of Louisiana, LLC	LA	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	85-3886839				BNT of Oklahoma LLC	OK	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	82-3121114				Essent Title of New Mexico, LLC	NC	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	27-3737461				Esssent Title of Texas, LLC	TX	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	47-2575562				BNT of Utah LLC	UT	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	43-3641315				Essent Title of California, Inc	CA	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	27-3723074				Boston National Holdings LLC	DE	NIA	Essent Title Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	20-4860829				Boston National Title Agency, LLC	FL	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	38-3880269				The Closer, LLC	NC	NIA	Boston National Holdings LLC	Ownership	100.000	Essent Group Ltd.	NO	
		00000	26-2901911				TitleNet Systems LLC	MO	NIA	Agents National Title Holding Company	Ownership	100.000	Essent Group Ltd.	NO	
		00000	39-3978248				ETI Escrow Services, LLC	DE	NIA	ETI Escrow Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	41-4504173				ETI Escrow Holdings, Inc.	DE	NIA	Essent Title Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	
		00000	41-4156298				ETI Escrow of California, Inc.	CA	NIA	ETI Escrow Holdings, Inc.	Ownership	100.000	Essent Group Ltd.	NO	

Asterisk	Explanation

PART 1 - LOSS EXPERIENCE

	1 Direct Premiums Written	2 Other Income (Page 4, Lines 1.2+1.3+2)	3 Direct Losses Incurred	4 Direct Loss Percentage Cols. 3/(1+2)	5 Prior Year to Date Direct Loss Percentage
1. Direct operations	9,336,985	3,704,145	16,546	0.1	0.0
2. Agency operations:					
2.1 Non-affiliated agency operations	33,161,582	1,066,903	1,441,927	4.2	9.2
2.2 Affiliated agency operations	3,395,869	25,277	551,115	16.1	3.9
3. Totals	45,894,436	4,796,325	2,009,588	4.0	7.6

PART 2 - DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations	2,512,851	9,336,985	1,981,657
2. Agency operations:			
2.1 Non-affiliated agency operations	11,629,485	33,161,582	30,184,471
2.2 Affiliated agency operations	819,249	3,395,869	6,790,992
3. Totals	14,961,585	45,894,436	38,957,120

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
AUGUST FILING	
1. 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-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

Explanation:

Bar Code:

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 11

		Current Statement Date			4
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1104.				0	0
1105.				0	0
1106.				0	0
1107.				0	0
1108.				0	0
1109.				0	0
1110.				0	0
1111.				0	0
1112.				0	0
1113.				0	0
1197.	Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0

Additional Write-ins for Assets Line 25

		Current Statement Date			4
		1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
2504.	Premium Tax Overpayments Receivable	5,936	5,936	0	0
2505.	Due from Escrow	653,760		653,760	
2597.	Summary of remaining write-ins for Line 25 from overflow page	659,696	5,936	653,760	0

SCHEDULE A - VERIFICATION

Real Estate

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition		
	2.2 Additional investment made after acquisition		
3.	Current year change in encumbrances		
4.	Total gain (loss) on disposals		
5.	Deduct amounts received on disposals		
6.	Total foreign exchange change in book/adjusted carrying value		
7.	Deduct current year's other than temporary impairment recognized		
8.	Deduct current year's depreciation		
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10.	Deduct total nonadmitted amounts		
11.	Statement value at end of current period (Line 9 minus Line 10)		

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

		1 Year to Date	2 Prior Year Ended December 31
1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	6,126	6,126
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition		
	2.2 Additional investment made after acquisition		
3.	Capitalized deferred interest and other		0
4.	Accrual of discount		0
5.	Unrealized valuation increase/(decrease)		0
6.	Total gain (loss) on disposals		
7.	Deduct amounts received on disposals	6,126	
8.	Deduct amortization of premium and mortgage interest points and commitment fees		0
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest		0
10.	Deduct current year's other than temporary impairment recognized		0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	6,126
12.	Total valuation allowance		0
13.	Subtotal (Line 11 plus Line 12)	0	6,126
14.	Deduct total nonadmitted amounts	0	6,126
15.	Statement value at end of current period (Line 13 minus Line 14)	0	0

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	0	
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition		
	2.2 Additional investment made after acquisition		
3.	Capitalized deferred interest and other		
4.	Accrual of discount		
5.	Unrealized valuation increase/(decrease)		
6.	Total gain (loss) on disposals		
7.	Deduct amounts received on disposals		
8.	Deduct amortization of premium, depreciation and proportional amortization		
9.	Total foreign exchange change in book/adjusted carrying value		
10.	Deduct current year's other than temporary impairment recognized		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)	0	0

SCHEDULE D - VERIFICATION

Bonds and Stocks

		1 Year to Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value of bonds and stocks, December 31 of prior year	61,253,533	63,071,757
2.	Cost of bonds and stocks acquired	1,425,103	1,254,620
3.	Accrual of discount	635,251	879,761
4.	Unrealized valuation increase/(decrease)		0
5.	Total gain (loss) on disposals	705	0
6.	Deduct consideration for bonds and stocks disposed of	8,018,019	3,943,175
7.	Deduct amortization of premium	3,798	9,429
8.	Total foreign exchange change in book/adjusted carrying value		0
9.	Deduct current year's other than temporary impairment recognized		0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	55,292,775	61,253,533
12.	Deduct total nonadmitted amounts		0
13.	Statement value at end of current period (Line 11 minus Line 12)	55,292,775	61,253,533

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

	NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
	ISSUER CREDIT OBLIGATIONS (ICO)								
1.	NAIC 1 (a)	28,886,019	221,673	220,000	75,868	32,691,470	28,886,019	28,963,560	34,097,689
2.	NAIC 2 (a)	0				0	0	0	0
3.	NAIC 3 (a)	0				0	0	0	0
4.	NAIC 4 (a)	0				0	0	0	0
5.	NAIC 5 (a)	0				0	0	0	0
6.	NAIC 6 (a)	0				0	0	0	0
7.	Total ICO	28,886,019	221,673	220,000	75,868	32,691,470	28,886,019	28,963,560	34,097,689
	ASSET-BACKED SECURITIES (ABS)								
8.	NAIC 1	26,825,722		723,912	122,663	27,527,904	26,825,722	26,224,473	27,154,980
9.	NAIC 2	0				0	0	0	0
10.	NAIC 3	0				0	0	0	0
11.	NAIC 4	0				0	0	0	0
12.	NAIC 5	0				0	0	0	0
13.	NAIC 6	0				0	0	0	0
14.	Total ABS	26,825,722	0	723,912	122,663	27,527,904	26,825,722	26,224,473	27,154,980
	PREFERRED STOCK								
15.	NAIC 1	0				0	0	0	0
16.	NAIC 2	0				0	0	0	0
17.	NAIC 3	0				0	0	0	0
18.	NAIC 4	0				0	0	0	0
19.	NAIC 5	0				0	0	0	0
20.	NAIC 6	0				0	0	0	0
21.	Total Preferred Stock	0	0	0	0	0	0	0	0
22.	Total ICO, ABS & Preferred Stock	55,711,741	221,673	943,912	198,531	60,219,374	55,711,741	55,188,033	61,252,669

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 $; NAIC 2 $; NAIC 3 $ NAIC 4 $; NAIC 5 $; NAIC 6 $

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
7709999999 Totals	0	XXX			

SCHEDULE DA - VERIFICATION

Short-Term Investments

		1 Year To Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	108,876	2,054,897
2.	Cost of short-term investments acquired		2,156,705
3.	Accrual of discount	1,124	58,275
4.	Unrealized valuation increase/(decrease)		0
5.	Total gain (loss) on disposals		0
6.	Deduct consideration received on disposals	110,000	4,161,000
7.	Deduct amortization of premium		0
8.	Total foreign exchange change in book/adjusted carrying value		0
9.	Deduct current year's other than temporary impairment recognized		0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	108,876
11.	Deduct total nonadmitted amounts		0
12.	Statement value at end of current period (Line 10 minus Line 11)	0	108,876

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of Derivatives

N O N E

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

		1 Year To Date	2 Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year	5,014,885	16,622,895
2.	Cost of cash equivalents acquired	15,448,923	8,670,245
3.	Accrual of discount		90,007
4.	Unrealized valuation increase/(decrease)		0
5.	Total gain (loss) on disposals		0
6.	Deduct consideration received on disposals	13,396,190	20,368,262
7.	Deduct amortization of premium		0
8.	Total foreign exchange change in book/adjusted carrying value		0
9.	Deduct current year's other than temporary impairment recognized		0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	7,067,618	5,014,885
11.	Deduct total nonadmitted amounts		0
12.	Statement value at end of current period (Line 10 minus Line 11)	7,067,618	5,014,885

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost at Time of Acquisition	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Additional Investment Made After Acquisition
0399999 - Totals								

NONE

SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Quarter, Including Payments During the Final Year on “Sales Under Contract”

1	Location		4	5	6	7	8	Change in Book/Adjusted Carrying Value Less Encumbrances					14	15	16	17	18	19	20
	2	3						9	10	11	12	13							
Description of Property	City	State	Disposal Date	Name of Purchaser	Actual Cost	Expended for Additions, Permanent Improvements and Changes in Encumbrances	Book/Adjusted Carrying Value Less Encumbrances Prior Year	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in Book/Adjusted Carrying Value (11-9-10)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Amounts Received During Year	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
0399999 - Totals																			

NONE

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	Location		4	5	6	7	8	9
	2	3					Additional	
Loan Number	City	State	Loan Type	Date Acquired	Rate of Interest	Actual Cost at Time of Acquisition	Investment Made After Acquisition	Value of Land and Buildings
3399999 - Totals								

NONE

E02

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1	Location		4	5	6	7	Change in Book Value/Recorded Investment						14	15	16	17	18
	2	3				Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	8	9	10	11	12	13	Book Value/ Recorded Investment Excluding Accrued Interest on Disposal				
Loan Number	City	State	Loan Type	Date Acquired	Disposal Date		Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) /Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book Value (8+9-10+11)	Total Foreign Exchange Change in Book Value		Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal
N/A	Bluffton	IN		08/01/1017	08/27/2026	6,126	0	0	0	0	0		6,126	6,126	0	0	0
0199999. Mortgages closed by repayment						6,126	0	0	0	0	0	0	6,126	6,126	0	0	0
0599999 - Totals						6,126	0	0	0	0	0	0	6,126	6,126	0	0	0

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1	2	Location		5	6	7	8	9	10	11	12	13
		3	4		NAIC Designation, NAIC Designation Modifier and SVO Admini-strative Symbol							
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner		Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Commitment for Additional Investment	Percentage of Ownership
				NONE								
8099999 - Totals												XXX

E03

SCHEDULE BA - PART 3

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

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encum-brances, Prior Year	Unrealized Valuation Increase/ (De-crease)	Current Year's (Depre-ciation) or (Amorti-zation)/ Accretion	Current Year's Other Than Temporary Impair-ment Recog-nized	Capital-ized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10-11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encum-brances on Disposal	Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest-ment Income
				NONE															
8099999 - Totals																			

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stocks Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends	9 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
91282C-LK-5	UNITED STATES TREASURY	08/01/1726	Unknown		221,673	225,000	3,790	1.A
0019999999. Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)					221,673	225,000	3,790	XXX
0489999999. Total - issuer credit obligations (unaffiliated)					221,673	225,000	3,790	XXX
0499999999. Total - issuer credit obligations (affiliated)					0	0	0	XXX
0509999997. Total - issuer credit obligations - Part 3					221,673	225,000	3,790	XXX
0509999998. Total - issuer credit obligations - Part 5					XXX	XXX	XXX	XXX
0509999999. Total - issuer credit obligations					221,673	225,000	3,790	XXX
1889999999. Total - asset-backed securities (unaffiliated)					0	0	0	XXX
1899999999. Total - asset-backed securities (affiliated)					0	0	0	XXX
1909999997. Total - asset-backed securities - Part 3					0	0	0	XXX
1909999998. Total - asset-backed securities - Part 5					XXX	XXX	XXX	XXX
1909999999. Total - asset-backed securities					0	0	0	XXX
2009999999. Total - issuer credit obligations and asset-backed securities					221,673	225,000	3,790	XXX
4509999997. Total - preferred stocks - Part 3					0	XXX	0	XXX
4509999998. Total - preferred stocks - Part 5					XXX	XXX	XXX	XXX
4509999999. Total - preferred stocks					0	XXX	0	XXX
5989999997. Total - common stocks - Part 3					0	XXX	0	XXX
5989999998. Total - common stocks - Part 5					XXX	XXX	XXX	XXX
5989999999. Total - common stocks					0	XXX	0	XXX
5999999999. Total - preferred and common stocks					0	XXX	0	XXX
6009999999 - Totals					221,673	XXX	3,790	XXX

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stocks Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change In Book/Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Ident-ification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recog-nized	Total Change in Book/ Adjusted Carrying Value (10 + 11 - 12)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date	NAIC Desig-nation, NAIC Desig-nation Modifier and SVO Admini-strative Symbol
..912828-2A-7	UNITED STATES TREASURY	08/15/2026	Maturity @ 100.00		220,000	220,000	210,409	216,894		3,106		3,106		220,000			0	3,300	08/01/2026	1.A
0019999999. Subtotal - issuer credit obligations - U.S. government obligations (exempt from RBC)					220,000	220,000	210,409	216,894	0	3,106	0	3,106	0	220,000	0	0	0	3,300	XXX	XXX
0489999999. Total - issuer credit obligations (unaffiliated)					220,000	220,000	210,409	216,894	0	3,106	0	3,106	0	220,000	0	0	0	3,300	XXX	XXX
0499999999. Total - issuer credit obligations (affiliated)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
0509999997. Total - issuer credit obligations - Part 4					220,000	220,000	210,409	216,894	0	3,106	0	3,106	0	220,000	0	0	0	3,300	XXX	XXX
0509999998. Total - issuer credit obligations - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0509999999. Total - issuer credit obligations					220,000	220,000	210,409	216,894	0	3,106	0	3,106	0	220,000	0	0	0	3,300	XXX	XXX
..3618N5-ET-2	G2 MB0145 - RMBS	09/01/2026	Paydown		14,480	14,480	14,297			183		183		14,480			0	329	01/20/2055	1.A
1019999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - guaranteed (exempt from RBC)					14,480	14,480	14,297	0	0	183	0	183	0	14,480	0	0	0	329	XXX	XXX
..3131YX-7G-0	FH ZM4495 - RMBS	09/01/2026	Paydown		8,596	8,596	8,271	8,296		300		300		8,596			0	235	10/01/2047	1.A
..3133KJ-6P-2	FH RA3578 - RMBS	09/01/2026	Paydown		87,617	87,618	71,387	72,063		15,554		15,554		87,618			0	1,190	09/01/2050	1.A
..3133KM-4X-0	FH RA6238 - RMBS	09/01/2026	Paydown		184,136	184,136	157,255	157,881		26,256		26,256		184,136			0	2,898	11/01/2051	1.A
..31400D-KP-8	FN CA5701 - RMBS	09/01/2026	Paydown		97,660	97,660	84,027	84,575		13,084		13,084		97,660			0	1,615	05/01/2050	1.A
..31400E-KP-6	FN CA6601 - RMBS	09/01/2026	Paydown		122,065	122,065	103,892	104,444		17,621		17,621		122,065			0	2,003	08/01/2050	1.A
..3140XD-CK-0	FN FM9073 - RMBS	09/01/2026	Paydown		209,358	209,358	179,861	180,349		29,009		29,009		209,358			0	3,262	10/01/2051	1.A
1039999999. Subtotal - asset-backed securities - financial asset-backed securities - self-liquidating - agency residential mortgage-backed securities - not/partially guaranteed (not exempt from RBC)					709,432	709,432	604,692	607,608	0	101,823	0	101,823	0	709,432	0	0	0	11,204	XXX	XXX
1889999999. Total - asset-backed securities (unaffiliated)					723,912	723,912	618,989	607,608	0	102,006	0	102,006	0	723,912	0	0	0	11,533	XXX	XXX
1899999999. Total - asset-backed securities (affiliated)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
1909999997. Total - asset-backed securities - Part 4					723,912	723,912	618,989	607,608	0	102,006	0	102,006	0	723,912	0	0	0	11,533	XXX	XXX
1909999998. Total - asset-backed securities - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1909999999. Total - asset-backed securities					723,912	723,912	618,989	607,608	0	102,006	0	102,006	0	723,912	0	0	0	11,533	XXX	XXX
2009999999. Total - issuer credit obligations and asset-backed securities					943,912	943,912	829,399	824,502	0	105,112	0	105,112	0	943,912	0	0	0	14,833	XXX	XXX
4509999997. Total - preferred stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - preferred stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - preferred stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999997. Total - common stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999998. Total - common stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - common stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5999999999. Total - preferred and common stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
6009999999 - Totals					943,912	XXX	829,399	824,502	0	105,112	0	105,112	0	943,912	0	0	0	14,833	XXX	XXX

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
Depository	Restricted Asset Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date	First Month	Second Month	Third Month	*
OPEN DEPOSITORIES								XXX.
Section (A) - Segregated Funds Held for Others								XXX.
Commerce Bank ... Columbia, MO		0.000	0	0	119,944	119,944	119,944	XXX.
0199998. Deposits in 1 depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0199999. Total segregated funds held for others	XXX	XXX	0	0	119,944	119,944	119,944	XXX
Section (B) - General Funds								XXX.
Commerce Bank ... Columbia, MO					(409,090)	(344,057)	(504,092)	XXX.
US Bank-SC ... Milwaukee, WI	SD				310,000	310,000	310,000	XXX.
Principal Custody Solutions . Waco, TX					15,174	15,951	16,732	XXX.
Cheyenne (ST) ... Wyoming 10/20/26	SD						1,940	XXX.
SouthernBank (ST) ... Missouri							1,764	XXX.
Central Bank ... Jefferson City, MO					280,645	286,550	286,550	XXX.
BMO ... Chicago, IL					174,103	173,711	173,338	XXX.
FHLB ... Des Moines, IA		2.714	2,633		251,283	252,790	253,362	XXX.
PNC ... Alabama		1.580	162		13,689	13,558	14,702	XXX.
FL Stat ... Tallahassee, Fl		3.700		1,001	124,482	124,866	125,250	XXX.
0299998. Deposits in 9 depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0299999. Total general funds	XXX	XXX	2,795	1,001	760,286	833,369	679,545	XXX
Section (C) - Reinsurance Reserve Funds								XXX.
0399998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0399999. Total reinsurance reserve funds	XXX	XXX	0	0	0	0	0	XXX
0499999. Total open depositories	XXX	XXX	2,795	1,001	880,230	953,313	799,489	XXX
SUSPENDED DEPOSITORIES								XXX.
Section (A) - Segregated Funds Held for Others								XXX.
0599998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0599999. Total segregated funds held for others	XXX	XXX	0	0	0	0	0	XXX
Section (B) - General Funds								XXX.
0699998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (see instructions)	XXX	XXX						XXX
0699999. Total general funds	XXX	XXX	0	0	0	0	0	XXX
Section (C) - Reinsurance Reserve Funds								XXX.
0799998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (see instructions)	XXX	XXX						XXX
0799999. Total reinsurance reserve funds	XXX	XXX	0	0	0	0	0	XXX
0899999. Total suspended depositories	XXX	XXX	0	0	0	0	0	XXX
0999999. Total cash on deposit	XXX	XXX	2,795	1,001	880,230	953,313	799,489	XXX
1099999. Cash in company's office	XXX	XXX	XXX	XXX				XXX
1199999. Total cash	XXX	XXX	2,795	1,001	880,230	953,313	799,489	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Restricted Asset Code	4 Date Acquired	5 Stated Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0489999999. Total - issuer credit obligations (unaffiliated)						0	0	0
0499999999. Total - issuer credit obligations (affiliated)						0	0	0
0509999999. Total - issuer credit obligations						0	0	0
	Banc of California		09/30/2026	0.900		247,177		
	Citizens Bank, National Association		09/30/2026	0.900		247,177		
	City National Bank		09/30/2026	0.900		247,177		
	First-Citizens Bank & Trust Company		09/30/2026	0.900		247,177		
	Manufacturers and Traders Trust Co		09/30/2026	0.900		247,177		
	Raymond James Bank		09/30/2026	0.900		247,177		
	The Huntington National Bank		09/30/2026	0.900		247,177		
	Truist Bank		09/30/2026	0.900		247,172		
	Pinnacle Bank		09/30/2026	0.900		247,170		
	Stifel Bank		09/30/2026	0.900		247,153		
	Western Alliance Bank		09/30/2026	0.900		247,135		
	KeyBank National Association		09/30/2026	0.900		247,067		
	Erebor Bank, N.A.		09/30/2026	0.900		247,049		
	United Bank		09/30/2026	0.900		247,048		
	Columbia Bank		09/30/2026	0.900		10,796		
	South State Bank, N.A.		09/30/2026	0.900		49		
	BankUnited		09/30/2026	0.900		8		
	Timing - Transfer Out per GL but not posted on statement		09/30/2026	0.900		(345,019)		16,267
8109999999. Subtotal - sweep accounts						3,125,866	0	16,267
31846V-41-9	FIRST AMER:TRS OBG V	SD	07/02/2025	3.640		200,000	580	5,170
94975H-29-6	ALLSPRING:TRS+ MM I	SD	10/21/2022	3.740		260,000	776	6,935
8209999999. Subtotal - exempt money market mutual funds - as identified by the SVO						460,000	1,356	12,105
38141W-25-7	GOLDMAN:FS GOVT SVC	SD	09/30/2026	3.270		15,346	35	281
38141W-26-5	GOLDMAN:FS GOVT ADM		09/25/2026	3.520		3,412,126	9,061	24,419
	PNC Bank MMKT		09/30/2026	1.580		54,280	54,280	162
8309999999. Subtotal - all other money market mutual funds						3,481,752	63,375	24,862
8589999999. Total cash equivalents (unaffiliated)						7,067,619	64,731	53,234
8599999999. Total cash equivalents (affiliated)						0	0	0
8609999999 - Total cash equivalents						7,067,619	64,731	53,234