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TITLE INSURANCE COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024
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) , 877-673-8190 (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) , 877-673-8190 (Area Code) (Telephone Number)

Internet Website Address www.essent.us

Statutory Statement Contact Elizabeth Barnes Blake (Name) , 573-442-3351 (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 #	Henna 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
day of

Lois A Chapla
Notary Public
06/11/2027

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

ASSETS

		Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	62,971,017		62,971,017	65,639,429
2.	Stocks (Schedule D):				
	2.1 Preferred stocks			0	0
	2.2 Common stocks	100,740		100,740	30,500
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens			0	0
	3.2 Other than first liens	6,126	6,126	0	0
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ .... encumbrances)			0	0
	4.2 Properties held for the production of income (less $ .... encumbrances)			0	0
	4.3 Properties held for sale (less $ .... encumbrances)			0	0
5.	Cash ($ 1,173,630 , Schedule E - Part 1), cash equivalents ($ 16,622,895 , Schedule E - Part 2) and short-term investments ($ 2,054,897 , Schedule DA)	19,851,422		19,851,422	12,139,660
6.	Contract loans (including $ .... premium notes)			0	0
7.	Derivatives (Schedule DB)			0	0
8.	Other invested assets (Schedule BA)	0		0	50,040
9.	Receivables for securities	1,726		1,726	0
10.	Securities lending reinvested collateral assets (Schedule DL)			0	0
11.	Aggregate write-ins for invested assets	0	0	0	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	82,931,031	6,126	82,924,905	77,859,629
13.	Title plants less $ .... charged off (for Title insurers only)	10,000,000		10,000,000	0
14.	Investment income due and accrued	194,310		194,310	215,422
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	1,390,305	123,023	1,267,282	1,501,915
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	56,610		56,610	12,210
	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
	16.3 Other amounts receivable under reinsurance contracts			0	0
17.	Amounts receivable relating to uninsured plans			0	0
18.1	Current federal and foreign income tax recoverable and interest thereon	1,976,292		1,976,292	1,342,827
18.2	Net deferred tax asset	1,767,603	1,767,603	0	52,500
19.	Guaranty funds receivable or on deposit			0	0
20.	Electronic data processing equipment and software	24,092		24,092	83,199
21.	Furniture and equipment, including health care delivery assets ($ ....)	61,630	61,630	0	0
22.	Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23.	Receivables from parent, subsidiaries and affiliates	59,566		59,566	0
24.	Health care ($ ....) and other amounts receivable			0	0
25.	Aggregate write-ins for other-than-invested assets	845,886	745,164	100,722	670,424
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	99,406,803	2,703,546	96,703,257	81,837,604
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28.	Total (Lines 26 and 27)	99,406,803	2,703,546	96,703,257	81,837,604
	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	489,949	489,949	0	0
2502.	Other receivables	350,722	250,000	100,722	670,424
2503.	Deposit	4,794	4,794	0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	421	421	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	845,886	745,164	100,722	670,424

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Known claims reserve (Part 2B, Line 3, Col. 4)	4,117,921	3,045,224
2.	Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	21,878,569	20,129,568
3.	Aggregate of other reserves required by law		0
4.	Supplemental reserve (Part 2B, Col. 4, Line 10)	0	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)	2,760,392	851,456
7.	Taxes, licenses and fees (excluding federal and foreign income taxes)	2,821,244	68,724
8.1	Current federal and foreign income taxes (including $ .... on realized capital gains (losses))	(913)	0
8.2	Net deferred tax liability		52,500
9.	Borrowed money $ .... and interest thereon $		
10.	Dividends declared and unpaid		
11.	Premiums and other consideration received in advance	49,835	123,172
12.	Unearned interest and real estate income received in advance		
13.	Funds held by company under reinsurance treaties	0	0
14.	Amounts withheld or retained by company for account of others	66,229	
15.	Provision for unauthorized and certified ($ ....0) reinsurance	0	0
16.	Net adjustments in assets and liabilities due to foreign exchange rates		
17.	Drafts outstanding		
18.	Payable to parent, subsidiaries and affiliates	338,526	178,226
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)	32,031,803	24,448,870
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	597,029	573,482
29.	Gross paid in and contributed surplus	65,788,762	50,788,762
30.	Unassigned funds (surplus)	(3,714,337)	4,026,490
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) (Page 4, Line 32)	64,671,454	57,388,734
33.	Totals (Page 2, Line 28, Col. 3)	96,703,257	81,837,604
	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	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)	60,280,513	68,255,903
	1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)	0	0
	1.3 Other title fees and service charges (Part 1A, Total of Lines 3, 4, 5 and 6, Col. 4)	1,740,687	1,796,355
2.	Other operating income (Part 4, Line 2, Col. 5)	0	0
3.	Total Operating Income (Lines 1 through 2)	62,021,200	70,052,258
	EXPENSES		
4.	Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	5,211,471	4,502,652
5.	Operating expenses incurred (Part 3, Line 24, Col. 4)	68,570,647	69,446,218
6.	Other operating expenses (Part 4, Line 6, Col. 5)		
7.	Total Operating Expenses	73,782,118	73,948,870
8.	Net operating gain or (loss) (Lines 3 minus 7)	(11,760,918)	(3,896,612)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,169,493	1,229,206
10.	Net realized capital gains (losses) less capital gains tax of $ (Exhibit of Capital Gains (Losses))	(62,529)	(4,203,098)
11.	Net investment gain (loss) (Lines 9 + 10)	3,106,964	(2,973,892)
	OTHER INCOME		
12.	Aggregate write-ins for miscellaneous income or (loss) or other deductions	42,372	26,150
13.	Net income, after capital gains tax and before all other federal income taxes (Lines 8+11+12)	(8,611,582)	(6,844,354)
14.	Federal and foreign income taxes incurred	(625,105)	(1,198,556)
15.	Net income (Lines 13 minus 14)	(7,986,477)	(5,645,798)
	CAPITAL AND SURPLUS ACCOUNT		
16.	Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	57,388,734	25,695,212
17.	Net income (from Line 15)	(7,986,477)	(5,645,798)
18.	Change in net unrealized capital gains or (losses) less capital gains tax of $		290,489
19.	Change in net unrealized foreign exchange capital gain (loss)		
20.	Change in net deferred income tax	385,147	255,199
21.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, col. 3)	(115,950)	(596,952)
22.	Change in provision for unauthorized and certified reinsurance (Page 3, Line 15, Cols. 2 minus 1)	0	0
23.	Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)	0	0
24.	Change in surplus notes	23,547	(29,402)
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	15,000,000	38,055,749
	27.2 Transferred to capital (Stock Dividend)		
	27.3 Transferred from capital		
28.	Dividends to stockholders		
29.	Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)	0	0
30.	Aggregate write-ins for gains and losses in surplus	(23,547)	(635,763)
31.	Change in surplus as regards policyholders (Lines 17 through 30)	7,282,720	31,693,522
32.	Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	64,671,454	57,388,734
	DETAILS OF WRITE-INS		
1201.	Rental income		0
1202.	Other income	42,372	26,150
1203.			
1298.	Summary of remaining write-ins for Line 12 from overflow page	0	0
1299.	Totals (Lines 1201 through 1203 plus 1298)(Line 12 above)	42,372	26,150
3001.	Prior Period Correction		(665,165)
3002.	Change in Accrued Interest	(23,547)	29,402
3003.			
3098.	Summary of remaining write-ins for Line 30 from overflow page	0	0
3099.	Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	(23,547)	(635,763)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	66,436,642	72,719,977
2.	Net investment income	2,233,477	978,308
3.	Miscellaneous income	6	277
4.	Total (Lines 1 through 3)	68,670,125	73,698,562
5.	Benefit and loss related payments	4,138,773	2,618,713
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	62,066,708	70,983,571
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ tax on capital gains (losses)	135,740	0
10.	Total (Lines 5 through 9)	66,341,221	73,602,284
11.	Net cash from operations (Line 4 minus Line 10)	2,328,904	96,278
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	4,600,534	3,076,316
	12.2 Stocks	0	30,500
	12.3 Mortgage loans	0	0
	12.4 Real estate	0	182,677
	12.5 Other invested assets	2,194	5,030,677
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
	12.7 Miscellaneous proceeds	0	0
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,602,728	8,320,170
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	979,335	30,046,096
	13.2 Stocks	20,200	3,100
	13.3 Mortgage loans	0	0
	13.4 Real estate	0	4,000
	13.5 Other invested assets	10,000,000	4,180,678
	13.6 Miscellaneous applications		0
	13.7 Total investments acquired (Lines 13.1 to 13.6)	10,999,535	34,233,874
14.	Net increase/(decrease) in contract loans and premium notes	0	0
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(6,396,807)	(25,913,704)
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes	23,547	(29,402)
	16.2 Capital and paid in surplus, less treasury stock	15,000,000	6,000,000
	16.3 Borrowed funds	0	0
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	66,229	0
	16.5 Dividends to stockholders	0	0
	16.6 Other cash provided (applied)	(3,310,111)	(1,681,017)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	11,779,665	4,289,581
	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)	7,711,762	(21,527,845)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	12,139,660	33,667,505
	19.2 End of year (Line 18 plus Line 19.1)	19,851,422	12,139,660

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

OPERATIONS AND INVESTMENT EXHIBIT

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

	1	Agency Operations		4	5
	Direct Operations	2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations	Current Year Total (Cols. 1+2+3)	Prior Year Total
1. Direct premiums written (Sch. T, Line 59, Cols. 3, 4 and 5)	0	47,913,664	14,463,344	62,377,008	69,368,708
2. Escrow and settlement service charges				0	0
3. Title examinations				0	0
4. Searches and abstracts		477,552		477,552	684,149
5. Surveys				0	0
6. Aggregate write-ins for service charges	0	851,557	411,578	1,263,135	1,112,206
7. Totals (Lines 1 to 6)	0	49,242,773	14,874,922	64,117,695	71,165,063
DETAILS OF WRITE-INS					
0601. TIEFF fee - Indiana		20,860	1,705	22,565	22,575
0602. Other Title Service Fee's		30,935	7,796	38,731	51,633
0603. CPL Fees		796,768	400,436	1,197,204	1,035,124
0698. Summary of remaining write-ins for Line 6 from overflow page	0	2,994	1,641	4,635	2,874
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	0	851,557	411,578	1,263,135	1,112,206

PART 1B - PREMIUMS EARNED EXHIBIT

	1 Current Year	2 Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	62,377,008	69,368,708
1.2 Assumed	0	0
1.3 Ceded	347,494	639,837
1.4 Net title premiums written (Lines 1.1+1.2-1.3)	62,029,514	68,728,871
4. Statutory premium reserve:		
2.1 Balance at December 31 prior year	20,129,568	19,656,600
2.2 Aggregate write-ins for book adjustments to Line 2.1	0	0
2.3 Additions during the current year	4,174,497	2,584,991
2.4 Withdrawals during the current year	2,425,496	2,112,023
2.5 Aggregate write-ins for other adjustments not effecting earned premiums	0	0
2.6 Balance at December 31 current year (Lines 2.1+2.2+2.3–2.4+2.5)	21,878,569	20,129,568
3. Net title premiums earned during year (Lines 1.4+2.1+2.5-2.6) (Sch. T, Line 59, Col. 7)	60,280,513	68,255,903
DETAILS OF WRITE-INS		
02.201.		
02.202.		
02.203.		
02.298. Summary of remaining write-ins for Line 2.2 from overflow page	0	0
02.299. Totals (Lines 02.201 through 02.203 plus 02.298)(Line 2.2 above)	0	0
02.501.		
02.502.		
02.503.		
02.598. Summary of remaining write-ins for Line 2.5 from overflow page	0	0
02.599. Totals (Lines 02.501 through 02.503 plus 02.298)(Line 2.5 above)	0	0

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A - LOSSES PAID AND INCURRED

	1 Direct Operations	Agency Operations 2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations	4 Total Current Year (Cols. 1+2+3)	5 Total Prior Year
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)		4,260,545	(616,578)	3,643,967	2,618,713
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation				0	0
3. Total (Line 1 plus Line 2)	0	4,260,545	(616,578)	3,643,967	2,618,713
4. Deduct: Recovered during year from reinsurance				0	0
5. Net payments (Line 3 minus Line 4)	0	4,260,545	(616,578)	3,643,967	2,618,713
6. Known claims reserve – current year (Page 3, Line 1, Column 1)		1,681,749	2,436,172	4,117,921	3,045,224
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)		959,299	2,085,924	3,045,223	1,436,698
8. Losses and allocated loss adjustment expenses incurred (Line 5 plus Line 6 minus Line 7)	0	4,982,995	(266,330)	4,716,665	4,227,239
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)		307,111	187,695	494,806	275,413
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)	0	5,290,106	(78,635)	5,211,471	4,502,652

OPERATIONS AND INVESTMENT EXHIBIT

PART 2B - UNPAID LOSSES PAID AND LOSS ADJUSTMENT EXPENSES

	1	Agency Operations		4	5
	Direct Operations	2 Non-Affiliated Agency Operations	3 Affiliated Agency Operations	Total Current Year (Cols. 1+2+3)	Total Prior Year
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)	0	1,681,749	2,436,172	4,117,921	3,045,224
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)				0	0
2. Deduct reinsurance recoverable (Schedule P, Part 1, Line 12, Col. 19)	0			0	0
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)	0	1,681,749	2,436,172	4,117,921	3,045,224
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)	0	7,862,400	6,177,600	14,040,000	9,150,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)	0			0	0
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)	0	42,560	33,440	76,000	60,000
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)	0	7,819,840	6,144,160	13,964,000	9,090,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)		1,597,120	978,880	2,576,000	1,708,000
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	XXX	XXX	XXX	0	0
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34	XXX	XXX	XXX	20,657,921	13,843,224
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	XXX	XXX	XXX	21,878,569	20,129,568
9. Aggregate of other reserves required by law (Page 3, Line 3)	XXX	XXX	XXX	0	
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9)	XXX	XXX	XXX	0	0

(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	6	7	Totals	
		1	Agency Operations		4				8	9
		Direct Operations	2 Non-affiliated Agency Operations	3 Affiliated Agency Operations	Total (Cols. 1+2+3)	Unallocated Loss Adjustment Expenses	Other Operations	Investment Expenses	Current Year (Cols. 4+5+6+7)	Prior Year
1.	Personnel costs:									
	1.1 Salaries		4,235,653	1,433,946	5,669,599	322,822			5,992,421	7,481,580
	1.2 Employee relations and welfare		354,577	120,039	474,616				474,616	716,988
	1.3 Payroll taxes		327,294	110,803	438,097	26,686			464,783	587,161
	1.4 Other personnel costs		3,476,453	1,176,923	4,653,376	57,339			4,710,715	1,192,303
	1.5 Total personnel costs	0	8,393,977	2,841,711	11,235,688	406,847	0	0	11,642,535	9,978,032
2.	Amounts paid to or retained by title agents		37,330,957	12,638,093	49,969,050				49,969,050	55,032,936
3.	Production services (purchased outside):									
	3.1 Searches, examinations and abstracts		0	0	0				0	0
	3.2 Surveys		0	0	0				0	0
	3.3 Other		440,146	149,007	589,153				589,153	894,472
4.	Advertising		0	0	0				0	0
5.	Boards, bureaus and associations		14,886	5,039	19,925				19,925	26,954
6.	Title plant rent and maintenance		0	0	0				0	0
7.	Claim adjustment services	XXX	XXX	XXX	XXX		XXX	XXX	0	0
8.	Amounts charged off, net of recoveries		242,932	82,242	325,174				325,174	1,011
9.	Marketing and promotional expenses		118,592	40,148	158,740				158,740	157,947
10.	Insurance		138,320	46,827	185,147				185,147	348,368
11.	Directors' fees		0	0	0				0	0
12.	Travel and travel items		463,036	156,756	619,792				619,792	904,595
13.	Rent and rent items		155,743	52,727	208,470				208,470	262,180
14.	Equipment		622,890	210,875	833,765				833,765	4,696
15.	Cost or depreciation of EDP equipment and software		17,633	5,970	23,603				23,603	1,398,557
16.	Printing, stationery, books and periodicals		13,418	4,542	17,960				17,960	16,997
17.	Postage, telephone, messengers and express		(139,317)	(47,164)	(186,481)				(186,481)	(47,141)
18.	Legal and auditing		748,800	253,501	1,002,301	87,959			1,090,260	306,881
19.	Totals (Lines 1.5 to 18)	0	48,562,013	16,440,274	65,002,287	494,806	0	0	65,497,093	69,286,485
20.	Taxes, licenses and fees:									
	20.1 State and local insurance taxes		2,512,872	850,712	3,363,584				3,363,584	206,853
	20.2 Insurance department licenses and fees		168,874	57,171	226,045				226,045	179,794
	20.3 Gross guaranty association assessments		0	0	0				0	0
	20.4 All other (excluding federal income and real estate)		(45,669)	(15,460)	(61,129)				(61,129)	7,600
	20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)	0	2,636,077	892,423	3,528,500	0	0	0	3,528,500	394,247
21.	Real estate expenses				0				0	0
22.	Real estate taxes		11,976	4,055	16,031				16,031	15,909
23.	Aggregate write-ins for other expenses	0	17,802	6,027	23,829	0	0	0	23,829	26,307
24.	Total expenses incurred (Lines 19+20.5+21+22+23)	0	51,227,868	17,342,779	68,570,647	494,806	0	0	(a) 69,065,453	69,722,948
25.	Less unpaid expenses - current year				0	2,576,000			2,576,000	1,708,000
26.	Add unpaid expenses - prior year				0	1,708,000			1,708,000	1,999,000
27.	TOTAL EXPENSES PAID (Lines 24 - 25 + 26)	0	51,227,868	17,342,779	68,570,647	(373,194)	0	0	68,197,453	70,013,948
	DETAILS OF WRITE-INS									
2301.	Lobbying expense		17,802	6,027	23,829				23,829	22,407
2302.	Charitable expenses		0	0	0				0	3,900
2303.	Miscellaneous		0	0	0				0	0
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0	0	0	0	0	0
2399.	Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	0	17,802	6,027	23,829	0	0	0	23,829	26,307

(a) Includes management fees of $ .... to affiliates and $ .... 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)		46,457,145	13,823,368	60,280,513	XXX	60,280,513	68,255,903
	1.2 Escrow and settlement services (Part 1A, Line 2)				0	XXX	0	0
	1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)		1,329,109	411,578	1,740,687	XXX	1,740,687	1,796,355
2.	Aggregate write-ins for other operating income	XXX	XXX	XXX	XXX	0	0	0
3.	Total Operating Income (Lines 1.1 through 1.3 + 2)	0	47,786,254	14,234,946	62,021,200	0	62,021,200	70,052,258
	DEDUCT:							
4.	Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		5,290,106	(78,635)	5,211,471	XXX	5,211,471	4,502,652
5.	Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)		51,227,868	17,342,779	68,570,647		68,570,647	69,446,218
6.	Total Operating Deductions (Lines 4 + 5)	0	56,517,974	17,264,144	73,782,118	0	73,782,118	73,948,870
7.	Net operating gain or (loss) (Lines 3 minus 6)	0	(8,731,720)	(3,029,198)	(11,760,918)	0	(11,760,918)	(3,896,612)
	DETAILS OF WRITE-INS							
0201.	0	XXX	XXX	XXX	XXX		0	0
0202.		XXX	XXX	XXX	XXX			
0203.		XXX	XXX	XXX	XXX			
0298.	Summary of remaining write-ins for Line 2 from overflow page	XXX	XXX	XXX	XXX	0	0	0
0299.	Totals (Lines 0201 through 0203 plus 0298)(Line 2 above)	XXX	XXX	XXX	XXX	0	0	0

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 1,359,987	1,266,579
1.1	Bonds exempt from U.S. tax	(a)	
1.2	Other bonds (unaffiliated)	(a) 1,471,505	1,470,814
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	3,797	3,797
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 435,326	425,688
7	Derivative instruments	(f)	
8.	Other invested assets	2,615	2,615
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	3,273,230	3,169,493
11.	Investment expenses		(g) 0
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		0
17.	Net investment income (Line 10 minus Line 16)		3,169,493
	DETAILS OF WRITE-INS		
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	0
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		0

(a) Includes $ 950,371 accrual of discount less $ 3,612 amortization of premium and less $ 3,073 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 $ paid for accrued interest on purchases.

(d) Includes $ for company's occupancy of its own buildings; and excludes $ interest on encumbrances.

(e) Includes $ accrual of discount less $ amortization of premium and less $ paid for accrued interest on purchases.

(f) Includes $ accrual of discount less $ amortization of premium.

(g) Includes $ investment expenses and $ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ interest on surplus notes and $ interest on capital notes.

(i) Includes $ 0 depreciation on real estate and $ 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	0	0	0	0	0
1.1	Bonds exempt from U.S. tax			0		
1.2	Other bonds (unaffiliated)	0	0	0	0	0
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	0	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans		0	0	0	0
4.	Real estate		0	0		0
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0		
7.	Derivative instruments			0		
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	(62,529)	(62,529)	0	0
10.	Total capital gains (losses)	0	(62,529)	(62,529)	0	0
	DETAILS OF WRITE-INS					
0901.	Dispose of Computers		(62,529)	(62,529)		
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	0	(62,529)	(62,529)	0	0

EXHIBIT OF NON-ADMITTED 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)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens	6,126	6,126	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	6,126	6,126	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	123,023	243,284	120,261
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset	1,767,603	1,344,055	(423,548)
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets	61,630	75,045	13,415
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other-than-invested assets	745,164	919,086	173,922
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,703,546	2,587,596	(115,950)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	2,703,546	2,587,596	(115,950)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid expenses & retainers	489,949	584,774	94,825
2502. Other Receivables	250,000	319,518	69,518
2503. Note Receivable	421	0	(421)
2598. Summary of remaining write-ins for Line 25 from overflow page	4,794	14,794	10,000
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	745,164	919,086	173,922

TITLE

Note #	Description	Page #

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. The accompanying financial statements of the Company have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners and the State of Pennsylvania.

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

	Net Income	SSAP #	F/S Page	F/S Line #	2024	2023
(1)	State basis (Page 4, Line 15, Columns 1 & 2)	00	3	2	($ 7,986,477)	($ 5,645,798)
(2)	State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
	RSMo 381.072-Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	-0-	$ 1,312,800
(3)	State Permitted Practices that increase/(decrease) NAIC SAP:					
	RSMo 381.072-Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	$ 834,496	-0-
(4)	NAIC SAP				($ 7,151,981)	($ 4,332,998)
	SURPLUS					
(5)	State basis (Page 3, Line 32, Columns 1 & 2)				$ 64,671,454	$ 57,388,734
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP:					
	RSMo 381.072-Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	-0-	$ 5,905,143
	Supplemental Reserves (caused by the accelerated NAIC Model Act restoration of SPR vs Missouri restoration per RSMo 381.072)	57	3	2	-0-	-0-
(7)	State Permitted Practices that increase/(decrease) NAIC SAP:					
	RSMo 381.072-Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	$ 6,739,638	-0-
(8)	Supplemental Reserves (caused by the accelerated NAIC Model Act restoration of SPR vs Missouri restoration per RSMo 381.072)				$ 71,411,092	$ 63,293,877

The Company redomiciled to the state of Pennsylvania on December 31, 2024. The state of Pennsylvania has permitted the Company to continue with their historical calculation of SPR for 2024. The Company assumes the NAIC Model Act reserves at the same rate as permitted in RSMo 381.072 of fifteen cents per thousand of retained risk or as required of foreign insurers by state regulations. Thus, the amounts above are related to the differences in the amortization schedules to restore statutory premium reserves "SPR".

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 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 agent. In this accrual, future transactions are not being estimated. The Company is estimating revenues on policies that have already been issued by the affiliated agent 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) Loan-backed securities are stated at the lower of fair market value or cost.

(7) Investment in Subsidiaries, Controlled or Affiliated Companies are valued using the underlying statutory equity, as adjusted, or audited GAAP equity, adjusted for certain non-admitted assets, as appropriate for each individual investment, in accordance with NAIC SAP No. 97, Investments in Subsidiary, Controlled and Affiliated Entities, A Replacement of SSAP No. 88. The net change in the subsidiaries' equity is included in the change in net unrealized capital gains or losses.

(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 expense 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

D. 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 has one non-performing mortgage in second position with a balance of $6,126 as of December 31, 2024

(1) No new mortgage loans were made or acquired in 2023 or 2024
(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 is over 180 days past due

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan-Backed Securities

None

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

Restricted Asset Category		1	2	3	4	5	6	7
		Total Gross Restricted from Current Year	Total Gross Restricted From Prior Year	Increase/ (Decrease) (1 minus2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted	Percentage Gross Restricted to Total Assets	Percentage Admitted Restricted to Total Admitted Assets
a.	Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	-	$ -	-	-
b.	Collateral held under security lending agreements	-	-	-	-	-	-	-
c.	Subject to repurchase agreements	-	-	-	-	-	-	-
d.	Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e.	Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f.	Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g.	Placed under option contracts	-	-	-	-	-	-	-
h.	Letter stock or securities restricted as to sale	-	-	-	-	-	-	-
i.	FHLB Capital Stock	50,700	30,500	20,200	-	50,700	0.05%	0.05%
j.	On deposit with states	4,078,896	4,102,882	(23,986)	-	4,078,896	4.10 %	4.22 %
k.	On deposit with other regulatory bodies	-	-	-	-	-	-	-
l.	Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m.	Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n.	Other restricted assets	-	-	-	-	-	-	-
o.	Total Restricted Assets	$ 4,129,596	$4,133,382	($ 3,786)	-	$ 4,129,596	4.15%	4.27%

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

1) Restricted Assets (Including Pledged)

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

A. Components of Net Deferred Tax Asset/ (Liability)

The components of the gross deferred tax asset/(liability) at December 31, 2024 and December 31, 2023 are as follows:

	12/31/2024			12/31/2023		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
(a) Gross Deferred Tax Assets	$ 1,767,603	-0-	$ 1,767,603	$ 1,341,745	$54,810	$ 1,396,555
(b) Statutory Valuation Allowance Adjustments	-0-	-0-	-0-	-0-	-0-	-0-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	$ 1,767,603	-0-	$ 1,767,603	$ 1,341,745	$54,810	$ 1,396,555
(d) Deferred Tax Assets Nonadmitted	$ 1,767,603	-0-	$ 1,767,603	$ 1,289,245	$54,810	$ 1,344,055
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	-0-	-0-	-0-	$ 52,500	-0-	$ 52,500
(f) Deferred Tax Liabilities	-0-	-0-	-0-	$ 52,500	-0-	$ 52,500
(g) Net Admitted Deferred Tax Asset/(Net Admitted Tax Liability) (1e-1f)	-0-	-0-	-0-	-0-	-0-	-0-

	Change		
	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	$425,858	($54,810)	$371,048
(b) Statutory Valuation Allowance Adjustments	-0-	-0-	-0-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	$425,858	($54,810)	$371,048
(d) Deferred Tax Assets Nonadmitted	$478,358	($54,810)	$423,548
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	($52,500)	-0-	($52,500)
(f) Deferred Tax Liabilities	($52,500)	-0-	($52,500)
(g) Net Admitted Deferred Tax Asset/(Net Admitted Tax Liability) (1e-1f)	-0-	-0-	-0-

The following is a summary of the Company's admissibility calculation in accordance with SSAP 101 in determining the net admitted deferred tax assets as of December 31, 2024, and December 31, 2023:

	12/31/2024			12/31/2023		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	-0-	-0-	-0-	-0-	-0-	-0-
Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)						
Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	-0-	-0-	-0-	-0-	-0-	-0-
Adjusted gross DTAs allowed per limitation threshold (11bii)	$ 9,823,698	-0-	$ 9,823,698	$ 8,863,988	-0-	$ 8,863,988
Lesser of (b)1. or (b)2	-0-	-0-	-0-	-0-	-0-	-0-
Adjusted gross DTAs offset by gross DTLs (11c)	-0-	-0-	-0-	$ 52,500	-0-	$ 52,500
Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	-0-	-0-	-0-	$ 52,500	-0-	$ 52,500

	Change		
	(7) (Col 1-4) Ordinary	(8) Capital	(9) (Col 7+8) Total
Federal income taxes paid in prior years recoverable through loss carrybacks (11a)	-0-	-0-	-0-
Adjusted gross DTAs expected to be realized after application of the threshold limitations (Lesser of 11bi or 11bii)			
Adjusted gross DTAs expected to be realized following the balance sheet date (11bi)	$959,710	-0-	$959,710
Adjusted gross DTAs allowed per limitation threshold (11bii)	-0-	-0-	-0-
Lesser of (b)1. or (b)2	-0-	-0-	-0-
Adjusted gross DTAs offset by gross DTLs (11c)	($52,500)	-0-	($52,500)
Deferred Tax Assets Admitted as the result of application of SSAP No. 101 (Total 2(a)+2(b)+2(c))	($52,500)	-0-	($52,500)

B. Regarding deferred tax liabilities that are not recognized:

The Company has no temporary differences for which deferred tax liabilities are not recognized as of December 31, 2024.

C. Current Tax and Change in Deferred Tax

1. The provisions for the income tax (expense)/benefit on net income/loss are shown as of the dates below:

Current Income Tax	12/31/2024	12/31/2023	Change
Federal	($ 625,105)	($ 1,198,556)	$ 573,451

2. The tax effect of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

Component	12/31/2024	12/31/2023	Change
Gross deferred tax assets			
Ordinary	$ 1,767,603	$ 1,341,745	$425,858
Capital	-0-	$ 54,810	($54,810)
Gross deferred tax liabilities			
Ordinary	-0-	$ 52,500	($52,500)
Capital	-0-	-0-	-0-
Net deferred tax asset/(liability)	$ 1,767,603	$ 1,344,055	$423,548
Nonadmitted deferred tax asset	($ 1,767,603)	($ 1,344,055)	$423,548
Admitted net deferred tax asset	-0-	-0-	-0-

D. Among the more significant book to tax adjustments were the following:

Component	12/31/2024	Tax Effect 21%	Effective Tax Rate
Income before taxes	($ 8,611,582)	($ 1,808,432)	21.0%
Tax effects of:			
Non-deductible expenses	$ 826,836	$ 173,636	-2.02%
Decrease in non-admitted assets (ex-DTA)	$ 308,019	$ 64,684	-0.75%
Other	$ 2,054,005	$ 431,341	-5.01%
Total	($ 5,422,722)	($ 1,138,771)	13.22%
Federal and foreign income taxes incurred		($ 625,105)	7.26%
Change in net deferred taxes		($ 423,548)	4.92%
Total statutory income taxes		($ 1,048,653)	12.18%

E. Operating Loss and Tax Credits Carry forwards

(1) As of December 31, 2024, there is a net operating loss available for carryback to prior years in the amount of $2,513,294, which is expected to result in an IRS refund in the amount of $527,792. In addition, the Company is expected to recoup all 2023 estimated tax payments in the amount of $729,269.
(2) There are no deposits admitted under Section 6603 of the Internal Revenue Code.
(3) The Company has recorded no tax loss contingencies relative to paragraph 3(a).

F. Consolidated Federal Income Tax Return

(1) The Company's federal income tax return is consolidated with the following entities: Essent US Holdings, Inc. (the "Parent"), CUW Solutions, LLC, Essent Guaranty, Inc., EssentVentures, LLC, EssentServices, LLC and Essent Treasury Services, LLC, and Essent Title Holdings, Inc.

(2) The Company is included in a consolidated federal income tax return with the Parent. The Company has a written agreement, approved by the Company's Board of Directors, which sets forth the manner in which the total combined federal income tax is allocated to each entity which is a party to the consolidation. Pursuant to this agreement, the Company has the enforceable right to recoup federal income taxes paid in prior years in the event of future net losses, which it may incur, or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. Inter-company tax balances are timely-settled according to the terms of the approved agreement.

(3) The Company's income tax returns that remain open to examination are for the years 2021 and subsequent.

G. The Company had no federal or foreign income tax loss contingencies.

H. The Company is not subject to the Repatriation Transition Tax ("RTT")

I. The Company did not have an Alternative Minimum Tax ("AMT") Credit.

J. The Company does not expect that it will be subject to the Corporate Alternative Minimum Tax ("CAMT"), which was passed into law as part of the Inflation Reduction Act and became effective in 2023.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships

Effective July 1, 2023, Essent Title Holdings, Inc. ("Title Holdings"), a wholly owned subsidiary of Essent Group Ltd. (NYSE: ESNT), acquired all of the issued and outstanding shares of the Company's direct parent, Agents National Title Holding Company ("ANTIC Holdings").

B. Detail of Transactions Greater than ½% of Admitted Assets

Intercompany agreement MO 08-0331 is a lease for the Company's website from its affiliate TitleNet Systems, LLC (TitleNet). The lease provides compensation to TitleNet at cost in return for the Company's ability to utilize its services related to the development of integrations with Title Production Software systems. As of December 31, 2024, the Company reported $1,016,659 incurred under this MO 08-0331.

Agency Agreement MO 19-0122, governs the terms and conditions under which the Company's affiliated title insurance agencies may issue title insurance policies on in the Company's behalf. The agreement recites standard terms concerning premium rates to be charged, single risk limitations, commission retention, liability, limitations on the authority of the affiliate to act on the Company's behalf, and related items. As of December 31, 2024, the Company reported ($1,997,337) incurred under this MO 19-0122.

Intercompany Agreement MO 23-0391 is a Tax Allocation Agreement among Title Holdings and its US affiliates, including, Essent US Holdings, Inc. ("Essent US"), ANTIC Holdings and the Company. Under the terms of this agreement, Essent US is responsible for the timely filing and accurate preparation of the consolidated federal income tax return for each year. The Company will pay to Essent US an amount equal to the federal income tax liability attributed to their net income or will be entitled to any benefit that results from net operating losses.

Intercompany Agreement MO 24-0311 concerns a cash capital contribution from Agents National Title Holding Company to its wholly-owned direct subsidiary Essent Title Insurance, Inc. As of December 31, 2024, the Company reported $15,000,000 contributed under this MO 24-0311.

C. Transactions With Related Parties Not Reported on Schedule Y

None

D. Amounts Due From or To Related Parties

As of December 31, 2024, the Company reported $57,332 receivable from the Parent and $2,234 receivable from the Affiliates. The Company reported $59,866 as amounts payable to the Upstream Indirect Parent and $278,660 to the Affiliates. The terms require that these amounts settle within 30 days.

E. Material Management or Services Contracts

Intercompany Agreement MO 23-0391 is a Tax Allocation Agreement among Title Holdings and its US affiliates, including, Essent US Holdings, Inc. ("Essent US"), ANTIC Holdings and the Company. Under the terms of this agreement, Essent US is responsible for the timely filing and accurate preparation of the consolidated federal income tax return for each year. The Company will pay to Essent US an amount equal to the federal income tax liability attributed to their net income or will be entitled to any benefit that results from net operating losses.

F. Guarantees or Contingencies for Related Parties

None

G. Agents National Title Holding Company owns 100% of the issued and outstanding shares of the Company.

H. The Company does not own stock or other interest in any upstream intermediate entity or ultimate parent.

I. The Company does not own shares in affiliated common stocks exceeding 10% of admitted assets.

J. The Company does not hold investments in any impaired SCA entities.

K. The Company does not hold investments in foreign insurance subsidiaries.

L. The Company does not hold investments in downstream non-insurance holding companies.

M. The Company does not hold responsive investments.

N. The Company does not hold investments in insurance SCAs.

O. SCA and SSAP No. 48 Entity Loss Tracking: Not applicable.

11. Debt

A. Debt: None

B. FHLB Agreements: As of December 31, 2024, the company owned 507 shares of common stock Federal Home Loan Bank of Des Moines ("FHLB") consisting of membership shares with the FHLB at $100 par value.

	Total
Current Year:	
Membership Stock	$ 50,700
Actual or Estimated Borrowing Capacity as Determined by the Insurer	$ 25,130,158
Prior Year-end:	
Membership Stock	$ 30,500
Actual or Estimated Borrowing Capacity as Determined by the Insurer	$ 15,769,155

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	-0-	-0-	-0-	-0-	-0-	-0-
2. Class B	$ 50,700	$ 50,700	-0-	-0-	-0-	-0-

12. Retirement Plans, Deferred Compensation, Postemployment 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	$157,482	$164,986	-0-
2	10/12/2012	4.00%	$400,000	Y	$416,000	$432,043	-0-
Total	XXX	XXX	$550,000	XXX	$573,482	$597,029	-0-

- 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	$ 7,503	$ 98,400	-0-	-0-	-0-	XXX
2	$ 16,044	$195,638	-0-	-0-	-0-	XXX
Total	$ 23,547	$294,038	XXX	-0-	-0-	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	-0-	-0-	Y
2	-0-	-0-	Y
Total	-0-	-0-	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 December 31, 2024, the balance of the surplus note is $164,986 including accrued interest of $14,986.

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 December 31, 2024, the balance of the surplus note is $432,043 including accrued interest of $32,043.

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 that expire through April 30, 2025. Rental expense for December 31, 2024, and December 31, 2023, was approximately $330,836, and $308,478, respectively for these lease agreements.

(2)

a. At December 31, 2024, the minimum aggregate rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2024	$ 0
2.	2025	$ 105,239
3.	2026	$ 0
4.	2027	$ 0
5.	2028	$ 0
6.	Thereafter	$ 0
7.	Total	$ 105,239

The Company leases 6,200 square feet for its headquarters in Columbia, Missouri. The initial term of the lease was from May 5, 2017, through April 30, 2022, with a monthly payment of $11,000 payable in advance on the first day of each calendar month. The initial term was renewed through the first amendment to the lease on February 25, 2022. The extension term of the amendment is from May 1, 2022, through April 30, 2024, with a monthly payment of $7,250 payable in advance on the first day of each calendar month for the first 12 months of the extension. The payment for the remaining twelve months of the extension is $7,453.59 payable in advance on the first day of each calendar month for the remaining 12 months of the extension. The extension was renewed through the second amendment to lease on March 12, 2024. The extension term of the amendments is from May 1, 2024, through April 30, 2025, with a monthly payment of $7,900.81 payable in advance on the first day of each calendar month.

The Company leases office space for its Florida office in Winter Park, Florida. The previous term of the lease expired on April 30, 2022, with a monthly payment of $3,788.33. The current term commenced on May 1, 2022, through April 30, 2025, with a monthly payment of $3,971.25 for the first 12 months ending April 30, 2023, $4,090.38 for months 13-24 ending April 30, 2024, and $4,213.10 for months 25-36 ending April 30, 2025. Effective December 1, 2023, the Florida State Sales Tax was reduced resulting in the monthly rent lowering to $4,051.79 through April 30, 2024, and $4,173.35 beginning May 1, 2024, through April 30, 2025. Effective June 1, 2024, the Florida State Sales Tax was increased resulting in the monthly rent increasing to $4,073.99 through April 30, 2025.

The Company leases office space and a Title Plant in Port Angeles, Washington. The term of the lease continues until terminated by either party, with 60 days' notice. The monthly payment amount is $874.

(4) 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 December 31, 2024 (in thousands)

Description for each class of asset	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds					
US Governments	$ 61,325	-0-	-0-	$ 61,325	$ 61,325
Industrial and Misc	-0-	-0-	-0-	-0-	-0-
Certificate of Deposits	$ 294	-0-	-0-	$ 294	$ 294
Common Stock					
Financial Services	-0-	$ 51	$ 50	$ 101	$ 101
Total assets at fair value (NAV)	$ 61,619	$ 51	$ 50	$ 61,720	$ 61,720

(2) Fair Value Measurements in Level 3 at December 31, 2024 (in thousands)

	Balance at 12/31/2023	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 12/31/2024
Common stock	$ 81	N/A	($31)	($0)	N/A	$ 0	$ 50

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

(4) As of December 31, 2024, the reported fair value of the Company's investment in Level 2 common stock includes 507 shares of common stock Federal Home Loan Bank of Des Moines ("FHLB") consisting of membership shares with the FHLB at $100 par value. Privately held securities are valued at the last transaction price closest to the balance sheet date. Fair values of issues traded on public exchanges are based on the market price in such exchanges at the balance sheet date. The fair values of cash and short-term investments consist of certificates of deposits, money market savings accounts carried at cost which approximates fair value. Mortgage loans on real estate and other invested assets are established utilizing comparable prices for similar assets in active and inactive markets or other inputs that are observable or can be corroborated by observable market data.

(5) The Company did not hold derivative assets or liabilities on December 31, 2024.

B. Not utilized

C. The carrying amount of estimated fair values of the Company's financial instruments at December 31, 2024, are as follows (in thousands):

Type	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	(Carrying Value)
Common Stock	$ 101	$ 101	-0-	$ 51	$ 50	$ 101
Mortgage loans on real estate	$ 6	-0-	-0-	-0-	$ 6	-0-
Bonds	$ 61,325	$ 62,677	$ 62,677	-0-	-0-	$ 62,677
Cash and short-term investments	$ 19,851	$ 19,851	$ 19,851	-0-	-0-	$ 19,851

D. The Company estimates the value of financial instruments above.

E. Not Applicable

21. Other Items

None

22. Events Subsequent

Subsequent events have been considered through March 1, 2025, for the statutory statement issued on March 1, 2025.

Type I:

None

Type II:

William P. Higgins was promoted to the role of President of Essent Title Insurance, Inc. effective January 1, 2025. In this role, Mr. Higgins will oversee the business development, operations and risk functions of the Company. Mark A. Casale will continue to serve as Chairman of the Board and Chief Executive Officer of the Company upon Mr. Higgins' promotion to President.

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, 2023, were $3,045,223. As of December 31, 2024, $3,643,967 has been paid for incurred losses and loss adjustment expenses attributable to insured events included in known claim reserves as of December 31, 2023. Direct Known Claims Reserves remaining are now $4,117,921 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a $4,716,665 unfavorable prior-year development since December 31, 2023, to December 31, 2024. 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 December 31, 2024, the Company has no supplemental reserves.

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 [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

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

1.3 State Regulating? ..... Pennsylvania

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [X] 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. 0001448893

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 [X] No [ ]

2.2 If yes, date of change: 12/31/2024

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

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. 12/31/2018

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). 09/30/2019

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

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

3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [X] 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 [X]
4.12 renewals? ..... Yes [ ] No [X]

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 [X]
4.22 renewals? ..... Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]
If yes, complete and file the merger history data file with the NAIC.

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
.....	.....

GENERAL INTERROGATORIES

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

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

....

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

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

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

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

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

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

PwC 2001 Market Street, Suite 1800, Philadelphia, Pennsylvania 19103 ....

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

....

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

10.4 If the 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?

Dawn Fowle, FCAS, MAAA
Ernst & Young
2100 East Cary Street
Suite 201
Richmond, VA 23223-7078 ....

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 0

12.13 Total book/adjusted carrying value ....$ 0

12.2 If yes, provide explanation

....

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

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

....

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

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

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

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

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

....

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

....

GENERAL INTERROGATORIES

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

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers..... $ .....
- 20.12 To stockholders not officers..... $ .....
- 20.13 Trustees, supreme or grand (Fraternal Only) ..... $ .....

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers..... $ .....
- 20.22 To stockholders not officers..... $ .....
- 20.23 Trustees, supreme or grand (Fraternal Only) ..... $ .....

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

21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others..... $ .....
- 21.22 Borrowed from others..... $ .....
- 21.23 Leased from others ..... $ .....
- 21.24 Other ..... $ .....

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

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: ..... $ 57,332

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? ..... Yes [ ] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

25.01 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 25.03)..... Yes [ ] No [X]

GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto
Common Stock is retained by the respective issuers (Not a Broker) with account activity reviewed quarterly by Essent Title Insurance, Inc ......

25.03 For securities 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)
N/A ....

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... $ ....

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... $ ....

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

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

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

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .... $ 0
25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .... $ 0
25.093 Total payable for securities lending reported on the liability page .... $ 0

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

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

26.21 Subject to repurchase agreements .... $ 0
26.22 Subject to reverse repurchase agreements .... $ 0
26.23 Subject to dollar repurchase agreements .... $ 0
26.24 Subject to reverse dollar repurchase agreements .... $ 0
26.25 Placed under option agreements .... $ 0
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .... $ 0
26.27 FHLB Capital Stock .... $ 50,700
26.28 On deposit with states .... $ 4,078,896
26.29 On deposit with other regulatory bodies .... $ 0
26.30 Pledged as collateral - excluding collateral pledged to an FHLB .... $ 0
26.31 Pledged as collateral to FHLB - including assets backing funding agreements .... $ 0
26.32 Other .... $ 0

26.3 For category (26.26) provide the following:

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

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

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

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

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

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

27.41 Special accounting provision of SSAP No. 108 .... Yes [ ] No [ ]
27.42 Permitted accounting practice .... Yes [ ] No [ ]
27.43 Other accounting guidance .... Yes [ ] No [ ]

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

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

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

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

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

29.01 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
The Central Trust Bank	111 E Miller St, Jefferson City 65101 ....
Commerce Trust	1000 Walnut Street, BB16-4, Kansas City, MO 64106 ....
....	....

GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year? Yes [ ] No [X]

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. 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 Blake	I
Joseph Manion	I

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

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

29.06 For those firms or individuals listed in the table for 29.05 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 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

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

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

GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	62,971,018	61,618,588	(1,352,430)
31.2 Preferred stocks	0		0
31.3 Totals	62,971,018	61,618,588	(1,352,430)

31.4 Describe the sources or methods utilized in determining the fair values:
Bank Statements for Certificates of Deposits. Fair values for bonds were provided by a widely accepted pricing vendor.

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [X]

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

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

33.2 If no, list exceptions:

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

   Has the reporting entity self-designated 5GI securities? Yes [ ] No [X]

35. 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]

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

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

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

   Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? .... Yes [ ] No [X]

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

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

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

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

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

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ....$ 19,925

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

1 Name	2 Amount Paid
Demotech, Inc	 17,542
....	....

41.1 Amount of payments for legal expenses, if any? ....$ 0

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

1 Name	2 Amount Paid
....	....

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? ....$ 23,829

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

1 Name	2 Amount Paid
Florida Land Title Association	 13,380
Missouri Title Legislative Study Group	7,500
....	....

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. ..... $ 2,000,000

3.1 Has this 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]

3.2 If yes, give full information

.....

4. If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [ ] No [X]

5.1 Has this reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [X]

5.2 If yes, give full information

.....

6. Uncompleted building construction loans:

6.1 Amount already loaned	$	0
6.2 Balance to be advanced	$	0
6.3 Total amount to be loaned	$	0

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? ..... $ 0

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	$	21,878,569
9.12 Short-term investments	$	0
9.13 Mortgages	$	0
9.14 Cash	$	0
9.15 Other admissible invested assets	$	0
9.16 Total	$	21,878,569

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 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:	$	0
These funds consist of:		
9.22 In cash on deposit	$	66,229
9.23 Other forms of security	$	0

FIVE-YEAR HISTORICAL DATA

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

		1 2024	2 2023	3 2022	4 2021	5 2020
	Source of Direct Title Premiums Written (Part 1A)					
1.	Direct operations (Part 1A, Line 1, Col. 1)	0	0	0	0	0
2.	Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	47,913,664	57,309,987	58,649,200	44,403,123	21,233,572
3.	Affiliated agency operations (Part 1A, Line 1, Col. 3)	14,463,344	12,058,721	35,252,867	102,920,316	42,613,769
4.	Total	62,377,008	69,368,708	93,902,067	147,323,439	63,847,341
	Operating Income Summary (Page 4 & Part 1)					
5	Premiums earned (Part 1B, Line 3)	60,280,513	68,255,903	89,387,380	137,554,234	60,578,958
6.	Escrow and settlement service charges (Part 1A, Line 2)	0	0			0
7.	Title examinations (Part 1A, Line 3)	0	0			0
8.	Searches and abstracts (Part 1A, Line 4)	477,552	684,149			0
9.	Surveys (Part 1A, Line 5)	0	0			0
10.	Aggregate write-ins for service charges (Part 1A, Line 6)	1,263,135	1,112,206	2,885,433	13,821,575	8,176,297
11.	Other operating income (Page 4, Line 2)	0	0			0
12.	Total operating income (Page 4, Line 3)	62,021,200	70,052,258	92,272,813	151,375,809	68,755,255
	Statement of Income (Page 4)					
13	Net operating gain (loss) (Line 8)	(11,760,918)	(3,896,612)	503,663	9,106,312	3,485,222
14.	Net investment gain or (loss) (Line 11)	3,106,964	(2,973,892)	613,296	389,051	52,385
15.	Total other income (Line 12)	42,372	26,150	22,601	9,859	7,669
16.	Federal and foreign income taxes incurred (Line 14)	(625,105)	(1,198,556)	412,195	2,319,330	863,824
17.	Net income (Line 15)	(7,986,477)	(5,645,798)	727,365	7,185,892	2,681,452
	Balance Sheet Lines (Pages 2 and 3)					
18.	Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	1,323,892	1,514,125	1,679,726	5,920,746	4,072,106
19.	Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	96,703,257	81,837,604	48,780,194	44,833,974	23,409,544
20.	Known claims reserve (Page 3, Line 1)	4,117,921	3,045,224	1,436,698	666,650	322,466
21.	Statutory premium reserve (Page 3, Line 2)	21,878,569	20,129,568	19,656,600	16,592,888	8,514,576
22.	Total liabilities (Page 3, Line 23)	32,031,803	24,448,870	23,084,982	21,609,507	11,280,392
23.	Capital paid up (Page 3, Lines 25 + 26)	2,000,000	2,000,000	2,000,000	2,000,000	2,000,000
24.	Surplus as regards policyholders (Page 3, Line 32)	64,671,454	57,388,734	25,695,212	23,224,467	12,129,152
	Cash Flow (Page 5)					
25.	Net cash from operations (Line 11)	2,328,904	96,278	8,541,704	14,402,214	4,965,863
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x100.0					
26.	Bonds (Line 1)	75.9	84.3	14.9	19.5	58.1
27.	Stocks (Lines 2.1 & 2.2)	0.1	0.0	0.2	0.2	2.1
28.	Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
29.	Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.4	0.4	0.9
30.	Cash, cash equivalents and short-term investments (Line 5)	23.9	15.6	76.0	79.9	38.9
31.	Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
32.	Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
33.	Other invested assets (Line 8)	0.0	0.1	8.5	0.0	0.0
34.	Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
35.	Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
36.	Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
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 (Schedule D, Summary, Line 12, Col. 1)	0	0		0	
39.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)				0	0
40.	Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	0	0		0	308,701
41.	Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
42.	Affiliated mortgage loans on real estate					
43.	All other affiliated					
44.	Total of above Lines 38 to 43	0	0	0	0	308,701
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)	0.0	0.0	0.0	0.0	2.5

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2024	2 2023	3 2022	4 2021	5 2020
	Capital and Surplus Accounts (Page 4)					
47.	Net unrealized capital gains (losses) (Line 18)		290,489	(290,489)	54,517	(17,322)
48.	Change in nonadmitted assets (Line 21)	(115,950)	(596,952)	2,025,730	(3,087,284)	7,925
49.	Dividends to stockholders (Line 28)					
50.	Change in surplus as regards policyholders for the year (Line 31)	7,282,720	31,693,522	2,470,745	11,095,314	2,776,655
	Losses Paid and Incurred (Part 2A)					
51.	Net payments (Line 5, Col. 4)	3,643,967	2,618,713	939,828	321,550	388,959
52.	Losses and allocated LAE incurred (Line 8, Col. 4)	4,716,665	4,227,239	1,709,876	665,734	465,719
53.	Unallocated LAE incurred (Line 9, Col. 4)	494,806	275,413	214,008	60,000	60,000
54.	Losses and loss adjustment expenses incurred (Line 10, Col. 4)	5,211,471	4,502,652	1,923,884	725,734	525,719
	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)	18.1	13.9	9.6	4.7	6.1
56.	Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	80.6	78.6	81.2	84.2	79.6
57.	All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	11.9	6.7	6.6	4.6	8.4
58.	Total (Lines 55 to 57)	110.6	99.1	97.4	93.5	94.2
	Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59.	Losses and loss adjustment expenses incurred (Line 4)	8.4	6.4	2.1	0.5	0.8
60.	Operating expenses incurred (Line 5)	110.6	99.1	97.4	93.5	94.2
61.	Other operating expenses (Line 6)	0.0	0.0	0.0	0.0	0.0
62.	Total operating deductions (Line 7)	119.0	105.6	99.5	94.0	94.9
63.	Net operating gain (loss) (Line 8)	(19.0)	(5.6)	0.5	6.0	5.1
	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)	8.4	6.6	2.1	0.5	0.8
65.	Operating expenses incurred to net premiums written (Page 4, Line 5)	110.5	101.0	97.2	97.2	102.2
	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)	4,337	135	(1,242)	(1,284)	(597)
67.	Percentage of such development to policyholders' surplus of prior year-end (Line 66 above divided by Page 4, Line 16, Col. 1 x 100.0)	7.6	0.5	(5.3)	(10.6)	(6.4)
	One Year Schedule P - Part 3 Development ($000 omitted)					
68.	Development in estimated losses and ALAE for claims reported before current year (Schedule P, Part 3, Line 12, Col. 11)	1,587	(344)	165	88	140
69.	Percentage of such development to policyholders' surplus of prior year-end (Line 68 above divided by Page 4, Line 16, Col. 1 x 100.0)	2.8	(1.3)	0.7	0.7	1.5
	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)	2,312	(2,552)	(1,938)	(1,225)	(833)
71.	Percentage 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)	9.0	(11.0)	(16.0)	(13.1)	(16.0)
	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)	319	132	67	278	416
73.	Percentage 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)	1.2	0.6	0.6	3.0	8.0

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

If no, please explain:

1 2 5 2 2 2 0 2 4 4 3 0 5 9 1 0 0

EXHIBIT OF PREMIUMS AND LOSSES

NAIC Group Code 4694 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2024 NAIC Company Code 12522

	Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions ($000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code:											
1.01	Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued By Non-Affiliated Agents	44,074	12,174,115	42,503,051	1,256,222	33,604,298	XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents	4,180	1,977,807	5,410,613	72,886	4,232,043	XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents	48,254	14,151,922	47,913,664	1,329,108	37,836,341	XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents	16,336	7,095,394	14,463,344	411,579	12,132,709	XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents	16,336	7,095,394	14,463,344	411,579	12,132,709	XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code	64,590	21,247,316	62,377,008	1,740,687	49,969,050	XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined:											
4.01	Residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly	0	0	0	0	XXX	XXX	0	0	0	0	0
4.04	Residential Policies Issued By Non-Affiliated Agents	44,074	12,174,115	42,503,051	1,256,222	33,604,298	XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents	4,180	1,977,807	5,410,613	72,886	4,232,043	XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents	48,254	14,151,922	47,913,664	1,329,108	37,836,341	XXX	46,457,145	3,177,648	1,082,897	4,982,995	1,681,749
4.07	Residential Policies Issued By Affiliated Agents	16,336	7,095,394	14,463,344	411,579	12,132,709	XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents	0	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents	16,336	7,095,394	14,463,344	411,579	12,132,709	XXX	13,823,368	(267,250)	(349,328)	(266,330)	2,436,172
4.10	All Other	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.11	Total for All Types of Rate Codes Combined	64,590	21,247,316	62,377,008	1,740,687	49,969,050	XXX	60,280,513	2,910,398	733,569	4,716,665	4,117,921
5.	Aggregate Write-In for Line 5	0	0	0	0	0	3,528,500	0	0	0	0	0
6.	Total	64,590	21,247,316	62,377,008	1,740,687	49,969,050	3,528,500	60,280,513	2,910,398	733,569	4,716,665	4,117,921
	DETAILS OF WRITE-INS											
0501.	All other taxes	0	0	0	0	0	9,179	0	0	0	0	0
0502.	Insurance Dept. License & Fees	0	0	0	0	0	226,045	0	0	0	0	0
0503.	State & Local Insurance Taxes	0	0	0	0	0	3,363,584	0	0	0	0	0
0598.	Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	(70,308)	0	0	0	0	0
0599.	Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	0	0	0	0	0	3,528,500	0	0	0	0	0

EXHIBIT OF PREMIUMS AND LOSSES
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit of Premiums and Losses Line 5

Type of Business	1 Number of Policies Issued During the Year	2 Direct Amount of Insurance Written in Millions ($000,000 Omitted)	3 Direct Premiums Written	4 Other Income on Policies Issued for the Type of Business	5 Amounts Paid to or Retained by Title Agents	6 Taxes Licenses and Fees Incurred	7 Net Premiums Earned	8 Direct Losses Paid	9 Direct Allocated Loss Adjustment Expenses Paid	10 Direct Losses and Allocated Loss Adjustment Expenses Incurred	11 Direct Known Claim Reserve
0504. State Income Tax	0	0	0	0	0	(70,308)	0	0	0	0	0
0597. Summary of remaining write-ins for Line 5 from overflow page	0	0	0	0	0	(70,308)	0	0	0	0	0

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		
0199998. Deposits in 1 depositories that do not exceed the allowable limit in any one depository	XXX	66,229
0199999. Total Federally Insured Depositories	XXX	66,229
NON-FEDERALLY INSURED DEPOSITORIES		
0299999. Total Non-Federally Insured Depositories	XXX	0
0399999. Total Open Depositories - Dec. 31st	XXX	66,229
SUSPENDED DEPOSITORIES		
0499999. Total Suspended Depositories - Dec. 31st	XXX	0
0599999. Grand Total - All Depositories - Dec. 31st	XXX	66,229

1.	Totals: Last day of January	
2.	February	
3.	March	
4.	April	
5.	May	
6.	June	
7.	July	
8.	August	
9.	September	
10.	October	49,842
11.	November	49,842
12.	December	66,229

Schedule E - Part 1B - Segregated Funds Held for Others as Interest Earning Cash Deposits

N O N E

Schedule E - Part 1C - Reinsurance Reserve Funds

N O N E

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	66,229		66,229
2. Suspended depositories	0		0
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	66,229	0	66,229
4. Other forms of security held for others (General Interrogatories-Part 2, Line 9.23)			0
5. Total all segregated funds held for others (General Interrogatories-Part 2, Line 9.21)	66,229	0	66,229

Company Funds on Hand and on Deposit	
General Funds	
6. Open depositories	1,173,595
7. Suspended depositories	
8. Total general funds	1,173,595
Reinsurance Reserve Funds	
9. Open depositories	
10. Suspended depositories	
11. Total reinsurance reserve funds	0
Total Company Funds	
12. Open depositories	1,239,824
13. Suspended depositories	0
14. Total company funds on deposit (Lines 8 & 11)	1,173,595
15. Company funds on hand	35
16. Total company funds on hand and on deposit	1,173,630

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			
18. Suspended depositories			
19. Total segregated funds held for others	0	0	0
Company Funds on Deposit			
20. Open depositories	15,154	4,535,090	642,498
21. Suspended depositories			
22. Total company funds on deposit	15,154	4,535,090	642,498
Total All Funds on Deposit			
23. Open depositories			
24. Suspended depositories			
25. Total all funds on deposit	0	0	0

SCHEDULE E - PART 1F - FUNDS ON DEPOSIT - INTERROGATORRIES

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

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

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

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

2.2 If yes, give details below:

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

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Reinsurance Assumed Liability	6 Assumed Premium Received	7 Reinsurance Payable on Paid Losses and Loss Adjustment Expenses	8 Reinsurance Payable on Known Case Losses and LAE Reserves	9 Assumed Premiums Receivable	10 Funds Held by or Deposited With Reinsured Companies	11 Letters of Credit	12 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	13 Amount of Assets Pledged or Collateral Held in Trust
9999999 Totals												

NONE

SCHEDULE F - PART 2

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

1	2	3	4	5	6	7	8	9	Reinsurance Payable		12	13
									10	11		
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	Reinsurance Ceded Liability	Ceded Reinsurance Premiums Paid	Reinsurance Recoverable on Paid Losses and Loss Adjustment Expenses	Reinsurance Recoverable on Known Case Losses and LAE Reserves	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers (Cols. 8+9-10-11)	Funds Held by Company Under Reinsurance Treaties
0499999. Total Authorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0
0899999. Total Authorized - Affiliates					0	0	0	0	0	0	0	0
95-2566122	50814	First American Title Insurance Company	CA				99				99	
06-1629891	51268	Connecticut Attorney Title Insurance Company	VT		72,302	14					0	
AA-1120175	00000	Fidelis Underwriting LTD	IL			50					0	
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					72,302	64	99	0	0	0	99	0
AA-1126623	00000	Beazley 623/2623	GBR		176,508	35					0	
AA-1120102	00000	Ren Re Syndicate 1458	GBR		63,264	13					0	
AA-1127084	00000	Chaucer Ltd 1084	GBR		288,625	45					0	
AA-1128987	00000	Brit 2987	GBR		147,578	29					0	
1299999. Total Authorized - Other Non-U.S. Insurers					675,975	122	0	0	0	0	0	0
1399999. Total Authorized					748,277	186	99	0	0	0	99	0
1799999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0
2099999. Total Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0
2199999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0
AA-1780072	00000	Axa XL Europe SE	IRL		108,453	22					0	
AA-3190917	00000	Liberty Specialty Markets Bermuda	BMU		10,615	4					0	
AA-1126006	00000	Liberty Syndicate (4472)	GBR		54,226	11					0	
AA-3770280	00000	Greenlight Reinsurance LTD	CYM		51,137	114					0	
AA-3194139	00000	Axis Specialty Limited	BMU		54,110	10					0	
2599999. Total Unauthorized - Other Non-U.S. Insurers					278,541	161	0	0	0	0	0	0
2699999. Total Unauthorized					278,541	161	0	0	0	0	0	0
3099999. Total Certified - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0
3399999. Total Certified - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0
3499999. Total Certified - Affiliates					0	0	0	0	0	0	0	0
3999999. Total Certified					0	0	0	0	0	0	0	0
4399999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0
4799999. Total Reciprocal Jurisdiction - Affiliates					0	0	0	0	0	0	0	0
5299999. Total Reciprocal Jurisdiction					0	0	0	0	0	0	0	0
9999999 Totals					1,026,818	347	99	0	0	0	99	0

Schedule F - Part 3 - Provision for Unauthorized Reinsurance

N O N E

Schedule F - Part 3 - Bank Footnote

N O N E

Schedule F - Part 4 - Provision for Reinsurance Ceded to Certified Reinsurers

N O N E

Schedule F - Part 4 - Bank Footnote

N O N E

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 3 From	 4 To	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
HI-1	JV Partnership	01/02/1975	12/31/2024	12/16/2024	5,000,000	5,000,000	cost	0	0
OR-1	JV Partnership	01/01/1849	12/31/2024	12/04/2024	5,000,000	5,000,000	cost	0	0
9999999 - Totals					10,000,000	10,000,000	XXX	0	0

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

SCHEDULE H - PART 2

Showing All Title Plants Acquired During the Year

1 Permanent Identification Number	2 Form of Ownership	Title Plant Covering Period 3 From	 4 To	5 Date Acquired	6 How Acquired	7 Name of Seller	8 Acquisition/ Construction Cost to Company During Year	9 Book Value at December 31 of Current Year	10 Percentage Ownership as of December 31	11 Title Plant Not 100% Owned (Does Company Participate in Maintenance Cost? Yes or No)
HI-1	JV Partnership	01/02/1975	12/31/2024	12/16/2024	Purchased Interest	First Hawaii Title Corporation	5,000,000	5,000,000	20.000	YES
OR-1	JV Partnership	01/01/1849	12/31/2024	12/04/2024	Purchased Interest	Nex Title Portland LLC	5,000,000	5,000,000	9.091	YES
9999999 - Totals							10,000,000	10,000,000	XXX	XXX

SCHEDULE H - PART 3

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

1	2	Title Plant Covering Period		5	6	7	8	Change in Book Value		11	12	13
		3	4					9	10			
Permanent Identification Number	Form of Ownership	From	To	Date Sold	Name of Purchaser	Cost to Company	Prior Year Book Value	Increase by Adjustment in Book Value During Year	Decrease by Adjustment in Book Value During Year	Book Value at Date of Sale (8 + 9 -10)	Consideration	Profit and (Losses) On Sale
9999999 - Totals												

NONE

SCHEDULE H - VERIFICATION BETWEEN YEARS

1. Book value, December 31, prior year
2. Increase by adjustment in book value:
   2.1 Totals, Part 1, Col. 9 0
   2.2 Totals, Part 3, Col. 9
3. Cost of acquisition, Part 2, Col. 8 10,000,000
4. Totals 10,000,000
5. Decrease by adjustment in book value:
   5.1 Totals, Part 1, Col. 10 0
   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 10,000,000

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	10,000,000	
2. Title plant assets held by subsidiaries (proportionate to ownership)		
3. Total (Line 1 plus Line 2)	10,000,000	0

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 2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2+3+4-5)	Loss and Allocated Loss Adjustment Expenses Payments: Loss Payments 7 Direct	8 Assumed	9 Ceded	Allocated LAE Payments 10 Direct	11 Assumed	12 Ceded
1. Prior	XXX	42,725	1	4,255	2,352	44,629	1,900	0	192	2,406	0	125
2. 2015	6,061	9,165	0	863	339	9,689	44	0	0	77	0	0
3. 2016	6,027	8,937	0	981	422	9,496	50	0	0	126	0	0
4. 2017	4,716	7,725	0	918	404	8,239	70	0	0	65	0	0
5. 2018	5,473	10,824	0	1,572	304	12,092	21	0	0	200	0	0
6. 2019	7,285	17,608	0	2,378	323	19,663	(60)	0	0	(87)	0	0
7. 2020	21,644	63,847	0	8,176	509	71,514	461	0	0	621	0	0
8. 2021	59,400	147,323	0	13,822	1,691	159,454	608	0	0	282	0	0
9. 2022	30,367	93,902	0	2,885	1,451	95,336	1,970	0	0	515	0	0
10. 2023	16,657	69,369	0	1,796	640	70,525	1,730	0	0	190	0	0
11. 2024	20,133	62,377	0	1,740	347	63,770	1,156	0	0	43	0	0
12. Totals	XXX	533,802	1	39,386	8,782	564,407	7,950	0	192	4,438	0	125

	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: Known Claim Reserves 17 Direct	18 Assumed	19 Ceded	IBNR Reserves 20 Direct	21 Assumed	22 Ceded	23 Unallocated Loss Expense Unpaid
1. Prior	2,005	5	3,994	1,506	10	0	0	208	0	0	34
2. 2015	506	0	121	64	0	0	0	18	0	0	3
3. 2016	58	0	176	61	4	0	0	33	0	0	6
4. 2017	43	0	135	63	0	0	0	36	0	0	6
5. 2018	59	0	221	59	0	0	0	79	0	1	13
6. 2019	806	(128)	(275)	70	675	0	0	7	0	0	55
7. 2020	194	246	1,328	114	133	0	0	895	0	2	154
8. 2021	832	137	1,027	276	59	0	0	2,840	0	13	459
9. 2022	2,467	349	2,834	292	1,371	0	0	3,691	0	30	700
10. 2023	293	788	2,708	173	1,822	0	0	2,204	0	12	498
11. 2024	260	502	1,701	66	44	0	0	4,029	0	18	648
12. Totals	7,523	1,899	13,970	2,744	4,118	0	0	14,040	0	76	2,576

	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 26 Direct (Cols. 7+10+17 +20)	27 Assumed (Cols. 8+11+18 +21)	28 Ceded (Cols. 9+12+19 +22)	29 Net	Loss and LAE Ratio 30 Direct Basis ([Cols. 14+23+26]/ Col 2)	31 Net Basis ([Cols. 14+23+29]/ [Cols. 6-4])	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)
1. Prior	252	6	4,524	0	317	4,207	10.7	10.5	XXX	0	252
2. 2015	21	1	139	0	0	139	1.5	1.6	2.3	0	21
3. 2016	43	3	213	0	0	213	2.5	2.6	3.6	0	43
4. 2017	42	0	171	0	0	171	2.3	2.4	3.8	0	42
5. 2018	91	3	300	0	1	299	2.9	3.0	5.7	0	91
6. 2019	737	6	535	0	0	535	2.6	2.7	6.3	0	737
7. 2020	1,180	11	2,110	0	2	2,108	3.9	4.0	11.6	0	1,180
8. 2021	3,345	23	3,789	0	13	3,776	3.0	3.0	7.4	0	3,345
9. 2022	5,732	66	7,547	0	30	7,517	9.2	9.3	28.2	0	5,732
10. 2023	4,512	49	5,946	0	12	5,934	10.4	10.5	43.3	0	4,512
11. 2024	4,703	26	5,272	0	18	5,254	10.3	10.3	31.8	0	4,703
12. Totals	20,658	194	30,546	0	393	30,153	XXX	XXX	XXX	0	20,658

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: 2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2+3+4-5)	Loss and Allocated Loss Adjustment Expenses Payments - Loss Payments: 7 Direct	8 Assumed	9 Ceded	Allocated LAE Payments: 10 Direct	11 Assumed	12 Ceded
1. Prior	XXX											
2. 2015												
3. 2016												
4. 2017												
5. 2018												
6. 2019												
7. 2020												
8. 2021												
9. 2022												
10. 2023												
11. 2024												
12. Totals	XXX											

NONE

	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 - Known Claim Reserves: 17 Direct	18 Assumed	19 Ceded	IBNR Reserves: 20 Direct	21 Assumed	22 Ceded	23 Unallocated Loss Expense Unpaid
1. Prior											
2. 2015											
3. 2016											
4. 2017											
5. 2018											
6. 2019											
7. 2020											
8. 2021											
9. 2022											
10. 2023											
11. 2024											
12. Totals											

NONE

	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: 26 Direct (Cols. 7+10+17 +20)	27 Assumed (Cols. 8+11+18 +21)	28 Ceded (Cols. 9+12+19 +22)	29 Net	Loss and LAE Ratio: 30 Direct Basis ([Cols. 14+23+26]/ Col 2)	31 Net Basis ([Cols. 14+23+29]/ [Cols. 6-4])	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)
1. Prior									XXX		
2. 2015											
3. 2016											
4. 2017											
5. 2018											
6. 2019											
7. 2020											
8. 2021											
9. 2022											
10. 2023											
11. 2024											
12. Totals							XXX	XXX	XXX		

NONE

SCHEDULE P - PART 1B - POLICIES WRITTEN THROUGH AGENTS

($000 OMITTED)

	1	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
							Loss Payments			Allocated LAE Payments		
Years in Which Policies Were Written	Amount of Insurance Written in Millions	2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2+3+4-5)	7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	XXX	42,725	1	4,255	2,352	44,629	1,900		192	2,406		125
2. 2015	6,061	9,165	0	863	339	9,689	44			77		
3. 2016	6,027	8,937	0	981	422	9,496	50			126		
4. 2017	4,716	7,725	0	918	404	8,239	70			65		
5. 2018	5,473	10,824	0	1,572	304	12,092	21			200		
6. 2019	7,285	17,608	0	2,378	323	19,663	(60)			(87)		
7. 2020	21,644	63,847	0	8,176	509	71,514	461			621		
8. 2021	59,400	147,323	0	13,822	1,691	159,454	608			282		
9. 2022	30,367	93,902	0	2,885	1,451	95,336	1,970			515		
10. 2023	16,657	69,369	0	1,796	640	70,525	1,730			190		
11. 2024	20,133	62,377	0	1,740	347	63,770	1,156			43		
12. Totals	XXX	533,802	1	39,386	8,782	564,407	7,950	0	192	4,438	0	125

	13	14	15	16	Loss and Allocated Loss Adjustment Expenses Unpaid						23
					Known Claim Reserves			IBNR Reserves			
	Salvage and Subrogation Received	Unallocated Loss Expense Payments	Total Net Loss and Expense Paid (Cols. 7+8 +10+11-9-12+14)	Number of Claims Reported (Direct)	17 Direct	18 Assumed	19 Ceded	20 Direct	21 Assumed	22 Ceded	Unallocated Loss Expense Unpaid
1. Prior	2,005	5	3,994	1,506	10			208		0	34
2. 2015	506	0	121	64	0			18		0	3
3. 2016	58	0	176	61	4			33		0	6
4. 2017	43	0	135	63	0			36		0	6
5. 2018	59	0	221	59	0			79		1	13
6. 2019	806	(128)	(275)	70	675			7		0	55
7. 2020	194	246	1,328	114	133			895		2	154
8. 2021	832	137	1,027	276	59			2,840		13	459
9. 2022	2,467	349	2,834	292	1,371			3,691		30	700
10. 2023	293	788	2,708	173	1,822			2,204		12	498
11. 2024	260	502	1,701	66	44			4,029		18	648
12. Totals	7,523	1,899	13,970	2,744	4,118	0	0	14,040	0	76	2,576

	24	25	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32	33	34
	Total Net Loss and LAE Unpaid (Cols. 17+18+20 +21-19-22+23)	Number of Claims Outstanding (Direct)	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])	Net Loss & LAE Per $1000 of Coverage ([Cols. 29+14+23] /Col. 1)	Discount For Time Value of Money	Net Reserves After Discount (Cols. 24-33)
1. Prior	252	6	4,524	0	317	4,207	10.7	10.5	XXX		252
2. 2015	21	1	139	0	0	139	1.5	1.6	2.3		21
3. 2016	43	3	213	0	0	213	2.5	2.6	3.6		43
4. 2017	42	0	171	0	0	171	2.3	2.4	3.8		42
5. 2018	91	3	300	0	1	299	2.9	3.0	5.7		91
6. 2019	737	6	535	0	0	535	2.6	2.7	6.3		737
7. 2020	1,180	11	2,110	0	2	2,108	3.9	4.0	11.6		1,180
8. 2021	3,345	23	3,789	0	13	3,776	3.0	3.0	7.4		3,345
9. 2022	5,732	66	7,547	0	30	7,517	9.2	9.3	28.2		5,732
10. 2023	4,512	49	5,946	0	12	5,934	10.4	10.5	43.3		4,512
11. 2024	4,703	26	5,272	0	18	5,254	10.3	10.3	31.8		4,703
12. Totals	20,658	194	30,546	0	393	30,153	XXX	XXX	XXX	0	20,658

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) Including Known Claims and IBNR on Unreported Claims										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year (Cols. 10-9)	Two Year (Cols. 10-8)
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2005						0	0	0	0	0	0	0
3. 2006	150	148	147	147	144	143	141	141	139	138	(1)	(3)
4. 2007	355	383	376	392	385	375	371	369	367	365	(2)	(4)
5. 2008	652	685	689	678	695	679	672	665	651	645	(6)	(20)
6. 2009	508	516	504	470	472	456	451	444	433	428	(5)	(16)
7. 2010	908	967	1,005	990	1,014	1,008	999	992	1,006	991	(15)	(1)
8. 2011	364	314	286	262	246	230	215	209	179	176	(3)	(33)
9. 2012	461	375	318	281	260	233	220	203	161	159	(2)	(44)
10. 2013	693	853	814	778	793	804	820	859	915	897	(18)	38
11. 2014	767	610	636	552	503	473	461	440	407	408	1	(32)
12. 2015	1,187	816	604	470	375	317	260	228	145	139	(6)	(89)
13. 2016	XXX	1,013	714	558	445	452	354	346	226	213	(13)	(133)
14. 2017	XXX	XXX	810	647	538	467	376	329	184	171	(13)	(158)
15. 2018	XXX	XXX	XXX	933	872	688	539	473	328	299	(29)	(174)
16. 2019	XXX	XXX	XXX	XXX	1,162	982	800	694	572	535	(37)	(159)
17. 2020	XXX	XXX	XXX	XXX	XXX	2,708	2,052	1,685	1,511	2,108	597	423
18. 2021	XXX	XXX	XXX	XXX	XXX	XXX	5,206	4,618	4,161	3,776	(385)	(842)
19. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,958	5,403	7,517	2,114	3,559
20. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,774	5,934	2,160	XXX
21. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,254	XXX	XXX
22. Totals											4,337	2,312

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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	0	0	0	0	0	0	0	0	0			
2. 2005												
3. 2006	129	132	134	134	134	136	136	136	136	136	27	32
4. 2007	261	333	333	343	352	352	352	352	357	358	94	147
5. 2008	506	561	587	610	629	629	629	629	629	629	108	213
6. 2009	373	389	391	402	415	414	415	414	414	414	89	179
7. 2010	668	822	890	894	925	951	951	951	952	952	61	120
8. 2011	150	153	158	163	164	164	167	167	167	167	42	74
9. 2012	156	109	111	123	129	135	145	148	148	148	30	90
10. 2013	92	417	501	548	622	664	699	777	813	822	25	80
11. 2014	131	159	279	307	302	328	334	352	353	363	29	60
12. 2015	42	79	101	101	103	107	107	118	121	121	17	46
13. 2016	XXX	5	39	61	61	76	113	160	176	176	12	46
14. 2017	XXX	XXX	7	59	88	135	135	135	136	135	10	53
15. 2018	XXX	XXX	XXX	62	215	218	221	220	220	221	16	40
16. 2019	XXX	XXX	XXX	XXX	19	183	250	268	345	(147)	20	44
17. 2020	XXX	XXX	XXX	XXX	XXX	55	88	174	503	1,082	27	76
18. 2021	XXX	XXX	XXX	XXX	XXX	XXX	127	543	728	890	53	200
19. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264	1,875	2,485	60	166
20. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	354	1,920	41	83
21. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,199	15	25

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2005										
3. 2006	0	0	0	0	0		0	0	0	0
4. 2007	73	0	3	7	4		0	0	0	0
5. 2008	34	33	19	1	0		0	0	0	0
6. 2009	2	10	27	5	5	3	2	2	2	2
7. 2010	52	11	15	14	27		0	0	0	3
8. 2011	60	0	1	0	0	12	0	0	0	0
9. 2012	6	0	1	8	2	5	3	0	0	0
10. 2013	262	93	45	12	4	16	47	4	10	0
11. 2014	31	2	36	7	16	9	46	3	0	5
12. 2015	523	19	0	0	0		0	3	0	0
13. 2016	XXX	0	3	5	5	185	62	20	5	4
14. 2017	XXX	XXX	17	5	28		0	0	0	0
15. 2018	XXX	XXX	XXX	49	7	24	0	0	0	0
16. 2019	XXX	XXX	XXX	XXX	148	57	47	64	51	675
17. 2020	XXX	XXX	XXX	XXX	XXX	11	68	59	162	133
18. 2021	XXX	XXX	XXX	XXX	XXX	XXX	392	416	61	59
19. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	866	1,752	1,371
20. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,002	1,822
21. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior										
2. 2005										
3. 2006										
4. 2007										
5. 2008										
6. 2009										
7. 2010										
8. 2011										
9. 2012										
10. 2013										
11. 2014										
12. 2015										
13. 2016	XXX									
14. 2017	XXX	XXX								
15. 2018	XXX	XXX	XXX							
16. 2019	XXX	XXX	XXX	XXX						
17. 2020	XXX	XXX	XXX	XXX	XXX					
18. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
19. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
20. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
21. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2005										
3. 2006	21	16	14	13	10	7	5	5	3	2
4. 2007	21	49	41	42	29	23	19	17	10	7
5. 2008	113	92	84	67	66	50	43	36	22	16
6. 2009	134	117	86	63	52	39	34	28	17	12
7. 2010	188	135	101	82	62	57	48	41	54	36
8. 2011	154	161	126	99	82	54	48	42	12	9
9. 2012	299	266	206	150	129	93	72	55	13	11
10. 2013	338	343	268	218	167	124	74	78	92	75
11. 2014	605	449	321	238	185	136	81	85	54	40
12. 2015	621	718	503	369	272	210	153	107	24	18
13. 2016	XXX	1,008	673	492	379	191	179	166	45	33
14. 2017	XXX	XXX	786	583	422	332	241	194	48	36
15. 2018	XXX	XXX	XXX	822	650	446	318	253	108	78
16. 2019	XXX	XXX	XXX	XXX	995	742	503	362	176	7
17. 2020	XXX	XXX	XXX	XXX	XXX	2,642	1,896	1,452	846	893
18. 2021	XXX	XXX	XXX	XXX	XXX	XXX	4,687	3,659	3,372	2,827
19. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,828	1,776	3,661
20. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,418	2,192
21. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,011

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

Years in Which Claims Were First Reported	Losses and Allocated Expenses at Year-End ($000 Omitted) Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	One Year (Cols. 10-9)	Two Year (Cols. 10-8)
1. Prior	2,806	2,906	3,026	3,025	3,055	3,773	3,059	3,058	3,059	3,059	0	1
2. 2015	747	246	258	270	270	107	270	270	270	285	15	15
3. 2016	XXX	174	302	326	387	100	563	574	616	614	(2)	40
4. 2017	XXX	XXX	113	142	134	135	132	132	132	132	0	0
5. 2018	XXX	XXX	XXX	158	263	222	270	269	267	267	0	(2)
6. 2019	XXX	XXX	XXX	XXX	295	207	388	329	374	389	15	60
7. 2020	XXX	XXX	XXX	XXX	XXX	325	275	304	302	432	130	128
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	579	765	648	1,288	640	523
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,544	1,233	1,098	(135)	(446)
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,571	5,495	924	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,130	XXX	XXX
12. Total											1,587	319

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

Years in Which Claims Were First Reported	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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024		
1. Prior	2,351	2,857	2,977	3,012	3,052	3,773	3,059	3,058	3,059	3,059	382	609
2. 2015	157	221	258	270	270	107	270	270	270	280	34	90
3. 2016	XXX	82	224	300	373	76	486	567	604	612	26	76
4. 2017	XXX	XXX	72	140	134	135	132	132	132	132	27	84
5. 2018	XXX	XXX	XXX	84	257	218	255	266	267	267	32	91
6. 2019	XXX	XXX	XXX	XXX	74	183	360	317	339	389	34	72
7. 2020	XXX	XXX	XXX	XXX	XXX	55	153	215	264	398	40	57
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	154	489	555	507	30	90
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	494	1,033	1,058	45	159
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,904	3,513	72	219
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,856	54	227

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

Years in Which Claims Were First Reported	Case Basis Losses and Allocated Expenses Reserves at Year-End ($000 Omitted)									
	1	2	3	4	5	6	7	8	9	10
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior	453	51	49	12	4	0	0	0	0	0
2. 2015	590	25	0	0	0			0	0	5
3. 2016	XXX	92	78	26	15	24	77	7	12	2
4. 2017	XXX	XXX	40	1	0			0	0	0
5. 2018	XXX	XXX	XXX	74	6	4	15	3	0	0
6. 2019	XXX	XXX	XXX	XXX	221	24	28	12	35	0
7. 2020	XXX	XXX	XXX	XXX	XXX	270	122	89	38	34
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	425	276	93	781
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,050	200	40
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,667	1,982
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,274

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

Years in Which Claims Were First Reported	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
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1. Prior										
2. 2015										
3. 2016	XXX									
4. 2017	XXX	XXX								
5. 2018	XXX	XXX	XXX							
6. 2019	XXX	XXX	XXX	XXX						
7. 2020	XXX	XXX	XXX	XXX	XXX					
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2024	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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2005										
3. 2006	48	53	55	55	56	57	57	57	57	59
4. 2007	208	209	223	228	230	233	233	238	239	241
5. 2008	271	283	286	299	306	309	310	313	317	321
6. 2009	217	228	241	249	251	253	256	261	264	270
7. 2010	131	145	150	163	168	172	172	178	178	182
8. 2011	71	73	86	93	100	106	110	112	114	116
9. 2012	62	76	84	94	110	114	117	117	118	120
10. 2013	55	68	78	86	93	103	98	102	103	107
11. 2014	31	37	56	71	75	83	84	87	89	90
12. 2015	7	19	33	45	52	58	59	62	62	64
13. 2016	XXX	9	18	27	36	46	48	52	57	61
14. 2017	XXX	XXX	10	26	39	47	47	56	61	63
15. 2018	XXX	XXX	XXX	8	23	31	37	45	51	59
16. 2019	XXX	XXX	XXX	XXX	12	33	41	53	64	70
17. 2020	XXX	XXX	XXX	XXX	XXX	18	43	73	102	114
18. 2021	XXX	XXX	XXX	XXX	XXX	XXX	65	123	207	276
19. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	183	292
20. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	173
21. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2005										
3. 2006	26	28	27	28	27	28	28	28	28	27
4. 2007	80	85	93	98	99	99	99	99	100	94
5. 2008	91	103	100	105	106	107	107	107	108	108
6. 2009	74	77	78	82	83	85	85	87	89	89
7. 2010	42	60	64	67	68	70	70	70	70	61
8. 2011	25	27	30	32	34	35	36	36	36	42
9. 2012	23	27	28	31	32	34	35	36	36	30
10. 2013	9	21	22	24	25	27	27	27	27	25
11. 2014	11	15	18	26	27	30	31	33	35	29
12. 2015	0	3	7	11	11	13	13	13	14	17
13. 2016	XXX	2	5	7	8	11	12	12	13	12
14. 2017	XXX	XXX	1	4	5	8	8	8	8	10
15. 2018	XXX	XXX	XXX	0	8	12	15	15	16	16
16. 2019	XXX	XXX	XXX	XXX	1	9	13	14	17	20
17. 2020	XXX	XXX	XXX	XXX	XXX	2	5	13	23	27
18. 2021	XXX	XXX	XXX	XXX	XXX	XXX	2	26	40	53
19. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	45	60
20. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	41
21. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	0	0	0	0	0	0	0	0	0	
2. 2005										
3. 2006	22	25	27	27	28	29	29	29	29	32
4. 2007	124	124	129	128	131	134	134	138	139	147
5. 2008	175	180	184	193	200	202	205	206	209	213
6. 2009	140	151	160	164	165	166	170	174	175	179
7. 2010	78	85	84	94	98	102	103	108	108	120
8. 2011	40	46	53	61	66	70	70	75	78	74
9. 2012	38	49	53	61	77	78	81	81	82	90
10. 2013	38	47	53	60	67	75	70	74	75	80
11. 2014	14	22	31	43	46	51	50	53	54	60
12. 2015	4	16	23	31	41	45	45	48	48	46
13. 2016	XXX	7	10	18	27	32	34	38	41	46
14. 2017	XXX	XXX	5	19	33	39	39	47	53	53
15. 2018	XXX	XXX	XXX	1	13	17	21	30	35	40
16. 2019	XXX	XXX	XXX	XXX	10	21	23	34	43	44
17. 2020	XXX	XXX	XXX	XXX	XXX	12	30	52	69	76
18. 2021	XXX	XXX	XXX	XXX	XXX	XXX	34	80	152	200
19. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	98	166
20. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	83
21. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25

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

Years in Which Claims Were First Reported	Number of Claims Reported (Direct)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	997	993	982	982	983	983	983	983	983	992
2. 2015	115	119	124	124	124	124	124	124	124	124
3. 2016	XXX	88	104	104	103	99	103	103	103	104
4. 2017	XXX	XXX	110	111	111	111	110	110	111	111
5. 2018	XXX	XXX	XXX	123	123	122	123	123	123	123
6. 2019	XXX	XXX	XXX	XXX	107	105	107	106	106	106
7. 2020	XXX	XXX	XXX	XXX	XXX	81	101	101	101	101
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	126	126	126	126
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212	212	213
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	340	340
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	404

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	364	392	395	405	406	408	408	408	408	382
2. 2015	20	38	41	43	43	43	43	43	43	34
3. 2016	XXX	17	25	28	27	28	28	30	30	26
4. 2017	XXX	XXX	12	24	24	24	24	24	24	27
5. 2018	XXX	XXX	XXX	15	25	26	27	27	28	32
6. 2019	XXX	XXX	XXX	XXX	9	18	19	20	20	34
7. 2020	XXX	XXX	XXX	XXX	XXX	23	32	36	37	40
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	5	22	27	30
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	42	45
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	72
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior	609	601	579	574	580	575	575	575	575	609
2. 2015	72	81	83	80	81	81	81	81	81	90
3. 2016	XXX	71	72	71	71	71	72	72	72	76
4. 2017	XXX	XXX	78	85	87	87	86	86	87	84
5. 2018	XXX	XXX	XXX	90	96	96	95	95	95	91
6. 2019	XXX	XXX	XXX	XXX	87	87	86	85	85	72
7. 2020	XXX	XXX	XXX	XXX	XXX	58	62	61	61	57
8. 2021	XXX	XXX	XXX	XXX	XXX	XXX	81	89	91	90
9. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	160	159
10. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206	219
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227

SCHEDULE P INTERROGATORIES

1.1 Title insurance losses should include all losses on any transaction for which a title insurance premium, rate or charge was made or contemplated. Escrow losses for which the company is contractually obligated should be included. Losses arising from defalcations for which the reporting entity is contractually obligated should be included. Are the title insurance losses reported in Schedule P defined in conformance with the above definition? .... Yes [X] No [ ]

1.2 If not, describe the types of losses reported.

1.3 If the types or basis of reporting has changed over time, please explain the nature of such changes.

2.1 Are paid loss and allocated loss adjustment expenses reduced on account of salvage or subrogation in accordance with the instructions? .... Yes [X] No [ ]

2.2 If not, describe the basis of reporting.

2.3 If the basis of reporting has changed over time, please explain the nature of such changes.

3.1 Are sales of salvage at prices different from their book value recorded in accordance with the instructions? .... Yes [X] No [ ]

3.2 If not, describe the basis of reporting.

3.3 If the basis of reporting has changed over time, please explain the nature of such changes.

4.1 Are the case basis reserves reported gross of anticipated salvage and subrogation in accordance with the instructions? .... Yes [X] No [ ]

4.2 If not, please explain.

4.3 If the basis of reporting has changed over time, please explain the nature of such changes.

5.1 Do any of the reserves reported in Schedule P contain a provision for reserve discount, contingency margin, or any other element not providing for an estimation of ultimate liability? .... Yes [ ] No [X]

5.2 If so, please explain.

6.1 Does the company IBNR reserves in Schedule P reconcile to the IBNR reserves prepared on a GAAP basis? .... Yes [X] No [ ]

6.2 If not, please explain.

7.1 Are allocated loss adjustment expenses recorded in accordance with the instructions? .... Yes [X] No [ ]

7.2 If not, please explain which items are not in conformity.

7.3 If the basis of reporting has changed over time, please explain the nature of such changes.

8.1 The unallocated loss adjustment expenses paid during the most recent calendar year should be distributed to the various policy years in which the policy was issued as follows: (1) 10% to the most recent policy year, (2) 20% to the next most recent policy year, (3) 10% to the succeeding policy year, (4) 5% to each of the next two succeeding policy years, and (5) the balance to all policy years, including the most recent policy year, in proportion to the amount of loss payments paid for each policy year during the most recent calendar year. Are they so reported? .... Yes [X] No [ ]

8.2 If estimates were used prior to 1996, please explain the basis of such estimates.

9. Indicate the basis of determining claim counts:

9.1 Are policies having multiple claims shown in Schedule P as a single claim? .... Yes [X] No [ ]

9.2 Are claims closed without payment removed from the claim count? .... Yes [ ] No [X]

9.3 If the definition of claim count has changed over time, please explain the nature of such changes.

10.1 Have there been any portfolio reinsurance transfers or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? .... Yes [ ] No [X]

10.2 If so, please explain.

11.1 Have there been any excess of loss or stop loss reinsurance treaties or other accounting conventions that have caused a mismatch of premiums, other income, loss or ALAE? .... Yes [ ] No [X]

11.2 If so, please explain.

12.1 Have there been any major mergers or acquisitions, either with respect to an insurer or an agent, that had a material impact on operations or claims development? .... Yes [ ] No [X]

12.2 If so, please explain.

13.1 Were any estimates or allocations used to complete this data request? .... Yes [ ] No [X]

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

14. Are there any especially significant events, coverage, retention or accounting changes which have occurred which must be considered when making an analysis of the information provided? .... Yes [ ] No [X]

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

By States and Territories

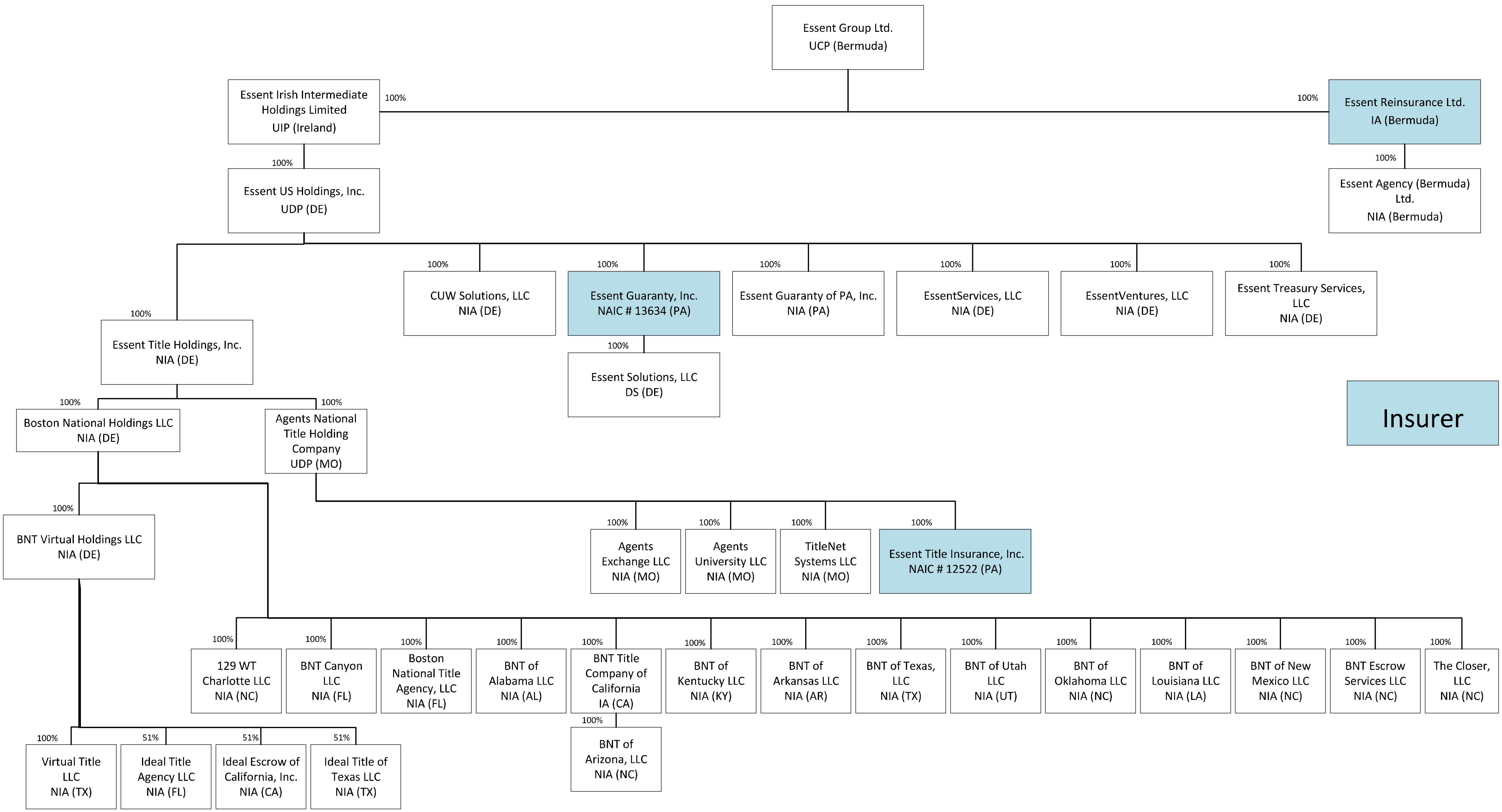
	1	2	Direct Premiums Written			6	7	8	9	10
			3	Agency Operations						
				4	5					
States, etc.	Active Status (a)	Premium Rate (b)	Direct Operations	Non-affiliated Agencies	Affiliated Agencies	Other Income	Net Premiums Earned	Direct Losses and Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1. Alabama AL	L		0	0	155,393	8,525	144,358	(3,334)	(10,421)	0
2. Alaska AK	L		0	0	0	0	0	0	0	0
3. Arizona AZ	L		0	341,384	479,080	26,846	774,656	0	0	0
4. Arkansas AR	L		0	601,114	134,708	17,325	722,590	1,078	5,250	7,918
5. California CA	L		0	630,410	2,155,610	0	2,473,433	187,252	334,648	150,253
6. Colorado CO	L		0	428,521	527,447	0	893,448	0	0	0
7. Connecticut CT	L		0	0	0	0	9	0	0	0
8. Delaware DE	L		0	0	0	0	0	0	0	0
9. District of Columbia DC	L		0	13,365	103,487	3,150	108,866	0	6,572	6,772
10. Florida FL	L		0	10,123,878	3,008,344	477,468	12,835,750	465,267	128,199	823,495
11. Georgia GA	L		0	357,664	461,772	41,250	762,721	0	2,752	2,752
12. Hawaii HI	L		0	0	0	0	0	0	0	0
13. Idaho ID	L		0	0	0	0	0	0	0	0
14. Illinois IL	L		0	1,243,489	292,851	102,695	1,509,430	734	734	0
15. Indiana IN	L		0	2,073,676	152,323	22,565	2,159,320	6,547	7,658	11,483
16. Iowa IA	N		0	16,680	34,856	0	48,931	0	0	0
17. Kansas KS	L		0	1,705,913	75,334	0	1,704,891	(23,792)	(23,793)	0
18. Kentucky KY	L		0	30,123	88,501	5,850	109,441	0	0	0
19. Louisiana LA	N		0	0	0	0	0	0	0	0
20. Maine ME	L		0	0	0	0	0	0	0	0
21. Maryland MD	L		0	1,095	300,787	13,025	290,900	0	0	0
22. Massachusetts MA	N		0	0	0	0	0	0	0	0
23. Michigan MI	L		0	837,893	291,894	0	1,091,252	(2,680)	(4,500)	893
24. Minnesota MN	L		0	165,738	178,832	0	328,186	22,068	22,068	0
25. Mississippi MS	L		0	5,407	64,642	3,175	68,569	0	(10,000)	0
26. Missouri MO	L		0	4,483,671	74,676	681,325	4,236,110	456,637	397,691	109,009
27. Montana MT	L		0	0	0	0	0	0	0	0
28. Nebraska NE	L		0	540,330	46,380	15,475	560,272	0	0	0
29. Nevada NV	L		0	(29,028)	108,347	0	60,400	0	(67)	0
30. New Hampshire NH	L		0	0	62,264	2,225	55,606	0	0	0
31. New Jersey NJ	N		0	0	0	0	0	0	0	0
32. New Mexico NM	L		0	11,138	205,044	0	200,971	0	0	0
33. New York NY	N		0	0	0	43	0	0	0	0
34. North Carolina NC	L		0	58,967	921,307	113,095	982,228	(19,687)	(21,592)	5,250
35. North Dakota ND	L		0	0	19,491	0	19,062	0	0	0
36. Ohio OH	L		0	285,678	306,593	42,080	550,092	0	0	0
37. Oklahoma OK	L		0	25,540	60,688	0	84,507	0	0	0
38. Oregon OR	N							0		
39. Pennsylvania PA	L		0	339,165	689,731	64,290	1,030,344	(214)	(64,292)	3,867
40. Rhode Island RI	L		0	3,490	44,911	1,050	44,365	0	0	0
41. South Carolina SC	L		0	29,956	449,803	17,125	464,553	6,849	36,300	29,451
42. South Dakota SD	L		0	0	0	0	0	0	0	0
43. Tennessee TN	L		0	34,666	482,367	40,950	484,050	27	27	0
44. Texas TX	L		0	23,340,988	1,627,060	0	24,438,270	2,548,228	3,910,444	2,966,778
45. Utah UT	L		0	0	113,392	3,775	102,400	0	0	0
46. Vermont VT	L		0	0	0	0	0	0	0	0
47. Virginia VA	L		0	44,372	557,451	33,005	574,483	0	0	0
48. Washington WA	L		0	0	0	0	0	0	0	0
49. West Virginia WV	L		0	0	39,234	4,400	35,972	0	0	0
50. Wisconsin WI	L		0	13,735	148,744	(25)	174,310	(1,013)	(1,013)	0
51. Wyoming WY	L		0	154,646	0	0	155,767	0	0	0
52. American Samoa AS	N							0		
53. Guam GU	N							0		
54. Puerto Rico PR	N		0	0	0	0	0	0	0	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	XXX	0	0	0	0	0	0	0	0
59. Totals	XXX	XXX	0	47,913,664	14,463,344	1,740,687	60,280,513	3,643,967	4,716,665	4,117,921
DETAILS OF WRITE-INS										
58001.	XXX									
58002.	XXX									
58003.	XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG 45
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 12

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



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
		00000	27-0210286				129 WT Charlotte LLC	NC	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	20-4052369				Agents Exchange LLC	MO	NIA	Agents National Title Holding Company	Ownership		Essent Group Ltd.		
		00000	20-3430255				Agents National Title Holding Company	MO	UDP	Essent Title Holdings, Inc.	Ownership		Essent Group Ltd.		
4694	Essent Grp.	12522	20-3840531				Essent Title Insurance, Inc	PA	RE	Agents National Title Holding Company	Ownership		Essent Group Ltd.		
		00000	27-4533962				Agents University LLC	MO	NIA	Agents National Title Holding Company	Ownership		Essent Group Ltd.		
		00000	47-3699935				BNT Canyon LLC	FL	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	82-2004599				BNT Escrow Services LLC	NC	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	47-2587148				BNT of Alabama LLC	AL	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	37-1730190				BNT of Arizona LLC	NC	NIA	BNT Title Company of California LLC	Ownership		Essent Group Ltd.		
		00000	47-2572186				BNT of Arkansas LLC	AR	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	61-1787619				BNT of Kentucky LLC	KY	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	85-3909536				BNT of Louisiana LLC	LA	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	85-3886839				BNT of Oklahoma LLC	OK	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	82-3121114				BNT of New Mexico LLC	NC	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	27-3737461				BNT of Texas, LLC	TX	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	47-2575562				BNT of Utah LLC	UT	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	43-3641315				BNT Title Company of California LLC	CA	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	84-2351775				BNT Virtual Holdings LLC	DE	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	27-3723074				Boston National Holdings LLC	DE	NIA	Essent Title Holdings, Inc.	Ownership		Essent Group Ltd.		
		00000	20-4860829				Boston National Title Agency, LLC	FL	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	86-3891112				Ideal Title Agency LLC	FL	NIA	BNT Virtual Holdings LLC	Ownership		Essent Group Ltd.		
		00000	88-1297605				Ideal Title of Texas LLC	TX	NIA	BNT Virtual Holdings LLC	Ownership		Essent Group Ltd.		
		00000	87-4654854				Ideal Escrow of California Inc.	CA	NIA	BNT Virtual Holdings LLC	Ownership		Essent Group Ltd.		
		00000	38-3880269				The Closer, LLC	NC	NIA	Boston National Holdings LLC	Ownership		Essent Group Ltd.		
		00000	26-2901911				TitleNet Systems LLC	MO	NIA	Agents National Title Holding Company	Ownership		Essent Group Ltd.		
		00000	84-2450700				Virtual Title LLC	TX	NIA	BNT Virtual Holdings LLC	Ownership		Essent Group Ltd.		
		00000	98-0673656				Essent Group Ltd.	BMU		Ultimate Controlling Person	n/a		Essent Group Ltd.		
		00000	92-2590985				Essent Title Holdings, Inc	DE	UIP	Essent U.S. Holdings, Inc.	Ownership		Essent Group Ltd.		
		00000	26-3414247				Essent U.S. Holdings, Inc.	DE	UIP	Essent Irish Intermediate Holdings Ltd.	Ownership		Essent Group Ltd.		
		00000	98-1167480				Essent Irish Intermediate Holdings Limited	IRL	UIP	Essent Group Ltd.	Ownership		Essent Group Ltd.		
		00000	45-3478888				CUW Solutions, LLC	DE	NIA	Essent U.S. Holdings, Inc.	Ownership		Essent Group Ltd.		
4694	Essent Grp.	13634	26-3728115				Essent Guaranty, Inc.	PA	IA	Essent U.S. Holdings, Inc.	Ownership		Essent Group Ltd.		
		00000	27-2881289				Essent Solutions, LLC	DE	NIA	Essent Guaranty, Inc.	Ownership		Essent Group Ltd.		
4694	Essent Grp.	13748	27-1440460				Essent Guaranty of PA, Inc.	PA	NIA	Essent U.S. Holdings, Inc.	Ownership		Essent Group Ltd.		
		00000	86-3270759				EssentServices, LLC	DE	NIA	Essent U.S. Holdings, Inc.	Ownership		Essent Group Ltd.		
		00000	86-3270350				EssentVentures, LLC	DE	NIA	Essent U.S. Holdings, Inc.	Ownership		Essent Group Ltd.		
		00000	87-1422316				Essent Treasury Services, LLC	DE	NIA	Essent U.S. Holdings, Inc.	Ownership		Essent Group Ltd.		
		00000	98-0673657				Essent Reinsurance Ltd.	BMU	NIA	Essent Group Ltd.	Ownership		Essent Group Ltd.		
		00000	98-1340476				Essent Agency (Bermuda) Ltd.	BMU	NIA	Essent Reinsurance Ltd.	Ownership		Essent Group Ltd.		

Asterisk	Explanation

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 *	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	98-0673656	Essent Group Ltd.	300,000,000				0				300,000,000	
00000	26-3414247	Essent US Holdings, Inc.	169,486,638	(16,500,000)			123,764,623				276,751,261	
13634	26-3728115	Essent Guaranty, Inc.	(169,486,638)				(123,812,966)	(217,155,934)			(510,455,538)	131,251,067
00000	27-2881289	Essent Solutions, LLC					2,876				2,876	
13748	27-1440460	Essent Guaranty of PA, Inc.					(4,016,904)	542,012			(3,474,892)	0
00000	45-3478888	CUW Solutions, LLC					4,328,525				4,328,525	
00000	98-0673657	Essent Reinsurance Ltd.	(300,000,000)				(150,000)	216,613,922			(83,536,078)	(131,251,067)
00000	20-4860829	Boston National Title Agency, LLC		1,500,000			(1,997,337)				(497,337)	
00000	20-3430255	Agents National Title Holding Company					(57,332)				(57,332)	
12522	20-3840531	Essent Title Insurance Company ..		15,000,000			921,856				15,921,856	
00000	26-2901911	Titlenet					1,016,659				1,016,659	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

SCHEDULE Y

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

1 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Essent Title Insurance, Inc	Agents National Title Holding Company	100.000	NO	Essent Group Ltd.	Essent Grp.	100.000	NO
Essent Title Insurance, Inc	Essent Title Holdings, Inc.	100.000	NO	Essent Group Ltd.	Essent Grp.	100.000	NO
Essent Title Insurance, Inc	Essent US Holdings, Inc.	100.000	NO	Essent Group Ltd.	Essent Grp.	100.000	NO
Essent Title Insurance, Inc	Essent Irish Intermediate Holdings Limited	100.000	NO	Essent Group Ltd.	Essent Grp.	100.000	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being 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 Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

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

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

Explanations:

8. ETI does not have 100 or more stockholders
9.
10.
11.
12. Exempt premiums are under $500 million

Bar Codes:

8. SIS Stockholder Information Supplement [Document Identifier 420] — 1 2 5 2 2 2 0 2 3 4 2 0 0 0 0 0 0
9. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224] — 1 2 5 2 2 2 0 2 3 2 2 4 0 0 0 0 0
10. Relief from the one-year cooling off period for independent CPA [Document Identifier 225] — 1 2 5 2 2 2 0 2 3 2 2 5 0 0 0 0 0
11. Relief from the Requirements for Audit Committees [Document Identifier 226] — 1 2 5 2 2 2 0 2 3 2 2 6 0 0 0 0 0
12. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223] — 1 2 5 2 2 2 0 2 3 2 2 3 0 0 0 0 0

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 11

	Current Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 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 Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
2504. Note Receivable	421	421	0	0
2597. Summary of remaining write-ins for Line 25 from overflow page	421	421	0	0

Additional Write-ins for Operations and Investment Exhibit Part 1A Line 6

	1 Direct Operations	Agency Operations 2 Non-Affiliated Agency Operations	Agency Operations 3 Affiliated Agency Operations	4 Current Year Total (Cols. 1+2+3)	5 Prior Year Total
0604. Illinois Policy Fees		2,994	1,641	4,635	2,874
0697. Summary of remaining write-ins for Line 6 from overflow page	0	2,994	1,641	4,635	2,874

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Deposits	4,794	14,794	10,000
2597. Summary of remaining write-ins for Line 25 from overflow page	4,794	14,794	10,000

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings 1 Amount	2 Percentage of Column 1 Line 13	Admitted Assets as Reported in the Annual Statement 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	33,372,683	40.241	33,372,683		33,372,683	40.244
1.02 All other governments	0	0.000			0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	0	0.000			0	0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	0	0.000			0	0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	29,304,535	35.336	29,304,535		29,304,535	35.339
1.06 Industrial and miscellaneous	0	0.000			0	0.000
1.07 Hybrid securities	0	0.000			0	0.000
1.08 Parent, subsidiaries and affiliates	0	0.000			0	0.000
1.09 SVO identified funds	0	0.000			0	0.000
1.10 Unaffiliated bank loans	0	0.000			0	0.000
1.11 Unaffiliated certificates of deposit	293,799	0.354	293,799		293,799	0.354
1.12 Total long-term bonds	62,971,017	75.932	62,971,017	0	62,971,017	75.937
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000			0	0.000
2.02 Parent, subsidiaries and affiliates		0.000			0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	100,740	0.121	100,740		100,740	0.121
3.02 Industrial and miscellaneous Other (Unaffiliated)	0	0.000			0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000			0	0.000
3.04 Parent, subsidiaries and affiliates Other	0	0.000			0	0.000
3.05 Mutual funds	0	0.000			0	0.000
3.06 Unit investment trusts	0	0.000			0	0.000
3.07 Closed-end funds	0	0.000			0	0.000
3.08 Exchange traded funds	0	0.000			0	0.000
3.09 Total common stocks	100,740	0.121	100,740	0	100,740	0.121
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000			0	0.000
4.02 Residential mortgages	6,126	0.007			0	0.000
4.03 Commercial mortgages	0	0.000			0	0.000
4.04 Mezzanine real estate loans	0	0.000			0	0.000
4.05 Total valuation allowance		0.000			0	0.000
4.06 Total mortgage loans	6,126	0.007	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company		0.000	0		0	0.000
5.02 Properties held for production of income		0.000	0		0	0.000
5.03 Properties held for sale		0.000	0		0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	1,173,630	1.415	1,173,630		1,173,630	1.415
6.02 Cash equivalents (Schedule E, Part 2)	16,622,895	20.044	16,622,895		16,622,895	20.046
6.03 Short-term investments (Schedule DA)	2,054,897	2.478	2,054,897		2,054,897	2.478
6.04 Total cash, cash equivalents and short-term investments	19,851,422	23.937	19,851,422	0	19,851,422	23.939
7. Contract loans	0	0.000	0		0	0.000
8. Derivatives (Schedule DB)	0	0.000	0		0	0.000
9. Other invested assets (Schedule BA)	0	0.000	0		0	0.000
10. Receivables for securities	1,726	0.002	1,726		1,726	0.002
11. Securities Lending (Schedule DL, Part 1)	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0		0	0.000
13. Total invested assets	82,931,031	100.000	82,924,905	0	82,924,905	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year		
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 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		
	7.2 Totals, Part 3, Column 10		
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11		
	8.2 Totals, Part 3, Column 9		
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 BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year		6,126
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 7)		
	2.2 Additional investment made after acquisition (Part 2, Column 8)		0
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 12	0	
	3.2 Totals, Part 3, Column 11		0
4.	Accrual of discount		0
5.	Unrealized valuation increase/(decrease):		
	5.1 Totals, Part 1, Column 9	0	
	5.2 Totals, Part 3, Column 8		0
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		0
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
	9.1 Totals, Part 1, Column 13	0	
	9.2 Totals, Part 3, Column 13		0
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 11	0	
	10.2 Totals, Part 3, Column 10		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)		6,126
12.	Total valuation allowance		
13.	Subtotal (Line 11 plus Line 12)		6,126
14.	Deduct total nonadmitted amounts		6,126
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)		0

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		50,040
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)		0
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 16		
	3.2 Totals, Part 3, Column 12	0	0
4.	Accrual of discount		0
5.	Unrealized valuation increase/(decrease):		
	5.1 Totals, Part 1, Column 13		
	5.2 Totals, Part 3, Column 9	0	0
6.	Total gain (loss) on disposals, Part 3, Column 19		0
7.	Deduct amounts received on disposals, Part 3, Column 16		50,040
8.	Deduct amortization of premium and depreciation		0
9.	Total foreign exchange change in book/adjusted carrying value:		
	9.1 Totals, Part 1, Column 17		
	9.2 Totals, Part 3, Column 14	0	0
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 15		
	10.2 Totals, Part 3, Column 11	0	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		0
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		0

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		65,669,929
2.	Cost of bonds and stocks acquired, Part 3, Column 7		1,055,604
3.	Accrual of discount		950,371
4.	Unrealized valuation increase/(decrease):		
	4.1. Part 1, Column 12	0	
	4.2. Part 2, Section 1, Column 15		
	4.3. Part 2, Section 2, Column 13	0	
	4.4. Part 4, Column 11	0	0
5.	Total gain (loss) on disposals, Part 4, Column 19		0
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		4,600,535
7.	Deduct amortization of premium		3,612
8.	Total foreign exchange change in book/adjusted carrying value:		
	8.1. Part 1, Column 15	0	
	8.2. Part 2, Section 1, Column 19		
	8.3. Part 2, Section 2, Column 16	0	
	8.4. Part 4, Column 15	0	0
9.	Deduct current year's other-than-temporary impairment recognized:		
	9.1. Part 1, Column 14	0	
	9.2. Part 2, Section 1, Column 17		
	9.3. Part 2, Section 2, Column 14	0	
	9.4. Part 4, Column 13	0	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)		63,071,757
12.	Deduct total nonadmitted amounts		0
13.	Statement value at end of current period (Line 11 minus Line 12)		63,071,757

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	1.	United States	33,372,683	33,100,921	32,935,059	34,492,000
Governments	2.	Canada				
(Including all obligations guaranteed	3.	Other Countries				
by governments)	4.	Totals	33,372,683	33,100,921	32,935,059	34,492,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5.	Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6.	Totals	0	0	0	0
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	29,304,535	28,223,868	29,236,836	34,362,515
Industrial and Miscellaneous, SVO	8.	United States	293,799	293,799	293,799	293,799
Identified Funds, Unaffiliated Bank	9.	Canada				
Loans, Unaffiliated Certificates of	10.	Other Countries				
Deposit and Hybrid Securities (unaffiliated)	11.	Totals	293,799	293,799	293,799	293,799
Parent, Subsidiaries and Affiliates	12.	Totals	0	0	0	0
	13.	Total Bonds	62,971,017	61,618,588	62,465,694	69,148,314
PREFERRED STOCKS	14.	United States				
Industrial and Miscellaneous	15.	Canada				
(unaffiliated)	16.	Other Countries				
	17.	Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18.	Totals				
	19.	Total Preferred Stocks	0	0	0	
COMMON STOCKS	20.	United States	100,740	100,740	100,740	
Industrial and Miscellaneous	21.	Canada				
(unaffiliated), Mutual Funds, Unit	22.	Other Countries				
Investment Trusts, Closed-End Funds and Exchange Traded Funds	23.	Totals	100,740	100,740	100,740	
Parent, Subsidiaries and Affiliates	24.	Totals	0	0	0	
	25.	Total Common Stocks	100,740	100,740	100,740	
	26.	Total Stocks	100,740	100,740	100,740	
	27.	Total Bonds and Stocks	63,071,757	61,719,328	62,566,434	

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 12.7	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	10,446,669	32,127,908				XXX	42,574,577	59.0	40,971,271	55.7	42,574,577	0
1.2 NAIC 2						XXX	0	0.0	0	0.0		0
1.3 NAIC 3						XXX	0	0.0	0	0.0		0
1.4 NAIC 4						XXX	0	0.0	0	0.0		0
1.5 NAIC 5						XXX	0	0.0	0	0.0		0
1.6 NAIC 6						XXX	0	0.0	0	0.0		0
1.7 Totals	10,446,669	32,127,908	0	0	0	XXX	42,574,577	59.0	40,971,271	55.7	42,574,577	0
2. All Other Governments												
2.1 NAIC 1						XXX	0	0.0	0	0.0		0
2.2 NAIC 2						XXX	0	0.0	0	0.0		0
2.3 NAIC 3						XXX	0	0.0	0	0.0		0
2.4 NAIC 4						XXX	0	0.0	0	0.0		0
2.5 NAIC 5						XXX	0	0.0	0	0.0		0
2.6 NAIC 6						XXX	0	0.0	0	0.0		0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1						XXX	0	0.0	0	0.0		0
3.2 NAIC 2						XXX	0	0.0	0	0.0		0
3.3 NAIC 3						XXX	0	0.0	0	0.0		0
3.4 NAIC 4						XXX	0	0.0	0	0.0		0
3.5 NAIC 5						XXX	0	0.0	0	0.0		0
3.6 NAIC 6						XXX	0	0.0	0	0.0		0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1						XXX	0	0.0	0	0.0		0
4.2 NAIC 2						XXX	0	0.0	0	0.0		0
4.3 NAIC 3						XXX	0	0.0	0	0.0		0
4.4 NAIC 4						XXX	0	0.0	0	0.0		0
4.5 NAIC 5						XXX	0	0.0	0	0.0		0
4.6 NAIC 6						XXX	0	0.0	0	0.0		0
4.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	2,750,694	8,956,815	7,632,174	7,961,987	2,002,866	XXX	29,304,536	40.6	32,358,061	44.0	29,304,536	0
5.2 NAIC 2						XXX	0	0.0	0	0.0		0
5.3 NAIC 3						XXX	0	0.0	0	0.0		0
5.4 NAIC 4						XXX	0	0.0	0	0.0		0
5.5 NAIC 5						XXX	0	0.0	0	0.0		0
5.6 NAIC 6						XXX	0	0.0	0	0.0		0
5.7 Totals	2,750,694	8,956,815	7,632,174	7,961,987	2,002,866	XXX	29,304,536	40.6	32,358,061	44.0	29,304,536	0

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 12.7	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						XXX	0	0.0	0	0.0		0
6.2 NAIC 2						XXX	0	0.0	0	0.0		0
6.3 NAIC 3						XXX	0	0.0	0	0.0		0
6.4 NAIC 4						XXX	0	0.0	0	0.0		0
6.5 NAIC 5						XXX	0	0.0	0	0.0		0
6.6 NAIC 6						XXX	0	0.0	0	0.0		0
6.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7. Hybrid Securities												
7.1 NAIC 1						XXX	0	0.0	0	0.0		0
7.2 NAIC 2						XXX	0	0.0	0	0.0		0
7.3 NAIC 3						XXX	0	0.0	0	0.0		0
7.4 NAIC 4						XXX	0	0.0	0	0.0		0
7.5 NAIC 5						XXX	0	0.0	0	0.0		0
7.6 NAIC 6						XXX	0	0.0	0	0.0		0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX	0	0.0	0	0.0		0
8.2 NAIC 2						XXX	0	0.0	0	0.0		0
8.3 NAIC 3						XXX	0	0.0	0	0.0		0
8.4 NAIC 4						XXX	0	0.0	0	0.0		0
8.5 NAIC 5						XXX	0	0.0	0	0.0		0
8.6 NAIC 6						XXX	0	0.0	0	0.0		0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX	0	0.0	0	0.0		0
10.2 NAIC 2						XXX	0	0.0	0	0.0		0
10.3 NAIC 3						XXX	0	0.0	0	0.0		0
10.4 NAIC 4						XXX	0	0.0	0	0.0		0
10.5 NAIC 5						XXX	0	0.0	0	0.0		0
10.6 NAIC 6						XXX	0	0.0	0	0.0		0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	89,934	203,865				XXX	293,799	0.4	287,769	0.4	293,799	0
11.2 NAIC 2						XXX	0	0.0	0	0.0		0
11.3 NAIC 3						XXX	0	0.0	0	0.0		0
11.4 NAIC 4						XXX	0	0.0	0	0.0		0
11.5 NAIC 5						XXX	0	0.0	0	0.0		0
11.6 NAIC 6						XXX	0	0.0	0	0.0		0
11.7 Totals	89,934	203,865	0	0	0	XXX	293,799	0.4	287,769	0.4	293,799	0

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 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 13,287,297	41,288,588	7,632,174	7,961,987	2,002,866	0	72,172,912	100.0	XXX	XXX	72,172,912	0
12.2 NAIC 2	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d) 0	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	(c) 0	0.0	XXX	XXX	0	0
12.7 Totals	13,287,297	41,288,588	7,632,174	7,961,987	2,002,866	0	(b) 72,172,912	100.0	XXX	XXX	72,172,912	0
12.8 Line 12.7 as a % of Col. 7	18.4	57.2	10.6	11.0	2.8	0.0	100.0	XXX	XXX	XXX	100.0	0.0
13. Total Bonds Prior Year												
13.1 NAIC 1	11,692,968	40,769,069	7,920,845	9,737,643	3,496,576	0	XXX	XXX	73,617,101	100.0	73,329,332	287,769
13.2 NAIC 2	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	11,692,968	40,769,069	7,920,845	9,737,643	3,496,576	0	XXX	XXX	(b) 73,617,101	100.0	73,329,332	287,769
13.8 Line 13.7 as a % of Col. 9	15.9	55.4	10.8	13.2	4.7	0.0	XXX	XXX	100.0	XXX	99.6	0.4
14. Total Publicly Traded Bonds												
14.1 NAIC 1	13,287,296	41,288,589	7,632,174	7,961,987	2,002,866		72,172,912	100.0	73,329,332	99.6	72,172,912	XXX
14.2 NAIC 2							0	0.0	0	0.0	0	XXX
14.3 NAIC 3							0	0.0	0	0.0	0	XXX
14.4 NAIC 4							0	0.0	0	0.0	0	XXX
14.5 NAIC 5							0	0.0	0	0.0	0	XXX
14.6 NAIC 6							0	0.0	0	0.0	0	XXX
14.7 Totals	13,287,296	41,288,589	7,632,174	7,961,987	2,002,866	0	72,172,912	100.0	73,329,332	99.6	72,172,912	XXX
14.8 Line 14.7 as a % of Col. 7	18.4	57.2	10.6	11.0	2.8	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	18.4	57.2	10.6	11.0	2.8	0.0	100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	1	(1)	0	0	0	0	0	0.0	287,769	0.4	XXX	0
15.2 NAIC 2	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	1	(1)	0	0	0	0	0	0.0	287,769	0.4	XXX	0
15.8 Line 15.7 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

(a) Includes $ .... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes $ .... current year of bonds with Z designations and $ ....89,044 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes $ .... current year, $ .... prior year of bonds with 5GI designations and $ .... current year, $ .... prior year of bonds with 6* designations. "5GI" 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 $ ....9,201,894 ; NAIC 2 $ .... ; NAIC 3 $ .... ; NAIC 4 $ .... ; NAIC 5 $ .... ; NAIC 6 $ ....

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 12.09	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												
1.01 Issuer Obligations	10,446,668	32,127,909				XXX	42,574,577	59.0	40,971,271	55.7	42,574,577	0
1.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
1.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
1.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		0
1.05 Totals	10,446,668	32,127,909	0	0	0	XXX	42,574,577	59.0	40,971,271	55.7	42,574,577	0
2. All Other Governments												
2.01 Issuer Obligations						XXX	0	0.0	0	0.0		0
2.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
2.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
2.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations						XXX	0	0.0	0	0.0		0
3.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
3.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
3.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		0
3.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations						XXX	0	0.0	0	0.0		0
4.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
4.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
4.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		0
4.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations						XXX	0	0.0	302,311	0.4		0
5.02 Residential Mortgage-Backed Securities	2,750,694	8,956,815	7,632,174	7,961,987	2,002,866	XXX	29,304,536	40.6	32,055,750	43.5	29,304,536	0
5.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
5.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		0
5.05 Totals	2,750,694	8,956,815	7,632,174	7,961,987	2,002,866	XXX	29,304,536	40.6	32,358,061	44.0	29,304,536	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations						XXX	0	0.0	0	0.0		0
6.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
6.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
6.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		0
6.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7. Hybrid Securities												
7.01 Issuer Obligations						XXX	0	0.0	0	0.0		0
7.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
7.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
7.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX	0	0.0	0	0.0		0
8.02 Residential Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
8.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0		0
8.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0		0
8.05 Affiliated Bank Loans - Issued						XXX	0	0.0	0	0.0		0
8.06 Affiliated Bank Loans - Acquired						XXX	0	0.0	0	0.0		0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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 12.09	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	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0		0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX	0	0.0	0	0.0		0
10.02 Unaffiliated Bank Loans - Acquired						XXX	0	0.0	0	0.0		0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	89,934	203,865				XXX	293,799	0.4	287,769	0.4	293,799	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	10,446,668	32,127,909	0	0	0	XXX	42,574,577	59.0	XXX	XXX	42,574,577	0
12.02 Residential Mortgage-Backed Securities	2,750,694	8,956,815	7,632,174	7,961,987	2,002,866	XXX	29,304,536	40.6	XXX	XXX	29,304,536	0
12.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	89,934	203,865	0	0	0	XXX	293,799	0.4	XXX	XXX	293,799	0
12.09 Totals	13,287,296	41,288,589	7,632,174	7,961,987	2,002,866	0	72,172,912	100.0	XXX	XXX	72,172,912	0
12.10 Line 12.09 as a % of Col. 7	18.4	57.2	10.6	11.0	2.8	0.0	100.0	XXX	XXX	XXX	100.0	0.0
13. Total Bonds Prior Year												
13.01 Issuer Obligations	9,237,541	32,036,041	0	0	0	XXX	XXX	XXX	41,273,582	56.1	41,273,582	0
13.02 Residential Mortgage-Backed Securities	2,455,427	8,445,259	7,920,845	9,737,643	3,496,576	XXX	XXX	XXX	32,055,750	43.5	32,055,750	0
13.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	0	287,769	0	0	0	XXX	XXX	XXX	287,769	0.4	0	287,769
13.09 Totals	11,692,968	40,769,069	7,920,845	9,737,643	3,496,576	0	XXX	XXX	73,617,101	100.0	73,329,332	287,769
13.10 Line 13.09 as a % of Col. 9	15.9	55.4	10.8	13.2	4.7	0.0	XXX	XXX	100.0	XXX	99.6	0.4
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	10,446,668	32,127,909				XXX	42,574,577	59.0	41,273,582	56.1	42,574,577	XXX
14.02 Residential Mortgage-Backed Securities	2,750,694	8,956,815	7,632,174	7,961,987	2,002,866	XXX	29,304,536	40.6	32,055,750	43.5	29,304,536	XXX
14.03 Commercial Mortgage-Backed Securities						XXX	0	0.0	0	0.0	0	XXX
14.04 Other Loan-Backed and Structured Securities						XXX	0	0.0	0	0.0	0	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans						XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans						XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	89,934	203,865				XXX	293,799	0.4	0	0.0	293,799	XXX
14.09 Totals	13,287,296	41,288,589	7,632,174	7,961,987	2,002,866	0	72,172,912	100.0	73,329,332	99.6	72,172,912	XXX
14.10 Line 14.09 as a % of Col. 7	18.4	57.2	10.6	11.0	2.8	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	18.4	57.2	10.6	11.0	2.8	0.0	100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	287,769	0.4	XXX	0
15.09 Totals	0	0	0	0	0	0	0	0.0	287,769	0.4	XXX	0
15.10 Line 15.09 as a % of Col. 7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	0.0	0.0	0.0	0.0	0.0	0.0	0.0	XXX	XXX	XXX	XXX	0.0

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	5,982,593	5,982,593	0	0	0
2. Cost of short-term investments acquired	6,045,241	6,045,241			
3. Accrual of discount	189,063	189,063			
4. Unrealized valuation increase/(decrease)	0				
5. Total gain (loss) on disposals	0				
6. Deduct consideration received on disposals	10,162,000	10,162,000			
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)	2,054,897	2,054,897	0	0	0
11. Deduct total nonadmitted amounts	0				
12. Statement value at end of current period (Line 10 minus Line 11)	2,054,897	2,054,897	0	0	0

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

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

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

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

NONE

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

NONE

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

NONE

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	2,672,102	1,995,079	677,023	0
2. Cost of cash equivalents acquired	23,204,977	14,196,102	3,612	9,005,263
3. Accrual of discount	77,816	77,816		
4. Unrealized valuation increase/(decrease)	0			
5. Total gain (loss) on disposals	0			
6. Deduct consideration received on disposals	9,332,000	9,122,000	210,000	
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)	16,622,895	7,146,997	470,635	9,005,263
11. Deduct total nonadmitted amounts	0			
12. Statement value at end of current period (Line 10 minus Line 11)	16,622,895	7,146,997	470,635	9,005,263

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

Schedule A - Part 1 - Real Estate Owned

N O N E

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

SCHEDULE B - PART 1

Showing All Mortgage Loans OWNED December 31 of Current Year

1	2	Location		5	6	7	8	Change in Book Value/Recorded Investment					14	15
		3	4					9	10	11	12	13		
Loan Number	Code	City	State	Loan Type	Date Acquired	Rate of Interest	Book Value/Recorded Investment Excluding Accrued Interest	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in Book Value	Value of Land and Buildings	Date of Last Appraisal or Valuation
0899999. Total Mortgages in good standing							0	0	0	0	0	0	0	XXX
1699999. Total - Restructured Mortgages							0	0	0	0	0	0	0	XXX
Claim 4333		Bluffton	IN		08/10/2017	4.000	6,126	0	0	0	0	0	0	08/16/2017
1899999. Mortgages with overdue interest over 90 days-Residential mortgages-insured or guaranteed							6,126	0	0	0	0	0	0	XXX
2499999. Total - Mortgages with overdue interest over 90 days							6,126	0	0	0	0	0	0	XXX
3299999. Total - Mortgages in the process of foreclosure							0	0	0	0	0	0	0	XXX
3399999 - Totals							6,126	0	0	0	0	0	0	XXX

General Interrogatory:

1. Mortgages in good standing $ .... unpaid taxes $ .... interest due and unpaid.
2. Restructured mortgages $ .... unpaid taxes $ .... interest due and unpaid.
3. Mortgages with overdue interest over 90 days not in process of foreclosure $ .... unpaid taxes $ .... interest due and unpaid.
4. Mortgages in process of foreclosure $ .... unpaid taxes $ .... interest due and unpaid.

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

N O N E

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

N O N E

SCHEDULE BA - PART 3

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

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
	Reliable Community	Perryville	MO		11/26/2013	06/30/2024	50,040	0	0	0	0	0	0	50,040	50,040	0	0	0	0
5899999. Any Other Class of Assets - Unaffiliated							50,040	0	0	0	0	0	0	50,040	50,040	0	0	0	0
6099999. Total - Unaffiliated							50,040	0	0	0	0	0	0	50,040	50,040	0	0	0	0
6199999. Total - Affiliated							0	0	0	0	0	0	0	0	0	0	0	0	0
6299999 - Totals							50,040	0	0	0	0	0	0	50,040	50,040	0	0	0	0

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-2A-7	UNITED STATES TREASURY	SD			1.A	210,409	95.7190	210,581	220,000	212,045	0	1,636	0	0	1.500	3.821	FA	1,246	0	08/26/2024	08/15/2026
912828-4R-8	UNITED STATES TREASURY	SD			1.A	274,315	99.4220	273,410	275,000	274,829	0	154	0	0	2.875	3.028	MN	695	7,906	05/04/2022	05/31/2025
912828-4Z-0	UNITED STATES TREASURY	SD			1.A	273,115	99.0000	272,250	275,000	274,340	0	382	0	0	2.750	3.120	FA	2,570	7,563	08/09/2022	08/31/2025
912828-5J-5	UNITED STATES TREASURY	SD			1.A	48,727	98.9690	49,484	50,000	49,481	0	282	0	0	3.000	4.289	AO	257	1,500	12/16/2022	10/31/2025
912828-5M-8	UNITED STATES TREASURY				1.A	19,387,138	95.6880	19,436,045	20,312,000	19,573,521	0	170,968	0	0	3.125	4.152	MN	82,412	634,750	12/01/2023	11/15/2028
912828-5M-8	UNITED STATES TREASURY	SD			1.A	123,679	95.6880	124,394	130,000	124,951	0	1,167	0	0	3.125	4.224	MN	527	4,062	12/01/2023	11/15/2028
912828-6B-1	UNITED STATES TREASURY	SD			1.A	213,723	93.5000	215,050	230,000	216,238	0	2,515	0	0	2.625	4.222	FA	2,280	3,019	03/04/2024	02/15/2029
912828-6L-9	UNITED STATES TREASURY	SD			1.A	216,707	97.5630	224,394	230,000	223,196	0	2,898	0	0	2.250	4.728	MS	1,322	5,175	02/23/2023	03/31/2026
912828-M5-6	UNITED STATES TREASURY	SD			1.A	266,928	98.2810	250,617	255,000	259,885	0	(957)	0	0	2.250	0.048	MN	745	5,738	11/29/2021	11/15/2025
912828-R3-6	UNITED STATES TREASURY				1.A	5,095,062	96.5160	5,211,844	5,400,000	5,237,121	0	78,530	0	0	1.625	3.909	MN	11,393	131,625	05/15/2023	05/15/2026
912828-U2-4	UNITED STATES TREASURY				1.A	4,594,372	95.9690	4,649,686	4,845,000	4,679,471	0	85,099	0	0	2.000	3.913	MN	12,581	96,900	12/27/2023	11/15/2026
912828-X8-8	UNITED STATES TREASURY	SD			1.A	270,498	95.7660	244,202	255,000	265,176	0	461	0	0	2.375	0.675	MN	786	6,056	11/29/2021	05/15/2027
912828-XB-1	UNITED STATES TREASURY	SD			1.A	268,710	99.2030	277,769	280,000	277,362	0	5,124	0	0	2.125	4.731	MN	773	5,950	05/23/2023	05/15/2025
912828-YU-8	UNITED STATES TREASURY	SD			1.A	857,308	95.2190	823,642	865,000	860,306	0	82	0	0	1.625	1.915	MN	1,237	21,084	02/22/2022	11/30/2026
912828-Z7-8	UNITED STATES TREASURY	SD			1.A	172,800	94.5630	165,485	175,000	173,611	0	17	0	0	1.500	1.891	JJ	1,099	2,625	02/08/2022	01/31/2027
91282C-EC-1	UNITED STATES TREASURY	SD			1.A	196,686	95.1410	199,795	210,000	200,439	0	3,753	0	0	1.875	4.098	FA	1,338	3,937	02/06/2024	02/28/2027
91282C-ET-4	UNITED STATES TREASURY	SD			1.A	246,009	96.2810	250,331	260,000	248,850	0	2,841	0	0	2.625	4.522	MN	600	6,825	05/06/2024	05/31/2027
91282C-EY-3	UNITED STATES TREASURY	SD			1.A	106,366	99.3440	109,278	110,000	108,877	0	1,879	0	0	3.000	4.948	JJ	1,524	3,202	08/18/2023	07/15/2025
91282C-GT-2	UNITED STATES TREASURY	SD			1.A	112,507	97.9690	112,664	115,000	112,984	0	477	0	0	3.625	4.209	MS	1,065	4,169	03/04/2024	03/31/2028
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						32,935,059	XXX	33,100,921	34,492,000	33,372,683	0	357,308	0	0	XXX	XXX	XXX	124,450	952,086	XXX	XXX
0109999999. Total - U.S. Government Bonds						32,935,059	XXX	33,100,921	34,492,000	33,372,683	0	357,308	0	0	XXX	XXX	XXX	124,450	952,086	XXX	XXX
0309999999. Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0709999999. Total - U.S. Political Subdivisions Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
3131XX-7G-0	FH ZM4495 - RMBS			4, , , , , , , , , , , , ,	1.A	353,384	92.9420	341,365	367,290	353,943	0	631	0	0	4.000	4.705	MON	1,224	14,692	12/26/2023	10/01/2047
3133KJ-6P-2	FH RA3578 - RMBS			4, , , , , , , , , , , , ,	1.A	4,278,108	78.9130	4,143,582	5,250,814	4,304,549	0	31,370	0	0	2.000	4.861	MON	8,751	105,016	12/26/2023	09/01/2050
3133KM-4X-0	FH RA6238 - RMBS			4, , , , , , , , , , , , ,	1.A	6,451,481	82.4460	6,228,204	7,554,303	6,455,239	0	8,982	0	0	2.500	4.793	MON	15,738	188,858	12/26/2023	11/01/2051
3140QD-KP-8	FN CA5701 - RMBS			4, , , , , , , , , , , , ,	1.A	5,200,639	82.9610	5,014,485	6,044,385	5,218,867	0	22,528	0	0	2.500	4.787	MON	12,593	151,110	12/26/2023	05/01/2050
3140QE-KP-6	FN CA6601 - RMBS			4, , , , , , , , , , , , ,	1.A	6,244,854	82.5660	6,058,008	7,337,213	6,261,135	0	21,758	0	0	2.500	4.936	MON	15,286	183,430	12/26/2023	08/01/2050

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	Foreign	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3140XD-CK-0	FN FM9073 - RMBS			4, , , , , , , , , , , , , ,	1.A	6,708,370	82.4510	6,438,224	7,808,510	6,710,802	0	7,795	0	0	2.500	4.708	MON	16,268	195,213	12/26/2023	10/01/2051
0829999999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						29,236,836	XXX	28,223,868	34,362,515	29,304,535	0	93,064	0	0	XXX	XXX	XXX	69,860	838,319	XXX	XXX
0909999999. Total - U.S. Special Revenues Bonds						29,236,836	XXX	28,223,868	34,362,515	29,304,535	0	93,064	0	0	XXX	XXX	XXX	69,860	838,319	XXX	XXX
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1309999999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
000000-00-0	SouthernBank				1.D FE	87,181	100.0000	87,181	87,181	87,181	0	0	0	0	1.900	1.900	JAJO	0	2,540	12/31/2024	02/06/2027
000000-00-0	BankofWash				1.D FE	89,934	100.0000	89,934	89,934	89,934	0	0	0	0	0.000	1.000	MON	0	890	03/31/2024	04/04/2025
CHEYEN-N9-2	Cheyenne				1.D FE	116,684	100.0000	116,684	116,684	116,684	0	0	0	0	2.250	2.250	MON	0	2,600	12/31/2024	10/20/2026
2019999999. Subtotal - Bonds - Unaffiliated Certificates of Deposit						293,799	XXX	293,799	293,799	293,799	0	0	0	0	XXX	XXX	XXX	0	6,030	XXX	XXX
2419999999. Total - Issuer Obligations						32,935,059	XXX	33,100,921	34,492,000	33,372,683	0	357,308	0	0	XXX	XXX	XXX	124,450	952,086	XXX	XXX
2429999999. Total - Residential Mortgage-Backed Securities						29,236,836	XXX	28,223,868	34,362,515	29,304,535	0	93,064	0	0	XXX	XXX	XXX	69,860	838,319	XXX	XXX
2439999999. Total - Commercial Mortgage-Backed Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2449999999. Total - Other Loan-Backed and Structured Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2459999999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999. Total - Unaffiliated Certificates of Deposit						293,799	XXX	293,799	293,799	293,799	0	0	0	0	XXX	XXX	XXX	0	6,030	XXX	XXX
2509999999 - Total Bonds						62,465,694	XXX	61,618,588	69,148,314	62,971,017	0	450,372	0	0	XXX	XXX	XXX	194,310	1,796,435	XXX	XXX

1.

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
1A	1A ...$ 62,677,218	1B ..$ 0	1C ..$ 0	1D ..$ 293,799	1E ..$ 0	1F ..$ 0	1G ..$ 0
1B	2A ...$ 0	2B ..$ 0	2C ..$ 0				
1C	3A ...$ 0	3B ..$ 0	3C ..$ 0				
1D	4A ...$ 0	4B ..$ 0	4C ..$ 0				
1E	5A ...$ 0	5B ..$ 0	5C ..$ 0				
1F	6 .....$ 0						

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identi-fication	Description	Code	For-eign	Number of Shares	Par Value Per Share	Rate Per Share	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	NAIC Desig-nation, NAIC Desig-nation Modifier and SVO Admini-strative Symbol	Date Acquired
4509999999 - Total Preferred Stocks								XXX											XXX	XXX

NONE

1.

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

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identi-fication	Description	Code	For-eign	Number of Shares	Book/ Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Desig-nation, NAIC Desig-nation Modifier and SVO Admini-strative Symbol
000000-00-0	FHLB of Des Moines	RF		274.000	27,400	100.000	27,400	27,400		1,344				0		03/29/2022	
000000-00-0	FHLB of Des Moines	RF		31.000	3,100	100.000	3,100	3,100		152				0		03/29/2023	
000000-00-0	FHLB of Des Moines	RF		202.000	20,200	100.000	20,200	20,200		991				0		03/27/2024	
000000-00-0	Reliable Stock			417.000	50,040	120.000	50,040	50,040		1,309				0		11/26/2013	
5019999999. Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					100,740	XXX	100,740	100,740	0	3,796	0	0	0	0	0	XXX	XXX
5109999999. Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)					100,740	XXX	100,740	100,740	0	3,796	0	0	0	0	0	XXX	XXX
5409999999. Total - Common Stocks - Mutual Funds					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5609999999. Total - Common Stocks - Unit Investment Trusts					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5809999999. Total - Common Stocks - Closed-End Funds					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5979999999. Total - Common Stocks - Parent, Subsidiaries and Affiliates					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5989999999 - Total Common Stocks					100,740	XXX	100,740	100,740	0	3,796	0	0	0	0	0	XXX	XXX
5999999999 - Total Preferred and Common Stocks					100,740	XXX	100,740	100,740	0	3,796	0	0	0	0	0	XXX	XXX

1.

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
1A	1A ...$ 0	1B ..$ 0	1C ..$ 0	1D ..$ 0	1E ..$ 0	1F ..$ 0	1G ..$ 0
1B	2A ...$ 0	2B ..$ 0	2C ..$ 0				
1C	3A ...$ 0	3B ..$ 0	3C ..$ 0				
1D	4A ...$ 0	4B ..$ 0	4C ..$ 0				
1E	5A ...$ 0	5B ..$ 0	5C ..$ 0				
1F	6 .....$ 0						

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
912828-2A-7	UNITED STATES TREASURY		08/26/2024	DIRECT		210,409	220,000	108
912828-6B-1	UNITED STATES TREASURY		03/04/2024	DIRECT		213,723	230,000	0
91282C-EC-1	UNITED STATES TREASURY		02/06/2024	Unknown		196,686	210,000	0
91282C-ET-4	UNITED STATES TREASURY		05/06/2024	Unknown		246,009	260,000	2,965
91282C-GT-2	UNITED STATES TREASURY		03/04/2024	DIRECT		112,507	115,000	0
0109999999. Subtotal - Bonds - U.S. Governments						979,334	1,035,000	3,073
000000-00-0	BankofWash		03/31/2024	Unknown		890	890	0
000000-00-0	SouthernBank		12/31/2024	DIRECT		2,540	2,540	0
CHEYEN-N9-2	Cheyenne		12/31/2024	DIRECT		2,600	2,600	0
2019999999. Subtotal - Bonds - Unaffiliated Certificates of Deposit						6,030	6,030	0
2509999997. Total - Bonds - Part 3						985,364	1,041,030	3,073
2509999998. Total - Bonds - Part 5								
2509999999. Total - Bonds						985,364	1,041,030	3,073
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0
4509999998. Total - Preferred Stocks - Part 5							XXX	
4509999999. Total - Preferred Stocks						0	XXX	0
	Reliable		11/26/2013	Reliable	417.000	50,040		0
	FHLB of Des Moines		03/27/2024	FHLB	202.000	20,200		0
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						70,240	XXX	0
5989999997. Total - Common Stocks - Part 3						70,240	XXX	0
5989999998. Total - Common Stocks - Part 5							XXX	
5989999999. Total - Common Stocks						70,240	XXX	0
5999999999. Total - Preferred and Common Stocks						70,240	XXX	0
6009999999 - Totals						1,055,604	XXX	3,073

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi-fication	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con-sideration	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 Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	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
912828-V8-0	UNITED STATES TREASURY		01/31/2024	Maturity @ 100.00		210,000	210,000	220,578	210,330	0	(330)	0	(330)	0	210,000	0	0	0	2,363	01/31/2024
912828-X7-0	UNITED STATES TREASURY		04/30/2024	Maturity @ 100.00		260,000	260,000	254,064	258,174	0	1,826	0	1,826	0	260,000	0	0	0	2,600	04/30/2024
91282C-EG-2	UNITED STATES TREASURY		03/31/2024	Maturity @ 100.00		270,000	270,000	265,194	269,242	0	758	0	758	0	270,000	0	0	0	3,037	03/31/2024
91282C-FG-1	UNITED STATES TREASURY		08/31/2024	Maturity @ 100.00		220,000	220,000	219,477	219,812	0	188	0	188	0	220,000	0	0	0	7,150	08/31/2024
0109999999. Subtotal - Bonds - U.S. Governments						960,000	960,000	959,313	957,558	0	2,442	0	2,442	0	960,000	0	0	0	15,150	XXX
376609-HH-9	GLADSTONE MO CTFS PARTN		03/01/2024	Maturity @ 100.00		300,000	300,000	338,124	302,311	0	(2,311)	0	(2,311)	0	300,000	0	0	0	7,500	03/01/2024
3131XX-7G-0	FH ZM4495 - RMBS		12/01/2024	Paydown		35,888	35,888	34,529	34,522	0	1,366	0	1,366	0	35,888	0	0	0	765	10/01/2047
3133KJ-6P-2	FH RA3578 - RMBS		12/01/2024	Paydown		401,860	401,860	327,416	327,039	0	74,821	0	74,821	0	401,860	0	0	0	4,352	09/01/2050
3133KM-4X-0	FH RA6238 - RMBS		12/01/2024	Paydown		791,527	791,527	675,975	675,428	0	116,099	0	116,099	0	791,527	0	0	0	10,591	11/01/2051
3140QD-KP-8	FN CA5701 - RMBS		12/01/2024	Paydown		563,223	563,223	484,601	484,201	0	79,022	0	79,022	0	563,223	0	0	0	7,842	05/01/2050
3140QE-KP-6	FN CA6601 - RMBS		12/01/2024	Paydown		718,325	718,325	611,381	610,845	0	107,480	0	107,480	0	718,325	0	0	0	9,529	08/01/2050
3140XD-CK-0	FN FM9073 - RMBS		12/01/2024	Paydown		829,712	829,712	712,814	712,244	0	117,468	0	117,468	0	829,712	0	0	0	10,714	10/01/2051
0909999999. Subtotal - Bonds - U.S. Special Revenues						3,640,535	3,640,535	3,184,841	3,146,590	0	493,945	0	493,945	0	3,640,535	0	0	0	51,293	XXX
2509999997. Total - Bonds - Part 4						4,600,535	4,600,535	4,144,154	4,104,148	0	496,387	0	496,387	0	4,600,535	0	0	0	66,443	XXX
2509999998. Total - Bonds - Part 5																				XXX
2509999999. Total - Bonds						4,600,535	4,600,535	4,144,154	4,104,148	0	496,387	0	496,387	0	4,600,535	0	0	0	66,443	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5							XXX													XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999998. Total - Common Stocks - Part 5							XXX													XXX
5989999999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6009999999 - Totals						4,600,535	XXX	4,144,154	4,104,148	0	496,387	0	496,387	0	4,600,535	0	0	0	66,443	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

N O N E

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

N O N E

Schedule D - Part 6 - Section 2

N O N E

SCHEDULE DA - PART 1

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

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest						20
	2	3					8	9	10	11			14	15	16	17	18	19	
Description	Code	For-eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non-Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
UNITED STATES TREASURY			11/26/2024	Central Capital Markets	05/29/2025	2,054,897	0	8,050	0	0	2,091,000	2,046,847	0	0	0.000	4.350	N/A	0	0
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						2,054,897	0	8,050	0	0	2,091,000	2,046,847	0	0	XXX	XXX	XXX	0	0
0109999999. Total - U.S. Government Bonds						2,054,897	0	8,050	0	0	2,091,000	2,046,847	0	0	XXX	XXX	XXX	0	0
0309999999. Total - All Other Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1309999999. Total - Hybrid Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2419999999. Total - Issuer Obligations						2,054,897	0	8,050	0	0	2,091,000	2,046,847	0	0	XXX	XXX	XXX	0	0
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2459999999. Total - SVO Identified Funds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2509999999. Total Bonds						2,054,897	0	8,050	0	0	2,091,000	2,046,847	0	0	XXX	XXX	XXX	0	0
7109999999. Total - Parent, Subsidiaries and Affiliates						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
7709999999 - Totals						2,054,897	0	8,050	0	0	XXX	2,046,847	0	0	XXX	XXX	XXX	0	0

1.

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
1A	1A ...$ 2,054,897	1B ..$ 0	1C ..$ 0	1D ..$ 0	1E ..$ 0	1F ..$ 0	1G ..$ 0
1B	2A ...$ 0	2B ..$ 0	2C ..$ 0				
1C	3A ...$ 0	3B ..$ 0	3C ..$ 0				
1D	4A ...$ 0	4B ..$ 0	4C ..$ 0				
1E	5A ...$ 0	5B ..$ 0	5C ..$ 0				
1F	6 .....$ 0						

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

N O N E

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

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 B - Section 2 - Futures Contracts Terminated

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 as of December 31 of Current Year

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

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 *
Central Bank	Jefferson City, MO					280,898	XXX
US Bank-SC	Milwaukee, WI					310,000	XXX
0199998 Deposits in ... 5 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories		XXX	XXX			582,697	XXX
0199999. Totals - Open Depositories		XXX	XXX	0	0	1,173,595	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories		XXX	XXX				XXX
0299999. Totals - Suspended Depositories		XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit		XXX	XXX	0	0	1,173,595	XXX
0499999. Cash in Company's Office		XXX	XXX	XXX	XXX	35	XXX
0599999 Total - Cash		XXX	XXX	0	0	1,173,630	XXX

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

1.	January	4,884,989	4.	April	3,696,637	7.	July	4,337,726	10.	October	2,909,774
2.	February	4,136,589	5.	May	5,021,590	8.	August	5,097,040	11.	November	18,537,845
3.	March	4,211,323	6.	June	4,829,509	9.	September	3,294,404	12.	December	1,173,630

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
	UNITED STATES TREASURY		12/27/2024	0.000	02/27/2025	2,036,733	0	466
	UNITED STATES TREASURY		12/27/2024	0.000	03/27/2025	2,030,260	0	464
	UNITED STATES TREASURY		12/27/2024	0.000	01/28/2025	2,043,684	0	468
	UNITED STATES TREASURY		12/20/2024	0.000	03/18/2025	1,036,320	0	1,371
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						7,146,997	0	2,769
0109999999. Total - U.S. Government Bonds						7,146,997	0	2,769
0309999999. Total - All Other Government Bonds						0	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0
1309999999. Total - Hybrid Securities						0	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0
2419999999. Total - Issuer Obligations						7,146,997	0	2,769
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0
2459999999. Total - SVO Identified Funds						0	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0
2509999999. Total Bonds						7,146,997	0	2,769
	Banc of California		12/31/2024			247,000		
	Bank of Baroda		12/31/2024			247,000		
	Banterra Bank		12/31/2024			247,000		
	Barclays Bank Delaware		12/31/2024			247,000		
	Bell Bank		12/31/2024			247,000		
	BOKF, National Association		12/31/2024			247,000		
	Canandaigua National Bank and Trust		12/31/2024			247,000		
	Centennial Bank		12/31/2024			247,000		
	Citizens Bank, National Association		12/31/2024			247,000		
	City National Bank of Florida		12/31/2024			247,000		
	EagleBank		12/31/2024			247,000		
	First-Citizens Bank & Trust Company		12/31/2024			247,000		
	FirstBank		12/31/2024			247,000		
	Flagstar Bank, N.A.		12/31/2024			247,000		
	Glacier Bank		12/31/2024			247,000		
	KeyBank National Association		12/31/2024			247,000		
	Manufacturers and Traders Trust Co		12/31/2024			247,000		
	MidFirst Bank		12/31/2024			247,000		
	Old Dominion National Bank		12/31/2024			247,000		
	Pacific Premier Bank		12/31/2024			247,000		
	Park National Bank		12/31/2024			247,000		
	Pinnacle Bank		12/31/2024			113,263		
	PlainsCapital Bank - Trust		12/31/2024			247,000		
	Provident Bank		12/31/2024			247,000		
	Raymond James Bank		12/31/2024			247,000		
	South State Bank, N.A.		12/31/2024			247,000		
	The Huntington National Bank		12/31/2024			247,000		
	TriState Capital Bank		12/31/2024			247,000		
	Truist Bank		12/31/2024			247,000		
	U.S. Bank National Association		12/31/2024			247,000		
	Umpqua Bank		12/31/2024			247,000		
	United Bank		12/31/2024			247,000		
	Valley National Bank		12/31/2024			247,000		

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
	Webster Bank, National Association		12/31/2024			247,000		
	WesBanco Bank, Inc.		12/31/2024			247,000		
	Western Alliance Bank		12/31/2024			247,000		
	Zions Bancorporation, N. A.		12/31/2024			247,000		
8109999999. Subtotal - Sweep Accounts						9,005,263	0	0
31846V-41-9	FIRST AMER:TRS OBG V	SD	10/02/2024	4.170		200,000	731	9,752
94975H-29-6	ALLSPRING:TRS+ MM I	SD	10/21/2022	4.260		260,000	973	13,209
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						460,000	1,704	22,961
38141W-25-7	GOLDMAN:FS GOVT SVC		12/02/2024	3.820		6,423	22	188
000000-00-0	PNC Bank		12/31/2024			4,212	0	0
8309999999. Subtotal - All Other Money Market Mutual Funds						10,635	22	188
8609999999 - Total Cash Equivalents						16,622,895	1,726	25,918

1.

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
1A	1A ...$ 7,146,997	1B ..$ 0	1C ..$ 0	1D ..$ 0	1E ..$ 0	1F ..$ 0	1G ..$ 0
1B	2A ...$ 0	2B ..$ 0	2C ..$ 0				
1C	3A ...$ 0	3B ..$ 0	3C ..$ 0				
1D	4A ...$ 0	4B ..$ 0	4C ..$ 0				
1E	5A ...$ 0	5B ..$ 0	5C ..$ 0				
1F	6 .....$ 0						

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

		1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
				3	4	5	6
	States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1.	Alabama AL	B	Statutory Deposit			59,435	59,522
2.	Alaska AK						
3.	Arizona AZ						
4.	Arkansas AR						
5.	California CA						
6.	Colorado CO						
7.	Connecticut CT						
8.	Delaware DE						
9.	District of Columbia DC						
10.	Florida FL	O	Statutory Deposit			116,929	116,929
11.	Georgia GA	B	Statutory Deposit			200,439	199,795
12.	Hawaii HI						
13.	Idaho ID						
14.	Illinois IL	B	Statutory Deposit	1,098,221	1,068,044		
15.	Indiana IN						
16.	Iowa IA						
17.	Kansas KS						
18.	Kentucky KY						
19.	Louisiana LA						
20.	Maine ME						
21.	Maryland MD						
22.	Massachusetts MA	B	Statutory Deposit			108,877	109,278
23.	Michigan MI						
24.	Minnesota MN						
25.	Mississippi MS						
26.	Missouri MO	B	Statutory Deposit	829,362	816,414		
27.	Montana MT						
28.	Nebraska NE						
29.	Nevada NV	B	Statutory Deposit			212,045	210,581
30.	New Hampshire NH	B	Statutory Deposit			112,984	112,664
31.	New Jersey NJ						
32.	New Mexico NM	B	Statutory Deposit			217,927	218,247
33.	New York NY						
34.	North Carolina NC	ST	Statutory Deposit			200,000	200,000
35.	North Dakota ND						
36.	Ohio OH	B	Statutory Deposit			260,784	255,025
37.	Oklahoma OK						
38.	Oregon OR						
39.	Pennsylvania PA						
40.	Rhode Island RI						
41.	South Carolina SC	B	Statutory Deposit			173,611	165,485
42.	South Dakota SD	B	Statutory Deposit			111,598	112,197
43.	Tennessee TN						
44.	Texas TX						
45.	Utah UT						
46.	Vermont VT						
47.	Virginia VA	ST	Statutory Deposit			260,000	260,000
48.	Washington WA						
49.	West Virginia WV						
50.	Wisconsin WI						
51.	Wyoming WY	C	Statutory Deposit			116,684	116,684
52.	American Samoa AS						
53.	Guam GU						
54.	Puerto Rico PR						
55.	U.S. Virgin Islands VI						
56.	Northern Mariana Islands MP						
57.	Canada CAN						
58.	Aggregate Alien and Other OT	XXX	XXX	0	0	0	0
59.	Subtotal	XXX	XXX	1,927,583	1,884,458	2,151,313	2,136,407
	DETAILS OF WRITE-INS						
5801.							
5802.							
5803.							
5898.	Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899.	Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

ANNUAL STATEMENT BLANK (Continued)