

**ANNUAL STATEMENT**

**OF THE**

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\_\_\_\_\_  
\_\_\_\_\_  
**THE SECURITY TITLE GUARANTEE CORPORATION**  
of **BALTIMORE**  
**STATE OF** **MARYLAND**

**TO THE**

**Insurance Department**

**OF THE**

**STATE OF MARYLAND**

**FOR THE YEAR ENDED**

**December 31, 2022**

**TITLE**

**2022**



50784202220100100

ANNUAL STATEMENT

For the Year Ended December 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE

The Security Title Guarantee Corporation of Baltimore

NAIC Group Code	0000	0000	NAIC Company Code	50784	Employer's ID Number	52-0625962
	(Current Period)	(Prior Period)				
Organized under the Laws of	Maryland		, State of Domicile or Port of Entry		MD	
Country of Domicile	US					
Incorporated/Organized	December 19, 1952			Commenced Business	January 1, 1953	
Statutory Home Office	1099 Winterson Road, Suite 290			Linthicum, MD, US 21090		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	1099 Winterson Road, Suite 290					
	(Street and Number)					
	Linthicum, MD, US 21090			410-727-4456		
	(City or Town, State, Country and Zip Code)			(Area Code) (Telephone Number)		
Mail Address	1099 Winterson Road, Suite 290			Linthicum, MD, US 21090		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	1099 Winterson Road, Suite 290			Linthicum, MD, US 21090		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
				410-727-4456		
				(Area Code) (Telephone Number)		
Internet Web Site Address	www.esecuritytitle.com					
Statutory Statement Contact	Theresa Kathryn Kozel			410-727-4456		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	Tkozel@esecuritytitle.com			410-727-7958		
	(E-Mail Address)			(Fax Number)		

OFFICERS

	Name	Title
1.	Theodore Clemens Rogers	President
2.	Leslie Gayle Beggs	Secretary
3.	Theresa Kathryn Kozel	Vice President/Treasurer

VICE-PRESIDENTS

Name	Title	Name	Title
Brian Neil Rogers	Senior Vice President	Kathleen Jane Henry	Senior Vice President
Roy Joseph Perilloux	Senior Vice President	Theresa Kathryn Kozel	Vice President/Treasurer
John Kosogof	Vice President	Robert Fred Musser	Vice President
John Michael Martinico	Vice President	Catherine Theresa Canino #	Vice President
Vincent Gerard Danzi #	Vice President		

DIRECTORS OR TRUSTEES

Brian Neil Rogers	Victor Frenkil Jr.	Lynn Thomas Krause	William Charles Rogers III
Elizabeth Bannon Seufferling	Theodore Clemens Rogers	Benjamin Franklin Mason	Joseph Haskins Jr.
Theresa Kathryn Kozel	Paul Joseph Ostrye	Roy Joseph Perilloux	Julia Anne Hessler #

State of Maryland

County of Anne Arundel ss

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

(Signature) Theodore Clemens Rogers (Printed Name)	(Signature) Leslie Gayle Beggs (Printed Name)	(Signature) Theresa Kathryn Kozel (Printed Name)
President (Title)	Secretary (Title)	Vice President/Treasurer (Title)
Subscribed and sworn to (or affirmed) before me this on this day of , 2023, by		

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

b. If no:

1. State the amendment number

2. Date filed

3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	8,012,577		8,012,577	3,411,055
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	3,289,924		3,289,924	3,295,547
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)				
5. Cash (\$ 12,526,668, Schedule E - Part 1), cash equivalents (\$ 1,395,105, Schedule E - Part 2), and short-term investments (\$ 1,874,069, Schedule DA)	15,795,842		15,795,842	19,518,268
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	1,253,035	148,000	1,105,035	1,270,115
9. Receivables for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	28,351,378	148,000	28,203,378	27,494,985
13. Title plants less \$ 0 charged off (for Title insurers only)	195,435		195,435	195,435
14. Investment income due and accrued	70,533		70,533	25,905
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,533,110	581,144	951,966	1,519,926
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	185,148		185,148	
18.2 Net deferred tax asset	114,000		114,000	84,000
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$ 0)	696,563	696,563		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	240,875	78,607	162,268	163,274
24. Health care (\$ 0) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	135,017	135,017		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	31,522,059	1,639,331	29,882,728	29,483,525
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	31,522,059	1,639,331	29,882,728	29,483,525

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. Prepaid Expenses	112,407	112,407		
2502. Other Assets - Nonadmitted	22,610	22,610		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	135,017	135,017		

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Known claims reserve (Part 2B, Line 3, Col. 4)	3,181,075	2,743,278
2. Statutory premium reserve (Part 1B, Line 2.6, Col. 1)	14,784,521	14,711,102
3. Aggregate of other reserves required by law		
4. Supplemental reserve (Part 2B, Col. 4, Line 10)		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	444,047	275,462
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	205,623	522,629
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		448,139
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	72,227	53,998
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized and certified (\$ 0) reinsurance		
16. Net adjustments in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates		
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities		200,000
23. Total liabilities (Lines 1 through 22)	18,687,493	18,954,608
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	1,000,016	999,152
26. Preferred capital stock		
27. Aggregate write-ins for other than special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus	1,074,475	1,072,041
30. Unassigned funds (surplus)	9,120,744	8,457,724
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0)		
31.2 0 shares preferred (value included in Line 26 \$ 0)		
32. Surplus as regards policyholders (Lines 24 to 30 less 31) (Page 4, Line 32)	11,195,235	10,528,917
33. Totals (Page 2, Line 28, Col. 3)	29,882,728	29,483,525

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2201. Balance due on stock purchase of Title-Rite Services, Inc. payable in 2022		200,000
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)		200,000
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1	2
	Current Year	Prior Year
<b>OPERATING INCOME</b>		
1. Title insurance and related income (Part 1):		
1.1 Title insurance premiums earned (Part 1B, Line 3, Col.1)	67,547,439	87,553,912
1.2 Escrow and settlement services (Part 1A, Line 2, Col. 4)		
1.3 Other title fees and service charges (Part 1A, Total of Line 3, 4, 5 and 6, Col. 4)	953,141	1,137,770
2. Other operating income (Part 4, Line 2, Col. 5)		
3. Total Operating Income (Lines 1 through 2)	68,500,580	88,691,682
<b>EXPENSES</b>		
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)	1,586,584	1,608,591
5. Operating expenses incurred (Part 3, Line 24, Cols. 4)	65,614,472	83,338,828
6. Other operating expenses (Part 4, Line 6, Col. 5)		
7. Total Operating Expenses	67,201,056	84,947,419
8. Net operating gain or (loss) (Lines 3 minus 7)	1,299,524	3,744,263
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	(256,729)	(3,429)
10. Net realized capital gains (losses) less capital gains tax of \$ 0 (Exhibit of Capital Gains (Losses))	31,533	12,681
11. Net investment gain (loss) (Lines 9 + 10)	(225,196)	9,252
<b>OTHER INCOME</b>		
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions		
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	1,074,328	3,753,515
14. Federal and foreign income taxes incurred	216,712	772,723
15. Net income (Lines 13 minus 14)	857,616	2,980,792
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
16. Surplus as regards policyholders, December 31 prior year (Page 3, Line 32, Column 2)	10,528,917	8,255,293
17. Net income (from Line 15)	857,616	2,980,792
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (103,000)	(386,053)	412,852
19. Change in net unrealized foreign exchange capital gain (loss)		
20. Change in net deferred income taxes	(73,000)	64,000
21. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	367,225	(446,666)
22. Change in provision for unauthorized and certified reinsurance (Page 3, Line 15, Cols. 2 minus 1)		
23. Change in supplemental reserves (Page 3, Line 4, Cols. 2 minus 1)		
24. Change in surplus notes		
25. Cumulative effect of changes in accounting principles		
26. Capital Changes:		
26.1 Paid in	3,298	(554,350)
26.2 Transferred from surplus (Stock Dividend)		
26.3 Transferred to surplus		
27. Surplus Adjustments:		
27.1 Paid in		
27.2 Transferred to capital (Stock Dividend)		
27.3 Transferred from capital		
28. Dividends to stockholders	(102,768)	(183,004)
29. Change in treasury stock (Page 3, Lines (31.1) and (31.2), Cols. 2 minus 1)		
30. Aggregate write-ins for gains and losses in surplus		
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	666,318	2,273,624
32. Surplus as regards policyholders, December 31 current year (Lines 16 plus 31) (Page 3, Line 32)	11,195,235	10,528,917

DETAILS OF WRITE-IN LINES		
1201. Forgiveness of SBA Loan		
1202.		
1203.		
1298. Summary of remaining write-ins for Line 12 from overflow page		
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)		
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)		

CASH FLOW

			1	2
Cash from Operations			Current Year	Prior Year
1.	Premiums collected net of reinsurance		68,460,418	89,417,355
2.	Net investment income		207,350	149,026
3.	Miscellaneous income		953,142	1,137,770
4.	Total (Lines 1 through 3)		69,620,910	90,704,151
5.	Benefit and loss related payments		1,148,787	1,311,412
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions		65,591,923	82,724,329
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)		401,860	529,123
10.	Total (Lines 5 through 9)		67,142,570	84,564,864
11.	Net cash from operations (Line 4 minus Line 10)		2,478,340	6,139,287
Cash from Investments				
12.	Proceeds from investments sold, matured or repaid:			
12.1	Bonds		1,143,284	2,256,680
12.2	Stocks		219,886	32,388
12.3	Mortgage loans			
12.4	Real estate			
12.5	Other invested assets		15,653	60,616
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7	Miscellaneous proceeds			
12.8	Total investment proceeds (Lines 12.1 to 12.7)		1,378,823	2,349,684
13.	Cost of investments acquired (long-term only):			
13.1	Bonds		5,789,264	1,530,016
13.2	Stocks		672,593	510,781
13.3	Mortgage loans			
13.4	Real estate			
13.5	Other invested assets		295,000	314,639
13.6	Miscellaneous applications			
13.7	Total investments acquired (Lines 13.1 to 13.6)		6,756,857	2,355,436
14.	Net increase (decrease) in contract loans and premium notes			
15.	Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)		(5,378,034)	(5,752)
Cash from Financing and Miscellaneous Sources				
16.	Cash provided (applied):			
16.1	Surplus notes, capital notes			
16.2	Capital and paid in surplus, less treasury stock			(554,350)
16.3	Borrowed funds			
16.4	Net deposits on deposit-type contracts and other insurance liabilities			
16.5	Dividends to stockholders		102,768	183,004
16.6	Other cash provided (applied)		(719,964)	(677,564)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)		(822,732)	(1,414,918)
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)		(3,722,426)	4,718,617
19.	Cash, cash equivalents and short-term investments:			
19.1	Beginning of year		19,518,268	14,799,651
19.2	End of year (Line 18 plus Line 19.1)		15,795,842	19,518,268

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

20.0001	Forgiveness of SBA Loan		
20.0002			
20.0003			

OPERATIONS AND INVESTMENT EXHIBIT

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

	1  Direct Operations	Agency Operations		4  Current Year Total (Cols. 1 + 2 + 3)	5  Prior Year Total
		2  Non-Affiliated Agency Operations	3  Affiliated Agency Operations		
1. Direct premiums written (Sch T, Line 59, Cols. 3, 4 and 5)		68,116,082	477,381	68,593,463	90,388,619
2. Escrow and settlement service charges					
3. Title examinations					
4. Searches and abstracts					
5. Surveys					
6. Aggregate write-ins for service charges		928,316	24,825	953,141	1,137,770
7. Totals (Lines 1 to 6)		69,044,398	502,206	69,546,604	91,526,389

DETAILS OF WRITE-INS					
0601. Simultaneous Issue Fees		928,316	24,825	953,141	1,137,770
0602.					
0603.					
0698. Summary of remaining write-ins for Line 06 from overflow page					
0699. Total (Lines 0601 through 0603 plus 0698) (Line 06 above)		928,316	24,825	953,141	1,137,770

PART 1B – PREMIUMS EARNED EXHIBIT

	1  Current Year	2  Prior Year
1. Title premiums written:		
1.1 Direct (Part 1A, Line 1, Col. 4)	68,593,463	90,388,619
1.2 Assumed		
1.3 Ceded	972,605	544,043
1.4 Net title premiums written (Lines 1.1 + 1.2 - 1.3)	67,620,858	89,844,576
2. Statutory premium reserve:		
2.1 Balance at December 31 prior year	14,711,101	12,420,437
2.2 Aggregate write-ins for book adjustments to Line 2.1		
2.3 Additions during the current year	4,884,229	6,354,550
2.4 Withdrawals during the current year	4,810,811	4,063,886
2.5 Aggregate write-ins for other adjustments not effecting earned premiums		
2.6 Balance at December 31 current year (Lines 2.1 + 2.2 + 2.3 - 2.4 + 2.5)	14,784,519	14,711,101
3. Net title premiums earned during year (Lines 1.4 + 2.1 + 2.5 - 2.6) (Sch. T, Line 59, Col. 7)	67,547,440	87,553,912

DETAILS OF WRITE-INS		1  Current Year	2  Prior Year
02.201			
02.202			
02.203			
02.298 Summary of remaining write-ins for Line 02.2 from overflow page			
02.299 Total (Lines 02.201 through 02.203 plus 02.298) (Line 02.2 above)			
02.501			
02.502			
02.503			
02.598 Summary of remaining write-ins for Line 02.5 from overflow page			
02.599 Total (Lines 02.501 through 02.503 plus 02.598) (Line 02.5 above)			

OPERATIONS AND INVESTMENT EXHIBIT

PART 2A – LOSSES PAID AND INCURRED

	1  Direct Operations	Agency Operations		4  Total Current Year  (Cols. 1 + 2 + 3)	5  Total Prior Year
		2  Non-Affiliated Agency Operations	3  Affiliated Agency Operations		
1. Losses and allocated loss adjustment expenses paid - direct business, less salvage and subrogation (Total same as Sch. T, Line 59, Col. 8)		654,092		654,092	719,805
2. Losses and allocated loss adjustment expenses paid - reinsurance assumed, less salvage and subrogation					
3. Total (Line 1 plus Line 2)		654,092		654,092	719,805
4. Deduct: Recovered during year from reinsurance					
5. Net payments (Line 3 minus Line 4)		654,092		654,092	719,805
6. Known claims reserve – current year (Page 3, Line 1, Column 1)		3,181,075		3,181,075	2,743,278
7. Known claims reserve – prior year (Page 3, Line 1, Column 2)		2,743,278		2,743,278	2,311,099
8. Losses and allocated Loss Adjustment Expenses incurred (Line 5 plus Line 6 minus Line 7)		1,091,889		1,091,889	1,151,984
9. Unallocated loss adjustment expenses incurred (Part 3, Line 24, Column 5)		494,694		494,694	456,608
10. Losses and loss adjustment expenses incurred (Line 8 plus Line 9)		1,586,583		1,586,583	1,608,592



OPERATIONS AND INVESTMENT EXHIBIT

PART 2B – UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

	1  Direct Operations	Agency Operations		4  Total Current Year (Cols. 1 + 2 + 3)	5  Total Prior Year
		2  Non-Affiliated Agency Operations	3  Affiliated Agency Operations		
1. Loss and allocated LAE reserve for title and other losses of which notice has been received:					
1.1 Direct (Schedule P, Part 1, Line 12, Col. 17)		3,181,075		3,181,075	2,743,278
1.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 18)					
2. Deduct reinsurance recoverable (Schedule P, Part 1, Line 12, Col. 19)					
3. Known claims reserve net of reinsurance (Line 1.1 plus Line 1.2 minus Line 2)		3,181,075		3,181,075	2,743,278
4. Incurred But Not Reported:					
4.1 Direct (Schedule P, Part 1, Line 12, Col. 20)		9,571,000		9,571,000	9,581,000
4.2 Reinsurance assumed (Schedule P, Part 1, Line 12, Col. 21)					
4.3 Reinsurance ceded (Schedule P, Part 1, Line 12, Col. 22)		201,000		201,000	204,000
4.4 Net incurred but not reported (Line 4.1 plus Line 4.2 minus Line 4.3)		9,370,000		9,370,000	9,377,000
5. Unallocated LAE reserve (Schedule P, Part 1, Line 12, Col. 23)		2,935,000		2,935,000	2,941,000
6. Less discount for time value of money, if allowed (Schedule P, Part 1, Line 12, Col. 33)	X X X	X X X	X X X		
7. Total Schedule P reserves (Lines 3 + 4.4 + 5 - 6) (Schedule P, Part 1, Line 12, Col. 34)	X X X	X X X	X X X	15,486,075	15,061,278
8. Statutory premium reserve at year end (Part 1B, Line 2.6)	X X X	X X X	X X X	14,784,519	14,711,101
9. Aggregate of other reserves required by law (Page 3, Line 3)	X X X	X X X	X X X		
10. Supplemental reserve (a) (Lines 7 - (3 + 8 + 9))	X X X	X X X	X X X		

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

OPERATIONS AND INVESTMENT EXHIBIT  
PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5  Unallocated Loss Adjustment Expenses	6  Other Operations	7  Investment Expenses	Totals	
	1  Direct Operations	Agency Operations		4  Total (Cols. 1 + 2 + 3)				8  Current Year (Cols. 4 + 5 + 6 + 7)	9  Prior Year
		2  Non-affiliated Agency Operations	3  Affiliated Agency Operations						
1. Personnel costs:									
1.1 Salaries		4,007,000		4,007,000	445,072			4,452,072	4,301,019
1.2 Employee relations and welfare		513,074		513,074	23,181			536,255	493,532
1.3 Payroll taxes		314,509		314,509	12,340			326,849	316,145
1.4 Other personnel costs		26,604		26,604				26,604	18,032
1.5 Total personnel costs		4,861,187		4,861,187	480,593			5,341,780	5,128,728
2. Amounts paid to or retained by title agents		56,057,100	397,285	56,454,385				56,454,385	74,155,122
3. Production services (purchased outside):									
3.1 Searches, examinations and abstracts		(24)		(24)				(24)	268
3.2 Surveys									
3.3 Other		309		309				309	195
4. Advertising		104,100		104,100				104,100	112,411
5. Boards, bureaus and associations		103,854		103,854				103,854	89,159
6. Title plant rent and maintenance									
7. Claim adjustment services	X X X	X X X	X X X	X X X		X X X	X X X		
8. Amounts charged off, net of recoveries		(3,552)		(3,552)				(3,552)	230
9. Marketing and promotional expenses		158,159		158,159				158,159	80,213
10. Insurance		397,503		397,503				397,503	375,412
11. Directors' fees		113,163		113,163				113,163	96,400
12. Travel and travel items		446,401		446,401	460			446,861	323,417
13. Rent and rent items		228,414		228,414				228,414	224,573
14. Equipment		356,335		356,335				356,335	326,109
15. Cost or depreciation of EDP equipment and software		112,492		112,492			8,400	120,892	105,200
16. Printing, stationery, books and periodicals		103,138		103,138	13,448			116,586	76,225
17. Postage, telephone, messengers and express		95,703		95,703	193			95,896	99,215
18. Legal and auditing		212,172		212,172				212,172	283,256
19. Totals (Lines 1.5 to 18)		63,346,454	397,285	63,743,739	494,694		8,400	64,246,833	81,476,133
20. Taxes, licenses and fees:									
20.1 State and local insurance taxes		1,483,624	9,505	1,493,129				1,493,129	1,897,934
20.2 Insurance department licenses and fees		373,000		373,000				373,000	311,192
20.3 Gross guaranty association assessments									
20.4 All other (excluding federal income and real estate)									
20.5 Total taxes, licenses and fees (Lines 20.1 + 20.2 + 20.3 + 20.4)		1,856,624	9,505	1,866,129				1,866,129	2,209,126
21. Real estate expenses									
22. Real estate taxes									
23. Aggregate write-ins for other expenses		4,604		4,604			901	5,505	116,564
24. Total expenses incurred (Lines 19 + 20.5 + 21 + 22 + 23)		65,207,682	406,790	65,614,472	494,694		9,301	(a) 66,118,467	83,801,823
25. Less unpaid expenses - current year		649,671		649,671	2,935,000			3,584,671	3,216,462
26. Add unpaid expenses - prior year		275,462		275,462	2,941,000			3,216,462	2,949,226
27. TOTAL EXPENSES PAID (Lines 24 - 25 + 26)		64,833,473	406,790	65,240,263	500,694		9,301	65,750,258	83,534,587
DETAILS OF WRITE-IN LINES									
2301. Donations		4,604		4,604				4,604	5,865
2302. Premium Paid on Called Preferred Stock									59,955
2303. Reimbursable Expenses due SHI									26,936
2398. Summary of remaining write-ins for Line 23 from overflow page							901	901	23,808
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)		4,604		4,604			901	5,505	116,564

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

OPERATIONS AND INVESTMENT EXHIBIT  
PART 4 – NET OPERATING GAIN/LOSS EXHIBIT

	1	Agency Operations		4	5	Totals	
		2	3			6	7
	Direct Operations	Non-affiliated Agency Operations	Affiliated Agency Operations	Total (Cols. 1 + 2 + 3 )	Other Operations	Current Year (Cols. 4 + 5)	Prior Year
1. Title insurance and related income (Part 1):							
1.1 Title insurance premiums earned (Part 1B, Line 3, Col. 1)		67,070,058	477,381	67,547,439	X X X	67,547,439	87,553,912
1.2 Escrow and settlement services (Part 1A, Line 2)					X X X		
1.3 Other title fees and service charges (Part 1A, Lines 3 through 6)		928,316	24,825	953,141	X X X	953,141	1,137,770
2. Aggregate write-ins for other operating income	X X X	X X X	X X X	X X X			
3. Total Operating Income (Lines 1.1 through 1.3 + 2)		67,998,374	502,206	68,500,580		68,500,580	88,691,682
DEDUCT:							
4. Losses and loss adjustment expenses incurred (Part 2A, Line 10, Col. 4)		1,586,583		1,586,583	X X X	1,586,583	1,608,592
5. Operating expenses incurred (Part 3, Line 24, Cols. 1 to 3 and 6)		65,207,682	406,790	65,614,472		65,614,472	83,338,828
6. Total Operating Deductions (Lines 4 + 5)		66,794,265	406,790	67,201,055		67,201,055	84,947,420
7. Net operating gain or (loss) (Lines 3 minus 6)		1,204,109	95,416	1,299,525		1,299,525	3,744,262

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

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 3,557	40,934
1.1 Bonds exempt from U.S. tax	(a) 59,828	36,809
1.2 Other bonds (unaffiliated)	(a) 30,304	30,804
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	63,965	63,965
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) 28,061	44,140
7. Derivative instruments	(f)	
8. Other invested assets	(464,080)	(464,080)
9. Aggregate write-ins for investment income		
10. Total gross investment income	(278,365)	(247,428)
11. Investment expenses		(g) 9,301
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		9,301
17. Net investment income (Line 10 minus Line 16)		(256,729)

DETAILS OF WRITE-IN LINES		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 09 from overflow page		
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

- (a) Includes \$ 1,566 accrual of discount less \$ 42,521 amortization of premium and less \$ 26,195 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 16,079 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) on Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax	822		822		
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	30,711		30,711	(489,053)	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	31,533		31,533	(489,053)	

DETAILS OF WRITE-IN LINES					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 09 from overflow page					
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)					

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)	148,000	167,653	19,653
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	148,000	167,653	19,653
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	581,144	978,975	397,831
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	696,563	633,176	(63,387)
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	78,607	81,390	2,783
24. Health care and other amounts receivable			
25. Aggregate write-ins for other-than-invested assets	135,017	145,364	10,347
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,639,331	2,006,558	367,227
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,639,331	2,006,558	367,227

DETAILS OF WRITE-IN LINES			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)			
2501. Prepaid Expenses	112,407	113,269	862
2502. Other Assets - Nonadmitted	22,610	29,097	6,487
2503. Accounts/Notes Receivable		2,998	2,998
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	135,017	145,364	10,347

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

The financial statements of The Security Title Guarantee Corporation of Baltimore (the Company) are presented on the basis of accounting practices prescribed or permitted by the Maryland Insurance Administration.

The Maryland Insurance Administration recognizes only statutory accounting practices prescribed or permitted by the State of Maryland for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Maryland Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual, (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Maryland. The State has adopted certain prescribed accounting practices that differ from those found in NAIC SAP; however, none of these differences affect the Company.

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

NET INCOME				F/S	F/S		
		SSAP #	Page	Line #	2022	2021	
01.	The Security Title Guarantee Corporation of Baltimore state basis (Page 4, Line 15, Columns 1 & 2)	\$ X X X	X X X	X X X	857,616	2,980,792	
02.	State Prescribed Practices that increase/(decrease) NAIC SAP:	\$			0	0	
03.	State Permitted Practices that increase/(decrease) NAIC SAP:	\$			0	0	
04.	NAIC SAP (1 - 2 -3 = 4)	\$ X X X	X X X	X X X	857,616	2,980,792	
SURPLUS							
05.	The Security Title Guarantee Corporation of Baltimore state basis (Page 3, Line 32, Columns 1 & 2)	\$ X X X	X X X	X X X	11,195,235	10,528,917	
06.	State Prescribed Practices that increase/(decrease) NAIC SAP:	\$			0	0	
07.	State Permitted Practices that increase/(decrease) NAIC SAP:	\$			0	0	
08.	NAIC SAP (5 - 6 - 7 = 8)	\$ X X X	X X X	X X X	11,195,235	10,528,917	

B. Use of Estimates in the Preparation of 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

Premiums are earned when collected at the time of settlement whereby the insurance liability is established. Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred.

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 using the interest method.
- (3) Common stocks are stated at market value, except the shares owned of Title Reinsurance Company, which represent less than 10% of the outstanding shares of that company, are carried on the equity basis.
- (4) Not Applicable
- (5) Not Applicable
- (6) Not Applicable
- (7) The Company carries interests at GAAP equity plus the remaining goodwill balance of \$486,500 in six 100% owned subsidiaries:

Secure Property Acquisitions, Inc. was established by the Company for the purpose of acquiring, managing and disposing of real and personal assets and has a 100% interest in 131-18 135<sup>th</sup> Place, LLC, which was originally 100% owned by the Company.

Secure 1031 Exchange Services, LLC was established by the Company to act as a marketing company for Citibank 1031 Exchange Services, a Qualified Intermediary under Section 1031 of the Internal Revenue Code (IRC).

Secure Title Solutions, LLC, was established by the Company to provide consulting services to title insurers and agents, including on-site agent reviews, monthly account reconciliations and compliance assessments with title industry Best Practices.

Security Education Systems Corp. was established by the Company to provide continuing education services to title

insurance agents and producers.

Integrated Title Solutions, LLC was established by the Company to provide real estate title related services to title insurance agents and producers.

Title-Rite Services, Inc., a real estate settlement agency, was purchased by the Company on January 1, 2020, to provide real estate closing and title insurance services.

- (8) Not Applicable
- (9) Not Applicable
- (10) Not Applicable
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and amounts, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates, and while management believes the amounts are adequate, the ultimate liabilities may be in excess of or less than the amounts provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.

D. Not Applicable

2. Not Applicable

**3. BUSINESS COMBINATIONS AND GOODWILL**

**A. Statutory Purchase Method**

The Company purchased 100% interest of Title-Rite Services, Inc. on 1/1/2020. Title-Rite Services, Inc. provides real estate closing and title insurance services.

The transaction was accounted for as a statutory purchase, and reflects the following:.

(1) Purchased entity	(2) Acquisition date	(3) Cost of acquired entity	(4) Original amount of admitted goodwill	(5) Admitted goodwill as of the reporting date	(6) Amount of goodwill amortized during the reporting period	(7) Admitted goodwill as a % of SCA BACV, gross of admitted goodwill
TITLE-RITE SERVICES, INC.	1/1/2020	800,000	695,000	486,500	69,500	50%

B. Not Applicable

C. Impairment Loss  
The Company did not recognize an impairment loss on the transactions described above.

4. Not Applicable

**5. INVESTMENTS**

- A. Not Applicable
- B. Not Applicable
- C. Not Applicable
- D. Not Applicable
- E. Not Applicable
- F. Not Applicable
- G. Not Applicable
- H. Not Applicable
- I. Not Applicable
- J. Not Applicable
- K. Not Applicable

L. (1) Restricted Assets (Including Pledged)

Restricted Asset Category	1	2	3	4	5	6	7
	Total Gross (Admitted & Nonadmitted) Restricted for Current Year	Total Gross (Admitted & Nonadmitted) Restricted From Prior Year	Increase / (Decrease) (1 minus 2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted (1 minus 4)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	Admitted Restricted to Total Admitted Assets (b)
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 - excluding FHLB capital stock							
i. FHLB capital stock							
j. On deposit with states	1,856,172	1,856,611	(439)		1,856,172	5.888%	6.211%
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	1,856,172	1,856,611	(439)		1,856,172	5.888%	6.211%
(a) Column 1 divided by Asset Page, Column 1, Line 28							
(b) Column 5 divided by Asset Page, Column 3, Line 28							

(2) Not Applicable  
(3) Not Applicable  
(4) Not Applicable

M. Not Applicable  
N. Not Applicable  
O. Not Applicable  
P. Not Applicable  
Q. Not Applicable

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

A. The Company has no investments in Joint Ventures, Partnerships and Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies during the statement periods.

7. INVESTMENT INCOME

A. Due and accrued income was excluded from surplus on the following basis:

All investment income due and accrued with amounts that are over 90 days past due.

B. The total amount excluded was \$-0-.

8. Not Applicable



9. INCOME TAXES

A. The components of the net deferred tax asset/(liability) at Dec. 31 are as follows:

1.

	12/31/22			12/31/21			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Gross Deferred Tax Assets.....	\$ 297,000	-	297,000	370,000	-	369,000	(73,000)	-	(73,000)
b. Statutory Valuation Allowance Adjustments.....	\$ -	-	-	-	-	-	-	-	-
c. Adjusted Gross Deferred Tax Assets (1a - 1b).....	\$ 297,000	-	297,000	370,000	-	369,000	(73,000)	-	(73,000)
d. Deferred Tax Assets Nonadmitted.....	\$ -	-	-	-	-	-	-	-	-
e. Subtotal Net Admitted Deferred Tax Asset (1c - 1d).....	\$ 297,000	-	297,000	370,000	-	370,000	(73,000)	-	(73,000)
f. Deferred Tax Liabilities.....	\$ -	183,000	183,000	-	286,000	286,000	-	(103,000)	(103,000)
g. Net Admitted Deferred Tax Assets/(Net Deferred Tax Liability) (1e - 1f).....	\$ 297,000	(183,000)	114,000	370,000	(286,000)	84,000	(73,000)	103,000	30,000

2.

	12/31/22			12/31/21			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Admission Calculation Components SSAP No. 101									
a. Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ -	-	-	-	-	-	-	-	-
b. Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 297,000	-	297,000	370,000	-	370,000	(73,000)	-	(73,000)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 297,000	-	297,000	370,000	-	370,000	(73,000)	-	(73,000)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	\$ XXX	XXX	297,000	XXX	XXX	370,000	(73,000)	-	(73,000)
c. Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ -	-	-	-	-	-	-	-	-
d. Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 297,000	-	297,000	370,000	-	370,000	(73,000)	-	(73,000)

3.

Not Applicable

4.

	12/31/2022		12/31/2021		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col 1-4) Ordinary	(Col 2-4) Capital
Impact of Tax Planning Strategies						
a. Determination of Adjusted Gross Deferred Tax Assets and Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.						
1. Adjusted Gross DTAs Amount from Note 9A1 (c)	\$ 297,000		370,000		(73,000)	
2. Percentage of Adjusted Gross DTAs By Tax Character Attributable To the Impact of Tax Planning Strategies						
3. Net Admitted Adjusted Gross DTAs Amount from Note 9A1( e )	\$ 297,000		370,000		(73,000)	
4. Percentage of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because of The Impact of Tax Planning Strategies						
b. Does the Company's tax-planning strategies include the use of reinsurance? Yes_____ No___X___						

B.

Not Applicable

C. Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	12/31/2022	12/31/2021	(Col 1 - 2) Change
1. Current Income Tax			
a. Federal.....	\$ 226,000	788,000	(562,000)
b. Foreign.....	\$ -	-	-
c. Subtotal.....	\$ 226,000	788,000	(562,000)
d. Federal Income Tax on net capital gains.....	\$ -	-	-
e. Utilization of capital loss carry-forwards.....	\$ -	-	-
f. Other.....	\$ (24,000)	(17,000)	(7,000)
g. Federal and foreign income taxes incurred.....	\$ 202,000	771,000	(569,000)
2. Deferred Tax Assets:			
a. Ordinary			
(1) Discounting of unpaid losses.....	\$ -	-	-
(2) Unearned premium reserve.....	\$ -	-	-
(3) Policyholder reserves.....	\$ -	-	-
(4) Investments.....	\$ -	-	-
(5) Deferred acquisition costs.....	\$ -	-	-
(6) Policyholder dividends accrual.....	\$ -	-	-
(7) Fixed assets.....	\$ 151,000	139,000	12,000
(8) Compensation and benefits accrual.....	\$ -	-	-
(9) Pension accrual.....	\$ -	-	-
(10) Receivables - nonadmitted.....	\$ 146,000	231,000	(85,000)
(11) Net operating loss carry-forward.....	\$ -	-	-
(12) Tax credit carry-forward.....	\$ -	-	-
(13) Other (including items <5% of total ordinary tax assets).....	\$ -	-	-
(99) Subtotal.....	\$ 297,000	370,000	(73,000)
b. Statutory valuation allowance adjustment.....	\$ -	-	-
c. Nonadmitted.....	\$ -	-	-
d. Admitted ordinary deferred tax assets (2a99 - 2b - 2c).....	\$ 297,000	370,000	(73,000)
e. Capital:			
(1) Investments.....	\$ -	-	-
(2) Net capital loss carry-forward.....	\$ -	-	-
(3) Real estate.....	\$ -	-	-
(4) Other (including items <5% of total capital tax assets).....	\$ -	-	-
(99) Subtotal.....	\$ -	-	-
f. Statutory valuation allowance adjustment.....	\$ -	-	-
g. Nonadmitted.....	\$ -	-	-
h. Admitted capital deferred tax assets (2e99 - 2f - 2g).....	\$ -	-	-
i. Admitted deferred tax assets (2d + 2h).....	\$ 297,000	370,000	(73,000)
3. Deferred Tax Liabilities:			
a. Ordinary			
(1) Investments.....	\$ -	-	-
(2) Fixed assets.....	\$ -	-	-
(3) Deferred and uncollected premium.....	\$ -	-	-
(4) Policyholder reserves.....	\$ -	-	-
(5) Other (including items <5% of total ordinary tax liabilities)....	\$ -	-	-
(99) Subtotal.....	\$ -	-	-
b. Capital:			
(1) Investments.....	\$ 183,000	286,000	(103,000)
(2) Real Estate.....	\$ -	-	-
(3) Other (including items <5% of total capital tax liabilities).....	\$ -	-	-
(99) Subtotal.....	\$ 183,000	286,000	(103,000)
c. Deferred tax liabilities (3a99 + 3b99).....	\$ 183,000	286,000	(103,000)
4. Net deferred tax assets/liabilities (2i - 3c).....	\$ 114,000	84,000	30,000

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

	<u>December 31, 2022</u>	<u>Effective Tax Rate</u>
Provision computed at statutory rate	\$ 226,000.00	21.00 %
Tax-exempt income deduction	(16,000)	(1.50)
Dividends received deduction	(7,000)	(0.70)
Nondeductible expenses	12,000	1.10
Change in net deferred income taxes	30,000	2.80
Other amounts	(13,000)	(1.10)
Total	<u>\$ 232,000</u>	<u>21.60 %</u>
Federal & Foreign Income taxes incurred	\$ 202,000	18.80 %
Change in net deferred income taxes	30,000	2.80
Total statutory income taxes	<u>\$ 232,000</u>	<u>21.60 %</u>

- E. (1) Not Applicable  
(2) Not Applicable  
(3) The aggregate amounts of deposits reported as admitted assets under Section 6603 of the Internal Revenue Service (IRS) Code was \$-0- as of December 31, 2022.
- F. (1) Not Applicable  
(2) Not Applicable
- G. Not Applicable  
H. Not Applicable  
I. Not Applicable

**10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES**

- A. (1) The Company has a 100% ownership interest in Secure Property Acquisitions, Inc., established by the Company for the purpose of holding title to properties. The Company is the sole shareholder of this subsidiary and all profits, if any, will be paid to the Company in the form of dividends. Secure Property Acquisitions, Inc. acquired 100% of the membership interests of 131-18 135<sup>th</sup> Place, LLC from the Company.
- (2) The Company has a 100% ownership interest in Secure 1031 Exchange Services, LLC, established by the Company to act as a marketing company for Citibank 1031 Exchange Services, a Qualified Intermediary under Section 1031 of the IRC. The Company is the sole member of the LLC and all profits and losses from the LLC will pass through directly to the Company. In the fourth quarter of 2014, Citibank announced its intention to close its 1031 Exchange Services. As a result, Secure 1031 Exchange Services, LLC is inactive at this time.
- (3) The Company has a 100% ownership interest in Secure Title Solutions, LLC, established by the Company to provide consulting services, such as on-site agent reviews and compliance assessments with title industry Best Practices, on a fee basis. These services are offered to the Company's agents, other title insurers, agents for other title insurers and lenders. The Company is the sole member of the LLC and all profits and losses from the LLC will pass through directly to the Company.
- (4) The Company has a 100% ownership interest in Security Education Systems Corporation, established by the Company to provide continuing education services to title insurance agents and producers, as well as attorneys, and to develop materials and contract, as necessary, with qualified instructors to lecture at continuing education seminars. The Company is the sole shareholder of the subsidiary and all profits, if any, will be paid to the Company in the form of dividends.
- (5) The Company has a 100% ownership interest in Integrated Title Solutions, LLC, established by the Company to provide real estate title services to title agents and producers. The Company is the sole member of the LLC and all profits and losses from the LLC will pass through directly to the Company.
- (6) The Company has a 100% ownership interest in Title-Rite Services, Inc., a real estate settlement agency, which was purchased on January 1, 2020. The Company is the sole shareholder of the subsidiary and all profits, if any, will be paid to the Company in the form of dividends.
- (7) The Company is affiliated with Maryland Mortgage Company (Maryland Mortgage) by virtue of common management.
- B.C.& D. In the reporting years ended December 31, 2022 and 2021, the Company earned premiums and fees in the amount of \$502,206 and \$568,651, respectively, from Title-Rite Services, Inc. Premiums receivable in the amount of \$2,506 and \$3,690 as of December 31, 2022, and 2021, respectively, are included in the admitted premiums receivable.
- E. (1) Under the terms of a Management Agreement between the Company and its subsidiary Secure Property Acquisitions, Inc., the Company will provide management and operating personnel to ensure the offices of Secure Property Acquisitions, Inc. are adequately staffed and operated to service its customers. Secure Property Acquisitions, Inc. is responsible for all expenses associated with the provision of its services.
- (2) Under the terms of a Management Agreement between the Company and its subsidiary Secure Title Solutions LLC,

the Company will provide management, employees, equipment and infrastructure for utilization by the affiliate. Secure Title Solutions, LLC is ultimately responsible for all expenses associated with the provision of its services.

- (3) Under the terms of a Management Agreement between the Company and its subsidiary Security Education Systems Corporation, the Company will provide management, employees, equipment and infrastructure for utilization by the subsidiary, which is ultimately responsible for all expenses associated with the provision of its services.
- (4) Under the terms of a Management Agreement between the Company and its subsidiary Integrated Title Solutions, LLC, the Company will provide management, employees, equipment and infrastructure for utilization by the subsidiary, which is ultimately responsible for all expenses associated with the provision of its services.
- (5) A Management Agreement with Title-Rite Services, Inc. originally submitted July 16, 2021, to the Maryland Insurance Administration (MIA) for their review, and amended October 19, 2021, is pending the MIA's approval. The Agreement stipulates that the Company will provide accounts payable, human resources, payroll and benefits, tax filing and financial reporting services to the subsidiary, which is ultimately responsible for all expenses, including taxes, associated with the provision of its services.

The Company is the sole member or shareholder of the above subsidiaries and all profits and losses from them will pass through directly to the Company.

- F. Not Applicable
- G. Not Applicable
- H. Not Applicable
- I. Not Applicable
- J. Not Applicable
- K. Not Applicable
- L. Not Applicable
- M. Not Applicable
- N. Not Applicable
- O. Not Applicable

**11. Not Applicable**

**12. RETIREMENT PLANS, DEFERRED COMPENSATION, POST EMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS**

- A. Not Applicable
- B. Not Applicable
- C. Not Applicable
- D. Not Applicable
- E. Defined Contribution Plan

Employees are covered by a qualified 401(k) profit sharing plan sponsored by the Company. The Board of Directors approves contributions to the plan. For 2022 and 2021 the plan allowed employee contributions up to 75% of compensation. The Company matches dollar for dollar up to 2% of an employee's pay. The Company's contribution for the plan was \$125,316 and \$115,674 for 2022 and 2021, respectively. As of December 31, 2022, and December 31, 2021, the fair values of plan assets were \$6,476,840 and \$7,308,778, respectively.

- F. Not Applicable
- G. Not Applicable
- H. Not Applicable
- I. Not Applicable

**13. CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS**

- (1) As of December 31, 2022, the Company has 40,000 shares of Class A Common Stock authorized and 36,809 shares issued and outstanding with a par value of \$24; 32,000 shares of Class B Common Stock authorized and 8,530 shares issued and outstanding, with a par value of \$8; and 90,000 shares of Class C Common Stock authorized and 6,045 issued and outstanding, with a par value of \$8.
- (2) Not Applicable
- (3) Dividends are reviewed by the Maryland Insurance Commissioner prior to distribution. The common stock dividend rate is not limited, and dividends are not cumulative.
- (4) On December 2, 2022, an ordinary dividend was paid to Class A Common shareholders in the amount of \$73,618; an ordinary dividend was paid to Class B Common shareholders in the amount of \$17,060 and an ordinary dividend was paid to Class C Common shareholders in the amount of \$12,090.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to shareholders.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) Not Applicable
- (8) Not Applicable

(9) Not Applicable

(10) The portion of surplus represented (reduced) by unrealized gains and losses was \$872,887.

(11) Not Applicable

(12) Not Applicable

(13) Not Applicable

**14. LIABILITES, CONTINGENCIES AND ASSESSMENTS**

A. Not Applicable

B. Not Applicable

C. Not Applicable

D. Not Applicable

E. Not Applicable

F. Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company has no assets that it considers to be impaired.

**15. LEASES**

A. Lessee Operating Lease

(1) The Company leases office space from Stratfax LLC, a commercial building operations company, on a 10-year lease at a current monthly cost of \$10,090.

The Company leases office equipment under various non-cancellable operating lease agreements that are in effect through December 2023.

Rental expenses for 2022 and 2021 were \$221,928 and \$220,119, respectively.

(2) As of January 1, 2023, the minimum aggregate rental commitments are as follows:

Year Ending December 31		Operating Leases
1.	2023	\$ 162,692
2.	2024	\$ 137,367
3.	2025	\$ 132,704
4.	2026	\$ 132,022
5.	2027	\$ 135,323
6.	Total	\$ 700,108

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

B. Not Applicable

**16.** Not Applicable

**17.** Not Applicable

**18.** Not Applicable

**19.** Not Applicable

20. FAIR VALUE MEASUREMENTS

A. Fair Value Measurements at Reporting Date

Description for each class of asset or liability	Net Asset Value				
	(Level 1)	(Level 2)	(Level 3)	(NAV)	Total
a. Assets at fair Value					
Common Stock					
Industrial and Miscellaneous	\$ 2,296,414			-	2,296,414
Mutual Funds	\$ 825,918				825,918
Total Common Stocks	\$ 3,122,332	-			3,122,332
Other Invested Assets					
Collateral Loans- Unaffiliated	\$ -	-			
Total Other Invested Assets	\$ -	-			
Total assets at fair value	\$ 3,122,332	-			3,122,332
b. Liabilities at fair value					
	\$ -	-	-	-	-
Total liabilities at fair value	\$ -	-	-	-	-

2. Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

a. Assets:	Beginning	Transfers in-	Transfers out-	Total gains		Purchases	Issuances	Sales	Settlements	Ending
	Balance at 01/01/22			included in Net Income	included in Surplus					Balance at 12/31/22
Other Invested Assets										
Collateral Loans- Unaffiliated	\$									
Total	\$									
b. Liabilities										
	\$ -	-	-	-	-	-	-	-	-	-
Total Liabilities	\$ -	-	-	-	-	-	-	-	-	-

B. Not Applicable

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value	
						(NAV)	Not Practicable (Carrying Value)
Common Stock							
Industrial and Miscellaneous	\$ 2,296,414	2,296,414	2,296,414	-		-	-
Mutual Funds	\$ 825,918	825,918	825,918	-	-		-
Total Common Stocks	\$ 3,122,332	3,122,332	3,122,332	-			-
Other Invested Assets							
Collateral Loans- Unaffiliated	\$					-	-
Total Other Invested Assets	\$						
Total	\$ 3,122,332	3,122,332	3,122,332	-			-

D. Not Applicable

E. Not Applicable

21. OTHER ITEMS

- A. Not Applicable
- B. Not Applicable
- C. Assets in the amount of \$1,856,172 and \$1,856,611 as of December 31, 2022, and 2021, respectively, were on deposit with government authorities or trustees as required by law.
- D. Not Applicable
- E. Not Applicable
- F. Not Applicable
- G. Not Applicable
- H. Not Applicable

22. Not Applicable

23. REINSURANCE

- A. Unsecured Reinsurance Recoverables  
The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized that exceeds 3% of the Company's policyholder surplus.
- B. Not Applicable
- C. Not Applicable
- D. Not Applicable

E. Not Applicable  
F. Not Applicable  
G. Not Applicable  
H. Not Applicable

24. Not Applicable

**25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES**

Reserves as of December 31, 2021, were \$2,743,278. As of December 31, 2022, \$948,000 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$3,181,075. Therefore, there has been a \$1,385,797 increase in prior-year reserves from December 31, 2021, to December 31, 2022. The increase is due to new claims filed in 2022 for prior years as well as the result of re-estimation of unpaid claims and claims adjustment expenses on existing claims. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. Not Applicable

27. Not Applicable

28. Not Applicable

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

1.1

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

Yes ☒ No ☐

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

1.2

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

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Maryland

1.4

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

Yes ☐ No ☒

1.5

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

2.1

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

Yes ☒ No ☐

2.2

If yes, date of change:

05/23/2022

3.1

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

12/31/2017

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.

12/31/2017

3.3

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

06/27/2019

3.4

By what department or departments?  
Maryland Insurance Administration

3.5

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

Yes ☒ No ☐ N/A ☐

3.6

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

Yes ☐ No ☒ N/A ☐

4.1

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

4.11

sales of new business?

Yes ☐ No ☒

4.12

renewals?

Yes ☐ No ☒

4.2

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

4.21

sales of new business?

Yes ☐ No ☒

4.22

renewals?

Yes ☐ No ☒

5.1

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

Yes ☐ No ☒

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



GENERAL INTERROGATORIES

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control.

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

%

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?

Yes [ ] No [X]

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [ ] No [X]

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

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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company?

Yes [ ] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule?

Yes [ ] No [X] N/A [ ]

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

Gorfine Schiller & Gardyn, P.A., 10045 Red Run Blvd., Suite 250, Owings Mills, MD 21117

GENERAL INTERROGATORIES

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes [ ] No [X]

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [ ] No [X]

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

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes [X] No [ ] N/A [ ]

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

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Derek Jones, FCAS, MAAA, Milliman, Inc., 1001 Franklin Avenue, Suite 200, Garden City, NY 11530

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [ ] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value

\$

12.2 If yes, provide explanation:

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

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [ ] No [X]

13.3 Have there been any changes made to any of the trust indentures during the year?

Yes [ ] No [X]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

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

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

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

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

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

e. Accountability for adherence to the code.

Yes ☒ No ☐

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

14.2 Has the code of ethics for senior managers been amended? Yes ☐ No ☒

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

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes ☐ No ☒

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

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

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

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

BOARD OF DIRECTORS

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

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

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

FINANCIAL

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

14.3





GENERAL INTERROGATORIES

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

LINES 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 [X]

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 [X]
27.42	Permitted accounting practice	Yes [ ] No [X]
27.43	Other accounting guidance	Yes [ ] No [X]

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 [X]

- 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 [ ] No [X]

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
Wilmington Trust	One Light Street, 14th Floor, Baltimore, MD 21202
Folger Nolan Fleming Douglas	11350 McCormick Rd, Executive Plaza 1, Ste. 815, Hunt Valley, MD 21031
Wesbanco, Inc.	One Bank Plaza, Wheeling, WV, 26003

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)
Vanguard	PO Box 3009 Monroe, WI 53566	A custodial agreement is in progress
Janney Montgomery Scott LLC	409 Washington Ave., Ste. 815	A custodial agreement is in progress
~	Towson, MD 21204	~

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

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Wells Fargo Advisors	Janney Montgomery Scott LLC	05/24/2022	The Company's broker at Wells Fargo Advisors
~	~		relocated to Janney, retaining the Company's
~	~		investment portfolio.
~	~		~

GENERAL INTERROGATORIES

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

1 Name Firm or Individual	2 Affiliation
Theodore C. Rogers	
Brian N. Rogers	
William Charles Rogers III	
Roy J. Perilloux	
Theresa K. Kozel	
Paul J. Ostrye	

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 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

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

30.2 If yes, complete the following schedule:

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

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

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

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	9,886,647	9,782,824	(103,823)
31.2 Preferred stocks			
31.3 Totals	9,886,647	9,782,824	(103,823)

GENERAL INTERROGATORIES

31.4 Describe the sources or methods utilized in determining the fair values:  
Custodial statements and online pricing services were used to determine Fair Values.

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 [X] No [ ]

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

Yes [X] No [ ]

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

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

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

Yes [ ] No [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 [X] N/A [ ]

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?



**GENERAL INTERROGATORIES**

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

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

39.21      Held directly

Yes [   ] No [ X ]

39.22      Immediately converted to U.S. dollars

Yes [   ] No [ X ]

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

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

40.1 Amount of payments to trade associations, service organizations and statistical or Rating Bureaus, if any? \$                      101,954

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

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

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

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

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

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

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

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

GENERAL INTERROGATORIES

PART 2 – TITLE INTERROGATORIES

1.

Did any persons while an officer, director, trustee, or employee receive directly or indirectly, during the period covered by this statement, any compensation in addition to his/her regular compensation on account of the reinsurance transactions of the reporting entity?

Yes [ ☐ ] No [ ☒ ]

2.

Largest net aggregate amount insured in any one risk.

\$ 500,000

3.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk or portion thereof, reinsured?

Yes [ ☐ ] No [ ☒ ]

3.2

If yes, give full information

4.

If the reporting entity has assumed risk from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes [ ☐ ] No [ ☒ ]

5.1

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

Yes [ ☐ ] No [ ☒ ]

5.2

If yes, give full information

6.

Uncompleted building construction loans:

6.1 Amount already loaned

6.2 Balance to be advanced

6.3 Total amount to be loaned

\$

\$

\$

7.1

Does the reporting entity issue bonds secured by certificates of participation in building construction loans prior to the completion of the buildings?

Yes [ ☐ ] No [ ☒ ]

7.2

If yes, give total amount of such bonds or certificates of participation issued and outstanding.

\$

8.

What is the aggregate amount of mortgage loans owned by the reporting entity that consist of co-ordinate interest in first liens?

\$

9.1

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

9.11 Bonds

9.12 Short-term investments

9.13 Mortgages

9.14 Cash

9.15 Other admissible invested assets

9.16 Total

\$

\$

\$

\$

\$

\$

6,156,405

1,874,069

6,754,047

14,784,521

9.2

List below segregate funds held for others by the reporting entity, set apart in special accounts and excluded from entity assets and liabilities. (These funds are also included in Schedule E – Part 1D Summary, and the "From Separate Accounts, Segregated Accounts and Protected Cell Accounts" line on Page 2 except for escrow funds held by Title insurers).

9.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of:

These funds consist of:

9.22 In cash on deposit

9.23 Other forms of security

\$

\$

\$

\$

32,933

32,933

**FIVE – YEAR HISTORICAL DATA**

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

	1	2	3	4	5
	2022	2021	2020	2019	2018
<b>Source of Direct Title Premiums Written (Part 1A)</b>					
1. Direct operations (Part 1A, Line 1, Col. 1)					
2. Non-affiliated agency operations (Part 1A, Line 1, Col. 2)	68,116,082	89,819,968	63,018,493	55,949,163	49,967,822
3. Affiliated agency operations (Part 1A, Line 1, Col. 3)	477,381	568,651	383,953		
4. Total	68,593,463	90,388,619	63,402,446	55,949,163	49,967,822
<b>Operating Income Summary (Page 4 &amp; Part 1)</b>					
5. Premiums earned (Part 1B, Line 3)	67,547,440	87,553,912	61,650,776	54,878,426	49,023,918
6. Escrow and settlement service charges (Part 1A, Line 2)					
7. Title examinations (Part 1A, Line 3)					250
8. Searches and abstracts (Part 1A, Line 4)					
9. Surveys (Part 1A, Line 5)					
10. Aggregate write-ins for service charges (Part 1A, Line 6)	953,141	1,137,770	951,874	851,078	828,557
11. Aggregate write-ins for other operating income (Page 4, Line 2)					
12. Total operating income (Page 4, Line 3)	68,500,581	88,691,682	62,602,650	55,729,504	49,852,725
<b>Statement of Income (Page 4)</b>					
13. Net operating gain or (loss) (Line 8)	1,299,524	3,744,263	1,523,985	616,007	627,643
14. Net investment gain or (loss) (Line 11)	(225,196)	9,252	402,104	220,354	101,427
15. Total other income (Line 12)			680,800	(1,756)	(2,001)
16. Federal and foreign income taxes incurred (Line 14)	216,712	772,723	398,025	186,481	163,441
17. Net income (Line 15)	857,616	2,980,792	2,208,864	648,124	563,628
<b>Balance Sheet (Pages 2 and 3)</b>					
18. Title insurance premiums and fees receivable (Page 2, Line 15, Col. 3)	951,966	1,519,926	1,447,427	982,617	840,873
19. Total admitted assets excluding segregated accounts (Page 2, Line 26, Col. 3)	29,882,728	29,483,525	24,419,419	20,177,115	18,229,118
20. Known claims reserve (Page 3, Line 1)	3,181,075	2,743,278	2,311,099	1,932,726	1,667,561
21. Statutory premium reserve (Page 3, Line 2)	14,784,521	14,711,102	12,420,438	11,236,909	10,536,276
22. Total liabilities (Page 3, Line 23)	18,687,493	18,954,608	16,164,126	13,819,670	12,792,486
23. Capital paid up (Page 3, Lines 25 + 26)	1,000,016	999,152	967,924	967,924	967,924
24. Surplus as regards policyholders (Page 3, Line 32)	11,195,235	10,528,917	8,255,293	6,357,445	5,436,632
<b>Cash Flow (Page 5)</b>					
25. Net cash from operations (Line 11)	2,478,340	6,139,287	3,532,795	2,219,007	256,758
<b>Percentage Distribution of Cash, Cash-Equivalents and Invested Assets (Page 2, Col. 3)</b> (Item divided by Page 2, Line 12, Col. 3) x 100.0					
26. Bonds (Line 1)	28.4	12.4	18.6	27.1	25.2
27. Stocks (Lines 2.1 & 2.2)	11.7	12.0	10.2	13.7	12.9
28. Mortgage loans on real estate (Line 3.1 and 3.2)					
29. Real estate (Lines 4.1, 4.2 & 4.3)					
30. Cash, cash equivalents and short-term investments (Line 5)	56.0	71.0	66.3	58.8	61.6
31. Contract loans (Line 6)					
32. Derivatives (Line 7)					
33. Other invested assets (Line 8)	3.9	4.6	4.9	0.4	0.3
34. Receivable for securities (Line 9)					
35. Securities lending reinvested collateral assets (Line 10)					
36. Aggregate write-ins for invested assets (Line 11)					
37. Subtotals cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
38. Affiliated bonds (Sch. D Summary, Line 12, Col. 1)					
39. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)					
40. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)					
41. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
42. Affiliated mortgage loans on real estate					
43. All other affiliated		1,270,115	1,091,950	54,130	18,493
44. Total of above Lines 38 to 43		1,270,115	1,091,950	54,130	18,493
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)		12.1	13.2	0.9	0.3

FIVE – YEAR HISTORICAL DATA  
(Continued)

	1	2	3	4	5
	2022	2021	2020	2019	2018
Capital and Surplus Accounts (Page 4)					
47. Net unrealized capital gains or (losses) (Line 18)	(386,053)	412,852	(29,125)	350,868	(88,134)
48. Change in nonadmitted assets (Line 21)	367,225	(446,666)	(149,757)	49,383	(102,234)
49. Dividends to stockholders (Line 28)	(102,768)	(183,004)	(159,134)	(113,831)	(100,240)
50. Change in surplus as regards policyholders for the year (Line 31)	666,318	2,273,624	1,897,848	920,813	295,020
Losses Paid and Incurred (Part 2A)					
51. Net payments (Line 5, Col. 4)	654,092	719,805	675,381	731,193	1,344,229
52. Losses and allocated LAE incurred (Line 8, Col. 4)	1,091,889	1,151,984	1,053,754	996,358	642,865
53. Unallocated LAE incurred (Line 9, Col. 4)	494,694	456,608	456,465	547,116	569,323
54. Losses and loss adjustment expenses incurred (Line 10, Col. 4)	1,586,583	1,608,592	1,510,219	1,543,474	1,212,188
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)	7.1	5.3	6.7	6.8	7.1
56. Amounts paid to or retained by title agents (Part 3, Line 2, Col. 4)	82.4	83.6	82.5	82.3	82.0
57. All other operating expenses (Part 3, Lines 24 minus 1.5 minus 2, Col. 4)	6.3	5.1	5.9	6.8	7.2
58. Total (Lines 55 to 57)	95.8	94.0	95.2	96.0	96.3
Operating Percentages (Page 4) (Line item divided by Page 4, Line 3 x 100.0)					
59. Losses and loss adjustment expenses incurred (Line 4)	2.3	1.8	2.4	2.8	2.4
60. Operating expenses incurred (Line 5)	95.8	94.0	95.2	96.1	96.3
61. Aggregate write-ins for other operating deductions (Line 6)					
62. Total operating deductions (Line 7)	98.1	95.8	97.6	98.9	98.7
63. Net operating gain or (loss) (Line 8)	1.9	4.2	2.4	1.1	1.3
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)	2.3	1.8	2.4	2.8	2.4
65. Operating expenses incurred to net premiums written (Page 4, Line 5)	97.0	92.8	94.8	96.4	96.9
One-Year Schedule P Part 2 Development (\$000 omitted)					
66. Development in estimated losses and ALAE on policies effective before current year (Schedule P, Part 2, Line 22, Col. 11)	(1,457)	(854)	(605)	(1,170)	(669)
67. Percent of such development to policyholders' surplus of prior year-end (Line 66 above divided by Page 4, Line 16, Col. 1 x 100.0)	(13.8)	(10.3)	(9.5)	(21.5)	(13.0)
One-Year Schedule P Part 3 Development (\$000 omitted)					
68. Development in estimated losses and ALAE for claims reported before curr year (Schedule P, Part 3, Line 12, Col. 11)	(57)	301	159	337	428
69. Percent of such development to policyholders' surplus of prior year-end (Line 68 above divided by Page 4, Line 16, Col. 1 x 100.0)	(0.5)	3.6	2.5	6.2	8.3
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)	(1,836)	(1,418)	(1,562)	(1,557)	(1,177)
71. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year-end (Line 70 above divided by Page 4, Line 16, Col. 2 x 100.0)	(22.2)	(22.3)	(28.7)	(30.3)	(26.6)
Two-Year Schedule P Part 3 Development (\$000 omitted)					
72. Development in estimated losses and ALAE for claims reported before prior year-end (Schedule P, Part 3, Line 12, Col. 12)	(124)	406	403	698	421
73. Percent of such development to policyholders' surplus of second prior year-end (Line 72 above divided by Page 4, Line 16, Col. 2 x 100.0)	(1.5)	6.4	7.4	13.6	9.5

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

Yes [ ] No [X]

If no, please explain:

N/A



50784202245001100

EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	1,321	306	844,020	69,274	703,247	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	225	63	148,590	12,196	123,807	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	1,546	369	992,610	81,470	827,054	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	1,546	369	992,610	81,470	827,054	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly						X X X	952,095	(27,750)	12,418	(19,471)	5,142
4.04	Residential Policies Issued by Non-Affiliated Agents	1,321	306	844,020	69,274	703,247	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	225	63	148,590	12,196	123,807	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	1,546	369	992,610	81,470	827,054	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	1,546	369	992,610	81,470	827,054	X X X	952,095	(27,750)	12,418	(19,471)	5,142
5.	Aggregate Write-in for Line 05						50,340					
6.	Total	1,546	369	992,610	81,470	827,054	50,340	952,095	(27,750)	12,418	(19,471)	5,142
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						35,734					
0502.	Insurane Dept. License and Fees						14,606					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						50,340					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	854	143	416,080	16,153	333,999	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	93	29	65,441	2,541	52,531	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	947	172	481,521	18,694	386,530	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	947	172	481,521	18,694	386,530	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly						X X X	485,930	60,000	4,216	(9,942)	10,469
4.04	Residential Policies Issued by Non-Affiliated Agents	854	143	416,080	16,153	333,999	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	93	29	65,441	2,541	52,531	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	947	172	481,521	18,694	386,530	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	947	172	481,521	18,694	386,530	X X X	485,930	60,000	4,216	(9,942)	10,469
5.	Aggregate Write-in for Line 05						14,699					
6.	Total	947	172	481,521	18,694	386,530	14,699	485,930	60,000	4,216	(9,942)	10,469
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						12,038					
0502.	Insurance Dept. License and Fees						2,661					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						14,699					

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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	511	249	1,099,574	5,750	887,933	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	41	38	125,090	654	101,013	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	552	287	1,224,664	6,404	988,946	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	552	287	1,224,664	6,404	988,946	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly						X X X	1,202,149				
4.04	Residential Policies Issued by Non-Affiliated Agents	511	249	1,099,574	5,750	887,933	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	41	38	125,090	654	101,013	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	552	287	1,224,664	6,404	988,946	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	552	287	1,224,664	6,404	988,946	X X X	1,202,149				
5.	Aggregate Write-in for Line 05						24,625					
6.	Total	552	287	1,224,664	6,404	988,946	24,625	1,202,149				
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						24,493					
0502.	Insurance Dept. License and Fees						132					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						24,625					



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EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2022

NAIC Group Code 0000

NAIC Company Code 50784

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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	35	20	79,345	2,090	61,104	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	1	1	4,915	129	3,785	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	36	21	84,260	2,219	64,889	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	36	21	84,260	2,219	64,889	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly								89,986		110,792	328,831
4.04	Residential Policies Issued by Non-Affiliated Agents	35	20	79,345	2,090	61,104	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	1	1	4,915	129	3,785	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	36	21	84,260	2,219	64,889	X X X	X X X	X X X	X X X	X X X	X X X
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	36	21	84,260	2,219	64,889	X X X	89,986	X X X	110,792	(52,871)	328,831
5.	Aggregate Write-in for Line 05						3,331					
6.	Total	36	21	84,260	2,219	64,889		89,986		110,792	(52,871)	328,831
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						1,432					
0502.	Insurance Dept. License and Fees						1,899					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						3,331					





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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2022

NAIC Group Code 0000

NAIC Company Code 50784

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					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly						XXX	34				
4.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX					
4.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents						XXX					
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined						XXX	34				
5.	Aggregate Write-in for Line 05						563					
6.	Total						563	34				
DETAILS OF WRITE-INS												
0501.												
0502.	Insurance Dept. License and Fees						563					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						563					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2022

NAIC Group Code		NAIC Company Code										
0000		50784										
		1	2	3	4	5	6	7	8	9	10	11
		Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Net Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
Type of Business												
1.	Experience for Policies Having Type of Rate Code:											
1.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly						XXX	54				
4.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX					
4.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents						XXX					
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined						XXX	54				
5.	Aggregate Write-in for Line 05						1,507					
6.	Total						1,507	54				
DETAILS OF WRITE-INS												
0501.												
0502.	Insurance Dept. License and Fees						1,507					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						1,507					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	3,836	893	4,614,101	144,038	3,744,976	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	636	423	1,415,888	44,200	1,149,187	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	4,472	1,316	6,029,989	188,238	4,894,163	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	4,472	1,316	6,029,989	188,238	4,894,163	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly							5,926,673	(253,345)	52,812	(227,820)	382,575
4.04	Residential Policies Issued by Non-Affiliated Agents	3,836	893	4,614,101	144,038	3,744,976	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	636	423	1,415,888	44,200	1,149,187	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	4,472	1,316	6,029,989	188,238	4,894,163	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	4,472	1,316	6,029,989	188,238	4,894,163	X X X	5,926,673	(253,345)	52,812	(227,820)	382,575
5.	Aggregate Write-in for Line 05						328,224					
6.	Total	4,472	1,316	6,029,989	188,238	4,894,163	328,224	5,926,673	(253,345)	52,812	(227,820)	382,575
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						197,411					
0502.	Insurance Dept. License and Fees						130,813					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						328,224					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly						XXX	21				
4.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX					
4.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents						XXX					
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined						XXX	21				
5.	Aggregate Write-in for Line 05						800					
6.	Total						800	21				
DETAILS OF WRITE-INS												
0501.												
0502.	Insurance Dept. License and Fees						800					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						800					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	3,067	1,107	3,884,292	198,995	3,197,547	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	661	365	1,011,643	51,827	832,784	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	3,728	1,472	4,895,935	250,822	4,030,331	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	3,728	1,472	4,895,935	250,822	4,030,331	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly							4,920,623	(2,200)	86,253	81,354	76,009
4.04	Residential Policies Issued by Non-Affiliated Agents	3,067	1,107	3,884,292	198,995	3,197,547	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	661	365	1,011,643	51,827	832,784	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	3,728	1,472	4,895,935	250,822	4,030,331	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	3,728	1,472	4,895,935	250,822	4,030,331	X X X	4,920,623	(2,200)	86,253	81,354	76,009
5.	Aggregate Write-in for Line 05						163,158					
6.	Total	3,728	1,472	4,895,935	250,822	4,030,331	163,158	4,920,623	(2,200)	86,253	81,354	76,009
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						101,644					
0502.	Insurance Dept. License and Fees						61,514					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						163,158					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	8,588	1,917	7,138,487	288,909	5,341,370	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	1,151	653	1,738,950	70,379	1,301,168	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	9,739	2,570	8,877,437	359,288	6,642,538	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	9,739	2,570	8,877,437	359,288	6,642,538	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly							8,641,475	10,000	4,812	25,321	40,354
4.04	Residential Policies Issued by Non-Affiliated Agents	8,588	1,917	7,138,487	288,909	5,341,370	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	1,151	653	1,738,950	70,379	1,301,168	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	9,739	2,570	8,877,437	359,288	6,642,538	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	9,739	2,570	8,877,437	359,288	6,642,538	X X X	8,641,475	10,000	4,812	25,321	40,354
5.	Aggregate Write-in for Line 05						293,484					
6.	Total	9,739	2,570	8,877,437	359,288	6,642,538	293,484	8,641,475	10,000	4,812	25,321	40,354
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						290,126					
0502.	Insurance Dept. License and Fees						3,358					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						293,484					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly					XXX	XXX	10	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly						XXX					
4.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX					
4.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents						XXX					
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined						XXX	10				
5.	Aggregate Write-in for Line 05						801					
6.	Total						801	10				
DETAILS OF WRITE-INS												
0501.												
0502.	Insurance Dept. License and Fees						801					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						801					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	1,374	552	2,436,501	15,699	2,020,457	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	61	101	298,942	1,926	247,896	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	1,435	653	2,735,443	17,625	2,268,353	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	1,435	653	2,735,443	17,625	2,268,353	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code: SX											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents			6,191		5,134	X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents			760		630	X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents			6,951		5,764	X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code			6,951		5,764	X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly							2,630,279	(60)	24,628	11,607	121,481
4.04	Residential Policies Issued by Non-Affiliated Agents	1,374	552	2,442,692	15,699	2,025,591	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	61	101	299,702	1,926	248,526	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	1,435	653	2,742,394	17,625	2,274,117	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	1,435	653	2,742,394	17,625	2,274,117	X X X	2,630,279	(60)	24,628	11,607	121,481
5.	Aggregate Write-in for Line 05						61,337					
6.	Total	1,435	653	2,742,394	17,625	2,274,117	61,337	2,630,279	(60)	24,628	11,607	121,481
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						57,444					
0502.	Insurance Dept. License and Fees						3,893					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						61,337					





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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	10,327	6,111	27,544,699		23,201,149	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	416	355	1,269,079		1,068,957	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	10,743	6,466	28,813,778		24,270,106	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	10,743	6,466	28,813,778		24,270,106	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code: S											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents			2,418,278		2,036,938	X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents			111,418		93,849	X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents			2,529,696		2,130,787	X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code			2,529,696		2,130,787	X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly						X X X	30,844,754	77,371	477,737	1,326,171	2,206,574
4.04	Residential Policies Issued by Non-Affiliated Agents	10,327	6,111	29,962,977		25,238,087	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	416	355	1,380,497		1,162,806	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	10,743	6,466	31,343,474		26,400,893	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	10,743	6,466	31,343,474		26,400,893	X X X	30,844,754	77,371	477,737	1,326,171	2,206,574
5.	Aggregate Write-in for Line 05						765,749					
6.	Total	10,743	6,466	31,343,474		26,400,893	765,749	30,844,754	77,371	477,737	1,326,171	2,206,574
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						627,828					
0502.	Insurance Dept. License and Fees						137,921					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						765,749					



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EXHIBIT OF PREMIUMS AND LOSSES

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2022

NAIC Group Code 0000

NAIC Company Code 50784

Type of Business		1	2	3	4	5	6	7	8	9	10	11
		Number of Policies Issued During The Year	Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	Direct Premiums Written	Other Income on Policies Issued for the Type of Business	Amounts Paid to or Retained by Title Agents	Taxes Licenses and Fees Incurred	Net Premiums Earned	Direct Losses Paid	Direct Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code:											
1.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly						XXX	1,547	(150)	1,862	(13,443)	
4.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX					
4.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents						XXX					
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined						XXX	1,547	(150)	1,862	(13,443)	
5.	Aggregate Write-in for Line 05						2,962					
6.	Total						2,962	1,547	(150)	1,862	(13,443)	
DETAILS OF WRITE-INS												
0501.												
0502.	Insurance Dept. Licenses and Fees						2,962					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						2,962					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	4,968	1,314	5,928,310		4,991,777	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	238	117	420,233		353,846	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	5,206	1,431	6,348,543		5,345,623	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	5,206	1,431	6,348,543		5,345,623	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code: SXCE											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents		4,675,903			3,937,221	X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents		331,455			279,093	X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents		5,007,358			4,216,314	X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code			5,007,358		4,216,314	X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly							11,282,982	2,500	9,398	179	9,639
4.04	Residential Policies Issued by Non-Affiliated Agents	4,968	1,314	10,604,213		8,928,998	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	238	117	751,688		632,939	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	5,206	1,431	11,355,901		9,561,937	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	5,206	1,431	11,355,901		9,561,937	X X X	11,282,982	2,500	9,398	179	9,639
5.	Aggregate Write-in for Line 05						131,505					
6.	Total	5,206	1,431	11,355,901		9,561,937	131,505	11,282,982	2,500	9,398	179	9,639
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						126,971					
0502.	Insurance Dept. Licenses and Fees						4,534					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						131,505					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2022

NAIC Group Code 0000

NAIC Company Code 50784

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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	607	161	455,949	24,662	306,770	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	84	27	59,156	3,200	39,801	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	691	188	515,105	27,862	346,571	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	691	188	515,105	27,862	346,571	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly							517,408		2,798	(29,194)	
4.04	Residential Policies Issued by Non-Affiliated Agents	607	161	455,949	24,662	306,770	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	84	27	59,156	3,200	39,801	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	691	188	515,105	27,862	346,571	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	691	188	515,105	27,862	346,571	X X X	517,408		2,798	(29,194)	
5.	Aggregate Write-in for Line 05						20,223					
6.	Total	691	188	515,105	27,862	346,571		517,408		2,798	(29,194)	
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						16,741					
0502.	Insurance Dept. Licenses and Fees						3,482					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						20,223					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	41	11	24,115	234	17,502	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	9	12	29,464	285	21,385	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	50	23	53,579	519	38,887	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	50	23	53,579	519	38,887	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code: SX											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents			(1,532)		(1,112)	X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents			(1,872)		(1,359)	X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents			(3,404)		(2,471)	X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code			(3,404)		(2,471)	X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code						X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly						X X X	49,754				
4.04	Residential Policies Issued by Non-Affiliated Agents	41	11	22,583	234	16,390	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	9	12	27,592	285	20,026	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	50	23	50,175	519	36,416	X X X					
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X					
4.10	All Other						X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	50	23	50,175	519	36,416	X X X	49,754				
5.	Aggregate Write-in for Line 05						2,386					
6.	Total	50	23	50,175	519	36,416	2,386	49,754				
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						1,267					
0502.	Insurance Dept. Licenses and Fees						1,119					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						2,386					



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
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					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
1.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
1.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
2.	Experience for Policies Having Type of Rate Code:											
2.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
2.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
2.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
3.	Experience for Policies Having Type of Rate Code:											
3.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.03	Subtotal Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.09	Subtotal Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
3.10	All Other	XXX	XXX	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX
3.11	Subtotal for Type of Rate Code						XXX	XXX	XXX	XXX	XXX	XXX
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.02	Non-residential Policies Issued Directly					XXX	XXX	XXX	XXX	XXX	XXX	XXX
4.03	Subtotal Policies Issued Directly						XXX	1,664				
4.04	Residential Policies Issued by Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.05	Non-residential Policies Issued By Non-Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.06	Subtotal Policies Issued By Non-Affiliated Agents						XXX					
4.07	Residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.08	Non-residential Policies Issued By Affiliated Agents						XXX	XXX	XXX	XXX	XXX	XXX
4.09	Subtotal Policies Issued By Affiliated Agents						XXX					
4.10	All Other						XXX	XXX	XXX	XXX	XXX	XXX
4.11	Subtotal for Type of Rate Codes Combined						XXX	1,664				
5.	Aggregate Write-in for Line 05											
6.	Total							1,664				
DETAILS OF WRITE-INS												
0501.												
0502.												
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)											



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EXHIBIT OF PREMIUMS AND LOSSES  
DIRECT BUSINESS IN THE STATE OF TOTAL DURING THE YEAR 2022

NAIC Group Code 0000		NAIC Company Code 50784										
Type of Business		1  Number of Policies Issued During The Year	2  Direct Amount of Insurance Written in Millions (\$000,000 Omitted)	3  Net Premiums Written	4  Other Income on Policies Issued for the Type of Business	5  Amounts Paid to or Retained by Title Agents	6  Taxes Licenses and Fees Incurred	7  Net Premiums Earned	8  Direct Losses Paid	9  Direct Allocated Loss Adjustment Expenses Paid	10  Direct Losses and Allocated Loss Adjustment Expenses Incurred	11  Direct Known Claim Reserve
1.	Experience for Policies Having Type of Rate Code: R											
1.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.04	Residential Policies Issued by Non-Affiliated Agents	35,529	12,784	54,465,473	765,804	44,807,831	X X X	X X X	X X X	X X X	X X X	X X X
1.05	Non-residential Policies Issued By Non-Affiliated Agents	3,616	2,184	6,587,391	187,337	5,296,160	X X X	X X X	X X X	X X X	X X X	X X X
1.06	Subtotal Policies Issued By Non-Affiliated Agents	39,145	14,968	61,052,864	953,141	50,103,991	X X X	X X X	X X X	X X X	X X X	X X X
1.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
1.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
1.11	Subtotal for Type of Rate Code	39,145	14,968	61,052,864	953,141	50,103,991	X X X	X X X	X X X	X X X	X X X	X X X
2.	Experience for Policies Having Type of Rate Code: SXCE											
2.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.04	Residential Policies Issued by Non-Affiliated Agents			4,675,903		3,937,221	X X X	X X X	X X X	X X X	X X X	X X X
2.05	Non-residential Policies Issued By Non-Affiliated Agents			331,455		279,093	X X X	X X X	X X X	X X X	X X X	X X X
2.06	Subtotal Policies Issued By Non-Affiliated Agents			5,007,358		4,216,314	X X X	X X X	X X X	X X X	X X X	X X X
2.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
2.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
2.11	Subtotal for Type of Rate Code			5,007,358		4,216,314	X X X	X X X	X X X	X X X	X X X	X X X
3.	Experience for Policies Having Type of Rate Code: S											
3.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.03	Subtotal Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.04	Residential Policies Issued by Non-Affiliated Agents			2,418,278		2,036,938	X X X	X X X	X X X	X X X	X X X	X X X
3.05	Non-residential Policies Issued By Non-Affiliated Agents			111,418		93,849	X X X	X X X	X X X	X X X	X X X	X X X
3.06	Subtotal Policies Issued By Non-Affiliated Agents			2,529,696		2,130,787	X X X	X X X	X X X	X X X	X X X	X X X
3.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
3.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
3.11	Subtotal for Type of Rate Code			2,529,696		2,130,787	X X X	X X X	X X X	X X X	X X X	X X X
4.	Experience for All Types of Rate Codes Combined											
4.01	Residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.02	Non-residential Policies Issued Directly					X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.03	Subtotal Policies Issued Directly					X X X	X X X	67,547,438	(133,634)	787,726	1,091,891	3,181,074
4.04	Residential Policies Issued by Non-Affiliated Agents	35,529	12,784	61,564,313	765,804	50,786,012	X X X	X X X	X X X	X X X	X X X	X X X
4.05	Non-residential Policies Issued By Non-Affiliated Agents	3,616	2,184	7,029,152	187,337	5,668,373	X X X	X X X	X X X	X X X	X X X	X X X
4.06	Subtotal Policies Issued By Non-Affiliated Agents	39,145	14,968	68,593,465	953,141	56,454,385	X X X	X X X	X X X	X X X	X X X	X X X
4.07	Residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.08	Non-residential Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.09	Subtotal Policies Issued By Affiliated Agents						X X X	X X X	X X X	X X X	X X X	X X X
4.10	All Other	X X X	X X X	X X X		X X X	X X X	X X X	X X X	X X X	X X X	X X X
4.11	Subtotal for Type of Rate Codes Combined	39,145	14,968	68,593,465	953,141	56,454,385	X X X	67,547,438	(133,634)	787,726	1,091,891	3,181,074
5.	Aggregate Write-in for Line 05						1,865,694					
6.	Total	39,145	14,968	68,593,465	953,141	56,454,385	1,865,694	67,547,438	(133,634)	787,726	1,091,891	3,181,074
DETAILS OF WRITE-INS												
0501.	State and Local Insurance Taxes						1,493,129					
0502.	Insurance Dept. License and Fees						372,565					
0503.												
0598.	Summary of remaining write-ins for Line 05 from overflow page											
0599.	Totals (Lines 0501 through 0503 plus 0598) (Line 05 above)						1,865,694					

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

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

1	2	3
Depository	Rate of Interest	Balance
OPEN DEPOSITORIES		
FEDERALLY INSURED DEPOSITORIES		
M & T BANKBALTIMORE, MD		3,040
WESBANCOBALTIMORE, MD		8,513
0199998 Deposits in ( ) depositories which do not exceed the allowable limit in any one depository	X X X	
0199999 Total Federally Insured Depositories	X X X	11,553
NON-FEDERALLY INSURED DEPOSITORIES		
0299999 Total Non-Federally Insured Depositories	X X X	
0399999 Total Open Depositories - Dec. 31st	X X X	11,553
SUSPENDED DEPOSITORIES		
0499999 Total Suspended Depositories - Dec. 31st	X X X	
0599999 Grand Total - All Depositories - Dec. 31st	X X X	11,553

1. Totals: Last day of January	11,553
2. February	11,553
3. March	11,553
4. April	11,553
5. May	11,553
6. June	11,553
7. July	11,553
8. August	11,553
9. September	11,553
10. October	11,553
11. November	11,553
12. December	11,553





**NONE      Schedule E - Part 1C**

SCHEDULE E – PART 1D – SUMMARY

Segregated Funds Held for Others			
Type	1 Non-Interest Earning	2 Interest Earning	3 Total (Cols. 1 + 2)
1. Open depositories	11,553	21,380	32,933
2. Suspended depositories			
3. Total segregated cash funds held for others (General Interrogatories-Part 2, Line 9.22)	11,553	21,380	32,933
4. Other forms of security held for others (General Interrogatories-Part 2, Line 9.23)			
5. Total all segregated funds held for others (General Interrogatories-Part 2, Line 9.21)	11,553	21,380	32,933
Company Funds on Hand and on Deposit			
General Funds			
6. Open depositories			12,526,368
7. Suspended depositories			
8. Total general funds			12,526,368
Reinsurance Reserve Funds			
9. Open depositories			
10. Suspended depositories			
11. Total reinsurance reserve funds			
Total Company Funds			
12. Open depositories			12,559,301
13. Suspended depositories			
14. Total company funds on deposit (Lines 8 & 11)			12,526,368
15. Company funds on hand			300
16. Total company funds on hand and on deposit			12,526,668

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	2	11,553	33,559
18. Suspended depositories			
19. Total segregated funds held for others	2	11,553	33,559
Company Funds on Deposit			
20. Open depositories	17,612		15,625,027
21. Suspended depositories			
22. Total company funds on deposit	17,612		15,625,027
Total All Funds on Deposit			
23. Open depositories	17,614	11,553	15,658,586
24. Suspended depositories			
25. Total all funds on deposit	17,614	11,553	15,658,586

**SCHEDULE E - PART 1F - FUNDS ON DEPOSIT - INTERROGATORIES**

1.

Does the reporting entity require, at least annually, letters of representation from its directors and officers concerning conflicts of interest in relation to:
- 1.1

The supply of goods or paid provision of personal services to a reporting entity depository listed in Schedule E – Part 1, or its parent, subsidiaries, or any of its affiliates?

Yes ☒ No ☐
- 1.2

Real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements with the reporting entity depository listed in Schedule E – Part 1, or its parent, subsidiaries, or any of its affiliates?

Yes ☒ No ☐
- 2.1

Is the reporting entity aware of any real estate agreements, including, but not limited to lease, rental, mortgage, or purchase agreements, existing between the reporting entity, its Parent, Subsidiaries, or any of its Affiliates, and any depository listed in Schedule E – Part 1, or its parent, subsidiaries or any of its affiliates?

Yes ☐ No ☒
- 2.2

If yes, give details below.

.....

.....

.....

.....

.....

.....

.....
3.

Does the reporting entity maintain sufficient records of funds held as escrow or security deposits and reported in Exhibit Capital Gains (Losses) and Schedule E – Part 1A that will enable it to identify the funds on an individual basis?

Yes ☒ No ☐

## SCHEDULE F – PART 1

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

[illegible]

## SCHEDULE F – PART 2

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

[illegible]

**NONE      Schedule F - Part 3**

**NONE      Schedule F - Part 4**

## SCHEDULE H - PART 1

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

[illegible]

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



## Showing All Title Plants Acquired During the Year

29

## SCHEDULE H - PART 3

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

[illegible]

## SCHEDULE H – VERIFICATION BETWEEN YEARS

1. Book value, December 31, prior year	195,435
2. Increase by adjustment in book value:	
2.1 Totals, Part 1, Col. 9	
2.2 Totals, Part 3, Col. 9	
3. Cost of acquisition, Part 2, Col. 8	
4. Totals	195,435

5. Decrease by adjustment in book value:	
5.1 Totals, Part 1, Col. 10	_____
5.2 Totals, Part 3, Col. 10	_____
6. Consideration received on sales, Part 3, Col. 12	_____
7. Net profit (loss) on sales, Part 3, Col. 13	_____
8. Book value, December 31, current year	<u>195,435</u>

**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 .....	195,435	195,435
2. Title plant assets held by subsidiaries (proportionate to ownership) .....		
3. Total (Line 1 plus Line 2)	195,435	195,435

SCHEDULE P – PART 1 – SUMMARY  
(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	462,779	377	23,111	3,582	482,685	20,205					
2. 2013	12,183	47,553		419	492	47,480	1,405					
3. 2014	8,443	35,250		641	537	35,354	382					
4. 2015	9,900	41,566		682	478	41,770	270					
5. 2016	10,386	45,265		814	405	45,674	557					
6. 2017	10,217	45,651		758	382	46,027	78					
7. 2018	9,977	49,968		829	434	50,363	340					
8. 2019	11,067	55,949		851	370	56,430	277					
9. 2020	14,106	63,402		952	568	63,786	673					
10. 2021	19,502	90,388		1,138	544	90,982	48					
11. 2022	14,968	68,594		953	973	68,574	14					
12. Totals	X X X	1,006,365	377	31,148	8,765	1,029,125	24,249					

Years in Which Policies Were Written	13	14	15	16	Loss and Allocated Loss Adjustment Expenses Unpaid						23
	Salvage and Subrogation Received	Unallocated Loss Expense Payments	Total Net Loss and Expense (Cols. 7 + 8 + 10 + 11 - 9 - 12 + 14)	Number of Claims Reported (Direct)	Known Claim Reserves			IBNR Reserves			Unallocated Loss Expense Unpaid
					17	18	19	20	21	22	
					Direct	Assumed	Ceded	Direct	Assumed	Ceded	
1. Prior	10,001	7,035	27,240	5,117	421			498		1	260
2. 2013	32	740	2,145	61	1			155		2	53
3. 2014	5	119	501	42	186			155		2	88
4. 2015		346	616	37	432			237		5	82
5. 2016		399	956	29	372			393		9	116
6. 2017		267	345	30	81			524		12	146
7. 2018		297	637	31	229			655		17	200
8. 2019		312	589	32	585			904		23	274
9. 2020		323	996	21	405			1,411		32	395
10. 2021		266	314	14	123			2,414		53	674
11. 2022		56	70	4	346			2,225		45	647
12. Totals	10,038	10,160	34,409	5,418	3,181			9,571		201	2,935

Years in Which Policies Were Written	24 Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 21 - 19 - 22 + 23)	25 Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32 Net Loss & LAE Per \$1000 of Coverage ([Cols. 29 + 14 + 23] / Col. 1)	33 Discount For Time Value of Money	34 Net Reserves After Discount (Cols. 24 - 33)
			26 Direct (Cols. 7 + 10 + 17 + 20)	27 Assumed (Cols. 8 + 11 + 18 + 21)	28 Ceded (Cols. 9 + 12 + 19 + 22)	29 Net	30 Direct ([Cols. 14 + 23 + 26] / Col. 2)	31 Net Basis ([Cols. 14 + 23 + 29] / [Cols. 6 - 4])			
1. Prior	1,178	96	21,124		1	21,123	6.141	6.184	X X X		1,178
2. 2013	207	11	1,561		2	1,559	4.950	4.998	19.306		207
3. 2014	427	7	723		2	721	2.638	2.673	10.991		427
4. 2015	746	6	939		5	934	3.289	3.315	13.758		746
5. 2016	872	8	1,322		9	1,313	4.058	4.075	17.601		872
6. 2017	739	4	683		12	671	2.401	2.395	10.610		739
7. 2018	1,067	10	1,224		17	1,207	3.444	3.440	17.079		1,067
8. 2019	1,740	16	1,766		23	1,743	4.204	4.190	21.045		1,740
9. 2020	2,179	4	2,489		32	2,457	5.058	5.053	22.508		2,179
10. 2021	3,158		2,585		53	2,532	3.900	3.864	17.803		3,158
11. 2022	3,173	22	2,585		45	2,540	4.793	4.796	21.666		3,173
12. Totals	15,486	184	37,001		201	36,800	X X X	X X X	X X X		15,486

SCHEDULE P – PART 1A – POLICIES WRITTEN DIRECTLY  
(\$000 omitted)

Years in Which Policies Were Written	1  Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2  Direct Premium	3  Assumed Premium	4  Other Income	5  Ceded Premium	6  Net (Cols. 2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7  Direct	8  Assumed	9  Ceded	10  Direct	11  Assumed	12  Ceded
1. Prior	X X X	5,819		5,121	27	10,913	188					
2. 2013	9	5				5						
3. 2014	2	7		1		8						
4. 2015												
5. 2016												
6. 2017												
7. 2018												
8. 2019												
9. 2020												
10. 2021												
11. 2022												
12. Totals	X X X	5,831		5,122	27	10,926	188					

Years in Which Policies Were Written	13  Salvage and Subrogation Received	14  Unallocated Loss Expense Payments	15  Total Net Loss and Expense Paid (Cols. 7 + 8 + 10 + 11 - 9 - 12 + 14)	16  Number of Claims Reported (Direct)	Loss and Allocated Loss Adjustment Expenses Unpaid						23  Unallocated Loss Expense Unpaid
					Known Claim Reserves			IBNR Reserves			
					17  Direct	18  Assumed	19  Ceded	20  Direct	21  Assumed	22  Ceded	
1. Prior			188	9							
2. 2013											
3. 2014											
4. 2015											
5. 2016											
6. 2017											
7. 2018											
8. 2019											
9. 2020											
10. 2021											
11. 2022											
12. Totals			188	9							

Years in Which Policies Were Written	24  Total Net Loss and LAE Unpaid (Cols. 17 + 18 + 20 + 21 - 19 - 22 + 23)	25  Number of Claims Outstanding (Direct)	Losses and Allocated Loss Expenses Incurred				Loss and LAE Ratio		32  Net Loss & LAE Per \$1000 of Coverage ([Cols. 29 + 14 + 23] / Col. 1)	33  Discount For Time Value of Money	34  Net Reserves After Discount (Cols. 24 - 33)
			26  Direct (Cols. 7 + 10 + 17 + 20)	27  Assumed (Cols. 8 + 11 + 18 + 21)	28  Ceded (Cols. 9 + 12 + 19 + 22)	29  Net	30  Direct Basis ([Cols. 14 + 23 + 26] / Col. 2)	31  Net Basis ([Cols. 14 + 23 + 29] / [Cols. 6 - 4])			
1. Prior			188			188	3.231	3.246	X X X		
2. 2013											
3. 2014											
4. 2015											
5. 2016											
6. 2017											
7. 2018											
8. 2019											
9. 2020											
10. 2021											
11. 2022											
12. Totals			188			188	X X X	X X X	X X X		

SCHEDULE P – PART 1B – POLICIES WRITTEN THROUGH AGENTS  
(\$000 omitted)

Years in Which Policies Were Written	1 Amount of Insurance Written in Millions	Premiums Written and Other Income					Loss and Allocated Loss Adjustment Expenses Payments					
		2 Direct Premium	3 Assumed Premium	4 Other Income	5 Ceded Premium	6 Net (Cols. 2 + 3 + 4 - 5)	Loss Payments			Allocated LAE Payments		
							7 Direct	8 Assumed	9 Ceded	10 Direct	11 Assumed	12 Ceded
1. Prior	X X X	456,960	377	17,990	3,555	471,772	20,205					
2. 2013	12,174	47,548		419	492	47,475	1,405					
3. 2014	8,441	35,243		640	537	35,346	382					
4. 2015	9,900	41,566		682	478	41,770	270					
5. 2016	10,386	45,265		814	405	45,674	557					
6. 2017	10,217	45,651		758	382	46,027	78					
7. 2018	9,977	49,968		829	434	50,363	340					
8. 2019	11,067	55,949		851	370	56,430	277					
9. 2020	14,106	63,402		952	568	63,786	673					
10. 2021	19,502	90,388		1,138	544	90,982	48					
11. 2022	14,968	68,594		953	973	68,574	14					
12. Totals	X X X	1,000,534	377	26,026	8,738	1,018,199	24,249					

Years in Which Policies Were Written	13	14	15	16	Loss and Allocated Loss Adjustment Expenses Unpaid						23
	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)	Known Claim Reserves			IBNR Reserves			Unallocated Loss Expense Unpaid
					17	18	19	20	21	22	
					Direct	Assumed	Ceded	Direct	Assumed	Ceded	
1. Prior	10,001	7,035	27,240	5,117	421			498		1	260
2. 2013	32	740	2,145	61	1			155		2	53
3. 2014	5	119	501	42	186			155		2	88
4. 2015		346	616	37	432			237		5	82
5. 2016		399	956	29	372			393		9	116
6. 2017		267	345	30	81			524		12	146
7. 2018		297	637	31	229			655		17	200
8. 2019		312	589	32	585			904		23	274
9. 2020		323	996	21	405			1,411		32	395
10. 2021		266	314	14	123			2,414		53	674
11. 2022		56	70	4	346			2,225		45	647
12. Totals	10,038	10,160	34,409	5,418	3,181			9,571		201	2,935

Years in Which Policies Were Written	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	27	28	29	30				31
				Direct (Cols. 7 + 10 + 17 + 20)	Assumed (Cols. 8 + 11 + 18 + 21)	Ceded (Cols. 9 + 12 + 19 + 22)	Net	Direct Basis ((Cols. 14 + 23 + 26) / Col 2)				Net Basis ((Cols. 14 + 23 + 29) / [Cols. 6 - 4])
1. Prior	1,178	96	21,124		1	21,123	6.219	6.262	X X X		1,178	
2. 2013	207	11	1,561		2	1,559	4.951	4.998	19.320		207	
3. 2014	427	7	723		2	721	2.639	2.674	10.994		427	
4. 2015	746	6	939		5	934	3.289	3.315	13.758		746	
5. 2016	872	8	1,322		9	1,313	4.058	4.075	17.601		872	
6. 2017	739	4	683		12	671	2.401	2.395	10.610		739	
7. 2018	1,067	10	1,224		17	1,207	3.444	3.440	17.079		1,067	
8. 2019	1,740	16	1,766		23	1,743	4.204	4.190	21.045		1,740	
9. 2020	2,179	4	2,489		32	2,457	5.058	5.053	22.508		2,179	
10. 2021	3,158		2,585		53	2,532	3.900	3.864	17.803		3,158	
11. 2022	3,173	22	2,585		45	2,540	4.793	4.796	21.666		3,173	
12. Totals	15,486	184	37,001		201	36,800	X X X	X X X	X X X		15,486	

SCHEDULE P – PART 2  
POLICY YEAR INCURRED LOSS AND ALAE

Years in Which Policies Were Written	Incurred Losses and Allocated Expenses at Year - End (\$000 OMITTED)										Development	
	Including Known Claims and IBNR on Unreported Claims										11 One Year (Cols. 10 - 9)	12 Two Year (Cols. 10 - 8)
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	9,023	9,032	8,926	9,157	9,130	9,135	9,115	9,115	9,112	9,092	(20)	(23)
2. 2003	233	243	244	233	329	347	227	214	211	208	(3)	(6)
3. 2004	683	640	642	511	459	437	423	426	445	517	72	91
4. 2005	1,306	1,287	1,317	1,369	1,400	1,403	1,371	1,355	1,372	1,362	(10)	7
5. 2006	1,732	1,965	2,145	2,190	2,342	2,287	2,275	2,377	2,345	2,345		(32)
6. 2007	978	1,082	1,055	1,051	1,088	1,034	1,012	979	1,023	1,030	7	51
7. 2008	3,746	3,782	3,894	3,838	3,475	3,468	3,483	3,461	3,456	3,454	(2)	(7)
8. 2009	842	630	605	626	589	597	630	582	573	585	12	3
9. 2010	762	639	753	1,029	921	983	950	923	922	664	(258)	(259)
10. 2011	1,392	1,352	1,450	1,283	1,185	1,131	1,098	1,070	1,098	1,048	(50)	(22)
11. 2012	1,464	1,279	1,066	1,033	997	1,013	971	898	871	818	(53)	(80)
12. 2013	1,761	2,030	1,924	1,794	1,932	1,928	2,108	2,082	1,920	1,559	(361)	(523)
13. 2014	X X X	1,315	1,086	1,252	1,002	913	843	742	787	720	(67)	(22)
14. 2015	X X X	X X X	1,411	1,401	1,401	1,077	891	1,170	1,027	934	(93)	(236)
15. 2016	X X X	X X X	X X X	1,683	1,494	1,520	1,346	1,290	1,231	1,313	82	23
16. 2017	X X X	X X X	X X X	X X X	1,707	1,509	1,151	968	786	671	(115)	(297)
17. 2018	X X X	X X X	X X X	X X X	X X X	1,910	1,628	1,478	1,341	1,207	(134)	(271)
18. 2019	X X X	X X X	X X X	X X X	X X X	X X X	2,377	2,164	1,961	1,743	(218)	(421)
19. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,268	2,227	2,457	230	189
20. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3,008	2,533	(475)	X X X
21. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,540	X X X	X X X
22. Totals											(1,456)	(1,835)

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	8,439	8,562	8,677	8,725	8,886	8,915	8,920	8,947	8,948	8,950	279	1,004
2. 2003	165	169	176	176	186	197	191	192	192	194	29	108
3. 2004	424	366	389	400	365	365	366	381	403	480	52	110
4. 2005	1,098	1,112	1,167	1,222	1,268	1,292	1,298	1,308	1,324	1,324	36	140
5. 2006	1,237	1,412	1,517	1,796	1,860	1,914	1,970	2,067	2,057	2,071	35	157
6. 2007	688	802	828	855	892	907	918	918	918	978	30	140
7. 2008	3,456	3,521	3,575	3,591	3,345	3,368	3,403	3,404	3,408	3,406	37	131
8. 2009	391	267	316	351	316	388	435	500	501	503	13	60
9. 2010	317	262	281	643	601	852	862	863	874	625	14	33
10. 2011	582	572	668	839	855	885	917	938	988	974	6	49
11. 2012	108	189	235	315	420	557	626	667	695	700	6	44
12. 2013	94	214	329	413	670	1,025	1,319	1,435	1,389	1,405	10	45
13. 2014	X X X		49	372	264	291	316	342	371	382	8	26
14. 2015	X X X	X X X	3	100	165	229	249	271	243	270	8	22
15. 2016	X X X	X X X	X X X	8	20	279	294	377	457	557	4	16
16. 2017	X X X	X X X	X X X	X X X	11	4	13	24	32	78	4	20
17. 2018	X X X	X X X	X X X	X X X	X X X		91	157	269	340	3	17
18. 2019	X X X	X X X	X X X	X X X	X X X	X X X	11	84	172	277	1	12
19. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	336	673	1	9
20. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	19	48	1	2
21. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	14		

SCHEDULE P – PART 2B –  
POLICY YEAR LOSS AND ALAE CASE BASIS RESERVES

Years in Which Policies Were Written	Case Basis Losses and Allocated Expenses Reserves at Year - End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	318	211	28	250	98	102	84	75	72	52
2. 2003	10	29	31	19	94	112	11			
3. 2004	163	184	175	43	34	22	21	24	27	24
4. 2005	63	56	80	86	83	76	36	13	27	10
5. 2006	299	396	443	317	361	307	225	251	234	220
6. 2007	27	28	29	48	114	40	25	11	63	3
7. 2008	37	59	138	117	33	12	30	23	20	20
8. 2009	85	62	72	95	142	108	116	50	49	48
9. 2010	26	81	213	198	181	30	8			14
10. 2011	115	231	301	59	30	22	21	16	16	8
11. 2012	51	45	66	84	92	82	75	17	24	22
12. 2013	26	530	553	524	575	351	399	327	307	1
13. 2014	X X X		64	57	117	140	198	139	190	186
14. 2015	X X X	X X X	2	46	241	46	21	395	423	432
15. 2016	X X X	X X X	X X X	2	165	178	199	234	241	372
16. 2017	X X X	X X X	X X X	X X X	9	37	31	45	51	81
17. 2018	X X X	X X X	X X X	X X X	X X X	2	66	73	173	229
18. 2019	X X X	X X X	X X X	X X X	X X X	X X X	367	594	565	585
19. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	24	209	405
20. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	52	123
21. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	346

SCHEDULE P – PART 2C –  
POLICY YEAR BULK RESERVES ON KNOWN CLAIMS

Years in Which Policies Were Written	Bulk Reserves on Known Claims at Year - End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior										
2. 2003										
3. 2004										
4. 2005										
5. 2006										
6. 2007										
7. 2008										
8. 2009										
9. 2010										
10. 2011										
11. 2012										
12. 2013										
13. 2014	X X X									
14. 2015	X X X	X X X								
15. 2016	X X X	X X X	X X X							
16. 2017	X X X	X X X	X X X	X X X						
17. 2018	X X X	X X X	X X X	X X X	X X X					
18. 2019	X X X	X X X	X X X	X X X	X X X	X X X				
19. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
20. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
21. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	



SCHEDULE P – PART 2D –  
POLICY YEAR IBNR RESERVES

Years in Which Policies Were Written	IBNR Reserves on Unreported Claims at Year - End (\$000 OMITTED)									
	Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	267	260	221	182	146	118	112	93	92	90
2. 2003	58	45	37	38	49	38	25	22	19	14
3. 2004	97	90	78	68	60	50	36	21	15	13
4. 2005	145	119	70	61	49	35	37	34	21	28
5. 2006	197	158	185	77	121	66	80	59	54	54
6. 2007	263	252	198	148	82	87	69	50	42	49
7. 2008	254	201	181	130	97	88	50	34	28	28
8. 2009	367	301	217	180	131	101	79	32	23	34
9. 2010	419	295	260	188	139	101	80	60	48	25
10. 2011	695	549	481	385	300	224	160	116	94	66
11. 2012	1,305	1,045	765	634	485	374	270	214	152	96
12. 2013	1,641	1,287	1,042	857	687	552	390	320	224	153
13. 2014	X X X	1,315	973	823	621	482	329	261	226	152
14. 2015	X X X	X X X	1,406	1,255	995	802	621	504	361	232
15. 2016	X X X	X X X	X X X	1,673	1,309	1,062	853	679	533	384
16. 2017	X X X	X X X	X X X	X X X	1,687	1,467	1,107	899	703	512
17. 2018	X X X	X X X	X X X	X X X	X X X	1,909	1,471	1,248	899	638
18. 2019	X X X	X X X	X X X	X X X	X X X	X X X	1,999	1,486	1,224	881
19. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,243	1,682	1,379
20. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,937	2,362
21. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2,180

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

Years in Which Losses Were Incurred	Losses and Allocated Expenses at Year - End (\$000 OMITTED) Incurred Loss and ALAE on Known Claims and Bulk Reserves on Known Claims										Development	
	1	2	3	4	5	6	7	8	9	10	11	12
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	One - Year (Cols. 10 - 9)	Two - Year (Cols. 10 - 8)
1. Prior	17,783	17,930	18,134	18,300	17,942	18,018	17,899	18,001	18,012	17,821	(191)	(180)
2. 2013	432	988	1,192	1,366	1,383	1,475	1,608	1,615	1,693	1,397	(296)	(218)
3. 2014	X X X	439	738	794	959	1,104	1,030	994	1,013	997	(16)	3
4. 2015	X X X	X X X	337	631	654	698	806	677	686	436	(250)	(241)
5. 2016	X X X	X X X	X X X	658	937	875	1,040	1,053	958	949	(9)	(104)
6. 2017	X X X	X X X	X X X	X X X	616	749	806	876	967	1,185	218	309
7. 2018	X X X	X X X	X X X	X X X	X X X	214	281	320	332	311	(21)	(9)
8. 2019	X X X	X X X	X X X	X X X	X X X	X X X	660	753	875	1,010	135	257
9. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	785	839	844	5	59
10. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	852	1,220	368	X X X
11. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	962	X X X	X X X
12. Totals											(57)	(124)

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

Years in Which Losses Were Incurred	Cumulative Paid Losses and Allocated Expenses at Year - End (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior	16,850	16,912	17,241	17,623	17,484	17,604	17,575	17,661	17,674	17,499	500	1,738
2. 2013	147	419	543	806	866	1,138	1,282	1,294	1,384	1,397	15	98
3. 2014	X X X	115	270	486	642	990	980	982	997	997	13	53
4. 2015	X X X	X X X	153	471	464	513	564	644	655	405	5	53
5. 2016	X X X	X X X	X X X	418	527	656	925	1,012	918	924	15	56
6. 2017	X X X	X X X	X X X	X X X	139	479	489	574	635	714	8	49
7. 2018	X X X	X X X	X X X	X X X	X X X	86	209	248	229	294	7	40
8. 2019	X X X	X X X	X X X	X X X	X X X	X X X	173	282	399	527	4	21
9. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	66	178	231	3	19
10. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	415	830	5	15
11. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	133	3	2

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

Years in Which Losses Were Incurred	Case Basis Losses and Allocated Expenses Reserves at Year - End (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	934	1,018	893	677	458	414	324	340	338	322
2. 2013	285	569	649	560	517	337	326	321	309	
3. 2014	X X X	325	468	308	317	114	50	12	16	
4. 2015	X X X	X X X	184	160	190	185	242	33	31	31
5. 2016	X X X	X X X	X X X	240	410	219	115	41	40	25
6. 2017	X X X	X X X	X X X	X X X	477	270	317	302	332	471
7. 2018	X X X	X X X	X X X	X X X	X X X	128	72	72	103	17
8. 2019	X X X	X X X	X X X	X X X	X X X	X X X	487	471	476	483
9. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	719	661	613
10. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	437	390
11. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	829

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

Years in Which Losses Were Incurred	Bulk Reserves on Known Claims at Year - End (\$000 OMITTED) Loss and Allocated Loss Expense									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior										
2. 2013										
3. 2014	X X X									
4. 2015	X X X	X X X								
5. 2016	X X X	X X X	X X X							
6. 2017	X X X	X X X	X X X	X X X						
7. 2018	X X X	X X X	X X X	X X X	X X X					
8. 2019	X X X	X X X	X X X	X X X	X X X	X X X				
9. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X			
10. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X		
11. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Policies Were Written	Number of Claims Reported (Direct)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	3,988	3,993	3,997	4,002	4,005	4,006	4,008	4,011	4,013	4,013
2. 2003	126	128	129	131	134	136	136	137	137	137
3. 2004	150	152	154	156	156	156	156	156	158	159
4. 2005	139	146	149	152	155	155	155	156	157	157
5. 2006	138	146	150	154	155	156	157	157	157	157
6. 2007	137	140	143	144	149	151	152	152	152	152
7. 2008	99	101	107	114	118	122	125	125	125	125
8. 2009	33	37	42	44	47	49	50	50	50	51
9. 2010	31	33	35	39	40	43	43	43	43	46
10. 2011	40	43	49	50	55	58	58	59	59	61
11. 2012	27	35	41	45	48	50	51	54	56	59
12. 2013	14	30	37	44	51	57	58	59	60	61
13. 2014	X X X	6	16	31	36	37	38	39	40	42
14. 2015	X X X	X X X	6	17	25	28	29	34	36	37
15. 2016	X X X	X X X	X X X	8	17	21	23	26	29	29
16. 2017	X X X	X X X	X X X	X X X	5	16	20	22	26	30
17. 2018	X X X	X X X	X X X	X X X	X X X	8	22	23	27	31
18. 2019	X X X	X X X	X X X	X X X	X X X	X X X	12	23	29	32
19. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	5	18	21
20. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	7	14
21. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	4

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

Years in Which Policies Were Written	Number of Claims Closed With Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	256	267	271	271	272	273	277	279	279	279
2. 2003	24	27	27	27	27	28	28	28	29	29
3. 2004	43	48	49	49	49	50	50	50	51	52
4. 2005	30	35	35	35	35	35	36	36	36	36
5. 2006	27	29	31	31	33	33	33	35	35	35
6. 2007	27	30	30	30	30	30	30	30	30	30
7. 2008	26	29	30	30	33	34	35	37	37	37
8. 2009	9	10	10	11	11	12	13	13	13	13
9. 2010	6	7	7	8	8	9	12	13	13	14
10. 2011	1	4	4	4	4	5	5	6	6	6
11. 2012		3	3	3	3	3	4	4	6	6
12. 2013			1	2	3	6	7	7	7	10
13. 2014	X X X			1	4	6	6	7	8	8
14. 2015	X X X	X X X		1	1	5	6	7	7	8
15. 2016	X X X	X X X	X X X				1	3	3	4
16. 2017	X X X	X X X	X X X	X X X			1	1	3	4
17. 2018	X X X	X X X	X X X	X X X	X X X		1	3	3	3
18. 2019	X X X	X X X	X X X	X X X	X X X	X X X			1	1
19. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X			1
20. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	1
21. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Policies Were Written	Number of Claims Closed Without Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	833	944	951	951	981	990	995	1,001	1,003	1,004
2. 2003	86	92	98	98	100	102	103	108	108	108
3. 2004	93	100	102	102	105	109	109	109	110	110
4. 2005	100	112	119	119	128	132	134	138	140	140
5. 2006	107	121	130	143	147	152	154	155	157	157
6. 2007	82	95	104	108	116	122	130	136	140	140
7. 2008	73	80	88	101	106	112	117	125	131	131
8. 2009	29	37	41	42	47	57	58	60	60	60
9. 2010	19	21	21	22	24	27	29	31	33	33
10. 2011	17	18	21	28	36	43	46	47	49	49
11. 2012	10	16	17	23	27	33	35	42	44	44
12. 2013	4	6	8	9	19	31	36	41	45	45
13. 2014	X X X	1		6	10	20	21	24	26	26
14. 2015	X X X	X X X	2	6	15	18	22	22	22	22
15. 2016	X X X	X X X	X X X	4	10	14	14	15	16	16
16. 2017	X X X	X X X	X X X	X X X	2	9	15	17	20	20
17. 2018	X X X	X X X	X X X	X X X		2	6	10	15	17
18. 2019	X X X	X X X	X X X	X X X	X X X	X X X	2	7	10	12
19. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	7	9
20. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	1	2
21. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	

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

Years in Which Claims Were First Reported	Number of Claims Reported (Direct)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	4,801	4,801	4,801	4,801	4,801	4,801	4,801	4,801	4,801	4,801
2. 2013	121	121	121	121	121	121	121	121	121	122
3. 2014	X X X	68	68	68	68	68	68	68	68	68
4. 2015	X X X	X X X	65	65	65	65	65	65	65	66
5. 2016	X X X	X X X	X X X	76	76	76	76	76	76	76
6. 2017	X X X	X X X	X X X	X X X	65	65	65	65	65	66
7. 2018	X X X	X X X	X X X	X X X	X X X	53	53	53	53	53
8. 2019	X X X	X X X	X X X	X X X	X X X	X X X	44	44	44	44
9. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	38	38	39
10. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	48	61
11. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	22

SCHEDULE P – PART 5B – REPORT YEAR CLAIMS CLOSED WITH LOSS PAYMENT

Years in Which Claims Were First Reported	Number of Claims Closed With Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	447	478	486	486	491	493	495	498	500	500
2. 2013	2	8	8	8	8	10	12	14	14	15
3. 2014	X X X	3	4	5	5	7	10	12	13	13
4. 2015	X X X	X X X		1	2	3	4	5	5	5
5. 2016	X X X	X X X	X X X	3	6	8	11	13	14	15
6. 2017	X X X	X X X	X X X	X X X	1	6	7	8	8	8
7. 2018	X X X	X X X	X X X	X X X	X X X	2	5	5	6	7
8. 2019	X X X	X X X	X X X	X X X	X X X	X X X	1	4	4	4
9. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X		1	3
10. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3	5
11. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	3

SCHEDULE P – PART 5C – REPORT YEAR CLAIMS CLOSED WITHOUT LOSS PAYMENT

Years in Which Claims Were First Reported	Number of Claims Closed Without Loss Payment									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	1,416	1,572	1,609	1,631	1,673	1,701	1,710	1,728	1,738	1,738
2. 2013	37	58	65	67	78	92	94	96	98	98
3. 2014	X X X	13	19	25	33	43	44	52	53	53
4. 2015	X X X	X X X	12	23	34	39	46	50	53	53
5. 2016	X X X	X X X	X X X	16	32	43	48	55	56	56
6. 2017	X X X	X X X	X X X	X X X	23	38	43	46	48	49
7. 2018	X X X	X X X	X X X	X X X	X X X	17	30	35	40	40
8. 2019	X X X	X X X	X X X	X X X	X X X	X X X	11	17	21	21
9. 2020	X X X	X X X	X X X	X X X	X X X	X X X	X X X	10	18	19
10. 2021	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	12	15
11. 2022	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	2

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.  
Prior to 1996 the Company did not track policy year detail for every claim and allocated paid loss and case reserves to policy year as necessary.

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 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 [X] No [ ]

13.2

If so, please explain the nature of the estimate or allocation, the assumptions made and the data used to support your assumptions.  
Distribution was approximated in some cases on claims prior to 1996. Due to lack of historical data, certain values are presented on a calendar year basis.

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

States, Etc.		1	2	Direct Premiums Written		6	7	8	9	10	
		Active Status (a)	Premium Rate (b)	3  Direct Operations	Agency Operations		Other Income	Net Premiums Earned	Direct Losses and Allocated Loss Adjustment Expenses Paid	Direct Losses and Allocated Loss Adjustment Expenses Incurred	Direct Known Claim Reserve
					4  Non-affiliated Agencies	5  Affiliated Agencies					
1. Alabama	AL	L			992,610		81,470	952,095	(15,332)	(19,471)	5,142
2. Alaska	AK	N									
3. Arizona	AZ	N									
4. Arkansas	AR	L			481,521		18,694	485,930	64,216	(9,942)	10,470
5. California	CA	N									
6. Colorado	CO	N									
7. Connecticut	CT	N									
8. Delaware	DE	L			1,224,664		6,404	1,202,149			
9. District of Columbia	DC	L			84,261		2,219	89,986	110,792	(52,871)	328,831
10. Florida	FL	N									
11. Georgia	GA	N						34			
12. Hawaii	HI	N									
13. Idaho	ID	N									
14. Illinois	IL	N									
15. Indiana	IN	N									
16. Iowa	IA	N									
17. Kansas	KS	N									
18. Kentucky	KY	L						54			
19. Louisiana	LA	L			6,029,989		188,238	5,926,673	(200,533)	(227,820)	382,575
20. Maine	ME	L						21			
21. Maryland	MD	L			4,418,554	477,381	250,822	4,920,623	84,053	81,354	76,009
22. Massachusetts	MA	N									
23. Michigan	MI	N									
24. Minnesota	MN	N									
25. Mississippi	MS	L			8,877,437		359,288	8,641,475	14,812	25,320	40,354
26. Missouri	MO	N									
27. Montana	MT	N									
28. Nebraska	NE	N									
29. Nevada	NV	N									
30. New Hampshire	NH	L						10			
31. New Jersey	NJ	L			2,742,393		17,626	2,630,279	24,567	11,607	121,481
32. New Mexico	NM	N									
33. New York	NY	L			31,343,475			30,844,754	555,109	1,326,171	2,206,574
34. North Carolina	NC	N									
35. North Dakota	ND	N									
36. Ohio	OH	L						1,547	1,712	(13,443)	
37. Oklahoma	OK	N									
38. Oregon	OR	N									
39. Pennsylvania	PA	L			11,355,900			11,282,982	11,898	179	9,639
40. Rhode Island	RI	N									
41. South Carolina	SC	L			515,104		27,862	517,408	2,798	(29,194)	
42. South Dakota	SD	N									
43. Tennessee	TN	L			50,174		519	49,754			
44. Texas	TX	N									
45. Utah	UT	N									
46. Vermont	VT	N									
47. Virginia	VA	N									
48. Washington	WA	N									
49. West Virginia	WV	N						1,664			
50. Wisconsin	WI	N									
51. Wyoming	WY	N									
52. American Samoa	AS	N									
53. Guam	GU	N									
54. Puerto Rico	PR	N									
55. U.S. Virgin Islands	VI	N									
56. Northern Mariana Islands	MP	N									
57. Canada	CAN	N									
58. Aggregate Other Alien	OT	X X X	X X X								
59. Totals		X X X	X X X		68,116,082	477,381	953,142	67,547,438	654,092	1,091,890	3,181,075

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

- (a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RR 16

2. R - Registered - Non-domiciled RRGs

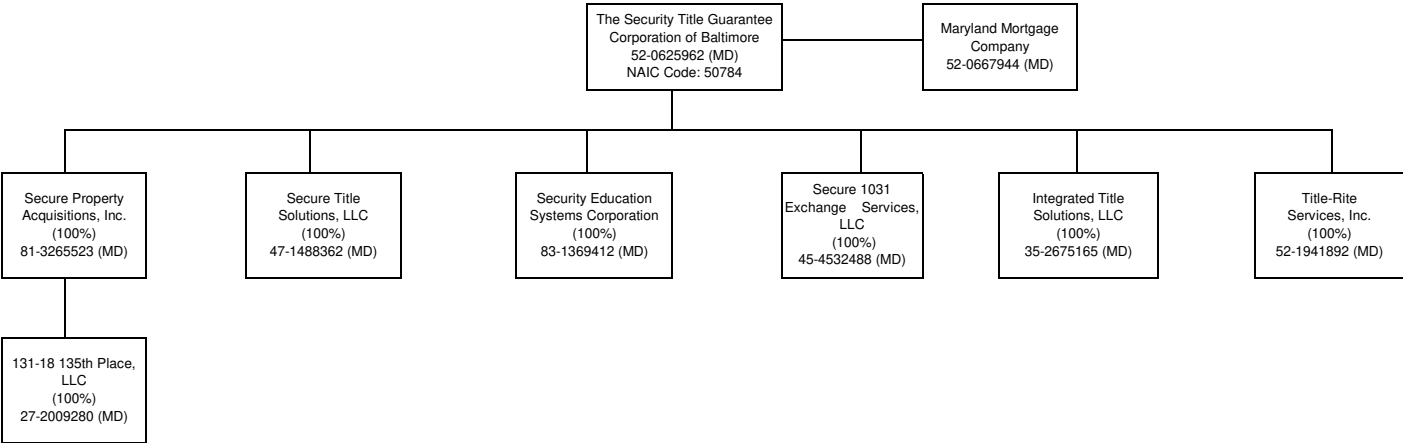
3. E – Eligible - Reporting entities eligible or approved to write surplus lines

4. Q - Qualified - Qualified or accredited reinsurer

5. N – None of the above - Not allowed to write business in the state 41
- (b) Each type of rate must be coded with a combination of the five Activity Codes (R, S, X, C, and/or E) listed in the instructions. Use the code combination corresponding to the State's statutory definitions of title insurance premium. If more than one combination of activities is indicated in the statutory definition, all relevant combinations must be listed. See the Schedule T Instructions.

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

**PART 1 - ORGANIZATIONAL CHART**



The Security Title Guarantee Corporation of Baltimore and Maryland Mortgage Company share several common stockholders.

The Security Title Guarantee Corporation of Baltimore owns 100% of Secure Property Acquisitions, Inc., 100% of Secure Title Solutions, LLC, 100% of Security Education Systems Corporation, 100% of Secure 1031Exchange Services, LLC and 100% of Integrated Title Solutions, LLC.

Secure Property Acquisitions, Inc. owns 100% of 131-18 135th Place, LLC.

Maryland Mortgage Company voluntarily tendered its 1.88% interest in The Security Title Guarantee Corporation of Baltimore as of July 1, 2021. Maryland Mortgage Company sold 100% of the shares of Security Holding, Inc. as of December 27, 2021.





## SCHEDULE Y

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

[illegible]

# SCHEDULE Y

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

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

	Response
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
3. Will Management's Discussion and Analysis be filed by April 1?	YES
4. Will the Supplemental Schedule of Business Written by Agency be filed with the state of domicile by April 1?	YES
5. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
JUNE FILING	
6. Will an audited financial report be filed by June 1?	YES
7. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

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

MARCH FILING	
8. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	YES
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

Explanation:

Explanation 9:	N/A
Explanation 10:	N/A
Explanation 11:	N/A
Explanation 12:	Under COMAR 31.05.11.15, only companies with annual direct written and assumed premiums in excess of \$500 million are required to submit this report. Security Title does not meet this minimum requirement.

Bar Code:



OVERFLOW PAGE FOR WRITE-INS

Page 9 - Continuation

OPERATIONS AND INVESTMENT EXHIBIT  
PART 3 – EXPENSES

	Title and Escrow Operating Expenses				5  Unallocated Loss Adjustment Expenses	6  Other Operations	7  Investment Expenses	Totals	
	1  Direct Operations	Agency Operations		4  Total (Cols. 1 + 2 + 3)				8  Current Year (Cols. 4 + 5 + 6 + 7)	9  Prior Year
		2  Non-affiliated Agency Operations	3  Affiliated Agency Operations						
2304. Premium Paid on Voluntary Tender of Preferred Stock									23,198
2305. Safekeeping Fees and Other Investment Expenses							901	901	610
2397. Totals (Lines 2304 through 2396) (Page 9, Line 2398)							901	901	23,808

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. Governments	3,724,565	13.14	3,724,565		3,724,565	13.21
1.02 All other governments						
1.03 U.S. states, territories and possessions, etc. guaranteed	442,045	1.56	442,045		442,045	1.57
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	878,545	3.10	878,545		878,545	3.12
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	850,170	3.00	850,170		850,170	3.01
1.06 Industrial and miscellaneous	50,000	0.18	50,000		50,000	0.18
1.07 Hybrid securities						
1.08 Parent, subsidiaries and affiliates						
1.09 SVO identified funds						
1.10 Unaffiliated bank loans						
1.11 Unaffiliated certificates of deposit	2,067,252	7.29	2,067,252		2,067,252	7.33
1.12 Total long-term bonds	8,012,577	28.26	8,012,577		8,012,577	28.41
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)						
2.02 Parent, subsidiaries and affiliates						
2.03 Total preferred stocks						
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	2,464,007	8.69	2,464,006		2,464,006	8.74
3.02 Industrial and miscellaneous Other (Unaffiliated)						
3.03 Parent, subsidiaries and affiliates Publicly traded						
3.04 Parent, subsidiaries and affiliates Other						
3.05 Mutual funds	825,918	2.91	825,918		825,918	2.93
3.06 Unit investment trusts						
3.07 Closed-end funds						
3.08 Exchange traded funds						
3.09 Total common stocks	3,289,925	11.60	3,289,924		3,289,924	11.66
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages						
4.02 Residential mortgages						
4.03 Commercial mortgages						
4.04 Mezzanine real estate loans						
4.05 Total valuation allowance						
4.06 Total mortgage loans						
5. Real estate (Schedule A):						
5.01 Properties occupied by company						
5.02 Properties held for production of income						
5.03 Properties held for sale						
5.04 Total real estate						
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	12,526,668	44.18	12,526,668		12,526,668	44.42
6.02 Cash equivalents (Schedule E, Part 2)	1,395,105	4.92	1,395,105		1,395,105	4.95
6.03 Short-term investments (Schedule DA)	1,874,070	6.61	1,874,069		1,874,069	6.64
6.04 Total cash, cash equivalents and short-term investments	15,795,843	55.71	15,795,842		15,795,842	56.01
7. Contract loans						
8. Derivatives (Schedule DB)						
9. Other invested assets (Schedule BA)	1,253,035	4.42	1,105,035		1,105,035	3.92
10. Receivables for securities						
11. Securities Lending (Schedule DL, Part 1)				X X X	X X X	X X X
12. Other invested assets (Page 2, Line 11)						
13. Total invested assets	28,351,380	100.00	28,203,378		28,203,378	100.00

**NONE      Schedule A and B Verification**

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		1,437,768
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)	(169,080)	(169,080)
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 16		
3.2	Totals, Part 3, Column 12		
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 13		
5.2	Totals, Part 3, Column 9		
6.	Total gain (loss) on disposals, Part 3, Column 19		
7.	Deduct amounts received on disposals, Part 3, Column 16		15,653
8.	Deduct amortization of premium and depreciation		
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Totals, Part 1, Column 17		
9.2	Totals, Part 3, Column 14		
10.	Deduct current year's other-than-temporary impairment recognized:		
10.1	Totals, Part 1, Column 15		
10.2	Totals, Part 3, Column 11		
11.	Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		1,253,035
12.	Deduct total nonadmitted amounts		148,000
13.	Statement value at end of current period (Line 11 minus Line 12)		1,105,035

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		6,706,602
2.	Cost of bonds and stocks acquired, Part 3, Column 7		6,461,857
3.	Accrual of discount		1,566
4.	Unrealized valuation increase (decrease):		
4.1	Part 1, Column 12		
4.2	Part 2, Section 1, Column 15		
4.3	Part 2, Section 2, Column 13	(444,859)	
4.4	Part 4, Column 11	(44,185)	(489,044)
5.	Total gain (loss) on disposals, Part 4, Column 19		31,533
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		1,363,170
7.	Deduct amortization of premium		46,843
8.	Total foreign exchange change in book/adjusted carrying value:		
8.1	Part 1, Column 15		
8.2	Part 2, Section 1, Column 19		
8.3	Part 2, Section 2, Column 16		
8.4	Part 4, Column 15		
9.	Deduct current year's other-than-temporary impairment recognized:		
9.1	Part 1, Column 14		
9.2	Part 2, Section 1, Column 17		
9.3	Part 2, Section 2, Column 14		
9.4	Part 4, Column 13		
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees. Notes 5Q, Line 2		
11.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)		11,302,501
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		11,302,501

SCHEDULE D - SUMMARY BY COUNTRY

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

Description		1	2	3	4
		Book/Adjusted Carrying Value	Fair Value	Actual Cost	Par Value of Bonds
<b>BONDS</b>  Governments (Including all obligations guaranteed by governments)	1. United States	3,724,565	3,647,897	3,722,951	3,750,000
	2. Canada				
	3. Other Countries				
	4. Totals	3,724,565	3,647,897	3,722,951	3,750,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	442,045	439,254	452,989	436,818
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	878,545	871,420	898,339	860,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	850,170	833,143	868,383	805,000
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit, and Hybrid Securities (unaffiliated)	8. United States	2,016,536	2,016,324	2,016,536	2,016,536
	9. Canada				
	10. Other Countries	100,716	100,716	100,716	100,716
	11. Totals	2,117,252	2,117,040	2,117,252	2,117,252
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	8,012,577	7,908,754	8,059,914	7,969,070
<b>PREFERRED STOCKS</b>  Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
<b>COMMON STOCKS</b>  Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	3,241,495	3,241,495	2,374,494	
	21. Canada				
	22. Other Countries	48,430	48,430	42,527	
	23. Totals	3,289,925	3,289,925	2,417,021	
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks	3,289,925	3,289,925	2,417,021	
	26. Total Stocks	3,289,925	3,289,925	2,417,021	
	27. Total Bonds and Stocks	11,302,502	11,198,679	10,476,935	



SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	1,874,069	3,373,993			350,572	X X X	5,598,634	56.628	3,899,680	56.430	5,598,634	
1.2 NAIC 2						X X X						
1.3 NAIC 3						X X X						
1.4 NAIC 4						X X X						
1.5 NAIC 5						X X X						
1.6 NAIC 6						X X X						
1.7 Totals	1,874,069	3,373,993			350,572	X X X	5,598,634	56.628	3,899,680	56.430	5,598,634	
2. All Other Governments												
2.1 NAIC 1						X X X						
2.2 NAIC 2						X X X						
2.3 NAIC 3						X X X						
2.4 NAIC 4						X X X						
2.5 NAIC 5						X X X						
2.6 NAIC 6						X X X						
2.7 Totals						X X X						
3. U.S. States, Territories and Possessions, etc., Guaranteed												
3.1 NAIC 1	204,601	151,652	48,976	30,000		X X X	435,228	4.402	537,457	7.777	435,228	
3.2 NAIC 2	6,817					X X X	6,817	0.069	12,722	0.184	6,817	
3.3 NAIC 3						X X X						
3.4 NAIC 4						X X X						
3.5 NAIC 5						X X X						
3.6 NAIC 6						X X X						
3.7 Totals	211,418	151,652	48,976	30,000		X X X	442,045	4.471	550,179	7.961	442,045	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	676,748	131,964	29,846	39,988		X X X	878,547	8.886	516,213	7.470	878,547	
4.2 NAIC 2						X X X						
4.3 NAIC 3						X X X						
4.4 NAIC 4						X X X						
4.5 NAIC 5						X X X						
4.6 NAIC 6						X X X						
4.7 Totals	676,748	131,964	29,846	39,988		X X X	878,547	8.886	516,213	7.470	878,547	
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	179,772	399,920	270,479			X X X	850,171	8.599	445,714	6.450	850,171	
5.2 NAIC 2						X X X						
5.3 NAIC 3						X X X						
5.4 NAIC 4						X X X						
5.5 NAIC 5						X X X						
5.6 NAIC 6						X X X						
5.7 Totals	179,772	399,920	270,479			X X X	850,171	8.599	445,714	6.450	850,171	

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	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
6. Industrial & Miscellaneous (unaffiliated)												
6.1 NAIC 1		50,000				X X X	50,000	0.506	1,498,910	21.690	50,000	
6.2 NAIC 2						X X X						
6.3 NAIC 3						X X X						
6.4 NAIC 4						X X X						
6.5 NAIC 5						X X X						
6.6 NAIC 6						X X X						
6.7 Totals		50,000				X X X	50,000	0.506	1,498,910	21.690	50,000	
7. Hybrid Securities												
7.1 NAIC 1						X X X						
7.2 NAIC 2						X X X						
7.3 NAIC 3						X X X						
7.4 NAIC 4						X X X						
7.5 NAIC 5						X X X						
7.6 NAIC 6						X X X						
7.7 Totals						X X X						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						X X X						
8.2 NAIC 2						X X X						
8.3 NAIC 3						X X X						
8.4 NAIC 4						X X X						
8.5 NAIC 5						X X X						
8.6 NAIC 6						X X X						
8.7 Totals						X X X						
9. SVO Identified Funds												
9.1 NAIC 1	X X X	X X X	X X X	X X X	X X X							
9.2 NAIC 2	X X X	X X X	X X X	X X X	X X X							
9.3 NAIC 3	X X X	X X X	X X X	X X X	X X X							
9.4 NAIC 4	X X X	X X X	X X X	X X X	X X X							
9.5 NAIC 5	X X X	X X X	X X X	X X X	X X X							
9.6 NAIC 6	X X X	X X X	X X X	X X X	X X X							
9.7 Totals	X X X	X X X	X X X	X X X	X X X							
10. Unaffiliated Bank Loans												
10.1 NAIC 1						X X X						
10.2 NAIC 2						X X X						
10.3 NAIC 3						X X X						
10.4 NAIC 4						X X X						
10.5 NAIC 5						X X X						
10.6 NAIC 6						X X X						
10.7 Totals						X X X						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	889,999	1,177,253				X X X	2,067,252	20.910			802,731	1,264,521
11.2 NAIC 2						X X X						
11.3 NAIC 3						X X X						
11.4 NAIC 4						X X X						
11.5 NAIC 5						X X X						
11.6 NAIC 6						X X X						
11.7 Totals	889,999	1,177,253				X X X	2,067,252	20.910			802,731	1,264,521

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

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

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 8 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 3,825,188	5,284,782	349,301	69,988	350,572		9,879,831	99.931	X X X	X X X	8,615,310	1,264,521
12.2 NAIC 2	(d) 6,817						6,817	0.069	X X X	X X X	6,817	
12.3 NAIC 3	(d)								X X X	X X X		
12.4 NAIC 4	(d)								X X X	X X X		
12.5 NAIC 5	(d)						(c)		X X X	X X X		
12.6 NAIC 6	(d)						(c)		X X X	X X X		
12.7 Totals	3,832,006	5,284,782	349,301	69,988	350,572		(b) 9,886,649	100.000	X X X	X X X	8,622,127	1,264,521
12.8 Line 12.7 as a % of Col. 7	38.759	53.454	3.533	0.708	3.546		100.000	X X X	X X X	X X X	87.210	12.790
13. Total Bonds Prior Year												
13.1 NAIC 1	4,257,173	1,857,362	392,880	39,987	350,572		X X X	X X X	6,897,974	99.816	5,399,064	1,498,910
13.2 NAIC 2		12,722					X X X	X X X	12,722	0.184	12,722	
13.3 NAIC 3							X X X	X X X				
13.4 NAIC 4							X X X	X X X				
13.5 NAIC 5							X X X	X X X	(c)			
13.6 NAIC 6							X X X	X X X	(c)			
13.7 Totals	4,257,173	1,870,084	392,880	39,987	350,572		X X X	X X X	(b) 6,910,696	100.000	5,411,786	1,498,910
13.8 Line 13.7 as a % of Col. 9	61.603	27.061	5.685	0.579	5.073		X X X	X X X	100.000	X X X	78.310	21.690
14. Total Publicly Traded Bonds												
14.1 NAIC 1	2,935,189	4,869,200	390,361	69,988	350,572		8,615,310	87.141	5,399,064	78.126	8,615,310	X X X
14.2 NAIC 2	6,817						6,817	0.069	12,722	0.184	6,817	X X X
14.3 NAIC 3												X X X
14.4 NAIC 4												X X X
14.5 NAIC 5												X X X
14.6 NAIC 6												X X X
14.7 Totals	2,942,007	4,869,200	390,361	69,988	350,572		8,622,127	87.210	5,411,786	78.310	8,622,127	X X X
14.8 Line 14.7 as a % of Col. 7	34.122	56.473	4.527	0.812	4.066		100.000	X X X	X X X	X X X	100.000	X X X
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	29.757	49.250	3.948	0.708	3.546		87.210	X X X	X X X	X X X	87.210	X X X
15. Total Privately Placed Bonds												
15.1 NAIC 1	890,000	374,521					1,264,521	12.790	1,498,910	21.690	X X X	1,264,521
15.2 NAIC 2											X X X	
15.3 NAIC 3											X X X	
15.4 NAIC 4											X X X	
15.5 NAIC 5											X X X	
15.6 NAIC 6											X X X	
15.7 Totals	890,000	374,521					1,264,521	12.790	1,498,910	21.690	X X X	1,264,521
15.8 Line 15.7 as a % of Col. 7	70.382	29.618					100.000	X X X	X X X	X X X	X X X	100.000
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	9.002	3.788					12.790	X X X	X X X	X X X	X X X	12.790

(a) Includes \$ 0 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

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

(c) Includes \$ 0 current year of bonds with 5GI designations, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the SVO in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 1,874,069; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0.

SCHEDULE D - PART 1A - SECTION 2

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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
1. <b>U.S. Governments</b>												
1.01 Issuer Obligations	1,874,069	3,373,993			350,572	X X X	5,598,634	56.628	3,899,680	56.430	5,598,634	
1.02 Residential Mortgage-Backed Securities						X X X						
1.03 Commercial Mortgage-Backed Securities						X X X						
1.04 Other Loan-Backed and Structured Securities						X X X						
1.05 Totals	1,874,069	3,373,993			350,572	X X X	5,598,634	56.628	3,899,680	56.430	5,598,634	
2. <b>All Other Governments</b>												
2.01 Issuer Obligations						X X X						
2.02 Residential Mortgage-Backed Securities						X X X						
2.03 Commercial Mortgage-Backed Securities						X X X						
2.04 Other Loan-Backed and Structured Securities						X X X						
2.05 Totals						X X X						
3. <b>U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations	211,418	151,652	48,976	30,000		X X X	442,045	4.471	550,179	7.961	442,045	
3.02 Residential Mortgage-Backed Securities						X X X						
3.03 Commercial Mortgage-Backed Securities						X X X						
3.04 Other Loan-Backed and Structured Securities						X X X						
3.05 Totals	211,418	151,652	48,976	30,000		X X X	442,045	4.471	550,179	7.961	442,045	
4. <b>U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	676,748	131,964	29,846	39,988		X X X	878,547	8.886	516,213	7.470	878,547	
4.02 Residential Mortgage-Backed Securities						X X X						
4.03 Commercial Mortgage-Backed Securities						X X X						
4.04 Other Loan-Backed and Structured Securities						X X X						
4.05 Totals	676,748	131,964	29,846	39,988		X X X	878,547	8.886	516,213	7.470	878,547	
5. <b>U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	179,772	399,920	270,479			X X X	850,171	8.599	445,714	6.450	850,171	
5.02 Residential Mortgage-Backed Securities						X X X						
5.03 Commercial Mortgage-Backed Securities						X X X						
5.04 Other Loan-Backed and Structured Securities						X X X						
5.05 Totals	179,772	399,920	270,479			X X X	850,171	8.599	445,714	6.450	850,171	
6. <b>Industrial and Miscellaneous</b>												
6.01 Issuer Obligations		50,000				X X X	50,000	0.506	1,498,910	21.690	50,000	
6.02 Residential Mortgage-Backed Securities						X X X						
6.03 Commercial Mortgage-Backed Securities						X X X						
6.04 Other Loan-Backed and Structured Securities						X X X						
6.05 Totals		50,000				X X X	50,000	0.506	1,498,910	21.690	50,000	
7. <b>Hybrid Securities</b>												
7.01 Issuer Obligations						X X X						
7.02 Residential Mortgage-Backed Securities						X X X						
7.03 Commercial Mortgage-Backed Securities						X X X						
7.04 Other Loan-Backed and Structured Securities						X X X						
7.05 Totals						X X X						
8. <b>Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations						X X X						
8.02 Residential Mortgage-Backed Securities						X X X						
8.03 Commercial Mortgage-Backed Securities						X X X						
8.04 Other Loan-Backed and Structured Securities						X X X						
8.05 Affiliated Bank Loans – Issued						X X X						
8.06 Affiliated Bank Loans – Acquired						X X X						
8.07 Totals						X X X						

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

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

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
<b>9. SVO Identified Funds</b>													
9.01 Exchange Traded Funds Identified by the SVO		X X X	X X X	X X X	X X X	X X X							
<b>10. Unaffiliated Bank Loans</b>													
10.01 Unaffiliated Bank Loans - Issued							X X X						
10.02 Unaffiliated Bank Loans - Acquired							X X X						
10.03 Totals							X X X						
<b>11. Unaffiliated Certificates of Deposit</b>													
11.01 Totals		889,999	1,177,253				X X X	2,067,252	20.910	X X X	X X X	802,731	1,264,521
<b>12. Total Bonds Current Year</b>													
12.01 Issuer Obligations		2,942,007	4,107,529	349,301	69,988	350,572	X X X	7,819,397	79.090	X X X	X X X	7,819,397	
12.02 Residential Mortgage-Backed Securities							X X X			X X X	X X X		
12.03 Commercial Mortgage-Backed Securities							X X X			X X X	X X X		
12.04 Other Loan-Backed and Structured Securities							X X X			X X X	X X X		
12.05 SVO - Identified Securities		X X X	X X X	X X X	X X X	X X X				X X X	X X X		
12.06 Affiliated Bank Loans							X X X			X X X	X X X		
12.07 Unaffiliated Bank Loans							X X X			X X X	X X X		
12.08 Unaffiliated Certificates of Deposit		889,999	1,177,253				X X X	2,067,252	20.910	X X X	X X X	802,731	1,264,521
12.09 Totals		3,832,006	5,284,782	349,301	69,988	350,572		9,886,649	100.000	X X X	X X X	8,622,128	1,264,521
12.10 Line 12.09 as a % of Col. 7		38.759	53.454	3.533	0.708	3.546		100.000	X X X	X X X	X X X	87.210	12.790
<b>13. Total Bonds Prior Year</b>													
13.01 Issuer Obligations		4,257,173	1,870,084	392,880	39,987	350,572	X X X	X X X	X X X	6,910,696	100.000	5,411,786	1,498,910
13.02 Residential Mortgage-Backed Securities							X X X	X X X	X X X				
13.03 Commercial Mortgage-Backed Securities							X X X	X X X	X X X				
13.04 Other Loan-Backed and Structured Securities							X X X	X X X	X X X				
13.05 SVO - Identified Securities		X X X	X X X	X X X	X X X	X X X		X X X	X X X				
13.06 Affiliated Bank Loans							X X X	X X X	X X X				
13.07 Unaffiliated Bank Loans							X X X	X X X	X X X				
13.08 Unaffiliated Certificates of Deposit		X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X
13.09 Totals		4,257,173	1,870,084	392,880	39,987	350,572		X X X	X X X	6,910,696	100.000	5,411,786	1,498,910
13.10 Line 13.09 as a % of Col. 9		61.603	27.061	5.685	0.579	5.073		X X X	X X X	100.000	X X X	78.310	21.690
<b>14. Total Publicly Traded Bonds</b>													
14.01 Issuer Obligations		2,942,007	4,107,529	349,301	69,988	350,572	X X X	7,819,396	79.090	5,411,786	78.310	7,819,396	X X X
14.02 Residential Mortgage-Backed Securities							X X X						X X X
14.03 Commercial Mortgage-Backed Securities							X X X						X X X
14.04 Other Loan-Backed and Structured Securities							X X X						X X X
14.05 SVO - Identified Securities		X X X	X X X	X X X	X X X	X X X							X X X
14.06 Affiliated Bank Loans							X X X						X X X
14.07 Unaffiliated Bank Loans							X X X						X X X
14.08 Unaffiliated Certificates of Deposit			802,731				X X X	802,731	8.119	X X X	X X X	802,731	X X X
14.09 Totals		2,942,007	4,910,260	349,301	69,988	350,572		8,622,127	87.210	5,411,786	78.310	8,622,127	X X X
14.10 Line 14.09 as a % of Col. 7		34.122	56.950	4.051	0.812	4.066		100.000	X X X	X X X	X X X	100.000	X X X
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12		29.757	49.666	3.533	0.708	3.546		87.210	X X X	X X X	X X X	87.210	X X X
<b>15. Total Privately Placed Bonds</b>													
15.01 Issuer Obligations							X X X			1,498,910	21.690	X X X	
15.02 Residential Mortgage-Backed Securities							X X X					X X X	
15.03 Commercial Mortgage-Backed Securities							X X X					X X X	
15.04 Other Loan-Backed and Structured Securities							X X X					X X X	
15.05 SVO - Identified Securities		X X X	X X X	X X X	X X X	X X X						X X X	
15.06 Affiliated Bank Loans							X X X					X X X	
15.07 Unaffiliated Bank Loans							X X X					X X X	
15.08 Unaffiliated Certificates of Deposit		890,000	374,521				X X X	1,264,521	12.790	X X X	X X X	X X X	1,264,521
15.09 Totals		890,000	374,521					1,264,521	12.790	1,498,910	21.690	X X X	1,264,521
15.10 Line 15.09 as a % of Col. 7		70.382	29.618					100.000	X X X	X X X	X X X	X X X	100.000
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12		9.002	3.788					12.790	X X X	X X X	X X X	X X X	12.790

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-Term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	3,499,639	3,499,639			
2. Cost of short-term investments acquired	4,344,016	4,344,016			
3. Accrual of discount	30,414	30,414			
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals	6,000,000	6,000,000			
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other-than-temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	1,874,069	1,874,069			
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)	1,874,069	1,874,069			

\$10

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

- NONE      Schedule DB - Part A and B Verification**
- NONE      Schedule DB - Part C - Section 1**
- NONE      Schedule DB - Part C - Section 2**
- NONE      Schedule DB - Verification**

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

	1	2	3	4
	Total	Bonds	Money Market Mutual Funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	825,041		825,041	
2. Cost of cash equivalents acquired	570,064		570,064	
3. Accrual of discount				
4. Unrealized valuation increase (decrease)				
5. Total gain (loss) on disposals				
6. Deduct consideration received on disposals				
7. Deduct amortization of premium				
8. Total foreign exchange change in book/adjusted carrying value				
9. Deduct current year's other-than-temporary impairment recognized				
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	1,395,105		1,395,105	
11. Deduct total nonadmitted amounts				
12. Statement value at end of current period (Line 10 minus Line 11)	1,395,105		1,395,105	

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



- NONE      Schedule A - Part 1**
- NONE      Schedule A - Part 2**
- NONE      Schedule A - Part 3**
- NONE      Schedule B - Part 1**
- NONE      Schedule B - Part 2**
- NONE      Schedule B - Part 3**

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1	2	3	Location		6	7	8	9	10	11	12	Change in Book/Adjusted Carrying Value					18	19	20
			4	5								13	14	15	16	17			
CUSIP Identificatio	Name or Description	Code	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifer and SVO Adminiatrative Symbol	Date Originally Acquired	Type and Strateg	Actual Cost	Fair Value	Book/Adjusted Carrying Value Less Encumbrances	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in B./A.C.V.	Investment Income	Commitment for Additional Investment	Percentag of Ownership
000000-00-0 000000-00-0	INTEGRATED TITLE SOLUTIONS, LLC SECURE TITLE SOLUTIONS, LLC		BALTIMORE BALTIMORE	MD MD	INTERNAL TRANSFER INTERNAL TRANSFER		09/29/2019 08/20/2014		21,328 102,302	21,328 102,302	21,328 102,302						(321,715) 28,488		
2699999	Joint Venture, Partnership or Limited Liability Interests - Other - Affiliated								123,630	123,630	123,630						(293,227)		X X X
000000-00-0	ESTATE OF EDWARD LEE YOUNG		WASHINGTON	DC	BRETT E. COHEN		08/20/2021		135,000	135,000	135,000								
2999999	Collateral Loans - Unaffiliated								135,000	135,000	135,000								X X X
000000-00-0	UNITED TITLE & ESCROW, INC		SEVERNA PAR	MD	UNITED TITLE & ESCROW, INC		01/01/2020		20,000	5,000	5,000								
3199999	Non-collateral Loans - Unaffiliated								20,000	5,000	5,000								X X X
000000-00-0	TITLE RITE SERVICES, INC		BALTIMORE	MD	INTERNAL TRANSFER	0.	01/02/2020		989,406	989,406	989,406						(170,853)		
5999999	Any Other Class of Assets - Affiliated								989,406	989,406	989,406						(170,853)		X X X
6099999	Subtotal Unaffiliated								155,000	140,000	140,000								X X X
6199999	Subtotal Affiliated								1,113,036	1,113,036	1,113,036						(464,080)		X X X
6299999	Totals								1,268,036	1,253,036	1,253,036						(464,080)		X X X

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

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1  CUSIP Ident- ification	2  Name or Description	Location		5  Name of Vendor or General Partner	6  Date Originally Acquired	7  Type and Strategy	8  Actual Cost at Time of Acquisition	9  Additional Investment Made After Acquisition	10  Amount of Encumbrances	11  Percentage of Ownership
		3  City	4  State							
000000-00-0 000000-00-0	INTEGRATED TITLE SOLUTIONS, LLC SECURE TITLE SOLUTIONS, LLC	BALTIMORE BALTIMORE	MD MD	INTERNAL TRANSFER INTERNAL TRANSFER	09/20/2019 08/20/2014			(26,715) 28,488		
2699999	Joint Venture, Partnership or Limited Liability Interests - Other - Affiliated							1,773		X X X
000000-00-0	TITLE RITE SERVICES, INC	BALTIMORE	MD	INTERNAL TRANSFER	01/02/2020			(170,853)		
5999999	Any Other Class of Assets - Affiliated							(170,853)		X X X
6199999	Subtotal Affiliated							(169,080)		X X X
E08										
6299999	Totals							(169,080)		X X X

**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 Ident- ification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in B./A.C.V. (9 + 10 - 11 + 12)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income
000000-00-0 000000-00-0	UNITED TITLE & ESCROW, INC. VELOCITY TITLE, LLC	SEVERNA PARK MEDFORD	MD MD	PAYMENT-PRINCIPAL ONLY PAYMENT-PRIN. & INT.	01/01/2020 09/26/2019	12/31/2022 12/31/2022	7,000 13,653								2,000 13,653				
3199999	Non-collateral Loans - Unaffiliated						20,653								15,653				
6099999	Subtotal Unaffiliated						20,653								15,653				
EO9																			
6299999	Totals						20,653								15,653				

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	n	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 B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
912810-FB-9	US TREASURY BOND	SD	~		1.A	48,566	109.031	54,516	50,000	49,545		77			6.125	6.343	MN	389	3,063	11/03/1999	11/15/2027
912810-RH-3	US TREASURY BOND	SD	~		1.A	350,656	84.496	295,736	350,000	350,572					3.125	3.113	FA	4,102	10,938	06/09/2015	08/15/2044
912828-3P-3	US TREASURY NOTE 2.250% 12/31/2024	~	~		1.A	384,219	95.891	383,564	400,000	384,691		472			2.250	4.267	JD	4,510		12/09/2022	12/31/2024
91282C-EX-5	US TREASURY NOTE 3.00% 06/30/2024	~	~		1.A	390,875	97.641	390,564	400,000	391,248		373			3.000	4.525	JD	6,014		12/09/2022	06/30/2024
91282C-EY-3	US TREASURY NOTE 3.00% 07/15/2025	~	~		1.A	751,609	96.934	727,005	750,000	751,404		(205)			3.000	2.923	JJ	10,333		07/27/2022	07/15/2025
91282C-GA-3	US TREASURY NOTE 4.00% 12/15/2025	~	~		1.A	398,960	99.378	397,512	400,000	398,968		8			4.000	4.093	JD	703		12/15/2022	12/15/2025
91282C-FP-1	US TREASURY NOTE 4.250% 10/15/2025	~	~		1.A	998,104	99.900	999,000	1,000,000	998,175		71			4.250	4.318	AO	8,990		10/17/2022	10/15/2025
91282C-FX-4	US TREASURY NOTE 4.50% 11/30/2024	~	~		1.A	399,962	100.000	400,000	400,000	399,962					4.500	4.505	MN	1,541		11/30/2022	11/30/2024
0019999999	U.S. Government - Issuer Obligations					3,722,951	X X X	3,647,897	3,750,000	3,724,565		796			X X X	X X X	X X X	36,582	14,001	X X X	X X X
0109999999	Subtotals – U.S. Governments					3,722,951	X X X	3,647,897	3,750,000	3,724,565		796			X X X	X X X	X X X	36,582	14,001	X X X	X X X
010410-8E-1	ALABAMA ST. CAP IMPT. G/O	SD	~		1.B FE	48,259	99.750	49,875	50,000	49,710		175			3.000	3.378	FA	629	1,500	08/27/2013	08/01/2024
20772J-MC-3	CONNECTICUT ST SER B G/O B/E OID	~	~	2	1.D FE	47,604	99.981	48,976	50,000	48,976		178			3.000	3.436	MS	504	1,500	03/27/2014	03/01/2028
452151-LE-1	ILLINOIS ST TXBL G/O	~	~		2.A FE	6,801	100.052	6,822	6,818	6,817		2			4.950	4.977	JD	28	362	10/20/2011	06/01/2023
574193-MB-1	MARYLAND ST GO BDS 5.00% 08/01/2023	~	~		1.A FE	107,929	101.209	101,209	100,000	102,743		(4,692)			5.000	0.290	FA	2,083	5,000	11/19/2021	08/01/2023
574193-UT-3	MARYLAND ST LOC FACS 4.00% 08/01/2035	~	~	2	1.A FE	30,000	104.867	31,460	30,000	30,000					4.000	4.000	FA	500		10/26/2022	08/01/2035
574192-6N-5	MARYLAND STATE TAXABLE G/O	SD	~	1	1.A FE	107,635	99.253	99,253	100,000	101,941		(707)			4.350	3.672	FA	1,825	4,350	09/11/2013	08/01/2025
574193-LE-6	MD STATE G/O 4.00% 08/01/2023	~	~		1.A FE	104,761	100.644	100,644	100,000	101,858		(2,903)			4.000	0.801	FA	1,667	4,000	01/27/2022	08/01/2023
0419999999	U.S. States, Territories and Possessions (Direct and Guaranteed)				Issuer Obligations	452,989	X X X	439,254	436,818	442,045		(7,947)			X X X	X X X	X X X	7,236	16,712	X X X	X X X
0509999999	Subtotals – States, Territories and Possessions (Direct and Guaranteed)					452,989	X X X	439,254	436,818	442,045		(7,947)			X X X	X X X	X X X	7,236	16,712	X X X	X X X
034285-3F-1	ANDOVER MA RFDG G/O	SD	~	2	1.A FE	25,250	99.530	24,883	25,000	25,000					2.250	2.249	MN	95	563	02/14/2012	11/01/2023
03588H-UB-0	ANNE ARUNDEL CNTY MD 5.00% 10/01/2023	~	~		1.A FE	159,302	101.596	152,394	150,000	154,471		(4,834)			5.000	0.999	AO	1,875	7,500	03/04/2022	10/01/2023
059134-DU-7	BALTIMORE CNTY MD COPS 5.00% 10/01/2023	~	~		1.B FE	104,453	101.404	101,404	100,000	102,294		(2,159)			5.000	1.901	AO	1,250	2,500	04/14/2022	10/01/2023
059134-EB-8	BALTIMORE CO MD 5.00% 03/01/2023	~	~		1.B FE	104,919	100.282	100,282	100,000	100,750		(4,169)			5.000	0.488	MS	1,625	5,000	01/21/2022	03/01/2023
078221-EE-4	BELLAIRE MI PUB SCH DIST	~	~	2	1.C FE	29,727	99.450	29,835	30,000	29,846		18			3.250	3.329	MN	165	975	09/02/2015	05/01/2030
198036-8H-1	COLUMBIA MO SCH DIST G/O UNLTD B/E OID	~	~	2	1.B FE	25,000	100.040	25,010	25,000	25,000					3.250	3.249	MS	273	813	02/19/2014	03/01/2028
357866-VP-4	FRENSHIP TX INDPT SCH DIST G/O	~	~	2	1.A FE	49,875	100.018	50,009	50,000	49,963		11			3.250	3.275	FA	618	1,625	11/13/2013	02/15/2026
471844-HS-2	JASPER TX ISD TXBL G/O	~	~	2	1.A FE	39,980	101.513	40,605	40,000	39,988		2			4.000	4.003	FA	609	1,600	06/16/2014	02/15/2033
502768-3E-2	LA CROSSE WI CORP PURP SER A G/O UNLTD B	~	~	2	1.C FE	24,602	99.494	24,874	25,000	24,958		44			2.375	2.561	JD	51	594	03/05/2014	12/01/2023
61334E-CG-1	MONTGOMERY CNTY MD 5.00% 10/01/2025	~	~		1.B FE	84,163	106.394	79,796	75,000	82,001		(2,161)			5.000	1.520	AO	938	3,750	02/16/2022	10/01/2025
613340-2M-9	MONTGOMERY CNTY MD CONS G/O	SD	~	2	1.A FE	50,000	99.800	49,900	50,000	50,000					3.000	2.999	MN	254	1,500	11/21/2013	11/01/2025
741705-KE-6	PRINCE GEORGE CNTY MD COPS 5.00% 10/01/2	~	~		1.B FE	104,163	101.500	101,500	100,000	102,195		(1,968)			5.000	2.032	AO	1,250	2,500	04/22/2022	10/01/2023
748233-UZ-4	QUEEN ANNES CNTY MD 5.00% 07/01/2023	~	~		1.A FE	96,905	101.031	90,928	90,000	92,079		(4,148)			5.000	0.370	JJ	2,250	4,500	10/29/2021	07/01/2023
0619999999	U.S. Political Subdivisions - Issuer Obligations					898,339	X X X	871,420	860,000	878,545		(19,364)			X X X	X X X	X X X	11,253	33,420	X X X	X X X
0709999999	Subtotals – U.S. Political Subdivisions of States, Territories and Possessions (Direct and Guarante					898,339	X X X	871,420	860,000	878,545		(19,364)			X X X	X X X	X X X	11,253	33,420	X X X	X X X

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	F o r e i g n	Bond CHAR	NAIC Designation, NAIC Designation Modifier and SVO Admini	Actual Cost	Rate Used To Obtain Fair Value	Fair Value	Par Value	Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other -Than- Temporary Impairment Recognized	Total Foreign Exchange Change in B./A.C.V.	Rate of	Effective Rate of	When Paid	Admitted Amount Due & Accrued	Amount Rec. During Year	Acquired	Stated Contractual Maturity Date
059231-ZM-5	BALTIMORE MD REV 5.00% 7/1/2027	~	~	2	1.C FE	116,610	104.511	104,511	100,000	112,220		(2,560)			5.000	2.137	JJ	2,500	5,000	04/06/2021	07/01/2027
56045R-EE-5	MAINE MUN BD BK	SD	~	2	1.B FE	49,547	100.009	50,005	50,000	49,885		38			3.000	3.085	MN	254	1,500	10/17/2011	11/01/2025
574218-3X-9	MARYLAND ST HEALTH / EDUC REV 5.00% 07/0	~	~	2	1.E FE	80,398	107.692	80,769	75,000	80,291		(107)			5.000	3.300	JJ	1,875		11/22/2022	07/01/2029
574218-YK-3	MARYLAND ST HLTH & EDU REV 5.00% 07/01/2	~	~	2	1.E FE	80,430	105.688	79,266	75,000	79,329		(1,101)			5.000	2.600	JJ	1,875	1,875	04/29/2022	07/01/2026
574218-UV-3	MARYLAND ST HLTH & EDU REV 5.00% 08/15/2	~	~	2	1.F FE	159,741	103.244	154,866	150,000	159,203		(542)			5.000	3.778	FA	2,833		08/17/2022	08/15/2028
574218-QP-1	MARYLAND ST HLTH & HGR ED REV 5.00% 05/1	~	~	2	1.C FE	108,168	100.738	100,738	100,000	101,785		(4,789)			5.000	0.200	MN	639	5,000	08/27/2021	05/15/2043
574218-YH-0	MD ST HLTH AUTH REV 5.00% 07/01/2024	~	~	~	1.E FE	79,684	102.593	76,945	75,000	78,195		(1,489)			5.000	2.100	JJ	1,875	1,875	04/11/2022	07/01/2024
574218-YP-2	MD ST HLTH AUTH REV 5.00% 07/01/2030	~	~	2	1.E FE	91,714	105.688	89,835	85,000	91,240		(474)			5.000	3.863	JJ	2,125	2,125	04/26/2022	07/01/2030
613344-SK-7	MONTGOMERY CNTY HOUSING AUTH.	SD	~	~	1.A FE	20,153	100.208	20,042	20,000	20,035		(5)			5.050	5.012	JJ	505	1,010	11/27/1998	07/01/2028
97712D-CM-6	WISCONSIN ST HLTH & EDU REV 5.00% 11/15/27	~	~	2	1.B FE	81,938	101.554	76,166	75,000	77,987		(3,411)			5.000	0.420	MN	479	3,750	11/02/2021	11/15/2027
0819999999	U.S. Special Revenue - Issuer Obligations					868,383	X X X	833,143	805,000	850,170		(14,440)			X X X	X X X	X X X	14,960	22,135	X X X	X X X
0909999999	Subtotals – U.S. Special Revenue					868,383	X X X	833,143	805,000	850,170		(14,440)			X X X	X X X	X X X	14,960	22,135	X X X	X X X
38150A-PT-6	GOLDMAN SACHS GROUP 6.00% 10/31/2025	~	~	2	1.F FE	50,000	99.575	49,788	50,000	50,000					6.000	6.000	AO	500		10/27/2022	10/31/2025
1019999999	Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					50,000	X X X	49,788	50,000	50,000					X X X	X X X	X X X	500		X X X	X X X
1109999999	Subtotals – Industrial and Miscellaneous (Unaffiliated)					50,000	X X X	49,788	50,000	50,000					X X X	X X X	X X X	500		X X X	X X X
12007G-B8-5	ALLY BANK	~	~	2	1.A	100,727		100,727	100,727	100,727					5.100	5.110	MN	727		11/08/2022	11/10/2025
000000-00-0	BANC OF CALIFORNIA	~	~	~	1.A	101,521		101,521	101,521	101,521					0.220	0.220	MAT	1,798		01/18/2022	01/18/2024
000000-00-0	BANK 7 (CDARS)	~	~	~	1.A	76,587		76,587	76,587	76,587					0.180	0.180	MON		138	05/27/2021	05/25/2023
06251A-4V-9	BANK HAPOLIM BM	~	D	~	1.A	100,716		100,716	100,716	100,716					4.750	4.760	MN	715		11/03/2022	05/06/2024
000000-00-0	BANK OZK	~	~	~	1.A	175,000		175,000	175,000	175,000					0.200	0.200	FMAN		702	11/12/2022	11/12/2024
000000-00-0	BAY-VANGUARD FSB	~	~	~	1.A	90,000		90,000	90,000	90,000					0.300	0.300	MON		269	08/05/2021	02/05/2023
108622-MW-8	BRIDGEWATER BANK	~	~	~	1.A	100,284		100,284	100,284	100,284					4.500	4.500	MON	284		12/02/2022	12/09/2025
14042R-VJ-7	CAPITAL ONE NA	~	~	~	1.A	100,704		100,704	100,704	100,704					4.850	4.840	MN	704		11/04/2022	11/12/2024
15118R-A6-4	CELTIC BANK	~	~	~	1.A	100,182		100,182	100,182	100,182					4.150	4.160	MON	182		12/06/2022	12/16/2027
000000-00-0	FIRST CAROLINA BANK (CDARS)	~	~	~	1.A	7,451		7,451	7,451	7,451					0.180	0.180	MON		13	05/27/2021	05/25/2023
000000-00-0	ORRSTOWN BANK	~	~	~	1.A	98,000		98,000	98,000	98,000					4.250	4.250	MON		47	12/28/2022	06/28/2024
000000-00-0	PARK NAT'L BANK (CDARS)	~	~	~	1.A	237,500		237,500	237,500	237,500					0.180	0.180	MON		428	05/27/2021	05/25/2023
70075Q-AC-9	PARK RIDGE COMMUNITY BANK	~	~	~	1.A	100,119		100,119	100,119	100,119					4.400	4.400	MON	119		12/20/2022	12/22/2027
000000-00-0	REGIONS BANK CD	~	~	~	1.A	50,000		50,000	50,000	50,000					0.010	0.010	MON		3	03/26/2021	02/23/2023
000000-00-0	ROCKLAND TRUST CO. (CDARS)	~	~	~	1.A	190,961		190,961	190,961	190,961					0.180	0.180	MON		344	05/27/2021	05/25/2023
000000-00-0	THE FARMERS & MERCHANTS STATE BANK (CDARS)	~	~	~	1.A	237,500		237,500	237,500	237,500					0.180	0.180	MON		428	05/27/2021	05/25/2023
949763-4H-6	WELLS FARGO BANK NA	~	~	~	1.A	200,000		200,000	200,000	200,000					4.750	4.740	MON			12/09/2022	06/14/2024
2019999999	Unaffiliated Certificates of Deposit					2,067,252	X X X	2,067,252	2,067,252	2,067,252					X X X	X X X	X X X	4,529	2,372	X X X	X X X

[illegible]

## E10.2

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							
Line Number							
1A	1A \$	6,559,895	1B \$	589,822	1C \$	268,809	1D \$ 48,976
1B	2A \$	6,817	2B \$		2C \$		1E \$ 329,055
1C	3A \$		3B \$		3C \$		1F \$ 209,203
1D	4A \$		4B \$		4C \$		1G \$
1E	5A \$		5B \$		5C \$		
1F	6 \$						





## SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	F o r e i g n	Number of Shares	Book/ Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared But Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase / (Decrease)	Current Year's Other -Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (13 - 14)	Total Foreign Exchange Change in B./A.C.V.	Date Acquired	
037833-10-0	APPLE, INC.			1,600.000	207,888	129.930	207,888	49,984		1,456		(76,224)		(76,224)		10/25/2017	
11135F-10-1	BROADCOM, INC.			175.000	97,848	559.130	97,848	51,756		2,958		(18,599)		(18,599)		04/14/2020	
17275R-10-2	CISCO SYSTEMS, INC.			700.000	33,348	47.640	33,348	18,500		1,057		(11,011)		(11,011)		05/23/2016	
191216-10-0	COCA-COLA COMPANY			1,000.000	63,610	63.610	63,610	43,286		1,760		4,400		4,400		04/14/2020	
205887-10-2	CONAGRA FOODS, INC.			1,100.000	42,570	38.700	42,570	28,014		1,414		5,005		5,005		06/30/2015	
21037T-10-9	CONSTELLATION ENERGY CORP			333.000	28,708	86.210	28,708	9,386		188		19,322		19,322		02/04/2022	
30161N-10-1	EXELON CORPORATION			1,000.000	43,230	43.230	43,230	22,302		1,350		(14,530)		(14,530)		04/14/2020	
31847R-10-2	FIRST AMERICAN FINANCIAL CORP.			350.000	18,319	52.340	18,319	792		721		(9,062)		(9,062)		06/01/2010	
370334-10-4	GENERAL MILLS, INC.			600.000	50,310	83.850	50,310	32,245		1,260		9,882		9,882		04/23/2018	
410120-10-9	HANCOCK WHITNEY CORP.			500.000	24,195	48.390	24,195	25,277		540		(815)		(815)		09/21/2018	
478160-10-4	JOHNSON & JOHNSON COMMON			500.000	88,325	176.650	88,325	55,445		2,225		2,790		2,790		12/12/2016	
48251W-10-4	KKR & CO., INC.			600.000	27,852	46.420	27,852	12,247		366		(16,848)		(16,848)		08/26/2015	
513272-10-4	LAMB WESTON HOLDINGS, INC.			366.000	32,706	89.360	32,706	8,250		359		9,509		9,509		11/09/2016	
55261F-10-4	M&T BANK CORPORATION			500.000	72,530	145.060	72,530	28,989		2,400		(4,260)		(4,260)		05/23/2009	
58933Y-10-5	MERCK & CO., INC.			500.000	55,475	110.950	55,475	27,494		1,380		17,155		17,155		07/01/2015	
594918-10-4	MICROSOFT CORPORATION			130.000	31,177	239.820	31,177	4,501		330		(12,545)		(12,545)		02/10/2015	
594918-10-4	MICROSOFT CORPORATION			220.000	52,760	239.820	52,760	7,289		559		(21,230)		(21,230)		02/10/2015	
713448-10-8	PEPSICO			250.000	45,165	180.660	45,165	33,555		1,113		1,738		1,738		02/28/2021	
717081-10-3	PFIZER, INC.			900.000	46,116	51.240	46,116	25,859		1,440		(7,029)		(7,029)		04/23/2018	
742718-10-9	PROCTER & GAMBLE CO.			600.000	90,936	151.560	90,936	71,794		2,166		(7,212)		(7,212)		02/28/2021	
747525-10-3	QUALCOMM, INC.			500.000	54,970	109.940	54,970	29,561		1,465		(36,465)		(36,465)		04/14/2020	
800363-10-3	SANDY SPRING BANCORP			1,000.000	35,230	35.230	35,230	2,250		1,360		(12,850)		(12,850)		06/06/1984	
80105N-10-5	SANOFI ADR		D	1,000.000	48,430	48.430	48,430	42,527		2,044		(1,670)		(1,670)		07/27/2015	
74144T-10-8	T. ROWE PRICE GROUP, INC.			400.000	43,624	109.060	43,624	40,055		1,440		(20,358)		(20,358)		07/29/2022	
842587-10-7	THE SOUTHERN COMPANY			600.000	42,846	71.410	42,846	30,070		1,620		1,698		1,698		07/28/2021	
88845*-10-4	TITLE REINSURANCE CO			4.000	167,592	41,897.895	167,592	40,000				1,217		1,217		03/01/1988	
	VANGUARD INFORMATION TECHNOLOGY																
92204A-70-2	ETF			400.000	127,764	319.410	127,764	77,323		1,164		(55,504)		(55,504)		01/28/2019	
922908-51-2	VANGUARD MID-CAP VALUE INDEX FD			440.000	59,506	135.240	59,506	50,294		1,353		(6,640)		(6,640)		05/17/2018	
922908-61-1	VANGUARD SMALL CAP VALUE ETF			370.000	58,756	158.800	58,756	50,686		1,194		(7,419)		(7,419)		05/17/2018	
922908-76-9	VANGUARD TOTAL STOCK MARKET ETF			1,488.636	284,612	191.190	284,612	265,101		4,722		(74,434)		(74,434)		12/28/2022	
922908-36-3	VANGUARD V00 S&P 500 INDEX ETF			1,047.415	367,999	351.340	367,999	394,403		4,148		(31,212)		(31,212)		12/23/2022	
94106L-10-9	WASTE MANAGEMENT, INC.			125.000	19,610	156.880	19,610	5,533		325		(1,253)		(1,253)		10/31/2013	
5019999999	Industrial and Miscellaneous (Unaffiliated) - Publicly Traded				2,464,007	X X X	2,464,007	1,584,768		45,877		(374,454)		(374,454)		X X X	X X X

## SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

## E12.1

1. Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number

1A	1A \$	1B	1C \$	1D \$	1E \$	1F \$	1G \$
1B	2A \$	2B	2C \$				
1C	3A \$	3B	3C \$				
1D	4A \$	4B	4C \$				
1E	5A \$	5B	5C \$				
1F	6 \$						

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-3P-3	US TREASURY NOTE 2.250% 12/31/2024		12/09/2022	FOLGER NOLAN		384,219	400,000.00	4,035
91282C-EX-5	US TREASURY NOTE 3.00% 06/30/2024		12/09/2022	FOLGER NOLAN		390,875	400,000.00	5,380
91282C-EY-3	US TREASURY NOTE 3.00% 07/15/2025		07/27/2022	FOLGER NOLAN		751,609	750,000.00	795
91282C-GA-3	US TREASURY NOTE 4.00% 12/15/2025		12/15/2022	TREASURY DIRECT		398,960	400,000.00	
91282C-FP-1	US TREASURY NOTE 4.250% 10/15/2025		10/17/2022	TREASURY DIRECT		998,104	1,000,000.00	234
91282C-FX-4	US TREASURY NOTE 4.50% 11/30/2024		11/30/2022	TREASURY DIRECT		399,962	400,000.00	
0109999999	Subtotal - Bonds - U. S. Government				X X X	3,323,729	3,350,000.00	10,444
574193-UT-3	MARYLAND ST LOC FACS 4.00% 08/01/2035		10/26/2022	JANNEY		30,000	30,000.00	290
574193-LE-6	MD STATE G/O 4.00% 08/01/2023		01/27/2022	FOLGER NOLAN		104,761	100,000.00	2,000
0509999999	Subtotal - Bonds - U.S. States, Territories and Possessions				X X X	134,761	130,000.00	2,290
03588H-UB-0	ANNE ARUNDEL CNTY MD 5.00% 10/01/2023		03/04/2022	FOLGER NOLAN		159,302	150,000.00	3,250
059134-DU-7	BALTIMORE CNTY MD COPS 5.00% 10/01/2023		04/14/2022	FOLGER NOLAN		104,453	100,000.00	181
059134-EB-8	BALTIMORE CO MD 5.00% 03/01/2023		01/21/2022	FOLGER NOLAN		104,919	100,000.00	1,986
61334E-CG-1	MONTGOMERTY CNTY MD 5.00% 10/01/2025		02/16/2022	FOLGER NOLAN		84,163	75,000.00	1,417
741705-KE-6	PRINCE GEORGE CNTY MD COPS 5.00% 10/01/2		04/22/2022	FOLGER NOLAN		104,163	100,000.00	347
0709999999	Subtotal - Bonds - U.S. Political Subdivisions of States				X X X	557,000	525,000.00	7,181
574218-3X-9	MARYLAND ST HEALTH / EDUC REV 5.00% 07/0		11/22/2022	FOLGER NOLAN		80,398	75,000.00	1,500
574218-YK-3	MARYLAND ST HLTH & EDU REV 5.00% 07/01/2		04/29/2022	FOLGER NOLAN		80,430	75,000.00	1,260
574218-UV-3	MARYLAND ST HLTH & EDU REV 5.00% 08/15/2		08/17/2022	FOLGER NOLAN		159,741	150,000.00	83
574218-YH-0	MD ST HLTH AUTH REV 5.00% 07/01/2024		04/11/2022	FOLGER NOLAN		79,684	75,000.00	1,063
574218-YP-2	MD ST HLTH AUTH REV 5.00% 07/01/2030		04/26/2022	FOLGER NOLAN		91,714	85,000.00	1,381
0909999999	Subtotal - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations				X X X	491,967	460,000.00	5,287
38150A-PT-6	GOLDMAN SACHS GROUP 6.00% 10/31/2025		10/27/2022	FOLGER NOLAN		50,000	50,000.00	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				X X X	50,000	50,000.00	
02007G-B8-5	ALLY BANK		11/08/2022	VANGUARD		100,000	100,000.00	
02007G-B8-5	ALLY BANK		11/08/2022	VANGUARD		727	726.57	
06251A-4V-9	BANK HAPOALIM BM		11/03/2022	VANGUARD		100,000	100,000.00	
06251A-4V-9	BANK HAPOALIM BM		11/03/2022	VANGUARD		716	715.75	
000000-00-0	BANK OF CALIFORNIA - RENEUED		01/18/2022	BANK OF CALIFORNIA		99,871	99,871.21	
000000-00-0	BANK OF CALIFORNIA - ACCRUED INTEREST		03/31/2022	BANK OF CALIFORNIA		448	448.19	
000000-00-0	BANK OF CALIFORNIA - ACCRUED INTEREST		06/30/2022	BANK OF CALIFORNIA		450	450.00	
000000-00-0	BANK OF CALIFORNIA - ACCRUED INTEREST		09/30/2022	BANC OF CALIFORNIA		450	450.00	
000000-00-0	BANK OF CALIFORNIA - ACCRUED INTEREST		12/31/2022	BANC OF CALIFORNIA		450	450.00	

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
000000-00-0	BANK OZK		11/12/2022	BANK OZK		175,000	175,000.00	
108622-MW-8	BRIDGEWATER BANK		12/02/2022	VANGUARD		100,000	100,000.00	
108622-MW-8	BRIDGEWATER BANK		12/02/2022	VANGUARD		284	283.56	
14042R-VJ-7	CAPITAL ONE NA		11/04/2022	VANGUARD		100,000	100,000.00	
14042R-VJ-7	CAPITAL ONE NA		11/04/2022	VANGUARD		704	704.25	
15118R-A6-4	CELTIC BANK		12/06/2022	VANGUARD		100,000	100,000.00	
15118R-A6-4	CELTIC BANK		12/06/2022	VANGUARD		182	181.82	
000000-00-0	ORRSTOWN BANK-TRANSFER TO L/T CD'S		12/28/2022	ORRSTOWN BANK		98,000	98,000.00	
70075Q-AC-9	PARK RIDGE COMMUNITY BANK		12/20/2022	VANGUARD		100,000	100,000.00	
70075Q-AC-9	PARK RIDGE COMMUNITY BANK		12/20/2022	VANGUARD		119	119.18	
000000-00-0	PEOPLES BANK - ACCRUED INTEREST		07/31/2022	PEOPLES BANK		443	443.36	
000000-00-0	PEOPLESBANK - ACCRUED INTEREST		03/31/2022	PEOPLESBANK		1,464	1,463.83	
000000-00-0	PEOPLESBANK - ACCRUED INTEREST		06/30/2022	PEOPLESBANK		1,410	1,410.00	
949763-4H-6	WELLS FARGO BANK		12/09/2022	FOLGER NOLAN		200,000	200,000.00	
2019999999	Bonds - Unaffiliated Certificated of Deposit				X X X	1,180,718	1,180,717.72	
2509999997	Subtotal - Bonds - Part 3				X X X	5,738,175	5,695,717.72	25,202
2509999998	Summary Item from Part 5 for Bonds				X X X	51,089	50,000.00	993
2509999999	Subtotal - Bonds				X X X	5,789,264	5,745,718	26,195
74144T-10-8	T. ROWE PRICE GROUP, INC.		07/29/2022	FOLGER NOLAN	200.000	24,654		
922908-76-9	VANGUARD TOTAL STOCK MARKET ETF		12/28/2022	VANGUARD	8.235	1,618		
922908-36-3	VANGUARD V00 S&P 500 INDEX ETF		12/23/2022	VANGUARD	865.793	319,920		
5019999999	Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded				X X X	346,192	X X X	
21037T-10-9	CONSTELLATION ENERGY CORP		02/04/2022	SPIN-OFF FROM EXELON	333.334	9,395		
5029999999	Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Other				X X X	9,395	X X X	
74149R-10-7	T. ROWE PRICE US LARGE CAP CORE FUND INC		12/12/2022	FOLGER NOLAN	93.769	2,853		
779578-10-3	T. ROWE PRICE VALUE FD INC.		12/12/2022	FOLGER NOLAN	139.080	5,457		
921908-82-8	VANGUARD DIVIDEND APPREC ADMIRAL VDADX		12/19/2022	VANGUARD	7,040.218	289,520		
5329999999	Common Stocks - Mutual Funds - Designations Not Assigned by the SVO				X X X	297,830	X X X	
5989999997	Subtotal - Common Stocks - Part 3				X X X	653,417	X X X	
5989999998	Summary Item from Part 5 for Common Stocks				X X X	19,176	X X X	

## SCHEDULE D - PART 3

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

[illegible]

### E13.2

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Ident- ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other -Than- Temporary Impairment Recognized	Total Change in B./A.C.V.	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
452151-LE-1	ILLINOIS ST TXBL G/O		06/01/2022	PRINCIPAL REDUCTION			5,909	5,909.09	5,894						5,909				122	06/01/2023
452152-TL-5	ILLINOIS STATE G/O		06/21/2022	JANNEY			100,000	100,000.00	98,000			2			99,311		689	689	3,856	01/01/2026
574193-LA-4	MARYLAND ST ST & LOC FACS LN 2ND SER		08/02/2022	JANNEY			25,000	25,000.00	24,938			83			24,968		32	32	750	08/01/2029
93974C-L8-1	WASHINGTON STATE RFDG MTR VEH G/O		07/01/2022	JANNEY			25,000	25,000.00	25,000			3			25,000				750	07/01/2029
93974C-L8-1	WASHINGTON STATE RFDG MTR VEH G/O		07/01/2022	WELLS FARGO			30,000	30,000.00	29,999						29,999		1	1	900	07/01/2029
0509999999	Bonds - U.S. States, Territories and Possessions				X X X		185,909	185,909.09	183,831			88			185,187		722	722	6,378	X X X
05914F-PV-6	BALTIMORE CO. MD METRO DIST G/O		08/01/2022	FOLGER NOLAN			100,000	100,000.00	103,021			(428)			100,000				3,000	08/01/2027
496443-GV-8	KINGSPORT TN PUN IMPT G/O		03/01/2022	WELLS FARGO			25,000	25,000.00	24,688			5			24,884		116	116	406	03/01/2026
619581-HG-9	MOSHANNON VALLEY SCH. DISTR. G/O		06/01/2022	JANNEY			50,000	50,000.00	50,000						50,000				781	12/01/2027
0709999999	Bonds - U.S. Political Subdivisions of States				X X X		175,000	175,000.00	177,709			(423)			174,884		116	116	4,187	X X X
574218-JX-2	MARYLAND ST HLTH & HGHER REV 5.0% 07/01/		07/01/2022	FOLGER NOLAN			120,000	120,000.00	125,059			(2,903)			120,016		(16)	(16)	6,000	07/01/2037
0909999999	Bonds - U. S. Special Rev. and Special Assessment and all Non-Guar. Obligations				X X X		120,000	120,000.00	125,059			(2,903)			120,016		(16)	(16)	6,000	X X X
000000-00-0	BANK OF CALIFORNIA		01/18/2022	MATURITY			99,871	99,871.21	99,871						99,871				448	01/18/2022
000000-00-0	BANK OZK		11/12/2022	MATURITY			175,000	175,000.00	175,000						175,000				702	11/12/2022
000000-00-0	BAY VANGUARD BANK		04/09/2022	MATURITY			80,000	80,000.00	80,000						80,000				445	04/09/2022
000000-00-0	ORRSTOWN BANK		04/21/2022	MATURITY			10,003	10,003.47	10,000						10,003				47	04/21/2022
000000-00-0	PEOPLES BANK		07/18/2022	MATURITY			247,501	247,500.77	244,184						247,501				3,317	07/18/2022
2019999999	Bonds - Unaffiliated Certificates of Deposits				X X X		612,375	612,375	609,055						612,375				4,959	X X X
2509999997	Subtotal - Bonds - Part 4				X X X		1,093,284	1,093,285	1,095,654			(3,238)			1,092,462		822	822	21,524	X X X
2509999998	Summary Item from Part 5 for Bonds				X X X		50,000	50,000.00	51,089			(1,088)			50,000				2,500	X X X
2509999999	Subtotal - Bonds				X X X		1,143,284	1,143,284.54	1,146,743			(4,326)			1,142,462		822	822	24,024	X X X
88579Y-10-1	3M COMPANY		12/07/2022	JANNEY	100.000	12,452		23,934	17,763	6,171			6,171		23,934		(11,482)	(11,482)	596	
	EXELON CORPORATION			SPIN OFF TO																
30161N-10-1			02/04/2022	CONSTELLATION		9,395		9,395		9,395			9,395		9,395					
438516-10-6	HONEYWELL INTERNATIONAL INC.		01/06/2022	FOLGER NOLAN	300.000	62,984		24,274	62,553	(38,279)			(38,279)		24,274		38,709	38,709		
458140-10-0	INTEL CORPORATION		12/07/2022	FOLGER NOLAN	300.000	8,375		19,174	15,450	3,724			3,724		19,174		(10,798)	(10,798)	438	
458140-10-0	INTEL CORPORATION		12/07/2022	JANNEY	200.000	5,467		3,981	10,300	(6,319)			(6,319)		3,981		1,486	1,486	292	
68622V-10-6	ORGANON & CO INC		01/06/2022	FOLGER NOLAN	50.000	1,568		1,377	1,523	(145)			(145)		1,377		191	191		
68629Y-10-3	ORION OFFICE REIT INC COM		03/17/2022	FOLGER NOLAN	100.000	1,733		2,063	1,867	196			196		2,063		(330)	(330)		
756109-10-4	REALTY INCOME CORPORATION		03/17/2022	FOLGER NOLAN	1,000.000	65,625		51,305	71,590	(20,285)			(20,285)		51,305		14,320	14,320	740	

## SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Ident- ification	Description	F o r e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amort- ization)/ Accretion	Current Year's Other -Than- Temporary Impairment Recognized	Total Change in B./A.C.V. (11 + 12 - 13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
5019999999	Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Publicly Traded				X X X	167,599	X X X	135,503	181,046	(45,542)			(45,542)		135,503		32,096	32,096	2,066	X X X
21037T-10-9	CONSTELLATION ENERGY CORP		02/04/2022	CASH IN LIEU	0.330	19		9							9		9	9		
5029999999	Common Stocks - Industrial and Miscellaneous (Unaffiliated) - Other				X X X	19	X X X	9							9		9	9		X X X
31420C-64-7 74149R-10-7 779578-10-3	FEDERATED FRSEX INCOME SECS INC FD CL A T. ROWE PRICE US LARGE CAP CORE FUND INC T. ROWE PRICE VALUE FD INC.		10/27/2022 12/14/2022 12/14/2022	JANNEY CAPITAL GAIN CAPITAL GAIN	3,476.250	30,000 2,853 5,457		34,486	33,129	1,357			1,357		34,486		(4,486) 2,853 5,457	(4,486) 2,853 5,457	1,146	
5329999999	Common Stocks - Mutual Funds - Designations Not Assigned by the SVO				X X X	38,310	X X X	34,486	33,129	1,357			1,357		34,486		3,824	3,824	1,146	X X X
5529999999	Common Stocks - Unit Investment Trusts - Designations Not Assigned by the SVO				X X X		X X X													X X X
5989999997	Subtotal - Common Stocks - Part 4				X X X	205,928	X X X	169,998	214,175	(44,185)			(44,185)		169,998		35,929	35,929	3,212	X X X
5989999998	Summary Item from Part 5 for Common Stocks				X X X	13,958	X X X	19,176							19,176		(5,218)	(5,218)	365	X X X
5989999999	Subtotal - Common Stocks				X X X	219,886	X X X	189,174	214,175	(44,185)			(44,185)		189,174		30,711	30,711	3,577	X X X
5999999999	Subtotal - Preferred and Common Stocks				X X X	219,886	X X X	189,174	214,175	(44,185)			(44,185)		189,174		30,711	30,711	3,577	X X X

## E14.1

## SCHEDULE D - PART 5

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

[illegible]

E15



**NONE      Schedule D - Part 6 - Section 1 and 2**

## SCHEDULE DA - PART 1

all SHORT-TERM INVESTMENTS Owned December 31 of Current

E17

1. Book/Adjusted Carrying Value by NAIC Designation Category Footnote:	
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Line Number	1A	1B	1C	1D	1E	1F	1G
1A	1A \$ 1,874,070	1B \$	1C \$	1D \$	1E \$	1F \$	1G \$
1B	2A \$	2B \$	2C \$				
1C	3A \$	3B \$	3C \$				
1D	4A \$	4B \$	4C \$				
1E	5A \$	5B \$	5C \$				
1F	6 \$						

- NONE     Schedule DB - Part A - Section 1
- NONE     Schedule DB - Part A - Section 2
- NONE     Schedule DB - Part B - Section 1
- NONE     Schedule DB - Part B - Section 2
- NONE     Schedule DB - Part D - Section 1
- NONE     Schedule DB - Part D - Section 2
- NONE     Schedule DB - Part E
- NONE     Schedule DL - Part 1
- NONE     Schedule DL - Part 2



SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9
CUSIP	Description	Code	Date Acquired	Rate of Interest	Maturity Date	Book/Adjusted Carrying Value	Amount of Interest Due & Accrued	Amount Received During Year
94975H-29-6	PRINCIPAL CUSTODY - ALLSPRING TREASURY PLUS MM INST #793	SD	12/31/2022	1.087	X X X	80,000		870
94975H-29-6	US BANK - ALLSPRING TREASURY PLUS MM INST #793	SD	12/31/2022	1.150	X X X	35,000		402
8209999999	Exempt Money Market Mutual Funds – as Identified by SVO					115,000		1,272
990220-47-7	CLARFELD CITIZENS BANK - CITIZENS BK N.A. CASH SWEEP A/C	SD	12/31/2022	1.136	X X X	55,000		625
922906-30-0	JANNEY MONTGOMERY SCOTT LLC - VANGUARD FEDERAL MM FUND		12/31/2022	0.554	X X X	382,980		2,082
922906-30-0	VANGUARD - VANGUARD FEDERAL MM FUND		12/31/2022	1.395	X X X	214,532		2,993
97181C-80-3	WILMINGTON TRUST -WILMINGTON US GOVT MMF CLASS ADMIN	SD	12/31/2022	0.970	X X X	627,593		6,088
8309999999	All Other Money Market Mutual Funds					1,280,105		11,788
E28								
8609999999	Total Cash Equivalents					1,395,105		13,060

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

SCHEDULE E – PART 3 – SPECIAL DEPOSITS

States, etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits		
			3	4	5	6	
	Type of Depo	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value	
1. Alabama	AL	C AL RSD FOR QUALIFICATION			50,000	50,000	
2. Alaska	AK						
3. Arizona	AZ						
4. Arkansas	AR						
5. California	CA						
6. Colorado	CO						
7. Connecticut	CT						
8. Delaware	DE						
9. District of Columbia	DC						
10. Florida	FL						
11. Georgia	GA	ST GA RSD FOR QUALIFICATION			35,000	35,000	
12. Hawaii	HI						
13. Idaho	ID						
14. Illinois	IL						
15. Indiana	IN						
16. Iowa	IA						
17. Kansas	KS						
18. Kentucky	KY						
19. Louisiana	LA						
20. Maine	ME						
21. Maryland	MD	O MD RSD FOR QUALIFICATION	1,082,548	1,025,031			
22. Massachusetts	MA						
23. Michigan	MI						
24. Minnesota	MN						
25. Mississippi	MS						
26. Missouri	MO						
27. Montana	MT						
28. Nebraska	NE						
29. Nevada	NV						
30. New Hampshire	NH		O NH RSD FOR QUALIFICATION			55,000	55,000
31. New Jersey	NJ						
32. New Mexico	NM						
33. New York	NY						
34. North Carolina	NC	B NC RSD FOR QUALIFICATION			49,545	54,516	
35. North Dakota	ND						
36. Ohio	OH	O OH RSD FOR QUALIFICATION			294,369	294,372	
37. Oklahoma	OK						
38. Oregon	OR						
39. Pennsylvania	PA						
40. Rhode Island	RI						
41. South Carolina	SC	O SC RSD FOR QUALIFICATION			159,710	159,875	
42. South Dakota	SD						
43. Tennessee	TN						
44. Texas	TX						
45. Utah	UT						
46. Vermont	VT						
47. Virginia	VA	O VA RSD FOR QUALIFICATION			130,000	129,900	
48. Washington	WA						
49. West Virginia	WV						
50. Wisconsin	WI						
51. Wyoming	WY						
52. American Samoa	AS						
53. Guam	GU						
54. Puerto Rico	PR						
55. US Virgin Islands	VI						
56. Northern Mariana Islands	MP						
57. Canada	CAN						
58. Aggregate Other Alien and Other	OT	X X X	X X X				
59. Total		X X X	X X X	1,082,548	1,025,031	773,624	778,663

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