

**QUARTERLY STATEMENT**

**OF THE**

**Agents National Title Insurance Company**

**TO THE**

**Insurance Department**

**OF THE**

**STATE OF**

**Missouri**

**FOR THE QUARTER ENDED  
SEPTEMBER 30, 2023**

**TITLE INSURANCE**

**2023**



TITLE INSURANCE COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2023  
OF THE CONDITION AND AFFAIRS OF THE

Agents National Title Insurance Company

NAIC Group Code 4694 0000 NAIC Company Code 12522 Employer's ID Number 20-3840531  
(Current) (Prior)

Organized under the Laws of Missouri, State of Domicile or Port of Entry MO

Country of Domicile United States of America

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

Statutory Home Office 1207 W BROADWAY STE C, COLUMBIA, MO, US 65203  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1207 W BROADWAY STE C  
(Street and Number)  
COLUMBIA, MO, US 65203, 573-442-3351  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1207 W BROADWAY STE C, COLUMBIA, MO, US 65203  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1207 W BROADWAY STE C  
(Street and Number)  
COLUMBIA, MO, US 65203, 573-442-3351  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.agentstitle.com

Statutory Statement Contact ELIZABETH BARNES BLAKE, 573-442-3351  
(Name) (Area Code) (Telephone Number)  
eblake@agentstitle.com, 573-442-3927  
(E-mail Address) (FAX Number)

OFFICERS

President/CEO Mark Anthony Casale # SVP/CFO David Bruce Weinstock #  
SVP/CLO/Secretary Mary Lourdes Gibbons # SVP/Operations William Daniel Kaiser #

OTHER

Joseph James Manion, Jr #, VP/Treasurer Todd William Mendolia #, Chief Business Officer

DIRECTORS OR TRUSTEES

<u>Mark Anthony Casale #</u>	<u>Jeff Robert Cashmer #</u>	<u>Christopher Gerard Curran #</u>
<u>William Daniel Kaiser #</u>	<u>Joseph James Manion, Jr #</u>	<u>Joseph Meehan #</u>
<u>Todd William Mendolia</u>	<u>David Bruce Weinstock #</u>	<u>Robert Anthony Noce</u>

State of Pennsylvania SS:  
County of Delaware

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.

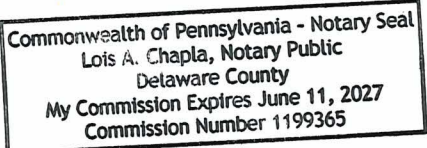
MARK ANTHONY CASALE  
PRESIDENT/CEO

MARY LOURDES GIBBONS  
SVP/CLO/SECRETARY

DAVID BRUCE WEINSTOCK  
SVP/CFO

Subscribed and sworn to before me this 6 day of November 2023

Lois A. Chapla  
Notary Public  
June 11, 2027



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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	9,743,282		9,743,282	6,583,942
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	61,000		61,000	107,940
3. Mortgage loans on real estate:				
3.1 First liens .....			0	0
3.2 Other than first liens.....	6,126	6,126	0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ encumbrances) .....			0	165,000
5. Cash (\$ ..... 4,013,481 ), cash equivalents (\$ ..... 676,196 ) and short-term investments (\$ ..... 31,238,683 ) .....	35,928,360		35,928,360	33,667,505
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives .....			0	0
8. Other invested assets .....	82,373		82,373	3,757,711
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	45,821,141	6,126	45,815,015	44,282,098
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	61,270		61,270	41,851
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	1,832,629	259,962	1,572,667	1,679,726
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	26,830		26,830	0
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	99,478		99,478	99,478
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....			0	0
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	1,612,795		1,612,795	144,271
18.2 Net deferred tax asset .....	1,175,785	310,328	865,457	865,457
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software .....	113,181		113,181	146,688
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	78,497	78,497	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	665,165		665,165	665,165
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	1,077,079	1,038,442	38,637	855,460
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	52,563,850	1,693,355	50,870,495	48,780,194
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	52,563,850	1,693,355	50,870,495	48,780,194
DETAILS OF WRITE-INS				
1101. ....			0	0
1102. ....			0	0
1103. ....			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid expenses and retainers .....	738,737	738,737	0	0
2502. Other receivables .....	323,548	284,911	38,637	502
2503. Deposit .....	14,794	14,794	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	854,958
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,077,079	1,038,442	38,637	855,460

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Known claims reserve .....	2,854,448	1,436,698
2. Statutory premium reserve .....	19,533,480	19,656,600
3. Aggregate of other reserves required by law .....	0	0
4. Supplemental reserve .....		0
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers .....		
6. Other expenses (excluding taxes, licenses and fees) .....	1,382,705	1,011,718
7. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	89,613	281,586
8.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....	0	0
8.2 Net deferred tax liability .....	86,929	86,929
9. Borrowed money \$ ..... and interest thereon \$ .....		
10. Dividends declared and unpaid .....		
11. Premiums and other consideration received in advance .....	143,833	476,543
12. Unearned interest and real estate income received in advance .....		
13. Funds held by company under reinsurance treaties .....		0
14. Amounts withheld or retained by company for account of others .....		
15. Provision for unauthorized and certified reinsurance .....		0
16. Net adjustments in assets and liabilities due to foreign exchange rates .....		
17. Drafts outstanding .....		
18. Payable to parent, subsidiaries and affiliates .....	101,168	134,908
19. Derivatives .....	0	0
20. Payable for securities .....		
21. Payable for securities lending .....		
22. Aggregate write-ins for other liabilities .....	0	0
23. Total liabilities (Lines 1 through 22) .....	24,192,176	23,084,982
24. Aggregate write-ins for special surplus funds .....	0	0
25. Common capital stock .....	2,000,000	2,000,000
26. Preferred capital stock .....		
27. Aggregate write-ins for other than special surplus funds .....	0	0
28. Surplus notes .....	567,564	602,884
29. Gross paid in and contributed surplus .....	18,733,013	12,733,013
30. Unassigned funds (surplus) .....	5,377,742	10,359,315
31. Less treasury stock, at cost:		
31.1 ..... shares common (value included in Line 25 \$ ..... ) .....		
31.2 ..... shares preferred (value included in Line 26 \$ ..... ) .....		
32. Surplus as regards policyholders (Lines 24 to 30, less 31) .....	26,678,319	25,695,212
33. Totals (Page 2, Line 28, Col. 3)	50,870,495	48,780,194
DETAILS OF WRITE-INS		
0301. ....		
0302. ....		
0303. ....		
0398. Summary of remaining write-ins for Line 3 from overflow page .....	0	0
0399. Totals (Lines 0301 through 0303 plus 0398)(Line 3 above)	0	0
2201. ....		
2202. ....		
2203. ....		
2298. Summary of remaining write-ins for Line 22 from overflow page .....	0	0
2299. Totals (Lines 2201 through 2203 plus 2298)(Line 22 above)	0	0
2401. ....		
2402. ....		
2403. ....		
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	0
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	0	0
2701. ....		
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME			
	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
OPERATING INCOME			
1. Title insurance and related income:			
1.1 Title insurance premiums earned .....	52,455,380	72,216,765	89,387,380
1.2 Escrow and settlement services .....			0
1.3 Other title fees and service charges .....	1,405,019	7,980,299	2,885,433
2. Aggregate write-ins for other operating income .....	0	0	0
3. Total Operating Income (Lines 1 through 2) .....	53,860,399	80,197,064	92,272,813
EXPENSES			
4. Losses and loss adjustment expenses incurred .....	3,826,471	1,141,418	1,923,884
5. Operating expenses incurred .....	53,741,060	76,212,825	89,845,266
6. Aggregate write-ins for other operating expenses .....	0	0	0
7. Total Operating Expenses .....	57,567,531	77,354,243	91,769,150
8. Net operating gain or (loss) (Lines 3 minus 7) .....	(3,707,132)	2,842,821	503,663
INVESTMENT INCOME			
9. Net investment income earned .....	789,241	1,378,443	963,902
10. Net realized capital gains (losses) less capital gains tax of \$ .....	(4,171,382)	(1,357,317)	(350,606)
11. Net investment gain (loss) (Lines 9 + 10) .....	(3,382,141)	21,126	613,296
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions .....	16,078	8,722	22,601
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8+11+12).....	(7,073,195)	2,872,669	1,139,560
14. Federal and foreign income taxes incurred .....	(1,468,524)	631,997	412,195
15. Net income (Lines 13 minus 14) .....	(5,604,671)	2,240,672	727,365
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year .....	25,695,212	23,224,467	23,224,467
17. Net income (from Line 15) .....	(5,604,671)	2,240,672	727,365
18. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....	290,489		(290,489)
19. Change in net unrealized foreign exchange capital gain (loss) .....			
20. Change in net deferred income taxes .....			(305,533)
21. Change in nonadmitted assets .....	297,289	980,212	2,025,730
22. Change in provision for unauthorized and certified reinsurance .....	0	0	0
23. Change in supplemental reserves .....	0	0	0
24. Change in surplus notes .....	(35,320)	17,564	23,483
25. Cumulative effect of changes in accounting principles .....			
26. Capital changes:			
26.1 Paid in .....		313,671	
26.2 Transferred from surplus (Stock Dividend) .....			
26.3 Transferred to surplus .....			
27. Surplus adjustments:			
27.1 Paid in .....	6,000,000	0	313,671
27.2 Transferred to capital (Stock Dividend) .....			
27.3 Transferred from capital .....			
28. Dividends to stockholders .....			
29. Change in treasury stock .....			0
30. Aggregate write-ins for gains and losses in surplus .....	35,320	(17,564)	(23,482)
31. Change in surplus as regards policyholders (Lines 17 through 30).....	983,107	3,534,555	2,470,745
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	26,678,319	26,759,022	25,695,212
DETAILS OF WRITE-INS			
0201. ....			
0202. ....			
0203. ....			
0298. Summary of remaining write-ins for Line 2 from overflow page .....	0	0	0
0299. Totals (Lines 0201 through 0203 plus 0298)(Line 2 above)	0	0	0
0601. ....			
0602. ....			
0603. ....			
0698. Summary of remaining write-ins for Line 6 from overflow page .....	0	0	0
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	0	0	0
1201. Rental income .....		0	
1202. Other income .....	16,078	8,722	22,601
1203. ....			
1298. Summary of remaining write-ins for Line 12 from overflow page .....	0	0	0
1299. Totals (Lines 1201 through 1203 plus 1298)(Line 12 above)	16,078	8,722	22,601
3001. Change in Accrued Interest .....	35,320	(17,564)	(23,482)
3002. ....			
3003. ....			
3098. Summary of remaining write-ins for Line 30 from overflow page .....	0	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	35,320	(17,564)	(23,482)

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	40,813,823	53,690,918	58,550,460
2. Net investment income .....	669,018	522,627	309,153
3. Miscellaneous income .....	277	1,265	1,614
4. Total (Lines 1 to 3) .....	41,483,118	54,214,810	58,861,227
5. Benefit and loss related payments .....	2,408,721	747,198	1,154,137
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7. Commissions, expenses paid and aggregate write-ins for deductions .....	38,438,037	42,964,331	47,754,468
8. Dividends paid to policyholders .....			
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	0	1,403,671	1,410,918
10. Total (Lines 5 through 9) .....	40,846,758	45,115,200	50,319,523
11. Net cash from operations (Line 4 minus Line 10) .....	636,360	9,099,610	8,541,704
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	2,770,000	2,509,152	2,759,151
12.2 Stocks .....	0	0	0
12.3 Mortgage loans .....	0	339	340
12.4 Real estate .....	182,677	0	0
12.5 Other invested assets .....	4,998,344	0	7,436,298
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	0	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	7,951,021	2,509,491	10,195,789
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	5,940,908	4,561,626	2,110,935
13.2 Stocks .....	3,100	3,786,312	28,600
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	4,000	0	0
13.5 Other invested assets .....	4,939,830	7,886,904	11,644,616
13.6 Miscellaneous applications .....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	10,887,838	16,234,842	13,784,151
14. Net increase (or decrease) in contract loans and premium notes .....	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(2,936,817)	(13,725,351)	(3,588,362)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	(35,320)	17,564	23,483
16.2 Capital and paid in surplus, less treasury stock .....	6,000,000	0	0
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0	0
16.5 Dividends to stockholders .....	0	0	0
16.6 Other cash provided (applied) .....	(1,403,368)	(1,030,067)	(1,316,476)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	4,561,312	(1,012,503)	(1,292,993)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .	2,260,855	(5,638,244)	3,660,349
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	33,667,505	30,007,156	30,007,156
19.2 End of period (Line 18 plus Line 19.1)	35,928,360	24,368,912	33,667,505

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

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TITLE

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NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

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

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

Net Income		SSAP #	F/S Page	F/S Line #	2023	2022
(1)	State basis (Page 4, Line 15, Columns 1 & 2)	00	3	2	(\$ 5,604,671)	\$ 727,365
(2)	State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
	RSMo 381.072-Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	\$ 1,312,800	\$ 1,882,187
(3)	State Permitted Practices that increase/(decrease) NAIC SAP:					
	None				-0-	-0-
(4)	NAIC SAP				(\$ 4,291,871)	\$ 2,609,552
SURPLUS						
(5)	State basis (Page 3, Line 32, Columns 1 & 2)				\$ 26,678,319	\$ 25,695,212
(6)	State Prescribed Practices that increase/(decrease) NAIC SAP:					
	RSMo 381.072-Statutory Premium Reserves vs NAIC Model Act, net of tax	57	3	2	\$ 5,905,143	\$ 4,592,342
	Supplemental Reserves (caused by the accelerated NAIC Model Act restoration of SPR vs Missouri restoration per RSMo 381.072)	57	3	2	-0-	-0-
(7)	State Permitted Practices that increase/(decrease) NAIC SAP:					
	None				-0-	-0-
(8)	NAIC SAP				\$ 32,583,462	\$ 30,287,554

The Company assumes the NAIC Model Act reserves at the same rate as prescribed in RSMo 381.072 of fifteen cents per thousand of retained risk or as required of foreign insurers by state regulations. Thus, the amounts above are related to the differences in the amortization schedules to restore statutory premium reserves “SPR”.

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

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

C. Accounting Policy

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

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost.
- (3) Common stocks are stated at market except those investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the statutory purchase method.
- (4) Preferred Stocks: None
- (5) Mortgage Loans on Real Estate are stated at the aggregate carrying value less accrued interest.
- (6) Loan-backed securities are stated at the lower of fair market value or cost.



- (7) Investment in Subsidiaries, Controlled or Affiliated Companies are valued using the underlying statutory equity, as adjusted, or audited GAAP equity, adjusted for certain non-admitted assets, as appropriate for each individual investment, in accordance with NAIC SAP No. 97, Investments in Subsidiary, Controlled and Affiliated Entities, A Replacement of SSAP No. 88. The net change in the subsidiaries' equity is included in the change in net unrealized capital gains or losses.
  - (8) Interest in Joint Ventures: None
  - (9) Derivatives: None
  - (10) The Company does not utilize anticipated investment income as a factor in premium deficiency calculations
  - (11) Unpaid losses and loss adjustment expense are determined on the individual claim level and are based on management's best estimate of ultimate losses and loss adjustment expenses more likely than not to be incurred in administering the claim. Such liabilities are necessarily based on assumptions and estimates. While management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
  - (12) Changes in Capitalization Policy: Not applicable
  - (13) Pharmaceutical Rebate Receivables: None
- D. Going Concern: Management has not identified any issues to raise substantial doubt regarding the company's ability to continue as a going concern

2. Accounting Changes and Corrections of Errors

None

3. Business Combinations and Goodwill

None

4. Discontinued Operations

None

5. Investments

A. Mortgage Loans

The Company has one non-performing mortgage in second position with a balance of \$6,126 as of September 30, 2023

- (1) No new mortgage loans were made or acquired in 2022 or 2023
- (2) The existing mortgage note has a fixed interest rate of 4% per annum
- (3) Not applicable
- (4) The existing mortgage note was entered in 2017 and is over 180 days past due

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan-Backed Securities

- (1) None
- (2) As of September 30, 2022 the other than temporary impairment on loan backed securities held by the Company with the intent to sell, was \$1,056,664.
- (3) As of September 30, 2022 the fair market value of CUSIP 38382YLG6 was \$3,598,241 with an other than temporary impairment of (\$525,323). As of September 30, 2022, the fair market value of CUSIP 38382YLE1 was \$3,131,999 with an other than temporary impairment of (\$531,341). As of December 28, 2022 CUSIP 38382YLG6 was sold for \$4,046,589 resulting in a net realized loss of (\$76,975). As of December 28, 2022 CUSIP 38382YLE1 was sold for \$3,389,709 resulting in a net realized loss of (\$273,631).
- (4) None
- (5) None

E. Dollar Repurchase Agreements

None

- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
- None
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
- None
- H. Repurchase Agreements Transactions Accounted for as a Sale
- None
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
- None
- J. Real Estate

The Company acquired a parcel of real estate in Ava, Missouri at a cost of \$426,000 on November 16, 2018, through a subsidiary, Ava 2025 LLC. The activity related to the real estate held in Ava 2025 LLC is reported as real estate based on guidance provided by statutory accounting principles given the LLC is a wholly owned subsidiary of the Company. On April 25, 2023, the Company’s wholly owned subsidiary, Ava 2025 LLC, transferred and conveyed the Ava, Missouri property, to Cheyney Holdings, LLC, an unaffiliated third party. This conveyance resulted in the Company recognizing a loss of \$8,170. The gross carrying value of the real estate held for sale is \$0 and \$188,164 as of September 30, 2023, and December 31, 2022 respectively. The admitted value of the real estate held for sale is \$0 and \$165,000 as of September 30, 2023, and December 31, 2022 respectively.

- K. Investments in Low-Income Housing Tax Credits (LIHTC)
- None

- L. Restricted Assets

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

1) Restricted Assets (Including Pledged)

Restricted Asset Category	1	2	3	4	5	6	7
	Total Gross Restricted from Current Year	Total Gross Restricted From Prior Year	Increase/ (Decrease) (1 minus2)	Total Current Year Nonadmitted Restricted	Total Current Year Admitted Restricted	Percentage Gross Restricted to Total Assets	Percentage Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	-	\$ -	-	-
b. Collateral held under security lending agreements	-	-	-	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale	-	-	-	-	-	-	-
i. FHLB Capital Stock	61,000	57,900	3,100	-	61,000	.12%	0.12%
j. On deposit with states	4,104,031	3,962,547	141,484	-	4,104,031	7.81 %	8.07 %
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-
n. Other restricted assets	-	-	-	-	-	-	-
o. Total Restricted Assets	\$ 4,165,031	\$4,020,447	\$ 144,584	-	\$ 4,165,031	7.93%	8.19%

- 2) None
- 3) None
- 4) None

- M. Working Capital Finance Investments  
None
- N. Offsetting and Netting of Assets and Liabilities  
None
- O. 5GI Securities  
None
- P. Short Sales  
None
- Q. Prepayment Penalty and Acceleration Fees  
None
- R. Reporting Entity’s Share of Cash Pool by Asset Type  
None

6. Joint Ventures, Partnerships and Limited Liability Companies  
None

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

8. Derivative Instruments  
None

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

The components of the gross deferred tax asset/(liability) at September 30, 2023 and December 31, 2022 are as follows:

	9/30/2023			12/31/2022		
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total
(a) Gross Deferred Tax Assets	\$ 1,175,785	-0-	\$ 1,175,785	\$ 1,175,785	-0-	\$ 1,175,785
(b) Statutory Valuation Allowance Adjustments	-0-	-0-	-0-	-0-	-0-	-0-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	\$ 1,175,785	-0-	\$ 1,175,785	\$ 1,175,785	-0-	\$ 1,175,785
(d) Deferred Tax Assets Nonadmitted	\$ 310,328	-0-	\$ 310,328	\$ 310,328	-0-	\$ 310,328
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	\$ 865,457	-0-	\$ 865,457	\$ 865,457	-0-	\$ 865,457
(f) Deferred Tax Liabilities	\$ 86,929	-0-	\$ 86,929	\$ 86,929	-0-	\$ 86,929
(g) Net Admitted Deferred Tax Asset/(Net Admitted Tax Liability) (1e-1f)	\$ 778,528	-0-	\$ 778,528	\$ 778,528	-0-	\$ 778,528

	Change		
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	-0-	-0-	-0-
(b) Statutory Valuation Allowance Adjustments	-0-	-0-	-0-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	-0-	-0-	-0-
(d) Deferred Tax Assets Nonadmitted	-0-	-0-	-0-
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	-0-	-0-	-0-
(f) Deferred Tax Liabilities	-0-	-0-	-0-
(g) Net Admitted Deferred Tax Asset/(Net Admitted Tax Liability) (1e-1f)	-0-	-0-	-0-

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

The following is a summary of the Company’s admissibility calculation in accordance with SSAP 101 in determining the net admitted deferred tax assets as of September 30, 2023, and December 31, 2022:

	09/30/2023			12/31/2022		
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total
Gross deferred tax assets	\$ 1,175,785	-0-	\$ 1,175,785	\$ 1,175,785	-0-	\$ 1,175,785
Admitted through paragraph 11(a)	\$ 616,813	-0-	\$ 616,813	\$ 616,813	-0-	\$ 616,813
Admitted through paragraph 11(b)	\$ 161,715	-0-	\$ 161,715	\$ 161,715	-0-	\$ 161,715
Admitted through paragraph 11(c)	\$ 86,929	-0-	\$ 86,929	\$ 86,929	-0-	\$ 86,929
Total admitted gross deferred tax assets	\$ 865,457	-0-	\$ 865,457	\$ 865,457	-0-	\$ 865,457
Non-admitted gross deferred tax assets	\$ 310,328	-0-	\$ 310,328	\$ 310,328	-0-	\$ 310,328
Admitted deferred tax asset	\$ 865,457	-0-	\$ 865,457	\$ 865,457	-0-	\$ 865,457
Gross deferred tax liabilities	\$ 86,929	-0-	\$ 86,929	\$ 86,929	-0-	\$ 86,929
Net admitted deferred tax asset (liability)	\$ 778,528	-0-	\$ 778,528	\$ 778,528	-0-	\$ 778,528

	(7)	(8)	Change (9)
	(Col 1-4) Ordinary	Capital	(Col 7+8) Total
Gross deferred tax assets	-0-	-0-	-0-
Admitted through paragraph 11(a)	-0-	-0-	-0-
Admitted through paragraph 11(b)	-0-	-0-	-0-
Admitted through paragraph 11(c)	-0-	-0-	-0-
Total admitted gross deferred tax assets	-0-	-0-	-0-
Non-admitted gross deferred tax assets	-0-	-0-	-0-
Admitted deferred tax asset	-0-	-0-	-0-
Gross deferred tax liabilities	-0-	-0-	-0-
Net admitted deferred tax asset (liability)	-0-	-0-	-0-

B. Regarding deferred tax liabilities that are not recognized:

The Company has no deferred tax liabilities that are not recognized as of September 30, 2023.

C. Current Tax and Change in Deferred Tax

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

Current Income Tax	9/30/2023	12/31/2022	Change
Federal	(\$ 1,468,524)	\$ 412,195	(\$ 1,880,719)

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

Component	9/30/2023	12/31/2022	Change
Gross deferred tax assets			
Ordinary	\$ 1,175,785	\$ 1,175,785	-0-
Capital	-0-	-0-	-0-
Gross deferred tax liabilities			
Ordinary	\$ 86,929	\$ 86,929	-0-
Capital	-0-	-0-	-0-
Net deferred tax asset/(liability)	\$ 1,088,856	\$ 1,088,856	-0-
Nonadmitted deferred tax asset	(\$ 310,328)	(\$ 310,328)	-0-
Admitted net deferred tax asset	\$ 778,528	\$ 778,528	-0-

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

Component	9/30/2023	Effective Tax Rate
Federal income tax provision computed at statutory rate	(\$ 1,451,677)	21.0%
Tax effects of:		
Meals & entertainment	(\$ 13,672)	0.2%
Other permanent differences	(\$ 3,175)	0.0%
Total	(\$ 1,468,524)	21.0%
Change from over/(under) accruals in prior years	-0-	
Change in net deferred income taxes, excluding the net tax effect of unrealized gains	-0-	
Total statutory income taxes	(\$ 1,468,524)	21.0%

E. Operating Loss and Tax Credits Carry forwards

At September 30, 2023, the Company had an operating loss carry forward of \$-0- available.

F. Consolidated Federal Income Tax Return

- (1)

The Company’s federal income tax return is consolidated with the following entities:  
Agents National Title Holding Company (Parent)  
TitleNet Systems, LLC (Affiliate)  
Agents Exchange, LLC (Affiliate)  
Agents University, LLC (Affiliate)
- (2)

The method of allocation among companies is subject to a written agreement whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated return.

G. None

H. The company does not have any Repatriation Transition Tax.

I. The company does not have any Alternative Minimum Tax (AMT) credits; therefore, no AMT credit was recognized as a current year recoverable or DTA.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships

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

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

During the nine months ending September 30, 2023, various transactions between the Company and affiliates occurred in accordance with the intercompany agreements; the details for those transactions are summarized below:

Date	Explanation	Description	Amount
Various	Cost sharing/mgmt. agreement	MO 21-0016	\$ 698,692
Various	Master Tax Agreement	MO 16-0198	-0-
Various	TitleNet Systems, LLC	MO 08-0331	\$ 854,728
Various	ANTIC-Boston National Title Agency Agr	MO 19-0122	(\$ 1,128,156)
Various	ANTIC-Boston National Title – TN Agency Agreement	MO 19-0115	(\$ 30,293)
Various	ANTIC BNT of Utah Agency Agreement	MO 21-0134	(\$ 13,579)
Various	ANTIC BNT of Arkansas Agency Agreement	MO 19-0121	(\$ 5,463)
Various	ANTIC BNT of Oklahoma	MO 21-0117	(\$ 6,732)
Various	ANTIC Trusted Land Transfer	MO 22-0239	(\$ 1,915)
Various	ANTIC BNT of Texas Agency Agreement	MO 22-0069	(\$ 458,427)
Various	ANTIC BNT of Arizona	N/A	-0-
Various	ANTIC BNT of Alabama Agency Agreement	MO 21-0133	(\$ 11,532)
Various	ANTIC BNT Title Company of California	MO 23-0191	(\$ 52,788)
Various	ANTIC Ideal Title Agency LLC Agency Agreement	MO 22-0212	(\$ 255,194)
10/28/2021	ANTIC BNT of New Mexico Agency Agreement	MO 21-0325	(\$ 15,163)
12/27/2022	ANTIC Ideal Title of Texas, LLC Agency Agreement	MO 22-0461	(\$ 7,775)
9/28/2023	Capital Contribution from Agents National Title Holdings, Inc., to Agents National Title Insurance Company and Asset Purchase Agreement between ANTIC and Essent Ventures, LLC.	MO 23-0297	\$ 10,850,000

Intercompany agreement MO 21-0016 is a cost-sharing agreement among Agents National Title Insurance Company (the “Company”), the Company’s indirect upstream parent, Incenter LLC, the Company’s direct upstream parent, Agents National Title Holding Company, and various of the Company’s affiliates. The agreement memorializes the terms and conditions under which the parties allocate services, facilities, personnel, and expenses. Under the agreement, charges of fees for services, facilities, and personnel must be based on actual cost and conform with statutory accounting principles consistently applied. This agreement replaced MO 18-0117 and was revised effective Feb. 18, 2021, to add various additional affiliated entities as parties.

Intercompany agreement MO 08-0331 is a lease for the Company’s website from its affiliate TitleNet Systems, LLC (TitleNet). The lease provides compensation to TitleNet at a cost plus zero in return for the Company’s ability to utilize the web-based operations and policy remittance (WOPR) system.

Agency Agreements MO 19-0122, MO 19-0115, MO 21-0134, MO 19-0121, MO 21-0117, MO 22-0239, MO 22-0069, MO 21-0133, MO 22-0212, MO 21-0325, MO 22-0461, and MO 23-0191 govern the terms and conditions under which the Company’s affiliated title insurance agencies may issue title insurance policies on in the Company’s behalf. The agreements recite standard terms concerning premium rates to be charged, single risk limitations, commission retention, liability, limitations on the authority of the affiliate to act on the Company’s behalf, and related items.

The Company owns AVA 2025, LLC, a wholly owned Missouri limited liability company, to hold real estate as investment and/or available for sale. For statutory accounting reporting purposes, the entity is disregarded as the investment and related activity is reported as real estate on Page 2, Line 4.3 and related real estate schedules of the statutory financial statements.

Item MO 23-0297 concerns a capital contribution from Agents National Title Holdings Inc. to its wholly-owned direct subsidiary Agents National Title Insurance Company along with an Asset Purchase Agreement whereby Essent Ventures, LLC, purchased certain assets of Agents National Title Insurance Company.

C. Transactions With Related Parties Not Reported on Schedule Y

None

D. Amounts Due From or To Related Parties

As of September 30, 2023, the Company reported \$665,165 receivable from the Parent and \$0 receivable from the Affiliates. The Company reported \$0 as amounts payable to the Upstream Indirect Parent and \$101,168 to the Affiliates. The terms require that these amounts settle within 30 days.

During the nine months ending September 30, 2023, various transactions between the Affiliates and the Company occurred in accordance with the intercompany agreement, the detail for those transactions are summarized below:

Date	Explanation	Description	Amount
Various	Cost sharing/mgmt. agreement	MO 21-0016	(\$ 761,460)
Various	Master Tax Agreement	MO 16-0198	(\$ 0)

Intercompany Agreement MO 16-0198 is a Master Tax Sharing Agreement. Under the terms of this agreement, the Parent is responsible for the timely filing and accurate preparation of the consolidated federal income tax return for each year. The Company will pay to the Parent an amount equal to the federal income tax liability attributed to their net income or will be entitled to any benefit that results from net operating losses.

E. Material Management or Services Contracts

Intercompany Agreement MO 16-0198 is a Master Tax Sharing Agreement. Under the terms of this agreement, the Parent is responsible for the timely filing and accurate preparation of the consolidated federal income tax return for each year. The Company will pay to the Parent an amount equal to the federal income tax liability attributed to their net income or will be entitled to any benefit that results from net operating losses.

Intercompany agreement MO 21-0016 is a cost-sharing agreement among Agents National Title Insurance Company (the “Company”), the Company’s indirect upstream parent, Incenter LLC, the Company’s direct upstream parent, Agents National Title Holding Company, and various of the Company’s affiliates. The agreement memorializes the terms and conditions under which the parties allocate services, facilities, personnel, and expenses. Under the agreement, charges of fees for services, facilities, and personnel must be based on actual cost and conform with statutory accounting principles consistently applied. This agreement replaced MO 18-0117 and was revised effective Feb. 18, 2021, to add various additional affiliated entities as parties.

F. Guarantees or Contingencies for Related Parties

None

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

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

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

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

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

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

M. The Company does not hold responsive investments.

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

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

11. Debt

A. Debt: None

B. FHLB Agreements: As of September 30, 2023, the company owned 610 shares of common stock Federal Home Loan Bank of Des Moines (“FHLB”) consisting of membership shares with the FHLB at \$100 par value.

			Total			
Current Year:						
Membership Stock			\$ 61,000			
Actual or Estimated Borrowing Capacity as Determined by the Insurer			\$ 13,971,468			
Prior Year-end:						
Membership Stock			\$ 57,900			
Actual or Estimated Borrowing Capacity as Determined by the Insurer			\$ 15,878,782			

Membership Stock	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Eligible for Redemption			
			Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
1. Class A	-0-	-0-	-0-	-0-	-0-	-0-
2. Class B	\$ 61,000	\$ 61,000	-0-	-0-	-0-	-0-

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences

None

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

- A. The Company has 400,000 shares of common stock authorized, issued and outstanding, \$5 par value.
- B. The Company has no preferred stock outstanding.
- C. Missouri law restricts Missouri-domiciled insurers from paying extraordinary dividends as defined under RSMo 381.210.1(1) without approval of the Director. Additionally, as a condition of the acquisition of the Company by Finance of America Companies, Inc., on April 1, 2021, the Company is restricted from paying an ordinary or extraordinary dividend until such time as the Company’s surplus as regards to policyholders exceeds \$30 million and the ratio of newly written premium to surplus as regards to policyholders is less than five to one as of the thirty-first day of December next preceding, or until Nov. 15, 2025, whichever is earlier, without the approval of the Missouri Dept. of Commerce and Insurance.
- D. No dividends were paid during the reporting period.
- E. Dividends payable to shareholders are restricted in accordance with (C), above.
- F. The Company has no restrictions placed on unassigned funds (surplus).
- G. Advances to surplus not repaid – not applicable.
- H. The Company has no stock for any option or employee benefit plans.
- I. The Company did not change the balances of any surplus funds from any prior period.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is -0-.
- K. The Company issued the following surplus debentures or similar obligations:

1	2	3	4	5	6	7	8
Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (Y/N)	Carrying Value of Note Prior Year	Carrying Value of Note Current Year	Unapproved Interest And/Or Principal
1	11/10/2011	4.92%	\$150,000	Y	\$166,851	\$155,597	-0-
2	10/12/2012	4.00%	\$400,000	Y	\$436,033	\$411,967	-0-
Total	XXX	XXX	\$550,000	XXX	\$602,884	\$567,564	-0-

- Total should agree with Page 3, Line 28

	9	10	11	12	13	14
Item Number	Current Year Interest Expense Recognized	Life-To-Date Interest Expense Recognized	Current Year Interest Offset Percentage	Current Year Principal Paid	Life-To-Date Principal Paid	Date of Maturity
1	\$ 5,597	\$ 89,011	-0-	-0-	-0-	XXX
2	\$ 11,967	\$175,562	-0-	-0-	-0-	XXX
Total	\$ 17,564	\$264,573	XXX	-0-	-0-	XXX

1	15	16	17	18	19
Item Number	Are Surplus Note payments contractually linked? (Y/N)	Surplus Note payments subject to administrative offsetting provisions? (Y/N)	Were Surplus Note proceeds used to purchase an asset directly from the holder of the surplus note?	Is Asset Issuer a Related Party?	Type of Assets Received Upon Issuance
1	N	N	N	N/A	N/A
2	N	N	N	N/A	N/A
Total	XXX	XXX	XXX	XXX	XXX
1	20		21	22	
Item Number	Principal Amount of Assets Received Upon Issuance		Book/Adjusted Carry Value of assets	Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N)	
1	-0-		-0-	Y	
2	-0-		-0-	Y	
Total	-0-		-0-	XXX	

Surplus Notes – On November 10, 2011, the Company issued a subordinated surplus note to the Parent in the amount of \$150,000 at an interest rate of 4.92 percent. Principal and interest payments to the Parent must come from Company surplus profits and require approval by the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration. As of September 30, 2023, the balance of the surplus note is \$155,597 including accrued interest of \$5,597.

On October 12, 2012, the Company issued a subordinated surplus note to the Parent in the amount of \$400,000 at an interest rate of 4.00 percent. Principal and interest payments to the Parent must come from Company surplus profits and require approval by the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration. As of September 30, 2023, the balance of the surplus note is \$411,967 including accrued interest of \$11,967.

- L. Impact of the restatement in quasi-reorganization – Not applicable.
- M. The effective date of quasi-reorganization – Not Applicable.



14. Contingencies

None

15. Leases

A. Lessee Operating Lease

- (1)
- a. The Company has various operating noncancelable operating lease agreements that expire through April 30, 2025. Rental expense for September 30, 2023 and December 31, 2022 was approximately 242,548, and \$306,036, respectively for these lease agreements.
- (2)
- a. At September 30, 2023, the minimum aggregate rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2023	\$ 34,895
2.	2024	\$ 190,738
3.	2025	\$ 16,852
4.	2026	\$ 0
5.	2027	\$ 0
6.	Thereafter	\$ 0
7.	Total	\$ 242,485

The Company leases 6,200 square feet for its headquarters in Columbia, Missouri. The initial term of the lease is from May 5, 2017, through April 30, 2022, with a monthly payment of \$11,000 payable in advance on the first day of each calendar month. The initial term was renewed through the first amendment to lease on February 25, 2022. The extension term of the amendment is from May 1, 2022 through April 30, 2024, with a monthly payment of \$7,250 payable in advance on the first day of each calendar month for the first 12 months of the extension. The payment for the remaining twelve months of the extension will be increase between 2% and 5% based on the consumer price index.

The Company leases office space for its Florida office in Winter Park, Florida. The previous term of the lease expired on April 30, 2022, with a monthly payment of \$3,788.33. The current term commenced on May 1, 2022, through April 30, 2025, with a monthly payment of \$3,971.25.

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

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

B. Lessor Leases

None

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

None

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

None

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

Not applicable to Title companies

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

Not applicable to Title companies

20. Fair Value Measurements

- A. The Fair Values Measurements and Disclosures Topic of the FASB ASC defines fair value as the exchange price that would be received for an asset or paid to transfer a liability (an exit price) in the principal or most advantageous, market for the asset or liability in an orderly transaction between market participants at the measurement date. The Fair Values Measurements Topic establishes a three-level fair value hierarchy that prioritizes the inputs used to measure fair value. This hierarchy requires entities to maximize the use of observable inputs when possible. The three levels of inputs used to measure fair value are as follows:
- Level 1 – quoted prices in active markets for identical assets or liabilities;
  - Level 2 – observable inputs other than quoted prices included in Level 1, such as quoted prices for similar assets and liabilities in active markets; quoted prices for identical or similar assets and liabilities in markets that are not active; or other inputs that are observable or can be corroborated by observable market data; and
  - Level 3 – unobservable inputs that are supported by little or no market activity and that are significant to the fair values of the assets or liabilities, including certain pricing models, discounted cash flow methodologies and similar techniques that use significant unobservable inputs.

(1) Fair Value Measurements at September 30, 2023 (in thousands)

Description for each class of asset	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds					
US Governments	\$ 8,500	-0-	-0-	\$ 8,500	\$ 8,500
Industrial and Misc	\$ 550	-0-	-0-	\$ 550	\$ 550
Certificate of Deposits	\$ 343	-0-	-0-	\$ 343	\$ 343
Common Stock					
Financial Services	-0-	-0-	\$ 111	\$ 111	\$ 111
Total assets at fair value (NAV)	\$ 9,393	-0-	\$ 111	\$ 9,504	\$ 9,504

(2) Fair Value Measurements in Level 3 at September 30, 2023 (in thousands)

	Balance at 12/31/2022	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases, issuances, sales, and settlements	Balance at 06/30/2023
Common stock	\$ 108	N/A	(\$0)	(\$0)	N/A	\$ 3	\$ 111

(3) No transfers into or out of Level 3 occurred during the nine months ended September 30, 2023.

(4) As of September 30, 2023, the reported fair value of the Company’s investment in Level 3 common stock includes 610 shares of common stock Federal Home Loan Bank of Des Moines (“FHLB”) consisting of membership shares with the FHLB at \$100 par value. Privately held securities are valued at the last transaction price closest to the balance sheet date. Fair values of issues traded on public exchanges are based on the market price in such exchanges at the balance sheet date. The fair values of cash and short-term investments consist of certificates of deposits, money market savings accounts carried at cost which approximates fair value. Mortgage loans on real estate and other invested assets are established utilizing comparable prices for similar assets in active and inactive markets or other inputs that are observable or can be corroborated by observable market data.

(5) The Company did not hold derivative assets or liabilities on September 30, 2023.

B. Not utilized

C. The carrying amount of estimated fair values of the Company’s financial instruments at September 30, 2023 are as follows (in thousands):

Type	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	(Carrying Value)
Common Stock	\$ 61	\$ 61	-0-	-0-	\$ 61	\$ 61
Mortgage loans on real estate	\$ 6	-0-	-0-	-0-	\$ 6	-0-
Bonds	\$ 9,050	\$ 9,401	\$ 9,401	-0-	-0-	\$ 9,401
Cash and short-term investments	\$ 35,932	\$ 35,928	\$ 35,932	-0-	-0-	\$ 35,928

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

E. Not Applicable

21. Other Items

None

22. Events Subsequent

Subsequent events have been considered through November 15, 2023, for the statutory statement issued on November 15, 2023.

Type I:

None

Type II:

None

23. Reinsurance

None

24. Retrospectively Rated Controls and Contracts Subject to Redetermination

Not applicable to Title companies

25. Change in Incurred Losses and Loss Adjustment Expense

A. Direct Known Claims Reserves as of December 31, 2022, were \$1,436,697. As of September 30, 2023, \$2,408,721 has been paid for incurred losses and loss adjustment expenses attributable to insured events included in known claim reserves as of December 31, 2022. Direct Known Claims Reserves remaining are now \$2,854,447 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been a \$3,826,471 unfavorable prior-year development since December 31, 2022, to September 30, 2023. The increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

B. None

26. Intercompany Pooling Agreements

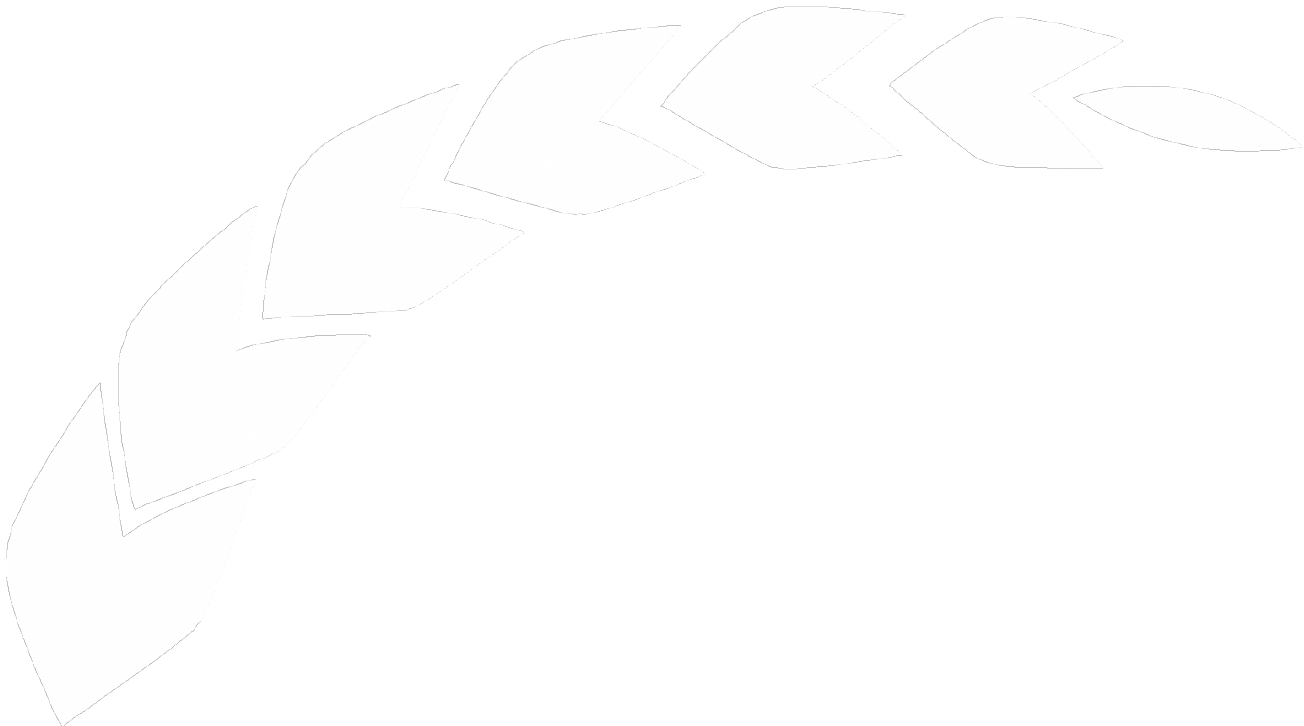
None

27. Structured Settlements

None

28. Supplemental Reserve

As of September 30, 2023, the Company has no supplemental reserves.



STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes ☒ No ☐

1.2

If yes, has the report been filed with the domiciliary state?

Yes ☒ No ☐

2.1

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

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?  
If yes, complete Schedule Y, Parts 1 and 1A.

Yes ☒ No ☐

3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes ☒ No ☐

3.3

If the response to 3.2 is yes, provide a brief description of those changes.  
On July 1, 2023, Essent US Holdings, Inc., a wholly owned subsidiary of Essent Group Ltd. (NYSE: ESNT), acquired the reporting entity's direct parent Agents National Title Holding Company. The reporting entity is a member of the Essent Grp (NAIC Group Code 4694).

3.4

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

Yes ☒ No ☐

3.5

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

0001448893

4.1

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

Yes ☐ No ☒

4.2

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

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

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?  
If yes, attach an explanation.

Yes ☐ No ☒ N/A ☐

6.1

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

12/31/2018

6.2

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

12/31/2018

6.3

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

09/30/2019

6.4

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

6.5

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

Yes ☐ No ☐ N/A ☒

6.6

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

Yes ☒ No ☐ N/A ☐

7.1

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

Yes ☐ No ☒

7.2

If yes, give full information:

8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes ☐ No ☒

8.2

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

8.3

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

Yes ☐ No ☒

8.4

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

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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

GENERAL INTERROGATORIES

9.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? .....  
(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
(c) Compliance with applicable governmental laws, rules and regulations;  
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
(e) Accountability for adherence to the code.

Yes [ X ] No [ ]

9.11

If the response to 9.1 is No, please explain:  
.....

9.2

Has the code of ethics for senior managers been amended? .....

Yes [ X ] No [ ]

9.21

If the response to 9.2 is Yes, provide information related to amendment(s).  
The reporting entity has adopted the Code of Ethics of its new organization in connection with the July 1, 2023, transaction referenced in Interrogatory 3.3. The newly adopted Code of Ethics complies with the standards set forth in Interrogatory 9.1. ....

9.3

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

Yes [ ] No [ X ]

9.31

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

FINANCIAL

10.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? .....

Yes [ X ] No [ ]

10.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$.....665,165

INVESTMENT

11.1

Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....

Yes [ ] No [ X ]

11.2

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

12.

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

\$.....0

13.

Amount of real estate and mortgages held in short-term investments: .....

\$.....0

14.1

Does the reporting entity have any investments in parent, subsidiaries and affiliates? .....

Yes [ ] No [ X ]

14.2

If yes, please complete the following:

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$.....0	\$.....0
14.22 Preferred Stock .....	\$.....0	\$.....0
14.23 Common Stock .....	\$.....0	\$.....0
14.24 Short-Term Investments .....	\$.....0	\$.....0
14.25 Mortgage Loans on Real Estate .....	\$.....0	\$.....0
14.26 All Other .....	\$.....0	\$.....0
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) .....	\$.....0	\$.....0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$.....0	\$.....0

15.1

Has the reporting entity entered into any hedging transactions reported on Schedule DB? .....

Yes [ ] No [ X ]

15.2

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.  
.....

16.

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

16.1

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

\$.....0

16.2

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

\$.....0

16.3

Total payable for securities lending reported on the liability page. ....

\$.....0

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

GENERAL INTERROGATORIES

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

1 Name of Custodian(s)	2 Custodian Address
The Central Trust Bank .....	111 E Miller St Jefferson City, MO 65101 .....
Commerce Bank .....	1001 Main St Kansas City, MO 64105 .....

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

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

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? ..... Yes [ ] No [ X ]
- 17.4 If yes, give full information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Elizabeth B Blake .....	I.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ X ]
- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]
- 18.2 If no, list exceptions:

.....

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

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

20. 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 a 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 ]

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

a. The shares were purchased prior to January 1, 2019.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.

d. The fund only or predominantly holds bonds in its portfolio.

e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.

f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

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

GENERAL INTERROGATORIES

PART 2 - TITLE

1.

If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? .....  
If yes, attach an explanation.  
.....

Yes [ ] No [ ] N/A [ X ]
2.

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

Yes [ ] No [ X ]
- 3.1

Have any of the reporting entity's primary reinsurance contracts been canceled? .....

Yes [ ] No [ X ]
- 3.2

If yes, give full and complete information thereto.  
.....
- 4.1

Are any of the liabilities for unpaid losses and loss adjustment expenses discounted to present value at a rate of interest greater than zero? .....

Yes [ ] No [ X ]
- 4.2

If yes, complete the following schedule:

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

- 5.1

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

5.11 Bonds .....\$ .....9,743,282

5.12 Short-term investments .....\$ .....9,790,198

5.13 Mortgages .....\$ .....

5.14 Cash .....\$ .....

5.15 Other admissible invested assets .....\$ .....

5.16 Total .....\$ .....19,533,480
- 5.2

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

5.21 Custodial funds not included in this statement were held pursuant to the governing agreements of custody in the amount of: .....\$ .....

These funds consist of:

5.22 In cash on deposit .....\$ .....

5.23 Other forms of security .....\$ .....

## SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

[illegible]



SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

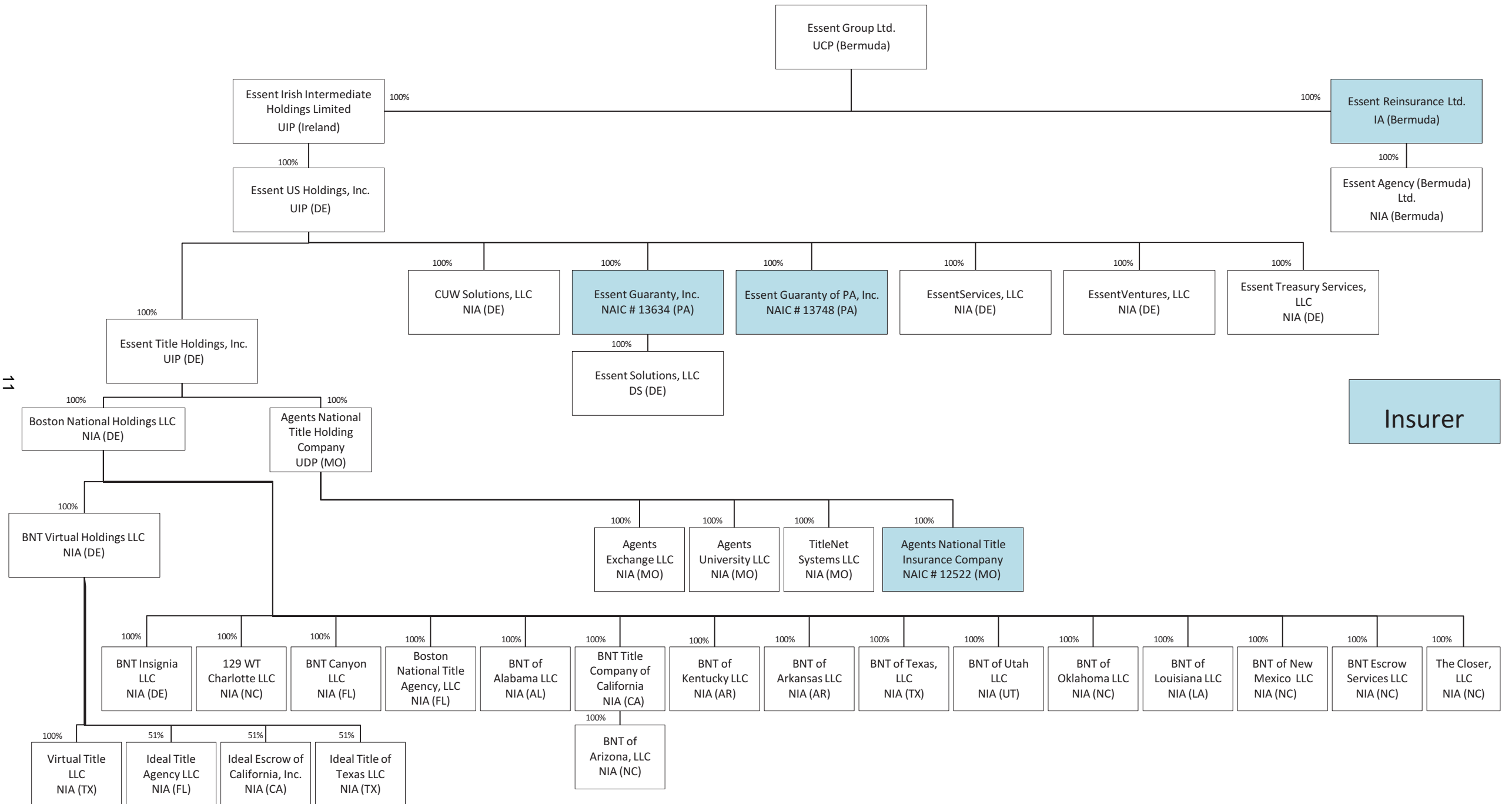
Current Year to Date - By States and Territories

States, etc.	1  Active Status (a)	Direct Premiums Written		Direct Losses and Allocated Loss Adjustment Expenses Paid (Deducting Salvage)		Direct Known Claim Reserve	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama .....	AL	L	70,063	207,849	3,264	0	7,157
2. Alaska .....	AK	L	0	0	0	0	0
3. Arizona .....	AZ	L	185,296	754,817	35	0	0
4. Arkansas .....	AR	L	996,107	925,507	14,733	32,923	3,826
5. California .....	CA	L	1,106,635	4,993,892	(90,367)	12,698	18,440
6. Colorado .....	CO	L	473,067	822,934	0	0	0
7. Connecticut .....	CT	L	0	1,082	0	0	0
8. Delaware .....	DE	L	0	0	0	0	0
9. District of Columbia .....	DC	L	69,146	248,772	0	0	0
10. Florida .....	FL	L	14,170,718	21,244,462	741,865	44,167	717,526
11. Georgia .....	GA	L	360,365	1,258,656	0	0	0
12. Hawaii .....	HI	L	0	0	0	0	0
13. Idaho .....	ID	L	0	0	0	0	0
14. Illinois .....	IL	L	431,173	815,810	0	0	0
15. Indiana .....	IN	L	1,413,993	1,749,130	106,922	19,278	16,633
16. Iowa .....	IA	N	16,703	87,916	0	0	0
17. Kansas .....	KS	L	1,007,141	1,058,294	0	(53,211)	0
18. Kentucky .....	KY	L	65,228	149,520	0	0	0
19. Louisiana .....	LA	N	0	0	0	0	0
20. Maine .....	ME	L	0	0	0	0	0
21. Maryland .....	MD	L	134,248	569,798	0	10	0
22. Massachusetts .....	MA	N	0	0	0	0	0
23. Michigan .....	MI	L	2,007,951	542,421	96,281	0	3,719
24. Minnesota .....	MN	L	63,915	223,356	0	0	0
25. Mississippi .....	MS	L	31,778	112,482	0	0	5,000
26. Missouri .....	MO	L	3,308,267	4,233,691	112,884	249,056	165,006
27. Montana .....	MT	L	0	0	0	0	0
28. Nebraska .....	NE	L	425,315	823,211	0	0	0
29. Nevada .....	NV	L	65,363	331,802	0	0	0
30. New Hampshire .....	NH	L	2,050	0	0	0	0
31. New Jersey .....	NJ	N	0	0	0	0	0
32. New Mexico .....	NM	L	91,332	320,762	0	0	0
33. New York .....	NY	N	0	0	0	0	0
34. North Carolina .....	NC	L	557,944	2,164,468	250,589	21,951	19,997
35. North Dakota .....	ND	L	1,823	26,195	0	0	0
36. Ohio .....	OH	L	500,445	775,261	0	0	0
37. Oklahoma .....	OK	L	98,680	165,295	0	0	0
38. Oregon .....	OR	N	0	0	0	0	0
39. Pennsylvania .....	PA	L	559,712	2,012,355	175,172	7,331	70,370
40. Rhode Island .....	RI	L	5,150	39,500	0	0	0
41. South Carolina .....	SC	L	233,750	1,022,791	0	0	0
42. South Dakota .....	SD	L	0	0	0	0	0
43. Tennessee .....	TN	L	212,887	(105,630)	0	0	0
44. Texas .....	TX	L	23,174,374	25,273,929	996,397	352,521	1,826,774
45. Utah .....	UT	L	105,435	863,012	0	0	0
46. Vermont .....	VT	L	0	0	0	0	0
47. Virginia .....	VA	L	260,133	899,969	0	0	0
48. Washington .....	WA	L	0	0	0	0	0
49. West Virginia .....	WV	L	560	1,700	0	0	0
50. Wisconsin .....	WI	L	667,917	950,806	946	0	0
51. Wyoming .....	WY	L	130,836	256,335	0	0	0
52. American Samoa .....	AS	N	0	0	0	0	0
53. Guam .....	GU	N	0	0	0	0	0
54. Puerto Rico .....	PR	N	0	0	0	0	0
55. U.S. Virgin Islands .....	VI	N	0	0	0	0	0
56. Northern Mariana Islands .....	MP	N	0	0	0	0	0
57. Canada .....	CAN	N	0	0	0	0	0
58. Aggregate Other Alien OT .....	XXX	0	0	0	0	0	0
59. Totals	XXX	53,005,501	75,822,150	2,408,721	686,724	2,854,448	1,131,344
DETAILS OF WRITE-INS							
58001. ....	XXX						
58002. ....	XXX						
58003. ....	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page .....	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....	XXX	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	45	4. Q - Qualified - Qualified or accredited reinsurer.....	0
2. R - Registered - Non-domiciled RRGs.....	0	5. N - None of the above - Not allowed to write business in the state.....	12
3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state. ....	0		

## 11



STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.4694	Essent Grp.	00000	27-0210286				129 WT Charlotte LLC	..NC.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	20-4052369				Agents Exchange LLC	..MO.....	..NIA.....	Agents National Title Holding Company	Ownership.....		Essent Group Ltd.		
		00000	20-3430255				Agents National Title Holding Company	..MO.....	..UDP.....	Essent Title Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		12522	20-3840531				Agents National Title Insurance Company	..MO.....	..RE.....	Agents National Title Holding Company	Ownership.....		Essent Group Ltd.		
		00000	27-4533962				Agents University LLC	..MO.....	..NIA.....	Agents National Title Holding Company	Ownership.....		Essent Group Ltd.		
		00000	47-3699935				BNT Canyon LLC	..FL.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	82-2004599				BNT Escrow Services LLC	..NC.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	47-2587148				BNT of Alabama LLC	..AL.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	37-1730190				BNT of Arizona LLC	..NC.....	..NIA.....	BNT Title Company of California LLC	Ownership.....		Essent Group Ltd.		
		00000	47-2572186				BNT of Arkansas LLC	..AR.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	47-2695818				BNT Insignia LLC	..DE.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	61-1787619				BNT of Kentucky LLC	..KY.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	85-3909536				BNT of Louisiana LLC	..LA.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	85-3886839				BNT of Oklahoma LLC	..OK.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	82-3121114				BNT of New Mexico LLC	..NC.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	27-3737461				BNT of Texas, LLC	..TX.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	47-2575562				BNT of Utah LLC	..UT.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	43-3641315				BNT Title Company of California LLC	..CA.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	84-2351775				BNT Virtual Holdings LLC	..DE.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	27-3723074				Boston National Holdings LLC	..DE.....	..NIA.....	Essent Title Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		00000	20-4860829				Boston National Title Agency, LLC	..FL.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	86-3891112				Ideal Title Agency LLC	..FL.....	..NIA.....	BNT Virtual Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	88-1297605				Ideal Title of Texas LLC	..TX.....	..NIA.....	BNT Virtual Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	87-4654854				Ideal Escrow of California Inc.	..CA.....	..NIA.....	BNT Virtual Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	38-3880269				The Closer, LLC	..NC.....	..NIA.....	Boston National Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	26-2901911				TitleNet Systems LLC	..MO.....	..NIA.....	Agents National Title Holding Company	Ownership.....		Essent Group Ltd.		
		00000	84-2450700				Virtual Title LLC	..TX.....	..NIA.....	BNT Virtual Holdings LLC	Ownership.....		Essent Group Ltd.		
		00000	98-0673656				Essent Group Ltd.	..BMJ.....		Ultimate Controlling Person	n/a		Essent Group Ltd.		
		00000	92-2590985				Essent Title Holdings, Inc	..DE.....	..UIP.....	Essent U.S. Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		00000	26-3414247				Essent U.S. Holdings, Inc.	..DE.....	..UIP.....	Essent Irish Intermediate Holdings Ltd.	Ownership.....		Essent Group Ltd.		
		00000	98-1167480				Essent Irish Intermediate Holdings Limited	..IRL.....	..UIP.....	Essent Group Ltd.	Ownership.....		Essent Group Ltd.		
		00000	45-3478888				CUN Solutions, LLC	..DE.....	..NIA.....	Essent U.S. Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		13634	26-3728115				Essent Guaranty, Inc.	..PA.....	..IA.....	Essent U.S. Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		00000	27-2881289				Essent Solutions, LLC	..DE.....	..NIA.....	Essent Guaranty, Inc.	Ownership.....		Essent Group Ltd.		
		13748	27-1440460				Essent Guaranty of PA, Inc.	..PA.....	..IA.....	Essent U.S. Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		00000	86-3270759				EssentServices, LLC	..DE.....	..NIA.....	Essent U.S. Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		00000	86-3270350				EssentVentures, LLC	..DE.....	..NIA.....	Essent U.S. Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		00000	87-1422316				Essent Treasury Services, LLC	..DE.....	..NIA.....	Essent U.S. Holdings, Inc.	Ownership.....		Essent Group Ltd.		
		00000	98-0673657				Essent Reinsurance Ltd.	..BMJ.....	..NIA.....	Essent Group Ltd.	Ownership.....		Essent Group Ltd.		
		00000	98-1340476				Essent Agency (Bermuda) Ltd.	..BMJ.....	..NIA.....	Essent Reinsurance Ltd.	Ownership.....		Essent Group Ltd.		

Asterisk	Explanation

PART 1 - LOSS EXPERIENCE

	1	2	3	4	5
	Direct Premiums Written	Other Income (Page 4, Lines 1.2+1.3+2)	Direct Losses Incurred	Direct Loss Percentage Cols. 3/(1+2)	Prior Year to Date Direct Loss Percentage
1. Direct operations .....				0.0	0.0
2. Agency operations:					
2.1 Non-affiliated agency operations .....	42,830,792	1,183,121	1,711,416	3.9	2.2
2.2 Affiliated agency operations .....	10,174,709	221,898	2,115,055	20.3	0.2
3. Totals	53,005,501	1,405,019	3,826,471	7.0	1.4

PART 2 - DIRECT PREMIUMS WRITTEN

	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Direct operations .....	0		
2. Agency operations:			
2.1 Non-affiliated agency operations .....	16,682,888	42,830,792	44,125,484
2.2 Affiliated agency operations .....	2,511,052	10,174,709	31,696,666
3. Totals	19,193,940	53,005,501	75,822,150

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

Response

AUGUST FILING

1. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. ....

N/A

Explanation:

Bar Code:

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 11

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

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Note Receivable .....	.....	.....	.....0	.....854,958
2597. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	854,958

SCHEDULE A - VERIFICATION

Real Estate

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	188,164	184,995
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Current year change in encumbrances .....	4,000	7,120
4. Total gain (loss) on disposals .....	(8,170)	
5. Deduct amounts received on disposals .....	182,677	
6. Total foreign exchange change in book/adjusted carrying value .....		0
7. Deduct current year's other than temporary impairment recognized .....		0
8. Deduct current year's depreciation .....	1,317	3,951
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	0	188,164
10. Deduct total nonadmitted amounts .....		23,164
11. Statement value at end of current period (Line 9 minus Line 10)	0	165,000

SCHEDULE B - VERIFICATION

Mortgage Loans

	1	2
	Year to Date	Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year .....	6,126	6,466
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....		0
5. Unrealized valuation increase (decrease) .....		0
6. Total gain (loss) on disposals .....		0
7. Deduct amounts received on disposals .....		340
8. Deduct amortization of premium and mortgage interest points and commitment fees .....		0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest .....		0
10. Deduct current year's other than temporary impairment recognized .....		0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	6,126	6,126
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....	6,126	6,126
14. Deduct total nonadmitted amounts .....	6,126	6,126
15. Statement value at end of current period (Line 13 minus Line 14)	0	0

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	3,880,892	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	900,040	11,858,285
2.2 Additional investment made after acquisition .....	4,180,677	100,000
3. Capitalized deferred interest and other .....		0
4. Accrual of discount .....		0
5. Unrealized valuation increase (decrease) .....	290,489	(290,489)
6. Total gain (loss) on disposals .....	(413,670)	(350,606)
7. Deduct amounts received on disposals .....	4,998,344	7,436,298
8. Deduct amortization of premium and depreciation .....		0
9. Total foreign exchange change in book/adjusted carrying value .....		0
10. Deduct current year's other than temporary impairment recognized .....	3,757,711	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	82,373	3,880,892
12. Deduct total nonadmitted amounts .....		123,181
13. Statement value at end of current period (Line 11 minus Line 12)	82,373	3,757,711

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1	2
	Year to Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	6,691,882	7,390,877
2. Cost of bonds and stocks acquired .....	6,030,940	2,255,344
3. Accrual of discount .....	50,567	5,288
4. Unrealized valuation increase (decrease) .....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration for bonds and stocks disposed of .....	2,902,805	2,870,919
7. Deduct amortization of premium .....	66,302	88,708
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	9,804,282	6,691,882
12. Deduct total nonadmitted amounts .....		0
13. Statement value at end of current period (Line 11 minus Line 12)	9,804,282	6,691,882

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a) .....	30,335,128	31,270,795	20,879,000	255,042	30,865,823	30,335,128	40,981,965	36,632,716
2. NAIC 2 (a) .....	0				0	0	0	0
3. NAIC 3 (a) .....	0				0	0	0	0
4. NAIC 4 (a) .....	0				0	0	0	0
5. NAIC 5 (a) .....	0				0	0	0	0
6. NAIC 6 (a) .....	0				0	0	0	0
7. Total Bonds	30,335,128	31,270,795	20,879,000	255,042	30,865,823	30,335,128	40,981,965	36,632,716
PREFERRED STOCK								
8. NAIC 1 .....	0				0	0	0	0
9. NAIC 2 .....	0				0	0	0	0
10. NAIC 3 .....	0				0	0	0	0
11. NAIC 4 .....	0				0	0	0	0
12. NAIC 5 .....	0				0	0	0	0
13. NAIC 6 .....	0				0	0	0	0
14. Total Preferred Stock .....	0	0	0	0	0	0	0	0
15. Total Bonds and Preferred Stock	30,335,128	31,270,795	20,879,000	255,042	30,865,823	30,335,128	40,981,965	36,632,716

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:  
NAIC 1 \$ 31,238,683 ; NAIC 2 \$ ; NAIC 3 \$ NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$.



SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals	31,238,683	xxx	31,162,891		

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	30,048,774	0
2. Cost of short-term investments acquired .....	77,359,900	75,766,010
3. Accrual of discount .....	532,009	245,764
4. Unrealized valuation increase (decrease) .....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration received on disposals .....	76,702,000	45,963,000
7. Deduct amortization of premium .....		0
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	31,238,683	30,048,774
11. Deduct total nonadmitted amounts .....		0
12. Statement value at end of current period (Line 10 minus Line 11)	31,238,683	30,048,774

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

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....	465,031	465,031
2. Cost of cash equivalents acquired .....	211,467	0
3. Accrual of discount .....		0
4. Unrealized valuation increase (decrease) .....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration received on disposals .....	302	0
7. Deduct amortization of premium .....		0
8. Total foreign exchange change in book/adjusted carrying value .....		0
9. Deduct current year's other than temporary impairment recognized .....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	676,196	465,031
11. Deduct total nonadmitted amounts .....		0
12. Statement value at end of current period (Line 10 minus Line 11)	676,196	465,031

Schedule A - Part 2 - Real Estate Acquired and Additions Made  
**N O N E**

Schedule A - Part 3 - Real Estate Disposed  
**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made  
**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid  
**N O N E**

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

SCHEDULE BA - PART 2

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

1	2	Location		5	6	7	8	9	10	11	12	13
		3	4									
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Date Originally Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Commitment for Additional Investment	Percentage of Ownership
000000-00-0 .....	Starrex International Ltd. - all assets held as collateral .....	Houston .....	TX.....	.....	.....	...07/07/2023 ...	.....	.....	.....1,500,000 .....	.....	.....	.....
000000-00-0 .....	Starrex International Ltd. - all assets held as collateral .....	Houston .....	TX.....	.....	.....	...07/31/2023 ...	.....	.....	.....27,592 .....	.....	.....	.....
000000-00-0 .....	Starrex International Ltd. - all assets held as collateral .....	Houston .....	TX.....	.....	.....	...08/28/2023 ...	.....	.....	.....400,000 .....	.....	.....	.....
000000-00-0 .....	Starrex International Ltd. - all assets held as collateral .....	Houston .....	TX.....	.....	.....	...08/31/2023 ...	.....	.....	.....30,922 .....	.....	.....	.....
000000-00-0 .....	Starrex International Ltd. - all assets held as collateral .....	Houston .....	TX.....	.....	.....	...09/30/2023 ...	.....	.....	.....32,333 .....	.....	.....	.....
2999999. Collateral Loans - Unaffiliated									0	1,990,847	0	XXX
000000-00-0 .....	Reliable Community .....	Perryville .....	MO.....	Reliable .....	.....	...11/26/2013 ...	.....	50,040	.....	.....	.....	.....
5899999. Any Other Class of Assets - Unaffiliated									50,040	0	0	XXX
6099999. Total - Unaffiliated									50,040	1,990,847	0	XXX
6199999. Total - Affiliated									0	0	0	XXX
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6299999 - Totals									50,040	1,990,847	0	XXX

SCHEDULE BA - PART 3

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

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (De-crease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10-11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encumbrances on Disposal	Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest-ment Income
000000-00-0 .....	Lead & Prosper .....	Tampa .....	FL.....	Essent Guaranty .....	...08/19/2022 ...	...09/27/2023 ...	3,757,711	.....	3,757,711	.....	.....	...(3,757,711) .....	.....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....
2599999. Joint Venture Interests - Other - Unaffiliated								0	0	3,757,711	0	(3,757,711)	0	0	0	0	0	0	0
000000-00-0 .....	Starrex International Ld .....	Houston .....	TX.....	.....	...08/31/2023 ...	...09/15/2023 ...	30,922	.....	.....	.....	.....	.....0 .....	.....	30,922	30,922	.....	.....	.....0 .....	.....
000000-00-0 .....	Starrex International Ld .....	Houston .....	TX.....	.....	...06/30/2023 ...	...07/15/2023 ...	19,052	.....	.....	.....	.....	.....0 .....	.....	19,052	19,052	.....	.....	.....0 .....	.....
000000-00-0 .....	Starrex International Ld .....	Houston .....	TX.....	.....	...07/31/2023 ...	...08/15/2023 ...	27,592	.....	.....	.....	.....	.....0 .....	.....	27,592	27,592	.....	.....	.....0 .....	.....
000000-00-0 .....	Starrex International Ld .....	Houston .....	TX.....	.....	...10/28/2022 ...	...09/30/2023 ...	850,000	.....	.....	.....	.....	.....0 .....	.....	850,000	4,850,000	.....	.....	.....0 .....	.....
2999999. Collateral Loans - Unaffiliated								0	0	0	0	0	0	927,566	4,927,566	0	0	0	0
6099999. Total - Unaffiliated								0	0	3,757,711	0	(3,757,711)	0	927,566	4,927,566	0	0	0	0
6199999. Total - Affiliated								0	0	0	0	0	0	0	0	0	0	0	0
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6299999 - Totals								0	0	3,757,711	0	(3,757,711)	0	927,566	4,927,566	0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol
91282C-EY-3 .....	US Treasury .....	.....	.....08/18/2023 .....	Central Capital Markets .....	.....	106,366	110,000	.....	1.A .....
0109999999. Subtotal - Bonds - U.S. Governments						106,366	110,000	0	XXX
000000-00-0 .....	Cheyenne State Bank .....	.....	.....09/30/2023 .....	Cheyenne State Bank .....	.....	628	628	.....	3.A .....
000000-00-0 .....	Southern Bank .....	.....	.....09/30/2023 .....	Southern Bank .....	.....	625	625	.....	3.A .....
000000-00-0 .....	Bank of Washington .....	.....	.....09/30/2023 .....	Bank of Washington .....	.....	222	222	.....	3.A .....
000000-00-0 .....	First State Community Bank .....	.....	.....09/30/2023 .....	First State Community Bank .....	.....	63	63	.....	3.A .....
2019999999. Subtotal - Bonds - Unaffiliated Certificates of Deposit						1,538	1,538	0	XXX
2509999997. Total - Bonds - Part 3						107,904	111,538	0	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						107,904	111,538	0	XXX
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	XXX
5989999997. Total - Common Stocks - Part 3						0	XXX	0	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						0	XXX	0	XXX
5999999999. Total - Preferred and Common Stocks						0	XXX	0	XXX
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6009999999 - Totals						107,904	XXX	0	XXX

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE Agents National Title Insurance Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Ident-ification	Description	For-eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid-eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn-ized	Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con-tractual Maturity Date	NAIC Desig-nation, NAIC Desig-nation Modifier and SVO Admini-strative Symbol
..826788-AD-3	Sikeston MO Mun Util CTFS Par .....	.....	. 09/01/2023 .	Maturity .....	.....	.....260,000	..... 260,000	.....289,380	.....268,530	.....	..... (8,530)	.....	..... (8,530)	.....	..... 260,000	.....	.....	.....0	.....	. 09/01/2023 .	1.A .....
..728024-AH-3	Plattsburg MO Comb Wtrwks & Se .....	.....	. 07/01/2023 .	Maturity .....	.....	.....135,000	.....135,000	.....147,940	.....138,106	.....	..... (3,106)	.....	..... (3,106)	.....	.....135,000	.....	.....	.....0	.....	. 07/01/2023 .	1.A .....
0709999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						395,000	395,000	437,320	406,636	0	(11,636)	0	(11,636)	0	395,000	0	0	0	0	XXX	XXX
2509999997. Total - Bonds - Part 4						395,000	395,000	437,320	406,636	0	(11,636)	0	(11,636)	0	395,000	0	0	0	0	XXX	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						395,000	395,000	437,320	406,636	0	(11,636)	0	(11,636)	0	395,000	0	0	0	0	XXX	XXX
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
.....	Reliable Community .....	.....	. 09/30/2023 .	Reclass .....	.....417,000	.....50,040	.....	.....50,040	.....50,040	.....	.....	.....	.....0	.....	.....50,040	.....	.....	.....0	.....	.....	.....
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						50,040	XXX	50,040	50,040	0	0	0	0	0	50,040	0	0	0	0	XXX	XXX
5989999997. Total - Common Stocks - Part 4						50,040	XXX	50,040	50,040	0	0	0	0	0	50,040	0	0	0	0	XXX	XXX
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						50,040	XXX	50,040	50,040	0	0	0	0	0	50,040	0	0	0	0	XXX	XXX
5999999999. Total - Preferred and Common Stocks						50,040	XXX	50,040	50,040	0	0	0	0	0	50,040	0	0	0	0	XXX	XXX
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
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.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6009999999 - Totals						445,040	XXX	487,360	456,676	0	(11,636)	0	(11,636)	0	445,040	0	0	0	0	XXX	XXX

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

Schedule DB - Part B - Section 1 - Futures Contracts Open  
**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made  
**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To  
**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees  
**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned  
**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned  
**N O N E**



SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1	2	3	4	5	Book Balance at End of Each Month During Current Quarter			9
					6	7	8	
					First Month	Second Month	Third Month	
Depository	Code	Rate of Interest	Amount of Interest Received During Current Quarter	Amount of Interest Accrued at Current Statement Date				*
OPEN DEPOSITORIES.....								.XXX.
Section (A) - Segregated Funds Held for Others.....								.XXX.
.....								
.....								
0199998. Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0199999. Total Segregated Funds Held for Others	XXX	XXX	0	0	0	0	0	XXX
Section (B) - General Funds.....								.XXX.
Commerce Bank ..... Columbia, MO .....					3,584,027	3,794,996	2,326,786	.XXX.
Central Bank ..... Jefferson City, MO .....					884,296	786,063	250,834	.XXX.
BMO ..... Chicago, IL .....					799,798	799,798	799,798	.XXX.
US Bank-SC ..... Milwaukee, WI .....					310,000	310,000	310,000	.XXX.
0299998. Deposits in ..... 3 depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX			223,481	325,122	326,030	XXX
0299999. Total General Funds	XXX	XXX	0	0	5,801,602	6,015,979	4,013,448	XXX
Section (C) - Reinsurance Resrve Funds.....								.XXX.
.....								
.....								
0399998. Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0399999. Total Reinsurance Resrve Funds	XXX	XXX	0	0	0	0	0	XXX
0499999. Total Open Depositories	XXX	XXX	0	0	5,801,602	6,015,979	4,013,448	XXX
SUSPENDED DEPOSITORIES.....								.XXX.
Section (A) - Segregated Funds Held for Others.....								.XXX.
.....								
.....								
0599998. Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0599999. Total Segregated Funds Held for Others	XXX	XXX	0	0	0	0	0	XXX
Section (B) - General Funds.....								.XXX.
.....								
.....								
0699998. Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0699999. Total General Funds	XXX	XXX	0	0	0	0	0	XXX
Section (C) - Reinsurance Resrve Funds.....								.XXX.
.....								
.....								
0799998. Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions)	XXX	XXX						XXX
0799999. Total Reinsurance Resrve Funds	XXX	XXX	0	0	0	0	0	XXX
0899999. Total Suspended Depositories	XXX	XXX	0	0	0	0	0	XXX
0999999. Total Cash on Deposit	XXX	XXX	0	0	5,801,602	6,015,979	4,013,448	XXX
1099999. Cash in Company's Office	XXX	XXX	XXX	XXX	31	31	33	XXX
1199999. Total Cash	XXX	XXX	0	0	5,801,633	6,016,010	4,013,481	XXX

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]