

QUARTERLY STATEMENT

OF THE

Westcor Land Title Insurance Company

of Columbia

in the state of South Carolina

TO THE

Insurance Department

OF THE

STATE OF

State of South Carolina

FOR THE QUARTER ENDED

June 30, 2024

TITLE

2024

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	181,936,882		181,936,882	159,249,536
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	4,398,287	4,398,287		
3. Mortgage loans on real estate:				
3.1 First liens	121,122		121,122	121,122
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ 0 encumbrances)				
4.2 Properties held for the production of income (less \$ 0 encumbrances)				
4.3 Properties held for sale (less \$ 0 encumbrances)	62,000		62,000	
5. Cash (\$ 53,407,485), cash equivalents (\$ 80,487,567), and short-term investments (\$ 3,747,102)	137,642,154		137,642,154	148,239,369
6. Contract loans (including \$ 0 premium notes)				
7. Derivatives				
8. Other invested assets				
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	324,160,445	4,398,287	319,762,158	307,610,027
13. Title plants less \$ 0 charged off (for Title insurers only)	203,822		203,822	203,822
14. Investment income due and accrued	2,010,087		2,010,087	1,726,138
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	35,733,836	3,523,305	32,210,531	21,086,308
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 0)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	9,820,215	6,153,332	3,666,883	5,279,202
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	370,410		370,410	511,672
21. Furniture and equipment, including health care delivery assets (\$ 0)	1,174,451	1,174,451		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				3,776,144
24. Health care (\$ 0) and other amounts receivable	3,255,632		3,255,632	2,505,632
25. Aggregate write-ins for other-than-invested assets	2,228,172	691,308	1,536,864	2,532,548
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	378,957,070	15,940,683	363,016,387	345,231,493
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	378,957,070	15,940,683	363,016,387	345,231,493

DETAILS OF WRITE-IN LINES				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)				
2501. STATE PREMIUM TAX RECOVERABLE	1,530,371		1,530,371	2,532,548
2502. PREPAIDS AND DEPOSITS	697,801	691,308	6,493	
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	2,228,172	691,308	1,536,864	2,532,548

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Known claims reserve	7,033,955	6,369,212
2. Statutory premium reserve	212,963,895	202,547,336
3. Aggregate of other reserves required by law		
4. Supplemental reserve		
5. Commissions, brokerage and other charges due or accrued to attorneys, agents and real estate brokers		
6. Other expenses (excluding taxes, licenses and fees)	3,385,785	5,401,968
7. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,139,232	967,283
8.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
8.2 Net deferred tax liability		
9. Borrowed money \$ 0 and interest thereon \$ 0		
10. Dividends declared and unpaid		
11. Premiums and other consideration received in advance	680	36
12. Unearned interest and real estate income received in advance		
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others		
15. Provision for unauthorized and certified reinsurance		
16. Net adjustment in assets and liabilities due to foreign exchange rates		
17. Drafts outstanding		
18. Payable to parent, subsidiaries and affiliates	206,865	
19. Derivatives		
20. Payable for securities		
21. Payable for securities lending		
22. Aggregate write-ins for other liabilities	13,722	
23. Total liabilities (Lines 1 through 22)	224,744,134	215,285,835
24. Aggregate write-ins for special surplus funds		
25. Common capital stock	2,000,000	2,000,000
26. Preferred capital stock		
27. Aggregate write-ins for other-than-special surplus funds		
28. Surplus notes		
29. Gross paid in and contributed surplus		
30. Unassigned funds (surplus)	136,272,253	127,945,658
31. Less treasury stock, at cost:		
31.1 0 shares common (value included in Line 25 \$ 0)		
31.2 0 shares preferred (value included in Line 26 \$ 0)		
32. Surplus as regards policyholders (Lines 24 to 30 less 31)	138,272,253	129,945,658
33. Totals (Page 2, Line 28, Col. 3)	363,016,387	345,231,493

DETAILS OF WRITE-INS		
0301.		
0302.		
0303.		
0398. Summary of remaining write-ins for Line 03 from overflow page		
0399. Totals (Lines 0301 through 0303 plus 0398) (Line 03 above)		
2201. Ceded Reinsurance Payable	13,722	
2202.		
2203.		
2298. Summary of remaining write-ins for Line 22 from overflow page		
2299. Totals (Lines 2201 through 2203 plus 2298) (Line 22 above)	13,722	
2401.		
2402.		
2403.		
2498. Summary of remaining write-ins for Line 24 from overflow page		
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)		

OPERATIONS AND INVESTMENT EXHIBIT

STATEMENT OF INCOME	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
OPERATING INCOME			
1. Title insurance and related income:			
1.1 Title insurance premiums earned	270,121,096	265,631,872	566,762,552
1.2 Escrow and settlement services	269,302	170,091	344,678
1.3 Other title fees and service charges	10,612,472	9,013,898	18,447,649
2. Aggregate write-ins for other operating income			
3. Total Operating Income (Lines 1 through 2)	281,002,870	274,815,861	585,554,879
EXPENSES:			
4. Losses and loss adjustment expenses incurred	11,009,937	10,697,317	21,672,190
5. Operating expenses incurred	270,557,693	262,920,830	559,462,965
6. Aggregate write-ins for other operating expenses			
7. Total Operating Expenses	281,567,630	273,618,147	581,135,155
8. Net operating gain or (loss) (Lines 3 minus 7)	(564,760)	1,197,714	4,419,724
INVESTMENT INCOME			
9. Net investment income earned	5,909,297	4,703,256	10,094,609
10. Net realized capital gains (losses) less capital gains tax of \$ 0	(77,751)	27,567	27,567
11. Net investment gain (loss) (Lines 9 + 10)	5,831,546	4,730,823	10,122,176
OTHER INCOME			
12. Aggregate write-ins for miscellaneous income or (loss) or other deductions			
13. Net income, after capital gains tax and before all other federal income taxes (Lines 8 + 11 + 12)	5,266,786	5,928,537	14,541,900
14. Federal and foreign income taxes incurred	(203,469)	1,399,613	2,344,971
15. Net income (Lines 13 minus 14)	5,470,255	4,528,924	12,196,929
CAPITAL AND SURPLUS ACCOUNT			
16. Surplus as regards policyholders, December 31 prior year	129,945,658	159,677,326	159,677,326
17. Net income (from Line 15)	5,470,255	4,528,924	12,196,929
18. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	404,184	767,237	1,232,715
19. Change in net unrealized foreign exchange capital gain (loss)			
20. Change in net deferred income taxes	(1,737,125)	218,942	(657,748)
21. Change in nonadmitted assets	4,022,725	(9,738,623)	(16,399,703)
22. Change in provision for unauthorized and certified reinsurance			
23. Change in supplemental reserves			
24. Change in surplus notes			
25. Cumulative effect of changes in accounting principles			
26. Capital Changes:			
26.1 Paid in			
26.2 Transferred from surplus (Stock Dividend)			
26.3 Transferred to surplus			
27. Surplus Adjustments:			
27.1 Paid in			(55,533)
27.2 Transferred to capital (Stock Dividend)			
27.3 Transferred from capital			
28. Dividends to stockholders		(36,687,738)	(36,687,738)
29. Change in treasury stock			
30. Aggregate write-ins for gains and losses in surplus	166,556	4,283,387	10,639,410
31. Change in surplus as regards policyholders for the year (Lines 17 through 30)	8,326,595	(36,627,871)	(29,731,668)
32. Surplus as regards policyholders as of statement date (Lines 16 plus 31)	138,272,253	123,049,455	129,945,658

DETAILS OF WRITE-IN LINES			
0201.	NONE		
0202.			
0203.			
0298. Summary of remaining write-ins for Line 02 from overflow page			
0299. Totals (Lines 0201 through 0203 plus 0298) (Line 02 above)			
0601.	NONE		
0602.			
0603.			
0698. Summary of remaining write-ins for Line 06 from overflow page			
0699. Totals (Lines 0601 through 0603 plus 0698) (Line 06 above)			
1201.	NONE		
1202.			
1203.			
1298. Summary of remaining write-ins for Line 12 from overflow page			
1299. Totals (Lines 1201 through 1203 plus 1298) (Line 12 above)			
3001. AR Adjustment	166,531	4,283,387	
3002. Prior Period Adjustment	25		10,639,410
3003.			
3098. Summary of remaining write-ins for Line 30 from overflow page			
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	166,556	4,283,387	10,639,410

CASH FLOW

	1	2	3
Cash from Operations	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums collected net of reinsurance	271,441,817	258,894,803	558,943,912
2. Net investment income	6,368,598	5,645,060	11,791,896
3. Miscellaneous income	10,881,774	9,183,989	18,792,327
4. Total (Lines 1 to 3)	288,692,189	273,723,852	589,528,135
5. Benefit and loss related payments	10,345,194	10,477,344	20,823,602
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	272,401,927	267,501,592	562,721,092
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	(203,469)	72,530	4,979,675
10. Total (Lines 5 through 9)	282,543,652	278,051,466	588,524,369
11. Net cash from operations (Line 4 minus Line 10)	6,148,537	(4,327,614)	1,003,766
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	14,238,983	6,810,000	13,468,923
12.2 Stocks			
12.3 Mortgage loans			
12.4 Real estate			31,600
12.5 Other invested assets		750,000	
12.6 Net gains (or losses) on cash, cash equivalents and short-term investments		33,296	
12.7 Miscellaneous proceeds		1	783,295
12.8 Total investment proceeds (Lines 12.1 to 12.7)	14,238,983	7,593,297	14,283,818
13. Cost of investments acquired (long-term only):			
13.1 Bonds	37,747,332	6,934,843	21,717,154
13.2 Stocks			
13.3 Mortgage loans			
13.4 Real estate	62,000		
13.5 Other invested assets			
13.6 Miscellaneous applications	392,649		
13.7 Total investments acquired (Lines 13.1 to 13.6)	38,201,981	6,934,843	21,717,154
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(23,962,998)	658,454	(7,433,336)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			(4,570,114)
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders		36,687,738	36,687,738
16.6 Other cash provided (applied)	7,217,246	7,672,088	7,627,551
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	7,217,246	(29,015,650)	(33,630,301)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(10,597,215)	(32,684,810)	(40,059,871)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	148,239,369	188,299,240	188,299,240
19.2 End of period (Line 18 plus Line 19.1)	137,642,154	155,614,430	148,239,369

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

20.0001			
20.0002			
20.0003			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies:

The financial statements of Westcor Land Title Insurance have been prepared in accordance with the NAIC Accounting Practices and Procedures manual. There were no departures from net income or surplus calculations under South Carolina law.

A reconciliation of the Company’s capital and surplus between NAIC SAP and practices prescribed and permitted by the State of South Carolina is shown below:

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

NET INCOME

		SSAP #	F/S Page	F/S Line #	2024	2023
(1)	Westcor Land Title Insurance Company state basis (Page 4, Line 15, Columns 1 & 3)	XXX	XXX	XXX	5,470,255	12,196,929
(2)	State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
	Details of Depreciation of Fixed Assets	SSAP #	F/S Page	F/S Line #	2024	2023
	Totals (Lines 01A0201 through 01A0225)	\$				
(3)	State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
	Details of Depreciation of Home Office Property	SSAP #	F/S Page	F/S Line #	2024	2023
	Totals (Lines 01A0301 through 01A0325)	\$				
(4)	NAIC SAP (1 - 2 - 3 = 4)	XXX	XXX	XXX	5,470,255	12,196,929

SURPLUS

		SSAP #	F/S Page	F/S Line #	2024	2023
(5)	Westcor Land Title Insurance Company state basis (Page 3, Line 32, Columns 1 & 2)	XXX	XXX	XXX	138,272,253	129,945,658
(6)	State Prescribed Practices that are an increase/(decrease)from NAIC SAP:					
	e.g., Goodwill, net, Fixed Assets, Net	SSAP #	F/S Page	F/S Line #	2024	2023
	Totals (Lines 01A0601 through 01A0625)	\$				
(7)	State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
	Home Office Property	SSAP #	F/S Page	F/S Line #	2024	2023
	Totals (Lines 01A0701 through 01A0725)	\$				
(8)	NAIC SAP (5 - 6 - 7 = 8)	XXX	XXX	XXX	138,272,253	129,945,658

C. Accounting Policy

6. The company does not own any loan-backed securities.

D. Going Concern – None

2. Accounting Changes and Corrections of Errors: - NO CHANGE

3. Statutory Purchase Method: – NO CHANGE

4. Discontinued Operations: – NO CHANGE

5. Investments:

A. Mortgage Loans, including Mezzanine Real Estate Loans

1) The minimum and maximum interest rates on mortgage loans in 2024 was 5.5%.

NOTES TO FINANCIAL STATEMENTS

2) Loans other than first liens, and loans in excess of 95% of statement value are non-admitted.

- B. Debt Restructuring – Not Applicable
- C. Reverse Mortgages – Not Applicable
- D. Loan-Backed Securities – Not Applicable
- E. Dollar Repurchase Agreements and/or Securities Lending Transactions – Not Applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not Applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing – Not Applicable
- H. Repurchase Agreements Transactions Accounted for as a Sale – Not Applicable
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale – Not Applicable
- J. Real Estate
1. Not Applicable
2. In the ordinary course of business, the Company occasionally acquires real estate in settlement of claims. It is not the Company’s intention to hold these properties for investment or administrative purposes, but rather to dispose of them as market conditions warrant. Accordingly, any real estate so acquired is classified as “held for sale” upon its acquisition. These properties are disclosed on Schedule A Part 1 of the Annual Statement. The company has acquired one property in 2024 which is reflected on Schedule A, Part 2.
3. Not Applicable
4. Not Applicable
5. Not Applicable
- K. Low-Income Housing Tax Credits (LIHTC) – Not Applicable
- L. Restricted Assets

L. Restricted Assets
01. Restricted Assets (Including Pledged)

Restricted Asset Category	1 Total Gross (Admitted & Nonadmitted) Restricted from Current Year	2 Total Gross (Admitted & Nonadmitted) Restricted from Prior Year	3 Increase/ (Decrease) (1 minus 2)	4 Total Current Year Nonadmitted Restricted	5 Total Current Year Admitted Restricted (1 minus 4)	6 Gross (Admitted & Nonadmitted) Restricted to Total Assets (a)	7 Admitted Restricted to Total Admitted Assets (b)
a. Subject to contractual obligation for which liability is not shown	\$						
b. Collateral held under security lending agreements	\$						
c. Subject to repurchase agreements	\$						
d. Subject to reverse repurchase agreements	\$						
e. Subject to dollar repurchase agreements	\$						
f. Subject to dollar reverse repurchase agreements	\$						
g. Placed under option contracts	\$						
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$						
i. FHLB capital stock	\$						
j. On deposit with states	\$ 5,008,786	5,043,673	(34,887)		5,008,786	1.322%	1.322%
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	\$ 5,008,786	5,043,673	(34,887)		5,008,786	1.322%	1.322%

(a) Column 1 divided by Assets Page, Column 1, Line 28
(b) Column 5 divided by Assets Page, Column 1, Line 28

- M. Working Capital Finance Investments – None
- N. Offsetting and Netting of Assets and Liabilities – None
- O. 5GI* Securities – Not Applicable
- P. Short Sales – Not Applicable
- Q. Prepayment Penalty and Acceleration Fee – Not Applicable

NOTES TO FINANCIAL STATEMENTS

6. Joint Ventures, Partnerships and Limited Liability Companies: - NO CHANGE

7. Investment Income: - NO CHANGE

8. Derivative Instruments: - NO CHANGE

9. Income Taxes: – NO CHANGE

10. Information Concerning Parent, Subsidiaries, and Affiliates:

- A. The company is a member of a holding group, as disclosed on Schedule Y Part 1 of this Statement. The Orogen Group, LLC is the ultimate controlling person of the company.
- B. None
- C. None
- D. Amounts due to and amounts payable from related parties as of June 30, 2024 are \$206,865 and \$0 respectively.
- E. None
- F. None
- G. All outstanding shares of the Company are owned by the entities/individuals listed on Schedule Y Part 1.
- H. The Company owns no shares of stock of its ultimate parent company.
- I. None
- J. Impairment write downs - None
- K. Foreign insurance company subsidiaries – Not Applicable
- L. The Company does not utilize the look-through approach for the valuation of downstream non-insurance holding companies.

NOTES TO FINANCIAL STATEMENTS

M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8A Entities	XXX			
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX			
c. SSAP No. 97 8b(iii) Entities				
01. Westcor International Holdings, Inc.	100.000%	4,398,287		4,398,287
Total SSAP No. 97 8b(iii) Entities	XXX	4,398,287		4,398,287
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX			
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b + c + d)	XXX	4,398,287		4,398,287
f. Aggregate Total (a + e)	XXX	4,398,287		4,398,287

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8A Entities	XXX	XXX		XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX		XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
01. Westcor International Holdings, Inc.	S2	07/24/2024		NO	NO	I
Total SSAP No. 97 8b(iii) Entities	XXX	XXX		XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX		XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b + c + d)	XXX	XXX		XXX	XXX	XXX
f. Aggregate Total (a + e)	XXX	XXX		XXX	XXX	XXX

* S1 - Sub-1, S2 - Sub 2 or RDF - Resubmission of Disallowed Filing
** I - Immaterial or M - Material

N. Investment in Insurance SCAs – Not Applicable

O. SCA and SSAP No. 48 Entity Loss Tracking – NO CHANGE

11. Debt:

- A. Debt – None
- B. FHLB Agreements - None

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

- A. Defined Benefit Plan – N/A
- B. Investment Policies and Strategies – NO CHANGE
- C. Fair Value of Plan Assets – N/A
- D. Expected Long-term Rate of Return – N/A
- E. Defined Contribution Plans – None
- F. Multi-employer Plans - None

NOTES TO FINANCIAL STATEMENTS

- G. Consolidated/Holding Company Plans – N/A
- H. Postemployment Benefits and Compensated Absences – N/A
- I. Impact of Medicare Modernization Act on Post Retirement Benefits – N/A

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

- A. NO CHANGE
- B. NO CHANGE
- C. NO CHANGE
- D. NO CHANGE
- E. NO CHANGE
- F. NO CHANGE
- G. NO CHANGE
- H. NO CHANGE
- I. NO CHANGE
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$2,878,149.
- K. NO CHANGE
- L. NO CHANGE
- M. NO CHANGE

14. **Contingencies:**

NO CHANGE

15. **Leases:**

NO CHANGE

16. **Information about Financial Instruments with Off-Balance-Sheet Risk and Financial Instruments with Concentrations of Credit Risk:** – NO CHANGE

17. **Sale, Transfer, and Servicing of Financial Assets and Extinguishments of Liabilities:**

- A. Transfer of Receivables Reported Sales – N/A
- B. Transfer and Servicing of Financials Assets – N/A
- C. Wash Sales – N/A

18. **Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans:** – NO CHANGE

19. **Direct Premium Written/Produced by Managing General Agents/Third Party Administrators:** – NO CHANGE

NOTES TO FINANCIAL STATEMENTS

20. **Fair Value Measurements:**

The estimated fair values of certain financial instruments have been determined by Westcor using available market information and appropriate valuation methodologies. The fair values are significantly affected by the assumptions used. Accordingly, the use of different assumptions may have a material effect on the fair values. The estimated fair values presented herein are not necessarily indicative of the amounts that the Company could realize in a current market exchange nor of the aggregate underlying value of Westcor.

The following describes the methods and assumptions used by Westcor in estimating the fair value of each significant class of financial instruments for which it is practical to estimate that value:

Bonds – Bonds are valued in accordance with the requirements of the NAIC. The Company has used, for financial reporting disclosure purposes, estimated fair values as of June 30, 2024 and December 31, 2023, reported by the financial institution that maintains custody of these bonds.

Cash and cash equivalents – The carrying amounts reported in the statement of admitted assets, liabilities and capital and surplus approximate fair value due to their short maturity.

Collateral loans – Collateral loans are valued in accordance with the requirements of the NAIC. Collateral loans were issued at or near then current market rates and approximate current fair value.

Westcor has no assets or liabilities carried at fair value as of June 30, 2024 and December 31, 2023.

21. **Other Items:** – Segregated Funds Held for Others totaled \$6,533,613 as of June 30, 2024.

22. **Events Subsequent:** – NO CHANGE

23. **Reinsurance:**

- A. NO CHANGE
- B. NO CHANGE
- C. Reinsurance Assumed and Ceded – The Company maintains reinsurance agreements with various Lloyds syndicates. Premiums ceded for reinsurance are calculated as a percentage of title premiums earned. Under these agreements, the premiums assumed and ceded as of June 30, 2024 totaled \$1,291 and \$2,249,733 respectively.
- D. NO CHANGE
- E. NO CHANGE
- F. NO CHANGE
- G. NO CHANGE
- H. NO CHANGE

24. **Retrospectively Rated Contracts & Contract Subject to Re-determination:** – NO CHANGE

25. **Change in Incurred Losses and Loss Adjustment Expenses:**

Known Claims Reserves as of December 31, 2023 were \$6,369,212. As of June 30, 2024, \$9,794,673 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Known Claims Reserves remaining for prior years are now \$7,007,838 as a result of re-estimation of unpaid claims and claim adjustment expenses. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

26. **Intercompany Pooling Arrangement:** – NO CHANGE

NOTES TO FINANCIAL STATEMENTS

27. **Structured Settlements:** - NO CHANGE
28. **Supplemental Reserve:** – The Company does not use discounting in the calculation of its supplemental reserve.

GENERAL INTERROGATORIES

PART 1 – COMMON INTERROGATORIES

GENERAL

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

Yes [] No [X]

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

Yes [] No [X]

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

Yes [] No [X]

2.2 If yes, date of change:

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

Yes [X] No []

If yes, complete Schedule Y, Parts 1 and 1A.

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

Yes [] No [X]

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

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

Yes [] No [X]

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.

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

Yes [] No [X]

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

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

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

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

If yes, attach an explanation.

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

12/31/2019

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.

12/31/2019

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).

05/01/2020

6.4 By what department or departments?

SOUTH CAROLINA DEPARTMENT OF INSURANCE

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

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

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

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

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

Yes [] No [X]

7.2 If yes, give full information

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]

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

.....

.....

.....

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

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

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

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 [] No [X]

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

.....

.....

.....

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

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

.....

.....

.....

FINANCIAL

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

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ _____

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: \$ _____

13. Amount of real estate and mortgages held in short-term investments: \$ _____

GENERAL INTERROGATORIES

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

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	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	\$ 3,601,456	\$ 4,398,287
14.24 Short-Term Investments	\$	\$
14.25 Mortgage Loans on Real Estate	\$	\$
14.26 All Other	\$	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates		
(Subtotal Lines 14.21 to 14.26)	\$ 3,601,456	\$ 4,398,287
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$

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	\$
16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
16.3 Total payable for securities lending reported on the liability page	\$

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

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 and complete information relating thereto:

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

GENERAL INTERROGATORIES

17.5 Investment management - Identify all investment advisors, investment managers, broker/dealers, Including individuals that have the authority to make investments 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

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, 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 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 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? Yes [] No [] N/A [X]
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
If yes, attach an explanation.

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

3.2 If yes, give full and complete information thereto:

.....

.....

.....

.....

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

4.2 If yes, complete the following schedule:

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

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	\$	177,491,227
5.12 Short-term investments	\$	3,747,102
5.13 Mortgages	\$	
5.14 Cash	\$	26,302,923
5.15 Other admissable invested assets	\$	
5.16 Total	\$	207,541,252

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:	\$	6,533,613
These funds consist of:		
5.22 In cash on deposit	\$	
5.23 Other forms of security	\$	

NONE Schedule F

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN
Current Year To Date - By States and Territories

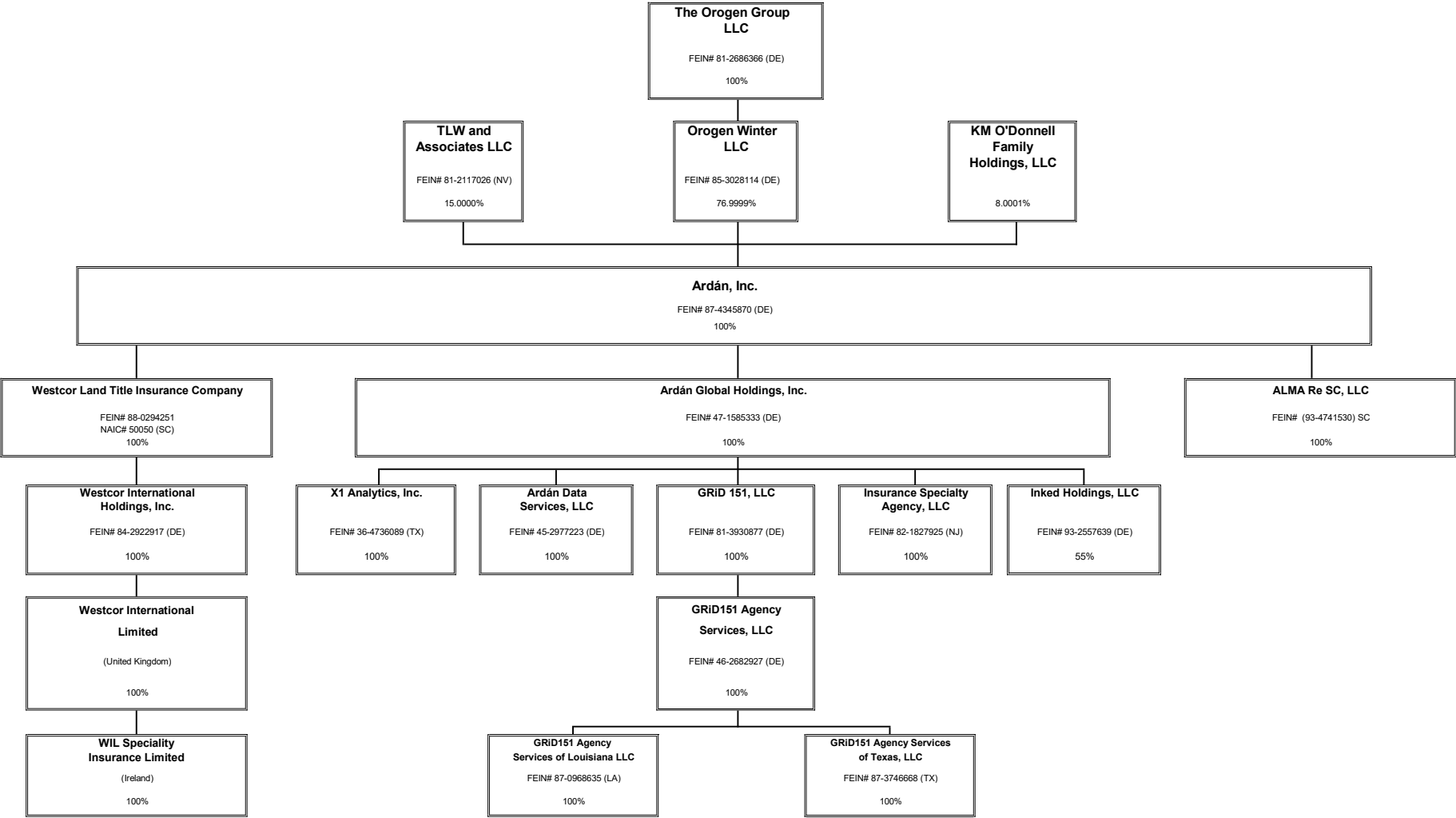
States, Etc.		1	Direct Premiums Written		Direct Losses and Allocated Loss Adjustment Expenses Paid (Deducting Salvage)		Direct Known Claim Reserve	
		Active Status (a)	2 Current Year to Date	3 Prior Year to Date	4 Current Year to Date	5 Prior Year to Date	6 Current Year to Date	7 Prior Year to Date
1. Alabama	AL	L	2,399,599	1,966,861	103,834	38,558	236,652	125,405
2. Alaska	AK	N						
3. Arizona	AZ	L	4,972,554	2,634,904	30,055	37,994	10,287	78,243
4. Arkansas	AR	L	540,551	372,777	5,145		1,760	
5. California	CA	L	12,716,926	16,245,329	1,195,772	1,014,997	376,444	355,010
6. Colorado	CO	L	9,188,585	8,144,395	485,584	293,923	685,725	978,625
7. Connecticut	CT	L	177,642	117,282	3,903	3,041	52,410	54,461
8. Delaware	DE	L	220,621	166,104				
9. District of Columbia	DC	L	5,027,143	3,730,848	16,412	31,409	19,958	677,535
10. Florida	FL	L	46,937,662	49,563,047	2,776,584	1,821,886	1,243,413	1,245,084
11. Georgia	GA	L	7,420,227	5,735,399	82,927	25,257	70,900	19,008
12. Hawaii	HI	L	892,847	285,756	(1,612)	43,730	20,855	100,436
13. Idaho	ID	L	4,454,973	2,551,562	76,179	17,558	43,068	39,859
14. Illinois	IL	L	1,036,028	872,310	(4,690)	34,663	112,324	53,837
15. Indiana	IN	L	1,937,807	1,824,763	85,249	98,660	13,735	21,359
16. Iowa	IA	N						
17. Kansas	KS	L	825,366	862,058	64,163	7,437	120,093	11,025
18. Kentucky	KY	L	2,463,618	2,243,669	114,170	109,861	(83,653)	(92,945)
19. Louisiana	LA	L	880,139	736,571	17,625	561	31,235	4,632
20. Maine	ME	L	207,013	129,685	27,668	14,347	9,279	747
21. Maryland	MD	L	7,006,120	7,818,359	225,928	103,248	51,752	142,920
22. Massachusetts	MA	L	2,761,580	2,825,459	123,278	49,770	160,759	35,573
23. Michigan	MI	L	18,384,977	16,806,559	70,813	285,374	1,081,222	80,099
24. Minnesota	MN	L	2,427,491	2,106,979	13,375	8,595	12,387	12,321
25. Mississippi	MS	L	365,945	265,552	10,111	3,948	2,031	273
26. Missouri	MO	L	1,683,548	1,805,417	129,024	107,729	34,023	170,090
27. Montana	MT	L	1,669,241	1,403,461	20,930		56,430	
28. Nebraska	NE	L	889,412	1,040,793		7,011		
29. Nevada	NV	L	1,797,967	1,676,774	69,155	141,668	8,836	126,242
30. New Hampshire	NH	L	555,866	484,881		3,937		2,792
31. New Jersey	NJ	L	23,815,988	21,869,977	351,036	522,622	186,410	230,381
32. New Mexico	NM	L	94,183	233,199				
33. New York	NY	L	25,052,476	28,431,375	536,930	1,108,434	422,875	440,877
34. North Carolina	NC	L	1,511,298	1,629,185	88,483	490	9,857	4,510
35. North Dakota	ND	L	342,639	236,293				
36. Ohio	OH	L	11,228,218	11,715,707	195,416	638,234	210,947	69,248
37. Oklahoma	OK	L	632,094	846,688				
38. Oregon	OR	L	744,369	579,175	4,429		571	
39. Pennsylvania	PA	L	6,004,048	6,045,860	76,455	73,502	48,298	66,549
40. Rhode Island	RI	L	265,063	391,312	253,783	26,372	265,000	14,921
41. South Carolina	SC	L	4,066,738	3,512,096	197,741	16,674	56,871	19,379
42. South Dakota	SD	L	30,665	5,494				
43. Tennessee	TN	L	6,111,675	5,656,943	99,114	58,928	56,814	40,964
44. Texas	TX	L	33,935,248	34,675,629	1,120,326	2,056,741	1,042,273	548,887
45. Utah	UT	L	8,187,156	5,970,976	290,437	57,602	18,753	14,400
46. Vermont	VT	L	59,340	52,609	7,515	5,678	281,821	696
47. Virginia	VA	L	4,234,361	3,668,968	100,753	51,728	13,462	12,724
48. Washington	WA	L	1,562,431	1,679,691	40,767	307,982	36,939	13,689
49. West Virginia	WV	L	136,042	118,208	7,484	10,790		15,743
50. Wisconsin	WI	L	3,191,859	1,905,239				5,000
51. Wyoming	WY	L	1,068,503	861,862	17,679		11,139	
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	X X X						
59. Totals		X X X	272,115,842	264,504,040	9,129,930	9,240,939	7,033,955	5,740,599

DETAILS OF WRITE-INS							
58001.		X X X	NONE				
58002.		X X X					
58003.		X X X					
58998.	Summary of remaining write-ins for Line 58 from overflow page	X X X					
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	X X X					

(a)	Active Status Counts:	
1.	L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG	49
2.	R - Registered - Non-domiciled RRGs	
3.	E – Eligible - Reporting entities eligible or approved to write surplus lines in the state	
4.	Q - Qualified - Qualified or accredited reinsurer	
5.	N – None of the above - Not allowed to write business in the state	8

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

PART 1 - ORGANIZATIONAL CHART



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity / Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
12		00000	81-2686366				THE OROGEN GROUP LLC	DE	UIP		OWNERSHIP			NO	
		00000	85-3028114				OROGEN WINTER LLC	DE	UIP	THE OROGEN GROUP LLC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	81-2117026				TLW AND ASSOCIATES LLC	NV	UIP		OWNERSHIP			NO	
		00000					KM O'DONNELL HOLDINGS, LLC	FL	UIP		OWNERSHIP			NO	
		00000	87-4345870				ARDAN, INC	DE	UDP	TLW AND ASSOCIATES LLC	OWNERSHIP	15.000	THE OROGEN GROUP LLC	NO	
		00000	87-4345870				ARDAN, INC	DE	UDP	OROGEN WINTER LLC	OWNERSHIP	77.000	THE OROGEN GROUP LLC	NO	
		00000	87-4345870				ARDAN, INC	DE	UDP	KM O'DONNELL HOLDINGS, LLC	OWNERSHIP	8.000	THE OROGEN GROUP LLC	NO	
		50050	88-0294251				WESTCOR LAND TITLE INSURANCE COMPANY	SC	RE	ARDAN, INC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	84-2922917				WESTCOR INTERNATIONAL HOLDINGS, INC	DE	DS	WESTCOR LAND TITLE INSURANCE COMPANY	OWNERSHIP	100.000	THE OROGEN GROUP LLC	YES	
		00000					WESTCOR INTERNATIONAL LIMITED	UK	DS	WESTCOR INTERNATIONAL HOLDINGS, INC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000					WIL SPECIALITY INSURANCE LIMITED	IR	DS	WESTCOR INTERNATIONAL LIMITED	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	93-4741530				ALMA Rø SC, LLC	SC	NIA	ARDAN, INC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	47-1585333				ARDAN GLOBAL HOLDINGS, INC	DE	NIA	ARDAN, INC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	36-4736089				X1 ANALYTICS, INC	TX	NIA	ARDAN GLOBAL HOLDINGS, INC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	45-2977223				ARDAN DATA SERVICES, LLC	CO	NIA	ARDAN GLOBAL HOLDINGS, INC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	82-1827925				INSURANCE SPECIALTY AGENCY, LLC	NJ	NIA	ARDAN GLOBAL HOLDINGS, INC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	81-3930877				GRID151, LLC	DE	NIA	ARDAN GLOBAL HOLDINGS, INC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	46-2682927				GRID151 AGENCY SERVICES	DE	NIA	GRID 151, LLC	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	87-0968635				GRID151 AGENCY SERVICES OF LOUISIANA LLC	LA	NIA	GRID151 AGENCY SERVICES	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	
		00000	93-2557639				INKED HOLDINGS, LLC	DE	NIA	ARDAN GLOBAL HOLDINGS, INC	OWNERSHIP	55.000	THE OROGEN GROUP LLC	NO	
		00000	87-3746668				GRID151 AGENCY SERVICES OF TEXAS LLC	TX	NIA	GRID151 AGENCY SERVICES	OWNERSHIP	100.000	THE OROGEN GROUP LLC	NO	

Asterik	Explanation
	NONE

PART 1 – LOSS EXPERIENCE

	Current Year to Date				5
	1 Direct Premiums Written	2 Other Income (Page 4, Lines 1.2 + 1.3 + 2)	3 Direct Losses Incurred	4 Direct Loss Percentage Cols. 3 / (1 + 2)	Prior Year to Date Direct Loss Percentage
1. Direct operations	2,950,751	3,461,858	45,268	0.70	2.10
2. Agency operations:					
2.1 Non-affiliated agency operations	267,486,898	7,382,112	10,793,846	3.90	4.00
2.2 Affiliated agency operations	1,678,193	37,805	170,824	10.00	0.90
3. Totals	272,115,842	10,881,775	11,009,938	3.90	3.90

PART 2 – DIRECT PREMIUMS WRITTEN

	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1. Direct operations	1,691,020	2,950,751	1,724,575
2. Agency operations:			
2.1 Non-affiliated agency operations	143,581,889	267,486,898	259,655,040
2.2 Affiliated agency operations	445,368	1,678,193	3,124,429
3. Totals	145,718,277	272,115,842	264,504,044

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.

	<u>Response</u>
<u>AUGUST FILING</u>	
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.	YES

1. Explanation

Bar Code:

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A - VERIFICATION
Real Estate

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		31,600
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	62,000	
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		31,600
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other-than-temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1 + 2 + 3 + 4 - 5 + 6 - 7 - 8)	62,000	
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	62,000	

SCHEDULE B - VERIFICATION
Mortgage Loans

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	121,122	121,122
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)	121,122	121,122
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	121,122	121,122
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	121,122	121,122

SCHEDULE BA - VERIFICATION
Other Long-Term Invested Assets

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		750,000
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		(750,000)
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals		
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other-than-temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION
Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	162,850,988	155,172,289
2. Cost of bonds and stocks acquired	37,747,332	21,717,154
3. Accrual of discount	80,468	19,618
4. Unrealized valuation increase (decrease)	796,831	1,232,716
5. Total gain (loss) on disposals	(77,749)	(5,729)
6. Deduct consideration for bonds and stocks disposed of	14,238,983	13,468,923
7. Deduct amortization of premium	823,718	1,816,137
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		
11. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9 + 10)	186,335,169	162,850,988
12. Deduct total nonadmitted amounts	4,398,287	3,601,456
13. Statement value at end of current period (Line 11 minus Line 12)	181,936,882	159,249,532

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

	1	2	3	4	5	6	7	8
NAIC Designation	Book/Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book/Adjusted Carrying Value End of First Quarter	Book/Adjusted Carrying Value End of Second Quarter	Book/Adjusted Carrying Value End of Third Quarter	Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	188,190,280	1,466	4,090,815	(1,182,573)	188,190,280	182,918,358		188,635,821
2. NAIC 2 (a)	1,901,071			864,555	1,901,071	2,765,626		1,438,739
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	190,091,351	1,466	4,090,815	(318,018)	190,091,351	185,683,984		190,074,560
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds & Preferred Stock	190,091,351	1,466	4,090,815	(318,018)	190,091,351	185,683,984		190,074,560

(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 \$ 3,747,102; NAIC 2 \$ 0; NAIC 3 \$ 0; NAIC 4 \$ 0; NAIC 5 \$ 0; NAIC 6 \$ 0

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	3,747,102	X X X	3,724,014	30,000	3,128

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	30,825,023	2,004,892
2. Cost of short-term investments acquired	3,724,105	30,378,291
3. Accrual of discount	218,444	
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	31,020,000	2,048,701
7. Deduct amortization of premium	470	(490,541)
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	3,747,102	30,825,023
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	3,747,102	30,825,023

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

SCHEDULE E PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	62,282,566	100,452,521
2. Cost of cash equivalents acquired	98,498,341	112,651,610
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	80,293,340	150,821,560
7. Deduct amortization of premium		5
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other-than-temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)	80,487,567	62,282,566
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	80,487,567	62,282,566

SCHEDULE A - PART 2

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

1	Location		4	5	6	7	8	9
	2	3						
Description of Property	City	State	Date Acquired	Name of Vendor	Actual Cost at Time of Acquisition	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Additional Investment Made After Acquisition
152 Columbian Ave. (Vacant Lot)	Columbus	OH	05/03/2024	Genesis Management Group, LLC	62,000		62,000	
0199999 Acquired by Purchase					62,000		62,000	
0399999 Totals					62,000		62,000	

E01

SCHEDULE A - PART 3

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

[illegible]

NONE Schedule B - Part 2 and 3

NONE Schedule BA - Part 2 and 3

SCHEDULE D - PART 3

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

1 CUSIP Ident- ification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
000000-00-0	UNITED STATES OF AMERICA	---	06/14/2024	Unknown		1,466	1,465.60		Z
2019999999	Bonds - Unaffiliated Certificates of Deposit				X X X	1,466	1,465.60		X X X
E04									
6009999999	Totals				X X X	1,466	X X X		X X X

SCHEDULE D - PART 4

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

CUSIP Ident- ification	2 Description	3 F o r e i g n	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractua Maturity Date	22 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amort- ization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.							
080680-GK-1 287425-C3-4 789466-SQ-3	BELOIT WIS SCH DIST ELK RIVER MINN INDPT SCH DIST NO 72 ST FRANCIS MINN INDPT SCH DIST NO 0	---	04/01/2024 04/03/2024 06/11/2024	Call @ 100.00 Call @ 100.00 Call @ 100.00		500,000 160,000 475,000	500,000.00 160,000.00 475,000.00	480,305 169,485 479,741	495,312 160,403 475,000		503 (403)		503 (403)	495,815 160,000 475,000		4,185	4,185	5,625 4,302 16,361	04/01/2026 02/01/2026 02/01/2036	1.E FE 1.B FE 1.B FE	
0709999999	Bonds - U.S. Political Subdivisions of States, Territories and Possessions				X X X	1,135,000	1,135,000.00	1,129,531	1,130,715		100		100	1,130,815		4,185	4,185	26,288	X X X	X X X	
098825-F6-4 180782-GL-2 452252-HG-7 492477-AA-2 574203-MB-8 60534T-YA-7 64971G-KK-0 70917S-JY-0 74265L-D3-9	BOONE CNTY KY SCH DIST FIN CORP SC CLARK CNTY KY SCH DIST FIN CORP SC ILLINOIS ST TOLL HWY AUTH TOLL HIGH KERSHAW & LEE CNTY S C REGL WTR A MARYLAND ST DEPT TRANSN CNTY TRA MISSISSIPPI DEV BK SPL OBLIG NEW YORK N Y CITY MUN WTR FIN AUT PENNSYLVANIA ST HIGHER EDL FACS A PRIVATE COLLEGES & UNIVS AUTH GA	---	05/01/2024 04/01/2024 04/02/2024 06/01/2024 06/15/2024 04/01/2024 06/17/2024 06/15/2024 04/01/2024	Maturity @ 100.00 Maturity @ 100.00 Call @ 100.00 Call @ 100.00 Maturity @ 100.00 Maturity @ 100.00 Call @ 100.00 Call @ 100.00 Call @ 100.00		150,000 150,000 1,000,000 35,000 100,000 225,000 500,000 500,000 100,000	150,000.00 150,000.00 1,000,000.00 35,000.00 100,000.00 225,000.00 500,000.00 500,000.00 100,000.00	152,762 154,950 1,021,815 38,148 110,575 265,685 518,285 595,210 109,588	150,000 150,151 1,000,000 35,182 100,000 226,285 504,109 505,318 100,770		(151) (182)		(151) (182)	150,000 150,000 1,000,000 35,000 100,000 225,000 500,000 500,000 100,000				2,063 2,250 37,639 613 2,125 5,625 12,639 12,500 2,063	05/01/2024 04/01/2024 01/01/2038 06/01/2029 06/15/2024 04/01/2024 06/15/2036 06/15/2024 04/01/2035	Z Z 1.D FE 1.F FE 1.B FE 1.C FE 1.B FE Z 1.F FE	
0909999999	Bonds - U.S. Special Revenue and Special Assessment Non-Guaranteed Obligations				X X X	2,760,000	2,760,000.00	2,967,018	2,771,815		(11,815)		(11,815)	2,760,000				77,517	X X X	X X X	
2509999997	Subtotal - Bonds - Part 4				X X X	3,895,000	3,895,000.00	4,096,549	3,902,530		(11,715)		(11,715)	3,890,815		4,185	4,185	103,805	X X X	X X X	
2509999998	Summary Item from Part 5 for Bonds (N/A for Quarterly)				X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	X X X	
2509999999	Subtotal - Bonds				X X X	3,895,000	3,895,000.00	4,096,549	3,902,530		(11,715)		(11,715)	3,890,815		4,185	4,185	103,805	X X X	X X X	
6009999999	Totals					3,895,000	X X X	4,096,549	3,902,530		(11,715)		(11,715)	3,890,815		4,185	4,185	103,805	X X X	X X X	

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

SCHEDULE E - PART 1 - CASH

Month-End Depository Balances

[illegible]

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

[illegible]

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