



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2011
OF THE CONDITION AND AFFAIRS OF THE

Ohio Mutual Insurance Company

NAIC Group Code	0963 (Current)	0963 (Prior)	NAIC Company Code	10202	Employer's ID Number	34-4320350
Organized under the Laws of	OHIO			State of Domicile or Port of Entry		OHIO
Country of Domicile	United States of America					
Incorporated/Organized	03/05/1901			Commenced Business		03/05/1901
Statutory Home Office	1725 Hopley Avenue (Street and Number)			Bucyrus , OH 44820-0111 (City or Town, State and Zip Code)		
Main Administrative Office	1725 Hopley Avenue (Street and Number)					
	Bucyrus , OH 44820-0111 (City or Town, State and Zip Code)			419-562-3011 (Area Code) (Telephone Number)		
Mail Address	1725 Hopley Avenue (Street and Number or P.O. Box)			Bucyrus , OH 44820-0111 (City or Town, State and Zip Code)		
Primary Location of Books and Records	1725 Hopley Avenue (Street and Number)					
	Bucyrus , OH 44820-0111 (City or Town, State and Zip Code)			419-562-3011 (Area Code) (Telephone Number)		
Internet Website Address	www.omig.com					
Statutory Statement Contact	Caroline Kay Metcalf Mrs. (Name)			419-563-0816 (Area Code) (Telephone Number)		
	cmetcalf@omig.com (E-mail Address)			419-562-0995 (FAX Number)		

OFFICERS

President	James Joseph Kennedy, Mr.	Secretary	Susan Porter, Mrs.
Treasurer	David Gary Hendrix, Mr.		

OTHER

Todd Emery Albert, Mr. Vice President Information Systems	Michael Alexander Brogan, Mr. Vice President Claims	Thomas Michael Holtshouse, Mr. Vice President Product Management
Michael Robert Horvath, Mr. Vice President Human Resources	Randy Thomas O'Conner, Mr. Executive Vice President	Kevin David Rall, Mr. # Vice President Personal Lines Underwriting and Sales

DIRECTORS OR TRUSTEES

Robert Bruce Albro, Mr.	Albert Michael Heister, Mr.	James Joseph Kennedy, Mr.
Susan Porter, Mrs.	John Redon Purse, Mr.	David Anthony Siebenburgen, Mr.
Randy Lee Walker, Mr.	Thomas Eugene Woolley, Mr.	

State of Ohio
County of Crawford SS:

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

James Joseph Kennedy President and CEO	David Gary Hendrix Treasurer and CFO	Michael Alexander Brogan Assistant Secretary
Subscribed and sworn to before me this day of	a. Is this an original filing? b. If no, 1. State the amendment number..... 2. Date filed 3. Number of pages attached.....	Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	52,913,753		52,913,753	51,921,054
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	123,000,351	26,026	122,974,325	115,872,787
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)	4,736,039		4,736,039	3,553,811
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$4,560,062 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$1,619,513 , Schedule DA)	6,179,575		6,179,575	12,003,256
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	186,829,718	26,026	186,803,692	183,350,908
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	426,892		426,892	441,792
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	624,567	39,319	585,248	378,486
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	9,634,281		9,634,281	7,858,794
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	166,390		166,390	130,248
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				377
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	1,024,457		1,024,457	
18.2 Net deferred tax asset	2,239,465		2,239,465	1,785,499
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	669,235	669,235		
21. Furniture and equipment, including health care delivery assets				
(\$)	75,816	75,816		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	7,784,953		7,784,953	
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	991,956	7,418	984,538	
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	210,467,730	817,814	209,649,916	193,946,105
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	210,467,730	817,814	209,649,916	193,946,105
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Goodwill	984,538		984,538	
2502. Company Automobiles	7,418	7,418		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	991,956	7,418	984,538	

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	17,526,020	14,657,146
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	3,955,725	3,118,933
4. Commissions payable, contingent commissions and other similar charges	1,063,035	1,104,283
5. Other expenses (excluding taxes, licenses and fees)	33,787	862,925
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	55,800	40,604
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		790,350
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$53,373,027 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	19,689,266	16,072,536
10. Advance premium	363,258	329,515
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	139,606	250,198
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	12,302,492	257,639
14. Amounts withheld or retained by company for account of others	212	
15. Remittances and items not allocated	1,380	655,392
16. Provision for reinsurance (Schedule F, Part 7)	27,093	
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		1,883,145
20. Derivatives		
21. Payable for securities	278,608	501,134
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	55,436,281	40,523,800
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	55,436,281	40,523,800
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	154,213,635	153,422,305
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	154,213,635	153,422,305
38. TOTALS (Page 2, Line 28, Col. 3)	209,649,916	193,946,105
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	45,403,505	37,607,504
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	29,271,530	22,374,885
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	4,120,609	2,710,506
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	14,349,219	12,171,774
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	47,741,358	37,257,165
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(2,337,853)	350,338
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,493,219	8,478,014
10. Net realized capital gains or (losses) less capital gains tax of \$ 44,358 (Exhibit of Capital Gains (Losses))	86,106	212,017
11. Net investment gain (loss) (Lines 9 + 10)	1,579,325	8,690,031
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 31,955 amount charged off \$ 218,094)	(186,139)	(183,320)
13. Finance and service charges not included in premiums	755,783	791,805
14. Aggregate write-ins for miscellaneous income	299,974	299,483
15. Total other income (Lines 12 through 14)	869,618	907,967
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	111,090	9,948,336
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	111,090	9,948,336
19. Federal and foreign income taxes incurred	113,880	673,016
20. Net income (Line 18 minus Line 19)(to Line 22)	(2,790)	9,275,320
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	153,422,305	142,495,606
22. Net income (from Line 20)	(2,790)	9,275,320
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	(2,126,420)	3,700,376
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	115,132	884,917
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	951,733	(1,114,791)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(27,093)	18,525
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	1,880,768	(1,837,649)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	791,330	10,926,699
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	154,213,635	153,422,305
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Rental and Other Services	298,740	298,740
1402. Other Income	1,234	743
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	299,974	299,483
3701. Prior Year Tax Effect		(269,698)
3702. Pooling Agreement Settlement		(1,567,951)
3703. NEC	1,878,949	
3798. Summary of remaining write-ins for Line 37 from overflow page	1,819	
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	1,880,768	(1,837,649)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	46,959,793	38,353,180
2. Net investment income	2,102,515	9,007,740
3. Miscellaneous income	869,618	907,968
4. Total (Lines 1 through 3)	49,931,926	48,268,888
5. Benefit and loss related payments	26,438,798	20,217,105
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	17,884,067	15,933,735
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	1,973,045	133,157
10. Total (Lines 5 through 9)	46,295,910	36,283,997
11. Net cash from operations (Line 4 minus Line 10)	3,636,016	11,984,891
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	13,050,125	12,894,947
12.2 Stocks	8,536,420	
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		501,134
12.8 Total investment proceeds (Lines 12.1 to 12.7)	21,586,545	13,396,081
13. Cost of investments acquired (long-term only):		
13.1 Bonds	14,314,939	21,081,003
13.2 Stocks	17,764,390	26,000
13.3 Mortgage loans		
13.4 Real estate	1,429,228	350,042
13.5 Other invested assets		
13.6 Miscellaneous applications	222,526	
13.7 Total investments acquired (Lines 13.1 to 13.6)	33,731,083	21,457,045
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(12,144,538)	(8,060,964)
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		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	2,684,841	(593,100)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	2,684,841	(593,100)
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)	(5,823,681)	3,330,827
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	12,003,256	8,672,429
19.2 End of period (Line 18 plus Line 19.1)	6,179,575	12,003,256

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

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	3,982,427	1,985,435	2,160,197	3,807,664
2.	Allied lines	25,167	15,258	12,835	27,590
3.	Farmowners multiple peril	4,360,079	2,030,830	2,185,700	4,205,208
4.	Homeowners multiple peril	7,461,885	3,810,174	4,107,333	7,164,726
5.	Commercial multiple peril	3,907,095	1,797,425	1,960,050	3,744,470
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	123,874	69,778	63,572	130,080
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health	2,283	1,164	1,133	2,315
16.	Workers' compensation				
17.1	Other liability - occurrence	980,559	516,085	530,727	965,917
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	48,833	24,562	22,408	50,987
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	11,907,312	4,197,704	3,764,372	12,340,645
19.3, 19.4	Commercial auto liability	2,899,927	1,235,681	1,400,976	2,734,631
21.	Auto physical damage	9,745,980	3,509,601	3,309,947	9,945,634
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	287,995	165,658	170,015	283,638
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	45,733,416	19,359,355	19,689,266	45,403,505
DETAILS OF WRITE-INS					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	2,160,197				2,160,197
2.	Allied lines	12,835				12,835
3.	Farmowners multiple peril	2,185,700				2,185,700
4.	Homeowners multiple peril	4,107,333				4,107,333
5.	Commercial multiple peril	1,960,050				1,960,050
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	63,572				63,572
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health	1,133				1,133
16.	Workers' compensation					
17.1	Other liability - occurrence	530,727				530,727
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	22,408				22,408
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	3,764,372				3,764,372
19.3, 19.4	Commercial auto liability	1,400,976				1,400,976
21.	Auto physical damage	3,309,947				3,309,947
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	170,015				170,015
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	19,689,266				19,689,266
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					19,689,266
DETAILS OF WRITE-INS						
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Property premiums are determined by location covered. Casualty premiums are determined by insured address.

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

		1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
			2	3	4	5	
Line of Business		Direct Business (a)	From Affiliates	From Non-Affiliates	To Affiliates	To Non-Affiliates	
1.	Fire	3,597,888	11,324,065	6,261	10,767,302	178,486	3,982,427
2.	Allied lines		93,210		68,043		25,167
3.	Farmowners multiple peril	2,177,034	14,136,164	2,805	11,788,361	167,563	4,360,079
4.	Homeowners multiple peril	6,835,354	21,359,732	13,368	20,174,726	571,842	7,461,885
5.	Commercial multiple peril		14,470,722		10,563,627		3,907,095
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	9,839	449,287	15	334,918	349	123,874
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake						
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health		8,457		6,174		2,283
16.	Workers' compensation						
17.1	Other liability - occurrence	339,931	3,293,400		2,651,140	1,632	980,559
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence		180,865		132,031		48,833
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	19,921,395	24,296,288		32,193,845	116,526	11,907,312
19.3, 19.4	Commercial auto liability		10,740,469		7,840,542		2,899,927
21.	Auto physical damage	16,853,695	19,575,273	11,335	26,350,244	344,079	9,745,980
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft	141,121	925,526		778,653		287,995
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	49,876,257	120,853,456	33,783	123,649,605	1,380,476	45,733,416
DETAILS OF WRITE-INS							
3401.	.....						
3402.	.....						
3403.	.....						
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	2, 151, 045	8, 449, 294	7, 777, 092	2, 823, 247	379, 487	591, 784	2, 610, 950	68.6
2.	Allied lines		135, 766	99, 109	36, 657	4, 606	1, 031	40, 232	145.8
3.	Farmowners multiple peril	1, 678, 602	7, 897, 807	7, 005, 855	2, 570, 555	645, 252	677, 459	2, 538, 348	60.4
4.	Homeowners multiple peril	7, 893, 686	15, 759, 030	17, 802, 400	5, 850, 316	1, 720, 778	1, 338, 082	6, 233, 012	87.0
5.	Commercial multiple peril		8, 247, 652	6, 020, 786	2, 226, 866	1, 863, 359	1, 727, 133	2, 363, 092	63.1
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine		186, 679	136, 275	50, 403	5, 884	8, 740	47, 548	36.6
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health		16, 632	12, 142	4, 491	2, 617	2, 160	4, 947	213.7
16.	Workers' compensation								
17.1	Other liability - occurrence	33, 791	775, 530	590, 805	218, 517	572, 152	493, 434	297, 235	30.8
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence		60, 194	43, 941	16, 252	21, 224	37, 418	58	0.1
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	9, 731, 518	19, 249, 618	21, 156, 229	7, 824, 907	8, 683, 317	9, 268, 987	7, 239, 236	58.7
19.3, 19.4	Commercial auto liability		3, 729, 215	2, 722, 327	1, 006, 888	2, 719, 663	2, 689, 884	1, 036, 667	37.9
21.	Auto physical damage	11, 332, 090	14, 178, 022	18, 834, 389	6, 675, 723	854, 735	869, 839	6, 660, 619	67.0
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft	78, 394	626, 846	514, 825	190, 415	52, 946	43, 775	199, 586	70.4
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	32, 899, 127	79, 312, 286	82, 716, 177	29, 495, 236	17, 526, 020	17, 749, 726	29, 271, 530	64.5
DETAILS OF WRITE-INS									
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded		
1.	Fire	132,329	753,391	646,575	239,144	81,455	438,331	379,444	379,487	52,270
2.	Allied lines		11,500	8,395	3,105		5,561	4,060	4,606	318
3.	Farmowners multiple peril	156,939	1,335,525	1,089,883	402,580	58,651	843,017	658,997	645,252	108,629
4.	Homeowners multiple peril	463,875	2,554,777	2,232,134	786,518	1,329,982	2,204,480	2,600,202	1,720,778	275,617
5.	Commercial multiple peril		4,046,906	2,954,242	1,092,665		2,854,423	2,083,729	1,863,359	901,633
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine						21,794	15,910	5,884	695
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake									
13.	Group accident and health								(a)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health						9,691	7,074	(a) 2,617	239
16.	Workers' compensation									
17.1	Other liability - occurrence	64,145	1,273,561	976,526	361,181	34,857	746,518	570,404	572,152	196,942
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence		41,601	30,369	11,232		37,005	27,014	21,224	27,398
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	8,927,580	13,364,962	16,277,834	6,014,709	4,205,789	5,686,101	7,223,283	8,683,317	1,732,881
19.3, 19.4	Commercial auto liability		4,152,668	3,031,448	1,121,220		5,920,159	4,321,716	2,719,663	564,585
21.	Auto physical damage	535,122	780,970	963,070	353,022	959,199	916,417	1,373,902	854,735	91,255
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft	20,000	120,240	102,375	37,865	1,547	54,308	40,774	52,946	3,265
27.	Boiler and machinery									
28.	Credit									
29.	International									
30.	Warranty									
31.	Reinsurance - nonproportional assumed property	XXX				XXX				
32.	Reinsurance - nonproportional assumed liability	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	10,299,990	28,436,102	28,312,851	10,423,241	6,671,480	19,737,807	19,306,508	17,526,020	3,955,725
DETAILS OF WRITE-INS										
3401.	.....									
3402.	.....									
3403.	.....									
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	1,780,490	(54,590)		1,725,900
1.2 Reinsurance assumed	279			279
1.3 Reinsurance ceded	149,795			149,795
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	1,630,974	(54,590)		1,576,384
2. Commission and brokerage:				
2.1 Direct excluding contingent		7,366,965		7,366,965
2.2 Reinsurance assumed, excluding contingent		4,250		4,250
2.3 Reinsurance ceded, excluding contingent		371,444		371,444
2.4 Contingent - direct		524,778		524,778
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		7,524,549		7,524,549
3. Allowances to managers and agents				
4. Advertising	49,382	134,807		184,189
5. Boards, bureaus and associations	97,654	199,405		297,059
6. Surveys and underwriting reports	134,185	366,506		500,691
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,062,395	2,739,372		3,801,767
8.2 Payroll taxes	67,433	194,043		261,476
9. Employee relations and welfare	307,169	806,952		1,114,121
10. Insurance	20,002	54,633		74,635
11. Directors' fees	19,466	106,597		126,063
12. Travel and travel items	18,957	146,440		165,397
13. Rent and rent items	51,460	140,554		192,014
14. Equipment	180,744	493,675		674,419
15. Cost or depreciation of EDP equipment and software	64,932	177,350		242,282
16. Printing and stationery	58	107,268		107,326
17. Postage, telephone and telegraph, exchange and express	98,116	269,488		367,604
18. Legal and auditing	82,252	301,202	199,450	582,904
19. Totals (Lines 3 to 18)	2,254,205	6,238,292	199,450	8,691,947
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	216,639	591,714		808,353
20.2 Insurance department licenses and fees	14,439	39,436		53,875
20.3 Gross guaranty association assessments	(1,583)			(1,583)
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	229,495	631,150		860,645
21. Real estate expenses				
22. Real estate taxes	5,935	9,816		15,751
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	4,120,609	14,349,217	199,450 (a)	18,669,276
26. Less unpaid expenses - current year	3,955,725	1,118,835	33,787	5,108,347
27. Add unpaid expenses - prior year	3,642,162	1,975,514	32,298	5,649,974
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	3,807,046	15,205,896	197,961	19,210,903
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of \$ to affiliates and \$199,450 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 274,928	262,636
1.1	Bonds exempt from U.S. tax	(a) 732,018	700,851
1.2	Other bonds (unaffiliated)	(a) 842,842	871,411
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated)	15,166	15,166
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) 8,200	8,200
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e) 24,753	24,744
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	1,897,907	1,883,008
11.	Investment expenses	(g) 199,450	
12.	Investment taxes, licenses and fees, excluding federal income taxes	(g)	
13.	Interest expense	(h)	
14.	Depreciation on real estate and other invested assets	(i) 190,339	
15.	Aggregate write-ins for deductions from investment income .....	.....	
16.	Total deductions (Lines 11 through 15)	389,789	
17.	Net investment income (Line 10 minus Line 16)	1,493,219	
DETAILS OF WRITE-INS			
0901.	.....		
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 13,544 accrual of discount less \$ 416,113 amortization of premium and less \$ 39,664 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 140 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ 199,450 investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 190,339 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax	77,935		77,935		
1.2	Other bonds (unaffiliated)	52,519		52,519		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)				36,923	
2.21	Common stocks of affiliates				(2,163,343)	
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	10		10		
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	130,464		130,464	(2,126,420)	
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	26,026	26,013	(13)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	26,026	26,013	(13)
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	39,319	37,975	(1,344)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
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		338,834	338,834
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	669,235	1,011,534	342,299
21. Furniture and equipment, including health care delivery assets	75,816	101,568	25,752
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	7,418	244,636	237,218
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	817,814	1,760,561	942,747
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	817,814	1,760,561	942,747
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Company Automobiles	7,418	12,363	4,945
2502. Prepaid Assets		232,273	232,273
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	7,418	244,636	237,218

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of Ohio Mutual Insurance Company are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance (ODI).

The ODI recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted accounting practices by the State of Ohio.

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

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

C. Accounting Policy

Premiums are earned over the terms of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

- (1) All short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value. Common stocks of uncombined subsidiaries and affiliates in which the company has an interest of 20% or more are carried on the equity basis.
- (4) The Company had no preferred stock at December 31, 2011 or 2010.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.
- (7) The Company's non-insurance subsidiaries are Centurion Financial, Inc., Ohio United Agency, Inc. and United Premium Budget Service Inc.
- (8) The Company has no ownership interest in any significant joint ventures.
- (9) The Company owns no derivative instruments.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and 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 liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2011.

In 2010, the Company had a Prior Year Tax Effect in the amount of (\$269,698) as reflected on Page 4, Line 3701. This was due to an error in the calculation of the 2009 federal income tax incurred and was specifically related to utilizing one incorrect depreciation amount within the tax provision.

NOTES TO FINANCIAL STATEMENTS

3. Business Combinations and Goodwill

On January 1, 2011, Ohio Mutual acquired all outstanding common shares of N.E. Corporation, a Maine stock corporation, in a cash transactions totaling \$8,536,420. N.E. Corporation’s only assets are Casco Indemnity Company (Casco) and Casco’s home office building located in Saco, Maine. The acquisition of Casco provides Ohio Mutual with a base of operations in New England through which the Group can expand its product offerings throughout the New England states. Casco is licensed in the states of Maine, New Hampshire, Vermont, Connecticut, Rhode Island and South Carolina. In December 2011, NE Corporation was dissolved and the common shares of Casco were moved directly under the ownership of Ohio Mutual. Additionally, the office building in Saco, Maine was transferred directly to Ohio Mutual.

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

- A. The Company has no mortgage loans.
- B. The Company has no debt restructuring.
- C. The Company has no reverse mortgages.
- D. Loan-Backed Securities

(1) Prepayment assumptions for Mortgage-backed securities, Asset-backed securities and Collateralized Mortgage Obligations were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning).

- (2) a. The Company had no securities it intended to sell for which it recognized other-than-temporary impairment losses.
- b. The Company had no securities for which it lacked the ability or intent to retain an investment in for a period of time sufficient to recover the amortized cost basis.

(3) The Company had no other-than-temporary impairments for the year ended December 31, 2011.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2011 are as follows:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ -
2. 12 Months or Longer	\$ -
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ -
2. 12 Months or Longer	\$ -

(5) Management regularly reviews the value of the Company’s investments. If the value of any investment falls below its cost basis, the decline is analyzed to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the following is considered:

- The length of time and the extent to which the fair value has been below cost;
- The financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations or earnings potential;
- Management’s intent and ability to hold the security long enough for it to recover its value;

Management concluded that the remaining investments held with unrealized losses were not other-than-temporarily impaired on the basis that the Company had the ability and intent to hold the investments for a period of time sufficient for a forecasted market price recovery up to or beyond the cost of the investment. Also, in management’s opinion, evidence indicating the cost of the investment was recoverable within a reasonable period of time outweighed evidence to the contrary in considering the severity and duration of the impairment in relation to the forecasted market price recovery.

- E. The Company has no repurchase agreements or securities lending transactions.

NOTES TO FINANCIAL STATEMENTS

F. Real Estate

- (1) The Company has no impaired real estate.
- (2) The Company has not sold or classified real estate investments as held for sale.
- (3) The Company has no planned sales of real estate investments.
- (4) The Company does not engage in retail land sales operations.
- (5) The Company holds no real estate investments with participating mortgage loan features.

G. The Company has no real estate investments that qualify for low-income housing tax credits (LIHTC).

6. Joint Ventures, Partnerships and Limited Liability Companies.

The Company has no investments in Joint Ventures, Partnerships and Limited Liability Companies.

7. Investment Income

The Company has no due and accrued income excluded from surplus.

8. Derivative Instruments

The Company owns no derivative instruments.

9. Income Taxes

A. The components of the Net Deferred Tax Asset/(Liability) at December 31 are as follows:

(1)

Description	Ordinary	2011 Capital	Total	Ordinary	2010 Capital	Total	Ordinary	Change Capital	Total
Gross deferred tax									
a assets	2,383,932	13,987	2,397,919	2,315,926	23,718	2,339,644	68,006	(9,731)	58,275
Statutory valuation allowance									
b adjustment	-	-	-	-	-	-	-	-	-
Adjusted gross deferred									
c tax assets	2,383,932	13,987	2,397,919	2,315,926	23,718	2,339,644	68,006	(9,731)	58,275
Deferred tax									
d liabilities	(5,653)	(152,801)	(158,454)	(75,064)	(140,247)	(215,311)	69,411	(12,554)	56,857
Net deferred tax asset/(liability									
e)	2,378,279	(138,814)	2,239,465	2,240,862	(116,529)	2,124,333	137,417	(22,285)	115,132
Deferred tax assets									
f nonadmitted	-	-	-	338,834	-	338,834	(338,834)	-	(338,834)
Net admitted deferred tax									
g asset	2,378,279	(138,814)	2,239,465	1,902,028	(116,529)	1,785,499	476,251	(22,285)	453,966

(2) The Company has elected to admit DTAs pursuant to 10.e.

(3) The Company recorded an increase of \$368,250 in admitted DTAs as a result of its election to employ the provision of paragraph 10.e.

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NOTES TO FINANCIAL STATEMENTS

(4)

Description	2011			2010			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission Calculation Componets									
SSAP No. 10R, Paragraph 10.a., 10.b., and 10.c.:									
SSAP No. 10R, Paragraph 10.a.									
	556,472	-	556,472	1,498,781	-	1,498,781	(942,309)	-	(942,309)
SSAP No. 10R, Paragraph 10.b. (lesser of 10.b.i and 10.b.ii.)									
	1,314,743	-	1,314,743	-	-	-	1,314,743	-	1,314,743
SSAP No. 10R, Paragraph 10.b.i.									
	1,314,743	-	1,314,743	-	-	-	1,314,743	-	1,314,743
SSAP No. 10R, Paragraph 10.b.ii.									
	XXX	XXX	13,727,863	XXX	XXX	14,712,274	XXX	XXX	(984,411)
SSAP No. 10R, Paragraph 10.c.									
	144,467	13,987	158,454	191,593	23,718	215,311	(47,126)	(9,731)	(56,857)
Total (4a+4b+4e)	2,015,682	13,987	2,029,669	1,690,374	23,718	1,714,092	325,308	(9,731)	315,577

Admission Calculation Componets

SSAP No. 10R, Paragraph 10.e.;

SSAP No. 10R, Paragraph 10.e.i.									
	-	-	-	-	-	-	-	-	-
SSAP No. 10R, Paragraph 10.e.ii.. (lesser of 10.e.ii.a and 10.e.ii.b.)									
	-	-	-	190,404	-	190,404	(190,404)	-	(190,404)
SSAP No. 10R, Paragraph 10.e.ii.a.									
	368,250	-	368,250	96,315	-	96,315	271,935	-	271,935
SSAP No. 10R, Paragraph 10.e.ii.b.									
	368,250	-	368,250	96,315	-	96,315	271,935	-	271,935
SSAP No. 10R, Paragraph 10.e.iii.									
	XXX	XXX	20,591,794	XXX	XXX	22,068,412	XXX	XXX	(1,476,618)
Total (4a+4b+4e)	-	-	-	-	-	-	-	-	-
	368,250	-	368,250	286,719	-	286,719	81,531	-	81,531

Used under SSAP No. 10R, Paragraph 10.d.

Total Adjusted Capital	XXX	XXX	154,213,635	XXX	XXX	153,422,305	XXX	XXX	791,330
Authorized Control Level	XXX	XXX	7,200,428	XXX	XXX	6,027,164	XXX	XXX	1,173,264

(5) Impact on Tax Planning Strategies

N/A

NOTES TO FINANCIAL STATEMENTS

(6)

Description	Ordinary	2011 Capital	Total	Ordinary	2010 Capital	Total	Ordinary	Change Capital	Total
SSAP No. 10R, Paragraph 10.a., 10.b., and 10.c.:									
Admitted Deferred									
a Tax Assets	2,015,682	13,987	2,029,669	1,690,374	23,718	1,714,092	325,308	(9,731)	315,577
Admitted									
b Assets	XXX	XXX	209,281,667	XXX	XXX	193,659,386	XXX	XXX	15,622,281
Adjusted Statutory									
c Surplus	XXX	XXX	13,727,863	XXX	XXX	14,712,274	XXX	XXX	(984,411)
Total Adjusted Capital from									
d DTA's	XXX	XXX	152,019,029	XXX	XXX	152,328,683	XXX	XXX	(309,654)
SSAP No. 10R, Paragraph 10.e.;									
Admitted Deferred									
e Tax Assets	368,250	-	368,250	286,719	-	286,719	81,531	-	81,531
Admitted									
f Assets	-	-	209,649,916	-	-	193,946,105	-	-	15,703,811
Statutory									
g Surplus	-	-	20,591,794	-	-	22,068,412	-	-	(1,476,618)

B. Temporary differences for which a DTL has not been established: N/A

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NOTES TO FINANCIAL STATEMENTS

C. Current Tax and Change in Deferred Tax

Description	2011	2010	Change
(1) Current Income Tax			
a Federal	161,919	673,016	(511,097)
b Foreign	-	-	-
c Subtotal	161,919	673,016	(511,097)
d Federal income tax on Net Capital Gains	-	117,334	(117,334)
e Utilization of capital loss carry forwards	-	-	-
f Other	(3,681)	-	(3,681)
g Federal and foreign income taxes incurred	158,238	790,350	(632,112)
(2) Deferred Tax Assets:			
a Ordinary			
Discounting of unpaid losses	447,046	390,591	56,455
Unearned premium reserve	1,363,572	1,115,339	248,233
Salvage & Subro	159,598	115,090	44,508
Fixed Assets	202,407	-	202,407
Compensation and benefits accrual	115,114	192,820	(77,706)
Net operating loss carry forward	15,854	-	15,854
Tax credit carry forward	58,124	-	58,124
Other (including items <5% of total ordinary assets)	22,217	502,086	(479,869)
b Statutory valuation allowance adjustment	-	-	-
c Nonadmitted	-	(338,834)	338,834
d Admitted ordinary deferred tax assets	2,383,932	1,977,092	406,840
e Capital			
Investments	13,987	23,718	(9,731)
Other (including items <5% of total capital assets)	-	-	-
f Statutory valuation allowance adjustment	-	-	-
g Nonadmitted	-	-	-
h Admitted capital deferred tax assets	13,987	23,718	(9,731)
i Admitted deferred tax assets	2,397,919	2,000,810	397,109
(3) Deferred Tax Liabilities			
a Ordinary			
Investments	(5,653)	(13,117)	7,464
Fixed assets	-	(61,947)	61,947
Other (including items <5% of total ordinary liabilities)	-	-	-
b Capital			
Investments	(152,801)	(140,247)	(12,554)
Other (including items <5% of total capital liabilities)	-	-	-
c Deferred tax liabilities	(158,454)	(215,311)	56,857
(4) Net deferred tax assets/liabilities	2,239,465	1,785,499	453,966

D. Reconciliation of Expected Federal Income Tax to Incurred Federal Income Tax

NOTES TO FINANCIAL STATEMENTS

The significant book to tax adjustments were as follows:

Description	Amount	Tax Effect at 34%	Effective Tax Rate
Income before taxes	\$ 155,448	\$ 52,852	34.0%
Tax exempt investment income	(702,195)	(238,746)	-153.6%
Dividends received deduction	(10,011)	(3,404)	-2.2%
Proration	106,831	36,323	23.4%
Lobbying	7,524	2,558	1.6%
Meals & Entertainment	21,483	7,304	4.7%
Chg in NA assets and other	584,908	198,869	127.9%
AMT Tax	170,953	58,124	37.4%
Total incurred income tax	\$ 334,941	\$ 113,880	73.2%

E. Operating Loss and Tax Credit Carryforwards

Operating Loss Carryforward: N/A

Year	Amount	Expiration Date
2011	46,629	2031

Tax Credit Carryforwards:

Year	Ordinary	Capital	Total
2009	1,601,231	75,622	1,676,853
2010	556,473	118,510	674,983
2011	112,096	44,358	156,454
Total	2,269,800	238,490	2,508,290

F. (1) The Company files a consolidated tax return with its subsidiaries. The Company has a written tax sharing agreement, approved by the Board of Directors that sets forth the manner in which the total combined federal income tax is allocated to each entity which is party to the consolidation. Pursuant to this agreement, the Company has an enforceable right to recoup federal income taxes paid in prior years in the event of future net losses that it may incur or to recoup its net losses carried forward as an offset to future net income subject to federal income taxes. The Company's federal Income Tax return is consolidated with the following entities:

Ohio Mutual Insurance Company
United Ohio Insurance Company
Casco Indemnity Company
N. E. Corporation
Ohio United Agency, Inc.
United Premium Budget Services, Inc.
Centurion Financial, Inc.

(2) In accordance with the written tax sharing agreement, the method of allocation between the companies is based upon separate return calculations with current credit for net losses. Intercompany balances are settled annually in the final quarter.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A. The Company is the parent company within the Ohio Mutual Insurance Group. The Company is the sole shareholder and owner of United Ohio Insurance Company, Casco Indemnity Company, United Premium Budget Service Inc., Centurion Financial Inc., and Ohio United Agency Inc.
- B. The Company, Casco Indemnity Company and United Ohio Insurance Company have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.

On July 8, 2011, the Company acquired 200,958 shares of its subsidiary, United Ohio's, \$5 par value common stock for an increase in its investment in subsidiary of \$1,004,790. This transaction brings the total common capital stock of United Ohio to \$2,500,000. The increase in capital was necessary in order to meet the minimum capital requirements in the states of Maine and Vermont, two states the Company, and United Ohio, have targeted for immediate expansion.

- C. In 2011 the Company reimbursed its subsidiary, United Ohio Insurance Company, \$5,271,775 under the terms of the Reinsurance Pooling Agreement between the entities.

NOTES TO FINANCIAL STATEMENTS

- D. At December 31, 2011, the Company has a receivable from its affiliate, Casco Indemnity, of \$7,551,748 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2011 the Company has a receivable from its affiliate, United Ohio Insurance, \$233,205 under the terms of the Cost Sharing Agreement. The terms of the settlement require that these amounts be settled within 60 days.
- E. The Company has no guarantees or undertakings at December 31, 2011.
- F. The Company and its subsidiaries, United Ohio Insurance Company and Casco Indemnity Company, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.
- G. All outstanding shares of its subsidiaries, United Ohio Insurance Company, Casco Indemnity Company, United Premium Budget Services Inc., Ohio United Agency Inc. and Centurion Financial Inc. are owned by the Parent Company, Ohio Mutual Insurance Company, an insurance company domiciled in the State of Ohio.
- H. None of the Company's capital stock is owned by downstream subsidiaries.
- I. The Company owns a 100% interest in United Ohio Insurance Company, whose carrying value is equal to or exceeds 10% of the admitted assets of the Company. The Company carries United Ohio at its statutory statement value of \$116,023,297.
- Based on the Company's ownership percentage of United Ohio, the statutory statement value of United Ohio assets and liabilities as of December 31, 2011 were \$241,169,217 and \$125,145,920, respectively.
- J. The Company did not recognize any impairment write down for its investments in Subsidiary, Controlled or Affiliated Companies during the statement period.
- K. Not Applicable
- L. Not Applicable

11. Debt

- A. The Company had no outstanding debt obligations at any time during 2011.

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

- A. The Company has no retirement plans, deferred compensation, postemployment benefits or compensated absences or other postretirement benefit plans. All such plans are included in the Company's wholly owned subsidiary, United Ohio Insurance Company.

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

- (1) The Company has no shares of capital stock outstanding.
- (2) The Company has no shares of preferred stock outstanding.
- (3) Unless prior approval is received by the ODI, Ohio law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend payment.
- (4) There were no dividends paid in 2011 or 2010.
- (5) The portion of the Company's profits that may be paid as ordinary dividends in 2012 and 2011 are \$15,421,364 and \$15,342,231 respectively.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) The total amount of advances to surplus not repaid is \$0.
- (8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company has not experienced any changes in balances of special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses:

(a) Unrealized gains/(losses)	\$ 91,659,834
(b) Nonadmitted asset values	\$ (808,828)
(c) Provision for reinsurance	\$ (27,093)

Unrealized gains in affiliated common stock represents \$94,151,053 of the total gains for the Company.

- (11) The Company has no surplus debentures or similar obligations.
- (12) The Company has no restatement due to quasi-reorganizations.

NOTES TO FINANCIAL STATEMENTS

(13) There are no quasi-reorganizations to report.

14. Contingencies

- A. The Company has no commitment or contingent commitment to any other entity, Joint Venture, Partnership, or Limited Liability Company.
- B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.
- D. The company paid the following amounts in 2011 to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

	Direct
Claims related ECO and bad faith losses paid during the reporting period	\$0
Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period were between -0- and 25 claims.	

M. The Company has no other contingencies not already stated above.

15. Leases

- A. Leasing Arrangements
 - 1) The Company leases computer related equipment under various operating lease arrangements that expire through December 2016. Additionally, the Company leases automobiles under various operating leases with no commitments exceeding December 31, 2011. The rental expenses for these leases for 2011 and 2010 were (\$1,492) and \$189,735, respectively.
 - 2) At December 31, 2011, the Company had aggregate commitments of \$2,158,017.

Commitments for each of the five succeeding years are as follows:

<u>As of December 31,</u>	<u>Commitment</u>
2012	\$882,674
2013	482,994
2014	436,528
2015	180,056
2016	175,765

- 3) The Company is not involved in sale-leaseback transactions.

B. Leasing is not a significant part of the company's business activities.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no Financial Instruments with off-balance sheet risks.

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

The Company has no sale, transfer and servicing of financial assets or extinguishments of liabilities.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

The Company has no gain or loss to report from Uninsured Plans or the Uninsured Portion of Partially Insured Plans.

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

The Company has no direct written premium produced by managing general agents or third party administrators.

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

- A.
1) Fair Value Measurements at Reporting Date

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a. Assets at fair value				
Common Stock				
Industrial and Misc	\$ -	\$ -	\$ 260,031	\$ 260,031
Mutual Funds	790,890	-	-	790,890
Parent, Subsidiaries and Affiliates	-	-	-	-
Total Common Stock	<u>\$ 790,890</u>	<u>\$ -</u>	<u>\$ 260,031</u>	<u>\$ 1,050,921</u>
Derivative assets	-	-	-	-
Total Assets at Fair Value	<u>\$ 790,890</u>	<u>\$ -</u>	<u>\$ 260,031</u>	<u>\$ 1,050,921</u>
b. Liabilities at fair value				
Derivative liabilities	\$ -	\$ -	\$ -	\$ -
	-	-	-	-
Total Liabilities at Fair Value	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

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

	(1) Balance at 01/01/2011	(2) Trans fers in Level 1 3	(3) Trans fers out Level 4	(4) Total gains and (losses) included in Net Income	(5) Total gains and (losses) included in Surplus	(6) Purchases, issuances, sales and settlements	(7) Balance at 12/31/2011
Common Stock - Ind & Misc.	\$ 215,358	\$ -	\$ -	\$ -	\$ 44,673	\$ -	\$ 260,031

21. Other Items

- A. The Company has no Extraordinary Items.
B. The Company has no Troubled Debt Restructuring Debtors.
C. Assets in the amount of \$2,009,622 and \$1,460,140 at December 31, 2011 and 2010, respectively, were on deposit with government authorities or trustees as required by law.
D. The Company has no premium balances uncollectible.
E. The Company has no Business Interruption Insurance Recoveries.
F. The Company has no State Transferrable Tax Credits
G. Subprime Mortgage Related Risk Exposure

The Company does not engage in direct subprime residential lending. The Company’s exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios and borrowers with less than conventional documentation of their income and/or net assets.

The Company minimizes risk exposure by holding securities that carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value and the Fair Value of subprime mortgage related risk exposure by investment grade:

D	Adjusted Carrying		
	Actual Cost	Value	Fair Value
	\$ 34,966	\$ -	\$ 6,909

The Company recorded no impairment write-downs in 2011 and \$1,718 realized gains on sales and pay downs of investments with subprime exposure. In 2010, the Company recorded impairment write-downs of \$ 19,209 and no realized gains or losses on sales of investments with subprime exposure.

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent

On February 9, 2012, United Ohio borrowed the sum of \$4,500,000 from Ohio Mutual under a short term unsecured promissory note. The proceeds of the loan were used to fund an insurance company owned life insurance (ICOLI) program underwritten by Nationwide Life Insurance Company. The terms of the note call for repayment by June 30, 2012 and includes interest at the rate of 3% per annum.

United Ohio entered into an agreement on February 15, 2012 with Nationwide Life Insurance Company to provide United Ohio with the ICOLI program. United Ohio contributed \$14,159,617 as a single lump sum premium for the life insurance and cash value policy. The cash value of the life insurance policy on the date of being effective represents the \$14,159,617 less certain expenses.

Effective January 1, 2012, the ODI and the Maine Bureau of Insurance adopted SSAP 101, Income Taxes. SSAP 101 replaces SSAP 10(R). Management believes that there is no significant impact to the Group’s accounting for taxes due to the adoption of SSAP 101.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company has no unsecured aggregate recoverable for losses, paid or unpaid, including IBNR, loss adjustment expenses or unearned premium with any individual reinsurer, authorized or unauthorized, that exceeds 3% of the Company's policyholder surplus.

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverables in dispute.

C. Reinsurance Assumed and Ceded

- (1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2011:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Unearned	Commission	Unearned	Commission	Unearned	Commission
	Premiums	Equity	Premiums	Equity	Premiums	Equity
a. Affiliates	\$53,568,796	\$ 8,813,710	\$53,233,940	\$ 8,758,616	\$ 334,856	\$ 55,094
b. All Other	-	-	139,087	161,319	(139,087)	(161,319)
c. Total	\$53,568,796	\$ 8,813,710	\$53,373,027	\$ 8,919,935	\$ 195,769	\$ (106,225)
d. Direct Unearned Premium Reserve:					\$	19,493,496

- (2) The Company has no additional return commission predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements.

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

The Company has not entered into an agreement to commute any reinsurance treaties.

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

The Company has no reinsurance that should be counted for as a deposit.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

The Company has no disclosures for the Transfers of Property and Casualty Run-off Agreements.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

NOTES TO FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses

The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2011 and 2010:

	<u>2011</u>	<u>2010</u>
	<i>(In Thousands)</i>	
Balance at January 1, net of reinsurance	\$ 17,776	\$ 16,159
Change in beginning balance due to pooling	\$ 3,616	\$ -
Adjusted Balance at January 1, net of reinsurance	\$ 21,392	\$ 16,159
Incurred related to:		
Current year	36,604	28,212
Prior years	(3,212)	(3,127)
Total incurred	\$ 33,392	\$ 25,085
Paid related to:		
Current year	\$ 24,567	\$ 17,348
Prior years	8,736	6,120
Total paid	\$ 33,303	\$ 23,468
Balance as of December 31, net of reinsurance	\$ 21,481	\$ 17,776

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2010 and 2009, were decreased in the subsequent by \$3,212,000 and \$3,127,000, respectively. The favorable development experienced in 2011 for years 2010 and prior is due to favorable development within the Company's auto liability, homeowners and farmowners lines of business and was primarily within the accident years of 2009 and 2010. The favorable development in 2010 for years 2009 and prior were primarily due to an unusually low development on homeowners, farmowners, and personal auto liability losses for the accident year 2009. Initial loss estimates for these years developed better than expected for these lines of business. Reserves previously established for these lines and years were reduced in the current year.

Because of the nature of the business written over the years, management believes that the Company has limited exposure to environmental claim liabilities.

26. Intercompany Pooling Arrangements

Effective January 1, 2011, the Company amended its Intercompany Pooling Agreement with United Ohio Insurance Company (wholly owned subsidiary) to include Casco Indemnity Company. Through the Pooling Agreement, the Company retains 27% of the group's pooled underwriting results and cedes 67% to United Ohio and 8% to Casco. The 8% cession to Casco is ceded on a funds withheld basis so that the Company may record reserve credit for the reinsurance, as Casco is not yet authorized in the state of Ohio, the Company's state of domicile. Casco's license application is currently in process at the Ohio Department of Insurance.

During 2010, the Company had an intercompany pooling agreement in effect with United Ohio that provided 25% of the pool to be retained by Ohio Mutual and 75% of the pool to be ceded to United Ohio. The following underwriting results were assumed/ceded between the companies:

	<u>2011</u>	<u>2010</u>
Premium earned assumed by Ohio Mutual from United Ohio and Casco Indemnity	\$ 120,902,234	\$ 114,470,406
Premium earned ceded back to United Ohio and Casco Indemnity	(122,757,624)	(119,740,200)
Reduced outside reinsurance premiums earned redistributed	-	(1,326,182)
Change in premium earned due to pooling	\$ (1,855,390)	\$ (6,595,976)
Losses incurred assumed by Ohio Mutual from United Ohio and Casco Indemnity	\$ 78,789,356	\$ 62,541,465
Losses incurred ceded back to United Ohio and Casco Indemnity	(79,141,544)	(67,294,324)
Reduced outside reinsurance losses incurred redistributed	-	(48,368)
Change in losses incurred due to pooling	\$ (352,188)	\$ (4,801,227)
Net loss adjustment expenses assumed by Ohio Mutual	\$ 2,090,838	\$ (206,564)
Net other underwriting expenses assumed by Ohio Mutual	7,089,645	(138,449)
Change in expenses incurred due to pooling	\$ 9,180,483	\$ (345,013)
Change in income before taxes due to pooling	\$ (10,683,685)	\$ (1,449,736)

27. Structured Settlements

- A. The Company has some structured settlements and they are assigned.
- B. The Company's structured settlements do not exceed 1% of policyholders' surplus.

NOTES TO FINANCIAL STATEMENTS

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not issue participating policies.

30. Premium Deficiency Reserves

Liability carried for premium deficiency reserves \$ 0
Date of most recent evaluation of this liability 1/10/2012

Was anticipated investment income utilized in the calculations? Yes ☒ No ☐

31. High Deductibles

The Company has not recorded any high deductibles.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company does not discount loss or loss adjustment expense reserves.

33. Asbestos/Environmental Reserves

The Company has no reserve for asbestos or environmental claims exposures.

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

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

Yes ☒ No ☐

1.2

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

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

OHIO

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

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

12/31/2010

3.2

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

12/31/2010

3.3

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

07/26/2011

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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

Yes ☐ No ☐ N/A ☒

3.6

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

Yes ☒ No ☐ N/A ☐

4.1

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

4.11 sales of new business?

Yes ☐ No ☒

4.12 renewals?

Yes ☐ No ☒

4.2

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

4.21 sales of new business?

Yes ☐ No ☒

4.22 renewals?

Yes ☐ No ☒

5.1

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

Yes ☒ No ☐

5.2

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

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
N.E. Corporation	00000	IE

6.1

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

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

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

Yes ☐ No ☒

7.2

If yes,

7.21 State the percentage of foreign control;

%

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

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

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, LLP
1100 Huntington Center
41 South High Street
Columbus, OH 43215
- 10.1

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

Yes [] No [X]
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3

Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5

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

Yes [X] No [] N/A []
- 10.6

If the response to 10.5 is no or n/a, please explain
.....
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Thomas P. Conway
Ernst & Young, LLP
Willis Tower
233 South Wacker Drive
Chicago, IL 60606-6301
- 12.1

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

Yes [] No [X]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved
- 12.13

Total book/adjusted carrying value

\$
- 12.2

If, yes provide explanation:
.....
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2

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

Yes [] No []
- 13.3

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

Yes [] No []
- 13.4

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

Yes [] No [] N/A []
- 14.1

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

Yes [X] No []
- (a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c)

Compliance with applicable governmental laws, rules and regulations;
- (d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e)

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
.....
- 14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3

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

Yes [] No [X]
- 14.31

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

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance with a NAIC rating of 3 or below? Yes ☐ No ☒
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes ☒ No ☐
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes ☒ No ☐
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes ☒ No ☐

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes ☐ No ☒
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$

20.12 To stockholders not officers\$

20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers\$

20.22 To stockholders not officers\$

20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes ☐ No ☒
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others\$

21.22 Borrowed from others\$

21.23 Leased from others\$

21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes ☐ No ☒
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment\$

22.22 Amount paid as expenses\$

22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes ☒ No ☐
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 24.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.3) Yes ☒ No ☐
- 24.2 If no, give full and complete information relating thereto
- 24.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes ☐ No ☐ N/A ☒
- 24.5 If answer to 24.4 is yes, report amount of collateral for conforming programs.\$
- 24.6 If answer to 24.4 is no, report amount of collateral for other programs.\$
- 24.7 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes ☐ No ☐ N/A ☒
- 24.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes ☐ No ☐ N/A ☒
- 24.9 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes ☐ No ☐ N/A ☒

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.3). Yes ☒ No ☐

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

25.21 Subject to repurchase agreements	\$	
25.22 Subject to reverse repurchase agreements	\$	
25.23 Subject to dollar repurchase agreements	\$	
25.24 Subject to reverse dollar repurchase agreements	\$	
25.25 Pledged as collateral	\$	
25.26 Placed under option agreements	\$	
25.27 Letter stock or other securities restricted as to sale	\$	
25.28 On deposit with state or other regulatory body	\$	2,009,622
25.29 Other	\$	

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ☐ No ☒

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

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes ☐ No ☒

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank	38 Fountain Square Plaza, Cincinnati, OH 45263

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes ☐ No ☒

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
SEC File #801-22445	Gen Re / New England Asset Management	76 Batterson Park Road Farmington, CT 06032

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

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

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
922908-76-9	VANGUARD TOTAL STOCK MARKET ETF	790,890
29.2999 - Total		790,890

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
VANGUARD TOTAL STOCK MARKET ETF	EXXON MOBIL CORP.	23,489	12/31/2011
VANGUARD TOTAL STOCK MARKET ETF	APPLE INC.	21,401	12/31/2011
VANGUARD TOTAL STOCK MARKET ETF	INT'L BUSINESS MACHINES CORP.	12,520	12/31/2011
VANGUARD TOTAL STOCK MARKET ETF	CHEVRON CORP.	12,148	12/31/2011
VANGUARD TOTAL STOCK MARKET ETF	MICROSOFT CORP.	11,159	12/31/2011

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	52,913,753	55,757,512	2,843,759
30.2 Preferred stocks			
30.3 Totals	52,913,753	55,757,512	2,843,759

- 30.4 Describe the sources or methods utilized in determining the fair values:
Fair values are based on values either published by the NAIC Security Valuation Office (SVO) or from an independent pricing service vendor such as Merrill Lynch indicies, Interactive Data Corp, Reuters, S&P or Bloomberg. Under certain circumstances, if neither an SVO price or vendor price is available, a price may be obtained from a broker. Short term securities and cash equivalents are valued at amortized cost
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?
- Yes [] No [X]
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?
- Yes [] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Not applicable
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?
- Yes [X] No []
- 32.2 If no, list exceptions:

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$241,047

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

1 Name	2 Amount Paid
Insurance Services Office	126,798
.....	

34.1 Amount of payments for legal expenses, if any?\$40,992

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

1 Name	2 Amount Paid
Bricker & Eckler, LLP	34,463
.....	

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

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

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

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U. S. business only.

\$ _____

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ _____

1.31

Reason for excluding

.....

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$ _____

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ _____

1.6

Individual policies:

Most current three years:

1.61 Total premium earned\$

1.62 Total incurred claims\$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned\$

1.65 Total incurred claims\$

1.66 Number of covered lives

1.7

Group policies:

Most current three years:

1.71 Total premium earned\$

1.72 Total incurred claims\$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned\$

1.75 Total incurred claims\$

1.76 Number of covered lives

2.

Health Test:

1

Current Year

2

Prior Year

2.1 Premium Numerator

2.2 Premium Denominator45,403,50537,607,504

2.3 Premium Ratio (2.1/2.2)0.0000.000

2.4 Reserve Numerator3,9883,114

2.5 Reserve Denominator41,171,01033,848,615

2.6 Reserve Ratio (2.4/2.5)0.0000.000

3.1

Does the reporting entity issue both participating and non-participating policies?

Yes [] No [X]

3.2

If yes, state the amount of calendar year premiums written on:

3.21 Participating policies\$

3.22 Non-participating policies\$

4.

For mutual reporting Entities and Reciprocal Exchanges Only:

4.1

Does the reporting entity issue assessable policies?

Yes [] No [X]

4.2

Does the reporting entity issue non-assessable policies?

Yes [X] No []

4.3

If assessable policies are issued, what is the extent of the contingent liability of the policyholders?

% _____

4.4

Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.

\$ _____

5.

For Reciprocal Exchanges Only:

5.1

Does the Exchange appoint local agents?

Yes [] No []

5.2

If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] N/A []

5.22 As a direct expense of the exchange..... Yes [] No [] N/A []

5.3

What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

.....

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [] No []

5.5

If yes, give full information

.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company does not write workers' compensation insurance.

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company's probable maximum loss is determined by Gen Re Intermediaries using both the AIR model and RMS model.

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company has a catastrophic reinsurance program.

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [X] No []

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.

7.1

Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?

Yes [] No [X]

7.2

If yes, indicate the number of reinsurance contracts containing such provisions:

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes [] No []

8.1

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

Yes [] No [X]

8.2

If yes, give full information

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.

Yes [] No [X]

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes [] No [X]

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes [] No [X]

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or,
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes [] No [X]
Yes [] No [X]
Yes [] No [X]

10.

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

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

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1

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

Yes [] No [X]

11.2

If yes, give full information

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses

\$

12.12 Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds

\$

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

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

12.4

If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From

%

12.42 To

%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves , including unpaid losses under loss deductible features of commercial policies?

Yes [X] No []

12.6

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

12.61 Letters of credit

\$

9,160

12.62 Collateral and other funds

\$

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$

500,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [] No [X]

13.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount

1

14.1

Is the company a cedant in a multiple cedant reinsurance contract?

Yes [X] No []

14.2

If yes, please describe the method of allocating and recording reinsurance among the cedants:
The Company and its affiliates cede reinsurance independently under a group reinsurance agreement.

14.3

If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes [] No [X]

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes [] No [X]

14.5

If the answer to 14.4 is no, please explain:
The treaty provisions of the group reinsurance contract are applied to each company individually on a pre-pooled basis.

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 \$

17.12 Unfunded portion of Interrogatory 17.11 \$

17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11 \$

17.14 Case reserves portion of Interrogatory 17.11 \$

17.15 Incurred but not reported portion of Interrogatory 17.11 \$

17.16 Unearned premium portion of Interrogatory 17.11 \$

17.17 Contingent commission portion of Interrogatory 17.11 \$

Provide the following information for all other amounts included in Schedule F - P art 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 \$

17.19 Unfunded portion of Interrogatory 17.18 \$

17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18 \$

17.21 Case reserves portion of Interrogatory 17.18 \$

17.22 Incurred but not reported portion of Interrogatory 17.18 \$

17.23 Unearned premium portion of Interrogatory 17.18 \$

17.24 Contingent commission portion of Interrogatory 17.18 \$

18.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2011	2 2010	3 2009	4 2008	5 2007
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	58,772,347	56,140,903	55,168,460	53,322,054	48,232,713
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	52,987,514	47,404,597	44,954,898	43,531,612	40,629,499
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	58,995,178	59,536,838	56,418,712	53,591,670	49,750,339
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	8,457	8,987	9,084	9,325	10,032
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	170,763,496	163,091,324	156,551,155	150,454,661	138,622,583
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	15,836,631	13,262,179	12,931,161	12,423,708	11,186,705
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	14,165,442	11,496,236	10,904,671	10,473,784	9,937,278
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	15,729,059	13,840,622	12,742,573	11,957,495	11,626,045
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,283	2,247	2,271	2,331	2,508
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	45,733,416	38,601,284	36,580,676	34,857,318	32,752,536
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(2,337,853)	350,338	2,444,318	2,227,983	148,045
14. Net investment gain or (loss) (Line 11)	1,579,325	8,690,031	1,854,928	1,479,886	1,589,674
15. Total other income (Line 15)	869,618	907,967	879,058	605,240	316,925
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	113,880	673,016	1,426,650	1,211,391	590,148
18. Net income (Line 20)	(2,790)	9,275,320	3,751,654	3,101,718	1,464,496
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	209,649,916	193,946,105	177,992,301	159,585,831	148,542,830
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	585,248	378,486	609,283	674,353	744,549
20.2 Deferred and not yet due (Line 15.2)	9,634,281	7,858,794	7,276,761	6,728,547	6,260,485
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	55,436,281	40,523,800	35,496,695	35,954,482	33,619,752
22. Losses (Page 3, Line 1)	17,526,020	14,657,146	12,926,431	13,785,916	13,985,945
23. Loss adjustment expenses (Page 3, Line 3)	3,955,725	3,118,933	3,232,129	2,955,900	2,936,846
24. Unearned premiums (Page 3, Line 9)	19,689,266	16,072,536	15,078,755	14,221,403	13,896,359
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	154,213,635	153,422,305	142,495,606	123,631,349	114,923,078
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	3,636,016	11,984,891	7,364,606	7,667,361	2,443,658
Risk-Based Capital Analysis					
28. Total adjusted capital	154,213,635	153,422,305	142,495,606	123,631,349	114,923,078
29. Authorized control level risk-based capital	7,204,365	6,027,856	6,251,351	6,484,158	6,402,256
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	28.3	28.3	26.1	30.5	28.8
31. Stocks (Lines 2.1 & 2.2)	65.8	63.2	66.8	64.5	65.9
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	2.5	1.9	2.0	2.2	2.4
34. Cash, cash equivalents and short-term investments (Line 5)	3.3	6.5	5.2	2.8	2.9
35. Contract loans (Line 6)					
36. Derivatives (Line 7)			XXX	XXX	XXX
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)			XXX	XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	121,949,430	114,884,803	111,257,519	95,980,411	90,325,358
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	121,949,430	114,884,803	111,257,519	95,980,411	90,325,358
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	79.1	74.9	78.1	77.6	78.6

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2011	2 2010	3 2009	4 2008	5 2007
Capital and Surplus Accounts (Page 4)					
50. Net unrealized capital gains (losses) (Line 24)	(2,126,420)	3,700,376	15,382,444	5,492,740	6,947,993
51. Dividends to stockholders (Line 35)					
52. Change in surplus as regards policyholders for the year (Line 38)	791,330	10,926,699	18,864,257	8,708,271	8,468,082
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	33,579,867	28,855,086	24,759,758	22,344,310	24,074,485
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)	37,138,136	28,758,801	29,238,935	30,114,897	22,589,564
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	41,476,779	27,562,925	36,933,734	36,349,165	24,812,054
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	16,632	15,477	15,632	7,600	417
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
58. Total (Line 35)	112,211,413	85,192,290	90,948,059	88,815,972	71,476,520
Net Losses Paid (Page 9, Part 2, Col. 4)					
59. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	9,066,564	6,797,685	5,818,520	5,422,246	5,144,466
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)	9,776,445	7,160,092	6,863,051	6,688,303	5,618,024
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	10,647,737	6,682,524	6,840,533	6,563,477	5,865,833
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	4,491	3,869	3,908	1,900	104
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
64. Total (Line 35)	29,495,236	20,644,170	19,526,011	18,675,926	16,628,427
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)	64.5	59.5	52.3	53.5	57.2
67. Loss expenses incurred (Line 3)	9.1	7.2	7.6	6.7	8.7
68. Other underwriting expenses incurred (Line 4)	31.6	32.4	33.3	33.3	33.6
69. Net underwriting gain (loss) (Line 8)	(5.1)	0.9	6.8	6.5	0.5
Other Percentages					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	29.5	29.2	30.1	31.3	30.9
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	73.5	66.7	59.9	60.2	66.0
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	29.7	25.2	25.7	28.2	28.5
One Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(2,848)	(2,466)	(3,784)	(4,329)	(3,322)
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100.0)	(1.9)	(1.7)	(3.1)	(3.8)	(3.1)
Two Year Loss Development (000 omitted)					
75. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(4,111)	(4,701)	(6,282)	(5,654)	(5,641)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.9)	(3.8)	(5.5)	(5.3)	(6.4)

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	(3)		3	1			4	(1)	XXX
2. 2002.....	37,342	4,378	32,964	25,460	4,642	651	51	1,888	34	980	23,272	XXX
3. 2003.....	41,213	4,618	36,595	23,173	2,380	803	70	1,942	31	1,096	23,437	XXX
4. 2004.....	39,899	4,074	35,825	20,723	1,479	764	47	1,926	24	978	21,863	XXX
5. 2005.....	38,559	4,128	34,431	17,521	1,776	476	35	2,007	21	908	18,172	XXX
6. 2006.....	37,928	3,108	34,820	18,341	1,322	553	33	2,223	28	967	19,734	XXX
7. 2007.....	39,655	3,154	36,501	22,226	1,552	642	30	2,275	28	1,134	23,533	XXX
8. 2008.....	43,797	3,464	40,333	28,433	5,344	955	197	2,253	29	1,166	26,071	XXX
9. 2009.....	45,851	4,030	41,821	26,423	3,648	595	40	2,335	34	1,308	25,631	XXX
10. 2010.....	47,697	3,250	44,447	24,251	591	515	11	2,452	16	1,220	26,600	XXX
11. 2011.....	48,457	3,054	45,403	25,282	3,286	519	127	2,179		638	24,567	XXX
12. Totals	XXX	XXX	XXX	231,830	26,020	6,476	642	21,480	245	10,399	232,879	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	30	1										29	XXX
2. 2002.....	7		3				2					12	XXX
3. 2003.....	1								1			2	XXX
4. 2004.....	26		13				4		1			44	XXX
5. 2005.....	180	102	44	12			13		1			124	XXX
6. 2006.....	78	26	35				17	1	4			107	XXX
7. 2007.....	278	38	89	13			64	2	8			386	XXX
8. 2008.....	485	23	124	7			199	3	33			808	XXX
9. 2009.....	1,547	286	539	71			466	6	53			2,242	XXX
10. 2010.....	3,241	546	2,014	164			929	8	221			5,687	XXX
11. 2011.....	5,984	411	4,644	136			1,075		885			12,041	XXX
12. Totals	11,857	1,433	7,505	403			2,769	20	1,207			21,482	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	29	
2. 2002.....	28,011	4,727	23,284	75.0	108.0	70.6			27.0	10	2
3. 2003.....	25,920	2,481	23,439	62.9	53.7	64.0			27.0	1	1
4. 2004.....	23,457	1,550	21,907	58.8	38.0	61.2			27.0	39	5
5. 2005.....	20,242	1,946	18,296	52.5	47.1	53.1			27.0	110	14
6. 2006.....	21,251	1,410	19,841	56.0	45.4	57.0			27.0	87	20
7. 2007.....	25,582	1,663	23,919	64.5	52.7	65.5			27.0	316	70
8. 2008.....	32,482	5,603	26,879	74.2	161.7	66.6			27.0	579	229
9. 2009.....	31,958	4,085	27,873	69.7	101.4	66.6			27.0	1,729	513
10. 2010.....	33,623	1,336	32,287	70.5	41.1	72.6			27.0	4,545	1,142
11. 2011.....	40,568	3,960	36,608	83.7	129.7	80.6			27.0	10,081	1,960
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	17,526	3,956

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011	11 One Year	12 Two Year
1. Prior.....	4,812	5,045	4,852	4,817	4,378	4,313	4,149	4,092	4,077	4,075	(2)	(17)
2. 2002.....	22,277	22,399	22,156	21,827	21,666	21,559	21,486	21,444	21,430	21,430		(14)
3. 2003.....	XXX	24,337	23,086	22,412	22,102	21,757	21,660	21,582	21,531	21,527	(4)	(55)
4. 2004.....	XXX	XXX	23,554	22,066	21,030	20,554	20,204	20,117	20,005	20,004	(1)	(113)
5. 2005.....	XXX	XXX	XXX	20,812	18,466	17,303	16,664	16,445	16,341	16,309	(32)	(136)
6. 2006.....	XXX	XXX	XXX	XXX	21,202	19,593	18,371	17,984	17,702	17,642	(60)	(342)
7. 2007.....	XXX	XXX	XXX	XXX	XXX	25,470	23,369	22,118	21,987	21,664	(323)	(454)
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	27,354	25,326	25,088	24,622	(466)	(704)
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,795	26,079	25,519	(560)	(2,276)
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,030	29,630	(1,400)	XXX
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,544	XXX	XXX
12. Totals											(2,848)	(4,111)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011		
1. Prior.....	.000	2,171	3,103	3,652	3,886	3,990	4,031	4,043	4,047	4,046	XXX	XXX
2. 2002.....	14,627	18,987	20,260	21,081	21,305	21,358	21,422	21,420	21,417	21,418	XXX	XXX
3. 2003.....	XXX	14,875	18,865	20,245	20,947	21,332	21,469	21,498	21,505	21,526	XXX	XXX
4. 2004.....	XXX	XXX	12,993	17,429	18,878	19,594	19,812	19,881	19,949	19,961	XXX	XXX
5. 2005.....	XXX	XXX	XXX	11,279	14,439	15,510	15,897	16,046	16,133	16,186	XXX	XXX
6. 2006.....	XXX	XXX	XXX	XXX	12,163	15,487	16,398	17,113	17,415	17,539	XXX	XXX
7. 2007.....	XXX	XXX	XXX	XXX	XXX	14,776	18,975	20,386	21,034	21,286	XXX	XXX
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	16,994	21,232	22,699	23,847	XXX	XXX
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,359	21,943	23,330	XXX	XXX
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,894	24,164	XXX	XXX
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,388	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2002	2 2003	3 2004	4 2005	5 2006	6 2007	7 2008	8 2009	9 2010	10 2011
1. Prior.....	1,832	1,154	656	477	236	169	55	18		
2. 2002.....	3,652	1,833	829	327	231	143	58	18	5	5
3. 2003.....	XXX	4,624	1,810	887	500	232	121	48	1	
4. 2004.....	XXX	XXX	5,143	2,202	965	482	194	122	25	17
5. 2005.....	XXX	XXX	XXX	5,456	2,325	950	419	198	82	45
6. 2006.....	XXX	XXX	XXX	XXX	4,759	2,466	897	329	92	51
7. 2007.....	XXX	XXX	XXX	XXX	XXX	5,310	2,270	808	479	138
8. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	5,164	1,941	988	313
9. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,780	1,803	928
10. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,790	2,771
11. 2011.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,583

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	L							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	L							
16. Iowa	IA	L							
17. Kansas	KS	L							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	L							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	L							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	L							
29. Nevada	NV	N							
30. New Hampshire	NH	L							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	L	49,876,257	48,598,633	32,899,127	32,789,164	16,971,470	755,783	
37. Oklahoma	OK	N							
38. Oregon	OR	L							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	L							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	L							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	L							
47. Virginia	VA	L							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	L							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CN	N							
58. Aggregate other alien ..	OT	XXX							
59. Totals	(a) 15	49,876,257	48,598,633		32,899,127	32,789,164	16,971,470	755,783	
DETAILS OF WRITE-INS									
5801.	XXX								
5802.	XXX								
5803.	XXX								
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX								
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX								

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

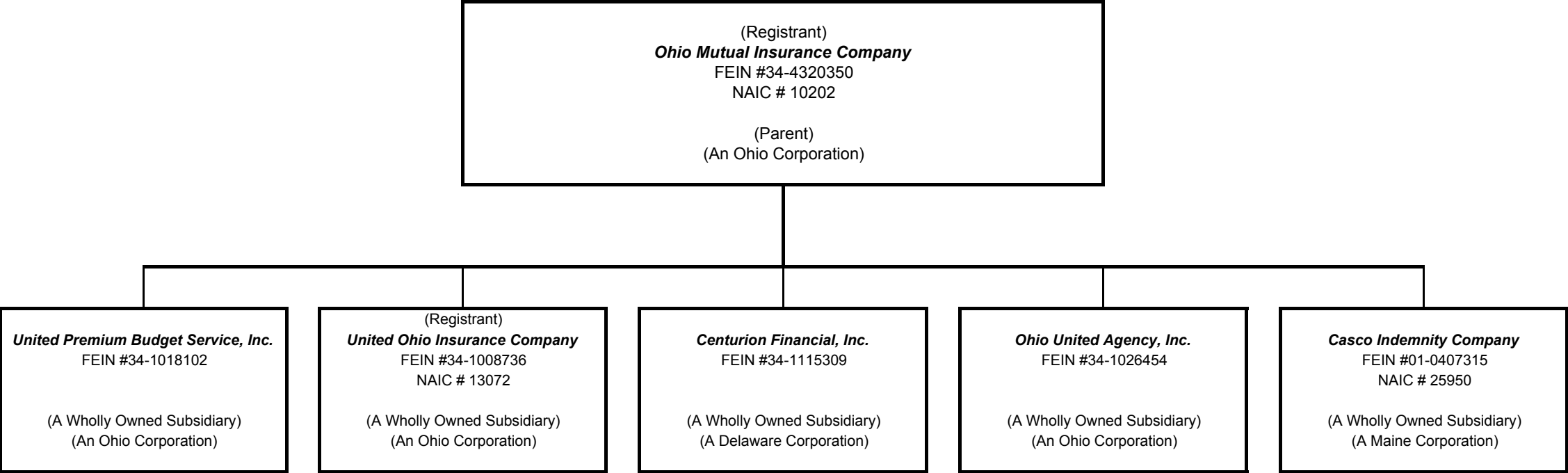
Property premiums are determined by location covered.

Casualty premiums are determined by insured address.

(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Ohio Mutual Insurance Group



ANNUAL STATEMENT FOR THE YEAR 2011 OF THE Ohio Mutual Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Statement of Income Line 37

		1	2
		Current Year	Prior Year
3704.	Other	1,819	
3797.	Summary of remaining write-ins for Line 37 from overflow page	1,819	

NONE

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Schedule BA - Part 2 E08

Schedule BA - Part 3 E09

Schedule BA - Verification Between Years SI03

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Schedule D - Part 1A - Section 1 SI05

Schedule D - Part 1A - Section 2 SI08

Schedule D - Part 2 - Section 1 E11

Schedule D - Part 2 - Section 2 E12

Schedule D - Part 3 E13

Schedule D - Part 4 E14

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