



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2011
OF THE CONDITION AND AFFAIRS OF THE
OHA INSURANCE SOLUTIONS, INC

NAIC Group Code	0000	0000	NAIC Company Code	11841	Employer's ID Number	41-2111662
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States					
Incorporated/Organized	10/17/2003			Commenced Business		01/01/2004
Statutory Home Office	155 EAST BROAD STREET FLOOR 2			COLUMBUS, OH 43215-3619		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	155 EAST BROAD STREET FLOOR 2			COLUMBUS, OH 43215-3619		614-255-4840-140
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number)
Mail Address	155 EAST BROAD STREET FLOOR 2			COLUMBUS, OH 43215-3619		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	155 EAST BROAD STREET FLOOR 2			COLUMBUS, OH 43215-3619		614-255-4840-140
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number)
Internet Website Address	WWW.OHAINSURANCE.COM					
Statutory Statement Contact	Ralph E Burnheimer			614-255-4840-140		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	rburnheimer@ohainsurance.com			614-255-4839		
	(E-mail Address)			(Fax Number)		

OFFICERS

Name	Title	Name	Title
Susan J. Stanfield	President & CEO	Ronald D Wade	Executive VP
Mary Louise Gallagher	Secretary	Ralph E Burnheimer	CFO

OTHER OFFICERS

DIRECTORS OR TRUSTEES

James R Castle	Mary L Gallagher	Robert Krisowaty	Susan S. Makos
Gregory Morrison MD	D. Brent Mulgrew	Frank T Pandora	Walter A. Reiling, Jr MD
Cynthia Powell #	Susan J Stanfield		

State ofOH.....

County ofFranklin..... 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.

Susan J. Stanfield President & CEO	Mary L Gallagher Secretary	Ralph E Burnheimer CFO
Subscribed and sworn to before me this _____ day of _____,		a. Is this an original filing? Yes [X] No []
_____		b. If no,
Richard L. Sites, Esq		1. State the amendment number _____
		2. Date filed _____
		3. Number of pages attached _____

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	35,694,215		35,694,215	34,025,117
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	3,114,094		3,114,094	3,115,071
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$3,419,608 , Schedule E - Part 1), cash equivalents (\$0 , Schedule E - Part 2) and short-term investments (\$434,307 , Schedule DA).....	3,853,915		3,853,915	4,365,795
6. Contract loans (including \$premium notes).....			0	0
7. Derivatives (Schedule DB).....			0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	42,662,224	0	42,662,224	41,505,983
13. Title plants less \$charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	368,384		368,384	634,048
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	68,109		68,109	90,138
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$earned but unbilled premiums).....	1,438,030		1,438,030	1,979,605
15.3 Accrued retrospective premiums.....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	236,983		236,983	121,983
18.2 Net deferred tax asset.....	880,421	515,239	365,182	287,225
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....	6,721	6,721	0	0
21. Furniture and equipment, including health care delivery assets (\$)	44,039	44,039	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	0
24. Health care (\$) and other amounts receivable.....			0	0
25. Aggregate write-ins for other than invested assets	78,350	78,350	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	45,783,260	644,349	45,138,912	44,618,982
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	45,783,260	644,349	45,138,912	44,618,982
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Insurance.....	78,350	78,350	0	0
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	78,350	78,350	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	11,473,985	11,043,526
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	4,775,864	4,408,562
4. Commissions payable, contingent commissions and other similar charges	5,299	5,761
5. Other expenses (excluding taxes, licenses and fees)	141,016	154,223
6. Taxes, licenses and fees (excluding federal and foreign income taxes)		0
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses)).....		0
7.2 Net deferred tax liability.....		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$831,022 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)	2,123,594	2,468,798
10. Advance premium.....	124,253	252,956
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	3,507,829	3,295,577
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		0
14. Amounts withheld or retained by company for account of others	391,191	280,517
15. Remittances and items not allocated.....		0
16. Provision for reinsurance (Schedule F, Part 7)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates		0
20. Derivatives		0
21. Payable for securities		0
22. Payable for securities lending.....		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	125,000	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	22,668,031	21,909,921
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	22,668,031	21,909,921
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	1,000,000	1,000,000
31. Preferred capital stock		0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus	20,155,803	20,123,211
35. Unassigned funds (surplus)	1,315,077	1,585,849
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	22,470,880	22,709,060
38. Totals (Page 2, Line 28, Col. 3)	45,138,911	44,618,981
DETAILS OF WRITE-INS		
2501. Premium Deficiency Reserve.....	125,000	0
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	125,000	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	4,989,895	6,266,571
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	2,314,079	2,921,113
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	2,413,354	2,254,165
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	2,154,163	2,237,745
5. Aggregate write-ins for underwriting deductions	125,000	.0
6. Total underwriting deductions (Lines 2 through 5)	7,006,596	7,413,024
7. Net income of protected cells .....		.0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(2,016,701)	(1,146,453)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,176,203	1,229,633
10. Net realized capital gains (losses) less capital gains tax of \$134,238 (Exhibit of Capital Gains (Losses)).....	249,300	140,462
11. Net investment gain (loss) (Lines 9 + 10)	1,425,503	1,370,095
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$2,744)	(2,744)	.0
13. Finance and service charges not included in premiums.....		.0
14. Aggregate write-ins for miscellaneous income	0	3,750
15. Total other income (Lines 12 through 14)	(2,744)	3,750
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(593,942)	227,393
17. Dividends to policyholders		0
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)	(593,942)	227,393
19. Federal and foreign income taxes incurred	(249,238)	4,367
20. Net income (Line 18 minus Line 19) (to Line 22)	(344,704)	223,026
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	22,709,060	22,004,042
22. Net income (from Line 20)	(344,704)	223,026
23. Net transfers (to) from Protected Cell accounts .....		.0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$(342)	(635)	230,033
25. Change in net unrealized foreign exchange capital gain (loss) .....		.0
26. Change in net deferred income tax	114,516	59,144
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(39,951)	56,991
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	.0	.0
29. Change in surplus notes .....		.0
30. Surplus (contributed to) withdrawn from protected cells .....		.0
31. Cumulative effect of changes in accounting principles .....		.0
32. Capital changes:		
32.1 Paid in .....		.0
32.2 Transferred from surplus (Stock Dividend) .....		.0
32.3 Transferred to surplus .....		.0
33. Surplus adjustments:		
33.1 Paid in	32,592	135,824
33.2 Transferred to capital (Stock Dividend) .....		.0
33.3 Transferred from capital .....		.0
34. Net remittances from or (to) Home Office .....		.0
35. Dividends to stockholders .....		.0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....	.0	.0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(238,181)	705,017
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	22,470,879	22,709,060
DETAILS OF WRITE-INS		
0501. Premium Deficiency reserve.....	125,000	.0
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page .....	.0	.0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	125,000	0
1401. Claim and RM Service Income.....		3,750
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page .....	.0	.0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	0	3,750
3701. Misc Adj.....		.0
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page .....	.0	.0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	5,291,844	5,450,088
2. Net investment income.....	1,695,476	1,362,936
3. Miscellaneous income.....	(2,744)	3,750
4. Total (Lines 1 through 3).....	6,984,576	6,816,773
5. Benefit and loss related payments.....	1,883,620	1,687,515
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	4,338,884	4,139,417
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	0	0
10. Total (Lines 5 through 9).....	6,222,504	5,826,932
11. Net cash from operations (Line 4 minus Line 10).....	762,072	989,841
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	13,236,375	10,892,724
12.2 Stocks.....	0	1
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	(1)
12.7 Miscellaneous proceeds.....	1	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	13,236,376	10,892,724
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	14,775,544	12,259,492
13.2 Stocks.....	0	0
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	0
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	14,775,544	12,259,492
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	(1,539,168)	(1,366,768)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	32,592	135,824
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	232,624	117,794
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	265,216	253,618
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).....	(511,880)	(123,308)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	4,365,795	4,489,103
19.2 End of year (Line 18 plus Line 19.1).....	3,853,915	4,365,795

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	0	0	0	0
2.	Allied lines	0	0	0	0
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	0	0	0	0
5.	Commercial multiple peril	0	0	0	0
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	0	0	0	0
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	290,461	0	0	290,461
11.2	Medical professional liability - claims-made	4,070,600	2,358,890	1,991,117	4,438,373
12.	Earthquake	0	0	0	0
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	0	0	0	0
17.1	Other liability - occurrence	65,445	0	0	65,445
17.2	Other liability - claims-made	218,185	109,908	132,477	195,616
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	0	0	0	0
19.3,19.4	Commercial auto liability	0	0	0	0
21.	Auto physical damage	0	0	0	0
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	0	0	0
33.	Reinsurance - nonproportional assumed financial Lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	4,644,691	2,468,798	2,123,594	4,989,895
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0

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					0
2.	Allied lines					0
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril					0
5.	Commercial multiple peril					0
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine					0
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made	1,383,117	608,000			1,991,117
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation					0
17.1	Other liability - occurrence					0
17.2	Other liability - claims-made	132,477				132,477
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence					0
18.2	Products liability - claims-made					0
19.1,19.2 Private passenger auto liability						0
19.3,19.4 Commercial auto liability						0
21.	Auto physical damage					0
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty.....					0
31.	Reinsurance - nonproportional assumed property					0
32.	Reinsurance - nonproportional assumed liability					0
33.	Reinsurance - nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	1,515,594	608,000	0	0	2,123,594
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Lines 35 through 37)					2,123,594
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case . Daily Pro Rata.....

UNDERWRITING AND INVESTMENT EXHIBIT

		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
Line of Business							
1.	Fire0
2.	Allied lines0
3.	Farmowners multiple peril0
4.	Homeowners multiple peril0
5.	Commercial multiple peril0
6.	Mortgage guaranty0
8.	Ocean marine0
9.	Inland marine0
10.	Financial guaranty0
11.1	Medical professional liability - occurrence	315,719				25,258	290,461
11.2	Medical professional liability - claims-made	5,601,142				1,530,542	4,070,600
12.	Earthquake0
13.	Group accident and health0
14.	Credit accident and health (group and individual)0
15.	Other accident and health0
16.	Workers' compensation0
17.1	Other liability - occurrence	66,134				689	65,445
17.2	Other liability - claims-made	4,430,570				4,212,385	218,185
17.3	Excess workers' compensation0
18.1	Products liability - occurrence0
18.2	Products liability - claims-made0
19.1,19.2 Private passenger auto liability0
19.3,19.4 Commercial auto liability0
21.	Auto physical damage0
22.	Aircraft (all perils)0
23.	Fidelity0
24.	Surety0
26.	Burglary and theft0
27.	Boiler and machinery0
28.	Credit0
29.	International0
30.	Warranty0
31.	Reinsurance - nonproportional assumed property	XXX					.0
32.	Reinsurance - nonproportional assumed liability	XXX					.0
33.	Reinsurance - nonproportional assumed financial lines	XXX					.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	10,413,565	0	0	0	5,768,874	4,644,691
DETAILS OF WRITE-INS							
3401.						
3402.						
3403.						
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1.	Fire .....				.0	.0	.0	.0	.0
2.	Allied lines .....				.0	.0	.0	.0	.0
3.	Farmowners multiple peril .....				.0	.0	.0	.0	.0
4.	Homeowners multiple peril .....				.0	.0	.0	.0	.0
5.	Commercial multiple peril .....				.0	.0	.0	.0	.0
6.	Mortgage guaranty .....				.0	.0	.0	.0	.0
8.	Ocean marine .....				.0	.0	.0	.0	.0
9.	Inland marine .....				.0	.0	.0	.0	.0
10.	Financial guaranty .....				.0	.0	.0	.0	.0
11.1	Medical professional liability - occurrence .....				.0	502,745	324,573	178,172	.61.3
11.2	Medical professional liability - claims-made	4,426,804		2,550,000	1,876,804	10,511,070	10,310,429	2,077,445	46.8
12.	Earthquake .....				.0	.0	.0	.0	.0
13.	Group accident and health .....				.0	.0	.0	.0	.0
14.	Credit accident and health (group and individual) .....				.0	.0	.0	.0	.0
15.	Other accident and health .....				.0	.0	.0	.0	.0
16.	Workers' compensation .....				.0	.0	.0	.0	.0
17.1	Other liability - occurrence .....				.0	.0	.0	.0	.0
17.2	Other liability - claims-made	6,815			6,815	460,170	408,524	58,461	29.9
17.3	Excess workers' compensation .....				.0	.0	.0	.0	.0
18.1	Products liability - occurrence .....				.0	.0	.0	.0	.0
18.2	Products liability - claims-made .....				.0	.0	.0	.0	.0
19.1,19.2	Private passenger auto liability .....				.0	.0	.0	.0	.0
19.3,19.4	Commercial auto liability .....				.0	.0	.0	.0	.0
21.	Auto physical damage .....				.0	.0	.0	.0	.0
22.	Aircraft (all perils) .....				.0	.0	.0	.0	.0
23.	Fidelity .....				.0	.0	.0	.0	.0
24.	Surety .....				.0	.0	.0	.0	.0
26.	Burglary and theft .....				.0	.0	.0	.0	.0
27.	Boiler and machinery .....				.0	.0	.0	.0	.0
28.	Credit .....				.0	.0	.0	.0	.0
29.	International .....				.0	.0	.0	.0	.0
30.	Warranty .....				.0	.0	.0	.0	.0
31.	Reinsurance - nonproportional assumed property	XXX			.0	.0	.0	.0	.0
32.	Reinsurance - nonproportional assumed liability	XXX			.0	.0	.0	.0	.0
33.	Reinsurance - nonproportional assumed financial lines	XXX			.0	.0	.0	.0	.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	4,433,620	0	2,550,000	1,883,620	11,473,985	11,043,526	2,314,079	46.4
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

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		
		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	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire .....				.0				.0	
2.	Allied lines .....				.0				.0	
3.	Farmowners multiple peril .....				.0				.0	
4.	Homeowners multiple peril .....				.0				.0	
5.	Commercial multiple peril .....				.0				.0	
6.	Mortgage guaranty .....				.0				.0	
8.	Ocean marine .....				.0				.0	
9.	Inland marine .....				.0				.0	
10.	Financial guaranty .....				.0				.0	
11.1	Medical professional liability - occurrence	300,000			300,000	359,736		156,991	502,745	211,875
11.2	Medical professional liability - claims-made	11,780,008		3,450,000	8,330,008	4,446,232		2,265,170	10,511,070	3,767,795
12.	Earthquake .....				.0				.0	
13.	Group accident and health .....				.0				(a) .0	
14.	Credit accident and health (group and individual) .....				.0				.0	
15.	Other accident and health .....				.0				(a) .0	
16.	Workers' compensation .....				.0				.0	
17.1	Other liability - occurrence .....				.0	185,992		185,992	.0	29,735
17.2	Other liability - claims-made	200,000			200,000	11,202,223		10,942,053	460,170	766,459
17.3	Excess workers' compensation .....				.0				.0	
18.1	Products liability - occurrence .....				.0				.0	
18.2	Products liability - claims-made .....				.0				.0	
19.1,19.2	Private passenger auto liability .....				.0				.0	
19.3,19.4	Commercial auto liability .....				.0				.0	
21.	Auto physical damage .....				.0				.0	
22.	Aircraft (all perils) .....				.0				.0	
23.	Fidelity .....				.0				.0	
24.	Surety .....				.0				.0	
26.	Burglary and theft .....				.0				.0	
27.	Boiler and machinery .....				.0				.0	
28.	Credit .....				.0				.0	
29.	International .....				.0				.0	
30.	Warranty .....				.0				.0	
31.	Reinsurance - nonproportional assumed property	XXX			.0	XXX			.0	
32.	Reinsurance - nonproportional assumed liability	XXX			.0	XXX			.0	
33.	Reinsurance - nonproportional assumed financial lines	XXX			.0	XXX			.0	
34.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
35.	TOTALS	12,280,008	0	3,450,000	8,830,008	16,194,183	0	13,550,206	11,473,985	4,775,864
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

(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	1,919,306			1,919,306
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded	178,281			178,281
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,741,025	0	0	1,741,025
2. Commission and brokerage:				
2.1 Direct, excluding contingent		782,032		782,032
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		547,098		547,098
2.4 Contingent-direct				0
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	234,934	0	234,934
3. Allowances to manager and agents				0
4. Advertising		3,965		3,965
5. Boards, bureaus and associations	1,020	2,874	62	3,956
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	347,827	980,282	21,182	1,349,291
8.2 Payroll taxes	17,188	48,441	1,047	66,676
9. Employee relations and welfare	85,426	240,758	5,202	331,386
10. Insurance	19,509	54,983	1,188	75,680
11. Directors' fees	45,964	129,542	2,799	178,305
12. Travel and travel items	15,441	43,519	940	59,900
13. Rent and rent items	11,111	73,427	4,449	88,987
14. Equipment	4,762	13,421	290	18,473
15. Cost or depreciation of EDP equipment and software	35,622	100,394	2,169	138,186
16. Printing and stationery	2,438	6,872	148	9,459
17. Postage, telephone and telegraph, exchange and express	665	1,873	40	2,578
18. Legal and auditing	23,419	66,001	1,426	90,846
19. Totals (Lines 3 to 18)	610,393	1,766,351	40,944	2,417,687
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		25,659		25,659
20.2 Insurance department licenses and fees				0
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	25,659	0	25,659
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	61,936	127,219	126,057	315,212
25. Total expenses incurred	2,413,354	2,154,163	167,001	(a) 4,734,518
26. Less unpaid expenses - current year	4,775,864			4,775,864
27. Add unpaid expenses - prior year	4,408,562	66,261	0	4,474,823
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,046,052	2,220,424	167,001	4,433,477
DETAILS OF WRITE-INS				
2401. Investment Services			126,057	126,057
2402. Outside Professional services		108,586		108,586
2403. Misc	61,936	18,633		80,569
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	61,936	127,219	126,057	315,212

(a) Includes management fees of \$ 25,000 to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....26,858	.....27,667
1.1	Bonds exempt from U.S. tax	(a) .....326,959	.....259,730
1.2	Other bonds (unaffiliated)	(a) .....956,716	.....988,053
1.3	Bonds of affiliates	(a) .....0	.....
2.1	Preferred stocks (unaffiliated)	(b) .....0	.....
2.11	Preferred stocks of affiliates	(b) .....0	.....
2.2	Common stocks (unaffiliated) .....	.....64,300	.....64,300
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e) .....3,454	.....3,454
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....0	.....0
10.	Total gross investment income	1,378,286	1,343,204
11.	Investment expenses		(g) .....167,001
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....167,001
17.	Net investment income (Line 10 minus Line 16)		1,176,203
DETAILS OF WRITE-INS			
0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	0	0
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		0

(a) Includes \$13,415 accrual of discount less \$267,025 amortization of premium and less \$73,633 paid for accrued interest on purchases.
(b) Includes \$accrual of discount less \$amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$paid for accrued interest on purchases.
(d) Includes \$for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$accrual of discount less \$amortization of premium and less \$paid for accrued interest on purchases.
(f) Includes \$accrual of discount less \$amortization of premium.
(g) Includes \$investment expenses and \$investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$interest on surplus notes and \$ interest on capital notes.
(i) Includes \$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 .....			.....0		
1.1	Bonds exempt from U.S. tax	310,317		310,317		
1.2	Other bonds (unaffiliated)	73,221		73,221		
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	0	0	0	(977)	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0		0
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0	0	0
7.	Derivative instruments			0		
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	383,538	0	383,538	(977)	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	515,239	478,338	(36,901)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	6,721	9,320	2,599
21. Furniture and equipment, including health care delivery assets	44,039	41,060	(2,979)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other than invested assets	78,350	75,680	(2,670)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	644,349	604,398	(39,951)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	644,349	604,398	(39,951)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Prepaid Insurance.....	78,350	75,680	(2,670)
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	78,350	75,680	(2,670)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of OHA Insurance Solutions, Inc. are presented on the basis of accounting practices prescribed or permitted by the Ohio Department of Insurance.

The Ohio Insurance Department 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, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners (NAIC) Accounting Practices and Procedures manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio.

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

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

C. Accounting Policy

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.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred.

In addition, the company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the interest method.
- (3) Common Stocks at market except that investments in 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 has no preferred stock.
- (5) The Company has no mortgage loans.
- (6) The Company has no loaned back securities.
- (7) The Company carries no investments on a GAAP equity basis.
- (8) The Company has no ownership interest in joint ventures.
- (9) The Company does not own any derivatives.
- (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 liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Corrections of Errors

None

3. Business Combinations and Goodwill

None

4. Discontinued Operations

None

NOTES TO FINANCIAL STATEMENTS

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

None

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan-Backed Securities

None

E. Repurchase Agreements

None

F. Real Estate

None

G. Low Income Housing Tax Credits

None

6. Joint Ventures, Partnerships and Limited Liability Companies

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

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

7. Investment Income

A. The Company non admits investment income due and accrued if amounts are over 90 days past due.

B. The total amount non-admitted was \$ 0.00

8. Derivative Instruments

None

9 Income Taxes

A. The amount of gross deferred tax assets (DTAs) and deferred tax liability (DTLs) comprising net DTAs is shown below as well as admitted, nonadmitted and change in nonadmitted DTAs.

1.

	2011			2010			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4+5) Total	(7) (Col. 1-4) Ordinary	(8) (Col. 2-5) Capital	(9) (Col. 7+8) Total
(a) Gross deferred tax assets	950,867	0	950,867	841,091	0	841,091	109,776	0	109,776
(b) Statutory valuation allowance adjustment									
(c) Adjusted gross deferred tax assets (1a-1b)	950,867	0	950,867	841,091	0	841,091	109,776	0	109,776
(d) Deferred tax liabilities	30,503	39,943	70,446	35,243	40,285	75,528	(4,740)	(342)	(5,082)
(e) Subtotal net deferred tax	920,364	(39,943)	880,421	805,848	(40,285)	765,563	114,516	342	114,858

NOTES TO FINANCIAL STATEMENTS

assets (net deferred tax liability) (1c-1d)									
(f) Deferred tax assets nonadmitted	515,240	0	515,240	478,338	0	478,338	36,902	0	36,902
(g) Net admitted deferred tax assets (net deferred tax liability) (1e-1f)	405,124	(39,943)	365,181	327,510	(40,285)	287,225	77,614	342	77,956

2. The Company has not elected to admit additional DTAs pursuant to SSAP 10R, paragraph 10(e). The current period election does not differ from the prior reporting period.
3. Not applicable
4.

	2011			2010			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4+5) Total	(7) (Col. 1-4) Ordinary	(8) (Col. 2-5) Capital	(9) (Col. 7+8) Total
Admission calculation components – SSAP 10R, paragraphs 10.a., 10.b., and 10.c.:									
(a) Paragraph 10.a.				337,309	0	337,309	(337,309)	0	(337,309)
(b) Paragraph 10.b. (the lesser paragraph of 10.b.i. and 10.b.ii. below)	365,181		365,181				365,181		365,181
(c) Paragraph 10.b.i.	365,181		365,181				365,181		365,181
(d) Paragraph 10.b.ii.			2,247,088			2,270,906			(44,611)
(e) Paragraph 10.c.	70,446		70,446				70,446		70,446
(f) Total (4a+4b+4e)	435,627		435,627	337,309		337,309	98,318		98,318
Admission calculation components – SSAP 10R, paragraph 10.e.:									
(g) Paragraph 10.e.i.				337,309		337,309	(337,309)		(337,309)
(h) Paragraph 10.e.ii. (the lesser paragraph of 10.e.ii.a. and 10.e.ii.b. below)	365,181		365,181				365,181		365,181
(i) Paragraph 10.e.ii.a.	365,181		365,181				365,181		365,181
(j) Paragraph 10.e.ii.b.			3,370,632			3,406,359			(66,917)
(k) Paragraph 10.e.ii.	70,446		70,446				70,446		70,446
(l) Total (4g+4h+4k)	435,627		435,627	337,309		337,309	98,318		98,318
Used in SSAP 10R, paragraph 10.d.:									
(m) Total adjusted capital			22,470,880			22,709,060			(446,112)
(n) Authorized control level			2,096,015			1,991,688			114,686

5.

	2011			2010			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4+5) Total	(7) (Col. 1-4) Ordinary	(8) (Col. 2-5) Capital	(9) (Col. 7+8) Total
Impact of Tax Planning Strategies:									
(a) Adjusted gross DTAs (% of total adjusted gross DTAs)			0			0			0
(b) Net admitted adjusted			0			0			0

NOTES TO FINANCIAL STATEMENTS

gross DTAs (% of total net admitted adjusted gross DTAs)									
--	--	--	--	--	--	--	--	--	--

6.

	2011			2010			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4+5) Total	(7) (Col. 1-4) Ordinary	(8) (Col. 2-5) Capital	(9) (Col. 7+8) Total
SSAP 10R, paragraphs 10.a., 10.b. and 10.c.:									
(a) Admitted deferred tax assets	405,124	(39,943)	365,181	327,510	(40,285)	287,225	77,614	342	77,956
(b) Admitted assets			44,253,801			44,331,757			(77,956)
(c) Adjusted statutory surplus*			22,105,699			22,421,835			(524,068)
(d) Total adjusted capital from DTAs			365,181			287,225			(77,956)
Increases due to SSAP 10R, paragraph 10.e.									
(e) Admitted deferred tax assets			0			0			0
(f) Admitted assets			0			0			0
(g) Statutory surplus			0			0			0

* As reported on the statutory balance sheet for the most recently filed statement with the domiciliary state commissioner adjusted in accordance with SSAP No. 10R, paragraph 10bii.

B. Regarding Deferred Tax Liabilities That Are Not Recognized:

Not applicable

NOTES TO FINANCIAL STATEMENTS

C. Current and Deferred Income Taxes Consist of the Following Major Components

1. Current income tax:

	(1) 2011	(2) 2010	(3) (Col 1-2) Change
(a) Federal	(249,238)	4,367	
(b) Foreign	0	0	
(c) Subtotal	(249,238)	4,367	
(d) Federal income tax on net capital gains	134,238	75,633	
(e) Utilization of capital loss carry-forwards	0	0	
(f) Other	0	0	
(g) Federal and Foreign income taxes incurred	(115,000)	80,000	

2. Deferred tax assets

	(1) 2011	(2) 2010	(3) (Col 1-2) Change
(a) Ordinary:			
(1) Discounting of unpaid losses	501,235	502,205	(970)
(2) Unearned premium reserve	157,349	190,523	(33,174)
(3) Policyholder reserves			
(4) Investments			
(5) Deferred compensation	136,917	98,181	38,736
(6) Policyholder dividends accrual			
(7) Fixed assets			
(8) Vacation accrual	33,600	32,550	1,050
(9) Pension accrual			
(10) Receivables – nonadmitted			
(11) Net operating loss carry-forward	104,000	0	177,000
(12) Tax credit carry-forward			
(13) Other (including items <5% of total ordinary tax assets)	17,766	17,633	133
(14) Other assets - nonadmitted			
(99) Subtotal	950,867	841,091	109,776
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted	515,240	478,339	109,901
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)			
(e) Capital:			
(1) Investments			
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other (including items <5% of total capital tax assets)			
(99) Subtotal			
(f) Statutory valuation allowance adjustment M			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99-2f-2g)			
(i) Admitted deferred tax assets (2d+2h)	435,627	362,752	72,875

3. Deferred tax liabilities:

	2011	2010	Change
(a) Ordinary:			
(1) Investments	3,081	8,755	(5,675)
(2) Fixed assets			
(3) Prepaid Insurance	27,423	26,488	935
(4) Unrealized gain- stocks	39,943	40,285	(342)
(5) Other (including items <5% of total ordinary tax assets)			
(6) Additional acquisition costs – installment premiums			
(7) Discount of accrued salvage and subrogation			
(8) Guaranty funds receivable			
(99) Subtotal	70,446	75,528	(5,082)
(b) Capital:			
(1) Investments			
(2) Real estate			
(3) Other (including items <5% of total capital tax assets)			
(99) Subtotal			
(c) Deferred tax liabilities (3a99+3b99)	70,446	75,528	(5,082)

4. Net deferred tax assets/liabilities (2.i.-3.c.)

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

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

	2011	
	Amounts in Thousands	Effective Tax Rate (%)
Provision computed at statutory rate	(160,896)	(35.0%)
Unearned premium	(33,174)	(7.2%)
Tax exempt income deduction	(77,270)	(16.8%)
Reserve discounting	(970)	(.2%)
Deferred Comp/Vacation	39,786	8.7%
Limitation in NOL Carryback	104,000	22.6%
Proration of tax exempt investment income		
Other than temporary impairments		
Disallowed travel and entertainment		
Taxes recovered – 2008 RAR		
Accrual adjustment – prior year		
Other	13,523	2.9%
Totals	(115,000)	(25.0%)
Federal foreign income taxes incurred	(249,238)	
Realized capital gains (losses) tax	134,238	
Change in net deferred income taxes		
Total statutory income taxes	(115,000)	

E. Operating Loss and Tax Credit Carry-forwards and Protective Tax Deposits

1. At December 31, 2011, the Company had \$156,000 in unused operating loss carry-forwards available to offset against future taxable income.
2. The following is income tax expense for 2011 and 2010 that is available for recoupment in the event of future net losses:

Year	Amount
2011	0
2010	0

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1. The Company’s federal income tax return is consolidated with OHA Holdings, Inc. (parent).
2. The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

10. Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships

The Company is a wholly owned subsidiary of OHA Holdings, Inc.

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

None.

C. Change in Terms of Intercompany Arrangements

None

D. Amounts Due to or from Related Parties

None

E. Guarantees or Contingencies for Related Parties

None

NOTES TO FINANCIAL STATEMENTS

F. Management, Service Contracts, Cost Sharing Arrangements

The Company has entered into a cost sharing and services agreement with OHA (ultimate Parent company). OHA provides certain administrative and support services to OHAIS. The allocation is based on a review of costs incurred by OHA for services provided to the Company.

G. Nature of Relationships that Could Affect Operations

All outstanding shares of the Company are owned by Parent

H. Amount deducted for Investment in Upstream Company

Not applicable

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets.

None

J. Write downs for impairment of Investments in Affiliates

Not applicable

K. Foreign Subsidiary Valued Using CARVM

None

L. Downstream Holding Company Valued Using Look-Through Method

None

11. Debt

None

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

A. Defined Benefit Plan

None

B. Defined Contribution Plan

The Company sponsors a qualified defined contribution for its employees. All employees are eligible for the plan after reaching age 21 and completing two years of employment. Contributions of 8.0% of each employee’s compensation are made each year for the first 5 years of employment and 11.5% thereafter. The Company’s contributions for the plan were \$105,800 and \$103,536 for 2011 and 2010, respectively.

C. Multiemployer Plans

None

D. Consolidated/Holding Company Plans

None

E. Post Employment Benefits and Compensated Absences

None

F. Impact of Medicare Modernization on Postretirement Benefits.

None

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

A. The Company has 1,000 shares authorized, issued and outstanding. All shares are Class A Common and held by OHA Holdings, Inc.

B. The Company has no preferred stock outstanding.

NOTES TO FINANCIAL STATEMENTS

- C. Without prior approval of the Ohio Commissioner, dividends to shareholder are limited by the laws of the state of Ohio to the greater of 10% of stockholders’ equity as of the preceding December 31, or the net investment income of the preceding calendar year limited to the balance of unassigned surplus at the end of the preceding year. Dividends are paid as determined by the Board of Directors. No dividends were paid in 2011 or 2010.
- D. Within the limitations of “C” above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to shareholders.
- E. There were no restrictions placed on the Company’s surplus, including for whom the surplus is being held.
- F. None
- G. None
- H. None

- I. The portion of Unassigned Funds (Surplus) represented or reduced by each item listed below is as follows:

Description	Increase (Decrease) in Surplus
a. Unrealized gains and losses	\$ (635)
b. Nonadmitted asset valued	\$ (112,951)
c. Provision for reinsurance	\$ 0

- J. The Company has issued no surplus notes or similar obligations.
- K. None
- L. None

14. Contingencies

- A. Contingent Commitments
- The Company has no commitments or contingent commitments to affiliates or other entities.
- B. Guaranty Fund and Other Assessments
- The Company has not received any notice of an assessment due to the insolvency of an insurance company.
- C. Gain Contingencies
- None
- D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits
- None
- E. All other Contingencies
- Various lawsuits against the Company may arise in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company. The Company has no asset that it considers to be impaired.

NOTES TO FINANCIAL STATEMENTS

15. Leases

- A. Lessee Operating Lease
1. The Company leases office space, computer software and equipment under various noncancelable operating lease agreements that expire through 2023. Rental expense for 2011 and 2010 was approximately \$197,000 and \$196,000 respectively.

i. Future minimum aggregate rental commitments are as follows:

Year Ending December 31	Operating Lease
2012	\$ 202,034
2013	\$ 81,517
2014	\$ 81,517
2015	\$ 83,051
2016	\$ 80,197
Thereafter	\$ 596,962

- ii. The Company is not involved in any material sales leaseback transactions.

- B. Lessor Leases
- None

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

None

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

None

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

None

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

None

20. Fair Value measurements

- A. Inputs Used for Assets and Liabilities Measured at Fair Value

1. Fair Value Measurements by Levels 1, 2 and 3

The Company has categorized its assets and liabilities that are measured at fair value into the three-level fair value hierarchy as reflected in the table below. The three-level fair value hierarchy is based on the degree of subjectivity inherent in the valuation method by which fair value was determined. The three levels are defined as follows:

Level 1 – Quoted Prices in Active markets for Identical Assets and Liabilities: This category, for items measured at fair value on a recurring basis, includes exchange-traded preferred and common stocks. It also includes derivative liabilities for written call options on common stock which are also exchange traded. The estimated fair value of the equity securities and derivatives within this category are based on quoted prices in active markets and are thus classified as Level 1.

Level 2 – Significant Other Observable Inputs: This category for items measured at fair value on a recurring basis includes bonds, preferred stocks and common stocks which are not exchange-traded. The estimated fair values of some of these items were determined by independent pricing services using observable inputs. Others were based on quotes from markets which were not considered actively traded.

NOTES TO FINANCIAL STATEMENTS

Level 3 – Significant Unobservable Inputs: The Company has no assets or liabilities measured at fair value in this category.

1 Description	2 Level 1	3 Level 2	4 Level 3	5 Total
Assets at fair value				
Common Stocks				
Mutual Funds	\$3,114,094	-	-	\$3,114,094
Total assets at fair value	\$3,114,094	-	-	\$3,114,094
Total liabilities at fair value	0			0

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred between Levels 1 and 2. This policy also applies to transfers into or out of Level 3 as stated in paragraph 3 below.

2. Roll forward of Level 3 Items

The Company has no assets or liabilities measured at fair value in the Level 3 category.

3. Policy on Transfers Into and Out of Level 3

At the end of each reporting period, the Company evaluates whether or not any event has occurred or circumstances have changed that would cause an instrument to be transferred into or out of Level 3. During the current year, no transfers into or out of Level 3 were required.

4. Inputs and Techniques Used for Level 2 and Level 3 Fair Values

The Company has no assets or liabilities measured at fair value in the Level 2 or Level 3 category.

5. Derivative Fair Values

Not applicable.

B. Other Fair Value Disclosures

Not applicable

C. Reasons Not Practical to Estimate Fair Value

Not applicable

21. Other Items

A. Extraordinary Items

Not applicable

B. Troubled Debt Restructuring for Debtors

Not applicable

C. Other Disclosures

None

D. Uncollectible Premiums Receivable

At the end of the current and prior year, the Company had admitted assets of \$1,506,139 and \$2,069,743, respectively in premiums receivable due from policyholders, agents and ceding insurers. The Company routinely assesses the collectability of these receivables. Based upon Company experience, no provision for uncollectible amounts has been recorded. The potential for any additional loss is not believed to be material to the Company’s financial position.

E. Business Interruption Insurance Recoveries

Not applicable

NOTES TO FINANCIAL STATEMENTS

F. State Transferable Tax Credits

Not applicable

G. Subprime Mortgage Related Risk Exposure

1. Subprime Mortgage Exposures

The Company invests in several asset classes that could potentially be adversely affected by subprime mortgage exposure. These investments include mortgage-backed securities. The Company believes that its greatest exposure is to unrealized losses from declines in asset values versus realized losses resulting from defaults or foreclosures. Conservative lending and investment practices limit the company’s exposure to such losses.

2. Direct Exposure – Mortgage Loans

The Company does not issue any direct mortgage loans.

3. Direct Exposure – Other Investment Classes

The Company has several other investment classes that could have subprime mortgage exposure including:

- Mortgage-backed securities
- Debt obligations of financial institutions participating in subprime lending practices

The Company has reviewed its mortgage-backed security portfolio and determined that all of these investments are in pools that are backed by loans made to well qualified borrowers or in tranches that have minimal default risk. All bonds held that were issued by financial institutions participating in subprime lending activities are investment grade quality. Default risk on these bonds appears minimal at this time. The impact on these investments should the subprime credit crisis worsen cannot be assessed at this time.

4. Underwriting Exposure

Not applicable

22. Event Subsequent

Subsequent events have been considered through February 17, 2012. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have an unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized, that exceeds 3% of the Company’s policyholder surplus.

B. Reinsurance Recoverable in Dispute

None

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2009.

	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
a. Affiliates	0	0	0	0	0	0
b. All other	0	0	831,022	83,102	<831,022>	<83,102>
c. Totals	0	0	831,022	83,102	<831,022>	<83,102>
d. Direct Unearned Premium Reserve	\$ 2,954,616					

2. The Company does not have any return commissions as of December 31, 2011.

3. The Company does not use protected cells as an alternative to traditional reinsurance.

D. Uncollectable Reinsurance

NOTES TO FINANCIAL STATEMENTS

None

E. Commutation of Ceded Reinsurance

None

F. Retroactive Reinsurance

None

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

None

25. Changes in Incurred Losses and Loss Adjustment Expenses

Net Reserves for incurred losses and loss adjustment expenses attributable to insured events of prior years has decreased by \$636,612 as a result of reestimation of unpaid losses and loss adjustment expenses principally on the medical malpractice line of insurance. This decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

Schedule P Lines of Business	Current Calendar Year Losses and LAE Incurred	Current Loss Year Losses and LAE Incurred Sch. P-Part 1	Total Shortage (Redundancy)	Loss and DCC Shortage (Redundancy) Sch. P-Part 2	Impact of AO on Total Shortage (Redundancy)
Med-Mal Occurrence	<37,838>	190,163	<228,001>	60,548	<-288,549>
Med-Mal Claims-Made	4,529,498	4,729,368	<199,870>	<612,608>	412,738
OL- Occurrence	5,509	9,481	<3,972>	<3,358>	<614>
OL-Claims- Made	230,263	413,862	<183,599>	<93,632>	<89967>
Totals	4,727,432	5,342,874	<615,442>	<649,050>	33,608

26. Intercompany Pooling Agreements

None

27. Structured Settlements

None

28. Health Care Receivables

None

29. Participating Accident and Health Policies

None

30. Premium Deficiency Reserves

The Company has determined it has a premium deficiency reserve and recorded a reserve of \$125,000. The reserve is recorded in the aggregate write-in liabilities and the expense is recorded in the aggregate write-in for underwriting deductions. The Company does consider anticipated investment income in the calculation. The most recent calculation was performed as of 12/31/2011.

31. High Deductibles

None

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

None

NOTES TO FINANCIAL STATEMENTS

33. Asbestos/Environmental Reserves

None

34. Subscriber Savings Accounts

None

35. Multiple Peril Crop Insurance

None

36. Financial Guaranty Insurance

None

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 ☐ NA ☐
- 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.

12/31/2008
- 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.

12/31/2008
- 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).

08/07/2009
- 3.4

By what department or departments?

Ohio
- 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 ☐ NA ☒
- 3.6

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

Yes ☒ No ☐ NA ☐
- 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

- 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, government, manager or attorney - in - fact).

1 Nationality	2 Type of Entity

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

9.

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

Crowe Horwath, Columbus, OH
- 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 [] NA []
- 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?

Jim Hurley, Towers Watson, Atlanta, GA - Consultant
- 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 [] NA []
- 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 []
- 14.11

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- 14.12

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- 14.13

Compliance with applicable governmental laws, rules and regulations;
- 14.14

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- 14.15

Accountability for adherence to the code.
- 14.11

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

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

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

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

Yes [] No [X]
- 14.31

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

GENERAL INTERROGATORIES

BOARD OF DIRECTORS

- 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?.....
- 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.
- Yes [] No [X]

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

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?
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?.....
- Yes [X] No []
- Yes [X] No []
- Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- 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 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?
- 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?
- 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?
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:.....\$
- Yes [] No [X]
- Yes [] No [X]
- Yes [] No [X]
- Yes [] No [X]
- Yes [] No [X]
- Yes [] No [X]

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).....
- 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?.....
- 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?.....
- 24.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?.....
- 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 [] NA [X]
- Yes [] No [] NA [X]
- Yes [] No [] NA [X]
- Yes [] No [] NA [X]
- Yes [] No [] NA [X]
- Yes [] No [] NA [X]

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 [X]
- 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 securities restricted as to sale

\$

25.28

On deposit with state or other regulatory body

\$

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 [X]
- 26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.

Yes [] No [] NA [X]
- 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 [X]
- 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 [X] 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	Cincinnati, OH

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 [X]
- 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 broker/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
107680	Prime Advisors	22635 NE Marketplace Dr Redmond, WA 98053

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
29.2001. 922908-49-6.....	Vanguard 500 Index Fund - Signal Shares.....	3,114,094
29.2999 TOTAL		3,114,094

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 500 Index Fund.....	Exxon Mobil Corp.....	3,597,961	.06/30/2011.....
Vanguard 500 Index Fund.....	Apple Inc.....	2,785,965	.06/30/2011.....
Vanguard 500 Index Fund.....	IBM.....	1,864,838	.06/30/2011.....
Vanguard 500 Index Fund.....	Chevron Corp.....	1,855,452	.06/30/2011.....
Vanguard 500 Index Fund.....	General Electric Co.....	1,795,171	.06/30/2011.....

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.....	36,128,522	37,537,657	1,409,135
30.2 Preferred Stocks.....	0		0
30.3 Totals	36,128,522	37,537,657	1,409,135

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are provided by two independent third party vendors: IDC and Barclay's Capital.....

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 [X]

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:

See 29.4.....

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:

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to Trade associations, service organizations and statistical or rating bureaus, if any?.....\$6,370
- 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
NAIC.....	.....5,767

- 34.1 Amount of payments for legal expenses, if any?.....\$27,535
- 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
Porter Wright.....	.....15,313
Brickler & Eckler.....	.....6,910

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?.....\$0
- 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

(continued)

PART 2 - PROPERTY & 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. \$0
- 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. \$0
- 1.6 Individual policies:

- Most current three years:
- 1.61 Total premium earned \$0
- 1.62 Total incurred claims \$0
- 1.63 Number of covered lives0
- All years prior to most current three years:
- 1.64 Total premium earned \$0
- 1.65 Total incurred claims \$0
- 1.66 Number of covered lives0

- 1.7 Group policies:
- Most current three years:
- 1.71 Total premium earned \$0
- 1.72 Total incurred claims \$0
- 1.73 Number of covered lives0
- All years prior to most current three years:
- 1.74 Total premium earned \$0
- 1.75 Total incurred claims \$0
- 1.76 Number of covered lives0

2. Health Test:

			1		2
			Current Year		Prior Year
2.1	Premium Numerator	\$	.....0	\$	.....0
2.2	Premium Denominator	\$	.....4,989,895	\$	.....6,266,571
2.3	Premium Ratio (2.1/2.2)		.....0.000		.....0.000
2.4	Reserve Numerator	\$	.....0	\$	.....0
2.5	Reserve Denominator	\$	.....18,373,443	\$	.....17,920,886
2.6	Reserve Ratio (2.4/2.5)		.....0.000		.....0.000

- 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 []
- 4.2 Does the reporting entity issue non-assessable policies?..... Yes [] 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 [] NA []
- 5.22 As a direct expense of the exchange..... Yes [] No [] NA []

- 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 & 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:.....
Workers Compensation Not Written.....

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:

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?.....

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?.....

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.
N/A.....

7.1

Has the 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 cap, an aggregate limit or any similar provisions)?.....

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)?.....

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 the risk, or portion thereof, reinsured?.....

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.....

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.....

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 31 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?

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.

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

[

]

No

[

X

]

Yes

[

]

No

[

X

]

Yes

[

]

No

[

X

]

Yes

[

]

No

[

X

]

Yes

[

]

No

[

X

]

Yes

[

]

No

[

]

N/A

[X]

16.1

GENERAL INTERROGATORIES
PART 2 - PROPERTY & 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 that 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 [] NA [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 the 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 [] No [X]

12.6

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

12.61

Letters of Credit

\$

12.62

Collateral and other funds

\$

13.1

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

\$3,000,000

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.

14.1

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

Yes [] No [X]

14.2

If yes, please describe the method of allocating and recording reinsurance among the cedants:

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 []

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 []

14.5

If the answer to 14.4 is no, please explain:

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:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & 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 – Part 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 the funds administered as of the reporting date..... \$.....

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)	10,413,565	12,581,745	11,775,212	12,740,620	13,190,193
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	10,413,565	12,581,745	11,775,212	12,740,620	13,190,193
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)	4,644,691	6,158,474	6,119,746	7,578,380	6,821,394
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	4,644,691	6,158,474	6,119,746	7,578,380	6,821,394
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(2,016,701)	(1,146,453)	(1,125,093)	1,175,578	(259,830)
14. Net investment gain (loss) (Line 11)	1,425,503	1,370,095	1,332,212	1,224,391	1,233,373
15. Total other income (Line 15)	(2,744)	3,750	12,250	15,000	13,955
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	(249,238)	4,367	55,000	790,000	405,000
18. Net income (Line 20)	(344,704)	223,026	164,369	1,624,969	582,498
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	45,138,912	44,618,982	43,196,643	41,882,506	37,338,403
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	68,109	90,138	28,547	22,703	125,179
20.2 Deferred and not yet due (Line 15.2)	1,438,030	1,979,605	2,188,818	2,396,267	2,973,389
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	22,668,031	21,909,921	21,192,585	20,796,465	17,918,536
22. Losses (Page 3, Line 1)	11,473,985	11,043,526	9,809,928	8,273,554	6,259,405
23. Loss adjustment expenses (Page 3, Line 3)	4,775,864	4,408,562	4,012,164	4,243,354	4,059,432
24. Unearned premiums (Page 3, Line 9)	2,123,594	2,468,798	2,576,895	3,004,556	3,053,241
25. Capital paid up (Page 3, Lines 30 & 31)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	22,470,880	22,709,060	22,004,042	21,086,041	19,419,867
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	762,072	989,841	482,726	5,481,267	3,779,233
Risk-Based Capital Analysis					
28. Total adjusted capital	22,470,880	22,709,060	22,004,042	21,086,041	19,419,867
29. Authorized control level risk-based capital	2,096,015	1,991,688	1,763,953	1,478,284	1,500,551
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	83.7	82.0	81.8	78.9	84.8
31. Stocks (Lines 2.1 & 2.2)	7.3	7.5	6.9	5.8	0.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	9.0	10.5	11.3	15.4	15.2
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	XXX	XXX	XXX
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	XXX	XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
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, (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	0	0	0	0	0
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	0	0	0	0	0
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)	0.0	0.0	0.0	0.0	0.0

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)	(635)	230,033	342,192	(497,410)	0
51. Dividends to stockholders (Line 35)	0	0	0	0	0
52. Change in surplus as regards policyholders for the year (Line 38)	(238,181)	705,017	918,016	1,666,147	1,752,711
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)	4,433,620	3,637,515	2,255,398	558,821	2,020,000
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
58. Total (Line 35)	4,433,620	3,637,515	2,255,398	558,821	2,020,000
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)	1,883,620	1,687,515	1,995,398	558,821	1,520,000
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
64. Total (Line 35)	1,883,620	1,687,515	1,995,398	558,821	1,520,000
Operating Percentages (Page 4) (Item 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)	46.4	46.6	53.9	33.7	35.6
67. Loss expenses incurred (Line 3)	48.4	36.0	28.8	21.8	35.2
68. Other underwriting expenses incurred (Line 4)	43.2	35.7	34.5	29.0	33.1
69. Net underwriting gain (loss) (Line 8)	(40.4)	(18.3)	(17.2)	15.4	(3.9)
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)	49.1	36.3	36.7	29.0	32.0
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	94.7	82.6	82.7	55.6	70.8
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)	20.7	27.1	27.8	35.9	35.1
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)	(649)	(611)	(704)	(1,251)	(634)
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)	(2.9)	(2.8)	(3.3)	(6.4)	(3.6)
Two Year Loss Development (000 omitted)					
75. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(1,001)	(1,354)	(1,617)	(1,439)	(721)
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)	(4.5)	(6.4)	(8.3)	(8.1)	(4.4)

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:

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	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			
1. Prior	XXX	XXX	XXX	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
2. 2002	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
3. 2003	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	XXX
4. 2004	.....1,971	.....556	.....1,415	.....0	.....0	.....17	.....0	.....315	.....0	.....0	.....332	XXX
5. 2005	.....8,390	.....3,552	.....4,839	.....850	.....0	.....617	.....0	.....360	.....0	.....0	.....1,827	XXX
6. 2006	.....12,807	.....5,719	.....7,088	.....3,022	.....760	.....957	.....49	.....625	.....0	.....0	.....3,794	XXX
7. 2007	.....12,972	.....6,317	.....6,655	.....3,881	.....1,950	.....1,531	.....362	.....544	.....0	.....0	.....3,644	XXX
8. 2008	.....13,076	.....5,449	.....7,627	.....3,700	.....2,550	.....1,692	.....56	.....575	.....0	.....0	.....3,360	XXX
9. 2009	.....12,414	.....5,866	.....6,547	.....867	.....0	.....1,138	.....0	.....629	.....0	.....0	.....2,634	XXX
10. 2010	.....12,706	.....6,440	.....6,267	.....285	.....0	.....424	.....0	.....491	.....0	.....0	.....1,200	XXX
11. 2011	.....10,898	.....5,909	.....4,990	.....309	.....0	.....121	.....0	.....326	.....0	.....0	.....756	XXX
12. Totals	XXX	XXX	XXX	12,915	5,260	6,496	468	3,865	0	0	17,548	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding - Direct and Assumed
1.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
2.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
3.	0	0	0	0	0	0	0	0	0	0	0	0	xxx
4.	0	0	1	0	0	0	0	0	0	0	0	1	xxx
5.	1,500	1,000	(46)	(48)	15	10	(3)	(4)	66	0	0	575	xxx
6.	150	0	579	535	49	0	97	72	41	0	0	308	xxx
7.	105	0	1,259	1,066	24	0	268	151	76	0	0	516	xxx
8.	3,800	1,700	1,345	1,366	251	6	235	206	258	0	0	2,609	xxx
9.	3,075	750	2,506	2,302	226	7	488	329	289	0	0	3,194	xxx
10.	2,200	0	4,671	3,842	467	0	1,210	643	397	0	0	4,459	xxx
11.	1,450	0	5,880	4,487	434	0	1,621	748	437	0	0	4,587	xxx
12. Totals	12,280	3,450	16,194	13,550	1,465	24	3,916	2,146	1,564	0	0	16,250	xxx

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0		0	0
3.	0	0	0	0.0	0.0	0.0	0	0		0	0
4.	334	0	333	16.9	0.1	23.6	0	0		1	0
5.	3,359	957	2,402	40.0	26.9	49.6	0	0		503	73
6.	5,519	1,416	4,103	43.1	24.8	57.9	0	0		194	114
7.	7,688	3,529	4,160	59.3	55.9	62.5	0	0		298	217
8.	11,855	5,885	5,970	90.7	108.0	78.3	0	0		2,079	531
9.	9,217	3,389	5,829	74.2	57.8	89.0	0	0		2,528	666
10.	10,145	4,486	5,659	79.8	69.7	90.3	0	0		3,029	1,431
11.	10,578	5,235	5,343	97.1	88.6	107.1	0	0		2,843	1,744
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11,474	4,776

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.

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	2	3	4	5	6	7	8	9	10	11	12
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	One Year	Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.934	.557	.367	.180	.22	.19	.18	.18	(.1)	(.1)
5. 2005	XXX	XXX	XXX	3,221	3,009	2,877	2,365	2,167	1,970	1,976	.6	(.191)
6. 2006	XXX	XXX	XXX	XXX	4,673	4,358	4,222	3,592	3,498	3,437	(.61)	(.155)
7. 2007	XXX	XXX	XXX	XXX	XXX	4,484	4,039	4,504	3,742	3,539	(.203)	(.965)
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	4,738	4,400	4,804	5,137	.333	.736
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,336	5,374	4,911	(.464)	(.425)
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,031	4,771	(.260)	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,580	XXX	XXX
12. Totals											(.649)	(.1,001)

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2004	XXX	XXX	.0	.13	.15	.15	.15	.15	.17	.17	XXX	XXX
5. 2005	XXX	XXX	XXX	.121	.284	1,248	1,330	1,439	1,459	1,467	XXX	XXX
6. 2006	XXX	XXX	XXX	XXX	.39	1,059	1,867	2,762	3,152	3,170	XXX	XXX
7. 2007	XXX	XXX	XXX	XXX	XXX	.172	.594	1,943	2,982	3,100	XXX	XXX
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	.176	.961	1,795	2,785	XXX	XXX
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.387	.920	2,005	XXX	XXX
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.100	.709	XXX	XXX
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.430	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	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2002	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2003	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2004	XXX	XXX	.890	.476	.352	.165	.7	.4	.1	.1
5. 2005	XXX	XXX	XXX	1,902	.859	.663	.256	.217	.7	.4
6. 2006	XXX	XXX	XXX	XXX	3,534	1,385	.647	.335	.130	.69
7. 2007	XXX	XXX	XXX	XXX	XXX	2,599	1,201	.310	.301	.310
8. 2008	XXX	XXX	XXX	XXX	XXX	XXX	2,617	.864	.222	.7
9. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,611	.462	.362
10. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,820	1,396
11. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,266

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL	.0	.0	.0	.0	.0	.0	.0	
2. Alaska	AK	.0	.0	.0	.0	.0	.0	.0	
3. Arizona	AZ	.0	.0	.0	.0	.0	.0	.0	
4. Arkansas	AR	.0	.0	.0	.0	.0	.0	.0	
5. California	CA	.0	.0	.0	.0	.0	.0	.0	
6. Colorado	CO	.0	.0	.0	.0	.0	.0	.0	
7. Connecticut	CT	.0	.0	.0	.0	.0	.0	.0	
8. Delaware	DE	.0	.0	.0	.0	.0	.0	.0	
9. Dist. of Columbia	DC	.0	.0	.0	.0	.0	.0	.0	
10. Florida	FL	.0	.0	.0	.0	.0	.0	.0	
11. Georgia	GA	.0	.0	.0	.0	.0	.0	.0	
12. Hawaii	HI	.0	.0	.0	.0	.0	.0	.0	
13. Idaho	ID	.0	.0	.0	.0	.0	.0	.0	
14. Illinois	IL	.0	.0	.0	.0	.0	.0	.0	
15. Indiana	IN	.0	.0	.0	.0	.0	.0	.0	
16. Iowa	IA	.0	.0	.0	.0	.0	.0	.0	
17. Kansas	KS	.0	.0	.0	.0	.0	.0	.0	
18. Kentucky	KY	.0	.0	.0	.0	.0	.0	.0	
19. Louisiana	LA	.0	.0	.0	.0	.0	.0	.0	
20. Maine	ME	.0	.0	.0	.0	.0	.0	.0	
21. Maryland	MD	.0	.0	.0	.0	.0	.0	.0	
22. Massachusetts	MA	.0	.0	.0	.0	.0	.0	.0	
23. Michigan	MI	.0	.0	.0	.0	.0	.0	.0	
24. Minnesota	MN	.0	.0	.0	.0	.0	.0	.0	
25. Mississippi	MS	.0	.0	.0	.0	.0	.0	.0	
26. Missouri	MO	.0	.0	.0	.0	.0	.0	.0	
27. Montana	MT	.0	.0	.0	.0	.0	.0	.0	
28. Nebraska	NE	.0	.0	.0	.0	.0	.0	.0	
29. Nevada	NV	.0	.0	.0	.0	.0	.0	.0	
30. New Hampshire	NH	.0	.0	.0	.0	.0	.0	.0	
31. New Jersey	NJ	.0	.0	.0	.0	.0	.0	.0	
32. New Mexico	NM	.0	.0	.0	.0	.0	.0	.0	
33. New York	NY	.0	.0	.0	.0	.0	.0	.0	
34. No. Carolina	NC	.0	.0	.0	.0	.0	.0	.0	
35. No. Dakota	ND	.0	.0	.0	.0	.0	.0	.0	
36. Ohio	OH	L	10,413,565	10,898,441	4,433,619	6,936,945	28,474,191	.0	
37. Oklahoma	OK	.0	.0	.0	.0	.0	.0	.0	
38. Oregon	OR	.0	.0	.0	.0	.0	.0	.0	
39. Pennsylvania	PA	.0	.0	.0	.0	.0	.0	.0	
40. Rhode Island	RI	.0	.0	.0	.0	.0	.0	.0	
41. So. Carolina	SC	.0	.0	.0	.0	.0	.0	.0	
42. So. Dakota	SD	.0	.0	.0	.0	.0	.0	.0	
43. Tennessee	TN	.0	.0	.0	.0	.0	.0	.0	
44. Texas	TX	.0	.0	.0	.0	.0	.0	.0	
45. Utah	UT	.0	.0	.0	.0	.0	.0	.0	
46. Vermont	VT	.0	.0	.0	.0	.0	.0	.0	
47. Virginia	VA	.0	.0	.0	.0	.0	.0	.0	
48. Washington	WA	.0	.0	.0	.0	.0	.0	.0	
49. West Virginia	WV	.0	.0	.0	.0	.0	.0	.0	
50. Wisconsin	WI	.0	.0	.0	.0	.0	.0	.0	
51. Wyoming	WY	.0	.0	.0	.0	.0	.0	.0	
52. American Samoa	AS	.0	.0	.0	.0	.0	.0	.0	
53. Guam	GU	.0	.0	.0	.0	.0	.0	.0	
54. Puerto Rico	PR	.0	.0	.0	.0	.0	.0	.0	
55. U.S. Virgin Islands	VI	.0	.0	.0	.0	.0	.0	.0	
56. Northern Mariana Islands	MP	.0	.0	.0	.0	.0	.0	.0	
57. Canada	CN	.0	.0	.0	.0	.0	.0	.0	
58. Aggregate other alien	OT	XXX	.0	.0	.0	.0	.0	.0	.0
59. Totals	(a) 1	10,413,565	10,898,441	.0	4,433,619	6,936,945	28,474,191	0	0
DETAILS OF WRITE-INS									
5801.	XXX								
5802.	XXX								
5803.	XXX								
5898. Sum. of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0	.0	.0	.0	.0
5899. Totals (Lines 5801 through 5803 + 5898) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

(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.

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

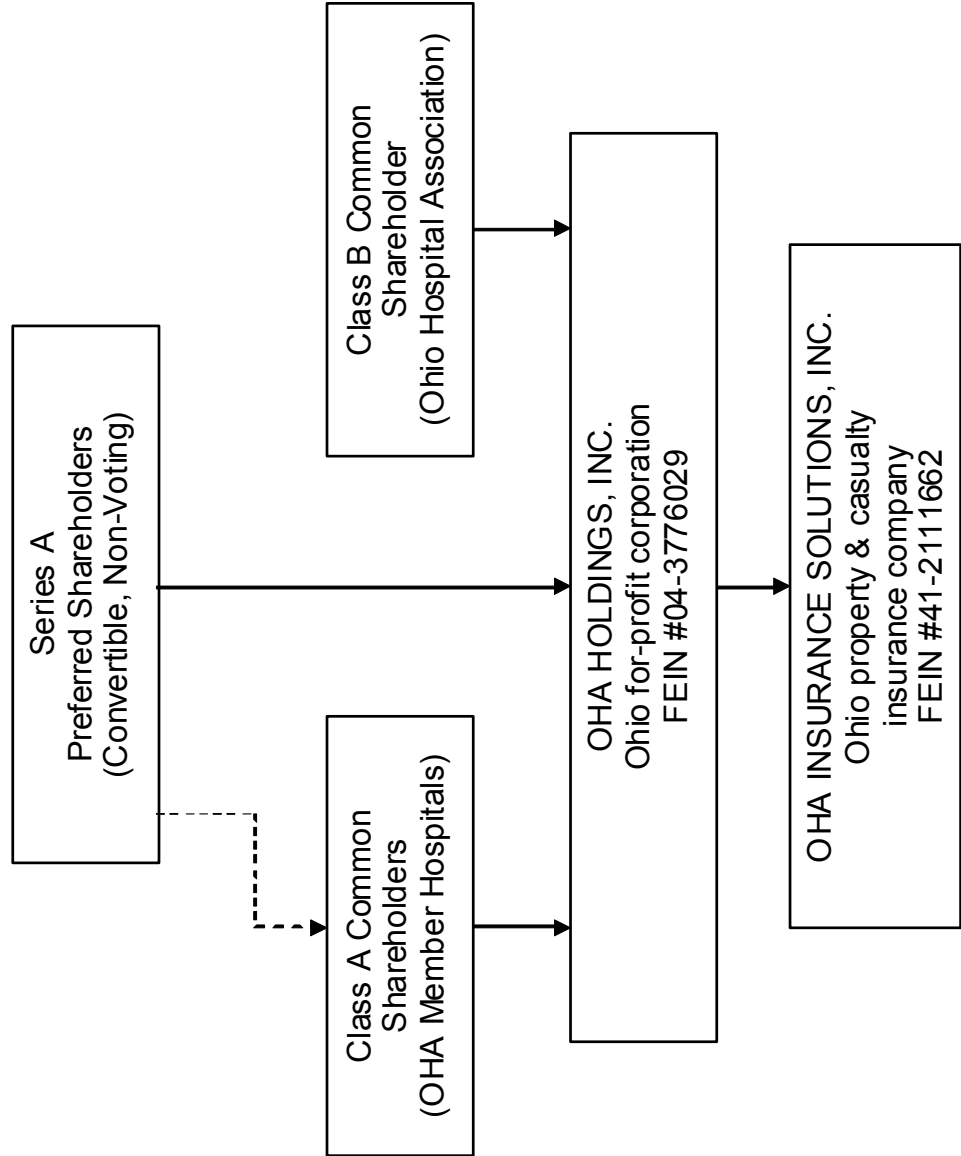
ANNUAL STATEMENT FOR THE YEAR 2011 OF THE OHA INSURANCE SOLUTIONS, INC

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

PART 1 - ORGANIZATIONAL CHART

OHA Holdings Inc. & OHA Insurance Solutions, Inc.

Ownership Chart



ALPHABETICAL INDEX

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