



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

## QUARTERLY STATEMENT

**AS OF SEPTEMBER 30, 2012  
OF THE CONDITION AND AFFAIRS OF THE**

# WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code	0207 (Current Period)	00207 (Prior Period)	NAIC Company Code	26131	Employer's ID Number	34-0613930
Organized under the Laws of	Ohio		State of Domicile or Port of Entry		Ohio	
Country of Domicile	United States					
Incorporated/Organized	06/29/1937		Commenced Business	07/30/1937		
Statutory Home Office	1685 Cleveland Road (Street and Number)		Wooster, OH 44691-0036 (City or Town, State and Zip Code)		Wooster, OH 44691-0036 (City or Town, State and Zip Code)	
Main Administrative Office	1685 Cleveland Road (Street and Number)		Wooster, OH 44691-0036 (City or Town, State and Zip Code)		330-262-9060 (Area Code) (Telephone Number)	
Mail Address	1685 Cleveland Road (Street and Number or P.O. Box)		Wooster, OH 44691-0036 (City or Town, State and Zip Code)		Wooster, OH 44691-0036 (City or Town, State and Zip Code)	
Primary Location of Books and Records	1685 Cleveland Road (Street and Number)		Wooster, OH 44691-0036 (City or Town, State and Zip Code)		330-262-9060-2437 (Area Code) (Telephone Number)	
Internet Web Site Address	www.wrg-ins.com					
Statutory Statement Contact	Joseph Earl Wilford (Name)		330-262-9060-2437 (Area Code) (Telephone Number) (Extension)			
	joe_wilford@wrg-ins.com (E-mail Address)		330-264-7822 (Fax Number)			

## OFFICERS

**Name** JOHN P. MURPHY, **Title** PRESIDENT, **Name** JOHN P. MURPHY, **Title** SECRETARY  
**Name** MICHAEL A. SHUTT, **Title** VP FINANCE/CFO/TREASURER

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## OTHER OFFICERS

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**OFFICERS**  
GREGORY A. BRUNN, VP MARKETING AND  
GARY W. GWINN #, UNDERWRITING, KEVIN W. DAY, EXECUTIVE VP  
VP CLAIMS, GREGORY J. OWEN, VP INFORMATION TECHNOLOGY

## **DIRECTORS OR TRUSTEES**

ROBERT P. BOGNER KEVIN W. DAY RONALD E. HOLTMAN JOHN P. MURPHY  
C. MICHAEL REARDON EDDIE L. STEINER KENNETH L. VAGNINI

State of Ohio.....

County of ..... Wayne ..... 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.

John P. Murphy  
President

John P. Murphy  
Secretary

Michael A. Shutt  
VP Finance/CFO/Treasurer

Subscribed and sworn to before me this  
15 day of November, 2012

a. Is this an original filing? Yes  No

b. If no:

1. State the amendment number

2. Date filed

3. Number of pages attached

Mary Lou Hart, Notary Public  
March 08, 2015

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**ASSETS**

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	80,299,947		80,299,947	80,377,318
2. Stocks:				
2.1 Preferred stocks .....	1,243,104		1,243,104	1,271,768
2.2 Common stocks .....	46,349,839	273,438	46,076,401	41,643,177
3. Mortgage loans on real estate:				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....	7,838,129		7,838,129	8,000,268
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	0		0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....	0		0	0
5. Cash (\$ .....(11,230,305) ), cash equivalents (\$ .....0 ) and short-term investments (\$ .....1,645,995 ) .....	(9,584,310)		(9,584,310)	(3,231,384)
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives .....			0	0
8. Other invested assets .....	5,719,644	1,973,124	3,746,520	3,677,639
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	.0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	131,866,353	2,246,562	129,619,791	131,738,786
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	924,909		924,909	876,818
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	26,598,230	126,729	26,471,501	22,045,171
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....			0	0
15.3 Accrued retrospective premiums .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	1,869,213		1,869,213	701,042
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 .....			0	0
18.2 Net deferred tax asset .....	1,289,729		1,289,729	912,224
19. Guaranty funds receivable or on deposit .....	0		0	0
20. Electronic data processing equipment and software .....	465,202		465,202	319,795
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	142,368	142,368	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	327,318		327,318	0
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	0	.0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	163,483,322	2,515,659	160,967,663	156,593,836
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	163,483,322	2,515,659	160,967,663	156,593,836
<b>DETAILS OF WRITE-INS</b>				
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. .....				
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) .....	0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ ..... )	.21,930,061	20,292,545
2. Reinsurance payable on paid losses and loss adjustment expenses	.0	0
3. Loss adjustment expenses	3,964,000	3,964,000
4. Commissions payable, contingent commissions and other similar charges	1,818,753	1,658,733
5. Other expenses (excluding taxes, licenses and fees)	1,428,173	1,738,894
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	.683,148	835,277
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses))	.75	0
7.2 Net deferred tax liability	.0	0
8. Borrowed money \$ ..... and interest thereon \$ .....	.0	0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ ..... 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).....	.33,533,038	30,414,052
10. Advance premium	.528,270	346,409
11. Dividends declared and unpaid:		
11.1 Stockholders	.0	0
11.2 Policyholders	.0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	.113,604	219,154
13. Funds held by company under reinsurance treaties	.939	13,473
14. Amounts withheld or retained by company for account of others	4,119,477	4,491,810
15. Remittances and items not allocated	.0	0
16. Provision for reinsurance	.213,119	213,119
17. Net adjustments in assets and liabilities due to foreign exchange rates	.0	0
18. Drafts outstanding	.0	0
19. Payable to parent, subsidiaries and affiliates	.0	103,318
20. Derivatives	.0	0
21. Payable for securities	.0	0
22. Payable for securities lending	.0	0
23. Liability for amounts held under uninsured plans	.0	0
24. Capital notes \$ ..... and interest thereon \$ .....	.0	0
25. Aggregate write-ins for liabilities	.60,540	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	.68,393,197	64,290,784
27. Protected cell liabilities	.0	0
28. Total liabilities (Lines 26 and 27)	.68,393,197	64,290,784
29. Aggregate write-ins for special surplus funds	.0	412,734
30. Common capital stock	.0	0
31. Preferred capital stock	.0	0
32. Aggregate write-ins for other than special surplus funds	.0	0
33. Surplus notes	.0	0
34. Gross paid in and contributed surplus	.0	0
35. Unassigned funds (surplus)	.92,574,466	91,890,318
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ ..... )	.0	0
36.2 ..... shares preferred (value included in Line 31 \$ ..... )	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	.92,574,466	92,303,052
38. Totals (Page 2, Line 28, Col. 3)	160,967,663	156,593,836
<b>DETAILS OF WRITE-INS</b>		
2501. Option Liability	.35,871	0
2502. Deferred Income Option	.24,669	0
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)	.60,540	0
2901. Surplus from SSAP No. 10R	.0	412,734
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	412,734
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 AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct (written \$ 77,171,023 )	73,005,855	67,753,714	91,196,454
1.2 Assumed (written \$ 48,089,282 )	45,031,444	42,481,643	57,269,057
1.3 Ceded (written \$ 72,156,290 )	68,052,271	63,386,852	85,385,804
1.4 Net (written \$ 53,104,015 )	49,985,028	46,848,505	63,079,707
DEDUCTIONS:			
2. Losses incurred (current accident year \$ ):			
2.1 Direct	53,984,463	46,947,599	66,646,876
2.2 Assumed	26,722,897	13,714,187	25,967,037
2.3 Ceded	45,074,140	30,958,005	51,440,429
2.4 Net	35,633,220	29,703,781	41,173,484
3. Loss adjustment expenses incurred	4,883,239	4,454,094	5,895,099
4. Other underwriting expenses incurred	17,001,283	16,971,300	22,151,897
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	57,517,742	51,129,175	69,220,480
7. Net income of protected cells		0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(7,532,714)	(4,280,670)	(6,140,773)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	2,802,503	2,615,426	3,928,695
10. Net realized capital gains (losses) less capital gains tax of \$ 149,781	290,751	487,178	1,089,735
11. Net investment gain (loss) (Lines 9 + 10)	3,093,254	3,102,604	5,018,430
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 48,192 )	(48,192)	(38,845)	(56,300)
13. Finance and service charges not included in premiums	824,597	800,746	1,087,449
14. Aggregate write-ins for miscellaneous income	(171)	2,165	12,685
15. Total other income (Lines 12 through 14)	776,234	764,066	1,043,834
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(3,663,226)	(414,000)	(78,509)
17. Dividends to policyholders		0	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)	(3,663,226)	(414,000)	(78,509)
19. Federal and foreign income taxes incurred	(149,781)	(285,284)	(595,692)
20. Net income (Line 18 minus Line 19)(to Line 22)	(3,513,445)	(128,716)	517,183
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	92,303,052	92,091,549	92,091,549
22. Net income (from Line 20)	(3,513,445)	(128,716)	517,183
23. Net transfers (to) from Protected Cell accounts		0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 1,144,129	2,220,957	(2,154,779)	(1,079,499)
25. Change in net unrealized foreign exchange capital gain (loss)		0	0
26. Change in net deferred income tax	1,521,635	383,074	119,655
27. Change in nonadmitted assets	78,420	321,203	241,430
28. Change in provision for reinsurance		0	0
29. Change in surplus notes		0	0
30. Surplus (contributed to) withdrawn from protected cells		0	0
31. Cumulative effect of changes in accounting principles		0	0
32. Capital changes:			
32.1 Paid in		0	0
32.2 Transferred from surplus (Stock Dividend)		0	0
32.3 Transferred to surplus		0	0
33. Surplus adjustments:			
33.1 Paid in		0	0
33.2 Transferred to capital (Stock Dividend)		0	0
33.3 Transferred from capital		0	0
34. Net remittances from or (to) Home Office		0	0
35. Dividends to stockholders		0	0
36. Change in treasury stock		0	0
37. Aggregate write-ins for gains and losses in surplus	(35,871)	0	412,734
38. Change in surplus as regards policyholders (Lines 22 through 37)	271,696	(1,579,218)	211,503
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	92,574,748	90,512,331	92,303,052
<b>DETAILS OF WRITE-INS</b>			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. <b>TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)</b>	0	0	0
1401. OTHER INCOME	(2,954)	140	12,545
1402. GAIN/(LOSS) SALE OF EQUIPMENT	2,783	2,025	140
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. <b>TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)</b>	(171)	2,165	12,685
3701. Change in surplus from SSAP No. 10R	0	0	412,734
3702. Option Liability Surplus	(35,871)	0	0
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. <b>TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)</b>	(35,871)	0	412,734

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**CASH FLOW**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance.....	48,744,906	47,300,149	63,607,585
2. Net investment income.....	2,831,159	2,562,506	4,244,017
3. Miscellaneous income.....	776,234	764,066	1,043,834
4. Total (Lines 1 to 3).....	52,352,299	50,626,721	68,895,436
5. Benefit and loss related payments.....	35,096,689	30,805,141	39,089,046
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	22,188,269	22,814,698	29,521,252
8. Dividends paid to policyholders.....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	(75)	(923,377)	(1,132,075)
10. Total (Lines 5 through 9).....	57,284,883	52,696,462	67,478,223
11. Net cash from operations (Line 4 minus Line 10).....	(4,932,584)	(2,069,741)	1,417,213
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	8,613,412	8,691,313	10,826,075
12.2 Stocks.....	12,646,189	9,229,121	13,853,974
12.3 Mortgage loans.....	0	0	0
12.4 Real estate.....	0	0	0
12.5 Other invested assets.....	192,326	182,510	244,957
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0	0
12.7 Miscellaneous proceeds.....	168,228	0	1
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	21,620,155	18,102,944	24,925,007
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	8,347,805	7,107,472	10,722,384
13.2 Stocks.....	13,599,225	8,204,038	12,696,316
13.3 Mortgage loans.....	0	0	0
13.4 Real estate.....	2,643	0	0
13.5 Other invested assets.....	0	0	0
13.6 Miscellaneous applications.....	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6).....	21,949,673	15,311,510	23,418,700
14. Net increase (or decrease) in contract loans and premium notes.....	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(329,518)	2,791,434	1,506,307
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds.....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0	0
16.5 Dividends to stockholders.....	0	0	0
16.6 Other cash provided (applied).....	(1,090,824)	224,979	236,605
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	(1,090,824)	224,979	236,605
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(6,352,926)	946,672	3,160,125
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	(3,231,384)	(6,391,509)	(6,391,509)
19.2 End of period (Line 18 plus Line 19.1).....	(9,584,310)	(5,444,837)	(3,231,384)

## **1. Summary of Significant Accounting Policies**

### **A. Accounting Practices**

The financial statements of Western Reserve Mutual Casualty Company are presented on the basis of accounting principles prescribed or permitted by the Ohio Department of Insurance.

The Ohio Department of Insurance 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 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**

No change.

### **C. Accounting Policy**

No change.

## **2. Accounting Changes and Corrections of Errors**

No change.

## **3. Business Combinations and Goodwill**

Not applicable.

## **4. Discontinued Operations**

Not applicable.

## **5. Investments**

A, B, C, D, E, F, G.

No change.

## **6. Joint Ventures, Partnerships and Limited Liability Companies**

No change.

## **7. Investment Income**

No change.

## **8. Derivative Instruments**

No change.

## **9. Income Taxes**

In September 2011, the NAIC adopted SSAP No. 101, *Income Taxes*, which supersedes SSAP No. 10R. The standard applies a 'more likely than not' threshold for the recognition of federal and foreign tax loss contingencies, establishes a new framework for determining the admissibility of deferred tax assets and adopts new disclosure requirements. The Company adopted this guidance effective January 1, 2012. The adoption of this guidance will result in increased disclosures and will have an immaterial impact on the Company's combined statutory financial statements.

## **10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

G. The Company previously cited SSAP 25 *Accounting for and Disclosures about Transactions with Affiliates and Other Related Parties* as the basis for nonadmitting common stock of its subsidiaries. The Company now considers SSAP 97 *Investments in Subsidiary, Controlled, and Affiliated Entities* to be the governing guidance for nonadmission of its common stock of subsidiaries.

## **11. Debt**

No change.

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

No change.

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

No change.

**14. Contingencies**

No change.

**15. Leases**

No change.

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

No change.

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

Not applicable.

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

A. Administrative Services Only ("ASO") Plans

Not applicable.

B. Administrative Services Contract ("ASC") Plans

Not applicable.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

Not applicable.

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

Not applicable.

**20. Fair Value Measurements**

(1) Fair Value Measurements at Reporting Date:

Description	Period ended 09/30/2012	Quoted prices In active markets for identical assets (Level 1)	Other observable inputs (Level 2)	Other unobservable inputs (Level 3)
a. Assets at fair value:				
Preferred stock:				
Industrial and Misc	\$ 1,243,104	\$ 1,243,104	\$ -	\$ -
Parent, Subsidiaries, and Affiliates	-	-	-	-
Total Perpetual Preferred Stock	1,243,104	1,243,104	-	-
Bonds:				
U.S. Governments	15,039,704	15,039,704	-	-
Foreign Governments	1,161,204	1,161,204	-	-
Industrial and Misc	72,414,855	72,414,855	-	-
Parent, Subsidiaries, and Affiliates	-	-	-	-
Total Bonds	88,615,763	88,615,763	-	-
Common stock:				
Industrial and Misc	26,199,175	26,111,029	88,146	-
Mutual Funds	19,877,225	19,877,225	-	-
Money Market Funds	-	-	-	-
Parent, Subsidiaries, and Affiliates	-	-	-	-
Total Common Stocks	46,076,400	45,988,254	88,146	-
Other invested assets:				
Real estate	-	-	-	-

Other	3,746,520	-	-	3,746,520
Total Other Invested Assets	3,746,520	-	-	3,746,520
Total Assets at Fair Value:	<u>\$ 139,681,787</u>	<u>\$ 135,847,121</u>	<u>\$ 88,146</u>	<u>\$ 3,746,520</u>

b. Liabilities at fair value: Not applicable.

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

	Balance 12/31/2011	Transfers In/(out) Level 3	Total Gain/(Loss) Included in Net Income	Total Gain/(Loss) Included in Surplus	Purchases, Issuances, Sales, & Settlements	Balance 09/30/2012
Other Invested Assets	\$ 3,677,639	\$ -	\$ -	\$ 68,881	\$ -	\$ 3,746,520
Total	<u>\$ 3,677,639</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 68,881</u>	<u>\$ -</u>	<u>\$ 3,746,520</u>

(3) The Company's policy is to recognize transfers in and out as of the end of the reporting period.

(4) As of September 30, 2012, the reported fair value of the entity's investments categorized within Level 3 of the fair value hierarchy are as follows:

**Other Invested assets** – The Company's investment in a joint venture fund is measured and reported at fair value as of September 30, 2012 totaling \$3.7 million. Fair value measurement is determined by the underlying assets that are primarily investments in private limited partnerships in which the fair value is determined by each partnership's audited GAAP financial statements and adjusted for the Company's proportional share of the entity's earnings. Some inputs to the valuation methodology are unobservable and significant to the fair value measurement, and result in disclosure at Level 3.

**21. Other Items**

No change.

**22. Events Subsequent**

No change.

**23. Reinsurance**

No change.

**24. Retrospectively Rated Contracts and Contracts Subject to Redetermination**

Not applicable.

**25. Changes in Incurred Losses and Loss Adjustment Expense**

Reserves as of December 31, 2011 were \$25.1 million. In calendar year 2012, \$12.0 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$12.4 million. Therefore, there has been a \$.7 million favorable prior-year development from December 31, 2011 to September 30, 2012. The favorable development is generally the result of ongoing analysis of recent loss development trends, and from decreases in the estimates of loss and loss adjustment expenses for the following lines of business: commercial auto liability, auto physical damage, homeowners/farmowners, commercial multi-peril, other liability, workers compensation and special property. These decreases were offset, in part, by increases in private passenger auto liability. Original estimates are increased or decreased as additional information becomes known regarding individual claims. The estimates are not affected by prior year loss development on retrospectively rated policies, as the company does not write this type of policy.

**26. Intercompany Pooling Agreements**

No change.

**27. Structured Settlements**

Not applicable.

**28. Health Care Receivables**

Not applicable.

**29. Participating Policies**

Not applicable.

**30. Premium Deficiency Reserves**

No significant change.

**31. High Deductibles**

Not applicable.

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

No significant change.

**33. Asbestos/Environmental Reserves**

No significant change.

**34. Subscriber Savings Accounts**

Not applicable.

**35. Multiple Peril Crop Insurance**

Not applicable.

**36. Financial Guaranty Insurance**

Not applicable.

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES  
GENERAL**

1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [X]

1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [X]

2.2 If yes, date of change: .....

3. Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [X]

If yes, complete the Schedule Y - Part 1 - organizational chart.

4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]

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

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? ..... Yes [ ] No [ ] NA [X]  
If yes, attach an explanation.

6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. ..... 12/31/2011

6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. ..... 12/31/2006

6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). ..... 07/16/2007

6.4 By what department or departments?

Ohio.....

6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ ] No [ ] NA [X]

6.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [X] No [ ] NA [ ]

7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [X]

7.2 If yes, give full information:

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

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

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

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

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

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY****GENERAL INTERROGATORIES**

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? .....  Yes [X]  No [ ]

- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.

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

.....

9.2 Has the code of ethics for senior managers been amended? .....  Yes [ ]  No [X]

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

.....

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

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

.....

**FINANCIAL**

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

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ 327,318

**INVESTMENT**

11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) .....  Yes [ ]  No [X]

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

.....

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$ 0

13. Amount of real estate and mortgages held in short-term investments: ..... \$ 0

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

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds .....	\$ .....	\$ .....
14.22 Preferred Stock .....	\$ .....	\$ .....
14.23 Common Stock .....	\$ .....253,019	\$ .....273,438
14.24 Short-Term Investments .....	\$ .....	\$ .....
14.25 Mortgage Loans on Real Estate .....	\$ .....	\$ .....
14.26 All Other .....	\$ .....	\$ .....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26).....	\$ .....253,019	\$ .....273,438
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above .....	\$ .....	\$ .....

15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? .....  Yes [ ]  No [X]

15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? .....  Yes [ ]  No [ ]

If no, attach a description with this statement.

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY****GENERAL INTERROGATORIES**

16. Excluding items in Schedule E – Part 3 – Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes  No 

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

1 Name of Custodian(s)	2 Custodian Address
Merrill Lynch.....	Columbus, Ohio.....
First Merit.....	Akron, Ohio.....

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

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

16.3 Have there been any changes, including name changes, in the custodian(s) identified in 16.1 during the current quarter? .....

Yes  No 

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

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

16.5 Identify all investment advisors, broker/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	2 Name(s)	3 Address
.....	.....	.....

17.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed? .....

Yes  No 

17.2 If no, list exceptions:

.....

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

# **GENERAL INTERROGATORIES**

## **PART 2 - PROPERTY & CASUALTY INTERROGATORIES**

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? ..... Yes [ ] No [X] NA [ ]

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

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? ..... Yes [ ] No [X]  
3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero? \_\_\_\_\_ Yes [ ] No [X]

#### 4.2 If yes, complete the following schedule:

## 5. Operating Percentages:

5.1 A&H loss percent.....	0.0	%
5.2 A&H cost containment percent .....	0.0	%
5.3 A&H expense percent excluding cost containment expenses.....	0.0	%

6.1 Do you act as a custodian for health savings accounts?..... Yes [ ] No [X]  
6.2 If yes, please provide the amount of custodial funds held as of the reporting date..... \$ \_\_\_\_\_  
6.3 Do you act as an administrator for health savings accounts?..... Yes [ ] No [X]  
6.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$ \_\_\_\_\_

## **SCHEDULE F - CEDED REINSURANCE**

**Showing All New Reinsurers - Current Year to Date**

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

States, etc.	1 Active Status	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL.	N.	0	0	0	0	0
2. Alaska	AK.	N.	0	0	0	0	0
3. Arizona	AZ.	N.	0	0	0	0	0
4. Arkansas	AR.	N.	0	0	0	0	0
5. California	CA.	N.	0	0	0	0	0
6. Colorado	CO.	N.	0	0	0	0	0
7. Connecticut	CT.	N.	0	0	0	0	0
8. Delaware	DE.	N.	0	0	0	0	0
9. District of Columbia	DC.	N.	0	0	0	0	0
10. Florida	FL.	N.	0	0	0	0	0
11. Georgia	GA.	N.	0	0	0	0	0
12. Hawaii	HI.	N.	0	0	0	0	0
13. Idaho	ID.	N.	0	0	0	0	0
14. Illinois	IL.	L	0	0	0	0	0
15. Indiana	IN.	L	22,995,865	20,540,807	14,579,756	14,201,476	6,829,612
16. Iowa	IA.	N.	0	0	0	0	0
17. Kansas	KS.	N.	0	0	0	0	0
18. Kentucky	KY.	N.	0	0	0	0	0
19. Louisiana	LA.	N.	0	0	0	0	0
20. Maine	ME.	N.	0	0	0	0	0
21. Maryland	MD.	N.	0	0	0	0	0
22. Massachusetts	MA.	N.	0	0	0	0	0
23. Michigan	MI.	N.	0	0	0	0	0
24. Minnesota	MN.	N.	0	0	0	0	0
25. Mississippi	MS.	N.	0	0	0	0	0
26. Missouri	MO.	N.	0	0	0	0	0
27. Montana	MT.	N.	0	0	0	0	0
28. Nebraska	NE.	N.	0	0	0	0	0
29. Nevada	NV.	N.	0	0	0	0	0
30. New Hampshire	NH.	N.	0	0	0	0	0
31. New Jersey	NJ.	N.	0	0	0	0	0
32. New Mexico	NM.	N.	0	0	0	0	0
33. New York	NY.	N.	0	0	0	0	0
34. North Carolina	NC.	N.	0	0	0	0	0
35. North Dakota	ND.	N.	0	0	0	0	0
36. Ohio	OH.	L	54,175,161	50,805,568	36,298,632	30,976,558	23,808,754
37. Oklahoma	OK.	N.	0	0	0	0	0
38. Oregon	OR.	N.	0	0	0	0	0
39. Pennsylvania	PA.	N.	0	0	0	0	0
40. Rhode Island	RI.	N.	0	0	0	0	0
41. South Carolina	SC.	N.	0	0	0	0	0
42. South Dakota	SD.	N.	0	0	0	0	0
43. Tennessee	TN.	L	0	0	0	0	0
44. Texas	TX.	N.	0	0	0	0	0
45. Utah	UT.	N.	0	0	0	0	0
46. Vermont	VT.	N.	0	0	0	0	0
47. Virginia	VA.	N.	0	0	0	0	0
48. Washington	WA.	N.	0	0	0	0	0
49. West Virginia	WV.	N.	0	0	0	0	0
50. Wisconsin	WI.	N.	0	0	0	0	0
51. Wyoming	WY.	N.	0	0	0	0	0
52. American Samoa	AS.	N.	0	0	0	0	0
53. Guam	GU.	N.	0	0	0	0	0
54. Puerto Rico	PR.	N.	0	0	0	0	0
55. U.S. Virgin Islands	VI.	N.	0	0	0	0	0
56. Northern Mariana Islands	MP.	N.	0	0	0	0	0
57. Canada	CN.	N.	0	0	0	0	0
58. Aggregate Other Alien	OT.	XXX	0	0	0	0	0
59. Totals	(a)	4	77,171,026	71,346,375	50,878,388	45,178,034	30,638,366
<b>DETAILS OF WRITE-INS</b>							
5801.		XXX					
5802.		XXX					
5803.		XXX					
5898. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0
5899. TOTALS (Lines 5801 through 5803 plus 5898) (Line 58 above)		XXX	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.

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

Schedule Y - Part 1  
**NONE**

Schedule Y - Part 1A  
**NONE**

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**PART 1 - LOSS EXPERIENCE**

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	2,174,522	136,714	6.3	23.2
2. Allied lines	1,177,872	2,429,314	206.2	224.3
3. Farmowners multiple peril	0	0	0.0	0.0
4. Homeowners multiple peril	14,662,173	15,197,951	103.7	98.4
5. Commercial multiple peril	7,507,051	3,212,390	42.8	44.3
6. Mortgage guaranty			0.0	0.0
8. Ocean marine			0.0	0.0
9. Inland marine	570,464	52,904	9.3	26.2
10. Financial guaranty			0.0	0.0
11.1 Medical professional liability -occurrence			0.0	0.0
11.2 Medical professional liability -claims made			0.0	0.0
12. Earthquake	12,791	0	0.0	0.0
13. Group accident and health			0.0	0.0
14. Credit accident and health			0.0	0.0
15. Other accident and health			0.0	0.0
16. Workers' compensation	738,595	517,454	70.1	27.1
17.1 Other liability occurrence	2,023,283	953,650	47.1	(2.3)
17.2 Other liability-claims made	3,723	0	0.0	0.0
17.3 Excess Workers' Compensation	0	0	0.0	0.0
18.1 Products liability-occurrence	67,661	4,707	7.0	(17.1)
18.2 Products liability-claims made			0.0	0.0
19.1,19.2 Private passenger auto liability	22,186,043	16,894,718	76.2	70.3
19.3,19.4 Commercial auto liability	2,196,884	1,162,843	52.9	20.2
21. Auto physical damage	19,570,274	13,427,387	68.6	68.9
22. Aircraft (all perils)			0.0	0.0
23. Fidelity			0.0	0.0
24. Surety			0.0	0.0
26. Burglary and theft	33,076	(25,595)	(77.4)	23.3
27. Boiler and machinery	81,443	20,026	24.6	30.9
28. Credit			0.0	0.0
29. International			0.0	0.0
30. Warranty			0.0	0.0
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	0	0	0.0	0.0
<b>TOTALS</b>	<b>73,005,855</b>	<b>53,984,463</b>	<b>73.9</b>	<b>69.3</b>
<b>DETAILS OF WRITE-INS</b>				
3401.				
3402.				
3403.				
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
<b>3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0.0</b>

**PART 2 - DIRECT PREMIUMS WRITTEN**

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date	
1. Fire	789,842	2,231,794	2,032,568	
2. Allied lines	428,333	1,213,806	1,102,845	
3. Farmowners multiple peril	0	0	0	
4. Homeowners multiple peril	5,927,900	15,487,766	14,206,928	
5. Commercial multiple peril	2,678,866	8,116,182	7,508,500	
6. Mortgage guaranty	0	0	0	
8. Ocean marine	0	0	0	
9. Inland marine	185,836	583,756	561,303	
10. Financial guaranty	0	0	0	
11.1 Medical professional liability-occurrence	0	0	0	
11.2 Medical professional liability-claims made	0	0	0	
12. Earthquake	4,730	13,099	12,203	
13. Group accident and health	0	0	0	
14. Credit accident and health	0	0	0	
15. Other accident and health	0	0	0	
16. Workers' compensation	229,383	787,280	756,949	
17.1 Other liability occurrence	704,732	2,104,658	1,979,122	
17.2 Other liability-claims made	3,237	5,846	736	
17.3 Excess Workers' Compensation	0	0	0	
18.1 Products liability-occurrence	29,668	77,258	57,748	
18.2 Products liability-claims made	0	0	0	
19.1,19.2 Private passenger auto liability	8,308,814	23,296,767	21,815,384	
19.3,19.4 Commercial auto liability	738,720	2,316,636	2,268,150	
21. Auto physical damage	7,412,036	20,816,053	18,928,569	
22. Aircraft (all perils)	0	0	0	
23. Fidelity	0	0	0	
24. Surety	0	0	0	
26. Burglary and theft	12,475	32,099	32,198	
27. Boiler and machinery	28,962	88,023	83,172	
28. Credit	0	0	0	
29. International	0	0	0	
30. Warranty	0	0	0	
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	
34. Aggregate write-ins for other lines of business	0	0	0	
<b>TOTALS</b>	<b>27,483,534</b>	<b>77,171,023</b>	<b>71,346,375</b>	
<b>DETAILS OF WRITE-INS</b>				
3401.				
3402.				
3403.				
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
<b>3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**PART 3 (000 omitted)**

**LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE**

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	4 2012 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2012 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2012 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened and Open as of Prior Year End	8 Q.S. Date IBNR Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2009 + Prior .....	3,852	240	4,092	2,061	81	2,142	1,783	.16	111	1,910	(8)	(32)	(40)
2. 2010 .....	4,824	387	5,211	2,074	44	2,118	2,405	.44	247	2,696	(345)	(52)	(397)
3. Subtotals 2010 + prior .....	8,676	627	9,303	4,135	125	4,260	4,188	.60	358	4,606	(353)	(84)	(437)
4. 2011 .....	11,756	3,197	14,953	5,956	1,712	7,668	5,552	.377	1,100	7,029	(248)	(8)	(256)
5. Subtotals 2011 + prior .....	20,432	3,824	24,256	10,091	1,837	11,928	9,740	.437	1,458	11,635	(601)	(92)	(693)
6. 2012 .....	XXX	XXX	XXX	XXX	26,952	26,952	XXX	8,322	5,937	14,259	XXX	XXX	XXX
7. Totals .....	20,432	3,824	24,256	10,091	28,789	38,880	9,740	8,759	7,395	25,894	(601)	(92)	(693)
Prior Year-End Surplus As Regards Policy-holders											Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
8. Surplus As Regards Policy-holders	92,303										1. (2.9)	2. (2.4)	3. (2.9)
											Col. 13, Line 7 Line 8		
											4. (0.8)		

# STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

### Response

1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....NO.....
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement? .....NO.....
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement? .....NO.....
4. Will the Director and Officer Supplement be filed with the state of domicile and the NAIC with this statement? .....YES.....

### **Explanation:**

- 1.
- 2.
- 3.

### **Bar Code:**

1.  2 6 1 3 1 2 0 1 2 4 9 0 0 0 0 0 3
2.  2 6 1 3 1 2 0 1 2 4 5 5 0 0 0 0 0 3
3.  2 6 1 3 1 2 0 1 2 3 6 5 0 0 0 0 0 3

**OVERFLOW PAGE FOR WRITE-INS**

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STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**SCHEDULE A – VERIFICATION**

Real Estate

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	.8,000,268	.8,222,375
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	2,643	0
2.2 Additional investment made after acquisition	0	0
3. Current year change in encumbrances	0	0
4. Total gain (loss) on disposals	0	0
5. Deduct amounts received on disposals	0	0
6. Total foreign exchange change in book/adjusted carrying value	0	0
7. Deduct current year's other than temporary impairment recognized	0	0
8. Deduct current year's depreciation	166,580	222,107
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	7,836,331	.8,000,268
10. Deduct total nonadmitted amounts	0	0
11. Statement value at end of current period (Line 9 minus Line 10)	7,836,331	8,000,268

**SCHEDULE B – VERIFICATION**

Mortgage Loans

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

**NONE**

**SCHEDULE BA – VERIFICATION**

Other Long-Term Invested Assets

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	.5,843,088	.6,236,234
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	0
2.2 Additional investment made after acquisition	0	0
3. Capitalized deferred interest and other	0	0
4. Accrual of discount	0	0
5. Unrealized valuation increase (decrease)	68,882	(148,189)
6. Total gain (loss) on disposals	0	0
7. Deduct amounts received on disposals	192,326	244,957
8. Deduct amortization of premium and depreciation	0	0
9. Total foreign exchange change in book/adjusted carrying value	0	0
10. Deduct current year's other than temporary impairment recognized	0	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	.5,719,644	.5,843,088
12. Deduct total nonadmitted amounts	1,973,124	2,165,449
13. Statement value at end of current period (Line 11 minus Line 12)	3,746,520	3,677,639

**SCHEDULE D – VERIFICATION**

Bonds and Stocks

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	.123,545,282	.124,716,824
2. Cost of bonds and stocks acquired	.21,947,029	.23,418,700
3. Accrual of discount	.56,439	.73,197
4. Unrealized valuation increase (decrease)	.3,296,205	(1,487,416)
5. Total gain (loss) on disposals	.438,882	.1,651,113
6. Deduct consideration for bonds and stocks disposed of	.21,257,760	.24,680,049
7. Deduct amortization of premium	.133,186	.147,087
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other than temporary impairment recognized	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7+8-9)	.127,892,890	.123,545,282
11. Deduct total nonadmitted amounts	.273,438	.253,019
12. Statement value at end of current period (Line 10 minus Line 11)	.127,619,452	.123,292,263

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**SCHEDULE D - PART 1B**

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

	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. Class 1 (a).....	80,363,539	6,898,551	7,796,209	(45,551)	81,236,470	80,363,539	79,420,329	79,323,987
2. Class 2 (a).....	2,656,778		499,298	(1,867)	2,657,958	2,656,778	2,155,613	2,871,194
3. Class 3 (a).....	370,000				370,000	370,000	370,000	370,000
4. Class 4 (a).....	0				0	0	0	0
5. Class 5 (a).....	0				0	0	0	0
6. Class 6 (a).....	0				0	0	0	0
7. Total Bonds	83,390,316	6,898,551	8,295,507	(47,418)	84,264,428	83,390,316	81,945,942	82,565,180
<b>PREFERRED STOCK</b>								
8. Class 1 .....	642,480			(3,840)	644,640	642,480	638,640	655,920
9. Class 2 .....	610,568			(6,104)	612,704	610,568	604,464	615,848
10. Class 3 .....	0				0	0	0	0
11. Class 4 .....	0				0	0	0	0
12. Class 5 .....	0				0	0	0	0
13. Class 6 .....	0				0	0	0	0
14. Total Preferred Stock.....	1,253,048	0	0	(9,944)	1,257,344	1,253,048	1,243,104	1,271,768
15. Total Bonds & Preferred Stock	84,643,364	6,898,551	8,295,507	(57,362)	85,521,772	84,643,364	83,189,046	83,836,948

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ ..... ; NAIC 2 \$ ..... ;

NAIC 3 \$ ..... ; NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....

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**SCHEDULE DA - PART 1**

## Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999	1,645,995	XXX	1,645,995	745	

**SCHEDULE DA - VERIFICATION**

## Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	2,187,863	3,047,893
2. Cost of short-term investments acquired .....	12,424,873	21,023,014
3. Accrual of discount .....		0
4. Unrealized valuation increase (decrease).....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration received on disposals .....	12,966,741	21,883,044
7. Deduct amortization of premium.....		0
8. Total foreign exchange change in book/adjusted carrying value.....		0
9. Deduct current year's other than temporary impairment recognized.....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	1,645,995	2,187,863
11. Deduct total nonadmitted amounts.....		0
12. Statement value at end of current period (Line 10 minus Line 11)	1,645,995	2,187,863

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY****SCHEDULE DB - PART A - VERIFICATION**

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/Adjusted Carrying Value, December 31, prior year (Line 9, prior year) .....	0
2. Cost Paid/(Consideration Received) on additions.....	24,669
3. Unrealized Valuation increase/(decrease) .....	11,201
4. Total gain (loss) on termination recognized.....	1,650
5. Considerations received/(paid) on terminations.....	(150)
6. Amortization .....	
7. Adjustment to the Book/Adjusted Carrying Value of hedged item .....	
8. Total foreign exchange change in Book/Adjusted Carrying Value.....	
9. Book/Adjusted Carrying Value at End of Current Period (Lines 1+2+3+4-5+6+7+8).....	37,670
10. Deduct nonadmitted assets.....	
11. Statement value at end of current period (Line 9 minus Line 10).....	37,670

**SCHEDULE DB - PART B - VERIFICATION**

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year .....	0
2. Net cash deposits (Section 1, Broker Name/Net Cash Deposits Footnote) .....	0
3.1 Change in variation margin on open contracts.....	
3.2 Add:	
Change in adjustment to basis of hedged item	
3.21 Section 1, Column 17, current year to date minus.....	0
3.22 Section 1, Column 17, prior year.....	0
Change in amount recognized	
3.23 Section 1, Column 16, current year to date minus.....	0
3.24 Section 1, Column 16, prior year.....	0
3.3 Subtotal (Line 3.1 minus Line 3.2) .....	0
4.1 Variation margin on terminated contracts during the year .....	
4.2 Less:	
4.21 Amount used to adjust basis of hedged item.....	
4.22 Amount recognized.....	0
4.3 Subtotal (Line 4.1 minus Line 4.2) .....	0
5. Dispositions gains (losses) on contracts terminated in prior year:	
5.1 Recognized.....	
5.2 Used to adjust basis of hedged items.....	
6. Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2) .....	0
7. Deduct total nonadmitted amounts .....	
8. Statement value at end of current period (Line 6 minus Line 7) .....	0

**NONE**

Schedule DB - Part C - Section 1

**NONE**

Schedule DB - Part C - Section 2

**NONE**

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY****SCHEDULE DB - VERIFICATION**

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

	Book/Adjusted Carrying Value Check
1. Part A, Section 1, Column 14.....	24,670
2. Part B, Section 1, Column 14.....	0
3. Total (Line 1 plus Line 2).....	24,670
4. Part D, Column 5.....	0
5. Part D, Column 6.....	0
6. Total (Line 3 minus Line 4 minus Line 5).....	24,670

	Fair Value Check
7. Part A, Section 1, Column 16.....	35,871
8. Part B, Section 1, Column 13.....	0
9. Total (Line 7 plus Line 8).....	35,871
10. Part D, Column 8.....	0
11. Part D, Column 9.....	0
12. Total (Line 9 minus Line 10 minus Line 11).....	35,871

	Potential Exposure Check
13. Part A, Section 1, Column 21.....	0
14. Part B, Section 1, Column 19.....	0
15. Part D, Column 11.....	0
16. Total (Line 13 plus Line 14 minus Line 15).....	0

**SCHEDULE E - VERIFICATION**

(Cash Equivalents)

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

**NONE**

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

## **SCHEDULE A - PART 2**

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

## **SCHEDULE A - PART 3**

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

**NONE**

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**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

## **SCHEDULE B - PART 2**

**Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter**

## **SCHEDULE B - PART 3**

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

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**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

## **SCHEDULE BA - PART 2**

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

**NONE**

## **SCHEDULE BA - PART 3**

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

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## STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

## SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
<b>Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>									
960028-NK-0.....	Westerville OH CSD.....		08/17/2012.....	Robert W. Baird & Co. Inc.....		300,000	300,000		1FE
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						300,000	300,000	0	XXX
<b>Bonds - U.S. Special Revenue</b>									
.035361-BC-7.....	Ankeny IA Cmnty Sch Dist.....		09/26/2012.....	D A Davidson & Co.....		200,000	200,000		1FE
135521-AS-1.....	Canadian Cnty OK Edu Fac Rev.....		07/18/2012.....	D A Davidson & Co.....		433,916	400,000		1FE
89952P-DS-1.....	Tulsa Cnty OK Broken Arrow Pub Sch.....		09/24/2012.....	D A Davidson & Co.....		279,288	250,000	722	1FE
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Government and Their Political Subdivisions						913,204	850,000	722	XXX
<b>Bonds - Industrial and Miscellaneous (Unaffiliated)</b>									
.38143A-XU-4.....	Goldman Sach Bank - CD.....		07/24/2012.....	First Empire Securities I.....		245,000	245,000		1
.911312-AQ-9.....	United Parcel Service.....		09/25/2012.....	Raymond James & Associate.....		400,280	400,000	27	1FE
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						645,280	645,000	27	XXX
8399997 - Subtotals- Bonds - Part 3						1,858,484	1,795,000	749	XXX
8399999 - Subtotals - Bonds						1,858,484	1,795,000	749	XXX
<b>Common Stocks - Industrial and Miscellaneous</b>									
.037833-10-0.....	Apple Inc.....		09/28/2012.....	Merrill Lynch.....		260,000	161,439		L
.46625H-10-0.....	JP Morgan Chase & Co.....		07/09/2012.....	Merrill Lynch.....		3,550,000	119,978		L
.580135-10-1.....	McDonalds Corporation.....		07/12/2012.....	Merrill Lynch.....		1,325,000	119,362		L
9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						400,779	XXX	0	XXX
<b>Common Stocks - Mutual Funds</b>									
.001620-86-6.....	Alerian MLP ETF.....		09/28/2012.....	Merrill Lynch.....		4,825,000	79,805		L
.22544R-30-5.....	Credit Suisse Commodity Fnd Inst 'I.....		07/16/2012.....	Stock Exchange.....		92,175,305	760,750		U
.277911-49-1.....	Eaton Vance Floating Rate Fnd CL I.....		09/28/2012.....	Merrill Lynch.....		26,388,133	240,000		U
.67074U-10-3.....	Nuveen Energy MLP Total Rtn Fnd.....		08/24/2012.....	Stock Exchange.....		35,138,741	300,067		L
.880208-85-5.....	Templeton Global Total Rtn Fund.....	R	07/06/2012.....	Merrill Lynch.....		6,240,250	.80,000		U
9299999 - Common Stocks - Mutual Funds						1,460,623	XXX	0	XXX
<b>Common Stocks - Money Market Mutual Funds</b>									
.998911-JC-3.....	BBIF Money Fund Class 4.....		09/28/2012.....	Merrill Lynch.....		3,941,638,000	3,941,638		U
9399999 - Common Stocks - Money Market Mutual Funds						3,941,638	XXX	0	XXX
9799997 - Subtotals - Common Stocks - Part 3						5,803,039	XXX	0	XXX
9799999 - Subtotals - Common Stocks						5,803,039	XXX	0	XXX
9899999 - Subtotals- Preferred and Common Stocks						5,803,039	XXX	0	XXX
9999999 Totals						7,661,523	XXX	749	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues .....4

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

## **SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's Other Than Temporary Impairment Recognized	Total Change in B.A.C.V. (11+12+13)	Total Foreign Exchange Change in B.A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal
CUSIP Identification	Description	Foreign Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's Other Than Temporary Impairment Recognized	Total Change in B.A.C.V. (11+12+13)	Total Foreign Exchange Change in B.A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)		
<b>Bonds - U.S. Governments</b>																					
36220M-2N-8..	GNMA Pool #282581..	09/15/2012..	PRINCIPAL RECEIPT..		32	32	32	32			0		32			0		2	10/15/2019..	1FE..	
36295P-6H-0..	GNMA Pool #676872..	09/15/2012..	PRINCIPAL RECEIPT..		29,578	29,578	29,837	29,801	(223)	(223)	29,578		0		0	0	0	887	03/15/2023..	1FE..	
912828-AU-9..	U.S. Treasury Note..	08/15/2012..	MATURITY..	500,000	500,000	507,422	500,746	(746)	(746)	500,000								21,875	08/15/2012..	1..	
<b>0599999 - Bonds - U.S. Governments</b>					529,610	529,610	537,290	530,578	0	(968)	0	(968)	0	529,610	0	0	0	22,764	XXX	XXX	
<b>Bonds - U.S. States, Territories and Possessions</b>																					
677520-GU-1..	Ohio St GO BDS 2005A..	09/01/2012..	MATURITY..		500,000	500,000	500,000	500,000			0		500,000			0		18,750	09/01/2012..	1FE..	
<b>1799999 - Bonds - U.S. States, Territories and Possessions</b>					500,000	500,000	500,000	500,000	0	0	0	0	500,000	0	0	0	0	18,750	XXX	XXX	
<b>Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>																					
306297-WL-2..	Fall River MA..	07/02/2012..	CALLED @ 100.500000..		150,750	150,000	152,015	150,321	(111)	(111)	150,210		540	540	4,396	06/01/2018..	1FE..				
463777-JV-5..	Irving TX Dallas Cnty..	09/15/2012..	CALLED @ 100.000000..		500,000	500,000	509,290	500,783	(783)	(783)	500,000		0	0	25,000	09/15/2014..	1FE..				
473502-HV-7..	Jefferson Cnty TX FGIC..	08/01/2012..	CALLED @ 100.000000..		500,000	500,000	496,740	499,432	205	205	499,636		364	364	23,750	08/01/2013..	1FE..				
<b>2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>					1,150,750	1,150,000	1,158,045	1,150,536	0	(690)	0	(690)	0	1,149,846	0	0	904	904	53,146	XXX	XXX
<b>Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions</b>																					
3128M1-LA-5..	FHLMC (Gold) Pool #612221..	09/15/2012..	PRINCIPAL RECEIPT..		10,698	10,698	10,698	10,698	0		10,698		0	0	0			396	06/01/2021..	1FE..	
31335H-5P-4..	FHLMC (Gold) Pool #C90854..	09/15/2012..	PRINCIPAL RECEIPT..		10,536	10,536	10,571	10,569	(33)	(33)	10,536		0	0	0			386	09/01/2024..	1FE..	
31294K-NV-3..	FHLMC (Gold) Pool #E01304..	09/15/2012..	PRINCIPAL RECEIPT..		7,367	7,367	7,360	7,360	7	7	7,367		0	0	0			223	01/01/2018..	1FE..	
31294K-K5-3..	FHLMC (Gold) Pool #E01216..	09/15/2012..	PRINCIPAL RECEIPT..		9,957	9,957	10,032	10,003	(46)	(46)	9,957		0	0	0			363	10/01/2017..	1FE..	
3128M1-BB-4..	FHLMC (Gold) Pool #G11934..	09/15/2012..	PRINCIPAL RECEIPT..		7,616	7,616	7,611	7,606	10	10	7,616		0	0	0			277	04/01/2016..	1FE..	
3128M1-PA-1..	FHLMC (Gold) Pool #G12317..	09/15/2012..	PRINCIPAL RECEIPT..		9,105	9,105	9,105	9,105	0	0	9,105		0	0	0			333	08/01/2021..	1FE..	
3128MB-3A-3..	FHLMC (Gold) Pool #G13293..	09/15/2012..	PRINCIPAL RECEIPT..		14,191	14,191	14,085	14,100	91	91	14,191		0	0	0			473	12/01/2018..	1FE..	
3137AP-BD-1..	FHLMC CMO 4033 EB..	09/15/2012..	PRINCIPAL RECEIPT..		5,895	5,895	5,880	5,880	15	15	5,895		0	0	0			30	10/15/2036..	1FE..	
	FNMA Gtd Mtg Pool																				
31371L-JU-4..	#255075..	09/25/2012..	PRINCIPAL RECEIPT..		12,995	12,995	12,991	12,988	7	7	12,995		0	0	0			479	02/01/2024..	1FE..	
31402R-GM-5..	FNMA Pool #735604..	09/25/2012..	PRINCIPAL RECEIPT..		13,910	13,910	13,953	13,940	(30)	(30)	13,910		0	0	0			466	06/01/2020..	1FE..	
3136A2-VK-6..	FNMA CMO TR-2011-126..	09/25/2012..	PRINCIPAL RECEIPT..		9,732	9,732	9,732	9,732	0	0	9,732		0	0	0			160	06/25/2040..	1FE..	
31381P-C9-7..	FNMA DUS Pool #466396..	09/25/2012..	PRINCIPAL RECEIPT..		1,129	1,129	1,131	1,131	(2)	(2)	1,129		0	0	0			26	11/01/2020..	1FE..	
31371L-XW-4..	FNMA Gtd Mtg Pool #25549..	09/25/2012..	PRINCIPAL RECEIPT..		14,129	14,129	14,049	14,054	75	75	14,129		0	0	0			528	10/01/2024..	1FE..	
31371L-7J-2..	FNMA Gtd Mtg Pool #255697..	09/25/2012..	PRINCIPAL RECEIPT..		20,944	20,944	21,500	21,268	(324)	(324)	20,944		0	0	0			631	04/01/2015..	1FE..	
31402Y-NJ-9..	FNMA Gtd Mtg Pool #742093..	09/25/2012..	PRINCIPAL RECEIPT..		12,343	12,343	12,011	12,065	277	277	12,343		0	0	0			373	04/01/2019..	1FE..	
31416X-HY-9..	FNMA Gtd Mtg Pool #AB2046..	09/25/2012..	PRINCIPAL RECEIPT..		26,248	26,248	25,805	25,812	436	436	26,248		0	0	0			530	01/01/2026..	1FE..	
31371K-VB-4..	FNMA Pool #254510..	09/25/2012..	PRINCIPAL RECEIPT..		5,663	5,663	5,738	5,709	(46)	(46)	5,663		0	0	0			190	11/01/2017..	1FE..	
31371K-2X-8..	FNMA Pool #254690..	09/25/2012..	PRINCIPAL RECEIPT..		7,433	7,433	7,382	7,386	47	47	7,433		0	0	0			274	04/01/2023..	1FE..	
31371L-DT-3..	FNMA Pool #254914..	09/25/2012..	PRINCIPAL RECEIPT..		5,931	5,931	5,975	5,932	(1)	(1)	5,931		0	0	0			178	09/01/2013..	1FE..	
31371L-SL-4..	FNMA Pool #255323..	09/25/2012..	PRINCIPAL RECEIPT..		6,493	6,493	6,577	6,514	(20)	(20)	6,493		0	0	0			195	07/01/2014..	1FE..	
31385W-SB-6..	FNMA Pool #555014..	09/25/2012..	PRINCIPAL RECEIPT..		10,023	10,023	10,117	10,073	(50)	(50)	10,023		0	0	0			371	11/01/2017..	1FE..	
31385X-GK-7..	FNMA Pool #555602..	09/25/2012..	PRINCIPAL RECEIPT..		8,735	8,735	8,670	8,682	53	53	8,735		0	0	0			289	06/01/2018..	1FE..	
3136A1-6Y-6..	AB..	09/25/2012..	PRINCIPAL RECEIPT..		6,706	6,706	6,903	6,903	(197)	(197)	6,706		0	0	0			113	08/25/2021..	1FE..	
593791-CO-7..	Miami Univ OH..	09/01/2012..	MATURITY..		400,000	400,000	404,628	400,456	(456)	(456)	400,000		0	0	0			13,500	09/01/2012..	1..	
<b>3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions</b>					637,778	637,778	642,503	625,184	0	(189)	0	(189)	0	637,778	0	0	0	20,784	XXX	XXX	
<b>Bonds - Industrial and Miscellaneous (Unaffiliated)</b>																					
724479-AF-7..	Pitney Bowes Inc SR NT..	07/02/2012..	VARIOUS..		505,590	500,000	483,935	497,907	1,391	1,391	499,298		6,292	6,292	17,280	10/01/2012..	2FE..				
046353-AC-2..	AstraZeneca PLC Mt..	09/15/2012..	MATURITY..		500,000	500,000	505,330	500,850	(850)	(850)	500,000		0	0	27,000	09/15/2012..	1FE..				
<b>3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>					1,005,590	1,000,000	989,265	998,756	0	0	999,298		0	0	6,292	6,292	44,280	XXX	XXX		
<b>8399999 - Subtotals - Bonds - Part 4</b>					3,823,728	3,817,388	3,827,102	3,805,054	0	(1,305)	0	(1,305)	0	3,816,532	0	0	7,196	7,196	159,723	XXX	XXX
<b>8399999 - Subtotals - Bonds</b>					3,823,728	3,817,388	3,827,102	3,805,054	0	(1,305)	0	(1,305)	0	3,816,532	0	0	7,196	7,196	159,723	XXX	XXX
<b>Common Stocks - Industrial and Miscellaneous (Unaffiliated)</b>					2,675,000	125,008	XXX	58,866	148,677	(89,811)	(89,811)	58,866		66,142	66,142	2,374	2,374	XXX	XXX	XXX	
<b>9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)</b>					125,008	XXX	58,866	148,677	(89,811)	(89,811)	58,866		0	0	66,142	66,142	2,374	2,374	XXX	XXX	XXX
<b>Common Stock - Mutual Funds</b>																					
09253X-10-2..	Blackrock Muni Intermediate Dur.	07/20/2012..	Merrill Lynch..		3,800,000	63,501	XXX	49,606	58,216	(8,610)	(8,610)	49,606		13,895	13,895	1,902	1,902	1..	1..	1..	
22544R-10-7..	Credit Suisse Commodity Fd CL A..	07/16/2012..	Stock Exchange..		93,095,908	760,750	XXX	760,750	755,008	5,742	(5,742)	760,750		0	0	0	0	0	0	0	0
25264S-83-3..	Diamond Hill Long Short Fd CL 1..	08/07/2012..	Merrill Lynch..		11,242,271	200,000	XXX	155,930	190,332	(34,401)	(34,401)	155,930		44,070	44,070	0	0	XXX	U..	U..	
27829L-10-5..	Eaton Vance Nat'l Muni OppsStr..	07/20/2012..	Merrill Lynch..		2,800,000	63,672	XXX	49,718	58,520	(8,802)	(8,802)	49,718		13,954	13,954	1,797	1,797	XXX	1..	1..	
46428R-10-7..	Indx ETF..	08/07/2012..	Merrill Lynch..		6,481,000	216,721	XXX	190,405	213,743	(23,338)	(23,338)	190,405		26,316	26,316	0	0	XXX	1..	1..	

GO

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**SCHEDULE D - PART 4**

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

1 CUSIP Identifi- cation	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Design- ation or Market Indicator (a)		
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B.A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B.A.C.V.									
486606-10-6...	Kayne Anderson MLP...		07/13/2012...	ROC...		9,273	XXX...	9,273	9,273				0		9,273			0			XXX...	L...	
55312N-10-6...	MLP & Strategic Equity Fund Inc.....		08/24/2012...	VARIOUS.....	34,130.000	308,156	XXX...	308,156	566,763	(258,607)			(258,607)		308,156			0			XXX...	L...	
67074U-10-3...	Nuveen Energy MLP Total Rtn Fnd...		09/11/2012...	CASH IN LIEU - FRAC'L SHR...	0.741	13	XXX...	8					0		8			5		5	XXX...	L...	
67062N-10-3...	Nuveen Insured Quality Muni Fd Inc...		07/20/2012...	Merrill Lynch.....	4,200.000	63,260	XXX...	49,888	63,000	(13,112)			(13,112)		49,888			13,372		13,372	2,205	XXX...	
67062E-10-3...	Nuveen Investment Quality Muni Fd...		07/26/2012...	Merrill Lynch.....	3,800.000	63,589	XXX...	49,961	59,318	(9,358)			(9,358)		49,961			13,628		13,628	2,234	XXX...	
72201M-55-2...	PIMCO Total Return Fd Cl		08/06/2012...	Merrill Lynch.....	33,777.838	387,094	XXX...	343,563	367,165	(23,602)			(23,602)		343,563			43,531		43,531	7,291	XXX...	
9299999 - Common Stocks - Mutual Funds					2,136,030	XXX	1,967,258	2,341,338	(374,088)	0	0	(374,088)	0	1,967,258	0	168,772	168,772		168,772	15,429	XXX	XXX	
Common Stocks - Money Market Mutual Funds																							
998911-UC-3...	BBIF Money Fund Class 4...		09/28/2012...	Merrill Lynch.....	3,957,786.000	3,957,786	XXX...	3,957,786					0		3,957,786			0			XXX...	U...	
9399999 - Common Stocks - Money Market Mutual Funds																							
97999997 - Subtotals - Common Stocks - Part 4						6,218,824	XXX	5,983,910	2,490,015	(463,899)	0	0	0	0	0	3,957,786	0	0	0	0	0	XXX	XXX
97999999 - Subtotals - Common Stocks						6,218,824	XXX	5,983,910	2,490,015	(463,899)	0	0	(463,899)	0	5,983,910	0	234,914	234,914		17,803	XXX	XXX	
98999999 - Subtotals - Preferred and Common Stocks						6,218,824	XXX	5,983,910	2,490,015	(463,899)	0	0	(463,899)	0	5,983,910	0	234,914	234,914		17,803	XXX	XXX	
99999999 Totals						10,042,552	XXX	9,811,012	6,295,069	(463,899)	(1,305)	0	(465,204)	0	9,800,442	0	242,110	242,110		177,526	XXX	XXX	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues 4.

E05.1

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of Current Statement Date

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	
Description	Description of Items Hedged or Used For Income Generation	Schedule/ Exhibit Identifier	Type(s) of Risk(s)	Exchange or Counterparty	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Prior Year Initial Cost of Premium (Received) Paid	Current Year Initial Cost of Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B.A.C.V.	Current Year's Amortization/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Quarter-end (a)	
<b>Written Options - Income Generation - Call Options</b>																							
Canadian Nat'l Railway (CNI 1220 J 95).....	Canadian Nat'l Railway (CNI).....	D2-2.....	Equity/Index.....	Mid-West.....	08/31/2012.....	10/20/2012.....	20.....	.95.....			1,500.....	1,500.....	.1,500.....		.200.....	(1,300).....							
Equity Residential (EOR 1220 K 62.50).....	Equity Residential (EOR).....	D2-2.....	Equity/Index.....	Mid-West.....	08/31/2012.....	10/20/2012.....	16.....	.62.50.....			.800.....	.800.....	.800.....		.80.....	(720).....							
Market Vectors Gold Tr (GDX 1220 J 48.50).....	Market Vectors Gold Tr (GDX).....	D2-2.....	Equity/Index.....	Mid-West.....	08/23/2012.....	10/20/2012.....	24.....	.48.50.....			.4,536.....	.4,536.....	.4,536.....		12,480.....	7,944.....							
Colgate Palmolive (CL 1217 K 110).....	Colgate Palmolive (CL).....	D2-2.....	Equity/Index.....	Mid-West.....	08/15/2012.....	11/17/2012.....	10.....	.110.....			.970.....	.970.....	.970.....		.750.....	(220).....							
Gen'l Dynamics Corp (GD 1217 K 65).....	Gen'l Dynamics Corp (GD).....	D2-2.....	Equity/Index.....	Amex.....	08/15/2012.....	11/17/2012.....	25.....	.70.....			.875.....	.875.....	.875.....		.875.....	.0.....							
Genuine Parts Co (GPC 1217 K 65).....	Genuine Parts Co (GPC).....	D2-2.....	Equity/Index.....	Pacific.....	08/15/2012.....	11/17/2012.....	16.....	.65.....			2,640.....	2,640.....	2,640.....		.840.....	(1,800).....							
JP Morgan Chase (JPM 1217 K 42).....	JP Morgan Chase (JPM).....	D2-2.....	Equity/Index.....	Philadelphia.....	08/31/2012.....	11/17/2012.....	32.....	.42.....			.832.....	.832.....	.832.....		2,016.....	1,184.....							
Schlumberger LTD (SLB 1217 K 80).....	Schlumberger LTD (SLB).....	D2-2.....	Equity/Index.....	Mid-West.....	08/15/2012.....	11/17/2012.....	20.....	.80.....			2,940.....	2,940.....	2,940.....		.760.....	(2,180).....							
Market Vectors Gold Tr (GDX 1222 L 50).....	Market Vectors Gold Tr (GDX).....	D2-2.....	Equity/Index.....	Mid-West.....	08/24/2012.....	12/22/2012.....	27.....	.50.....			.6,642.....	.6,642.....	.6,642.....		15,390.....	8,748.....							
Wal-Mart Stores Inc. (WMT 1222 L 77.50).....	Wal-Mart Stores Inc. (WMT).....	D2-2.....	Equity/Index.....	Mid-West.....	09/18/2012.....	12/22/2012.....	15.....	.77.50.....			1,065.....	1,065.....	1,065.....		.705.....	(360).....							
Apple Inc (AAPL 1222 L 720).....	Apple Inc (AAPL).....	D2-2.....	Equity/Index.....	Philadelphia.....	09/28/2012.....	12/22/2012.....	1.....	.720.....			1,870.....	1,870.....	1,870.....		.1,775.....	(95).....							
0649999 - Income Generation - Call Options and Warrants								0	24,670	24,670	24,670	XXX	35,871	11,201	0	0	0	0	0	XXX	XXX		
0709999 - Subtotal - Income Generation								0	24,670	24,670	24,670	XXX	35,871	11,201	0	0	0	0	0	XXX	XXX		
0789999 - Total Written Options - Subtotal - Call Options and Warrants								0	24,670	24,670	24,670	XXX	35,871	11,201	0	0	0	0	0	XXX	XXX		
0849999 - Total Written Options - Subtotal								0	24,670	24,670	24,670	XXX	35,871	11,201	0	0	0	0	0	XXX	XXX		
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1269999 Subtotal - Forwards								0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1399999 Subtotal - Hedging Effective								0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1409999 Subtotal - Hedging Other								0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1419999 Subtotal - Replication								0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1429999 Subtotal - Income Generation								0	24,670	24,670	24,670	XXX	35,871	11,201	0	0	0	0	0	XXX	XXX		
1439999 Subtotal - Other								0	24,670	24,670	24,670	XXX	35,871	11,201	0	0	0	0	0	XXX	XXX		
1449999 Totals								0	24,670	24,670	24,670	XXX	35,871	11,201	0	0	0	0	0	XXX	XXX		

(a)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period																	

Schedule DB - Part B - Section 1

**NONE**

Schedule DB - Part D

**NONE**

Schedule DL - Part 1

**NONE**

Schedule DL - Part 2

**NONE**

STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

**SCHEDULE E - PART 1 - CASH**

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
<b>Open Depositories</b>								
Bank of America.....Chicago, IL.....		0.150	.387	0	1,217,486	455,810	455,862	XXX
Fifth Third Bank.....Cincinnati, OH.....					1,453,515	910,969	1,023,753	XXX
First Merit Bank.....Akron, OH.....					(2,077,375)	(1,760,449)	(1,575,609)	XXX
First Merit Bank.....Akron, OH.....					(62,894)	(29,890)	(18,989)	XXX
First Merit Bank.....Akron, OH.....					2,073,013	2,481,868	2,081,188	XXX
First Merit Bank.....Akron, OH.....					0	(300,000)	3,010	XXX
JP Morgan Chase.....New York, NY.....		0.200	.44	0	(14,667,795)	(17,379,532)	(13,939,202)	XXX
JP Morgan Chase.....New York, NY.....					6,201	6,201	1,006,245	XXX
Merrill Lynch.....Columbus, OH.....					(243,715)	306,431	(267,125)	XXX
0199998 Deposits in ..... depositories that do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX	XXX						XXX
0199999 Total Open Depositories	XXX	XXX	431	0	(12,301,564)	(15,308,592)	(11,230,867)	XXX
0399999 Total Cash on Deposit	XXX	XXX	431	0	(12,301,564)	(15,308,592)	(11,230,867)	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	XXX	560	1,002	562	XXX
<b>0599999 Total</b>	<b>XXX</b>	<b>XXX</b>	<b>431</b>	<b>0</b>	<b>(12,301,004)</b>	<b>(15,307,590)</b>	<b>(11,230,305)</b>	<b>XXX</b>

**STATEMENT AS OF SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

## **SCHEDULE E - PART 2 - CASH EQUIVALENTS**

**NONE**

E12



**SUPPLEMENT FOR THE QUARTER ENDING SEPTEMBER 30, 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY**

**DIRECTOR AND OFFICER INSURANCE COVERAGE SUPPLEMENT**

Year To Date For The Period Ended 2012

NAIC Group Code 0207

NAIC Company Code 26131

If the reporting entity writes any director and officer (D&O) business, please provide the following:

1. Monoline Policies

1 Direct Written Premium	2 Direct Earned Premium	3 Direct Losses Incurred
\$ 0	\$ 0	\$ 0

2. Commercial Multiple Peril (CMP) Packaged Policies

2.1 Does the reporting entity provide D&O liability coverage as part of a CMP packaged policy? Yes [X] No [ ]

2.2 Can the direct premium earned for D&O liability coverage provided as part of a CMP packaged policy be quantified or estimated? Yes [X] No [ ]

2.3 If the answer to question 2.2 is yes, provide the quantified or estimated direct premium earned amount for D&O liability coverage in CMP packaged policies

2.31 Amount quantified: \$ ..... 3,425

2.32 Amount estimated using reasonable assumptions: \$ .....

2.4 If the answer to question 2.1 is yes, provide direct losses incurred (losses paid plus change in case reserves) for the D&O liability coverage provided in CMP packaged policies. \$ ..... 0