

Amended Explanation Page

Summa Insurance Company

Amended Cover Page

12/31/12

Summa Insurance Company has amended the 12/31/12 Annual Statement to reflect changes to the statutory equity of its subsidiary, SummaCare, Inc. In addition, the Company made changes to the way it recorded the tax effect of the sale of its subsidiaries, Apex Benefits Services and Summa Insurance Company. The changes made are as follows:

Assets:

1. Common stocks decreased by \$35,792.
2. Net deferred tax assets increased by \$301,760.

Liabilities:

1. Current federal income tax payable increased by \$476,729.

Capital & Surplus:

1. Unassigned funds decreased by \$210,761.

The Annual Statements pages affected by these changes were:

2	15	E09	SUPP83
3	25	E12	
4	28	E16	
5	37	SUPP2	
6	SI01	SUPP80	
7	SI03	SUPP81	
14	SI04	SUPP82	



ANNUAL STATEMENT

For the Year Ending December 31, 2012

OF THE CONDITION AND AFFAIRS OF THE

Summa Insurance Company, Inc.

NAIC Group Code	3259 <small>(Current Period)</small>	3259 <small>(Prior Period)</small>	NAIC Company Code	10649	Employer's ID Number	34-1809108
Organized under the Laws of	Ohio		State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States of America					
Licensed as business type:	Life, Accident & Health[] Dental Service Corporation[] Other[]	Property/Casualty[X] Vision Service Corporation[] Is HMO Federally Qualified? Yes[] No[X] N/A[]	Hospital, Medical & Dental Service or Indemnity[] Health Maintenance Organization[]			
Incorporated/Organized	08/07/1995		Commenced Business	02/01/1996		
Statutory Home Office	10 North Main Street <small>(Street and Number)</small>		Akron, OH, 44308 <small>(City or Town, State, Country and Zip Code)</small>			
Main Administrative Office	Akron, OH, 44308 <small>(City or Town, State, Country and Zip Code)</small>		10 North Main Street <small>(Street and Number)</small>		(330)996-8410 <small>(Area Code) (Telephone Number)</small>	
Mail Address	P.O. Box 3620 <small>(Street and Number or P.O. Box)</small>		Akron, OH, 44309 <small>(City or Town, State, Country and Zip Code)</small>			
Primary Location of Books and Records	Akron, OH, 44308 <small>(City or Town, State, Country and Zip Code)</small>		10 North Main Street <small>(Street and Number)</small>		(330)996-8410 <small>(Area Code) (Telephone Number)</small>	
Internet Website Address	SummaCare.com					
Statutory Statement Contact	Roy Douglas Hall <small>(Name)</small>		(330)996-8410-62057 <small>(Area Code)(Telephone Number)(Extension)</small>			
	hallroy@summacare.com <small>(E-Mail Address)</small>		(330)996-8553 <small>(Fax Number)</small>			

OFFICERS

Name	Title
Martin Paul Hauser	President, CEO
William Armstrong Powel III	Secretary
Thomas Gene Knoll	Chairman
Kathleen Tirbovich Geier	Vice Chairman
Judith Ann Macro	Assistant Secretary
James Edward McNutt	Assistant Treasurer
Brian Keith Derrick	Treasurer #

OTHERS

Anne Armao, VP - Marketing & Product Development Keith Johnson, VP - Third Party Administrator Judith Macro, VP - Corporate Services, Compliance Officer Donald Novosel, VP - Contracting & Network Development Claude Vincenti, Senior Vice President, COO	Kevin Cavalier, VP - Sales James Loveless, VP - Individual Product Line James McNutt, VP - Finance, CFO Annette Ruby, VP - Health Services Management Mumtaz Ibrahim M.D., Chief Medical Officer #
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DIRECTORS OR TRUSTEES

Martin Paul Hauser Vincent Hadar Johnson Jr. M.D. Dale Paterson Murphy M.D. Richard Allen Merolla Kenneth Eugene Berkovitz M.D. Richard Howard Marsh Rajiv Vishnu Taliwal M.D.	Thomas Gene Knoll Thomas Joseph Strauss John Byron Silvers Ph.D. Jay Curtis Williamson M.D. Bradley Hall Crombie M.D. Kathleen Tirbovich Geier Norman E. Wells Jr. #
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State of Ohio
County of Summit ss

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of the 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.

(Signature)	(Signature)	(Signature)
Martin Paul Hauser	Claude Maurius Vincenti	James Edward McNutt
(Printed Name)	(Printed Name)	(Printed Name)
1.	2.	3.
President, CEO	Senior Vice President, COO	Vice President - Finance, CFO
(Title)	(Title)	(Title)

Subscribed and sworn to before me this
1st day of May, 2013

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

Yes[] No[X]
1
05/01/2013
39

(Notary Public Signature)

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	4,988,216	5.654	4,988,216		4,988,216	5.654
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies						
1.22 Issued by U.S. government sponsored agencies	10,055,300	11.397	10,055,300		10,055,300	11.397
1.3 Non-U.S. government (including Canada, excluding mortgage-backed securities)						
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations						
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations						
1.43 Revenue and assessment obligations						
1.44 Industrial development and similar obligations						
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or Guaranteed by GNMA						
1.512 Issued or Guaranteed by FNMA and FHLMC						
1.513 All other						
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA						
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521						
1.523 All other						
2. Other debt and other fixed income securities (excluding short term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)						
2.2 Unaffiliated Non-U.S. securities (including Canada)						
2.3 Affiliated securities						
3. Equity interests:						
3.1 Investments in mutual funds						
3.2 Preferred stocks:						
3.21 Affiliated						
3.22 Unaffiliated						
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated						
3.32 Unaffiliated						
3.4 Other equity securities:						
3.41 Affiliated	52,161,524	59.121	52,161,524		52,161,524	59.121
3.42 Unaffiliated						
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated						
3.52 Unaffiliated						
4. Mortgage loans:						
4.1 Construction and land development						
4.2 Agricultural						
4.3 Single family residential properties						
4.4 Multifamily residential properties						
4.5 Commercial loans						
4.6 Mezzanine real estate loans						
5. Real estate investments:						
5.1 Property occupied by company						
5.2 Property held for production of income (including \$.....0 of property acquired in satisfaction of debt)						
5.3 Property held for sale (including \$.....0 property acquired in satisfaction of debt)						
6. Contract loans						
7. Derivatives						
8. Receivables for securities						
9. Securities Lending (Line 10, Asset Page reinvested collateral)				X X X	X X X	X X X
10. Cash, cash equivalents and short-term investments	21,023,811	23.829	21,023,811		21,023,811	23.829
11. Other invested assets						
12. Total invested assets	88,228,851	100.000	88,228,851		88,228,851	100.000

SCHEDULE BA - VERIFICATION BETWEEN YEARS**Other Long-Term Invested Assets**

1.	Book/adjusted carrying value, December 31 of prior year		8,517,804
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition (Part 2, Column 8)		
2.2	Additional investment made after acquisition (Part 2, Column 9)		
3.	Capitalized deferred interest and other:		
3.1	Totals, Part 1, Column 16		
3.2	Totals, Part 3, Column 12		
4.	Accrual of discount		
5.	Unrealized valuation increase (decrease):		
5.1	Totals, Part 1, Column 13		
5.2	Totals, Part 3, Column 9	(431,729)	(431,729)
6.	Total gain (loss) on disposals, Part 3, Column 19		
7.	Deduct amounts received on disposals, Part 3, Column 16		8,086,075
8.	Deduct amortization of premium and depreciation		
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Totals, Part 1, Column 17		
9.2	Totals, Part 3, Column 14		
10.	Deduct current year's other than temporary impairment recognized:		
10.1	Totals, Part 1, Column 15		
10.2	Totals, Part 3, Column 11		
11.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 + 6 - 7 - 8 + 9 - 10)		
12.	Deduct total nonadmitted amounts		
13.	Statement value at end of current period (Line 11 minus Line 12)		

SCHEDULE D - VERIFICATION BETWEEN YEARS**Bonds and Stocks**

1.	Book/adjusted carrying value, December 31 of prior year		63,135,243
2.	Cost of bonds and stocks acquired, Part 3, Column 7		4,485,469
3.	Accrual of Discount		11,043
4.	Unrealized valuation increase (decrease):		
4.1	Part 1, Column 12		
4.2	Part 2, Section 1, Column 15		
4.3	Part 2, Section 2, Column 13	3,671,475	
4.4	Part 4, Column 11		3,671,475
5.	Total gain (loss) on disposals, Part 4, Column 19		
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7		4,090,000
7.	Deduct amortization of premium		8,190
8.	Total foreign exchange change in book/adjusted carrying value:		
8.1	Part 1, Column 15		
8.2	Part 2, Section 1, Column 19		
8.3	Part 2, Section 2, Column 16		
8.4	Part 4, Column 15		
9.	Deduct current year's other than temporary impairment recognized:		
9.1	Part 1, Column 14		
9.2	Part 2, Section 1, Column 17		
9.3	Part 2, Section 2, Column 14		
9.4	Part 4, Column 13		
10.	Book/adjusted carrying value at end of current period (Lines 1 + 2 + 3 + 4 + 5 - 6 - 7 + 8 - 9)		67,205,040
11.	Deduct total nonadmitted amounts		
12.	Statement value at end of current period (Line 10 minus Line 11)		67,205,040

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	15,043,516	15,614,956	15,042,216	15,065,000
	2. Canada				
	3. Other Countries				
	4. Totals	15,043,516	15,614,956	15,042,216	15,065,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals				
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals				
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States				
	9. Canada				
	10. Other Countries				
	11. Totals				
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	15,043,516	15,614,956	15,042,216	15,065,000
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States				
	21. Canada				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals	52,161,524	52,161,524	12,437,159	
	25. Total Common Stocks	52,161,524	52,161,524	12,437,159	
	26. Total Stocks	52,161,524	52,161,524	12,437,159	
	27. Total Bonds and Stocks	67,205,040	67,776,480	27,479,375	

SCHEDULE BA - PART 3

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encumbrances, Prior Year	Change in Book/Adjusted Carrying Value					15 Book/ Adjusted Carrying Value Less Encumbrances on Disposal	16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income									
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in B./A. C. V. (9 + 10 - 11 + 12)							14 Total Foreign Exchange Change in B./A. C. V.								
Any Other Class of Assets - Affiliated																											
.....	Equity in Apex Benefits Services, LLC	Akron	OH	Summa Integrated Services Organization	07/12/2001	09/30/2012	8,351,864	(443,864)				(443,864)		7,908,000	7,908,000												
.....	Equity in Summa Insurance Agency, LLC	Akron	OH	Summa Integrated Services Organization	09/06/2002	09/30/2012	165,940	12,135				12,135		178,075	178,075												
3899999	Subtotal - Any Other Class of Assets - Affiliated																	8,517,804	(431,729)			(431,729)		8,086,075	8,086,075		
3999999	Total - Unaffiliated																										
4099999	Total - Affiliated																	8,517,804	(431,729)			(431,729)		8,086,075	8,086,075		
4199999	Totals																	8,517,804	(431,729)			(431,729)		8,086,075	8,086,075		

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Book/Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 NAIC Market Indicator (a)	18 Date Acquired
		3 Code	4 For- eign			7 Rate per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other Than Temporary Impairment Recognized	15 Total Change in B./A.C.V. (Col. 13-14)	16 Total Foreign Exchange Change in B./A.C.V.		
Parent, Subsidiaries and Affiliates																	
	SummaCare, Inc.			570.000	52,161,524	91,511.000	52,161,524	12,437,159				3,671,475		3,671,475		A	12/31/1999
9199999 Subtotal - Parent, Subsidiaries and Affiliates					52,161,524	X X X	52,161,524	12,437,159				3,671,475		3,671,475		X X X	X X X
9799999 Total Common Stocks					52,161,524	X X X	52,161,524	12,437,159				3,671,475		3,671,475		X X X	X X X
9899999 Total Preferred and Common Stocks					52,161,524	X X X	52,161,524	12,437,159				3,671,475		3,671,475		X X X	X X X

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues0, the total \$ value (included in Column 8) of all such issues \$.....0.

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code or Alien Insurer Identification Number	5 NAIC Valuation Method (See SVO Purposes and Procedures manual)	6 Do Insurer's Assets Include Intangible Assets connected with Holding of Such Company's Stock?	7 Total Amount of Such Intangible Assets	8 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9 Number of Shares	10 % of Outstanding
Common Stocks - Investment Subsidiary									
000000000	SummaCare, Inc.		95202	z	No		52,161,524	570,000	100.000
1699999 Subtotal - Common Stocks - Investment Subsidiary							52,161,524	X X X	X X X
1899999 Subtotal - Common Stocks							52,161,524	X X X	X X X
1999999 Total - Preferred and Common Stocks							52,161,524	X X X	X X X

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$.....55,880,947.
2. Total amount of intangible assets nonadmitted \$.....0.

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 Total - Preferred and Common Stocks				X X X	X X X