



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012
OF THE CONDITION AND AFFAIRS OF THE

Ohio Mutual Insurance Company

NAIC Group Code 0963 0963 NAIC Company Code 10202 Employer's ID Number 34-4320350
(Current) (Prior)

Organized under the Laws of OHIO, State of Domicile or Port of Entry OHIO
Country of Domicile United States of America

Incorporated/Organized 03/05/1901 Commenced Business 03/05/1901

Statutory Home Office 1725 Hopley Avenue, Bucyrus, OH, US 44820-0111
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1725 Hopley Avenue
(Street and Number)
Bucyrus, OH, US 44820-0111 419-562-3011
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1725 Hopley Avenue, Bucyrus, OH, US 44820-0111
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1725 Hopley Avenue
(Street and Number)
Bucyrus, OH, US 44820-0111 419-562-3011
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.omig.com

Statutory Statement Contact Caroline Kay Metcalf Mrs., 419-563-0816
(Name) (Area Code) (Telephone Number)
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(E-mail Address) (FAX Number)

OFFICERS

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

OTHER

Todd Emery Albert, Mr. Vice President Information Systems Michael Alexander Brogan, Mr. Vice President Claims Thomas Michael Holtshouse, Mr. Vice President Product Management
Michael Robert Horvath, Mr. Vice President Human Resources Randy Thomas O'Conner, Mr. Executive Vice President

DIRECTORS OR TRUSTEES

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

State of Ohio SS:
County of Crawford

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

James Joseph Kennedy
President and CEO

David Gary Hendrix
Treasurer and CFO

Michael Alexander Brogan
Assistant Secretary

Subscribed and sworn to before me this _____ day of _____

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	52,736,157		52,736,157	52,913,753
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	137,289,139	26,038	137,263,101	122,974,325
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	4,769,376		4,769,376	4,736,039
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$8,955,917, Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$982,620, Schedule DA)	9,938,537		9,938,537	6,179,575
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	204,733,209	26,038	204,707,171	186,803,692
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	466,920		466,920	426,892
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	526,979	32,290	494,688	585,248
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	9,798,811		9,798,811	9,634,281
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	48,153		48,153	166,390
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				1,024,457
18.2 Net deferred tax asset	2,097,047		2,097,047	2,239,465
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	485,434	485,434		
21. Furniture and equipment, including health care delivery assets (\$)	43,590	43,590		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	4,265,221		4,265,221	7,784,953
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	836,142	2,733	833,409	984,538
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	223,301,504	590,085	222,711,419	209,649,916
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	223,301,504	590,085	222,711,419	209,649,916
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Goodwill	833,409		833,409	984,538
2502. Company Automobiles	2,733	2,733		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	836,142	2,733	833,409	984,538

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	18,181,288	17,526,020
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	4,352,880	3,955,725
4. Commissions payable, contingent commissions and other similar charges	1,094,331	1,063,035
5. Other expenses (excluding taxes, licenses and fees)	35,446	33,787
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	27,858	55,800
7.1 Current federal and foreign income taxes (including \$98,872 on realized capital gains (losses))	220,965	
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$54,879,692 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)	20,249,344	19,689,266
10. Advance premium	411,662	363,258
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	64,059	139,606
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	12,774,399	12,302,492
14. Amounts withheld or retained by company for account of others		212
15. Remittances and items not allocated	1,664	1,380
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)	70,258	27,093
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities		278,608
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	57,484,155	55,436,281
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	57,484,155	55,436,281
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	165,227,264	154,213,635
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	165,227,264	154,213,635
38. TOTALS (Page 2, Line 28, Col. 3)	222,711,419	209,649,916
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	44,742,284	45,403,505
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	25,716,303	29,271,530
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	4,552,835	4,120,609
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	14,699,917	14,349,219
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	44,969,055	47,741,358
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(226,771)	(2,337,853)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	1,334,032	1,493,219
10. Net realized capital gains or (losses) less capital gains tax of \$98,872 (Exhibit of Capital Gains (Losses)).....	208,334	86,106
11. Net investment gain (loss) (Lines 9 + 10).....	1,542,366	1,579,325
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$34,383 amount charged off \$159,724).....	(125,341)	(186,139)
13. Finance and service charges not included in premiums.....	704,977	755,783
14. Aggregate write-ins for miscellaneous income.....	353,520	299,974
15. Total other income (Lines 12 through 14).....	933,156	869,618
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	2,248,751	111,090
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	2,248,751	111,090
19. Federal and foreign income taxes incurred.....	118,084	113,880
20. Net income (Line 18 minus Line 19)(to Line 22).....	2,130,667	(2,790)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	154,213,635	153,422,305
22. Net income (from Line 20).....	2,130,667	(2,790)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$11,191,746.....	11,191,746	(2,126,420)
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(142,418)	115,132
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	227,729	951,733
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(43,165)	(27,093)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	(2,350,931)	1,880,768
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	11,013,628	791,330
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	165,227,264	154,213,635
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....		
1401. Rental and Other Services.....	349,476	298,740
1402. Other Income.....	4,044	1,234
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	353,520	299,974
3701. Prior Year Tax Effect.....	(417,366)	
3702. Transfer of Real Estate and reclassification of same.....	(1,935,869)	1,878,949
3703. Other.....	2,304	1,819
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	(2,350,931)	1,880,768

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	45,208,278	46,959,793
2. Net investment income	1,984,193	2,102,515
3. Miscellaneous income	933,156	869,618
4. Total (Lines 1 through 3)	48,125,627	49,931,926
5. Benefit and loss related payments	24,942,798	26,438,798
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	18,631,529	17,884,067
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 98,872 tax on capital gains (losses)	(1,028,466)	1,973,045
10. Total (Lines 5 through 9)	42,545,861	46,295,910
11. Net cash from operations (Line 4 minus Line 10)	5,579,766	3,636,016
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	15,680,661	13,050,125
12.2 Stocks	347,512	8,536,420
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	16,028,173	21,586,545
13. Cost of investments acquired (long-term only):		
13.1 Bonds	15,643,800	14,314,939
13.2 Stocks	5,383,469	17,764,390
13.3 Mortgage loans		
13.4 Real estate	270,895	1,429,228
13.5 Other invested assets		
13.6 Miscellaneous applications	278,608	222,526
13.7 Total investments acquired (Lines 13.1 to 13.6)	21,576,772	33,731,083
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(5,548,599)	(12,144,538)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	3,727,795	2,684,841
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	3,727,795	2,684,841
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	3,758,962	(5,823,681)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	6,179,575	12,003,256
19.2 End of period (Line 18 plus Line 19.1)	9,938,537	6,179,575

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

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ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	4,103,378	2,160,197	2,318,469	3,945,106
2.	Allied lines	9,974	12,835	11,137	11,672
3.	Farmowners multiple peril	4,186,916	2,185,700	2,275,035	4,097,582
4.	Homeowners multiple peril	7,743,856	4,107,333	4,395,706	7,455,484
5.	Commercial multiple peril	4,437,982	1,960,050	2,223,349	4,174,683
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	132,503	63,572	67,539	128,536
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health	2,259	1,133	1,115	2,278
16.	Workers' compensation				
17.1	Other liability - occurrence	1,024,196	530,727	550,432	1,004,492
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	49,905	22,408	23,398	48,915
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	10,793,514	3,764,372	3,442,270	11,115,615
19.3, 19.4	Commercial auto liability	3,276,217	1,400,976	1,563,182	3,114,012
21.	Auto physical damage	9,256,205	3,309,947	3,209,093	9,357,059
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	285,456	170,015	168,619	286,852
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	45,302,362	19,689,266	20,249,344	44,742,284
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

		1	2	3	4	5
Line of Business		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	2,318,469				2,318,469
2.	Allied lines	11,137				11,137
3.	Farmowners multiple peril	2,275,035				2,275,035
4.	Homeowners multiple peril	4,395,706				4,395,706
5.	Commercial multiple peril	2,223,349				2,223,349
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	67,539				67,539
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health	1,115				1,115
16.	Workers' compensation					
17.1	Other liability - occurrence	550,432				550,432
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	23,398				23,398
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	3,442,270				3,442,270
19.3, 19.4	Commercial auto liability	1,563,182				1,563,182
21.	Auto physical damage	3,209,093				3,209,093
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	168,619				168,619
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	20,249,344				20,249,344
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					20,249,344
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case

Property premiums are determined by location covered. Casualty premiums are determined by insured address.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	3,364,580	12,277,107	7,223	11,094,319	451,213	4,103,378
2. Allied lines		36,942		26,968		9,974
3. Farmowners multiple peril	2,121,995	13,693,041	3,116	11,320,180	311,056	4,186,916
4. Homeowners multiple peril	7,024,413	22,346,916	11,861	20,937,093	702,240	7,743,856
5. Commercial multiple peril		16,436,970		11,998,988		4,437,982
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine	12,124	479,196	16	358,248	585	132,503
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health		8,368		6,109		2,259
16. Workers' compensation						
17.1 Other liability - occurrence	317,583	3,477,292		2,769,123	1,556	1,024,196
17.2 Other liability - claims-made						
17.3 Excess workers' compensation						
18.1 Products liability - occurrence		184,833		134,928		49,905
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	19,932,141	20,154,509		29,182,463	110,674	10,793,514
19.3, 19.4 Commercial auto liability		12,134,137		8,857,920		3,276,217
21. Auto physical damage	17,181,902	17,488,349	10,724	25,026,036	398,734	9,256,205
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft	127,788	929,457		771,789		285,456
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	50,082,526	119,647,118	32,940	122,484,164	1,976,058	45,302,362
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	3,615,245	7,174,568	8,463,962	2,325,852	630,949	379,487	2,577,314	65.3
2. Allied lines		168,542	123,036	45,506	4,067	4,606	44,967	385.3
3. Farmowners multiple peril	1,455,167	7,291,011	6,610,664	2,135,514	700,164	645,252	2,190,425	53.5
4. Homeowners multiple peril	7,213,358	13,400,611	15,837,819	4,776,150	1,439,381	1,720,778	4,494,754	60.3
5. Commercial multiple peril		8,387,556	6,122,916	2,264,640	2,165,536	1,863,359	2,566,817	61.5
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine		96,483	70,433	26,050	3,702	5,884	23,868	18.6
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health		14,453	10,551	3,902	2,785	2,617	4,071	178.7
16. Workers' compensation								
17.1 Other liability - occurrence	155,083	495,820	475,159	175,744	675,013	572,152	278,604	27.7
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence		24,668	18,008	6,660	20,592	21,224	6,029	12.3
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	9,584,445	13,971,263	17,195,666	6,360,041	9,255,199	8,683,317	6,931,924	62.4
19.3, 19.4 Commercial auto liability		4,732,512	3,454,734	1,277,778	2,520,759	2,719,663	1,078,874	34.6
21. Auto physical damage	10,193,154	10,809,428	15,508,577	5,494,005	727,369	854,735	5,366,639	57.4
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft	50,348	576,288	457,445	169,192	35,773	52,946	152,019	53.0
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	32,266,801	67,143,202	74,348,968	25,061,035	18,181,288	17,526,020	25,716,303	57.5
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

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ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	88,726	1,717,600	1,325,440	480,886	100,536	516,906	467,379	630,949	86,280
2. Allied lines						15,062	10,995	4,067	624
3. Farmowners multiple peril	67,551	1,974,080	1,494,879	546,752	202,012	540,895	589,495	700,164	201,026
4. Homeowners multiple peril	226,108	2,339,077	1,882,203	682,981	1,043,539	1,846,772	2,133,911	1,439,381	296,113
5. Commercial multiple peril		3,160,190	2,306,938	853,251		4,860,315	3,548,030	2,165,536	966,437
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine		7,500	5,475	2,025		6,210	4,533	3,702	353
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health		4,000	2,920	1,080		6,315	4,610	(a) 2,785	212
16. Workers' compensation									
17.1 Other liability - occurrence	133,428	1,400,438	1,119,723	414,144	83,280	882,900	705,312	675,013	219,076
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence		29,100	21,243	7,857		47,166	34,431	20,592	9,380
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	11,048,811	13,742,684	18,148,069	6,643,425	4,790,394	4,976,628	7,155,248	9,255,199	1,866,851
19.3, 19.4 Commercial auto liability		3,954,540	2,886,814	1,067,726		5,381,604	3,928,571	2,520,759	631,826
21. Auto physical damage	575,650	826,360	1,026,289	375,721	823,111	504,789	976,252	727,369	72,297
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft	23,500	72,875	70,354	26,021	7,974	28,144	26,366	35,773	2,405
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	12,163,774	29,228,443	30,290,347	11,101,870	7,050,845	19,613,707	19,585,133	18,181,288	4,352,880
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	2,223,160			2,223,160
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	490,427			490,427
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	1,732,733			1,732,733
2. Commission and brokerage:				
2.1 Direct excluding contingent		7,545,954		7,545,954
2.2 Reinsurance assumed, excluding contingent		4,227		4,227
2.3 Reinsurance ceded, excluding contingent		414,100		414,100
2.4 Contingent - direct		517,906		517,906
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		7,653,987		7,653,987
3. Allowances to managers and agents				
4. Advertising	72,320	185,948		258,268
5. Boards, bureaus and associations	94,076	206,800		300,876
6. Surveys and underwriting reports	160,809	413,510		574,319
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,184,417	2,660,815		3,845,232
8.2 Payroll taxes	78,893	209,687		288,580
9. Employee relations and welfare	406,219	1,017,487		1,423,706
10. Insurance	21,162	54,418		75,580
11. Directors' fees	14,910	79,694		94,603
12. Travel and travel items	52,085	125,203		177,288
13. Rent and rent items	53,480	137,521		191,001
14. Equipment	198,185	509,618		707,803
15. Cost or depreciation of EDP equipment and software	49,123	126,316		175,438
16. Printing and stationery	(598)	90,394		89,796
17. Postage, telephone and telegraph, exchange and express	102,255	262,903		365,157
18. Legal and auditing	91,644	310,326	302,532	704,502
19. Totals (Lines 3 to 18)	2,578,979	6,390,639	302,532	9,272,150
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	227,560	585,155		812,716
20.2 Insurance department licenses and fees	21,261	54,670		75,930
20.3 Gross guaranty association assessments	(13,705)	19		(13,686)
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	235,116	639,844		874,960
21. Real estate expenses				
22. Real estate taxes	6,007	15,447		21,454
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	4,552,835	14,699,917	302,532 (a)	19,555,283
26. Less unpaid expenses - current year	4,352,880	1,122,190	35,446	5,510,516
27. Add unpaid expenses - prior year	3,955,725	1,118,835	33,787	5,108,347
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	4,155,679	14,696,562	300,873	19,153,114
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of \$ to affiliates and \$140,473 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 208,907	185,188
1.1 Bonds exempt from U.S. tax	(a) 635,148	707,659
1.2 Other bonds (unaffiliated)	(a) 873,462	854,046
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated)	78,456	89,115
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) 11,480	11,480
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments	(e) 26,641	26,633
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	1,834,094	1,874,121
11. Investment expenses .....	.....	(g) 302,532
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g)
13. Interest expense .....	.....	(h)
14. Depreciation on real estate and other invested assets .....	.....	(i) 237,557
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	540,089
17. Net investment income (Line 10 minus Line 16) .....	.....	1,334,032
DETAILS OF WRITE-INS		
0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$ 7,704 accrual of discount less \$ 458,676 amortization of premium and less \$ 31,975 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 508 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ 302,532 investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 237,557 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	119,932	.....	119,932	.....	.....
1.1 Bonds exempt from U.S. tax	63,653	.....	63,653	.....	.....
1.2 Other bonds (unaffiliated)	126,652	.....	126,652	.....	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated)	(3,044)	.....	(3,044)	172,547	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	11,019,199	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments	12	.....	12	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets .....	.....	.....	.....	.....	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses)	307,205	.....	307,205	11,191,746	.....
DETAILS OF WRITE-INS					
0901. ....	.....	.....	.....	.....	.....
0902. ....	.....	.....	.....	.....	.....
0903. ....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	26,038	26,026	(12)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	26,038	26,026	(12)
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	32,290	39,319	7,029
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	485,434	669,235	183,801
21. Furniture and equipment, including health care delivery assets	43,590	75,816	32,226
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	2,733	7,418	4,685
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	590,085	817,814	227,729
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	590,085	817,814	227,729
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Company Automobiles	2,733	7,418	4,685
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,733	7,418	4,685

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

A reconciliation of the Company's net income and capital surplus between NAIC Statutory Accounting Practices and practices prescribed and permitted by the State of Ohio is shown below:

	<u>State of Domicile</u>	2012	2011
<u>NET INCOME</u>			
(1) Ohio Mutual Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	OH	2,130,667	(2,790)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP: e.g. Depreciation of fixed assets			
(3) State Permitted Practices that increase/(decrease) NAIC SAP: e.g. Depreciation, home office property			
(4) NAIC SAP (1-2-3=4)	OH	2,130,667	(2,790)
<u>SURPLUS</u>			
(5) Ohio Mutual Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	OH	165,227,264	154,213,635
(6) State Prescribed Practices that increase/(decrease) NAIC SAP: e.g. Goodwill, net e.g. Fixed Assets, net			
(7) State Permitted Practices that increase/(decrease) NAIC SAP: e.g. Home Office Property			
(8) NAIC SAP (5-6-7=8)	OH	165,227,264	154,213,635

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) All short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost, using the scientific interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value. Common stocks of uncombined subsidiaries and affiliates in which the company has an interest of 20% or more are carried on the equity basis.
- (4) The Company had no preferred stock at December 31, 2012 or 2011.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.
- (7) The Company's non-insurance subsidiaries are Centurion Financial, Inc., Ohio United Agency, Inc. and United Premium Budget Service Inc. They are carried at equity value.
- (8) The Company has no ownership interest in any significant joint ventures.
- (9) The Company owns no derivative instruments.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.

NOTES TO FINANCIAL STATEMENTS

- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2012 or 2011.

3. Business Combinations and Goodwill

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

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

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

(1) Prepayment assumptions for Mortgage-backed securities, Collateralized Mortgage Obligations and Other Structured Securities were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning). On an ongoing basis, we monitor the rate of prepayment and calibrate the model to reflect actual experience, market factors, and viewpoint.

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

(3) The Company had no other-than-temporary impairments for the year ended December 31, 2012.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2012 are as follows:

a. The aggregate amount of unrealized losses:		
	1. Less than 12 Months	\$ (6,463)
	2. 12 Months or Longer	\$ -
		<u> </u>
b. The aggregate related fair value of securities with unrealized losses:		
	1. Less than 12 Months	\$ 2,480,202
	2. 12 Months or Longer	\$ -
		<u> </u>

NOTES TO FINANCIAL STATEMENTS

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

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

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

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

F. Real Estate

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

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

6. Joint Ventures, Partnerships and Limited Liability Companies.

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

7. Investment Income

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

8. Derivative Instruments

The Company owns no derivative instruments.

9. Income Taxes

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

1.	12/31/2012			12/31/2011			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	2,307,555	8,409	2,315,964	2,383,932	13,987	2,397,919	(76,377)	(5,578)	(81,955)
Statutory Valuation Allowance									
(b) Adjustments	-	-	-	-	-	-	-	-	-
Adjusted Gross Deferred Tax									
(c) Assets (1a-1b)	2,307,555	8,409	2,315,964	2,383,932	13,987	2,397,919	(76,377)	(5,578)	(81,955)
Deferred Tax Assets									
(d) Nonadmitted	-	-	-	-	-	-	-	-	-
Subtotal Net Admitted Deferred									
(e) Tax Asset (1c-1d)	2,307,555	8,409	2,315,964	2,383,932	13,987	2,397,919	(76,377)	(5,578)	(81,955)
(f) Deferred Tax Liabilities	7,450	211,467	218,917	5,653	152,801	158,454	1,797	58,666	60,463
(g) Net Admitted Deferred Tax									
Asset/ (Net Deferred Tax									
Liability) (1e-1f)	2,300,105	(203,058)	2,097,047	2,378,279	(138,814)	2,239,465	(78,174)	(64,244)	(142,418)

NOTES TO FINANCIAL STATEMENTS

	12/31/2012			12/31/2011			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
Admission Calculation Components SSAP No.101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	170,674	-	170,674	556,472	-	556,472	(385,798)	-	(385,798)
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application Of The Threshold Limitation (The Lesser of 2(b)1 and 2(b)2 Below)	1,955,995	-	1,955,995	1,682,993	-	1,682,993	273,002	-	273,002
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	1,955,995	-	1,955,995	1,682,993	-	1,682,993	273,002	-	273,002
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	24,344,521	XXX	XXX	20,512,397	XXX	XXX	3,832,124
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	180,886	8,409	189,295	144,467	13,987	158,454	36,419	(5,578)	30,841
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+2(b)+2(c))	2,307,555	8,409	2,315,964	2,383,932	13,987	2,397,919	(76,377)	(5,578)	(81,955)

	2012	2011
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	2110%	2109%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	163,130,217	151,974,170

4. The Company does not consider reinsurance in its tax planning strategies.

B. Unrecognized Deferred Tax Liabilities

There were no deferred tax liabilities that were not recognized in the current period.

C. Current income taxes incurred consist of the following major components:

	(1) 12/31/2012	(2) 12/31/2011	(3) (Col 1-2) Change
1. Current Income Tax			
(a) Federal	122,094	161,919	(39,825)
(b) Foreign	-	-	-
(c) Subtotal	122,094	161,919	(39,825)
(d) Federal income tax on net capital gains	98,872	-	98,872
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	(4,010)	(3,681)	(329)
(g) Federal and foreign income taxes incurred	216,956	158,238	58,718

The Company has not recorded any tax contingencies in the current year.

The application of SSAP No. 101 requires a company to evaluate the recoverability of deferred tax assets and to establish a valuation allowance if necessary to reduce the DTA to an amount which is more likely than not to be realized. Considerable judgment is required in determining whether a valuation allowance is necessary, and if so, the amount of such valuation allowance. In evaluating the need for a valuation allowance, the Company considers many factors, including: (1) the nature of the deferred tax assets and liabilities; (2) whether they are ordinary or capital; (3) the timing of their reversal; (4) taxable income in prior carry back years as well as projected taxable earnings exclusive of reversing temporary differences and carryforwards; (5) the length of time that carryovers can be utilized; (6) unique tax rules that would impact the utilization of deferred tax assets; and (7) any tax planning strategies that the Company would employ to avoid a tax benefit from expiring unused. Although the realization is not assured, management believes it is more likely than not that the DTA, net of valuation allowances, will be realized. The Company has not recorded a valuation allowance as of December 31, 2012 or 2011.

NOTES TO FINANCIAL STATEMENTS

	(1) 12/31/2012	(2) 12/31/2011	(3) (Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	424,876	447,046	(22,170)
(2) Unearned premium reserve	1,404,948	1,363,572	41,376
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	165,979	202,407	(36,428)
(8) Compensation and benefits accrual	79,603	115,114	(35,511)
(9) Pension accrual	-	-	-
(10) Salvage and subrogation	169,453	159,598	9,855
(11) Net operating loss carry-forward	31,255	15,854	15,401
(12) Tax credit carry-forward	20,462	58,124	(37,662)
(13) Other (including items <5% of total ordinary tax assets)	10,979	22,217	(11,239)
(99) Subtotal	<u>2,307,555</u>	<u>2,383,932</u>	<u>(76,377)</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	<u>2,307,555</u>	<u>2,383,932</u>	<u>(76,377)</u>
(e) Capital			
(1) Investments	8,409	13,987	(5,578)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	<u>8,409</u>	<u>13,987</u>	<u>(5,578)</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	<u>8,409</u>	<u>13,987</u>	<u>(5,578)</u>
(i) Admitted deferred tax assets (2d+2h)	<u>2,315,964</u>	<u>2,397,919</u>	<u>(81,955)</u>
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	7,450	5,653	1,797
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(99) Subtotal	<u>7,450</u>	<u>5,653</u>	<u>1,797</u>
(b) Capital			
(1) Investments	211,467	152,801	58,666
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>211,467</u>	<u>152,801</u>	<u>58,666</u>
(c) Deferred tax liabilities (3a99+3b99)	<u>218,917</u>	<u>158,453</u>	<u>60,463</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>2,097,047</u>	<u>2,239,465</u>	<u>(142,418)</u>

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	12/31/2012	12/31/2011	Change
Total deferred tax assets	2,315,964	2,397,919	(81,955)
Total deferred tax liabilities	218,917	158,454	60,463
Net deferred tax asset	<u>2,097,047</u>	<u>2,239,465</u>	<u>(142,418)</u>
Tax effect of unrealized gains (losses)			58,665
Change in net deferred income tax			<u>(83,753)</u>

NOTES TO FINANCIAL STATEMENTS

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

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

Description	Amount	Tax Effect at 34%	Effective Tax Rate
Income before Federal income tax	2,347,623	798,192	34.00%
Tax exempt investment income	(707,659)	(240,604)	-10.25%
Dividends received deduction	(52,530)	(17,860)	-0.76%
Proration of tax exempt investment income	114,028	38,770	1.65%
Goodwill amortization	151,129	51,384	2.19%
Lobbying	6,812	2,316	0.10%
Disallowed meals and entertainment	34,142	11,608	0.49%
Change in nonadmitted assets	253,766	86,280	3.68%
AMT Tax	60,182	20,462	0.87%
NOL Utilization	(1,444,729)	(491,208)	-20.92%
Other	121,674	41,369	1.76%
Total	884,438	300,709	12.81%
Federal and foreign income taxes incurred		216,956	9.24%
Change in net deferred income tax		83,753	3.57%
Total statutory income taxes		300,709	12.81%

E. Operating Loss and Tax Credit Carryforwards

1. Carryforwards, recoverable taxes, and IRC 6603 deposits

	12/31/2012	12/31/2011
The Company had net operating losses of:	91,926	1,536,655
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	20,462	-
	<u>112,388</u>	<u>1,536,655</u>

The net operating losses begin to expire in 2029. The AMT credit carryforwards do not expire.

2. The following is income tax expense for 2012, 2011, and 2010 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2010	-	-	-
2011	(44,358)	44,358	-
2012	122,094	98,872	220,965
	<u>77,736</u>	<u>143,230</u>	<u>220,965</u>

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

A. The Company's federal income tax return is consolidated with the following entities:

United Ohio Insurance Company
Casco Indemnity Company
Ohio United Agency, Inc.
United Premium Budget Services, Inc.
Centurion Financial, Inc.

B. The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany balances are settled annually in the final quarter.

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

A. The Company is the parent company within the Ohio Mutual Insurance Group. The Company is the sole shareholder and owner of United Ohio Insurance Company, Casco Indemnity Company, United Premium Budget Service Inc., Centurion Financial Inc., and Ohio United Agency Inc.

B. The Company, Casco Indemnity Company and United Ohio Insurance Company have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.

NOTES TO FINANCIAL STATEMENTS

On February 9, 2012, United Ohio borrowed the sum of \$4,500,000 from Ohio Mutual under a short term unsecured promissory note. The proceeds of the loan were used to fund an insurance company owned life insurance (ICOLI) program underwritten by Nationwide Life Insurance Company. The terms of the note called for repayment by June 30, 2012 and included interest at the rate of 3% per annum. This note was repaid on March 21, 2012 and included accrued interest of \$15,164.

- C. In 2012 the Company reimbursed its subsidiary, United Ohio Insurance Company, \$8,290,838 under the terms of the Reinsurance Pooling Agreement between the entities.
- D. At December 31, 2012, the Company has a receivable from its affiliate, Casco Indemnity Company, of \$4,725,793 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2012 the Company has a receivable from its affiliate, United Ohio Insurance Company, \$241,005 under the terms of the Cost Sharing Agreement. As of December 31, 2012 the Company owes its affiliate, United Ohio Insurance, \$701,577 under the terms of the Reinsurance Pooling Agreement.
- E. The Company has no guarantees or undertakings at December 31, 2012.
- F. The Company and its subsidiaries, United Ohio Insurance Company and Casco Indemnity Company, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.
- G. All outstanding shares of its subsidiaries, United Ohio Insurance Company, Casco Indemnity Company, United Premium Budget Services Inc., Ohio United Agency Inc. and Centurion Financial Inc. are owned by the Parent Company, Ohio Mutual Insurance Company, an insurance company domiciled in the State of Ohio.
- H. None of the Company's capital stock is owned by downstream subsidiaries.
- I. The Company owns a 100% interest in United Ohio Insurance Company, whose carrying value is equal to or exceeds 10% of the admitted assets of the Company. The Company carries United Ohio at its statutory statement value of \$123,678,132.

Based on the Company's ownership percentage of United Ohio, the statutory statement value of United Ohio assets and liabilities as of December 31, 2012 were \$250,629,073 and \$241,169,217, respectively.

- J. The Company did not recognize any impairment write down for its investments in Subsidiary, Controlled or Affiliated Companies during the statement period.
- K. Not Applicable
- L. Not Applicable

11. Debt

The Company had no outstanding debt obligations at any time during 2012.

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

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

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

- (1) The Company has no shares of capital stock outstanding.
- (2) The Company has no shares of preferred stock outstanding.
- (3) Unless prior approval is received by the ODI, Ohio law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend payment.
- (4) There were no ordinary dividends paid in either 2012 or 2011.
- (5) The portion of the Company's 2012 and 2011 profits that may be paid as ordinary dividends in the subsequent year are \$16,522,726 and \$15,421,364 respectively.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) The total amount of advances to surplus not repaid is \$0.
- (8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company has not experienced any changes in balances of special surplus funds.

NOTES TO FINANCIAL STATEMENTS

- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$102,775,754
- (11) The Company has no surplus debentures or similar obligations.
- (12) The Company has no restatement due to quasi-reorganizations.
- (13) There are no quasi-reorganizations to report.

14. Contingencies

- A. The Company has no commitment or contingent commitment to any other entity, Joint Venture, Partnership, or Limited Liability Company.
- B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.
- D. The Company paid the following amounts in 2012 to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

	Direct
Claims related ECO and bad faith losses paid during the reporting period	\$0

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

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

15. Leases

- A. Leasing Arrangements
- 1) The Company leases computer related equipment under various operating lease arrangements that expire through December 2017. Additionally, the Company leases automobiles under various operating leases with no commitments exceeding December 31, 2012. The rental expenses for these leases for 2012 and 2011 were \$217,900 and \$209,445, respectively.
- 2) At December 31, 2012, the Company had aggregate commitments of \$3,022,458.

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

<u>As of December 31,</u>	<u>Commitment</u>
2013	\$979,857
2014	902,764
2015	617,298
2016	418,139
2017	104,400

- 3) The Company is not involved in sale-leaseback transactions.
- B. Leasing is not a significant part of the company's business activities.

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

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

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

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

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A. Fixed maturity securities that are carried at amortized cost are not included in the table below:

1) Fair Value Measurements at Reporting Date

(1) Description	(2) (Level 1)	(3) (Level 2)	(4) (Level 3)	(5) Total
a. Assets at fair value				
Common Stock				
Industrial and Misc	\$ 4,945,426	\$ -	\$ 265,865	\$ 5,211,291
Mutual Funds	1,045,089	-	-	1,045,089
Total Common Stocks	<u>\$ 5,990,515</u>	<u>\$ -</u>	<u>\$ 265,865</u>	<u>\$ 6,256,380</u>
Derivative assets	-	-	-	-
Total assets at fair value	<u>\$ 5,990,515</u>	<u>\$ -</u>	<u>\$ 265,865</u>	<u>\$ 6,256,380</u>

2) Fair Value Measurement in (Level 3) of the Fair Value Hierarchy

Description	Beginning Balance at 01/01/2012	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases, Issuances, Sales and Settlements	Ending Balance at 12/31/2012
a. Assets:							
Common Stock - Industrial & Misc.	\$ 260,031				\$ 5,834		\$ 265,865

3) Transfers between levels are recognized on the actual date of the event or change in circumstances that caused the transfer.

4) As of December 31, 2012, the reporting entity's investments in Level 3, NAIC rated A, represents one security that is not traded in a public market and was valued based on a valuation provided by the NAIC Securities Valuation Office.

5) The Company has no Derivative Assets or Liabilities.

B. Fair Value Measurements are used for financial instruments unless specifically required by another method.

C. The Aggregate Fair Value for all Financial Instruments and the Level within the Fair Value Hierarchy are illustrated as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level (1)	Level (2)	Level (3)	Not Practicable (Carrying Value)
Common Stocks	\$ 6,256,380	\$ 6,256,380	\$ 5,990,515	\$ -	\$ 265,865	

D. Not Practicable to Estimate Fair Value

The Company's Financial Instruments are valued at Fair Value unless otherwise specified.

21. Other Items

- A. The Company has no Extraordinary Items.
- B. The Company has no Troubled Debt Restructuring Debtors.
- C. Assets in the amount of \$1,999,716 and \$2,009,622 at December 31, 2012 and 2011, respectively, were on deposit with government authorities or trustees as required by law.
- D. The Company has no premium balances uncollectible, bills receivable for premiums, amounts due from agents and brokers, uninsured plans or retrospectively rated contracts.
- E. The Company has no Business Interruption Insurance Recoveries.
- F. The Company has no State Transferrable Tax Credits

NOTES TO FINANCIAL STATEMENTS

G. Subprime Mortgage Related Risk Exposure

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

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

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value, Fair Value, and the Other than Temporary Impairment Losses Recognized of subprime mortgage related risk exposure by investment category:

Direct exposure through other investments:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 21,021	\$ -	\$ 1,958	\$ -
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total	<u>\$ 21,021</u>	<u>\$ -</u>	<u>\$ 1,958</u>	<u>\$ -</u>

The Company recorded no impairment write-downs in 2012 and \$612 realized gains on sales and pay downs of investments with subprime exposure. In 2011, the Company recorded no impairment write-downs and \$1,718 realized gains on sales and pay downs of investments with subprime exposure.

22. Events Subsequent

The Company has no significant subsequent events to report.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

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

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

- (1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2012:

	<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net</u>	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 55,636,906	\$ 9,400,043	\$ 54,748,227	\$ 9,249,898	\$ 888,679	\$ 150,145
b. All Other	-	-	131,465	176,401	(131,465)	(176,401)
c. TOTAL	<u>\$ 55,636,906</u>	<u>\$ 9,400,043</u>	<u>\$ 54,879,692</u>	<u>\$ 9,426,299</u>	<u>\$ 757,214</u>	<u>\$ (26,256)</u>
d. Direct Unearned Premium Reserve:					<u>\$ 19,492,130</u>	

NOTES TO FINANCIAL STATEMENTS

- (2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ -	\$ -	\$ -	\$ -
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	7,917	-	-	7,917
d. TOTAL	\$ 7,917	\$ -	\$ -	\$ 7,917

- (3) Not Applicable

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

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

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

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

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

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

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

25. Change in Incurred Losses and Loss Adjustment Expenses

The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2012 and 2011:

	2012	2011
	<i>(In Thousands)</i>	
Balance at January 1, net of reinsurance	\$ 21,481	\$ 17,776
Change in beginning balance due to pooling	\$ -	\$ 3,616
Adjusted Balance at January 1, net of reinsurance	\$ 21,481	\$ 21,392
Incurred related to:		
Current year	33,531	36,604
Prior years	(3,261)	(3,212)
Total incurred	\$ 30,270	\$ 33,392
Paid related to:		
Current year	\$ 21,261	\$ 24,567
Prior years	7,956	8,736
Total paid	\$ 29,217	\$ 33,303
Balance as of December 31, net of reinsurance	\$ 22,534	\$ 21,481

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2011 and 2010, were decreased in the subsequent year by \$3,261,000 and \$3,212,000, respectively. The favorable development experienced in 2012 for years 2011 and prior is due to favorable development within the Company's auto liability, homeowners and auto physical damage lines of business and was primarily within the accident year of 2011. The favorable development experienced in 2011 for years 2010 and prior is due to favorable development within the Company's auto liability, homeowners and farmowners lines of business and was primarily within the accident years of 2009 and 2010. Initial loss estimates for these years developed better than expected for these lines of business. Reserves previously established for these lines and years were reduced in the current year.

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

NOTES TO FINANCIAL STATEMENTS

26. Intercompany Pooling Arrangements

Effective January 1, 2011, the Company amended its Intercompany Pooling Agreement with United Ohio Insurance Company (wholly owned subsidiary) to include Casco Indemnity Company. Through the Pooling Agreement, the Company, NAIC #10202 retains 27% of the group's pooled underwriting results and cedes 67% to United Ohio, NAIC #13072 and 8% to Casco, NAIC #25950. The 8% cession to Casco is ceded on a funds withheld basis so that the Company may record reserve credit for the reinsurance, as Casco is not yet authorized in the state of Ohio, the Company's state of domicile. Casco's license application is currently in process at the Ohio Department of Insurance. The following underwriting results were assumed/ceded between the Companies in 2012 and 2011:

	2012	2011
Premium earned assumed by Ohio Mutual from United Ohio and Casco	\$ 117,579,009	\$ 120,902,234
Premium earned ceded back to United Ohio and Casco Indemnity	(120,969,878)	(122,757,624)
Change in premium earned due to pooling	\$ (3,390,869)	\$ (1,855,390)
Losses incurred assumed by Ohio Mutual from United Ohio and Casco	\$ 67,811,443	\$ 78,789,356
Losses incurred ceded back to United Ohio and Casco Indemnity	(69,529,264)	(79,141,544)
Change in losses incurred due to pooling	\$ (1,717,821)	\$ (352,188)
Net loss adjustment expenses assumed by Ohio Mutual	\$ 2,662,104	\$ 2,090,838
Net other underwriting expenses assumed by Ohio Mutual	6,748,257	7,089,645
Change in expenses incurred due to pooling	\$ 9,410,361	\$ 9,180,483
Change in income before taxes due to pooling	\$ (11,083,409)	\$ (10,683,685)

27. Structured Settlements

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

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not issue participating policies.

30. Premium Deficiency Reserves

	(1)
1. Liability carried for premium deficiency reserves	\$ <u>0</u>
2. Date of most recent evaluation of this liability	<u>1/22/2013</u>
3. Was anticipated investment income utilized in the calculations?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

31. High Deductibles

The Company has not recorded any high deductibles.

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

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

33. Asbestos/Environmental Reserves

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

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Ohio
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2010
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/26/2011
- 3.4 By what department or departments?
Ohio Department of Insurance
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1 | 2 | 3 |
|----------------|-------------------|-------------------|
| Name of Entity | NAIC Company Code | State of Domicile |
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1	2
Nationality	Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide 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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, LLP
1100 Huntington Center
41 South High Street
Columbus, OH 43215
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Thomas P. Conway
Ernst & Young, LLP
Willis Tower
233 South Wacker Drive
Chicago, IL 60606-6301
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
12.12 Number of parcels involved
12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:
.....
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
(c) Compliance with applicable governmental laws, rules and regulations;
(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
(e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|--|
| 20.11 To directors or other officers | \$ | |
| 20.12 To stockholders not officers | \$ | |
| 20.13 Trustees, supreme or grand (Fraternal Only) | \$ | |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|---|----|--|
| 20.21 To directors or other officers | \$ | |
| 20.22 To stockholders not officers | \$ | |
| 20.23 Trustees, supreme or grand (Fraternal Only) | \$ | |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|----------------------------|----|--|
| 21.21 Rented from others | \$ | |
| 21.22 Borrowed from others | \$ | |
| 21.23 Leased from others | \$ | |
| 21.24 Other | \$ | |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | | |
|--|----|--|
| 22.21 Amount paid as losses or risk adjustment | \$ | |
| 22.22 Amount paid as expenses | \$ | |
| 22.23 Other amounts paid | \$ | |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

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

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

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

25.21 Subject to repurchase agreements \$
 25.22 Subject to reverse repurchase agreements \$
 25.23 Subject to dollar repurchase agreements \$
 25.24 Subject to reverse dollar repurchase agreements \$
 25.25 Pledged as collateral \$
 25.26 Placed under option agreements \$
 25.27 Letter stock or other securities restricted as to sale \$
 25.28 On deposit with state or other regulatory body \$ 1,999,716
 25.29 Other \$

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

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

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

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

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

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

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

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
922908-76-9	VANGUARD TOTAL STOCK MARKET ETF	901,344
464286-67-3	ISHARES MSCI SINGAPORE	143,745
29.2999 - Total		1,045,089

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
VANGUARD TOTAL STOCK MARKET ETF	APPLE INC.	28,843	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	EXXON MOBIL CORP.	22,534	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	GENERAL ELECTRIC CORP.	12,619	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	CHEVRON CORP.	11,717	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	INT'L BUSINESS MACHINES CORP.	11,717	12/31/2012
ISHARES MSCI SINGAPORE	DBS GROUP HOLDINGS LTD	15,496	12/31/2012
ISHARES MSCI SINGAPORE	SINGAPORE TELECOM LTD	14,921	12/31/2012
ISHARES MSCI SINGAPORE	UNITED OVERSEAS BANK LTD	14,518	12/31/2012
ISHARES MSCI SINGAPORE	OVERSEA-CHINSE BANKING CORP	14,389	12/31/2012
ISHARES MSCI SINGAPORE	KEPPEL CORP LTD	9,573	12/31/2012

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	52,736,157	55,653,974	2,917,817
30.2 Preferred stocks			
30.3 Totals	52,736,157	55,653,974	2,917,817

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

Fair Values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor such as BofA Merrill Lynch indices, Interactive Data Corp, Reuters, S&P Bloomberg or Markit iBoxx. Under certain circumstances, if neither an SVO price or vendor is available, a price may be obtained from a broker. Short term securities and cash equivalents are valued at amortized cost.

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Not Applicable
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [] No []
- 32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$245,735

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

1 Name	2 Amount Paid
Insurance Services Offices, Inc.	147,543

34.1 Amount of payments for legal expenses, if any?\$24,199

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

1 Name	2 Amount Paid
Bricker & Eckler, LLP	22,446

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

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

1 Name	2 Amount Paid
.....	

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 1.31 Reason for excluding

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

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____

1.6 Individual policies:

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

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned		\$
1.72 Total incurred claims		\$
1.73 Number of covered lives .....		.....
All years prior to most current three years		
1.74 Total premium earned		\$
1.75 Total incurred claims		\$
1.76 Number of covered lives .....		.....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	44,742,284	45,403,505
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	4,111	3,988
2.5 Reserve Denominator	42,783,513	41,171,010
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]

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

	3.21 Participating policies	\$
	3.22 Non-participating policies	\$

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? Yes [] No [X]

4.2 Does the reporting entity issue non-assessable policies? Yes [X] No []

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

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

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:

	5.21 Out of Attorney's-in-fact compensation.....	Yes [] No [] N/A []
	5.22 As a direct expense of the exchange.....	Yes [] No [] N/A []

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

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company does not write workers' compensation insurance.
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company's probable maximum loss is determined by Gen Re Intermediaries using both the AIR model and RMS model.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company has a catastrophic reinsurance program.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
.....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?..... Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses\$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses)\$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds\$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [X] No []
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit\$ 26,477
- 12.62 Collateral and other funds\$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 500,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount: 1
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
The Company and its affiliates cede reinsurance independently under a group reinsurance agreement.
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [X] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 \$
 17.12 Unfunded portion of Interrogatory 17.11 \$
 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11...\$
 17.14 Case reserves portion of Interrogatory 17.11 \$
 17.15 Incurred but not reported portion of Interrogatory 17.11 \$
 17.16 Unearned premium portion of Interrogatory 17.11 \$
 17.17 Contingent commission portion of Interrogatory 17.11 \$

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

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 \$
 17.19 Unfunded portion of Interrogatory 17.18 \$
 17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18...\$
 17.21 Case reserves portion of Interrogatory 17.18 \$
 17.22 Incurred but not reported portion of Interrogatory 17.18 \$
 17.23 Unearned premium portion of Interrogatory 17.18 \$
 17.24 Contingent commission portion of Interrogatory 17.18 \$

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2012	2 2011	3 2010	4 2009	5 2008
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	56,200,496	58,772,347	56,140,903	55,168,460	53,322,054
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	51,915,408	52,987,514	47,404,597	44,954,898	43,531,612
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	61,638,313	58,995,178	59,536,838	56,418,712	53,591,670
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	8,368	8,457	8,987	9,084	9,325
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	169,762,584	170,763,496	163,091,324	156,551,155	150,454,661
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	15,143,832	15,836,631	13,262,179	12,931,161	12,423,708
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	13,787,516	14,165,442	11,496,236	10,904,671	10,473,784
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	16,368,754	15,729,059	13,840,622	12,742,573	11,957,495
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,259	2,283	2,247	2,271	2,331
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	45,302,362	45,733,416	38,601,284	36,580,676	34,857,318
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(226,771)	(2,337,853)	350,338	2,444,318	2,227,983
14. Net investment gain or (loss) (Line 11)	1,542,366	1,579,325	8,690,031	1,854,928	1,479,886
15. Total other income (Line 15)	933,156	869,618	907,967	879,058	605,240
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	118,084	113,880	673,016	1,426,650	1,211,391
18. Net income (Line 20)	2,130,667	(2,790)	9,275,320	3,751,654	3,101,718
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	222,711,419	209,649,916	193,946,105	177,992,301	159,585,831
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	494,688	585,248	378,486	609,283	674,353
20.2 Deferred and not yet due (Line 15.2)	9,798,811	9,634,281	7,858,794	7,276,761	6,728,547
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	57,484,155	55,436,281	40,523,800	35,496,695	35,954,482
22. Losses (Page 3, Line 1)	18,181,288	17,526,020	14,657,146	12,926,431	13,785,916
23. Loss adjustment expenses (Page 3, Line 3)	4,352,880	3,955,725	3,118,933	3,232,129	2,955,900
24. Unearned premiums (Page 3, Line 9)	20,249,344	19,689,266	16,072,536	15,078,755	14,221,403
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	165,227,264	154,213,635	153,422,305	142,495,606	123,631,349
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	5,579,766	3,636,016	11,984,891	7,364,606	7,667,361
Risk-Based Capital Analysis					
28. Total adjusted capital	165,227,264	154,213,635	153,422,305	142,495,606	123,631,349
29. Authorized control level risk-based capital	7,731,167	7,204,365	6,027,856	6,251,351	6,484,158
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	25.8	28.3	28.3	26.1	30.5
31. Stocks (Lines 2.1 & 2.2)	67.1	65.8	63.2	66.8	64.5
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	2.3	2.5	1.9	2.0	2.2
34. Cash, cash equivalents and short-term investments (Line 5)	4.9	3.3	6.5	5.2	2.8
35. Contract loans (Line 6)					
36. Derivatives (Line 7)				XXX	XXX
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)				XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	131,032,760	121,949,430	114,884,803	111,257,519	95,980,411
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	131,032,760	121,949,430	114,884,803	111,257,519	95,980,411
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	79.3	79.1	74.9	78.1	77.6

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	11,191,746	(2,126,420)	3,700,376	15,382,444	5,492,740
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	11,013,628	791,330	10,926,699	18,864,257	8,708,271
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	28,963,790	33,579,867	28,855,086	24,759,758	22,344,310
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	32,684,056	37,138,136	28,758,801	29,238,935	30,114,897
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	37,747,703	41,476,779	27,562,925	36,933,734	36,349,165
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	14,453	16,632	15,477	15,632	7,600
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	99,410,002	112,211,413	85,192,290	90,948,059	88,815,972
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	7,820,223	9,066,564	6,797,685	5,818,520	5,422,246
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	8,060,605	9,776,445	7,160,092	6,863,051	6,688,303
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	9,176,304	10,647,737	6,682,524	6,840,533	6,563,477
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,902	4,491	3,869	3,908	1,900
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	25,061,035	29,495,236	20,644,170	19,526,011	18,675,926
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	57.5	64.5	59.5	52.3	53.5
68. Loss expenses incurred (Line 3)	10.2	9.1	7.2	7.6	6.7
69. Other underwriting expenses incurred (Line 4)	32.9	31.6	32.4	33.3	33.3
70. Net underwriting gain (loss) (Line 8)	(0.5)	(5.1)	0.9	6.8	6.5
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	30.4	29.5	29.2	30.1	31.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	67.7	73.5	66.7	59.9	60.2
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	27.4	29.7	25.2	25.7	28.2
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(2,913)	(2,848)	(2,466)	(3,784)	(4,329)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(1.9)	(1.9)	(1.7)	(3.1)	(3.8)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(4,013)	(4,111)	(4,701)	(6,282)	(5,654)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.6)	(2.9)	(3.8)	(5.5)	(5.3)

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company
SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior	XXX	XXX	XXX	(1)		2				6	1	XXX
2. 2003	41,213	4,618	36,595	23,171	2,380	803	70	1,942	31	1,097	23,435	XXX
3. 2004	39,899	4,074	35,825	20,725	1,479	765	47	1,926	24	982	21,866	XXX
4. 2005	38,559	4,128	34,431	17,669	1,879	488	41	2,010	21	911	18,226	XXX
5. 2006	37,928	3,108	34,820	18,356	1,323	570	37	2,224	28	972	19,762	XXX
6. 2007	39,655	3,154	36,501	22,298	1,558	677	34	2,279	28	1,140	23,634	XXX
7. 2008	43,797	3,464	40,333	28,700	5,358	1,068	200	2,265	29	1,181	26,446	XXX
8. 2009	45,851	4,030	41,821	27,150	3,736	792	45	2,365	34	1,346	26,492	XXX
9. 2010	47,697	3,250	44,447	26,040	834	797	20	2,535	16	1,345	28,502	XXX
10. 2011	48,457	3,054	45,403	29,642	3,601	740	142	2,561		1,087	29,200	XXX
11. 2012	48,818	4,076	44,742	27,262	8,809	843	449	2,414		589	21,261	XXX
12. Totals	XXX	XXX	XXX	241,012	30,957	7,545	1,085	22,521	211	10,656	238,825	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded					
1. Prior	37	1										36	XXX
2. 2003	1											1	XXX
3. 2004	14		5									19	XXX
4. 2005	20		9				1		3			33	XXX
5. 2006	37	10	12				2	1	1			41	XXX
6. 2007	83	19	30				13	2	4			109	XXX
7. 2008	210	13	85	2			83	2	15			376	XXX
8. 2009	756	38	238	24			199	6	33			1,158	XXX
9. 2010	1,771	322	990	61			674	5	87			3,134	XXX
10. 2011	2,847	354	1,881	132			915		197			5,354	XXX
11. 2012	6,739	661	4,657	603			1,209		932			12,273	XXX
12. Totals	12,515	1,418	7,907	822			3,096	16	1,272			22,534	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	36	
2. 2003	25,917	2,481	23,436	62.9	53.7	64.0			27.0	1	
3. 2004	23,435	1,550	21,885	58.7	38.0	61.1			27.0	19	
4. 2005	20,200	1,941	18,259	52.4	47.0	53.0			27.0	29	4
5. 2006	21,202	1,399	19,803	55.9	45.0	56.9			27.0	39	2
6. 2007	25,384	1,641	23,743	64.0	52.0	65.0			27.0	94	15
7. 2008	32,426	5,604	26,822	74.0	161.8	66.5			27.0	280	96
8. 2009	31,533	3,883	27,650	68.8	96.4	66.1			27.0	932	226
9. 2010	32,894	1,258	31,636	69.0	38.7	71.2			27.0	2,378	756
10. 2011	38,783	4,229	34,554	80.0	138.5	76.1			27.0	4,242	1,112
11. 2012	44,056	10,522	33,534	90.2	258.1	74.9			27.0	10,132	2,141
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	18,182	4,352

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

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior	6,286	5,850	5,486	4,886	4,714	4,477	4,378	4,349	4,347	4,343	(4)	(6)
2. 2003	24,337	23,086	22,412	22,102	21,757	21,660	21,582	21,531	21,527	21,525	(2)	(6)
3. 2004	XXX	23,554	22,066	21,030	20,554	20,204	20,117	20,005	20,004	19,983	(21)	(22)
4. 2005	XXX	XXX	20,812	18,466	17,303	16,664	16,445	16,341	16,309	16,267	(42)	(74)
5. 2006	XXX	XXX	XXX	21,202	19,593	18,371	17,984	17,702	17,642	17,606	(36)	(96)
6. 2007	XXX	XXX	XXX	XXX	25,470	23,369	22,118	21,987	21,664	21,488	(176)	(499)
7. 2008	XXX	XXX	XXX	XXX	XXX	27,354	25,326	25,088	24,622	24,571	(51)	(517)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	27,795	26,079	25,519	25,286	(233)	(793)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,030	29,630	29,030	(600)	(2,000)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,544	31,796	(1,748)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,188	XXX	XXX
12. Totals											(2,913)	(4,013)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.000	2,205	3,575	4,033	4,190	4,295	4,305	4,306	4,306	4,307	XXX	XXX
2. 2003	14,875	18,865	20,245	20,947	21,332	21,469	21,498	21,505	21,526	21,524	XXX	XXX
3. 2004	XXX	12,993	17,429	18,878	19,594	19,812	19,881	19,949	19,961	19,964	XXX	XXX
4. 2005	XXX	XXX	11,279	14,439	15,510	15,897	16,046	16,133	16,186	16,237	XXX	XXX
5. 2006	XXX	XXX	XXX	12,163	15,487	16,398	17,113	17,415	17,539	17,566	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	14,776	18,975	20,386	21,034	21,286	21,383	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	16,994	21,232	22,699	23,847	24,210	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	17,359	21,943	23,330	24,161	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,894	24,164	25,983	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,388	26,639	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,847	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012
1. Prior	2,987	1,485	804	467	312	113	36	5	5	
2. 2003	4,624	1,810	887	500	232	121	48	1		
3. 2004	XXX	5,143	2,202	965	482	194	122	25	17	5
4. 2005	XXX	XXX	5,456	2,325	950	419	198	82	45	10
5. 2006	XXX	XXX	XXX	4,759	2,466	897	329	92	51	13
6. 2007	XXX	XXX	XXX	XXX	5,310	2,270	808	479	138	41
7. 2008	XXX	XXX	XXX	XXX	XXX	5,164	1,941	988	313	164
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	4,780	1,803	928	407
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,790	2,771	1,598
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,583	2,664
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,263

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE Ohio Mutual Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama AL	N								
2. Alaska AK	N								
3. Arizona AZ	N								
4. Arkansas AR	N								
5. California CA	N								
6. Colorado CO	N								
7. Connecticut CT	L								
8. Delaware DE	N								
9. District of Columbia DC	N								
10. Florida FL	N								
11. Georgia GA	N								
12. Hawaii HI	N								
13. Idaho ID	N								
14. Illinois IL	N								
15. Indiana IN	L								
16. Iowa IA	L								
17. Kansas KS	L								
18. Kentucky KY	N								
19. Louisiana LA	N								
20. Maine ME	L								
21. Maryland MD	N								
22. Massachusetts MA	N								
23. Michigan MI	N								
24. Minnesota MN	L								
25. Mississippi MS	N								
26. Missouri MO	N								
27. Montana MT	N								
28. Nebraska NE	L								
29. Nevada NV	N								
30. New Hampshire NH	L								
31. New Jersey NJ	N								
32. New Mexico NM	N								
33. New York NY	N								
34. North Carolina NC	N								
35. North Dakota ND	N								
36. Ohio OH	L	50,082,526	50,083,892		32,266,801	34,509,949	19,214,619	704,977	
37. Oklahoma OK	N								
38. Oregon OR	L								
39. Pennsylvania PA	N								
40. Rhode Island RI	L								
41. South Carolina SC	N								
42. South Dakota SD	N								
43. Tennessee TN	L								
44. Texas TX	N								
45. Utah UT	N								
46. Vermont VT	L								
47. Virginia VA	L								
48. Washington WA	N								
49. West Virginia WV	N								
50. Wisconsin WI	L								
51. Wyoming WY	N								
52. American Samoa AS	N								
53. Guam GU	N								
54. Puerto Rico PR	N								
55. U.S. Virgin Islands VI	N								
56. Northern Mariana Islands MP	N								
57. Canada CAN	N								
58. Aggregate other alien OT	XXX								
59. Totals	(a) 15	50,082,526	50,083,892		32,266,801	34,509,949	19,214,619	704,977	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

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

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

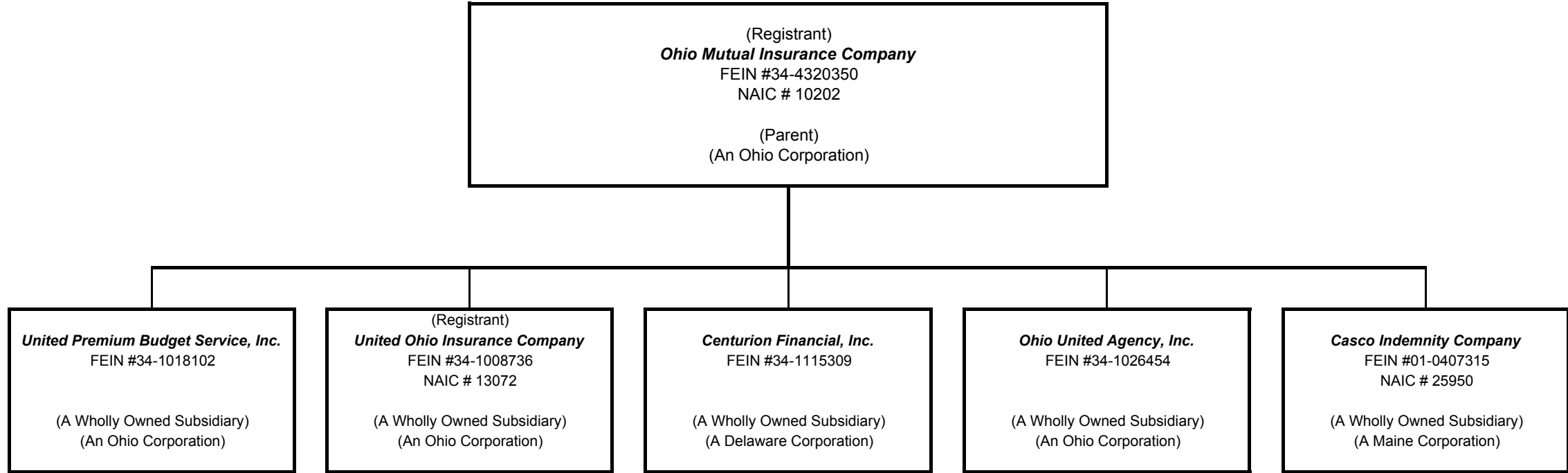
Property premiums are determined by location covered.

Casualty premiums are determined by insured address.

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

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

Ohio Mutual Insurance Group



OVERFLOW PAGE FOR WRITE-INS

NONE

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