

## MUTUAL PROTECTIVE ANNUAL STATEMENT INSTRUCTIONS

1. Date of filing: This statement is required to be filed by March 1st. This date is fixed by statute and no extension of time will be granted (Ohio Revised Code 3939.09).
2. Blank schedules will not be accepted as meaning anything. If no entries are to be made, write "none" in the first line in the description column.
3. Bonds rated 1 or 2 by the Securities Valuation Office are carried at amortized value; bonds rated 3-6 are carried at the lower of amortized cost or fair value. Bonds shall be valued in accordance with SSAP No. 26, the *NAIC Purposes and Procedures of the Securities Valuation Office Manual*, and the designation assigned in the *NAIC Valuations of Securities product* prepared by the NAIC Securities Valuation Office.
4. Unaffiliated common stocks shall be valued at fair value. In those instances where unit price is not available from the Securities Valuation Office, it is the responsibility of management to determine fair value based on analytical or pricing mechanisms. See SSAP No. 30.
5. Investments in Subsidiary, controlled or affiliated common stocks are addressed in SSAP No. 88.
6. The bonds and stocks should be grouped in the following order and each group arranged alphabetically in their respective schedules, viz:

### BONDS

- (a) Government
- (b) States, Territories and Possessions
- (c) Political Subdivisions of States, Territories and Possessions
- (d) Special Revenue and Special Assessment Obligations
- (e) Public Utilities
- (f) Industrial and Miscellaneous

### STOCKS

- (a) Public Utilities
- (b) Banks, Trusts and Insurance Companies
- (c) Industrial and Miscellaneous
- (e) Mutual Funds

7. Credit for interest due and accrued on bonds in default as to principal or interest should be nonadmitted in "investment income due and accrued."
8. Breakout the portion of premiums and losses attributable to each covered peril to the extent such can be identified, in Column 1 in Underwriting Exhibit Part 2 and Underwriting Exhibit Part 2A on page 8. If unable to breakout perils, aggregate the premiums and losses and label as "physical damage to property" in column 1 in both Exhibits.
9. All reinsurance ceded and assumed must be itemized in the Reinsurance Schedule on page 15. For reinsurance ceded the name of the reinsurer, not the broker, is to be listed.
10. The Organizational Chart on page 17 should clearly present the identities of and interrelationship between the parent, all affiliated insurers and other affiliates of an insurance holding company system as defined in Chapter 3901.32 of the Ohio Revised Code. Each mutual protective association that meets the definition of an insurance holding company system is required to file an annual Form B Insurance Holding Company System Registration Statement by June 1st. See Ohio Regulation 3901-3-02 for more information.
11. Attach additional sheets if necessary for any section that may require additional lines. Additional overflow schedules are on pages 18-20.

## OVERFLOW PAGE INSTRUCTIONS

- 1) Overflow pages are unprotected for insertion of additional rows as needed.
- 2) When additional rows have been inserted, copy and paste formulas located in the non colored cells from the cells above.
- 3) Please be sure to check the formulas.
- 4) Since the overflow pages are unprotected, data input will be different for the over flow pages.

# ANNUAL STATEMENT

For the Year Ended

December 31 , 2012

OF THE CONDITION AND AFFAIRS OF THE

## LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code

10330

Home Office

1931 S. Holland-Sylvania  
Street and Number

Maumee  
City

43537  
Zip Code

OH

Mail Address

1931 S. Holland-Sylvania  
Street and Number

Maumee  
City

43537  
Zip Code

OH

Main Administrative Office

419-864-7131  
Telephone Number

Organized

8/18/1891

Commenced Business

1/16/1892

Annual Statement Contact Person

Pamela Della Flora

Telephone Number

Contact Person Email Address

pdf1@sev.org

### OFFICERS

President

Stanley Bury

Vice President

David Langenderfer

Secretary

Pamela Della Flora

Treasurer

Pamela Della Flora

### DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Stanley Bury  
Daniel J Langenderfer  
Kevin Welch  
David Raab

Mark Fauble  
Thomas Della Flora

State of Ohio

County of

\_\_\_\_\_  
President and

\_\_\_\_\_  
Secretary of the

LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION

, being duly sworn each for himself/herself deposes and says, that they are the above described officers of said reporting entity, and that on the reporting period stated above all 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, with the schedules and explanations herein contained, annexed or referred to, is a full and correct 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, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this \_\_\_\_\_

day of \_\_\_\_\_ 20\_\_\_\_

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
President

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Signature of Person Preparing Statement

**ANNUAL STATEMENT FOR THE YEAR  
LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION**

**2012**

**ASSETS**

		<b>Assets Current Year</b>	<b>Nonadmitted Assets Current Year</b>	<b>Net Admitted Assets Current Year</b>	<b>Net Admitted Assets Prior Year</b>
1	Bonds (Schedule D - Part 1)	0.00	0.00	0.00	
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	214,561.58	4,254.85	210,306.73	197,257.90
3	Real estate (less liens, encumbrances) (Schedule A)	0.00	0.00	0.00	
4	Cash (Schedule E)	173,761.79	0.00	173,761.79	204,880.23
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	388,323.37	4,254.85	384,068.52	402,138.13
8	Investment income due and accrued		0.00	0.00	
9.1	Assessments or premiums in the course of collection (including agents balances)		0.00	0.00	
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	
9.3	Earned but unbilled premiums (post assessment)	11,017.67	0.00	11,017.67	11,091.92
10.1	Amounts recoverable from reinsurers		0.00	0.00	
10.2	Funds held by or deposited with reinsured companies	47,132.33	0.00	47,132.33	55,148.66
11.1	Current federal income tax recoverable and interest thereon		0.00	0.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment		0.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	3,693.72	0.00	3,693.72	13,264.75
16	Total Assets	450,167.09	4,254.85	445,912.24	481,643.46
	Details of Write-Ins for Assets:				
1501	Subsidiary - Lucas County Mutula Insurance Agcy	3,693.72		3,693.72	13,264.75
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	3,693.72	0.00	3,693.72	13,264.75

**ANNUAL STATEMENT FOR THE YEAR  
LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION**

**2012**

**LIABILITIES, SURPLUS AND OTHER FUNDS**

		<b>Current Year</b>	<b>Prior Year</b>
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	46,421.26	46,421.26
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents		
4	Other expenses (excluding taxes, licenses and fees)	444.68	177.90
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))		
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	2,751.04	3,227.42
10	Advance premium		
11	Ceded reinsurance premiums payable	21,184.50	13,215.75
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others		
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	70,801.48	63,042.33
18	Surplus as regards policyholders	375,110.76	418,601.13
19	Total liabilities and surplus	445,912.24	481,643.46
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR  
LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION  
STATEMENT OF INCOME**

**2012**

		Current Year	Prior Year
<b>UNDERWRITING INCOME</b>			
1.1	Gross Assessments/Premiums earned	126,505.13	121,000.57
1.2	Less: Return Assessments/Premiums earned		687.00
1.3	Direct Assessments/Premiums earned	126,505.13	120,313.57
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	104,272.64	57,415.71
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	22,232.49	62,897.86
<b>DEDUCTIONS</b>			
2	Losses incurred (Underwriting Exhibit - Part 2)	5.30	-1,353.65
3	Loss expenses incurred (Expense Exhibit)	0.00	
4	Other underwriting expenses incurred (Expense Exhibit)	85,469.93	86,844.62
5	Aggregate write-ins for underwriting deductions	6,559.00	6,842.00
6	Total underwriting deductions	92,034.23	92,332.97
7	Net underwriting gain (loss)	-69,801.74	-29,435.11
<b>INVESTMENT INCOME</b>			
8	Net investment income earned	9,981.57	11,048.56
9	Net realized capital gains (losses) less capital gains tax		-18,260.25
10	Net investment gain (loss)	9,981.57	-7,211.69
<b>OTHER INCOME</b>			
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	29,974.97	38,404.75
14	Total other income	29,974.97	38,404.75
15	Net income, after capital gains tax and before federal income taxes	-29,845.20	1,757.95
16	Federal income taxes incurred		
17	Net income	-29,845.20	1,757.95
<b>SURPLUS ACCOUNT</b>			
18	Surplus as regards policyholders, December 31 prior year	418,601.13	399,372.68
19	Net income	-29,845.20	1,757.95
20	Change in net unrealized capital gains or (losses) less capital gains tax		
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	4,565.94	17,470.92
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	-18,211.11	-0.42
25	Change in surplus as regards policyholders for the year	-43,490.37	19,228.45
26	Surplus as regards policyholders, December 31 current year	375,110.76	418,601.13
<b>DETAILS OF WRITE-INS</b>			
0501	Extended coverage	6,559.00	6,842.00
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	6,559.00	6,842.00
1301	Deductibles from claims	1,100.00	750.00
1302	Commissions earned	18,234.75	25,699.75
1303	Administrative fees	10,400.00	11,950.00
1304	Miscellaneous income and memberships	240.22	5.00
1399	Total Aggregate write-ins for miscellaneous income	29,974.97	38,404.75
2401	Adjustment to correct surplus		-0.42
2402	Adjustment for subsidiary per ODI auditor	-18211.11	
2499	Total Aggregate write-ins for gains and losses in surplus	-18,211.11	-0.42

**ANNUAL STATEMENT FOR THE YEAR  
LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION**

**2012**

**CASH FLOW STATEMENT**

		Current Year	Prior Year
<b>Cash from Operations</b>			
1	Premiums/Assessments collected net of reinsurance	22,232.49	62,897.86
2	Net investment income	28,981.57	11,048.56
3	Miscellaneous income	29,974.97	38,404.75
4	Total	81,189.03	112,351.17
5	Benefit and loss related payments	12,226.34	66,091.83
6	Commissions, expenses paid and aggregate write-ins for deductions	91,598.24	89,254.16
7	Federal and foreign income taxes paid (recovered)		
8	Total	103,824.58	155,345.99
9	Net cash from operations	-22,635.55	-42,994.82
<b>Cash from Investments</b>			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds		160,000.00
10.2	Stocks		
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short-term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	0.00	160,000.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds		
11.2	Stocks	8,913.58	169,743.73
11.3	Real estate		
11.4	Miscellaneous applications	-430.69	-4,432.46
11.5	Total investments acquired	8,482.89	165,311.27
11.6	Net cash from investments	-8,482.89	-5,311.27
<b>Cash from Financing and Miscellaneous Sources</b>			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		
13	Net cash from financing and miscellaneous sources	0.00	0.00
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
14	Net change in cash, cash equivalents and short-term investments	-31,118.44	-48,306.09
15.1	Beginning of year (cash, cash equivalents and short-term investments)	204,880.23	253,186.32
15.2	End of year (cash, cash equivalents and short-term investments)	173,761.79	204,880.23

**ANNUAL STATEMENT FOR THE YEAR  
LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION**

**2012**

**EXPENSE EXHIBIT**

		Current Year
	<b>Claim Adjusting:</b>	
1.1	Direct	150.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	150.00
	<b>Commission and Brokerage:</b>	
2.1	Direct commission and brokerage	17,499.38
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	17,499.38
3	Allowances to managers and agents	0.00
4	Advertising	0.00
5	Boards, bureaus and associations	1,415.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	728.76
	<b>Salary and related items:</b>	
8.1	Salaries	22,440.52
8.2	Payroll taxes	4,911.37
9	Employee relations and welfare	0.00
10	Insurance	4,869.30
11	Directors' fees	9,800.00
12	Travel and travel items	1,679.99
13	Rent and rent items	1,920.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	0.00
16	Printing and stationery	341.28
17	Postage, telephone, exchange and express	837.88
18	Legal and auditing	1,749.25
19	Loss adjustment expenses	0.00
18	Investment expenses	430.69
19	Totals	51,124.04
	<b>Taxes, licenses and fees:</b>	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	5,176.51
20.3	All other (excluding federal income and real estate)	0.00
20.4	Total taxes, licenses and fees	5,426.51
21	Real estate expenses	0.00
22	Real estate taxes	0.00
23	Aggregate write-ins for miscellaneous expenses	11,270.00
24	<b>Total expenses incurred (a)</b>	85,469.93
25	Less unpaid expenses - current year	0.00
26	Add unpaid expenses - prior year	0.00
27	Total expenses paid	85,469.93
	Details of Write-Ins:	
2301	Accounting	11,270.00
2302		
2303		
2304		
2305		
2399	Total Write-ins	11,270.00

(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates

**ANNUAL STATEMENT FOR THE YEAR 2012**  
**LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION**

**INSURANCE IN FORCE**

		<b>Amount (dollars)</b>	<b>Number</b>
1	In force December 31 of previous year (to equal prior year's statement)	47,958,650	258
2	Written during the year	1,015,600	3
3	Total	48,974,250	261
4	Deduct those expired and cancelled	4,426,700	30
5	In force December 31 of current year	44,547,550	231
6	Deduct amount reinsured	0	XXX
7	Net amount in force	44,547,550	XXX

**UNDERWRITING EXHIBIT - PART 2  
LOSSES INCURRED**

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	* Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
Wind Fire and Lightning	11,824.22		11,818.92		5.30
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
<b>Totals</b>	\$ 11,824.22	\$ -	\$ 11,818.92	\$ -	\$ 5.30

\* Total should equal Line 2, Page 4, Current Year.

**UNDERWRITING EXHIBIT - PART 2A  
UNPAID LOSSES and LOSS ADJUSTMENT EXPENSES**

1	2	3	4	5	6
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	** Unpaid Loss Adjustment Expenses	*** Net Unpaid Losses Columns 2 and 3 minus Column 4
Fire	46,421.26				46,421.26
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
<b>Totals</b>	\$ 46,421.26	\$ -	\$ -	\$ -	\$ 46,421.26

\*\* Total should equal Line 2, Page 3, Current Year.

\*\*\* Total should equal Line 1, Page 3, Current Year.

**ANNUAL STATEMENT FOR THE YEAR  
LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION**

**2012**

**EXHIBIT OF NONADMITTED ASSETS**

		<b>Current Year Total Nonadmitted Assets</b>	<b>Prior Year Total Nonadmitted Assets</b>	<b>Change in Total Nonadmitted Assets</b>
1	Bonds			0.00
2	Preferred and common stocks and mutual funds	4,254.85	8,820.79	4,565.94
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	4,254.85	8,820.79	4,565.94
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment			0.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	4,254.85	8,820.79	4,565.94
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00







SCHEDULE D - PART 2

Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

1 Cusip #	2 Description  Give complete and accurate description of all stocks and mutual funds owned.	3 From Whom Acquired	4 Date Acquired	5 No. of Shares	6 Par Value Per Share (Preferred Stocks)	7 Book Value	8 Rate Per Share Used To Obtain Market Value	9 Market Value/ Fair Value December 31 of Current Year	10 Actual Cost	Dividends		13 Increase, by Adjustment, in Book Value During Year	14 Decrease, by Adjustment in Book Value During Year
										11 Received During Year	12 Dividends Amount Due and Accrued Dec. 31		
accbx	Investco Van Kampen Corporate Bond Fund	Bradley Meister	various	4,690.78		32,008.24	7.29	34,195.82	32,008.24	1,367.48		1,367.48	
vkmgx	Investco Van Kampen US Mortgage Fund - Class A	Fred Pillod	various	3,174.44		43,371.21	13.02	41,331.17	43,371.21	1,703.42		1,703.42	
oosax	Oppenheimer Senior Floating Rate Fund - Class A	Bradley Meister	various	5,198.92		42,819.93	8.30	43,151.04	42,819.93	2,155.00		2,155.00	
oibax	Oppenheimer International Bond Fund - Class A	Bradley Meister	various	1,535.45		10,667.82	6.58	10,103.24	10,667.82	429.43		429.43	
prtnx	Pimco Real Return - Class A	Bradley Meister	various	2,545.59		32,142.95	12.27	31,234.35	32,142.95	1,382.09		1,382.09	
pagnx	Pimco GNMA - Class A	Bradley Meister	various	4,327.98		53,551.43	11.62	50,291.10	53,551.43	1,876.16		1,876.16	
	OVERFLOW AMOUNTS FROM PAGE 19	XXX	XXX	XXX	XXX	-	XXX	-	-	-	-	-	-
XXX	<b>Totals</b>	XXX	XXX	XXX	XXX	\$ 214,561.58	XXX	\$ 210,306.72	\$ 214,561.58	\$ 8,913.58	\$ -	\$ 8,913.58	\$ -

**SCHEDULE D - PART 3**

Showing all Bonds and Preferred & Common Stocks **ACQUIRED** During the Current Year

**Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.**

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
accbx	Investco Van Kampen Corporate Bond Fund	various	Bradley Meister	130.71	1,703.42		
vkmgx	Investco Van Kampen US Mortgage Fund - Class A	various	Bradley Meister	191.43	1,367.48		
oosax	Oppenheimer Senior Floating Rate Fund - Class A	various	Bradley Meister	261.74	2,155.00		
oibax	Oppenheimer International Bond Fund - Class A	various	Bradley Meister	66.64	429.43		
prtnx	Pimco Real Return - Class A	various	Bradley Meister	76.73	1,382.09		
pagnx	Pimco GNMA - Class A	various	Bradley Meister	159.86	1,876.16		
** You can insert additional rows in yellow above if needed!							
XXX	<b>Totals</b>	XXX	XXX	XXX	\$ 8,913.58	\$ -	\$ -

\*The items with reference to each issue of bonds or stocks acquired at public offerings may be totaled in one line and the word "various" inserted in Columns 2 and 3.



REINSURANCE SCHEDULE  
Reinsurance Ceded and Reinsurance Assumed

1	2	3	4	5	6	7	8
Reinsurer or Reinsured	Ceded or Assumed	Location of Company	Total Amount Reinsured	Total Premiums Ceded *	Total Premiums Assumed **	Largest Risk Ceded or Assumed	Remarks
Guy Carpenter				104,272.64		1,602,500	
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 104,272.64	\$ -	XXX	XXX

\*Total to agree with Page 4, Line 1.4, Current Year.  
\*\*Total to agree with Page 4, Line 1.5, Current Year.

COMPENSATION SCHEDULE

Show all salaries, commissions, claim adjustment expenses, directors fees and expenses, and travel items paid in the current year for the top 5 officers/employees and all directors, travel or car allowances, if paid, are to be included.

1	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
1) Stanley Bury	President	700.00	5,037.15	150.00	1,500.00	609.39	100.00	\$ 8,096.54
2) Daniel Langenderfer	Vice-President	175.00	4,240.95		1,600.00	166.50		\$ 6,182.45
3) Pamela Della Flora	Secretary - Treasurer	20,290.52			3,100.00	111.00		\$ 23,501.52
4)								\$ -
5)								\$ -
Directors:								
Mark Fauble		325.00	1,706.40		700.00	166.50		\$ 2,897.90
David Raab		700.00	4,224.53		1,500.00	482.85	45.00	\$ 6,952.38
Kevin Welch		250.00	2,290.35		1,400.00	143.75	6.00	\$ 4,090.10
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
								\$ -
Totals	XXXX	\$ 22,440.52	\$ 17,499.38	\$ 150.00	\$ 9,800.00	\$ 1,679.99	\$ 151.00	\$ 51,720.89

GENERAL INTERROGATORIES

(Answer all questions and attach additional sheets if necessary.)

1. Company's retention: Fire \$82 Wind \$500 Other \$323

1a. Retention before reinsurance applies for: Catastrophe Reinsurance                      Aggregate excess of loss                     

2. What is the largest risk assumed and retained: \$1,602,500

3. What kind of perils are being covered? Fire, wind and lightning

4. Have the by-laws been amended during the current year? No If so, were such amendments filed with the Ohio Department of Insurance? No

5. In what counties does the Company operate: Lucas, Wood, Henry, Defiance, Ottawa, Fulton

6. Name of Principal Officer and amount of bond. Stanley Bury \$50,000

7. Are all of the persons who handle funds of the Company bonded? Yes x No                       
State the name and amount of each bond on each, except person named in Item 6 above. Pam Della Flora \$50,000

8. Does the Company have an annual audit conducted by an independent CPA? No

9. State the number of members holding policies in the Company. 181

10. Was an annual report of the Company made available to each policyholder? Yes                      If so, did such report agree with the annual statement filed with the Ohio Department of Insurance? Yes

11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance. Nov-12

12. How many assessments were made during the year? 1 Date of last assessment 1-Nov-12

13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment? No

14. Rate of policy fee \$50

15. State the amount of borrowed money since date of last assessment None interest thereon                     

16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement? Yes                      No x  
If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.



**ANNUAL STATEMENT FOR THE YEAR  
LUCAS COUNTY MUTUAL INSURANCE ASSOCIATION**

**2012**

**ORGANIZATIONAL CHART**

**LIST ALL ENTITIES THAT ARE MEMBERS OF AN INSURANCE COMPANY HOLDING SYSTEM AS  
DEFINED IN ORC 3901.32**

Lucas County Mutual Insurance Agency, LLC







