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PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

United Ohio Insurance Company

NAIC Group Code 0963 (Current) 0963 (Prior) NAIC Company Code 13072 Employer's ID Number 34-1008736

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated/Organized 12/01/1966 Commenced Business 03/01/1967

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

Main Administrative Office 1725 Hopley Avenue (Street and Number)

Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Mail Address 1725 Hopley Avenue (Street and Number or P.O. Box), Bucyrus , OH, US 44820-0111 (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 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Internet Website Address www.omig.com

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

cmetcalf@omig.com (E-mail Address), 419-562-0995 (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
County of Crawford
SS:

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

James Joseph Kennedy	David Gary Hendrix	Michael Alexander Brogan
President and CEO	Treasurer and CFO	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

ASSETS

		Current Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1.	Bonds (Schedule D)	179,051,561		179,051,561	184,182,766
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	12,701,431		12,701,431	9,368,364
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)				
	4.2 Properties held for the production of income (less $ .... encumbrances)				
	4.3 Properties held for sale (less $ .... encumbrances)				
5.	Cash ($ 10,369,787 , Schedule E - Part 1), cash equivalents ($ .... , Schedule E - Part 2) and short-term investments ($ 966,322 , Schedule DA)	11,336,109		11,336,109	12,799,874
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)	203,089,101		203,089,101	206,351,004
13.	Title plants less $ .... charged off (for Title insurers only)				
14.	Investment income due and accrued	1,825,490		1,825,490	1,813,410
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	1,268,652	77,736	1,190,916	1,408,930
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	23,589,729		23,589,729	23,193,639
	15.3 Accrued retrospective premiums				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	928,346		928,346	383,391
	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	289,519		289,519	
18.2	Net deferred tax asset	5,065,777	118,778	4,946,999	5,245,631
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets ($ ....)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates	766,099		766,099	2,772,212
24.	Health care ($ ....) and other amounts receivable				
25.	Aggregate write-ins for other than invested assets	17,371,784	3,368,910	14,002,874	1,000
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	254,194,497	3,565,424	250,629,073	241,169,217
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	254,194,497	3,565,424	250,629,073	241,169,217
	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.	Pension Assets	3,350,408	3,350,408		
2502.	Prepaid Insurance Premiums	18,502	18,502		
2503.	Company Owned Life Insurance	14,001,874		14,001,874	
2598.	Summary of remaining write-ins for Line 25 from overflow page	1,000		1,000	1,000
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	17,371,784	3,368,910	14,002,874	1,000

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	43,769,768	42,192,270
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)	10,479,156	9,523,041
4.	Commissions payable, contingent commissions and other similar charges	2,634,501	2,559,159
5.	Other expenses (excluding taxes, licenses and fees)	2,219,954	2,381,542
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	203,915	174,817
7.1	Current federal and foreign income taxes (including $ .... on realized capital gains (losses))		246,645
7.2	Net deferred tax liability		
8.	Borrowed money $ 9,835,000 and interest thereon $ 9,888	9,844,888	9,944,704
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 55,313,336 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)	48,748,421	47,400,084
10.	Advance premium	991,038	874,510
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	1,046,394	937,415
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	1,104,194	1,021,582
14.	Amounts withheld or retained by company for account of others	18,926	20,646
15.	Remittances and items not allocated	121,504	78,646
16.	Provision for reinsurance (including $ .... certified) (Schedule F, Part 8)	311,766	67,742
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		2,228,860
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	5,456,516	5,494,256
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	126,950,941	125,145,920
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	126,950,941	125,145,920
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	2,500,000	2,500,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	3,715,912	3,715,912
35.	Unassigned funds (surplus)	117,462,220	109,807,385
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)	123,678,132	116,023,297
38.	TOTALS (Page 2, Line 28, Col. 3)	250,629,073	241,169,217
	DETAILS OF WRITE-INS		
2501.	Pension Obligations	5,456,516	5,494,256
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)	5,456,516	5,494,256
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)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	107,712,905	109,304,734
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	61,909,619	70,468,498
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	10,960,527	9,919,982
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	35,388,687	34,544,415
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	108,258,833	114,932,895
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	(545,928)	(5,628,162)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	5,809,947	6,191,067
10.	Net realized capital gains or (losses) less capital gains tax of $ 260,932 (Exhibit of Capital Gains (Losses))	600,354	238,344
11.	Net investment gain (loss) (Lines 9 + 10)	6,410,301	6,429,411
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 82,775 amount charged off $ 384,521)	(301,746)	(448,114)
13.	Finance and service charges not included in premiums	2,137,373	2,348,067
14.	Aggregate write-ins for miscellaneous income	(150,671)	6,203
15.	Total other income (Lines 12 through 14)	1,684,956	1,906,156
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	7,549,328	2,707,405
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)	7,549,328	2,707,405
19.	Federal and foreign income taxes incurred	1,581,317	(93,460)
20.	Net income (Line 18 minus Line 19)(to Line 22)	5,968,011	2,800,865
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	116,023,297	114,858,790
22.	Net income (from Line 20)	5,968,011	2,800,865
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $	1,233,513	(62,324)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	(1,046,718)	782,208
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	1,419,325	(3,293,290)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	(244,024)	(67,742)
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		1,004,790
	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	324,727	
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	7,654,835	1,164,507
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	123,678,132	116,023,297
	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.	Company Owned Life Insurance	(157,744)	
1402.	Other Income	7,073	6,203
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(150,671)	6,203
3701.	Prior Year Tax Effect	324,727	
3702.			
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	324,727	

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	109,125,594	108,688,537
2.	Net investment income	7,172,265	7,587,389
3.	Miscellaneous income	1,684,956	1,906,156
4.	Total (Lines 1 through 3)	117,982,815	118,182,082
5.	Benefit and loss related payments	60,877,076	72,240,313
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	44,797,313	47,653,003
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ 260,932 tax on capital gains (losses)	2,378,413	(653,642)
10.	Total (Lines 5 through 9)	108,052,802	119,239,674
11.	Net cash from operations (Line 4 minus Line 10)	9,930,013	(1,057,592)
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	41,647,538	37,408,340
	12.2 Stocks		
	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		1,477,159
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	41,647,538	38,885,499
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	37,028,069	42,786,734
	13.2 Stocks	2,099,554	25,300
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications	2,228,860	
	13.7 Total investments acquired (Lines 13.1 to 13.6)	41,356,483	42,812,034
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)	291,055	(3,926,535)
	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		1,004,790
	16.3 Borrowed funds	(99,816)	
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(11,585,017)	2,264,393
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(11,684,833)	3,269,183
	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)	(1,463,765)	(1,714,944)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	12,799,874	14,514,818
	19.2 End of period (Line 18 plus Line 19.1)	11,336,109	12,799,874

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

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	9,878,503	5,200,475	5,581,501	9,497,477
2.	Allied lines	24,012	30,898	26,812	28,099
3.	Farmowners multiple peril	10,079,613	5,261,871	5,476,935	9,864,549
4.	Homeowners multiple peril	18,642,617	9,888,024	10,582,255	17,948,386
5.	Commercial multiple peril	10,684,031	4,718,639	5,352,508	10,050,162
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	318,988	153,044	162,593	309,438
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	5,439	2,727	2,683	5,483
16.	Workers' compensation				
17.1	Other liability - occurrence	2,465,658	1,277,677	1,325,113	2,418,221
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	120,141	53,946	56,330	117,758
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	25,984,385	9,062,376	8,286,946	26,759,815
19.3, 19.4	Commercial auto liability	7,887,189	3,372,721	3,763,215	7,496,695
21.	Auto physical damage	22,283,457	7,968,391	7,725,595	22,526,253
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	687,209	409,296	405,935	690,570
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	109,061,242	47,400,084	48,748,421	107,712,905
	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)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	5,581,501				5,581,501
2.	Allied lines	26,812				26,812
3.	Farmowners multiple peril	5,476,935				5,476,935
4.	Homeowners multiple peril	10,582,255				10,582,255
5.	Commercial multiple peril	5,352,508				5,352,508
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	162,593				162,593
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	2,683				2,683
16.	Workers' compensation					
17.1	Other liability - occurrence	1,325,113				1,325,113
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	56,330				56,330
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	8,286,946				8,286,946
19.3, 19.4	Commercial auto liability	3,763,215				3,763,215
21.	Auto physical damage	7,725,595				7,725,595
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	405,935				405,935
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	48,748,421				48,748,421
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					48,748,421
	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.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	13,514,915	9,878,503	22,249	12,277,107	1,260,057	9,878,503
2.	Allied lines	94,978	24,012	510	36,942	58,546	24,012
3.	Farmowners multiple peril	16,608,638	10,079,613	32,132	13,693,041	2,947,729	10,079,613
4.	Homeowners multiple peril	24,654,637	18,642,617	43,217	22,303,161	2,394,693	18,642,617
5.	Commercial multiple peril	18,852,661	10,684,031	14,457	16,436,970	2,430,148	10,684,031
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	504,040	318,988	642	479,196	25,487	318,988
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	5,439		8,368		5,439
16.	Workers' compensation						
17.1	Other liability - occurrence	6,361,749	2,465,658		3,476,433	2,885,316	2,465,658
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence	185,743	120,141		184,833	910	120,141
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	15,675,093	25,984,385		15,600,780	74,313	25,984,385
19.3, 19.4	Commercial auto liability	12,847,329	7,887,189		12,104,306	743,023	7,887,189
21.	Auto physical damage	14,916,706	22,283,457	8,447	14,589,411	335,741	22,283,457
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft	935,292	687,209	35	929,457	5,871	687,209
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	125,160,149	109,061,242	121,691	112,120,006	13,161,834	109,061,242
	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 $ ....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
	Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 -3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	11,627,849	5,599,272	11,627,849	5,599,272	1,518,951	913,579	6,204,644	65.3
2.	Allied lines	827,598	109,552	827,598	109,552	9,790	11,090	108,253	385.3
3.	Farmowners multiple peril	16,607,382	5,141,051	16,607,382	5,141,051	1,685,579	1,553,385	5,273,246	53.5
4.	Homeowners multiple peril	23,112,975	11,498,139	23,112,975	11,498,139	3,465,177	4,142,614	10,820,703	60.3
5.	Commercial multiple peril	10,832,768	5,451,911	10,832,768	5,451,911	5,213,328	4,485,864	6,179,375	61.5
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine	113,662	62,714	113,662	62,714	8,911	14,166	57,459	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	9,394	14,453	9,394	6,705	6,299	9,800	178.7
16.	Workers' compensation								
17.1	Other liability - occurrence	720,820	423,087	720,820	423,087	1,625,031	1,377,403	670,714	27.7
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence	24,668	16,034	24,668	16,034	49,573	51,094	14,513	12.3
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	8,899,383	15,311,210	8,899,383	15,311,210	22,281,035	20,904,281	16,687,964	62.4
19.3, 19.4	Commercial auto liability	4,770,559	3,076,133	4,770,559	3,076,133	6,068,494	6,547,338	2,597,289	34.6
21.	Auto physical damage	9,534,744	13,226,309	9,534,744	13,226,309	1,751,073	2,057,697	12,919,686	57.4
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft	627,369	407,314	627,369	407,314	86,120	127,462	365,972	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	87,714,230	60,332,121	87,714,230	60,332,121	43,769,768	42,192,270	61,909,619	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)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	1,818,240	1,157,690	1,818,240	1,157,690	712,990	361,261	712,990	1,518,951	207,711
2.	Allied lines					15,062	9,790	15,062	9,790	1,502
3.	Farmowners multiple peril	4,001,412	1,316,254	4,001,412	1,316,254	1,764,668	369,325	1,764,668	1,685,579	483,952
4.	Homeowners multiple peril	2,525,583	1,644,213	2,525,583	1,644,213	2,301,903	1,820,964	2,301,903	3,465,177	712,865
5.	Commercial multiple peril	4,362,783	2,054,123	4,362,783	2,054,123	5,181,441	3,159,205	5,181,441	5,213,328	2,326,607
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine	7,500	4,875	7,500	4,875	6,210	4,036	6,210	8,911	850
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	2,600	4,000	2,600	6,315	4,105	6,315	(a) 6,705	510
16.	Workers' compensation									
17.1	Other liability - occurrence	1,859,440	997,013	1,859,440	997,013	940,490	628,017	940,490	1,625,031	527,406
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence	29,100	18,915	29,100	18,915	47,166	30,658	47,166	49,573	22,582
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	9,332,754	15,993,431	9,332,754	15,993,431	2,820,259	6,287,604	2,820,259	22,281,035	4,494,271
19.3, 19.4	Commercial auto liability	4,445,291	2,570,451	4,445,291	2,570,451	5,558,184	3,498,043	5,558,184	6,068,494	1,521,062
21.	Auto physical damage	691,014	904,514	691,014	904,514	469,354	846,559	469,354	1,751,073	174,049
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft	75,250	62,644	75,250	62,644	33,940	23,477	33,940	86,120	5,791
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	29,152,366	26,726,723	29,152,366	26,726,723	19,857,982	17,043,045	19,857,982	43,769,768	10,479,156
	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.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

		1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1.	Claim adjustment services:				
	1.1 Direct	5,352,052			5,352,052
	1.2 Reinsurance assumed				
	1.3 Reinsurance ceded	1,180,659			1,180,659
	1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	4,171,393			4,171,393
2.	Commission and brokerage:				
	2.1 Direct excluding contingent		18,166,185		18,166,185
	2.2 Reinsurance assumed, excluding contingent		10,175		10,175
	2.3 Reinsurance ceded, excluding contingent		996,906		996,906
	2.4 Contingent - direct		1,246,812		1,246,812
	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)		18,426,266		18,426,266
3.	Allowances to managers and agents				
4.	Advertising	174,103	447,653		621,756
5.	Boards, bureaus and associations	226,480	497,852		724,331
6.	Surveys and underwriting reports	387,133	995,486		1,382,619
7.	Audit of assureds' records				
8.	Salary and related items:				
	8.1 Salaries	2,851,373	6,405,666	125,082	9,382,121
	8.2 Payroll taxes	189,927	504,802		694,730
9.	Employee relations and welfare	977,935	2,449,505		3,427,440
10.	Insurance	50,946	131,006		181,952
11.	Directors' fees	35,894	191,855		227,749
12.	Travel and travel items	125,391	301,415		426,806
13.	Rent and rent items	128,749	331,068		459,817
14.	Equipment	477,112	1,226,859		1,703,970
15.	Cost or depreciation of EDP equipment and software	118,258	304,093		422,352
16.	Printing and stationery	(1,440)	217,614		216,174
17.	Postage, telephone and telegraph, exchange and express	246,169	632,913		879,082
18.	Legal and auditing	220,624	747,081	543,808	1,511,513
19.	Totals (Lines 3 to 18)	6,208,653	15,384,869	668,890	22,262,411
20.	Taxes, licenses and fees:				
	20.1 State and local insurance taxes deducting guaranty association credits of $	547,830	1,408,707		1,956,538
	20.2 Insurance department licenses and fees	51,183	131,613		182,796
	20.3 Gross guaranty association assessments	(32,994)	47		(32,947)
	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)	566,019	1,540,367		2,106,386
21.	Real estate expenses				
22.	Real estate taxes	14,462	37,187		51,648
23.	Reimbursements by uninsured plans				
24.	Aggregate write-ins for miscellaneous expenses				
25.	Total expenses incurred	10,960,527	35,388,687	668,890	(a) 47,018,105
26.	Less unpaid expenses - current year	10,479,156	4,954,153	104,217	15,537,526
27.	Add unpaid expenses - prior year	9,523,041	5,012,684	102,834	14,638,559
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)	10,004,413	35,447,218	667,507	46,119,138
	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 $ 375,616 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 674,751	586,841
1.1	Bonds exempt from U.S. tax	(a) 2,764,806	2,889,131
1.2	Other bonds (unaffiliated)	(a) 2,759,232	2,729,275
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	240,710	246,330
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 27,259	27,260
7	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	6,466,758	6,478,837
11.	Investment expenses		(g) 668,890
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		668,890
17.	Net investment income (Line 10 minus Line 16)		5,809,947
	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 $ 48,808 accrual of discount less $ 1,421,822 amortization of premium and less $ 81,826 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 $ 817 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 $ 668,890 investment expenses and $ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes $ interest on surplus notes and $ interest on capital notes.

(i) Includes $ depreciation on real estate and $ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	303,983		303,983		
1.1	Bonds exempt from U.S. tax	173,833		173,833		
1.2	Other bonds (unaffiliated)	383,463		383,463		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)				1,233,513	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	7		7		
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	861,286		861,286	1,233,513	
	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)					

EXHIBIT OF NON-ADMITTED ASSETS

		1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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			
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)			
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	77,736	94,657	16,921
	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	118,778	866,864	748,086
19.	Guaranty funds receivable or on deposit			
20.	Electronic data processing equipment and software		40,854	40,854
21.	Furniture and equipment, including health care delivery assets			
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	3,368,910	3,982,374	613,464
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,565,424	4,984,749	1,419,325
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28.	Total (Lines 26 and 27)	3,565,424	4,984,749	1,419,325
	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.	Prepaid Insurance Premiums	18,502	16,385	(2,117)
2502.	Prepaid Pension Asset	391,835	992,788	600,953
2503.	Other Non Admitted Assets	2,958,573	2,973,201	14,628
2598.	Summary of remaining write-ins for Line 25 from overflow page			
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	3,368,910	3,982,374	613,464

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The financial statements of United Ohio Insurance Company (the 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:

	State of Domicile	2012	2011
NET INCOME			
(1) United Ohio Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	OH	5,968,011	2,800,865
(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	5,968,011	2,800,865
SURPLUS			
(5) United Ohio Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	OH	123,678,132	116,023,297
(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	123,678,132	116,023,297

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. The Company has no subsidiaries or affiliates in which the company has an interest of 20% or more.
(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 has no subsidiaries. The Company's insurance affiliate is Casco Indemnity Company and the Company's non-insurance affiliates are Centurion Financial, Inc., Ohio United Agency, Inc., and United Premium Budget Service, Inc. The Company is wholly-owned by Ohio Mutual Insurance Company.
(8) The Company has no ownership interest in any significant joint ventures.
(9) The Company owns no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

(10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.

(11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting 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

The Company was not involved in any business combinations.

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	$	(11,429)
2. 12 Months or Longer	$	-

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	$	4,416,645
2. 12 Months or Longer	$	-

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. The Company owns no real estate.

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 or 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	6,823,209	47,647	6,870,856	7,180,189	158,350	7,338,539	(356,980)	(110,703)	(467,683)
(b)	Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	6,823,209	47,647	6,870,856	7,180,189	158,350	7,338,539	(356,980)	(110,703)	(467,683)
(d)	Deferred Tax Assets Nonadmitted	118,778	-	118,778	866,864	-	866,864	(748,086)	-	(748,086)
(e)	Subtotal Net Admited Deferred Tax Asset (1c-1d)	6,704,431	47,647	6,752,078	6,313,325	158,350	6,471,675	391,106	(110,703)	280,403
(f)	Deferred Tax Liabilities	433,419	1,371,660	1,805,079	273,778	952,266	1,226,044	159,641	419,394	579,035
(g)	Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	6,271,012	(1,324,013)	4,946,999	6,039,547	(793,916)	5,245,631	231,465	(530,097)	(298,632)

NOTES TO FINANCIAL STATEMENTS

2.

	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	1,765,099	-	1,765,099	2,576,284	-	2,576,284	(811,185)	-	(811,185)
(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)	3,181,900	-	3,181,900	2,669,347	-	2,669,347	512,553	-	512,553
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	3,181,900	-	3,181,900	2,669,347	-	2,669,347	512,553	-	512,553
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	17,791,853	XXX	XXX	16,512,069	XXX	XXX	1,279,784
(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	1,757,433	47,647	1,805,080	1,067,694	158,350	1,226,044	689,739	(110,703)	579,036
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+ 2(b)+2(c))	6,704,432	47,647	6,752,079	6,313,325	158,350	6,471,675	391,107	(110,703)	280,404

3.

	2012	2011
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	1493%	1508%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	118,731,133	110,777,666

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

B. Unrecognized Deferred Tax Liabilities

There are no deferred tax liabilities that have not been recognized in the current period.

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

1. Current Income Tax	(1) 12/31/2012	(2) 12/31/2011	(3) (Col 1-2) Change
(a) Federal	1,594,780	(4,042)	1,598,822
(b) Foreign	-	-	-
(c) Subtotal	1,594,780	(4,042)	1,598,822
(d) Federal income tax on net capital gains	260,932	-	260,932
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	(13,463)	33,365	(46,828)
(g) Federal and foreign income taxes incurred	1,842,249	29,323	1,812,926

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	853,242	972,963	(119,721)
(2) Unearned premium reserve	3,382,283	3,282,631	99,652
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	1,040,937	1,134,286	(93,349)
(9) Pension accrual	1,005,915	1,010,888	(4,973)
(10) Salvage and subrogation	405,884	350,161	55,723
(11) Net operating loss carry-forward	-	318,500	(318,500)
(12) Tax credit carry-forward	63,638	56,137	7,501
(13) Other (including items <5% of total ordinary tax assets)	71,310	54,624	16,687
(99) Subtotal	6,823,209	7,180,189	(356,980)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	118,778	866,864	(748,086)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	6,704,431	6,313,325	391,106
(e) Capital			
(1) Investments	47,647	158,350	(110,703)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	47,647	158,350	(110,703)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	47,647	158,350	(110,703)
(i) Admitted deferred tax assets (2d+2h)	6,752,078	6,471,675	280,403
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	42,427	37,996	4,430
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	390,993	235,782	155,211
(99) Subtotal	433,419	273,778	159,641
(b) Capital			
(1) Investments	1,371,660	952,266	419,394
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	1,371,660	952,266	419,394
(c) Deferred tax liabilities (3a99+3b99)	1,805,079	1,226,044	579,035
4. Net deferred tax assets/liabilities (2i - 3c)	4,946,999	5,245,631	(298,632)

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	6,870,856	7,338,539	(467,683)
Total deferred tax liabilities	1,805,079	1,226,044	579,035
Net deferred tax asset	5,065,777	6,112,495	(1,046,718)
Tax effect of unrealized gains (losses)			419,394
Change in net deferred income tax			(627,324)

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	7,810,261	2,655,489	34.00%
Tax exempt investment income	(2,889,131)	(982,305)	-12.58%
Dividends received deduction	(148,273)	(50,413)	-0.65%
Proration of tax exempt investment income	455,611	154,908	1.98%
Lobbying	16,399	5,576	0.07%
Disallowed meals and entertainment	82,193	27,946	0.36%
Insurance company owned life insurance	157,744	53,633	0.69%
Change in non admitted assets	671,239	228,221	2.92%
Other	1,107,405	376,518	4.82%
Total	7,263,448	2,469,573	31.62%
Federal and foreign income taxes incurred		1,842,249	23.59%
Change in net deferred income tax		627,324	8.03%
Total statutory income taxes		2,469,573	31.62%

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:	-	-
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	63,638	63,638
	63,638	63,638

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	(59,145)	122,783	63,638
2012	1,594,780	260,932	1,855,711
	1,535,634	383,715	1,919,349

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

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

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

2. 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 a wholly owned subsidiary of Ohio Mutual Insurance Company (Ohio Mutual). Ohio Mutual is the sole shareholder and owner of United Ohio Insurance Company (United Ohio or the Company), Casco Indemnity Company (Casco), United Premium Budget Service Inc., Centurion Financial Inc. (CEF), and Ohio United Agency, Inc.

B. The Company, Ohio Mutual (parent) and Casco Indemnity 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 received from its parent, Ohio Mutual, $8,290,838 under the terms of the Reinsurance Pooling Agreement between the entities.

D. As of December 31, 2012 the Company owes the parent, Ohio Mutual, $241,005 under the terms of the Cost Sharing Agreement. As of December 31, 2012 the Company's affiliate, Casco, owes the Company $305,527 under the terms of the Cost Sharing Agreement. As of December 31, 2012 the Company's Parent, Ohio Mutual, owes the Company $701,577 under the terms of the Reinsurance Pooling Agreement.

E. The Company has no guarantees or undertakings at December 31, 2012 or 2011.

F. The Company, its parent, Ohio Mutual Insurance Company, and affiliate Casco, 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 the Company are owned by its parent, Ohio Mutual Insurance Company, an insurance company domiciled in the State of Ohio.

H. The Company owns no shares of the stock of its ultimate parent, the Ohio Mutual Insurance Company.

I. The Company does not own a share or interest in an upstream intermediate entity or its parent, either directly or indirectly.

J. The Company has no subsidiary investments, controlled or affiliated companies during the statement period.

K. Not Applicable

L. Not Applicable

11. Debt

A. Except for a FHLB loan disclosed in Part B, the Company had no other outstanding debt obligations at any time during 2012.

B. FHLB (Federal Home Loan Bank) Agreements

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has issued debt to the FHLB of Cincinnati in exchange for cash advances in the amount of $10,000,000 for a period of three years at a fixed rate of 1.15%. This is an interest-only loan with principle due at the maturity date of June 21, 2013. This loan is collateralized by treasury bonds, cash and mortgage-backed securities on deposit with the FHLB. It is part of the Company's strategy to utilize these funds for operations, and any funds obtained from the FHLB of Cincinnati for use in general operations would be accounted for consistent with SSAP No. 15, *Debt and Holding Company Obligations* as borrowed money. The table below indicates the amount of FHLB of Cincinnati stock purchased, collateral pledged, assets and liabilities related to the agreement with FHLB of Cincinnati.

		(1) Current Year	(2) Prior Year
2.	FHLB stock purchased/owned as part of the agreement	$ 561,900	$ 557,600
3.	Collateral pledged to the FHLB	10,154,781	10,614,587
4.	Borrowing capacity currently available	36,785,796	44,031,445
5.	Agreement assets and liabilities	9,835,000	9,935,000
	General Account:		
	a. Assets	9,835,000	9,935,000
	b. Liabilities	9,835,000	9,935,000
	Separate Account:		
	a. Assets		
	b. Liabilities		

NOTES TO FINANCIAL STATEMENTS

C. The Company entered into an agreement with United Bank, N.A. in 2008 through which United Bank will provide the Company a $2,000,000 back-up credit facility. As of December 31, 2012, there were no outstanding balances against this line of credit. Interest on any outstanding balance is stated at one percentage point below the current prime rate. There was no interest charged for utilization of the line of credit in either 2012 or 2011.

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

A. Defined Benefit Plans

The Group's pension plan consists of a noncontributory defined benefit pension plan covering certain employees of the Group meeting certain minimum age and employment requirements. Effective August 1, 2007, the pension plan was amended to freeze certain employees from incurring future benefits. Current employees who did not reach the age of 40 on or after July 31, 2007 ceased earning additional benefits under the plan. New employees after August 1, 2007 are no longer able to participate in the plan. The Group's funding policy is to make at least the minimum annual contributions required by applicable regulations and not more than the maximum deductible contribution. The Group contributed $634,082 and $621,027 to its pension plan during 2012 and 2011, respectively.

The Company also provides Postretirement Medicare Supplement policies for eligible retirees and spouses. This plan was amended as of January 1, 2005 to limit the number of participants in the plan. The following participants are eligible for benefits: current retirees receiving benefits as of January 1, 2005, employees who are age 60 or older and had at least 10 years of service as of January 1, 2005, and employees who retire after age 60 and had at least 25 years of service on January 1, 2005. The benefits are fully insured but unfunded as the Company pays the obligations when due. Actuarially determined costs are recognized over the period the employee provides service to the Company. The Company contributed $90,555 and $87,696 to its postretirement benefit plan in 2012 and 2011 respectively.

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NOTES TO FINANCIAL STATEMENTS

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2012 and 2011:

		Pension Benefits		Postretirement Benefits	
		2012	2011	2012	2011
(1)	Change in benefit obligation:				
	a. Benefit obligation at beginning of year	$ 16,363,434	$ 12,807,532	$ 2,095,976	$ 1,882,396
	b. Service cost	578,725	507,312	-	72,213
	c. Interest cost	743,288	726,371	82,945	95,359
	d. Contribution by plan participants	-	-	10,062	9,744
	e. Actuarial (gain) loss	1,909,296	2,667,584	37,049	133,704
	f. Foreign currency exchange rate changes	-	-	-	-
	g. Benefits paid	(391,317)	(345,365)	(100,617)	(97,440)
	h. Plan amendments	-	-	-	-
	i. Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-
	j. Benefit obligation at end of year	$ 19,203,426	$ 16,363,434	$ 2,125,415	$ 2,095,976
(2)	Change in plan assets:				
	a. Fair value of plan assets at beginning of year	$ 10,886,600	$ 10,627,558	$ -	$ -
	b. Actual return on plan assets	1,436,678	(16,620)	-	-
	c. Foreign currency exchange rate changes	-	-	-	-
	d. Employer contribution	634,082	621,027	90,555	87,696
	e. Plan participants' contributions	-	-	10,062	9,744
	f. Benefits paid	(391,317)	(345,365)	(100,617)	(97,440)
	g. Business combinations, divestitures and settlements	-	-	-	-
	h. Fair value of plan assets at end of year	$ 12,566,043	$ 10,886,600	$ -	$ -
(3)	Funded status:				
	a. Unamortized prior service cost	(6,637,383)	(5,476,834)	(2,125,415)	(2,095,976)
	b. Unrecognized net (gain) or loss	6,164,862	6,469,629	(371,713)	(422,988)
	c. Remaining net obligation or net asset at initial date of application	(864,363)	(1,080,453)	-	-
	d. Prepaid assets or accrued liabilities	391,842	992,795	-	-
	e. Intangible asset	2,958,573	2,973,201	-	-
(4)	Accumulated benefit obligation for vested employees and partially vested employees to the extent vested	16,388,979	13,859,801	2,125,415	2,095,976
(5)	Benefit obligation for non-vested employees				
	a. Projected pension obligation	51,023	79,781	-	-
	b. Accumulated benefit obligation	36,607	58,244	559,956	516,551
(6)	Components of net periodic benefit cost				
	a. Service cost	$ 578,725	$ 507,312	$ -	$ 72,213
	b. Interest cost	743,288	726,371	82,945	95,359
	c. Expected return on plan assets	(728,077)	(708,242)	-	-
	d. Amortization of unrecognized transition obligation or transition asset	216,090	216,090	-	-
	e. Amount of recognized gains and losses	425,009	90,401	(14,226)	(28,342)
	f. Amount of prior service cost recognized	-	-	-	-
	g. Amount of gain or loss recognized due to a settlement or curtailment	-	-	-	-
	h. Total net periodic benefit cost	$ 1,235,035	$ 831,932	$ 68,719	$ 139,230

(7) Included in the unassigned surplus as of December 31, 2012 is $2,958,573 from an additional minimum pension liability related to the noncontributory define benefit pension plan. As of December 31, 2011 the additional mimimum pension liability was $2,973,201. During 2012, this change in the minimum pension liability increased unassigned surplus by $14,628.

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits 2012	Pension Benefits 2011	Postretirement Benefits 2012	Postretirement Benefits 2011
(8) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:				
a. Weighted-average discount rate	4.60%	5.75%	4.05%	5.19%
b. Expected long-term rate of return on plan assets	7.00%	7.00%		
c. Rate of compensation increase	4.50%	4.50%		
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:				
a. Weighted-average discount rate	4.00%	4.60%	3.73%	4.05%
b. Rate of compensation increase	4.50%	4.50%		

The plans expected long-term rate of return on assets is based on historical long-term returns for the asset classes included in the pension plan's target asset allocation.

(9) A measurement date of December 31, 2012 was used to determine the above.

(10) For measurement purposes, a 7.25% percent annual rate of increase in the per capita cost of covered health care benefits was assumed for 2012. The rate was assumed to decrease gradually to 5.00% percent for 2021 and remain at that level thereafter.

(11) Assumed health care cost trends rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service and interest cost components	$ 9,949	$ (8,510)
b. Effect on postretirement benefit obligation	$ 244,294	$ (209,591)

(12) The defined benefit pension plan asset allocation as of the measurement date, December 31, 2012 and the target asset allocation, presented as a percentage of total plan assets were as follows:

	2012	2011	Target Allocation
a. Debt Securities	37.0%	38.0%	40%
b. Equity Securities	53.0%	52.0%	50%
c. Real Estate	5.0%	6.0%	5%
d. Other	5.0%	4.0%	5%
e. Total	100.0%	100.0%	

The Company's defined benefit plan invests in a diversified mix of traditional asset classes. The plan adopted a written investment policy to provide guidance for the investment of contributions and other plan assets to help maintain adequate funding for plan liabilities. The investment policy objectives are as follows:

- Return - Obtain a reasonable long-term return consistent with the level of risk assumed. Specific return objectives may include fund performance that exceeds the rate of inflation, the assumed actuarial discount rate, and/or the total fund policy return which is typically defined as the return of a passively managed benchmark comprised of the target portfolio weights to each asset class.

- Cost– Seek to control the cost of funding the Plan within prudent levels of risk through the investment of Plan assets.

- Diversification – Provide diversification of assets in an effort to avoid the risk of large losses and maximize the investment return to the Plan consistent with market and economic risk.

The plan's asset allocations are based on several factors including:

- The projected liability stream of benefits and the costs of funding to both covered employees and employers;

- The relationship between the current and projected assets of the Plan and the projected actuarial liability stream;

- The historical performance of capital markets adjusted for the perception of future short- and long-term capital market performance;

- The perception of future economic conditions, including inflation and interest rate assumptions.

Asset allocations and investment performance is formally reviewed quarterly by the plan's Pension Plan Administrative Committee. Forecasting of asset and liability growth is performed regularly including asset/liability matching.

NOTES TO FINANCIAL STATEMENTS

The expected long-term rate of return is estimated based on many factors including the expected forecast for inflation, risk premiums for each asset class, expected asset allocation, current and future financial market conditions, and diversification and rebalancing strategies. Historical return patterns and correlations, consensus return forecasts and other relevant financial factors are analyzed to check for reasonability and appropriateness.

(13) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year(s)	Amount	
	Pension Benefits	Postretirement Benefits
a. 2013	$ 470,000	$ 98,838
b. 2014	$ 550,000	$ 104,315
c. 2015	$ 570,000	$ 113,382
d. 2016	$ 610,000	$ 119,727
e. 2017	$ 730,000	$ 127,136
f. Thereafter Total	$ 4,690,000	$ 679,466

(14) The Company intends to make $893,946 of contributions to the pension plan in 2013. The Company intends to make $98,838 of contributions to the postretirement benefit plan in 2013.

(15) As of December 31, 2012, none of the Company's securities or those of related parties were included in the plan assets. The company or related parties did not issue insurance contracts covering plan participant benefits, and there were not any significant transactions between the Company or related parties and the plan during the period.

(16) The Company did not use an alternate amortization method to amortize prior service amounts or unrecognized net gains and losses.

(17) The Company did not use any substantive commitments as a basis for accounting for the benefit obligations.

(18) The Company did not recognize any special or contractual termination benefits during the period.

(19) All significant changes in the Company's benefit obligation and plan assets have been presented in the preceding sections of this disclosure.

B. Defined Contribution Plans

The Company has an employee savings plan for its employees. The maximum percentage that eligible participants are permitted to contribute to the plan is restricted by the Internal Revenue Service limitation of $17,000 and $16,500 for 2012 and 2011. The catch-up provision for employees age 50 and older remains unchanged at $5,500 for both 2012 and 2011. The Company contributes 3% of pay subject to the IRS maximum compensation limit of $250,000 and $245,000 for 2012 and 2011. All full-time and regular part-time employees are eligible to participate in the plan. The Company's contributions to the plan in 2012 and 2011 were $411,000 and $386,000, respectively.

C. The Company did not participate in any multi-employer plans during the periods reported.

D. The Company's parent and affiliate participated in defined benefit plans sponsored by the Company during the years reported. The company allocates amounts to the parent and its affiliate based on a cost sharing arrangement.

E. Postemployment Benefits and Compensation Absences

The Company has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation pay. The liability for earned but untaken vacation pay has been accrued.

F. Impact of Medicare Modernization Act on Postretirement Benefits

The Company's postretirement benefit program consists only of providing a Medicare Supplement policy for eligible retirees and spouses. The plan does not provide for prescription drug coverage. Therefore, there is no impact from the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act), which was signed into law in December of 2003.

NOTES TO FINANCIAL STATEMENTS

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

(1) The Company has 1,000,000 shares of capital stock authorized, 500,000 shares issued and 500,000 shares outstanding. All shares are common shares and carry par value of $5 each.
(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 31st of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31st 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 $12,367,813 and $11,602,330 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.
(10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is $4,045,390
(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 the reporting period 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

The 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's parent, Ohio Mutual Insurance Company, leases automobiles and computer related equipment under various operating lease arrangements. The Company and affiliate, Casco Indemnity, share expenses with its parent according to the Cost Sharing Agreement between the three companies. The rental expense for these leases for 2012 and 2011 was $524,573 and $504,218, respectively.

The Company leases its home office space from its parent, Ohio Mutual. Rental expense incurred for the years ended December 31, 2012 and 2011, under this facility lease was $298,740 and $298,740, respectively.

2) The Company has no lease commitments at December 31, 2012.

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 risk.

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

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

NOTES TO FINANCIAL STATEMENTS

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 premiums produced by managing general agents or third party administrators.

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	$ -	$ 561,900	$ -	$ 561,900
Mutual Funds	12,139,531	-	-	12,139,531
Total Common Stocks	$ 12,139,531	$ 561,900	$ -	$ 12,701,431
Derivative assets	-	-	-	-
Total assets at fair value	$ 12,139,531	$ 561,900	$ -	$ 12,701,431

2) The Company has no Level 3 Fair Value Measurements.

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 2, NAIC rated A, common stocks are reported at fair value.

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

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level (1)	Level (2)	Level (3)	Not Practicable (Carrying Value)
Common Stocks	$ 12,701,431	$ 12,701,431	$ 12,139,531	$ 561,900	$ -	

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 $1,998,040 and $2,004,888 at December 31, 2012 and 2011, respectively, were on deposit with government authorities or trustees as required by law. Assets valued at $10,154,781 and $10,614,587, respectively, were pledged as collateral for a bank loan from the Federal Home Loan Bank of Cincinnati. See footnote #11 for additional information.

   The Company purchased a company owned life insurance policy in February 2012. The group of employees covered under this policy is all within the senior management team and have provided written consent. The policy's cash surrender value as of December 31, 2012 is $14,001,873. United Ohio is the owner of the policy with all life benefits and earnings on the underlying investments belonging to United Ohio.
D. The Company has no premium balances uncollectible, bills receivable for premiums, amounts due from agents and brokers, uninsured plans or retrospectively rated contracts.

NOTES TO FINANCIAL STATEMENTS

E. The Company has no Business Interruption Insurance Recoveries.
F. The Company has no State Transferable Tax Credits.

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	$ 423,412	$ 310,146	$ 339,486	$ -
b. Commercial mortgage-backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investment in SCAs				
f. Other assets				
g. Total	$ 423,412	$ 310,146	$ 339,486	$ -

The Company recorded no impairments in 2012 and realized gains of $3,470 on sales and pay downs of investments with subprime exposure. In 2011, the Company recorded no impairments and realized gains of $9,736 on sales and pay downs of investments with subprime exposure.

22. Events Subsequent

The NAIC adopted *Statement of Statutory Accounting Principles (SSAP) No. 92, Accounting for Postretirement Benefits Other Than Pensions* (SSAP No. 92) and *SSAP No. 102, Accounting for Pensions* (SSAP No. 102) in March 2012. SSAP Nos. 92 and 102 adopt with modification *Financial Accounting Standard No. 158, Employers' Accounting for Defined Benefit Pension and Other Postretirement Plans, an Amendment of FAS 87, 88, 106, and 132(R)* (FAS 158). The primary focus of FAS 158 and SSAP Nos. 92 and 102 is to recognize the funded status of a defined benefit plan in the balance sheet. Additionally, SSAP Nos. 92 and 102 requires expanded fair value disclosures for plan assets. SSAP Nos. 92 and 102 allows entities to elect to either recognize the full transition surplus impact for an unfunded plan as of January 1, 2013, or elect to recognize the impact over a period of not more than 10 years, so long as the surplus impact as of January 1, 2013 is the greater of 10% of the calculated surplus impact as of the transition date or the reported amount of any unrecognized items (the deferral method). If the deferral option is elected, entities shall recognize an annual liability over a period not to exceed 10 years. The Group adopted SSAP Nos. 92 and 102 as of January 1, 2013 and elected to recognize the surplus impact using the deferral method. The adoption of SSAP Nos. 92 resulted in a decrease to surplus of $900,970 as of January 1, 2013. The adoption of SSAP Nos. 92 resulted in a decrease to surplus of $119,354 as of January 1, 2013. The Group expects that the transition period for the pension plan will be 5 years and the total decrease to surplus will be $3,729,833. The Group expects that the transition period related to SSAP No. 92 will be 2 years and the total decrease to surplus will be $188,243.

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.

NOTES TO FINANCIAL STATEMENTS

C. Reinsurance Assumed and Ceded

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

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	$ 48,748,421	$ 8,236,211	$ 52,060,432	$ 8,795,786	$(3,312,011)	$ (559,575)
b. All Other	-	-	3,252,904	424,668	(3,252,904)	(424,668)
c. TOTAL	$ 48,748,421	$ 8,236,211	$ 55,313,336	$ 9,220,454	$(6,564,915)	$ (984,243)
d. Direct Unearned Premium Reserve:					$	55,313,336

(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	69,449	-	-	69,449
d. TOTAL	$ 69,449	$ -	$ -	$ 69,449

(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.

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NOTES TO FINANCIAL STATEMENTS

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
	(In Thousands)	
Balance at January 1, net of reinsurance	$ 51,715	$ 53,328
Change in beginning balance due to pooling	$ -	$ (1,828)
Adjusted Balance at January 1, net of reinsurance	$ 51,715	$ 51,500
Incurred related to:		
Current year	80,693	88,121
Prior years	(7,823)	(7,734)
Total incurred	$ 72,870	$ 80,387
Paid related to:		
Current year	$ 51,183	$ 59,142
Prior years	19,153	21,030
Total paid	$ 70,336	$ 80,172
Balance as of December 31, net of reinsurance	$ 54,249	$ 51,715

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 $7,823,000 and $7,734,000, 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.

26. Intercompany Pooling Arrangements

Effective January 1, 2011, the Company requested and received permission from the ODI to pool the underwriting results of the Company with those of its insurance parent, Ohio Mutual and affiliate Casco Indemnity Company. 100% of the underwriting results of United Ohio, NAIC #13072, and Casco Indemnity, NAIC #25950 are ceded to Ohio Mutual, NAIC #10202, 67% of the total pool is then ceded back to United Ohio, 8% is ceded back to Casco Indemnity and the remaining 27% of the pooled results stays with Ohio Mutual. The following underwriting results were assumed/ceded between the companies in 2012 and 2011:

	2012	2011
Premium earned ceded to Ohio Mutual from United Ohio	$ (108,678,168)	$ (107,578,776)
Premium earned assumed by United Ohio	107,712,905	109,304,734
Change in premium earned due to pooling	$ (965,263)	$ 1,725,958
Losses incurred ceded to Ohio Mutual from United Ohio	$ (61,120,130)	$ (67,575,741)
Losses incurred assumed by United Ohio	61,909,619	70,468,498
Change in losses incurred due to pooling	$ 789,489	$ 2,892,757
Net loss adjustment expenses ceded to Ohio Mutual	$ (2,466,305)	$ (1,193,536)
Net other underwriting expenses ceded to Ohio Mutual	(8,199,337)	(6,707,338)
Change in expenses incurred due to pooling	$ (10,665,642)	$ (7,900,874)
Change in income before taxes due to pooling	$ 8,910,890	$ 6,734,075

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.

NOTES TO FINANCIAL STATEMENTS

29. Participating Policies

The Company does not offer participating policies.

30. Premium Deficiency Reserves

	(1)
1. Liability carried for premium deficiency reserves	$ 0
2. Date of most recent evaluation of this liability	1/22/2013
3. Was anticipated investment income utilized in the calculations?	Yes [X] No [ ]

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

Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to asbestos losses?

Yes (X) No ( )

The Company's exposure to asbestos losses arose from the sale of general liability insurance. Beginning January 1, 2005, the Company began adding Silica and Asbestos Exclusions to its Commercial and Farm policies.

The Company estimates the full impact of asbestos exposures by establishing full case bases reserves on all known losses.

A. Asbestos-related losses (including coverage dispute costs) for each of the five most current calendar years.

1. Gross of Ceded Reinsurance

	2008	2009	2010	2011	2012
a. Beginning reserves:	$ 75,000	$ -	$ -	$ -	$ -
b. Incurred losses and loss adjustment expense:	(66,616)	-	-	-	-
c. Calendar year payments for losses and loss adjustment expense:	8,384	-	-	-	-
d. Ending reserves: Line a plus Line b minus Line c	$ -	$ -	$ -	$ -	$ -

2. Net of Ceded Reinsurance

	2008	2009	2010	2011	2012
a. Beginning reserves:	$ 75,000	$ -	$ -	$ -	$ -
b. Incurred losses and loss adjustment expense:	(66,616)	-	-	-	-
c. Calendar year payments for losses and loss adjustment expense:	8,384	-	-	-	-
d. Ending reserves: Line a plus Line b minus Line c	$ -	$ -	$ -	$ -	$ -

B. There are no ending reserves for Bulk + IBNR included in A (Loss and LAE)

C. There are no ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR)

D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses?
Yes (X) No ( )

NOTES TO FINANCIAL STATEMENTS

The Company's exposure arose from the sale of general liability, homeowners, and farmowners insurance.

United Ohio held no environmental related reserves for each of the last five most recent year ends. An insignificant amount has been paid related to LAE losses. There have been no losses paid related to environmental risks during the last five years.

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 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [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 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

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

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

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

8.4 If response to 8.3 is yes, please provide 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]

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 $ 10,154,781

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 $ 1,998,040

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 Cincinati, 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

GENERAL INTERROGATORIES

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
464287-68-9	ISHARES RUSSELL 3000 INDEX	4,098,512
922908-76-9	VANGUARD TOTAL STOCK MARKET ETF	4,103,680
464287-10-1	ISHARES S&P100 INDEX FUND	1,837,196
464287-20-0	ISHARES S&P 500 INDEX FUND	1,316,888
78462F-10-3	SPDR S&P 500 ETF TRUST	783,255
29.2999 - Total		12,139,531

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
ISHARES RUSSELL 3000 INDEX	APPLE INC.	129,513	12/31/2012
ISHARES RUSSELL 3000 INDEX	EXXON MOBIL CORP	105,332	12/31/2012
ISHARES RUSSELL 3000 INDEX	GENERAL ELECTRIC CO.	57,789	12/31/2012
ISHARES RUSSELL 3000 INDEX	CHEVRON CORP.	55,330	12/31/2012
ISHARES RUSSELL 3000 INDEX	INT'L BUSINESS MACHINES CORP.	54,100	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	APPLE INC.	131,318	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	EXXON MOBIL CORP	102,592	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	GENERAL ELECTRIC CORP.	57,452	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	CHEVRON CORP.	53,348	12/31/2012
VANGUARD TOTAL STOCK MARKET ETF	INT'L BUSINESS MACHINES CORP.	53,348	12/31/2012
ISHARES S&P100 INDEX FUND	APPLE INC.	113,722	12/31/2012
ISHARES S&P100 INDEX FUND	EXXON MOBIL CORP	89,471	12/31/2012
ISHARES S&P100 INDEX FUND	GENERAL ELECTRIC COMPANY	49,972	12/31/2012
ISHARES S&P100 INDEX FUND	CHEVRON CORP	47,767	12/31/2012
ISHARES S&P100 INDEX FUND	INT'L BUSINESS MACHINES CORP	46,114	12/31/2012
ISHARES S&P 500 INDEX FUND	APPLE INC.	51,622	12/31/2012
ISHARES S&P 500 INDEX FUND	EXXON MOBIL CORP	40,692	12/31/2012
ISHARES S&P 500 INDEX FUND	GENERAL ELECTRIC CO.	22,650	12/31/2012
ISHARES S&P 500 INDEX FUND	CHEVRON CORP.	21,860	12/31/2012
ISHARES S&P 500 INDEX FUND	INT'L BUSINESS MACHINES CORP.	20,939	12/31/2012
SPDR S&P 500 ETF TRUST	APPLE INC.	30,625	12/31/2012
SPDR S&P 500 ETF TRUST	EXXON MOBIL CORP	24,124	12/31/2012
SPDR S&P 500 ETF TRUST	GENERAL ELECTRIC COMPANY	13,472	12/31/2012
SPDR S&P 500 ETF TRUST	CHEVRON CORP	12,924	12/31/2012
SPDR S&P 500 ETF TRUST	INT'L BUSINESS MACHINES CORP	12,454	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	179,051,561	190,596,566	11,545,005
30.2 Preferred stocks			
30.3 Totals	179,051,561	190,596,566	11,545,005

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 [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

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 [X] No [ ]

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 591,583

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.	355,197

34.1 Amount of payments for legal expenses, if any? $ 58,257

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	54,036

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	107,712,905	109,304,734
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	9,898	9,601
2.5	Reserve Denominator	102,997,345	99,115,395
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

3.21 Participating policies $
3.22 Non-participating policies $

4. For mutual reporting Entities and Reciprocal Exchanges Only:
4.1 Does the reporting entity issue assessable policies? Yes [ ] No [ ]
4.2 Does the reporting entity issue non-assessable policies? Yes [ ] No [ ]
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? %
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. $

5. For Reciprocal Exchanges Only:
5.1 Does the Exchange appoint local agents? Yes [ ] No [ ]
5.2 If yes, is the commission paid:
5.21 Out of Attorney's-in-fact compensation Yes [ ] No [ ] 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 unreinsured 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 $ 269,947

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. $

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)	71,527,287	73,647,394	78,907,181	78,840,191	79,699,797
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	63,189,984	63,072,670	64,086,472	62,111,121	62,130,070
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	99,612,004	92,935,442	95,664,010	90,633,667	86,400,392
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	13,807	13,954	15,727	15,897	16,319
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6.	Total (Line 35)	234,343,082	229,669,459	238,673,390	231,600,876	228,246,578
	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)	36,457,373	38,125,223	39,786,538	38,793,483	37,271,124
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	33,192,169	34,101,991	34,464,189	32,691,522	31,421,350
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	39,406,261	37,866,252	41,546,386	38,250,208	35,872,485
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	5,439	5,497	6,740	6,813	6,994
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12.	Total (Line 35)	109,061,242	110,098,963	115,803,853	109,742,027	104,571,953
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	(545,928)	(5,628,162)	1,051,015	7,332,958	6,683,947
14.	Net investment gain or (loss) (Line 11)	6,410,301	6,429,411	7,679,292	7,126,388	2,841,729
15.	Total other income (Line 15)	1,684,956	1,906,156	1,982,420	1,946,489	1,650,880
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	1,581,317	(93,460)	2,538,072	4,519,892	3,355,109
18.	Net income (Line 20)	5,968,011	2,800,865	8,174,654	11,885,943	7,821,447
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	250,629,073	241,169,217	238,319,171	221,467,431	202,439,322
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	1,190,916	1,408,930	1,135,461	1,827,851	2,023,057
	20.2 Deferred and not yet due (Line 15.2)	23,589,729	23,193,639	23,576,382	21,830,285	20,185,640
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	126,950,941	125,145,920	123,460,381	110,209,911	106,458,911
22.	Losses (Page 3, Line 1)	43,769,768	42,192,270	43,971,439	38,779,293	41,357,747
23.	Loss adjustment expenses (Page 3, Line 3)	10,479,156	9,523,041	9,356,798	9,696,386	8,867,701
24.	Unearned premiums (Page 3, Line 9)	48,748,421	47,400,084	48,217,608	45,236,265	42,664,210
25.	Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	1,495,210	1,495,210	1,495,210
26.	Surplus as regards policyholders (Page 3, Line 37)	123,678,132	116,023,297	114,858,790	111,257,520	95,980,411
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	9,930,013	(1,057,592)	13,140,439	11,072,595	9,684,385
	Risk-Based Capital Analysis					
28.	Total adjusted capital	123,678,132	116,023,297	114,858,790	111,257,520	95,980,411
29.	Authorized control level risk-based capital	7,954,164	7,345,245	7,260,748	7,523,304	7,786,842
	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)	88.2	89.3	88.3	88.6	88.0
31.	Stocks (Lines 2.1 & 2.2)	6.3	4.5	4.6	4.3	4.1
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)					
34.	Cash, cash equivalents and short-term investments (Line 5)	5.6	6.2	7.1	7.1	7.9
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)					
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					
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)					

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)	1,233,513	(62,324)	1,095,636	1,611,741	(1,694,119)
52.	Dividends to stockholders (Line 35)			(7,000,000)		
53.	Change in surplus as regards policyholders for the year (Line 38)	7,654,835	1,164,507	3,601,270	15,277,108	5,655,053
	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)	33,241,892	38,117,653	41,443,353	35,863,395	34,879,281
55.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	42,136,384	46,593,039	38,782,896	39,527,070	43,304,761
56.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	72,644,228	64,833,085	43,631,460	58,810,487	57,246,193
57.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	23,847	27,443	27,085	27,357	13,300
58.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59.	Total (Line 35)	148,046,351	149,571,220	123,884,794	134,228,308	135,443,535
	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)	18,826,463	21,826,913	20,393,054	17,455,559	16,266,737
61.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	19,405,161	23,535,885	21,480,276	20,589,152	20,064,910
62.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	22,091,102	25,633,441	20,047,572	20,521,598	19,690,430
63.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	9,394	10,811	11,608	11,724	5,700
64.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65.	Total (Line 35)	60,332,121	71,007,051	61,932,511	58,578,033	56,027,777
	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)	30.9	29.6	29.8	30.7	31.4
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)	88.2	94.9	100.8	98.6	109.0
	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)	(6,995)	(6,843)	(7,546)	(11,293)	(12,986)
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)	(6.0)	(6.0)	(6.8)	(11.8)	(14.4)
	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)	(9,640)	(9,866)	(14,087)	(18,795)	(16,959)
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)	(8.4)	(8.9)	(14.7)	(20.8)	(20.3)

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:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

($000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	(3)		5	1			12	1	XXX
2. 2003	99,213	11,121	88,092	55,779	5,727	1,937	170	4,673	76	2,642	56,416	XXX
3. 2004	96,051	9,804	86,247	49,894	3,560	1,838	112	4,637	60	2,363	52,637	XXX
4. 2005	92,827	9,937	82,890	42,540	4,525	1,176	102	4,839	50	2,192	43,878	XXX
5. 2006	91,311	7,484	83,827	44,192	3,181	1,372	89	5,360	67	2,338	47,587	XXX
6. 2007	95,465	7,589	87,876	53,687	3,750	1,631	82	5,487	68	2,747	56,905	XXX
7. 2008	105,438	8,343	97,095	69,094	12,903	2,575	479	5,454	71	2,848	63,670	XXX
8. 2009	110,387	9,703	100,684	65,363	9,000	1,907	107	5,692	81	3,239	63,774	XXX
9. 2010	114,831	7,824	107,007	62,692	2,010	1,920	54	6,113	39	3,238	68,622	XXX
10. 2011	116,656	7,352	109,304	71,359	8,670	1,781	343	6,169		2,617	70,296	XXX
11. 2012	117,526	9,814	107,712	65,630	21,204	2,030	1,082	5,810	1	1,416	51,183	XXX
12. Totals	XXX	XXX	XXX	580,227	74,530	18,172	2,621	54,234	513	25,652	574,969	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	90	2										88	XXX
2. 2003	4	1										3	XXX
3. 2004	33		13						1			47	XXX
4. 2005	47		23				5		7			82	XXX
5. 2006	92	25	28				5	2	2			100	XXX
6. 2007	200	45	73				32	4	12			268	XXX
7. 2008	511	31	205	6			199	5	38			911	XXX
8. 2009	1,820	93	577	59			480	15	79			2,789	XXX
9. 2010	4,269	775	2,384	147			1,620	13	211			7,549	XXX
10. 2011	6,855	854	4,530	319			2,208		474			12,894	XXX
11. 2012	16,221	1,587	11,189	1,450			2,899		2,246			29,518	XXX
12. Totals	30,142	3,413	19,022	1,981			7,448	39	3,070			54,249	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	88	
2. 2003	62,393	5,974	56,419	62.9	53.7	64.0			65.0	3	
3. 2004	56,416	3,732	52,684	58.7	38.1	61.1			65.0	46	1
4. 2005	48,637	4,677	43,960	52.4	47.1	53.0			65.0	70	12
5. 2006	51,051	3,364	47,687	55.9	44.9	56.9			65.0	95	5
6. 2007	61,122	3,949	57,173	64.0	52.0	65.1			65.0	228	40
7. 2008	78,076	13,495	64,581	74.0	161.8	66.5			65.0	679	232
8. 2009	75,918	9,355	66,563	68.8	96.4	66.1			65.0	2,245	544
9. 2010	79,209	3,038	76,171	69.0	38.8	71.2			65.0	5,731	1,818
10. 2011	93,376	10,186	83,190	80.0	138.5	76.1			65.0	10,212	2,682
11. 2012	106,025	25,324	80,701	90.2	258.0	74.9			65.0	24,373	5,145
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	43,770	10,479

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED) 1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	15,131	14,084	13,203	11,761	11,348	10,776	10,540	10,468	10,455	10,445	(10)	(23)
2. 2003	58,588	55,577	53,955	53,209	52,377	52,144	51,956	51,834	51,828	51,822	(6)	(12)
3. 2004	XXX	56,704	53,122	50,628	49,482	48,638	48,430	48,160	48,157	48,106	(51)	(54)
4. 2005	XXX	XXX	50,103	44,455	41,656	40,116	39,590	39,341	39,260	39,164	(96)	(177)
5. 2006	XXX	XXX	XXX	51,041	47,169	44,226	43,295	42,615	42,483	42,392	(91)	(223)
6. 2007	XXX	XXX	XXX	XXX	61,316	56,259	53,248	52,933	52,161	51,742	(419)	(1,191)
7. 2008	XXX	XXX	XXX	XXX	XXX	65,852	60,969	60,397	59,286	59,160	(126)	(1,237)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	66,905	62,780	61,437	60,873	(564)	(1,907)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74,702	71,320	69,886	(1,434)	(4,816)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,745	76,547	(4,198)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,646	XXX	XXX
										12. Totals	(6,995)	(9,640)

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) 1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	5,307	8,607	9,710	10,085	10,338	10,363	10,365	10,356	10,357	XXX	XXX
2. 2003	35,809	45,415	48,737	50,428	51,356	51,684	51,754	51,771	51,826	51,819	XXX	XXX
3. 2004	XXX	31,279	41,958	45,446	47,170	47,694	47,861	48,025	48,054	48,060	XXX	XXX
4. 2005	XXX	XXX	27,152	34,761	37,339	38,271	38,630	38,839	38,966	39,089	XXX	XXX
5. 2006	XXX	XXX	XXX	29,281	37,285	39,477	41,198	41,924	42,229	42,294	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	35,571	45,681	49,078	50,637	51,248	51,486	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	40,912	51,114	54,645	57,411	58,287	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	41,789	52,827	56,167	58,163	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,484	58,167	62,548	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,892	64,127	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,374	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	7,191	3,576	1,936	1,126	752	269	86	13	12	
2. 2003	11,133	4,358	2,136	1,203	559	291	116	1		
3. 2004	XXX	12,382	5,301	2,322	1,160	467	294	60	41	13
4. 2005	XXX	XXX	13,135	5,597	2,286	1,009	478	198	108	28
5. 2006	XXX	XXX	XXX	11,457	5,937	2,160	792	220	126	31
6. 2007	XXX	XXX	XXX	XXX	12,784	5,466	1,944	1,154	335	101
7. 2008	XXX	XXX	XXX	XXX	XXX	12,431	4,673	2,378	761	393
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	11,508	4,341	2,232	983
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,940	6,668	3,844
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,438	6,419
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,638

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 2 Direct Premiums Written	 3 Direct Premiums Earned	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)
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	4,224,948	3,259,596		1,186,964	2,065,643	1,937,651	47,880	
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	88,298	81,623		69,099	80,153	59,204	450	
16. Iowa IA	L								
17. Kansas KS	L								
18. Kentucky KY	N								
19. Louisiana LA	N								
20. Maine ME	L	141,647	71,423		10,439	52,190	41,751	920	
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	201,778	98,678		21,039	80,977	59,937	1,805	
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	115,192,533	113,161,398		84,651,261	87,284,588	43,184,818	2,015,898	
37. Oklahoma OK	N								
38. Oregon OR	L								
39. Pennsylvania PA	N								
40. Rhode Island RI	L	5,200,408	4,724,393		1,773,001	1,602,633	3,701,195	69,470	
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	110,537	53,519		2,427	28,219	25,792	950	
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	125,160,149	121,450,630		87,714,230	91,194,402	49,010,348	2,137,373	
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

- (Registrant)
  Ohio Mutual Insurance Company
  FEIN #34-4320350
  NAIC # 10202
  (Parent)
  (An Ohio Corporation)
  - ***United Premium Budget Service, Inc.***
    FEIN #34-1018102
    (A Wholly Owned Subsidiary)
    (An Ohio Corporation)
  - (Registrant)
    United Ohio Insurance Company
    FEIN #34-1008736
    NAIC # 13072
    (A Wholly Owned Subsidiary)
    (An Ohio Corporation)
  - ***Centurion Financial, Inc.***
    FEIN #34-1115309
    (A Wholly Owned Subsidiary)
    (A Delaware Corporation)
  - ***Ohio United Agency, Inc.***
    FEIN #34-1026454
    (A Wholly Owned Subsidiary)
    (An Ohio Corporation)
  - ***Casco Indemnity Company***
    FEIN #01-0407315
    NAIC # 25950
    (A Wholly Owned Subsidiary)
    (A Maine Corporation)

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
2504. Workers Compensation Deposit	1,000		1,000	1,000
2597. Summary of remaining write-ins for Line 25 from overflow page	1,000		1,000	1,000

ALPHABETICAL INDEX

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