

Amended Explanation Page

Summa Insurance Company

Amended Cover Page

12/31/12

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

Assets:

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

Liabilities:

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

Capital & Surplus:

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

The Annual Statements pages affected by these changes were:

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



ANNUAL STATEMENT

For the Year Ending December 31, 2012

OF THE CONDITION AND AFFAIRS OF THE

Summa Insurance Company, Inc.

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

OFFICERS

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

OTHERS

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

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

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

_____ <small>(Signature)</small> Martin Paul Hauser <small>(Printed Name)</small> 1. President, CEO <small>(Title)</small>	_____ <small>(Signature)</small> Claude Maurius Vincenti <small>(Printed Name)</small> 2. Senior Vice President, COO <small>(Title)</small>	_____ <small>(Signature)</small> James Edward McNutt <small>(Printed Name)</small> 3. Vice President - Finance, CFO <small>(Title)</small>
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Subscribed and sworn to before me this
1st day of May, 2013

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

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

(Notary Public Signature)

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit For Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	88,228,851		88,228,851
2. Accident and health premiums due and unpaid (Line 15)	746,025		746,025
3. Amounts recoverable from reinsurers (Line 16.1)	350,123	(350,123)	
4. Net credit for ceded reinsurance	X X X	(1,127,668)	(1,127,668)
5. All other admitted assets (Balance)	5,973,387	(16,210)	5,957,177
6. TOTAL Assets (Line 28)	95,298,386	(1,494,001)	93,804,385
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
7. Claims unpaid (Line 1)	21,157,500		21,157,500
8. Accrued medical incentive pool and bonus payments (Line 2)	128,000		128,000
9. Premiums received in advance (Line 8)	5,936,530		5,936,530
10. Funds held under reinsurance treaties with authorized and unauthorized reinsurers (Line 19, first inset amount plus second inset amount)	1,494,001	(1,494,001)	
11. Reinsurance in unauthorized companies (Line 20 minus inset amount)			
12. Reinsurance with Certified Reinsurers (Line 20 inset amount)			
13. Funds held under reinsurance treaties with Certified Reinsurers (Line 19 third inset amount)			
14. All other liabilities (Balance)	8,627,380		8,627,380
15. TOTAL Liabilities (Line 24)	37,343,411	(1,494,001)	35,849,410
16. TOTAL Capital and Surplus (Line 33)	57,954,975	X X X	57,954,975
17. TOTAL Liabilities, Capital and Surplus (Line 34)	95,298,386	(1,494,001)	93,804,385
NET CREDIT FOR CEDED REINSURANCE			
18. Claims unpaid			
19. Accrued medical incentive pool			
20. Premiums received in advance			
21. Reinsurance recoverable on paid losses	350,123		
22. Other ceded reinsurance recoverables	16,210		
23. TOTAL Ceded Reinsurance Recoverables	366,333		
24. Premiums receivable			
25. Funds held under reinsurance treaties with authorized and unauthorized reinsurers	1,494,001		
26. Unauthorized reinsurance			
27. Reinsurance with Certified Reinsurers			
28. Funds held under reinsurance treaties with Certified Reinsurers			
29. Other ceded reinsurance payables/offsets			
30. TOTAL Ceded Reinsurance Payables/Offsets	1,494,001		
31. TOTAL Net Credit for Ceded Reinsurance	(1,127,668)		

OVERFLOW PAGE FOR WRITE-INS

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols.1-2)	Net Admitted Assets
2504. Premium Tax Recoverable				
2597. Summary of remaining write-ins for Line 25 (Lines 2504 through 2596)				

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1	2
	Current Year	Prior Year
4704. Miscellaneous		1
4705.		
4706.		
4707.		
4708.		
4797. Summary of remaining write-ins for Line 47 (Lines 4704 through 4796)		1