



ANNUAL STATEMENT
For the Year Ended December 31, 2012
OF THE CONDITION AND AFFAIRS OF THE
WESTERN RESERVE MUTUAL CASUALTY COMPANY

NAIC Group Code 0207, 00207 NAIC Company Code 26131 Employer's ID Number 34-0613930
Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio
Country of Domicile United States
Incorporated/Organized 06/29/1937 Commenced Business 07/30/1937
Statutory Home Office 1685 Cleveland Road, Wooster, OH, 44691-0036
Main Administrative Office 1685 Cleveland Road, Wooster, OH, 44691-0036 330-262-9060
Mail Address 1685 Cleveland Road, Wooster, OH, 44691-0036
Primary Location of Books and Records 1685 Cleveland Road, Wooster, OH, 44691-0036 330-262-9060
Internet Web Site Address www.wrg-ins.com
Statutory Statement Contact Brooke M. McVay, CPA 330-262-9060-2446
Brooke_Mcvay@wrg-ins.com (E-Mail Address) (Name) (Area Code) (Telephone Number) (Extension) (Fax Number)

OFFICERS

Table with 4 columns: Name, Title, Name, Title. Rows include KEVIN W. DAY # (PRESIDENT/CEO), MICHAEL A. SHUTT (VP FINANCE/CFO/TREASURER), KEVIN W. DAY # (SECRETARY).

OTHER OFFICERS

Table with 4 columns: Name, Title, Name, Title. Rows include GREGORY A. BRUNN (VP MARKETING AND UNDERWRITING), GREGORY J. OWEN (VP INFORMATION TECHNOLOGY), GARY W. GWINN # (VP CLAIMS).

DIRECTORS OR TRUSTEES

Table with 4 columns: Name, Name, Name, Name. Rows include ROBERT P. BOGNER, KEVIN W. DAY, RONALD E. HOLTMAN, JOHN P. MURPHY, C. MICHAEL REARDON, EDDIE L. STEINER, KENNETH L. VAGNINI.

State of OHIO

ss

County of WAYNE

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.

KEVIN W. DAY
PRESIDENT/CEO

KEVIN W. DAY
SECRETARY

MICHAEL A. SHUTT
VP FINANCE/CFO/TREASURER

Subscribed and sworn to before me
this 28 day of FEBRUARY, 2013

- 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

MARY LOU HART, NOTARY PUBLIC
MARCH 08, 2015



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2012

NAIC Company Code 26131

Table with columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Includes rows for various insurance types and a large 'NONE' watermark.

19.1L

NONE

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2012

NAIC Company Code 26131

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	839,924	805,358		451,034	45,373	167,647	123,685	0	0	0	143,174	13,314
2.1 Allied lines	494,034	462,314		255,445	805,087	732,090	150,572	0	(2,966)	20,088	84,213	7,831
2.2 Multiple peril crop	0	0		0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0		0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0		0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	5,874,405	5,647,713		3,114,390	4,484,200	4,629,957	812,407	17,827	93,497	205,022	1,008,879	93,118
5.1 Commercial multiple peril (non-liability portion)	1,028,245	971,934		517,764	348,651	309,204	80,460	0	9,015	76,709	193,761	16,299
5.2 Commercial multiple peril (liability portion)	1,151,449	1,105,488		522,611	304,442	536,935	775,854	93,444	80,201	308,376	216,977	18,252
6. Mortgage guaranty	0	0		0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0		0	0	0	0	0	0	0	0	0
9. Inland marine	162,766	154,994		66,797	1,378	1,378	0	0	0	0	26,497	2,580
10. Financial guaranty	0	0		0	0	0	0	0	0	0	0	0
11. Medical professional liability	0	0		0	0	0	0	0	0	0	0	0
12. Earthquake	9,860	9,552		4,993	0	0	0	0	0	0	1,612	156
13. Group accident and health (b)	0	0		0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0		0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H (b)	0	0		0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A & H (b)	0	0		0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H (b)	0	0		0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only (b)	0	0		0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0		0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII exempt from state taxes or fees	0	0		0	0	0	0	0	0	0	0	0
15.7 All other A & H (b)	0	0		0	0	0	0	0	0	0	0	0
15.8 Federal employees health benefits program premium (b)	0	0		0	0	0	0	0	0	0	0	0
16. Workers' compensation	1,065,679	1,015,245		484,628	876,363	763,435	451,365	2,947	16,627	41,680	77,805	16,893
17.1 Other liability-Occurrence	489,442	478,928		75,876	1,550	20,281	506,039	11,124	20,942	36,646	80,092	7,758
17.2 Other Liability-Claims-Made	0	0		0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0		0	0	0	0	0	0	0	0	0
18. Products liability	13,478	11,672		6,991	0	0	0	0	85	0	2,203	214
19.1 Private passenger auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	9,886,932	9,508,181		4,229,410	6,214,898	7,952,128	5,998,598	200,611	195,895	335,412	1,524,110	156,722
19.3 Commercial auto no-fault (personal injury protection)	0	0		0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	607,666	582,321		280,442	65,378	205,423	159,240	7,500	24,344	50,768	97,850	9,632
21.1 Private passenger auto physical damage	8,498,079	8,053,079		3,639,967	5,807,295	5,803,137	421,108	2,179	9,062	47,725	1,310,012	134,707
21.2 Commercial auto physical damage	160,175	152,248		70,184	109,092	97,656	5,537	0	0	0	25,792	2,539
22. Aircraft (all perils)	0	0		0	0	0	0	0	0	0	0	0
23. Fidelity	0	0		0	0	0	0	0	0	0	0	0
24. Surety	0	0		0	0	0	0	0	0	0	0	0
26. Burglary and theft	8,584	8,832		2,917	0	0	0	0	0	0	1,404	136
27. Boiler and machinery	14,601	14,601		2,347	0	0	0	0	0	0	2,384	231
28. Credit	0	0		0	0	0	0	0	0	0	0	0
30. Warranty	0	0		0	0	0	0	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	30,305,319	28,981,888	0	13,725,796	19,063,707	21,219,271	9,484,865	335,632	446,702	1,122,426	4,796,765	480,382
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

19.1N

(a) Finance and service charges not included in Lines 1 to 35 \$ 538,553

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2012

NAIC Company Code 26131

Table with 12 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit A & H (group and individual), Collectively renewable A & H (b), Non-cancelable A & H (b), Guaranteed renewable A & H (b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other A & H (b), Federal employees health benefits program premium (b), Workers' compensation, Other liability-Occurrence, Other Liability-Claims-Made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), and DETAILS OF WRITE-INS (3401-3403, 3498, 3499).

19.OH

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,240,739

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2012

NAIC Company Code 26131

Table with 13 columns: Line of Business, Gross Premiums, Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Includes rows for various insurance types and a large 'NONE' watermark.

19.TN

NONE

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0207

BUSINESS IN THE STATE OF Consolidated

DURING THE YEAR 2012

NAIC Company Code 26131

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	3,029,520	2,935,858	0	1,638,324	143,365	184,647	138,221	0	0	0	510,711	55,291
2.1 Allied lines	1,701,162	1,592,990	0	883,600	2,585,146	2,771,588	730,650	0	(9,906)	67,095	286,837	30,973
2.2 Multiple peril crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal flood	0	0	0	0	0	0	0	0	0	0	0	0
3. Farmowners multiple peril	0	0	0	0	0	0	0	0	0	0	0	0
4. Homeowners multiple peril	20,572,951	19,771,183	0	10,873,217	16,571,730	17,035,839	3,722,245	52,333	312,282	684,775	3,434,375	374,908
5.1 Commercial multiple peril (non-liability portion)	4,976,810	4,781,875	0	2,515,403	2,862,791	2,944,348	893,597	202,310	30,110	256,209	958,740	91,998
5.2 Commercial multiple peril (liability portion)	5,521,604	5,334,928	0	2,622,301	2,572,409	2,593,622	3,439,239	393,976	267,873	1,029,980	1,064,071	102,034
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland marine	783,399	765,253	0	384,070	76,471	66,471	0	0	0	0	128,386	14,477
10. Financial guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11. Medical professional liability	0	0	0	0	0	0	0	0	0	0	0	0
12. Earthquake	19,444	17,592	0	10,024	0	0	0	0	0	0	3,183	340
13. Group accident and health (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A & H (group and individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Collectively renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Non-cancelable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Guaranteed renewable A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Non-renewable for stated reasons only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Other accident only	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII exempt from state taxes or fees	0	0	0	0	0	0	0	0	0	0	0	0
15.7 All other A & H (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal employees health benefits program premium (b)	0	0	0	0	0	0	0	0	0	0	0	0
16. Workers' compensation	1,065,679	1,015,245	0	484,628	876,363	763,435	451,365	2,947	16,627	41,680	77,805	16,893
17.1 Other liability-Occurrence	2,787,801	2,718,481	0	394,532	800,780	635,852	2,540,603	26,584	69,946	122,398	456,187	51,821
17.2 Other Liability-Claims-Made	7,218	5,374	0	0	0	0	0	0	0	0	1,182	138
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0	0	0	0
18. Products liability	101,285	93,364	0	50,719	4,207	4,206	0	0	285	0	16,597	1,897
19.1 Private passenger auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.2 Other private passenger auto liability	30,639,073	29,815,806	0	11,775,336	21,400,941	23,578,090	23,233,990	610,459	654,293	1,120,282	4,705,230	554,568
19.3 Commercial auto no-fault (personal injury protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other commercial auto liability	2,984,687	2,945,380	0	1,423,639	2,297,882	1,142,086	1,656,299	96,421	81,309	169,567	479,278	55,203
21.1 Private passenger auto physical damage	26,600,743	25,600,636	0	10,197,410	16,915,017	17,055,145	1,592,362	2,179	30,267	159,402	4,084,990	481,759
21.2 Commercial auto physical damage	821,299	787,792	0	393,526	519,278	481,969	54,880	1,575	0	0	131,879	15,214
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0	0	0	0
26. Burglary and theft	40,969	43,626	0	20,466	42,570	(20,595)	0	0	0	0	6,716	757
27. Boiler and machinery	115,413	110,075	0	17,774	19,522	19,522	0	0	0	0	18,922	2,163
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	101,769,057	98,335,458	0	43,684,969	67,688,472	69,256,225	38,453,451	1,388,784	1,453,086	3,651,388	16,365,089	1,850,434
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 through 3403 Plus 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

19.GT

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,779,292

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effectuated or (Canceled) during Current Year

1 Federal ID Number	2 NAIC Company Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999 Total Reinsurance Ceded by Portfolio				0	0
0299999 Total Reinsurance Assumed by Portfolio				0	0
NONE					

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	7 Reinsurance Recoverable On										8 Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
Authorized - Affiliates - U.S. Intercompany Pooling																			
34-0359380	26123	LIGHTNING ROD MUT INS CO	OH		94,899	185		28,418		6,463		1,037		36,103	(170)		36,273		
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling					94,899	185	0	28,418	0	6,463	0	1,037	0	36,103	(170)	0	36,273	0	
0499999 - Total Authorized - Affiliates - Total Authorized - Affiliates					94,899	185	0	28,418	0	6,463	0	1,037	0	36,103	(170)	0	36,273	0	
Authorized - Other U.S. Unaffiliated Insurers																			
06-0237820	20699	ACE PROP & CAS INS CO	PA		694	506		437		692				1,636	12		1,624		
06-1182357	22730	ALLIED WORLD REINS CO	NH		139	4		7		13		9		33	5		29		
06-1430254	10348	ARCH REINS CO	NE		76	10		17		33		23		83	9		74		
47-0574325	32603	BERKLEY INS CO	DE		14	0		0		0		0		0	0		0		
42-0234980	21415	EMPLOYERS MUT CAS CO	IA		102	6		11		20		14		51	6		45		
05-0316605	21482	FACTORY MUT INS CO	RI		0	0		0		0		0		0	0		0		
38-1316179	21555	FARM BUREAU MUT INS CO OF MI	MI		0	0		0		0		0		0	0		0		
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT		86	11		0		0		41		52	7		45		
13-4924125	10227	MUNICH REINS AMER INC	DE		15	0		0		0		3		3	0		3		
35-6021485	12416	PROTECTIVE INS CO	IN		15	0		0		0		0		0	0		0		
43-0613000	23388	SHELTER MUT INS CO	MO		9	0		1		0		0		1	0		1		
13-1675535	25364	SWISS REINS AMER CORP	NY		2,621	125	(66)	451		1,040		992		2,542	482		2,060		
0599999 - Total Authorized - Other U.S. Unaffiliated Insurers					3,771	663	(66)	924	0	1,798	46	1,037	0	4,402	521	0	3,881	0	
Authorized - Pools - Mandatory Pools																			
AA-9991501	00000	INDIANA MINE SUBSIDENCE FUND	IN		1	0		0		0		0		0	0		0		
AA-9991503	00000	OHIO MINE SUBSIDENCE FUND	OH		8	0		0		0		0		0	2		(2)		
0699999 - Total Authorized - Pools - Mandatory Pools					8	0	0	0	0	0	0	0	0	2	0	(2)	0	0	
Authorized - Other Non-U.S. Insurers																			
AA-1126006	00000	LLOYD'S SYNDICATE NUMBER 4472	GBR		163	10		17		33		23		83	10		73		
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	GBR		0	1		3		0		0		4	0		4		
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR		0	0		0		0		0		0	0		0		
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR		118	13		18		33		23		87	11		76		
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR		104	4		6		11		8		29	4		26		
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		264	15		20		33		23		91	12		79		
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR		12	0		1		0		0		1	0		1		
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG	DEU		155	10		17		33		23		83	10		73		
AA-1840000	00000	MAPFRE RE COMPANIA DE REASEGUROS SA	ESP		107	15		26		46		32		119	13		106		
AA-3194129	00000	MONTPELLIER REINS LTD	BMU		389	25		37		65		46		174	22		151		
AA-3190686	00000	PARTNERRE GRP	BMU		162	15		26		46		32		119	14		105		
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	GBR		1	0		0		0		0		0	0		0		
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR		1	0		0		0		0		0	0		0		
AA-1127200	00000	LLOYD'S SYNDICATE NUMBER 1200	GBR		0	0		0		0		0		0	0		0		
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	GBR		0	0		0		0		0		0	0		0		
AA-1127861	00000	LLOYD'S SYNDICATE NUMBER 1861	GBR		0	0		0		0		0		0	0		0		
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG	DEU		2	0		0		0		0		0	0		0		
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR		2	0		0		0		0		0	0		0		
AA-1120071	00000	LLOYD'S SYNDICATE NUMBER 2007	GBR		1	0		0		0		0		0	0		0		
AA-1120054	00000	LLOYD'S SYNDICATE NUMBER 1886 (INCIDENTAL TO 2999)	GBR		0	0		0		0		0		0	0		0		
AA-1120103	00000	LLOYD'S SYNDICATE NUMBER 1967	GBR		0	0		0		0		0		0	0		0		
0899999 - Total Authorized - Other Non-U.S. Insurers					1,482	108	0	172	0	298	212	0	0	791	97	0	694	0	
0999999 - Total Authorized - Total Authorized					100,161	956	(66)	29,514	0	8,559	259	2,073	0	41,296	448	0	40,847	0	
Unauthorized - Other non-U.S. Insurers																			
AA-1460019	00000	AMLIN AG	CHE		141	12		19		30		21		82	10		72		
AA-1460006	00000	FLAGSTONE REASSURANCE SUISSE SA	CHE		0	0		0		0		0		1	0		1		
74-2195939	42374	HOUSTON CAS CO	TX		20	2	0	3		4		3		12	1		11		
AA-3190804	00000	LEHMAN RE LTD	BMU		0	246		0		0		0		246	33		213		
AA-3190913	00000	OMEGA SPECIALTY INS CO LTD	BMU		0	0		0		0		0		1	0		1		
AA-3194174	00000	PLATINUM UNDERWRITERS BERMUDA LTD	BMU		309	5		9		15		11		39	8		32		
AA-1340004	00000	R V VERSICHERUNG AG	DEU		380	26		44		72		51		193	25		168		
AA-1320031	00000	SCOR GLOBAL P & C	FRA		339	21		37		60		43		161	20		140		
AA-5324100	00000	TAIPING REINS CO LTD	HKG		44	2		3		6		4		16	2		14		
AA-3190757	00000	XL RE LTD	BMU		376	24		28		48		34		134	21		113		

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 3

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Cols. 7 through 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers			
1799999 - Total Unauthorized - Other Non-U.S. Insurers					1,608	338	0	145	0	235	167	0	0	885	120	0	765	0	
1899999 - Total Unauthorized - Total Unauthorized					1,608	338	0	145	0	235	167	0	0	885	120	0	765	0	
2899999 - Total Authorized, Unauthorized and Certified					101,769	1,294	(66)	29,659	0	8,794	426	2,073	0	42,180	569	0	41,612	0	
9999999 Totals					101,769	1,294	(66)	29,659	0	8,794	426	2,073	0	42,180	569	0	41,612	0	

NOTE: A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	Swiss Reinsurance American Corporation.....	27.500	2,099,230
2.		
3.		
4.		
5.		

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on-the total recoverables, Line 9999999, Column 15, the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.	SWISS REINSURANCE AMERICA CORPORATION.....	2,541,748	2,620,684	Yes [] No [X]
2.	ACE PROP & CAS INS CO.....	1,635,600	694,459	Yes [] No [X]
3.	R V VERSICHERUNG AG.....	192,974	380,367	Yes [] No [X]
4.	MONTPELIER RE.....	173,593	389,248	Yes [] No [X]
5.	SCOR GLOBAL P & C.....	160,686	338,529	Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 4

Aging of Ceded Reinsurance as of December 31, Current Year (000 OMITTED)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							11 Total Due Cols. 5 + 10	12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9 / Col. 11
				5 Current	Overdue					10 Total Overdue Cols. 6 + 7 + 8 + 9			
					6 1 to 29 Days	7 30 - 90 Days	8 91 - 120 Days	9 Over 120 Days	10				
Authorized - Affiliates - U.S. Intercompany Pooling													
34-0359380	26123	LIGHTNING ROD MUT INS CO	OH	185						0	185	0.0	0.0
0199999 - Total Authorized - Affiliates - U.S. Intercompany Pooling				185	0	0	0	0	0	0	185	0.0	0.0
0499999 - Total Authorized - Total Authorized - Affiliates				185	0	0	0	0	0	0	185	0.0	0.0
Authorized - Other U.S. Unaffiliated Insurers													
06-0237820	20699	ACE PROP & CAS INS CO	PA	506						0	506	0.0	0.0
06-1182357	22730	ALLIED WORLD REINS CO	NH	4						0	4	0.0	0.0
06-1430254	10348	ARCH REINS CO	NE	10						0	10	0.0	0.0
47-0574325	32603	BERKLEY INS CO	DE	0						0	0	0.0	0.0
42-0234980	21415	EMPLOYERS MUT CAS CO	IA	6						0	6	0.0	0.0
05-0316605	21482	FACTORY MUT INS CO	RI	0						0	0	0.0	0.0
38-1316179	21555	FARM BUREAU MUT INS CO OF MI	MI	0						0	0	0.0	0.0
06-0384680	11452	HARTFORD STEAM BOIL INSPEC & INS CO	CT	11						0	11	0.0	0.0
13-4924125	10227	MUNICH REINS AMER INC	DE	0						0	0	0.0	0.0
35-6021485	12416	PROTECTIVE INS CO	IN	0						0	0	0.0	0.0
43-0613000	23388	SHELTER MUT INS CO	MO	0						0	0	0.0	0.0
13-1675535	25364	SWISS REINS AMER CORP	NY	59						0	59	0.0	0.0
0599999 - Total Authorized - Other U.S. Unaffiliated Insurers				597	0	0	0	0	0	0	597	0.0	0.0
Authorized - Other Non-U.S. Insurers													
AA-1126006	00000	LLOYD'S SYNDICATE NUMBER 4472	GBR	10						0	10	0.0	0.0
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	GBR	1						0	1	0.0	0.0
AA-1126004	00000	LLOYD'S SYNDICATE NUMBER 4444	GBR	0						0	0	0.0	0.0
AA-1126958	00000	LLOYD'S SYNDICATE NUMBER 958	GBR	13						0	13	0.0	0.0
AA-1127225	00000	LLOYD'S SYNDICATE NUMBER 1225	GBR	4						0	4	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	15						0	15	0.0	0.0
AA-1128791	00000	LLOYD'S SYNDICATE NUMBER 2791	GBR	0						0	0	0.0	0.0
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG	DEU	10						0	10	0.0	0.0
AA-1840000	00000	MAPPRE RE COMPANIA DE REASEGUROS SA	ESP	15						0	15	0.0	0.0
AA-3190686	00000	PARTNERRE GRP	BMU	15						0	15	0.0	0.0
AA-1128488	00000	LLOYD'S SYNDICATE NUMBER 2488	GBR	0						0	0	0.0	0.0
AA-1128001	00000	LLOYD'S SYNDICATE NUMBER 2001	GBR	0						0	0	0.0	0.0
AA-1127200	00000	LLOYD'S SYNDICATE NUMBER 1200	GBR	0						0	0	0.0	0.0
AA-1128987	00000	LLOYD'S SYNDICATE NUMBER 2987	GBR	0						0	0	0.0	0.0
AA-1127861	00000	LLOYD'S SYNDICATE NUMBER 1861	GBR	0						0	0	0.0	0.0
AA-1340125	00000	HANNOVER RUCKVERSICHERUNGS AG	DEU	0						0	0	0.0	0.0
AA-1126510	00000	LLOYD'S SYNDICATE NUMBER 510	GBR	0						0	0	0.0	0.0
AA-1120071	00000	LLOYD'S SYNDICATE NUMBER 2007	GBR	0						0	0	0.0	0.0
AA-1120054	00000	LLOYD'S SYNDICATE NUMBER 1886 (INCIDENTAL TO 2999)	GBR	0						0	0	0.0	0.0
AA-1120103	00000	LLOYD'S SYNDICATE NUMBER 1967	GBR	0						0	0	0.0	0.0
0899999 - Total Authorized - Other Non-U.S. Insurers				83	0	0	0	0	0	0	83	0.0	0.0
0999999 - Total Authorized - Total Authorized				865	0	0	0	0	0	0	865	0.0	0.0
Unauthorized - Other Non-U.S. Insurers													
AA-1460019	00000	AMLIN AG	CHE	12						0	12	0.0	0.0
AA-1460006	00000	FLAGSTONE REASSURANCE SUISSE SA	CHE	0						0	0	0.0	0.0
74-2195939	42374	HOUSTON CAS CO	TX	2						0	2	0.0	0.0
AA-3190804	00000	LEHMAN RE LTD	BMU	246						0	246	0.0	0.0
AA-3194129	00000	MONTPELIER REINS LTD	BMU	25						0	25	0.0	0.0
AA-3190913	00000	OMEGA SPECIALTY INS CO LTD	BMU	0						0	0	0.0	0.0
AA-3194174	00000	PLATINUM UNDERWRITERS BERMUDA LTD	BMU	5						0	5	0.0	0.0
AA-1340004	00000	R V VERSICHERUNG AG	DEU	26						0	26	0.0	0.0
AA-1320031	00000	SCOR GLOBAL P & C	FRA	21						0	21	0.0	0.0
AA-5324100	00000	TAIPING REINS CO LTD	HKG	2						0	2	0.0	0.0
AA-3190757	00000	XL RE LTD	BMU	24						0	24	0.0	0.0
1799999 - Total Unauthorized - Other Non-U.S. Insurers				363	0	0	0	0	0	0	363	0.0	0.0
1899999 - Total Unauthorized - Total Unauthorized				363	0	0	0	0	0	0	363	0.0	0.0
2899999 - Total Authorized, Unauthorized and Certified				1,228	0	0	0	0	0	0	1,228	0.0	0.0
9999999 Totals				1,228	0	0	0	0	0	0	1,228	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE F - PART 5

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 OMITTED)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Recoverable All Items Schedule F Part 3, Col. 15	6 Funds Held By Company Under Reinsurance Treaties	7 Letters of Credit	8 Letter of Credit Issuing or Confirming Bank (a)			11 Ceded Balances Payable	12 Miscellaneous Balances	13 Other Allowed Offset Items	14 Cols. 6+7+11+12+13 but not in excess of Col. 5	15 Subtotal Col. 5 minus Col. 14	16 Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	17 20% of Amount in Col. 16	18 Smaller of Col. 14 or Col. 17	19 Smaller of Col. 14 or 20% of Amount in Dispute Included in Col. 5	20 Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 15 +18 + 19
							8 American Bankers Association (ABA) Routing Number	9 Letter of Credit Code	10 Bank Name										
Other Non-U.S. Insurers																			
AA-1460019	00000	AMLIN AG	CHE	82	0	82	026009580	1	ABN AMRO Bank NV (RBS NV)	10	0	0	82	0	0	0	0	0	0
AA-1460006	00000	FLAGSTONE REASSURANCE SUISSE SA	CHE	1	0	1	021000089	1	Citibank	0	0	0	1	0	0	0	0	0	0
74-2195939	42374	HOUSTON CAS CO	TX	12	0	12	061103593	2	Wells Fargo Bank	1	0	0	12	0	0	0	0	0	0
AA-3190804	00000	LEHMAN RE LTD	BMU	246	0	0			N.A.	33	0	0	33	213	0	0	0	0	213
AA-3190913	00000	OMEGA SPECIALTY INS CO LTD	BMU	1	0	1	026002574	1	Barclays	0	0	0	1	0	0	0	0	0	0
AA-3194174	00000	PLATINUM UNDERWRITERS BERMUDA LTD	BMU	39	0	39	061103593	2	Wells Fargo Bank	8	0	0	39	0	0	0	0	0	0
AA-1340004	00000	R V VERSICHERUNG AG	DEU	193	0	193	021000089	1	Citibank	25	0	0	193	0	0	0	0	0	0
AA-1320031	00000	SCOR GLOBAL P & C	FRA	161	0	161	021000089	1	Citibank	20	0	0	161	0	0	0	0	0	0
AA-5324100	00000	TAIPING REINS CO LTD	HKG	16	0	16	021000089	1	Citibank	2	0	0	16	0	0	0	0	0	0
AA-3190757	00000	XL RE LTD	BMU	134	0	134	021000021	2	JP Morgan Chase Bank N.A.	21	0	0	134	0	0	0	0	0	0
0899999 - Total Other Non-U.S. Insurers				885	0	639	XXX	XXX	XXX	120	0	0	672	213	0	0	0	0	213
0999999 - Total Affiliates and Others				885	0	639	XXX	XXX	XXX	120	0	0	672	213	0	0	0	0	213
9999999 Totals				885	0	639	XXX	XXX	XXX	120	0	0	672	213	0	0	0	0	213

- Amounts in dispute totaling \$ are included in Column 5.
- Amounts in dispute totaling \$ are excluded from Column 16.

(a)	American Bankers Association (ABA)			
	Code	Routing Number	Bank Name	
	0000001	1	021000089	Citibank
	0000002	1	026002574	Barclays
	0000003	2	061103593	Wells Fargo Bank N.A.
	0000004	1	026009580	ABN AMRO Bank NV
	0000005	2	021000021	JP Morgan Chase Bank N.A.

Schedule F - Part 6 - Section 1

NONE

Schedule F - Part 6 - Section 2

NONE

Schedule F - Part 7

NONE

SCHEDULE F - PART 9

Restatement of Balance Sheet to Identify Net Credit for 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)	132,438,569		132,438,569
2. Premiums and considerations (Line 15)	25,001,501		25,001,501
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	1,227,694	(1,014,575)	213,119
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	3,103,428		3,103,428
6. Net amount recoverable from reinsurers		5,267,522	5,267,522
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	161,771,192	4,252,947	166,024,139
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	26,082,839	3,998,000	30,080,839
10. Taxes, expenses, and other obligations (Lines 4 through 8)	4,757,981		4,757,981
11. Unearned premiums (Line 9)	33,094,446	1,036,686	34,131,132
12. Advance premiums (Line 10)	479,575		479,575
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions) (Line 12)	568,620	(568,620)	0
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	4,063,002		4,063,002
17. Provision for reinsurance (Line 16)	213,119	(213,119)	0
18. Other liabilities	29,791		29,791
19. Total liabilities excluding protected cell business (Line 26)	69,289,373	4,252,947	73,542,320
20. Protected cell liabilities (Line 27)	0		0
21. Surplus as regards policyholders (Line 37)	92,481,819	X X X	92,481,819
22. Totals (Line 38)	161,771,192	4,252,947	166,024,139

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [] No [X]

If yes, give full explanation:

Schedule H - Part 1

NONE

Schedule H - Part 2

NONE

Schedule H - Part 3

NONE

Schedule H - Part 4

NONE

Schedule H - Part 5 - Health Claims

NONE

SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2003	16,206	1,599	14,607	10,474	642	87	7	968	12	105	10,868	6,919
3. 2004	17,682	1,638	16,044	11,846	1,518	94	0	1,264	3	99	11,683	6,831
4. 2005	18,745	1,396	17,349	7,081	274	55	0	884	6	100	7,740	5,043
5. 2006	18,974	1,731	17,243	13,887	2,847	102	0	1,773	17	101	12,898	6,302
6. 2007	19,201	1,344	17,857	11,948	1,511	177	64	1,694	20	201	12,224	4,700
7. 2008	19,245	1,279	17,966	18,669	4,412	49	0	2,722	0	229	17,028	9,552
8. 2009	19,453	1,345	18,108	13,790	1,157	142	0	1,836	0	165	14,611	5,587
9. 2010	21,035	1,107	19,928	13,795	0	30	0	1,338	0	124	15,163	2,377
10. 2011	23,253	2,180	21,073	21,380	6,672	30	0	2,203	0	83	16,941	3,632
11. 2012	26,067	3,237	22,830	19,124	4,398	9	0	2,286	0	17	17,021	3,025
12. Totals	XXX	XXX	XXX	141,994	23,431	775	71	16,968	58	1,224	136,177	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	45	0	0	0	0	0	0	0	0	0	0	45	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	10	0	0	0	0	0	0	0	0	0	0	10	0
5.	70	0	0	0	0	0	0	0	0	0	0	70	1
6.	11	0	0	0	2	1	1	1	11	3	0	20	0
7.	15	(1)	0	0	11	5	5	7	29	10	0	39	2
8.	35	0	20	14	17	6	7	8	50	11	0	90	2
9.	69	0	30	22	32	5	14	6	93	12	0	193	6
10.	573	17	79	73	68	28	29	40	225	112	0	704	31
11.	3,411	958	1,693	1,249	150	18	64	26	423	73	0	3,417	337
12.	4,239	974	1,822	1,358	280	63	120	88	831	221	0	4,588	379

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	45	0
2.	11,529	661	10,868	71.1	41.3	74.4	0	0	40.0	0	0
3.	13,204	1,521	11,683	74.7	92.9	72.8	0	0	40.0	0	0
4.	8,030	280	7,750	42.8	20.1	44.7	0	0	40.0	10	0
5.	15,832	2,864	12,968	83.4	165.5	75.2	0	0	40.0	70	0
6.	13,844	1,600	12,244	72.1	119.0	68.6	0	0	40.0	11	9
7.	21,500	4,433	17,067	111.7	346.6	95.0	0	0	40.0	16	23
8.	15,897	1,196	14,701	81.7	88.9	81.2	0	0	40.0	41	49
9.	15,401	45	15,356	73.2	4.1	77.1	0	0	40.0	77	116
10.	24,587	6,942	17,645	105.7	318.4	83.7	0	0	40.0	562	142
11.	27,160	6,722	20,438	104.2	207.7	89.5	0	0	40.0	2,897	520
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,729	859

SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed			
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX	(5)	0	0	0	0	2	0	7	(3)	XXX
2. 2003	18,393	984	17,409	10,812	343	383	9	1,108	0	466	11,951	6,292	6,292
3. 2004	17,586	793	16,793	9,525	81	351	1	1,088	(1)	701	10,883	5,786	5,786
4. 2005	16,766	756	16,010	9,615	246	363	67	1,239	0	408	10,904	5,285	5,285
5. 2006	15,734	579	15,155	9,111	47	446	25	1,200	2	430	10,683	4,965	4,965
6. 2007	14,858	207	14,651	9,878	3	373	0	1,285	1	422	11,532	5,295	5,295
7. 2008	14,752	96	14,656	8,645	0	331	0	947	0	408	9,923	4,977	4,977
8. 2009	14,702	104	14,598	9,963	0	287	0	799	0	424	11,049	4,544	4,544
9. 2010	15,342	89	15,253	9,443	0	180	0	965	0	441	10,588	2,542	2,542
10. 2011	16,173	77	16,096	8,573	0	94	0	1,133	0	303	9,800	2,354	2,354
11. 2012	16,714	92	16,622	5,191	0	20	0	971	0	130	6,182	1,689	1,689
12. Totals	XXX	XXX	XXX	90,751	720	2,828	102	10,737	2	4,140	103,492	XXX	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	18	0	0	0	0	0	0	0	0	0	0	18	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	15	0	0	0	0	0	0	0	0	0	0	15	0
5.	74	0	0	0	3	0	0	0	3	0	0	80	2
6.	35	0	0	0	10	2	1	3	9	0	0	50	2
7.	95	0	0	0	20	3	2	4	17	1	0	126	4
8.	391	0	0	0	28	7	3	10	24	2	0	427	13
9.	1,447	0	0	0	22	5	3	6	19	1	0	1,479	52
10.	3,911	0	0	0	13	0	2	0	11	0	0	3,937	163
11.	5,554	0	1,423	312	788	0	97	0	679	1	0	8,228	472
12.	11,540	0	1,423	312	884	17	108	23	762	5	0	14,360	708

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	18	0
2.	12,303	352	11,951	66.9	35.8	68.6	0	0	40.0	0	0
3.	10,964	81	10,883	62.3	10.2	64.8	0	0	40.0	0	0
4.	11,232	313	10,919	67.0	41.4	68.2	0	0	40.0	15	0
5.	10,837	74	10,763	68.9	12.8	71.0	0	0	40.0	74	6
6.	11,591	9	11,582	78.0	4.3	79.1	0	0	40.0	35	15
7.	10,057	8	10,049	68.2	8.3	68.6	0	0	40.0	95	31
8.	11,495	19	11,476	78.2	18.3	78.6	0	0	40.0	391	36
9.	12,079	12	12,067	78.7	13.5	79.1	0	0	40.0	1,447	32
10.	13,737	0	13,737	84.9	0.0	85.3	0	0	40.0	3,911	26
11.	14,723	313	14,410	88.1	340.2	86.7	0	0	40.0	6,665	1,563
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,651	1,709

SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2003	2,395	127	2,268	1,248	407	46	20	136	0	16	1,003	400
3. 2004	2,489	112	2,377	964	352	109	75	68	6	7	708	361
4. 2005	2,499	113	2,386	1,122	404	25	17	142	3	12	865	355
5. 2006	2,438	90	2,348	596	0	30	0	74	0	13	700	293
6. 2007	2,371	33	2,338	402	0	26	0	50	0	5	478	277
7. 2008	2,309	90	2,219	673	0	39	0	68	0	14	780	291
8. 2009	2,246	95	2,151	869	52	33	0	42	0	13	892	274
9. 2010	2,284	94	2,190	796	50	33	0	43	0	26	822	166
10. 2011	2,405	59	2,346	514	0	23	0	56	0	14	593	140
11. 2012	2,567	14	2,553	359	0	10	0	72	0	7	441	110
12. Totals	XXX	XXX	XXX	7,543	1,265	374	112	751	9	127	7,282	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	3	0	0	0	1	0	0	1	0	0	0	3	0
7.	0	0	0	0	5	0	1	2	2	0	0	6	0
8.	136	0	17	17	22	0	5	7	9	0	0	165	2
9.	84	0	13	13	29	0	7	6	12	0	0	126	3
10.	322	0	81	35	39	0	10	6	16	1	0	426	8
11.	549	0	156	24	49	0	12	6	20	2	0	754	29
12.	1,094	0	267	89	145	0	35	28	59	3	0	1,480	42

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	1,430	427	1,003	59.7	336.2	44.2	0	0	40.0	0	0
3.	1,141	433	708	45.8	386.6	29.8	0	0	40.0	0	0
4.	1,289	424	865	51.6	375.2	36.3	0	0	40.0	0	0
5.	700	0	700	28.7	0.0	29.8	0	0	40.0	0	0
6.	482	1	481	20.3	3.0	20.6	0	0	40.0	3	0
7.	788	2	786	34.1	2.2	35.4	0	0	40.0	0	6
8.	1,133	76	1,057	50.4	80.0	49.1	0	0	40.0	136	29
9.	1,017	69	948	44.5	73.4	43.3	0	0	40.0	84	42
10.	1,061	42	1,019	44.1	71.2	43.4	0	0	40.0	368	58
11.	1,227	32	1,195	47.8	228.6	46.8	0	0	40.0	681	73
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,272	208

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	141	124	0	0	9	0	0	26	XXX
2. 2003	572	30	542	224	0	1	0	21	0	7	246	167
3. 2004	586	57	529	206	0	0	0	23	0	0	229	148
4. 2005	467	90	377	153	0	1	0	19	0	0	173	123
5. 2006	429	66	363	254	14	3	0	32	0	0	275	120
6. 2007	379	25	354	125	0	1	0	19	0	0	145	99
7. 2008	345	36	309	42	0	0	0	7	0	0	49	30
8. 2009	316	38	278	297	0	2	0	49	0	0	348	46
9. 2010	324	38	286	94	0	0	0	14	0	0	108	32
10. 2011	365	34	331	221	0	0	0	35	0	0	256	36
11. 2012	406	38	368	96	0	0	0	20	0	0	116	19
12. Totals	XXX	XXX	XXX	1,853	138	8	0	248	0	7	1,971	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	7	0	0	0	0	0	0	0	0	0	0	7	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	4	1	0	0	0	0	2	0	0	5	0
9.	0	0	4	0	0	0	0	0	1	0	0	5	0
10.	11	0	0	0	0	0	0	0	0	0	0	11	1
11.	40	0	114	25	1	0	2	0	28	0	0	160	6
12.	58	0	122	26	1	0	2	0	31	0	0	188	7

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	246	0	246	43.0	0.0	45.4	0	0	40.0	0	0
3.	229	0	229	39.1	0.0	43.3	0	0	40.0	0	0
4.	173	0	173	37.0	0.0	45.9	0	0	40.0	0	0
5.	289	14	275	67.4	21.2	75.8	0	0	40.0	0	0
6.	152	0	152	40.1	0.0	42.9	0	0	40.0	7	0
7.	49	0	49	14.2	0.0	15.9	0	0	40.0	0	0
8.	354	1	353	112.0	2.6	127.0	0	0	40.0	3	2
9.	113	0	113	34.9	0.0	39.5	0	0	40.0	4	1
10.	267	0	267	73.2	0.0	80.7	0	0	40.0	11	0
11.	301	25	276	74.1	65.8	75.0	0	0	40.0	129	31
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	154	34

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2003	5,400	487	4,913	2,130	328	194	81	223	1	34	2,137	468
3. 2004	6,171	423	5,748	3,205	800	183	0	313	5	191	2,896	556
4. 2005	6,586	433	6,153	2,174	462	215	51	276	5	23	2,147	436
5. 2006	6,442	378	6,064	1,900	117	233	3	263	6	28	2,270	485
6. 2007	6,295	227	6,068	2,857	363	295	65	335	1	61	3,058	417
7. 2008	6,062	257	5,805	2,409	394	582	0	350	0	26	2,947	464
8. 2009	6,052	232	5,820	2,143	124	236	0	231	0	31	2,486	414
9. 2010	6,276	225	6,051	2,404	56	224	0	194	3	34	2,763	422
10. 2011	6,687	436	6,251	4,353	1,161	63	0	430	2	191	3,683	512
11. 2012	7,319	415	6,904	2,230	492	24	0	250	0	6	2,012	311
12. Totals	XXX	XXX	XXX	25,805	4,297	2,249	200	2,865	23	625	26,399	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	1	0	1	1	1	0	0	2	0
4.	2	0	0	0	1	0	1	0	1	0	0	5	0
5.	37	0	26	0	3	1	3	5	3	2	0	64	1
6.	4	0	2	0	6	2	6	5	6	2	0	15	1
7.	83	0	30	16	13	1	13	5	13	2	0	128	6
8.	84	0	80	77	30	5	31	19	31	7	0	148	7
9.	184	0	75	64	36	4	38	14	37	5	0	283	16
10.	440	28	502	186	126	6	130	22	128	5	0	1,079	32
11.	715	112	879	142	259	10	267	34	262	6	0	2,078	68
12.	1,549	140	1,594	485	475	29	490	105	482	29	0	3,802	131

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	2,547	410	2,137	47.2	84.2	43.5	0	0	40.0	0	0
3.	3,704	806	2,898	60.0	190.5	50.4	0	0	40.0	0	2
4.	2,670	518	2,152	40.5	119.6	35.0	0	0	40.0	2	3
5.	2,468	134	2,334	38.3	35.4	38.5	0	0	40.0	63	1
6.	3,511	438	3,073	55.8	193.0	50.6	0	0	40.0	6	9
7.	3,493	418	3,075	57.6	162.6	53.0	0	0	40.0	97	31
8.	2,866	232	2,634	47.4	100.0	45.3	0	0	40.0	87	61
9.	3,192	146	3,046	50.9	64.9	50.3	0	0	40.0	195	88
10.	6,172	1,410	4,762	92.3	323.4	76.2	0	0	40.0	728	351
11.	4,886	796	4,090	66.8	191.8	59.2	0	0	40.0	1,340	738
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,518	1,284

Schedule P - Part 1F - Med Pro Liab Occ

NONE

Schedule P - Part 1F - Med Pro Liab Clm

NONE

SCHEDULE P - PART 1G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2003	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2004	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2005	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2006	3	2	1	0	1	0	0	0	0	0	(1)	XXX
6. 2007	69	47	22	27	27	0	0	4	0	0	4	XXX
7. 2008	96	65	31	61	61	0	0	7	0	0	7	XXX
8. 2009	110	74	36	57	57	0	0	5	0	0	5	XXX
9. 2010	132	89	43	16	16	0	0	0	0	0	0	XXX
10. 2011	154	106	48	44	44	0	0	0	0	0	0	XXX
11. 2012	182	126	56	31	31	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	236	237	0	0	16	0	0	15	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	1	1	0	0	0	0	0	0	0	0	0	0	0
12.	1	1	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
5.	0	1	(1)	0.0	50.0	(100.0)	0	0	40.0	0	0
6.	31	27	4	44.9	57.4	18.2	0	0	40.0	0	0
7.	68	61	7	70.8	93.8	22.6	0	0	40.0	0	0
8.	62	57	5	56.4	77.0	13.9	0	0	40.0	0	0
9.	16	16	0	12.1	18.0	0.0	0	0	40.0	0	0
10.	44	44	0	28.6	41.5	0.0	0	0	40.0	0	0
11.	32	32	0	17.6	25.4	0.0	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2003	804	674	130	188	145	12	1	23	0	0	77	153
3. 2004	918	798	120	491	445	4	0	59	0	0	109	157
4. 2005	1,011	836	175	530	478	0	0	53	0	0	105	140
5. 2006	1,018	810	208	1,691	1,452	11	0	237	0	1	487	144
6. 2007	1,020	772	248	114	91	1	0	16	0	0	40	194
7. 2008	1,045	886	159	837	760	52	0	87	0	0	216	159
8. 2009	1,090	937	153	59	0	6	0	6	0	0	71	85
9. 2010	1,128	987	141	8	0	2	0	5	0	0	15	16
10. 2011	1,193	911	282	283	243	2	0	6	0	(1)	48	15
11. 2012	1,271	965	306	52	0	4	0	5	0	0	61	12
12. Totals	XXX	XXX	XXX	4,253	3,614	94	1	497	0	0	1,229	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	
2.	0	0	0	0	0	0	0	0	0	0	0	0	
3.	0	0	0	0	0	0	0	0	0	0	0	0	
4.	0	0	0	0	0	0	0	0	0	0	0	0	
5.	0	0	0	0	0	0	0	0	0	0	0	0	
6.	0	0	0	0	0	0	0	0	0	0	0	0	
7.	11	0	0	0	0	0	0	0	1	0	0	12	
8.	10	0	9	8	0	0	0	0	4	0	0	15	
9.	300	180	39	34	1	0	2	0	22	6	0	144	
10.	37	0	162	146	5	0	8	1	78	22	0	121	
11.	55	0	481	408	5	0	8	0	73	19	0	195	
12.	413	180	691	596	11	0	18	1	178	47	0	487	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	223	146	77	27.7	21.7	59.2	0	0	40.0	0	0
3.	554	445	109	60.3	55.8	90.8	0	0	40.0	0	0
4.	583	478	105	57.7	57.2	60.0	0	0	40.0	0	0
5.	1,939	1,452	487	190.5	179.3	234.1	0	0	40.0	0	0
6.	131	91	40	12.8	11.8	16.1	0	0	40.0	0	0
7.	988	760	228	94.5	85.8	143.4	0	0	40.0	11	1
8.	94	8	86	8.6	0.9	56.2	0	0	40.0	11	4
9.	379	220	159	33.6	22.3	112.8	0	0	40.0	125	19
10.	581	412	169	48.7	45.2	59.9	0	0	40.0	53	68
11.	683	427	256	53.7	44.2	83.7	0	0	40.0	128	67
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	328	159

SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2003	0	0	0	0	0	0	0	0	0	0	0	0
3. 2004	0	0	0	0	0	0	0	0	0	0	0	0
4. 2005	0	0	0	0	0	0	0	0	0	0	0	0
5. 2006	0	0	0	0	0	0	0	0	0	0	0	0
6. 2007	0	0	0	0	0	0	0	0	0	0	0	0
7. 2008	0	0	0	0	0	0	0	0	0	0	0	0
8. 2009	0	0	0	0	0	0	0	0	0	0	0	0
9. 2010	0	0	0	0	0	0	0	0	0	0	0	0
10. 2011	1	1	0	0	0	0	0	0	0	0	0	0
11. 2012	10	10	0	0	0	0	0	0	0	0	0	0
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	0	0	0	0	0	0	0	0	0	0	0	0	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	0	0	0	0	0	0	0	0	0	0	0	0	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
3.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
4.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
5.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
6.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
7.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
9.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
10.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
11.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0

SCHEDULE P-PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	4	0	0	0	1	0	0	5	XXX
2. 2011	2,233	218	2,015	1,614	586	0	0	164	0	18	1,192	XXX
3. 2012	2,500	293	2,207	1,063	195	0	0	127	0	0	995	XXX
4. Totals	XXX	XXX	XXX	2,681	781	0	0	292	0	18	2,192	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	6	0	0	6	0
2.	10	5	9	8	0	0	0	0	11	1	0	16	2
3.	244	50	97	92	0	0	0	0	25	0	0	224	26
4.	254	55	106	100	0	0	0	0	42	1	0	246	28

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	6
2.	1,808	600	1,208	81.0	275.2	60.0	0	0	40.0	6	10
3.	1,556	337	1,219	62.2	115.0	55.2	0	0	40.0	199	25
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	205	41

SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(121)	0	1	0	32	0	145	(88)	XXX
2. 2011	14,996	402	14,594	9,951	862	2	0	1,057	0	1,159	10,148	4,611
3. 2012	15,506	227	15,279	9,566	343	1	0	933	0	750	10,157	3,923
4. Totals	XXX	XXX	XXX	19,396	1,205	4	0	2,022	0	2,054	20,217	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	1	0	0	0	86	10	0	77	0
2.	7	(6)	20	11	1	0	0	0	49	5	0	67	3
3.	669	95	204	89	2	0	1	0	89	4	0	777	238
4.	676	89	224	100	4	0	1	0	224	19	0	921	241

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2.	11,087	872	10,215	73.9	216.9	70.0	0	0	40.0	22	45
3.	11,465	531	10,934	73.9	233.9	71.6	0	0	40.0	689	88
4.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	711	210

Schedule P - Part 1K - Fidelity/Surety

NONE

Schedule P - Part 1L - Other

NONE

Schedule P - Part 1M - International

NONE

Schedule P - Part 1N - Reinsurance

NONE

Schedule P - Part 1O - Reinsurance

NONE

Schedule P - Part 1P - Reinsurance

NONE

SCHEDULE P - PART 1R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2003	39	2	37	0	0	2	0	0	0	0	2	16
3. 2004	45	2	43	38	0	5	0	5	0	0	48	24
4. 2005	46	2	44	5	0	0	0	1	0	0	6	24
5. 2006	45	2	43	12	0	21	0	1	0	0	34	40
6. 2007	49	1	48	7	0	2	0	1	0	0	10	24
7. 2008	48	0	48	6	0	12	0	3	0	0	21	18
8. 2009	46	0	46	0	0	0	0	0	0	0	0	10
9. 2010	44	0	44	7	0	0	0	1	0	1	8	4
10. 2011	45	1	44	6	0	0	0	2	0	5	8	4
11. 2012	52	0	52	0	0	0	0	0	0	0	0	1
12. Totals	XXX	XXX	XXX	81	0	42	0	14	0	6	137	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1.	0	0	0	0	0	0	0	0	0	0	0	0	0
2.	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	0	0	0	0	0	0	0	0	0	0	0	0	0
4.	0	0	0	0	0	0	0	0	0	0	0	0	0
5.	0	0	0	0	0	0	0	0	0	0	0	0	0
6.	0	0	0	0	0	0	0	0	0	0	0	0	0
7.	0	0	0	0	0	0	0	0	0	0	0	0	0
8.	0	0	0	0	0	0	0	0	0	0	0	0	0
9.	0	0	0	0	0	0	0	0	0	0	0	0	0
10.	2	0	0	0	0	0	0	0	0	0	0	2	0
11.	0	0	0	0	0	0	0	0	0	0	0	0	0
12.	2	0	0	0	0	0	0	0	0	0	0	2	0

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	2	0	2	5.1	0.0	5.4	0	0	40.0	0	0
3.	48	0	48	106.7	0.0	111.6	0	0	40.0	0	0
4.	6	0	6	13.0	0.0	13.6	0	0	40.0	0	0
5.	34	0	34	75.6	0.0	79.1	0	0	40.0	0	0
6.	10	0	10	20.4	0.0	20.8	0	0	40.0	0	0
7.	21	0	21	43.8	0.0	43.8	0	0	40.0	0	0
8.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
9.	8	0	8	18.2	0.0	18.2	0	0	40.0	0	0
10.	10	0	10	22.2	0.0	22.7	0	0	40.0	2	0
11.	0	0	0	0.0	0.0	0.0	0	0	40.0	0	0
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2	0

Schedule P - Part 1R - Prod Liab Claims

NONE

Schedule P - Part 1S-Fin./Mtg. Guaranty

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	One Year	Two Year
1. Prior	1,584	1,238	901	853	844	821	806	782	777	777	0	(5)
2. 2003	11,256	10,473	10,139	10,029	9,970	9,957	9,920	9,917	9,917	9,912	(5)	(5)
3. 2004	XXX	11,628	10,727	10,553	10,443	10,429	10,438	10,422	10,422	10,422	0	0
4. 2005	XXX	XXX	7,330	6,982	6,946	6,916	6,883	6,873	6,872	6,872	0	(1)
5. 2006	XXX	XXX	XXX	11,423	11,380	11,279	11,169	11,146	11,156	11,212	56	66
6. 2007	XXX	XXX	XXX	XXX	10,914	10,596	10,581	10,444	10,569	10,562	(7)	118
7. 2008	XXX	XXX	XXX	XXX	XXX	14,391	14,673	14,390	14,361	14,326	(35)	(64)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	12,618	12,803	12,918	12,826	(92)	23
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,778	14,067	13,937	(130)	(841)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,350	15,329	(21)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,802	XXX	XXX
12. Totals											(234)	(709)

SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	7,746	5,967	5,058	4,965	4,829	4,710	4,660	4,627	4,602	4,591	(11)	(36)
2. 2003	13,828	11,712	11,024	10,949	10,942	10,885	10,856	10,846	10,844	10,843	(1)	(3)
3. 2004	XXX	11,800	10,720	10,273	10,139	9,893	9,821	9,825	9,803	9,794	(9)	(31)
4. 2005	XXX	XXX	10,771	10,118	9,989	9,792	9,774	9,697	9,679	9,680	1	(17)
5. 2006	XXX	XXX	XXX	9,796	10,115	9,858	9,718	9,624	9,596	9,562	(34)	(62)
6. 2007	XXX	XXX	XXX	XXX	10,981	11,431	10,691	10,357	10,318	10,289	(29)	(68)
7. 2008	XXX	XXX	XXX	XXX	XXX	9,753	9,925	9,268	9,139	9,086	(53)	(182)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	10,942	10,921	10,698	10,655	(43)	(266)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,315	10,944	11,084	140	769
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,843	12,593	750	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,761	XXX	XXX
12. Totals											711	104

SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	736	674	785	619	572	551	524	526	526	526	0	0
2. 2003	1,162	980	940	867	913	892	867	867	867	867	0	0
3. 2004	XXX	1,033	765	661	611	610	626	639	638	646	8	7
4. 2005	XXX	XXX	986	780	748	746	751	726	726	726	0	0
5. 2006	XXX	XXX	XXX	758	630	597	639	653	626	626	0	(27)
6. 2007	XXX	XXX	XXX	XXX	524	488	501	472	436	431	(5)	(41)
7. 2008	XXX	XXX	XXX	XXX	XXX	724	680	658	608	716	108	58
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	955	1,047	1,004	1,006	2	(41)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,206	956	893	(63)	(313)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,039	948	(91)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,105	XXX	XXX
12. Totals											(41)	(357)

**SCHEDULE P - PART 2D- WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior	150	143	71	66	62	60	63	60	61	76	15	16
2. 2003	400	251	228	226	226	226	225	225	225	225	0	0
3. 2004	XXX	322	230	216	209	207	207	206	206	206	0	0
4. 2005	XXX	XXX	200	169	163	157	155	154	154	154	0	0
5. 2006	XXX	XXX	XXX	292	261	256	241	243	243	243	0	0
6. 2007	XXX	XXX	XXX	XXX	124	125	130	134	133	133	0	(1)
7. 2008	XXX	XXX	XXX	XXX	XXX	57	63	44	42	42	0	(2)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	252	301	299	302	3	1
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157	95	98	3	(59)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	232	43	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	228	XXX	XXX
12. Totals											64	(45)

SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL

1. Prior	829	807	689	653	670	688	675	675	675	675	0	0
2. 2003	2,310	2,044	1,979	1,995	1,964	1,947	1,920	1,909	1,910	1,915	5	6
3. 2004	XXX	3,007	2,963	2,776	2,633	2,610	2,558	2,595	2,592	2,589	(3)	(6)
4. 2005	XXX	XXX	1,825	1,932	2,016	1,938	1,922	1,860	1,860	1,880	20	20
5. 2006	XXX	XXX	XXX	1,977	2,013	2,046	2,052	2,049	2,057	2,076	19	27
6. 2007	XXX	XXX	XXX	XXX	2,622	2,790	2,659	2,683	2,639	2,735	96	52
7. 2008	XXX	XXX	XXX	XXX	XXX	2,511	2,385	2,367	2,428	2,714	286	347
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	2,575	2,464	2,507	2,379	(128)	(85)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,189	2,991	2,823	(168)	(366)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,494	4,211	(283)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,584	XXX	XXX
12. Totals											(156)	(5)

SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX
12. Totals											0	0

SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX
12. Totals											0	0

SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	(1)	(1)	(1)	(1)	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX
12. Totals											0	0

SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	476	543	297	282	240	234	227	209	192	192	0	(17)
2. 2003	114	72	61	58	55	54	54	54	54	54	0	0
3. 2004	XXX	85	72	85	62	55	51	50	50	50	0	0
4. 2005	XXX	XXX	52	20	13	7	52	52	52	52	0	0
5. 2006	XXX	XXX	XXX	166	299	263	259	254	250	250	0	(4)
6. 2007	XXX	XXX	XXX	XXX	93	50	69	26	24	24	0	(2)
7. 2008	XXX	XXX	XXX	XXX	XXX	167	138	160	141	140	(1)	(20)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	156	108	73	76	3	(32)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116	128	138	10	22
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	107	(46)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197	XXX	XXX
12. Totals											(34)	(53)

SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX
12. Totals											0	0

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SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264	127	114	(13)	(150)
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,102	1,034	(68)	XXX
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,067	XXX	XXX
4. Totals											(78)	(150)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	995	311	93	(218)	(902)
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,716	9,114	(602)	XXX
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,916	XXX	XXX
4. Totals											(820)	(902)

SCHEDULE P - PART 2K - FIDELITY, SURETY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2N - REINSURANCE
Nonproportional Assumed Property

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.8	.0	.0	.8	.3	(1)	(1)	.0	(4)
2. 2003	.8	.8	.8	.0	.8	.8	.0	.4	.0	.0	.0	(4)
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	(8)

SCHEDULE P - PART 2O - REINSURANCE
Nonproportional Assumed Liability

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2P - REINSURANCE
Nonproportional Assumed Financial Lines

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

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SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 One Year	12 Two Year
1. Prior	.54	.107	.98	.102	.80	.80	.80	.80	.80	.80	.0	.0
2. 2003	.0	.0	.16	.8	.2	.2	.2	.2	.2	.2	.0	.0
3. 2004	XXX	.20	.4	.15	.43	.43	.43	.43	.43	.43	.0	.0
4. 2005	XXX	XXX	.1	.5	.5	.5	.5	.5	.5	.5	.0	.0
5. 2006	XXX	XXX	XXX	.1	.8	.9	.25	.33	.33	.33	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.1	.9	.9	.9	.9	.9	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.4	.13	.15	.16	.18	.2	.3
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5	.7	.7	.0	.2
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.12	.8	.(4)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											(2)	5

SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
12. Totals											0	0

SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
4. Totals											0	0

SCHEDULE P - PART 2T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	XXX	XXX
4. Totals											0	0

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SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior	.000	.447	.578	.649	.630	.702	.713	.727	.732	.732	2	0
2. 2003	8,244	9,665	9,779	9,860	9,872	9,907	9,914	9,913	9,913	9,912	6,816	102
3. 2004	XXX	7,755	10,162	10,305	10,328	10,392	10,434	10,422	10,422	10,422	6,736	95
4. 2005	XXX	XXX	5,357	6,702	6,774	6,825	6,860	6,862	6,862	6,862	4,982	60
5. 2006	XXX	XXX	XXX	8,754	10,930	11,077	11,102	11,106	11,121	11,142	6,214	86
6. 2007	XXX	XXX	XXX	XXX	8,457	9,889	10,125	10,295	10,308	10,550	4,642	53
7. 2008	XXX	XXX	XXX	XXX	XXX	11,852	14,162	14,294	14,276	14,306	9,407	138
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	9,993	12,388	12,603	12,775	5,485	83
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,397	13,506	13,825	2,122	78
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,028	14,738	3,222	105
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,735	2,617	71

SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	.000	3,132	4,206	4,499	4,606	4,564	4,569	4,587	4,578	4,573	9	0
2. 2003	5,239	8,066	9,694	10,413	10,797	10,818	10,849	10,846	10,844	10,843	6,097	195
3. 2004	XXX	4,780	7,711	9,006	9,570	9,679	9,746	9,794	9,803	9,794	5,571	214
4. 2005	XXX	XXX	4,630	7,653	8,981	9,387	9,655	9,670	9,664	9,665	5,097	187
5. 2006	XXX	XXX	XXX	4,095	7,159	8,453	9,128	9,311	9,440	9,485	4,784	172
6. 2007	XXX	XXX	XXX	XXX	4,647	8,051	9,205	9,786	10,107	10,248	5,135	146
7. 2008	XXX	XXX	XXX	XXX	XXX	4,173	6,868	8,024	8,691	8,976	4,824	110
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	4,904	8,160	9,397	10,250	4,288	112
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,694	7,765	9,623	1,948	95
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,097	8,667	1,783	84
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,211	1,148	70

SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	.000	.163	.377	.432	.493	.525	.524	.526	.526	.526	0	0
2. 2003	.320	.573	.719	.796	.868	.867	.866	.867	.867	.867	388	12
3. 2004	XXX	.332	.466	.509	.532	.542	.613	.594	.593	.646	353	8
4. 2005	XXX	XXX	.384	.492	.624	.666	.666	.726	.726	.726	345	10
5. 2006	XXX	XXX	XXX	.316	.426	.514	.582	.627	.626	.626	284	9
6. 2007	XXX	XXX	XXX	XXX	.212	.315	.346	.381	.429	.428	268	7
7. 2008	XXX	XXX	XXX	XXX	XXX	.347	.426	.555	.562	.712	282	8
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.290	.644	.812	.850	254	9
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.361	.540	.779	128	8
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.326	.537	108	6
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.369	76	5

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior	.000	.47	.49	.46	.49	.51	.55	.56	.59	.76	.1	0
2. 2003	.131	.205	.217	.225	.225	.225	.225	.225	.225	.225	166	2
3. 2004	XXX	.123	.204	.206	.206	.206	.207	.206	.206	.206	147	1
4. 2005	XXX	XXX	.107	.131	.154	.154	.154	.154	.154	.154	118	6
5. 2006	XXX	XXX	XXX	.119	.160	.207	.229	.242	.243	.243	120	1
6. 2007	XXX	XXX	XXX	XXX	.45	.112	.125	.125	.126	.126	97	1
7. 2008	XXX	XXX	XXX	XXX	XXX	.28	.41	.42	.42	.42	29	1
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.166	.283	.299	.299	42	2
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.70	.94	.94	22	1
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.108	.221	14	14
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.96	13	0

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	.256	.430	.551	.588	.660	.672	.675	.675	.675	0	0
2. 2003	1,212	1,547	1,690	1,815	1,902	1,905	1,906	1,907	1,909	1,915	461	6
3. 2004	XXX	1,707	2,267	2,462	2,432	2,504	2,535	2,550	2,538	2,588	542	13
4. 2005	XXX	XXX	.945	1,402	1,711	1,797	1,826	1,859	1,860	1,876	429	6
5. 2006	XXX	XXX	XXX	1,060	1,520	1,671	1,850	1,961	2,002	2,013	473	8
6. 2007	XXX	XXX	XXX	XXX	1,167	1,910	2,126	2,531	2,561	2,724	403	8
7. 2008	XXX	XXX	XXX	XXX	XXX	1,248	1,740	2,065	2,317	2,597	439	8
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	1,245	1,799	2,162	2,255	382	8
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,734	2,323	2,572	339	6
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,498	3,255	413	4
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,762	240	4

SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12	
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012			
1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
8. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
9. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
10. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
11. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0

NONE

SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
8. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
9. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
10. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
11. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0

NONE

SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2004	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2005	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2006	.XXX	.XXX	.XXX	.0	.0	.0	.0	(1)	(1)	(1)	(1)	.XXX	.XXX
6. 2007	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
9. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
10. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
11. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.XXX	.XXX

SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	.000	.68	.119	.138	.159	.170	.186	.191	.192	.192	.192	.0	.0
2. 2003	.7	.25	.37	.54	.54	.54	.54	.54	.54	.54	.54	.148	.6
3. 2004	.XXX	.17	.23	.49	.49	.50	.50	.50	.50	.50	.50	.154	.3
4. 2005	.XXX	.XXX	.4	.6	.7	.7	.52	.52	.52	.52	.52	.138	.3
5. 2006	.XXX	.XXX	.XXX	.7	.161	.165	.239	.250	.250	.250	.250	.138	.5
6. 2007	.XXX	.XXX	.XXX	.XXX	.3	.22	.24	.24	.24	.24	.24	.186	.7
7. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.17	.84	.113	.126	.129	.129	.153	.4
8. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.12	.58	.65	.65	.65	.82	.2
9. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.4	.8	.10	.10	.9	.2
10. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.6	.42	.42	.6	.3
11. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.56	.56	.6	.2

SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0
8. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0
9. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0
10. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0
11. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0

**SCHEDULE P - PART 3I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.110	.114	.XXX	.XXX
2. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.890	1,028	.XXX	.XXX
3. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	868	.XXX	.XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.212	.92	.0	.0
2. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	8,819	9,091	4,015	377
3. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	9,224	3,397	288

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.0	.0	.XXX	.XXX
2. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
3. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

NONE

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.000	.0	.0	.XXX	.XXX
2. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
3. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
3. 2004	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
4. 2005	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
5. 2006	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.0	.XXX	.XXX
6. 2007	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.0	.XXX	.XXX
7. 2008	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.0	.XXX	.XXX
8. 2009	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	.XXX	.XXX
9. 2010	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.XXX	.XXX
10. 2011	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.XXX	.XXX
11. 2012	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	.XXX	.XXX

NONE

**SCHEDULE P - PART 3N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior	.000	.0	.0	.8	.0	.0	.8	.3	(1)	(1)	XXX	XXX
2. 2003	.8	.8	.8	.0	.8	.8	.0	.4	.0	.0	XXX	XXX
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

**SCHEDULE P - PART 3P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

NONE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
1. Prior	.000	.63	.66	.70	.80	.80	.80	.80	.80	.80	.0	.0
2. 2003	.0	.0	.16	.8	.2	.2	.2	.2	.2	.2	.15	.0
3. 2004	XXX	.0	.0	.11	.43	.43	.43	.43	.43	.43	.23	.0
4. 2005	XXX	XXX	.0	.5	.5	.5	.5	.5	.5	.5	.23	.1
5. 2006	XXX	XXX	XXX	.1	.8	.9	.19	.33	.33	.33	.38	.2
6. 2007	XXX	XXX	XXX	XXX	.1	.9	.9	.9	.9	.9	.24	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.5	.15	.16	.18	.17	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.10	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5	.7	.7	.2	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.6	.3	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.4	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.2	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0

SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	XXX	XXX
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

SCHEDULE P - PART 3T - WARRANTY

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.0	.0	.0	.0
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	.0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

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	231	204	18	14	5	0	0	0	0	0
2. 2003	1,222	257	23	13	5	4	0	0	0	0
3. 2004	XXX	1,674	194	58	21	14	1	0	0	0
4. 2005	XXX	XXX	425	28	9	12	1	0	0	0
5. 2006	XXX	XXX	XXX	948	57	27	5	0	1	0
6. 2007	XXX	XXX	XXX	XXX	984	25	19	0	2	0
7. 2008	XXX	XXX	XXX	XXX	XXX	1,007	103	(2)	9	(2)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	1,022	8	15	5
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,389	51	16
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005	(5)
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	482

SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

1. Prior	848	306	54	81	25	1	0	0	0	0
2. 2003	2,394	147	42	14	16	1	1	0	0	0
3. 2004	XXX	1,732	297	180	10	1	1	0	0	0
4. 2005	XXX	XXX	2,061	210	126	2	3	0	0	0
5. 2006	XXX	XXX	XXX	1,174	32	6	5	0	0	0
6. 2007	XXX	XXX	XXX	XXX	1,206	10	18	1	0	(2)
7. 2008	XXX	XXX	XXX	XXX	XXX	873	26	9	0	(2)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	782	4	0	(7)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	525	0	(3)
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	704	2
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,208

SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

1. Prior	158	47	159	55	41	23	0	0	0	0
2. 2003	345	89	105	19	38	22	0	0	0	0
3. 2004	XXX	365	165	36	7	1	0	0	0	0
4. 2005	XXX	XXX	312	35	32	2	8	0	0	0
5. 2006	XXX	XXX	XXX	221	83	48	36	18	0	0
6. 2007	XXX	XXX	XXX	XXX	164	34	44	21	1	(1)
7. 2008	XXX	XXX	XXX	XXX	XXX	62	37	60	8	(1)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	81	9	8	(2)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294	53	1
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	50
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138

SCHEDULE P - PART 4D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

1. Prior	59	70	0	0	0	0	0	0	0	0
2. 2003	157	40	6	0	0	0	0	0	0	0
3. 2004	XXX	96	8	8	1	0	0	0	0	0
4. 2005	XXX	XXX	48	4	6	1	0	0	0	0
5. 2006	XXX	XXX	XXX	19	14	1	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	62	3	3	2	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	14	16	1	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	48	2	0	3
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	1	4
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	165	54	13	17	5	2	0	0	0	0
2. 2003	383	96	23	13	19	15	1	0	0	0
3. 2004	XXX	305	57	81	33	46	4	0	0	0
4. 2005	XXX	XXX	375	64	55	10	8	0	1	1
5. 2006	XXX	XXX	XXX	425	87	17	13	0	7	24
6. 2007	XXX	XXX	XXX	XXX	448	97	52	8	13	3
7. 2008	XXX	XXX	XXX	XXX	XXX	540	175	57	6	22
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	597	131	147	15
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	623	239	35
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	776	424
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	970

SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE

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	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

NONE

SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	260	223	37	28	5	6	2	0	0	0
2. 2003	56	14	7	3	1	0	0	0	0	0
3. 2004	XXX	27	10	9	2	0	1	0	0	0
4. 2005	XXX	XXX	36	9	5	0	0	0	0	0
5. 2006	XXX	XXX	XXX	48	15	7	5	0	0	0
6. 2007	XXX	XXX	XXX	XXX	73	5	41	1	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	69	29	13	2	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	93	31	4	1
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	12	7
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	74	23
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81

SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4I - SPECIAL PROPERTY
(FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**

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	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129	.8	.0
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.96	.1
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	341	.39	.0
2. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293	.9
3. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior	XXX	XXX	XXX	NONE				XXX	XXX	.0	.0	.0		
2. 2011	XXX	XXX	XXX					XXX	XXX	XXX	XXX	XXX	.0	.0
3. 2012	XXX	XXX	XXX					XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX	XXX	XXX	NONE				XXX	XXX	.0	.0	.0		
2. 2011	XXX	XXX	XXX					XXX	XXX	XXX	XXX	XXX	.0	.0
3. 2012	XXX	XXX	XXX					XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0			
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0			
5. 2006	XXX	XXX	XXX	NONE				.0	.0	.0	.0			
6. 2007	XXX	XXX	XXX					XXX	XXX	XXX	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX					XXX	XXX	XXX	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0			
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0			
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0			
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0			

**SCHEDULE P - PART 4N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

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	0	0	0	0	0	0	0	0	0	0							
2. 2003	0	0	0	0	0	0	0	0	0	0							
3. 2004	XXX	0	0	0	0	0	0	0	0	0							
4. 2005	XXX	XXX	0	NONE							0	0					
5. 2006	XXX	XXX	XXX								0	0	0	0	0	0	
6. 2007	XXX	XXX	XXX								XXX	0	0	0	0	0	
7. 2008	XXX	XXX	XXX								XXX	XXX	0	0	0	0	
8. 2009	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0	
9. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0	
9. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0	
11. 2012	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4O - REINSURANCE
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior	0	0	0	0	0	0	0	0	0	0							
2. 2003	0	0	0	0	0	0	0	0	0	0							
3. 2004	XXX	0	0	0	0	0	0	0	0	0							
4. 2005	XXX	XXX	0	NONE							0						
5. 2006	XXX	XXX	XXX								0	0	0	0	0	0	
6. 2007	XXX	XXX	XXX								XXX	0	0	0	0	0	
7. 2008	XXX	XXX	XXX								XXX	XXX	0	0	0	0	
8. 2009	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0	
9. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0	
9. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0	
11. 2012	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 4P - REINSURANCE
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior	0	0	0	0	0	0	0	0	0	0							
2. 2003	0	0	0	0	0	0	0	0	0	0							
3. 2004	XXX	0	0	0	0	0	0	0	0	0							
4. 2005	XXX	XXX	0	NONE							0						
5. 2006	XXX	XXX	XXX								0	0	0	0	0	0	
6. 2007	XXX	XXX	XXX								XXX	0	0	0	0	0	
7. 2008	XXX	XXX	XXX								XXX	XXX	0	0	0	0	
8. 2009	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0	
9. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0	
9. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0	
11. 2012	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS LIABILITY - OCCURRENCE

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	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE

1. Prior	0	0	0	0	0	0	0	0	0	0							
2. 2003	0	0	0	0	0	0	0	0	0	0							
3. 2004	XXX	0	0	0	0	0	0	0	0	0							
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0							
5. 2006	XXX	XXX	XXX	NONE							0	0					
6. 2007	XXX	XXX	XXX								0	0					
7. 2008	XXX	XXX	XXX								XXX	XXX	0	0			
8. 2009	XXX	XXX	XXX								XXX	XXX	XXX	0	0		
9. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0	
10. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0	
11. 2012	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY

1. Prior	XXX	XXX	XXX	NONE				XXX	0	0	0		
2. 2011	XXX	XXX	XXX					XXX	XXX	XXX	XXX	0	0
3. 2012	XXX	XXX	XXX					XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 4T - WARRANTY

1. Prior	XXX	XXX	XXX	NONE				XXX	0	0	0		
2. 2011	XXX	XXX	XXX					XXX	XXX	XXX	XXX	0	0
3. 2012	XXX	XXX	XXX					XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	963	97	18	12	4	8	2	1	(8,638)	0
2. 2003	6,084	6,762	6,797	6,805	6,809	6,813	6,814	6,815	0	6,816
3. 2004	XXX	5,436	6,687	6,724	6,730	6,732	6,734	6,735	0	6,736
4. 2005	XXX	XXX	4,454	4,924	4,961	4,976	4,978	4,980	0	4,982
5. 2006	XXX	XXX	XXX	5,112	6,150	6,196	6,203	6,208	0	6,214
6. 2007	XXX	XXX	XXX	XXX	3,897	4,556	4,618	4,630	0	4,642
7. 2008	XXX	XXX	XXX	XXX	XXX	7,891	9,334	9,385	0	9,407
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	5,069	5,428	0	5,485
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,788	0	2,122
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	3,222
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,617

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1,280	1,300	10	8	6	5	1	2	0	0
2. 2003	218	241	8	6	3	2	0	0	0	0
3. 2004	XXX	320	18	7	2	1	0	0	0	0
4. 2005	XXX	XXX	142	19	6	2	1	1	0	0
5. 2006	XXX	XXX	XXX	337	22	6	2	3	1	1
6. 2007	XXX	XXX	XXX	XXX	239	28	8	4	2	0
7. 2008	XXX	XXX	XXX	XXX	XXX	422	24	6	4	2
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	158	18	6	2
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	172	21	6
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	297	31
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	337

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1,045	132	(1,266)	12	2	7	1	2	(8,805)	0
2. 2003	6,382	7,096	6,901	6,910	6,914	6,916	6,916	6,918	2	6,919
3. 2004	XXX	5,827	6,791	6,823	6,825	6,828	6,829	6,830	2	6,831
4. 2005	XXX	XXX	4,640	4,998	5,024	5,036	5,039	5,040	4	5,043
5. 2006	XXX	XXX	XXX	5,507	6,247	6,281	6,286	6,296	16	6,302
6. 2007	XXX	XXX	XXX	XXX	4,170	4,630	4,674	4,684	29	4,700
7. 2008	XXX	XXX	XXX	XXX	XXX	8,420	9,488	9,525	79	9,552
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	5,291	5,525	439	5,587
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,022	2,333	2,377
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,058	3,632
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,025

SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1,835	513	99	36	11	6	2	5	(7,138)	0
2. 2003	4,519	5,736	5,982	6,050	6,073	6,081	6,086	6,091	0	6,097
3. 2004	XXX	4,068	5,213	5,478	5,524	5,543	5,555	5,563	0	5,571
4. 2005	XXX	XXX	3,712	4,806	5,002	5,057	5,074	5,086	0	5,097
5. 2006	XXX	XXX	XXX	3,500	4,433	4,667	4,711	4,750	0	4,784
6. 2007	XXX	XXX	XXX	XXX	3,740	4,799	5,016	5,092	0	5,135
7. 2008	XXX	XXX	XXX	XXX	XXX	3,518	4,509	4,726	0	4,824
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	3,532	4,024	0	4,288
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,177	0	1,948
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1,783
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,148

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	3,597	3,689	31	17	9	5	2	2	0	0
2. 2003	650	824	48	19	6	3	1	0	0	0
3. 2004	XXX	648	177	54	18	8	2	1	0	0
4. 2005	XXX	XXX	556	143	45	15	4	1	0	0
5. 2006	XXX	XXX	XXX	491	151	53	22	9	4	2
6. 2007	XXX	XXX	XXX	XXX	533	160	47	14	6	2
7. 2008	XXX	XXX	XXX	XXX	XXX	555	168	43	14	4
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	583	142	45	13
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	484	140	52
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	477	163
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	472

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	2,253	666	(3,524)	36	7	3	2	5	(7,319)	0
2. 2003	5,242	6,713	6,210	6,257	6,271	6,279	6,282	6,286	9	6,292
3. 2004	XXX	4,812	5,550	5,728	5,749	5,764	5,771	5,777	12	5,786
4. 2005	XXX	XXX	4,353	5,094	5,220	5,252	5,263	5,274	22	5,285
5. 2006	XXX	XXX	XXX	4,056	4,712	4,868	4,896	4,928	79	4,965
6. 2007	XXX	XXX	XXX	XXX	4,351	5,088	5,202	5,249	125	5,295
7. 2008	XXX	XXX	XXX	XXX	XXX	4,126	4,762	4,870	350	4,977
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	4,176	4,268	879	4,544
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,720	232	2,542
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,716	2,354
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,689

SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	131	52	13	9	5	0	0	0	0	0
2. 2003	294	355	375	381	388	388	388	388	388	388
3. 2004	XXX	249	326	341	347	347	350	352	352	353
4. 2005	XXX	XXX	263	325	343	345	345	345	345	345
5. 2006	XXX	XXX	XXX	219	268	280	282	284	284	284
6. 2007	XXX	XXX	XXX	XXX	205	254	261	266	267	268
7. 2008	XXX	XXX	XXX	XXX	XXX	225	268	278	281	282
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	215	238	250	254
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	120	128
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	108
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	239	248	7	4	0	0	0	0	0	0
2. 2003	41	56	5	2	0	0	0	0	0	0
3. 2004	XXX	42	10	5	2	2	1	0	0	0
4. 2005	XXX	XXX	36	9	1	0	0	0	0	0
5. 2006	XXX	XXX	XXX	24	8	2	1	0	0	0
6. 2007	XXX	XXX	XXX	XXX	28	10	5	2	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	28	10	2	1	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	27	9	2	2
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	8	3
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	8
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	154	66	(226)	5	3	0	0	0	0	0
2. 2003	339	421	390	394	399	399	399	400	400	400
3. 2004	XXX	294	344	353	357	357	359	360	360	361
4. 2005	XXX	XXX	303	341	353	355	355	355	355	355
5. 2006	XXX	XXX	XXX	248	283	291	292	292	293	293
6. 2007	XXX	XXX	XXX	XXX	237	268	272	274	90	277
7. 2008	XXX	XXX	XXX	XXX	XXX	260	285	287	268	291
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	246	256	157	274
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	112	106	166
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106	140
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	.37	.11	.1	.0	.1	.0	.0	.1	.0	.0
2. 2003	108	154	159	162	163	166	166	166	166	166
3. 2004	XXX	.96	143	146	146	147	147	147	147	147
4. 2005	XXX	XXX	.95	112	118	.8	118	118	.8	118
5. 2006	XXX	XXX	XXX	.92	112	117	119	119	120	120
6. 2007	XXX	XXX	XXX	XXX	.60	.86	.95	.96	.96	.97
7. 2008	XXX	XXX	XXX	XXX	XXX	.20	.26	.28	.29	.29
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.34	.40	.42	.42
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.15	.22	.22
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.14	.14
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.13

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	.41	.43	.2	.2	.1	.1	.1	.0	.0	.0
2. 2003	.18	.21	.1	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.13	.2	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.8	.2	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.8	.4	.2	.1	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.9	.2	.0	.1	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.4	.2	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.10	.2	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.7	.1
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	.46	.13	(.41)	.0	.0	.1	(.2)	.1	.1	.0
2. 2003	126	176	161	164	165	167	167	167	167	167
3. 2004	XXX	110	145	147	147	148	148	148	148	148
4. 2005	XXX	XXX	104	120	123	123	123	123	123	123
5. 2006	XXX	XXX	XXX	100	117	120	120	120	120	120
6. 2007	XXX	XXX	XXX	XXX	.70	.90	.96	.98	.98	.99
7. 2008	XXX	XXX	XXX	XXX	XXX	.24	.28	.29	.30	.30
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.44	.44	.46	.46
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.24	.32	.32
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.23	.36
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.19

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	.99	.28	.7	.9	.3	.1	.1	.0	.0	.0
2. 2003	361	439	452	457	458	459	459	460	461	461
3. 2004	XXX	402	504	529	533	535	536	538	541	542
4. 2005	XXX	XXX	315	391	406	421	423	427	428	429
5. 2006	XXX	XXX	XXX	351	432	448	456	464	470	473
6. 2007	XXX	XXX	XXX	XXX	266	360	374	391	399	403
7. 2008	XXX	XXX	XXX	XXX	XXX	274	368	404	426	439
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	258	334	362	382
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	214	304	339
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	288	413
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	240

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	225	238	.8	.4	.2	.0	.0	.0	.0	.0
2. 2003	.43	.54	.7	.4	.2	.2	.1	.0	.0	.0
3. 2004	XXX	.53	.16	.5	.3	.1	.0	.1	.1	.0
4. 2005	XXX	XXX	.39	.16	.6	.3	.2	.0	.0	.0
5. 2006	XXX	XXX	XXX	.38	.14	.6	.6	.4	.2	.1
6. 2007	XXX	XXX	XXX	XXX	.50	.15	.6	.6	.2	.1
7. 2008	XXX	XXX	XXX	XXX	XXX	.58	.17	.14	.8	.6
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.32	.20	.10	.7
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.60	.22	.16
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.82	.32
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.68

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	122	.42	(.221)	.7	.0	.0	.0	.0	.0	.0
2. 2003	406	498	465	467	467	467	467	467	468	468
3. 2004	XXX	463	532	547	549	549	550	552	556	556
4. 2005	XXX	XXX	358	412	418	430	431	434	435	436
5. 2006	XXX	XXX	XXX	394	453	460	468	476	482	485
6. 2007	XXX	XXX	XXX	XXX	327	382	388	405	413	417
7. 2008	XXX	XXX	XXX	XXX	XXX	336	393	426	450	464
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	297	362	392	414
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276	378	422
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	374	512
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	311

Schedule P - Part 5F- SN1A

NONE

Schedule P - Part 5F- SN2A

NONE

Schedule P - Part 5F- SN3A

NONE

Schedule P - Part 5F- SN1B

NONE

Schedule P - Part 5F- SN2B

NONE

Schedule P - Part 5F- SN3B

NONE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	73	27	(1,433)	1,295	1	0	0	0	0	0
2. 2003	75	123	0	142	145	148	148	148	148	148
3. 2004	XXX	92	0	143	147	152	153	153	154	154
4. 2005	XXX	XXX	0	117	128	135	138	138	138	138
5. 2006	XXX	XXX	XXX	62	120	132	137	138	138	138
6. 2007	XXX	XXX	XXX	XXX	99	162	186	186	186	186
7. 2008	XXX	XXX	XXX	XXX	XXX	93	148	151	152	153
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	77	80	81	82
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7	9
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	6
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	181	194	9	5	3	2	1	0	0	0
2. 2003	20	33	8	3	1	0	0	0	0	0
3. 2004	XXX	25	15	7	5	2	1	0	0	0
4. 2005	XXX	XXX	18	12	6	4	2	0	0	0
5. 2006	XXX	XXX	XXX	19	13	7	6	1	0	0
6. 2007	XXX	XXX	XXX	XXX	23	22	12	1	1	0
7. 2008	XXX	XXX	XXX	XXX	XXX	28	15	1	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	28	1	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	2	2
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	4
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	109	43	(164)	5	(1)	1	0	0	0	0
2. 2003	98	161	147	150	151	153	153	153	153	153
3. 2004	XXX	118	145	153	154	158	158	157	157	157
4. 2005	XXX	XXX	95	132	137	141	142	140	140	140
5. 2006	XXX	XXX	XXX	84	137	143	147	143	144	144
6. 2007	XXX	XXX	XXX	XXX	125	189	203	194	194	194
7. 2008	XXX	XXX	XXX	XXX	XXX	124	167	156	158	159
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	107	82	84	85
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	14	16
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	15
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

SCHEDULE P - PART 5H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SCHEDULE P - PART 5R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	11	8	3	3	0	1	0	0	0	0
2. 2003	6	10	12	15	15	15	15	15	15	15
3. 2004	XXX	8	16	20	23	23	23	23	23	23
4. 2005	XXX	XXX	3	13	18	23	23	23	23	23
5. 2006	XXX	XXX	XXX	22	31	26	38	38	38	38
6. 2007	XXX	XXX	XXX	XXX	15	21	24	24	24	24
7. 2008	XXX	XXX	XXX	XXX	XXX	8	15	16	17	17
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	10	10	10	10
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	2
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	1	1	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	95	8	3	2	1	2	(80)	56	0	0
2. 2003	6	10	12	15	15	16	0	16	16	16
3. 2004	XXX	8	16	21	24	24	0	24	24	24
4. 2005	XXX	XXX	3	14	18	24	0	24	24	24
5. 2006	XXX	XXX	XXX	24	33	38	0	40	40	40
6. 2007	XXX	XXX	XXX	XXX	16	21	0	24	24	24
7. 2008	XXX	XXX	XXX	XXX	XXX	8	15	16	17	18
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	10	10	10	10
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	3	4
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	4
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

Schedule P - Part 5R- SN1B

NONE

Schedule P - Part 5R- SN2B

NONE

Schedule P - Part 5R- SN3B

NONE

Schedule P - Part 5T- SN1

NONE

Schedule P - Part 5T- SN2

NONE

Schedule P - Part 5T- SN3

NONE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	2,395	.0
3. 2004	XXX	2,489	2,489	2,489	2,489	2,489	2,489	2,489	2,489	2,489	.0
4. 2005	XXX	XXX	2,499	2,499	2,499	2,499	2,499	2,499	2,499	2,499	.0
5. 2006	XXX	XXX	XXX	2,438	2,438	2,438	2,438	2,438	2,438	2,438	.0
6. 2007	XXX	XXX	XXX	XXX	2,371	2,371	2,371	2,371	2,371	2,371	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	2,309	2,309	2,307	2,307	2,307	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	2,246	2,246	2,246	2,246	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,284	2,284	2,284	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,405	2,405	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,567	2,567
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,567
13. Earned Premiums (Sc P-Pt 1)	2,395	2,489	2,499	2,438	2,371	2,309	2,246	2,284	2,405	2,567	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior	.0	.0	(3)	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	127	127	127	127	127	127	127	127	127	127	.0
3. 2004	XXX	112	112	112	112	112	112	112	112	112	.0
4. 2005	XXX	XXX	113	113	113	113	113	113	113	113	.0
5. 2006	XXX	XXX	XXX	90	90	90	90	90	90	90	.0
6. 2007	XXX	XXX	XXX	XXX	33	33	33	33	33	33	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	90	90	90	90	90	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	95	95	95	95	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	94	94	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59	59	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	14
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14
13. Earned Premiums (Sc P-Pt 1)	127	112	113	90	33	90	95	94	59	14	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	572	572	572	572	572	572	572	572	572	572	.0
3. 2004	XXX	586	586	586	586	586	586	586	586	586	.0
4. 2005	XXX	XXX	467	467	467	467	467	467	467	467	.0
5. 2006	XXX	XXX	XXX	429	429	429	429	429	429	429	.0
6. 2007	XXX	XXX	XXX	XXX	379	379	379	379	379	379	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	343	343	345	345	345	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	316	316	316	316	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	324	324	324	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365	365	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	406	406
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	406
13. Earned Premiums (Sc P-Pt 1)	572	586	467	429	379	345	316	324	365	406	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	30	30	30	30	30	30	30	30	30	30	.0
3. 2004	XXX	57	57	57	57	57	57	57	57	57	.0
4. 2005	XXX	XXX	90	90	90	90	90	90	90	90	.0
5. 2006	XXX	XXX	XXX	66	66	66	66	66	66	66	.0
6. 2007	XXX	XXX	XXX	XXX	25	25	25	25	25	25	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	36	36	36	36	36	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	38	38	38	38	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	38	38	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34	34	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	38
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38
13. Earned Premiums (Sc P-Pt 1)	30	57	90	66	25	36	38	38	34	38	XXX

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	5,400	.0
3. 2004	XXX	6,171	6,171	6,171	6,171	6,171	6,171	6,171	6,171	6,171	.0
4. 2005	XXX	XXX	6,586	6,586	6,586	6,586	6,586	6,586	6,586	6,586	.0
5. 2006	XXX	XXX	XXX	6,442	6,442	6,442	6,442	6,442	6,442	6,442	.0
6. 2007	XXX	XXX	XXX	XXX	6,295	6,295	6,295	6,295	6,295	6,295	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	6,062	6,062	6,062	6,062	6,062	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	6,052	6,052	6,052	6,052	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,276	6,276	6,276	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,687	6,687	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,319	7,319
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,319
13. Earned Premiums (Sc P-Pt 1)	5,400	6,171	6,586	6,442	6,295	6,062	6,052	6,276	6,687	7,319	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	487	487	487	487	487	487	487	487	487	487	.0
3. 2004	XXX	423	423	423	423	423	423	423	423	423	.0
4. 2005	XXX	XXX	433	433	433	433	433	433	433	433	.0
5. 2006	XXX	XXX	XXX	378	378	378	378	378	378	378	.0
6. 2007	XXX	XXX	XXX	XXX	227	227	227	227	227	227	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	257	257	257	257	257	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	232	232	232	232	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225	225	225	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	436	436	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	415	415
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	415
13. Earned Premiums (Sc P-Pt 1)	487	423	433	378	227	257	232	225	436	415	XXX

SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	804	804	804	804	804	804	804	804	804	804	.0
3. 2004	XXX	918	918	918	918	918	918	918	918	918	.0
4. 2005	XXX	XXX	1,011	1,011	1,011	1,011	1,011	1,011	1,011	1,011	.0
5. 2006	XXX	XXX	XXX	1,018	1,018	1,018	1,018	1,018	1,018	1,018	.0
6. 2007	XXX	XXX	XXX	XXX	1,020	1,020	1,020	1,020	1,020	1,020	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	1,045	1,045	1,045	1,045	1,045	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	1,090	1,090	1,090	1,090	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,128	1,128	1,128	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,193	1,193	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,271	1,271
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,271
13. Earned Premiums (Sc P-Pt 1)	804	918	1,011	1,018	1,020	1,045	1,090	1,128	1,193	1,271	XXX

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	674	674	674	674	674	674	674	674	674	674	.0
3. 2004	XXX	798	798	798	798	798	798	798	798	798	.0
4. 2005	XXX	XXX	836	836	836	836	836	836	836	836	.0
5. 2006	XXX	XXX	XXX	810	810	810	810	810	810	810	.0
6. 2007	XXX	XXX	XXX	XXX	772	772	772	772	772	772	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	886	886	886	886	886	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	937	937	937	937	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	987	987	987	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	911	911	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	965	965
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	965
13. Earned Premiums (Sc P-Pt 1)	636	732	801	775	772	886	937	987	911	965	XXX

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.0	.0	(1)
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	1	10	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.0	.0	(1)
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	.0	10
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	1	10	XXX	

SCHEDULE P - PART 6M - INTERNATIONAL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	
1. Prior	(482)	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SCHEDULE P - PART 6O - REINSURANCE NONPROPORTIONAL ASSUMED LIABILITY

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.39	.39	.39	.39	.39	.39	.39	.39	.39	.39	.39	.0
3. 2004	XXX	45	45	45	45	45	45	45	45	45	45	.0
4. 2005	XXX	XXX	46	46	46	46	46	46	46	46	46	.0
5. 2006	XXX	XXX	XXX	45	45	45	45	45	45	45	45	.0
6. 2007	XXX	XXX	XXX	XXX	49	49	49	49	49	49	49	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	48	48	48	48	48	48	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	46	46	46	46	46	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44	44	44	44	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	45	45	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52	52	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52
13. Earned Premiums (Sc P-Pt 1)	39	45	46	45	49	48	46	44	45	52	XXX	

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
3. 2004	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
4. 2005	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.2	.0
5. 2006	XXX	XXX	XXX	.2	.2	.2	.2	.2	.2	.2	.2	.0
6. 2007	XXX	XXX	XXX	XXX	.1	.1	.1	.1	.1	.1	.1	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.1	.1	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	2	2	2	2	1	0	0	0	1	0	XXX	

SCHEDULE P - PART 6R - PRODUCTS LIABILITY - CLAIMS-MADE

SECTION 1B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX	

SECTION 2B

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned	
	1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012		
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2003	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3. 2004	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4. 2005	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
5. 2006	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. 2007	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0	.0
7. 2008	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0	.0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0	.0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0	.0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	.0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0
12. Total	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0
13. Earned Premiums (Sc P-Pt 1)	0	0	0	0	0	0	0	0	0	0	XXX	

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)**

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	4,586		.0	24,280		.0
2. Private Passenger Auto Liability/Medical	14,364		.0	16,852		.0
3. Commercial Auto/Truck Liability/Medical	1,480		.0	2,641		.0
4. Workers' Compensation	188		.0	388		.0
5. Commercial Multiple Peril	3,808		.0	7,282		.0
6. Medical Professional Liability-Occurrence	0		.0	0		.0
7. Medical Professional Liability -Claims-Made	0		.0	0		.0
8. Special Liability	0		.0	61		.0
9. Other Liability-Occurrence	487		.0	316		.0
10. Other Liability-Claims-Made	0		.0	1		.0
11. Special Property	245		.0	2,310		.0
12. Auto Physical Damage	923		.0	15,675		.0
13. Fidelity/Surety	0		.0	0		.0
14. Other	0		.0	0		.0
15. International	0		.0	0		.0
16. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability-Occurrence	2		.0	55		.0
20. Products Liability-Claims-Made	0		.0	0		.0
21. Financial Guaranty/Mortgage Guaranty	0		.0	0		.0
22. Warranty	0		.0	0		.0
23. Totals	26,083	0	0.0	69,861	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS
(continued)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS 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	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS 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	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(\$000 OMITTED)**

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	4,586		0.0	24,280		0.0
2. Private Passenger Auto Liability/Medical	14,364		0.0	16,852		0.0
3. Commercial Auto/Truck Liability/Medical	1,480		0.0	2,641		0.0
4. Workers' Compensation	188		0.0	388		0.0
5. Commercial Multiple Peril	3,808		0.0	7,282		0.0
6. Medical Professional Liability-Occurrence	0		0.0	0		0.0
7. Medical Professional Liability -Claims-Made	0		0.0	0		0.0
8. Special Liability	0		0.0	61		0.0
9. Other Liability-Occurrence	487		0.0	316		0.0
10. Other Liability-Claims-made	0		0.0	1		0.0
11. Special Property	245		0.0	2,310		0.0
12. Auto Physical Damage	923		0.0	15,675		0.0
13. Fidelity/Surety	0		0.0	0		0.0
14. Other	0		0.0	0		0.0
15. International	0		0.0	0		0.0
16. Reinsurance-Nonproportional Assumed Property	0		0.0	0		0.0
17. Reinsurance-Nonproportional Assumed Liability	0		0.0	0		0.0
18. Reinsurance-Nonproportional Assumed Financial Lines	0		0.0	0		0.0
19. Products Liability-Occurrence	2		0.0	55		0.0
20. Products Liability-Claims-Made	0		0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty	0		0.0	0		0.0
22. Warranty	0		0.0	0		0.0
23. Totals	26,083	0	0.0	69,861	0	0.0

SECTION 2

Years in Which Policies Were Issued	INCURRED 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	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 3

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES 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	0	0	0	0	0	0	0	0	0	0
2. 2003	0	0	0	0	0	0	0	0	0	0
3. 2004	XXX	0	0	0	0	0	0	0	0	0
4. 2005	XXX	XXX	0	0	0	0	0	0	0	0
5. 2006	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2007	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2008	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS
(continued)**

SECTION 4

Years in Which Policies Were Issued	NET EARNED PREMIUMS 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	0	0	0	0	0	0	0	0	0	0						
2. 2003	0	0	0	0	0	0	0	0	0	0						
3. 2004	XXX	0	0	NONE							0	0				
4. 2005	XXX	XXX	0								0	0	0	0	0	0
5. 2006	XXX	XXX	XXX								0	0	0	0	0	0
6. 2007	XXX	XXX	XXX								XXX	0	0	0	0	0
7. 2008	XXX	XXX	XXX								XXX	XXX	0	0	0	0
8. 2009	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0
9. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0
10. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0
11. 2012	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX

SECTION 5

Years in Which Policies Were Issued	NET RESERVE FOR PREMIUM ADJUSTMENTS AND ACCRUED RETROSPECTIVE PREMIUMS 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	0	0	0	0	0	0	0	0	0	0						
2. 2003	0	0	0	0	0	0	0	0	0	0						
3. 2004	XXX	0	0	NONE							0	0				
4. 2005	XXX	XXX	0								0	0	0	0	0	0
5. 2006	XXX	XXX	XXX								0	0	0	0	0	0
6. 2007	XXX	XXX	XXX								XXX	0	0	0	0	0
7. 2008	XXX	XXX	XXX								XXX	XXX	0	0	0	0
8. 2009	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0
9. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0
10. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0
11. 2012	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX

SECTION 6

Years in Which Policies Were Issued	INCURRED ADJUSTABLE COMMISSIONS 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	0	0	0	0	0	0	0	0	0	0						
2. 2003	0	0	0	0	0	0	0	0	0	0						
3. 2004	XXX	0	0	NONE							0	0				
4. 2005	XXX	XXX	0								0	0	0	0	0	0
5. 2006	XXX	XXX	XXX								0	0	0	0	0	0
6. 2007	XXX	XXX	XXX								XXX	0	0	0	0	0
7. 2008	XXX	XXX	XXX								XXX	XXX	0	0	0	0
8. 2009	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0
9. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0
10. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0
11. 2012	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX

SECTION 7

Years in Which Policies Were Issued	RESERVES FOR COMMISSION ADJUSTMENTS 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	0	0	0	0	0	0	0	0	0	0						
2. 2003	0	0	0	0	0	0	0	0	0	0						
3. 2004	XXX	0	0	NONE							0	0				
4. 2005	XXX	XXX	0								0	0	0	0	0	0
5. 2006	XXX	XXX	XXX								0	0	0	0	0	0
6. 2007	XXX	XXX	XXX								XXX	0	0	0	0	0
7. 2008	XXX	XXX	XXX								XXX	XXX	0	0	0	0
8. 2009	XXX	XXX	XXX								XXX	XXX	XXX	0	0	0
9. 2010	XXX	XXX	XXX								XXX	XXX	XXX	XXX	0	0
10. 2011	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	0
11. 2012	XXX	XXX	XXX								XXX	XXX	XXX	XXX	XXX	XXX

SCHEDULE P INTERROGATORIES

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$0
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No [X]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No [X]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A – Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A [X]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2003		
1.603	2004		
1.604	2005		
1.605	2006		
1.606	2007		
1.607	2008		
1.608	2009		
1.609	2010		
1.610	2011		
1.611	2012		
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement?: Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]
- If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33.
- Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
- Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars)
- | | |
|--------------|-----------|
| 5.1 Fidelity | \$0 |
| 5.2 Surety | \$0 |
6. Claim count information is reported per claim or per claimant. (indicate which).....CLAIM
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [X] No []
- 7.2 An extended statement may be attached.
 Claim counts in prior years reflected coverages within each claim. Counts now reflect only individual claims.....

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE T – PART 2
INTERSTATE COMPACT – EXHIBIT OF PREMIUMS WRITTEN

Allocated By States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama AL						.0
2. Alaska AK						.0
3. Arizona AZ						.0
4. Arkansas AR						.0
5. California CA						.0
6. Colorado CO						.0
7. Connecticut CT						.0
8. Delaware DE						.0
9. District of Columbia DC						.0
10. Florida FL						.0
11. Georgia GA						.0
12. Hawaii HI						.0
13. Idaho ID						.0
14. Illinois IL						.0
15. Indiana IN						.0
16. Iowa IA						.0
17. Kansas KS						.0
18. Kentucky KY						.0
19. Louisiana LA						.0
20. Maine ME						.0
21. Maryland MD						.0
22. Massachusetts MA						.0
23. Michigan MI						.0
24. Minnesota MN						.0
25. Mississippi MS						.0
26. Missouri MO						.0
27. Montana MT						.0
28. Nebraska NE						.0
29. Nevada NV						.0
30. New Hampshire NH						.0
31. New Jersey NJ						.0
32. New Mexico NM						.0
33. New York NY						.0
34. North Carolina NC						.0
35. North Dakota ND						.0
36. Ohio OH						.0
37. Oklahoma OK						.0
38. Oregon OR						.0
39. Pennsylvania PA						.0
40. Rhode Island RI						.0
41. South Carolina SC						.0
42. South Dakota SD						.0
43. Tennessee TN						.0
44. Texas TX						.0
45. Utah UT						.0
46. Vermont VT						.0
47. Virginia VA						.0
48. Washington WA						.0
49. West Virginia WV						.0
50. Wisconsin WI						.0
51. Wyoming WY						.0
52. American Samoa AS						.0
53. Guam GU						.0
54. Puerto Rico PR						.0
55. US Virgin Islands VI						.0
56. Northern Mariana Islands MP						.0
57. Canada CAN						.0
58. Aggregate Other Alien OT						.0
59. Totals	0	0	0	0	0	0

NONE

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
26123	34-0359380	Lightning Rod Mutual Insurance Company	.0	.0	.0	.0	.0	.0		.0	.0	.0
10271	34-0541185	Sonnenberg Mutual Insurance Company	.0	.0	.0	.0	.0	.0		.0	.0	.0
	34-1143111	Forward Agencies, Inc	.0	.0	.0	.0	.0	.0		.0	.0	.0
	31-1519680	Western Reserve Financial Corp	.0	.0	.0	.0	.0	.0		.0	.0	.0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	RESPONSES
MARCH FILING	
1. Will an actuarial opinion be filed by March 1?	.....YES.....
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	.....YES.....
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	.....YES.....
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	.....YES.....
APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	.....YES.....
6. Will Management's Discussion and Analysis be filed by April 1?	.....YES.....
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	.....YES.....
MAY FILING	
8. Will this company be included in a combined annual statement that is filed with the NAIC by May 1?	.....YES.....
JUNE FILING	
9. Will an audited financial report be filed by June 1?	.....YES.....
10. Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	.....YES.....
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	.....YES.....

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	.....NO.....
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	.....NO.....
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	.....NO.....
15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	.....NO.....
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	.....NO.....
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	.....YES.....
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	.....YES.....
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	.....YES.....
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	.....YES.....
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....NO.....
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	.....SEE EXPLANATION.....
26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	.....SEE EXPLANATION.....
27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	.....SEE EXPLANATION.....

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

APRIL FILING

- 28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?NO.....
- 29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?NO.....
- 30. Will the Accident and Health Policy Experience Exhibit be filed by April 1?NO.....
- 31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?NO.....
- 32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Allocation Report be filed with the state of domicile and the NAIC by April 1?NO.....


AUGUST FILING


- 33. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?SEE EXPLANATION.....


Explanation:


- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 19.
- 23.
- 24.
- 25. The Company does not seek relief related to the five-year rotation requirement for lead audit partner.
- 26. The Company does not seek relief related to the one-year cooling off period for independent CPA.
- 27. The Company does not seek relief related to the Requirements for Audit Committees.
- 28.
- 29.
- 30.
- 31.
- 32.
- 33. The Company is not required to file the report.


Bar Code:

12.  2 6 1 3 1 2 0 1 2 4 2 0 0 0 0 0 0

13.  2 6 1 3 1 2 0 1 2 2 4 0 0 0 0 0 0

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16.  2 6 1 3 1 2 0 1 2 4 9 0 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

17. 
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19. 
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23. 
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32. 
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OVERFLOW PAGE FOR WRITE-INS



SUPPLEMENT FOR THE YEAR 2012 OF THE WESTERN RESERVE MUTUAL CASUALTY COMPANY

REINSURANCE SUMMARY SUPPLEMENTAL FILING FOR GENERAL INTERROGATORY 9 (Part 2)

For the Year Ended December 31, 2012

NAIC Group Code 0207

To be Filed by March 1

NAIC Company Code 26131

(A) Financial Impact

Table with 4 columns: Description, 1 As Reported, 2 Interrogatory 9 Reinsurance Effect, 3 Restated Without Interrogatory 9 Reinsurance. Rows include A01 Assets, A02 Liabilities, A03 Surplus as regards to policyholders, and A04 Income before taxes.

(B) Summary of Reinsurance Contract Terms

(C) Management's Objectives

D. If the response to General Interrogatory 9.4 (Part 2 Property & Casualty Interrogatories) is yes, explain below why the contracts are treated differently for GAAP and SAP.....

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