



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2013
OF THE CONDITION AND AFFAIRS OF THE
MENNONITE MUTUAL INSURANCE COMPANY

NAIC Group Code	4780	(Current Period)	0000	(Prior Period)	NAIC Company Code	17299	Employer's ID Number	34-0396080
Organized under the Laws of	Ohio				State of Domicile or Port of Entry			Ohio
Country of Domicile	United States							
Incorporated/Organized	02/01/1905				Commenced Business			02/01/1895
Statutory Home Office	1000 South Main Street				Orrville, OH, US 44667-0300			
	(Street and Number)				(City or Town, State, Country and Zip Code)			
Main Administrative Office	1000 South Main Street				Orrville, OH, US 44667-0300			330-683-3730-21
	(Street and Number)				(City or Town, State, Country and Zip Code)			(Area Code) (Telephone Number)
Mail Address	PO Box 300				Orrville, OH, US 44667-0300			
	(Street and Number or P.O. Box)				(City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	1000 South Main Street				Orrville, OH, US 44667-0300			330-683-3730-118
	(Street and Number)				(City or Town, State, Country and Zip Code)			(Area Code) (Telephone Number)
Internet Website Address	mennonitemutual.com							
Statutory Statement Contact	Ric Hochstetler				330-683-3730-118			
	(Name)				(Area Code) (Telephone Number) (Extension)			
	rhochstetler@mennonitemutual.com				330-683-2083			
	(E-mail Address)				(Fax Number)			

OFFICERS

Name	Title	Name	Title
DAVID LUTHER LEHMAN	President	GEORGE BIXLER JR	Secretary
DAVID LUTHER LEHMAN	Treasurer		

OTHER OFFICERS

J MARK ZOOK	Vice-President of Underwriting	J TODD NEVILLE	Vice-President of Claims
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DIRECTORS OR TRUSTEES

ROBERT EUGENE ASCHILMAN	GEORGE BIXLER JR	PAUL BONTRAGER	DAVID LUTHER LEHMAN
MORRIS STUTZMAN	CRAIG THOMAS MERCER	DONALD DRAVENSTOTT	TYSON L STUCKEY

State ofOhio.....

County ofWayne..... ss

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

DAVID LUTHER LEHMAN President	GEORGE BIXLER, JR Secretary	DAVID LUITHER LEHMAN Treasurer
Subscribed and sworn to before me this 24 day of February, 2014		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
Melanie J Alger Notary Public April 9, 2016		02/24/2014

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MENNONITE MUTUAL INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	10,567,234		10,567,234	10,619,071
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	2,564,683	100	2,564,583	1,490,570
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....	915,945		915,945	965,808
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ (41,130) , Schedule E - Part 1), cash equivalents (\$ 0 , Schedule E - Part 2) and short-term investments (\$ 3,833,785 , Schedule DA).....	3,792,656		3,792,656	3,046,767
6. Contract loans (including \$ premium notes).....			0	0
7. Derivatives (Schedule DB).....			0	0
8. Other invested assets (Schedule BA)	0		0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL).....			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	17,840,518	100	17,840,418	16,122,216
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	68,061		68,061	69,260
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	289,226		289,226	262,213
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....	2,884,907		2,884,907	2,604,936
15.3 Accrued retrospective premiums.....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	273,244
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	117,377
18.2 Net deferred tax asset.....	363,646		363,646	495,094
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....	106,645	86,189	20,456	18,791
21. Furniture and equipment, including health care delivery assets (\$)	114,601	114,601	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	126,082		126,082	0
24. Health care (\$) and other amounts receivable.....			0	0
25. Aggregate write-ins for other than invested assets	30,131	131	30,000	30,000
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	21,823,817	201,021	21,622,796	19,993,131
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	21,823,817	201,021	21,622,796	19,993,131
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Workers Comp Deposit.....	131	131	0	0
2502. Federal Home Loan Bank.....	30,000		30,000	30,000
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	30,131	131	30,000	30,000

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	1,645,712	1,168,329
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	155,400	151,400
4. Commissions payable, contingent commissions and other similar charges	1,038,440	993,879
5. Other expenses (excluding taxes, licenses and fees)	96,421	184,797
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	104,122	146,904
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses)).....	48,789	0
7.2 Net deferred tax liability.....		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$178,606 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	6,521,274	6,224,761
10. Advance premium.....	180,799	231,525
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	187,741	197,483
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		0
14. Amounts withheld or retained by company for account of others	3,705	2,094
15. Remittances and items not allocated.....	5,402	7,289
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates		0
20. Derivatives		0
21. Payable for securities		0
22. Payable for securities lending.....		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$and interest thereon \$		0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	9,987,805	9,308,461
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	9,987,805	9,308,461
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock		0
31. Preferred capital stock		0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus		0
35. Unassigned funds (surplus)	11,634,991	10,684,670
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	11,634,991	10,684,670
38. Totals (Page 2, Line 28, Col. 3)	21,622,796	19,993,131
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	10,210,308	10,021,753
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	4,791,163	5,293,213
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,112,772	1,183,186
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	4,036,477	3,680,593
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	9,940,412	10,156,992
7. Net income of protected cells		0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	269,896	(135,239)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	341,653	304,024
10. Net realized capital gains (losses) less capital gains tax of \$ (Exhibit of Capital Gains (Losses))	94,300	95,624
11. Net investment gain (loss) (Lines 9 + 10)	435,953	399,648
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)		0
13. Finance and service charges not included in premiums.....	107,296	101,067
14. Aggregate write-ins for miscellaneous income	(34,796)	(29,576)
15. Total other income (Lines 12 through 14)	72,500	71,491
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	778,349	335,900
17. Dividends to policyholders		0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	778,349	335,900
19. Federal and foreign income taxes incurred	203,666	75,817
20. Net income (Line 18 minus Line 19) (to Line 22)	574,683	260,083
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	10,684,670	10,243,374
22. Net income (from Line 20)	574,683	260,083
23. Net transfers (to) from Protected Cell accounts		0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$162,803	316,026	105,441
25. Change in net unrealized foreign exchange capital gain (loss)		0
26. Change in net deferred income tax	31,355	(42,374)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	28,257	118,146
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
29. Change in surplus notes		0
30. Surplus (contributed to) withdrawn from protected cells		0
31. Cumulative effect of changes in accounting principles		157,678
32. Capital changes:		
32.1 Paid in		0
32.2 Transferred from surplus (Stock Dividend)		0
32.3 Transferred to surplus		0
33. Surplus adjustments:		
33.1 Paid in		0
33.2 Transferred to capital (Stock Dividend)		0
33.3 Transferred from capital		0
34. Net remittances from or (to) Home Office		0
35. Dividends to stockholders		0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	(157,678)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	950,321	441,296
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	11,634,991	10,684,670
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401. MISC.....	(34,796)	(29,576)
1402.		0
1403.		0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	(34,796)	(29,576)
3701. Effect of accounting change.....		(157,678)
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	(157,678)

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	10,139,369	9,675,455
2. Net investment income.....	496,302	462,156
3. Miscellaneous income.....	72,500	71,491
4. Total (Lines 1 through 3).....	10,708,171	10,209,102
5. Benefit and loss related payments.....	4,040,536	5,992,054
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	5,316,290	4,569,946
8. Dividends paid to policyholders.....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	217,587	(73,185)
10. Total (Lines 5 through 9).....	9,574,413	10,488,815
11. Net cash from operations (Line 4 minus Line 10).....	1,133,758	(279,713)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	2,557,599	3,740,673
12.2 Stocks.....	6,195	175,473
12.3 Mortgage loans.....	0	58,491
12.4 Real estate.....	0	0
12.5 Other invested assets.....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	0	0
12.7 Miscellaneous proceeds.....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	2,563,794	3,974,637
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	2,521,244	2,763,408
13.2 Stocks.....	595,284	175,473
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	0	224,098
13.5 Other invested assets.....	0	0
13.6 Miscellaneous applications.....	0	1
13.7 Total investments acquired (Lines 13.1 to 13.6).....	3,116,528	3,162,980
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	(552,734)	811,657
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	164,865	(209,669)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	164,865	(209,669)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	745,889	322,275
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	3,046,767	2,724,492
19.2 End of year (Line 18 plus Line 19.1).....	3,792,656	3,046,767

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	2,134,126	.884,827	1,092,437	1,926,516
2.	Allied lines	0	0	0	0
3.	Farmowners multiple peril	4,099,629	2,317,593	2,565,806	3,851,416
4.	Homeowners multiple peril	(117,679)	.821,467	34,487	.669,301
5.	Commercial multiple peril	3,090,498	1,570,499	2,130,720	2,530,277
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	0	0	0	0
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	0	0	0	0
17.1	Other liability - occurrence .....	.591,221	.309,807	.340,266	.560,762
17.2	Other liability - claims-made	0	0	0	0
17.3	Excess workers' compensation	0	0	0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	0	0	0	0
19.3,19.4	Commercial auto liability .....	.519,864	.232,034	.261,097	.490,801
21.	Auto physical damage .....	.189,162	.88,534	.96,461	.181,235
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	10,506,821	6,224,761	6,521,274	10,210,308
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	1,092,437				1,092,437
2.	Allied lines					0
3.	Farmowners multiple peril	2,565,806				2,565,806
4.	Homeowners multiple peril	34,487				34,487
5.	Commercial multiple peril	2,130,720				2,130,720
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine					0
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made					0
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation					0
17.1	Other liability - occurrence	340,266				340,266
17.2	Other liability - claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence					0
18.2	Products liability - claims-made					0
19.1,19.2	Private passenger auto liability					0
19.3,19.4	Commercial auto liability	261,097				261,097
21.	Auto physical damage	96,461				96,461
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty.....					0
31.	Reinsurance - nonproportional assumed property					0
32.	Reinsurance - nonproportional assumed liability					0
33.	Reinsurance - nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	6,521,274	0	0	0	6,521,274
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Lines 35 through 37)					6,521,274
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire	1,736,272	629,421			231,567	2,134,126
2.	Allied lines						0
3.	Farmowners multiple peril	5,285,119				1,185,490	4,099,629
4.	Homeowners multiple peril	(626)				117,053	(117,679)
5.	Commercial multiple peril	4,240,750				1,150,252	3,090,498
6.	Mortgage guaranty						0
8.	Ocean marine						0
9.	Inland marine						0
10.	Financial guaranty						0
11.1	Medical professional liability - occurrence						0
11.2	Medical professional liability - claims-made						0
12.	Earthquake						0
13.	Group accident and health						0
14.	Credit accident and health (group and individual)						0
15.	Other accident and health						0
16.	Workers' compensation						0
17.1	Other liability - occurrence	983,229	73,158	29,471		494,637	591,221
17.2	Other liability - claims-made						0
17.3	Excess workers' compensation						0
18.1	Products liability - occurrence						0
18.2	Products liability - claims-made						0
19.1,19.2	Private passenger auto liability						0
19.3,19.4	Commercial auto liability	592,921				73,057	519,864
21.	Auto physical damage	220,103				30,941	189,162
22.	Aircraft (all perils)						0
23.	Fidelity						0
24.	Surety						0
26.	Burglary and theft						0
27.	Boiler and machinery						0
28.	Credit						0
29.	International						0
30.	Warranty						0
31.	Reinsurance - nonproportional assumed property	XXX					0
32.	Reinsurance - nonproportional assumed liability	XXX					0
33.	Reinsurance - nonproportional assumed financial lines	XXX					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	13,057,768	702,579	29,471	0	3,282,997	10,506,821
DETAILS OF WRITE-INS							
3401.							
3402.							
3403.							
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MENNONITE MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1.	Fire	322,211	100,093	7,302	415,002	174,355	26,540	562,817	29.2
2.	Allied lines .....				.0	.0	.0	.0	.0
3.	Farmowners multiple peril	2,648,853		890,365	1,758,488	643,089	454,994	1,946,583	50.5
4.	Homeowners multiple peril	615,847		27,120	588,727	50,067	80,335	558,459	83.4
5.	Commercial multiple peril	1,163,210		2,032	1,161,178	381,324	131,532	1,410,970	55.8
6.	Mortgage guaranty .....				.0	.0	.0	.0	.0
8.	Ocean marine .....				.0	.0	.0	.0	.0
9.	Inland marine .....				.0	.0	.0	.0	.0
10.	Financial guaranty .....				.0	.0	.0	.0	.0
11.1	Medical professional liability - occurrence .....				.0	.0	.0	.0	.0
11.2	Medical professional liability - claims-made .....				.0	.0	.0	.0	.0
12.	Earthquake .....				.0	.0	.0	.0	.0
13.	Group accident and health .....				.0	.0	.0	.0	.0
14.	Credit accident and health (group and individual) .....				.0	.0	.0	.0	.0
15.	Other accident and health .....				.0	.0	.0	.0	.0
16.	Workers' compensation .....				.0	.0	.0	.0	.0
17.1	Other liability - occurrence	200,097	4,205	15,048	189,254	259,232	329,677	118,809	21.2
17.2	Other liability - claims-made .....				.0	.0	.0	.0	.0
17.3	Excess workers' compensation .....				.0	.0	.0	.0	.0
18.1	Products liability - occurrence .....				.0	.0	.0	.0	.0
18.2	Products liability - claims-made .....				.0	.0	.0	.0	.0
19.1,19.2	Private passenger auto liability .....				.0	.0	.0	.0	.0
19.3,19.4	Commercial auto liability	92,966			92,966	136,701	130,551	99,116	20.2
21.	Auto physical damage	108,165			108,165	944	14,700	94,409	52.1
22.	Aircraft (all perils) .....				.0	.0	.0	.0	.0
23.	Fidelity .....				.0	.0	.0	.0	.0
24.	Surety .....				.0	.0	.0	.0	.0
26.	Burglary and theft .....				.0	.0	.0	.0	.0
27.	Boiler and machinery .....				.0	.0	.0	.0	.0
28.	Credit .....				.0	.0	.0	.0	.0
29.	International .....				.0	.0	.0	.0	.0
30.	Warranty .....				.0	.0	.0	.0	.0
31.	Reinsurance - nonproportional assumed property	XXX			.0	.0	.0	.0	.0
32.	Reinsurance - nonproportional assumed liability	XXX			.0	.0	.0	.0	.0
33.	Reinsurance - nonproportional assumed financial lines	XXX			.0	.0	.0	.0	.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	5,151,349	104,298	941,867	4,313,780	1,645,712	1,168,329	4,791,163	46.9
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MENNONITE MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded		
1.	Fire	134,119			134,119	40,236			174,355	17,436
2.	Allied lines .....				.0				.0	
3.	Farmowners multiple peril	496,794			496,794	146,295			643,089	58,669
4.	Homeowners multiple peril	38,513			38,513	11,554			50,067	2,832
5.	Commercial multiple peril	300,359		9,143	291,216	90,108			381,324	37,263
6.	Mortgage guaranty .....				.0				.0	
8.	Ocean marine .....				.0				.0	
9.	Inland marine .....				.0				.0	
10.	Financial guaranty .....				.0				.0	
11.1	Medical professional liability - occurrence .....				.0				.0	
11.2	Medical professional liability - claims-made .....				.0				.0	
12.	Earthquake .....				.0				.0	
13.	Group accident and health .....				.0				(a) .0	
14.	Credit accident and health (group and individual) .....				.0				.0	
15.	Other accident and health .....				.0				(a) .0	
16.	Workers' compensation .....				.0				.0	
17.1	Other liability - occurrence	1,179,500	5,748	1,044,875	140,373	95,768	23,091		259,232	29,128
17.2	Other liability - claims-made .....				.0				.0	
17.3	Excess workers' compensation .....				.0				.0	
18.1	Products liability - occurrence .....				.0				.0	
18.2	Products liability - claims-made .....				.0				.0	
19.1,19.2	Private passenger auto liability .....				.0				.0	
19.3,19.4	Commercial auto liability	91,134			91,134	45,567			136,701	9,600
21.	Auto physical damage	472			472	472			944	472
22.	Aircraft (all perils) .....				.0				.0	
23.	Fidelity .....				.0				.0	
24.	Surety .....				.0				.0	
26.	Burglary and theft .....				.0				.0	
27.	Boiler and machinery .....				.0				.0	
28.	Credit .....				.0				.0	
29.	International .....				.0				.0	
30.	Warranty .....				.0				.0	
31.	Reinsurance - nonproportional assumed property	XXX			.0	XXX			.0	
32.	Reinsurance - nonproportional assumed liability	XXX			.0	XXX			.0	
33.	Reinsurance - nonproportional assumed financial lines	XXX			.0	XXX			.0	
34.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
35.	TOTALS	2,240,891	5,748	1,054,018	1,192,621	430,000	23,091	0	1,645,712	155,400
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	239,002			239,002
1.2 Reinsurance assumed	6,845			6,845
1.3 Reinsurance ceded				0
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	245,847	0	0	245,847
2. Commission and brokerage:				
2.1 Direct, excluding contingent		1,945,376		1,945,376
2.2 Reinsurance assumed, excluding contingent		221,862		221,862
2.3 Reinsurance ceded, excluding contingent		647,077		647,077
2.4 Contingent-direct		445,521		445,521
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded		207,075		207,075
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	1,758,607	0	1,758,607
3. Allowances to manager and agents				0
4. Advertising		57,319		57,319
5. Boards, bureaus and associations		80,348		80,348
6. Surveys and underwriting reports		(48,000)		(48,000)
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	417,983	926,529	48,765	1,393,277
8.2 Payroll taxes	32,583	72,226	3,802	108,611
9. Employee relations and welfare	118,385	262,420	13,811	394,616
10. Insurance	15,072	33,410	1,759	50,241
11. Directors' fees	31,462	76,969	3,932	112,363
12. Travel and travel items	19,175	71,428	5,273	95,876
13. Rent and rent items	37,508	101,703	5,049	144,260
14. Equipment	10,096	22,381	1,178	33,655
15. Cost or depreciation of EDP equipment and software	24,734	54,825	2,886	82,445
16. Printing and stationery	6,487	18,553	908	25,948
17. Postage, telephone and telegraph, exchange and express	13,344	38,165	1,868	53,377
18. Legal and auditing	75,487	209,854	16,607	301,948
19. Totals (Lines 3 to 18)	802,316	1,978,130	105,838	2,886,284
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		38,436		38,436
20.2 Insurance department licenses and fees		111,255		111,255
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)		17,509		17,509
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	167,200	0	167,200
21. Real estate expenses			101,546	101,546
22. Real estate taxes			21,086	21,086
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	64,609	132,540	0	197,149
25. Total expenses incurred	1,112,772	4,036,477	228,470	(a) 5,377,719
26. Less unpaid expenses - current year	155,400	1,217,897	21,086	1,394,383
27. Add unpaid expenses - prior year	151,400	1,304,519	21,061	1,476,980
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,108,772	4,123,099	228,445	5,460,316
DETAILS OF WRITE-INS				
2401. DATA PROCESSING	53,624	99,587		153,211
2402. DONATIONS	10,985	32,953		43,938
2403. MISC				0
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	64,609	132,540	0	197,149

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....26,811	.....27,985
1.1	Bonds exempt from U.S. tax	(a) .....134,042	.....138,741
1.2	Other bonds (unaffiliated)	(a) .....249,679	.....244,659
1.3	Bonds of affiliates	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated)	(b) .....0	.....0
2.11	Preferred stocks of affiliates	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....55,792	.....55,792
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans	(c) .....	.....0
4.	Real estate	(d) .....144,000	.....144,000
5.	Contract loans .....	.....0	.....0
6.	Cash, cash equivalents and short-term investments	(e) .....2,818	.....2,818
7.	Derivative instruments	(f) .....	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....5,991	.....5,991
10.	Total gross investment income	619,133	619,986
11.	Investment expenses		(g) .....228,470
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) .....49,863
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....278,333
17.	Net investment income (Line 10 minus Line 16)		341,653
DETAILS OF WRITE-INS			
0901.	NAMICO .....	.....1,953	.....1,953
0902.	MISC .....	.....4,038	.....4,038
0903.	.....	.....0	.....0
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	5,991	5,991
1501.	.....		.....0
1502.	.....		.....0
1503.	.....		.....0
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		0

(a) Includes \$7,205 accrual of discount less \$110,792 amortization of premium and less \$8,231 paid for accrued interest on purchases.
(b) Includes \$accrual of discount less \$amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$paid for accrued interest on purchases.
(d) Includes \$for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$accrual of discount less \$amortization of premium and less \$paid for accrued interest on purchases.
(f) Includes \$accrual of discount less \$amortization of premium.
(g) Includes \$investment expenses and \$investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$interest on surplus notes and \$ interest on capital notes.
(i) Includes \$depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5.
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(2,202)		(2,202)		
1.1	Bonds exempt from U.S. tax	(7,935)		(7,935)		
1.2	Other bonds (unaffiliated)	98,241		98,241		
1.3	Bonds of affiliates	0	0	0	0	0
2.1	Preferred stocks (unaffiliated)	0	0	0	0	0
2.11	Preferred stocks of affiliates	0	0	0	0	0
2.2	Common stocks (unaffiliated)	6,195	0	6,195	478,829	0
2.21	Common stocks of affiliates	0	0	0	0	0
3.	Mortgage loans	0	0	0	0	0
4.	Real estate	0	0	0	0	0
5.	Contract loans			0		
6.	Cash, cash equivalents and short-term investments			0	0	0
7.	Derivative instruments			0		
8.	Other invested assets	0	0	0	0	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	94,299	0	94,299	478,829	0
DETAILS OF WRITE-INS						
0901.	.....			0		
0902.	.....			0		
0903.	.....			0		
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	100	0	(100)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	100	0	(100)
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset.....	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	86,189	106,842	20,653
21. Furniture and equipment, including health care delivery assets.....	114,601	122,305	7,704
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets	131	131	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	201,021	229,278	28,257
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	201,021	229,278	28,257
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Workers Comp Deposit.....	131	131	0
2502.		0	0
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	131	131	0

NOTES TO FINANCIAL STATEMENTS

NOTE I - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

The Ohio Insurance Department recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Commissioners ("NAIC") Accounting Practices and Procedures Manual version effective January 1, 2001 ("NAIC SAP") has been adopted as a component of prescribed or permitted practices by the State of Ohio.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of ABC is shown below:

	State of Domicile	2013	2012
(1) Net Income ABC state basis	OH	574,683	260,083
(2) State Prescribed Practices (Income): Depreciation of fixed assets			
(3) State Permitted Practices (Income): Depreciation, home office property.			
(4) Net Income, NAIC SAP		574,683	260,083
(5) Statutory Surplus ABC basis		11,634,991	10,684,670
(6) State Prescribed Practices (Surplus): Goodwill, net Fixed Assets, net			
(7) State Permitted Practices (Surplus): Home Office Property			
(8) Statutory Surplus, NAIC SAP		11,634,991	10,684,670

B. Use of Estimates in the Preparation of Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

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

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

Reinsurance recoverables are estimates of paid and unpaid losses collectible from the Company's reinsurers. The amounts ultimately collected may be more or less than these estimates. Any adjustments of these estimates is reflected in income as they are determined. The Company periodically reviews the financial condition of its reinsurers and amounts recoverable therefrom, recording an allowance when necessary for uncollectible reinsurance.

NOTES TO FINANCIAL STATEMENTS

The capitalization policy for fixed assets has not changed from prior year.

In addition the Company uses the following accounting policies:

1. Short-Term investments are stated at cost, which is also their fair value.
2. Bonds are stated at amortized cost using the interest method unless required by the NAIC to be carried at fair value.
3. Common stocks are stated at fair value except the stock of its uncombined subsidiary is carried on the equity basis.
4. Preferred stocks are stated at fair value.
5. Mortgage loans - are valued at unpaid balance.
6. Loan backed securities are stated at amortized cost using the interest method unless required by the NAIC to be carried at fair value.
7. Investments in Subsidiary, Controlled and Affiliated Entities
The Company carries Orrville Insurance Agency, Inc. at GAAP equity.
8. Joint Ventures, Partnerships, and Limited Liability Companies - N/A
9. Derivatives - N/A
10. The Company anticipates investment income as a factor in the premium deficiency calculation
11. Unpaid Claims, Losses and Loss Adjusting Expenses

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

12. Capitalization policy - no change
13. Pharmaceutical rebate receivables - N/A

NOTE 2 - ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

A. (Description of above other than results from codification)

B. The Company prepares its statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Ohio. Effective January 1, 2001, the State of Ohio required that insurance companies domiciled in the State of Ohio prepare their statutory basis financial statements in accordance with the NAIC Accounting

Practices Procedures Manual - Version effective January 1, 2001, subject to any deviations prescribed or p the State of Ohio Insurance Commisssioners.

As a result of these changes, the Company reported a change of accounting principle, as an adjustment which increased unassigned funds of \$95,541 as of January 1, 2001. Included in this total adjustment is an increase in unassigned funds of approximately \$95,541 related to deferred tax assets.

NOTE 3 - BUSINESS COMBINATIONS AND GOODWILL - N/A

NOTE 4 - DISCONTINUED OPERATIONS - N/A

NOTE 5 - INVESTMENTS

NOTES TO FINANCIAL STATEMENTS

A. Mortgage Loans - N/A

B. Debt Restructuring - N/A

C. Reverse Mortgages - N/A

D. Loan Backed and Structured Securities -

Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from broker dealer survey values or internal estimates. No OTTI recognized.

E. Repurchase, Reverse Repurchase, and Dollar Repurchase Agreements

For repurchase agreements, Company policies require a minimum of 102% of the fair value of securities purchased under repurchase agreements to be maintained as collateral. Cash collateral received is invested in short-term investments and the offsetting collateral liability is included in "Miscellaneous liabilities".

F. Real Estate

G. Investment in low income Housing

NOTE 6 - INVESTMENTS IN JOINT VENTURES, PARTNERSHIPS, AND LLC'S - N/A

NOTE 7 - INVESTMENT INCOME - N/A

NOTE 8 – DERIVATIVES – N/A

NOTE 9 - INCOME TAXES

NOTES TO FINANCIAL STATEMENTS

MENNONITE MUTUAL INSURANCE COMPANY
Income Tax Disclosures Required under SSAP 101
December 31, 2013

Note 9 - Income Taxes

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

1.

	December 31, 2013			December 31, 2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$603,077	\$0	\$603,077	\$392,573	\$0	\$392,573	\$12,504	\$0	\$12,504
Statutory valuation allowance									
(b) adjustments	0	0	0	0	0	0	0	0	0
Adjusted gross deferred tax									
(c) assets (1a - 1b)	603,077	0	603,077	392,573	0	392,573	12,504	0	12,504
(d) Deferred Tax Assets Nonsubmitted	0	0	0	0	0	0	0	0	0
Subtotal Net Admitted Deferred									
(e) Tax Asset (1c - 1d)	603,077	0	603,077	392,573	0	392,573	12,504	0	12,504
(f) Deferred Tax Liabilities	2,873	238,358	241,431	21,723	73,733	97,478	(18,850)	162,803	143,953
Net admitted deferred tax									
(g) asset/(Net Deferred Tax Liability)									
(1e - 1f)	\$602,204	(\$238,358)	\$363,846	\$370,850	(\$73,733)	\$499,093	\$31,354	(\$162,803)	(\$131,449)

2.

SSAP 101, paragraphs 11.a., 11.b., and 11.c.:	2013			2012			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Federal Income Taxes Paid in									
(a) Prior Years Recoverable									
Through Loss Carrybacks									
Adjusted Gross Deferred Tax	\$282,680	\$0	\$282,680	\$131,313	\$0	\$131,313	\$151,367	\$0	\$151,367
(b) Assets Expected to be									
Realized (Excluding The Amount									
of Deferred Tax Assets									
From 2(a) above) After									
Application of the Threshold									
Limitation. (The Lesser of 2(b)1									
and 2(b)2 Below)	201,781	0	201,781	382,085	0	382,085	(180,304)	0	(180,304)
1. Adjusted Gross Deferred Tax									
Assets Expected to be									
Realized Following the Balance									
Sheet Date	201,781	0	201,781	382,085	0	382,085	(180,304)	0	(180,304)
2. Adjusted Gross Deferred Tax									
Assets Allowed per									
Limitation Threshold	XXX	XXX	1,325,618	XXX	XXX	978,309	XXX	XXX	347,109
Adjusted Gross Deferred Tax									
(c) Assets (Excluding the Amount									
of Deferred Tax Assets From 2(a)									
and 2(b) above) Offset									
by Gross Deferred Tax Liabilities	120,617	0	120,617	79,175	0	79,175	41,442	0	41,442
Deferred Tax Assets Admitted as									
the Result of Application									
of SSAP No. 101 Total (2(a) +	603,078	0	603,078	392,573	0	392,573	12,505	0	12,505
2(b) + 2(c)									

3.

	2013	2012
	Percentage	Percentage
(a) Ratio Percentage Used to		
Determine Recovery Period		
and Threshold Limitation Amount	1489%	1228%
(b) Amount of Adjusted Capital and		
Surplus Used to Determine		
Recovery Period and Threshold		
Limitation in 2(b)2 Above	10,170,783	9,783,084

NOTES TO FINANCIAL STATEMENTS

MENNONITE MUTUAL INSURANCE COMPANY
Income Tax Disclosures Required under SSAP 101
December 31, 2013

Note 9 - Income Taxes (continued)

C. Current Tax and Change in Deferred Tax

1. Current income tax:

	2013	2012	Change
(a) Federal	208,666	75,817	127,849
(b) Foreign	0	0	0
(c) Subtotal	208,666	75,817	127,849
(d) Federal income tax on net capital gains	0	0	0
(e) Utilization of capital loss carryforward	0	0	0
(f) Other	0	0	0
Federal and foreign income taxes incurred	208,666	75,817	127,849

2. Deferred tax assets:

	2013	2012	Change
(a) Ordinary:			
(1) Discounting of unpaid losses	32,599	33,748	(1,149)
(2) Unearned premium reserve	456,108	439,523	16,585
(3) Policyholder reserves	0	0	0
(4) Investments	0	0	0
(5) Guaranty fund accrual	0	0	0
(6) Policyholder dividends accrual	0	0	0
(7) Fixed assets	0	0	0
(8) Compensation and benefits accrual	0	0	0
(9) Pension accrual	0	0	0
(10) Receivables - nonadmitted	0	0	0
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other (including items <5% of total ordinary tax assets)	48,102	41,395	6,709
(14) Other assets - nonadmitted	65,269	77,910	(12,641)
(15) Subtotal	605,078	592,574	12,504
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a15-2b-2c)	605,078	592,574	12,504
(e) Capital:			
(1) Investments	0	0	0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other (including items <5% of total capital tax assets)	0	0	0
(5) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e15-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d+2h)	605,078	592,574	12,504

3. Deferred tax liabilities:

	2013	2012	Change
(a) Ordinary:			
(1) Investments	2,873	2,755	118
(2) Fixed assets	0	18,958	(18,958)
(3) Deferred and uncollected premiums	0	0	0
(4) Policyholder reserves	0	0	0
(5) Other (including items <5% of total ordinary tax liabilities)	0	0	0
(6) Additional acquisition costs-installment premiums	(1)	0	(1)
(7) Discount of accrued salvage and subrogation	0	0	0
(8) Guaranty funds receivable	0	0	0
(9) Subtotal	2,872	21,713	(18,841)
(b) Capital:			
(1) Investments	236,558	75,755	162,803
(2) Real estate	0	0	0
(3) Other (including items <5% of total capital tax liabilities)	0	0	0
(4) Subtotal	236,558	75,755	162,803
(c) Deferred tax liabilities (3a9+3b10)	241,430	97,478	143,952

4. Net deferred tax assets/liabilities (2i-3c) 363,648 699,096 (335,448)

NOTES TO FINANCIAL STATEMENTS

MENNONITE MUTUAL INSURANCE COMPANY
Income Tax Disclosures Required under SSAP 101
December 31, 2013

Note 9 - Income Taxes (continued)

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The significant items causing a difference between the statutory federal income tax rate and Piedmont's effective income tax rate are as follows:

	December 31, 2013	Effective Tax Rate
Provision computed at statutory rate	\$264,639	34.0%
Change in nonadmitted assets	9,640	1.2%
Tax exempt income deduction	(47,172)	-6.1%
Dividends received deduction	(13,278)	-1.7%
Accrued dividend from 100% owned affiliate	0	0.0%
Book/Tax adjustment	(20,929)	-2.7%
Proration of tax exempt investment income	9,067	1.2%
Other than temporary impairments	0	0.0%
Disallowed travel and entertainment	9,075	1.2%
Taxes recovered - 2010 RAR	0	0.0%
Accrual adjustment - prior year	(32,537)	-4.2%
Alternative minimum tax	0	0.0%
Other	(6,194)	-0.7%
Totals	\$172,311	22.2%
Federal and foreign income taxes incurred	\$203,666	26.2%
Realized capital gains (losses) tax	0	0.0%
Change in net deferred income taxes	(31,355)	-4.0%
	\$172,311	22.2%

NOTES TO FINANCIAL STATEMENTS

MENNONITE MUTUAL INSURANCE COMPANY
Income Tax Disclosures Required under SSAP 101
December 31, 2013

Note 9 - Income Taxes (continued)

E. Operating Loss and Tax Credit Carryforwards

- (1) At December 31, 2013, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- (2) The following is income tax expense for 2013 and 2012 that is available for recoupment in the event of future net losses:

Year	Amount
2013	\$236,203
2012	\$72,596

- (3) The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

- (1) N/A

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company has no tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

NOTES TO FINANCIAL STATEMENTS

NOTE 10 - INFORMATION CONCERNING PARENTS, SUBSIDIARIES, AND AFFILIATES

All outstanding shares of the Orrville Insurance Agency are owned by the Mennonite Mutual Insurance Company domiciled in the state of Ohio. Mennonite Mutual Aid Society became an affiliate of Mennonite Mutual Insurance Company in 2013. Transactions involving MMAS resulted in net 278,387 income for MMIC. A balance of 126,802 was due MMIC from MMAS at 12/31/2013.

NOTE 11 - DEBT - N/A

NOTE 12 - BENEFIT PLANS

The Company has provided its employees with a 401 (K) retirement plan. The company also makes an additional contribution each year for all qualified employees.

NOTE 13 - CAPITAL AND SURPLUS AND SHAREHOLDERS' AND POLICYHOLDERS' DIVIDEND RESTRICTIONS

1. N/A

2. The Company has no preferred stock outstanding.

3. N/A

4. N/A

5. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.

6. N/A

7. N/A

8. N/A

9. The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

1. unrealized gains and losses:	478,829
2. nonadmitted asset values:	28,257
3. provision for reinsurance:	0

10. N/A

NOTE 14 - CONTINGENCIES

A. Liabilities, Contingencies and Impairment of Assets

NOTES TO FINANCIAL STATEMENTS

Various lawsuits against the Company regarding questions of coverage have arisen in the course of the Company's business. Contingent liabilities arising from litigation and other matters are not considered material in relation to the financial position of the Company.

B. Guarantee Fund and Other Assessments

C. Gain Contingencies

D. All Other

NOTE 15 - LEASES - N/A

NOTE 16 - FINANCIAL INSTRUMENTS AND OFF-BALANCE SHEET RISK - N/A

NOTE 17 - TRANSFERS AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES - N/A

NOTE 18 - UNINSURED PLANS - NA

NOTE 19 - MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS - NA

NOTE 20 – FAIR VALUE MEASUREMENT

Fair values are based on quoted market prices when available. The Company's financial assets and liabilities carried at fair value have been classified, for disclosure purposes, based on Statutory Accounting Principle No. 100, Fair Value Measurements. Level 1 inputs consist of unadjusted quoted prices for identical assets and liabilities in active markets accessible at the measurement date. Level 2 inputs consist of quoted prices for similar assets and liabilities in active markets, quoted prices from those willing to trade markets that are not active, or other inputs that are observable or can be confirmed by market data for the term of the instrument. Level 3 inputs consist of unobservable inputs (supported by little or no market activity) and reflect the Company's best estimate of what hypothetical market participants would use to determine a transaction price for the asset or liability at the reporting date.

The following table provides information as of December 31, 2013 about the Company's financial assets measured at fair value on a recurring basis:

Fair Value Hierarchy - Note 20 A. (1)

MENNONITE MUTUAL INSURANCE COMPANY

Year to Date as of: December 31, 2013

Description for each class of Asset or Liability

	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at Fair Value				
Common Stock				
INDUSTRIAL & MISCELLANEOUS	2,492,069.61	72,513.00	0.00	2,564,582.61
PARENTS, SUBSIDIARIES AND AFFILIATES	0.00	0.00	100.00	100.00
Total Common Stock:	2,492,069.61	72,513.00	100.00	2,564,682.61
Total a. Assets at Fair Value:	2,492,069.61	72,513.00	100.00	2,564,682.61
Total MENNONITE MUTUAL INSURANCE COMPANY:	2,492,069.61	72,513.00	100.00	2,564,682.61

Level 1 Transfers - Details

MENNONITE MUTUAL INSURANCE COMPANY -

Year to Date as of: December 31, 2013

NOTES TO FINANCIAL STATEMENTS

	Current Fair Value	Transfers into Level 1 from Level 2	Transfers out of Level 1 to Level 2	Comments
N/A	0.00	0.00	0.00	
Total Assets MENNONITE MUTUAL INSURANCE COMPANY:	0.00	0.00	0.00	

Fair Value Measurements - Level 3
Reconciliation
MENNONITE MUTUAL INSURANCE
COMPANY

Year to Date as of: December 31,
2013

Description	Beginning Balance at 01/01/2013	Transfers into Level 3	Transfer s out of Level 3	Total gains and (losses) include d in Net Income	Total gains and (losses) Include d in Surplus	Purcha ses	Issuanc es	Sales	Settlements	Ending Balance at 12/31/2013
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Description

a. ASSETS

Common Stock

PARENTS, SUBSIDIARIES AND AFFILIATES	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Total a. ASSETS:	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00
Total MENNONITE MUTUAL INSURANCE COMPANY:	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00

Aggregate Fair Value by Hierarchical
Level
MENNONITE MUTUAL INSURANCE
COMPANY

Year to Date as of: December 31, 2013

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bond	8,947,600.26	8,982,748.85	6,961,689.62	0.00	0.00	1,997,478.56
CMO	1,254,969.57	1,243,545.44	1,254,969.57	0.00	0.00	0.00
MBS	345,705.14	340,939.59	345,705.14	0.00	0.00	0.00
Common Stock	2,564,682.61	1,564,682.61	2,492,069.61	72,513.00	100.00	0.00
Short Term	3,833,785.86	3,833,785.86	0.00	0.00	0.00	3,833,785.86
Total Assets MENNONITE MUTUAL INSURANCE COMPANY:	16,946,743.44	16,965,702.35	11,054,433.94	72,513.00	100.00	5,831,264.42

NOTES TO FINANCIAL STATEMENTS

Not Practicable to Estimate Fair Value Detail

MENNONITE MUTUAL INSURANCE COMPANY

Year to Date as of: December 31, 2013

Type or Class of Financial Instrument

	Carrying Value	Effective Interest Rate	Maturity Date
Total Short Term:	3,833,785.86		12/30/2014
Total Assets MENNONITE MUTUAL INSURANCE COMPANY:	3,833,785.86		

NOTE 21 – OTHER ITEMS - N/ANOTE 22 – EVENTS SUBSEQUENT - N/ANOTE 23 - REINSURANCEA. Unsecured reinsurance recoverables in excess of 3% of surplusB. Reinsurance Recoverable in DisputeC. Reinsurance Assumed and Ceded

	(1)	ASSUMED REINSURANCE (2)	CEDED REINSURANCE NET (3)	(4)	(5)	(6)
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
1. Affiliates	\$201,246	\$60,374			201,246	60,374
2. All Other	\$ 16,518	\$ 6,607	\$178,606	\$53,582	(\$162,088)	(\$46,975)
3. Total	\$217,764	\$ 66,981	\$178,606	\$53,582	39,158	13,399
4. Direct Unearned Premium reserve	\$ 6,482,116					

D. Uncollectible Reinsurance - N/AE. Commutation of Ceded Reinsurance - NAF. Retroactive Reinsurance - N/ANOTE 24 - RETROSPECTIVELY RATED CONTRACTS - N/ANOTE 25- CHANGES IN INCURRED LOSSES AND LAE

The estimated cost of loss and loss adjustment expenses (LAE) attributable to insured events of prior years increased by 18,935 during 2013 increases or decreases of this nature occur as the result of claim settlements during the current year, and as additional information is received regarding individual claims, causing changes from the original estimates of the cost of these claims.

2013 Calendar Year Losses & LAE Incurred	2012 Loss Year Losses & LAE Incurred	Total Shortage (Redundancy)	Loss & DCC Shortage (Redundancy)	Impact of AO on Total Shortage
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NOTES TO FINANCIAL STATEMENTS

Sch. P – Part 1

Sch. P – Part 2 (Redundancy)

Net Losses Incurred Page 4, Col. 1, Line 2	4,791,163				
Net LAE Incurred Page 4, Col. 1, Line 3	1,112,772				
	5,903,935				
Sch. P Part 1 Summary Col 28, Line 11		5,885,000	18,935	(22,000)	40,935
ROLLFORWARD					
Unpaid losses & LAE At Beginning of Year	1,319,729				
Losses & LAE incurred in current year:					
For current year losses And LAE (Sch. P Part1)	5,885,000				
For prior year losses & defence Cost containment expenses (Sch. P Part 2)	(22,000)				
For prior year adjusting & Other expenses	40,935				
Income Statement Col 1, Lines 2 and 3	5,903,935				

NOTE 26 - INTERCOMPANY POOLING ARRANGEMENTS - NANOTE 27 - STRUCTURED SETTLEMENTS - N/ANOTE 28 – HEALTH CARE RECEIVABLES - N/ANOTE 29 – PARTICIPATING POLICIES - N/ANOTE 30 – PREMIUM DEFICIENCY RESERVES -

	<u>Fire</u>	<u>HO/FO</u>	<u>CMP</u>	<u>G/L</u>	<u>CAP</u>	<u>Total</u>
Unearned premium reserve at 12/31/12	1,092,437	2,600,293	2,130,720	340,266 7	357,558	6,224,761
Anticipated loss and adjusting (5 year average)	-534,579	-1,838,247	- 1,334,237	-93,753	-146,928	-3,947,744
Acquisition costs (at renewal)	0	0	0	0	0	0
Policy maintenance cost (10.0% estimate)	-109,244	-260,029	-213,072	-34,027	-35,756	-652,1277
If negative - deficiency	448,615	502,017	583,411	212,486	174,875	1,921,403
Net earned premium 2009	1,359	6,014	1,349	471	464	
Net earned premium 2010	1,449	6,071	1,332	531	515	
Net earned premium 2011	1,498	6,360	1,793	533	555	
Net earned premium 2012	1,417	5,499	2,028	500	578	
Net earned premium 2012	1926	4,521	2,531	560	672	

NOTES TO FINANCIAL STATEMENTS

	7,649	28,465	9,133	2,595	2,784
Net incurred loss & lae 2009	875	3,568	699	45	143
Net incurred loss & lae 2010	726	4,461	922	31	197
Net incurred loss & lae 2011	640	4,979	1,182	96	237
Net incurred loss & lae 2012	764	4,074	1,317	335	268
Net incurred loss & lae 2013	738	3,041	1,599	208	299
	3,743	20,123	5,719	715	1,144

Note 30

The Company evaluated the need to record a premium deficiency reserve as of the end of the year and determined a reserve was not required. This evaluation was completed subsequent to year end. The Company does not anticipate investment income when evaluating the need for premium deficiency reserves.

NOTE 31 – HIGH DEDUCTIBLES – N/ANOTE 32 – DISCOUNTING OF LIABILITIES FOR UNPAID LOSSES AND LAE - N/ANOTE 33 - ASBESTOS AND ENVIRONMENTAL CLAIMS

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

NOTE 34 - SUBSCRIBER SAVINGS ACCOUNTS – N/ANOTE 35 – MULTIPLE PERIL CROP INSURANCE – N/ANOTE 36 – FINANCIAL GUARANTY INSURANCE - NA

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes [X] No []
- If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] NA []
- 1.3

State Regulating? Ohio.....
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2012
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2012
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

11/05/2013
- 3.4

By what department or departments? Ohio Department of Insurance.....
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes [X] No [] NA []
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [X] NA []
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11 sales of new business?

Yes [] No [X]
- 4.12 renewals?

Yes [] No [X]
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21 sales of new business?

Yes [] No [X]
- 4.22 renewals?

Yes [] No [X]
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes [] No [X]
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....		
.....		
.....		
.....		

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]
- 6.2

If yes, give full information
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]
- 7.2

If yes,
- 7.21 State the percentage of foreign control
- 7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney - in - fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney - in - fact).

1 Nationality	2 Type of Entity
.....	
.....	
.....	
.....	

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms?..... Yes [] No [X]
8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Buffamente, Whipple, Buttafaro, P.c., 201 West Third Street # 300, Jamestown, NY 14701.....
10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?..... Yes [] No [X]
10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation?..... Yes [] No [X]
10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?..... Yes [X] No [] NA []
10.6 If the response to 10.5 is no or n/a, please explain
.....

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?.....
Joseph L Petrelli, President. Demotech, Inc., 2715 Tuller Parkway, Dublin, Ohio 43017-2310.....
12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
12.11 Name of real estate holding company
12.12 Number of parcels involved.....
12.13 Total book/adjusted carrying value..... \$.....
12.2 If yes, provide explanation
.....

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [X] No []
13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No [X]
13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] NA [X]
14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and
a. professional relationships;
b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
c. Compliance with applicable governmental laws, rules and regulations;
d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
e. Accountability for adherence to the code.
14.11 If the response to 14.1 is no, please explain:
.....
14.2 Has the code of ethics for senior managers been amended?..... Yes [] No [X]
14.21 If the response to 14.2 is yes, provide information related to amendment(s)
.....
14.3 Have any provisions of the code of ethics been waived for any of the specified officers?..... Yes [] No [X]
14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [] No [X]
- 15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
17.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
18.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes [X] No []

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]
- 20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers .. \$.....

20.12 To stockholders not officers ... \$.....

20.13 Trustees, supreme or grand (Fraternal only) \$.....
- 20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers ... \$.....

20.22 To stockholders not officers ... \$.....

20.23 Trustees, supreme or grand (Fraternal only) \$.....
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]
- 21.2

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

21.21 Rented from others \$.....

21.22 Borrowed from others \$.....

21.23 Leased from others \$.....

21.24 Other \$.....
- 22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [] No [X]
- 22.2

If answer is yes:

22.21 Amount paid as losses or risk adjustment \$.....

22.22 Amount paid as expenses \$.....

22.23 Other amounts paid \$.....
- 23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []
- 23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$.....126,082

INVESTMENT

- 24.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)

Yes [X] No []
- 24.02

If no, give full and complete information, relating thereto
- 24.03

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [] No [] NA [X]
- 24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$.....
- 24.06

If answer to 24.04 is no, report amount of collateral for other programs.

\$.....
- 24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [] No [] NA [X]
- 24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [] No [] NA [X]
- 24.09

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [] No [] NA [X]
- 24.10

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2..... \$.....

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2..... \$.....

24.103 Total payable for securities lending reported on the liability page..... \$.....

GENERAL INTERROGATORIES

- 25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes [] No [X]
- 25.2

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

25.21

Subject to repurchase agreements

\$

25.22

Subject to reverse repurchase agreements

\$

25.23

Subject to dollar repurchase agreements

\$

25.24

Subject to reverse dollar repurchase agreements

\$

25.25

Pledged as collateral

\$

25.26

Placed under option agreements

\$

25.27

Letter stock or securities restricted as to sale

\$

25.28

On deposit with state or other regulatory body

\$

25.29

Other

\$

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]
- 26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No [] NA [X]
- 27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]
- 27.2

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

\$

28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III – General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian's Address
Wayne Savings Community Bank	Wooster, Ohio
Manufactures and Traders Trust Co.	Baltimore, Md.

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

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

- 28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [] No [X]
- 28.04

If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Wayne Savings Community Bank	Manufacturers and Traders Trust Co.	..03/14/2013.	Brokers associated with new custodian..

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

1 Central Registration Depository Number(s)	2 Name	3 Address

GENERAL INTERROGATORIES

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

29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2001. 256206-10-3.....	Dodge & Cox International Stock Fund.....	..659,683
29.2002. 921908-60-4.....	Vanguard Dividend Growth Fund.....	..1,291,222
29.2003. 922908-70-2.....	Vanguard Sm Cap Index #48.....	..509,653
29.2999 TOTAL		2,460,558

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
Dodge & Cox International Stock Fund.....	Naspers Ltd.....	..25,926	.....12/31/2013.....
Vanguard Dividend Growth Fund.....	McDonald's Corporation.....	..38,866	.....09/30/2013.....
Vandguard Sm Cap Index #48.....	Fortune Brands Home & Security, Inc.....	..3,109	.....11/30/2013.....

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-) or Fair Value over Statement (+)
30.1 Bonds.....	..14,401,020	..14,382,061	.....(18,959)
30.2 Preferred Stocks.....	..0		.....0
30.3 Totals	..14,401,020	..14,382,061	.....(18,959)

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

Determined by broker/custodian.....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... Yes [X] No []

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

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

32.2 If no, list exceptions:

.....

GENERAL INTERROGATORIES

OTHER

- 33.1 Amount of payments to Trade associations, service organizations and statistical or rating bureaus, if any?.....\$80,348
- 33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
AAIS.....	.....34,458

- 34.1 Amount of payments for legal expenses, if any?.....\$134,244
- 34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Smith Fisher Maas & Howard PC.....	.....46,067

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

1 Name	2 Amount Paid
.....
.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

1.2 If yes, indicate premium earned on U.S. business only. \$0

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

1.31 Reason for excluding
.....

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

1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$0

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$0

1.62 Total incurred claims \$0

1.63 Number of covered lives0

All years prior to most current three years:

1.64 Total premium earned \$0

1.65 Total incurred claims \$0

1.66 Number of covered lives0

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$0

1.72 Total incurred claims \$0

1.73 Number of covered lives0

All years prior to most current three years:

1.74 Total premium earned \$0

1.75 Total incurred claims \$0

1.76 Number of covered lives0

2. Health Test:

			1		2
			Current Year		Prior Year
2.1	Premium Numerator	\$	.....0	\$	.....0
2.2	Premium Denominator	\$	.....10,210,308	\$	.....10,021,753
2.3	Premium Ratio (2.1/2.2)		.....0.000		.....0.000
2.4	Reserve Numerator	\$	.....0	\$	.....0
2.5	Reserve Denominator	\$	.....8,322,386	\$	.....7,544,490
2.6	Reserve Ratio (2.4/2.5)		.....0.000		.....0.000

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

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

3.21 Participating policies..... \$

3.22 Non-participating policies..... \$

4. For Mutual reporting entities and Reciprocal Exchanges only:

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

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

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

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

5. For Reciprocal Exchanges Only:

5.1 Does the exchange appoint local agents?..... Yes [] No [X]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] NA [X]

5.22 As a direct expense of the exchange..... Yes [] No [] NA [X]

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

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

5.5 If yes, give full information
.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:.....
N/A.....

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
AIR Classic/2 Version 14.0.....

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
Purchases Cat reinsurance to the 500 year event.....

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?.....

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
.....

7.1

Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?.....

7.2

If yes, indicate the number of reinsurance contracts containing such provisions.....

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?.....

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?.....

8.2

If yes, give full information
.....

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.....

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member, where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.....

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or,
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes

[X]

No

[]

N/A

[]

16.1

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force:

Yes [] No [X]

11.2

If yes, give full information

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11

Unpaid losses

\$

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?

\$

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes [] No [X] NA []

12.4

If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41

From

%

12.42

To

%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes [] No [X]

12.6

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

12.61

Letters of Credit

\$

12.62

Collateral and other funds

\$

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$150,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [] No [X]

13.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

14.1

Is the company a cedant in a multiple cedant reinsurance contract?

Yes [] No [X]

14.2

If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3

If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes [] No []

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes [] No []

14.5

If the answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE MENNONITE MUTUAL INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

	1 2013	2 2012	3 2011	4 2010	5 2009
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,678,779	1,426,063	1,354,547	1,276,693	1,256,916
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,585,796	1,856,100	1,863,714	1,888,014	1,788,950
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	9,525,243	9,625,333	10,167,703	9,500,947	9,006,493
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	13,789,818	12,907,496	13,385,964	12,665,654	12,052,359
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,111,085	936,126	944,156	877,740	749,482
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,323,288	1,554,789	1,668,146	1,671,452	1,530,533
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	7,072,448	7,155,976	8,457,036	7,811,533	7,432,466
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	10,506,821	9,646,891	11,069,338	10,360,725	9,712,481
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	269,896	(135,239)	(299,019)	40,069	287,159
14. Net investment gain (loss) (Line 11)	435,953	399,648	430,739	475,517	235,794
15. Total other income (Line 15)	72,500	71,491	74,856	97,239	107,283
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	203,666	75,817	69,996	205,724	211,444
18. Net income (Line 20)	574,683	260,083	136,580	407,101	418,792
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	21,622,796	19,993,131	19,984,009	19,167,533	18,187,812
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	289,226	262,213	311,595	284,248	319,698
20.2 Deferred and not yet due (Line 15.2)	2,884,907	2,604,936	2,510,732	2,352,251	2,053,124
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	9,987,805	9,308,461	9,740,635	9,305,775	8,862,829
22. Losses (Page 3, Line 1)	1,645,712	1,168,329	1,593,926	1,506,765	1,511,092
23. Loss adjustment expenses (Page 3, Line 3)	155,400	151,400	160,200	153,200	181,300
24. Unearned premiums (Page 3, Line 9)	6,521,274	6,224,761	6,599,623	6,268,538	5,906,292
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	11,634,991	10,684,670	10,243,374	9,861,758	9,324,983
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	1,133,758	(368,149)	966,412	180,951	1,663,408
Risk-Based Capital Analysis					
28. Total adjusted capital	11,634,991	10,684,670	10,243,374	9,861,758	9,324,983
29. Authorized control level risk-based capital	720,260	693,342	783,684	717,783	858,469
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)/(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1)	59.2	65.9	70.3	67.8	56.5
31. Stocks (Lines 2.1 & 2.2)	14.4	9.2	8.1	8.6	16.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.4	0.5	0.6
33. Real estate (Lines 4.1, 4.2 & 4.3)	5.1	6.0	4.8	5.3	5.7
34. Cash, cash equivalents and short-term investments (Line 5)	21.3	18.9	16.5	17.9	21.3
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	XXX
37. Other invested assets (Line 8)	0.0	0.0	0.0	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	XXX
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	100	100	100	100	100
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate	0	0	0	0	0
47. All other affiliated	0	0	0	0	0
48. Total of above Lines 42 to 47	100	100	100	100	100
49. Total Investment in parent included in Lines 42 to 47 above	0	0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	316,026	105,441	(5,601)	89,808	380,734
52. Dividends to stockholders (Line 35)	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38)	950,321	441,296	381,616	536,775	823,873
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	297,268	163,474	80,848	42,519	100,249
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	530,469	1,015,615	828,473	633,994	1,264,329
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	4,427,910	7,610,556	5,729,088	6,151,017	4,444,792
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	5,255,647	8,789,645	6,638,409	6,827,530	5,809,370
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	282,220	163,474	80,848	42,519	100,249
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	523,167	848,514	817,627	632,219	913,229
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	3,508,393	4,706,822	4,851,193	4,617,723	3,512,981
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	4,313,780	5,718,810	5,749,668	5,292,461	4,526,459
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	46.9	53	54	53	49
68. Loss expenses incurred (Line 3)	10.9	12	10	10	9
69. Other underwriting expenses incurred (Line 4)	39.5	37	38	37	39
70. Net underwriting gain (loss) (Line 8)	2.6	(1)	(3)	0	3
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	37.7	37	36	35	37
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	57.8	65	65	62	58
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	90.3	90	108	105	104
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	(22)	(375)	(397)	(508)	(50)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(0.2)	(4)	(4)	(5)	(1)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(260)	(530)	(567)	(198)	(681)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.5)	(5)	(6)	(2)	(8)

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

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)												
Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 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	1	0	0	0	0	1	XXX
2. 2004	10,481	1,901	8,580	3,651	495	151	0	478	0	123	3,785	XXX
3. 2005	10,957	2,177	8,780	4,198	580	25	0	560	0	97	4,203	XXX
4. 2006	11,569	2,427	9,142	5,978	2,139	164	0	692	0	14	4,695	XXX
5. 2007	11,601	2,203	9,398	4,991	483	155	0	684	0	31	5,347	XXX
6. 2008	11,767	2,470	9,297	6,321	2,382	59	0	738	0	54	4,736	XXX
7. 2009	11,986	2,329	9,657	5,976	1,657	125	0	866	0	87	5,310	XXX
8. 2010	12,287	2,289	9,998	7,349	1,959	53	0	855	0	136	6,298	XXX
9. 2011	13,046	2,307	10,739	6,360	291	14	0	995	0	94	7,078	XXX
10. 2012	13,276	3,254	10,022	8,709	3,331	65	0	1,048	0	91	6,491	XXX
11. 2013	13,454	3,244	10,210	3,679	0	25	0	802	0	24	4,506	XXX
12. Totals	XXX	XXX	XXX	57,212	13,317	837	0	7,718	0	751	52,450	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 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	XXX
2.	25	0	13	0	2	0	0	0	0	0	0	40	XXX
3.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6.	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7.	15	0	4	0	0	0	0	0	1	0	0	20	XXX
8.	28	0	9	0	0	0	0	0	2	0	0	39	XXX
9.	20	0	35	0	0	0	0	0	1	0	0	56	XXX
10.	278	95	71	0	8	0	0	0	5	0	0	267	XXX
11.	1,881	959	321	0	30	0	0	0	106	0	0	1,379	XXX
12. Totals	2,247	1,054	453	0	40	0	0	0	115	0	0	1,801	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2.	4,320	495	3,825	41.2	26.0	44.6	0	0		38	2
3.	4,783	580	4,203	43.7	26.6	47.9	0	0		0	0
4.	6,834	2,139	4,695	59.1	88.1	51.4	0	0		0	0
5.	5,830	483	5,347	50.3	21.9	56.9	0	0		0	0
6.	7,118	2,382	4,736	60.5	96.4	50.9	0	0		0	0
7.	6,987	1,657	5,330	58.3	71.1	55.2	0	0		19	1
8.	8,296	1,959	6,337	67.5	85.6	63.4	0	0		37	2
9.	7,425	291	7,134	56.9	12.6	66.4	0	0		55	1
10.	10,184	3,426	6,758	76.7	105.3	67.4	0	0		254	13
11.	6,844	959	5,885	50.9	29.6	57.6	0	0		1,243	136
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,646	155

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	One Year	Two Year
1. Prior	1,162	1,054	889	807	709	688	645	614	622	623	1	9
2. 2004	3,724	3,414	3,411	3,328	3,307	3,309	3,309	3,312	3,326	3,347	21	35
3. 2005	XXX	4,167	3,884	3,679	3,644	3,655	3,633	3,644	3,643	3,643	0	(1)
4. 2006	XXX	XXX	4,365	4,102	4,019	3,979	3,978	4,034	4,003	4,003	0	(31)
5. 2007	XXX	XXX	XXX	5,029	4,780	4,681	4,679	4,681	4,663	4,663	0	(18)
6. 2008	XXX	XXX	XXX	XXX	3,985	4,090	4,002	4,042	3,999	3,998	(1)	(44)
7. 2009	XXX	XXX	XXX	XXX	XXX	4,901	4,501	4,409	4,438	4,463	25	54
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	5,926	5,540	5,449	5,480	31	(60)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,342	6,100	6,138	38	(204)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,842	5,705	(137)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,977	XXX	XXX
12. Totals											(22)	(260)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	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
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013		
1. Prior	000	304	633	730	603	614	616	614	622	623	XXX	XXX
2. 2004	2,357	3,063	3,207	3,237	3,259	3,272	3,272	3,274	3,288	3,307	XXX	XXX
3. 2005	XXX	3,138	3,619	3,643	3,623	3,631	3,633	3,644	3,643	3,643	XXX	XXX
4. 2006	XXX	XXX	3,348	3,801	3,889	3,914	3,965	3,969	4,003	4,003	XXX	XXX
5. 2007	XXX	XXX	XXX	4,102	4,392	4,499	4,554	4,603	4,663	4,663	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	3,374	3,825	3,960	3,977	3,999	3,998	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	3,989	4,306	4,350	4,402	4,444	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	4,860	5,469	5,412	5,443	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,124	6,071	6,083	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,813	5,443	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,704	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	284	166	72	21	16	6	8	0	0	0
2. 2004	432	226	84	29	16	12	12	13	13	13
3. 2005	XXX	440	213	18	7	6	0	0	0	0
4. 2006	XXX	XXX	466	154	54	17	3	15	0	0
5. 2007	XXX	XXX	XXX	456	167	63	29	18	0	0
6. 2008	XXX	XXX	XXX	XXX	297	130	26	15	0	0
7. 2009	XXX	XXX	XXX	XXX	XXX	369	71	12	8	4
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	306	28	8	9
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	354	17	35
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	408	71
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	321

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
			2	3						
States, etc.		Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL	N	0	0	0	0	0	0	0	
2. Alaska	AK	N	0	0	0	0	0	0	0	
3. Arizona	AZ	N	0	0	0	0	0	0	0	
4. Arkansas	AR	N	0	0	0	0	0	0	0	
5. California	CA	N	0	0	0	0	0	0	0	
6. Colorado	CO	N	0	0	0	0	0	0	0	
7. Connecticut	CT	N	0	0	0	0	0	0	0	
8. Delaware	DE	N	0	0	0	0	0	0	0	
9. Dist. of Columbia	DC	N	0	0	0	0	0	0	0	
10. Florida	FL	N	0	0	0	0	0	0	0	
11. Georgia	GA	N	0	0	0	0	0	0	0	
12. Hawaii	HI	N	0	0	0	0	0	0	0	
13. Idaho	ID	N	0	0	0	0	0	0	0	
14. Illinois	IL	N	0	0	0	0	0	0	0	
15. Indiana	IN	L	1,837,873	1,434,810	0	794,652	2,111,306	1,401,651	8,224	
16. Iowa	IA	N	0	0	0	0	0	0	0	
17. Kansas	KS	N	0	0	0	0	0	0	0	
18. Kentucky	KY	N	0	0	0	0	0	0	0	
19. Louisiana	LA	N	0	0	0	0	0	0	0	
20. Maine	ME	N	0	0	0	0	0	0	0	
21. Maryland	MD	N	0	0	0	0	0	0	0	
22. Massachusetts	MA	N	0	0	0	0	0	0	0	
23. Michigan	MI	N	0	0	0	0	0	0	0	
24. Minnesota	MN	N	0	0	0	0	0	0	0	
25. Mississippi	MS	N	0	0	0	0	0	0	0	
26. Missouri	MO	N	0	0	0	0	0	0	0	
27. Montana	MT	N	0	0	0	0	0	0	0	
28. Nebraska	NE	N	0	0	0	0	0	0	0	
29. Nevada	NV	N	0	0	0	0	0	0	0	
30. New Hampshire	NH	N	0	0	0	0	0	0	0	
31. New Jersey	NJ	N	0	0	0	0	0	0	0	
32. New Mexico	NM	N	0	0	0	0	0	0	0	
33. New York	NY	N	0	0	0	0	0	0	0	
34. No. Carolina	NC	N	0	0	0	0	0	0	0	
35. No. Dakota	ND	N	0	0	0	0	0	0	0	
36. Ohio	OH	L	11,219,895	11,490,754	0	4,356,697	3,586,980	1,269,240	99,072	
37. Oklahoma	OK	N	0	0	0	0	0	0	0	
38. Oregon	OR	N	0	0	0	0	0	0	0	
39. Pennsylvania	PA	L	0	0	0	0	0	0	0	
40. Rhode Island	RI	N	0	0	0	0	0	0	0	
41. So. Carolina	SC	N	0	0	0	0	0	0	0	
42. So. Dakota	SD	N	0	0	0	0	0	0	0	
43. Tennessee	TN	N	0	0	0	0	0	0	0	
44. Texas	TX	N	0	0	0	0	0	0	0	
45. Utah	UT	N	0	0	0	0	0	0	0	
46. Vermont	VT	N	0	0	0	0	0	0	0	
47. Virginia	VA	N	0	0	0	0	0	0	0	
48. Washington	WA	N	0	0	0	0	0	0	0	
49. West Virginia	WV	N	0	0	0	0	0	0	0	
50. Wisconsin	WI	N	0	0	0	0	0	0	0	
51. Wyoming	WY	N	0	0	0	0	0	0	0	
52. American Samoa	AS	N	0	0	0	0	0	0	0	
53. Guam	GU	N	0	0	0	0	0	0	0	
54. Puerto Rico	PR	N	0	0	0	0	0	0	0	
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0	
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0	
57. Canada	CAN	N	0	0	0	0	0	0	0	
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0	0
59. Totals	(a) 3		13,057,768	12,925,564	0	5,151,349	5,698,286	2,670,891	107,296	0
DETAILS OF WRITE-INS										
58001.	XXX		0	0	0	0	0	0	0	
58002.	XXX									
58003.	XXX									
58998.										
Sum. of remaining write-ins for Line 58 from overflow page	XXX		0	0	0	0	0	0	0	0
58999.										
Totals (Lines 58001 through 58003 + 58998)										
(Line 58 above)	XXX		0	0	0	0	0	0	0	0

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

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

All of the premiums are allocated to the state in which the property or insured is located. Losses are allocated to the state in which the premium was allocated.

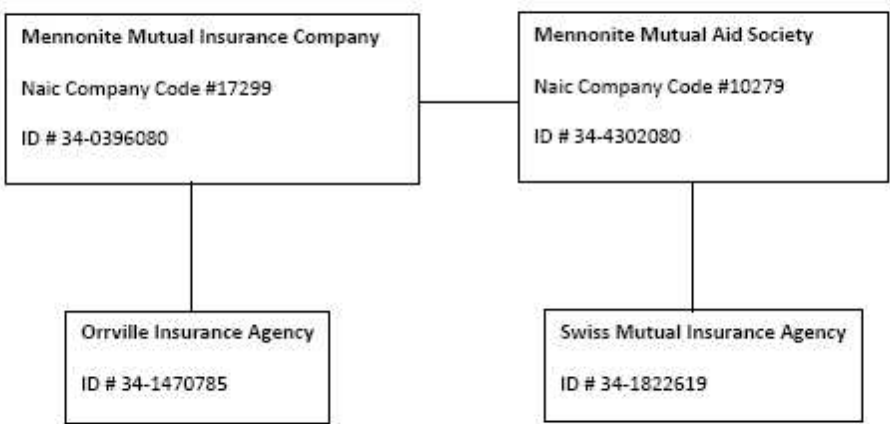
(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

ORGANIZATIONAL CHART

NAIC Group Code # 4780



1. Both companies and agencies are controlled by a common board of directors and officers

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