



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

ANNUAL STATEMENT

For the Year Ended December 31, 2013
OF THE CONDITION AND AFFAIRS OF THE

Ohio Indemnity Company 250 E. Broad Street, 7th Floor Columbus, Ohio 43215

NAIC Group Code	00000 (Current Period)	00000 (Prior Period)	NAIC Company Code	26565	Employer's ID Number	31-0620146
Organized under the Laws of		Ohio	, State of Domicile or Port of Entry		Ohio	
Country of Domicile		United States				
Incorporated/Organized	02/11/1956		Commenced Business	07/24/1956		
Statutory Home Office	250 E. Broad 7th floor (Street and Number)		Columbus, OH, US 43215-0000 (City or Town, State, Country and Zip Code)			
Main Administrative Office	250 E. Broad 7th Floor (Street and Number)		Columbus, OH, US 43215-0000 (City or Town, State, Country and Zip Code)		614-228-2800 (Area Code) (Telephone Number)	
Mail Address	250 E. Broad 7th Floor (Street and Number or P.O. Box)		Columbus, OH, US 43215-0000 (City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	250 E. Broad 7th floor (Street and Number)		Columbus, OH, US 43215-0000 (City or Town, State, Country and Zip Code)		614-228-2800 (Area Code) (Telephone Number)	
Internet Web Site Address	www.ohioindemnity.com					
Statutory Statement Contact	Matt C Nolan (Name)		614-220-5207 (Area Code) (Telephone Number) (Extension)			
	Mnolan@ohioindemnity.com (E-Mail Address)		614-228-5552 (Fax Number)			

OFFICERS

Name Title Name Title
John Scott Sokol, CEO and President Matthew Christopher Nolan, Vice President, CFO, Treasurer and Secretary

OTHER OFFICERS

OFFICERS Daniel John Stephan, Senior Vice President Stephen John Toth, Vice President Margaret Ann Noreen, Vice President

DIRECTORS OR TRUSTEES

Kenton Robert Bowen Ann Marie LoConti Robert W Price John Scott Sokol
Matthew Douglas Walter

State of Ohio.....
County of Franklin.....

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.

Matthew Christopher Nolan
Vice President, CFO, Treasurer and Secretary

Matthew Christopher Nolan
Vice President, CFO, Treasurer and Secretary

a. Is this an original filing?

Yes [X] No []

b. If no:

1. State the :
2. Date filed:

2. Date filed
3. Number of pages attached

3. Number of pages attached

Gary M. Dillard, Notary
01/08/2017

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Ohio Indemnity Company
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ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	85,228,760		85,228,760	75,507,396
2. Stocks (Schedule D):				
2.1 Preferred stocks	5,911,686		5,911,686	7,891,961
2.2 Common stocks	17,820,977		17,820,977	2,563,016
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).....			0	0
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 (\$ 9,997,520 , Schedule E-Part 1), cash equivalents (\$ 0 , Schedule E-Part 2) and short-term investments (\$ 793,489 , Schedule DA).....	10,791,010		10,791,010	23,305,390
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	714,834		714,834	500,000
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)	120,467,267	0	120,467,267	109,767,763
13. Title plants less \$ charged off (for Title insurers only).....			0	0
14. Investment income due and accrued	1,214,947		1,214,947	980,625
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,970,395	124,410	6,845,985	5,468,214
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums).....			0	0
15.3 Accrued retrospective premiums.....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,358,705		2,358,705	1,649,023
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	0
18.2 Net deferred tax asset.....	2,310,718		2,310,718	2,418,860
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software.....			0	0
21. Furniture and equipment, including health care delivery assets (\$)	87,046	87,046	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates			0	778,945
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	190,913	62,986	127,927	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	133,599,991	274,442	133,325,549	121,063,430
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
28. Total (Lines 26 and 27)	133,599,991	274,442	133,325,549	121,063,430
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
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. Other Accounts Receivable.....	0		0	0
2502. Deferred Expenses.....	62,986	62,986	0	0
2503. Deposits.....	127,927	0	127,927	0
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)	190,913	62,986	127,927	0

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LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	11,024,198	11,250,473
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	322,524	209,415
4. Commissions payable, contingent commissions and other similar charges	4,841,600	2,481,794
5. Other expenses (excluding taxes, licenses and fees)	1,645,401	946,341
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	520,177	442,243
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	713,107	1,817,753
7.2 Net deferred tax liability	0	0
8. Borrowed money \$ and interest thereon \$	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 85,089,404 and including warranty reserves of \$ 17,820 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	50,346,217	41,692,397
10. Advance premium	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	4,800,379	3,528,679
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	1,302,277	1,376,577
14. Amounts withheld or retained by company for account of others	6,083,767	4,214,750
15. Remittances and items not allocated	0	0
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	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	375,647	0
20. Derivatives	0	0
21. Payable for securities	0	0
22. Payable for securities lending	0	0
23. Liability for amounts held under uninsured plans	0	0
24. Capital notes \$ and interest thereon \$	0	0
25. Aggregate write-ins for liabilities	6,125,725	7,914,450
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	88,101,019	75,874,872
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	88,101,019	75,874,872
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	3,000,746	3,000,746
31. Preferred capital stock	0	0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus	8,199,503	8,199,503
35. Unassigned funds (surplus)	34,024,281	33,988,309
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)	0	0
36.2 shares preferred (value included in Line 31 \$)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	45,224,530	45,188,558
38. Totals (Page 2, Line 28, Col. 3)	133,325,549	121,063,430
DETAILS OF WRITE-INS		
2501. Reserve for Rate Credits and Retrospective Adjustment Based on Experience	6,125,725	7,914,450
2502.	0	0
2503.	0	0
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)	6,125,725	7,914,450
2901.	0	0
2902.	0	0
2903.	0	0
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.	0	0
3202.	0	0
3203.	0	0
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

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STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	46,669,299	46,000,549
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	10,952,935	10,786,773
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,255,939	1,266,860
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	25,991,786	24,794,030
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	38,200,660	36,847,663
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	8,468,639	9,152,886
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,197,305	3,767,871
10. Net realized capital gains (losses) less capital gains tax of \$ 334,324 (Exhibit of Capital Gains (Losses))	648,981	2,627,138
11. Net investment gain (loss) (Lines 9 + 10)	3,846,286	6,395,009
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ charged off \$)	amount	0
13. Finance and service charges not included in premiums		0
14. Aggregate write-ins for miscellaneous income	3,341	(143)
15. Total other income (Lines 12 through 14)	3,341	(143)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	12,318,266	15,547,752
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)	12,318,266	15,547,752
19. Federal and foreign income taxes incurred	3,569,087	4,246,629
20. Net income (Line 18 minus Line 19) (to Line 22)	8,749,179	11,301,123
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	45,188,558	45,192,306
22. Net income (from Line 20)	8,749,179	11,301,123
23. Net transfers (to) from Protected Cell accounts		0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 492,273	955,588	656,455
25. Change in net unrealized foreign exchange capital gain (loss)		0
26. Change in net deferred income tax	384,131	(1,124,210)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(52,926)	595,151
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		567,733
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	(10,000,000)	(12,000,000)
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	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	35,972	(3,748)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	45,224,530	45,188,558
DETAILS OF WRITE-INS		
0501.		0
0502.		0
0503.		0
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. Settlement of prior year reserves		0
1402. Miscellaneous income	3,494	(5)
1403. Interest expense	(153)	(138)
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)	3,341	(143)
3701. Surplus Correction		0
3702.		0
3703.		0
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	0

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CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	55,151,550	58,934,732
2. Net investment income	3,779,483	4,030,589
3. Miscellaneous income	3,341	(143)
4. Total (Lines 1 through 3)	58,934,374	62,965,178
5. Benefit and loss related payments	12,016,819	12,772,063
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	23,997,816	27,845,086
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	5,008,057	4,352,436
10. Total (Lines 5 through 9)	41,022,692	44,969,585
11. Net cash from operations (Line 4 minus Line 10)	17,911,682	17,995,593
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	10,437,820	37,683,812
12.2 Stocks	84,243,984	19,660,285
12.3 Mortgage loans	0	0
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)	94,681,804	57,344,097
13. Cost of investments acquired (long-term only):		
13.1 Bonds	20,954,110	42,748,422
13.2 Stocks	95,112,076	9,728,909
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	214,836	688,478
13.7 Total investments acquired (Lines 13.1 to 13.6)	116,281,022	53,165,809
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)	(21,599,218)	4,178,288
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	10,000,000	12,000,000
16.6 Other cash provided (applied)	1,173,157	(311,341)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(8,826,843)	(12,311,341)
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)	(12,514,380)	9,862,540
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	23,305,390	13,442,850
19.2 End of year (Line 18 plus Line 19.1)	10,791,010	23,305,390

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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	0	0	0	0
2. Allied lines	0	0	0	0
3. Farmowners multiple peril	0	0	0	0
4. Homeowners multiple peril	0	0	0	0
5. Commercial multiple peril	0	0	0	0
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	4,914,964	2,523,804	3,150,796	4,287,972
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	1,746,527	2,370,678	3,225,866	891,339
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	0	0	0	0
21. Auto physical damage	6,036,471	4,161,321	7,541,959	2,655,833
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	0	0	0
24. Surety	11,523,446	3,171,311	1,050,955	13,643,802
26. Burglary and theft	0	0	0	0
27. Boiler and machinery	0	0	0	0
28. Credit	16,221,400	15,487,499	26,560,752	5,148,147
29. International	0	0	0	0
30. Warranty	61,960	34,991	77,965	18,986
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	13,029,627	21,857,243	14,863,650	20,023,220
35. TOTALS	53,534,395	49,606,847	56,471,943	46,669,299
DETAILS OF WRITE-INS				
3401. Collateral Protection	2,560,070	12,502,870	7,721,673	7,341,267
3402. Excess of Loss	1,441,713	132,722	118,973	1,455,462
3403. GAP	9,027,844	9,221,651	7,023,004	11,226,491
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)	13,029,627	21,857,243	14,863,650	20,023,220

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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					0
2. Allied lines					0
3. Farmowners multiple peril					0
4. Homeowners multiple peril					0
5. Commercial multiple peril					0
6. Mortgage guaranty					0
8. Ocean marine					0
9. Inland marine	936,449	1,222,561		991,786	3,150,796
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	1,330,665	1,895,201			3,225,866
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					0
21. Auto physical damage	3,974,610	3,567,349			7,541,959
22. Aircraft (all perils)					0
23. Fidelity					0
24. Surety	1,001,898	49,057			1,050,955
26. Burglary and theft					0
27. Boiler and machinery					0
28. Credit	13,541,254	12,826,118		193,380	26,560,752
29. International					0
30. Warranty	44,799	33,166			77,965
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	6,746,339	3,176,751	0	4,940,560	14,863,650
35. TOTALS	27,576,014	22,770,203	0	6,125,726	56,471,943
36. Accrued retrospective premiums based on experience					(6,125,726)
37. Earned but unbilled premiums					
38. Balance (Sum of Lines 35 through 37)					50,346,217
DETAILS OF WRITE-INS					
3401. Collateral Protection	2,219,629	561,484		4,940,560	7,721,673
3402. Excess of Loss	36,127	82,846		0	118,973
3403. GAP	4,490,583	2,532,421		0	7,023,004
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)	6,746,339	3,176,751	0	4,940,560	14,863,650

(a) State here basis of computation used in each case. Surety, EOL, Auto Phys Damage, Warranty are Pro-Rata IM, Credit, Other Lia., GAP are Rule of 78's

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

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						0
2. Allied lines						0
3. Farmowners multiple peril						0
4. Homeowners multiple peril						0
5. Commercial multiple peril						0
6. Mortgage guaranty						0
8. Ocean marine						0
9. Inland marine	58,922,849		0		.54,007,885	4,914,964
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	1,746,527		0		0	1,746,527
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						0
21. Auto physical damage	6,036,471		0		0	6,036,471
22. Aircraft (all perils)						0
23. Fidelity						0
24. Surety	9,273,147		5,370,588		.3,120,289	.11,523,446
26. Burglary and theft						0
27. Boiler and machinery						0
28. Credit	19,924,034		0		.3,702,634	.16,221,400
29. International						0
30. Warranty	61,960		0		0	61,960
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	12,560,566	0	5,352,041	0	4,882,980	13,029,627
35. TOTALS	108,525,554	0	10,722,629	0	65,713,788	53,534,395
DETAILS OF WRITE-INS						
3401. Collateral Protection	5,170,791		0		.2,610,721	.2,560,070
3402. Excess of Loss	1,441,713		0			1,441,713
3403. GAP	5,948,062		5,352,041		.2,272,259	.9,027,844
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)	12,560,566	0	5,352,041	0	4,882,980	13,029,627

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes No

If yes: 1. The amount of such installment premiums \$

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 Ohio Indemnity Company

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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				0	0	0	0	0.0
2. Allied lines				0	0	0	0	0.0
3. Farmowners multiple peril				0	0	0	0	0.0
4. Homeowners multiple peril				0	0	0	0	0.0
5. Commercial multiple peril				0	0	0	0	0.0
6. Mortgage guaranty				0	0	0	0	0.0
8. Ocean marine				0	0	0	0	0.0
9. Inland marine	18,933,484		17,529,032	1,404,452	2,079,010	1,350,776	2,132,686	49.7
10. Financial guaranty				0	0	0	0	0.0
11.1 Medical professional liability-occurrence				0	0	0	0	0.0
11.2 Medical professional liability-claims-made				0	0	0	0	0.0
12. Earthquake				0	0	0	0	0.0
13. Group accident and health				0	0	0	0	0.0
14. Credit accident and health (group and individual)				0	0	0	0	0.0
15. Other accident and health				0	0	0	0	0.0
16. Workers' compensation				0	0	0	0	0.0
17.1 Other liability-occurrence	459,378			459,378	235,306	59,380	.635,304	71.3
17.2 Other liability-claims-made				0	0	0	0	0.0
17.3 Excess workers' compensation				0	0	0	0	0.0
18.1 Products liability-occurrence				0	0	0	0	0.0
18.2 Products liability-claims-made				0	0	0	0	0.0
19.1,19.2 Private passenger auto liability				0	0	0	0	0.0
19.3,19.4 Commercial auto liability				0	0	0	0	0.0
21. Auto physical damage	1,130,302		6,464	1,123,838	579,629	.419,968	1,283,499	48.3
22. Aircraft (all perils)				0	0	0	0	0.0
23. Fidelity	0	(6,836)	0	(6,836)	3,262,327	3,410,883	(155,392)	(1.1)
24. Surety				0	0	0	0	0.0
26. Burglary and theft				0	0	0	0	0.0
27. Boiler and machinery				0	0	0	0	0.0
28. Credit	5,665,603	1,477,049	1,980,198	5,162,454	2,887,146	2,592,062	5,457,538	106.0
29. International				0	0	0	0	0.0
30. Warranty	682			682	.55,867	.56,464	.85	.4
31. Reinsurance-nonproportional assumed property	XXX			0	0	0	0	0.0
32. Reinsurance-nonproportional assumed liability	XXX			0	0	0	0	0.0
33. Reinsurance-nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	5,603,569	0	2,568,330	3,035,239	1,924,916	3,360,940	1,599,215	8.0
35. TOTALS	31,793,018	1,470,213	22,084,024	11,179,207	11,024,201	11,250,473	10,952,935	23.5
DETAILS OF WRITE-INS								
3401. Collateral Protection.....	2,808,126		873,490	1,934,636	219,672	1,585,543	.568,765	7.7
3402. Excess of Loss.....	76,665		0	.76,665	.592,350	.680,875	(11,860)	(0.8)
3403. GAP.....	2,718,778		1,694,840	1,023,938	1,112,894	1,094,522	1,042,310	9.3
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)	5,603,569	0	2,568,330	3,035,239	1,924,916	3,360,940	1,599,215	8.0

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

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire				0					0
2. Allied lines				0					0
3. Farmowners multiple peril				0					0
4. Homeowners multiple peril				0					0
5. Commercial multiple peril				0					0
6. Mortgage guaranty				0					0
8. Ocean marine				0					0
9. Inland marine	722,072	.0	473,867	248,205	3,116,826	.0	1,286,021	2,079,010	152,129
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	11,424	.0	0	11,424	223,882	.0	0	235,306	4,288
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 .....	.28,555	.0	0	.28,555	.551,074	.0	0	579,629	.17,329
21. Auto physical damage				0					0
22. Aircraft (all perils)				0					0
23. Fidelity				0					0
24. Surety	0	.0	0	0	2,421,012	.2,335,538	1,494,223	3,262,327	23,942
26. Burglary and theft				0					0
27. Boiler and machinery				0					0
28. Credit	253,642	.162,814	.57,000	359,456	.2,814,794	.324,591	.611,695	.2,887,146	.86,902
29. International				0					0
30. Warranty	0	.0	0	0	.55,867	.0	0	.55,867	.161
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 .....	.337,505	.0	.75,000	.262,505	.2,419,807	.0	.757,396	.1,924,916	.37,773
35. TOTALS	1,353,198	162,814	605,867	910,145	11,603,262	2,660,129	4,149,335	11,024,201	322,524
DETAILS OF WRITE-INS									
3401. Collateral Protection	224,623	.0	45,000	179,623	.480,910	.0	.440,861	.219,672	.36,937
3402. Excess of Loss	0	.0	0	0	.592,350	.0	0	.592,350	0
3403. GAP	112,882	.0	.30,000	.82,882	.1,346,547	.0	.316,535	.1,112,894	.836
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)	337,505	0	.75,000	.262,505	.2,419,807	0	.757,396	.1,924,916	.37,773

(a) Including \$ 0 for present value of life indemnity claims.

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	1,659,192			1,659,192
1.2 Reinsurance assumed	6,607			6,607
1.3 Reinsurance ceded	1,097,015			1,097,015
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	568,784	0	0	568,784
2. Commission and brokerage:				
2.1 Direct, excluding contingent		21,623,476		21,623,476
2.2 Reinsurance assumed, excluding contingent		3,876,498		3,876,498
2.3 Reinsurance ceded, excluding contingent		17,177,362		17,177,362
2.4 Contingent-direct		7,666,611		7,666,611
2.5 Contingent-reinsurance assumed		(33,558)		(33,558)
2.6 Contingent-reinsurance ceded		0		0
2.7 Policy and membership fees		0		0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	15,955,665	0	15,955,665
3. Allowances to manager and agents			212,568	212,568
4. Advertising		23,420		23,420
5. Boards, bureaus and associations		118,606		118,606
6. Surveys and underwriting reports .....		.97,183		.97,183
7. Audit of assureds' records		108,656		108,656
8. Salary and related items:				
8.1 Salaries	558,026	3,999,185	93,004	4,650,215
8.2 Payroll taxes	28,528	204,453	4,755	237,736
9. Employee relations and welfare	48,561	363,050	8,094	419,705
10. Insurance		5,939		5,939
11. Directors' fees		32,000		32,000
12. Travel and travel items		268,222		268,222
13. Rent and rent items	32,145	235,728		267,873
14. Equipment	759	5,569		.6,328
15. Cost or depreciation of EDP equipment and software				0
16. Printing and stationery .....	.9,044	.66,325		75,369
17. Postage, telephone and telegraph, exchange and express	10,207	.83,703		.93,910
18. Legal and auditing		85,095		85,095
19. Totals (Lines 3 to 18)	687,270	5,697,134	318,421	6,702,825
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		2,466,437		2,466,437
20.2 Insurance department licenses and fees		502,736		502,736
20.3 Gross guaranty association assessments		0		0
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	2,969,173	0	2,969,173
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	(115)	1,369,814	0	1,369,699
25. Total expenses incurred	1,255,939	25,991,786	318,421	(a) 27,566,146
26. Less unpaid expenses-current year	322,524	8,592,700	117,885	9,033,109
27. Add unpaid expenses-prior year	209,415	3,777,818	92,560	4,079,793
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	1,142,830	21,176,904	293,096	22,612,830
DETAILS OF WRITE-INS				
2401. Miscellaneous.....	(115)	194,061		193,946
2402. Administration Fees.....		1,175,753		1,175,753
2403.....				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)	(115)	1,369,814	0	1,369,699

(a) Includes management fees of \$ (38,144) to affiliates and \$ 0 to non-affiliates.

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EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	22,344
1.1 Bonds exempt from U.S. tax	(a)	2,282,890
1.2 Other bonds (unaffiliated)	(a)	397,833
1.3 Bonds of affiliates	(a)	0
2.1 Preferred stocks (unaffiliated)	(b)	500,160
2.11 Preferred stocks of affiliates	(b)	297,621
2.2 Common stocks (unaffiliated)	(b)	0
2.21 Common stocks of affiliates	(b)	0
3. Mortgage loans	(c)	0
4. Real estate	(d)	0
5. Contract loans	(e)	14,878
6. Cash, cash equivalents and short-term investments	(f)	0
7. Derivative instruments	(e)	0
8. Other invested assets	(e)	0
9. Aggregate write-ins for investment income	(e)	0
10. Total gross investment income	3,278,313	3,515,726
11. Investment expenses	(g)	318,421
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)	0
13. Interest expense	(h)	0
14. Depreciation on real estate and other invested assets	(i)	0
15. Aggregate write-ins for deductions from investment income	(i)	0
16. Total deductions (Lines 11 through 15)	(i)	318,421
17. Net investment income (Line 10 minus Line 16)	(i)	3,197,305
DETAILS OF WRITE-INS		
0901.	0	0
0902.	0	0
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)	0	0
1501.	0	0
1502.	0	0
1503.	0	0
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)	0	0

(a) Includes \$ 123,815 accrual of discount less \$ 1,009,763 amortization of premium and less \$ 69,423 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	21,574	0	21,574	0	0
1.2 Other bonds (unaffiliated)	0	0	0	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	(36,789)	0	(36,789)	(260,482)	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	998,521	0	998,521	1,708,345	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	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	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)	983,305	0	983,305	1,447,863	0
DETAILS OF WRITE-INS			0	0	0
0901.	0	0	0	0	0
0902.	0	0	0	0	0
0903.	0	0	0	0	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

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EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total 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	0	0	0
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	62,986	30,798	(32,188)
12. Subtotals, cash and invested assets (Lines 1 to 11)	62,986	30,798	(32,188)
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.....	124,410	58,912	(65,498)
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.....	0	0	0
21. Furniture and equipment, including health care delivery assets.....	87,046	131,806	44,760
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	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	274,442	221,516	(52,926)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	274,442	221,516	(52,926)
DETAILS OF WRITE-INS			
1101. Deferred Expenses.....	62,986	30,798	(32,188)
1102.	0	0	0
1103.	0	0	0
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)	62,986	30,798	(32,188)
2501.	0	0	0
2502.	0	0	0
2503.	0	0	0
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)	0	0	0

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NOTES TO FINANCIAL STATEMENTS

SECTION A

1. Summary of Significant Accounting Policies:

A. Accounting Practices:

The financial statements of Ohio Indemnity Company ("the Company") are presented on the basis of accounting practices prescribed or permitted by the Ohio Insurance Department ("the Department").

The 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 Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual has been adopted as a component of prescribed or permitted practices by the state of Ohio.

B. Use of Estimates in the Preparation of the 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 as of the date of the financial statements and revenue and expenses for the period then ended. It also requires estimates in the disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ materially from these estimates.

C. Accounting Policy:

Ohio Indemnity's insurance premiums are earned over the terms of the related insurance policies and reinsurance contracts. For certain of our lender service products, premiums are earned over the contract period in proportion to the amount of insurance protection provided as the amount of insurance protection declines according to a predetermined schedule. For all other products, premiums are earned pro rata over the contract period. The portion of premiums written applicable to the unexpired portion of insurance policies is recorded in the balance sheet as unearned premiums.

Certain lender service policies are eligible for premium adjustments based on loss experience. For certain policies, return premiums are calculated and settled on an annual basis. Certain other policies are eligible for an experience rating adjustment that is calculated and adjusted from period to period and settled upon cancellation of the policy. These balances are presented in the accompanying balance sheet as "Aggregate write-ins for liabilities". These adjustments are included in the calculation of net premiums earned.

SSAP No. 65, "Property and Casualty Contracts," requires a separate test for unearned premiums for policies with coverage periods equal to or in excess of thirteen months. Depending on the results of this test, a reporting entity may be required to record additional unearned premiums on a statutory basis that are not recorded on a GAAP basis. As of December 31, 2013 and 2012, we recorded \$429,849 and \$412,639, respectively, of additional unearned premiums under SSAP No. 65 for our GAP product line.

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 commissions received or receivable.

Loss and loss adjustment expense ("LAE") reserves represent our best estimate of the ultimate net cost of all reported and unreported losses incurred through December 31. We do not discount loss and LAE reserves. The reserves for unpaid losses and LAE are estimated using individual case-basis valuations, statistical analyses and information received from ceding insurers under assumed reinsurance. Those estimates are subject to the effects of trends in loss severity and frequency. Although considerable variability is inherent in such estimates, we believe the reserves for losses and LAE are adequate. The estimates are regularly reviewed and adjusted as necessary as experience develops or new information becomes known. Such adjustments are included in results of operations in the period such adjustments are made.

Assumed reinsurance is a line of business with inherent volatility. Since the length of time required for the losses to be reported through the reinsurance system can be quite long, unexpected events are more difficult to predict. Ultimate loss experience for assumed reinsurance is based primarily on reports received by the Company from the underlying ceding insurers.

Bonds and stocks are valued in accordance with the valuations prescribed by the Securities Valuation Office of the NAIC.

Bonds and redeemable preferred stocks rated 1 or 2 by the NAIC are stated at amortized cost. Bonds and redeemable preferred stocks rated 3 through 6 by the NAIC are stated at the lower of amortized cost or fair value. Common stocks and non-redeemable preferred stocks rated 1 or 2 by the NAIC are stated at fair value. Non-redeemable preferred stocks rated 3 through 6 by the NAIC are stated at the lower of cost or fair value. Unrealized gains and losses on those investments stated at fair value (i.e. common stocks, non-redeemable preferred stocks rated 1 or 2 and bonds and preferred stocks rated 3 through 6 where the fair value is less than amortized cost) are reported directly in unassigned surplus, net of tax, and do not affect operations.

Realized gains and losses on disposal of investments are determined by the specific identification method and are included in net investment gain (loss). When management determines that a decline in the value of an investment is other-than-temporary, the carrying value of the investment is revised and the amount of revision is charged to net realized losses on investments.

Amortization of bond premium or discount is calculated using the scientific (constant yield) interest method taking into consideration specified interest and principal provisions over the life of the bond. Bonds containing call provisions (where the issue can be called away from the reporting entity at the issuer's discretion) are amortized to the call or maturity value/date which produces the lowest asset value (yield to worst).

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As part of the Company's liquidity management process, the Company regularly buys and sells certain money market mutual funds which are reported as common stocks in the accompanying financial statements. In the "cash from investments" section of the accompanying statutory statements of cash flows, the Company reflects the total money market funds purchased and sold for the year.

1. Investment Disclosures:

The gross unrealized gains and losses and the amortized cost and estimated fair values of bonds and stocks were as follows (pre-tax):

December 31, 2013

	<u>Amortized cost</u>	<u>Gross unrealized gains</u>	<u>Gross unrealized losses</u>	<u>Estimated fair value</u>
Bonds:				
US Treasury securities	\$ 5,184,510	\$ 2,599	\$ (13,364)	\$ 5,173,745
States, territories and possessions	1,335,076	26,384	-	1,361,460
Political subdivisions	9,622,806	230,341	(214,340)	9,638,807
Unaffiliated domestic securities	523,868	56,260	-	580,128
Industrial development, revenue and assessment obligations	<u>68,562,500</u>	<u>1,105,115</u>	<u>(1,698,636)</u>	<u>67,968,979</u>
Total bonds	<u><u>85,228,760</u></u>	<u><u>1,420,699</u></u>	<u><u>(1,926,340)</u></u>	<u><u>84,723,119</u></u>
Stocks:				
Redeemable preferred stocks	446,002	2,000	(35,002)	413,000
Non-redeemable preferred stocks	5,303,206	759,271	(108,903)	5,953,574
Common stocks	9,004,144	2,107,155	(23,189)	11,088,110
Money market mutual funds	6,732,867	-	-	6,732,867
Total stocks	<u><u>21,486,219</u></u>	<u><u>2,868,426</u></u>	<u><u>(167,094)</u></u>	<u><u>24,187,551</u></u>
Total	<u><u>\$106,714,979</u></u>	<u><u>\$ 4,289,125</u></u>	<u><u>\$ (2,093,434)</u></u>	<u><u>\$108,910,670</u></u>

December 31, 2012

	<u>Amortized cost</u>	<u>Gross unrealized gains</u>	<u>Gross unrealized losses</u>	<u>Estimated fair value</u>
Bonds:				
US Treasury securities	\$ 4,678,427	\$ 5,115	\$ -	\$ 4,683,542
States, territories and possessions	1,752,038	245,344	-	1,997,382
Unaffiliated domestic securities	521,754	53,898	-	575,652
Industrial development, revenue and assessment obligations	<u>68,555,177</u>	<u>3,034,091</u>	<u>(114,976)</u>	<u>71,474,292</u>
Total bonds	<u><u>75,507,396</u></u>	<u><u>3,338,448</u></u>	<u><u>(114,976)</u></u>	<u><u>78,730,868</u></u>
Stocks:				
Redeemable preferred stocks	50,000	524	-	50,524
Non-redeemable preferred stocks	7,419,002	1,187,220	(11,768)	8,594,454
Common stocks	2,187,392	403,645	(28,021)	2,563,016
Money market mutual funds	5,472,698	-	-	5,472,698
Total stocks	<u><u>15,129,092</u></u>	<u><u>1,591,389</u></u>	<u><u>(39,789)</u></u>	<u><u>16,680,692</u></u>
Total	<u><u>\$90,636,488</u></u>	<u><u>\$ 4,929,837</u></u>	<u><u>\$ (154,765)</u></u>	<u><u>\$95,411,560</u></u>

For those investments carried at fair value, the Company had pre-tax net unrealized gains of \$2,246,444 and \$798,584 at December 31, 2013 and 2012, respectively.

The amortized cost and the estimated fair value of bonds at December 31, 2013 by expected maturity, are shown below. Expected maturities will differ from contractual maturities because borrowers may have the right to call or prepay obligations with or without call or prepayment penalties.

	<u>Amortized cost</u>	<u>Estimated fair value</u>
Due in one year or less	\$ 4,325,830	\$ 4,385,855
Due after one year but less than five years	19,522,898	19,849,140
Due after five years but less than ten years	54,287,164	53,109,290
Due after ten years	7,092,868	7,378,834
Total	<u><u>\$ 85,228,760</u></u>	<u><u>\$ 84,723,119</u></u>

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Investment income, net of expenses, is summarized below for each of the years ended December 31:

	<u>2013</u>	<u>2012</u>
Bonds	\$ 2,703,076	\$ 2,959,761
Stocks	797,781	1,092,196
Short-term investments	14,869	25,181
Expenses	(318,421)	(309,268)
Net investment income	<u>\$ 3,197,305</u>	<u>\$ 3,767,870</u>

Proceeds from the sale of investments in bonds (excluding bond calls, prepayments and maturities) were \$218,634 and \$25,788,700 for the years ended December 31, 2013 and 2012, respectively.

After-tax net realized gains on investments were as follows for each of the years ended December 31:

	<u>2013</u>	<u>2012</u>
Gross realized gains:		
Bonds	\$ 21,574	\$ 1,859,468
Stocks	<u>1,345,069</u>	<u>1,961,918</u>
Total gains	<u>1,366,643</u>	<u>3,821,386</u>
Gross realized losses:		
Bonds	-	(98,213)
Stocks	(383,338)	(691,209)
Other-than-temporary impairments on investments	<u>-</u>	<u>(101,197)</u>
Total losses	<u>(383,338)</u>	<u>(890,619)</u>
Net realized gains before taxes	<u>983,305</u>	<u>2,930,767</u>
Federal income tax expense	<u>(334,324)</u>	<u>(303,628)</u>
Net realized gains, net of tax	<u>\$ 648,981</u>	<u>\$ 2,627,139</u>

We continually monitor the difference between the book value and the estimated fair value of our investments, which involves judgment as to whether declines in value are temporary in nature. If we believe an investment is "other-than-temporarily impaired," we record the decline in the value of the investment as a realized loss through our income statement. If our judgment changes in the future, we may ultimately record a realized loss for a security after having originally concluded that the decline in value was temporary. We begin to monitor a security for other-than-temporary impairment when its fair value to book value ratio falls below 80%. Our assessment as to whether a security is other-than-temporarily impaired depends on, among other things: (1) the length of time and extent to which the estimated fair value has been less than book value; (2) whether the decline appears to be related to general market or industry conditions or is issuer specific; (3) our current judgment as to the financial condition and future prospects of the entity that issued the investment security; and (4) our intent to sell the security or the likelihood that we will be required to sell the security before its anticipated recovery.

We also continually monitor the credit quality of our fixed maturity investments to gauge our ability to be repaid principal and interest. We consider price declines of securities in our other-than-temporary impairment analysis where such price declines provide evidence of declining credit quality, and we distinguish between price changes caused by credit deterioration, as opposed to rising interest rates. In our evaluation of credit quality, we consider, among other things, credit ratings from major rating agencies, including Moody's Industry Services ("Moody's") and Standard & Poor's ("S&P").

The following table summarizes the estimated fair value and gross unrealized losses (pre-tax) for all securities in an unrealized loss position at December 31, 2013 and December 31, 2012, distinguishing between those securities which have been continuously in an unrealized loss position for less than twelve months and twelve months or greater:

	Less than 12 Months		12 Months or Greater		Total	
	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses
At December 31, 2013						
Bonds:						
U.S. Treasury securities	\$ 2,852,455	\$ (13,364)	\$ -	\$ -	\$ 2,852,455	\$ (13,364)
Obligations of U.S. states, territories, and possessions and political subdivisions	41,589,526	(1,479,680)	3,064,140	(433,296)	44,653,666	(1,912,976)
Corporate and other taxable debt securities	-	-	-	-	-	-
Total Bonds	44,441,981	(1,493,044)	3,064,140	(433,296)	47,506,121	(1,926,340)
Stocks:						
Preferred Stocks	1,533,072	(143,904)	-	-	1,533,072	(143,904)
Common Stocks	419,050	(13,311)	80,160	(9,879)	499,210	(23,190)
Total stocks	1,952,122	(157,215)	80,160	(9,879)	2,032,282	(167,094)
Total	<u>\$ 46,394,103</u>	<u>\$ (1,650,259)</u>	<u>\$ 3,144,300</u>	<u>\$ (443,175)</u>	<u>\$ 49,538,403</u>	<u>\$ (2,093,434)</u>

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<u>At December 31, 2012</u>	Less than 12 Months		12 Months or Greater		Total	
	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses	Estimated fair value	Gross unrealized losses
Bonds:						
Obligations of U.S. states, territories, and possessions and political subdivisions	\$ 9,567,477	\$ (114,976)	\$ -	\$ -	\$ 9,567,477	\$ (114,976)
Corporate and other taxable debt securities	-	-	-	-	-	-
Total Bonds	9,567,477	(114,976)	-	-	9,567,477	(114,976)
Stocks:						
Preferred Stocks	1,430,654	(11,768)	-	-	1,430,654	(11,768)
Common Stocks	523,960	(28,021)	-	-	523,960	(28,021)
Total stocks	1,954,614	(39,789)	-	-	1,954,614	(39,789)
Total	\$ 11,522,091	\$ (154,765)	\$ -	\$ -	\$ 11,522,091	\$ (154,765)

As of December 31, 2013, there were three bonds and one common stock that had been in a gross unrealized loss position for 12 months or longer.

Other-than-temporary impairments on investments during 2013 and 2012 were zero and \$101,797, respectively. The \$101,197 of impairment charges recorded during 2012 were related to one common stock.

At December 31, 2013 and 2012, investments having an amortized cost of \$6,292,973 and \$6,126,710, respectively, were on deposit with various state insurance departments to meet their respective regulatory requirements.

2. Accounting Changes and Corrections of Errors: Effective January 1, 2012, the Company adopted SSAP No. 101, *Income Taxes, A Replacement of SSAP No. 10R and SSAP No. 10*. The primary change from adoption of SSAP No. 101 was that the Company increased the number of years from one year to three years in its determination of the amount of gross deferred tax assets expected to be realized from the balance sheet date (as described above). Any change resulting from the adoption of SSAP No. 101 was to be accounted for as a change in accounting principle pursuant to SSAP No. 3, *Accounting Changes and Correction of Errors*. The impact of this change in accounting principle was an increase to total assets and surplus of \$567,733 on January 1, 2012. There was no impact to net income or total liabilities as a result of this change in accounting principle.

3. Business Combinations and Goodwill: Not applicable.

4. Discontinued Operations: Not applicable.

5. Investments:

A. Mortgage Loans: Not applicable.

B. Debt Restructuring: Not applicable.

C. Reverse Mortgages: Not applicable.

D. Loan-Backed Securities: Not applicable.

E. Repurchase Agreements: Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies: Not applicable.

7. Investment Income:

A. Accrued Investment Income: The Company non-admits investment income due and accrued if amounts are not received within 15 days of the settlement date.

B. Amounts Nonadmitted: Not applicable.

8. Derivative Instruments: Not applicable.

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9. Income Taxes:

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

1.

12/31/2013		
(1)	(2)	(3)
Ordinary	Capital	(Col 1+2) Total
(a) Gross Deferred Tax Assets	\$.....3,306,011	\$.....160,114 \$.....3,466,125
(b) Statutory Valuation Allowance Adjustments	\$.....	\$.....
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$.....3,306,011	\$.....160,114 \$.....3,466,125
(d) Deferred Tax Assets Nonadmitted	\$.....	\$.....
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$.....3,306,011	\$.....160,114 \$.....3,466,125
(f) Deferred Tax Liabilities	\$.....68,589	\$.....1,086,818 \$.....1,155,407
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$.....3,237,422	\$.....(926,704) \$.....2,310,718

12/31/2012		
(4)	(5)	(6)
Ordinary	Capital	(Col 4+5) Total
(a) Gross Deferred Tax Assets	\$.....2,851,773	\$.....160,114 \$.....3,011,887
(b) Statutory Valuation Allowance Adjustments	\$.....	\$.....
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$.....2,851,773	\$.....160,114 \$.....3,011,887
(d) Deferred Tax Assets Nonadmitted	\$.....	\$.....
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$.....2,851,773	\$.....160,114 \$.....3,011,887
(f) Deferred Tax Liabilities	\$.....52,769	\$.....540,258 \$.....593,027
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$.....2,799,004	\$.....(380,144) \$.....2,418,860

Change		
(7)	(8)	(9)
(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	\$.....454,238	\$.....454,238
(b) Statutory Valuation Allowance Adjustments	\$.....	\$.....
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$.....454,238	\$.....454,238
(d) Deferred Tax Assets Nonadmitted	\$.....	\$.....
(e) Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$.....454,238	\$.....454,238
(f) Deferred Tax Liabilities	\$.....15,820	\$.....546,560 \$.....562,380
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$.....438,418	\$.....(546,560) \$.....(108,142)

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2.

Admission Calculation Components SSAP No. 101

	12/31/2013		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.		\$.....1,984,784	\$.....1,984,784
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)		\$.....(829,473)	\$.....(829,473)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.		\$.....3,466,125	\$.....3,466,125
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.			\$.....6,437,072
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.		\$.....68,589	\$.....1,086,818
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.		\$.....1,223,900	\$.....1,086,818
Total (2(a) + 2(b) + 2(c))			\$.....2,310,718

	12/31/2012		
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.		\$.....1,639,554	\$.....1,639,554
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)		\$.....186,279	\$.....186,279
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.		\$.....3,301,752	\$.....3,301,752
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.			\$.....6,415,455
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.		\$.....52,769	\$.....540,258
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.		\$.....1,878,602	\$.....540,258
Total (2(a) + 2(b) + 2(c))			\$.....2,418,860

	Change		
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.		\$.....345,230	\$.....345,230
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)		\$.....(1,015,752)	\$.....(1,015,752)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.		\$.....164,373	\$.....164,373
2. Adjusted Gross Deferred Tax Assets Allowed			\$.....17,937

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per Limitation Threshold.

(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$.....15,820	\$.....546,560	\$.....562,380
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
Total (2(a) + 2(b) + 2(c))	\$.....(654,702)	\$.....546,560	\$.....(108,142)

3.

2013	2012
------	------

(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	.....15%	.....15%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$.....42,913,812	\$.....42,769,698

4.

12/31/2013	
(1)	(2)
Ordinary	Capital

Impact of Tax-Planning Strategies

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.	.....	.....
1. Adjusted Gross DTAs Amount From Note 9A1(c)	3,306,011	160,114
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	.....	.....
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	3,306,011	160,114
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	.....	.....

12/31/2012	
(3)	(4)
Ordinary	Capital

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.	.....	.....
1. Adjusted Gross DTAs Amount From Note 9A1(c)	.....	.....
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	2,851,773	160,114
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	.....	.....

Change	
(5)	(6)
(Col 1-3) Ordinary	(Col 2-4) Capital

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.	.....	454,238	.....
1. Adjusted Gross DTAs Amount From Note 9A1(c)	.....	.....	.....
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	.....	454,238	.....
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	.....	.....	.....
(b) Does the Company's tax-planning strategies include the use of reinsurance?	Yes.....	No.....	X.....

B. Unrecognized deferred tax liabilities: Not applicable

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

(1)	(2)	(3)
12/31/2013	12/31/2012	(Col 1-2) Change

1. Current Income Tax

(a) Federal	\$ 3,569,087	\$ 4,246,629	\$ (677,542)
(b) Foreign	\$	\$	\$
(c) Subtotal	\$ 3,569,087	\$ 4,246,629	\$ (677,542)
(d) Federal income tax on net capital gains	\$ 334,324	\$ 303,628	\$ 30,696
(e) Utilization of capital loss carry-forwards	\$	\$	\$
(f) Other	\$	\$	\$
(g) Federal and foreign income taxes incurred	\$ 3,903,411	\$ 4,550,257	\$ (646,846)

2. Deferred Tax Assets:

(a) Ordinary

(1) Discounting of unpaid losses	\$	\$	\$
(2) Unearned premium reserve	\$ 3,115,424	\$ 2,579,926	\$ 535,498
(3) Policyholder reserves	\$ 190,173	\$ 271,496	\$ (81,323)
(4) Investments	\$	\$	\$
(5) Deferred acquisition costs	\$	\$	\$
(6) Policyholder dividends accrual	\$	\$	\$
(7) Fixed assets	\$	\$	\$
(8) Compensation and benefits accrual	\$	\$	\$
(9) Pension accrual	\$	\$	\$
(10) Receivables - nonadmitted	\$	\$	\$
(11) Net operating loss carry-forward	\$	\$	\$
(12) Tax credit carry-forward	\$	\$	\$
(13) Other (including items <5% of total ordinary tax assets)	\$ 414	\$ 351	\$ 63
(99) Subtotal	\$ 3,306,011	\$ 2,851,773	\$ 454,238

(b) Statutory valuation allowance adjustment	\$	\$	\$
(c) Nonadmitted	\$	\$	\$

(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 3,306,011	\$ 2,851,773	\$ 454,238
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(e) Capital:

(1) Investments	\$ 160,114	\$ 160,114	\$ -
(2) Net capital loss carry-forward	\$	\$	\$
(3) Real estate	\$	\$	\$
(4) Other (including items <5% of total capital tax assets)	\$	\$	\$
(99) Subtotal	\$ 160,114	\$ 160,014	\$ -

(f) Statutory valuation allowance adjustment	\$	\$	\$
(g) Nonadmitted	\$	\$	\$

(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 160,114	\$ 160,114	\$ -
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(i) Admitted deferred tax assets (2d + 2h)	\$ 3,466,125	\$ 3,011,887	\$ 454,238
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3. Deferred Tax Liabilities:

(a) Ordinary

(1) Investments	\$.....14,470	\$.....22,766	\$.....(8,296)
(2) Fixed assets	\$.....	\$.....	\$.....
(3) Deferred and uncollected premium	\$.....	\$.....	\$.....
(4) Policyholder reserves	\$.....	\$.....	\$.....
(5) Other (including items<5% of total ordinary tax liabilities)	\$.....54,119	\$.....30,003	\$.....24,116
(99) Subtotal	\$.....68,589	\$.....52,769	\$.....15,820

(b) Capital:

(1) Investments	\$.....1,086,818	\$.....540,258	\$.....546,560
(2) Real estate	\$.....	\$.....	\$.....
(3) Other (including items <5% of total capital tax liabilities)	\$.....	\$.....	\$.....
(99) Subtotal	\$.....1,086,818	\$.....540,258	\$.....546,560

(c) Deferred tax liabilities (3a99 + 3b99) \$.....1,155,407 \$.....593,027 \$.....562,380

4. Net deferred tax assets/liabilities (2i - 3c) \$.....2,310,718 \$.....2,418,860 \$.....(108,142)

D. Federal income tax expense differs from the amount computed by applying the normal tax rate of 34% to income before federal income tax as follows:

	<u>2013</u>	<u>2012</u>
Expected federal income tax expense	\$4,301,880	\$5,389,469
Change in unearned premium reserves	588,460	834,036
Book over capital gains (losses)	-	(911,538)
Book over tax reserves	(8,726)	9,189
Book to tax return adjustments	(198,644)	43,949
Alternative minimum tax	-	(25,637)
Tax exempt interest and dividends received deduction	(821,626)	(877,198)
Other	<u>42,067</u>	<u>87,987</u>
Federal income tax expense	<u>\$3,903,411</u>	<u>\$4,550,257</u>

E. Operating Loss and Tax Credit Carryforwards:

At December 31, 2013, the Company had \$0 of net operating loss carryforward. The Company also had \$0 alternative minimum tax credit at December 31, 2013.

The following is income tax expense for 2013, 2012 and 2011 that is available for recoupment in the event of future net losses:

2013 (current year)	\$ 3,903,411
2012 (current - 1)	4,550,257
2011 (current - 2)	3,815,356

F. Consolidated Federal Income Tax Return: The Company's federal income tax return is consolidated with Bancinsurance Corporation.

The Company files a consolidated federal income tax return with its parent, Bancinsurance Corporation. The Company has a tax sharing agreement, as approved by the Board of Directors, with its parent whereby federal income tax expense is determined as if the Company filed a separate federal income tax return and payments for this liability are made to the parent.

10. Information Concerning Parent, Subsidiaries and Affiliates:

A. Ohio Indemnity is a wholly-owned subsidiary of Bancinsurance Corporation, an insurance holding company domiciled in the State of Ohio. See Schedule Y, Part 1 Organizational Chart.

B. The Company has no investment in parent or affiliates. The Company has no subsidiaries or affiliated insurers.

C. There are no guarantees or undertakings for the benefit of an affiliate which result in a material contingent exposure of the Company's net assets to liabilities.

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D. Other Disclosures: In 2005, the Company entered into a cost sharing agreement with Bancinsurance. During 2013 and 2012, the amount of expenses the Company allocated to Bancinsurance under this agreement were \$38,144 and \$132,139, respectively, which have been recorded in the accompanying statements of income.

In 2007, the Company entered into an intercompany agreement (the “Agreement”) by and between the Company, Bancinsurance and USA (collectively, the “Parties”). Pursuant to the terms of the agreement, amounts owed relating to transactions between the Parties during each quarter shall be settled within forty-five days after quarter end. In accordance with SSAP No. 96, amounts owed to the Company over ninety days from the due date in the Agreement shall be nonadmitted. As of December 31, 2013, the Company had no amounts owed to it by the Parties greater than ninety days from the due date in the Agreement.

In 2010, Fenist and Bancinsurance (collectively, the “Borrowers”) entered into a credit agreement (the “Credit Agreement”) with a lender. As of December 31, 2013, the Credit Agreement provided for \$10.5 million of senior secured debt financing, which consisted of (i) a \$5.0 million senior secured term loan and (ii) a \$5.5 million senior secured revolving credit facility. The Borrowers’ obligations under the Credit Agreement are secured by a first priority lien on substantially all of the assets of the Borrowers and by a pledge by Bancinsurance of 100% of the stock of Ohio Indemnity, subject to the restrictions on the exercise of remedies under applicable insurance law. As of December 31, 2013, the Borrowers were current on all principal and interest payments and were in compliance with all covenants under the Credit Agreement.

The Company pays certain fees and commissions to its affiliate, Ultimate Services Agency, LLC, a property and casualty insurance agency. During 2013 and 2012, the amount of commissions and fees incurred by the Company related to USA were \$9,096,245 and \$10,268,575, respectively.

During 2002 and 2003, Bancinsurance Corporation entered into an arrangement with BIC Statutory Trust I (“BIC Trust I”), a Connecticut special purpose business trust, and BIC Statutory Trust II (“BIC Trust II”), a Delaware special purpose business trust (collectively, the “Trusts”), whereby the Trusts issued and Bancinsurance Corporation purchased approximately \$8 million and \$7 million respectively, of floating rate trust preferred capital securities in exchange for junior subordinated debentures of Bancinsurance Corporation. Bancinsurance Corporation has fully and unconditionally guaranteed the obligations of the Trusts with respect to the floating rate trust preferred capital securities. The floating rate trust preferred capital securities, and the junior subordinated debentures issued in connection therewith, pay dividends and interest, as applicable, on a quarterly basis, are redeemable at par and mature in 2032 (for BIC Trust I) and 2033 (for BIC Trust II). Dividends paid by Ohio Indemnity to Bancinsurance Corporation can be a source of funds used to pay interest and any principal payments, if applicable, on the junior subordinated debentures by Bancinsurance Corporation.

See Note 13 for a description of dividends declared to Bancinsurance Corporation.

11. Debt: Not applicable.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other post retirement Benefit Plans: Not applicable

A. Defined Benefit Plan: Not applicable.

B. Defined Contribution Plan: The Company provides a qualified 401(k) profit sharing plan, available to full-time employees who meet the plan’s eligibility requirements. The Company matches 100% of the qualified employee’s contribution up to 3% of salary and 50% of the qualified employee’s contribution between 3% and 5% of salary. The total cost of the matching contribution was \$110,900 and \$99,967 for the years ended December 31, 2013 and 2012 respectively.

C. Multiemployer Plans: Not applicable.

D. Consolidated/Holding Company Plans: Not applicable.

E. Post employment Benefits and Compensated Absences: Not applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations:

A. The Company has 40,000 common shares authorized, 37,332 common shares issued and 37,332 common shares outstanding. All shares are Class A shares. The Company has 5,000 non-voting preferred shares authorized, none issued and outstanding.

B. Dividend Rate of Preferred Stock: Not applicable.

C. Dividend Restrictions: Generally, the Company is restricted by the insurance laws of the State of Ohio as to amounts that can be transferred to the parent in the form of dividends, loans, or advances without the approval of the Department to the greater of (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend, loan or advancement or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend, loan or advancement. Under the above restrictions, during 2014, dividends, loans or advances in excess of \$8,749,179 will require the approval of the Department.

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The following dividends were declared by Ohio Indemnity to Bancinsurance Corporation during 2013 and 2012:

- On October 25, 2013, Ohio Indemnity's board of directors declared a cash dividend in an aggregate amount of \$10,000,000 that was paid to Bancinsurance Corporation during the fourth quarter of 2013; and
- On October 19, 2012, Ohio Indemnity's board of directors declared a cash dividend in an aggregate amount of \$12,000,000 that was paid to Bancinsurance Corporation during the fourth quarter of 2012.

The Company is subject to a risk-based capital ("RBC") test applicable to property and casualty insurers. The RBC test serves as a benchmark of insurance enterprises' solvency by state insurance regulators by establishing statutory surplus targets which will require certain Company level or regulatory level actions. Based on the Company's analysis, the Company's total adjusted capital was in excess of all required action levels at December 31, 2013.

All insurance companies must file annual financial statements (prepared in accordance with statutory accounting rules) in states where they are authorized to do business and are subject to regular and special examinations by the regulatory agencies of those states. In 2012, the Department initiated its financial examination of Ohio Indemnity covering the period from January 2007 through December 31, 2011. On September 6, 2012, the Department issued its examination report. No adjustments to Ohio Indemnity's previously filed statutory financial statements were required as a result of the examination.

D. Portion of the Company's Profits that may be paid as Ordinary Dividends to Stockholders: See Note 13C above.

E. Restrictions Placed on the Unassigned Funds, Including for Whom the Surplus is Being Held: Not applicable.

F. Mutual Surplus Advances: Not applicable.

G. Company Stock Held for Special Purposes: See Note 10

H. Changes in Special Surplus Funds: Not applicable.

I. Changes in Unassigned Funds:

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

(a) Unrealized gains and losses, net of tax	\$ 955,588
(b) Nonadmitted asset value:	(52,926)
(c) Deferred income tax:	384,131
(d) Dividends to stockholders:	(10,000,000)

J. Surplus Notes: Not applicable.

K. Impact of Restatement Due to Quasi Reorganizations: Not applicable.

L. Effective Date of Quasi Reorganizations: Not applicable.

14. Contingencies:

A. Contingent Commitments: Not applicable.

B. Assessments: Not applicable.

C. Gain Contingencies: Not applicable.

D. All Other Contingencies: We are involved in legal proceedings arising in the ordinary course of business which are routine in nature and incidental to our business. We currently believe that none of these matters, either individually or in the aggregate, is reasonably likely to have a material adverse effect on our financial condition, results of operations or liquidity. However, because litigation is subject to inherent uncertainties and the outcome of such matters cannot be predicted with certainty, future developments could cause any one or more of these matters to have a material adverse effect on our financial condition, results of operations and liquidity.

15. Leases: A. Lessee Operating Lease: As of December 31, 2013, we leased approximately 13,300 square feet in Columbus, Ohio for our headquarters pursuant to a lease that commenced on January 1, 2009 and expires on December 31, 2015. Rent expense is recognized evenly over the lease term ending December 31, 2015. Rental expenses, which primarily includes expenses for our office lease, were \$267,872 and \$259,996 for the years ended December 31, 2013 and 2012, respectively.

The future minimum lease payments required under operating leases for the next five fiscal years are as follows:

2014	\$ 278,050
2015	286,000
2016	-
2017	-
2018	-
Total	<u>\$ 564,050</u>

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B. Lessor Leases: Not applicable.

C. Leveraged leases: Not applicable.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk: Not applicable.

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

A. Transfers of Receivables Reported as Sales: Not applicable.

B. Transfers and Servicing of Financial Assets: Not applicable.

C. Wash Sales: Not applicable.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans: Not applicable.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators:

The Company uses several managing general agents to write and administer its lender services products in specified territories. The following are the Company's managing general agents and their respective direct premiums written for 2013 and 2012:

Name and Address	FEI Number	Exclusive Contract	Type of Business Written	Type of Authority Granted	2013		2012	
					Direct Premiums Written		Direct Premiums Written	
HUB International 300 Country Pine Lane Battle Creek, MI 49015	35-0672425	No	Collateral Protection, C, CA, B, P, U Guaranteed Auto Protection, Credit & Inland Marine		\$ 3,066,445		\$ 4,449,793	
Lee & Mason Financial Services, Inc. P.O. Box 270 Route 30 Northville, NY 12134	14-1722170	No	Collateral Protection, C, CA, B, P, U Inland Marine, & Guaranteed Auto Protection		8,140,560		6,556,888	
American Risk Services 11135 Kenwood Road Cincinnati, OH 45242	38-3773191	No	Collateral Protection & Credit	C, CA, R, B, P, U	2,735,126		545,965	
				Total		\$ 13,942,131		\$ 11,552,646

C - Claims Payment

CA - Claims Adjustment

R - Reinsurance Ceding

B - Binding Authority

P - Premium Collection

U - Underwriting

20. Fair Value Measurement:

1. The following table summarizes the Company's financial assets measured at fair value on a recurring basis as of December 31:

December 31, 2013	Total	Level 1	Level 2	Level 3
Bonds	\$ -	\$ -	\$ -	\$ -
Preferred stocks.....	3,083,072	3,083,072	-	-
Common stocks.....	<u>17,820,977</u>	<u>17,820,977</u>	-	-
Total	<u><u>\$ 20,904,049</u></u>	<u><u>\$ 20,904,049</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

December 31, 2012	Total	Level 1	Level 2	Level 3
Bonds	\$ -	\$ -	\$ -	\$ -
Preferred stocks.....	4,375,804	4,375,804	-	-
Common stocks.....	<u>2,563,016</u>	<u>2,563,016</u>	-	-
Total	<u><u>\$ 6,938,820</u></u>	<u><u>\$ 6,938,820</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>

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2. Fair Value Measurements in (Level 3) of the Fair Value Hierarchy: None

The Company has categorized its assets into the three-level hierarchy based upon the priority of the inputs to the respective valuation technique. The following summarizes the type of assets included within the three-level hierarchy presented in the table above:

- *Level 1* – This category includes exchange-traded preferred stocks, common stocks and mutual funds. Certain preferred stocks (redeemable preferred stocks and preferred stocks with an NAIC rating of 3 through 6) are carried at the lower of cost or fair value. The preferred stocks and common stocks listed in the above table are carried at fair value.
- *Level 2* – This category includes bonds. Bonds with an NAIC rating of 3 through 6 are carried at the lower of amortized cost or fair value. The company has no level 2 assets or liabilities.
- *Level 3* – The Company has no Level 3 assets or liabilities.

As of December 31 2013 and 2012, the Company had no financial liabilities that were measured at fair value and no financial assets that were measured at fair value on a non-recurring basis. The Company also did not have any non-financial assets or non-financial liabilities that were measured at fair value on a recurring or non-recurring basis.

3. The carrying amount and estimated fair value of financial instruments subject to disclosure requirements were as follows as of December 31:

December 31, 2013

Type of Class of Financial Instrument	Aggregate	Admitted			Not Practicable	
	Fair Value	Assets	Level 1	Level 2	Level 3	(Carrying Value)
Bonds	84,723,119	85,228,760	-	84,723,119	-	-
Common Stocks	17,820,977	17,820,977	17,820,977	-	-	-
Preferred Stocks	6,366,574	5,911,686	6,366,574	-	-	-
Short-term investments	793,489	793,489	793,489	-	-	-
Cash	9,997,521	9,997,521	9,997,521	-	-	-

December 31, 2012

Type of Class of Financial Instrument	Aggregate	Admitted			Not Practicable	
	Fair Value	Assets	Level 1	Level 2	Level 3	(Carrying Value)
Bonds	78,730,868	75,507,396	-	78,730,868	-	-
Common Stocks	8,035,714	8,035,714	8,035,714	-	-	-
Preferred Stocks	8,644,978	7,891,961	8,644,978	-	-	-
Short-term investments	1,473,130	1,473,130	1,473,130	-	-	-
Cash	16,359,562	16,359,562	16,359,562	-	-	-

4. Not Practicable Estimated Fair Values: None

21. Other Items:

A. Extraordinary Items: Not applicable.

B. Troubled Debt Restructuring: Not applicable.

C. Other Disclosures: The Company elected to use rounding in reporting amounts in this Annual Statement. The Company files the Annual Statement in accordance with NAIC validation tolerance levels.

D. Nature of any portion of the balance that is reasonably possible to uncollectible for assets covered by SSAP No. 6: Not applicable.

E. Business Interruption Insurance recoveries: Not applicable.

F. State Transferable Tax Credits: Not applicable.

G. Subprime-Mortgage-Related Risk Exposure: Not applicable

22. Events Subsequent: The Company used February 13, 2013, the date these statutory financial statements were available to be issued, as the date through which subsequent events have been evaluated. There were no material subsequent events that required recognition or additional disclosure in these statutory financial statements.

23. Reinsurance:

A. Unsecured Reinsurance Recoverables: Not applicable.

B. Reinsurance Recoverable in Dispute: Not applicable.

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C. Reinsurance Assumed and Ceded:

1.

<u>December 31, 2013</u>	Assumed Unearned	Assumed Commission	Ceded Unearned	Ceded Commission	Assumed less Ceded Unearned	Assumed less Ceded Commission
a. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. All Other	8,162,662	1,990,492	85,089,405	6,786,937	(76,926,743)	(4,796,445)
c. Total	<u>8,162,662</u>	<u>1,990,492</u>	<u>85,089,405</u>	<u>6,786,937</u>	<u>(76,926,743)</u>	<u>(4,796,445)</u>

d. Direct Unearned Premium Reserve: \$ 126,843,110

2. The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements: Not applicable.

D. Uncollectible Reinsurance: Not applicable.

E. Commutation of Ceded Reinsurance: Not applicable.

F. Retroactive Reinsurance: Not applicable.

G. Reinsurance Accounted For As A Deposit: Not applicable.

24. Retrospectively and Experience Rated Contracts and Contracts Subject to Redetermination: The Company estimates accrued retrospective and experience rated premium adjustments through the review of each individual retrospectively or experience rated risk, comparing case basis loss development with that anticipated in the policy contract to arrive at the best estimate of return or additional retrospective and experience rated premium.

Net premiums written of \$1,318,134 and \$8,263,744 were subject to retrospective and experience rating features during 2013 and 2012, respectively. This represented approximately 2% and 14%, respectively, of total net premiums written.

25. Change in incurred Losses and Loss Adjustment Expenses: As a result of changes in estimates of insured events in prior years, the provision for unpaid loss and LAE decreased by approximately \$5.1 million and \$3.5 million for the years ended December 31, 2013 and 2012, respectively. The decreases in 2013 and 2012 were primarily due to favorable loss development for our lender services and waste industry product lines. The majority of our losses are short-tail in nature and adjustments to reserve amounts occur rather quickly. Conditions that affected redundancies in reserves may not necessarily occur in the future. Accordingly, it may not be appropriate to extrapolate this redundancy to future periods.

26. Intercompany Pooling Arrangements: Not applicable.

27. Structured Settlements: Not applicable.

28. Health Care Receivables: Not applicable.

29. Participating Policies: Not applicable.

30. Premium Deficiency Reserves:

1. Liability carried for premium deficiency reserves	0
2. Date of the most recent evaluation of this liability	12/31/2013
3. Was anticipated investment income utilized in the calculation?	no

31. High Deductibles: Not applicable.

32. Discounting of Liabilities for Unpaid Losses of Unpaid Loss Adjustment Expenses: Not applicable.

33. Asbestos/Environmental Reserves: Not applicable.

34. Subscriber Savings Accounts: Not applicable.

35. Multiple Peril Crop Insurance: Not applicable.

36. Financial guaranty Insurance: Not applicable

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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 [] N/A []

1.3 State Regulating?

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.

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.

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).

3.4 By what department or departments? OHIO DEPARTMENT OF INSURANCE.....

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []

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

4.11 sales of new business? Yes [] No [X]

4.12 renewals? Yes [] No [X]

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

4.21 sales of new business? Yes [] No [X]

4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]

5.2 If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation. Yes [] No [X]

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
.....
.....
.....
.....
.....

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
SKODA, MINOTTI & CO. 6885 BETA DR. MAYFIELD VILLAGE, OHIO.....

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
MATT MERLINO, 3374-B MEDLOCK BRIDGE, NORCROSS, GA. 30092.....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company _____

12.12 Number of parcels involved _____

12.13 Total book/adjusted carrying value \$.....

12.2 If yes, provide explanation

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A [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 []

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s)

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

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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	\$.....0
20.12 To stockholders not officers	\$.....0
20.13 Trustees, supreme or grand (Fraternal only)	\$.....0

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	\$.....0
20.22 To stockholders not officers	\$.....0
20.23 Trustees, supreme or grand (Fraternal only)	\$.....0

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 [] No [X]

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

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []

24.02 If no, give full and complete information, relating thereto

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

24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] 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	\$.....

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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 [] N/A [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
Fifth Third Bank.....	38 Fountain Square, Cincinnati, Ohio 45263.....
Meeder Asset Management.....	6125 Memorial Drive Dublin, Ohio 43017.....
Huntington National Bank.....	30050 Chagrin Boulevard, Suite 150 Pepper Pike OH. 44124.....
UBS Financial Services.....	180 Market Street, Ste 200 New Albany, Ohio 43054.....
.....

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....
.....
.....
.....

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

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GENERAL INTERROGATORIES

1 Central Registration Depository Number(s)	2 Name	3 Address
105794.....	Meeder Asset Management.....	6125 Memorial Drive, Dublin Ohio 43017.....
7745.....	Huntington National Bank.....	30050 Chagrin Boulevard, Suite 150 Pepper Pike, OH 44124.....
107038.....	J.P. Morgan Investment Inc.....	80 South Eighth Street 3300 IDC Center Minneapolis, MN 55402.....
0221.....	UBS Financial Services, Inc.....	180 Market Street Suite 200, New Albany, Ohio 43054.....

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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 [] No [X]
 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
.....
.....
29.2999 TOTAL		0

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
.....
.....
.....

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds.....	.....86,022,251	.....85,516,609	.....(505,642)
30.2 Preferred Stocks.....	.....5,911,686	.....6,366,574	.....454,888
30.3 Totals.....	91,933,937	91,883,183	(50,754)

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

Clearwater Analytics pulls the fair values from our custodians and checks them daily for stale data and 5 percents daily swings.....

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:

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GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 12,541
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
National Crime Bureau.....	\$.....6,865
Kaplan Inc.....	\$.....4,116

34.1 Amount of payments for legal expenses, if any? \$ 95,095
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
Vorys, Sater & Pease, LLP.....	\$.....88,621

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0
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
.....	\$.....
.....	\$.....
.....	\$.....

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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:
 NOT APPLICABLE.....

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:
 NOT APPLICABLE LIMITED PROPERTY COVERAGE WRITTEN.....

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?
 NOT APPLICABLE.....

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?
 Yes [] No [X]

6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss
 LIMITED PROPERTY COVERAGE WRITTEN.....

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)?
 Yes [] No [X]

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

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?
 Yes [] No []

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?
 Yes [] No [X]

8.2 If yes, give full information.....

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

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
 (a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
 (b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.....
 Yes [] No [X]

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

9.4 Except for transactions meeting the requirements of paragraph 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?.....
 Yes [] No [X]

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

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
 (a) The entity does not utilize reinsurance; or
 (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 []

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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 [] N/A [X]
 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
 12.41 From..... %.....
 12.42 To..... %.....

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?..... Yes [X] No []

12.6 If yes, state the amount thereof at December 31 of current year:
 12.61 Letters of Credit..... \$..... 79,126,000
 12.62 Collateral and other funds..... \$..... 14,655,000

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):..... \$..... 4,500,000
 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?..... Yes [] No [X]
 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 0

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 [X]
 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 [X]
 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 [X] No []
 If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home	\$	\$	\$	\$	\$
16.12 Products	\$	\$	\$	\$	\$
16.13 Automobile	\$	85	\$	55,867	\$
16.14 Other*	\$	\$	\$	62,352	\$
				\$	77,965
					\$
					54,569

* Disclose type of coverage:

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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:

	Gross amount of unauthorized reinsurance in Schedule F – Part 3	\$.....
17.11	excluded from Schedule F – Part 5.....	0
17.12	Unfunded portion of Interrogatory 17.11.....	0
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....	0
17.14	Case reserves portion of Interrogatory 17.11.....	0
17.15	Incurred but not reported portion of Interrogatory 17.11.....	0
17.16	Unearned premium portion of Interrogatory 17.11.....	0
17.17	Contingent commission portion of Interrogatory 17.11.....	0

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

	Gross amount of unauthorized reinsurance in Schedule F – Part 3	\$.....
17.18	excluded from Schedule F – Part 5.....	0
17.19	Unfunded portion of Interrogatory 17.18.....	0
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18.....	0
17.21	Case reserves portion of Interrogatory 17.18.....	0
17.22	Incurred but not reported portion of Interrogatory 17.18.....	0
17.23	Unearned premium portion of Interrogatory 17.18.....	0
17.24	Contingent commission portion of Interrogatory 17.18.....	0

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. \$.....

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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)	1,746,527	1,309,473	818,793	(107)	2,922
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	64,959,320	54,490,465	46,446,370	40,949,152	29,405,639
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	52,542,336	57,276,530	54,580,742	50,364,977	43,642,206
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	119,248,183	113,076,468	101,845,905	91,314,022	73,050,767
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)	1,746,527	1,309,473	818,793	(107)	2,922
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	10,951,435	9,580,724	7,541,669	7,294,421	4,834,414
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	40,836,433	48,868,781	46,375,116	41,428,525	36,605,166
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	53,534,395	59,758,978	54,735,578	48,722,839	41,442,502
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	8,468,639	9,152,886	7,020,090	7,773,367	4,941,628
14. Net investment gain (loss) (Line 11)	3,846,286	6,395,009	5,132,037	3,960,898	2,286,320
15. Total other income (Line 15)	3,341	(143)	2,429,602	1,487	163,023
16. Dividends to policyholders (Line 17)	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19)	3,569,087	4,246,629	3,871,465	3,019,433	2,090,010
18. Net income (Line 20)	8,749,179	11,301,123	10,710,264	8,716,319	5,300,961
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	133,325,549	121,063,430	111,935,955	98,304,313	102,044,045
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	6,845,985	5,468,214	5,983,906	5,613,143	4,264,852
20.2 Deferred and not yet due (Line 15.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	88,101,019	75,874,872	66,743,649	53,102,172	56,855,839
22. Losses (Page 3, Line 1)	11,024,198	11,250,473	12,669,636	10,270,648	10,268,113
23. Loss adjustment expenses (Page 3, Line 3)	322,524	209,415	316,365	291,631	252,430
24. Unearned premiums (Page 3, Line 9)	50,346,217	41,692,397	29,427,160	22,633,440	21,467,998
25. Capital paid up (Page 3, Lines 30 & 31)	3,000,746	3,000,746	3,000,746	3,000,746	3,000,746
26. Surplus as regards policyholders (Page 3, Line 37)	45,224,530	45,188,558	45,192,306	45,202,141	45,188,206
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	17,911,682	17,995,593	21,071,134	5,497,190	6,430,312
Risk-Based Capital Analysis					
28. Total adjusted capital	45,224,530	45,188,558	45,192,306	45,202,141	45,188,206
29. Authorized control level risk-based capital	6,897,525	6,918,592	6,452,866	5,612,879	5,111,340
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)	70.7	68.8	68.1	78.5	81.8
31. Stocks (Lines 2.1 & 2.2)	19.7	9.5	18.1	13.0	7.2
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	9.0	21.2	13.3	8.5	11.0
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)	0.6	0.5	0.5	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)	0	0	0	0	0
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					
47. All other affiliated					
48. Total of above Lines 42 to 47	0	0	0	0	0
49. Total Investment in parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	0.0	0.0	0.0	0.0	0.0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Ohio Indemnity Company
250 E. Broad Street, 7th Floor
Columbus, Ohio 43215

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)	955,588	656,455	(972,112)	(24,601)	1,413,223
52. Dividends to stockholders (Line 35)	(10,000,000)	(12,000,000)	(9,700,000)	(9,100,000)	(7,416,755)
53. Change in surplus as regards policyholders for the year (Line 38)	35,972	(3,748)	(9,835)	13,935	20,655
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)	459,378	65,788	34,038	27,324	106,981
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	20,063,786	15,124,516	11,273,502	10,306,976	7,972,216
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	12,740,067	12,594,521	12,461,190	17,030,079	27,682,567
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	33,263,231	27,784,825	23,768,730	27,364,379	35,761,764
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)	459,378	65,788	34,038	27,324	106,981
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,528,290	1,540,991	828,464	1,752,773	1,808,990
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	8,191,539	10,599,158	10,639,279	14,216,146	23,032,742
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	11,179,207	12,205,937	11,501,781	15,996,243	24,948,713
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)	23.5	23.4	30.7	34.8	45.0
68. Loss expenses incurred (Line 3)	2.7	2.8	3.2	3.6	3.6
69. Other underwriting expenses incurred (Line 4)	55.7	53.9	50.6	44.6	40.1
70. Net underwriting gain (loss) (Line 8)	18.1	19.9	15.5	16.9	11.3
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)	48.5	41.5	37.5	42.1	41.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	26.2	26.2	33.9	38.5	48.6
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)	118.4	132.2	121.1	107.8	91.7
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)	(5,133)	(3,472)	(2,612)	(2,342)	(4,456)
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)	(11.4)	(7.7)	(5.8)	(5.2)	(9.9)
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)	(5,516)	(2,453)	(2,315)	(6,028)	(5,021)
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)	(12.2)	(5.4)	(5.1)	(13.3)	(11.1)

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Ohio Indemnity Company
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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	0	0	0	0	0	0	XXX	
2. 2004	61,576	11,511	50,065	51,246	4,312	4,073	.97	.362	.0	806	.51,272	XXX	
3. 2005	55,962	4,245	.51,717	26,963	3,042	1,319	.66	.264	.0	894	.25,438	XXX	
4. 2006	55,699	6,592	.49,107	25,869	2,953	1,503	.41	.486	.0	1,279	.24,864	XXX	
5. 2007	61,064	14,091	.46,973	28,570	6,675	1,943	131	.490	.0	1,618	.24,197	XXX	
6. 2008	68,782	21,458	.47,324	33,405	10,071	1,757	.294	.532	.0	1,126	.25,329	XXX	
7. 2009	68,965	25,275	.43,690	33,858	10,537	1,372	.381	.580	.0	845	.24,892	XXX	
8. 2010	77,546	.31,613	.45,933	27,006	11,093	1,385	.517	.582	.0	811	.17,363	XXX	
9. 2011	82,552	.37,216	.45,336	23,116	12,273	1,415	.683	.564	.0	559	.12,139	XXX	
10. 2012	88,954	.42,953	.46,001	26,098	16,842	1,427	.903	.736	.0	544	.10,516	XXX	
11. 2013	100,272	53,603	46,669	28,114	19,479	1,360	951	409	0	259	9,453	XXX	
12. Totals	XXX	XXX	XXX	304,245	97,277	17,554	4,064	5,005	0	8,741	225,463	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrog- ation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstand- ing 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	Direct and Assumed	Ceded			
1.	0	0	0	.0	.0	0	.0	.0	.0	0	0	0	XXX
2.	0	0	0	.0	.0	0	.0	.0	.0	0	0	0	XXX
3.	0	0	0	.0	.0	0	.0	.0	.0	0	0	0	XXX
4.	0	0	.5	.2	.0	0	.0	.0	.0	0	0	.3	XXX
5.	0	0	.71	.20	.0	0	.0	.0	.0	0	0	.51	XXX
6.	0	0	151	.47	.0	0	.0	.0	.0	0	0	104	XXX
7.	0	0	138	.54	.0	0	.0	.0	.0	0	0	.84	XXX
8.	3	3	371	.159	.0	0	.0	.0	.0	0	0	.212	XXX
9.	.6	0	1,557	.480	.0	0	.0	.0	.0	0	0	1,083	XXX
10.	25	0	2,558	.663	.0	0	.0	.0	.0	0	0	.1,920	XXX
11.	1,484	603	9,411	2,724	0	0	165	124	280	0	244	7,889	XXX
12.	1,518	606	14,262	4,149	0	0	165	124	280	0	244	11,346	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 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	.0	.0
2.	55,681	4,409	51,272	.90.4	.38.3	.102.4	.0	.0		.0	.0
3.	28,546	3,108	25,438	.51.0	.73.2	.49.2	.0	.0		.0	.0
4.	27,863	2,996	24,867	.50.0	.45.4	.50.6	.0	.0		.3	.0
5.	31,074	6,826	24,248	.50.9	.48.4	.51.6	.0	.0		.51	.0
6.	35,845	10,412	25,433	.52.1	.48.5	.53.7	.0	.0		104	.0
7.	35,948	10,972	24,976	.52.1	.43.4	.57.2	.0	.0		.84	.0
8.	29,347	11,772	17,575	.37.8	.37.2	.38.3	.0	.0		.212	.0
9.	26,658	13,436	13,222	.32.3	.36.1	.29.2	.0	.0		1,083	.0
10.	30,844	18,408	12,436	.34.7	.42.9	.27.0	.0	.0		.1,920	.0
11.	41,223	23,881	17,342	.41.1	.44.6	.37.2	.0	.0		7,568	.321
12.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11,025	.321

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.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Ohio Indemnity Company
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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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. 2004	53,942	50,169	51,934	52,804	53,154	50,822	50,910	50,910	50,910	50,910	.0	.0
3. 2005	XXX	27,487	25,917	25,204	25,197	25,189	25,184	25,180	25,175	25,174	(1)	(6)
4. 2006	XXX	XXX	26,017	25,593	25,526	24,386	24,383	24,375	24,374	24,381	7	6
5. 2007	XXX	XXX	XXX	27,029	25,386	25,212	23,927	23,830	23,790	23,758	(32)	(72)
6. 2008	XXX	XXX	XXX	XXX	26,887	26,085	25,718	25,054	24,917	24,901	(16)	(153)
7. 2009	XXX	XXX	XXX	XXX	XXX	25,107	24,337	25,137	24,460	24,396	(64)	(741)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	19,431	16,792	17,811	16,993	(818)	201
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,409	13,778	12,658	(1,120)	(4,751)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,789	11,700	(3,089)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,653	XXX	XXX	XXX
										12. Totals	(5,133)	(5,516)

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 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2004	31,593	42,360	45,490	45,656	46,294	50,822	50,910	50,910	50,910	50,910	XXX	XXX
3. 2005	XXX	20,678	25,201	25,204	25,197	25,186	25,181	25,180	25,175	25,174	XXX	XXX
4. 2006	XXX	XXX	20,409	24,396	24,365	24,361	24,369	24,369	24,369	24,378	XXX	XXX
5. 2007	XXX	XXX	XXX	20,108	23,687	23,688	23,713	23,722	23,713	23,707	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	20,795	24,641	24,726	24,780	24,792	24,797	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	1,765	23,398	24,299	24,313	24,312	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	11,235	14,837	16,776	16,781	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,766	11,596	11,575	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,072	9,780	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,044	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)										10 2013
	1 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	
1. Prior	0	.0	.0	.0	.0	0	0	0	0	0	0
2. 2004	19,685	.6,827	.6,444	.7,149	.6,860	0	0	0	0	0	0
3. 2005	XXX	.5,284	.716	0	.0	3	3	0	0	0	0
4. 2006	XXX	XXX	4,950	.1,194	.1,161	.25	.14	.5	.5	.3	
5. 2007	XXX	XXX	XXX	.6,412	.1,698	.1,524	.214	.107	.76	.51	
6. 2008	XXX	XXX	XXX	XXX	.5,472	.1,439	.992	.273	.125	.104	
7. 2009	XXX	XXX	XXX	XXX	XXX	.6,649	.939	.838	.147	.84	
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	.7,634	.1,952	.1,035	.212	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.8,990	.2,177	.1,077	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.6,944	.1,895	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,728	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Ohio Indemnity Company

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SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories

States, etc.	Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		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	9 Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	397,727	335,726	.0	132,815	239,678	205,690	.0	
2. Alaska	AK	137,333	133,325	.0	.0	(516)	2,149	.0	
3. Arizona	AZ	1,118,149	685,286	.0	104,163	306,969	266,741	.0	
4. Arkansas	AR	221,038	188,064	.0	155,475	162,434	25,601	.0	
5. California	CA	7,606,402	4,334,714	.0	1,136,524	1,222,568	1,254,459	.0	
6. Colorado	CO	494,419	441,762	.0	.90,753	111,109	115,000	.0	
7. Connecticut	CT	875,036	711,879	.0	183,348	103,086	98,856	.0	
8. Delaware	DE	25,444	15,280	.0	16,019	23,635	7,629	.0	
9. Dist. Columbia	DC	91,254	86,674	.0	.0	4,459	4,459	.0	
10. Florida	FL	1,801,264	2,142,964	.0	501,991	470,658	338,575	.0	
11. Georgia	GA	670,404	442,144	.0	293,850	348,318	119,838	.0	
12. Hawaii	HI	1,046,474	1,762,851	.0	498,573	429,827	91,474	.0	
13. Idaho	ID	258,584	191,074	.0	.51,759	.65,637	31,032	.0	
14. Illinois	IL	729,419	772,602	.0	291,774	324,624	89,430	.0	
15. Indiana	IN	894,245	.887,554	.0	236,352	251,237	57,429	.0	
16. Iowa	IA	145,405	141,322	.0	.57,039	.51,799	10,598	.0	
17. Kansas	KS	437,637	.341,312	.0	108,973	.76,364	92,811	.0	
18. Kentucky	KY	1,830,550	1,789,226	.0	601,361	343,167	.558,372	.0	
19. Louisiana	LA	748,581	.682,624	.0	640,248	695,465	193,191	.0	
20. Maine	ME	227,910	.210,095	.0	.39,946	32,780	15,828	.0	
21. Maryland	MD	874,281	.737,283	.0	154,676	143,198	210,729	.0	
22. Massachusetts	MA	3,031,554	2,430,509	.0	936,432	1,038,422	.403,267	.0	
23. Michigan	MI	1,294,551	1,544,496	.0	404,872	489,380	.277,488	.0	
24. Minnesota	MN	64,468	.61,116	.0	.9,460	.14,040	.15,830	.0	
25. Mississippi	MS	322,054	.281,806	.0	309,928	346,729	.74,974	.0	
26. Missouri	MO	1,087,809	1,212,496	.0	126,481	.35,646	.183,864	.0	
27. Montana	MT	668,607	.455,431	.0	.26,937	.14,641	.11,748	.0	
28. Nebraska	NE	134,841	.118,963	.0	.46,729	.61,749	.25,028	.0	
29. Nevada	NV	3,818,598	2,435,234	.0	262,912	225,719	.242,753	.0	
30. New Hampshire	NH	175,016	.164,857	.0	.47,634	.41,509	.22,998	.0	
31. New Jersey	NJ	4,564,138	3,771,468	.0	.1,652,824	1,596,554	.845,434	.0	
32. New Mexico	NM	376,486	.186,231	.0	.34,140	.43,130	.18,585	.0	
33. New York	NY	.6,697,757	.7,972,728	.0	2,931,235	2,890,717	.1,516,905	.0	
34. No. Carolina	NC	1,053,333	.1,037,086	.0	401,418	300,891	.235,241	.0	
35. No. Dakota	ND	.40,953	.24,513	.0	.0	(73)	.0	.0	
36. Ohio	OH	5,106,534	5,547,487	.0	.1,068,617	246,780	.612,097	.0	
37. Oklahoma	OK	376,770	.328,966	.0	626,835	693,688	.134,910	.0	
38. Oregon	OR	655,997	.578,222	.0	.21,656	.15,199	.21,154	.0	
39. Pennsylvania	PA	600,561	.488,871	.0	122,451	127,363	.62,561	.0	
40. Rhode Island	RI	(1,103,169)	1,144,032	.0	544,332	424,228	.128,955	.0	
41. So. Carolina	SC	311,150	.220,523	.0	158,309	165,248	.45,606	.0	
42. So. Dakota	SD	.2,479	.1,360	.0	.0	.0	.0	.0	
43. Tennessee	TN	1,867,017	.853,706	.0	.385,990	437,837	.171,343	.0	
44. Texas	TX	52,621,405	.41,185,060	.0	15,472,910	15,405,766	.3,403,680	.0	
45. Utah	UT	226,274	.160,554	.0	.73,000	.90,049	.46,694	.0	
46. Vermont	VT	210,052	.184,101	.0	.36,627	.44,806	.17,831	.0	
47. Virginia	VA	731,338	.659,550	.0	241,822	.166,160	.126,737	.0	
48. Washington	WA	1,659,684	1,061,705	.0	.364,267	.332,065	.183,991	.0	
49. West Virginia	WV	711,342	.648,295	.0	.149,060	.126,722	.181,266	.0	
50. Wisconsin	WI	532,019	.387,308	.0	.35,183	.89,844	.153,097	.0	
51. Wyoming	WY	.54,382	.28,001	.0	.5,318	.7,301	.2,529	.0	
52. American Samoa	AS	0	0	.0	.0	.0	.0	.0	
53. Guam	GU	0	0	.0	.0	.0	.0	.0	
54. Puerto Rico	PR	0	0	.0	.0	.0	.0	.0	
55. U.S. Virgin Islands	VI	0	0	.0	.0	.0	.0	.0	
56. Northern Mariana Islands	MP	0	0	.0	.0	.0	.0	.0	
57. Canada	CAN	0	0	.0	.0	.0	.0	.0	
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals		(a) 0	108,525,554	92,208,436	0	31,793,018	30,878,607	12,956,461	0

DETAILS OF WRITE-INS

58001.	XXX								
58002.	XXX								
58003.	XXX								
58998.	Sum. of remaining write-ins for Line 58 from overflow page.	XXX	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

(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.

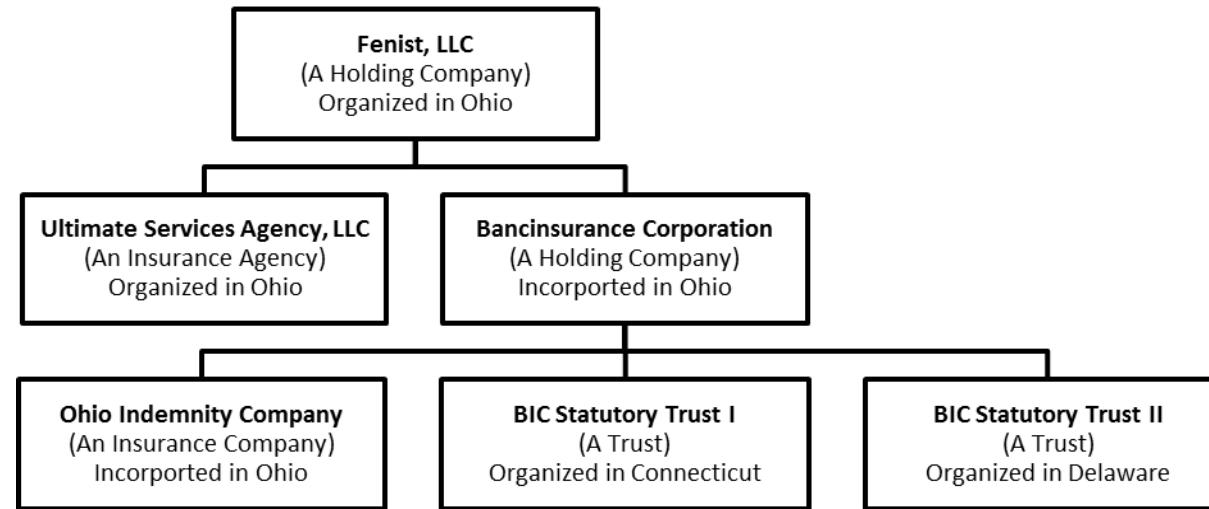
Explanation of basis of allocation of premiums by states, etc.

Premiums are allocated to where risks are assigned

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE Ohio Indemnity Company
250 E. Broad Street, 7th Floor
Columbus, Ohio 43215

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART



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