



QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2015
OF THE CONDITION AND AFFAIRS OF THE

Ohio Indemnity Company

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 , Columbus, OH, US 43215-0000
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 250 E. Broad 7th Floor Columbus, OH, US 43215-0000 614-228-2800
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 250 E. Broad 7th Floor , Columbus, OH, US 43215-0000
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 250 E. Broad 7th floor Columbus, OH, US 43215-0000 614-228-2800
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Web Site Address www.ohioindemnity.com

Statutory Statement Contact Matt C Nolan 614-220-5207
(Name) (Area Code) (Telephone Number) (Extension)

Mnolan@ohioindemnity.com 614-228-5552
(E-Mail Address) (Fax Number)

OFFICERS

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

OTHER OFFICERS

<u>Daniel John Stephan</u> ,	<u>Senior Vice President</u>	<u>Stephen John Toth</u> ,	<u>Vice President</u>
<u>Margaret Ann Noreen</u> ,	<u>Vice President</u>		

DIRECTORS OR TRUSTEES

<u>Kenton Robert Bowen</u>	<u>Ann Marie LoConti</u>	<u>Robert W Price</u>	<u>John Scott Sokol</u>
<u>Matthew Douglas Walter</u>			

State ofOhio.....

County ofFranklin.....ss

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

John Scott Sokol
CEO and President

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 []

Subscribed and sworn to before me this
30th day of October, 2015

- b. If no:
1. State the amendment number _____
 2. Date filed _____
 3. Number of pages attached _____

Gary M. Dillard, Notary
01-08-2017

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	103,147,145		103,147,145	101,991,692
2. Stocks:				
2.1 Preferred stocks	0		0	1,873,439
2.2 Common stocks	15,518,576		15,518,576	17,268,194
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
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 (\$11,289,578), cash equivalents (\$0) and short-term investments (\$1,806,724)	13,096,302		13,096,302	11,157,286
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives	0		0	0
8. Other invested assets	0		0	0
9. Receivables for securities	286,623		286,623	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	132,048,646	0	132,048,646	132,290,611
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,291,684		1,291,684	1,333,545
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	10,740,924	57,023	10,683,901	9,390,506
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	792,186		792,186	446,012
15.3 Accrued retrospective premiums			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,934,586		5,934,586	3,655,868
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	3,793,379		3,793,379	2,613,889
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	0		0	0
21. Furniture and equipment, including health care delivery assets (\$)	16,134	16,134	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	0		0	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	62,585	62,585	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	154,680,124	135,742	154,544,382	149,730,431
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	154,680,124	135,742	154,544,382	149,730,431
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	2,161	2,161	0	0
2502. Deferred Expenses	60,424	60,424	0	0
2503. Deposits			0	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)	62,585	62,585	0	0

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 9,400,353)	13,308,942	12,200,702
2. Reinsurance payable on paid losses and loss adjustment expenses		0
3. Loss adjustment expenses	162,470	344,470
4. Commissions payable, contingent commissions and other similar charges	4,296,792	4,544,311
5. Other expenses (excluding taxes, licenses and fees)	1,763,275	1,732,903
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	471,292	839,137
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	1,429,548	831,117
7.2 Net deferred tax liability		0
8. Borrowed money \$ and interest thereon \$		0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 117,100,419 and including warranty reserves of \$ 52,379 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	60,398,668	61,524,604
10. Advance premium		0
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	10,772,388	8,773,856
13. Funds held by company under reinsurance treaties	1,368,663	1,511,636
14. Amounts withheld or retained by company for account of others	5,948,168	6,020,150
15. Remittances and items not allocated		0
16. Provision for reinsurance (including \$ certified)		0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates	1,940,311	1,498,404
20. Derivatives	0	0
21. Payable for securities	283,160	4,639,110
22. Payable for securities lending		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	102,143,677	104,460,400
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	102,143,677	104,460,400
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
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus	8,199,503	8,199,503
35. Unassigned funds (surplus)	41,200,456	34,069,784
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	52,400,705	45,270,033
38. Totals (Page 2, Line 28, Col. 3)	154,544,382	149,730,433
DETAILS OF WRITE-INS		
2501. Reserve for Rate Credits and Retrospective Adjustment Based on Experience		0
2502.		0
2503.		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)	0	0
2901.		0
2902.		0
2903.		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
3202.		0
3203.		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

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 125,478,234)	108,847,157	82,594,097	114,444,128
1.2 Assumed (written \$ 5,578,297)	7,503,702	7,313,707	9,786,549
1.3 Ceded (written \$ 81,105,852)	65,274,244	50,544,984	69,156,124
1.4 Net (written \$ 49,950,679)	51,076,615	39,362,820	55,074,553
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 22,785,384):			
2.1 Direct	48,807,731	34,542,232	47,894,259
2.2 Assumed	2,794,508	1,794,912	1,775,787
2.3 Ceded	31,663,163	23,668,515	31,432,601
2.4 Net	19,939,076	12,668,629	18,237,445
3. Loss adjustment expenses incurred	911,471	536,544	1,523,413
4. Other underwriting expenses incurred	22,420,989	20,653,761	26,574,357
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	43,271,536	33,858,934	46,335,215
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	7,805,079	5,503,886	8,739,338
INVESTMENT INCOME			
9. Net investment income earned	2,665,970	3,479,555	3,242,378
10. Net realized capital gains (losses) less capital gains tax of \$ 719,266	1,971,261	827,203	60,325
11. Net investment gain (loss) (Lines 9 + 10)	4,637,231	4,306,758	3,302,703
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)		0	0
13. Finance and service charges not included in premiums		0	0
14. Aggregate write-ins for miscellaneous income	266	(131)	(131)
15. Total other income (Lines 12 through 14)	266	(131)	(131)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	12,442,576	9,810,513	12,041,910
17. Dividends to policyholders		0	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)	12,442,576	9,810,513	12,041,910
19. Federal and foreign income taxes incurred	3,168,228	2,799,718	3,773,478
20. Net income (Line 18 minus Line 19)(to Line 22)	9,274,348	7,010,795	8,268,432
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	45,270,033	45,224,530	45,224,530
22. Net income (from Line 20)	9,274,348	7,010,795	8,268,432
23. Net transfers (to) from Protected Cell accounts		0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (1,149,200)	(2,230,800)	(271,137)	258,742
25. Change in net unrealized foreign exchange capital gain (loss)		0	0
26. Change in net deferred income tax	30,290	136,594	436,462
27. Change in nonadmitted assets	56,834	(36,937)	81,867
28. Change in provision for reinsurance		0	0
29. Change in surplus notes		0	0
30. Surplus (contributed to) withdrawn from protected cells		0	0
31. Cumulative effect of changes in accounting principles		0	0
32. Capital changes:			
32.1 Paid in		0	0
32.2 Transferred from surplus (Stock Dividend)		0	0
32.3 Transferred to surplus		0	0
33. Surplus adjustments:			
33.1 Paid in		0	0
33.2 Transferred to capital (Stock Dividend)		0	0
33.3 Transferred from capital		0	0
34. Net remittances from or (to) Home Office		0	0
35. Dividends to stockholders		0	(9,000,000)
36. Change in treasury stock		0	0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	7,130,672	6,839,315	45,503
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	52,400,705	52,063,845	45,270,033
DETAILS OF WRITE-INS			
0501.		0	0
0502.		0	0
0503.		0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401. Settlement of prior year reserves		0	0
1402. Miscellaneous income	266	(131)	(131)
1403. Interest expense		0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	266	(131)	(131)
3701. Surplus Correction		0	0
3702.		0	0
3703.		0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0	0

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	50,687,894	45,150,755	61,591,480
2. Net investment income	3,573,414	4,305,712	4,213,100
3. Miscellaneous income	266	(131)	(131)
4. Total (Lines 1 to 3)	54,261,574	49,456,336	65,804,449
5. Benefit and loss related payments	21,109,554	14,290,782	18,358,104
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	24,108,234	22,200,903	27,957,468
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	3,289,063	2,865,647	3,823,849
10. Total (Lines 5 through 9)	48,506,851	39,357,332	50,139,421
11. Net cash from operations (Line 4 minus Line 10)	5,754,723	10,099,004	15,665,028
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	9,264,335	4,942,688	7,553,143
12.2 Stocks	42,822,322	29,483,213	49,169,574
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	0	1,884,880	5,353,944
12.8 Total investment proceeds (Lines 12.1 to 12.7)	52,086,657	36,310,780	62,076,661
13. Cost of investments acquired (long-term only):			
13.1 Bonds	11,198,137	16,041,341	25,845,109
13.2 Stocks	39,975,971	25,288,554	43,518,091
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	4,642,574	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	55,816,682	41,329,894	69,363,200
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(3,730,025)	(5,019,114)	(7,286,539)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	9,000,000
16.6 Other cash provided (applied).....	(85,682)	83,465	987,786
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	(85,682)	83,465	(8,012,214)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	1,939,016	5,163,355	366,276
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	11,157,286	10,791,010	10,791,010
19.2 End of period (Line 18 plus Line 19.1)	13,096,302	15,954,365	11,157,286

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.

The following table is a reconciliation of differences between NAIC Statutory Accounting Principle (SAP) basis to company state basis by the Department as of September 30, 2015 and December 31, 2014:

<u>NET INCOME</u>	<u>State of</u>	<u>2015</u>	<u>2014</u>
(1)Company state basis (Page 4, Line 20, Columns 1 & 3)	OH	\$ 9,274,348	\$ 8,268,432
(2)State Prescribed Practices that increase(decrease) NAIC SAP		-	-
(3)State Permitted Practices that increase(decrease) NAIC SAP		-	-
(4)NAIC SAP basis	OH	<u>\$ 9,274,348</u>	<u>\$ 8,268,432</u>
 <u>SURPLUS</u>			
(5)Company state basis (Page 3, Line 37, Columns 1 & 2)	OH	\$ 52,400,705	\$ 45,270,033
(6)State Prescribed Practices that increase(decrease) NAIC SAP		-	-
(7)State Permitted Practices that increase(decrease) NAIC SAP		-	-
(8)NAIC SAP basis	OH	<u>\$ 52,400,705</u>	<u>\$ 45,270,033</u>

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 unearned premiums.

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 September 30, 2015 and December 31, 2014 we recorded \$1,043,550 and \$2,026,610 of additional unearned premiums under SSAP No. 65 for our GAP product line.

NOTES TO FINANCIAL STATEMENTS

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.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost. Money market investments are reflected at cost.
- (2) Bonds not backed by other loans are stated at amortized value using the scientific interest method.
- (3) Redeemable preferred stocks are stated at amortized cost.
- (4) Common stocks, non-redeemable preferred stocks and mutual funds are stated at market values based upon prices prescribed by the NAIC.
- (5) Realized gains and losses on disposal of investments are determined by the specific identification method and are included in investment income. The carrying value of investments is revised and the amount of revision is charged to net realized losses on investments when management determines that a decline in the value of an investment is other-than-temporary.

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 the decline in any investment is "other-than-temporarily impaired," we record the decline as a realized loss through the 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.

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

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.

2. Accounting Changes and Corrections of Errors: Not applicable

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.

F. Real Estate: Not applicable

G. Low Income Housing credit: Not applicable

NOTES TO FINANCIAL STATEMENTS

H. Restricted assets:

1. Restricted assets(including pledged)

Restricted Asset Category	Gross Restricted					6	7	8	Percentage	
	Current Year								9	10
	1	2	3	4	5					
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	0.00	\$	0.00	\$	0.0	0.0
b. Collateral held under security lending agreements					0.00		0.00		0.0	0.0
c. Subject to repurchase agreements					0.00		0.00		0.0	0.0
d. Subject to reverse repurchase agreements					0.00		0.00		0.0	0.0
e. Subject to dollar repurchase agreements					0.00		0.00		0.0	0.0
f. Subject to dollar reverse repurchase agreements					0.00		0.00		0.0	0.0
g. Placed under option contracts					0.00		0.00		0.0	0.0
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock					0.00		0.00		0.0	0.0
i. FHLB capital stock					0.00		0.00		0.0	0.0
j. On deposit with states	\$5,306,394				\$5,306,394	\$5,588,007	(281,613)	\$5,306,394	3.4%	3.4%
k. On deposit with other regulatory bodies					0.00		0.00		0.0	0.0
l. Pledged as collateral to FHLB (including assets backing funding agreements)					0.00		0.00		0.0	0.0
m. Pledged as collateral not captured in other categories					0.00		0.00		0.0	0.0
n. Other restricted assets									0.0	0.0
o. Total Restricted Assets	\$5,306,394				\$5,306,394	\$5,588,007	(281,613)	\$5,306,394	3.4%	3.4%

(a) Subset of column 1

(b) Subset of column 3

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate): NONE
3. Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate): NONE

I. Working Capital Finance Investments:

(2) Aggregate book/adjusted carrying value maturity distribution on the underlying working capital programs: Not applicable

(3) Events of default of working capital finance investments: 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.

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes:

A. The components of the net deferred tax assets/liability at September 30, 2015 and December 31, 2014 were as follows:

		09/30/2015		
		(1)	(2)	(3)
		Ordinary	Capital	(Col 1+2) Total
(a)	Gross Deferred Tax Assets	\$3,754,628	307,341	\$4,061,969
(b)	Statutory Valuation Allowance Adjustments	.....	.....	.....
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	3,754,628	307,341	4,061,969
(d)	Deferred Tax Assets Nonadmitted	.....	.....	.....
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>3,754,628</u>	307,341	<u>4,061,969</u>
(f)	Deferred Tax Liabilities	73,811	194,779	268,590
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$3,680,817</u>	\$112,562	<u>\$3,793,379</u>
		12/31/2014		
		(4)	(5)	(6)
		Ordinary	Capital	(Col 4+5) Total
(a)	Gross Deferred Tax Assets	\$3,694,956	\$250,735	\$3,945,691
(b)	Statutory Valuation Allowance Adjustments	.....	.....	.....
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	3,694,956	250,735	3,945,691
(d)	Deferred Tax Assets Nonadmitted	.....	.....	.....
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>3,694,956</u>	<u>\$250,735</u>	<u>3,945,691</u>
(f)	Deferred Tax Liabilities	\$69,596	1,262,206	1,331,802
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$3,625,360</u>	<u>\$(1,011,471)</u>	<u>\$2,613,889</u>
		Change		
		(7)	(8)	(9)
		(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a)	Gross Deferred Tax Assets	59,672	56,606	116,278
(b)	Statutory Valuation Allowance Adjustments	.....	.....	.....
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	59,672	56,606	116,278
(d)	Deferred Tax Assets Nonadmitted	.....	.....	.....
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	<u>59,672</u>	<u>56,606</u>	<u>116,278</u>
(f)	Deferred Tax Liabilities	4,215	(1,067,427)	(1,063,212)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	<u>\$ 55,457</u>	<u>\$1,124,033</u>	<u>\$1,179,490</u>
		09/30/2015		
		(1)	(2)	(3)
		Ordinary	Capital	(Col 1+2) Total
Admission Calculation Components SSAP No. 101				
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$2,389,393	\$.....	\$2,389,393
(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)	1,135,396	.....	1,135,396
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	3,345,150	.....	3,345,150
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	<u>XXX</u>	<u>XXX</u>	7,291,099
(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.	156,028	112,562	268,590
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
	Total (2(a) + 2(b) + 2(c))	<u>\$3,680,817</u>	<u>\$112,562</u>	<u>\$3,793,379</u>
		12/31/2014		
		(4)	(5)	(6)
		Ordinary	Capital	(Col 4+5) Total
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$2,320,994	\$.....	\$2,320,994
(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)	(1,038,907)	.....	(1,038,907)
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	3,945,691	.....	3,945,691
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	<u>XXX</u>	<u>XXX</u>	6,398,422
(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.	69,596	1,262,206	1,331,802
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
	Total	<u>\$1,351,683</u>	<u>\$1,262,206</u>	<u>\$2,613,889</u>

NOTES TO FINANCIAL STATEMENTS

Total (2(a) + 2(b) + 2(c))

	Change		
	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$68,399	\$	\$68,399
(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)	2,174,303		2,174,303
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	(600,541)		(600,541)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	892,677
(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.	86,432	(1,149,644)	(1,063,212)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
3. Total (2(a) + 2(b) + 2(c))	\$2,329,134	\$(1,149,644)	\$1,179,490
	2015	2014	
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	15.00%	15.00%	
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$48,607,326	\$42,656,144	

	09/30/2015	
	(1) Ordinary	(2) 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)	\$3,754,628	\$307,341
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)	\$3,754,628	\$307,341
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		

	12/31/2014	
	(3) Ordinary	(4) 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)	\$3,694,956	\$250,735
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)	\$3,694,956	\$250,735
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		

	Change	
	(5) (Col 1-3) Ordinary	(6) (Col 2-4) 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)	\$ 59,672	\$56,606
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)	\$ 59,672	\$56,606
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		

(b) Does the Company's tax-planning strategies include the use of reinsurance? Yes..... No.....X.....

B. Unrecognized deferred tax liabilities: Not applicable

NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)	(3)
	09/30/2015	12/31/2014	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$3,168,228	\$3,773,478	\$(605,250)
(b) Foreign			
(c) Subtotal	3,168,228	3,773,478	(605,250)
(d) Federal income tax on net capital gains	719,266	168,381	\$550,885
(e) Utilization of capital loss carry-forwards			
(f) Other			
(g) Federal and foreign income taxes incurred	<u>\$3,887,494</u>	<u>\$3,941,859</u>	<u>\$(54,365)</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses			
(2) Unearned premium reserve	3,593,751	\$3,538,524	\$55,227
(3) Policyholder reserves	160,310	147,122	13,188
(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)	567	9,310	(8,743)
(99) Subtotal	<u>\$3,754,628</u>	<u>\$3,694,956</u>	<u>\$59,672</u>
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>\$3,754,628</u>	<u>\$3,694,956</u>	<u>\$ 59,672</u>
(e) Capital:			
(1) Investments	307,341	250,735	56,606
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other (including items <5% of total capital tax assets)			
(99) Subtotal	<u>\$307,341</u>	<u>\$250,735</u>	<u>\$56,606</u>
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	307,341	250,735	56,606
(i) Admitted deferred tax assets (2d + 2h)	<u>\$4,061,969</u>	<u>\$3,945,691</u>	<u>\$116,278</u>
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	6,181	8,633	(2,452)
(2) Fixed assets			
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other (including items <5% of total ordinary tax liabilities)	73,811	60,963	12,848
(99) Subtotal	<u>\$79,992</u>	<u>\$69,596</u>	<u>\$10,396</u>
(b) Capital:			
(1) Investments	188,598	1,262,206	(1,073,608)
(2) Real estate			
(3) Other (including items <5% of total capital tax liabilities)			
(99) Subtotal	<u>\$188,598</u>	<u>\$1,262,206</u>	<u>\$(1,073,608)</u>
(c) Deferred tax liabilities (3a99 + 3b99)	268,590	1,331,802	(1,063,212)
4. Net deferred tax assets/liabilities (2i - 3c)	<u>\$3,793,379</u>	<u>\$2,613,889</u>	<u>\$1,179,490</u>

NOTES TO FINANCIAL STATEMENTS

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:

	September 30, 2015	September 30, 2014
Expected federal income tax expense	\$ 4,475,024	\$ 2,262,658
Change in unearned premium reserves	17,763	348,313
Book over capital gains (losses)	(195,513)	(70,715)
Book over tax reserves	75,962	(9,739)
Tax exempt interest and dividends received deduction	(661,861)	(415,016)
Other	176,119	37,039
Federal income tax expense	<u>\$ 3,887,494</u>	<u>\$ 2,152,540</u>

E. Operating Loss and Tax Credit Carryforwards

(1) At September 30, 2015, the Company had \$0 of net operating loss carryforward. The Company also had \$0 alternative minimum tax credit at September 30, 2015.

(2) The following is income tax expense for 2015, 2014 and 2013 that is available for recoupement in the event of future net losses:

2015 (current year)	\$ 3,887,494
2014 (current - 1)	3,941,859
2013 (current - 2)	3,903,411

F. Consolidated Federal Income Tax Return:

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

Bancinsurance Corporation.

(2) 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.

D. In 2005, the Company entered into a cost sharing agreement with Bancinsurance. For the periods ended September 30, 2015 and 2014, net expenses allocated by the Company to Bancinsurance under this agreement were \$33,820 and \$ 70,636 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 September 30, 2015, the Company had no amounts owed to it by the Parties greater than ninety days from the due date in the Agreement.

Effective October 27, 2010, Fenist and Bancinsurance (collectively, the "Borrowers") entered into a credit agreement (the "Credit Agreement") with a lender. As of September 30, 2015, the Credit Agreement consists of a \$5.5 million senior secured revolving credit facility, of which zero is borrowed as of September 30, 2015. 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 September 30, 2015, the Borrowers 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 the periods ended September 30, 2015 and September 30, 2014, the amount of commissions and fees incurred by the Company related to USA were \$8,985,668 and \$7,106,082, 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.

NOTES TO FINANCIAL STATEMENTS

11. Debt

B. FHLB(Federal Home Loan bank) agreements: Not applicable

12. Retirements Plans, Deferred Compensation, Postemployment Benefits and compensated Absences and Other Postretirement Benefits

A through D. Items relating to Defined Benefit Plan: Not applicable

E. 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 \$98,945 and \$98,489 for the periods ended September 30, 2015 and September 30, 2014, respectively.

F. Multiemployer Plans: Not applicable

G. Consolidated/Holding Company plans: Not applicable

H. Post employment Benefits and Compensated Absences: 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/or 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. As of September 30, 2015, 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, 2020. Rent expense is recognized evenly over the lease term ending December 31, 2020. Rental expenses, which primarily include expenses for our office lease, were \$166,807 and \$186,531 for the periods ended September 30, 2015 and September 30, 2014, respectively.

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

	Year Ending December 31		Operating Leases
1.	2016	\$	198,900
2.	2017	\$	201,825
3.	2018	\$	204,750
4.	2019	\$	207,675
5.	2020	\$	210,600
6.	Total	\$	1,023,750

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

NOTES TO FINANCIAL STATEMENTS

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators for the period ended September 30, 2015:

<u>Name and Address of Managing General Agent or Third Party Administration</u>	<u>FEIN Number</u>	<u>Exclusive Contract</u>	<u>Types of Business Written</u>	<u>Types of Authority Granted</u>	<u>Total Direct Premium Written/ Produced By</u>
Lee & Mason Financial Services, Inc, P.O. Box 270 Route 30, Northville, NY 12134	14-1722170	No	Credit, Auto Physical damage & Other Liability	C,CA,P, U	\$ 7,016,016
American Risk Services, 11135 Kenwood Road, Cincinnati, OH 45242	38-3773191	No	Collateral Protection & Credit	C,CA,R,P,U	\$12,469,254
Southwest Business Corporation, 9311 San Pedro, Suite 600, San Antonio, TX 78216	75-1553739	No	Credit, Auto Physical Damage & Other Liability	C,CA,P, U	\$16,506,186
HUB International, 300 Country Pine Lane, Battle Creek MI, 49015	35-0672425	No	Credit, Auto Physical Damage & Other Liability	C,CA,P, U	<u>\$ 3,018,459</u>
TOTAL					<u>\$39,009,915</u>

C - Claims Payment
CA - Claims Adjustment
R - Reinsurance Ceding
B - Binding Authority
P - Premium Collection
U - Underwriting

20. Fair Value Measurement.

A. The following table summarizes the Company's financial assets measured at fair value on a recurring basis as of September 30, 2015 and December 31, 2014:

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
Assets at fair value September 30, 2015				
Bonds	\$ -	\$ -	\$ -	\$ -
Preferred stocks	-	-	-	-
Common stocks	15,518,576	-	-	15,518,576
Total assets at fair value	<u>\$ 15,518,576</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 15,518,576</u>

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
Assets at fair value December 31, 2014				
Bonds	\$ -	\$ 598,860	\$ -	\$ 598,860
Preferred stocks	2,249,947	-	-	2,249,947
Common stocks	18,033,867	-	-	18,033,867
Total assets at fair value	<u>\$ 20,283,814</u>	<u>\$ 598,860</u>	<u>\$ -</u>	<u>\$ 20,283,814</u>

B. 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 bonds listed in the above table are carried at fair value.
- Level 3 – The Company has no Level 3 assets or liabilities.

As of September 30, 2015 and December 31, 2014, 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.

NOTES TO FINANCIAL STATEMENTS

C. The carrying amount and estimate fair value of financial instruments subject to disclosure requirements were as follows as of September 30, 2015 and December 31, 2014:

September 30, 2015 Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 107,031,439	\$ 103,147,145	\$ -	\$ 107,031,439	\$ -	\$ -
Common Stock	\$ 15,518,576	\$ 15,518,576	\$ 15,518,576	\$ -	\$ -	\$ -
Short term investments	\$ 1,806,724	\$ 1,806,724	\$ 1,806,724	\$ -	\$ -	\$ -
Cash	\$ 11,289,578	\$ 11,289,578	\$ 11,289,578	\$ -	\$ -	\$ -

December 31, 2014 Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 106,162,049	\$ 101,991,691	\$ -	\$ 106,162,049	\$ -	\$ -
Common Stock	\$ 17,268,194	\$ 17,268,194	\$ 17,268,194	\$ -	\$ -	\$ -
Preferred Stock	\$ 2,143,580	\$ 1,873,439	\$ 2,143,580	\$ -	\$ -	\$ -
Short term investments	\$ 4,610,864	\$ 4,610,864	\$ 4,610,864	\$ -	\$ -	\$ -
Cash	\$ 6,546,423	\$ 6,546,423	\$ 6,546,423	\$ -	\$ -	\$ -

D. 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. Business Interruption Insurance recoveries: Not applicable.

E. State Transferable Tax Credits: Not applicable.

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

G. Offsetting and netting of Assets and Liabilities: Not applicable.

H. Joint and severable liabilities: Not applicable.

I. Risk sharing provisions of the Affordable Care Act: Not applicable

22. Events Subsequent: Not applicable.

23. Reinsurance:

A. Unsecured Reinsurance Recoverables: Not applicable.

B. Reinsurance Recoverable in Dispute: Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Reinsurance Assumed and Ceded:

(1)The following table summarizes assumed and ceded unearned premiums and the related commission equity at September 30, 2015 and December 31, 2014 stated in dollars.

	<u>September 30, 2015</u>		Assumed Reinsurance		Ceded Reinsurance		Net	
		Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	
a. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
b. All Other	\$ 6,144,814	\$ 1,684,960	\$ 117,100,419	\$ 8,850,923	\$ (110,955,605)	\$ (7,165,963)		
c. TOTAL	\$ 6,144,814	\$ 1,684,960	\$ 117,100,419	\$ 8,850,923	\$ (110,955,605)	\$ (7,165,963)		
d. Direct Unearned Premium Reserve			\$ 171,668,735					

	<u>December 31, 2014</u>		Assumed Reinsurance		Ceded Reinsurance		Net	
		Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	
a. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
b. All Other	\$ 8,070,218	\$ 1,932,053	\$ 101,268,811	\$ 7,877,711	\$ (93,198,593)	\$ (5,945,658)		
c. TOTAL	\$ 8,070,218	\$ 1,932,053	\$ 101,268,811	\$ 7,877,711	\$ (93,198,593)	\$ (5,945,658)		
d. Direct Unearned Premium Reserve			\$ 154,754,038					

(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.

25. Change in incurred Losses and Loss Adjustment Expenses:

Loss and LAE reserves as of December 31, 2014 were \$12.55 million. As of September 30, 2015, \$5.82 million had been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$3.91 million as a result of re-estimation of unpaid claims and claim adjustment expenses principally from our lender services, unemployment, waste industry and other specialty product lines. Therefore, there has been approximately \$2.82 million of favorable prior-year development from December 31, 2014 to September 30, 2015. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. Conditions that affected these changes in reserves may not necessarily occur in the future. Accordingly, it may not be appropriate to extrapolate these changes to future periods.

As of September 30, 2015, no additional premiums or return premiums have been accrued as a result of the prior-year reserve effects.

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	09/30/2015
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.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 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 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 [] No [X]
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
.....
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] NA []
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made.12/31/2011
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.12/31/2011
- 6.3 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).09/06/2012
- 6.4 By what department or departments?
Ohio Department of Insurance.....
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] NA [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] NA []
- 7.1 Has this 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]
- 7.2 If yes, give full information:
.....
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?..... Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms?..... Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.]

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

GENERAL INTERROGATORIES

- 9.1 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 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.

9.11 If the response to 9.1 is No, please explain:

- 9.2 Has the code of ethics for senior managers been amended? Yes No

9.21 If the response to 9.2 is Yes, provide information related to amendment(s).

- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes No

9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes No

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

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes No

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$

13. Amount of real estate and mortgages held in short-term investments: \$

- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes No

14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	\$	\$
14.24 Short-Term Investments	\$	\$
14.25 Mortgage Loans on Real Estate	\$	\$
14.26 All Other	\$	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26).....	\$0	\$0
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes No

- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes No

If no, attach a description with this statement.

GENERAL INTERROGATORIES

- 16 For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
 - 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$
 - 16.3 Total payable for securities lending reported on the liability page \$

17. 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 No

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

1 Name of Custodian(s)	2 Custodian Address
Fifth Third Bank.....	38 Fountain Square Cincinnati, Ohio 45263.....
Meeder Asset Management.....	6125 Memorial Drive Dublin, Ohio 43017.....
Huntington National Bank.....	30050 Chagrin Blvd Ste 150 Pepper Pike Ohio 44124.....
Raymond James and Associates.....	2154 E. Main Street Columbus, Ohio 43209.....

17.2 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)

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes No

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
110638.....	Diamond Hill Capitol.....	325 John H Mcconnel Blvd Ste 200, Columbus Ohio 43215.....
105794.....	Meeder Asset Management.....	6125 Memorial Drive Dublin, Ohio 43015.....
7745.....	Huntington National Bank.....	30050 Chagrin Blvd Ste 150 Pepper Pike Ohio 44124.....
107038.....	J.P. Morgan Investment Inc.....	80 South Eighth Street 3300 IDC Center Minneapolis, MN 55402.....
0725.....	Raymond James and Associates.....	2154 E. Main Street Columbus, Ohio 43209.....

18.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed? Yes No

18.2 If no, list exceptions:
.....

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

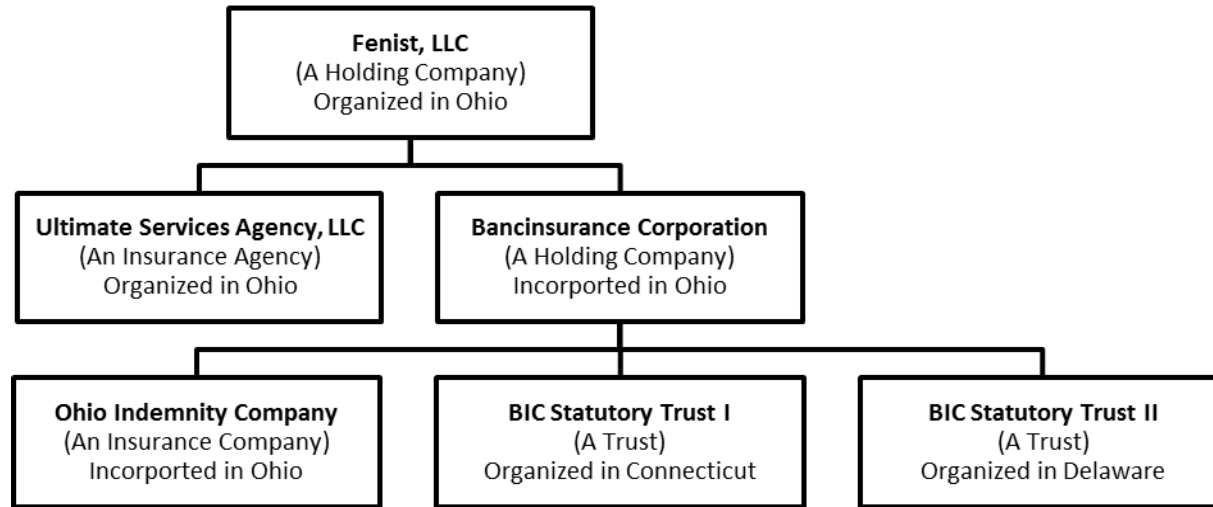
Current Year to Date - Allocated by States and Territories

	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2	3	4	5	6	7
States, etc.	Active Status	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date
1. Alabama	AL L	443,239	394,376	141,912	127,245	56,623	53,047
2. Alaska	AK L	38,769	136,378	0	1,513	1,294	2,602
3. Arizona	AZ L	2,328,324	583,594	1,447,506	229,580	549,396	117,222
4. Arkansas	AR L	616,939	303,001	283,738	167,887	73,369	55,810
5. California	CA L	4,773,752	4,853,656	1,219,632	1,032,977	1,140,676	964,098
6. Colorado	CO L	474,688	491,495	347,372	194,859	211,143	124,937
7. Connecticut	CT L	686,506	836,991	429,488	276,825	303,777	193,783
8. Delaware	DE L	8,725	21,173	1,184	19,342	781	5,540
9. Dist. Columbia	DC L	34,200	49,917	0	0	6,939	6,818
10. Florida	FL L	1,855,174	1,770,083	765,746	679,267	431,358	309,055
11. Georgia	GA L	1,029,357	762,390	640,031	242,345	284,340	101,654
12. Hawaii	HI L	888,261	875,076	479,012	365,267	180,582	117,208
13. Idaho	ID L	295,894	209,665	86,132	42,194	35,390	15,606
14. Illinois	IL L	3,239,354	820,618	723,804	332,730	375,829	132,812
15. Indiana	IN L	3,752,280	1,273,726	2,356,350	443,342	981,149	178,143
16. Iowa	IA L	2,676,932	378,456	879,684	64,699	305,092	18,264
17. Kansas	KS L	1,025,454	387,213	216,913	102,532	107,097	72,204
18. Kentucky	KY L	1,973,819	1,563,631	387,025	525,513	354,442	438,928
19. Louisiana	LA L	1,364,330	1,057,244	689,446	514,622	215,960	189,762
20. Maine	ME L	126,079	137,398	43,233	79,897	22,675	81,270
21. Maryland	MD L	832,916	737,292	422,087	312,728	193,694	127,846
22. Massachusetts	MA L	998,002	1,696,140	476,990	493,319	324,106	381,338
23. Michigan	MI L	2,941,940	1,721,724	1,195,883	848,128	548,823	388,434
24. Minnesota	MN L	93,774	67,116	19,738	15,689	20,897	20,347
25. Mississippi	MS L	372,742	305,394	334,073	279,501	58,341	67,906
26. Missouri	MO L	2,866,514	1,485,494	434,499	141,004	444,847	357,385
27. Montana	MT L	132,830	163,279	14,670	31,207	4,818	8,823
28. Nebraska	NE L	668,372	235,888	110,550	124,231	46,212	49,669
29. Nevada	NV L	1,850,112	2,653,199	569,933	390,551	296,732	227,345
30. New Hampshire	NH L	359,120	188,848	98,995	36,693	65,134	28,522
31. New Jersey	NJ L	4,082,978	3,498,116	1,931,473	1,711,294	785,633	556,878
32. New Mexico	NM L	1,136,239	491,621	336,277	145,492	130,811	44,444
33. New York	NY L	5,829,050	5,750,171	2,541,521	2,300,356	1,315,492	981,386
34. No. Carolina	NC L	1,366,840	1,239,142	916,407	453,273	592,163	437,213
35. No. Dakota	ND L	27,821	41,473	26,881	2,545	11,975	982
36. Ohio	OH L	3,479,882	3,925,862	1,496,577	1,195,944	732,480	625,047
37. Oklahoma	OK L	965,635	445,653	915,591	611,048	243,771	208,052
38. Oregon	OR L	1,044,982	840,458	251,185	76,512	120,906	56,417
39. Pennsylvania	PA L	884,415	549,254	177,934	109,570	119,022	65,133
40. Rhode Island	RI L	(1,094,909)	(672,145)	136,387	310,158	54,421	100,336
41. So. Carolina	SC L	609,605	353,311	263,432	218,883	106,131	82,652
42. So. Dakota	SD L	129,223	36,959	11,475	0	3,767	0
43. Tennessee	TN L	2,762,778	2,944,914	1,176,092	710,840	340,269	288,247
44. Texas	TX L	61,913,391	52,958,575	20,649,476	16,033,826	4,356,578	5,464,425
45. Utah	UT L	479,670	256,218	135,244	60,348	87,803	65,060
46. Vermont	VT L	156,994	108,990	35,659	85,957	19,224	53,716
47. Virginia	VA L	760,567	528,462	378,952	242,256	179,490	152,310
48. Washington	WA L	1,188,508	1,420,406	685,977	428,151	277,358	144,240
49. West Virginia	WV L	545,052	600,487	154,259	192,340	167,885	214,854
50. Wisconsin	WI L	412,984	203,367	137,764	35,636	73,058	65,260
51. Wyoming	WY L	48,131	47,224	6,913	9,578	3,978	5,972
52. American Samoa	AS N	0	0	0	0	0	0
53. Guam	GU N	0	0	0	0	0	0
54. Puerto Rico	PR L	0	0	0	0	0	0
55. U.S. Virgin Islands	VI N	0	0	0	0	0	0
56. Northern Mariana Islands	MP N	0	0	0	0	0	0
57. Canada	CAN N	0	0	0	0	0	0
58. Aggregate Other Alien	OT XXX	0	0	0	0	0	0
59. Totals	(a) 52	125,478,234	101,728,971	47,181,102	33,049,692	17,363,732	14,449,002
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page.	XXX	0	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	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.

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

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



PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
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	45,098,949	22,557,721	50.0	46.3
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			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	1,461,840	704,638	48.2	30.6
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	4,555,236	1,288,967	28.3	17.0
22. Aircraft (all perils)			0.0	0.0
23. Fidelity			0.0	0.0
24. Surety	6,445,832	96,599	1.5	2.0
26. Burglary and theft			0.0	0.0
27. Boiler and machinery			0.0	0.0
28. Credit	51,223,246	24,238,127	47.3	51.8
29. International			0.0	0.0
30. Warranty	51,142	(55,867)	(109.2)	0.0
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	10,912	(22,454)	(205.8)	(17.6)
35. TOTALS	108,847,157	48,807,731	44.8	41.8
DETAILS OF WRITE-INS				
3401. Excess of Loss	10,912	(22,454)	(205.8)	(17.6)
3402.			0.0	0.0
3403.			0.0	0.0
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)	10,912	(22,454)	(205.8)	(17.6)

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
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		22,509,273	61,149,974
10. Financial guaranty	0		53,277,723
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		0
14. Credit accident and health	0		0
15. Other accident and health	0		0
16. Workers' compensation	0		0
17.1 Other liability occurrence	536,134	1,415,903	1,072,215
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	0		0
21. Auto physical damage	1,720,500	4,464,316	3,514,881
22. Aircraft (all perils)	0		0
23. Fidelity	0		0
24. Surety	2,380,472	6,975,748	6,926,613
26. Burglary and theft	0		0
27. Boiler and machinery	0		0
28. Credit	20,709,233	51,396,047	35,663,543
29. International	0		0
30. Warranty	22,858	73,397	61,905
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	11,245	2,849	1,212,091
35. TOTALS	47,889,715	125,478,234	101,728,971
DETAILS OF WRITE-INS			
3401. Excess of Loss	11,245	2,849	1,212,091
3402.	0		0
3403.	0		0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	11,245	2,849	1,212,091

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2015 Loss and LAE Payments on Claims Reported as of Prior Year-End	2015 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2015 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2012 + Prior	21	1,011	1,032	10	(18)	(8)	3	2	392	397	(8)	(635)	(643)
2. 2013	131	1,090	1,221	38	(4)	34	2	2	982	986	(91)	(110)	(201)
3. Subtotals 2013 + prior	152	2,101	2,253	48	(22)	26	5	4	1,374	1,383	(99)	(745)	(844)
4. 2014	1,283	9,009	10,292	2,567	3,225	5,792	34	32	2,459	2,525	1,318	(3,293)	(1,975)
5. Subtotals 2014 + prior	1,435	11,110	12,545	2,615	3,203	5,818	39	36	3,833	3,908	1,219	(4,038)	(2,819)
6. 2015	XXX	XXX	XXX	XXX	14,106	14,106	XXX	1,581	7,982	9,563	XXX	XXX	XXX
7. Totals	1,435	11,110	12,545	2,615	17,309	19,924	39	1,617	11,815	13,471	1,219	(4,038)	(2,819)
8. Prior Year-End Surplus As Regards Policy-holders	45,270												
											Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. 84.9	2. (36.3)	3. (22.5)
													Col. 13, Line 7 Line 8
													4. (6.2)

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES





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

	<u>Response</u>
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	.....NO.....
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	.....NO.....
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	.....NO.....
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	.....NO.....

Explanation:

- 1.
- 2.
- 3.
- 4.

Bar Code:

1.	 2 6 5 6 5 2 0 1 5 4 9 0 0 0 0 0 3
2.	 2 6 5 6 5 2 0 1 5 4 5 5 0 0 0 0 3
3.	 2 6 5 6 5 2 0 1 5 3 6 5 0 0 0 0 3
4.	 2 6 5 6 5 2 0 1 5 5 0 5 0 0 0 0 3

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A – VERIFICATION**Real Estate**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	0
2.2 Additional investment made after acquisition	0	0
3. Current year change in encumbrances	0	0
4. Total gain (loss) on disposals	0	0
5. Deduct amounts received on disposals	0	0
6. Total foreign exchange change in book/adjusted carrying value	0	0
7. Deduct current year's other-than-temporary impairment recognized	0	0
8. Deduct current year's depreciation	0	0
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	0	0
10. Deduct total nonadmitted amounts	0	0
11. Statement value at end of current period (Line 9 minus Line 10)	0	0

SCHEDULE B – VERIFICATION**Mortgage Loans**

	1 Year To Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	0
2.2 Additional investment made after acquisition	0	0
3. Capitalized deferred interest and other	0	0
4. Accrual of discount	0	0
5. Unrealized valuation increase (decrease)	0	0
6. Total gain (loss) on disposals	0	0
7. Deduct amounts received on disposals	0	0
8. Deduct amortization of premium and mortgage interest points and commitment fees	0	0
9. Total foreign exchange change in book value/recorded investment excluding accrued interest	0	0
10. Deduct current year's other-than-temporary impairment recognized	0	0
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Total valuation allowance	0	0
13. Subtotal (Line 11 plus Line 12)	0	0
14. Deduct total nonadmitted amounts	0	0
15. Statement value at end of current period (Line 13 minus Line 14)	0	0

SCHEDULE BA – VERIFICATION**Other Long-Term Invested Assets**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	0	0
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	0	0
2.2 Additional investment made after acquisition	0	0
3. Capitalized deferred interest and other	0	0
4. Accrual of discount	0	0
5. Unrealized valuation increase (decrease)	0	0
6. Total gain (loss) on disposals	0	0
7. Deduct amounts received on disposals	0	0
8. Deduct amortization of premium and depreciation	0	0
9. Total foreign exchange change in book/adjusted carrying value	0	0
10. Deduct current year's other-than-temporary impairment recognized	0	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	0	0
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	0	0

SCHEDULE D – VERIFICATION**Bonds and Stocks**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	121,133,325	108,961,424
2. Cost of bonds and stocks acquired	51,174,108	69,363,200
3. Accrual of discount	149,601	127,381
4. Unrealized valuation increase (decrease)	(3,380,000)	392,033
5. Total gain (loss) on disposals	2,690,527	803,743
6. Deduct consideration for bonds and stocks disposed of	52,086,657	56,722,717
7. Deduct amortization of premium	1,015,184	1,216,701
8. Total foreign exchange change in book/adjusted carrying value	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	575,037
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	118,665,721	121,133,325
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	118,665,721	121,133,325

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	100,460,897	9,010,257	8,738,087	82,113	111,483,490	100,460,897	100,815,180	102,582,576
2. NAIC 2 (a).....	4,492,284			(354,693)	3,496,979	4,492,284	4,137,591	3,501,615
3. NAIC 3 (a).....	0				0	0	0	0
4. NAIC 4 (a).....	0				0	0	0	0
5. NAIC 5 (a).....	0				531,378	0	0	518,365
6. NAIC 6 (a).....	0				0	0	0	0
7. Total Bonds	104,953,181	9,010,257	8,738,087	(272,580)	115,511,848	104,953,181	104,952,771	106,602,556
PREFERRED STOCK								
8. NAIC 1.....	0				0	0	0	0
9. NAIC 2.....	0				0	0	0	0
10. NAIC 3.....	0				0	0	0	1,687,307
11. NAIC 4.....	0				0	0	0	186,132
12. NAIC 5.....	0				0	0	0	0
13. NAIC 6.....	0				0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	1,873,439
15. Total Bonds & Preferred Stock	104,953,181	9,010,257	8,738,087	(272,580)	115,511,848	104,953,181	104,952,771	108,475,995

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$;
NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
9199999	1,806,724	XXX	1,806,724	19	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	4,610,864	793,490
2. Cost of short-term investments acquired	23,166,619	24,943,889
3. Accrual of discount		0
4. Unrealized valuation increase (decrease).....		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals	25,970,759	21,126,515
7. Deduct amortization of premium.....		0
8. Total foreign exchange change in book/adjusted carrying value.....		0
9. Deduct current year's other-than-temporary impairment recognized.....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	1,806,724	4,610,864
11. Deduct total nonadmitted amounts.....		0
12. Statement value at end of current period (Line 10 minus Line 11)	1,806,724	4,610,864

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

Schedule E - Verification

NONE

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
Bonds - U.S. Governments									
912828-KQ-2	US TREASURY N/B		08/07/2015	DEUTSCHE BANK SECURITIES, INC		1,601,133	1,503,000	9,592	1
0599999 - Bonds - U.S. Governments						1,601,133	1,503,000	9,592	XXX
Bonds - U.S. Special Revenue									
04057P-JW-9	AZ SCH FACS-A-REF		07/15/2015	CITIGROUP GLOBAL MARKETS INC		1,179,570	1,000,000		1FE
267169-FT-2	DUVAL SCH BRD COPS-B		07/30/2015	CITIGROUP GLOBAL MARKETS INC		1,167,920	1,000,000		1FE
658203-3J-1	NC PWR AGY #1-A-PRERF		08/12/2015	Unknown		303,500	270,000	1,538	1FE
658203-3Y-8	NC PWR AGY #1-A-UNREF		08/10/2015	Unknown		820,717	730,000	3,954	1FE
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						3,471,707	3,000,000	5,492	XXX
8399997 - Subtotals - Bonds - Part 3						5,072,840	4,503,000	15,083	XXX
8399999 - Subtotals - Bonds						5,072,840	4,503,000	15,083	XXX
Common Stocks - Industrial and Miscellaneous									
037833-10-0	APPLE INC		08/04/2015	VARIOUS	950.000	113,834			L
06738E-20-4	BARCLAYS PLC-SPONS ADR	R	07/07/2015	RAYMOND JAMES & ASSOCIATES	10,000.000	160,406			L
099724-10-6	BORGWARNER INC		09/23/2015	VARIOUS	7,395.000	318,980			L
14040H-10-5	CAPITAL ONE FINANCIAL CORP		08/07/2015	RAYMOND JAMES & ASSOCIATES	3,000.000	242,034			L
171798-10-1	CIMAREX ENERGY CO		07/20/2015	JP MORGAN SECURITIES INC	445.000	45,515			L
172967-42-4	CITIGROUP INC		09/30/2015	MORGAN STANLEY & CO INC, NY	1,485.000	73,855			L
194014-10-6	COLFAX CORP		09/23/2015	VARIOUS	6,535.000	247,912			L
244199-10-5	DEERE & CO		09/28/2015	VARIOUS	3,830.000	300,145			L
354613-10-1	FRANKLIN RESOURCES INC		08/24/2015	VARIOUS	3,050.000	130,240			L
428236-10-3	HEWLETT-PACKARD CO		07/17/2015	RAYMOND JAMES & ASSOCIATES	10,000.000	303,236			L
535678-10-6	LINEAR TECHNOLOGY CORP		09/23/2015	VARIOUS	3,720.000	142,761			L
540424-10-8	LOEWS CORP		08/26/2015	VARIOUS	7,945.000	298,603			L
59156R-10-8	METLIFE INC		09/18/2015	INSTINET	1,315.000	60,929			L
63861C-10-9	NATIONSTAR MORTGAGE HOLDINGS		09/22/2015	VARIOUS	2,060.000	30,892			L
701094-10-4	PARKER HANNIFIN CORP		09/24/2015	VARIOUS	1,070.000	107,990			L
737446-10-4	POST HOLDINGS INC		09/30/2015	WEEDEN + CO	375.000	21,883			L
90130A-20-0	TWENTY-FIRST CENTURY FOX - B		08/06/2015	VARIOUS	4,260.000	125,798			L
91911K-10-2	VALEANT PHARMACEUTICALS INTE		09/29/2015	VARIOUS	510.000	98,079			L
963320-10-6	WHIRLPOOL CORP		07/06/2015	STATE STREET GLOBAL MARKETS, L	420.000	70,955			L
D18190-89-8	DEUTSCHE BANK AG-REGISTERED	R	08/07/2015	RAYMOND JAMES & ASSOCIATES	8,000.000	252,694			L
G0177J-10-8	ALLERGAN PLC	R	09/30/2015	VARIOUS	960.000	261,751			L
G96666-10-5	WILLIS TOWERS WATSON PLC	R	08/17/2015	RBC CAPITAL MARKETS	565.000	26,182			L
9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						3,434,672	XXX	0	XXX
Common Stocks - Money Market Mutual Funds									
000000-00-0	CREDIT INTEREST PROGRAM MMFUND		09/30/2015	Direct	514,379.170	514,379			V
000000-00-0	RJ BANK DEPOSIT PROGRAM MONEY MARKET FUN		09/30/2015	Direct	1,200.540	1,201			V
58510R-80-4	MEEDER MONEY MARKET FD-INST		09/02/2015	Direct	1,100,551.660	1,100,552			V
608993-85-3	HUNTINGTON CONSERVATIVE DEPOSIT ACCOUNT		09/01/2015	Direct	6,401.580	6,402			V
9399999 - Common Stocks - Money Market Mutual Funds						1,622,533	XXX	0	XXX
9799997 - Subtotals - Common Stocks - Part 3						5,057,205	XXX	0	XXX
9799999 - Subtotals - Common Stocks						5,057,205	XXX	0	XXX
9899999 - Subtotals- Preferred and Common Stocks						5,057,205	XXX	0	XXX
9999999 Totals						10,130,045	XXX	15,083	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
Bonds - U.S. Governments																					
912828-EE-6	US TREASURY N/B		08/17/2015	Maturity		655,000	655,000	715,564	671,182		(16,182)		(16,182)		655,000			0	27,838	08/15/2015	1
912828-NP-1	US TREASURY N/B		07/31/2015	Maturity		848,000	848,000	875,497	855,243		(7,243)		(7,243)		848,000			0	14,840	07/31/2015	1
0599999 - Bonds - U.S. Governments																					
					1,503,000	1,503,000	1,591,061	1,526,425	0	(23,425)	0	(23,425)	0	1,503,000	0	0	0	42,678	XXX	XXX	
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
00037C-NA-4	ABAG FIN JACKSON LAB		07/01/2015	Redemption		408,000	400,000	409,636	407,974		26		26		408,000			0	23,000	07/01/2037	1FE
19464H-CU-3	COLLIER WFH-C-GOODLET		08/17/2015	Maturity		15,000	15,000	15,000	15,000						15,000			0	788	08/15/2015	1FE
196479-QJ-1	CO HSG SFM-CL I-SER A		08/01/2015	Redemption		15,000	15,000	15,000	15,000						15,000			0	619	11/01/2029	1FE
246395-XA-0	DE HSG AUTH-SFM-CABS		09/01/2015	Redemption		6,730	15,000	5,569	6,506		195		195		6,701		28	28		07/01/2031	1FE
248297-BU-6	DENHAM ETC SFM MTG		09/01/2015	Redemption		3,075	3,075	3,208	3,075						3,075			0	114	11/01/2040	1FE
34074M-HW-4	FL HSG FIN-C		07/01/2015	Redemption		10,000	10,000	10,000	10,000						10,000			0	445	01/01/2030	1FE
441695-BM-4	HOLUBA ETC SFM MTG		08/03/2015	Redemption		3,000	3,000	3,092	3,000						3,000			0	103	12/01/2040	1FE
45129Y-WL-6	ID HSG SER D-CL I		07/01/2015	Redemption		5,000	5,000	5,108	5,000						5,000			0	275	01/01/2040	1FE
45129Y-XV-3	ID SFM SER B-CL III		07/01/2015	Redemption		5,000	5,000	5,266	5,000						5,000			0	283	07/01/2026	1FE
45505T-FZ-9	IN SFM-A3		07/01/2015	Redemption		5,000	5,000	5,356	5,000						5,000			0	323	01/01/2040	1FE
506488-CH-6	LAFAYETTE SFM MTG BKD		09/01/2015	Redemption		14,000	14,000	14,583	14,000						14,000			0	522	01/01/2041	1FE
54627A-CD-7	LA SFM HMONR-B-1		09/01/2015	Redemption		5,000	5,000	5,325	5,000						5,000			0	214	12/01/2038	1FE
56040P-BR-8	ME EDL STD LN-A-CL A2		07/01/2015	Redemption		5,000	5,000	5,000	5,000						5,000			0	164	12/01/2027	1FE
57563R-HN-2	MASS ED FIN AUTH -A		07/01/2015	Redemption		20,000	20,000	20,660	20,000						20,000			0	1,050	01/01/2028	1FE
598776-AA-0	MILAN 21ST CENT SBC		07/15/2015	Redemption		15,000	15,000	15,447	15,000						15,000			0	938	01/15/2027	1FE
605356-AW-2	MS HM CORP		07/01/2015	Redemption		5,000	5,000	5,000	5,000						5,000			0	133	12/01/2031	1FE
605350-GF-1	MS HM SFM SER D-1		08/01/2015	Redemption		5,000	5,000	5,378	5,000						5,000			0	203	06/01/2038	1FE
60636X-20-5	MO HSG DEV-A		08/01/2015	Redemption		5,000	5,000	5,000	5,000						5,000			0	238	09/01/2031	1FE
647200-C4-4	NM MTG-SFM-I-C-1B		09/01/2015	Redemption		10,000	10,000	10,000	10,000						10,000			0	513	09/01/2028	1FE
658203-S9-6	NC PWR AGY 1-A-REF		09/01/2015	VARIOUS		1,124,217	1,000,000	1,219,340	1,146,037		(21,820)		(21,820)		1,124,217			0	55,492	01/01/2019	1FE
677560-LF-2	OH HFA MTG-BKD-SER C		09/01/2015	Redemption		5,000	5,000	5,000	5,000						5,000			0	260	09/01/2029	1FE
677560-MV-6	OH HFA-MTG-F		09/01/2015	Redemption		5,000	5,000	5,000	5,000						5,000			0	238	09/01/2029	1FE
764440-GE-7	RICHMOND JT PWRS-B		08/06/2015	VARIOUS		551,709	500,000	541,250	524,060		(2,752)		(2,752)		521,308		30,401	30,401	46,419	07/01/2019	1FE
79353G-AB-7	ST TAMMANY SFM HOMW-A		09/01/2015	Redemption		1,676	1,676	1,718	1,676						1,676			0	59	12/01/2039	1FE
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
					2,247,406	2,071,751	2,335,935	2,241,328	0	(24,351)	0	(24,351)	0	2,216,977	0	30,430	30,430	132,389	XXX	XXX	
8399997 - Subtotals - Bonds - Part 4																					
					3,750,406	3,574,751	3,926,996	3,767,753	0	(47,776)	0	(47,776)	0	3,719,977	0	30,430	30,430	175,067	XXX	XXX	
8399999 - Subtotals - Bonds																					
					3,750,406	3,574,751	3,926,996	3,767,753	0	(47,776)	0	(47,776)	0	3,719,977	0	30,430	30,430	175,067	XXX	XXX	
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																					
00287Y-10-9	ABBVIE INC		07/06/2015	RAYMOND JAMES & ASSOCIATES		2,500,000	170,568	85,033	163,600	(78,567)			(78,567)		85,033		85,536	85,536	2,500	XXX	L
01449J-10-5	ALERE INC		09/28/2015	VARIOUS		4,095,000	202,149	200,327						200,327		1,822	1,822	XXX	L		
026874-78-4	AMERICAN INTERNATIONAL GROUP		09/30/2015	VARIOUS		3,700,000	225,945	202,797						202,797		23,148	23,148	810	XXX	L	
054937-10-7	BB&T CORP		07/17/2015	RAYMOND JAMES & ASSOCIATES		3,000,000	123,435	113,074	116,670	(3,596)			(3,596)		113,074		10,361	10,361	1,530	XXX	L
055622-10-4	BP PLC-SPONS ADR		07/06/2015	RAYMOND JAMES & ASSOCIATES		4,000,000	161,035	163,530						163,530		(2,495)	(2,495)	2,380	XXX	L	
101137-10-7	BOSTON SCIENTIFIC CORP		09/25/2015	VARIOUS		2,860,000	46,223	50,822						50,822		(4,599)	(4,599)	XXX	L		
115236-10-1	BROWN & BROWN INC		09/23/2015	SANDLER O'NEILL & PARTNERS LP		1,050,000	32,753	34,787						34,787		(2,033)	(2,033)	231	XXX	L	
171798-10-1	CIMAREX ENERGY CO		08/10/2015	JP MORGAN SECURITIES INC		325,000	37,002	37,411						37,411		(409)	(409)	52	XXX	L	
172967-42-4	CITIGROUP INC		07/27/2015	INSTINET		320,000	18,579	16,493						16,493		2,086	2,086	16	XXX	L	
45031U-10-1	ISTAR INC		09/25/2015	VARIOUS		6,745,000	90,535	87,820						87,820		2,715	2,715	XXX	L		
459200-10-1	INTL BUSINESS MACHINES CORP		09/10/2015	VARIOUS		1,700,000	254,386	272,884						272,884		(18,498)	(18,498)	4,069	XXX	L	
471109-10-8	JARDEN CORP		08/10/2015	JP MORGAN SECURITIES INC		455,000	24,935	24,079						24,079		856	856	XXX	L		
48203R-10-4	JUNIPER NETWORKS INC		09/30/2015	VARIOUS		5,685,000	151,981	128,481						128,481		23,500	23,500	846	XXX	L	
59156R-10-8	METLIFE INC		07/27/2015	INSTINET		300,000	16,581	15,171						15,171		1,410	1,410	113	XXX	L	
594918-10-4	MICROSOFT CORP		07/27/2015	RBC CAPITAL MARKETS		470,000	21,408	19,117						19,117		2,291	2,291	146	XXX	L	
63861C-10-9	NATIONSTAR MORTGAGE HOLDINGS		08/05/2015	GOLDMAN SACHS & CO, NY		1,355,000	25,934	26,244						26,244		(310)	(310)	XXX	L		
638904-10-2	NAVIGATORS GROUP INC		09/24/2015	VARIOUS		1,325,000	101,406	103,165						103,165		(1,758)	(1,758)	XXX	L		
718172-10-9	PHILIP MORRIS INTERNATIONAL		08/26/2015	VARIOUS		2,970,000	243,712	223,790						223,790		19,922	19,922	2,970	XXX	L	
733174-70-0	POPULAR INC		09/28/2015	VARIOUS		3,925,000	116,559	135,059						135,059		(18,500)	(18,500)	XXX	L		
737446-10-4	POST HOLDINGS INC		09/21/2015	VARIOUS		2,900,000	185,454	135,894						135,894		49,560	49,560	XXX	L		
780259-10-7	ROYAL DUTCH SHELL-SPON ADR-B		07/06/2015	RAYMOND JAMES & ASSOCIATES		3,000,000	168,704	180,534						180,534		(11,830)	(11,830)	2,820	XXX	L	
867914-10-3	TRUNSTRUST BANKS INC		07/17/2015	RAYMOND JAMES & ASSOCIATES		4,000,000	180,542	162,553	167,600	(5,047)			(5,047)		162,553		17,989	17,989	1,760	XXX	L
872540-10-9	TJX COMPANIES INC		09/03/2015	JP MORGAN SECURITIES INC		710,000	49,813	49,750						49,750		64	64	252	XXX	L	
881624-20-9	TEVA PHARMACEUTICAL-SP ADR		07/06/2015	SG COWEN SECURITIES CORP		2,420,000	148,556	150,814						150,814		(2,258)	(2,258)	699	XXX	L	

EOS

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)	
913017-10-9	UNITED TECHNOLOGIES CORP.		09/10/2015	VARIOUS	884,000	83,064	XXX	103,622					0		103,622		(20,559)	(20,559)	1,013	XXX	L	
918204-10-8	VF CORP		09/30/2015	VARIOUS	2,255,000	155,441	XXX	164,197					0		164,197		(8,755)	(8,755)	1,394	XXX	L	
91911K-10-2	VALEANT PHARMACEUTICALS												0									
92210H-10-5	INTE		08/05/2015	JP MORGAN SECURITIES INC.	155,000	40,566	XXX	30,789					0		30,789		9,777	9,777		XXX	L	
	VANTIV INC - CL A		08/10/2015	JP MORGAN SECURITIES INC.	865,000	38,433	XXX	32,628					0		32,628		5,806	5,806		XXX	L	
9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						3,115,700	XXX	2,950,864	447,870	(87,210)	0	0	(87,210)	0	2,950,864	0	164,836	164,836	23,600	XXX	XXX	
Common Stocks - Money Market Mutual Funds																						
000000-00-0	CREDIT INTEREST PROGRAM MFUND		08/19/2015	Direct	4,102,419.430	4,102,419	XXX	4,102,419					0		4,102,419			0	278	XXX	V	
000000-00-0	RJ BANK DEPOSIT PROGRAM		08/19/2015	Direct	12,898.290	12,898	XXX	12,898					0		12,898			0	10	XXX	V	
58510R-80-4	MONEY MARKET FUN												0					0	42	XXX	L	
608993-85-3	WEEDER MONEY MARKET FD-INST		08/03/2015	Direct	1,100,000.000	1,100,000	XXX	1,100,000					0		1,100,000			0		XXX	V	
	HUNTINGTON CONSERVATIVE DEPOSIT ACCOUNT		09/09/2015	Direct	403.730	404	XXX	404	404				0		404			0	0	XXX	V	
9399999 - Common Stocks - Money Market Mutual Funds						5,215,721	XXX	5,215,721	404	0	0	0	0	5,215,721	0	0	0	0	331	XXX	XXX	
9799997 - Subtotals - Common Stocks - Part 4						8,331,421	XXX	8,166,585	448,274	(87,210)	0	0	(87,210)	0	8,166,585	0	164,836	164,836	23,931	XXX	XXX	
9799999 - Subtotals - Common Stocks						8,331,421	XXX	8,166,585	448,274	(87,210)	0	0	(87,210)	0	8,166,585	0	164,836	164,836	23,931	XXX	XXX	
9899999 - Subtotals - Preferred and Common Stocks						8,331,421	XXX	8,166,585	448,274	(87,210)	0	0	(87,210)	0	8,166,585	0	164,836	164,836	23,931	XXX	XXX	
9999999 Totals						12,081,828	XXX	12,093,581	4,216,027	(87,210)	(47,776)	0	(134,986)	0	11,886,562	0	195,266	195,266	198,998	198,998	XXX	XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

E05.1

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

STATEMENT AS OF SEPTEMBER 30, 2015 OF THE Ohio Indemnity Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 Description	2 Code	3 Date Acquired	4 Rate of Interest	5 Maturity Date	6 Book/Adjusted Carrying Value	7 Amount of Interest Due & Accrued	8 Amount Received During Year
<p>NONE</p>							
8699999 Total Cash Equivalents					0	0	0