

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	61,352,251		61,352,251	56,189,501
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	169,786,528	26,048	169,760,480	157,840,618
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	4,303,560		4,303,560	4,503,927
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 3,235,901 , Schedule E - Part 1), cash equivalents (\$ 2,099,945 , Schedule E - Part 2) and short-term investments (\$ 486,514 , Schedule DA)	5,822,360		5,822,360	5,601,608
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets	241,264,699	26,048	241,238,651	224,135,654
12. Subtotals, cash and invested assets (Lines 1 to 11)				
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	499,641		499,641	475,926
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	750,460	129,408	621,052	739,567
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	11,792,408		11,792,408	11,441,483
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	259		259	528,350
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	2,153,779		2,153,779	1,723,044
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	484,767	484,767		
21. Furniture and equipment, including health care delivery assets (\$)	17,785	17,785		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	520,880		520,880	625,057
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	257,484,678	658,008	256,826,670	239,669,081
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	257,484,678	658,008	256,826,670	239,669,081
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Goodwill	520,880		520,880	625,057
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	520,880		520,880	625,057

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	21,098,651	19,103,261
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	5,083,463	4,687,890
4. Commissions payable, contingent commissions and other similar charges	2,122,018	1,867,599
5. Other expenses (excluding taxes, licenses and fees)	45,784	43,238
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	35,459	33,689
7.1 Current federal and foreign income taxes (including \$ 91,860 on realized capital gains (losses))	1,415,554	1,241,910
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 66,726,539 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	24,622,261	23,783,752
10. Advance premium	535,831	395,548
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	(286,624)	42,687
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	112,946	109,075
14. Amounts withheld or retained by company for account of others		111
15. Remittances and items not allocated	516	2,749
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	700,139	836,148
20. Derivatives		
21. Payable for securities		16,902
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	55,485,998	52,164,559
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	55,485,998	52,164,559
29. Aggregate write-ins for special surplus funds		
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	201,340,672	187,504,522
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	201,340,672	187,504,522
38. TOTALS (Page 2, Line 28, Col. 3)	256,826,670	239,669,081
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	52,705,843	50,455,266
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	27,749,135	27,956,496
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	4,711,285	4,317,656
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	18,474,440	16,947,965
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	50,934,860	49,222,117
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	1,770,983	1,233,149
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	1,327,204	1,289,552
10. Net realized capital gains or (losses) less capital gains tax of \$ 91,860 (Exhibit of Capital Gains (Losses)).....	181,800	77,635
11. Net investment gain (loss) (Lines 9 + 10).....	1,509,004	1,367,187
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 46,174 amount charged off \$ 294,007).....	(247,833)	(222,897)
13. Finance and service charges not included in premiums.....	826,031	915,100
14. Aggregate write-ins for miscellaneous income.....	306,525	323,723
15. Total other income (Lines 12 through 14).....	884,723	1,015,926
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	4,164,710	3,616,262
17. Dividends to policyholders.....		
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).....	4,164,710	3,616,262
19. Federal and foreign income taxes incurred.....	1,283,332	1,178,264
20. Net income (Line 18 minus Line 19)(to Line 22).....	2,881,378	2,437,998
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	187,504,522	177,772,246
22. Net income (from Line 20).....	2,881,378	2,437,998
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (187,029).....	10,922,019	7,005,527
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	243,706	177,306
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(210,953)	109,891
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		1,554
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	13,836,150	9,732,276
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	201,340,672	187,504,522
DETAILS OF WRITE-INS		
0501.....		
0502.....		
0503.....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....		
1401. Rental and Related Services.....	326,083	326,083
1402. Other Expense.....	(19,558)	(2,360)
1403.....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	306,525	323,723
3701.....		
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	53,074,599	51,389,843
2. Net investment income	2,066,326	1,988,222
3. Miscellaneous income	884,723	1,015,926
4. Total (Lines 1 through 3)	56,025,648	54,393,991
5. Benefit and loss related payments	25,225,654	28,708,651
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	22,696,598	20,811,224
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$	91,860	1,201,548
10. Total (Lines 5 through 9)	49,123,800	50,282,713
11. Net cash from operations (Line 4 minus Line 10)	6,901,848	4,111,278
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	10,825,914	9,401,440
12.2 Stocks	1,178,950	778,107
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(1)	
12.7 Miscellaneous proceeds		16,902
12.8 Total investment proceeds (Lines 12.1 to 12.7)	12,004,863	10,196,449
13. Cost of investments acquired (long-term only):		
13.1 Bonds	16,458,725	14,533,179
13.2 Stocks	2,134,184	765,496
13.3 Mortgage loans		
13.4 Real estate	45,842	183,502
13.5 Other invested assets		
13.6 Miscellaneous applications	16,902	
13.7 Total investments acquired (Lines 13.1 to 13.6)	18,655,653	15,482,177
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(6,650,790)	(5,285,728)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(30,306)	327,430
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(30,306)	327,430
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)	220,752	(847,020)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	5,601,608	6,448,628
19.2 End of period (Line 18 plus Line 19.1)	5,822,360	5,601,608

Note: Supplemental disclosures of cash flow information for non-cash transactions:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	4,799,864	2,596,337	2,644,121	4,752,080
2. Allied lines	34,028	15,234	17,530	31,733
3. Farmowners multiple peril	5,201,852	2,696,389	2,670,881	5,227,360
4. Homeowners multiple peril	9,175,566	4,854,880	5,016,557	9,013,890
5. Commercial multiple peril	6,189,453	2,994,399	3,107,967	6,075,885
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	225,767	105,260	116,387	214,640
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health (group and individual)				
15. Other accident and health	1,304	799	547	1,556
16. Workers' compensation				
17.1 Other liability - occurrence	1,089,885	589,873	583,092	1,096,667
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	56,394	26,514	26,306	56,603
18.2 Products liability - claims-made				
19.1, 19.2 Private passenger auto liability	11,743,657	3,934,511	4,173,274	11,504,893
19.3, 19.4 Commercial auto liability	4,161,817	2,020,406	2,018,314	4,163,909
21. Auto physical damage	10,586,389	3,779,468	4,085,014	10,280,843
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	278,376	169,681	162,271	285,785
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property				
32. Reinsurance - nonproportional assumed liability				
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	53,544,352	23,783,752	24,622,261	52,705,843
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	2,644,121				2,644,121
2. Allied lines	17,530				17,530
3. Farmowners multiple peril	2,670,881				2,670,881
4. Homeowners multiple peril	5,016,557				5,016,557
5. Commercial multiple peril	3,107,967				3,107,967
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine	116,387				116,387
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake					
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health	547				547
16. Workers' compensation					
17.1 Other liability - occurrence	583,092				583,092
17.2 Other liability - claims-made					
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	26,306				26,306
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	4,173,274				4,173,274
19.3, 19.4 Commercial auto liability	2,018,314				2,018,314
21. Auto physical damage	4,085,014				4,085,014
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft	162,271				162,271
27. Boiler and machinery					
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - nonproportional assumed property					
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	24,622,261				24,622,261
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					24,622,261
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

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

Property premiums are determined by location covered. Casualty premiums are determined by insured address.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3+4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	2,961,426	15,010,739	5,476	12,977,410	200,367	4,799,864
2. Allied lines		126,031		92,003		34,028
3. Farmowners multiple peril	1,885,589	17,593,456	2,958	14,064,267	215,884	5,201,852
4. Homeowners multiple peril	11,108,396	23,488,380	15,778	24,808,012	628,976	9,175,566
5. Commercial multiple peril		22,923,900		16,734,447		6,189,453
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine	17,591	819,542	30	610,407	989	225,767
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health		4,828		3,524		1,304
16. Workers' compensation						
17.1 Other liability - occurrence	271,869	3,765,959		2,946,727	1,215	1,089,885
17.2 Other liability - claims-made						
17.3 Excess workers' compensation						
18.1 Products liability - occurrence		208,867		152,473		56,394
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	19,765,579	23,849,400		31,751,368	119,954	11,743,657
19.3, 19.4 Commercial auto liability		15,414,138		11,252,321		4,161,817
21. Auto physical damage	17,745,500	21,896,269	13,744	28,622,458	446,667	10,586,389
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft	101,202	929,819		752,645		278,376
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	53,857,152	146,031,328	37,987	144,768,062	1,614,054	53,544,352
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	955,080	5,830,926	4,953,818	1,832,188	401,831	438,453	1,795,566	37.8
2. Allied lines		20,017	14,612	5,405	1,005	3,143	3,267	10.3
3. Farmowners multiple peril	415,949	5,432,015	4,269,027	1,578,937	1,021,900	877,472	1,723,365	33.0
4. Homeowners multiple peril	3,817,687	8,985,583	9,348,556	3,454,714	1,217,792	1,180,379	3,492,127	38.7
5. Commercial multiple peril		8,442,561	6,163,070	2,279,491	3,027,476	2,825,368	2,481,599	40.8
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine		304,644	222,390	82,254	102,816	2,588	182,481	85.0
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health		845	617	228	1,041	1,107	162	10.4
16. Workers' compensation								
17.1 Other liability - occurrence	135,907	862,257	728,660	269,504	1,055,753	865,768	459,490	41.9
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence		11,709	8,547	3,161	974	13,651	(9,517)	(16.8)
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	13,191,354	14,581,817	20,274,415	7,498,756	9,354,162	8,758,666	8,094,252	70.4
19.3, 19.4 Commercial auto liability		7,231,836	5,279,240	1,952,596	4,059,401	3,287,974	2,724,023	65.4
21. Auto physical damage	10,659,748	14,227,922	18,168,107	6,719,563	835,709	823,361	6,731,911	65.5
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft	10,711	274,279	208,043	76,947	18,791	25,331	70,408	24.6
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	29,186,436	66,206,411	69,639,103	25,753,745	21,098,651	19,103,261	27,749,135	52.6
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	72,500	700,434	564,241	208,692	16,929	698,401	522,191	401,831	54,393
2. Allied lines						3,723	2,718	1,005	108
3. Farmowners multiple peril	93,458	2,172,199	1,653,930	611,727	98,072	1,421,084	1,108,984	1,021,900	127,333
4. Homeowners multiple peril	531,021	2,799,475	2,431,262	899,234	322,134	857,710	861,286	1,217,792	172,991
5. Commercial multiple peril		6,965,970	5,085,158	1,880,812		4,246,902	3,100,239	3,027,476	1,480,191
6. Mortgage guaranty									
7. Ocean marine									
8. Inland marine		380,800	277,984	102,816				102,816	10,845
9. Financial guaranty									
10.1 Medical professional liability - occurrence									
10.2 Medical professional liability - claims-made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health		2,355	1,719	636		1,500	1,095	(a)	1,041
16. Workers' compensation									78
17.1 Other liability - occurrence	32,500	1,855,694	1,378,382	509,812	50,442	1,971,561	1,476,062	1,055,753	351,733
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence		2,500	1,825	675		1,106	807	974	25,208
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	9,664,518	15,153,555	18,117,193	6,700,880	4,184,737	5,642,232	7,173,688	9,354,162	1,849,586
19.3, 19.4 Commercial auto liability		9,199,233	6,715,440	2,483,793		5,835,587	4,259,979	4,059,401	898,909
21. Auto physical damage	669,707	760,215	1,043,844	386,079	548,170	1,117,127	1,215,667	835,709	110,133
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft	8,500	44,800	38,909	14,391	4,199	12,098	11,897	18,791	1,954
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	11,072,204	40,037,230	37,309,887	13,799,547	5,224,683	21,809,032	19,734,612	21,098,651	5,083,463
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	1,842,816			1,842,816
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	54,140			54,140
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	1,788,677			1,788,677
2. Commission and brokerage:				
2.1 Direct excluding contingent		8,532,103		8,532,103
2.2 Reinsurance assumed, excluding contingent		4,765		4,765
2.3 Reinsurance ceded, excluding contingent		460,201		460,201
2.4 Contingent - direct		1,484,219		1,484,219
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		61,023		61,023
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		9,499,864		9,499,864
3. Allowances to managers and agents				
4. Advertising	57,962	168,451		226,413
5. Boards, bureaus and associations	105,532	236,526		342,058
6. Surveys and underwriting reports	160,824	467,393		628,217
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,251,455	3,870,758		5,122,213
8.2 Payroll taxes	69,990	271,001		340,990
9. Employee relations and welfare	390,059	1,090,158		1,480,217
10. Insurance	26,278	76,371		102,649
11. Directors' fees	14,067	171,410		185,477
12. Travel and travel items	53,228	160,169		213,397
13. Rent and rent items	49,090	142,668		191,758
14. Equipment	199,439	579,619		779,057
15. Cost or depreciation of EDP equipment and software	28,307	82,268		110,575
16. Printing and stationery	5,034	94,889		99,922
17. Postage, telephone and telegraph, exchange and express	95,515	275,939		371,454
18. Legal and auditing	135,969	473,677	291,876	901,522
19. Totals (Lines 3 to 18)	2,642,748	8,161,296	291,876	11,095,920
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	253,750	737,459		991,209
20.2 Insurance department licenses and fees	21,320	61,899		83,219
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	275,070	799,358		1,074,428
21. Real estate expenses				
22. Real estate taxes	4,791	13,922		18,713
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	4,711,285	18,474,440	291,876	(a) 23,477,601
26. Less unpaid expenses - current year	5,083,463	2,157,477	45,784	7,286,723
27. Add unpaid expenses - prior year	4,687,890	1,901,288	43,238	6,632,416
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	4,315,712	18,218,251	289,330	22,823,293
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of \$ to affiliates and \$ 291,876 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	57,961
1.1 Bonds exempt from U.S. tax	(a)	846,506
1.2 Other bonds (unaffiliated)	(a)	667,878
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	269,260	271,007
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	16,400
5. Contract loans		16,400
6. Cash, cash equivalents and short-term investments	(e)	5,537
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income		
10. Total gross investment income	1,841,574	1,865,289
11. Investment expenses	(g)	291,876
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)	
13. Interest expense	(h)	
14. Depreciation on real estate and other invested assets	(i)	246,209
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		538,085
17. Net investment income (Line 10 minus Line 16)		1,327,204
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

(a) Includes \$ 10,764 accrual of discount less \$ 524,846 amortization of premium and less \$ 48,168 paid for accrued interest on purchases.

(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.

(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.

(e) Includes \$ 51 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds					
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	44,020		44,020		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	229,641		229,641	(550,084)	
2.21 Common stocks of affiliates				11,285,074	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	(1)		(1)		
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	273,660		273,660	10,734,990	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	26,048	26,045	(3)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	26,048	26,045	(3)
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	129,408	81,093	(48,315)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	484,767	311,444	(173,323)
21. Furniture and equipment, including health care delivery assets	17,785	28,473	10,688
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	658,008	447,055	(210,953)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	658,008	447,055	(210,953)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

The ODI 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. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted accounting practices by the State of Ohio.

A reconciliation of the Company's net income and capital surplus between NAIC Statutory Accounting Practices and practices prescribed and permitted by the State of Ohio is shown below:

	State of Domicile	2015	2014
<u>NET INCOME</u>			
(1) Ohio Mutual Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	OH	\$ 2,881,378	\$ 2,437,998
(2) State Prescribed Practices that increase/(decrease) NAIC SAP: e.g. Depreciation of fixed assets	_____	_____	_____
(3) State Permitted Practices that increase/(decrease) NAIC SAP: e.g. Depreciation, home office property	_____	_____	_____
(4) NAIC SAP (1-2-3=4)	OH	\$ 2,881,378	\$ 2,437,998
<u>SURPLUS</u>			
(5) Ohio Mutual Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	OH	\$ 201,340,672	\$ 187,504,522
(6) State Prescribed Practices that increase/(decrease) NAIC SAP: e.g. Goodwill, net e.g. Fixed Assets, net	_____	_____	_____
(7) State Permitted Practices that increase/(decrease) NAIC SAP: e.g. Home Office Property	_____	_____	_____
(8) NAIC SAP (5-6-7=8)	OH	\$ 201,340,672	\$ 187,504,522

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with the Annual Statement Instructions and the *Accounting Practices and Procedures Manual* requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) All short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost, using the scientific interest method or the lower of amortized cost or fair market value.
- (3) Unaffiliated common stocks are stated at fair market value. Common stocks of uncombined subsidiaries and affiliates in which the company has an interest of 20% or more are carried on the equity basis.
- (4) The Company had no preferred stock at December 31, 2015 or 2014.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.
- (7) The Company's non-insurance subsidiaries are Centurion Financial, Inc., Ohio United Agency, Inc. and United Premium Budget Service Inc. They are carried at equity value.
- (8) The Company has no ownership interest in any significant joint ventures.
- (9) The Company owns no derivative instruments.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.

NOTES TO FINANCIAL STATEMENTS

- (11) Unpaid losses and loss adjustment expenses 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 liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

D. Going Concern

Management has evaluated the financial statements and determined that there are no going concern issues to report.

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2015 or 2014.

3. Business Combinations and Goodwill

The Company has Goodwill recorded in the amount of \$520,880 and \$625,057 in 2015 and 2014 respectively. Amortization equaled \$104,176 each year for both 2015 and 2014.

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

- A. The Company has no mortgage loans.
- B. The Company has no debt restructuring.
- C. The Company has no reverse mortgages.
- D. Loan-Backed Securities

(1) Prepayment assumptions for Mortgage-backed securities, Collateralized Mortgage Obligations and Other Structured Securities were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning). On an ongoing basis, we monitor the rate of prepayment and calibrate the model to reflect actual experience, market factors, and viewpoint.

- (2)
 - a. The Company had no securities it intended to sell for which it recognized other-than-temporary impairment losses.
 - b. The Company had no securities for which it lacked the ability or intent to retain an investment in for a period of time sufficient to recover the amortized cost basis.

(3) The Company had no other-than-temporary impairments for the year ended December 31, 2015.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2015 are as follows:

- a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ (83,711)
2. 12 Months or Longer	<u>\$ (95,300)</u>

- b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 8,406,987
2. 12 Months or Longer	<u>\$ 3,826,696</u>

(5) Management regularly reviews the value of the Company's investments. If the value of any investment falls below its cost basis, the decline is analyzed to determine whether it is an other-than-temporary decline in value. To make this determination for each security, the following is considered:

- The length of time and the extent to which the fair value has been below cost;
- The financial condition and near-term prospects of the issuer of the security, including any specific events that may affect its operations or earnings potential;
- Management's intent and ability to hold the security long enough for it to recover its value;

Management concluded that the remaining investments held with unrealized losses were not other-than-temporarily impaired on the basis that the Company had the ability and intent to hold the investments for a period of time sufficient for a forecasted market price recovery up to or beyond the cost of the investment. Also, in management's opinion, evidence indicating the cost of the investment was recoverable within a reasonable period of time outweighed evidence to the contrary in considering the severity and duration of the impairment in relation to the forecasted market price recovery.

NOTES TO FINANCIAL STATEMENTS

E. The Company has no repurchase agreements or securities lending transactions.

F. Real Estate

- (1) The Company has no impaired real estate.
- (2) The Company has not sold or classified real estate investments as held for sale.
- (3) The Company has no planned sales of real estate investments.
- (4) The Company does not engage in retail land sales operations.
- (5) The Company holds no real estate investments with participating mortgage loan features.

G. The Company has no real estate investments that qualify for low-income housing tax credits (LIHTC).

H. Restricted Assets

- (1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							Percentage			
	Current Year							Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
	1	2	3	4	5	6	7				
	Total General Account (G/A)	Cell Account	Total Protected Cell Assets	Protected Cell Assets	Protected Cell Assets	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%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
j. On deposit with states	2,002,459	-	-	-	2,002,459	2,260,165	(257,706)	2,002,459	0.78%	0.78%	
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0.00%	0.00%
n. Other restricted assets	-	-	-	-	-	-	-	-	-	0.00%	0.00%
o. Total Restricted Assets	\$ 2,002,459	\$ -	\$ -	\$ -	\$ 2,002,459	\$ 2,260,165	\$ (257,706)	\$ 2,002,459	0.78%	0.78%	

(a) Subset of column 1

(b) Subset of column 3

- (2) The Company has no Assets Pledged as Collateral Not Captured in Other Categories.

- (3) The Company has no Other Restricted Assets or Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives.

I. The Company has no Working Capital Finance Investments.

J. The Company has no Offsetting and Netting of Assets and Liabilities.

K. The Company has no Structured Notes.

6. Joint Ventures, Partnerships and Limited Liability Companies.

The Company has no investments in Joint Ventures, Partnerships and Limited Liability Companies.

7. Investment Income

The Company has no due and accrued income excluded from surplus.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

The Company owns no derivative instruments.

9. Income Taxes

A. The components of the Net Deferred Tax Asset/(Liability) at December 31 are as follows:

1.	12/31/2015			12/31/2014			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	2,847,577	7,966	2,855,543	2,606,400	6,590	2,612,990	241,177	1,376	242,553
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	2,847,577	7,966	2,855,543	2,606,400	6,590	2,612,990	241,177	1,376	242,553
(d) Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	2,847,577	7,966	2,855,543	2,606,400	6,590	2,612,990	241,177	1,376	242,553
(f) Deferred Tax Liabilities	9,685	692,079	701,764	10,839	879,107	889,946	(1,154)	(187,028)	(188,182)
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	2,837,892	(684,113)	2,153,779	2,595,561	(872,517)	1,723,044	242,331	188,404	430,735

2.	12/31/2015			12/31/2014			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
Admission Calculation Components SSAP No.101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	2,288,820	-	2,288,820	1,979,435	-	1,979,435	309,385	-	309,385
(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)	332,420	-	332,420	432,537	-	432,537	(100,117)	-	(100,117)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	332,420	-	332,420	432,537	-	432,537	(100,117)	-	(100,117)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	29,799,902	XXX	XXX	27,773,463	XXX	XXX	2,026,439
(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	226,337	7,966	234,303	194,428	6,590	201,018	31,909	1,376	33,285
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+2(b)+2(c))	2,847,577	7,966	2,855,543	2,606,400	6,590	2,612,990	241,177	1,376	242,553

3.						2015	2014
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount						1205%	1306%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above						199,186,893	185,781,478

4.	As of End of Current Period		12/31/2014		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) 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)	2,847,577	7,966	2,606,400	6,590	241,177	1,376
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)	2,847,577	7,966	2,606,400	6,590	241,177	1,376	
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 _____

NOTES TO FINANCIAL STATEMENTS

B. Unrecognized Deferred Tax Liabilities

There are no deferred tax liabilities that have not been recognized in the current period.

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

	12/31/2015	12/31/2014	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	1,323,693	1,177,057	146,636
(b) Foreign	677	1,339	(662)
(c) Subtotal	<u>1,324,370</u>	<u>1,178,396</u>	<u>145,974</u>
(d) Federal income tax on net capital gains	91,860	64,853	27,007
(e) SSAP 3 (included in surplus)	-	-	-
(f) Other	(41,038)	(132)	(40,906)
(g) Federal and foreign income taxes incurred	<u>1,375,192</u>	<u>1,243,117</u>	<u>132,075</u>
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	326,313	331,675	(5,362)
(2) Unearned premium reserve	1,710,750	1,644,192	66,558
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	175,988	156,349	19,639
(8) Compensation and benefits accrual	397,654	283,662	113,992
(9) Pension accrual	-	-	-
(10) Salvage and subrogation	173,071	139,626	33,445
(11) Net operating loss carry-forward	19,802	23,324	(3,522)
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	43,999	27,572	16,427
(99) Subtotal	<u>2,847,577</u>	<u>2,606,400</u>	<u>241,177</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	<u>2,847,577</u>	<u>2,606,400</u>	<u>241,177</u>
(e) Capital			
(1) Investments	7,966	6,590	1,376
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	<u>7,966</u>	<u>6,590</u>	<u>1,376</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	<u>7,966</u>	<u>6,590</u>	<u>1,376</u>
(i) Admitted deferred tax assets (2d+2h)	<u>2,855,543</u>	<u>2,612,990</u>	<u>242,553</u>
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	9,685	10,839	(1,154)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(99) Subtotal	<u>9,685</u>	<u>10,839</u>	<u>(1,154)</u>
(b) Capital			
(1) Investments	692,079	879,107	(187,028)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>692,079</u>	<u>879,107</u>	<u>(187,028)</u>
(c) Deferred tax liabilities (3a99+3b99)	<u>701,764</u>	<u>889,946</u>	<u>(188,182)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>2,153,779</u>	<u>1,723,044</u>	<u>430,735</u>

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	12/31/2015	12/31/2014	Change
Total deferred tax assets	2,855,543	2,612,990	242,553
Total deferred tax liabilities	701,764	889,946	(188,182)
Net deferred tax asset	<u>2,153,779</u>	<u>1,723,044</u>	<u>430,735</u>
Tax effect of unrealized gains (losses)			(187,029)
Change in net deferred income tax			<u>243,706</u>

D. Among the more significant book to tax adjustments were the following:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

Description	Amount	Tax Effect at 34%	Effective Tax Rate
Income before Federal income tax	4,256,570	1,447,234	34.00%
Tax exempt investment income	(846,506)	(287,812)	-6.76%
Dividends received deduction	(187,155)	(63,633)	-1.49%
Proration of tax exempt investment income	155,049	52,717	1.24%
Goodwill amortization	104,176	35,420	0.83%
Lobbying	6,938	2,359	0.06%
Disallowable meals and entertainment	42,968	14,609	0.34%
Country club dues	2,866	974	0.02%
Change in non admitted assets	(210,950)	(71,723)	-1.68%
Other	3,941	1,341	0.02%
Total	<u>3,327,897</u>	<u>1,131,486</u>	<u>26.58%</u>
Federal and foreign ordinary income taxes incurred		1,283,332	30.15%
Capital gains tax incurred		91,860	2.16%
Change in net deferred income tax		<u>(243,706)</u>	<u>-5.73%</u>
Total statutory income taxes		<u>1,131,486</u>	<u>26.58%</u>

E. Operating Loss and Tax Credit Carryforwards

1. Carryforwards, recoverable taxes, and IRC 6603 deposits

	12/31/2015	12/31/2014
The Company had net operating losses of:	58,242	68,600
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	-	-
	<u>58,242</u>	<u>68,600</u>

The AMT credit carryforwards do not expire.

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

Year	Ordinary	Capital	Total
2013	-	105,276	105,276
2014	1,136,018	64,853	1,200,871
2015	1,323,693	91,860	1,415,553
	<u>2,459,711</u>	<u>261,989</u>	<u>2,721,700</u>

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

A. The Company's federal income tax return is consolidated with the following entities:

United Ohio Insurance Company
Casco Indemnity Company
Ohio United Agency, Inc.
United Premium Budget Services, Inc.
Centurion Financial, Inc.

NOTES TO FINANCIAL STATEMENTS

B. The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. Allocation is based upon separate return calculations with current credit for net losses. Intercompany balances are settled annually in the final quarter.

10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is the parent company within the Ohio Mutual Insurance Group. The Company is the sole shareholder and owner of United Ohio Insurance Company (United Ohio), Casco Indemnity Company (Casco), United Premium Budget Service Inc., Centurion Financial Inc., and Ohio United Agency Inc.

B. The Company, United Ohio and Casco have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.

C. In 2015 the Company reimbursed its subsidiaries, United Ohio and Casco, \$7,473,130 and \$513,360, respectively, under the terms of the Reinsurance Pooling Agreement between the entities.

D. As of December 31, 2015, the Company owes its subsidiary, United Ohio, \$1,025,805 and its subsidiary, Casco, owes the Company \$277,050 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2015, the Company's subsidiary, United Ohio, owes the Company \$48,616 under the terms of the Cost Sharing Agreement.

E. The Company has no guarantees or undertakings at December 31, 2015.

F. The Company and its subsidiaries, United Ohio and Casco, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.

G. All outstanding shares of its subsidiaries, United Ohio, Casco, United Premium Budget Services Inc., Ohio United Agency Inc. and Centurion Financial Inc. are owned by the Parent Company, Ohio Mutual Insurance Company, an insurance company domiciled in the State of Ohio.

H. None of the Company's capital stock is owned by downstream subsidiaries.

I. The Company owns a 100% interest in United Ohio whose carrying value is equal to or exceeds 10% of the admitted assets of the Company. The Company carries United Ohio at its statutory statement value of \$148,260,558.

Based on the Company's ownership percentage of United Ohio, the statutory statement value of United Ohio assets and liabilities as of December 31, 2015 were \$303,222,752 and \$154,962,194, respectively.

J. The Company did not recognize any impairment write down for its investments in Subsidiary, Controlled or Affiliated Companies during the statement period.

K. Not Applicable

L. Not Applicable

11. Debt

The Company had no outstanding debt obligations at December 31, 2015.

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans.

The Company has no retirement plans, deferred compensation, postemployment benefits or compensated absences or other postretirement benefit plans. All such plans are included in the Company's wholly owned subsidiary, United Ohio.

13. Capital and Surplus, Dividend Restrictions and Quasi-reorganizations.

- (1) The Company has no shares of capital stock outstanding.
- (2) The Company has no shares of preferred stock outstanding.
- (3) Unless prior approval is received by the ODI, Ohio law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend payment.
- (4) There were no ordinary or extraordinary dividends paid in either 2015 or 2014.
- (5) The portion of the Company's 2015 and 2014 surplus that may be paid as ordinary dividends in the subsequent year are \$20,134,067 and \$18,750,452 respectively.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) The total amount of advances to surplus not repaid is \$0.
- (8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company has not experienced any changes in balances of special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$131,758,161.
- (11) The Company has no surplus debentures or similar obligations.
- (12) The Company has no restatement due to quasi-reorganizations.
- (13) There are no quasi-reorganizations to report.

NOTES TO FINANCIAL STATEMENTS

14. Liabilities, Contingencies and Assessments

- A. The Company has no commitment or contingent commitment to any other entity, joint venture, partnership, or limited liability company.
- B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.
- C. The Company has no commitment or gain contingencies to any other entity, joint venture, partnership, or limited liability company.
- D. The Company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

Claims related ECO and bad faith losses paid during the reporting period	<u>Direct</u> \$0
Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.	

<u>(a)</u> <u>0-25 Claims</u>	<u>(b)</u> <u>26-50 Claims</u>	<u>(c)</u> <u>51-100 Claims</u>	<u>(d)</u> <u>101-500 Claims</u>	<u>(e)</u> <u>More than 500 Claims</u>
X				

Indicate whether claim count information is disclosed per claim or per claimant.

(f) Per Claim [] (g) Per Claimant [x]

- E. The Company has no liability for product warranties.
- F. The Company has no joint and several liabilities.
- G. The Company has no other contingencies not already stated above.

15. Leases

A. Leasing Arrangements

- (1) The Company leases computer related equipment under various operating lease arrangements that expire through December 2020. Additionally, the Company leases automobiles under various operating leases with no commitments exceeding December 31, 2015. The rental expenses for these leases for 2015 and 2014 were approximately \$208,873 and \$212,932, respectively.
- (2) At January 1, 2015, the minimum aggregate rental commitments are as follows:

	<u>Year Ending December 31</u>	<u>Operating Leases</u>
1.	2016	\$1,054,175
2.	2017	856,016
3.	2018	539,649
4.	2019	240,743
5.	2020	188,808
6.	Total	<u>\$2,879,391</u>

- (3) The Company is not involved in sales - leaseback transactions.

- B. Leasing is not a significant part of the company's business activities.

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company has no Financial Instruments with off-balance sheet risks.

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

The Company has no sale, transfer and servicing of financial assets or extinguishments of liabilities.

18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

The Company has no gain or loss to report from Uninsured Plans or the Uninsured Portion of Partially Insured Plans.

NOTES TO FINANCIAL STATEMENTS

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

The Company has no direct written premium produced by managing general agents or third party administrators.

20. Fair Value Measurements

A. Fixed maturity securities that are carried at amortized cost are not included in the table below:

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Common Stock				
Industrial and Misc	\$ 7,561,768	\$ -	\$ 339,980	\$ 7,901,748
Mutual Funds	\$ 1,282,890	\$ -	\$ -	\$ 1,282,890
Total Common Stocks	<u>\$ 8,844,658</u>	<u>\$ -</u>	<u>\$ 339,980</u>	<u>\$ 9,184,638</u>
Derivative assets	\$ -	\$ -	\$ -	\$ -
Total assets at fair value	<u>\$ 8,844,658</u>	<u>\$ -</u>	<u>\$ 339,980</u>	<u>\$ 9,184,638</u>

(2) Fair Value Measurement in (Level 3) of the Fair Value Hierarchy

Description	Beginning Balance at 01/01/2015	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
a. Assets: Common Stock - Industrial & Misc.	\$ 326,098	\$ -	\$ -	\$ 13,882	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 339,980

(3) Transfers between levels are recognized on the actual date of the event or change in circumstances that caused the transfer.

(4) As of December 31, 2015, the reporting entity's investments in Level 3, NAIC rated A, represents one security that is not traded in a public market and was valued based on a valuation provided by the NAIC Securities Valuation Office.

(5) The Company has no Derivative Assets or Liabilities

B. Fair Value Measurements are used for financial instruments unless specifically required by another method.

C. The Aggregate Fair Value for all Financial Instruments and the Level within the Fair Value Hierarchy are illustrated as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Common Stocks	\$ 9,184,638	\$ 9,184,638	\$ 8,844,658	\$ -	\$ 339,980	\$ -

D. Not Practicable to Estimate Fair Value

The Company's Financial Instruments are valued at Fair Value unless otherwise specified.

21. Other Items

- A. The Company has no Extraordinary Items.
- B. The Company has no Troubled Debt Restructuring Debtors.
- C. Assets in the amount of \$2,002,459 and \$2,260,165 at December 31, 2015 and 2014, respectively, were on deposit with government authorities or trustees as required by law.
- D. The Company has no Business Interruption Insurance Recoveries.
- E. The Company has no State Transferrable Tax Credits
- F. Subprime Mortgage Related Risk Exposure

(1) The Company does not engage in direct subprime residential lending. The Company's exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios and borrowers with less than conventional documentation of their income and/or net assets.

The Company minimizes risk exposure by holding securities that carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.

(2) The Company does not engage in direct subprime residential lending.

(3) Direct exposure through other investments

NOTES TO FINANCIAL STATEMENTS

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value, Fair Value, and the Other than Temporary Impairment Losses Recognized of subprime mortgage related risk exposure by investment category:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 12,524	\$ -	\$ 1,669	\$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	\$ 12,524	\$ -	\$ 1,669	\$ -

The Company recorded no impairments in 2015 or 2014 and no realized gains on sales and pay downs of investments with subprime exposure for either year.

(4) The Company has no subprime mortgage risk exposure through Mortgage Guaranty or Financial Guaranty Insurance coverage.

22. Events Subsequent

Type II – Nonrecognized Subsequent Events:

	Current Year	Prior Year
A.		
Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the federal Affordable Care Act	NO	
B. ACA fee assessment payable for the upcoming year	-	-
C. ACA fee assessment paid	-	-
D. Premium written subject to ACA 9010 assessment	-	-
E. Total Adjusted Capital before surplus adjustment	-	
F. Total Adjusted Capital after surplus adjustment	-	
G. Authorized Control Level	-	
H. Would reporting the ACA assessment as of Dec. 31, 2015 have triggered an RBC action level (YES/NO)?	NO	

There are no other subsequent events to report.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

The Company does not have any unsecured aggregate recoverable for losses, paid and unpaid including IBNR, loss adjustment expenses and unearned premium with any individual reinsurers, authorized or unauthorized.

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

(1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2015:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 68,916,187	\$ 12,288,204	\$ 66,571,297	\$ 11,870,095	\$ 2,344,890	\$ 418,109
b. All Other	-	-	155,242	209,087	(155,242)	(209,087)
c. TOTAL	\$ 68,916,187	\$ 12,288,204	\$ 66,726,539	\$ 12,079,182	\$ 2,189,648	\$ 209,022
d. Direct Unearned Premium Reserve:						\$ 22,432,612

(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 is accrued as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ -	\$ -	\$ -	\$ -
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	35,578	-	-	35,578
d. TOTAL	\$ 35,578	\$ -	\$ -	\$ 35,578

NOTES TO FINANCIAL STATEMENTS

(3) Not Applicable

D. Uncollectible Reinsurance
The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance
The Company has not entered into an agreement to commute any reinsurance treaties.

F. Retroactive Reinsurance
The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit
The Company has no reinsurance that should be accounted for as a deposit.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
The Company has no disclosures for the Transfers of Property and Casualty Run-off Agreements.

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
The Company had no certified reinsurer's rating downgraded or status subject to revocation.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

25. Change in Incurred Losses and Loss Adjustment Expenses

The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2015 and 2014:

	<u>2015</u>	<u>2014</u>
	<i>(In Thousands)</i>	
Balance at January 1, net of reinsurance	\$ 23,791	\$ 23,823
Incurred related to:		
Current year	34,709	35,151
Prior years	<u>(2,249)</u>	<u>(2,877)</u>
Total incurred	<u>\$ 32,460</u>	<u>\$ 32,274</u>
Paid related to:		
Current year	\$ 20,864	\$ 21,908
Prior years	<u>9,205</u>	<u>10,398</u>
Total paid	<u>\$ 30,069</u>	<u>\$ 32,306</u>
Balance as of December 31, net of reinsurance	<u><u>\$ 26,182</u></u>	<u><u>\$ 23,791</u></u>

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2014 and 2013, were decreased in the subsequent year by \$2,249,000 and \$2,877,000, respectively. The favorable development experienced in 2015 for years 2014 and prior is due to favorable development within the Company's auto liability, auto physical damage and homeowners lines of business and was primarily within the accident years of 2013 and 2014. The favorable development experienced in 2014 for years 2012 and prior is due to favorable development within the Company's auto liability and homeowners lines of business and was primarily within the accident years of 2010 to 2013. Initial loss estimates for these years developed better than expected for these lines of business. Reserves previously established for these lines and years were reduced in the current year.

Because of the nature of the business written over the years, management believes that the Company has limited exposure to environmental claim liabilities.

26. Intercompany Pooling Arrangements

Effective January 1, 2011, the Company requested and received permission from the ODI to pool the underwriting results of the Company with those of its wholly owned subsidiaries, United Ohio and Casco. Through the Pooling Agreement, the Company, NAIC #10202, retains 27% of the group's pooled underwriting results and cedes 65% to United Ohio, NAIC #13072 and 8% to Casco, NAIC #25950. The following underwriting results were assumed/ceded between the Companies in 2015 and 2014:

NOTES TO FINANCIAL STATEMENTS

	2015	2014
Premium earned assumed by Ohio Mutual from United Ohio and Casco Indemnity	\$ 144,158,649	\$ 137,968,170
Premium earned ceded back to United Ohio and Casco Indemnity	(142,500,982)	(136,416,091)
Change in premium earned due to pooling	<u>\$ 1,657,667</u>	<u>\$ 1,552,079</u>
Losses incurred assumed by Ohio Mutual from United Ohio and Casco Indemnity	\$ 74,582,206	\$ 74,138,347
Losses incurred ceded back to United Ohio and Casco Indemnity	(75,025,438)	(75,586,081)
Change in losses incurred due to pooling	<u>\$ (443,232)</u>	<u>\$ (1,447,734)</u>
Net loss adjustment expenses assumed by Ohio Mutual	\$ 2,565,220	\$ 3,428,570
Net other underwriting expenses assumed by Ohio Mutual	9,286,078	8,155,440
Change in expenses incurred due to pooling	<u>\$ 11,851,298</u>	<u>\$ 11,584,010</u>
Change in income before taxes due to pooling	<u>\$ (9,750,399)</u>	<u>\$ (8,584,197)</u>

27. Structured Settlements

The Company has some structured settlements and they are assigned.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not issue participating policies.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$ <u>0</u>
2. Date of most recent evaluation of this liability	<u>1/18/2016</u>
3. Was anticipated investment income utilized in the calculations?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

31. High Deductibles

The Company has not recorded any high deductibles.

32. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

The Company does not discount loss or loss adjustment expense reserves.

33. Asbestos/Environmental Reserves

A. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to asbestos losses?

Yes () No (X)

The Company estimates the full impact of asbestos exposures by establishing full case bases reserves on all known losses.

The Company held no asbestos related reserves for each of the last five most recent year ends. There have been no losses or LAE paid related to asbestos risks during the last five years.

B. There are no ending reserves for Bulk + IBNR included in A (Loss and LAE)

C. There are no ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR)

D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses?

Yes () No (X)

The Company held no environmental related reserves for each of the last five most recent year ends. There have been no losses or LAE paid related to environmental risks during the last five years.

E. There are no ending reserves for Bulk + IBNR included in D (Loss & LAE)

F. There are no ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR)

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
 If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []

1.3 State Regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []

2.2 If yes, date of change: _____

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2010

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 07/26/2011

3.4 By what department or departments?
 Ohio Department of Insurance

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

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No []
 4.12 renewals? Yes [] No []

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No []
 4.22 renewals? Yes [] No []

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

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []

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

1 Nationality	2 Type of Entity
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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

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

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide 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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Ernst & Young, LLP
 800 Yard Street
 Suite 200
 Grandview Heights, OH 43212

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

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Thomas P. Conway
 Ernst & Young, LLP
 Willis Tower
 233 South Wacker Drive
 Chicago, IL 60606-6301

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$

12.2 If, yes provide explanation:

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

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

20.11	To directors or other officers.....	\$
20.12	To stockholders not officers.....	\$
20.13	Trustees, supreme or grand (Fraternal Only)	\$

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

20.21	To directors or other officers.....	\$
20.22	To stockholders not officers.....	\$
20.23	Trustees, supreme or grand (Fraternal Only)	\$

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

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

21.21	Rented from others.....	\$
21.22	Borrowed from others.....	\$
21.23	Leased from others	\$
21.24	Other	\$

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

22.2 If answer is yes:

22.21	Amount paid as losses or risk adjustment \$	
22.22	Amount paid as expenses	\$
22.23	Other amounts paid	\$

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]

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

INVESTMENT

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

24.02 If no, give full and complete information relating thereto

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

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]

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

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

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.103 Total payable for securities lending reported on the liability page	\$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [] No []

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

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Placed under option agreements	\$
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
25.27 FHLB Capital Stock	\$
25.28 On deposit with states	\$
25.29 On deposit with other regulatory bodies	\$
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
25.32 Other	\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No []

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A []
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No []

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

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No []

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

1 Name of Custodian(s)	2 Custodian's Address
.....

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

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

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

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

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

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

1 Central Registration Depository Number(s)	2 Name	3 Address
SEC File #801-22445	General Re-New England Asset Management	74 Batterson Park Road Farmington, CT 06032

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No []
 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
922908-76-9	Vanguard US Total Stock Market	1,282,890
29.2999 - Total		1,282,890

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
Vanguard US Total Stock Market	Apple Inc.	33,355	12/31/2015
Vanguard US Total Stock Market	Alphabet Inc.	26,941	12/31/2015
Vanguard US Total Stock Market	Microsoft Corp.	24,375	12/31/2015
Vanguard US Total Stock Market	Exxon Mobil Corp.	19,243	12/31/2015
Vanguard US Total Stock Market	General Electric Co.	16,678	12/31/2015

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	63,938,710	64,910,711	972,001
30.2 Preferred stocks			
30.3 Totals	63,938,710	64,910,711	972,001

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

Fair values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor such as BofA Merrill Lynch indices, Interactive Data Corp, Reuters, S&P, Bloomberg/Bloomberg Valuation Service, Markit/Markit iBoxx or PricingDirect. Under certain circumstances, if neither an SVO price or vendor price is available, a price may be obtained from a broker. Short term securities and cash equivalents are valued at amortized cost.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No []
 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
 Not Applicable

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [] No []
 32.2 If no, list exceptions:

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$110,167

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

1 Name	2 Amount Paid
American Association of Insurance Services31,837

34.1 Amount of payments for legal expenses, if any?\$34,919

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Bricker & Eckler LLP34,564

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

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

1 Name	2 Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [] No [X]
1.2	If yes, indicate premium earned on U. S. business only.	\$
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$
1.31	Reason for excluding	
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$
1.5	Indicate total incurred claims on all Medicare Supplement Insurance.	\$
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$ 1.62 Total incurred claims \$ 1.63 Number of covered lives
		All years prior to most current three years 1.64 Total premium earned \$ 1.65 Total incurred claims \$ 1.66 Number of covered lives
1.7	Group policies:	Most current three years: 1.71 Total premium earned \$ 1.72 Total incurred claims \$ 1.73 Number of covered lives
		All years prior to most current three years 1.74 Total premium earned \$ 1.75 Total incurred claims \$ 1.76 Number of covered lives
2.	Health Test:	1 Current Year 2 Prior Year
2.1	Premium Numerator	
2.2	Premium Denominator 52,705,843	50,455,266
2.3	Premium Ratio (2.1/2.2) 0.000	0.000
2.4	Reserve Numerator 1,666	2,011
2.5	Reserve Denominator 50,804,375	47,574,903
2.6	Reserve Ratio (2.4/2.5) 0.000	0.000
3.1	Does the reporting entity issue both participating and non-participating policies?	Yes [] No [X]
3.2	If yes, state the amount of calendar year premiums written on: 3.21 Participating policies \$ 3.22 Non-participating policies \$	
4.	For mutual reporting Entities and Reciprocal Exchanges Only:	
4.1	Does the reporting entity issue assessable policies?	Yes [] No [X]
4.2	Does the reporting entity issue non-assessable policies?	Yes [X] No []
4.3	If assessable policies are issued, what is the extent of the contingent liability of the policyholders?	%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$
5.	For Reciprocal Exchanges Only:	
5.1	Does the Exchange appoint local agents?	Yes [] No []
5.2	If yes, is the commission paid: 5.21 Out of Attorney's-in-fact compensation Yes [] No [] N/A [] 5.22 As a direct expense of the exchange Yes [] No [] N/A []	
5.3	What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?	
5.4	Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?	Yes [] No []
5.5	If yes, give full information	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
 The Company does not write workers' compensation insurance.

6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
 The Company's probable maximum loss is determined by JLT Re using both the AIR model and the RMS model.

6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
 The Company's primary protection from an excessive loss arising from a concentration of risk is a comprehensive catastrophe reinsurance program with top quality reinsurers. In addition, the Company utilizes an internal concentration of risks metric that should not be exceeded in a given geographic area. The Company has also implemented predictive software to better access the potential risk before and after an event.

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

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

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [] No []

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

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

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

8.2 If yes, give full information

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

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

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

9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
 (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
 (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No []

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

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

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]

11.2 If yes, give full information
.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses \$
12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$

12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds \$

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
12.41 From %
12.42 To %

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

12.6 If yes, state the amount thereof at December 31 of the current year:
12.61 Letters of credit \$ 1,000
12.62 Collateral and other funds \$

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 500,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. 1

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
The Company and its affiliates cede reinsurance independently under a group reinsurance agreement.

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [X] No []

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []

14.5 If the answer to 14.4 is no, please explain:
.....

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

15.2 If yes, give full information
.....

16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	63,275,813	62,265,447	58,574,062	56,200,496	58,772,347
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	59,627,369	57,244,958	54,365,260	51,915,408	52,987,514
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	77,018,457	74,625,522	71,465,068	61,638,313	58,995,178
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	4,828	6,468	7,910	8,368	8,457
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	199,926,467	194,142,394	184,412,300	169,762,584	170,763,496
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	17,051,754	16,783,144	15,794,120	15,143,832	15,836,631
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	15,924,423	15,238,107	14,499,390	13,787,516	14,165,442
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	20,566,871	19,915,761	19,111,725	16,368,754	15,729,059
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,304	1,746	2,136	2,259	2,283
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	53,544,352	51,938,758	49,407,370	45,302,362	45,733,416
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	1,770,983	1,233,149	66,309	(226,771)	(2,337,853)
14. Net investment gain or (loss) (Line 11)	1,509,004	1,367,187	1,571,313	1,542,366	1,579,325
15. Total other income (Line 15)	884,723	1,015,926	998,311	933,156	869,618
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	1,283,332	1,178,264	811,007	118,084	113,880
18. Net income (Line 20)	2,881,378	2,437,998	1,824,926	2,130,667	(2,790)
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	256,826,670	239,669,081	227,434,167	222,711,419	209,649,916
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	621,052	739,567	752,492	494,688	585,248
20.2 Deferred and not yet due (Line 15.2)	11,792,408	11,441,483	10,693,858	9,798,811	9,634,281
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	55,485,998	52,164,559	49,661,921	57,484,155	55,436,281
22. Losses (Page 3, Line 1)	21,098,651	19,103,261	19,335,122	18,181,288	17,526,020
23. Loss adjustment expenses (Page 3, Line 3)	5,083,463	4,687,890	4,487,007	4,352,880	3,955,725
24. Unearned premiums (Page 3, Line 9)	24,622,261	23,783,752	22,300,260	20,249,344	19,689,266
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	201,340,672	187,504,522	177,772,246	165,227,264	154,213,635
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	6,901,848	4,111,278	5,447,655	5,579,766	3,636,016
Risk-Based Capital Analysis					
28. Total adjusted capital	201,340,672	187,504,522	177,772,246	165,227,264	154,213,635
29. Authorized control level risk-based capital	16,528,674	14,221,011	8,680,057	7,731,167	7,204,365
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	25.4	25.1	24.2	25.8	28.3
31. Stocks (Lines 2.1 & 2.2)	70.4	70.4	70.6	67.1	65.8
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	1.8	2.0	2.2	2.3	2.5
34. Cash, cash equivalents and short-term investments (Line 5)	2.4	2.5	3.0	4.9	3.3
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	160,601,890	149,316,816	142,949,174	131,032,760	121,949,430
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	160,601,890	149,316,816	142,949,174	131,032,760	121,949,430
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	79.8	79.6	80.4	79.3	79.1

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	10,922,019	7,005,527	10,574,538	11,191,746	(2,126,420)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	13,836,150	9,732,276	12,544,982	11,013,628	791,330
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	36,014,880	36,098,571	28,759,057	28,963,790	33,579,867
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	32,283,327	32,927,241	31,211,028	32,684,056	37,138,136
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	27,093,795	35,909,134	36,172,555	37,747,703	41,476,779
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	845	10,900	4,696	14,453	16,632
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	95,392,847	104,945,846	96,147,336	99,410,002	112,211,413
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	9,724,018	9,605,861	7,764,945	7,820,223	9,066,564
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	8,716,356	8,885,315	8,409,539	8,060,605	9,776,445
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	7,313,143	9,694,238	9,713,678	9,176,304	10,647,737
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	228	2,943	1,268	3,902	4,491
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	25,753,745	28,188,357	25,889,430	25,061,035	29,495,236
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	52.6	55.4	57.1	57.5	64.5
68. Loss expenses incurred (Line 3)	8.9	8.6	8.7	10.2	9.1
69. Other underwriting expenses incurred (Line 4)	35.1	33.6	34.1	32.9	31.6
70. Net underwriting gain (loss) (Line 8)	3.4	2.4	0.1	(0.5)	(5.1)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	32.9	30.7	30.6	30.4	29.5
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	61.6	64.0	65.8	67.7	73.5
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	26.6	27.7	27.8	27.4	29.7
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(1,801)	(2,580)	(3,027)	(2,913)	(2,848)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(1.0)	(1.5)	(1.8)	(1.9)	(1.9)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(3,250)	(4,847)	(4,684)	(4,013)	(4,111)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(1.8)	(2.9)	(3.0)	(2.6)	(2.9)

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

Yes No

If no, please explain:

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX			11		1			9	12	
2. 2006	37,928	3,108	34,820	18,440	1,378	588	.45	2,226	.28	.979	19,803	XXX	
3. 2007	39,655	3,154	36,501	22,363	1,596	705	.39	2,281	.28	1,164	23,686	XXX	
4. 2008	43,797	3,464	40,333	28,936	5,389	1,149	.202	2,280	.29	1,203	26,745	XXX	
5. 2009	45,851	4,030	41,821	27,622	3,779	956	.55	2,393	.34	1,406	27,103	XXX	
6. 2010	47,697	3,250	44,447	27,572	1,124	1,182	.29	2,594	.16	1,520	30,179	XXX	
7. 2011	48,457	3,054	45,403	32,567	3,994	1,342	.157	2,699		1,273	32,457	XXX	
8. 2012	48,818	4,076	44,742	35,687	9,960	1,482	.491	2,969		1,133	29,687	XXX	
9. 2013	51,017	3,661	47,356	27,234	1,347	819	.33	2,873		1,097	29,546	XXX	
10. 2014	54,691	4,235	50,456	25,163	1,031	537	.11	2,775		1,177	27,433	XXX	
11. 2015	56,701	3,995	52,706	18,140	67	377	1	2,420		771	20,869	XXX	
12. Totals	XXX	XXX	XXX	263,724	29,665	9,148	1,063	25,511	135	11,732	267,520	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	40												40			
2. 2006	1		1						3				5			
3. 2007	15	4											11			
4. 2008	30		14						13				59			
5. 2009	133	41	22						3				135			
6. 2010	180	.6	89	10					7				329			
7. 2011	200		130						27				492			
8. 2012	745	2	346	3					32				1,354			
9. 2013	2,402	408	967	72					69				3,677			
10. 2014	3,480	15	1,685	106					287				6,245			
11. 2015	7,715	664	4,688	454					1,085				13,834			
12. Totals	14,941	1,140	7,942	645					3,560	3	1,526		26,181			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	40	
2. 2006	21,259	1,451	19,808	.56.1	46.7	.56.9				2	.3
3. 2007	25,364	1,667	23,697	.64.0	52.9	.64.9				11	
4. 2008	32,424	5,620	26,804	.74.0	162.2	.66.5				44	.15
5. 2009	31,149	3,911	27,238	.67.9	97.0	.65.1				.114	.21
6. 2010	31,694	1,186	30,508	.66.4	36.5	.68.6				253	.76
7. 2011	37,100	4,151	32,949	.76.6	135.9	.72.6				330	.162
8. 2012	41,497	10,456	31,041	.85.0	256.5	.69.4				1,086	.268
9. 2013	35,083	1,860	33,223	.68.8	50.8	.70.2				2,889	.788
10. 2014	34,841	1,163	33,678	.63.7	27.5	.66.7				5,044	.1,201
11. 2015	35,889	1,186	34,703	.63.3	29.7	.65.8				11,285	.2,549
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	21,098	5,083

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior	.8,187	.6,031	.4,708	.4,225	.3,929	.3,890	.3,821	.3,787	.3,782	.3,792	10	.5
2. 2006	21,202	19,593	18,371	17,984	17,702	17,642	17,606	17,606	17,601	17,607	.6	.1
3. 2007	XXX	25,470	23,369	22,118	21,987	21,664	21,488	21,478	21,440	21,444	.4	(34)
4. 2008	XXX	XXX	27,354	25,326	25,088	24,622	24,571	24,516	24,587	24,540	(47)	.24
5. 2009	XXX	XXX	XXX	27,795	26,079	25,519	25,286	24,936	24,883	24,876	(7)	(60)
6. 2010	XXX	XXX	XXX	XXX	31,030	29,630	29,030	28,514	28,032	27,923	(109)	(591)
7. 2011	XXX	XXX	XXX	XXX	XXX	33,544	31,796	30,990	30,457	30,223	(234)	(767)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	30,188	28,932	28,157	28,040	(117)	(892)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,217	30,457	30,281	(176)	(936)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,747	30,616	(1,131)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,198	XXX	XXX
										12. Totals	(1,801)	(3,250)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior	.000	2,329	3,176	3,433	3,596	3,682	3,735	3,741	3,741	3,752	XXX	XXX
2. 2006	12,163	15,487	16,398	17,113	17,415	17,539	17,566	17,568	17,566	17,605	XXX	XXX
3. 2007	XXX	14,776	18,975	20,386	21,034	21,286	21,383	21,400	21,437	21,433	XXX	XXX
4. 2008	XXX	XXX	16,994	21,232	22,699	23,847	24,210	24,314	24,386	24,494	XXX	XXX
5. 2009	XXX	XXX	XXX	17,359	21,943	23,330	24,161	24,476	24,675	24,744	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	18,894	24,164	25,983	27,024	27,433	27,601	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	22,388	26,639	28,284	29,236	29,758	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	18,847	23,823	25,803	26,718	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	18,886	24,998	26,673	XXX	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,560	24,658	XXX	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,449	XXX	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										10
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	2015	
1. Prior	4,257	1,976	847	404	113	.67	.15	.5			
2. 2006	4,759	2,466	897	329	.92	.51	.13	.4	.3	.1	
3. 2007	XXX	5,310	2,270	808	479	.138	.41	.20			
4. 2008	XXX	XXX	5,164	1,941	.988	.313	.164	.96	.96	.16	
5. 2009	XXX	XXX	XXX	4,780	1,803	.928	.407	.172	.73	.40	
6. 2010	XXX	XXX	XXX	XXX	5,790	2,771	1,598	894	.314	.148	
7. 2011	XXX	XXX	XXX	XXX	XXX	5,583	2,664	1,135	.582	.265	
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	5,263	2,174	.1,042	.579	
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,601	.2,763	.1,614	
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5,703	.2,493	
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,698	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	L							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	L							
16. Iowa	IA	L							
17. Kansas	KS	L							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	L							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	L							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	L							
29. Nevada	NV	N							
30. New Hampshire	NH	L							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	L	53,857,152	52,612,563		29,186,436	28,200,974	16,296,887	826,031
37. Oklahoma	OK	N							
38. Oregon	OR	L							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	L							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	L							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	L							
47. Virginia	VA	L							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	L							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien ..	OT	XXX							
59. Totals	(a)	15	53,857,152	52,612,563		29,186,436	28,200,974	16,296,887	826,031
DETAILS OF WRITE-INS									
58001.		XXX							
58002.		XXX							
58003.		XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX							

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

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

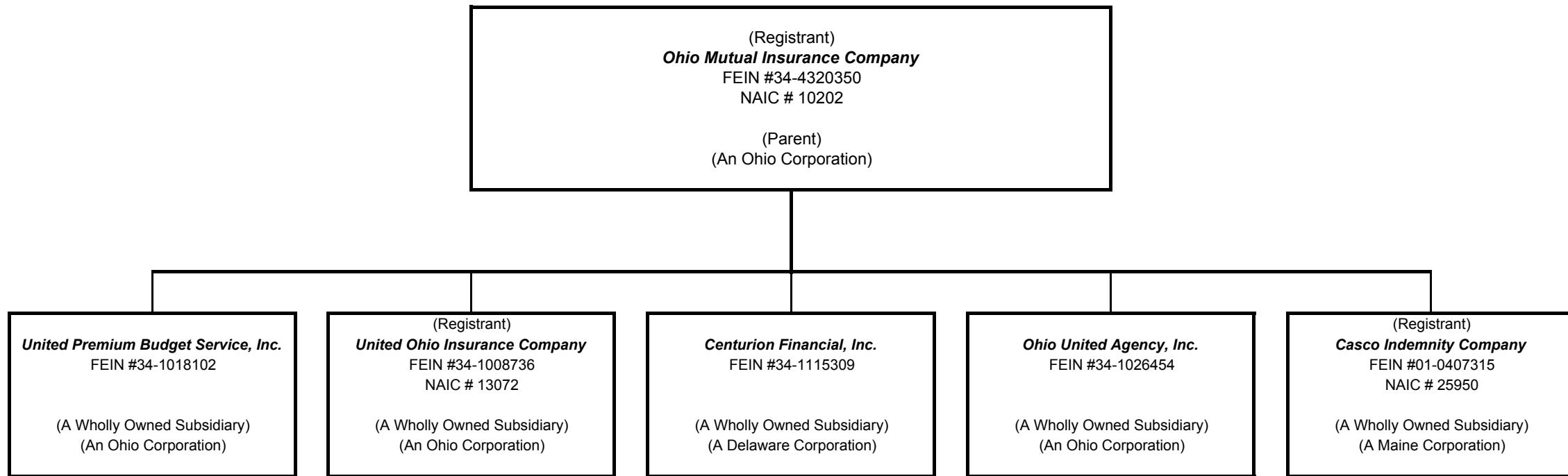
Property premiums are determined by location covered.

Casualty premiums are determined by insured address.

(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

Ohio Mutual Insurance Group



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Ohio Mutual Insurance Company
OVERFLOW PAGE FOR WRITE-INS

NONE

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