PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE

United Ohio Insurance Company

NAIC Group Code 0963 (Current) 0963 (Prior) NAIC Company Code 13072 Employer's ID Number 34-1008736

Organized under the Laws of OHIO, State of Domicile or Port of Entry OHIO
Country of Domicile United States of America

Incorporated/Organized 12/01/1966 Commenced Business 03/01/1967

Statutory Home Office 1725 Hopley Avenue (Street and Number), Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code)

Main Administrative Office 1725 Hopley Avenue (Street and Number)
Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Mail Address 1725 Hopley Avenue (Street and Number or P.O. Box), Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1725 Hopley Avenue (Street and Number)
Bucyrus , OH, US 44820-0111 (City or Town, State, Country and Zip Code), 419-562-3011 (Area Code) (Telephone Number)

Internet Website Address www.omig.com

Statutory Statement Contact Caroline Kay Metcalf Mrs. (Name), 419-563-0816 (Area Code) (Telephone Number)
cmetcalf@omig.com (E-mail Address), 419-562-0995 (FAX Number)

OFFICERS

President Mark Clarence Russell, Mr. # Secretary Albert Michael Heister, Mr.
Treasurer David Gary Hendrix, Mr.

OTHER

Todd Emery Albert, Mr., Vice President Information Systems
Michael Alexander Brogan, Mr., Vice President Claims
David Alan Grove, Mr., Vice President Product Management
Michael Robert Horvath, Mr., Vice President Human Resources

DIRECTORS OR TRUSTEES

Robert Bruce Albro, Mr.	Albert Michael Heister, Mr.	Susan Porter, Mrs.
John Redon Purse, Mr.	Mark Clarence Russell, Mr. #	David Anthony Siebenburgen, Mr.
Randy Lee Walker, Mr.	Thomas Eugene Woolley, Mr.	

State of Ohio
County of Crawford SS:

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

Mark Clarence Russell	David Gary Hendrix	Michael Alexander Brogan
President and CEO	Treasurer and CFO	Assistant Secretary

Subscribed and sworn to before me this
________ day of ________

a. Is this an original filing? Yes [X] No [ ]
b. If no,
1. State the amendment number
2. Date filed
3. Number of pages attached

ASSETS

	Current Year 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	222,935,790		222,935,790	212,149,788
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	11,234,104		11,234,104	11,352,404
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)				
4.2 Properties held for the production of income (less $ .... encumbrances)				
4.3 Properties held for sale (less $ .... encumbrances)				
5. Cash ($ 7,006,368 , Schedule E - Part 1), cash equivalents ($ 4,734,992 , Schedule E - Part 2) and short-term investments ($ 1,292,564 , Schedule DA)	13,033,924		13,033,924	5,908,878
6. Contract loans (including $ .... premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				186,325
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)	247,203,818		247,203,818	229,597,395
13. Title plants less $ .... charged off (for Title insurers only)				
14. Investment income due and accrued	1,908,708		1,908,708	1,762,268
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,806,663	311,538	1,495,125	1,780,440
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	28,389,130		28,389,130	27,544,311
15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	200,426		200,426	909,644
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	1,885,363		1,885,363	1,191,623
18.2 Net deferred tax asset	7,429,089	551,878	6,877,211	5,976,495
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets ($ ....)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	965,927		965,927	944,131
24. Health care ($ ....) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	14,546,501	249,457	14,297,044	14,586,797
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	304,335,625	1,112,873	303,222,752	284,293,104
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	304,335,625	1,112,873	303,222,752	284,293,104
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. Prepaid Insurance Premiums	249,457	249,457		
2502. Company Owned Life Insurance	14,297,044		14,297,044	14,585,797
2503. Workers Compensation Deposit				1,000
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	14,546,501	249,457	14,297,044	14,586,797

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	50,793,048	45,989,331
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)	12,237,965	11,285,661
4.	Commissions payable, contingent commissions and other similar charges	5,108,562	4,496,071
5.	Other expenses (excluding taxes, licenses and fees)	6,163,901	4,669,101
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	192,461	234,574
7.1	Current federal and foreign income taxes (including $ .... on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money $ 9,835,000 and interest thereon $ 8,186	9,843,186	9,843,186
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 68,170,680 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)	59,275,813	57,257,180
10.	Advance premium	1,289,966	952,245
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	647,581	793,603
13.	Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	1,653,162	1,454,986
14.	Amounts withheld or retained by company for account of others	67,433	21,886
15.	Remittances and items not allocated	68,659	62,664
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		
20.	Derivatives		
21.	Payable for securities	499,688	49,750
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	7,120,769	9,306,571
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	154,962,194	146,416,809
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	154,962,194	146,416,809
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	2,500,000	2,500,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	3,715,912	3,715,912
35.	Unassigned funds (surplus)	142,044,646	131,660,383
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)	148,260,558	137,876,295
38.	TOTALS (Page 2, Line 28, Col. 3)	303,222,752	284,293,104
	DETAILS OF WRITE-INS		
2501.	Pension Obligations	7,120,769	9,306,571
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)	7,120,769	9,306,571
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)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	126,884,436	121,466,382
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	66,803,473	67,302,675
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	11,341,983	10,394,356
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	44,475,502	40,800,655
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	122,620,958	118,497,686
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	4,263,478	2,968,696
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	6,122,694	5,884,476
10.	Net realized capital gains or (losses) less capital gains tax of $ 7,436 (Exhibit of Capital Gains (Losses))	34,170	2,069,127
11.	Net investment gain (loss) (Lines 9 + 10)	6,156,864	7,953,603
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 111,161 amount charged off $ 707,797)	(596,636)	(536,605)
13.	Finance and service charges not included in premiums	2,707,774	2,893,905
14.	Aggregate write-ins for miscellaneous income	(297,036)	985,267
15.	Total other income (Lines 12 through 14)	1,814,102	3,342,567
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	12,234,444	14,264,866
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)	12,234,444	14,264,866
19.	Federal and foreign income taxes incurred	4,124,832	3,724,813
20.	Net income (Line 18 minus Line 19)(to Line 22)	8,109,612	10,540,053
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	137,876,295	132,430,350
22.	Net income (from Line 20)	8,109,612	10,540,053
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ (238,941)	(463,826)	(1,418,988)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	329,732	647,163
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	734,667	(1,500,879)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		14,922
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	1,674,078	(2,836,326)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	10,384,263	5,445,945
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	148,260,558	137,876,295
	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.	Company Owned Life Insurance	(288,753)	960,996
1402.	Other Income	34,711	24,271
1403.	Non-Qualified Retirement Plan	(42,994)	
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(297,036)	985,267
3701.	Change in net liability for retirement plans	1,126,552	(2,836,326)
3702.	Prior Year Tax Effect	504,532	
3703.	Non-Qualified Retirement Plan	42,994	
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	1,674,078	(2,836,326)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	128,418,948	123,411,059
2.	Net investment income	7,667,327	7,381,498
3.	Miscellaneous income	2,145,849	2,381,570
4.	Total (Lines 1 through 3)	138,232,124	133,174,127
5.	Benefit and loss related payments	61,290,538	65,460,899
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	52,806,201	49,641,203
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $ 7,436 tax on capital gains (losses)	4,321,476	5,268,417
10.	Total (Lines 5 through 9)	118,418,215	120,370,519
11.	Net cash from operations (Line 4 minus Line 10)	19,813,909	12,803,608
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	31,922,326	30,802,593
	12.2 Stocks		5,106,858
	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		
	12.7 Miscellaneous proceeds	636,263	66,175
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	32,558,589	35,975,626
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	44,936,063	53,014,787
	13.2 Stocks		33,300
	13.3 Mortgage loans		
	13.4 Real estate		
	13.5 Other invested assets		
	13.6 Miscellaneous applications		2,713,375
	13.7 Total investments acquired (Lines 13.1 to 13.6)	44,936,063	55,761,462
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)	(12,377,474)	(19,785,836)
	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)	(311,389)	(788,384)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(311,389)	(788,384)
	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)	7,125,046	(7,770,612)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	5,908,878	13,679,490
	19.2 End of period (Line 18 plus Line 19.1)	13,033,924	5,908,878

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

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	11,555,228	6,250,441	6,365,477	11,440,191
2.	Allied lines	81,920	36,675	42,202	76,393
3.	Farmowners multiple peril	12,522,977	6,491,306	6,429,898	12,584,385
4.	Homeowners multiple peril	22,089,325	11,687,675	12,076,895	21,700,105
5.	Commercial multiple peril	14,900,535	7,208,739	7,482,142	14,627,132
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	543,513	253,404	280,191	516,725
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	3,138	1,924	1,318	3,745
16.	Workers' compensation				
17.1	Other liability - occurrence	2,623,798	1,420,066	1,403,740	2,640,124
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	135,764	63,831	63,329	136,266
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	28,271,766	9,471,971	10,046,772	27,696,965
19.3, 19.4	Commercial auto liability	10,019,190	4,863,940	4,858,903	10,024,226
21.	Auto physical damage	25,485,750	9,098,719	9,834,293	24,750,177
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	670,163	408,491	390,653	688,002
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	128,903,069	57,257,180	59,275,813	126,884,436
	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)				

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	6,365,477				6,365,477
2.	Allied lines	42,202				42,202
3.	Farmowners multiple peril	6,429,898				6,429,898
4.	Homeowners multiple peril	12,076,895				12,076,895
5.	Commercial multiple peril	7,482,142				7,482,142
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	280,191				280,191
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	1,318				1,318
16.	Workers' compensation					
17.1	Other liability - occurrence	1,403,740				1,403,740
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	63,329				63,329
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	10,046,772				10,046,772
19.3, 19.4	Commercial auto liability	4,858,903				4,858,903
21.	Auto physical damage	9,834,293				9,834,293
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	390,653				390,653
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	59,275,813				59,275,813
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					59,275,813
	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.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	15,364,364	11,555,228	27,666	14,351,479	1,040,551	11,555,228
2.	Allied lines	137,432	81,920	217	126,031	11,617	81,920
3.	Farmowners multiple peril	20,302,081	12,522,977	29,655	17,593,456	2,738,280	12,522,977
4.	Homeowners multiple peril	21,875,082	22,089,325	37,771	20,591,377	1,321,476	22,089,325
5.	Commercial multiple peril	26,255,823	14,900,535	23,136	22,923,900	3,355,059	14,900,535
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	866,434	543,513	1,454	819,532	48,356	543,513
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	3,138		4,828		3,138
16.	Workers' compensation						
17.1	Other liability - occurrence	6,879,368	2,623,798		3,697,247	3,182,121	2,623,798
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence	209,798	135,764		208,867	931	135,764
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	19,818,486	28,271,766		19,719,075	99,411	28,271,766
19.3, 19.4	Commercial auto liability	16,382,127	10,019,190		15,414,138	967,989	10,019,190
21.	Auto physical damage	19,873,549	25,485,750	12,113	19,485,904	399,758	25,485,750
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft	914,517	670,163		914,519	(2)	670,163
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	148,883,889	128,903,069	132,012	135,850,354	13,165,548	128,903,069
	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 $

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage 1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 -3)	5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	5,560,969	4,410,823	5,560,969	4,410,823	967,372	1,055,535	4,322,660	37.8
2.	Allied lines	20,037	13,011	20,037	13,011	2,420	7,567	7,864	10.3
3.	Farmowners multiple peril	5,795,475	3,801,145	5,795,475	3,801,145	2,460,129	2,112,431	4,148,842	33.0
4.	Homeowners multiple peril	7,861,571	8,316,905	7,861,571	8,316,905	2,931,721	2,841,653	8,406,973	38.7
5.	Commercial multiple peril	9,073,894	5,487,665	9,073,894	5,487,665	7,288,367	6,801,812	5,974,220	40.8
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine	304,645	198,019	304,645	198,019	247,520	6,232	439,307	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	549	845	549	2,506	2,665	390	10.4
16.	Workers' compensation								
17.1	Other liability - occurrence	1,266,296	648,807	1,266,296	648,807	2,541,628	2,084,256	1,106,179	41.9
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence	11,709	7,611	11,709	7,611	2,344	32,865	(22,910)	(16.8)
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	11,027,515	18,052,561	11,027,515	18,052,561	22,519,278	21,085,677	19,486,162	70.4
19.3, 19.4	Commercial auto liability	7,873,246	4,700,693	7,873,246	4,700,693	9,772,633	7,915,493	6,557,833	65.4
21.	Auto physical damage	12,383,083	16,176,725	12,383,083	16,176,725	2,011,893	1,982,165	16,206,453	65.5
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft	274,281	185,244	274,281	185,244	45,238	60,981	169,501	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	61,453,567	61,999,756	61,453,567	61,999,756	50,793,048	45,989,331	66,803,473	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)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
	Line of Business	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	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	672,174	502,407	672,174	502,407	677,240	464,965	677,240	967,372	130,947
2.	Allied lines					3,723	2,420	3,723	2,420	260
3.	Farmowners multiple peril	2,378,489	1,472,677	2,378,489	1,472,677	1,492,267	987,452	1,492,267	2,460,129	306,542
4.	Homeowners multiple peril	2,545,563	2,164,822	2,545,563	2,164,822	801,303	766,899	801,303	2,931,721	416,460
5.	Commercial multiple peril	8,035,970	4,527,881	8,035,970	4,527,881	4,760,087	2,760,487	4,760,087	7,288,367	3,563,422
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine	380,800	247,520	380,800	247,520				247,520	26,108
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	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	1,531	2,355	1,531	1,500	975	1,500	(a) 2,506	187
16.	Workers' compensation									
17.1	Other liability - occurrence	3,210,198	1,227,326	3,210,198	1,227,326	2,910,704	1,314,302	2,910,704	2,541,628	846,766
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence	2,500	1,625	2,500	1,625	1,106	719	1,106	2,344	60,686
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	12,057,832	16,131,748	12,057,832	16,131,748	3,684,676	6,387,530	3,684,676	22,519,278	4,452,707
19.3, 19.4	Commercial auto liability	10,354,716	5,979,501	10,354,716	5,979,501	6,471,944	3,793,132	6,471,944	9,772,633	2,164,040
21.	Auto physical damage	722,724	929,450	722,724	929,450	964,545	1,082,443	964,545	2,011,893	265,136
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft	44,800	34,645	44,800	34,645	12,098	10,593	12,098	45,238	4,704
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	40,408,121	33,221,133	40,408,121	33,221,133	21,781,193	17,571,915	21,781,193	50,793,048	12,237,965
	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.

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	4,436,410			4,436,410
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	130,337			130,337
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	4,306,073			4,306,073
2. Commission and brokerage:				
2.1 Direct excluding contingent		20,540,248		20,540,248
2.2 Reinsurance assumed, excluding contingent		11,472		11,472
2.3 Reinsurance ceded, excluding contingent		1,107,891		1,107,891
2.4 Contingent - direct		3,573,121		3,573,121
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		146,908		146,908
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)		22,870,042		22,870,042
3. Allowances to managers and agents				
4. Advertising	139,537	405,531		545,069
5. Boards, bureaus and associations	254,059	569,414		823,473
6. Surveys and underwriting reports	387,168	1,125,206		1,512,374
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	3,012,763	9,318,491	164,687	12,495,941
8.2 Payroll taxes	168,494	652,409		820,903
9. Employee relations and welfare	939,032	2,624,454		3,563,486
10. Insurance	63,263	183,856		247,119
11. Directors' fees	33,866	412,653		446,519
12. Travel and travel items	128,141	385,592		513,733
13. Rent and rent items	118,180	343,460		461,640
14. Equipment	480,130	1,395,378		1,875,509
15. Cost or depreciation of EDP equipment and software	68,147	198,052		266,198
16. Printing and stationery	12,118	228,436		240,554
17. Postage, telephone and telegraph, exchange and express	229,943	664,297		894,240
18. Legal and auditing	327,333	1,140,333	597,258	2,064,924
19. Totals (Lines 3 to 18)	6,362,172	19,647,564	761,945	26,771,681
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $	610,878	1,775,365		2,386,244
20.2 Insurance department licenses and fees	51,326	149,016		200,342
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)	662,204	1,924,381		2,586,585
21. Real estate expenses				
22. Real estate taxes	11,533	33,515		45,048
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	11,341,983	44,475,502	761,945	(a) 56,579,429
26. Less unpaid expenses - current year	12,237,965	11,339,827	125,097	23,702,889
27. Add unpaid expenses - prior year	11,285,661	9,280,848	118,898	20,685,406
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)	10,389,678	42,416,523	755,746	53,561,947
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 $ 597,258 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 110,737	108,333
1.1	Bonds exempt from U.S. tax	(a) 3,279,484	3,395,402
1.2	Other bonds (unaffiliated)	(a) 3,066,723	3,097,454
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	241,315	243,486
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 39,941	39,964
7	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	6,738,200	6,884,639
11.	Investment expenses		(g) 761,945
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)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		761,945
17.	Net investment income (Line 10 minus Line 16)		6,122,694
	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 $ 40,011 accrual of discount less $ 1,724,884 amortization of premium and less $ 139,977 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 $ 1 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)	41,605		41,605	(584,467)	
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)				(118,300)	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	41,605		41,605	(702,767)	
	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)					

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			
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)			
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	311,538	195,222	(116,316)
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	551,878	1,464,267	912,389
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
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	249,457	188,051	(61,406)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,112,873	1,847,540	734,667
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,112,873	1,847,540	734,667
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. Prepaid Insurance Premiums	249,457	188,051	(61,406)
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)	249,457	188,051	(61,406)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of United Ohio Insurance Company (the 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
NET INCOME				
(1) United Ohio Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)		OH	$ 8,109,612	$ 10,540,053
(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	$ 8,109,612	$ 10,540,053
SURPLUS				
(5) United Ohio Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)		OH	$ 148,260,558	$ 137,876,295
(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	$ 148,260,558	$ 137,876,295

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. The Company has no subsidiaries or affiliates in which the company has an interest of 20% or more.
(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 has no subsidiaries. The Company's insurance affiliate is Casco Indemnity Company and the Company's non-insurance affiliates are Centurion Financial, Inc., Ohio United Agency, Inc., and United Premium Budget Service, Inc. The Company is wholly-owned by Ohio Mutual Insurance Company.
(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

There were no significant changes in business combinations or goodwill during 2015 or 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	$ (271,708)
		2. 12 Months or Longer	$ (234,855)
b.	The aggregate related fair value of securities with unrealized losses:		
		1. Less than 12 Months	$ 29,088,640
		2. 12 Months or Longer	$ 7,179,795

(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.

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

NOTES TO FINANCIAL STATEMENTS

F. The Company owns no real estate.

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)

	Gross Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	0.00%	0.00%
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 securites restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
i. FHLB capital stock	609,400	-	-	-	609,400	609,400	-	609,400	0.20%	0.20%
j. On deposit with states	2,147,636	-	-	-	2,147,636	1,984,225	163,411	2,147,636	0.71%	0.71%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	10,037,557	-	-	-	10,037,557	10,467,940	(430,383)	10,037,557	3.30%	3.31%
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	$ 12,794,593	$ -	$ -	$ -	$ 12,794,593	$ 13,061,565	$ (266,972)	$ 12,794,593	4.20%	4.22%

(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 or Limited Liability Companies.

7. Investment Income

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

8. Derivative Instruments

The Company owns no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			(Col 1+2)			(Col 4+5)	(Col 1-4)	(Col 2-5)	(Col 7+8)
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross Deferred Tax Assets	9,116,029	28,388	9,144,417	9,142,554	35,098	9,177,652	(26,525)	(6,710)	(33,235)
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	9,116,029	28,388	9,144,417	9,142,554	35,098	9,177,652	(26,525)	(6,710)	(33,235)
(d) Deferred Tax Assets Nonadmitted	551,878	-	551,878	1,464,267	-	1,464,267	(912,389)	-	(912,389)
(e) Subtotal Net Admited Deferred Tax Asset (1c-1d)	8,564,151	28,388	8,592,539	7,678,287	35,098	7,713,385	885,864	(6,710)	879,154
(f) Deferred Tax Liabilities	270,946	1,444,382	1,715,328	53,568	1,683,322	1,736,890	217,378	(238,940)	(21,562)
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	8,293,205	(1,415,994)	6,877,211	7,624,719	(1,648,224)	5,976,495	668,486	232,230	900,716

2.

	12/31/2015			12/31/2014			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
			(Col 1+2)			(Col 4+5)	(Col 1-4)	(Col 2-5)	(Col 7+8)
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission Calculation Components SSAP No.101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	6,548,485	-	6,548,485	5,627,738	-	5,627,738	920,747	-	920,747
(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)	328,726	-	328,726	348,757	-	348,757	(20,031)	-	(20,031)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	328,726	-	328,726	348,757	-	348,757	(20,031)	-	(20,031)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	21,207,502	XXX	XXX	19,784,970	XXX	XXX	1,422,532
(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	1,686,940	28,388	1,715,328	1,701,792	35,098	1,736,890	(14,852)	(6,710)	(21,562)
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+ 2(b)+2(c))	8,564,151	28,388	8,592,539	7,678,287	35,098	7,713,385	885,864	(6,710)	879,154

3.

	2015	2014
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	1317%	1431%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	141,383,347	131,899,800

4.

	As of End of Current Period		12/31/2014		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
					(Col 1-3)	(Col 2-4)
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
Impact of Tax Planning Strategies:						
(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.						
1. Adjusted Gross DTAs Amount From Note 9A1(c)	9,116,029	28,388	9,142,554	35,098	(26,525)	(6,710)
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)	8,564,151	28,388	7,678,287	35,098	885,864	(6,710)
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies						

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

B. Unrecognized Deferred Tax Liabilities

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

NOTES TO FINANCIAL STATEMENTS

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

1. Current Income Tax	12/31/2015	12/31/2014	(Col 1-2) Change
(a) Federal	4,070,444	3,681,727	388,717
(b) Foreign	-	-	-
(c) Subtotal	4,070,444	3,681,727	388,717
(d) Federal income tax on net capital gains	7,436	1,048,464	(1,041,028)
(e) SSAP 3 (included in surplus)	(504,532)	-	(504,532)
(f) Other	54,388	43,086	11,302
(g) Federal and foreign income taxes incurred	3,627,736	4,773,277	(1,145,541)

	(1)	(2)	(3)
2. Deferred Tax Assets:	12/31/2015	12/31/2014	(Col 1-2) Change
(a) Ordinary			
(1) Discounting of unpaid losses	595,897	630,054	(34,157)
(2) Unearned premium reserve	4,118,473	3,958,241	160,232
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	2,188,206	2,010,662	177,544
(9) Pension accrual	1,501,787	1,994,041	(492,254)
(10) Salvage and subrogation	416,555	336,546	80,009
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	295,111	213,010	82,101
(99) Subtotal	9,116,029	9,142,554	(26,525)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	551,878	1,464,267	(912,389)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	8,564,151	7,678,287	885,864
(e) Capital			
(1) Investments	28,388	35,098	(6,710)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	28,388	35,098	(6,710)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	28,388	35,098	(6,710)
(i) Admitted deferred tax assets (2d+2h)	8,592,539	7,713,385	879,154
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	24,441	53,568	(29,127)
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) IRC Section 481(a) - Deferred Compensation	246,505	-	246,505
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(99) Subtotal	270,946	53,568	217,378
(b) Capital			
(1) Investments	1,444,382	1,683,322	(238,940)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	1,444,382	1,683,322	(238,940)
(c) Deferred tax liabilities (3a99+3b99)	1,715,328	1,736,890	(21,562)
4. Net deferred tax assets/liabilities (2i - 3c)	6,877,211	5,976,495	900,716

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	9,144,417	9,177,652	(33,235)
Total deferred tax liabilities	1,715,328	1,736,890	(21,562)
Net deferred tax asset	7,429,089	7,440,762	(11,673)
Tax effect of unrealized gains (losses)			(238,941)
Remove tax effect of change in retirement plans			580,346
Change in net deferred income tax			329,732

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	12,241,880	4,162,239	34.00%
Tax exempt investment income	(3,395,402)	(1,154,437)	-9.43%
Dividends received deduction	(150,283)	(51,096)	-0.42%
Proration of tax exempt investment income	531,853	180,830	1.48%
Lobbying	16,702	5,679	0.05%
Disallowed meals and entertainment	103,441	35,170	0.29%
Country club dues	6,899	2,346	0.02%
Insurance company owned life insurance	288,753	98,176	0.80%
Change in non admitted assets	(177,722)	(60,426)	-0.49%
Change in NQRP	42,994	14,618	0.12%
Current year rate differential	323,132	109,865	0.90%
Other	(132,233)	(44,960)	-0.38%
Total	9,700,014	3,298,004	26.94%
Federal and foreign ordinary income taxes incurred		4,124,832	33.69%
Capital gains tax incurred		7,436	0.06%
SSAP 3 (included in surplus)		(504,532)	-4.12%
Change in net deferred income tax		(329,732)	-2.69%
Total statutory income taxes		3,298,004	26.94%

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:	-	-
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	-	-
	-	-

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	-	397,569	397,569
2014	3,222,096	1,048,464	4,270,560
2015	4,070,444	7,436	4,077,880
	7,292,540	1,453,469	8,746,009

3. Deposits admitted under IRC § 6603

None

NOTES TO FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

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

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

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 a wholly owned subsidiary of Ohio Mutual Insurance Company (Ohio Mutual). Ohio Mutual is the sole shareholder and owner of the Company, Casco Indemnity Company (Casco), United Premium Budget Service Inc., Centurion Financial Inc. (CEF), and Ohio United Agency, Inc.

B. The Company, Ohio Mutual (parent) 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 received from its parent, Ohio Mutual, $7,473,130 under the terms of the Reinsurance Pooling Agreement between the entities.

D. As of December 31, 2015, the Company’s parent, Ohio Mutual, owes the Company $1,025,805 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2015, the Company owes its parent, Ohio Mutual, $48,616, and its affiliate, Casco, $11,262 under the terms of the Cost Sharing Agreement.

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

F. The Company, its parent, Ohio Mutual, and affiliate, 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 the Company are owned by its parent, Ohio Mutual, an insurance company domiciled in the State of Ohio.

H. The Company owns no shares of the stock of its ultimate parent, Ohio Mutual.

I. The Company does not own a share or interest in an upstream intermediate entity or its parent, either directly or indirectly.

J. The Company has no subsidiary investments, controlled or affiliated companies during the statement period.

K. Not Applicable

L. Not Applicable

11. Debt

A. Except for a FHLB loan disclosed in Part B, the Company had no other outstanding debt obligations at any time during 2015.

B. FHLB (Federal Home Loan Bank) Agreements

(1) The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has issued debt to the FHLB of Cincinnati in exchange for cash advances in the amount of $9,835,000 for a period of three years at a fixed rate of 0.98%. This is an interest-only loan with principle due at the maturity date of June 21, 2016. This loan is collateralized by cash, treasury bonds, and mortgage-backed securities on deposit with the FHLB. It is part of the Company’s strategy to utilize these funds for operations, and any funds obtained from the FHLB of Cincinnati for use in general operations would be accounted for consistent with SSAP No. 15, *Debt and Holding Company Obligations* as borrowed money. The Company has determined the estimated borrowing capacity as $51,463,080. The Company calculated this amount in accordance with FHLB’s Residential Housing Finance Assets report as of December 31, 2015.

(2) The Company, as a member of the FHLB of Cincinnati has purchased 6,094 shares of $100 Par Value Class B capital stock for a total purchase price of $609,400. The Class B common stock is broken out into the following categories:

NOTES TO FINANCIAL STATEMENTS

a. Aggregate Totals

1) Current Year

	1 Total 2 + 3	2 General Account	3 Protected Cell Accounts
(a) Membership Stock - Class A	-	-	-
(b) Membership Stock - Class B	341,152	341,152	-
(c) Activity Stock	268,248	268,248	-
(d) Excess Stock	-	-	-
Aggregate Total	609,400	609,400	-
Actual or Estimated Borrowing Capacity as determined by the Insurer	51,463,080	XXX	XXX

2) Prior Year-end

	1 Total 2 + 3	2 General Account	3 Protected Cell Accounts
(a) Membership Stock - Class A	-	-	-
(b) Membership Stock - Class B	409,185	409,185	-
(c) Activity Stock	200,215	200,215	-
(d) Excess Stock	-	-	-
Aggregate Total	609,400	609,400	-
Actual or Estimated Borrowing Capacity as determined by the Insurer	57,238,100	XXX	XXX

b. Membership Stock (Class A and B) Eligible for Redemption

Membership Stock	Current Year Total	Not Eligible for Redemption	Less than 6 Months	6 Months to Less Than 1 year	1 Year to Less Than 3 years	3 to 5 Years
1. Class A						
2. Class B	341,152	341,152				

(3) The Company, as a member of the FHLB of Cincinnati has issued debt to the FHLB of Cincinnati in exchange for cash advances in the amount of $9,835,000 for a period of three years. This loan is collateralized by cash, treasury bonds, and mortgage-backed securities on deposit with the FHLB.

a. Amount Pledged as of Reporting Date

1) Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	10,129,244	10,037,557	9,835,000

2) Current Year General Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	10,129,244	10,037,557	9,835,000

3) Current Year Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	-	-	-

4) Prior Year-end Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	10,643,284	10,467,940	9,835,000

b. Maximum Amount Pledged during Reporting Period

1) Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	10,882,929	10,775,243	9,835,000

2) Current Year General Accounts

NOTES TO FINANCIAL STATEMENTS

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	10,882,929	10,775,243	9,835,000

3) Current Year Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	-	-	-

4) Prior Year-end Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	12,278,911	12,083,309	9,835,000

(4) The Company, as a member of the FHLB of Cincinnati has issued debt to the FHLB of Cincinnati in exchange for cash advances in the amount of $9,835,000 for a period of three years at a fixed rate of 0.98%. This is an interest only loan with principal due at the maturity date of June 21, 2016.

a. Amount as of Reporting Date

1) Current Year

	1 Total 2 + 3	2 General Account	3 Protected Cell Account	4 Funding Agreements Reserves Established
(a) Debt	9,835,000	9,835,000	-	XXX
(b) Funding Agreements	-	-	-	-
(c) Other	-	-	-	XXX
(d) Aggregate Total	9,835,000	9,835,000	-	-

2) Prior Year-end

	1 Total 2 + 3	2 General Account	3 Protected Cell Account	4 Funding Agreements Reserves Established
(a) Debt	9,835,000	9,835,000	-	XXX
(b) Funding Agreements	-	-	-	-
(c) Other	-	-	-	XXX
(d) Aggregate Total	9,835,000	9,835,000	-	-

b. Maximum Amount during Reporting Period (Current Year)

	1 Total 2 + 3	2 General Account	3 Protected Cell Account	4 Funding Agreements Reserves Established
(a) Debt	9,835,000	9,835,000	-	XXX
(b) Funding Agreements	-	-	-	-
(c) Other	-	-	-	XXX
(d) Aggregate Total	9,835,000	9,835,000	-	-

c. FHLB Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements? (YES/NO)?
1) Debt	YES
2) Funding Agreements	NO
3) Other	NO

C. The Company entered into an agreement with United Bank, N.A., A Division of The Park National Bank, in 2008 through which United Bank will provide the Company a $2,000,000 back-up credit facility. As of December 31, 2015, there were no outstanding balances against this line of credit. Interest on any outstanding balance is stated at one percentage point below the current prime rate. There was no interest charged for utilization of the line of credit in either 2015 or 2014.

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

A. Defined Benefit Plans

The Group's pension plan consists of a noncontributory defined benefit pension plan covering certain employees of the Group meeting certain minimum age and employment requirements. Effective August 1, 2007, the pension plan was amended to freeze certain employees from incurring future benefits. Current employees who did not reach the age of 40 on or after July 31, 2007 ceased earning additional benefits under the plan. New employees after August 1, 2007 are not eligible to participate in the plan. The Group's funding policy is to make at least the minimum annual contributions required by applicable regulations and

NOTES TO FINANCIAL STATEMENTS

not more than the maximum deductible contribution. The Group contributed $1,750,000 and $1,021,689 to its pension plan during 2015 and 2014, respectively.

The Company also provides Postretirement Medicare Supplement policies for eligible retirees and spouses. This plan was amended as of January 1, 2005 to limit the number of participants in the plan. The following participants are eligible for benefits: current retirees receiving benefits as of January 1, 2005, employees who are age 60 or older and had at least 10 years of service as of January 1, 2005, and employees who retire after age 60 and had at least 25 years of service on January 1, 2005. The benefits are fully insured but unfunded as the Company pays the obligations when due. Actuarially determined costs are recognized over the period the employee provides service to the Company. The Company contributed $116,019 and $104,789 to its postretirement benefit plan in 2015 and 2014 respectively.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2015 and 2014:

	Overfunded		Underfunded	
	2015	2014	2015	2014
(1) Change in benefit obligation:				
a. Pension Benefits				
1. Benefit obligation at beginning of year	$ -	$ -	$ 23,536,588	$ 18,185,474
2. Service cost	-	-	627,456	499,191
3. Interest cost	-	-	917,055	858,263
4. Contribution by plan participants	-	-	-	-
5. Actuarial gain (loss)	-	-	(1,927,980)	4,556,066
6. Foreign currency exchange rate changes	-	-	-	-
7. Benefits paid	-	-	(610,906)	(562,406)
8. Plan amendments	-	-	-	-
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-
10. Benefit obligation at end of year	$ -	$ -	$ 22,542,213	$ 23,536,588
b. Postretirement Benefits				
1. Benefit obligation at beginning of year	$ -	$ -	$ 2,466,744	$ 2,518,749
2. Service cost	-	-	11,205	12,998
3. Interest cost	-	-	91,586	113,875
4. Contribution by plan participants	-	-	12,891	11,643
5. Actuarial gain (loss)	-	-	(199,769)	(74,089)
6. Foreign currency exchange rate changes	-	-	-	-
7. Benefits paid	-	-	(128,910)	(116,432)
8. Plan amendments	-	-	-	-
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-
10. Benefit obligation at end of year	$ -	$ -	$ 2,253,747	$ 2,466,744

	Pension Benefits		Postretirement Benefits	
	2015	2014	2015	2014
(2) Change in plan assets:				
a. Fair value of plan assets at beginning of year	$ 16,696,761	$ 15,421,473	$ -	$ -
b. Actual return on plan assets	(160,664)	816,005	-	-
c. Foreign currency exchange rate changes	-	-	-	-
d. Reporting entity contribution	1,750,000	1,021,689	116,019	104,789
e. Plan participants' contributions	-	-	12,891	11,643
f. Benefits paid	(610,906)	(562,406)	(128,910)	(116,432)
g. Business combinations, divestitures and settlements	-	-	-	-
h. Fair value of plan assets at end of year	$ 17,675,191	$ 16,696,761	$ -	$ -

NOTES TO FINANCIAL STATEMENTS

		Pension Benefits		Postretirement Benefits	
		2015	2014	2015	2014
(3)	Funded status:				
	Underfunded:				
	b. Liabilities recognized				
	1. Accrued benefit costs	-	-	-	-
	2. Liability for pension benefits	(4,867,022)	(6,839,827)	(2,253,747)	(2,466,744)
	3. Total liabilities recognized	(4,867,022)	(6,839,827)	(2,253,747)	(2,466,744)
	c. Unrecognized liabilities	-	-	(538,663)	(276,308)
(4)	Components of net periodic benefit cost				
	a. Service cost	$ 627,456	$ 499,191	$ 11,205	$ 12,998
	b. Interest cost	917,055	858,263	91,586	113,875
	c. Expected return on plan assets	(1,132,930)	(1,035,613)	-	-
	d. Transition asset or obligation	216,090	216,090	-	-
	e. Gains and losses	600,035	103,002	(77,403)	(57,580)
	f. Prior service cost or credit	-	-	139,989	139,989
	g. Gain or loss recognized due to a settlement or curtailment	-	-	-	-
	h. Total net periodic benefit cost	$ 1,227,706	$ 640,933	$ 165,377	$ 209,282
(5)	Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost				
	a. Items not yet recognized as a component of net periodic cost - prior year	$ 7,772,135	$ 3,315,553	$ (276,308)	$ (119,810)
	b. Net transition asset or obligation recognized	-	-	-	-
	c. Net prior service cost or credit arising during the period	(216,090)	(216,090)	-	-
	d. Net prior service cost or credit recognized	-	-	(139,989)	(139,989)
	e. Net gain and loss arising during the period	(634,386)	4,775,674	(199,769)	(74,089)
	f. Net gain and loss recognized	(600,035)	(103,002)	77,403	57,580
	g. Items not yet recognized as a component of net periodic cost - current year	6,321,624	7,772,135	(538,663)	(276,308)
(6)	Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost				
	a. Net transition asset or obligation	-	-	-	-
	b. Net prior service cost or credit	216,093	216,090	139,989	139,989
	c. Net recognized gains and losses	409,714	600,035	(113,319)	(77,403)
(7)	Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost				
	a. Net transition asset or obligation	-	-	-	-
	b. Net prior service cost or credit	216,093	432,183	139,989	279,978
	c. Net recognized gains and losses	(3,851,310)	(4,986,293)	(678,652)	(556,286)
(8)	Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:				
	a. Weighted-average discount rate	3.95%	4.80%	3.80%	4.62%
	b. Expected long-term rate of return on plan assets	7.00%	7.00%		
	c. Rate of compensation increase	4.50%	4.50%		
	Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:				
	d. Weighted-average discount rate	4.40%	3.95%	4.25%	3.80%
	e. Rate of compensation increase	4.50%	4.50%		

For measurement purposes, a 6.50% percent annual rate of increase in the per capita cost of covered health care benefits was assumed for 2015. The rate was assumed to decrease gradually to 5.00% percent for 2021 and remain at that level thereafter.

(9) The amount of the accumulated benefit obligation for the defined benefit pension plan was $19,808,077 for the current year and $20,553,682 for the prior year.

(10)

For measurement purposes, a 6.25% percent annual rate of increase in the per capita cost of covered health care benefits wil be assumed for 2016. The rate is assumed to decrease gradually to 5.00% percent for 2021 and remain at that level thereafter.

(11) Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service and interest cost components	$ 15,166	$ (12,454)
b. Effect on postretirement benefit obligation	274,761	(231,283)

NOTES TO FINANCIAL STATEMENTS

(12) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

Year(s)	Amount Pension Benefits	Amount Postretirement Benefits
a. 2016	$ 690,000	$ 120,605
b. 2017	780,000	125,964
c. 2018	820,000	129,746
d. 2019	900,000	131,188
e. 2020	950,000	134,936
f. 2021 through 2025	6,470,000	716,593

(13) The Company does not have any regulatory contribution requirements for 2016; however, the Company intends to make voluntary contributions to the pension plan of $650,000 in 2016. The Company intends to make voluntary contributions to the postretirement benefit plan of $120,605 in 2016.

(14) As of December 31, 2015, none of the Company's securities or those of related parties were included in the plan assets. The company or related parties did not issue insurance contracts covering plan participant benefits, and there were not any significant transactions between the Company or related parties and the plan during the period.

(15) The Company did not use an alternate amortization method to amortize prior service amounts or unrecognized net gains and losses.

(16) The Company did not use any substantive commitments as a basis for accounting for the benefit obligations.

(17) The Company did not recognize any special or contractual termination benefits during the period.

(18) All significant changes in the Company's benefit obligation and plan assets have been presented in the preceding sections of this disclosure.

(19) No plan assets are expected to be returned to the employer during the 12-month period that follows the most recent annual statement of financial position presented.

(20) The following provides the status of the plans as of December 31:

	Pension Benefits		Postretirement Benefits	
	2015	2014	2015	2014
Accumulated Benefit Obligation	19,808,077	20,553,682	2,253,747	2,466,744
Projected Benefit Obligation	22,542,213	23,536,588		
Plus: Non-Vested Liability	-	-		
Total Projected Benefit Obligation	22,542,213	23,536,588		
Plan Assets at Fair Value	17,675,191	16,696,761	-	-
(Underfunded) Funded	(4,867,022)	(6,839,827)	(2,253,747)	(2,466,744)
Amounts included in balance of unassigned funds (surplus)				
Total net (gain)/loss	6,105,531	7,339,952	(678,652)	(556,286)
Transition (asset)/obligation	-	-	-	-
Incremental (asset)/liability	(216,090)	(216,090)	(139,989)	(139,989)
Prior service cost/(credit)	432,183	648,273	279,978	419,967
Total included in balance of unassigned funds (surplus)	6,321,624	7,772,135	(538,663)	(276,308)

(21) The Company recognized the full transition amount to SSAP 102 and SSAP 92 at the adoption date of January 1, 2013.

B. The Company's defined benefit plan invests in a diversified mix of traditional asset classes. The plan adopted a written investment policy to provide guidance for the investment of contributions and other plan assets to help maintain adequate funding for plan liabilities. The investment policy objectives are as follows:

- Return – Obtain a reasonable long-term return consistent with the level of risk assumed. Specific return objectives may include fund performance that exceeds the rate of inflation, the assumed actuarial discount rate, and/or the total fund policy return which is typically defined as the return of a passively managed benchmark comprised of the target portfolio weights to each asset class.

- Cost – Seek to control the cost of funding the Plan within prudent levels of risk through the investment of Plan assets.

- Diversification – Provide diversification of assets in an effort to avoid the risk of large losses and maximize the investment return to the Plan consistent with market and economic risk.

NOTES TO FINANCIAL STATEMENTS

The plan's asset allocations are based on several factors including:

- The projected liability stream of benefits and the costs of funding to both covered employees and employers;
- The relationship between the current and projected assets of the Plan and the projected actuarial liability stream;
- The historical performance of capital markets adjusted for the perception of future short- and long-term capital market performance;
- The perception of future economic conditions, including inflation and interest rate assumptions.

Asset allocations and investment performance is formally reviewed quarterly by the plan's Pension Plan Administrative Committee. Forecasting of asset and liability growth is performed regularly including asset/liability matching.

The defined benefit pension plan asset allocation as of the measurement date, December 31, 2015 and the target asset allocation, presented as a percentage of total plan assets were as follows:

	2015	2014	Target Allocation
Large U.S. Equity	31.9%	29.9%	29.9%
Small/Mid U.S. Equity	7.9%	7.7%	7.6%
International Equity	11.9%	12.1%	12.5%
Debt Securities	37.8%	40.2%	40.0%
Real Asset	10.5%	10.1%	10.0%
Total	100.0%	100.0%	100.0%

C. The fair value of each class of plan assets

(1) Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Large U.S. Equity	$ -	$ 5,643,577	$ -	$ 5,643,577
Small/Mid U.S. Equity	-	1,390,154	-	1,390,154
International Equity	-	2,096,726	-	2,096,726
Debt Securtieis	-	6,678,155	-	6,678,155
Real Asset	-	1,866,579	-	1,866,579
Total Plan Assets	$ -	$ 17,675,191	$ -	$ 17,675,191

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

There were no plan assets measured at a Level 3 at the reporting date.

D. The expected long-term rate of return is estimated based on many factors including the expected forecast for inflation, risk premiums for each asset class, expected asset allocation, current and future financial market conditions, and diversification and rebalancing strategies. Historical return patterns and correlations, consensus return forecasts and other relevant financial factors are analyzed to check for reasonability and appropriateness.

E. Defined Contribution Plans

The Company has an employee savings plan for its employees. The maximum percentage that eligible participants are permitted to contribute to the plan is restricted by the Internal Revenue Service limitation of $18,000 and $17,500 for 2015 and 2014. The catch-up provision for employees age 50 and older is $6,000 and $5,500 for 2015 and 2014. The Company contributes 3% of pay subject to the IRS maximum compensation limit of $265,000 and $260,000 for 2015 and 2014. All full-time and regular part-time employees are eligible to participate in the plan. The Company's contributions to the plan in 2015 and 2014 were $517,000 and $455,000, respectively.

The Company also sponsors a non-qualified compensation plan for certain executives and directors of the Company. Participates may contribute a percentage of their salaries and bonuses, subject to certain restrictions and limitations. The Company does not provide for a matching contribution related to the non-qualified plan.

F. The Company did not participate in any multi-employer plans during the periods reported.

G. The Company's parent and affiliate participated in defined benefit plans sponsored by the Company during the years reported. The company allocates amounts to the parent and its affiliate based on a cost sharing arrangement.

H. Postemployment Benefits and Compensated Absences

The Company has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation pay. The liability for earned but untaken vacation pay has been accrued.

NOTES TO FINANCIAL STATEMENTS

I. Impact of Medicare Modernization Act on Postretirement Benefits

The Company's postretirement benefit program consists only of providing a Medicare Supplement policy for eligible retirees and spouses. The plan does not provide for prescription drug coverage. Therefore, there is no impact from the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act), which was signed into law in December of 2003.

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

(1) The Company has 1,000,000 shares of capital stock authorized, 500,000 shares issued and 500,000 shares outstanding. All shares are common shares and carry par value of $5 each.
(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 31st of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31st 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 $14,826,056 and $13,787,630 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 $4,257,641.
(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.

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.

	Direct
Claims related ECO and bad faith losses paid during the reporting period	$300,000

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.

(a)	(b)	(c)	(d)	(e)
0-25 Claims	26-50 Claims	51-100 Claims	101-500 Claims	More than 500 Claims
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's parent, Ohio Mutual, leases automobiles and computer related equipment under various operating lease arrangements. The Company and affiliate, Casco, share expenses with their parent according to the Cost Sharing Agreement between the three companies. The rental expense for these leases for 2015 and 2014 was $502,842 and $512,613, respectively.

The Company leases its home office space from its parent, Ohio Mutual. Rental expense incurred for the years ended December 31, 2015 and 2014, under this facility lease was $248,083 for each year.

(2) The Company has no lease commitments at December 31, 2015.

NOTES TO FINANCIAL STATEMENTS

(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 risk.

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

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

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

The Company has no direct written premiums 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				
Bonds				
Industrial and Misc	$ -	$ 8,668,037	$ -	$ 8,668,037
Total Bonds	$ -	$ 8,668,037	$ -	$ 8,668,037
Common Stock				
Industrial and Misc	-	609,400	-	609,400
Mutual Funds	10,624,704	-	-	10,624,704
Total Common Stocks	$ 10,624,704	$ 609,400	$ -	$ 11,234,104
Derivative assets	-	-	-	-
Total assets at fair value	$ 10,624,704	$ 9,277,437	$ -	$ 19,902,141

(2) The Company has no Level 3 Fair Value Measurements

(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 2, NAIC rated A, common stocks are reported at fair value. The Company also has Level 2 Bonds that are reported at fair value.

(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)
Bonds	$ 8,668,037	$ 8,668,037	$ -	$ 8,668,037	$ -	$ -
Common Stocks	11,234,104	11,234,104	10,624,704	609,400	-	-
Total Financial Instruments	$ 19,902,141	$ 19,902,141	$ 10,624,704	$ 9,277,437	$ -	$ -

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.

NOTES TO FINANCIAL STATEMENTS

C. Assets in the amount of $2,147,636 and $1,984,225 at December 31, 2015 and 2014, respectively, were on deposit with government authorities or trustees as required by law. Assets valued at $10,037,557 and $10,467,940, respectively, were pledged as collateral for a bank loan from the Federal Home Loan Bank of Cincinnati. See footnote #11 for additional information.

The Company purchased a company owned life insurance policy in February 2012. The employees covered under this policy are all within the senior management team and have provided written consent. The policy's cash surrender value as of December 31, 2015 is $14,297,044. United Ohio is the owner of the policy with all life benefits and earnings on the underlying investments belonging to United Ohio. The policy's cash surrender value as of December 31, 2015 and December 31, 2014 is $14,297,044 and $14,585,797 respectively. The change in the cash surrender value from 2014 to 2015 of $288,753 is included in miscellaneous income, as compared to the change in cash surrender value from 2013 to 2014 of $960,996.

D. The Company has no Business Interruption Insurance Recoveries.
E. The Company has no State Transferable 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

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	$ 164,740	$ 93,913	$ 109,380	$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	$ 164,740	$ 93,913	$ 109,380	$ -

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.

NOTES TO FINANCIAL STATEMENTS

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	$ 59,275,813	$ 10,569,263	$ 64,160,750	$ 11,440,279	$ (4,884,937)	$ (871,016)
b. All Other	-	-	4,009,930	503,359	(4,009,930)	(503,359)
c. TOTAL	$ 59,275,813	$ 10,569,263	$ 68,170,680	$ 11,943,638	$ (8,894,867)	$ (1,374,375)
d. Direct Unearned Premium Reserve:						$ 68,170,680

(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	85,650	-	-	85,650
d. TOTAL	$ 85,650	$ -	$ -	$ 85,650

(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:

	2015	2014
	(In Thousands)	
Balance at January 1, net of reinsurance	$ 57,275	$ 57,350
Incurred related to:		
Current year	83,560	84,592
Prior years	(5,415)	(6,895)
Total incurred	$ 78,145	$ 77,697
Paid related to:		
Current year	$ 50,236	$ 52,716
Prior years	22,153	25,056
Total paid	$ 72,389	$ 77,772
Balance as of December 31, net of reinsurance	$ 63,031	$ 57,275

NOTES TO FINANCIAL STATEMENTS

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 $5,415,000 and $6,895,000, 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 2013 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 insurance parent, Ohio Mutual and affiliate Casco. Through the Pooling Agreement, Ohio Mutual, NAIC #10202, retains 27% of the group's pooled underwriting results and cedes 8% to Casco, NAIC #25950 and 65% to the Company, NAIC #13072. The following underwriting results were assumed/ceded between the companies in 2015 and 2014:

		2015		2014
Premium earned ceded to Ohio Mutual from United Ohio	$	(134,033,116)	$	(128,303,948)
Premium earned assumed by United Ohio		126,884,436		121,466,382
Change in premium earned due to pooling	$	(7,148,680)	$	(6,837,566)
Losses incurred ceded to Ohio Mutual from United Ohio	$	(69,223,799)	$	(66,975,375)
Losses incurred assumed by United Ohio		66,803,472		67,302,675
Change in losses incurred due to pooling	$	(2,420,327)	$	327,300
Net loss adjustment expenses ceded to Ohio Mutual	$	(3,786,947)	$	(3,465,277)
Net other underwriting expenses ceded to Ohio Mutual		(12,786,959)		(10,395,430)
Change in expenses incurred due to pooling	$	(16,573,906)	$	(13,860,707)
Change in income before taxes due to pooling	$	11,845,553	$	6,695,841

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 offer participating policies.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves $ 0
2. Date of most recent evaluation of this liability 1/18/2016
3. Was anticipated investment income utilized in the calculations? Yes [X] No [ ]

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 (X) No ( )

The Company's exposure to asbestos losses arose from the sale of general liability insurance. Beginning January 1, 2005, the Company began adding Silica and Asbestos Exclusions to its Commercial and Farm policies.

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. An insignificant amount has been paid related to LAE losses. There have been no losses paid related to asbestos risks during the last five years.

NOTES TO FINANCIAL STATEMENTS

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 (X) No ( )

The Company's exposure arose from the sale of general liability, homeowners, and farmowners insurance.

The Company held no environmental related reserves for each of the last five most recent year ends. An insignificant amount has been paid related to LAE losses. There have been no losses 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.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

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

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

1.3 State Regulating? Ohio

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

2.2 If yes, date of change:

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

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 [X]

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

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

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

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

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

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

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

6.2 If yes, give full information:

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

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

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [ ] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [ ] No [X]

8.4 If response to 8.3 is yes, please provide 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).

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 [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 977,189

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]

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 [X] 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 $ 609,400

25.28 On deposit with states $ 2,147,636

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 $ 8,537,557

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 [X]

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 [X]

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
Fifth Third Bank	38 Fountain Square Plaza Cincinnati, OH 45263

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

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

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

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of 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

GENERAL INTERROGATORIES

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
464287-10-1	Ishares S&P100 Index Fund	1,777,815
464287-20-0	Ishares S&P 500 Index Fund	1,884,804
78462F-10-3	SPDR S&P 500 ETF Trust	1,121,285
922908-76-9	Vanguard US Total Stock Market	5,840,800
29.2999 - Total		10,624,704

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
Ishares S&P100 Index Fund	Apple Inc.	91,913	12/31/2015
Ishares S&P100 Index Fund	Microsoft Corp.	69,513	12/31/2015
Ishares S&P100 Index Fund	Exxon Mobil Corp.	50,846	12/31/2015
Ishares S&P100 Index Fund	General Electric Co.	46,045	12/31/2015
Ishares S&P100 Index Fund	Johnson & Johnson	44,623	12/31/2015
Ishares S&P 500 Index Fund	Apple Inc.	61,633	12/31/2015
Ishares S&P 500 Index Fund	Microsoft Corp.	46,555	12/31/2015
Ishares S&P 500 Index Fund	Exxon Mobil Corp.	34,115	12/31/2015
Ishares S&P 500 Index Fund	General Electric Co.	30,911	12/31/2015
Ishares S&P 500 Index Fund	Johnson & Johnson	29,968	12/31/2015
SPDR S&P 500 ETF Trust	Apple Inc.	36,778	12/31/2015
SPDR S&P 500 ETF Trust	Microsoft Corp.	27,696	12/31/2015
SPDR S&P 500 ETF Trust	Exxon Mobil Corp.	20,295	12/31/2015
SPDR S&P 500 ETF Trust	General Electric Co.	18,389	12/31/2015
SPDR S&P 500 ETF Trust	Johnson & Johnson	17,828	12/31/2015
Vanguard US Total Stock Market	Apple Inc.	151,861	12/31/2015
Vanguard US Total Stock Market	Alphabet Inc.	122,657	12/31/2015
Vanguard US Total Stock Market	Microsoft Corp.	110,975	12/31/2015
Vanguard US Total Stock Market	Exxon Mobil Corp.	87,612	12/31/2015
Vanguard US Total Stock Market	General Electric Co.	75,930	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	228,963,346	234,734,012	5,770,666
30.2 Preferred stocks			
30.3 Totals	228,963,346	234,734,012	5,770,666

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 [X]

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 [X] No [ ]

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 265,217

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 Services	76,645

34.1 Amount of payments for legal expenses, if any? $ 84,064

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 LLP	83,210

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

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

1 Name	2 Amount Paid

GENERAL INTERROGATORIES

PART 2 - PROPERTY 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	126,884,436	121,466,382
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator	4,010	4,841
2.5	Reserve Denominator	122,306,825	114,532,172
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 [ ]

4.2 Does the reporting entity issue non-assessable policies? Yes [ ] 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

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 [X] 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 [X]

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

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

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

8.2 If yes, give full information

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

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

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

9.4 Except for transactions meeting the requirements of paragraph 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 [X]

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

9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [ ] No [X]
(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 [X]
(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 [X]

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

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 $ 17,737

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:

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 - P art 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. $

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)	84,340,297	82,133,032	75,882,707	71,527,287	73,647,394
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	75,534,321	71,833,291	67,327,857	63,189,984	63,072,670
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	118,036,386	117,052,181	113,601,733	99,612,004	92,935,442
4.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	7,966	10,672	13,052	13,807	13,954
5.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6.	Total (Line 35)	277,918,970	271,029,176	256,825,349	234,343,082	229,669,459
	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)	41,050,518	40,403,864	38,022,881	36,457,373	38,125,223
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	38,336,575	36,684,331	34,905,939	33,192,169	34,101,991
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	49,512,837	47,945,351	46,009,708	39,406,261	37,866,252
10.	All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	3,138	4,204	5,142	5,439	5,497
11.	Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12.	Total (Line 35)	128,903,069	125,037,751	118,943,670	109,061,242	110,098,963
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	4,263,478	2,968,696	159,634	(545,928)	(5,628,162)
14.	Net investment gain or (loss) (Line 11)	6,156,864	7,953,603	6,356,334	6,410,301	6,429,411
15.	Total other income (Line 15)	1,814,102	3,342,567	1,836,589	1,684,956	1,906,156
16.	Dividends to policyholders (Line 17)					
17.	Federal and foreign income taxes incurred (Line 19)	4,124,832	3,724,813	2,347,896	1,581,317	(93,460)
18.	Net income (Line 20)	8,109,612	10,540,053	6,004,661	5,968,011	2,800,865
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	303,222,752	284,293,104	272,790,192	250,629,073	241,169,217
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	1,495,125	1,780,440	1,811,556	1,190,916	1,408,930
	20.2 Deferred and not yet due (Line 15.2)	28,389,130	27,544,311	25,744,474	23,589,729	23,193,639
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	154,962,194	146,416,809	140,359,842	126,950,941	125,145,920
22.	Losses (Page 3, Line 1)	50,793,048	45,989,331	46,547,517	43,769,768	42,192,270
23.	Loss adjustment expenses (Page 3, Line 3)	12,237,965	11,285,661	10,802,054	10,479,156	9,523,041
24.	Unearned premiums (Page 3, Line 9)	59,275,813	57,257,180	53,685,812	48,748,421	47,400,084
25.	Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26.	Surplus as regards policyholders (Page 3, Line 37)	148,260,558	137,876,295	132,430,350	123,678,132	116,023,297
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	19,813,909	12,803,608	14,725,139	9,930,013	(1,057,592)
	Risk-Based Capital Analysis					
28.	Total adjusted capital	148,260,558	137,876,295	132,430,350	123,678,132	116,023,297
29.	Authorized control level risk-based capital	10,736,001	9,220,435	8,964,320	7,954,164	7,345,245
	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)	90.2	92.4	86.7	88.2	89.3
31.	Stocks (Lines 2.1 & 2.2)	4.5	4.9	6.9	6.3	4.5
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)					
34.	Cash, cash equivalents and short-term investments (Line 5)	5.3	2.6	6.2	5.6	6.2
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)					
37.	Other invested assets (Line 8)					
38.	Receivables for securities (Line 9)		0.1	0.1		
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)					
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					
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)					

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)	(463,826)	(1,418,988)	2,023,979	1,233,513	(62,324)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	10,384,263	5,445,945	8,752,218	7,654,835	1,164,507
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)	43,588,437	45,467,063	33,042,883	33,241,892	38,117,653
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	39,526,837	40,180,578	38,406,893	42,136,384	46,593,039
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	40,336,654	56,492,140	58,370,959	72,644,228	64,833,085
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,395	17,984	7,749	23,847	27,443
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	123,453,323	142,157,765	129,828,483	148,046,351	149,571,220
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)	23,409,672	23,125,221	18,693,387	18,826,463	21,826,913
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	20,983,821	21,390,573	20,245,187	19,405,161	23,535,885
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	17,605,714	23,337,981	23,384,779	22,091,102	25,633,441
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	549	7,085	3,053	9,394	10,811
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	61,999,756	67,860,860	62,326,406	60,332,121	71,007,051
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)	33.1	30.0	31.1	30.9	29.6
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)	86.9	90.7	89.8	88.2	94.9
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)	(4,326)	(6,188)	(7,280)	(6,995)	(6,843)
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)	(3.1)	(4.7)	(5.9)	(6.0)	(6.0)
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)	(7,796)	(11,645)	(11,264)	(9,640)	(9,866)
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)	(5.9)	(9.4)	(9.7)	(8.4)	(8.9)

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX			27		(1)		23	26	XXX
2. 2006	91,311	7,484	83,827	44,390	3,315	1,418	108	5,365	67	2,358	47,683	XXX
3. 2007	95,465	7,589	87,876	53,842	3,842	1,698	95	5,490	68	2,807	57,025	XXX
4. 2008	105,438	8,343	97,095	69,666	12,974	2,769	485	5,489	71	2,901	64,394	XXX
5. 2009	110,387	9,703	100,684	66,498	9,104	2,308	131	5,764	81	3,384	65,254	XXX
6. 2010	114,831	7,824	107,007	66,387	2,711	2,849	75	6,253	39	3,660	72,664	XXX
7. 2011	116,656	7,352	109,304	78,405	9,613	3,237	379	6,498		3,066	78,148	XXX
8. 2012	117,526	9,814	107,712	85,917	23,977	3,560	1,186	7,146	1	2,729	71,459	XXX
9. 2013	122,816	8,810	114,006	65,559	3,237	1,971	79	6,919		2,640	71,133	XXX
10. 2014	131,666	10,199	121,467	60,581	2,483	1,291	26	6,684		2,829	66,047	XXX
11. 2015	136,503	9,618	126,885	43,670	162	911	2	5,825		1,855	50,242	XXX
12. Totals	XXX	XXX	XXX	634,915	71,418	22,039	2,566	61,432	327	28,252	644,075	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	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	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	97											97	XXX
2. 2006	3		2						6			11	XXX
3. 2007	36	9						1				26	XXX
4. 2008	74	1	33				6	4	32			140	XXX
5. 2009	319	98	54				45	2	6			324	XXX
6. 2010	433	13	215	23			170		18			800	XXX
7. 2011	483		312				323		64			1,182	XXX
8. 2012	1,792	6	835	6			571		80			3,266	XXX
9. 2013	5,781	982	2,330	174			1,731		167			8,853	XXX
10. 2014	8,375	36	4,055	256			2,202		691			15,031	XXX
11. 2015	18,571	1,598	11,288	1,093			3,522		2,611			33,301	XXX
12. Totals	35,964	2,743	19,124	1,552			8,570	7	3,675			63,031	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	97	
2. 2006	51,184	3,490	47,694	56.1	46.6	56.9				5	6
3. 2007	61,066	4,015	57,051	64.0	52.9	64.9				27	(1)
4. 2008	78,069	13,535	64,534	74.0	162.2	66.5				106	34
5. 2009	74,994	9,416	65,578	67.9	97.0	65.1				275	49
6. 2010	76,325	2,861	73,464	66.5	36.6	68.7				612	188
7. 2011	89,322	9,992	79,330	76.6	135.9	72.6				795	387
8. 2012	99,901	25,176	74,725	85.0	256.5	69.4				2,615	651
9. 2013	84,458	4,472	79,986	68.8	50.8	70.2				6,955	1,898
10. 2014	83,879	2,801	81,078	63.7	27.5	66.7				12,138	2,893
11. 2015	86,398	2,855	83,543	63.3	29.7	65.8				27,168	6,133
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	50,793	12,238

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)										DEVELOPMENT	
	1 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	19,708	14,518	11,329	10,171	9,458	9,355	9,192	9,111	9,099	9,124	25	13
2. 2006	51,041	47,169	44,226	43,295	42,615	42,483	42,392	42,393	42,379	42,390	11	(3)
3. 2007	XXX	61,316	56,259	53,248	52,933	52,161	51,742	51,711	51,619	51,629	10	(82)
4. 2008	XXX	XXX	65,852	60,969	60,397	59,286	59,160	59,027	59,196	59,084	(112)	57
5. 2009	XXX	XXX	XXX	66,905	62,780	61,437	60,873	60,031	59,905	59,889	(16)	(142)
6. 2010	XXX	XXX	XXX	XXX	74,702	71,320	69,886	68,636	67,487	67,232	(255)	(1,404)
7. 2011	XXX	XXX	XXX	XXX	XXX	80,745	76,547	74,614	73,337	72,768	(569)	(1,846)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	72,646	69,635	67,771	67,500	(271)	(2,135)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,154	73,331	72,900	(431)	(2,254)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76,421	73,703	(2,718)	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75,107	XXX	XXX
										12. Totals	(4,326)	(7,796)

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	5,605	7,642	8,263	8,655	8,857	8,980	8,998	9,000	9,027	XXX	XXX
2. 2006	29,281	37,285	39,477	41,198	41,924	42,229	42,294	42,300	42,295	42,385	XXX	XXX
3. 2007	XXX	35,571	45,681	49,078	50,637	51,248	51,486	51,523	51,611	51,603	XXX	XXX
4. 2008	XXX	XXX	40,912	51,114	54,645	57,411	58,287	58,539	58,716	58,976	XXX	XXX
5. 2009	XXX	XXX	XXX	41,789	52,827	56,167	58,163	58,921	59,403	59,571	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	45,484	58,167	62,548	65,053	66,043	66,450	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	53,892	64,127	68,095	70,393	71,650	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	45,374	57,347	62,112	64,314	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45,469	60,188	64,214	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,087	59,363	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	44,417	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END ($000 OMITTED)									
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior	10,248	4,757	2,036	974	272	161	41	13		
2. 2006	11,457	5,937	2,160	792	220	126	31	9	6	2
3. 2007	XXX	12,784	5,466	1,944	1,154	335	101	49		(1)
4. 2008	XXX	XXX	12,431	4,673	2,378	761	393	232	228	35
5. 2009	XXX	XXX	XXX	11,508	4,341	2,232	983	415	179	97
6. 2010	XXX	XXX	XXX	XXX	13,940	6,668	3,844	2,149	756	362
7. 2011	XXX	XXX	XXX	XXX	XXX	13,438	6,419	2,736	1,401	635
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	12,638	5,230	2,503	1,400
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,487	6,653	3,887
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,726	6,001
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,717

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: 2 Direct Premiums Written	3 Direct Premiums Earned	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)
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	7,928,685	7,944,797		4,976,096	5,604,354	5,991,002	99,890	
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	71,943	71,546		46,140	15,265	13,700	685	
16. Iowa IA	L								
17. Kansas KS	L								
18. Kentucky KY	N								
19. Louisiana LA	N								
20. Maine ME	L	4,500,180	3,806,079		2,182,085	3,217,702	2,960,314	65,695	
21. Maryland MD	N								
22. Massachusetts MA	L								
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	2,261,786	1,901,288		822,291	1,228,406	767,444	28,080	
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	117,750,228	118,455,556		45,850,641	50,853,541	41,797,845	2,359,334	
37. Oklahoma OK	N								
38. Oregon OR	L								
39. Pennsylvania PA	N								
40. Rhode Island RI	L	15,010,800	13,709,633		7,161,267	11,303,397	10,236,720	137,410	
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	1,360,267	977,325		415,048	663,927	422,290	16,680	
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) 16	148,883,889	146,866,224		61,453,567	72,886,592	62,189,314	2,707,774	
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								

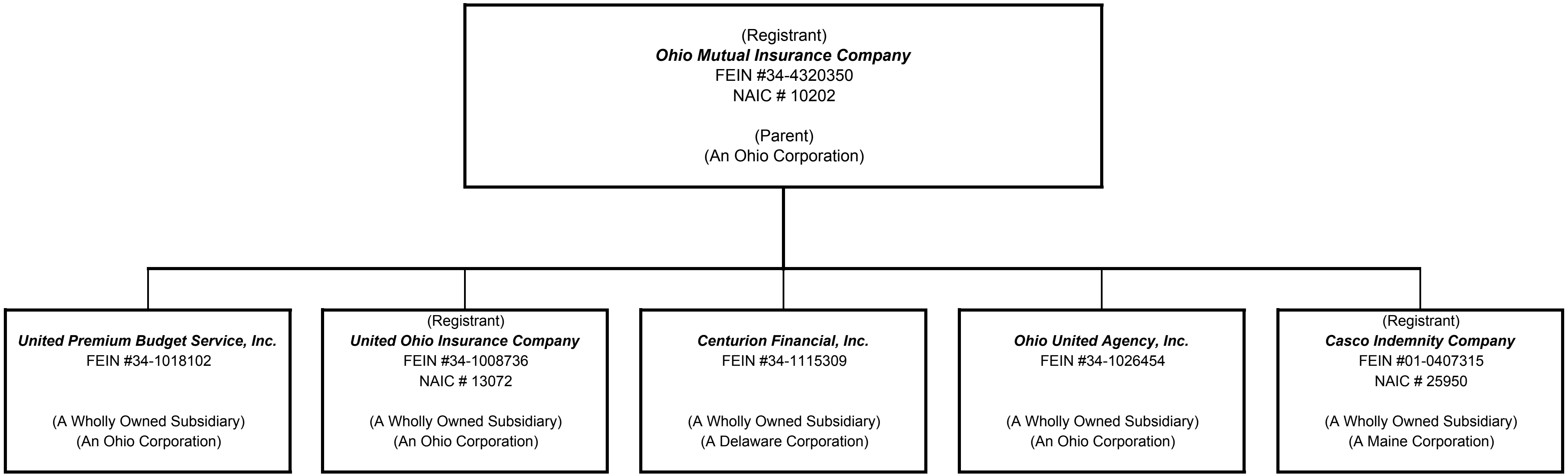
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business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



OVERFLOW PAGE FOR WRITE-INS

NONE

ALPHABETICAL INDEX

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