



ANNUAL STATEMENT  
For the Year Ended December 31, 2015  
OF THE CONDITION AND AFFAIRS OF THE

LIGHTNING ROD MUTUAL INSURANCE COMPANY

NAIC Group Code	0207	0207	NAIC Company Code	26123	Employer's ID Number	34-0359380
	(Current Period)	(Prior Period)				
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		Ohio
Country of Domicile	United States					
Incorporated/Organized	01/01/1906			Commenced Business		03/01/1906
Statutory Home Office	1685 Cleveland Road			Wooster, OH, US 44691-0036		
	(Street and Number)			(City or Town, State, Country and Zip Code)		
Main Administrative Office	1685 Cleveland Road			Wooster, OH, US 44691-0036		330-262-9060
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Mail Address	1685 Cleveland Road			Wooster, OH, US 44691-0036		
	(Street and Number or P.O. Box)			(City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	1685 Cleveland Road			Wooster, OH, US 44691-0036		330-262-9060
	(Street and Number)			(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)
Internet Web Site Address	www.wrg-ins.com					
Statutory Statement Contact	Joseph Earl Wilford			330-262-9060-2437		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	joe_wilford@wrg-ins.com			330-264-7822		
	(E-Mail Address)			(Fax Number)		

OFFICERS

Name	Title	Name	Title
KEVIN W. DAY	PRESIDENT AND SECRETARY - CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT	VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER

OTHER OFFICERS

GREGORY A. BRUNN	VICE PRESIDENT -CHIEF MARKETING & UNDERWRITING OFFICER	GARY W. GWINN	VICE PRESIDENT -CHIEF CLAIMS OFFICER
GREGORY J. OWEN	VICE PRESIDENT -CHIEF INFORMATION OFFICER		

DIRECTORS OR TRUSTEES

KEVIN W. DAY	JEFFREY P. HASTINGS	RONALD E. HOLTMAN	JOHN P. MURPHY
C. MICHAEL REARDON	EDDIE L. STEINER	FLOYD A. TROUTEN III	KENNETH L. VAGNINI

State of .....Ohio.....  
County of .....Wayne.....

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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.

KEVIN W. DAY PRESIDENT AND SECRETARY -CHIEF EXECUTIVE OFFICER	MICHAEL A. SHUTT VICE PRESIDENT AND TREASURER -CHIEF FINANCIAL OFFICER	a. Is this an original filing? b. If no: 1. State the amendment number 2. Date filed 3. Number of pages attached	Yes [ X ] No [ ]     
Subscribed and sworn to before me this 26th day of February, 2016			

Lauresa Durham, Notary Public  
July 30, 2016

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	127,133,505	0	127,133,505	122,868,367
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	536,976
2.2 Common stocks .....	73,194,305	306,654	72,887,651	72,873,395
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....		0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances).....	5,054,153	0	5,054,153	5,286,140
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....	0	0	0	0
5. Cash (\$ .....26,201,765 , Schedule E-Part 1), cash equivalents (\$ .....0 , Schedule E-Part 2) and short-term investments (\$ .....1,916,395 , Schedule DA).....	28,118,159	0	28,118,159	30,574,152
6. Contract loans (including \$ ..... premium notes).....	0	0	0	0
7. Derivatives (Schedule DB).....	0	0	0	0
8. Other invested assets (Schedule BA) .....	9,129,764	0	9,129,764	5,758,731
9. Receivables for securities .....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	242,629,886	306,654	242,323,232	237,897,761
13. Title plants less \$ ..... charged off (for Title insurers only).....	0	0	0	0
14. Investment income due and accrued .....	1,285,673	0	1,285,673	1,271,938
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	15,921,141	36,685	15,884,456	15,878,930
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums).....	0	0	0	0
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	14,606	0	14,606	28,903
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	569,406	0	569,406	0
18.2 Net deferred tax asset.....	0	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software.....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	624,252	624,252	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0	0
24. Health care (\$ ..... ) and other amounts receivable.....	0	0	0	0
25. Aggregate write-ins for other-than-invested assets .....	118,029	118,029	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	261,162,992	1,085,620	260,077,373	255,077,533
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0	0
28. Total (Lines 26 and 27)	261,162,992	1,085,620	260,077,373	255,077,533
DETAILS OF WRITE-INS				
1101. ....		0	0	0
1102. ....	0	0	0	0
1103. ....	0	0	0	0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above) .....	0	0	0	0
2501. Prepaid Asset.....	118,029	118,029	0	0
2502. ....			0	0
2503. ....	0	0	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	118,029	118,029	0	0

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	35,169,797	32,432,314
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	7,402,963	6,688,893
4. Commissions payable, contingent commissions and other similar charges .....	3,787,801	3,333,497
5. Other expenses (excluding taxes, licenses and fees) .....	5,192,451	5,254,444
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	1,299,764	1,285,499
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....	0	312,270
7.2 Net deferred tax liability .....	1,437,772	4,306,585
8. Borrowed money \$ ..... and interest thereon \$ .....	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....693,791 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) .....	50,660,086	49,717,523
10. Advance premium .....	899,098	740,175
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	0
11.2 Policyholders .....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	389,548	370,080
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) .....	0	0
14. Amounts withheld or retained by company for account of others .....	2,305,733	3,318,394
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (including \$ ..... certified) (Schedule F, Part 8) .....	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	0	0
19. Payable to parent, subsidiaries and affiliates .....	0	0
20. Derivatives .....	0	0
21. Payable for securities .....	0	0
22. Payable for securities lending .....	0	0
23. Liability for amounts held under uninsured plans .....	0	0
24. Capital notes \$ ..... and interest thereon \$ .....	0	0
25. Aggregate write-ins for liabilities .....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	108,545,013	107,759,674
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	108,545,013	107,759,674
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	0	0
31. Preferred capital stock .....	0	0
32. Aggregate write-ins for other-than-special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	0	0
35. Unassigned funds (surplus) .....	151,532,360	147,317,859
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ .....)	0	0
36.2 ..... shares preferred (value included in Line 31 \$ .....)	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	151,532,360	147,317,859
38. Totals (Page 2, Line 28, Col. 3)	260,077,373	255,077,533
DETAILS OF WRITE-INS		
2501. ....	0	0
2502. ....	0	0
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201. ....	0	0
3202. ....	0	0
3203. ....	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4) .....	106,648,801	104,380,297
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7) .....	55,367,963	54,776,918
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	11,221,490	10,799,441
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	34,786,240	33,929,428
5. Aggregate write-ins for underwriting deductions .....	0	0
6. Total underwriting deductions (Lines 2 through 5) .....	101,375,693	99,505,787
7. Net income of protected cells .....	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	5,273,108	4,874,510
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	4,975,372	4,921,526
10. Net realized capital gains (losses) less capital gains tax of \$ ..... (529,357) (Exhibit of Capital Gains (Losses)) .....	(1,027,575)	2,825,233
11. Net investment gain (loss) (Lines 9 + 10) .....	3,947,797	7,746,759
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ ..... amount charged off \$ .....121,295 ) .....	(121,295)	(127,945)
13. Finance and service charges not included in premiums .....	1,620,489	1,647,467
14. Aggregate write-ins for miscellaneous income .....	4,437	30,228
15. Total other income (Lines 12 through 14) .....	1,503,631	1,549,750
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	10,724,536	14,171,019
17. Dividends to policyholders .....	0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	10,724,536	14,171,019
19. Federal and foreign income taxes incurred .....	3,937,681	1,020,497
20. Net income (Line 18 minus Line 19) (to Line 22) .....	6,786,855	13,150,522
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	147,317,859	137,626,499
22. Net income (from Line 20) .....	6,786,855	13,150,522
23. Net transfers (to) from Protected Cell accounts .....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ ..... (1,840,777) .....	(3,573,273)	(972,588)
25. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
26. Change in net deferred income tax .....	1,028,036	(2,294,473)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	(27,117)	(146,856)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	0	0
29. Change in surplus notes .....	0	0
30. Surplus (contributed to) withdrawn from protected cells .....	0	0
31. Cumulative effect of changes in accounting principles .....	0	0
32. Capital changes:		
32.1 Paid in .....	0	0
32.2 Transferred from surplus (Stock Dividend) .....	0	0
32.3 Transferred to surplus .....	0	0
33. Surplus adjustments:		
33.1 Paid in .....	0	0
33.2 Transferred to capital (Stock Dividend) .....	0	0
33.3 Transferred from capital .....	0	0
34. Net remittances from or (to) Home Office .....	0	0
35. Dividends to stockholders .....	0	0
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1) .....	0	0
37. Aggregate write-ins for gains and losses in surplus .....	0	(45,245)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37) .....	4,214,501	9,691,360
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	151,532,360	147,317,859
DETAILS OF WRITE-INS		
0501. ....	0	0
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page .....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above) .....	0	0
1401. Other Income (Expense).....	1,972	2,743
1402. Gain/(Loss) sale of Equipment.....	2,465	27,485
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page .....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above) .....	4,437	30,228
3701. Change in Surplus Due to Prior Period Adjustment (see Footnote 2) .....	0	(45,245)
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page .....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above) .....	0	(45,245)

CASH FLOW

	1 Current Year	2 Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance.....	107,769,755	105,806,126
2. Net investment income .....	5,807,786	5,579,919
3. Miscellaneous income .....	1,503,631	1,549,750
4. Total (Lines 1 through 3) .....	115,081,172	112,935,795
5. Benefit and loss related payments .....	52,616,183	54,538,576
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	44,830,539	44,720,511
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses).....	4,290,000	880,000
10. Total (Lines 5 through 9) .....	101,736,722	100,139,087
11. Net cash from operations (Line 4 minus Line 10) .....	13,344,450	12,796,708
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	16,563,097	15,675,703
12.2 Stocks .....	20,487,667	19,930,176
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	6,956,290
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	5,305,360	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	42,356,124	42,562,169
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	21,323,839	21,512,935
13.2 Stocks .....	26,644,667	17,464,632
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	20,839	15,099
13.5 Other invested assets .....	3,810,000	8,570,483
13.6 Miscellaneous applications .....	5,305,359	10
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	57,104,704	47,563,159
14. Net increase (decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(14,748,580)	(5,000,990)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied).....	(1,051,864)	(1,280,353)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(1,051,864)	(1,280,353)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(2,455,993)	6,515,364
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	30,574,152	24,058,788
19.2 End of year (Line 18 plus Line 19.1) .....	28,118,159	30,574,152

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 .....	1,781,245	.945,769	.936,796	1,790,218
2.	Allied lines .....	.816,766	.511,383	.509,371	.818,778
3.	Farmowners multiple peril .....	11,328,869	.5,724,635	.5,974,579	11,078,925
4.	Homeowners multiple peril .....	27,914,417	16,130,235	15,770,041	28,274,611
5.	Commercial multiple peril .....	12,925,673	.6,277,667	.6,596,081	12,607,259
6.	Mortgage guaranty .....	.0	.0	.0	.0
8.	Ocean marine .....	.0	.0	.0	.0
9.	Inland marine .....	1,144,412	.519,699	.580,283	1,083,828
10.	Financial guaranty .....	.0	.0	.0	.0
11.1	Medical professional liability-occurrence .....	.0	.0	.0	.0
11.2	Medical professional liability-claims-made .....	.0	.0	.0	.0
12.	Earthquake .....	21,033	10,287	10,187	21,133
13.	Group accident and health .....	.0	.0	.0	.0
14.	Credit accident and health (group and individual) .....	.0	.0	.0	.0
15.	Other accident and health .....	.0	.0	.0	.0
16.	Workers' compensation .....	.672,678	.339,813	.355,987	.656,504
17.1	Other liability-occurrence .....	.572,346	.272,566	.274,774	.570,138
17.2	Other liability-claims-made .....	1,077	.679	1,570	186
17.3	Excess workers' compensation.....	.0	.0	.0	.0
18.1	Products liability-occurrence .....	86,555	42,372	46,826	82,101
18.2	Products liability-claims-made .....	.0	.0	.0	.0
19.1,19.2	Private passenger auto liability .....	24,041,485	8,869,628	9,021,423	23,889,690
19.3,19.4	Commercial auto liability .....	4,711,318	2,103,743	2,289,481	4,525,580
21.	Auto physical damage .....	21,417,556	7,897,647	8,217,398	21,097,805
22.	Aircraft (all perils) .....	.0	.0	.0	.0
23.	Fidelity .....	.0	.0	.0	.0
24.	Surety .....	.0	.0	.0	.0
26.	Burglary and theft .....	44,245	22,684	22,301	44,628
27.	Boiler and machinery .....	111,689	48,716	52,988	107,417
28.	Credit .....	.0	.0	.0	.0
29.	International .....	.0	.0	.0	.0
30.	Warranty .....	.0	.0	.0	.0
31.	Reinsurance-nonproportional assumed property .....	.0	.0	.0	.0
32.	Reinsurance-nonproportional assumed liability .....	.0	.0	.0	.0
33.	Reinsurance-nonproportional assumed financial lines .....	.0	.0	.0	.0
34.	Aggregate write-ins for other lines of business .....	0	0	0	0
35.	TOTALS	107,591,364	49,717,523	50,660,086	106,648,801
DETAILS OF WRITE-INS					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3  Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire .....	936,796				936,796
2.	Allied lines .....	509,371				509,371
3.	Farmowners multiple peril .....	5,974,579				5,974,579
4.	Homeowners multiple peril .....	15,770,041				15,770,041
5.	Commercial multiple peril .....	6,596,081				6,596,081
6.	Mortgage guaranty .....	0				0
8.	Ocean marine .....	0				0
9.	Inland marine .....	580,283				580,283
10.	Financial guaranty .....	0				0
11.1	Medical professional liability-occurrence .....	0				0
11.2	Medical professional liability-claims-made .....	0				0
12.	Earthquake .....	10,187				10,187
13.	Group accident and health .....	0				0
14.	Credit accident and health (group and individual) ...	0				0
15.	Other accident and health .....	0				0
16.	Workers' compensation .....	355,987				355,987
17.1	Other liability-occurrence .....	274,774				274,774
17.2	Other liability-claims-made .....	1,570				1,570
17.3	Excess workers' compensation .....	0				0
18.1	Products liability-occurrence .....	46,826				46,826
18.2	Products liability-claims-made .....	0				0
19.1,19.2	Private passenger auto liability .....	9,021,423				9,021,423
19.3,19.4	Commercial auto liability .....	2,289,481				2,289,481
21.	Auto physical damage .....	8,217,398				8,217,398
22.	Aircraft (all perils) .....	0				0
23.	Fidelity .....	0				0
24.	Surety .....	0				0
26.	Burglary and theft .....	22,301				22,301
27.	Boiler and machinery .....	52,988				52,988
28.	Credit .....	0				0
29.	International .....	0				0
30.	Warranty .....	0				0
31.	Reinsurance-nonproportional assumed property ....	0				0
32.	Reinsurance-nonproportional assumed liability .....	0				0
33.	Reinsurance-nonproportional assumed financial lines .....	0				0
34.	Aggregate write-ins for other lines of business .....	0	0	0	0	0
35.	TOTALS	50,660,086	0	0	0	50,660,086
36.	Accrued retrospective premiums based on experience .....					
37.	Earned but unbilled premiums .....					
38.	Balance (Sum of Lines 35 through 37)					50,660,086
DETAILS OF WRITE-INS						
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire .....	14,868	3,223,965		1,457,381	207	1,781,245
2.	Allied lines .....	16,555	1,471,206		668,265	2,730	816,766
3.	Farmowners multiple peril .....	21,305,002	293,851		9,269,074	1,000,910	11,328,869
4.	Homeowners multiple peril .....	33,751,309	19,689,325		22,839,068	2,687,149	27,914,417
5.	Commercial multiple peril .....	11,237,393	12,746,527		10,575,550	482,697	12,925,673
6.	Mortgage guaranty .....	0				0	0
8.	Ocean marine .....	0				0	0
9.	Inland marine .....	1,113,571	1,002,419		936,338	35,240	1,144,412
10.	Financial guaranty .....	0			0		0
11.1	Medical professional liability-occurrence .....	0					0
11.2	Medical professional liability-claims-made .....	0					0
12.	Earthquake .....	21,303	17,656		17,208	718	21,033
13.	Group accident and health .....	0					0
14.	Credit accident and health (group and individual) .....	0					0
15.	Other accident and health .....	0					0
16.	Workers' compensation .....	0	1,223,051		550,373		672,678
17.1	Other liability-occurrence .....	578,542	905,257		468,282	443,171	572,346
17.2	Other liability-claims-made .....	60,634	380		882	59,055	1,077
17.3	Excess workers' compensation .....	0					0
18.1	Products liability-occurrence .....	38,920	119,431		70,817	979	86,555
18.2	Products liability-claims-made .....	0				0	0
19.1,19.2	Private passenger auto liability .....	8,983,767	34,732,121		19,670,306	4,097	24,041,485
19.3,19.4	Commercial auto liability .....	4,732,398	3,852,824		3,854,715	19,189	4,711,318
21.	Auto physical damage .....	9,517,727	29,517,988		17,523,457	94,702	21,417,556
22.	Aircraft (all perils) .....	0					0
23.	Fidelity .....	0					0
24.	Surety .....	0					0
26.	Burglary and theft .....	49,039	33,591		36,200	2,185	44,245
27.	Boiler and machinery .....	613,873	52,843		91,383	463,644	111,689
28.	Credit .....	0					0
29.	International .....	0					0
30.	Warranty .....	0					0
31.	Reinsurance-nonproportional assumed property .....	XXX					0
32.	Reinsurance-nonproportional assumed liability .....	XXX					0
33.	Reinsurance-nonproportional assumed financial lines .....	XXX					0
34.	Aggregate write-ins for other lines of business .....	0	0	0	0	0	0
35.	TOTALS	92,034,901	108,882,435	0	88,029,299	5,296,673	107,591,364
DETAILS OF WRITE-INS							
3401.	.....						
3402.	.....						
3403.	.....						
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

(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 recorded on an annualized basis \$    .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire .....	0	1,128,916	508,012	620,904	57,941	195,835	483,010	27.0
2.	Allied lines .....	1,650	1,208,490	544,563	665,577	171,745	199,118	638,204	77.9
3.	Farmowners multiple peril .....	6,761,837	38,396	3,060,105	3,740,128	1,408,294	1,872,588	3,275,834	29.6
4.	Homeowners multiple peril .....	13,516,242	8,477,705	9,944,179	12,049,768	4,093,525	3,748,015	12,395,278	43.8
5.	Commercial multiple peril .....	3,512,534	5,470,904	4,042,547	4,940,891	7,543,512	4,889,101	7,595,302	60.2
6.	Mortgage guaranty .....				0	0	0	0	0.0
8.	Ocean marine .....				0	0	0	0	0.0
9.	Inland marine .....	201,613	117,965	143,810	175,768	3,685	54,310	125,143	11.5
10.	Financial guaranty .....				0	0	0	0	0.0
11.1	Medical professional liability-occurrence .....				0	0	0	0	0.0
11.2	Medical professional liability-claims-made .....				0	0	0	0	0.0
12.	Earthquake .....		0		0	0	0	0	0.0
13.	Group accident and health .....				0	0	0	0	0.0
14.	Credit accident and health (group and individual) .....				0	0	0	0	0.0
15.	Other accident and health .....				0	0	0	0	0.0
16.	Workers' compensation .....		520,950	234,428	286,522	296,275	313,604	269,193	41.0
17.1	Other liability-occurrence .....	2,593	110,988	51,112	62,469	626,649	531,860	157,258	27.6
17.2	Other liability-claims-made .....	80,000	0	80,000	0	0	1	(1)	(0.5)
17.3	Excess workers' compensation .....				0	0	0	0	0.0
18.1	Products liability-occurrence .....	40,000		18,000	22,000	16,500	15,676	22,824	27.8
18.2	Products liability-claims-made .....				0	0	0	0	0.0
19.1,19.2	Private passenger auto liability .....	6,859,227	20,673,822	12,389,872	15,143,177	16,891,663	16,929,277	15,105,563	63.2
19.3,19.4	Commercial auto liability .....	1,624,685	930,384	1,149,781	1,405,288	2,622,632	2,413,330	1,614,590	35.7
21.	Auto physical damage .....	6,016,611	18,560,829	11,059,848	13,517,592	1,434,626	1,269,599	13,682,619	64.9
22.	Aircraft (all perils) .....				0	0	0	0	0.0
23.	Fidelity .....				0	0	0	0	0.0
24.	Surety .....				0	0	0	0	0.0
26.	Burglary and theft .....		718	322	396	2,750	0	3,146	7.0
27.	Boiler and machinery .....	97,909	0	97,909	0	0	0	0	0.0
28.	Credit .....		0		0	0	0	0	0.0
29.	International .....		0		0	0	0	0	0.0
30.	Warranty .....		0		0	0	0	0	0.0
31.	Reinsurance-nonproportional assumed property .....	XXX	0		0	0	0	0	0.0
32.	Reinsurance-nonproportional assumed liability .....	XXX	0		0	0	0	0	0.0
33.	Reinsurance-nonproportional assumed financial lines .....	XXX	0		0	0	0	0	0.0
34.	Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0	0.0
35.	TOTALS .....	38,714,901	57,240,067	43,324,488	52,630,480	35,169,797	32,432,314	55,367,963	51.9
DETAILS OF WRITE-INS									
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above) .....	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

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

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire .....	.0	105,347	47,406	57,941	.0	.0	.0	57,941	.0
2.	Allied lines .....	.0	18,716	8,422	10,294	.0	293,548	132,097	171,745	84,891
3.	Farmowners multiple peril .....	1,717,267	5,000	775,020	947,247	1,079,205	5,867	624,025	1,408,294	366,338
4.	Homeowners multiple peril .....	3,648,026	2,396,371	2,722,069	3,322,328	1,465,252	548,336	1,242,391	4,093,525	972,244
5.	Commercial multiple peril .....	5,648,636	3,902,768	4,302,313	5,249,091	2,461,579	2,391,529	2,558,687	7,543,512	2,293,187
6.	Mortgage guaranty .....	.0			.0				.0	.0
8.	Ocean marine .....	.0			.0				.0	.0
9.	Inland marine .....	1,000	5,700	3,015	3,685			.0	3,685	.0
10.	Financial guaranty .....	.0			.0				.0	
11.1	Medical professional liability-occurrence .....	.0			.0	.0			.0	
11.2	Medical professional liability-claims-made .....	.0			.0	.0			.0	
12.	Earthquake .....	.0			.0	.0			.0	
13.	Group accident and health .....	.0			.0	.0			(a)	.0
14.	Credit accident and health (group and individual) .....	.0			.0				.0	
15.	Other accident and health .....	.0			.0				(a)	.0
16.	Workers' compensation .....	.0	310,832	139,874	170,958		227,850	102,533	296,275	71,399
17.1	Other liability-occurrence .....	252,407	657,097	533,027	376,477		454,859	204,687	626,649	242,869
17.2	Other liability-claims-made .....	.0	.0		.0		.0		.0	.0
17.3	Excess workers' compensation .....	.0			.0				.0	.0
18.1	Products liability-occurrence .....	10,000	20,000	13,500	16,500				16,500	.0
18.2	Products liability-claims-made .....	.0			.0				.0	.0
19.1,19.2	Private passenger auto liability .....	6,652,816	22,178,012	12,973,873	15,856,955	508,578	1,387,120	860,990	16,891,663	2,464,655
19.3,19.4	Commercial auto liability .....	3,073,610	808,064	1,746,754	2,134,920	773,899	209,816	496,003	2,622,632	400,282
21.	Auto physical damage .....	431,299	1,481,058	877,061	1,035,296	210,993	523,960	335,623	1,434,626	507,098
22.	Aircraft (all perils) .....	.0			.0				.0	.0
23.	Fidelity .....	.0			.0				.0	.0
24.	Surety .....	.0			.0				.0	.0
26.	Burglary and theft .....	.0	5,000	2,250	2,750			.0	2,750	.0
27.	Boiler and machinery .....	.0			.0				.0	.0
28.	Credit .....	.0			.0				.0	.0
29.	International .....	.0			.0				.0	.0
30.	Warranty .....	.0			.0				.0	.0
31.	Reinsurance-nonproportional assumed property .....	XXX	.0		.0	XXX			.0	.0
32.	Reinsurance-nonproportional assumed liability .....	XXX	.0		.0	XXX			.0	.0
33.	Reinsurance-nonproportional assumed financial lines .....	XXX			.0	XXX			.0	.0
34.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
35.	TOTALS .....	21,435,061	31,893,965	24,144,584	29,184,442	6,499,506	6,042,885	6,557,036	35,169,797	7,402,963
DETAILS OF WRITE-INS										
3401.	.....									
3402.	.....									
3403.	.....									
3498.	Sum. of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above) .....	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	2,851,195	0	0	2,851,195
1.2 Reinsurance assumed .....	0	0	0	0
1.3 Reinsurance ceded .....	(339,222)	0	0	(339,222)
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3) .....	3,190,417	0	0	3,190,417
2. Commission and brokerage:				
2.1 Direct, excluding contingent .....	0	17,080,636	0	17,080,636
2.2 Reinsurance assumed, excluding contingent .....	0	0	0	0
2.3 Reinsurance ceded, excluding contingent .....	0	675,755	0	675,755
2.4 Contingent-direct .....	0	2,345,011	0	2,345,011
2.5 Contingent-reinsurance assumed .....	0	0	0	0
2.6 Contingent-reinsurance ceded .....	0	10,335	0	10,335
2.7 Policy and membership fees .....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....	0	18,739,557	0	18,739,557
3. Allowances to manager and agents .....	80,985	188,965	0	269,951
4. Advertising .....	15,536	52,181	0	67,717
5. Boards, bureaus and associations .....	67,728	384,501	0	452,229
6. Surveys and underwriting reports .....	0	1,465,251	0	1,465,251
7. Audit of assureds' records .....	0	0	0	0
8. Salary and related items:				
8.1 Salaries .....	4,940,677	6,582,751	610,161	12,133,589
8.2 Payroll taxes .....	322,224	438,337	36,021	796,581
9. Employee relations and welfare .....	636,514	664,373	64,090	1,364,978
10. Insurance .....	15,991	24,047	70,812	110,850
11. Directors' fees .....	59,079	59,079	59,079	177,238
12. Travel and travel items .....	45,268	86,509	26,660	158,437
13. Rent and rent items .....	202,689	289,470	17,142	509,301
14. Equipment .....	32,604	125,314	8,338	166,257
15. Cost or depreciation of EDP equipment and software .....	830,431	1,694,431	156,464	2,681,326
16. Printing and stationery .....	34,123	88,865	2,872	125,859
17. Postage, telephone and telegraph, exchange and express .....	232,728	425,171	7,527	665,426
18. Legal and auditing .....	487,178	1,544,002	172,888	2,204,068
19. Totals (Lines 3 to 18) .....	8,003,756	14,113,247	1,232,053	23,349,056
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	1,274,076	0	1,274,076
20.2 Insurance department licenses and fees .....	0	596,654	0	596,654
20.3 Gross guaranty association assessments .....	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate) .....	0	21,630	0	21,630
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	0	1,892,360	0	1,892,360
21. Real estate expenses .....	0	0	352,454	352,454
22. Real estate taxes .....	0	0	108,960	108,960
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	27,316	41,076	14,186	82,578
25. Total expenses incurred .....	11,221,490	34,786,240	1,707,652	(a) 47,715,382
26. Less unpaid expenses-current year .....	7,402,963	10,224,530	55,485	17,682,978
27. Add unpaid expenses-prior year .....	6,688,893	9,812,098	61,342	16,562,333
28. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	10,507,420	34,373,808	1,713,510	46,594,737
DETAILS OF WRITE-INS				
2401. Charitable Contributions.....	27,316	41,076	14,186	82,578
2402. ....				
2403. ....				
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	27,316	41,076	14,186	82,578

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a).....374,219	.....341,564
1.1	Bonds exempt from U.S. tax .....	(a).....1,107,299	.....1,185,576
1.2	Other bonds (unaffiliated) .....	(a).....2,430,149	.....2,401,623
1.3	Bonds of affiliates .....	(a).....0	.....
2.1	Preferred stocks (unaffiliated) .....	(b).....22,275	.....14,850
2.11	Preferred stocks of affiliates .....	(b).....0	.....
2.2	Common stocks (unaffiliated) .....	.....2,142,026	.....2,123,809
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans .....	(c).....	.....
4.	Real estate .....	(d).....512,361	.....512,361
5.	Contract loans .....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	(e).....466	.....466
7.	Derivative instruments .....	(f).....	.....
8.	Other invested assets .....	.....322,440	.....344,721
9.	Aggregate write-ins for investment income .....	.....10,880	.....10,880
10.	Total gross investment income .....	6,922,115	6,935,850
11.	Investment expenses .....		(g).....1,707,652
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).....252,826
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....1,960,478
17.	Net investment income (Line 10 minus Line 16) .....		4,975,372
DETAILS OF WRITE-INS			
0901.	Artio Global Funds (Aberdeen).....	.....21	.....21
0902.	Aston / Lake partners.....	.....41	.....41
0903.	Diamond Hill Funds Long-Short.....	.....24	.....24
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....10,794	.....10,794
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	10,880	10,880
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above) .....		0

(a) Includes \$ .....66,718 accrual of discount less \$ .....716,576 amortization of premium and less \$ .....40,697 paid for accrued interest on purchases.  
(b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ .....0 paid for accrued dividends on purchases.  
(c) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium and less \$ ..... paid for accrued interest on purchases.  
(d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.  
(e) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.  
(f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.  
(g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.  
(h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.  
(i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....			.....0	.....8,740	.....
1.1	Bonds exempt from U.S. tax .....	.....1,381		.....1,381		
1.2	Other bonds (unaffiliated) .....	.....144,143		.....144,143		
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....(21,188)	.....0	.....(21,188)	.....11,553	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....3,624,091	.....(5,305,360)	.....(1,681,269)	.....(4,988,815)	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....(6,561)	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0		.....0
5.	Contract loans .....			.....0		
6.	Cash, cash equivalents and short-term investments .....			.....0	.....0	.....0
7.	Derivative instruments .....			.....0		
8.	Other invested assets .....	.....0	.....0	.....0	.....(438,967)	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses) .....	3,748,427	(5,305,360)	(1,556,933)	(5,414,050)	0
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above) .....	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....	0	0	0
2.2 Common stocks .....	306,654	313,215	6,561
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....	0	0	0
3.2 Other than first liens .....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale .....	0	0	0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans .....	0	0	0
7. Derivatives (Schedule DB).....	0	0	0
8. Other invested assets (Schedule BA) .....	0	0	0
9. Receivables for securities .....	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL).....	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	306,654	313,215	6,561
13. Title plants (for Title insurers only).....	0	0	0
14. Investment income due and accrued .....	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	36,685	42,211	5,526
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	0	0	0
16.2 Funds held by or deposited with reinsured companies .....	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	0	0	0
17. Amounts receivable relating to uninsured plans .....	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	0	0	0
18.2 Net deferred tax asset.....	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software.....	0	0	0
21. Furniture and equipment, including health care delivery assets.....	624,252	593,689	(30,563)
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	0	0	0
24. Health care and other amounts receivable.....	0	0	0
25. Aggregate write-ins for other-than-invested assets .....	118,029	109,388	(8,641)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	1,085,620	1,058,503	(27,117)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
28. Total (Lines 26 and 27)	1,085,620	1,058,503	(27,117)
DETAILS OF WRITE-INS			
1101. ....			0
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0
2501. Prepaid Asset.....	118,029	109,388	(8,641)
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	118,029	109,388	(8,641)

NOTES TO FINANCIAL STATEMENTS

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

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

Yes ☒ No ☐
- If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2

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

Yes ☒ No ☐ N/A ☐
- 1.3

State Regulating?

Ohio.....
- 2.1

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

Yes ☒ No ☐
- 2.2

If yes, date of change:

.....11/13/2015
- 3.1

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

.....12/31/2011
- 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.

.....12/31/2011
- 3.3

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

.....11/26/2012
- 3.4

By what department or departments? Ohio.....
- 3.5

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

Yes ☐ No ☐ N/A ☒
- 3.6

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

Yes ☒ No ☐ N/A ☐
- 4.1

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

4.11 sales of new business? Yes ☐ No ☒

4.12 renewals? Yes ☐ No ☒
- 4.2

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

4.21 sales of new business? Yes ☐ No ☒

4.22 renewals? Yes ☐ No ☒
- 5.1

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

Yes ☐ No ☒
- 5.2

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

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

- 6.1

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

Yes ☐ No ☒
- 6.2

If yes, give full information .....
- 7.1

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

Yes ☐ No ☒
- 7.2

If yes,

- 7.21

State the percentage of foreign control .....
- 7.22

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

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

GENERAL INTERROGATORIES

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

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

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

8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
KPMG 191 West Nationwide Blvd. Columbus, Ohio 43215-2568.....

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?  
William D. Hansen, FCAS, MAAA, Oliver Wyman, 325 John H. McConnell Blvd. Suite 350 Columbus, Ohio 43215.....

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?
- Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?
- Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?
- Yes [ X ] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?
- Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers \$.....0
- 20.12 To stockholders not officers \$.....0
- 20.13 Trustees, supreme or grand (Fraternal only) \$.....0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers \$.....0
- 20.22 To stockholders not officers \$.....0
- 20.23 Trustees, supreme or grand (Fraternal only) \$.....0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?
- Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others \$.....0
- 21.22 Borrowed from others \$.....0
- 21.23 Leased from others \$.....0
- 21.24 Other \$.....0
- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?
- Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$.....
- 22.22 Amount paid as expenses \$.....
- 22.23 Other amounts paid \$.....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?
- Yes [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:
- \$.....

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)
- Yes [ X ] No [ ]
- 24.02 If no, give full and complete information, relating thereto
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?
- Yes [ ] No [ ] NA [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.
- \$.....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.
- \$.....
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?
- Yes [ ] No [ ] NA [ X ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?
- Yes [ ] No [ ] NA [ X ]
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?
- Yes [ ] No [ ] NA [ X ]
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- 24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
- 24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$.....0
- 24.103 Total payable for securities lending reported on the liability page \$.....0

GENERAL INTERROGATORIES

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

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

25.21	Subject to repurchase agreements	\$	0
25.22	Subject to reverse repurchase agreements	\$	0
25.23	Subject to dollar repurchase agreements	\$	0
25.24	Subject to reverse dollar repurchase agreements	\$	0
25.25	Placed under option agreements	\$	0
25.26	Letter stock or securities restricted as to sale – excluding FHLB Capital Stock	\$	0
25.27	FHLB Capital Stock	\$	364,000
25.28	On deposit with states	\$	1,647,472
25.29	On deposit with other regulatory bodies	\$	0
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$	0
25.31	Pledged as collateral to FHLB – including assets backing funding agreements	\$	0
25.32	Other	\$	0

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 [ X ]  
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 [ ] No [ X ]

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
Northern Trust Company.....	50 South LaSalle Street Chicago, IL 60603.....

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)
Eaton Vance Management.....	Two International Place Boston, MA 02110.....	Purchased in 2014; not accounted for by Northern Trust Company.....

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

GENERAL INTERROGATORIES

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

1 Central Registration Depository Number(s)	2 Name	3 Address
154425.....	Harvest Fund Advisors.....	100 W. Lancaster Ave. Second Floor Wayne, PA 19087.....

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
29.2001. 233203-84-3.....	DFA US Small Cap Portfolio.....	3,088,276
29.2002. 25264S-85-8.....	Diamond Hill Small Cap FD Cl.....	3,136,196
29.2003. 256206-10-3.....	Dodge Cox Int'l Stock Fund.....	16,581,857
29.2004. 413838-20-2.....	The Oakmark International Fund.....	79,182
29.2999 TOTAL		22,885,511

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
DFA US Small Cap Portfolio.....	Piedmont Natural Gas Co Common Stock.....	10,593	12/31/2015.....
DFA US Small Cap Portfolio.....	Jetblue Airways Corp Commn Stock.....	10,469	12/31/2015.....
DFA US Small Cap Portfolio.....	Manhattan Associates Inc Common Stock.....	10,469	12/31/2015.....
DFA US Small Cap Portfolio.....	Stancorp Financial Group Common Stock.....	10,377	12/31/2015.....
DFA US Small Cap Portfolio.....	Health Net Inc Common Stock.....	9,728	12/31/2015.....
Diamond Hill Small Cap FD Cl I.....	State Street Institutional Liquid Reserves Fund.....	645,429	12/31/2015.....
Diamond Hill Small Cap FD Cl I.....	Avis Budget Group, Inc.....	112,589	12/31/2015.....
Diamond Hill Small Cap FD Cl I.....	DST Systems, Inc.....	91,263	12/31/2015.....
Diamond Hill Small Cap FD Cl I.....	Navigators Group, Inc.....	90,636	12/31/2015.....
Diamond Hill Small Cap FD Cl I.....	Alere, Inc.....	86,559	12/31/2015.....
Dodge & Cox Intl Stk FD.....	Naspers, Ltd.....	696,438	12/31/2015.....
Dodge & Cox Intl Stk FD.....	Samsung Electronics Co., Ltd.....	630,111	12/31/2015.....
Dodge & Cox Intl Stk FD.....	Sanofi.....	613,529	12/31/2015.....
Dodge & Cox Intl Stk FD.....	Schlumberger, Ltd.....	563,783	12/31/2015.....
Dodge & Cox Intl Stk FD.....	Novartis AG.....	563,783	12/31/2015.....
The Oakmark Interantional Fund I.....	Credit Suisse Group.....	3,801	12/31/2015.....
The Oakmark Interantional Fund I.....	Honda Motor.....	3,009	12/31/2015.....
The Oakmark Interantional Fund I.....	BNP Paribas.....	2,930	12/31/2015.....
The Oakmark Interantional Fund I.....	Nomura Holdings.....	2,771	12/31/2015.....
The Oakmark Interantional Fund I.....	Daimler.....	2,534	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.....	129,049,909	130,643,401	1,593,492
30.2 Preferred Stocks.....	0	0	0
30.3 Totals	129,049,909	130,643,401	1,593,492

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

Fair values are determined using price information provided by FT Interactive Data (online pricing service).....

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:

Fair values are determined using price information provided by FT Interactive Data (online pricing service).....

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? \$ .....452,229
- 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
Insurance Services Office.....	\$.....300,651

- 34.1 Amount of payments for legal expenses, if any? \$ .....16,568
- 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
Littler Mendelson.....	\$.....7,165

- 35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ .....0
- 35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....	\$.....
.....	\$.....
.....	\$.....
.....	.....

GENERAL INTERROGATORIES  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force? .....

Yes [ ] No [ X ]

1.2

If yes, indicate premium earned on U. S. business only. ....

\$.....0

1.3

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

\$.....0

1.31

Reason for excluding

0.....

1.4

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

\$.....0

1.5

Indicate total incurred claims on all Medicare Supplement insurance. ....

\$.....0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned .....

\$.....0

1.62

Total incurred claims .....

\$.....0

1.63

Number of covered lives .....

.....0

All years prior to most current three years:

1.64

Total premium earned .....

\$.....0

1.65

Total incurred claims .....

\$.....0

1.66

Number of covered lives .....

.....0

1.7

Group policies:

Most current three years:

1.71

Total premium earned .....

\$.....0

1.72

Total incurred claims .....

\$.....0

1.73

Number of covered lives .....

.....0

All years prior to most current three years:

1.74

Total premium earned .....

\$.....0

1.75

Total incurred claims .....

\$.....0

1.76

Number of covered lives .....

.....0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

\$

.....0

\$

.....0

2.2

Premium Denominator

\$

.....106,648,801

\$

.....104,380,297

2.3

Premium Ratio (2.1/2.2)

.....0.000

.....0.000

2.4

Reserve Numerator

\$

.....0

\$

.....0

2.5

Reserve Denominator

\$

.....93,232,846

\$

.....88,838,730

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.....

\$.....0

3.22

Non-participating policies.....

\$.....0

4.

For Mutual reporting entities and Reciprocal Exchanges only:

4.1

Does the reporting entity issue assessable policies?.....

Yes [ ] No [ X ]

4.2

Does the reporting entity issue non-assessable policies?.....

Yes [ ] No [ X ]

4.3

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

0.0 %

4.4

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

\$.....0

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

.....

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GENERAL INTERROGATORIES  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

6.1

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

Protection is provided by the casualty excess of loss agreement with one layer of \$4 million excess of \$1 million and by the workers compensation excess of loss agreement's additional layer of \$5 million excess of \$5 million creating a \$9 million limit above a \$1 million per occurrence retention.....

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: .....

Catastrophe modeling (AIR and RMS models provided by our catastrophe reinsurance broker) is utilized to estimate probable maximum loss (PML). The exposures comprising the PML were severe thunderstorms, winter storms and earthquake in Ohio and Indiana.....

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?.....

A property catastrophe reinsurance agreement consists of three layers with an automatic reinstatement for additional premium. The total amount of coverage for a single loss occurrence is \$56.5 million above an \$8.5 million retention.....

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 uninsured catastrophic loss

7.1

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

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 31 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes [ ] No [ X ]

9.5

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

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

(a) The entity does not utilize reinsurance; or,

(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or

(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

Yes [ ] No [ X ]

Yes [ ] No [ X ]

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 [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1

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

Yes [ ] No [X]

11.2

If yes, give full information

12.1

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

12.11

Unpaid losses

\$0

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$0

12.2

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

\$0

12.3

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

Yes [ ] No [X] N/A [ ]

12.4

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

12.41

From

0.0%

12.42

To

0.0%

12.5

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

Yes [ ] No [X]

12.6

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

12.61

Letters of Credit

\$

12.62

Collateral and other funds

\$

13.1

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

\$1,000,000

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.

2

14.1

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

Yes [ ] No [X]

14.2

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

14.3

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

Yes [ ] No [ ]

14.4

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

Yes [ ] No [ ]

14.5

If the answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [ ] No [X]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes [ ] No [X]

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

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

\* Disclose type of coverage:

GENERAL INTERROGATORIES  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

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

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

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

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$.....0

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

18.4 If yes, please provide the balance of the funds administered as of the reporting date. \$.....0



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
<b>Gross Premiums Written</b> (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) .....	55,227,325	53,693,247	52,079,158	51,093,555	49,400,034
2. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	45,999,888	45,872,752	46,288,832	45,188,018	42,569,661
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	99,690,123	98,309,109	93,350,610	84,926,928	76,783,464
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
6. Total (Line 35) .....	200,917,336	197,875,108	191,718,600	181,208,501	168,753,159
<b>Net Premiums Written</b> (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) .....	30,085,459	29,272,357	28,402,291	27,847,811	26,907,098
8. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	25,225,257	25,149,888	25,366,059	24,729,228	23,184,495
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	52,280,648	51,563,515	48,388,816	43,481,484	39,888,155
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
12. Total (Line 35) .....	107,591,364	105,985,760	102,157,166	96,058,523	89,979,748
<b>Statement of Income</b> (Page 4)					
13. Net underwriting gain (loss) (Line 8) .....	5,273,108	4,874,510	1,581,473	(11,937,661)	(8,443,563)
14. Net investment gain (loss) (Line 11) .....	3,947,797	7,746,759	5,267,935	5,261,200	6,259,982
15. Total other income (Line 15) .....	1,503,631	1,549,750	1,516,619	1,408,050	1,411,101
16. Dividends to policyholders (Line 17) .....	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19) .....	3,937,681	1,020,497	(285,449)	(290,321)	(791,670)
18. Net income (Line 20) .....	6,786,855	13,150,522	8,651,476	(4,978,090)	19,190
<b>Balance Sheet Lines</b> (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3) .....	260,077,373	255,077,533	242,634,650	220,646,584	213,957,590
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1) .....	15,884,456	15,878,930	15,848,055	15,885,706	15,876,790
20.2 Deferred and not yet due (Line 15.2) .....	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3) .....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26) .....	108,545,013	107,759,674	105,008,151	95,339,863	88,253,398
22. Losses (Page 3, Line 1) .....	35,169,797	32,432,314	32,207,040	29,660,936	27,902,250
23. Loss adjustment expenses (Page 3, Line 3) .....	7,402,963	6,688,893	6,422,920	6,202,966	5,450,500
24. Unearned premiums (Page 3, Line 9) .....	50,660,086	49,717,523	48,112,060	45,504,864	41,819,323
25. Capital paid up (Page 3, Lines 30 & 31) .....	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37) .....	151,532,360	147,317,859	137,626,499	125,306,721	125,704,192
<b>Cash Flow</b> (Page 5)					
27. Net cash from operations (Line 11) .....	13,344,450	12,796,708	16,838,740	1,439,575	1,511,138
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital .....	151,532,360	147,317,859	137,626,499	125,306,721	125,704,192
29. Authorized control level risk-based capital .....	11,895,108	11,213,354	11,207,973	10,372,016	9,769,946
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3)(Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1) .....	52.5	51.6	52.3	51.3	53.3
31. Stocks (Lines 2.1 & 2.2) .....	30.1	30.9	32.4	33.6	31.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2) .....	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3) .....	2.1	2.2	2.5	2.9	3.1
34. Cash, cash equivalents and short-term investments (Line 5) .....	11.6	12.9	10.7	9.6	10.0
35. Contract loans (Line 6) .....	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7) .....	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8) .....	3.8	2.4	2.1	2.6	2.6
38. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1) .....	0	0	0	0	0
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1) .....	0	0	0	0	0
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1) .....	306,654	313,215	310,443	273,733	263,165
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
46. Affiliated mortgage loans on real estate .....	0	0	0	0	0
47. All other affiliated .....	0	0	0	0	0
48. Total of above Lines 42 to 47 .....	306,654	313,215	310,443	273,733	263,165
49. Total Investment in parent included in Lines 42 to 47 above .....		0	0	0	0
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0) .....	0.2	0.2	0.2	0.2	0.2

FIVE-YEAR HISTORICAL DATA

	1	2	3	4	5
	2015	2014	2013	2012	2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24) .....	(3,573,273)	(972,588)	5,408,355	2,302,508	(1,567,400)
52. Dividends to stockholders (Line 35) .....	0	0	0	0	0
53. Change in surplus as regards policyholders for the year (Line 38) .....	4,214,501	9,691,360	12,319,778	(397,471)	(591,464)
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) .....	30,842,649	30,167,101	32,060,112	32,160,930	27,624,482
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	27,236,792	26,524,760	25,572,407	26,338,401	25,810,248
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	37,875,527	42,764,450	39,774,548	63,384,725	55,973,446
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
59. Total (Line 35) .....	95,954,968	99,456,311	97,407,067	121,884,056	109,408,176
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) .....	16,919,456	16,591,906	17,633,061	17,688,512	15,193,466
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	14,980,237	14,587,890	14,049,099	14,219,862	13,787,944
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	20,730,787	23,371,848	19,624,321	29,102,992	24,248,590
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	0	0	0	0	0
65. Total (Line 35) .....	52,630,480	54,551,644	51,306,481	61,011,366	53,230,000
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2) .....	51.9	52.5	54.1	68.0	65.3
68. Loss expenses incurred (Line 3) .....	10.5	10.3	10.1	10.7	9.3
69. Other underwriting expenses incurred (Line 4) .....	32.6	32.5	34.2	34.3	35.1
70. Net underwriting gain (loss) (Line 8) .....	4.9	4.7	1.6	(12.9)	(9.7)
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) .....	30.9	30.6	31.8	31.5	32.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	62.4	62.8	64.2	78.6	74.6
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0) .....	71.0	71.9	74.2	76.7	71.6
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) .....	(2,375)	(1,808)	(2,888)	(804)	(2,552)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0) .....	(1.6)	(1.3)	(2.3)	(0.6)	(2.0)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	(4,715)	(4,558)	(1,946)	(2,920)	(4,038)
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) .....	(3.4)	(3.6)	(1.5)	(2.3)	(3.3)

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  Direct and Assumed	2  Ceded	3  Net (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10  Salvage and Subrogation Received	11  Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4  Direct and Assumed	5  Ceded	6  Direct and Assumed	7  Ceded	8  Direct and Assumed	9  Ceded			
1. Prior	XXX	XXX	XXX	29	0	7	0	7	0	24	43	XXX
2. 2006	82,466	5,346	77,120	49,392	6,721	1,220	44	6,354	33	2,154	50,168	XXX
3. 2007	81,264	3,965	77,299	47,482	3,236	1,358	177	6,611	32	2,423	52,006	XXX
4. 2008	81,186	4,153	77,033	56,341	8,781	1,728	147	7,745	0	2,207	56,886	XXX
5. 2009	82,075	4,269	77,806	49,624	1,997	1,096	0	5,789	0	2,250	54,512	XXX
6. 2010	86,814	4,058	82,756	51,398	361	1,171	7	6,399	4	2,802	58,596	XXX
7. 2011	92,817	6,085	86,732	69,385	13,243	1,204	0	7,252	4	3,100	64,594	XXX
8. 2012	99,818	7,447	92,371	68,169	10,165	1,104	0	8,423	0	2,750	67,531	XXX
9. 2013	106,199	6,650	99,549	50,749	63	791	0	8,472	0	2,968	59,949	XXX
10. 2014	110,375	5,998	104,377	49,157	119	332	0	8,808	0	2,586	58,178	XXX
11. 2015	112,443	5,796	106,647	38,074	104	157	0	6,967	0	1,269	45,094	XXX
12. Totals	XXX	XXX	XXX	529,800	44,790	10,168	375	72,827	73	24,533	567,557	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. ....	45	0	0	0	0	0	0	0	0	0	0	45	XXX
2. ....	65	45	0	0	0	0	0	0	6	0	0	26	XXX
3. ....	43	0	0	0	4	0	2	1	14	0	0	62	XXX
4. ....	141	101	0	0	9	0	2	1	17	0	0	67	XXX
5. ....	117	0	68	19	27	0	10	5	47	2	0	243	XXX
6. ....	393	0	41	12	46	1	20	9	77	3	0	552	XXX
7. ....	473	0	189	52	100	1	31	15	130	6	0	849	XXX
8. ....	983	0	266	68	231	2	66	29	258	15	0	1,690	XXX
9. ....	4,089	129	399	118	626	8	177	71	584	32	0	5,517	XXX
10. ....	8,364	124	752	209	982	10	282	113	972	62	0	10,834	XXX
11. ....	14,927	58	6,233	1,483	1,384	17	439	177	1,536	96	0	22,688	XXX
12. ....	29,640	457	7,948	1,961	3,409	39	1,029	421	3,641	216	0	42,573	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. ....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	45	0
2. ....	57,037	6,843	50,194	69.2	128.0	65.1	0	0	55.0	20	6
3. ....	55,514	3,446	52,068	68.3	86.9	67.4	0	0	55.0	43	19
4. ....	65,983	9,030	56,953	81.3	217.4	73.9	0	0	55.0	40	27
5. ....	56,778	2,023	54,755	69.2	47.4	70.4	0	0	55.0	166	77
6. ....	59,545	397	59,148	68.6	9.8	71.5	0	0	55.0	422	130
7. ....	78,764	13,321	65,443	84.9	218.9	75.5	0	0	55.0	610	239
8. ....	79,500	10,279	69,221	79.6	138.0	74.9	0	0	55.0	1,181	509
9. ....	65,887	421	65,466	62.0	6.3	65.8	0	0	55.0	4,241	1,276
10. ....	69,649	637	69,012	63.1	10.6	66.1	0	0	55.0	8,783	2,051
11. ....	69,717	1,935	67,782	62.0	33.4	63.6	0	0	55.0	19,619	3,069
12. ....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	35,170	7,403

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE LIGHTNING ROD MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior	10,806	9,306	8,074	7,567	7,179	7,022	7,025	6,969	6,942	6,952	10	(17)
2. 2006	45,107	45,370	44,551	44,237	44,069	43,995	44,035	44,040	43,891	43,867	(24)	(173)
3. 2007	XXX	47,593	47,379	45,865	45,102	45,100	45,164	45,404	45,484	45,475	(9)	71
4. 2008	XXX	XXX	50,928	50,936	49,458	49,157	49,552	49,434	49,354	49,191	(163)	(243)
5. 2009	XXX	XXX	XXX	50,332	49,979	49,625	49,230	49,027	48,912	48,921	9	(106)
6. 2010	XXX	XXX	XXX	XXX	54,800	53,136	52,661	53,080	52,724	52,679	(45)	(401)
7. 2011	XXX	XXX	XXX	XXX	XXX	60,358	59,922	58,493	58,367	58,071	(296)	(422)
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	64,158	62,412	61,515	60,555	(960)	(1,857)
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,009	57,871	56,442	(1,429)	(1,567)
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,762	59,294	532	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	59,375	XXX	XXX
12. Totals											(2,375)	(4,715)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior	000	4,228	5,654	6,570	6,787	6,737	6,895	6,882	6,871	6,907	XXX	XXX
2. 2006	30,167	39,323	41,468	42,910	43,408	43,649	43,747	43,780	43,796	43,847	XXX	XXX
3. 2007	XXX	31,474	40,156	42,152	43,749	44,314	45,058	45,228	45,311	45,427	XXX	XXX
4. 2008	XXX	XXX	35,877	44,534	46,951	48,173	49,191	48,922	48,923	49,141	XXX	XXX
5. 2009	XXX	XXX	XXX	33,992	43,947	46,628	48,197	48,570	48,679	48,723	XXX	XXX
6. 2010	XXX	XXX	XXX	XXX	37,422	46,244	49,815	51,272	51,984	52,201	XXX	XXX
7. 2011	XXX	XXX	XXX	XXX	XXX	40,944	51,679	55,078	56,756	57,346	XXX	XXX
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	44,440	54,215	57,133	59,108	XXX	XXX
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,680	48,361	51,477	XXX	XXX
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39,782	49,370	XXX	XXX
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,127	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	1,392	654	234	51	0	6	2	0	0	0
2. 2006	4,201	425	167	97	28	14	33	2	(4)	0
3. 2007	XXX	4,501	285	250	47	25	2	(1)	0	1
4. 2008	XXX	XXX	3,941	572	202	38	23	25	38	1
5. 2009	XXX	XXX	XXX	4,125	287	246	23	31	53	54
6. 2010	XXX	XXX	XXX	XXX	4,629	532	78	161	129	40
7. 2011	XXX	XXX	XXX	XXX	XXX	4,395	697	397	261	153
8. 2012	XXX	XXX	XXX	XXX	XXX	XXX	4,249	752	503	235
9. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,076	705	387
10. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,885	712
11. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,012

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated By States And Territories									
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)
1. Alabama	AL N	.0	.0	.0	.0	.0	.0	.0	
2. Alaska	AK N	.0	.0	.0	.0	.0	.0	.0	
3. Arizona	AZ N	.0	.0	.0	.0	.0	.0	.0	
4. Arkansas	AR N	.0	.0	.0	.0	.0	.0	.0	
5. California	CA N	.0	.0	.0	.0	.0	.0	.0	
6. Colorado	CO N	.0	.0	.0	.0	.0	.0	.0	
7. Connecticut	CT N	.0	.0	.0	.0	.0	.0	.0	
8. Delaware	DE N	.0	.0	.0	.0	.0	.0	.0	
9. Dist. Columbia	DC N	.0	.0	.0	.0	.0	.0	.0	
10. Florida	FL N	.0	.0	.0	.0	.0	.0	.0	
11. Georgia	GA N	.0	.0	.0	.0	.0	.0	.0	
12. Hawaii	HI N	.0	.0	.0	.0	.0	.0	.0	
13. Idaho	ID N	.0	.0	.0	.0	.0	.0	.0	
14. Illinois	IL L	.0	.0	.0	.0	.0	.0	.0	
15. Indiana	IN L	26,256,247	26,371,640	.0	11,083,213	9,863,963	5,054,810	354,301	
16. Iowa	IA N	.0	.0	.0	.0	.0	.0	.0	
17. Kansas	KS N	.0	.0	.0	.0	.0	.0	.0	
18. Kentucky	KY N	.0	.0	.0	.0	.0	.0	.0	
19. Louisiana	LA N	.0	.0	.0	.0	.0	.0	.0	
20. Maine	ME N	.0	.0	.0	.0	.0	.0	.0	
21. Maryland	MD N	.0	.0	.0	.0	.0	.0	.0	
22. Massachusetts	MA N	.0	.0	.0	.0	.0	.0	.0	
23. Michigan	MI N	.0	.0	.0	.0	.0	.0	.0	
24. Minnesota	MN N	.0	.0	.0	.0	.0	.0	.0	
25. Mississippi	MS N	.0	.0	.0	.0	.0	.0	.0	
26. Missouri	MO N	.0	.0	.0	.0	.0	.0	.0	
27. Montana	MT N	.0	.0	.0	.0	.0	.0	.0	
28. Nebraska	NE N	.0	.0	.0	.0	.0	.0	.0	
29. Nevada	NV N	.0	.0	.0	.0	.0	.0	.0	
30. New Hampshire	NH N	.0	.0	.0	.0	.0	.0	.0	
31. New Jersey	NJ N	.0	.0	.0	.0	.0	.0	.0	
32. New Mexico	NM N	.0	.0	.0	.0	.0	.0	.0	
33. New York	NY N	.0	.0	.0	.0	.0	.0	.0	
34. No. Carolina	NC N	.0	.0	.0	.0	.0	.0	.0	
35. No. Dakota	ND N	.0	.0	.0	.0	.0	.0	.0	
36. Ohio	OH L	65,778,655	64,563,450	.0	27,631,688	31,163,336	22,879,758	957,631	
37. Oklahoma	OK N	.0	.0	.0	.0	.0	.0	.0	
38. Oregon	OR N	.0	.0	.0	.0	.0	.0	.0	
39. Pennsylvania	PA N	.0	.0	.0	.0	.0	.0	.0	
40. Rhode Island	RI N	.0	.0	.0	.0	.0	.0	.0	
41. So. Carolina	SC N	.0	.0	.0	.0	.0	.0	.0	
42. So. Dakota	SD N	.0	.0	.0	.0	.0	.0	.0	
43. Tennessee	TN L	.0	.0	.0	.0	.0	.0	.0	
44. Texas	TX N	.0	.0	.0	.0	.0	.0	.0	
45. Utah	UT N	.0	.0	.0	.0	.0	.0	.0	
46. Vermont	VT N	.0	.0	.0	.0	.0	.0	.0	
47. Virginia	VA N	.0	.0	.0	.0	.0	.0	.0	
48. Washington	WA N	.0	.0	.0	.0	.0	.0	.0	
49. West Virginia	WV N	.0	.0	.0	.0	.0	.0	.0	
50. Wisconsin	WI N	.0	.0	.0	.0	.0	.0	.0	
51. Wyoming	WY N	.0	.0	.0	.0	.0	.0	.0	
52. American Samoa	AS N	.0	.0	.0	.0	.0	.0	.0	
53. Guam	GU N	.0	.0	.0	.0	.0	.0	.0	
54. Puerto Rico	PR N	.0	.0	.0	.0	.0	.0	.0	
55. U.S. Virgin Islands	VI N	.0	.0	.0	.0	.0	.0	.0	
56. Northern Mariana Islands	MP N	.0	.0	.0	.0	.0	.0	.0	
57. Canada	CAN N	.0	.0	.0	.0	.0	.0	.0	
58. Aggregate other alien	OT XXX	.0	.0	.0	.0	.0	.0	.0	.0
59. Totals	(a) 4	92,034,902	90,935,090	0	38,714,901	41,027,299	27,934,567	1,311,932	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Sum. of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0	.0	.0	.0	.0
58999. Totals (Lines 58001 through 58003 + 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

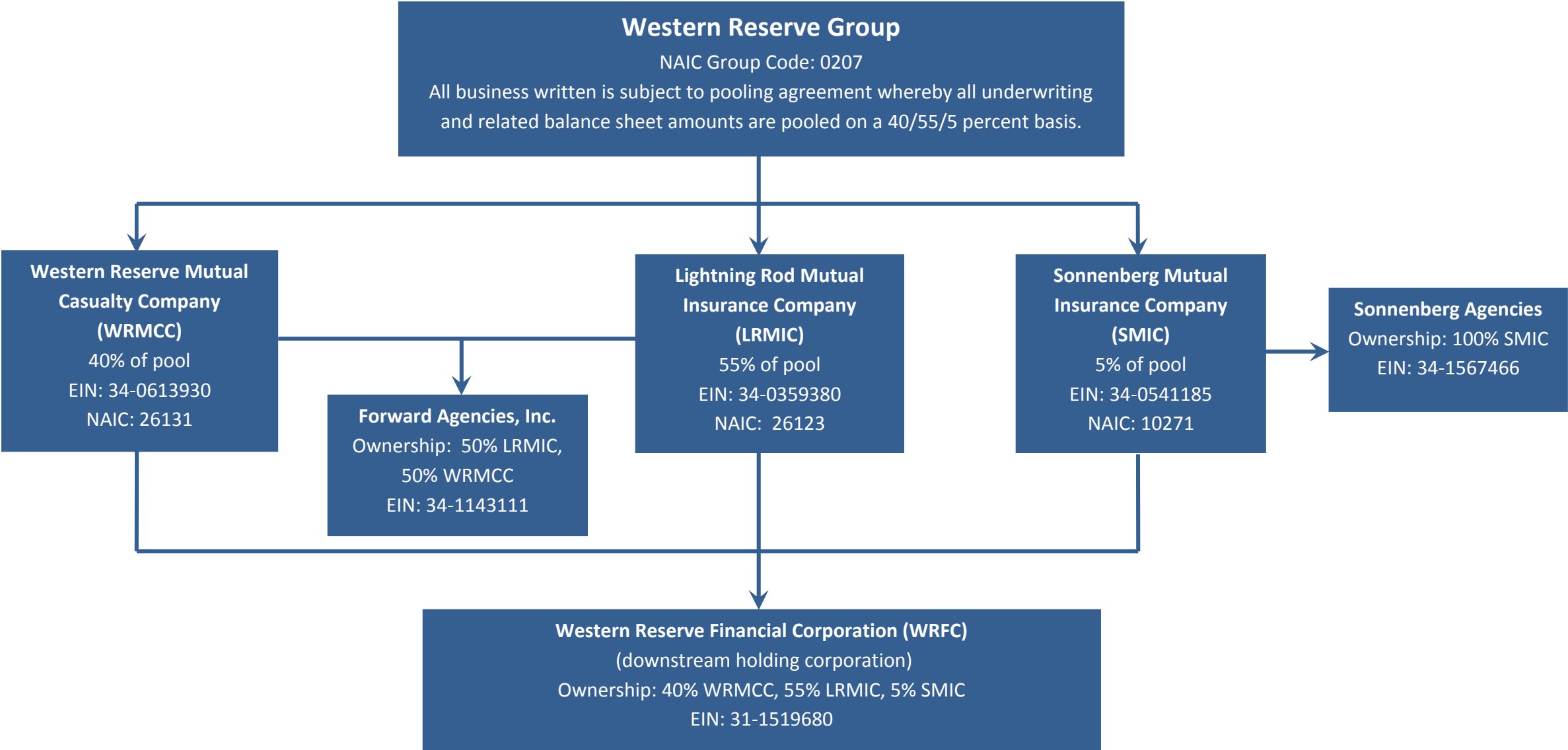
Explanation of basis of allocation of premiums by states, etc.

Actual direct written premium and earned premium by state are assigned by address of policyholder for all lines of business.

(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



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