



# QUARTERLY STATEMENT

AS OF MARCH 31, 2016  
OF THE CONDITION AND AFFAIRS OF THE

## Ohio Indemnity Company

NAIC Group Code 00000 (Current Period) , 00000 (Prior Period) NAIC Company Code 26565 Employer's ID Number 31-0620146

Organized under the Laws of Ohio , State of Domicile or Port of Entry Ohio

Country of Domicile United States

Incorporated/Organized 02/11/1956 Commenced Business 07/24/1956

Statutory Home Office 250 E. Broad 7th floor , Columbus, OH, US 43215-0000  
(Street and Number) (City or Town, State, Country and Zip Code)

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

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

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

Internet Web Site Address www.ohioindemnity.com

Statutory Statement Contact Matt C Nolan 614-220-5207  
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### OFFICERS

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

### OTHER OFFICERS

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

### DIRECTORS OR TRUSTEES

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

State of .....Ohio.....

County of .....Franklin.....ss

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

John Scott Sokol  
CEO and President

Matthew Christopher Nolan  
Vice President, CFO, Treasurer and Secretary

Matthew Christopher Nolan  
Vice President, CFO, Treasurer and Secretary

a. Is this an original filing? Yes [X] No [ ]

Subscribed and sworn to before me this  
25 day of April, 2016

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

Gary M. Dillard, Notary  
01/08/2017

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds .....	104,062,253		104,062,253	103,842,616
2. Stocks:				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	12,002,596		12,002,596	12,668,101
3. Mortgage loans on real estate:				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....			0	0
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....			0	0
4.3 Properties held for sale (less \$ ..... encumbrances) .....			0	0
5. Cash (\$ .....5,084,196 ), cash equivalents (\$ .....0 ) and short-term investments (\$ .....1,858,828 ) .....	6,943,024		6,943,024	8,611,301
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives .....	0		0	0
8. Other invested assets .....	0		0	0
9. Receivables for securities .....			0	0
10. Securities lending reinvested collateral assets .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	123,007,873	0	123,007,873	125,122,018
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	1,281,756		1,281,756	1,355,176
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	9,712,297	40,184	9,672,113	8,829,374
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	601,654		601,654	610,784
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	7,809,244		7,809,244	5,188,095
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....			0	0
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0	0
18.2 Net deferred tax asset .....	3,825,954		3,825,954	3,700,776
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software .....			0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....			0	429,824
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other-than-invested assets .....	28,872	28,872	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	146,267,650	69,056	146,198,594	145,236,047
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	146,267,650	69,056	146,198,594	145,236,047
<b>DETAILS OF WRITE-INS</b>				
1101. ....			0	0
1102. ....			0	0
1103. ....			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above) .....	0	0	0	0
2501. ....			0	0
2502. Deferred Expenses .....	28,872	28,872	0	0
2503. ....			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) .....	28,872	28,872	0	0

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ .....10,596,920 ) .....	14,584,250	13,995,144
2. Reinsurance payable on paid losses and loss adjustment expenses .....	0	0
3. Loss adjustment expenses .....	162,470	352,742
4. Commissions payable, contingent commissions and other similar charges .....	1,708,787	3,301,359
5. Other expenses (excluding taxes, licenses and fees) .....	778,443	1,821,907
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	(149,372)	964,976
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....	799,648	342,757
7.2 Net deferred tax liability .....	0	0
8. Borrowed money \$ ..... and interest thereon \$ .....	0	0
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ .....117,031,693 and including warranty reserves of \$ .....59,512 and accrued accident and health experience rating refunds including \$ .....0 for medical loss ratio rebate per the Public Health Service Act) .....	58,200,987	60,928,040
10. Advance premium .....	0	0
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	0
11.2 Policyholders .....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	12,095,208	9,930,945
13. Funds held by company under reinsurance treaties .....	1,829,121	1,433,186
14. Amounts withheld or retained by company for account of others .....	5,576,326	6,676,630
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (including \$ ..... certified) .....	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 .....	3,175,542	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) .....	98,761,410	99,747,686
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	98,761,410	99,747,686
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	3,000,746	3,000,746
31. Preferred capital stock .....	0	0
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	8,199,503	8,199,503
35. Unassigned funds (surplus) .....	36,236,935	34,288,112
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) .....	47,437,184	45,488,361
38. Totals (Page 2, Line 28, Col. 3)	146,198,594	145,236,047
<b>DETAILS OF WRITE-INS</b>		
2501. ....	0	0
2502. ....	0	0
2503. ....	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901. ....	0	0
2902. ....	0	0
2903. ....	0	0
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201. ....	0	0
3202. ....	0	0
3203. ....	0	0
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

## STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct (written \$ 38,587,177 )	41,226,491	32,113,971	146,794,867
1.2 Assumed (written \$ 1,038,708 )	1,884,567	2,398,771	9,738,557
1.3 Ceded (written \$ 24,022,653 )	24,780,773	19,652,784	88,324,626
1.4 Net (written \$ 15,603,232 )	18,330,285	14,859,958	68,208,798
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 12,481,678 ):			
2.1 Direct	21,886,471	13,686,064	65,921,520
2.2 Assumed	663,285	899,387	3,230,298
2.3 Ceded	14,035,708	8,623,292	41,911,083
2.4 Net	8,514,048	5,962,159	27,240,735
3. Loss adjustment expenses incurred	368,326	273,209	2,053,159
4. Other underwriting expenses incurred	7,062,163	6,783,601	29,437,710
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	15,944,537	13,018,969	58,731,604
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	2,385,748	1,840,989	9,477,194
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	854,994	924,927	3,086,450
10. Net realized capital gains (losses) less capital gains tax of \$ (39,802)	(2,987)	710,052	1,337,174
11. Net investment gain (loss) (Lines 9 + 10)	852,007	1,634,979	4,423,624
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ )	0	0	0
13. Finance and service charges not included in premiums	0	0	0
14. Aggregate write-ins for miscellaneous income	0	1,051	125,266
15. Total other income (Lines 12 through 14)	0	1,051	125,266
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	3,237,755	3,477,019	14,026,084
17. Dividends to policyholders	0	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)	3,237,755	3,477,019	14,026,084
19. Federal and foreign income taxes incurred	839,450	720,838	3,566,680
20. Net income (Line 18 minus Line 19)(to Line 22)	2,398,305	2,756,181	10,459,404
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	45,488,358	45,270,033	45,270,033
22. Net income (from Line 20)	2,398,305	2,756,181	10,459,404
23. Net transfers (to) from Protected Cell accounts	0	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (204,838)	(397,627)	(712,174)	(1,599,626)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
26. Change in net deferred income tax	(79,660)	(6,840)	262,838
27. Change in nonadmitted assets	27,808	103,145	95,709
28. Change in provision for reinsurance	0	0	0
29. Change in surplus notes	0	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0	0
31. Cumulative effect of changes in accounting principles	0	0	0
32. Capital changes:			
32.1 Paid in	0	0	0
32.2 Transferred from surplus (Stock Dividend)	0	0	0
32.3 Transferred to surplus	0	0	0
33. Surplus adjustments:			
33.1 Paid in	0	0	0
33.2 Transferred to capital (Stock Dividend)	0	0	0
33.3 Transferred from capital	0	0	0
34. Net remittances from or (to) Home Office	0	0	0
35. Dividends to stockholders	0	0	(9,000,000)
36. Change in treasury stock	0	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	1,948,826	2,140,312	218,325
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	47,437,184	47,410,345	45,488,358
<b>DETAILS OF WRITE-INS</b>			
0501.	0	0	0
0502.	0	0	0
0503.	0	0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401.	0	0	0
1402. Miscellaneous income	0	1,051	125,266
1403.	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	0	1,051	125,266
3701.	0	0	0
3702.	0	0	0
3703.	0	0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0	0

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance.....	16,940,965	15,580,593	69,207,521
2. Net investment income .....	1,238,955	1,301,772	4,233,333
3. Miscellaneous income .....	0	1,051	125,266
4. Total (Lines 1 to 3) .....	18,179,920	16,883,416	73,566,120
5. Benefit and loss related payments .....	10,546,091	6,362,554	26,978,520
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	11,355,373	10,130,735	32,501,551
8. Dividends paid to policyholders .....	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses).....	342,757	831,117	4,718,611
10. Total (Lines 5 through 9) .....	22,244,221	17,324,406	64,198,682
11. Net cash from operations (Line 4 minus Line 10) .....	(4,064,301)	(440,990)	9,367,438
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	730,420	1,574,628	10,466,334
12.2 Stocks .....	11,536,851	22,794,965	59,603,198
12.3 Mortgage loans .....	0	0	0
12.4 Real estate .....	0	0	0
12.5 Other invested assets .....	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0	0
12.7 Miscellaneous proceeds .....	1	5,776,729	525,972
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	12,267,273	30,146,322	70,595,503
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	1,232,240	2,303,568	13,398,017
13.2 Stocks .....	11,544,960	21,693,016	53,640,349
13.3 Mortgage loans .....	0	0	0
13.4 Real estate .....	0	0	0
13.5 Other invested assets .....	0	0	0
13.6 Miscellaneous applications .....	0	0	5,165,083
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	12,777,200	23,996,584	72,203,448
14. Net increase (or decrease) in contract loans and premium notes .....	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(509,927)	6,149,738	(1,607,945)
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds .....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0	0
16.5 Dividends to stockholders .....	0	0	9,000,000
16.6 Other cash provided (applied).....	2,905,951	532,073	(1,305,478)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	2,905,951	532,073	(10,305,478)
<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) .....	(1,668,277)	6,240,821	(2,545,985)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	8,611,301	11,157,286	11,157,286
19.2 End of period (Line 18 plus Line 19.1) .....	6,943,024	17,398,107	8,611,301

## NOTES TO FINANCIAL STATEMENTS

## SECTION A

## 1. Summary of Significant Accounting Policies and Going Concern:

## A. Accounting Practices:

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

The Department recognizes only statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual has been adopted as a component of prescribed or permitted practices by the state of Ohio.

	<u>State of Domicile</u>	<u>2016</u>	<u>2015</u>
<u>NET INCOME</u>			
(1) Company state basis (Page 4, Line 20, Columns 1 & 3)	OH	\$.....2,398,305	\$.....10,459,404
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:			
(3) State Permitted Practices that increase/(decrease) NAIC SAP:			
(4) NAIC SAP (1-2-3=4)		<u>\$.....2,398,305</u>	<u>\$.....10,459,404</u>
<u>SURPLUS</u>			
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	OH	\$.....47,437,184	\$.....45,488,361
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:			
(7) State Permitted Practices that increase/(decrease) NAIC SAP:			
(8) NAIC SAP (5-6-7=8)	OH	<u>\$.....47,437,184</u>	<u>\$.....45,488,361</u>

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities as of the date of the financial statements and revenue and expenses for the period then ended. It also requires estimates in the disclosure of contingent assets and liabilities at the date of the financial statements. Actual results could differ materially from these estimates.

## C. Accounting Policy:

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

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

SSAP No. 65, "Property and Casualty Contracts," requires a separate test for unearned premiums for policies with coverage periods equal to or in excess of thirteen months. Depending on the results of this test, a reporting entity may be required to record additional unearned premiums on a statutory basis that are not recorded on a GAAP basis. As of March 31, 2016 and December 31, 2015, respectively, we recorded \$2,120,206 and \$2,120,206, respectively of additional unearned premiums under SSAP No. 65 for our GAP product line.

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost. Money market investments are reflected at cost.
- (2) Bonds not backed by other loans are stated at amortized value using the scientific interest method.
- (3) Redeemable preferred stocks are stated at amortized cost.

## NOTES TO FINANCIAL STATEMENTS

(4) Common stocks, non-redeemable preferred stocks and mutual funds are stated at market values based upon prices prescribed by the NAIC.

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

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

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

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

D. Going Concern: Not applicable

2. Accounting Changes and Corrections of Errors: Not applicable

3. Business Combinations and Goodwill: Not applicable.

4. Discontinued Operations: Not applicable.

5. Investments:

A. Mortgage Loans: Not applicable.

B. Debt Restructuring: Not applicable.

C. Reverse Mortgages: Not applicable.

D. Loan-Backed Securities: Not applicable.

E. Repurchase Agreements: Not applicable.

G. Low Income Housing credit: Not applicable

## NOTES TO FINANCIAL STATEMENTS

## H. Restricted Assets:

Restricted Asset Category	(1) Restricted Assets (Including Pledged)					6	7	8	Percentage	
	Gross Restricted								9	10
	Current Year									
1	2	3	4	5	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)						
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$ 0	\$ 0	\$ 0	\$	0.0 %	0.0 %
b. Collateral held under security lending agreements					0	0	0		0.0	0.0
c. Subject to repurchase agreements					0	0	0		0.0	0.0
d. Subject to reverse repurchase agreements					0	0	0		0.0	0.0
e. Subject to dollar repurchase agreements					0	0	0		0.0	0.0
f. Subject to dollar reverse repurchase agreements					0	0	0		0.0	0.0
g. Placed under option contracts					0	0	0		0.0	0.0
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock					0	0	0		0.0	0.0
i. FHLB capital stock					0	0	0		0.0	0.0
j. On deposit with states	5,258,316				5,258,316	5,282,312	(23,996)	5,258,316	3.6%	3.6%
k. On deposit with other regulatory bodies					0	0	0		0.0	0.0
l. Pledged as collateral to FHLB (including assets backing funding agreements)					0	0	0		0.0	0.0
m. Pledged as collateral not captured in other categories					0	0	0		0.0	0.0
n. Other restricted assets					0	0	0		0.0	0.0
<b>o. Total Restricted Assets</b>	<b>\$ 5,258,316</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5,258,316</b>	<b>\$ 5,282,312</b>	<b>\$ (23,996)</b>	<b>\$ 5,258,316</b>	<b>3.6 %</b>	<b>3.6 %</b>

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

3. Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate): NONE

I. Working Capital Finance Investments: Not applicable

J. Offsetting and Netting of Assets and Liabilities: Not applicable

K. Structured Notes: Not applicable

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

7. Investment Income:

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

B. Amounts Nonadmitted: Not applicable.

8. Derivative Instruments: Not applicable.



NOTES TO FINANCIAL STATEMENTS

	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 27,342	\$ 0	\$ 27,342
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 686,284	\$ 0	\$ 686,284
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 38,280	\$ 0	\$ 38,280
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 273,548
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ (138,219)	\$ (450,229)	\$ (588,448)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
Total (2(a) + 2(b) + 2(c))	\$ 575,407	\$ (450,229)	\$ 125,178

	2016	2015
(a) Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	15%	15%
(b) Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 43,611,238	\$ 41,787,585

	03/31/2016	
	(1)	(2)
	Ordinary	Capital

Impact of Tax-Planning Strategies

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1. Adjusted Gross DTAs Amount From Note 9A1(c)	3,740,224	340,606
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies		
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	3,740,224	340,606
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		

	12/31/2015	
	(3)	(4)
	Ordinary	Capital

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1. Adjusted Gross DTAs Amount From Note 9A1(c)	3,800,294	234,054
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0	0.0
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	3,800,294	234,054
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0	0.0

	Change	
	(5)	(6)
	(Col 1-3) Ordinary	(Col 2-4) Capital
(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1. Adjusted Gross DTAs Amount From Note 9A1(c)	(60,070)	106,552
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0	0.0
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	(60,070)	106,552
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0	0.0

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

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

	(1) 03/31/2016	(2) 12/31/2015	(3) (Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$ 839,450	\$ 3,566,680	\$ (2,727,230)
(b) Foreign	\$ 0	\$ 0	\$ 0
(c) Subtotal	\$ 839,450	\$ 3,566,680	\$ (2,727,230)
(d) Federal income tax on net capital gains	\$ (39,802)	\$ 663,571	\$ (703,373)
(e) Utilization of capital loss carry-forwards	\$ 0	\$ 0	\$ 0
(f) Other	\$ 0	\$ 0	\$ 0
(g) Federal and foreign income taxes incurred	\$ 799,648	\$ 4,230,251	\$ (3,430,603)
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 0	\$ 0	\$ 0
(2) Unearned premium reserve	\$ 3,564,142	\$ 3,631,252	\$ (67,110)
(3) Policyholder reserves	\$ 175,486	\$ 168,476	\$ 7,010
(4) Investments	\$ 0	\$ 0	\$ 0
(5) Deferred acquisition costs	\$ 0	\$ 0	\$ 0
(6) Policyholder dividends accrual	\$ 0	\$ 0	\$ 0
(7) Fixed assets	\$ 0	\$ 0	\$ 0
(8) Compensation and benefits accrual	\$ 0	\$ 0	\$ 0
(9) Pension accrual	\$ 0	\$ 0	\$ 0

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

(10) Receivables - nonadmitted	\$	0	\$	0
(11) Net operating loss carry-forward	\$	0	\$	0
(12) Tax credit carry-forward	\$	0	\$	0
(13) Other (including items <5% of total ordinary tax assets)	\$	596	\$	567
(99) Subtotal	\$	3,740,224	\$	3,800,295
(b) Statutory valuation allowance adjustment	\$	0	\$	0
(c) Nonadmitted	\$	0	\$	0
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$	3,740,224	\$	3,800,295
(e) Capital:				
(1) Investments	\$	340,606	\$	234,054
(2) Net capital loss carry-forward	\$	0	\$	0
(3) Real estate	\$	0	\$	0
(4) Other (including items <5% of total capital tax assets)	\$	0	\$	0
(99) Subtotal	\$	340,606	\$	234,054
(f) Statutory valuation allowance adjustment	\$	0	\$	0
(g) Nonadmitted	\$	0	\$	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$	340,606	\$	234,054
(i) Admitted deferred tax assets (2d + 2h)	\$	4,080,830	\$	4,034,349
3. Deferred Tax Liabilities:				
(a) Ordinary				
(1) Investments	\$	3,194	\$	3,494
(2) Fixed assets	\$	0	\$	0
(3) Deferred and uncollected premium	\$	0	\$	0
(4) Policyholder reserves	\$	0	\$	0
(5) Other (including items <5% of total ordinary tax liabilities)	\$	63,084	\$	68,448
(99) Subtotal	\$	66,278	\$	71,942
(b) Capital:				
(1) Investments	\$	188,598	\$	261,631
(2) Real estate	\$	0	\$	0
(3) Other (including items <5% of total capital tax liabilities)	\$	0	\$	0
(99) Subtotal	\$	188,598	\$	261,631
(c) Deferred tax liabilities (3a99 + 3b99)	\$	254,876	\$	333,573
4. Net deferred tax assets/liabilities (2i - 3c)	\$	3,825,954	\$	3,700,776

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

	March 31, 2016	March 31, 2015
Expected federal income tax expense	\$ 1,087,307	\$ 1,306,553
Change in unearned premium reserves	(72,945)	(15,120)
Book over capital gains (losses)	-	-
Book over tax reserves	7,010	5,566
Tax exempt interest and dividends received deduction	(217,586)	(241,816)
Other-than-temporary impairments on investments	(25,254)	-
Other	21,116	31,439
Federal income tax expense	<u>\$ 799,648</u>	<u>\$ 1,086,622</u>

E. Operating Loss and Tax Credit Carryforwards

(1) At March 31, 2016, the Company had \$0 of net operating loss carryforward. The Company also had \$0 alternative minimum tax credit at March 31, 2016.

(2) The following is income tax expense for 2016, 2015 and 2014 that is available for recoupement in the event of future net losses:

2016 (current year)	\$ 799,648
2015 (current - 1)	4,230,251
2014 (current - 2)	3,941,859

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

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

10. Information Concerning Parent, Subsidiaries and Affiliates:

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

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

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

## NOTES TO FINANCIAL STATEMENTS

D. Other Disclosures: In 2005, the Company entered into a cost sharing agreement with Bancinsurance. During 2016 and 2015, the amount of expenses the Company allocated to Bancinsurance under this agreement were \$88,206 and \$61,384, respectively, which have been recorded in the accompanying statements of income.

In 2007, the Company entered into an intercompany agreement (the "Agreement") by and between the Company, Bancinsurance and USA (collectively, the "Parties"). Pursuant to the terms of the agreement, amounts owed relating to transactions between the Parties during each quarter shall be settled within forty-five days after quarter end. In accordance with SSAP No. 96, amounts owed to the Company over ninety days from the due date in the Agreement shall be nonadmitted. As of March 31, 2016, the Company had no amounts owed to it by the Parties greater than ninety days from the due date in the Agreement.

Effective October 27, 2010, Fenist and Bancinsurance (collectively, the "Borrowers") entered into a credit agreement (the "Credit Agreement") with a lender. As of March 31, 2016, the Credit Agreement consists of a \$5.5 million senior secured revolving credit facility, of which zero is borrowed as of March 31, 2016. The Borrowers' obligations under the Credit Agreement are secured by a first priority lien on substantially all of the assets of the Borrowers and by a pledge by Bancinsurance of 100% of the stock of Ohio Indemnity, subject to the restrictions on the exercise of remedies under applicable insurance law. As of March 31, 2016, the Borrowers and were in compliance with all covenants under the Credit Agreement.

The Company pays certain fees and commissions to its affiliate, Ultimate Services Agency, LLC, a property and casualty insurance agency. During 2016 and 2015, the amount of commissions and fees incurred by the Company related to USA were \$3,556,273 and \$3,739,005 respectively.

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

### 11. Debt:

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

### 12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other post retirement Benefit Plans:

#### Defined Benefit Plan(A - D):

A. Reconciliation: Not applicable

B. Description: Not applicable

C. Fair Value: Not applicable

D. Narrative Description of Basis: Not applicable

E. Defined Contribution Plan: The Company provides a qualified 401(k) profit sharing plan, available to full-time employees who meet the plan's eligibility requirements. The Company matches 100% of the qualified employee's contribution up to 3% of salary and 50% of the qualified employee's contribution between 3% and 5% of salary. The total cost of the matching contribution was \$55,259 and \$53,001 for the years ended March 31, 2016 and 2015 respectively.

F. Multiemployer Plans: Not applicable.

G. Consolidated/Holding Company Plans: Not applicable.

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

I. Impact of Medicare Modernization Act: Not applicable

### 14. Liabilities, Contingencies and Assessments:

A. Contingent Commitments: Not applicable.

B. Assessments: Not applicable.

C. Gain Contingencies: Not applicable.

D. Claims related extra Contractual Obligation and bad faith losses stemming from lawsuits: Not applicable

E. Contingencies related to product warranties: Not applicable

## NOTES TO FINANCIAL STATEMENTS

F. Joint and Several Liabilities: Not applicable

G. All Other Contingencies:

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

15. Leases:

A. Lessee Operating Lease: As of March 31, 2016, we leased approximately 11,700 square feet in Columbus, Ohio for our headquarters pursuant to a lease that commenced on January 1, 2009, as amended April 1, 2015, and expires on December 31, 2020. Rent expense is recognized evenly over the lease term ending December 31, 2020. Rental expenses, which primarily include expenses for our office lease, were \$67,948 and \$50,294 for the years ended March 31, 2016 and 2015, respectively.

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

	Year Ending December 31		Operating Leases
1.	2017	\$	201,825
2.	2018	\$	204,750
3.	2019	\$	207,675
4.	2020	\$	210,600
5.	2021	\$	-
6.	Total	\$	824,850

B. Lessor Leases:

1. Operating Leases: Not applicable

2. Leveraged leases: Not applicable.

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

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

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

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

C. Wash Sales: Not applicable.

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

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

The Company uses several managing general agents to write and administer its lender services products in specified territories. The following are the Company's managing general agents and their respective direct premiums written for the period ended March 31, 2016.

Name and Address of Managing General Agent or Third Party Administration	FEIN Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Total Direct Premium Written/ Produced By
Southwest Business Corporation, 9311 San Pedro, Suite 600, San Antonio, TX 78216	75-1553739	No	Credit, Auto Physical damage & Other liability	C, CA, P, U	\$6,943,506
American Risk Services, 11135 Kenwood Road, Cincinnati, Oh 45242	38-3773191	No	Collateral Protection & Credit	C, CA, R, P, U.	\$5,958,294
Reinsurance Associates Inc., 1670 Fenpark Drive, Fenton, MO 63026	43-1525402	No	Credit, Auto Physical damage & Other liability	C, CA, P, U	\$3,040,415
Lee & Mason Financial Services, Inc. P.O. Box 270, Route 30, Northville, NY 12134	14-1722170	No	Credit, Auto Physical damage & Other liability	C, CA, P, U	\$2,171,505
HUB International, 300 Country Pine Lane, Battle Creek, MI, 49015	35-0672425	No	Credit, Auto Physical damage & Other liability	C, CA, P, U	\$1,444,560
Total					<u>\$19,558,280</u>

C - Claims Payment

## NOTES TO FINANCIAL STATEMENTS

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

## 20. Fair Value Measurement.

A. The following table summarizes the Company's financial assets measured at fair value on a recurring basis as of March 31, 2016 and December 31, 2015:

## (1) Fair Value Measurements at Reporting Date March 31, 2016

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Common Stock	\$12,002,596	\$ -	\$ -	\$12,002,596
Total assets at fair value	\$12,002,596	\$ -	\$ -	\$12,002,596

## (1) Fair Value Measurements at Reporting Date December 31, 2015

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Common Stock	\$12,668,101	\$ -	\$ -	\$12,668,101
Total assets at fair value	\$12,668,101	\$ -	\$ -	\$12,668,101

## B. Fair Value Measurements in (Level 3) of the fair Value Hierarchy: None

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

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

As of March 31, 2016 and December 31, 2015, the Company had no financial liabilities that were measured at fair value and no financial assets that were measured at fair value on a non-recurring basis. The Company also did not have any non-financial assets or non-financial liabilities that were measured at fair value on a recurring or non-recurring basis.

C. The carrying amount and estimate fair value of financial instruments subject to disclosure requirements were as follows as of March 31, 2016 and December 31, 2015.

March 31, 2016 Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 109,555,708	\$ 104,062,253	\$ -	\$ -	\$ 109,555,708	\$ -
Common Stock	\$ 12,002,596	\$ 12,002,596	\$ 12,002,596	\$ -	\$ -	\$ -
Short Term Investments	\$ 1,858,828	\$ 1,858,828	\$ 1,858,828	\$ -	\$ -	\$ -
Cash	\$ 5,084,196	\$ 5,084,196	\$ 5,084,196	\$ -	\$ -	\$ -

December 31, 2015 Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 108,278,191	\$ 103,842,616	\$ -	\$ 108,278,191	\$ -	\$ -
Common Stocks	\$ 12,668,101	\$ 12,668,101	\$ 12,668,101	\$ -	\$ -	\$ -
Short Term Investments	\$ 1,247,446	\$ 1,247,446	\$ 1,247,446	\$ -	\$ -	\$ -
Cash	\$ 7,363,855	\$ 7,363,855	\$ 7,363,855	\$ -	\$ -	\$ -

## D. Not Practicable Estimated Fair Values: None

## 21. Other Items:

A. Extraordinary Items: Not applicable.

B. Troubled Debt Restructuring: Not applicable.

C. Other Disclosures:

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

## NOTES TO FINANCIAL STATEMENTS

- D. Business Interruption Insurance recoveries: Not applicable.
- E. State Transferable Tax Credits: Not applicable.
- F. Subprime-Mortgage-Related Risk Exposure: Not applicable.
- G. Offsetting and netting of Assets and Liabilities: Not applicable.
- H. Joint and severable liabilities: Not applicable.
- I. Risk sharing provisions of the Affordable Care Act: Not applicable

22. Events Subsequent: Not applicable.

23. Reinsurance:

A. Unsecured Reinsurance Recoverables: Not applicable.

B. Reinsurance Recoverable in Dispute: Not applicable.

C. Reinsurance Assumed and Ceded:

(1)The following table summarizes assumed and ceded unearned premiums and the related commission equity at March 31, 2016 and December 31, 2015 stated in dollars.

	March 31, 2016		Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. All Other	\$ 4,340,856	\$ 1,359,936	\$ 117,031,693	\$ 8,590,304	\$ (112,690,837)	\$ (7,230,368)	\$ (112,690,837)	\$ (7,230,368)
c. TOTAL	\$ 4,340,856	\$ 1,359,936	\$ 117,031,693	\$ 8,590,304	\$ (112,690,837)	\$ (7,230,368)	\$ (112,690,837)	\$ (7,230,368)
d. Direct Unearned Premium Reserve			\$ 170,891,824					

Line (c) of Ceded Reinsurance Premium Reserve Column must equal Page 3, Line 9, first inside amount.

	December 31, 2015		Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. All Other	\$ 5,186,716	\$ 1,542,052	\$ 117,789,332	\$ 8,748,907	\$ (112,602,616)	\$ (7,206,855)	\$ (112,602,616)	\$ (7,206,855)
c. TOTAL	\$ 5,186,716	\$ 1,542,052	\$ 117,789,332	\$ 8,748,907	\$ (112,602,616)	\$ (7,206,855)	\$ (112,602,616)	\$ (7,206,855)
d. Direct Unearned Premium Reserve			\$ 173,530,657					

Line (c) of Ceded Reinsurance Premium Reserve Column must equal Page 3, Line 9, first inside amount.

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

- D. Uncollectible Reinsurance: Not applicable.
- E. Commutation of Ceded Reinsurance: Not applicable.
- F. Retroactive Reinsurance: Not applicable.
- G. Reinsurance Accounted For As A Deposit: Not applicable.

25. Change in incurred Losses and Loss Adjustment Expenses:

Loss and LAE reserves as of December 31, 2015 were \$14.35 million. As of March 31, 2016, \$6.44 million had been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$6 million as a result of re-estimation of unpaid claims and claim adjustment expenses principally from our lender services, unemployment, waste industry and other specialty product lines. Therefore, there has been approximately \$1.91 million of favorable prior-year development from December 31, 2015 to March 31, 2016. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. Conditions that affected these changes in reserves may not necessarily occur in the future. Accordingly, it may not be appropriate to extrapolate these changes to future periods.

As of March 31, 2016, no additional premiums or return premiums have been accrued as a result of the prior-year reserve effects.

26. Intercompany Pooling Arrangements: Not applicable.

27. Structured Settlements: Not applicable.

28. Health Care Receivables: Not applicable.

29. Participating Policies: Not applicable.

30. Premium Deficiency Reserves:

- |   |            |
|---|------------|
| 1. Liability carried for premium deficiency reserves    | 0          |
| 2. Date of the most recent evaluation of this liability | 03/31/2016 |

## NOTES TO FINANCIAL STATEMENTS

3. Was anticipated investment income utilized in the calculation? No

31. High Deductibles: Not applicable.

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

33. Asbestos/Environmental Reserves: Not applicable.

34. Subscriber Savings Accounts: Not applicable.

35. Multiple Peril Crop Insurance: Not applicable.

36. Financial guaranty Insurance: Not applicable

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? ..... Yes [ ] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? ..... Yes [ ] No [ ]
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [X]
- 2.2 If yes, date of change: .....
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ ] No [X]  
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? ..... Yes [ ] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.  
.....
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [X]
- 4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

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

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

**GENERAL INTERROGATORIES**

9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes  No

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 (c) Compliance with applicable governmental laws, rules and regulations;  
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 (e) Accountability for adherence to the code.

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

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

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

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

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

**FINANCIAL**

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

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

**INVESTMENT**

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

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

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

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

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

14.2 If yes, please complete the following:

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

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

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

If no, attach a description with this statement.

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

1 Central Registration Depository	2 Name(s)	3 Address
105794.....	Meeder Asset Management.....	6125 Memorial Drive Dublin, Ohio 43017.....
7745.....	Huntington National Bank.....	30050 Chagrin Blvd Ste 150 Pepper Pike Ohio 44124.....
107038.....	J.P. Morgan Investment Inc.....	80 South Eighth Street 3300 IDC Minneapolis MN 55402.....
0725.....	Raymond James and Assoc.....	2154 E. Main Street Columbus, Ohio 43209.....
110638.....	Diamond Hill Capitol Management.....	325 John H McConnell Blvd Columbus Ohio 43215.....

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? ..... Yes [X] No [ ]

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





STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

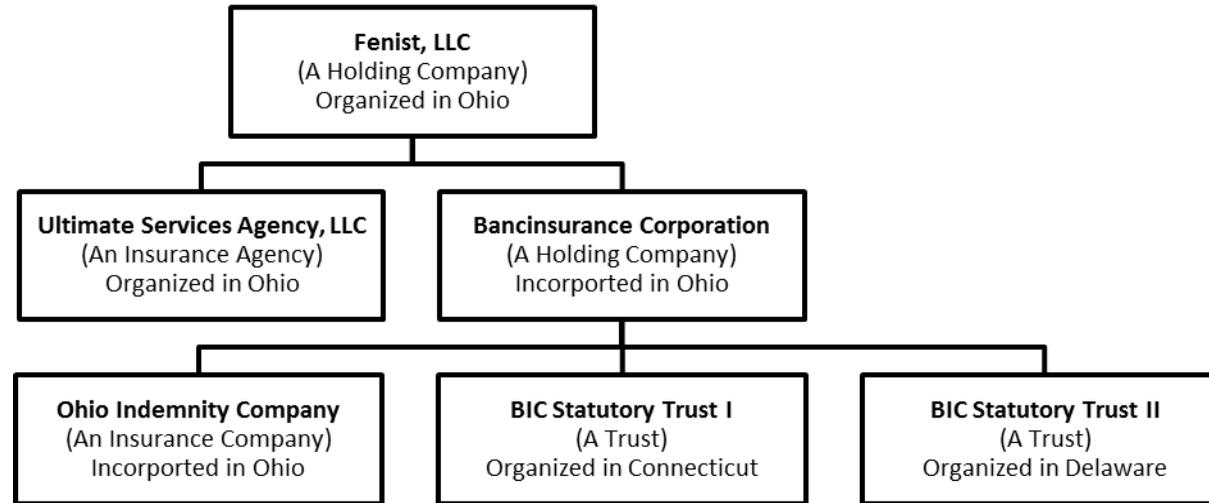
Current Year to Date - Allocated by States and Territories

	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2	3	4	5	6	7
States, etc.	Active Status	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date
1. Alabama	AL L	220,374	126,475	101,652	57,900	119,560	47,633
2. Alaska	AK L	2,097	34,404	0	0	956	1,156
3. Arizona	AZ L	841,557	716,777	639,218	272,549	593,516	425,560
4. Arkansas	AR L	285,700	186,787	95,431	70,193	65,156	45,338
5. California	CA L	1,364,651	1,304,129	568,627	398,837	1,365,058	1,074,375
6. Colorado	CO L	127,326	188,917	93,185	98,396	179,221	295,694
7. Connecticut	CT L	295,168	194,335	47,805	142,744	195,553	335,657
8. Delaware	DE L	2,488	818	3,025	0	13,241	389
9. Dist. Columbia	DC L	5,480	18,682	0	0	6,714	5,667
10. Florida	FL L	732,904	516,679	320,493	285,124	420,441	437,972
11. Georgia	GA L	411,218	289,050	208,907	161,049	263,774	208,203
12. Hawaii	HI L	354,953	227,854	192,973	246,588	157,269	271,359
13. Idaho	ID L	51,567	85,829	7,399	19,131	58,705	27,888
14. Illinois	IL L	1,234,064	597,188	601,245	165,157	617,783	247,268
15. Indiana	IN L	1,798,775	884,499	1,265,255	699,277	980,085	877,880
16. Iowa	IA L	1,193,122	742,799	512,856	139,338	447,725	164,714
17. Kansas	KS L	388,232	286,593	109,123	44,041	107,833	83,122
18. Kentucky	KY L	530,474	670,894	353,714	97,169	514,129	397,622
19. Louisiana	LA L	442,960	423,262	196,475	220,964	178,967	186,639
20. Maine	ME L	29,256	29,401	17,656	13,018	12,558	33,327
21. Maryland	MD L	384,084	250,210	137,124	128,561	260,232	209,462
22. Massachusetts	MA L	365,552	203,143	85,046	203,087	287,685	765,400
23. Michigan	MI L	888,007	731,888	439,646	548,442	387,628	655,557
24. Minnesota	MN L	12,462	35,718	13,301	500	31,789	21,084
25. Mississippi	MS L	115,254	94,572	113,997	68,502	63,989	21,022
26. Missouri	MO L	1,112,387	727,946	200,827	73,424	409,362	357,968
27. Montana	MT L	44,723	38,244	14,616	3,919	31,308	1,658
28. Nebraska	NE L	234,502	244,144	64,624	66,707	50,956	82,698
29. Nevada	NV L	246,115	809,092	128,537	138,212	294,093	303,128
30. New Hampshire	NH L	89,270	63,507	19,195	16,186	34,033	49,618
31. New Jersey	NJ L	1,315,677	1,084,986	867,341	499,600	732,962	745,625
32. New Mexico	NM L	369,083	393,517	155,290	110,895	192,026	119,013
33. New York	NY L	1,928,653	1,640,642	1,035,792	791,583	1,585,975	1,453,104
34. No. Carolina	NC L	454,006	353,039	426,882	245,120	675,722	488,724
35. No. Dakota	ND L	3,922	8,554	0	0	116	11,834
36. Ohio	OH L	1,263,042	1,142,926	708,925	436,707	763,135	841,914
37. Oklahoma	OK L	239,126	182,624	210,250	269,405	181,191	152,917
38. Oregon	OR L	235,291	391,930	49,848	47,450	85,046	78,068
39. Pennsylvania	PA L	302,255	287,956	93,702	17,597	128,643	129,978
40. Rhode Island	RI L	(1,404,194)	(1,382,479)	30,080	42,204	30,461	64,003
41. So. Carolina	SC L	307,889	183,573	90,926	100,705	91,784	109,281
42. So. Dakota	SD L	33,874	33,898	6,989	0	3,551	0
43. Tennessee	TN L	938,972	658,225	620,390	392,146	407,146	322,174
44. Texas	TX L	17,071,714	12,782,930	9,349,905	5,220,771	3,772,929	3,467,513
45. Utah	UT L	150,296	138,131	61,803	20,806	127,027	50,395
46. Vermont	VT L	79,017	34,027	47,520	(11,466)	48,903	4,858
47. Virginia	VA L	404,222	185,419	160,233	100,075	287,800	174,130
48. Washington	WA L	391,452	379,760	266,701	232,739	574,011	322,240
49. West Virginia	WV L	131,500	80,493	16,394	36,775	155,736	165,598
50. Wisconsin	WI L	509,490	143,051	179,010	39,349	224,879	109,459
51. Wyoming	WY L	57,170	17,490	3,290	2,104	15,288	3,701
52. American Samoa	AS N	0	0	0	0	0	0
53. Guam	GU N	0	0	0	0	0	0
54. Puerto Rico	PR N	0	0	0	0	0	0
55. U.S. Virgin Islands	VI N	0	0	0	0	0	0
56. Northern Mariana Islands	MP N	0	0	0	0	0	0
57. Canada	CAN N	0	0	0	0	0	0
58. Aggregate Other Alien	OT XXX	0	0	0	0	0	0
59. Totals	(a) 51	38,587,177	29,464,526	20,933,224	12,973,581	18,233,652	16,449,584
<b>DETAILS OF WRITE-INS</b>							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page.	XXX	0	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0

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

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

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





STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

**PART 1 - LOSS EXPERIENCE**

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire			0.0	0.0
2. Allied lines			0.0	0.0
3. Farmowners multiple peril			0.0	0.0
4. Homeowners multiple peril			0.0	0.0
5. Commercial multiple peril			0.0	0.0
6. Mortgage guaranty			0.0	0.0
8. Ocean marine			0.0	0.0
9. Inland marine	16,215,124	8,630,940	53.2	38.1
10. Financial guaranty			0.0	0.0
11.1 Medical professional liability -occurrence			0.0	0.0
11.2 Medical professional liability -claims made			0.0	0.0
12. Earthquake			0.0	0.0
13. Group accident and health			0.0	0.0
14. Credit accident and health			0.0	0.0
15. Other accident and health			0.0	0.0
16. Workers' compensation			0.0	0.0
17.1 Other liability occurrence	526,990	555,283	105.4	34.6
17.2 Other liability-claims made			0.0	0.0
17.3 Excess Workers' Compensation			0.0	0.0
18.1 Products liability-occurrence			0.0	0.0
18.2 Products liability-claims made			0.0	0.0
19.1,19.2 Private passenger auto liability			0.0	0.0
19.3,19.4 Commercial auto liability			0.0	0.0
21. Auto physical damage	1,427,531	888,256	62.2	19.7
22. Aircraft (all perils)			0.0	0.0
23. Fidelity			0.0	0.0
24. Surety	2,035,725	13,554	0.7	1.1
26. Burglary and theft			0.0	0.0
27. Boiler and machinery			0.0	0.0
28. Credit	20,993,549	11,798,438	56.2	56.8
29. International			0.0	0.0
30. Warranty	19,322		0.0	(348.9)
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	8,250	0	0.0	1,087.0
35. TOTALS	41,226,491	21,886,471	53.1	42.6
<b>DETAILS OF WRITE-INS</b>				
3401. COLLATERAL PROTECTION			0.0	0.0
3402. EXCESS OF LOSS	8,250	0	0.0	1,087.0
3403. GAP			0.0	0.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	8,250	0	0.0	1,087.0

**PART 2 - DIRECT PREMIUMS WRITTEN**

Line of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire	0		0
2. Allied lines	0		0
3. Farmowners multiple peril	0		0
4. Homeowners multiple peril	0		0
5. Commercial multiple peril	0		0
6. Mortgage guaranty	0		0
8. Ocean marine	0		0
9. Inland marine	15,777,350	15,777,350	12,612,112
10. Financial guaranty	0		0
11.1 Medical professional liability-occurrence	0		0
11.2 Medical professional liability-claims made	0		0
12. Earthquake	0		0
13. Group accident and health	0		0
14. Credit accident and health	0		0
15. Other accident and health	0		0
16. Workers' compensation	0		0
17.1 Other liability occurrence	357,047	357,047	371,010
17.2 Other liability-claims made	0		0
17.3 Excess Workers' Compensation	0		0
18.1 Products liability-occurrence	0		0
18.2 Products liability-claims made	0		0
19.1,19.2 Private passenger auto liability	0		0
19.3,19.4 Commercial auto liability	0		0
21. Auto physical damage	1,333,553	1,333,553	1,347,163
22. Aircraft (all perils)	0		0
23. Fidelity	0		0
24. Surety	1,803,591	1,803,591	2,069,859
26. Burglary and theft	0		0
27. Boiler and machinery	0		0
28. Credit	19,296,010	19,296,010	13,050,537
29. International	0		0
30. Warranty	13,094	13,094	18,780
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business	6,532	6,532	(4,934)
35. TOTALS	38,587,177	38,587,177	29,464,526
<b>DETAILS OF WRITE-INS</b>			
3401. COLLATERAL PROTECTION	0		0
3402. EXCESS OF LOSS	6,532	6,532	(4,934)
3403. GAP	0		0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	6,532	6,532	(4,934)

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2016 Loss and LAE Payments on Claims Reported as of Prior Year-End	2016 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2016 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2013 + Prior .....	8	869	877	1	(3)	(2)	6	0	713	719	(1)	(159)	(160)
2. 2014 .....	15	1,006	1,021	35	(10)	25	35	0	1,030	1,065	55	14	69
3. Subtotals 2014 + prior .....	23	1,875	1,898	36	(13)	23	41	0	1,743	1,784	54	(145)	(91)
4. 2015 .....	3,492	8,958	12,450	4,182	2,239	6,421	736	1,020	2,464	4,220	1,426	(3,235)	(1,809)
5. Subtotals 2015 + prior .....	3,515	10,833	14,348	4,218	2,226	6,444	777	1,020	4,207	6,004	1,480	(3,380)	(1,900)
6. 2016 .....	XXX	XXX	XXX	XXX	2,039	2,039	XXX	2,577	6,166	8,743	XXX	XXX	XXX
7. Totals .....	3,515	10,833	14,348	4,218	4,265	8,483	777	3,597	10,373	14,747	1,480	(3,380)	(1,900)
8. Prior Year-End Surplus As Regards Policy-holders	45,488										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. 42.1	2. (31.2)	3. (13.2)
													Col. 13, Line 7 Line 8
													4. (4.2)

## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

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

**Explanation:**

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

**Bar Code:**

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

**OVERFLOW PAGE FOR WRITE-INS**

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**STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company**

**SCHEDULE A – VERIFICATION**

**Real Estate**

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

**SCHEDULE B – VERIFICATION**

**Mortgage Loans**

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

**SCHEDULE BA – VERIFICATION**

**Other Long-Term Invested Assets**

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

**SCHEDULE D – VERIFICATION**

**Bonds and Stocks**

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	116,510,717	121,133,325
2. Cost of bonds and stocks acquired .....	12,777,200	67,038,366
3. Accrual of discount .....	35,067	185,820
4. Unrealized valuation increase (decrease) .....	(602,466)	(2,423,674)
5. Total gain (loss) on disposals .....	(42,789)	2,526,718
6. Deduct consideration for bonds and stocks disposed of .....	12,267,272	70,069,531
7. Deduct amortization of premium .....	345,608	1,354,334
8. Total foreign exchange change in book/adjusted carrying value .....	0	0
9. Deduct current year's other-than-temporary impairment recognized .....	0	525,973
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	116,064,849	116,510,717
11. Deduct total nonadmitted amounts .....	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	116,064,849	116,510,717

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

**SCHEDULE D - PART 1B**

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
<b>BONDS</b>								
1. NAIC 1 (a).....	99,810,089	3,745,640	2,604,081	(51,633)	100,900,015	0	0	99,810,089
2. NAIC 2 (a).....	5,279,973			(258,908)	5,021,065	0	0	5,279,973
3. NAIC 3 (a).....	0				0	0	0	0
4. NAIC 4 (a).....	0				0	0	0	0
5. NAIC 5 (a).....	0				0	0	0	0
6. NAIC 6 (a).....	0				0	0	0	0
7. Total Bonds	105,090,063	3,745,640	2,604,081	(310,541)	105,921,080	0	0	105,090,063
<b>PREFERRED STOCK</b>								
8. NAIC 1.....	0				0	0	0	0
9. NAIC 2.....	0				0	0	0	0
10. NAIC 3.....	0				0	0	0	0
11. NAIC 4.....	0				0	0	0	0
12. NAIC 5.....	0				0	0	0	0
13. NAIC 6.....	0				0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds & Preferred Stock	105,090,063	3,745,640	2,604,081	(310,541)	105,921,080	0	0	105,090,063

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

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STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

**SCHEDULE DA - PART 1**

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
9199999	1,858,828	XXX	1,858,828	21	

**SCHEDULE DA - VERIFICATION**

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	1,247,447	4,609,039
2. Cost of short-term investments acquired .....	2,513,400	26,194,905
3. Accrual of discount .....		0
4. Unrealized valuation increase (decrease).....		0
5. Total gain (loss) on disposals .....		0
6. Deduct consideration received on disposals .....	1,902,019	29,556,498
7. Deduct amortization of premium.....		0
8. Total foreign exchange change in book/adjusted carrying value.....		0
9. Deduct current year's other-than-temporary impairment recognized.....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	1,858,828	1,247,447
11. Deduct total nonadmitted amounts.....		0
12. Statement value at end of current period (Line 10 minus Line 11)	1,858,828	1,247,447

Schedule DB - Part A - Verification

**NONE**

Schedule DB - Part B - Verification

**NONE**

Schedule DB - Part C - Section 1

**NONE**

Schedule DB - Part C - Section 2

**NONE**

Schedule DB - Verification

**NONE**

Schedule E - Verification

**NONE**

Schedule A - Part 2

**NONE**

Schedule A - Part 3

**NONE**

Schedule B - Part 2

**NONE**

Schedule B - Part 3

**NONE**

Schedule BA - Part 2

**NONE**

Schedule BA - Part 3

**NONE**

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
<b>Bonds - U.S. States, Territories and Possessions</b>									
93974D-JL-0	WASHINGTON ST		02/11/2016	MORGAN STANLEY & CO INC, NY		1,232,240	1,000,000	139	1FE
<b>1799999 - Bonds - U.S. States, Territories and Possessions</b>						1,232,240	1,000,000	139	XXX
<b>8399997 - Subtotals - Bonds - Part 3</b>						1,232,240	1,000,000	139	XXX
<b>8399999 - Subtotals - Bonds</b>						1,232,240	1,000,000	139	XXX
<b>Common Stocks - Industrial and Miscellaneous</b>									
037833-10-0	APPLE ORD		01/11/2016	MACQUARIE SECURITIES (USA) INC	305.000	29,846			L
053774-10-5	AVIS BUDGET GROUP ORD		02/24/2016	VARIOUS	17,000.000	470,346			L
084670-70-2	BERKSHIRE HATHWAY CL B ORD		01/07/2016	SANDLER O'NEILL & PARTNERS, LP		350,000			L
099724-10-6	BORGWARNER ORD		01/20/2016	Merrill Lynch	1,285.000	37,142			L
172967-42-4	CITIGROUP ORD		02/03/2016	VARIOUS	1,735.000	68,268			L
26885B-10-0	EQT MIDSTREAM PARTNERS UNT		01/14/2016	RAYMOND JAMES & ASSOCIATES	1,000.000	66,361			L
29250R-10-6	ENBRIDGE ENERGY PARTNERS CL A UNT		01/14/2016	RAYMOND JAMES & ASSOCIATES	3,000.000	54,944			L
29273R-10-9	ENERGY TRANSFER PARTNERS UNT		01/14/2016	RAYMOND JAMES & ASSOCIATES	2,900.000	76,408			L
293792-10-7	ENTERPRISE PRODUCTS PARTNERS UNT		01/14/2016	RAYMOND JAMES & ASSOCIATES	3,000.000	67,428			L
55336V-10-0	MPLX COM UNT		01/14/2016	RAYMOND JAMES & ASSOCIATES	2,000.000	63,284			L
559080-10-6	MAGELLAN MIDSTREAM PARTNERS UNT		01/14/2016	RAYMOND JAMES & ASSOCIATES	1,100.000	72,500			L
59156R-10-8	METLIFE ORD		02/05/2016	VARIOUS	2,020.000	84,630			L
63861C-10-9	NATIONSTAR MORTGAGE HOLDINGS ORD		03/24/2016	VARIOUS	12,755.000	126,480			L
737446-10-4	POST HOLDINGS ORD		01/04/2016	JP MORGAN SECURITIES INC	365.000	22,146			L
90130A-20-0	TWENTY FIRST CENTURY FOX CL B ORD		02/08/2016	MACQUARIE SECURITIES (USA) INC	1,255.000	30,553			L
91911K-10-2	VALEANT PHARMACEUTICALS INTL ORD		03/15/2016	VARIOUS	4,645.000	266,469			L
949746-10-1	WELLS FARGO ORD		01/14/2016	RAYMOND JAMES & ASSOCIATES	5,000.000	253,629			L
958254-10-4	WESTERN GAS PARTNERS UNT		01/14/2016	RAYMOND JAMES & ASSOCIATES	1,800.000	67,963			L
963320-10-6	WHIRLPOOL ORD		01/11/2016	GOLDMAN SACHS & CO, NY	245.000	33,054			L
60177J-10-8	ALLERGAN ORD	R	02/08/2016	WEEDEN + CO	174.000	46,114			L
65480U-10-4	LIBERTY GLOBAL CL A ORD	R	03/14/2016	VARIOUS	6,385.000	215,270			L
696629-10-3	WILLIS TOWERS WATSON ORD	F	02/09/2016	Not Available	0.620	77			L
<b>9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)</b>						2,198,192	XXX	0	XXX
<b>Common Stocks - Money Market Mutual Funds</b>									
000000-00-0	CREDIT INTEREST PROGRAM MMFUND		03/31/2016	Direct	2,261,650.830	2,261,651			V
000000-00-0	RJ BANK DEPOSIT PROGRAM MONEY MARKET FUN		03/31/2016	Direct	2,283,739.130	2,283,739			V
58510R-80-4	Meeder: Money Mkt; Inst		03/02/2016	Direct	4,801,326.100	4,801,326			L
608993-85-3	HUNTINGTON CONSERVATIVE DEPOSIT ACCOUNT		03/01/2016	Direct	51.680	52			V
<b>9399999 - Common Stocks - Money Market Mutual Funds</b>						9,346,768	XXX	0	XXX
<b>9799997 - Subtotals - Common Stocks - Part 3</b>						11,544,960	XXX	0	XXX
<b>9799999 - Subtotals - Common Stocks</b>						11,544,960	XXX	0	XXX
<b>9899999 - Subtotals - Preferred and Common Stocks</b>						11,544,960	XXX	0	XXX
<b>9999999 Totals</b>						12,777,200	XXX	139	XXX

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

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STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
<b>Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>																					
717883-LV-2	PHILADELPHIA PA SCH DIST		01/07/2016	FUND FUNDS I		14,700	15,000	15,000	15,000				0		15,000		(300)	(300)	327	09/01/2030	1FE
<b>2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>																					
						14,700	15,000	15,000	15,000	0	0	0	0	0	15,000	0	(300)	(300)	327	XXX	XXX
<b>Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions</b>																					
246395-XA-0	DELAWARE ST HSG AUTH REV		02/01/2016	Redemption		177,131	385,000	142,935	175,661		743		743		176,403		728	728		07/01/2031	1FE
248297-BU-6	DENHAM SPRINGS-LIVINGSTON HSG & MTG FIN		03/01/2016	Redemption		2,137	2,137	2,230	2,137				0		2,137		0	0	26	11/01/2040	1FE
34074M-HW-4	FLORIDA HSG FIN CORP REV		01/04/2016	Redemption		5,000	5,000	5,000	5,000				0		5,000		0	0	111	01/01/2030	1FE
373539-Y2-5	GEORGIA ST HSG & FIN AUTH REV		03/01/2016	Redemption		10,000	10,000	10,728	10,681		(11)		(11)		10,670		(670)	(670)	88	06/01/2045	1FE
441695-BM-4	HOUMA-TERREBONNE PUB TR FING AUTH LA SIN		01/04/2016	Redemption		1,000	1,000	1,031	1,000				0		1,000		0	0	4	12/01/2040	1FE
45129Y-WL-6	IDAHO HSG & FIN ASSN SINGLE FAMILY MTG R		01/04/2016	Redemption		45,000	45,000	45,968	45,000				0		45,000		0	0	1,238	01/01/2040	1FE
45129Y-XV-3	IDAHO HSG & FIN ASSN SINGLE FAMILY MTG R		01/04/2016	Redemption		65,000	65,000	68,457	65,000				0		65,000		0	0	1,836	07/01/2026	1FE
45505T-FZ-9	INDIANA ST HSG & CMNTY DEV AUTH SINGLE F		01/04/2016	Redemption		20,000	20,000	21,425	20,000				0		20,000		0	0	645	01/01/2040	1FE
54627A-CD-7	LOUISIANA HSG FIN AGY SINGLE FAMILY MTG		02/01/2016	Redemption		5,000	5,000	5,325	5,000				0		5,000		0	0	48	12/01/2038	1FE
57563R-HN-2	MASSACHUSETTS EDL FING AUTH		01/04/2016	Redemption		15,000	15,000	15,495	15,000				0		15,000		0	0	394	01/01/2028	1FE
598776-AA-0	MILAN IND 21ST CENTY SCH BLDG CORP		01/15/2016	Redemption		10,000	10,000	10,298	10,000				0		10,000		0	0	313	01/15/2027	1FE
605356-AW-2	MISSISSIPPI HOME CORP HOMEOWNERSHIP MTG		03/01/2016	Redemption		5,000	5,000	5,000	5,000				0		5,000		0	0	57	12/01/2031	1FE
605350-EM-8	MISSISSIPPI HOME CORP SINGLE FAMILY MTG		02/01/2016	Redemption		5,000	5,000	5,313	5,000				0		5,000		0	0	47	06/01/2038	1FE
605350-GF-1	MISSISSIPPI HOME CORP SINGLE FAMILY MTG		03/01/2016	Redemption		5,000	5,000	5,378	5,000				0		5,000		0	0	76	06/01/2038	1FE
60636X-20-5	MISSOURI ST HSG DEV COMMN SINGLE FAMILY		02/01/2016	Redemption		5,000	5,000	5,000	5,000				0		5,000		0	0	108	09/01/2031	1FE
64469D-JK-8	NEW HAMPSHIRE ST HSG FIN AUTH SINGLE FAM		03/01/2016	Redemption		15,000	15,000	15,909	15,000				0		15,000		0	0	607	07/01/2038	1FE
647200-C4-4	NEW MEXICO MTG FIN AUTH		03/01/2016	Redemption		30,000	30,000	30,000	30,000				0		30,000		0	0	769	09/01/2028	1FE
67756Q-LF-2	OHIO ST HSG FIN AGY RESIDENTIAL MTG REV		03/01/2016	Redemption		10,000	10,000	10,000	10,000				0		10,000		0	0	260	09/01/2029	1FE
67756Q-MV-6	OHIO ST HSG FIN AGY RESIDENTIAL MTG REV		03/01/2016	Redemption		5,000	5,000	5,000	5,000				0		5,000		0	0	119	09/01/2029	1FE
735348-DB-7	PORT ST LUCIE FLA CTFS PARTN		03/08/2016	Redemption		280,023	250,000	254,603	251,523		(101)		(101)		251,422		28,601	28,601	8,247	09/01/2027	1FE
79353G-AB-7	ST TAMMANY PARISH LA FIN AUTH SINGLE FAM		03/01/2016	Redemption		430	430	441	430				0		430		0	0	2	12/01/2039	1FE
<b>3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions</b>						715,720	893,567	665,533	686,432	0	630	0	630	0	687,062	0	28,658	28,658	14,993	XXX	XXX
<b>8399997 - Subtotals - Bonds - Part 4</b>						730,420	908,567	680,533	701,432	0	630	0	630	0	702,062	0	28,358	28,358	15,320	XXX	XXX
<b>8399999 - Subtotals - Bonds</b>						730,420	908,567	680,533	701,432	0	630	0	630	0	702,062	0	28,358	28,358	15,320	XXX	XXX
<b>Common Stocks - Industrial and Miscellaneous (Unaffiliated)</b>																					
02079K-30-5	ALPHABET CL A ORD		01/25/2016	VARIOUS		51,000	37,626	XXX	28,291	39,679	(11,388)		(11,388)		28,291		9,335	9,335		XXX	J
037833-10-0	APPLE ORD		02/18/2016	VARIOUS		1,585,000	154,757	XXX	134,840	166,837	(31,997)		(31,997)		134,840		19,917	19,917	715	XXX	J
060505-10-4	BANK OF AMERICA ORD		02/18/2016	VARIOUS		10,000,000	123,582	XXX	73,702	168,300	(94,598)		(94,598)		73,702		49,879	49,879		XXX	J
099724-10-6	BORGWARNER ORD		03/18/2016	JP MORGAN SECURITIES INC		1,425,000	50,144	XXX	63,825	61,603	2,223		2,223		63,825		(13,682)	(13,682)	94	XXX	J
115236-10-1	BROWN & BROWN ORD		02/17/2016	VARIOUS		4,175,000	125,681	XXX	138,318	134,018	4,300		4,300		138,318		(12,637)	(12,637)	277	XXX	J
171798-10-1	CIMAREX ENERGY ORD		03/01/2016	JP MORGAN SECURITIES INC		129,000	10,990	XXX	14,849	11,530	3,319		3,319		14,849		(3,860)	(3,860)	27	XXX	J
194014-10-6	COLFAX ORD		03/18/2016	VARIOUS		4,895,000	123,931	XXX	114,298	114,298	0		0		114,298		9,633	9,633		XXX	J
200340-10-7	COMERICA ORD		01/04/2016	VARIOUS		XXX	XXX	XXX	XXX	XXX	XXX		XXX		XXX		0	0	630	XXX	J
244199-10-5	DEERE ORD		02/05/2016	VARIOUS		555,000	42,576	XXX	44,533	42,330	2,204		2,204		44,533		(1,958)	(1,958)	333	XXX	J
26885B-10-0	EQT MIDSTREAM PARTNERS UNT		02/18/2016	RAYMOND JAMES & ASSOCIATES		1,000,000	70,181	XXX	72,517	75,460	(2,943)		(2,943)		72,517		(2,336)	(2,336)	710	XXX	J
29250R-10-6	ENBRIDGE ENERGY PARTNERS CL A UNT		02/18/2016	RAYMOND JAMES & ASSOCIATES		3,000,000	48,415	XXX	65,924	69,210	(3,286)		(3,286)		65,924		(17,510)	(17,510)	1,749	XXX	J
29273R-10-9	ENERGY TRANSFER PARTNERS UNT		02/18/2016	RAYMOND JAMES & ASSOCIATES		2,900,000	83,922	XXX	86,086	97,817	(11,731)		(11,731)		86,086		(2,164)	(2,164)	3,060	XXX	J
293792-10-7	ENTERPRISE PRODUCTS PARTNERS UNT		02/18/2016	RAYMOND JAMES & ASSOCIATES		3,000,000	68,913	XXX	74,198	76,740	(2,542)		(2,542)		74,198		(5,285)	(5,285)	1,170	XXX	J

EO5

STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	For e i g n	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
354613-10-1	FRANKLIN RESOURCES ORD		03/17/2016	VARIOUS	1,440,000	54,107	XXX	73,930	53,021	20,909			20,909		73,930		(19,823)	(19,823)	259	XXX	L
40434L-10-5	HP Inc		01/06/2016	HEWLETT PACKARD			XXX						0					0	2,046	XXX	L
42824C-10-9	ENTERPRISE ORD		01/06/2016	VARIOUS	1,970,000	70,357	XXX	77,378	64,912	12,467			12,467		77,378		(7,022)	(7,022)	908	XXX	L
443320-10-6	HUB GROUP CL A ORD		02/22/2016	VARIOUS	1,190,000	13,310	XXX	15,494	13,959	1,535			1,535		15,494		(2,184)	(2,184)		XXX	L
45031U-10-1	ISTAR REIT		01/07/2016	RAYMORGAN JAMES & ASSOCIATES	2,500,000	145,152	XXX	149,701	165,075	(15,374)			(15,374)		149,701		(4,549)	(4,549)	1,100	XXX	L
46625H-10-0	JPMORGAN CHASE ORD		02/18/2016	VARIOUS	1,645,000	88,467	XXX	87,053	93,962	(6,909)			(6,909)		87,053		1,414	1,414		XXX	L
471109-10-8	JARDEN ORD		01/14/2016	WEEDEN + CO	995,000	69,914	XXX	73,103	73,033	70			70		73,103		(3,189)	(3,189)		XXX	L
53219L-10-9	LIFEPOINT HEALTH ORD		01/20/2016	WEEDEN + CO	565,000	22,218	XXX	21,564	23,996	(2,431)			(2,431)		21,564		654	654		XXX	L
535678-10-6	LINEAR TECHNOLOGY ORD		01/08/2016	JP MORGAN SECURITIES INC	625,000	22,611	XXX	23,534	24,000	(466)			(466)		23,534		(922)	(922)		XXX	L
540424-10-8	LOENS ORD		01/08/2016	RAYMORGAN JAMES & ASSOCIATES	2,000,000	43,922	XXX	70,802	78,660	(7,858)			(7,858)		70,802		(26,880)	(26,880)	1,000	XXX	L
55336V-10-0	MPLX COM UNIT		02/18/2016	MAGELLAN MIDSTREAM																	
559080-10-6	PARTNERS UNIT		02/18/2016	RAYMORGAN JAMES & ASSOCIATES	1,100,000	71,214	XXX	74,417	74,712	(295)			(295)		74,417		(3,203)	(3,203)	864	XXX	L
59156R-10-8	METLIFE ORD		03/18/2016	JP MORGAN SECURITIES INC	460,000	20,367	XXX	23,262	22,177	1,086			1,086		23,262		(2,895)	(2,895)	173	XXX	L
594918-10-4	MICROSOFT ORD		03/10/2016	RAYMORGAN JAMES & ASSOCIATES	1,500,000	78,800	XXX	39,630	83,220	(43,590)			(43,590)		39,630		39,170	39,170		XXX	L
700658-10-7	PARK NATIONAL ORD		03/10/2016	RAYMORGAN JAMES & ASSOCIATES	1,250,000	102,787	XXX	89,958	113,100	(23,142)			(23,142)		89,958		12,829	12,829	1,175	XXX	L
701094-10-4	PARKER HANFIFIN ORD		02/05/2016	VARIOUS	905,000	85,449	XXX	107,514	87,767	19,747			19,747		107,514		(22,065)	(22,065)		XXX	L
737446-10-4	POST HOLDINGS ORD		02/24/2016	VARIOUS	1,854,000	119,606	XXX	86,878	114,392	(27,513)			(27,513)		86,878		32,727	32,727		XXX	L
7591EP-10-0	REGIONS FINANCIAL ORD		02/18/2016	RAYMORGAN JAMES & ASSOCIATES	12,500,000	96,999	XXX	125,925	120,000	5,925			5,925		125,925		(28,926)	(28,926)	750	XXX	L
872540-10-9	TJX ORD		01/20/2016	INSTINET	300,000	19,898	XXX	21,021	21,273	(252)			(252)		21,021		(1,123)	(1,123)		XXX	L
90130A-20-0	CL B ORD		02/25/2016	SG COWEN SECURITIES CORP	1,225,000	33,018	XXX	40,303	33,357	6,946			6,946		40,303		(7,285)	(7,285)		XXX	L
913017-10-9	UNITED TECHNOLOGIES ORD		01/08/2016	JP MORGAN SECURITIES INC	435,000	39,698	XXX	50,991	41,790	9,200			9,200		50,991		(11,293)	(11,293)		XXX	L
91911K-10-2	INTL ORD		01/25/2016	FIDELITY CAPITAL MARKETS	305,000	28,656	XXX	31,003	31,003	0			0		31,003		(2,347)	(2,347)		XXX	L
92210H-10-5	VANTIV CL A ORD		02/03/2016	VARIOUS	1,705,000	80,396	XXX	64,313	80,851	(16,539)			(16,539)		64,313		16,083	16,083		XXX	L
949746-10-1	WELLS FARGO ORD		03/01/2016	RAYMORGAN JAMES & ASSOCIATES	2,500,000	119,420	XXX	126,814		0			0		126,814		(7,395)	(7,395)	938	XXX	L
958254-10-4	WESTERN GAS PARTNERS UNIT		02/18/2016	RAYMORGAN JAMES & ASSOCIATES	1,800,000	57,932	XXX	75,917	85,554	(9,637)			(9,637)		75,917		(17,985)	(17,985)	1,440	XXX	L
963320-10-6	WHIRLPOOL ORD		03/18/2016	WEEDEN + CO	780,000	125,987	XXX	157,622	114,559	43,064			43,064		157,622		(31,635)	(31,635)	509	XXX	L
60177J-10-8	ALLERGAN ORD	R	01/08/2016	MACQUARIE SECURITIES (USA) INC	80,000	24,046	XXX	22,481	25,000	(2,519)			(2,519)		22,481		1,564	1,564		XXX	L
65480U-10-4	LIBERTY GLOBAL CL A ORD		02/22/2016	INC	465,000	17,586	XXX	19,393	19,897	(305)			(305)		19,393		(1,807)	(1,807)		XXX	L
696629-10-3	WILLIS TOWERS WATSON ORD	F	03/18/2016	VARIOUS	320,281	38,605	XXX	40,894	41,208	(314)			(314)		40,894		(2,289)	(2,289)		XXX	L
696666-10-5	WILLIS TOWERS WATSON ORD	R	01/04/2016	SANDLER O'NEILL & PARTNERS LP	195,000	9,292	XXX	9,399	9,471	(72)			(72)		9,399		(107)	(107)		XXX	L
<b>9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)</b>						2,640,529	XXX	2,711,677	2,767,569	(182,707)	0	0	(182,707)	0	2,711,677	0	(71,148)	(71,148)	19,918	XXX	XXX
<b>Common Stocks - Money Market Mutual Funds</b>																					
000000-00-0	CREDIT INTEREST PROGRAM		03/22/2016	Direct	3,006,166.890	3,006,167	XXX	3,006,167	870,350	0			0		3,006,167		0	0	65	XXX	V
000000-00-0	RJ BANK DEPOSIT PROGRAM		03/31/2016	Direct	982,148.860	982,149	XXX	982,149	173,477	0			0		982,149		0	0	27	XXX	V
58510R-80-4	Money Mkt Inst		03/10/2016	Direct	4,800,000.000	4,800,000	XXX	4,800,000		0			0		4,800,000		0	0	1,326	XXX	L
608993-85-3	HUNTINGTON CONSERVATIVE DEPOSIT ACCOUNT		03/08/2016	Direct	108,006.510	108,007	XXX	108,007	108,007	0			0		108,007		0	0	5	XXX	V
<b>9399999 - Common Stocks - Money Market Mutual Funds</b>						8,896,322	XXX	8,896,322	1,151,833	0	0	0	0	0	8,896,322	0	0	0	1,423	XXX	XXX
<b>9799997 - Subtotals - Common Stocks - Part 4</b>						11,536,851	XXX	11,607,999	3,919,402	(182,707)	0	0	(182,707)	0	11,607,999	0	(71,148)	(71,148)	21,341	XXX	XXX
<b>9799999 - Subtotals - Common Stocks</b>						11,536,851	XXX	11,607,999	3,919,402	(182,707)	0	0	(182,707)	0	11,607,999	0	(71,148)	(71,148)	21,341	XXX	XXX
<b>9899999 - Subtotals - Preferred and Common Stocks</b>						11,536,851	XXX	11,607,999	3,919,402	(182,707)	0	0	(182,707)	0	11,607,999	0	(71,148)	(71,148)	21,341	XXX	XXX
<b>9999999 Totals</b>						12,267,272	XXX	12,288,532	4,620,834	(182,707)	630	0	(182,077)	0	12,310,061	0	(42,789)	(42,789)	36,661	XXX	XXX

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

EO5.1

Schedule DB - Part A - Section 1

**NONE**

Schedule DB - Part B - Section 1

**NONE**

Schedule DB - Part D - Section 1

**NONE**

Schedule DB - Part D - Section 2

**NONE**

Schedule DL - Part 1

**NONE**

Schedule DL - Part 2

**NONE**



STATEMENT AS OF MARCH 31, 2016 OF THE Ohio Indemnity Company

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned End of Current Quarter

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