



PROPERTY AND CASUALTY COMPANIES—ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 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 (Street and Number)		Columbus, OH, US 43215-0000 (City or Town, State, Country and Zip Code)			
Main Administrative Office	250 E. Broad 7th Floor (Street and Number)		Columbus, OH, US 43215-0000 (City or Town, State, Country and Zip Code)		614-228-2800 (Area Code) (Telephone Number)	
Mail Address	250 E. Broad 7th Floor (Street and Number or P.O. Box)		Columbus, OH, US 43215-0000 (City or Town, State, Country and Zip Code)		614-228-2800 (Area Code) (Telephone Number)	
Primary Location of Books and Records	250 E. Broad 7th floor (Street and Number)		Columbus, OH, US 43215-0000 (City or Town, State, Country and Zip Code)		614-228-2800 (Area Code) (Telephone Number)	
Internet Web Site Address	www.ohioindemnity.com					
Statutory Statement Contact	Matt C Nolan (Name)		614-220-5207 (Area Code) (Telephone Number) (Extension)		614-228-5552 (Fax Number)	
	Mnolan@ohioindemnity.com (E-Mail Address)					

OFFICERS

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

OTHER OFFICERS

Daniel John Stephan	Senior Vice President	Stephen John Toth	Vice President
Margaret Ann Noreen	Vice President		

DIRECTORS OR TRUSTEES

Kenton Robert Bowen	Ann Marie Gatto (LoConti)	Robert W Price	John Scott Sokol
Matthew Douglas Walter			

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 PresidentMatthew Christopher Nolan
Vice President, CFO, Treasurer and SecretaryMatthew Christopher Nolan
Vice President, CFO, Treasurer and Secretary

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

b. If no:

1. State the amendment number
2. Date filed
3. Number of pages attached

01/08/2017

STATEMENT AS OF SEPTEMBER 30, 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	102,172,992		102,172,992	103,842,616
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks	11,986,287		11,986,287	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 (\$ 7,968,442), cash equivalents (\$ 0) and short-term investments (\$ 701,667)	8,670,108		8,670,108	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	242,969		242,969	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)	123,072,356	0	123,072,356	125,122,018
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,272,015		1,272,015	1,355,176
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	15,967,081	50,229	15,916,852	8,829,374
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	1,355,371		1,355,371	610,784
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	9,918,984		9,918,984	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	3,717,602		3,717,602	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	0
23. Receivables from parent, subsidiaries and affiliates	348,344		348,344	429,824
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	55,276	55,276	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	155,707,029	105,505	155,601,524	145,236,047
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	155,707,029	105,505	155,601,524	145,236,047
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501.			0	0
2502. Deferred Expenses	55,276	55,276	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)	55,276	55,276	0	0

STATEMENT AS OF SEPTEMBER 30, 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 \$ 11,763,284)	14,612,583	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	658,649	3,301,359
5. Other expenses (excluding taxes, licenses and fees)	1,504,581	1,821,907
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	607,123	964,976
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	814,216	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 \$ 136,655,983 and including warranty reserves of \$ 68,751 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	62,254,088	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)	14,809,761	9,930,945
13. Funds held by company under reinsurance treaties	2,201,266	1,433,186
14. Amounts withheld or retained by company for account of others	5,076,692	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	0	0
20. Derivatives	0	0
21. Payable for securities	336,034	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)	103,037,463	99,747,686
27. Protected cell liabilities	0	0
28. Total liabilities (Lines 26 and 27)	103,037,463	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)	41,363,812	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)	52,564,061	45,488,361
38. Totals (Page 2, Line 28, Col. 3)	155,601,524	145,236,047
DETAILS OF WRITE-INS		
2501. Reserve for Rate Credits and Retrospective Adjustment Based on Experience	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 AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 153,228,039)	130,767,253	108,847,157	146,794,867
1.2 Assumed (written \$ 3,088,871)	5,356,960	7,503,702	9,738,557
1.3 Ceded (written \$ 98,246,495)	79,379,845	65,274,244	88,324,626
1.4 Net (written \$ 58,070,415)	56,744,368	51,076,615	68,208,798
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 29,697,590):			
2.1 Direct	73,635,790	48,807,731	65,921,520
2.2 Assumed	1,842,762	2,794,508	3,230,298
2.3 Ceded	48,978,085	31,663,163	41,911,083
2.4 Net	26,500,467	19,939,076	27,240,735
3. Loss adjustment expenses incurred	1,239,862	911,471	2,053,159
4. Other underwriting expenses incurred	21,552,764	22,420,989	29,437,710
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	49,293,093	43,271,536	58,731,604
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	7,451,275	7,805,079	9,477,194
INVESTMENT INCOME			
9. Net investment income earned	2,495,673	2,665,970	3,086,450
10. Net realized capital gains (losses) less capital gains tax of \$ (76,706)	101,627	1,971,261	1,337,174
11. Net investment gain (loss) (Lines 9 + 10)	2,597,300	4,637,231	4,423,624
OTHER INCOME			
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	266	125,266
15. Total other income (Lines 12 through 14)	0	266	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)	10,048,575	12,442,576	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)	10,048,575	12,442,576	14,026,084
19. Federal and foreign income taxes incurred	2,848,597	3,168,228	3,566,680
20. Net income (Line 18 minus Line 19)(to Line 22)	7,199,978	9,274,348	10,459,404
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	45,488,358	45,270,033	45,270,033
22. Net income (from Line 20)	7,199,978	9,274,348	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 \$ (45,036)	(87,424)	(2,230,800)	(1,599,626)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
26. Change in net deferred income tax	(28,210)	30,290	262,838
27. Change in nonadmitted assets	(8,641)	56,834	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)	7,075,703	7,130,672	218,325
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	52,564,061	52,400,705	45,488,358
DETAILS OF WRITE-INS			
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	266	125,266	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	266	125,266
3701. Surplus Correction	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 SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	55,114,201	50,687,894	69,207,521
2. Net investment income.....	3,520,305	3,573,414	4,233,333
3. Miscellaneous income.....	0	266	125,266
4. Total (Lines 1 to 3).....	58,634,506	54,261,574	73,566,120
5. Benefit and loss related payments.....	30,613,917	21,109,554	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.....	26,311,417	24,108,234	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).....	2,300,432	3,289,063	4,718,611
10. Total (Lines 5 through 9).....	59,225,766	48,506,851	64,198,682
11. Net cash from operations (Line 4 minus Line 10).....	(591,260)	5,754,723	9,367,438
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	2,276,214	9,264,335	10,466,334
12.2 Stocks.....	29,707,739	42,822,322	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.....	93,065	0	525,972
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	32,077,018	52,086,657	70,595,503
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	1,524,632	11,198,137	13,398,017
13.2 Stocks.....	29,156,892	39,975,971	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	4,642,574	5,165,083
13.7 Total investments acquired (Lines 13.1 to 13.6).....	30,681,524	55,816,682	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).....	1,395,494	(3,730,025)	(1,607,945)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes.....	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds.....	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0	0
16.5 Dividends to stockholders.....	0	0	9,000,000
16.6 Other cash provided (applied).....	(745,424)	(85,682)	(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).....	(745,424)	(85,682)	(10,305,478)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	58,809	1,939,016	(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).....	8,670,110	13,096,302	8,611,301

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

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.

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

	<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	\$.....7,199,978	\$.....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)	.....	\$.....7,199,978	\$.....10,459,404
<u>SURPLUS</u>			
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	.....OH	\$.....52,564,061	\$.....45,488,358
(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	\$.....52,564,061	\$.....45,488,358

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

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

C. Accounting Policy:

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

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

SSAP No. 65, "Property and Casualty Contracts," requires a separate test for unearned premiums for policies with coverage periods equal to or in excess of thirteen months. Depending on the results of this test, a reporting entity may be required to record additional unearned premiums on a statutory basis that are not recorded on a GAAP basis. As of September 30, 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.
- (4) Common stocks, non-redeemable preferred stocks and mutual funds are stated at market values based upon prices prescribed by the NAIC.

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

(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

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets:

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted					8	Percentage			
	Current Year						6	7		
	1	2	3	4	5					
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$ 0	\$ 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	\$ 5,228,031				\$ 5,228,301	\$ 5,282,312	\$ (54,281)		3.4%	3.4%
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
o. Total Restricted Assets	\$ 5,228,301	\$ 0	\$ 0	\$ 0	\$ 5,228,301	\$ 5,282,312	\$ (54,281)	\$ 0	3.4 %	3.4 %

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.

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes:

A. The components of the net deferred tax asset/(liability) at September 30 were as follows:

1.

- (a) Gross Deferred Tax Assets
- (b) Statutory Valuation Allowance Adjustments
- (c) Adjusted Gross Deferred Tax Assets
(1a - 1b)
- (d) Deferred Tax Assets Nonadmitted
- (e) Subtotal Net Admitted Deferred Tax Asset
(1c -1d)
- (f) Deferred Tax Liabilities
- (g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability)
(1e - 1f)

09/30/2016		
(1)	(2)	(3) (Col 1+2) Total
Ordinary	Capital	

\$.....3,908,026	\$.....148,875	\$.....4,056,901
\$.....0	\$.....0	\$.....0
\$.....3,908,026	\$.....148,875	\$.....4,056,901
\$.....	\$.....	\$.....
\$.....3,908,026	\$.....148,875	\$.....4,056,901
\$.....67,453	\$.....271,846	\$.....339,299
\$.....3,840,573	\$.....(122,971)	\$.....3,717,602

- (a) Gross Deferred Tax Assets
- (b) Statutory Valuation Allowance Adjustments
- (c) Adjusted Gross Deferred Tax Assets
(1a - 1b)
- (d) Deferred Tax Assets Nonadmitted
- (e) Subtotal Net Admitted Deferred Tax Asset
(1c -1d)
- (f) Deferred Tax Liabilities
- (g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability)
(1e - 1f)

12/31/2015		
(4)	(5)	(6) (Col 4+5) Total
Ordinary	Capital	

\$.....3,800,294	\$.....234,054	\$.....4,034,348
\$.....0	\$.....0	\$.....0
\$.....3,800,294	\$.....234,054	\$.....4,034,348
\$.....0	\$.....0	\$.....0
\$.....3,800,294	\$.....234,054	\$.....4,034,348
\$.....144,974	\$.....188,598	\$.....333,572
\$.....3,655,320	\$.....45,456	\$.....3,700,776

- (a) Gross Deferred Tax Assets
- (b) Statutory Valuation Allowance Adjustments
- (c) Adjusted Gross Deferred Tax Assets
(1a - 1b)
- (d) Deferred Tax Assets Nonadmitted
- (e) Subtotal Net Admitted Deferred Tax Asset
(1c -1d)
- (f) Deferred Tax Liabilities
- (g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability)
(1e - 1f)

Change		
(7)	(8)	(9) (Col 7+8) Total
(Col 1-4) Ordinary	(Col 2-5) Capital	

\$.....107,732	\$.....(85,179)	\$.....22,553
\$.....0	\$.....0	\$.....0
\$.....107,732	\$.....(85,179)	\$.....22,553
\$.....0	\$.....0	\$.....0
\$.....107,732	\$.....(85,179)	\$.....22,553
\$.....(77,521)	\$.....83,248	\$.....5,727
\$.....185,253	\$.....(168,427)	\$.....16,826

2.

Admission Calculation Components SSAP No. 101

- (a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.
- (b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)
 - 1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.
 - 2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.
- (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.
- (d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.

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

09/30/2016		
(1)	(2)	(3) (Col 1+2) Total
Ordinary	Capital	

\$.....2,386,412	\$.....	\$.....2,386,412
\$.....1,670,489	\$.....	\$.....1,670,489
\$.....3,340,978	\$.....	\$.....3,340,978
XXX	XXX	\$.....7,326,969
\$.....(67,453)	\$.....(271,846)	\$.....(339,299)
\$.....3,989,448	\$.....(271,846)	\$.....3,717,602

- (a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.
- (b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)
 - 1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.
 - 2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.
- (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.
- (d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.

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

12/31/2015		
(4)	(5)	(6) (Col 4+5) Total
Ordinary	Capital	

\$.....2,373,146	\$.....0	\$.....2,373,146
\$.....994,058	\$.....0	\$.....994,058
\$.....3,322,404	\$.....0	\$.....3,322,404
XXX	XXX	\$.....6,268,138
\$.....71,941	\$.....261,631	\$.....333,572
\$.....3,439,145	\$.....261,631	\$.....3,700,776

Change		
(7)	(8)	(9)

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$.....13,266	\$.....0	\$.....13,266
(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)	\$.....676,431	\$.....0	\$.....676,431
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$.....18,574	\$.....0	\$.....18,574
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.		<u>XXX</u>	\$.....1,058,831
(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.	\$.....(139,394)	\$.....(533,477)	\$.....(672,871)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101.			
Total (2(a) + 2(b) + 2(c))	\$.....550,303	\$.....(533,477)	\$.....16,826
3.	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.	\$.....48,846,462	\$.....41,787,582	
4.	09/30/2016		
	(1)	(2)	
Impact of Tax-Planning Strategies	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)	.....3,908,026	.....148,875	
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)	.....3,908,026	.....148,875	
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	.....0.0	.....0.0	
	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)	
(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.	(Col 1-3) Ordinary	(Col 2-4) Capital	
1. Adjusted Gross DTAs Amount From Note 9A1(c)	.....107,732	.....(85,179)	
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)	.....107,732	.....(85,179)	
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)	(2)	(3)
	09/30/2016	12/31/2015	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	\$.....2,848,597	\$.....3,566,680	\$.....(718,083)
(b) Foreign	\$.....0	\$.....0	\$.....0
(c) Subtotal	\$.....2,848,597	\$.....3,566,680	\$.....(718,083)
(d) Federal income tax on net capital gains	\$.....(76,706)	\$.....663,571	\$.....(740,277)
(e) Utilization of capital loss carry-forwards	\$.....	\$.....0	\$.....0
(f) Other	\$.....	\$.....0	\$.....0
(g) Federal and foreign income taxes incurred	\$.....2,771,891	\$.....4,230,251	\$.....(1,458,360)
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$.....0	\$.....0	\$.....0
(2) Unearned premium reserve	\$.....3,806,901	\$.....3,631,252	\$.....175,649
(3) Policyholder reserves	\$.....100,470	\$.....168,476	\$.....(68,006)
(4) Investments	\$.....	\$.....0	\$.....0
(5) Deferred acquisition costs	\$.....	\$.....0	\$.....0
(6) Policyholder dividends accrual	\$.....	\$.....0	\$.....0
(7) Fixed assets	\$.....	\$.....0	\$.....0
(8) Compensation and benefits accrual	\$.....	\$.....0	\$.....0
(9) Pension accrual	\$.....	\$.....0	\$.....0
(10) Receivables - nonadmitted	\$.....	\$.....0	\$.....0

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

(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)	\$.....655	\$.....567	\$.....88		
(99) Subtotal	\$.....3,908,026	\$.....3,800,295	\$.....107,731		
 (b) Statutory valuation allowance adjustment	\$.....0	\$.....0	\$.....0		
(c) Nonadmitted	\$.....0	\$.....0	\$.....0		
 (d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$.....3,908,026	\$.....3,800,295	\$.....107,731		
 (e) Capital:					
(1) Investments	\$.....148,875	\$.....234,054	\$.....(85,179)		
(2) Net capital loss carry-forward	\$.....0	\$.....0	\$.....0		
(3) Real estate	\$.....0	\$.....0	\$.....0		
(4) Other (including items <5% of total capital tax assets)	\$.....0	\$.....0	\$.....0		
(99) Subtotal	\$.....148,875	\$.....234,054	\$.....(85,179)		
 (f) Statutory valuation allowance adjustment	\$.....0	\$.....0	\$.....0		
(g) Nonadmitted	\$.....0	\$.....0	\$.....0		
 (h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$.....148,875	\$.....234,054	\$.....(85,179)		
 (i) Admitted deferred tax assets (2d + 2h)	\$.....4,056,901	\$.....4,034,349	\$.....22,552		
 3. Deferred Tax Liabilities:					
 (a) Ordinary					
(1) Investments	\$.....0	\$.....3,494	\$.....(3,494)		
(2) Fixed assets	\$.....0	\$.....0	\$.....0		
(3) Deferred and uncollected premium	\$.....0	\$.....0	\$.....0		
(4) Policyholder reserves	\$.....0	\$.....0	\$.....0		
(5) Other (including items <5% of total ordinary tax liabilities)	\$.....67,453	\$.....68,448	\$.....(995)		
(99) Subtotal	\$.....67,453	\$.....71,942	\$.....(4,489)		
 (b) Capital:					
(1) Investments	\$.....271,846	\$.....261,631	\$.....10,215		
(2) Real estate	\$.....0	\$.....0	\$.....0		
(3) Other (including items <5% of total capital tax liabilities)	\$.....0	\$.....0	\$.....0		
(99) Subtotal	\$.....271,846	\$.....261,631	\$.....10,215		
 (c) Deferred tax liabilities (3a99 + 3b99)	\$.....339,299	\$.....333,573	\$.....5,726		
 4. Net deferred tax assets/liabilities (2i - 3c)	\$.....3,717,602	\$.....3,700,776	\$.....16,826		

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

	September 30, 2016	September 30, 2015
Expected federal income tax expense	\$ 3,390,435	\$ 4,475,024
Change in unearned premium reserves	190,923	17,763
Book over capital gains (losses)	-	(195,513)
Book over tax reserves	21,774	75,962
Tax exempt interest and dividends received deduction	(635,560)	(661,861)
Other-than-temporary impairments on investments	(85,179)	-
Other	(110,502)	176,119
Federal income tax expense	<u>\$ 2,771,891</u>	<u>\$ 3,887,494</u>

E. Operating Loss and Tax Credit Carryforwards

(1) At September 30, 2016, the Company had \$0 of net operating loss carryforward. The Company also had \$0 alternative minimum tax credit at September 30, 2016.

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

2016 (current year)	\$ 2,771,891
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.

D. Other Disclosures: In 2005, the Company entered into a cost sharing agreement with Bancinsurance. During 2016 and 2015, the amount of expenses (benefit) the Company allocated to Bancinsurance under this agreement were \$(5,140) and \$33,820, respectively, which have been recorded in the accompanying statements of income.

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

In 2007, the Company entered into an intercompany agreement (the "Agreement") by and between the Company, Bancinsurance and USA (collectively, the "Parties"). Pursuant to the terms of the agreement, amounts owed relating to transactions between the Parties during each quarter shall be settled within forty-five days after quarter end. In accordance with SSAP No. 96, amounts owed to the Company over ninety days from the due date in the Agreement shall be nonadmitted. As of September 30, 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 September 30, 2016, the Credit Agreement consists of a \$5.5 million senior secured revolving credit facility, of which zero is borrowed as of September 30, 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 September 30, 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 \$8,198,677 and \$8,985,668 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 \$114,802 and \$98,945 for the years ended September 30, 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

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 September 30, 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 \$200,394 and \$166,807 for the years ended September 30, 2016 and 2015, respectively.

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

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

	<u>Year Ending December 31</u>	<u>Operating Leases</u>
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 September 30, 2016.

<u>Name and Address of Managing General Agent or Third Party Administration</u>	<u>FEIN Number</u>	<u>Exclusive Contract</u>	<u>Types of Business Written</u>	<u>Types of Authority Granted</u>	<u>Total Direct Premium Written/ Produced By</u>
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.....	\$.....23,651,784
American Risk Services, 11135 Kenwood Road, Cincinnati, OH 45242.....	38-3773191.....	No.....	Collateral Protection & Credit	C, CA, R, P, U.....	\$.....17,246,418
Financial Gap Administrator, LLC, 1670 Fenpark Drive, Fenton, MO 63026.....	45-4777616.....	No.....	Credit, Auto Physical damage & Other liability	C, CA, P, U.....	\$.....9,076,282
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.....	\$.....9,010,098
HUB International, 300 Country Pine Lane, Battle Creek, MI 49015.....	35-0672425.....	No.....	Credit, Auto Physical damage & Other liability	C, CA, P, U.....	\$.....4,982,072
Total.....					\$.....63,966,654

C - Claims Payment

CA - Claims Adjustment

R - Reinsurance Ceding

B - Binding Authority

P - Premium Collection

U - Underwriting

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurement.

A. The following table summarizes the Company's financial assets measured at fair value on a recurring basis as of September 30, 2016 and December 31, 2015:

(1) Fair Value Measurements at Reporting Date September 30, 2016

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Common Stock	\$11,986,287	\$ -	\$ -	\$11,986,287
Total assets at fair value	<u>\$11,986,287</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$11,986,287</u>

(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	<u>\$12,668,101</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$12,668,101</u>

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

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

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

As of September 30, 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 September 30, 2016 and December 31, 2015.

September 30,2016 Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Bonds	\$ 108,539,997	\$ 102,172,992	\$ -	\$ 108,539,997	\$ -	\$ -
Common Stock	\$ 11,986,287	\$ 11,986,287	\$ 11,986,287	\$ -	\$ -	\$ -
Short Term Investments	\$ 701,666	\$ 701,666	\$ 701,666	\$ -	\$ -	\$ -
Cash	\$ 7,968,442	\$ 7,968,442	\$ 7,968,442	\$ -	\$ -	\$ -

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.

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.

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

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 September 30, 2016 and December 31, 2015 stated in dollars.

	September 30,2016		Assumed Reinsurance		Ceded Reinsurance		Net
	Premium <u>Reserve</u>	Commission <u>Equity</u>	Premium <u>Reserve</u>	Commission <u>Equity</u>	Premium <u>Reserve</u>	Commission <u>Equity</u>	
a. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. All Other	\$ 2,918,627	\$ 988,870	\$ 136,655,983	\$ 9,912,705	\$ (133,737,356)	\$ (8,923,835)	\$ (8,923,835)
c. TOTAL	\$ 2,918,627	\$ 988,870	\$ 136,655,983	\$ 9,912,705	\$ (133,737,356)	\$ (8,923,835)	\$ (8,923,835)
d. Direct Unearned Premium			\$ 195,991,444				

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 <u>Reserve</u>	Commission <u>Equity</u>	Premium <u>Reserve</u>	Commission <u>Equity</u>	Premium <u>Reserve</u>	Commission <u>Equity</u>	
a. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. All Other	\$ 5,186,716	\$ 1,542,052	\$ 117,789,332	\$ 8,748,907	\$ (112,602,616)	\$ (7,206,855)	\$ (7,206,855)
c. TOTAL	\$ 5,186,716	\$ 1,542,052	\$ 117,789,332	\$ 8,748,907	\$ (112,602,616)	\$ (7,206,855)	\$ (7,206,855)
d. Direct Unearned Premium			\$ 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 September 30, 2016, \$8.45 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 \$2.85 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 \$3.05 million of favorable prior-year development from December 31, 2015 to September 30, 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 September 30, 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	09/30/2016
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.

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

NOTES TO FINANCIAL STATEMENTS

- 34. Subscriber Savings Accounts: Not applicable.
- 35. Multiple Peril Crop Insurance: Not applicable.
- 36. Financial guaranty Insurance: Not applicable

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company**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
.....

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company**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 [X] No []

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

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 [X]

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 [X]

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 [X] No []

10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 348,344

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 [X]

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 [X]

14.2 If yes, please complete the following:

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

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

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 SEPTEMBER 30, 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..... 30050 Chagrin Blvd Ste 150 Pepper Pike.....
7745.....	Huntington National Bank.....	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 SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [X] NA []
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]
3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see *Annual Statement Instructions* pertaining to disclosure of discounting for definition of "tabular reserves.") discounted at a rate of interest greater than zero? _____ Yes [] No [X]

4.2 If yes, complete the following schedule:

5. Operating Percentages:

5.1 A&H loss percent..... %
5.2 A&H cost containment percent .. %
5.3 A&H expense percent excluding cost containment expenses..... %

6.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]
6.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ _____
6.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]
6.4 If yes, please provide the balance of the funds administered as of the reporting date. \$ _____

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

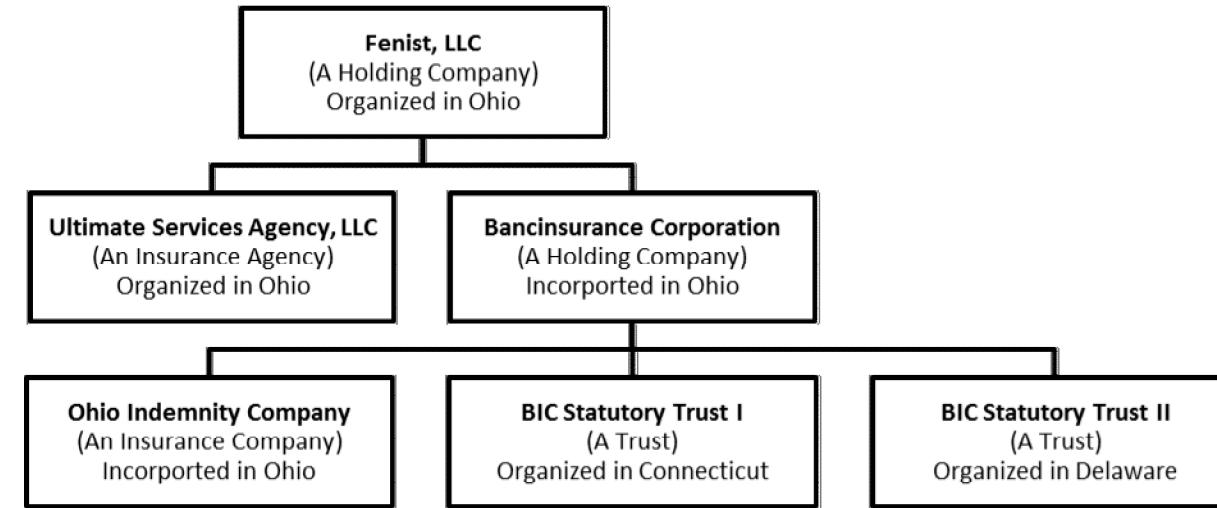
Current Year to Date - Allocated by States and Territories

States, etc.	1 Active Status	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date
1. Alabama	AL. L	802,815	443,239	355,175	141,912	113,068	56,623
2. Alaska	AK. L	9,529	38,769	0	0	1,035	1,294
3. Arizona	AZ. L	4,106,781	2,328,324	2,794,147	1,447,506	814,833	549,396
4. Arkansas	AR. L	857,984	616,939	330,866	283,738	63,814	73,369
5. California	CA. L	5,963,718	4,773,752	1,989,329	1,219,632	1,375,503	1,140,676
6. Colorado	CO. L	488,452	474,688	263,570	347,372	167,260	211,143
7. Connecticut	CT. L	876,659	686,506	321,811	429,488	204,554	303,777
8. Delaware	DE. L	18,679	8,725	23,417	1,184	6,541	781
9. Dist. Columbia	DC. L	12,193	34,200	0	0	6,462	6,939
10. Florida	FL. L	2,284,750	1,855,174	1,027,663	765,746	467,195	431,358
11. Georgia	GA. L	1,156,285	1,029,357	891,573	640,031	289,334	284,340
12. Hawaii	HI. L	1,107,901	888,261	529,300	479,012	169,366	180,582
13. Idaho	ID. L	202,113	295,894	90,975	86,132	58,887	35,390
14. Illinois	IL. L	4,405,858	3,239,354	1,829,461	723,804	502,270	375,829
15. Indiana	IN. L	5,876,265	3,752,280	3,766,484	2,356,350	882,918	981,149
16. Iowa	IA. L	4,328,815	2,676,932	1,430,386	879,684	319,532	305,092
17. Kansas	KS. L	1,683,733	1,025,454	451,114	216,913	207,215	107,097
18. Kentucky	KY. L	1,804,343	1,973,819	853,852	387,025	528,154	354,442
19. Louisiana	LA. L	1,451,254	1,364,330	1,137,304	689,446	302,819	215,960
20. Maine	ME. L	114,259	126,079	40,199	43,233	11,326	22,675
21. Maryland	MD. L	1,297,799	832,916	510,592	422,087	226,363	193,694
22. Massachusetts	MA. L	1,859,069	998,002	352,602	476,990	388,896	324,106
23. Michigan	MI. L	2,929,841	2,941,940	1,203,821	1,195,883	373,906	548,823
24. Minnesota	MN. L	144,374	93,774	32,219	19,738	32,495	20,897
25. Mississippi	MS. L	510,330	372,742	448,741	334,073	85,445	58,341
26. Missouri	MO. L	3,267,623	2,866,514	632,527	434,499	507,881	444,847
27. Montana	MT. L	200,538	132,830	30,617	14,670	36,282	4,818
28. Nebraska	NE. L	740,495	668,372	139,388	110,550	56,663	46,212
29. Nevada	NV. L	134,672	1,850,112	592,936	569,933	311,644	296,732
30. New Hampshire	NH. L	357,221	359,120	109,942	98,995	58,285	65,134
31. New Jersey	NJ. L	4,217,715	4,082,978	3,019,124	1,931,473	922,301	785,633
32. New Mexico	NM. L	1,144,999	1,136,239	620,075	336,277	203,378	130,811
33. New York	NY. L	8,232,983	5,829,050	4,002,996	2,541,521	1,685,135	1,315,492
34. No. Carolina	NC. L	1,414,524	1,366,840	1,008,924	916,407	537,049	592,163
35. No. Dakota	ND. L	9,271	27,821	1,306	26,881	306	11,975
36. Ohio	OH. L	3,810,482	3,479,882	1,954,694	1,496,577	723,188	732,480
37. Oklahoma	OK. L	1,155,149	965,635	770,773	915,591	144,035	243,771
38. Oregon	OR. L	453,109	1,044,982	189,534	251,185	70,875	120,906
39. Pennsylvania	PA. L	885,316	884,415	280,208	177,934	121,808	119,022
40. Rhode Island	RI. L	(1,422,310)	(1,094,909)	10,572	136,387	5,408	54,421
41. So. Carolina	SC. L	954,410	609,605	301,399	263,432	103,665	106,131
42. So. Dakota	SD. L	115,322	129,223	6,989	11,475	1,307	3,767
43. Tennessee	TN. L	2,365,001	2,762,778	1,082,529	1,176,092	454,601	340,269
44. Texas	TX. L	76,071,341	61,913,391	32,437,477	20,649,476	5,654,883	4,356,578
45. Utah	UT. L	481,355	479,670	205,661	135,244	126,838	87,803
46. Vermont	VT. L	303,798	156,994	114,093	35,659	36,091	19,224
47. Virginia	VA. L	1,081,896	760,567	628,856	378,952	252,731	179,490
48. Washington	WA. L	1,079,730	1,188,508	856,682	685,977	492,742	277,358
49. West Virginia	WV. L	324,716	545,052	138,833	154,259	172,323	167,885
50. Wisconsin	WI. L	1,477,114	412,984	567,578	137,764	194,864	73,058
51. Wyoming	WY. L	77,770	48,131	29,196	6,913	35,210	3,978
52. American Samoa	AS. N		0		0		0
53. Guam	GU. N		0		0		0
54. Puerto Rico	PR. N		0		0		0
55. U.S. Virgin Islands	VI. N		0		0		0
56. Northern Mariana Islands	MP. N		0		0		0
57. Canada	CAN. N		0		0		0
58. Aggregate Other Alien	OT. XXX	0	0	0	0	0	0
59. Totals	(a) 51	153,228,039	125,478,234	70,407,510	47,181,102	20,508,684	17,363,732
DETAILS OF WRITE-INS							
58001.	XXX.						
58002.	XXX.						
58003.	XXX.						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX.	0	0	0	0	0	0
58999. TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0

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

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

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



STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

SCHEDULE Y
PART 1A – DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1 Group Code	2 Group Name	3 NAIC Company Code	4 ID Number	5 Federal RSSD	6 CIK	7 Name of Securities Exchange if Publicly Traded (U.S. or International)	8 Name of Parent Subsidiaries or Affiliates	9 Domiciliary Location	10 Relationship to Reporting Entity	11 Directly Controlled by (Name of Entity/Person)	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Ownership Provide Percentage	14 Ultimate Controlling Entity(ies)/ Person(s)	15
		26565 00000	31-0620146 31-0790882	.1300453 1232901		n/a n/a	Ohio Indemnity Company Bancinsurance Corporation	OH OH	RE VIP	Bancinsurance Corporation Fenist, LLC	Ownership Ownership	100.0 100.0	Fenist, LLC Fenist, LLC	.0 .0
		00000	45-0481062			n/a	Ultimate Services Agency, LLC	OH	NIA	Fenist, LLC	Ownership	100.0	Fenist, LLC	.0
		00000	27-3357585			n/a	Fenist, LLC	OH	UIP	Fenist, LLC	Ownership	78.0	John S. Sokol	.0

STATEMENT AS OF SEPTEMBER 30, 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	52,707,712	32,475,741	61.6	50.0
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	2,278,188	630,712	27.7	48.2
17.2 Other liability-claims made			0.0	0.0
17.3 Excess Workers' Compensation			0.0	0.0
18.1 Products liability-occurrence			0.0	0.0
18.2 Products liability-claims made			0.0	0.0
19.1,19.2 Private passenger auto liability			0.0	0.0
19.3,19.4 Commercial auto liability			0.0	0.0
21. Auto physical damage	4,936,114	2,470,097	50.0	28.3
22. Aircraft (all perils)			0.0	0.0
23. Fidelity			0.0	0.0
24. Surety	5,801,218	36,586	0.6	1.5
26. Burglary and theft			0.0	0.0
27. Boiler and machinery			0.0	0.0
28. Credit	64,958,562	38,022,654	58.5	47.3
29. International			0.0	0.0
30. Warranty	61,271	0	0.0	(109.2)
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	24,188	0	0.0	(205.8)
TOTALS	130,767,253	73,635,790	56.3	44.8
DETAILS OF WRITE-INS				
3401. Excess of Loss	24,188	0	0.0	(205.8)
3402.			0.0	0.0
3403.			0.0	0.0
3498. Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34)	24,188	0	0.0	(205.8)

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date	
			4 Current 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	
9. Inland marine	27,580,441	71,643,883	61,149,974	
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	143,856	462,992	1,415,903	
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	2,285,047	5,583,579	4,464,316	
22. Aircraft (all perils)	0		0	
23. Fidelity	0		0	
24. Surety	1,881,517	5,988,627	6,975,748	
26. Burglary and theft	0		0	
27. Boiler and machinery	0		0	
28. Credit	26,077,829	69,458,125	51,396,047	
29. International	0		0	
30. Warranty	32,383	73,826	73,397	
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	4,480	17,008	2,849	
TOTALS	58,005,551	153,228,039	125,478,234	
DETAILS OF WRITE-INS				
3401. Excess of Loss	4,480	17,008	2,849	
3402.	0	0	0	
3403.	0	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)	4,480	17,008	2,849	

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

Years in Which Losses Occurred	1 Prior Year-End Known Case Loss and LAE Reserves	2 Prior Year-End IBNR Loss and LAE Reserves	3 Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	4 2016 Loss and LAE Payments on Claims Reported as of Prior Year-End	5 2016 Loss and LAE Payments on Claims Unreported as of Prior Year-End	6 Total 2016 Loss and LAE Payments (Cols. 4 + 5)	7 Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened and Open as of Prior Year End	8 Q.S. Date IBNR Loss and LAE Reserves Subsequent to Prior Year End	9 Q.S. Date IBNR Loss and LAE Reserves	10 Total Q.S. Loss and LAE Reserves (Cols. 7 + 8 + 9)	11 Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	12 Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	13 Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)	
1. 2013 + Prior .....	.8	.869	.877	.5	-(8)	-(3)	.6	.0	.301	.307	.3	-(576)	-(573)
2. 2014	15	1,006	1,021	.58	(39)	.19	.28	.0	.885	.913	.71	-(160)	-(89)	
3. Subtotals 2014 + prior	23	1,875	1,898	.63	(47)	.16	.34	.0	1,186	1,220	.74	(736)	(662)	
4. 2015.....	3,492	8,958	12,450	5,123	3,311	8,434	.138	.139	1,350	1,627	1,769	(4,158)	(2,389)	
5. Subtotals 2015 + prior	3,515	10,833	14,348	5,186	3,264	8,450	.172	.139	2,536	2,847	1,843	(4,894)	(3,051)	
6. 2016.....	XXX	XXX	XXX	XXX	18,865	18,865	XXX	4,776	.7,150	11,926	XXX	XXX	XXX	
7. Totals	3,515	10,833	14,348	5,186	22,129	27,315	172	4,915	9,686	14,773	1,843	(4,894)	(3,051)	
Prior Year-End 8. Surplus As Regards Policy- holders											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.	52.4	2.	(45.2)
														Col. 13, Line 7 Line 8
														4. (6.7)

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

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.

Response

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

OVERFLOW PAGE FOR WRITE-INS

STATEMENT AS OF SEPTEMBER 30, 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	30,681,524	67,038,366
3. Accrual of discount	106,361	185,820
4. Unrealized valuation increase (decrease)	(132,460)	(2,423,674)
5. Total gain (loss) on disposals	24,921	2,526,718
6. Deduct consideration for bonds and stocks disposed of	31,983,953	70,069,531
7. Deduct amortization of premium	1,047,832	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)	114,159,279	116,510,717
11. Deduct total nonadmitted amounts	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	114,159,279	116,510,717

STATEMENT AS OF SEPTEMBER 30, 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
BONDS								
1. NAIC 1 (a).....	98,883,907	3,299,321	3,655,221	828,733	100,900,015	98,883,907	99,356,740	99,810,089
2. NAIC 2 (a).....	5,013,186	.....	350,000	(1,145,267)	5,021,065	5,013,186	3,517,919	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.....	103,897,093	3,299,321	4,005,221	(316,534)	105,921,080	103,897,093	102,874,659	105,090,063
PREFERRED STOCK								
8. NAIC 1.....	0	.....	.....	.....	0	0	0	0
9. NAIC 2.....	0	.....	.....	.....	0	0	0	0
10. NAIC 3.....	0	.....	.....	.....	0	0	0	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.....	103,897,093	3,299,321	4,005,221	(316,534)	105,921,080	103,897,093	102,874,659	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 SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

SCHEDULE DA - PART 1

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999	701,666	XXX	701,666	43	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1 Year To Date	2 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	7,472,125	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	8,017,904	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).....	701,667	1,247,447
11. Deduct total nonadmitted amounts.....		0
12. Statement value at end of current period (Line 10 minus Line 11)	701,667	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 SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator ^(a)
Bonds - U.S. Governments									
912828-NT-3.....	UNITED STATES TREASURY.....		07/18/2016.....	BANC / AMERICA SECUR. LLC, MONT.....		292,392	275,000	3,074	1.....
0599999 - Bonds - U.S. Governments						292,392	275,000	3,074	XXX
8399997 - Subtotals - Bonds - Part 3						292,392	275,000	3,074	XXX
8399999 - Subtotals - Bonds						292,392	275,000	3,074	XXX
Common Stocks - Industrial and Miscellaneous									
.002824-10-0.....	ABBOTT LABORATORIES ORD.....		.08/17/2016.....	RBC CAPITAL MARKETS.....	.300,000	13,374			L.....
.06652K-10-3.....	BANKUNITED ORD.....		09/26/2016.....	VARIOUS.....	2,908,000	.87,170			L.....
.084670-70-2.....	BERKSHIRE HATHWAY CL B ORD.....		08/11/2016.....	WEEDEN + CO.....	.175,000	.25,835			L.....
.192446-10-2.....	COGNIZANT TECHNOLOGY SOLUTN CL A ORD.....		09/15/2016.....	VARIOUS.....	3,542,000	199,759			L.....
.222070-20-3.....	COTY CL A ORD.....		09/28/2016.....	VARIOUS.....	6,158,000	146,045			L.....
.256677-10-5.....	DOLLAR GENERAL ORD.....		09/28/2016.....	VARIOUS.....	2,742,000	202,084			L.....
.345370-86-0.....	FORD MOTOR ORD.....		08/18/2016.....	VARIOUS.....	.15,770,000	192,241			L.....
.53219L-10-9.....	LIFEPPOINT HEALTH ORD.....		08/16/2016.....	VARIOUS.....	1,419,000	.81,390			L.....
.540424-10-8.....	LOEWS ORD.....		08/17/2016.....	RBC CAPITAL MARKETS.....	.335,000	.13,812			L.....
.59156R-10-8.....	METLIFE ORD.....		08/04/2016.....	WEEDEN + CO.....	.800,000	.31,679			L.....
.750236-10-1.....	RADIAN GROUP ORD.....		07/07/2016.....	VARIOUS.....	.689,000	.7,189			L.....
.90130A-20-0.....	TWENTY FIRST CENTURY FOX CL B ORD.....		08/31/2016.....	VARIOUS.....	4,686,000	.120,301			L.....
.910047-10-9.....	UNITED CONTINENTAL HOLDINGS ORD.....		08/31/2016.....	VARIOUS.....	1,042,000	.51,206			L.....
.G0750C-10-8.....	AXALTA COATING SYSTEMS ORD.....		09/30/2016.....	VARIOUS.....	5,078,000	143,718			L.....
.G5480U-13-8.....	LIBERTY GLOBAL LILAC CL A ORD.....	R.....	07/07/2016.....	JP MORGAN SECURITIES INC.....	.1,000	.34			L.....
.G96629-10-3.....	WILLIS TOWERS WATSON ORD.....	F.....	08/17/2016.....	RBC CAPITAL MARKETS.....	200,000	.24,374			L.....
9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)						1,340,213	XXX	0	XXX
Common Stocks - Money Market Mutual Funds									
.000000-00-0.....	CREDIT INTEREST PROGRAM MMFUND.....		.07/29/2016.....	Direct.....	.0,020	.0			V.....
.000000-00-0.....	RJ BANK DEPOSIT PROGRAM MONEY MARKET FUN.....		09/30/2016.....	Direct.....	1,101,180	.1,101			V.....
.58510R-80-4.....	Meeder:Money Mkt:Inst.....		09/16/2016.....	Direct.....	3,602,645,330	3,602,645			L.....
.608993-85-3.....	HUNTINGTON CONSERVATIVE DEPOSIT ACCOUNT.....		09/23/2016.....	Direct.....	4,437,520	.4,438			V.....
9399999 - Common Stocks - Money Market Mutual Funds						3,608,184	XXX	0	XXX
9799997 - Subtotals - Common Stocks - Part 3						4,948,397	XXX	0	XXX
9799999 - Subtotals - Common Stocks						4,948,397	XXX	0	XXX
9899999 - Subtotals- Preferred and Common Stocks						4,948,397	XXX	0	XXX
9999999 Totals						5,240,788	XXX	3,074	XXX

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

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SCHEDULE D - PART 4

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

1 CUSIP Identifi- cation	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Design- ation or Market Indicator (a)				
										11 Unrealized Valuation Increase/ Decrease)	12 Current Year's (Amortization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recognized	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.											
Bonds - U.S. Governments																									
912828-LD-0...	UNITED STATES TREASURY...		08/01/2016...	Maturity...		275,000	275,000	294,820	279,386		(4,386)		(4,386)		275,000		0	0	0	0	8,938	07/31/2016...	1...		
0599999...	Bonds - U.S. Governments					275,000	275,000	294,820	279,386	0	(4,386)	0	(4,386)	0	275,000		0	0	0	0	8,938	XXX	XXX		
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																									
246395-XA-0...	DELAWARE ST HSG AUTH REV...		09/20/2016...	Redemption...		35,405	.75,000	27,845	.34,220			1,058		1,058		.35,278		.128	.128	.128	.128	.623	.07/01/2031...	.1FE...	
248297-BU-6...	DENHAM SPRINGS-LIVINGSTON HSG & MTG FIN...		09/01/2016...	Redemption...		4,957	4,957	5,172	4,957			0		0		4,957		0	0	0	0	.175	.11/01/2040...	.1FE...	
34074M-HW-4...	FLORIDA HSG FIN CORP REV...		07/01/2016...	Redemption...		5,000	5,000	5,000	5,000			0		0		5,000		0	0	0	0	.223	.01/01/2030...	.1FE...	
373539-Y2-5...	GEORGIA ST HSG & FIN AUTH REV...		09/01/2016...	Redemption...		35,000	.35,000	.37,547	.37,385			(160)		(160)		.37,225		(2,225)	(2,225)	(2,225)	(2,225)	.623	.06/01/2045...	.1FE...	
441695-BM-4...	HING AUTH LA SIN...		08/01/2016...	Redemption...		6,000	6,000	6,183	6,000			0		0		6,000		0	0	0	0	.185	.12/01/2040...	.1FE...	
45505T-FZ-9...	INDIANA ST HSG & CMNTY DEV AUTH SINGLE F...		07/01/2016...	Redemption...		5,000	5,000	5,356	5,000			0		0		5,000		0	0	0	0	.323	.01/01/2040...	.1FE...	
506488-CH-6...	LAFAYETTE LA PUB TR FING AUTH SINGLE FAM...		08/01/2016...	Redemption...		5,000	5,000	5,208	5,000			0		0		5,000		0	0	0	0	.165	.01/01/2041...	.1FE...	
507476-AW-9...	LAKE ARROWHEAD CALIF CMNTY SVCS DIST WTR...		09/01/2016...	Adjustment...								1,122		1,122								0	.10/01/2034...	.1FE...	
57563R-HN-2...	MASSACHUSETTS EDL FING AUTH...		07/01/2016...	Redemption...		15,000	15,000	15,495	15,000			0		0		15,000		0	0	0	0	.788	.01/01/2028...	.1FE...	
598776-AA-0...	MILAN IND 21ST CENTY SCH BLDG CORP...		07/15/2016...	Redemption...		15,000	15,000	15,447	15,000			0		0		15,000		0	0	0	0	.938	.01/15/2027...	.1FE...	
60415N-5G-3...	MINNESOTA ST HSG FIN AGY...		09/01/2016...	Redemption...		5,000	5,000	5,000	5,000			0		0		5,000		0	0	0	0	.268	.01/01/2040...	.1FE...	
60416S-MZ-0...	MINNESOTA ST HSG FIN AGY...		09/01/2016...	Redemption...		30,000	30,000	31,559	31,550			(83)		(83)		.31,467		(1,467)	(1,467)	(1,467)	(1,467)	.609	.01/01/2046...	.1FE...	
60535G-AW-2...	MISSISSIPPI HOME CORP HOMEOWNERSHIP MTG...		08/01/2016...	Redemption...		10,000	10,000	10,000	10,000			0		0		10,000		0	0	0	0	.230	.12/01/2031...	.1FE...	
60535Q-EM-8...	MISSISSIPPI HOME CORP SINGLE FAMILY MTG...		09/01/2016...	Redemption...		10,000	10,000	10,625	10,000			0		0		10,000		0	0	0	0	.334	.06/01/2038...	.1FE...	
60636X-20-5...	MISSOURI ST HSG DEV COMMN SINGLE FAMILY...		07/01/2016...	Redemption...		5,000	5,000	5,000	5,000			0		0		5,000		0	0	0	0	.139	.09/01/2031...	.1FE...	
64469D-JK-8...	NEW HAMPSHIRE ST HSG FIN AUTH SINGLE FAM...		09/01/2016...	Redemption...		5,000	5,000	5,303	5,000			0		0		5,000		0	0	0	0	.337	.07/01/2038...	.1FE...	
647200-C4-4...	NEW MEXICO MTG FIN AUTH...		09/01/2016...	Redemption...		25,000	25,000	25,000	25,000			0		0		25,000		0	0	0	0	.1,281	.09/01/2028...	.1FE...	
67756Q-LF-2...	OHIO ST HSG FIN AGY RESIDENTIAL MTG REV...		09/01/2016...	Redemption...		5,000	5,000	5,000	5,000			0		0		5,000		0	0	0	0	.260	.09/01/2029...	.1FE...	
67756Q-MV-6...	OHIO ST HSG FIN AGY RESIDENTIAL MTG REV...		09/01/2016...	Redemption...		5,000	5,000	5,000	5,000			0		0		5,000		0	0	0	0	.241	.09/01/2029...	.1FE...	
79353G-AB-7...	ST TAMMANY PARISH LA FIN AUTH SINGLE FAM...		09/01/2016...	Redemption...		1,687	1,687	1,729	1,687			0		0		1,687		0	0	0	0	.56	.12/01/2039...	.1FE...	
95648V-AT-6...	WEST VIRGINIA ECONOMIC DEV AUTH SOLID WA...		09/01/2016...	Maturity...		350,000	350,000	350,000	350,000			0		0		350,000		0	0	0	0	.7,875	.01/01/2041...	.2FE...	
97710V-V8-8...	WISCONSIN ST HEALTH & EDL FACS AUTH REV...		08/15/2016...	Redemption...		250,000	250,000	263,333	251,037			(1,037)		(1,037)		250,000		0	0	0	0	.12,813	.08/15/2023...	1...	
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																									
						828,049	867,644	840,802	831,835		0	900	0	900	0	831,613	0	(3,564)	(3,564)	(3,564)	(3,564)	.27,860	XXX	XXX	
8399997...	Subtotals - Bonds - Part 4					1,103,049	1,142,644	1,135,622	1,111,221		0	(3,486)	0	(3,486)	0	1,106,613	0	(3,564)	(3,564)	(3,564)	(3,564)	.36,797	XXX	XXX	
8399999...	Subtotals - Bonds					1,103,049	1,142,644	1,135,622	1,111,221		0	(3,486)	0	(3,486)	0	1,106,613	0	(3,564)	(3,564)	(3,564)	(3,564)	.36,797	XXX	XXX	
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																									
037833-10-6...	APPLE ORD...		09/20/2016...	SG COWEN SECURITIES CORP		.289,000	.32,718	XXX	.35,966		.30,420	.5,546			.5,546		.35,966		(3,248)	(3,248)	(3,248)	(3,248)	.480	XXX	L
053774-10-5...	AVIS BUDGET GROUP ORD...		09/20/2016...	VARIOUS		4,592,100	.167,566	XXX	.132,406			0		0		.132,406		.35,160	.35,160	.35,160	.35,160		XXX	L	
099724-10-6...	BORGWARNER ORD...		09/15/2016...	WEEDEN + CO...		1,097,000	.38,499	XXX	.49,134		.47,423	.1,711			.1,711		.49,134		(10,635)	(10,635)	(10,635)	(10,635)	.428	XXX	L
115236-10-1...	BROWN & BROWN ORD...		08/17/2016...	VARIOUS		.805,000	.29,237	XXX	.25,961		.25,841	.121			.121		.25,961		.3,276	.3,276	.3,276	.3,276	.296	XXX	L
192446-10-2...	CO SOLUTIA CL A ORD...		09/30/2016...	BERNSTEIN (SANFORD C) & CO...		3,542,000	.168,540	XXX	.199,759			0		0		.199,759		(31,220)	(31,220)	(31,220)	(31,220)	.31,220	XXX	L	
194014-10-6...	COLFAX ORD...		09/28/2016...	JP MORGAN SECURITIES INC		1,322,000	.40,260	XXX	.30,869		.30,869	.0		0		.30,869		.9,391	.9,391	.9,391	.9,391	.9,391	XXX	L	
354613-10-1...	FRANKLIN RESOURCES ORD...		09/28/2016...	VARIOUS		2,335,000	.80,836	XXX	.119,879		.85,975	.33,904			.33,904		.119,879		(39,043)	(39,043)	(39,043)	(39,043)	.1,261	XXX	L
535678-10-6...	LINEAR TECHNOLOGY ORD...		08/31/2016...	VARIOUS		3,155,000	.184,375	XXX	.121,197		.133,993	(12,796)			(12,796)		.121,197		.63,178	.63,178	.63,178	.63,178	.3,029	XXX	L
59156R-10-8...	METLIFE ORD...		09/13/2016...	JP MORGAN SECURITIES INC		.510,000	.22,024	XXX	.25,791		.24,587	.1,204			.1,204		.25,791	</td							

STATEMENT AS OF SEPTEMBER 30, 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 CUSIP Identifi- cation	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/Stock Dividends Received During Year	21 Stated Contractual Maturity Date	22 NAIC Design- ation or Market Indicator (a)		
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's Other Than Temporary Impairment Recognized	13 Current Year's Amortization)/ Accretion	14 Total Change in B./A.C.V. (11+12-13)	15 Total Foreign Exchange Change in B./A.C.V.								
872540-10-9...	TJX ORD...		09/01/2016...	WEEDEN + CO...	445,000	36,783	XXX...	31,181	31,555	(374)			(374)		31,181		5,602	5,602	.325	XXX...	L...	
91911K-10-2...	VALEANT PHARMACEUTICALS			DEUTSCHE BANK SECURITIES																		
963320-10-6...	INTL ORD...	I	08/17/2016...	INC...	1,975,000	53,048	XXX...	200,759	200,759				0			200,759		(147,711)	(147,711)		XXX...	L...
G5480U-10-4...	WHIRLPOOL ORD...		08/03/2016...	WEEDEN + CO...	185,000	34,734	XXX...	37,385	27,174	10,214			10,214			37,385		(2,651)	(2,651)	.352	XXX...	L...
G5480U-13-8...	LIBERTY GLOBAL CL A ORD...	R	09/22/2016...	VARIOUS...	941,000	31,858	XXX...	34,234					0			34,234		(2,376)	(2,376)		XXX...	L...
	LIBERTY GLOBAL LIAC CL A ORD...	R	07/22/2016...	VARIOUS...	1,460,796	47,405	XXX...	55,565					0			55,565		(8,160)	(8,160)		XXX...	L...
9099999 - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					1,342,513	XXX	1,426,380	849,547	53,567	0	0	0	53,567	0	1,426,380	0	(83,867)	(83,867)	8,634	XXX	XXX	
Common Stocks - Money Market Mutual Funds																						
000000-00-0...	CREDIT INTEREST PROGRAM		08/16/2016...	Direct...	1,101,170	1,101	XXX...	1,101					0			1,101		0	0	1	XXX...	V...
58510R-80-4...	MFUND...		09/26/2016...	Meeder: Money Mkt; Inst...	4,100,000,000	4,100,000	XXX...	4,100,000					0			4,100,000		0	0	2,314	XXX...	L...
608993-85-3...	HUNTINGTON CONSERVATIVE		09/23/2016...	Direct...	380,050	380	XXX...	380					0			380		0	0	0	XXX...	V...
608993-85-3...	DEPOSIT ACCOUNT...																					
9399999 - Common Stocks - Money Market Mutual Funds						4,101,481	XXX	4,101,481	380	0	0	0	0	0	4,101,481	0	0	0	2,316	XXX	XXX	
9799997 - Subtotals - Common Stocks - Part 4						5,443,994	XXX	5,527,861	849,927	53,567	0	0	53,567	0	5,527,861	0	(83,867)	(83,867)	10,950	XXX	XXX	
9799999 - Subtotals - Common Stocks						5,443,994	XXX	5,527,861	849,927	53,567	0	0	53,567	0	5,527,861	0	(83,867)	(83,867)	10,950	XXX	XXX	
9899999 - Subtotals - Preferred and Common Stocks						5,443,994	XXX	5,527,861	849,927	53,567	0	0	53,567	0	5,527,861	0	(83,867)	(83,867)	10,950	XXX	XXX	
9999999 Totals						6,547,043	XXX	6,663,484	1,961,148	53,567	(3,486)	0	50,081	0	6,634,474	0	(87,431)	(87,431)	47,747	XXX	XXX	

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

E05.1

Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Open Depositories								
Fifth Third Bank.....Cincinnati, Oh.....					3,305,174	5,672,145	2,943,532	XXX
Belmont Bank.....					319,893	319,893	319,893	XXX
0199998 Deposits in .....42 depositories that do not exceed the allowable limit in any one depository (See Instructions) - Open Depositories	XXX	XXX	3,904		4,399,077	4,186,891	4,704,713	XXX
0199999 Total Open Depositories	XXX	XXX	3,904	0	8,024,144	10,178,929	7,968,138	XXX
0399999 Total Cash on Deposit	XXX	XXX	3,904	0	8,024,144	10,178,929	7,968,138	XXX
0499999 Cash in Company's Office	XXX	XXX	XXX	XXX	304	304	304	XXX
0599999 Total	XXX	XXX	3,904	0	8,024,448	10,179,233	7,968,442	XXX

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE Ohio Indemnity Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

NONE

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