



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2019
OF THE CONDITION AND AFFAIRS OF THE

Ohio Mutual Insurance Company

NAIC Group Code	0963 (Current)	0963 (Prior)	NAIC Company Code	10202	Employer's ID Number	34-4320350
Organized under the Laws of	OHIO			State of Domicile or Port of Entry		OH
Country of Domicile	United States of America					
Incorporated/Organized	03/05/1901			Commenced Business 03/05/1901		
Statutory Home Office	1725 Hopley Avenue (Street and Number)			Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)		
Main Administrative Office	1725 Hopley Avenue (Street and Number)					
	Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)			419-562-3011 (Area Code) (Telephone Number)		
Mail Address	1725 Hopley Avenue (Street and Number or P.O. Box)			Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	1725 Hopley Avenue (Street and Number)					
	Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)			419-562-3011 (Area Code) (Telephone Number)		
Internet Website Address	www.omig.com					
Statutory Statement Contact	Charles Elmer Easum Mr. (Name)			419-563-0810 (Area Code) (Telephone Number)		
	ceasum@omig.com (E-mail Address)			877-753-0580 (FAX Number)		

OFFICERS

President	Mark Clarence Russell, Mr.	Secretary	Randy Lee Walker, Mr. #
Treasurer	David Gary Hendrix, Mr.		

OTHER

Howard Lowell Barber, Mr., Vice President Sales	Chad Philip Combs, Mr., Vice President Personal Lines Underwriting	John Richard DeLucia, Mr., Vice President Claims Operations
David Alan Grove, Mr., Vice President Product Management	Gary Thomas Johnson, Mr., Vice President Commercial Lines Underwriting	Susan Elizabeth Kent, Mrs., Vice President Business Analytics
James Bradly McCormack, Mr., Vice President Information Systems	Marcella Slone Smith, Mrs., Vice President Human Resources	

DIRECTORS OR TRUSTEES

Karen Riley Haefling, Mrs.	Albert Michael Heister, Mr.	Susan Porter, Mrs.
John Redon Purse, Mr.	Mark Clarence Russell, Mr.	David Anthony Siebenburgen, Mr.
Randy Lee Walker, Mr.	Robert H Wheeler Jr, Mr.	Thomas Eugene Woolley, Mr.

State of Ohio SS:
County of Crawford

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

Mark Clarence Russell President and CEO	David Gary Hendrix Treasurer and CFO	Marcella Slone Smith Assistant Secretary
Subscribed and sworn to before me this _____ day of _____		
a. Is this an original filing? Yes [X] No []		
b. If no,		
1. State the amendment number.....		
2. Date filed		
3. Number of pages attached.....		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	71,786,179		71,786,179	74,605,711
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	245,284,408	26,061	245,258,347	215,473,843
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)	7,670,910		7,670,910	4,450,309
4.2 Properties held for the production of income (less				
\$ encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$4,940,441 , Schedule E - Part 1), cash equivalents				
(\$1,440,649 , Schedule E - Part 2) and short-term				
investments (\$, Schedule DA)	6,381,090		6,381,090	7,211,873
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	331,122,587	26,061	331,096,526	301,741,736
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	604,259		604,259	613,626
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,297,788	7,492	2,290,296	2,156,051
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	15,982,514		15,982,514	15,047,118
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	84,024		84,024	23,740
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	1,049,292		1,049,292	1,316,563
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	2,841,350	2,841,350		
21. Furniture and equipment, including health care delivery assets				
(\$)	705,039	705,039		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets				
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	354,686,853	3,579,942	351,106,911	320,898,834
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	354,686,853	3,579,942	351,106,911	320,898,834
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	25,620,323	23,758,480
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	5,898,724	5,361,957
4. Commissions payable, contingent commissions and other similar charges	2,029,990	2,199,950
5. Other expenses (excluding taxes, licenses and fees)	60,291	667,386
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	62,978	58,793
7.1 Current federal and foreign income taxes (including \$52,622 on realized capital gains (losses))	918,961	1,060,125
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$91,204,435 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	33,581,406	31,956,429
10. Advance premium	528,375	422,014
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	55,892	129,517
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	135,411	154,908
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 3, Column 78)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	1,786,276	1,984,380
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	70,678,627	67,753,939
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	70,678,627	67,753,939
29. Aggregate write-ins for special surplus funds	561,235	755,406
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	279,867,049	252,389,489
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	280,428,284	253,144,895
38. TOTALS (Page 2, Line 28, Col. 3)	351,106,911	320,898,834
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901. Sale Leaseback of Saco Building	561,235	755,406
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	561,235	755,406
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	69,620,453	63,503,609
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	38,569,289	33,351,813
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	5,662,162	4,910,829
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	22,131,036	21,761,139
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	66,362,487	60,023,781
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	3,257,966	3,479,828
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,053,724	2,099,520
10. Net realized capital gains or (losses) less capital gains tax of \$ 52,622 (Exhibit of Capital Gains (Losses))	(151,240)	110,434
11. Net investment gain (loss) (Lines 9 + 10)	1,902,484	2,209,954
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 54,699 amount charged off \$ 463,975)	(409,276)	(418,537)
13. Finance and service charges not included in premiums	(25)	10
14. Aggregate write-ins for miscellaneous income	276,972	247,916
15. Total other income (Lines 12 through 14)	(132,329)	(170,611)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	5,028,121	5,519,171
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	5,028,121	5,519,171
19. Federal and foreign income taxes incurred	864,180	1,033,990
20. Net income (Line 18 minus Line 19)(to Line 22)	4,163,941	4,485,181
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	253,144,895	234,998,560
22. Net income (from Line 20)	4,163,941	4,485,181
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 638,236	24,505,108	13,578,307
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	370,965	29,820
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(1,756,635)	117,097
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	10	(64,070)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	27,283,389	18,146,335
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	280,428,284	253,144,895
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Rental and Related Services	248,083	248,083
1402. Other Income (Expense)	243	(167)
1403. Gain on Disposal of Furniture & Equipment	28,646	
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	276,972	247,916
3701. Prior year tax effect		(64,070)
3702. Correction of prior period error	10	
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	10	(64,070)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	70,222,988	65,142,260
2. Net investment income	3,133,930	2,853,198
3. Miscellaneous income	(132,329)	(170,611)
4. Total (Lines 1 through 3)	73,224,589	67,824,847
5. Benefit and loss related payments	36,767,730	31,853,296
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	29,801,770	25,820,901
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$52,622 tax on capital gains (losses)	1,057,966	1,821,365
10. Total (Lines 5 through 9)	67,627,466	59,495,562
11. Net cash from operations (Line 4 minus Line 10)	5,597,123	8,329,285
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	16,320,040	14,492,782
12.2 Stocks	1,124,204	409,682
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(2)	(1)
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	17,444,242	14,902,463
13. Cost of investments acquired (long-term only):		
13.1 Bonds	13,993,125	19,019,055
13.2 Stocks	5,568,275	379,823
13.3 Mortgage loans		
13.4 Real estate	4,093,158	1,690,890
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	23,654,558	21,089,768
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(6,210,316)	(6,187,305)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(217,590)	962,936
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(217,590)	962,936
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)	(830,783)	3,104,916
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	7,211,873	4,106,957
19.2 End of period (Line 18 plus Line 19.1)	6,381,090	7,211,873

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

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	4,805,792	2,629,843	2,619,927	4,815,708
2.	Allied lines	38,685	19,665	19,849	38,501
3.	Farmowners multiple peril	5,631,078	2,692,795	2,781,630	5,542,243
4.	Homeowners multiple peril	12,606,755	6,385,356	6,796,172	12,195,939
5.	Commercial multiple peril	7,730,058	3,532,214	3,788,042	7,474,230
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	214,634	107,993	109,684	212,943
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health	674	353	232	795
16.	Workers' compensation				
17.1	Other liability - occurrence	747,092	374,425	375,235	746,282
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	49,322	23,240	22,554	50,008
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	17,458,196	7,078,708	7,248,989	17,287,915
19.3, 19.4	Commercial auto liability	5,257,677	2,313,846	2,506,440	5,065,083
21.	Auto physical damage	16,559,095	6,721,253	7,238,088	16,042,260
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	146,372	76,738	74,564	148,546
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	71,245,430	31,956,429	33,581,406	69,620,453
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	2,619,927				2,619,927
2.	Allied lines	19,849				19,849
3.	Farmowners multiple peril	2,781,630				2,781,630
4.	Homeowners multiple peril	6,796,172				6,796,172
5.	Commercial multiple peril	3,788,042				3,788,042
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	109,684				109,684
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health	232				232
16.	Workers' compensation					
17.1	Other liability - occurrence	375,235				375,235
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	22,554				22,554
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	7,248,989				7,248,989
19.3, 19.4	Commercial auto liability	2,506,440				2,506,440
21.	Auto physical damage	7,238,088				7,238,088
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	74,564				74,564
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	33,581,406				33,581,406
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					33,581,406
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case Property premiums are determined by location covered. Casualty premiums are determined by insured address.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire	2,571,962	15,348,315	5,258	12,993,437	126,306	4,805,792
2.	Allied lines		143,278		104,593		38,685
3.	Farmowners multiple peril	5,953,190	15,636,868	3,416	15,224,767	737,629	5,631,078
4.	Homeowners multiple peril	23,177,872	24,600,210	22,317	34,084,933	1,108,711	12,606,755
5.	Commercial multiple peril		28,629,844		20,899,786		7,730,058
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	13,726	781,786	30	580,309	599	214,634
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake						
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health		2,496		1,822		674
16.	Workers' compensation						
17.1	Other liability - occurrence	230,233	2,537,583		2,019,919	805	747,092
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence		182,677		133,355		49,322
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	30,323,482	34,449,677		47,201,787	113,176	17,458,196
19.3, 19.4	Commercial auto liability		19,472,878		14,215,201		5,257,677
21.	Auto physical damage	27,818,763	33,976,530	14,867	44,770,881	480,184	16,559,095
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft	74,790	467,326		395,744		146,372
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	90,164,018	176,229,468	45,888	192,626,534	2,567,410	71,245,430
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
Line of Business		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 -3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	860,872	6,500,679	5,373,941	1,987,610	379,207	356,094	2,010,723	41.8
2.	Allied lines		23,103	16,865	6,238	13,219	10,029	9,428	24.5
3.	Farmowners multiple peril	1,730,817	6,137,714	5,752,003	2,116,528	879,419	990,748	2,005,199	36.2
4.	Homeowners multiple peril	13,003,169	12,305,166	18,504,945	6,803,390	1,931,075	1,754,604	6,979,861	57.2
5.	Commercial multiple peril		11,097,790	8,101,387	2,996,403	4,052,750	3,554,754	3,494,399	46.8
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine	699	506,727	370,421	137,005	14,976	13,015	138,966	65.3
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake								
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health								
16.	Workers' compensation								
17.1	Other liability - occurrence	16,831	444,043	336,439	124,435	563,402	717,256	(29,419)	(3.9)
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence		9,483	6,923	2,560	33,893	1,893	34,560	69.1
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	15,869,184	20,365,061	26,455,272	9,778,973	11,494,559	10,978,355	10,295,177	59.6
19.3, 19.4	Commercial auto liability		9,239,979	6,745,184	2,494,795	4,926,481	4,107,298	3,313,978	65.4
21.	Auto physical damage	16,309,694	21,653,460	27,713,221	10,249,933	1,325,792	1,264,691	10,311,034	64.3
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft	4,107	31,356	25,887	9,576	5,550	9,743	5,383	3.6
27.	Boiler and machinery								
28.	Credit								
29.	International								
30.	Warranty								
31.	Reinsurance - nonproportional assumed property	XXX							
32.	Reinsurance - nonproportional assumed liability	XXX							
33.	Reinsurance - nonproportional assumed financial lines	XXX							
34.	Aggregate write-ins for other lines of business								
35.	TOTALS	47,795,373	88,314,561	99,402,488	36,707,446	25,620,323	23,758,480	38,569,289	55.4
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	108,656	739,399	619,081	228,974	33,601	522,820	406,188	379,207	50,150
2.	Allied lines		32,500	23,725	8,775		16,461	12,017	13,219	1,375
3.	Farmowners multiple peril	715,678	922,992	1,197,201	441,469	465,345	1,160,110	1,187,505	879,419	159,262
4.	Homeowners multiple peril	2,293,862	2,824,326	3,759,516	1,358,672	1,344,763	825,621	1,597,981	1,931,075	256,130
5.	Commercial multiple peril		8,566,252	6,253,364	2,312,888		6,443,929	4,704,067	4,052,750	2,265,023
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine		34,000	24,820	9,180		21,466	15,670	14,976	2,016
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake									
13.	Group accident and health								(a)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health								(a)	
16.	Workers' compensation									
17.1	Other liability - occurrence	8,500	482,616	358,515	132,601	30,900	1,564,662	1,164,761	563,402	212,662
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence		76,000	55,480	20,520		49,529	36,156	33,893	3,948
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	11,141,730	13,853,453	18,247,158	6,748,025	6,240,639	11,560,275	13,054,380	11,494,559	1,749,304
19.3, 19.4	Commercial auto liability		9,078,218	6,627,098	2,451,120		9,168,005	6,692,644	4,926,481	1,058,454
21.	Auto physical damage	1,079,367	1,692,853	2,023,721	748,499	855,222	1,283,042	1,560,971	1,325,792	139,987
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft		14,000	10,220	3,780	893	5,664	4,787	5,550	413
27.	Boiler and machinery									
28.	Credit									
29.	International									
30.	Warranty									
31.	Reinsurance - nonproportional assumed property	XXX				XXX				
32.	Reinsurance - nonproportional assumed liability	XXX				XXX				
33.	Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34.	Aggregate write-ins for other lines of business									
35.	TOTALS	15,347,793	38,316,609	39,199,899	14,464,503	8,971,363	32,621,584	30,437,127	25,620,323	5,898,724
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Summary of remaining write-ins for Line 34 from overflow page									
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	2,661,589			2,661,589
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	18,556			18,556
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	2,643,033			2,643,033
2. Commission and brokerage:				
2.1 Direct excluding contingent		11,107,577		11,107,577
2.2 Reinsurance assumed, excluding contingent		5,043		5,043
2.3 Reinsurance ceded, excluding contingent		662,149		662,149
2.4 Contingent - direct		1,224,412		1,224,412
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		39,324		39,324
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		11,635,559		11,635,559
3. Allowances to managers and agents				
4. Advertising	100,308	305,651		405,959
5. Boards, bureaus and associations	167,752	368,363		536,115
6. Surveys and underwriting reports	167,463	510,526		677,989
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	1,513,300	4,409,995		5,923,295
8.2 Payroll taxes	68,346	273,275		341,621
9. Employee relations and welfare	356,084	1,039,092		1,395,176
10. Insurance	33,538	102,244		135,782
11. Directors' fees	14,224	127,184		141,408
12. Travel and travel items	34,156	116,391		150,547
13. Rent and rent items	52,461	159,932		212,393
14. Equipment	186,316	567,997		754,313
15. Cost or depreciation of EDP equipment and software	87,065	265,425		352,490
16. Printing and stationery	1,247	72,455		73,702
17. Postage, telephone and telegraph, exchange and express	94,309	287,509		381,818
18. Legal and auditing	142,422	491,461	246,334	880,217
19. Totals (Lines 3 to 18)	3,018,991	9,097,500	246,334	12,362,825
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		1,253,422		1,253,422
20.2 Insurance department licenses and fees	138	120,628		120,766
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	138	1,374,050		1,374,188
21. Real estate expenses				
22. Real estate taxes		23,927		23,927
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	5,662,162	22,131,036	246,334	(a) 28,039,532
26. Less unpaid expenses - current year	5,898,724	2,093,148	60,111	8,051,983
27. Add unpaid expenses - prior year	5,361,957	2,867,394	58,735	8,288,086
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	5,125,395	22,905,282	244,958	28,275,635
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of \$ to affiliates and \$246,334 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....55,050	.....52,467
1.1	Bonds exempt from U.S. tax	(a) .....835,336	.....814,310
1.2	Other bonds (unaffiliated)	(a) .....1,323,036	.....1,336,928
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....538,140	.....538,953
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....16,600	.....16,600
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) .....60,665	.....60,202
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	2,828,827	2,819,460
11.	Investment expenses		(g) .....246,334
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) .....519,402
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15) .....		.....765,736
17.	Net investment income (Line 10 minus Line 16)		2,053,724
DETAILS OF WRITE-INS			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$38,655 accrual of discount less \$588,715 amortization of premium and less \$55,329 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$1,192 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(2,576)		(2,576)		
1.1	Bonds exempt from U.S. tax	58,385		58,385		
1.2	Other bonds (unaffiliated)	1,634		1,634		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	197,095		197,095	3,039,219	
2.21	Common stocks of affiliates				22,104,125	
3.	Mortgage loans					
4.	Real estate	(353,154)		(353,154)		
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	(2)		(2)		
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	(98,618)		(98,618)	25,143,344	
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	26,061	26,056	(5)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	26,061	26,056	(5)
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	7,492	21,955	14,463
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	2,841,350	1,505,922	(1,335,428)
21. Furniture and equipment, including health care delivery assets	705,039	269,374	(435,665)
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets			
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,579,942	1,823,307	(1,756,635)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	3,579,942	1,823,307	(1,756,635)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)			

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

The ODI recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* has been adopted as a component of prescribed or permitted accounting practices by the State of Ohio.

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

	SSAP #	F/S Page	F/S Line #	2019	2018
<u>NET INCOME</u>					
(1) Ohio Mutual Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 4,163,941	\$ 4,485,181
(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)	XXX	XXX	XXX	\$ 4,163,941	\$ 4,485,181
<u>SURPLUS</u>					
(5) Ohio Mutual Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 280,428,284	\$ 253,144,895
(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)	XXX	XXX	XXX	\$ 280,428,284	\$ 253,144,895

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) All short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost, using the scientific interest method or the lower of amortized cost or fair market value. The company holds no SVO-Identified bond ETFs reported on Schedule D-1.
- (3) Unaffiliated common stocks are stated at fair market value. The Company has no subsidiaries or affiliates in which the company has an interest of 20% or more.
- (4) The Company had no preferred stock at December 31, 2019 or 2018.
- (5) The Company has no mortgage loans on real estate.
- (6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.
- (7) The Company's wholly owned insurance affiliates are United Ohio Insurance Company and Casco Indemnity Company. The Company's wholly owned non-insurance affiliates are Centurion Financial, Inc., Ohio United Agency, Inc., and United Premium Budget Service, Inc.
- (8) The Company has no ownership interest in any significant joint ventures.
- (9) The Company owns no derivative instruments.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.

NOTES TO FINANCIAL STATEMENTS

- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not significantly modified its capitalization policy from the prior period.
- (13) The Company does not engage in pharmaceutical rebate receivables.

D. Going Concern

The Company has no going concern issues as of the report date.

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2019 or 2018.

3. Business Combinations and Goodwill

The Company has no goodwill asset at December 31, 2019 or December 31, 2018.

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

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

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

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

(3) The Company had no other-than-temporary impairments for the year ended December 31, 2019.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2019 are as follows:

a.	The aggregate amount of unrealized losses:		
		1. Less than 12 Months	\$ (25,714)
		2. 12 Months or Longer	<u>\$ (6,522)</u>
b.	The aggregate related fair value of securities with unrealized losses:		
		1. Less than 12 Months	\$ 3,655,165
		2. 12 Months or Longer	<u>\$ 1,487,805</u>

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

- F. The Company has no repurchase agreements transactions accounted for as secured borrowing.
- G. The Company has no reverse repurchase agreements transactions accounted for as secured borrowing.
- H. The Company has no repurchase agreements transactions accounted for as a sale.
- I. The Company has no reverse repurchase agreements transactions accounted for as a sale.

J. Real Estate

- (1) The Company has no impaired real estate.
- (2) On November 20, 2017, the Company sold its New England property in Saco, Maine in a cash sale of \$2,100,000 and immediately entered into a leaseback agreement for a period of five years. The sale of the property resulted in a capital gain of \$971,389 in 2017 that has been recognized directly to special surplus funds and will be subsequently amortized to unassigned surplus over the lease term. The net balance in special surplus funds at December 31, 2019 is \$561,235. Amortization of \$194,171 was recorded at December 31, 2019 and December 31, 2018, respectively.
- (3) The Company has no planned sales of real estate investments.
- (4) The Company does not engage in retail land sales operations.
- (5) The Company holds no real estate investments with participating mortgage loan features.

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

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	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 Nonadmitted Restricted	Total Admitted Restricted (5 minus 6)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	-	-	-	-	-	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
j. On deposit with states	1,879,123	-	-	-	1,879,123	1,889,835	(10,712)	-	1,879,123	0.53%	0.54%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0.00%	0.00%
n. Other restricted assets	-	-	-	-	-	-	-	-	-	0.00%	0.00%
o. Total Restricted Assets	\$ 1,879,123	\$ -	\$ -	\$ -	\$ 1,879,123	\$ 1,889,835	\$ (10,712)	\$ -	\$ 1,879,123	0.53%	0.54%

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (c) Column 9 divided by Asset Page, Column 3, Line 28

- (2) The Company has no Assets Pledged as Collateral Not Captured in Other Categories.
- (3) The Company has no Other Restricted Assets or Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives.
- (4) The Company has no Collateral Received and Reflected as Assets in the Financial Statements.

M. The Company has no Working Capital Finance Investments.

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

O. The Company has no 5GI Securities.

NOTES TO FINANCIAL STATEMENTS

P. The Company has no Short Sales.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
(1) Number of CUSIPs	3	0
(2) Aggregate Amount of Investment Income	9,660	0

6. Joint Ventures, Partnerships and Limited Liability Companies.

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

7. Investment Income

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

8. Derivative Instruments

The Company owns no derivative instruments.

9. Income Taxes

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

1.	12/31/2019			12/31/2018			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 1+2) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
(a) Gross Deferred Tax Assets	2,579,484	299	2,579,783	2,233,477	1,130	2,234,607	346,007	(831)	345,176
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	2,579,484	299	2,579,783	2,233,477	1,130	2,234,607	346,007	(831)	345,176
(d) Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	2,579,484	299	2,579,783	2,233,477	1,130	2,234,607	346,007	(831)	345,176
(f) Deferred Tax Liabilities	103,332	1,427,159	1,530,491	129,724	788,320	918,044	(26,392)	638,839	612,447
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	2,476,152	(1,426,860)	1,049,292	2,103,753	(787,190)	1,316,563	372,399	(639,670)	(267,271)
2.	12/31/2018			12/31/2018			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 1+2) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total

Admission Calculation Components SSAP No.101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	1,974,502	-	1,974,502	2,122,864	-	2,122,864	(148,362)	-	(148,362)
(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)	250,460	-	250,460	101,688	-	101,688	148,772	-	148,772
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	250,460	-	250,460	101,688	-	101,688	148,772	-	148,772
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	41,906,849	XXX	XXX	37,774,250	XXX	XXX	4,132,599
(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	354,522	299	354,821	8,925	1,130	10,055	345,597	(831)	344,766
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+ 2(b)+2(c))	2,579,484	299	2,579,783	2,233,477	1,130	2,234,607	346,007	(831)	345,176
3.							2019	2018	
	(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount						1488%	1383%	
	(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above						279,378,992	251,828,332	

NOTES TO FINANCIAL STATEMENTS

4.

As of End of Current Period		12/31/2018		Change	
(1)	(2)	(3)	(4)	(5)	(6)
Ordinary	Capital	Ordinary	Capital	(Col 1-3) Ordinary	(Col 2-4) Capital

Impact of Tax Planning Strategies:

(a) Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.

1.	Adjusted Gross DTAs Amount From Note 9A1(c)	2,579,484	299	2,233,477	1,130	346,007	(831)
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies						
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	2,579,484	299	2,233,477	1,130	346,007	(831)
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies						

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

B. Unrecognized Deferred Tax Liabilities

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

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

1. Current Income Tax	(1)	(2)	(3)
	12/31/2019	12/31/2018	(Col 1-2) Change
(a) Federal	866,339	1,031,535	(165,196)
(b) Foreign	2,425	2,425	-
(c) Subtotal	868,764	1,033,960	(165,196)
(d) Federal income tax on net capital gains	52,622	28,591	24,031
(e) SSAP 3 (included in surplus)	-	64,070	(64,070)
(f) Other	(4,584)	30	(4,614)
(g) Federal and foreign income taxes incurred	916,802	1,126,651	(209,849)

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NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	12/31/2019	12/31/2018	(Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	341,334	326,858	14,476
(2) Unearned premium reserve	1,432,611	1,359,895	72,716
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	327,063	11,965	315,098
(8) Compensation and benefits accrual	352,188	407,559	(55,371)
(9) Pension accrual	-	-	-
(10) Salvage and subrogation	119,614	113,537	6,077
(11) Net operating loss carry-forward	5,100	6,866	(1,766)
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	1,574	6,797	(5,223)
(99) Subtotal	2,579,484	2,233,477	346,007
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	2,579,484	2,233,477	346,007
(e) Capital			
(1) Investments	299	1,130	(831)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	299	1,130	(831)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	299	1,130	(831)
(i) Admitted deferred tax assets (2d+2h)	2,579,783	2,234,607	345,176
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	12,489	8,704	3,785
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Reserves transition	90,843	121,020	(30,177)
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(99) Subtotal	103,332	129,724	(26,392)
(b) Capital			
(1) Investments	1,427,159	788,320	638,839
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	1,427,159	788,320	638,839
(c) Deferred tax liabilities (3a99+3b99)	1,530,491	918,044	612,447
4. Net deferred tax assets/liabilities (2i - 3c)	1,049,292	1,316,563	(267,271)

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

	12/31/2019	12/31/2018	Change
Total deferred tax assets	2,579,783	2,234,607	345,176
Total deferred tax liabilities	1,530,491	918,044	612,447
Net deferred tax asset	1,049,292	1,316,563	(267,271)
Tax effect of unrealized gains (losses)			638,236
Change in net deferred income tax			370,965

NOTES TO FINANCIAL STATEMENTS

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

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

Description	Amount	Tax Effect at 21%	Effective Tax Rate
Income before Federal income tax	5,080,743	1,066,956	21.00%
Tax exempt investment income	(814,310)	(171,005)	-3.37%
Dividends received deduction	(230,000)	(48,300)	-0.95%
Proration of tax exempt investment income	261,078	54,826	1.08%
Lobbying	10,144	2,130	0.04%
Disallowed meals and entertainment	47,498	9,975	0.20%
Country club dues	851	179	0.00%
Change in non admitted assets	(1,756,630)	(368,892)	-7.26%
Other	(151)	(32)	0.00%
Total	2,599,223	545,837	10.74%
Federal and foreign ordinary income taxes incurred		864,180	17.01%
Capital gains tax incurred		52,622	1.03%
Change in net deferred income tax		(370,965)	-7.30%
Total statutory income taxes		545,837	10.74%

E. Operating Loss and Tax Credit Carryforwards

1. Carryforwards, recoverable taxes, and IRC 6603 deposits

	12/31/2019	12/31/2018
The Company had net operating losses of:	24,286	32,696
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	-	-
	24,286	32,696

The AMT credit carryforwards do not expire.

2. The following is income tax expense for 2019, 2018, and 2017 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2017	-	7,859	7,859
2018	1,026,950	28,591	1,055,541
2019	866,339	52,622	918,961
	1,893,289	89,072	1,982,361

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

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

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

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

G. The Company has no federal or foreign income tax loss contingencies.

H. The Company is not subject to any Repatriation Transition Tax.

I. The Company has no Alternative Minimum Tax (AMT) Credit.

NOTES TO FINANCIAL STATEMENTS

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

- A. The Company is the parent company within the Ohio Mutual Insurance Group. The Company is the sole shareholder and owner of United Ohio Insurance Company (United Ohio), Casco Indemnity Company (Casco), United Premium Budget Service Inc., Centurion Financial Inc., and Ohio United Agency Inc.
- B. The Company, United Ohio and Casco have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.
- C. In 2019 the Company reimbursed its subsidiary, United Ohio, \$17,466,413 and received from its subsidiary, Casco, \$1,866,889 under the terms of the Reinsurance Pooling Agreement between the entities.
- D. As of December 31, 2019, the Company owes its subsidiary, United Ohio, \$1,238,745 and its subsidiary, Casco, \$394,484 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2019, the Company owes its subsidiary, United Ohio, \$153,047 under the terms of the Cost Sharing Agreement.
- E. The Company has no guarantees or undertakings at December 31, 2019.
- F. The Company and its subsidiaries, United Ohio and Casco, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.
- G. All outstanding shares of its subsidiaries, United Ohio, Casco, United Premium Budget Services Inc., Ohio United Agency Inc. and Centurion Financial Inc. are owned by the Parent Company, Ohio Mutual Insurance Company, an insurance company domiciled in the State of Ohio.
- H. None of the Company's capital stock is owned by downstream subsidiaries.
- I. The Company owns a 100% interest in United Ohio whose carrying value is equal to or exceeds 10% of the admitted assets of the Company. The Company carries United Ohio at its statutory statement value of \$205,673,769.

Based on the Company's ownership percentage of United Ohio, the statutory statement value of United Ohio assets and liabilities as of December 31, 2019 were \$390,247,386 and \$184,573,617, respectively.

- J. The Company did not recognize any impairment write down for its investments in Subsidiary, Controlled or Affiliated Companies during the statement period.
- K. Not Applicable
- L. Not Applicable
- M. The Company holds the following SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
NONE	N/A	-	-	-
Total SSAP No. 97 8a Entities	XXX	-	-	-
b. SSAP No. 97 8b(ii) Entities				
Centurion Financial Inc.	100.0	-	-	-
Ohio United Agency Inc.	100.0	25,059	-	25,059
United Premium Budget Service Inc.	100.0	1,002	-	1,002
Total SSAP No. 97 8b(ii) Entities	XXX	26,061	-	26,061
c. SSAP No. 97 8b(iii) Entities				
NONE	N/A	-	-	-
Total SSAP No. 97 8b(iii) Entities	XXX	-	-	-
d. SSAP No. 97 8b(iv) Entities				
NONE	N/A	-	-	-
Total SSAP No. 97 8b(iv) Entities	XXX	-	-	-
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	26,061	-	26,061
f. Aggregate Total (a+e)	XXX	26,061	-	26,061

(2) NAIC Filing Response Information

The Company did not have any NAIC filings for their 8b(ii) entities.

- N. The Company has no investments in Insurance SCAs for which the audited statutory equity reflects a departure from the NAIC statutory accounting practices and policies.
- O. The Company has no investments in SCAs or SSAP No. 48 entities where its share of losses exceeds its investment in the SCA or SSAP No. 48 entity.

NOTES TO FINANCIAL STATEMENTS

11. Debt

The Company had no outstanding debt obligations at December 31, 2019.

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

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

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

- (1) The Company has no shares of capital stock outstanding.
- (2) The Company has no shares of preferred stock outstanding.
- (3) Unless prior approval is received by the ODI, Ohio law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend payment.
- (4) There were no ordinary or extraordinary dividends paid in either 2019 or 2018.
- (5) The portion of the Company's 2019 surplus that may be paid as ordinary dividends in 2020 is \$28,042,828.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) The total amount of advances to surplus not repaid is \$0.
- (8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company sold and leased back its property located in Saco, Maine for a period of five years. The transaction resulted in a gain of \$971,389 that was posted directly to special surplus funds and will be amortized into unassigned funds over the lease term of 5 years.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$199,001,849.
- (11) The Company has no surplus debentures or similar obligations.
- (12) The Company has no restatement due to quasi-reorganizations.
- (13) There are no quasi-reorganizations to report.

14. Liabilities, Contingencies and Assessments

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

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

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

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

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

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

15. Leases

A. Leasing Arrangements

- (1) The Company leases computer related equipment under various operating lease arrangements that expire through December 2024. Additionally, the Company leases automobiles under various operating leases with no commitments exceeding December 31, 2019. The rental expenses for these leases for 2019 and 2018 were approximately \$107,187 and \$166,593, respectively. The Company

NOTES TO FINANCIAL STATEMENTS

leases office space in Saco, Maine. The lease was entered in November 2017 for a five year term with annual lease payments of \$166,488. Lease expense was \$166,488 in 2019 and 2018.

(2) At December 31, 2019, the minimum aggregate rental commitments are as follows:

	Year Ending December 31	Operating Leases
1.	2020	\$489,883
2.	2021	475,473
3.	2022	447,725
4.	2023	204,952
5.	2024	1,440
6.	Total	\$1,619,473

(3) On November 20, 2017, the Company sold its New England property in Saco, Maine in a cash sale of \$2,100,000. A gain of \$971,389 was recognized on the sale after selling expenses of \$157,282 and an asset disposal of \$971,329. The terms of the sale require the Company to lease back the property for a period of five years at a monthly rental of \$13,874, or \$166,488 per annum. The Company is responsible for any and all cost to maintain the building, interior and exterior, including the surrounding outside property grounds with the exception of the exterior walls, foundation, roof, complete replacement of the HVAC condenser or compressor components and repaving (not repatching) of the parking lot. Tenant is also responsible for all property and personal property taxes, any fees or assessments to any outside agencies in association with the property. In addition, any insurance needed for the building, property and type of business conducted in the lease space must name the Landlord as additional insured.

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

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

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

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

On November 20, 2017, the Company sold its New England property in Saco, Maine in a cash sale of \$2,100,000. See Note #15 A. (3) for further details.

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

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

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

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

20. Fair Value Measurements

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

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stock					
Industrial and Misc	\$ 14,053,835	\$ -	\$ 374,202	\$ -	\$ 14,428,037
Mutual Funds	7,761,756	-	-	-	7,761,756
Total Common Stocks	\$ 21,815,591	\$ -	\$ 374,202	\$ -	\$ 22,189,793

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

Description	Beginning Balance at 01/01/2018	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2018
b. Liabilities: Common Stock - Industrial & Misc.	\$ 374,482				\$ (280)					\$ 374,202

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

(4) As of December 31, 2019, the reporting entity’s investments in Level 3, NAIC rated A, represents one security that is not traded in a public market and was valued based on a valuation provided by the NAIC Securities Valuation Office.

(5) The Company has no Derivative Assets or Liabilities

NOTES TO FINANCIAL STATEMENTS

- B. Fair Value Measurements are used for financial instruments unless specifically required by another method.
- C. The Aggregate Fair Value for all Financial Instruments and the Level within the Fair Value Hierarchy are illustrated as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 74,491,819	\$ 71,786,179	\$ -	\$ 74,491,819	\$ -	\$ -	\$ -
Common Stocks	240,599,376	599,376	21,815,591	-	218,783,785	-	-
Total Financial Instruments	<u>\$ 315,091,196</u>	<u>\$ 72,385,556</u>	<u>\$ 21,815,591</u>	<u>\$ 74,491,819</u>	<u>\$ 218,783,785</u>	<u>\$ -</u>	<u>\$ -</u>

- D. Not Practicable to Estimate Fair Value.

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

- E. The company has no investments measured using the NAV practical expedient pursuant to SSAP No. 100R – Fair Value.

21. Other Items

- A. The Company has no Extraordinary Items.
- B. The Company has no Troubled Debt Restructuring Debtors.
- C. The Company has no other items that are not previously disclosed.
- D. The Company has no Business Interruption Insurance Recoveries.
- E. The Company has no State Transferrable Tax Credits.
- F. Subprime Mortgage Related Risk Exposure

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

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

- (2) The Company does not engage in direct subprime residential lending.
- (3) Direct exposure through other investments

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

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ -	\$ -	\$ 26	\$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 26</u>	<u>\$ -</u>

The Company recorded no impairments in 2019 or 2018 and no realized gains on sales and pay downs of investments with subprime exposure for either year.

- (4) The Company has no subprime mortgage risk exposure through Mortgage Guaranty or Financial Guaranty Insurance coverage.
- G. The Company has no Insurance-Linked Securities (ILS) Contracts.
- H. The Company has no life insurance where it is both the owner and beneficiary or has otherwise obtained rights to control a policy.

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent

Type II – Nonrecognized Subsequent Events:

	Current Year	Prior Year
A.		
Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the federal Affordable Care Act	NO	NO
B. ACA fee assessment payable for the upcoming year	-	-
C. ACA fee assessment paid	-	-
D. Premium written subject to ACA 9010 assessment	-	-
E. Total Adjusted Capital before surplus adjustment	-	-
F. Total Adjusted Capital after surplus adjustment	-	-
G. Authorized Control Level	-	-
H. Would reporting the ACA assessment as of Dec. 31, 2019 have triggered an RBC action level (YES/NO)?	NO	NO

There are no other subsequent events to report.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

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

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

(1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2019:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 83,819,628	\$ 13,685,630	\$ 90,794,171	\$ 14,824,397	\$ (6,974,543)	\$ (1,138,767)
b. All Other	-	-	410,265	312,122	(410,265)	(312,122)
c. TOTAL	\$ 83,819,628	\$ 13,685,630	\$ 91,204,436	\$ 15,136,519	\$ (7,384,808)	\$ (1,450,889)
d. Direct Unearned Premium Reserve:						\$ 40,966,213

(2) The additional or return commission, predicated on loss experience or on any other form of profit sharing arrangements in this annual statement as a result of existing contractual arrangements is accrued as follows:

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ -	\$ -	\$ -	\$ -
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	27,596	-	-	27,596
d. TOTAL	\$ 27,596	\$ -	\$ -	\$ 27,596

(3) Not Applicable

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

The Company has not entered into an agreement to commute any reinsurance treaties.

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

The Company has no reinsurance that should be accounted for as a deposit.

H. Disclosures for the Transfer of Property and Casualty Run-off Agreements

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

NOTES TO FINANCIAL STATEMENTS

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no certified reinsurer’s rating downgraded or status subject to revocation.

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

The Company had no reinsurance agreements qualifying for reinsurer aggregation.

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

25. Change in Incurred Losses and Loss Adjustment Expenses

- A. The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2019 and 2018:

	<u>2019</u>	<u>2018</u>
	<u>(In Thousands)</u>	
Balance at January 1, net of reinsurance	\$ 29,120	\$ 27,781
Incurred related to:		
Current year	47,232	40,804
Prior years	<u>(3,001)</u>	<u>(2,541)</u>
Total incurred	\$ 44,231	\$ 38,263
Paid related to:		
Current year	\$ 29,944	\$ 24,781
Prior years	<u>11,888</u>	<u>12,143</u>
Total paid	\$ 41,832	\$ 36,924
Balance as of December 31, net of reinsurance	<u>\$ 31,519</u>	<u>\$ 29,120</u>

The Company’s liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2018 and 2017, were decreased in the subsequent year by \$3,001,000 and \$2,541,000, respectively. The favorable development experienced in 2019 for accident years 2018 and prior is due to favorable development within the Group’s private passenger auto liability, auto physical damage and homeowners lines of business and was primarily within the accident year of 2018. Offsetting the favorable development during 2019 was a slight unfavorable development within the commercial multi-peril and commercial auto liability lines of business related to accident years 2013 to 2017. The favorable development experienced in 2018 for accident years 2017 and prior is due to favorable development within the Group’s private passenger auto liability, auto physical damage and homeowners lines of business and was primarily within the accident years of 2017 and 2016. Offsetting the favorable development during 2018 was a slight unfavorable development within the commercial multi-peril line of business related to accident years 2012 and 2013. Initial loss estimates for these years developed better than expected for these lines of business and hence, reserves previously established for these lines and years were reduced in 2019 and 2018, respectively.

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

- A. The Group utilizes a sophisticated loss and loss expense reserving application (Arius) developed by Milliman, Inc. to prepare actuarial triangles by annual statement line in order to estimate and analyze unpaid claims liabilities. The system includes stochastic modeling tools with a robust suite of reserving tools and methods. The Group estimates distributions of total unpaid amounts annually based on paid and incurred losses on both direct and net bases. Prior to moving to Arius in 2017, the Group estimated unpaid amounts on direct and ceded bases.

26. Intercompany Pooling Arrangements

Effective January 1, 2011, the Company requested and received permission from the ODI to pool the underwriting results of the Company with those of its wholly owned subsidiaries, United Ohio and Casco. Through the Pooling Agreement, the Company, NAIC #10202, retains 27% of the group’s pooled underwriting results and cedes 65% to United Ohio, NAIC #13072 and 8% to Casco, NAIC #25950. The following underwriting results were assumed/ceded between the Companies in 2019 and 2018:

	<u>2019</u>	<u>2018</u>
Premium earned assumed by Ohio Mutual from United Ohio and Casco Indemnity	\$ 173,693,255	\$ 163,265,283
Premium earned ceded back to United Ohio and Casco Indemnity	<u>(188,233,078)</u>	<u>(171,694,942)</u>
Change in premium earned due to pooling	\$ (14,539,823)	\$ (8,429,659)
Losses incurred assumed by Ohio Mutual from United Ohio and Casco Indemnity	\$ 93,973,492	\$ 84,193,222
Losses incurred ceded back to United Ohio and Casco Indemnity	<u>(104,279,929)</u>	<u>(90,173,420)</u>
Change in losses incurred due to pooling	\$ (10,306,437)	\$ (5,980,198)
Net loss adjustment expenses assumed by Ohio Mutual	\$ 4,806,169	\$ 2,910,908
Net other underwriting expenses assumed by Ohio Mutual	<u>6,100,031</u>	<u>7,319,960</u>
Change in expenses incurred due to pooling	\$ 10,906,200	\$ 10,230,868
Change in income before taxes due to pooling	<u>\$ (15,139,586)</u>	<u>\$ (12,680,329)</u>

NOTES TO FINANCIAL STATEMENTS

27. Structured Settlements

The Company has some structured settlements and they are assigned.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not issue participating policies.

30. Premium Deficiency Reserves

- | | | |
|---|-----|--|
| 1. Liability carried for premium deficiency reserves | \$ | 0 |
| 2. Date of the most recent evaluation of this liability | | 1/20/2020 |
| 3. Was anticipated investment income utilized in the calculation? | Yes | <input checked="checked" type="checkbox"/> No <input type="checkbox"/> |

31. High Deductibles

The Company has not recorded any high deductibles.

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

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

33. Asbestos/Environmental Reserves

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

Yes () No (X)

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

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

- B. There are no ending reserves for Bulk + IBNR included in A (Loss and LAE)
- C. There are no ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR)
- D. Does the Company have on the books, or has it ever written an insured for which you have identified a potential for the existence of, a liability due to environmental losses?

Yes () No (X)

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

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

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes [X] No []

1.2

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

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

1.3

State Regulating?

Ohio

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [] No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

2.1

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

Yes [] No [X]

2.2

If yes, date of change:

3.1

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

12/31/2015

3.2

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

12/31/2015

3.3

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

05/19/2017

3.4

By what department or departments?
Ohio Department of Insurance

3.5

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

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

3.6

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

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

4.1

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

Yes [] No [X]
Yes [] No [X]

4.2

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

Yes [] No [X]
Yes [] No [X]

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

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

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

6.1

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

Yes [] No [X]

6.2

If yes, give full information:

7.1

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

Yes [] No [X]

7.2

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, LLP Akron Centre Plaza 50 South Main Street, Suite 200 Akron, OH 44308

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

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []

10.6 If the response to 10.5 is no or n/a, please explain

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

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]

12.11 Name of real estate holding company

12.12 Number of parcels involved

12.13 Total book/adjusted carrying value \$

12.2 If, yes provide explanation:

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []

13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

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

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

GENERAL INTERROGATORIES

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

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

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

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03).

Yes [X] No []

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	
		25.22 Subject to reverse repurchase agreements	\$	
		25.23 Subject to dollar repurchase agreements	\$	
		25.24 Subject to reverse dollar repurchase agreements	\$	
		25.25 Placed under option agreements	\$	
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	
		25.27 FHLB Capital Stock	\$	
		25.28 On deposit with states	\$	1,879,123
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?

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

If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? ..

Yes [] No [X]

26.4	If the response to 26.3 is YES, does the reporting entity utilize:	26.41 Special accounting provision of SSAP No. 108	Yes [] No []
		26.42 Permitted accounting practice	Yes [] No []
		26.43 Other accounting guidance	Yes [] No []

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

Yes [] No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

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

\$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

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

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

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

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

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

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

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

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
New England Asset Management	U.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
105900	New England Asset Management	KUR85E5PS4GQFZTFC130	New England Asset Management is an SEC registered Investment advisor	NO.....

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
46434G-10-3	ISHARES CORE MSCI EMERGING	1,951,488
922908-76-9	Vanguard US Total Stock Market ETF	2,012,526
97717X-70-1	WisdomTree Europe Hedged Equity	3,797,742
29.2999 - Total		7,761,756

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
ISHARES CORE MSCI EMERGING	ALIBABA GROUP HOLDING ADR REPRESENTEN	100,111	12/31/2019 ...
ISHARES CORE MSCI EMERGING	TENCENT HOLDINGS LTD	77,279	12/31/2019 ...
ISHARES CORE MSCI EMERGING	TAIWAN SEMICONDUCTOR MANUFACTURING	75,913	12/31/2019 ...
ISHARES CORE MSCI EMERGING	SAMSUNG ELECTRONICS LTD	64,399	12/31/2019 ...
ISHARES CORE MSCI EMERGING	CHINA CONSTRUCTION BANK CORP H	23,028	12/31/2019 ...
Vanguard Total Stock Market ETF	Microsoft Corp.	76,476	12/31/2019 ...
Vanguard Total Stock Market ETF	Apple Inc.	74,463	12/31/2019 ...
Vanguard Total Stock Market ETF	Alphabet Inc.	50,313	12/31/2019 ...
Vanguard Total Stock Market ETF	Amazon.com Inc	48,301	12/31/2019 ...
Vanguard Total Stock Market ETF	Facebook Inc.	32,200	12/31/2019 ...
Wisdom Europe Hedged Equity	Banco Santander SA	211,534	12/31/2019 ...
Wisdom Europe Hedged Equity	Sanofi SA	184,950	12/31/2019 ...
Wisdom Europe Hedged Equity	Anheuser-Busch InBev SA/NV	181,152	12/31/2019 ...
Wisdom Europe Hedged Equity	Unilever NV	159,125	12/31/2019 ...
Wisdom Europe Hedged Equity	LVMH Moet Hennessy Louis Vuitton SE	153,809	12/31/2019 ...

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GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	71,786,179	74,491,819	2,705,640
30.2 Preferred stocks			
30.3 Totals	71,786,179	74,491,819	2,705,640

30.4 Describe the sources or methods utilized in determining the fair values:
Fair values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor such as: ICE Data Services, ICE BofAML indicies, Reuters, Bloomberg, Markit, Markit iBoxx, or PricingDirect. Under certain circumstances, if an SVO price or vendor price is unavailable, a price may be obtained from a broker. Short term securities are valued at amortized cost. Cash Equivalents are valued at amortized cost, including Government (exempt) money market mutual funds. Non-Government money market mutual funds are valued at net present value (NPV).

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Not applicable

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

32.2 If no, list exceptions:
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities? Yes [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$144,375

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

1 Name	2 Amount Paid
Automobile Insurance Plan Service Office	65,140
.....	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$44,511

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

1 Name	2 Amount Paid
Tsibouris & Associates, LLC	17,052
Taft Stettinius & Hollister, LLP	16,221
.....	

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

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

1 Name	2 Amount Paid
.....	

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

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

Yes [] No [X]

1.2

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

\$ _____

1.3

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

\$ _____

1.31

Reason for excluding

.....

1.4

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

\$ _____

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ _____

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ _____

1.62

Total incurred claims

\$ _____

1.63

Number of covered lives

.....

All years prior to most current three years

1.64

Total premium earned

\$ _____

1.65

Total incurred claims

\$ _____

1.66

Number of covered lives

.....

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ _____

1.72

Total incurred claims

\$ _____

1.73

Number of covered lives

.....

All years prior to most current three years

1.74

Total premium earned

\$ _____

1.75

Total incurred claims

\$ _____

1.76

Number of covered lives

.....

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

69,620,453

63,503,609

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

232

353

2.5

Reserve Denominator

65,100,453

61,076,866

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does the reporting entity issue both participating and non-participating policies?

Yes [] No [X]

3.2

If yes, state the amount of calendar year premiums written on:

3.21

Participating policies

\$ _____

3.22

Non-participating policies

\$ _____

4.

For mutual reporting Entities and Reciprocal Exchanges Only:

4.1

Does the reporting entity issue assessable policies?

Yes [] No [X]

4.2

Does the reporting entity issue non-assessable policies?

Yes [X] No []

4.3

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

%

4.4

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

\$ _____

5.

For Reciprocal Exchanges Only:

5.1

Does the Exchange appoint local agents?

Yes [] No []

5.2

If yes, is the commission paid:

5.21

Out of Attorney's-in-fact compensation.....

Yes [] No [] N/A []

5.22

As a direct expense of the exchange.....

Yes [] No [] N/A []

5.3

What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

.....

5.4

Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?

Yes [] No []

5.5

If yes, give full information

.....

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GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

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

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company's probable maximum loss is determined by Guy Carpenter using both the AIR model and the RMS model. Exposures that comprise the probable maximum loss include personal and commercial properties in Ohio and the New England states as well as farm property in Ohio and the eastern part of Indiana.

6.3

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

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [X] No []

6.5

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

7.1

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

Yes [] No [X]

7.2

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

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes [] No []

8.1

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

Yes [] No [X]

8.2

If yes, give full information

9.1

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

Yes [] No [X]

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.

Yes [] No [X]

9.3

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

9.4

Except for transactions meeting the requirements of paragraph 37 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

Yes [] No [X]

9.5

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

9.6

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

Yes [] No [X]
Yes [] No [X]
Yes [] No [X]

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

12.1If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11Unpaid losses\$

12.12Unpaid underwriting expenses (including loss adjustment expenses)\$

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

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

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

12.41From%

12.42To.....%

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

12.6If yes, state the amount thereof at December 31 of the current year:

12.61Letters of credit\$

12.62Collateral and other funds.....\$

13.1Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$875,000

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

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

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

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

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

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

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

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

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

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

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

* Disclose type of coverage:

.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1

Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance?

Yes [☐] No [☒]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11

Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance

\$

17.12

Unfunded portion of Interrogatory 17.11

\$

17.13

Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....

\$

17.14

Case reserves portion of Interrogatory 17.11

\$

17.15

Incurred but not reported portion of Interrogatory 17.11

\$

17.16

Unearned premium portion of Interrogatory 17.11

\$

17.17

Contingent commission portion of Interrogatory 17.11

\$

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

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

\$

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

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

\$

19.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [☒] No [☐]

19.1

If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes [☐] No [☐]

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FIVE-YEAR HISTORICAL DATA

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

	1 2019	2 2018	3 2017	4 2016	5 2015
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	87,196,530	84,199,970	72,520,017	67,997,945	63,275,813
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	81,216,631	76,629,362	67,585,674	63,165,725	59,627,369
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	98,023,717	91,128,735	82,889,323	79,473,488	77,018,457
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,496	2,518	3,018	3,173	4,828
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	266,439,374	251,960,585	222,998,032	210,640,331	199,926,467
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	23,512,287	22,700,392	19,532,112	18,325,436	17,051,754
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	21,764,578	20,495,824	18,075,407	16,880,142	15,924,423
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	25,967,891	24,147,402	22,033,906	21,195,056	20,566,871
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	674	680	815	857	1,304
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	71,245,430	67,344,298	59,642,240	56,401,491	53,544,352
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	3,257,966	3,479,828	2,893,248	2,134,833	1,770,983
14. Net investment gain or (loss) (Line 11)	1,902,484	2,209,954	1,744,965	1,488,625	1,509,004
15. Total other income (Line 15)	(132,329)	(170,611)	209,184	875,797	884,723
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	864,180	1,033,990	1,875,487	1,150,678	1,283,332
18. Net income (Line 20)	4,163,941	4,485,181	2,971,910	3,348,577	2,881,378
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	351,106,911	320,898,834	296,272,208	276,644,467	256,826,670
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	2,290,296	2,156,051	1,903,538	545,347	621,052
20.2 Deferred and not yet due (Line 15.2)	15,982,514	15,047,118	12,965,412	13,087,349	11,792,408
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	70,678,627	67,753,939	61,273,648	59,018,471	55,485,998
22. Losses (Page 3, Line 1)	25,620,323	23,758,480	22,257,506	22,644,404	21,098,651
23. Loss adjustment expenses (Page 3, Line 3)	5,898,724	5,361,957	5,523,764	5,394,899	5,083,463
24. Unearned premiums (Page 3, Line 9)	33,581,406	31,956,429	28,115,740	26,235,477	24,622,261
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	280,428,284	253,144,895	234,998,560	217,625,996	201,340,672
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	5,597,123	8,329,285	4,539,250	4,852,838	6,901,848
Risk-Based Capital Analysis					
28. Total adjusted capital	280,428,284	253,144,895	234,998,560	217,625,996	201,340,672
29. Authorized control level risk-based capital	18,781,330	18,206,637	17,371,452	17,006,935	16,528,674
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	21.7	24.7	25.3	24.4	25.4
31. Stocks (Lines 2.1 & 2.2)	74.1	71.4	72.2	71.5	70.4
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	2.3	1.5	1.1	1.6	1.8
34. Cash, cash equivalents and short-term investments (Line 5)	1.9	2.4	1.5	2.5	2.4
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	223,094,616	200,990,490	186,760,308	173,749,208	160,601,890
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	223,094,616	200,990,490	186,760,308	173,749,208	160,601,890
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	79.6	79.4	79.5	79.8	79.8

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	24,505,108	13,578,307	14,658,786	13,769,702	10,922,019
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	27,283,389	18,146,335	17,372,564	16,285,324	13,836,150
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	45,944,581	44,465,605	42,900,536	36,713,187	36,014,880
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	45,890,697	38,483,913	33,572,928	32,213,782	32,283,327
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	44,274,656	35,049,931	35,441,796	32,212,169	27,093,795
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)			355	635	845
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	136,109,934	117,999,449	111,915,615	101,139,773	95,392,847
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	12,400,763	12,001,756	11,579,404	9,912,560	9,724,018
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	12,390,362	10,390,658	9,064,326	8,697,718	8,716,356
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	11,916,321	9,458,425	9,560,277	8,693,158	7,313,143
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)			96	171	228
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	36,707,446	31,850,839	30,204,103	27,303,607	25,753,745
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	55.4	52.5	51.6	52.7	52.6
68. Loss expenses incurred (Line 3)	8.1	7.7	8.8	9.1	8.9
69. Other underwriting expenses incurred (Line 4)	31.8	34.3	34.6	34.4	35.1
70. Net underwriting gain (loss) (Line 8)	4.7	5.5	5.0	3.9	3.4
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	31.2	32.6	33.2	31.9	32.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	63.5	60.3	60.4	61.7	61.6
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	25.4	26.6	25.4	25.9	26.6
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(2,295)	(2,158)	(3,642)	(1,601)	(1,801)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(0.9)	(0.9)	(1.7)	(0.8)	(1.0)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(2,186)	(3,817)	(3,433)	(1,996)	(3,250)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(0.9)	(1.8)	(1.7)	(1.1)	(1.8)

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior.....	XXX	XXX	XXX	(13)						18	(13)	XXX
2. 2010.....	47,697	3,250	44,447	27,839	1,280	1,298	64	2,600	16	1,547	30,377	XXX
3. 2011.....	48,457	3,054	45,403	32,749	3,994	1,405	157	2,712		1,300	32,715	XXX
4. 2012.....	48,818	4,076	44,742	36,246	9,971	1,628	498	3,002		1,196	30,407	XXX
5. 2013.....	51,017	3,661	47,356	30,186	1,759	1,559	50	3,021		1,171	32,957	XXX
6. 2014.....	54,691	4,235	50,456	29,815	1,262	1,580	38	3,025		1,432	33,120	XXX
7. 2015.....	56,701	3,995	52,706	27,392	950	1,465	25	3,067		1,643	30,949	XXX
8. 2016.....	58,902	4,114	54,788	27,643	838	1,094	6	3,242		1,567	31,135	XXX
9. 2017.....	61,992	4,230	57,762	29,854	955	813	4	3,336		1,720	33,044	XXX
10. 2018.....	67,552	4,048	63,504	27,761	485	653	5	3,251		1,941	31,175	XXX
11. 2019.....	73,421	3,801	69,620	26,990	174	372	2	2,781		1,218	29,967	XXX
12. Totals	XXX	XXX	XXX	296,462	21,668	11,867	849	30,037	16	14,753	315,833	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	14											14	XXX
2. 2010.....	25	1	12	1			5					40	XXX
3. 2011.....	8		5				1					14	XXX
4. 2012.....	89		45				20					154	XXX
5. 2013.....	123		67	10			46		33			259	XXX
6. 2014.....	310	1	163	28			145		26			615	XXX
7. 2015.....	543	3	319	31			226		25			1,079	XXX
8. 2016.....	1,043	28	540	68			366		56			1,909	XXX
9. 2017.....	1,442	3	1,289	55			602		107			3,382	XXX
10. 2018.....	2,801	14	3,396	892			1,160		318			6,769	XXX
11. 2019.....	8,294	178	7,114	709			1,302		1,460			17,283	XXX
12. Totals	14,692	228	12,950	1,794			3,873		2,025			31,518	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	14	
2. 2010.....	31,779	1,362	30,417	66.6	41.9	68.4			27.0	35	5
3. 2011.....	36,880	4,151	32,729	76.1	135.9	72.1			27.0	13	1
4. 2012.....	41,030	10,469	30,561	84.0	256.8	68.3			27.0	134	20
5. 2013.....	35,035	1,819	33,216	68.7	49.7	70.1			27.0	180	79
6. 2014.....	35,064	1,329	33,735	64.1	31.4	66.9			27.0	444	171
7. 2015.....	33,037	1,009	32,028	58.3	25.3	60.8			27.0	828	251
8. 2016.....	33,984	940	33,044	57.7	22.8	60.3			27.0	1,487	422
9. 2017.....	37,443	1,017	36,426	60.4	24.0	63.1			27.0	2,673	709
10. 2018.....	39,340	1,396	37,944	58.2	34.5	59.8			27.0	5,291	1,478
11. 2019.....	48,313	1,063	47,250	65.8	28.0	67.9			27.0	14,521	2,762
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	25,620	5,898

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Ohio Mutual Insurance Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior.....	8,098	6,650	6,085	5,636	5,606	5,572	5,597	5,592	5,525	5,503	(22)	(89)
2. 2010.....	31,030	29,630	29,030	28,514	28,032	27,923	28,173	27,824	27,827	27,833	6	9
3. 2011.....	XXX	33,544	31,796	30,990	30,457	30,223	30,196	30,088	30,033	30,017	(16)	(71)
4. 2012.....	XXX	XXX	30,188	28,932	28,157	28,040	27,770	27,728	27,643	27,559	(84)	(169)
5. 2013.....	XXX	XXX	XXX	31,217	30,457	30,281	30,090	30,021	29,995	30,162	167	141
6. 2014.....	XXX	XXX	XXX	XXX	31,747	30,616	30,634	30,338	30,503	30,684	181	346
7. 2015.....	XXX	XXX	XXX	XXX	XXX	31,198	29,792	28,829	29,004	28,936	(68)	107
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	31,908	30,098	29,813	29,746	(67)	(352)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,091	33,108	32,983	(125)	(2,108)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,642	34,375	(2,267)	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,009	XXX	XXX
12. Totals											(2,295)	(2,186)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
1. Prior.....	.000	2,997	4,368	4,812	5,118	5,341	5,503	5,563	5,502	5,489	XXX	XXX
2. 2010.....	18,894	24,164	25,983	27,024	27,433	27,601	27,726	27,793	27,792	27,793	XXX	XXX
3. 2011.....	XXX	22,388	26,639	28,284	29,236	29,758	29,914	29,992	30,008	30,003	XXX	XXX
4. 2012.....	XXX	XXX	18,847	23,823	25,803	26,718	27,100	27,323	27,404	27,405	XXX	XXX
5. 2013.....	XXX	XXX	XXX	18,886	24,998	26,673	28,183	29,050	29,410	29,936	XXX	XXX
6. 2014.....	XXX	XXX	XXX	XXX	19,560	24,658	26,956	28,618	29,540	30,095	XXX	XXX
7. 2015.....	XXX	XXX	XXX	XXX	XXX	18,449	23,301	25,410	27,212	27,882	XXX	XXX
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	19,174	24,388	26,607	27,893	XXX	XXX
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,412	27,453	29,708	XXX	XXX
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,979	27,924	XXX	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,186	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior.....	3,475	1,497	640	297	172	57	15	9		
2. 2010.....	5,790	2,771	1,598	894	314	148	309	9	13	16
3. 2011.....	XXX	5,583	2,664	1,135	582	265	176	68	10	6
4. 2012.....	XXX	XXX	5,263	2,174	1,042	579	356	193	144	65
5. 2013.....	XXX	XXX	XXX	5,601	2,763	1,614	795	439	238	103
6. 2014.....	XXX	XXX	XXX	XXX	5,703	2,493	1,480	653	413	280
7. 2015.....	XXX	XXX	XXX	XXX	XXX	5,698	2,633	1,229	809	514
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	5,642	2,701	1,528	838
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,538	2,711	1,836
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,802	3,664
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,707

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

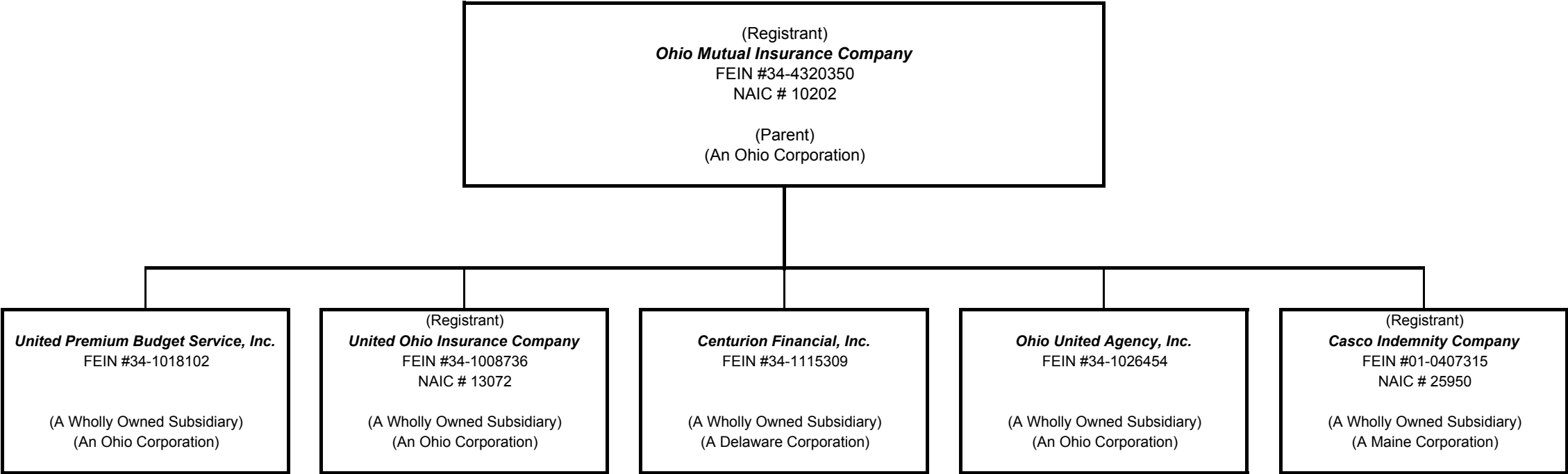
Allocated by States and Territories									
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	L							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	L	123,703	79,773					
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	L							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	N							
30. New Hampshire	NH	L							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	L	90,040,315	86,535,064	47,795,373	47,915,228	24,319,157	(25)	
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	L							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	L							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	L							
47. Virginia	VA	L							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	L							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	XXX	90,164,018	86,614,837		47,795,373	47,915,228	24,319,157	(25)	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

(a) Active Status Counts:
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....10 R - Registered - Non-domiciled RRGs.....
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... Q - Qualified - Qualified or accredited reinsurer.
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile..... N - None of the above - Not allowed to write business in the state47

(b) Explanation of basis of allocation of premiums by states, etc.
Property premiums are determined by location covered. Casualty premiums are determined by insured address.

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

Ohio Mutual Insurance Group



NONE

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