



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

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

United Ohio Insurance Company

NAIC Group Code	0963 (Current)	0963 (Prior)	NAIC Company Code	13072	Employer's ID Number	34-1008736
Organized under the Laws of	Ohio			State of Domicile or Port of Entry	OH	
Country of Domicile	United States of America					
Incorporated/Organized	12/01/1966			Commenced Business	03/01/1967	
Statutory Home Office	1725 Hopley Avenue (Street and Number)			Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)		
Main Administrative Office	1725 Hopley Avenue (Street and Number)			Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)		
	1725 Hopley Avenue (Street and Number)			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)			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 United Ohio 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)	271,370,516		271,370,516	256,894,838
2. Stocks (Schedule D):				
2.1 Preferred stocks	3,884,037		3,884,037	6,444,800
2.2 Common stocks	17,455,413		17,455,413	13,666,087
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$	15,228,042			
, Schedule E - Part 1), cash equivalents				
(\$	3,762,052			
, Schedule E - Part 2) and short-term				
investments (\$				
, Schedule DA)	18,990,094		18,990,094	11,438,208
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)	311,700,060		311,700,060	288,443,933
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	2,169,551		2,169,551	2,108,839
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,531,710	18,037	5,513,673	5,190,494
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	38,476,423		38,476,423	36,224,542
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,611,241		3,611,241	2,435,968
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	1,659,753		1,659,753	2,210,590
18.2 Net deferred tax asset	4,756,460		4,756,460	5,062,149
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets				
(\$				
)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,371,722		1,371,722	2,338,929
24. Health care (\$				
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	21,328,105	339,602	20,988,503	17,775,128
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	390,605,025	357,639	390,247,386	361,790,572
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	390,605,025	357,639	390,247,386	361,790,572
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Prepaid Insurance Premiums	339,602	339,602		
2502. Company Owned Life Insurance	18,782,102		18,782,102	15,955,432
2503. Non-Qualified Retirement Plan	2,206,401		2,206,401	1,819,696
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	21,328,105	339,602	20,988,503	17,775,128

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	61,678,555	57,196,340
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)	14,200,632	12,908,414
4. Commissions payable, contingent commissions and other similar charges	4,887,013	5,296,176
5. Other expenses (excluding taxes, licenses and fees)	8,361,159	9,024,596
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	195,445	302,705
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$2,000,000 and interest thereon \$3,686	2,003,686	4,008,663
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$80,819,517 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)	80,844,125	76,932,143
10. Advance premium	1,272,014	1,015,960
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	543,740	724,187
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	773,102	1,144,382
14. Amounts withheld or retained by company for account of others	517,031	94,997
15. Remittances and items not allocated	127,991	125,988
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		
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	9,169,124	7,524,738
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	184,573,617	176,299,289
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	184,573,617	176,299,289
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	2,500,000	2,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	3,715,912	3,715,912
35. Unassigned funds (surplus)	199,457,857	179,275,371
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)	205,673,769	185,491,283
38. TOTALS (Page 2, Line 28, Col. 3)	390,247,386	361,790,572
DETAILS OF WRITE-INS		
2501. Pension Obligations	6,962,723	5,705,042
2502. Non-Qualified Retirement Plan	2,206,401	1,819,696
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	9,169,124	7,524,738
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	167,604,795	152,879,058
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	92,851,991	80,291,401
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	13,631,131	11,822,366
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	53,278,419	52,387,926
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	159,761,541	144,501,693
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	7,843,254	8,377,365
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	8,276,589	7,619,648
10. Net realized capital gains or (losses) less capital gains tax of \$(3,722) (Exhibit of Capital Gains (Losses))	8,407	104,861
11. Net investment gain (loss) (Lines 9 + 10)	8,284,996	7,724,509
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$131,684 amount charged off \$1,116,978)	(985,294)	(1,007,590)
13. Finance and service charges not included in premiums	3,104,665	3,271,705
14. Aggregate write-ins for miscellaneous income	3,251,501	(552,601)
15. Total other income (Lines 12 through 14)	5,370,872	1,711,514
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	21,499,122	17,813,388
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)	21,499,122	17,813,388
19. Federal and foreign income taxes incurred	3,766,240	4,086,688
20. Net income (Line 18 minus Line 19)(to Line 22)	17,732,882	13,726,700
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	185,491,282	172,397,472
22. Net income (from Line 20)	17,732,882	13,726,700
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$893,106	3,359,780	(1,076,245)
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	419,488	689,252
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	12,977	106,739
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	(1,342,640)	(352,636)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	20,182,487	13,093,810
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	205,673,769	185,491,282
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Company Owned Life Insurance	2,826,669	(427,243)
1402. Other Income	42,514	301
1403. Non-Qualified Retirement Plan	382,318	(125,659)
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	3,251,501	(552,601)
3701. Change in net liability for retirement plans	(631,733)	56,293
3702. Non-Qualified Retirement Plan	(382,318)	125,659
3703. Correction of prior period error	(328,589)	(534,588)
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(1,342,640)	(352,636)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	169,052,141	156,683,993
2. Net investment income	10,053,946	9,121,204
3. Miscellaneous income	2,161,884	2,264,417
4. Total (Lines 1 through 3)	181,267,971	168,069,614
5. Benefit and loss related payments	89,545,049	77,716,570
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	66,782,571	62,926,512
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$(3,722) tax on capital gains (losses)	3,211,681	2,881,451
10. Total (Lines 5 through 9)	159,539,301	143,524,533
11. Net cash from operations (Line 4 minus Line 10)	21,728,670	24,545,081
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	43,354,382	64,795,013
12.2 Stocks	3,343,665	1,612,142
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		45
12.7 Miscellaneous proceeds		95,303
12.8 Total investment proceeds (Lines 12.1 to 12.7)	46,698,047	66,502,503
13. Cost of investments acquired (long-term only):		
13.1 Bonds	59,413,106	77,801,606
13.2 Stocks	584,300	682,414
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		606,209
13.7 Total investments acquired (Lines 13.1 to 13.6)	59,997,406	79,090,229
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)	(13,299,359)	(12,587,726)
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	(2,004,977)	(1,998,675)
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	1,127,553	(5,013,332)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(877,424)	(7,012,007)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	7,551,887	4,945,348
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	11,438,207	6,492,859
19.2 End of period (Line 18 plus Line 19.1)	18,990,094	11,438,207

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	11,569,499	6,331,104	6,307,231	11,593,372
2.	Allied lines	93,131	47,343	47,785	92,689
3.	Farmowners multiple peril	13,556,299	6,482,655	6,696,517	13,342,437
4.	Homeowners multiple peril	30,349,598	15,372,153	16,361,155	29,360,596
5.	Commercial multiple peril	18,609,398	8,503,479	9,119,359	17,993,518
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	516,714	259,983	264,053	512,644
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health	1,622	849	558	1,913
16.	Workers' compensation				
17.1	Other liability - occurrence	1,798,558	901,395	903,345	1,796,608
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	118,740	55,948	54,296	120,392
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	42,028,989	17,041,330	17,451,270	41,619,049
19.3, 19.4	Commercial auto liability	12,657,371	5,570,371	6,034,023	12,193,719
21.	Auto physical damage	39,864,483	16,180,794	17,425,028	38,620,249
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	352,375	184,739	179,505	357,609
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	171,516,777	76,932,143	80,844,125	167,604,795
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	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	6,307,231				6,307,231
2.	Allied lines	47,785				47,785
3.	Farmowners multiple peril	6,696,517				6,696,517
4.	Homeowners multiple peril	16,361,155				16,361,155
5.	Commercial multiple peril	9,119,359				9,119,359
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	264,053				264,053
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	558				558
16.	Workers' compensation					
17.1	Other liability - occurrence	903,345				903,345
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	54,296				54,296
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	17,451,270				17,451,270
19.3, 19.4	Commercial auto liability	6,034,023				6,034,023
21.	Auto physical damage	17,425,028				17,425,028
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	179,505				179,505
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	80,844,125				80,844,125
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					80,844,125
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire	14,877,281	11,569,499	28,054	14,173,880	731,455	11,569,499
2.	Allied lines	150,971	93,131	266	143,278	7,959	93,131
3.	Farmowners multiple peril	17,371,399	13,556,299	30,712	15,636,868	1,765,243	13,556,299
4.	Homeowners multiple peril	14,142,639	30,349,598	31,104	13,560,826	612,917	30,349,598
5.	Commercial multiple peril	31,471,875	18,609,398	24,841	28,629,844	2,866,872	18,609,398
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	814,743	516,714	1,533	781,712	34,564	516,714
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	1,622		2,496		1,622
16.	Workers' compensation						
17.1	Other liability - occurrence	6,309,513	1,798,558		2,403,088	3,906,425	1,798,558
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence	183,318	118,740		182,677	641	118,740
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	34,252,783	42,028,989		34,131,617	121,166	42,028,989
19.3, 19.4	Commercial auto liability	19,736,182	12,657,371		19,472,878	263,304	12,657,371
21.	Auto physical damage	34,235,195	39,864,483	14,200	33,810,480	438,915	39,864,483
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft	442,796	352,375		442,797	(1)	352,375
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	173,991,191	171,516,777	130,710	163,372,441	10,749,460	171,516,777
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 United Ohio 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	6,315,052	4,792,483	6,322,546	4,784,989	912,910	857,262	4,840,637	41.8
2.	Allied lines	23,039	15,088	23,110	15,017	31,825	24,143	22,699	24.5
3.	Farmowners multiple peril	6,462,501	5,103,824	6,470,981	5,095,344	2,117,118	2,385,133	4,827,329	36.2
4.	Homeowners multiple peril	6,970,351	16,387,090	6,978,909	16,378,532	4,648,887	4,224,045	16,803,374	57.2
5.	Commercial multiple peril	11,403,244	7,220,191	11,409,871	7,213,564	9,756,617	8,557,738	8,412,443	46.8
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine	506,302	330,244	506,719	329,827	36,053	31,332	334,548	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	3,037,602	299,569	3,037,603	299,568	1,356,341	1,726,727	(70,818)	(3.9)
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence	9,483	6,164	9,483	6,164	81,594	4,558	83,200	69.1
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	19,670,712	23,541,971	19,670,714	23,541,969	27,672,081	26,429,376	24,784,674	59.6
19.3, 19.4	Commercial auto liability	9,704,347	6,005,986	9,704,345	6,005,988	11,860,044	9,887,942	7,978,090	65.4
21.	Auto physical damage	21,453,168	24,679,448	21,456,852	24,675,764	3,191,723	3,044,627	24,822,860	64.3
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft	31,356	23,050	31,356	23,050	13,362	23,457	12,955	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	85,587,157	88,405,108	85,622,489	88,369,776	61,678,555	57,196,340	92,851,991	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 United Ohio 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	673,799	551,236	673,799	551,236	500,804	361,674	500,804	912,910	120,731
2.	Allied lines	32,500	21,125	32,500	21,125	16,461	10,700	16,461	31,825	3,309
3.	Farmowners multiple peril	938,144	1,062,796	938,144	1,062,796	1,303,632	1,054,322	1,303,632	2,117,118	383,409
4.	Homeowners multiple peril	1,578,334	3,270,878	1,578,334	3,270,878	552,146	1,378,009	552,146	4,648,887	616,609
5.	Commercial multiple peril	8,623,015	5,568,064	8,623,015	5,568,064	7,880,641	4,188,553	7,880,641	9,756,617	5,452,832
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine	34,000	22,100	34,000	22,100	37,466	13,953	37,466	36,053	4,852
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	459,119	319,225	459,119	319,225	4,733,089	1,037,116	4,733,089	1,356,341	511,964
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence	76,000	49,400	76,000	49,400	49,529	32,194	49,529	81,594	9,505
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	13,276,446	16,245,244	13,276,446	16,245,244	11,362,535	11,426,837	11,362,535	27,672,081	4,211,290
19.3, 19.4	Commercial auto liability	9,554,069	5,900,841	9,554,069	5,900,841	10,281,117	5,959,203	10,281,117	11,860,044	2,548,131
21.	Auto physical damage	1,701,708	1,801,943	1,701,708	1,801,943	1,327,611	1,389,780	1,327,611	3,191,723	337,005
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft	14,000	9,100	14,000	9,100	5,664	4,262	5,664	13,362	995
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	36,961,134	34,821,952	36,961,134	34,821,952	38,050,695	26,856,603	38,050,695	61,678,555	14,200,632
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	6,407,529			6,407,529
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	44,673			44,673
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	6,362,856			6,362,856
2. Commission and brokerage:				
2.1 Direct excluding contingent		26,740,462		26,740,462
2.2 Reinsurance assumed, excluding contingent		12,139		12,139
2.3 Reinsurance ceded, excluding contingent		1,594,062		1,594,062
2.4 Contingent - direct		2,947,659		2,947,659
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		94,668		94,668
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)		28,011,530		28,011,530
3. Allowances to managers and agents				
4. Advertising	241,483	735,827		977,310
5. Boards, bureaus and associations	403,848	886,799		1,290,647
6. Surveys and underwriting reports	403,153	1,229,045		1,632,198
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	3,643,129	10,616,655	232,626	14,492,410
8.2 Payroll taxes	164,536	657,885		822,421
9. Employee relations and welfare	857,238	2,501,517		3,358,755
10. Insurance	80,740	246,144		326,884
11. Directors' fees	34,244	306,184		340,428
12. Travel and travel items	82,228	280,200		362,428
13. Rent and rent items	126,295	385,021		511,316
14. Equipment	448,538	1,367,400		1,815,938
15. Cost or depreciation of EDP equipment and software	209,602	638,987		848,589
16. Printing and stationery	3,002	174,429		177,431
17. Postage, telephone and telegraph, exchange and express	227,040	692,151		919,191
18. Legal and auditing	342,867	1,183,146	584,349	2,110,362
19. Totals (Lines 3 to 18)	7,267,943	21,901,390	816,975	29,986,308
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		3,017,495		3,017,495
20.2 Insurance department licenses and fees	332	290,402		290,734
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)	332	3,307,897		3,308,229
21. Real estate expenses				
22. Real estate taxes		57,602		57,602
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	13,631,131	53,278,419	816,975	(a) 67,726,525
26. Less unpaid expenses - current year	14,200,632	13,317,888	125,729	27,644,249
27. Add unpaid expenses - prior year	12,908,414	14,483,127	140,350	27,531,891
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)	12,338,913	54,443,658	831,596	67,614,167
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 \$584,349 to non-affiliates.

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....383,826	.....369,852
1.1	Bonds exempt from U.S. tax	(a) .....3,045,844	.....3,046,204
1.2	Other bonds (unaffiliated)	(a) .....4,731,237	.....4,823,022
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....358,165	.....348,227
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....341,876	.....339,652
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) .....171,904	.....166,607
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	9,032,852	9,093,564
11.	Investment expenses		(g) .....816,975
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15) .....		.....816,975
17.	Net investment income (Line 10 minus Line 16)		8,276,589
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 \$95,554 accrual of discount less \$1,948,244 amortization of premium and less \$129,699 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 \$1,289 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					
1.1	Bonds exempt from U.S. tax	161,339		161,339		
1.2	Other bonds (unaffiliated)	(39,059)		(39,059)	147,364	
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)	(117,595)		(117,595)	400,497	
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)				3,705,026	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets					
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	4,685		4,685	4,252,887	
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 United Ohio 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			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	18,037	52,854	34,817
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			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	339,602	317,762	(21,840)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	357,639	370,616	12,977
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	357,639	370,616	12,977
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid Insurance Premiums	339,602	317,762	(21,840)
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)	339,602	317,762	(21,840)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

The ODI recognizes only statutory accounting practices prescribed or permitted by the State of Ohio for determining and reporting the financial condition and results of operations of an insurance company, for determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* (NAIC SAP) 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 SAP and practices prescribed and permitted by the State of Ohio is shown below:

	SSAP #	F/S Page	F/S Line #	2019	2018
NET INCOME					
(1) United Ohio Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 17,732,882	\$ 13,726,700
(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	\$ 17,732,882	\$ 13,726,700
SURPLUS					
(5) United Ohio Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 205,673,769	\$ 185,491,283
(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	\$ 205,673,769	\$ 185,491,283

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. 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 and are based on reports received from ceding companies for reinsurance.

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) Preferred stocks are reported at a value based on their NAIC designation by the Securities Valuation Office (SVO) and the related net unrealized capital gains (losses) are reported in unassigned surplus along with any adjustment for federal income taxes. Redeemable preferred stocks are stated at amortized cost using the interest method. RP1-RP2 designations are stated at book value. RP3-RP6 designations are stated at lower of book or fair value. P1-P2 designations are stated at fair value and preferred stocks rated NAIC 3 or lower are stated at the lower of cost or fair market value.
- (5) The Company has no mortgage loans.
- (6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.
- (7) The Company has no subsidiaries. The Company's insurance affiliate is Casco Indemnity Company and the Company's non-insurance affiliates are Centurion Financial, Inc., Ohio United Agency, Inc., and United Premium Budget Service, Inc. The Company is wholly-owned by Ohio Mutual Insurance Company.
- (8) The Company has no ownership interest in any significant joint ventures, partnerships or limited liability companies.
- (9) The Company owns no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

- (10) The Company anticipates investment income as a factor in the premium deficiency calculation, in accordance with SSAP No. 53, Property-Casualty Contracts-Premiums.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liabilities are continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) The Company 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

There were no significant changes in business combinations or goodwill during 2019 or 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	\$ (94,366)
		2. 12 Months or Longer	<u>\$ (110,583)</u>
b.	The aggregate related fair value of securities with unrealized losses:		
		1. Less than 12 Months	\$ 13,765,265
		2. 12 Months or Longer	<u>\$ 16,196,470</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. The Company owns no real estate.
- 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	738,900	-	-	-	738,900	654,600	84,300	-	738,900	0.19%	0.19%
j. On deposit with states	1,994,577	-	-	-	1,994,577	2,112,499	(117,922)	-	1,994,577	0.51%	0.51%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	3,920,782	-	-	-	3,920,782	4,818,306	(897,524)	-	3,920,782	1.00%	1.01%
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	\$ 6,654,259	\$ -	\$ -	\$ -	\$ 6,654,259	\$ 7,585,405	\$ (931,146)	\$ -	\$ 6,654,259	1.70%	1.71%

- (a) Subset of column 1
- (b) Subset of column 3
- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) 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.
- P. The Company has no Short Sales.
- Q. Prepayment Penalty and Acceleration Fees.

	General Account	Protected Cell
(1) Number of CUSIPs	5	0
(2) Aggregate Amount of Investment Income	1,989	0

6. Joint Ventures, Partnerships and Limited Liability Companies

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

NOTES TO FINANCIAL STATEMENTS

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)	(5)	(7)	(8)	(9)	
	Ordinary	Capital	(Col 1+2) Total	Ordinary	Capital	(Col 4+5) Total	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total	
(a)	Gross Deferred Tax Assets	7,471,895	1,696	7,473,591	6,950,827	6,402	6,957,229	521,068	(4,706)	516,362
(b)	Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c)	Adjusted Gross Deferred Tax Assets (1a-1b)	7,471,895	1,696	7,473,591	6,950,827	6,402	6,957,229	521,068	(4,706)	516,362
(d)	Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
(e)	Subtotal Net Admitted Deferred Tax Asset (1c-1d)	7,471,895	1,696	7,473,591	6,950,827	6,402	6,957,229	521,068	(4,706)	516,362
(f)	Deferred Tax Liabilities	323,995	2,393,136	2,717,131	395,050	1,500,030	1,895,080	(71,055)	893,106	822,051
(g)	Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	7,147,900	(2,391,440)	4,756,460	6,555,777	(1,493,628)	5,062,149	592,123	(897,812)	(305,689)
2.		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 4+5) 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	5,519,609	-	5,519,609	5,387,415	-	5,387,415	132,194	-	132,194
(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)	288,156	-	288,156	275,273	-	275,273	12,883	-	12,883
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	288,156	-	288,156	275,273	-	275,273	12,883	-	12,883
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	30,137,596	XXX	XXX	27,064,370	XXX	XXX	3,073,226
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities	1,664,130	1,696	1,665,826	1,288,139	6,402	1,294,541	375,991	(4,706)	371,285
(d)	Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+ 2(b)+2(c))	7,471,895	1,696	7,473,591	6,950,827	6,402	6,957,229	521,068	(4,706)	516,362
3.								2019	2018	
	(a)	Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount						1713%	1544%	
	(b)	Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above						200,917,309	180,429,134	

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)	7,471,895	1,696	6,950,827	6,402	521,068	(4,706)
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)	7,471,895	1,696	6,950,827	6,402	521,068	(4,706)
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)	(2)	(3)
	12/31/2019	12/31/2018	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	3,706,412	4,135,402	(428,990)
(b) Foreign	-	-	-
(c) Subtotal	3,706,412	4,135,402	(428,990)
(d) Federal income tax on net capital gains	(3,722)	(18,004)	14,282
(e) SSAP 3 (included in surplus)	-	-	-
(f) Other	59,828	(48,714)	108,542
(g) Federal and foreign income taxes incurred	3,762,518	4,068,684	(306,166)

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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	821,680	786,875	34,805
(2) Unearned premium reserve	3,448,878	3,273,820	175,058
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	1,727,752	1,694,459	33,293
(9) Pension accrual	1,064,401	818,191	246,210
(10) Salvage and subrogation	278,385	253,787	24,598
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	130,799	123,695	7,104
(99) Subtotal	7,471,895	6,950,827	521,068
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	7,471,895	6,950,827	521,068
(e) Capital			
(1) Investments	1,696	6,402	(4,706)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	1,696	6,402	(4,706)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	1,696	6,402	(4,706)
(i) Admitted deferred tax assets (2d+2h)	7,473,591	6,957,229	516,362
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	38,979	26,358	12,621
(2) Fixed assets	-	-	-
(3) Reserves transition	285,016	368,692	(83,676)
(4) IRC Section 481(a) - Deferred Compensation	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(99) Subtotal	323,995	395,050	(71,055)
(b) Capital			
(1) Investments	2,393,136	1,500,030	893,106
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	2,393,136	1,500,030	893,106
(c) Deferred tax liabilities (3a99+3b99)	2,717,131	1,895,080	822,051
4. Net deferred tax assets/liabilities (2i - 3c)	4,756,460	5,062,149	(305,689)

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	7,473,591	6,957,229	516,362
Total deferred tax liabilities	2,717,131	1,895,080	822,051
Net deferred tax asset	4,756,460	5,062,149	(305,689)
Tax effect of unrealized gains (losses)			893,106
Remove tax effect of change in retirement plans			(167,929)
Change in net deferred income tax			419,488

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	21,495,398	4,514,033	21.00%
Tax exempt investment income	(3,046,204)	(639,703)	-2.98%
Dividends received deduction	(324,895)	(68,228)	-0.32%
Proration of tax exempt investment income	842,775	176,983	0.82%
Lobbying	24,421	5,128	0.02%
Disallowed meals and entertainment	114,346	24,013	0.11%
Country club dues	2,048	430	0.00%
Insurance company owned life insurance	(2,826,669)	(593,601)	-2.75%
Change in non admitted assets	12,977	2,725	0.01%
Change in NQRP	(382,318)	(80,287)	-0.37%
Other	7,313	1,537	0.01%
Total	15,919,192	3,343,030	15.55%
Federal and foreign ordinary income taxes incurred		3,766,240	17.52%
Capital gains tax incurred		(3,722)	-0.02%
Change in net deferred income tax		(419,488)	-1.95%
Total statutory income taxes		3,343,030	15.55%

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

The AMT credit carryforwards do not expire.

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

Year	Ordinary	Capital	Total
2017	-	40,035	40,035
2018	4,177,225	-	4,177,225
2019	3,702,690	-	3,702,690
	7,879,915	40,035	7,919,950

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:

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

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

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 a wholly owned subsidiary of Ohio Mutual Insurance Company (Ohio Mutual). Ohio Mutual is the sole shareholder and owner of the Company, Casco Indemnity Company (Casco), United Premium Budget Service Inc., Centurion Financial Inc. (CEF), and Ohio United Agency, Inc.
- B. The Company, Ohio Mutual (parent) and Casco have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.
- C. In 2019 the Company received from its parent, Ohio Mutual, \$17,466,413 under the terms of the Reinsurance Pooling Agreement between the entities.
- D. As of December 31, 2019, the Company's parent, Ohio Mutual, owes the Company \$1,238,745 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2019, the Company's parent, Ohio Mutual, owes the Company \$153,047, and the Company owes its affiliate, Casco, \$20,070 under the terms of the Cost Sharing Agreement.
- E. The Company has no guarantees or undertakings at December 31, 2019.
- F. The Company, its parent, Ohio Mutual, and affiliate, Casco, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.
- G. All outstanding shares of the Company are owned by its parent, Ohio Mutual, an insurance company domiciled in the State of Ohio.
- H. The Company owns no shares of the stock of its ultimate parent, Ohio Mutual.
- I. The Company does not own a share or interest in an upstream intermediate entity or its parent, either directly or indirectly.
- J. The Company has no subsidiary investments, controlled or affiliated companies during the statement period.
- K. Not Applicable
- L. Not Applicable
- M. The Company has no SCA investments.
- N. The Company has no investments in Insurance SCAs.
- O. The Company has no SCA or SSAP No. 48 entity investments.

11. Debt

- A. Except for a FHLB loan disclosed in Part B, the Company had no other outstanding debt obligations at any time during 2019.
- B. FHLB (Federal Home Loan Bank) Agreements

- (1) The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. Through its membership, the Company has issued debt to the FHLB of Cincinnati in exchange for cash advances in the amount of \$2,000,000 for a period of one year at a fixed rate of 2.17%. This is an interest-only loan with principle due at the maturity date of June 19, 2020. This loan is collateralized by cash, treasury bonds, and mortgage-backed securities on deposit with the FHLB. It is part of the Company's strategy to utilize these funds for operations, and any funds obtained from the FHLB of Cincinnati for use in general operations would be accounted for consistent with SSAP No. 15, *Debt and Holding Company Obligations* as borrowed money. The Company has determined the actual/estimated maximum borrowing capacity as \$99,226,111. The Company calculated this amount in accordance with FHLB's Residential Housing Finance Assets report as of December 31, 2019.
- (2) The Company, as a member of the FHLB of Cincinnati has purchased 7,389 shares of \$100 Par Value Class B capital stock for a total purchase price of \$738,900. The Class B common stock is broken out into the following categories:

- a. Aggregate Totals
 - 1) Current Year

	1 Total 2 + 3	2 General Account	3 Protected Cell Accounts
(a) Membership Stock - Class A	-	-	-
(b) Membership Stock - Class B	578,865	578,865	-
(c) Activity Stock	80,000	80,000	-
(d) Excess Stock	80,035	80,035	-
Aggregate Total	738,900	738,900	-

Borrowing Capacity as determined by the Insurer	99,226,111	XXX	XXX
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NOTES TO FINANCIAL STATEMENTS

2) Prior Year-end

	Total 2 + 3	General Account	Protected Cell Accounts
(a) Membership Stock - Class A	-	-	-
(b) Membership Stock - Class B	408,623	408,623	-
(c) Activity Stock	160,000	160,000	-
(d) Excess Stock	85,977	85,977	-
Aggregate Total	654,600	654,600	-
Borrowing Capacity as determined by the Insurer	95,737,400	XXX	XXX

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

Membership Stock	Current Year Total	Not Eligible for Redemption	Less than 6 Months	6 Months to Less Than 1 year	1 Year to Less Than 3 years	3 to 5 Years
1. Class A						
2. Class B	578,865	578,865				

(3) The Company, as a member of the FHLB of Cincinnati has issued debt to the FHLB of Cincinnati in exchange for cash advances in the amount of \$2,000,000 for a period of one year. This loan is collateralized by cash, treasury bonds, and mortgage-backed securities on deposit with the FHLB.

a. Amount Pledged as of Reporting Date

1) Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	4,109,117	4,103,219	2,000,000

2) Current Year General Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	4,109,117	4,103,219	2,000,000

3) Current Year Protected Cell Accounts

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

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

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	4,902,809	5,062,258	4,000,000

b. Maximum Amount Pledged during Reporting Period

1) Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	4,864,518	5,004,113	4,000,000

2) Current Year General Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	4,864,518	5,004,113	4,000,000

3) Current Year Protected Cell Accounts

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

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

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	7,602,078	7,705,177	6,000,000

(4) The Company, as a member of the FHLB of Cincinnati has issued debt to the FHLB of Cincinnati in exchange for cash advances in the amount of \$2,000,000 for a period of one year at a fixed rate of 2.17%. This is an interest only loan with principal due at the maturity date of June 19, 2020.

NOTES TO FINANCIAL STATEMENTS

a. Amount as of the Reporting Date

1) Current Year

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

2) Prior Year-end

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

b. Maximum Amount during Reporting Period (Current Year)

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

c. FHLB Prepayment Obligations

- 1) Debt
2) Funding Agreements
3) Other

Does the company have prepayment obligations under the following arrangements? (YES/NO)?

YES
NO
NO

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

A. Defined Benefit Plans

The Group's pension plan consists of a noncontributory defined benefit pension plan covering certain employees of the Group meeting certain minimum age and employment requirements. Effective August 1, 2007, the pension plan was amended to freeze certain employees from incurring future benefits. Current employees who did not reach the age of 40 on or after July 31, 2007 ceased earning additional benefits under the plan. New employees after August 1, 2007 are not eligible to participate in the plan. The Group's funding policy is to make at least the minimum annual contributions required by applicable regulations and not more than the maximum deductible contribution. The Group contributed \$0 and \$3,000,000 to its pension plan during 2019 and 2018, respectively. Effective August 1, 2019, the pension plan was amended to freeze all current and future active highly compensated employees from incurring future benefits.

Effective August 1, 2019, the Company started a noncontributory non-qualified defined benefit pension plan. The plan was created to cover the highly compensated employees that become frozen within the qualified pension plan noted above and is designed to replace future benefits that would have been lost due to the freeze. As an employee becomes highly compensated according to the IRS regulations, they will be frozen within the qualified pension plan and will be enrolled in this non-qualified pension plan.

The Company also provides Postretirement Medicare Supplement policies for eligible retirees and spouses. This plan was amended as of January 1, 2005 to limit the number of participants in the plan. The following participants are eligible for benefits: current retirees receiving benefits as of January 1, 2005, employees who are age 60 or older and had at least 10 years of service as of January 1, 2005, and employees who retire after age 60 and had at least 25 years of service on January 1, 2005. The benefits are fully insured but unfunded as the Company pays the obligations when due. Actuarially determined costs are recognized over the period the employee provides service to the Company. The Company contributed \$122,846 and \$114,880 to its postretirement benefit plan in 2019 and 2018, respectively.

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2019 and 2018:

NOTES TO FINANCIAL STATEMENTS

		Overfunded		Underfunded					
		2019	2018	2019	2018				
(1) Change in benefit obligation:									
a. Pension Benefits									
1.	Benefit obligation at beginning of year	\$	-	\$	-	\$	26,104,538	\$	27,736,285
2.	Service cost		-		-		479,059		504,016
3.	Interest cost		-		-		1,073,593		981,766
4.	Contribution by plan participants		-		-		-		-
5.	Actuarial (gain) loss		-		-		3,501,050		(2,308,858)
6.	Foreign currency exchange rate changes		-		-		-		-
7.	Benefits paid		-		-		(913,511)		(808,671)
8.	Plan amendments		-		-		34,031		-
9.	Business combinations, divestitures, curtailments, settlements and special termination benefits		-		-		-		-
10.	Benefit obligation at end of year	\$	-	\$	-	\$	30,278,760	\$	26,104,538
b. Postretirement Benefits									
1.	Benefit obligation at beginning of year	\$	-	\$	-	\$	1,808,894	\$	2,113,910
2.	Service cost		-		-		1,989		4,544
3.	Interest cost		-		-		70,904		71,895
4.	Contribution by plan participants		-		-		12,796		11,934
5.	Actuarial gain (loss)		-		-		135,206		(266,575)
6.	Foreign currency exchange rate changes		-		-		-		-
7.	Benefits paid		-		-		(135,642)		(126,814)
8.	Plan amendments		-		-		-		-
9.	Business combinations, divestitures, curtailments, settlements and special termination benefits		-		-		-		-
10.	Benefit obligation at end of year	\$	-	\$	-	\$	1,894,147	\$	1,808,894

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits		Postretirement Benefits	
	2019	2018	2019	2018
(2) Change in plan assets:				
a. Fair value of plan assets at beginning of year	\$ 22,208,390	\$ 21,541,984	\$ -	\$ -
b. Actual return on plan assets	3,915,305	(1,524,923)	-	-
c. Foreign currency exchange rate changes	-	-	-	-
d. Reporting entity contribution	-	3,000,000	122,846	114,880
e. Plan participants' contributions	-	-	12,796	11,934
f. Benefits paid	(913,511)	(808,671)	(135,642)	(126,814)
g. Business combinations, divestitures and settlements	-	-	-	-
h. Fair value of plan assets at end of year	<u>\$ 25,210,184</u>	<u>\$ 22,208,390</u>	<u>\$ -</u>	<u>\$ -</u>
(3) Funded status				
a. Components:				
1. Prepaid benefit costs	-	-	-	-
2. Overfunded plan assets	-	-	-	-
3. Accrued benefit costs	-	-	-	-
4. Liability for pension benefits	(5,068,576)	(3,896,148)	(1,894,147)	(1,808,894)
b. Assets and liabilities recognized:				
1. Assets (nonadmitted)	-	-	-	-
2. Liabilities recognized	(5,068,576)	(3,896,148)	(1,894,147)	(1,808,894)
c. Unrecognized liabilities	-	-	(455,547)	(727,375)
(4) Components of net periodic benefit cost				
a. Service cost	\$ 479,059	\$ 504,016	\$ 1,989	\$ 4,544
b. Interest cost	1,073,593	981,766	70,904	71,895
c. Expected return on plan assets	(1,401,576)	(1,446,123)	-	-
d. Transition asset or obligation	-	-	-	-
e. Gains and losses	563,846	528,690	(136,622)	(62,352)
f. Prior service cost or credit	46,589	-	-	-
g. Gain or loss recognized due to a settlement or curtailment	-	-	-	-
h. Total net periodic benefit cost	<u>\$ 761,511</u>	<u>\$ 568,349</u>	<u>\$ (63,729)</u>	<u>\$ 14,087</u>
(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost				
a. Items not yet recognized as a component of net periodic cost - prior year	\$ 7,623,042	\$ 7,489,544	\$ (727,375)	\$ (523,152)
b. Net transition asset or obligation recognized	-	-	-	-
c. Net prior service cost or credit arising during the period	(695,076)	-	-	-
d. Net prior service cost or credit recognized	(46,589)	-	-	-
e. Net gain and loss arising during the period	987,321	662,188	135,206	(266,575)
f. Net gain and loss recognized	(563,846)	(528,690)	136,622	62,352
g. Items not yet recognized as a component of net periodic cost - current year	<u>7,304,852</u>	<u>7,623,042</u>	<u>(455,547)</u>	<u>(727,375)</u>
(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost				
a. Net transition asset or obligation	-	-	-	-
b. Net prior service cost or credit	-	-	-	-
c. Net recognized gains and losses	5,073,208	5,012,588	(455,547)	(727,375)
(7) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:				
a. Weighted-average discount rate	4.15%	3.60%	4.05%	3.50%
b. Expected long-term rate of return on plan assets	6.25%	6.25%		
c. Rate of compensation increase	3.50%	4.50%		
d. Interest crediting rates	-	-		
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:				
e. Weighted-average discount rate	3.20%	4.15%	3.05%	4.05%
f. Rate of compensation increase	3.50%	3.50%		
g. Interest crediting rates	-	-		
For measurement purposes, a 5.50% percent annual rate of increase in the per capita cost of covered health care benefits was assumed for 2019. The rate was assumed to decrease gradually to 5.00% percent for 2021 and remain at that level thereafter.				
(8) The amount of the accumulated benefit obligation for the defined benefit pension plan was \$28,193,745 for the current year and \$24,198,423 for the prior year.				
(9)				
For measurement purposes, a 6.00% percent annual rate of increase in the per capita cost of covered health care benefits will be assumed for 2020. The rate is assumed to decrease gradually to 4.35% percent for 2035 and remain at that level thereafter.				

NOTES TO FINANCIAL STATEMENTS

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

Year(s)	Amount	
	Pension Benefits	Postretirement Benefits
a. 2020	\$ 1,090,000	\$ 120,416
b. 2021	1,141,700	121,230
c. 2022	1,236,400	122,274
d. 2023	1,344,000	119,367
e. 2024	1,463,000	119,356
f. 2025 through 2029	8,550,000	564,840

- (11) The Company does not have any regulatory contribution requirements for 2020; however, the Company intends to make voluntary contributions to the pension plan of \$827,000 in 2020. The Company intends to make voluntary contributions to the postretirement benefit plan of \$120,416 in 2020.
- (12) As of December 31, 2019, none of the Company's securities or those of related parties were included in the plan assets. The company or related parties did not issue insurance contracts covering plan participant benefits, and there were not any significant transactions between the Company or related parties and the plan during the period.
- (13) The Company did not use an alternate amortization method to amortize prior service amounts or unrecognized net gains and losses.
- (14) The Company did not use any substantive commitments as a basis for accounting for the benefit obligations.
- (15) The Company did not recognize any special or contractual termination benefits during the period.
- (16) All significant changes in the Company's benefit obligation and plan assets have been presented in the preceding sections of this disclosure.
- (17) The following provides the status of the plans as of December 31:

	Pension Benefits		Postretirement Benefits	
	2019	2018	2019	2018
Accumulated Benefit Obligation	28,193,745	24,198,423	1,894,147	1,808,894
Projected Benefit Obligation	30,278,760	26,104,538		
Plus: Non-Vested Liability	-	-		
Total Projected Benefit Obligation	30,278,760	26,104,538		
Plan Assets at Fair Value	25,210,184	22,208,390	-	-
(Underfunded) Funded	(5,068,576)	(3,896,148)	(1,894,147)	(1,808,894)
Amounts included in balance of unassigned funds (surplus)				
Total net (gain)/loss	8,046,517	7,623,042	(455,547)	(727,375)
Transition (asset)/obligation	-	-	-	-
Incremental (asset)/liability	-	-	-	-
Prior service cost/(credit)	(12,558)	-	-	-
Total included in balance of unassigned funds (surplus)	8,033,959	7,623,042	(455,547)	(727,375)

- (18) The Company recognized the full transition amount to SSAP 102 and SSAP 92 at the adoption date of January 1, 2013.
- B. The Company's defined benefit plan invests in a diversified mix of traditional asset classes. The plan adopted a written investment policy to provide guidance for the investment of contributions and other plan assets to help maintain adequate funding for plan liabilities. The investment policy objectives are as follows:
- Return – Obtain a reasonable long-term return consistent with the level of risk assumed. Specific return objectives may include fund performance that exceeds the rate of inflation, the assumed actuarial discount rate, and/or the total fund policy return which is typically defined as the return of a passively managed benchmark comprised of the target portfolio weights to each asset class.
 - Cost – Seek to control the cost of funding the Plan within prudent levels of risk through the investment of Plan assets.
 - Diversification – Provide diversification of assets in an effort to avoid the risk of large losses and maximize the investment return to the Plan consistent with market and economic risk.

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

- The projected liability stream of benefits and the costs of funding to both covered employees and employers;
- The relationship between the current and projected assets of the Plan and the projected actuarial liability stream;

NOTES TO FINANCIAL STATEMENTS

- The historical performance of capital markets adjusted for the perception of future short- and long-term capital market performance;
- The perception of future economic conditions, including inflation and interest rate assumptions.

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

The defined benefit pension plan asset allocation as of the measurement date, December 31, 2019 and the target asset allocation, presented as a percentage of total plan assets were as follows:

	2019	Target Allocation	2018	Target Allocation
Large U.S. Equity	29.8%	28.6%	29.6%	28.6%
Small/Mid U.S. Equity	5.3%	5.2%	5.0%	5.2%
International Equity	19.1%	18.2%	16.1%	18.2%
Debt Securities	37.9%	40.0%	40.4%	40.0%
Real Asset	7.9%	8.0%	8.9%	8.0%
Total	100.0%	100.0%	100.0%	100.0%

C. The fair value of each class of plan assets

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

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Large U.S. Equity	\$ -	\$ 7,513,494	\$ -	\$ 7,513,494
Small/Mid U.S. Equity	-	1,331,376	-	1,331,376
International Equity	-	4,825,620	-	4,825,620
Debt Securities	-	9,554,668	-	9,554,668
Real Asset	-	1,985,026	-	1,985,026
Total Plan Assets	\$ -	\$ 25,210,184	\$ -	\$ 25,210,184

(2) Valuation Techniques

Information about the valuation technique(s) and inputs used to measure fair value and a discussion of changes in valuation techniques and inputs, if any, during the period.

Pooled separate accounts are valued at the net asset value (NAV) of shares held by the Plan at the end of the reporting period. The NAV is based on the market value of its underlying investments. Unrealized gains and losses on pooled separate accounts represent the difference between fair value and the cost of the pooled separate accounts.

Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

There have been no significant changes in the valuation techniques during the years ended December, 31, 2019 or 2018.

The expected long-term return on plan assets assumption was developed as a weighted average rate based on the target asset allocation of the plan and the Long-Term Capital Market Assumptions for the corresponding fiscal year end.

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

E. Defined Contribution Plans

The Company has an employee savings plan for its employees. The maximum percentage that eligible participants are permitted to contribute to the plan is restricted by the Internal Revenue Service limitation of \$19,000 and \$18,500 for 2019 and 2018, respectively. The catch-up provision for employees age 50 and older is \$6,000 for 2019 and 2018. The Company contributes 3% of pay subject to the IRS maximum compensation limit of \$280,000 and \$275,000 for 2019 and 2018, respectively. All full-time and regular part-time employees are eligible to participate in the plan. The Company’s contributions to the plan in 2019 and 2018 were \$607,000 and \$599,000, respectively.

The Company also sponsors a non-qualified compensation plan for certain executives and directors of the Company. Participants may contribute a percentage of their salaries and bonuses, subject to certain restrictions and limitations. The Company does not provide for a matching contribution related to the non-qualified plan. The Company funds the non-qualified plan from payroll withdrawals at the discretion of the participant. Assets and liabilities of the non-qualified plan were \$2,206,401 and \$1,819,696 as of December 31, 2019 and 2018, respectively.

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

NOTES TO FINANCIAL STATEMENTS

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

H. Postemployment Benefits and Compensated Absences

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

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

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

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

- (1) The Company has 1,000,000 shares of capital stock authorized, 500,000 shares issued and 500,000 shares outstanding. All shares are common shares and carry par value of \$5 each.
- (2) The Company has no shares of preferred stock outstanding.
- (3) Unless prior approval is received by the ODI, Ohio law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31st of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31st preceding the dividend payment.
- (4) There were no ordinary or extraordinary dividends paid in either 2019 or 2018.
- (5) The portion of the Company's 2019 surplus that may be paid as ordinary dividends in 2020 is \$20,567,377.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) The total amount of advances to surplus not repaid is \$0.
- (8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company has not experienced any changes in balances of special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$11,396,034.
- (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.

Claims related ECO and bad faith losses paid during the reporting period Direct
\$205,000

Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period.

(a)	(b)	(c)	(d)	(e)
<u>0-25 Claims</u>	<u>26-50 Claims</u>	<u>51-100 Claims</u>	<u>101-500 Claims</u>	<u>More than 500 Claims</u>
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.

NOTES TO FINANCIAL STATEMENTS

15. Leases

A. Leasing Arrangements

- (1) The Company's parent, Ohio Mutual, leases automobiles and computer related equipment under various operating lease arrangements. The Company and affiliate, Casco, share expenses with their parent according to the Cost Sharing Agreement between the three companies. The rental expense for these leases for 2019 and 2018 was \$258,042 and \$401,057, respectively.

The Company leases its home office space from its parent, Ohio Mutual. Rental expense incurred for the years ended December 31, 2019 and 2018, under this facility lease was \$248,083 for each year.

- (2) The Company has no lease commitments at December 31, 2019.
- (3) The Company is not involved in sales - leaseback transactions.

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

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

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

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

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

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

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

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

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

20. Fair Value Measurements

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

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds					
Hybrid Securities	\$ -	\$ 235,000	\$ -	\$ -	\$ 235,000
Total Bonds	\$ -	\$ 235,000	\$ -	\$ -	\$ 235,000
Preferred Stock					
Industrial and Misc	-	1,895,320	-	-	1,895,320
Total Preferred Stocks	\$ -	\$ 1,895,320	\$ -	\$ -	\$ 1,895,320
Common Stock					
Industrial and Misc	-	738,900	-	-	738,900
Mutual Funds	16,716,513	-	-	-	16,716,513
Total Common Stocks	\$ 16,716,513	\$ 738,900	\$ -	\$ -	\$ 17,455,413
Derivative assets	-	-	-	-	-
Total assets at fair value	\$ 16,716,513	\$ 2,869,220	\$ -	\$ -	\$ 19,585,733

- (2) The Company has no Level 3 Fair Value Measurements
- (3) Transfers between levels are recognized on the actual date of the event or change in circumstances that caused the transfer.
- (4) As of December 31, 2019, the reporting entity's investments in Level 2, NAIC rated A, common stocks are reported at fair value. The Company also has Level 2 Preferred Stocks and Bonds that are reported at fair value.
- (5) The Company has no Derivative Assets or Liabilities

B. Fair Value Measurements are used for financial instruments unless specifically required by another method.

NOTES TO FINANCIAL STATEMENTS

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	\$ 279,973,173	\$ 271,370,516	\$ -	\$ 279,973,173	\$ -	\$ -	\$ -
Preferred Stocks	4,037,220	3,884,037	-	4,037,220	-	-	-
Common Stocks	17,455,413	17,455,413	16,716,513	738,900	-	-	-
Total Financial Instruments	<u>\$ 301,465,806</u>	<u>\$ 292,709,966</u>	<u>\$ 16,716,513</u>	<u>\$ 284,749,293</u>	<u>\$ -</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. Investments Measured Using the NAV Practical Expedient Pursuant to SSAP No. 100R – Fair Value

The Company occasionally holds assets in money market accounts that are valued at NAV. The probability of these assets being sold at a value different from NAV is remote.

21. Other Items

- A. The Company has no Extraordinary Items.
- B. The Company has no Troubled Debt Restructuring Debtors.
- C. The Company purchased a company owned life insurance policy in February 2012. The employees covered under this policy are all within the senior management team and have provided written consent. The policy’s cash surrender value as of December 31, 2019 is \$18,782,102. United Ohio is the owner of the policy with all life benefits and earnings on the underlying investments belonging to United Ohio. The policy’s cash surrender value as of December 31, 2019 and December 31, 2018 is \$18,782,102 and \$15,955,432 respectively. The change in the cash surrender value from 2018 to 2019 of \$2,826,670 is included in miscellaneous income, as compared to the change in cash surrender value from 2017 to 2018 of (\$427,243).
- D. The Company has no Business Interruption Insurance Recoveries.
- E. The Company has no State Transferable Tax Credits.
- F. Subprime Mortgage Related Risk Exposure

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

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

- (2) The Company does not have direct exposure through investments in subprime mortgage loans.
- (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	\$ -	\$ 34,766	\$ 36,711	\$ -
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>\$ 34,766</u>	<u>\$ 36,711</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.

NOTES TO FINANCIAL STATEMENTS

- H. The amount that could be realized on life insurance where the Company is both the owner and beneficiary or has otherwise obtained rights to control the policy.
- | | |
|--|--------------|
| (1) Amount of admitted balance that could be realized from an investment vehicle | \$18,782,102 |
| (2) Percentage Bonds | 49.6% |
| (3) Percentage Stocks | 50.4% |
| (4) Percentage Mortgage Loans | 0.0% |
| (5) Percentage Real Estate | 0.0% |
| (6) Percentage Cash and Short-Term Investments | 0.0% |
| (7) Percentage Derivatives | 0.0% |
| (8) Percentage Other Invested Assets | 0.0% |

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	\$ 80,844,125	\$ 13,199,805	\$ 76,945,663	\$ 12,563,285	\$ 3,898,462	\$ 636,520
b. All Other	-	-	3,873,854	751,403	(3,873,854)	(751,403)
c. TOTAL	\$ 80,844,125	\$ 13,199,805	\$ 80,819,517	\$ 13,314,688	\$ 24,608	\$ (114,883)
d. Direct Unearned Premium Reserve:						\$ 80,819,517

- (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	66,434	-	-	66,434
d. TOTAL	\$ 66,434	\$ -	\$ -	\$ 66,434

- (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.

NOTES TO FINANCIAL STATEMENTS

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

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

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

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

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

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

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>
	<i>(In Thousands)</i>	
Balance at January 1, net of reinsurance	\$ 70,105	\$ 66,881
Incurred related to:		
Current year	113,831	98,215
Prior years	(7,348)	(6,101)
Total incurred	\$ 106,483	\$ 92,114
Paid related to:		
Current year	\$ 72,205	\$ 59,630
Prior years	28,504	29,260
Total paid	\$ 100,709	\$ 88,890
Balance as of December 31, net of reinsurance	\$ 75,879	\$ 70,105

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 \$7,348,000 and \$6,101,000, 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.

- B. 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.

NOTES TO FINANCIAL STATEMENTS

26. Intercompany Pooling Arrangements

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

	2019	2018
Premium earned ceded to Ohio Mutual from United Ohio	\$ (161,461,324)	\$ (153,361,957)
Premium earned assumed by United Ohio	167,604,795	152,879,058
Change in premium earned due to pooling	\$ 6,143,471	\$ (482,899)
Losses incurred ceded to Ohio Mutual from United Ohio	\$ (87,657,890)	\$ (79,923,145)
Losses incurred assumed by United Ohio	92,851,992	80,291,401
Change in losses incurred due to pooling	\$ 5,194,102	\$ 368,256
Net loss adjustment expenses ceded to Ohio Mutual	\$ (5,931,016)	\$ (4,003,948)
Net other underwriting expenses ceded to Ohio Mutual	(9,532,393)	(11,139,078)
Change in expenses incurred due to pooling	\$ (15,463,409)	\$ (15,143,026)
Change in income before taxes due to pooling	\$ 16,412,778	\$ 14,291,871

27. Structured Settlements

The Company has some structured settlements and they are assigned.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not offer participating policies.

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves

2. Date of the most recent evaluation of this liability

3. Was anticipated investment income utilized in the calculation?
- \$ 0

1/20/2020

Yes ☒ No ☐

31. High Deductibles

The Company has not recorded any high deductibles.

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

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

33. Asbestos/Environmental Reserves

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

Yes (X) No ()

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

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

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

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

Yes (X) No ()

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

NOTES TO FINANCIAL STATEMENTS

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

E. There are no ending reserves for Bulk + IBNR included in D (Loss & LAE)

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

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
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 United Ohio 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 [X]	No []
17.	Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?	Yes [X]	No []
18.	Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?	Yes [X]	No []

19.	Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?		Yes []	No [X]
20.1	Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):	20.11 To directors or other officers.....	\$	
		20.12 To stockholders not officers.....	\$	
		20.13 Trustees, supreme or grand (Fraternal Only)	\$	
20.2	Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):	20.21 To directors or other officers.....	\$	
		20.22 To stockholders not officers.....	\$	
		20.23 Trustees, supreme or grand (Fraternal Only)	\$	
21.1	Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?		Yes []	No [X]
21.2	If yes, state the amount thereof at December 31 of the current year:	21.21 Rented from others.....	\$	
		21.22 Borrowed from others.....	\$	
		21.23 Leased from others	\$	
		21.24 Other	\$	
22.1	Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?		Yes []	No [X]
22.2	If answer is yes:	22.21 Amount paid as losses or risk adjustment \$		
		22.22 Amount paid as expenses	\$	
		22.23 Other amounts paid	\$	
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?		Yes [X]	No []
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:		\$	1,391,792

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	<input checked="" type="checkbox"/>	X	No	<input type="checkbox"/>		
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	<input type="checkbox"/>		No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
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	<input type="checkbox"/>		No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes	<input type="checkbox"/>		No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
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	<input type="checkbox"/>		No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE United Ohio 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	\$	738,900
		25.28 On deposit with states	\$	1,994,577
		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	\$	3,920,782
		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 [X] N/A []

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 United Ohio 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 [X] No []

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
464287-10-1	ISHARES S&P100 INDEX FUND	2,809,755
464287-20-0	ISHARES S&P 500 INDEX FUND	2,973,808
78462F-10-3	SPDR S&P 500 ETF TRUST	1,770,230
922908-76-9	VANGUARD US TOTAL STOCK MKT	9,162,720
29.2999 - Total		16,716,513

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
IShares S&P100 Index Fund	Apple Inc	201,178	12/31/2019 ...
IShares S&P100 Index Fund	Microsoft Corporation	197,245	12/31/2019 ...
IShares S&P100 Index Fund	Amazon com Inc	126,158	12/31/2019 ...
IShares S&P100 Index Fund	Facebook Class A Inc	80,921	12/31/2019 ...
IShares S&P100 Index Fund	Berkshire Hathaway Inc. Class B	72,492	12/31/2019 ...
IShares Core S&P 500 ETF	Apple Inc	135,903	12/31/2019 ...
IShares Core S&P 500 ETF	Microsoft Corporation	133,524	12/31/2019 ...
IShares Core S&P 500 ETF	Amazon Com Inc	85,348	12/31/2019 ...
IShares Core S&P 500 ETF	Facebook Class A Inc	54,718	12/31/2019 ...
IShares Core S&P 500 ETF	Berkshire Hathaway Inc. Class B	49,068	12/31/2019 ...
SPDR S&P 500 ETF TRUST	Apple Inc	84,794	12/31/2019 ...
SPDR S&P 500 ETF TRUST	Microsoft Corporation	81,431	12/31/2019 ...
SPDR S&P 500 ETF TRUST	Amazon.com, Inc.	50,452	12/31/2019 ...
SPDR S&P 500 ETF TRUST	Facebook Class A Inc	34,165	12/31/2019 ...
SPDR S&P 500 ETF TRUST	Berkshire Hathaway Inc. Class B	28,678	12/31/2019 ...
Vanguard Total Stock Market ETF	Microsoft Corp.	348,183	12/31/2019 ...
Vanguard Total Stock Market ETF	Apple Inc.	339,021	12/31/2019 ...
Vanguard Total Stock Market ETF	Alphabet Inc.	229,068	12/31/2019 ...
Vanguard Total Stock Market ETF	Amazon.com Inc	219,905	12/31/2019 ...
Vanguard Total Stock Market ETF	Facebook Inc.	146,604	12/31/2019 ...

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

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	274,183,123	282,785,781	8,602,658
30.2 Preferred stocks	3,884,037	4,037,220	153,183
30.3 Totals	278,067,160	286,823,001	8,755,841

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 indices, 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?\$347,570

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 .....	.....156,819
.....	

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

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$107,155

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	41,052
Taft Stettinius & Hollister, LLP	39,050
.....	

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

167,604,795

152,879,058

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

558

849

2.5

Reserve Denominator

156,723,312

147,036,897

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

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

Yes [] No [X]

3.2

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

3.21

Participating policies

\$ _____

3.22

Non-participating policies

\$ _____

4.

For mutual reporting Entities and Reciprocal Exchanges Only:

4.1

Does the reporting entity issue assessable policies?

Yes [] No []

4.2

Does the reporting entity issue non-assessable policies?

Yes [] No []

4.3

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

%

4.4

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

\$ _____

5.

For Reciprocal Exchanges Only:

5.1

Does the Exchange appoint local agents?

Yes [] No []

5.2

If yes, is the commission paid:

5.21

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

Yes [] No [] N/A []

5.22

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

Yes [] No [] N/A []

5.3

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

.....

5.4

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

Yes [] No []

5.5

If yes, give full information

.....

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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 United Ohio Insurance Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

12.11 Unpaid losses\$

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

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

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

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

12.41 From %

12.42 To %

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

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

12.61 Letters of credit\$

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

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

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

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

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

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

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

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

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

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

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

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

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

* Disclose type of coverage:
.....

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE United Ohio 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 [☐]

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

FIVE-YEAR HISTORICAL DATA

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

	1 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)	117,085,454	113,375,862	99,077,231	91,873,846	84,340,297
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	102,961,241	97,720,741	86,831,395	80,886,630	75,534,321
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	125,587,865	121,117,526	118,302,475	118,383,849	118,036,386
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	4,118	4,155	4,980	5,235	7,966
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	345,638,678	332,218,284	304,216,081	291,149,560	277,918,970
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)	56,603,658	54,649,093	47,021,750	44,116,792	41,050,518
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	52,396,202	49,341,793	43,514,868	40,637,382	38,336,575
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	62,515,295	58,132,637	53,044,589	51,025,134	49,512,837
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,622	1,637	1,962	2,062	3,138
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	171,516,777	162,125,160	143,583,169	135,781,370	128,903,069
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	7,843,254	8,377,365	6,965,225	5,139,414	4,263,478
14. Net investment gain or (loss) (Line 11)	8,284,996	7,724,509	7,291,787	6,562,849	6,156,864
15. Total other income (Line 15)	5,370,872	1,711,514	3,638,777	3,230,233	1,814,102
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	3,766,240	4,086,688	4,436,396	4,437,758	4,124,832
18. Net income (Line 20)	17,732,882	13,726,700	13,459,393	10,494,738	8,109,612
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	390,247,386	361,790,572	340,519,017	321,827,092	303,222,752
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	5,513,673	5,190,494	4,582,590	1,312,873	1,495,125
20.2 Deferred and not yet due (Line 15.2)	38,476,423	36,224,542	31,213,028	31,506,580	28,389,130
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	184,573,617	176,299,289	168,121,545	161,539,890	154,962,194
22. Losses (Page 3, Line 1)	61,678,555	57,196,340	53,582,885	54,514,307	50,793,048
23. Loss adjustment expenses (Page 3, Line 3)	14,200,632	12,908,414	13,297,951	12,987,720	12,237,965
24. Unearned premiums (Page 3, Line 9)	80,844,125	76,932,143	67,686,041	63,159,483	59,275,813
25. Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	205,673,769	185,491,283	172,397,472	160,287,202	148,260,558
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	21,728,670	24,545,081	14,162,449	15,524,998	19,813,909
Risk-Based Capital Analysis					
28. Total adjusted capital	205,673,769	185,491,283	172,397,472	160,287,202	148,260,558
29. Authorized control level risk-based capital	11,732,031	11,688,769	11,189,674	10,998,451	10,736,001
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)	87.1	89.1	89.5	90.1	90.2
31. Stocks (Lines 2.1 & 2.2)	6.8	7.0	8.1	7.4	4.5
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	6.1	4.0	2.4	2.4	5.3
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)			0.0		
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	3,359,780	(1,076,245)	2,886,568	1,028,846	(463,826)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	20,182,487	13,093,810	12,110,270	12,026,644	10,384,263
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)	62,275,834	60,533,288	58,059,035	46,429,493	43,588,437
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	58,169,230	48,420,034	42,387,012	40,693,615	39,526,837
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	53,547,201	48,788,606	51,570,281	49,309,168	40,336,654
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)			586	1,047	1,395
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	173,992,265	157,741,928	152,016,915	136,433,323	123,453,323
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)	29,853,689	28,893,115	27,876,344	23,863,569	23,409,672
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	29,828,647	25,014,551	21,821,529	20,938,948	20,983,821
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	28,687,440	22,770,280	23,015,478	20,927,976	17,605,714
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)			231	412	549
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	88,369,776	76,677,946	72,713,583	65,730,905	61,999,756
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)	27.9	31.3	31.0	31.0	33.1
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)	83.4	87.4	83.3	84.7	86.9
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(5,547)	(5,186)	(8,747)	(3,852)	(4,326)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0).....	(3.0)	(3.0)	(5.5)	(2.6)	(3.1)
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)	(5,273)	(9,173)	(8,241)	(4,800)	(7,796)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(3.1)	(5.7)	(5.6)	(3.5)	(5.9)

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

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE United Ohio 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	(34)		1		(2)		42	(35)	XXX
2. 2010.....	114,831	7,824	107,007	67,032	3,085	3,128	158	6,268	39	3,721	73,146	XXX
3. 2011.....	116,656	7,352	109,304	78,842	9,614	3,389	379	6,523		3,129	78,761	XXX
4. 2012.....	117,526	9,814	107,712	87,270	24,007	3,912	1,205	7,220	1	2,882	73,189	XXX
5. 2013.....	122,816	8,810	114,006	72,658	4,230	3,755	121	7,279		2,823	79,341	XXX
6. 2014.....	131,666	10,199	121,467	71,782	3,042	3,807	92	7,285		3,444	79,740	XXX
7. 2015.....	136,503	9,618	126,885	65,945	2,283	3,533	58	7,384		3,954	74,521	XXX
8. 2016.....	141,801	9,904	131,897	66,547	2,017	2,625	14	7,807		3,774	74,948	XXX
9. 2017.....	149,239	10,183	139,056	71,870	2,300	1,958	14	8,034		4,141	79,548	XXX
10. 2018.....	162,623	9,744	152,879	66,828	1,168	1,578	12	7,827		4,667	75,053	XXX
11. 2019.....	176,756	9,151	167,605	65,003	418	898	2	6,695		2,933	72,176	XXX
12. Totals	XXX	XXX	XXX	713,743	52,164	28,584	2,055	72,320	40	35,510	760,388	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.....	33											33	XXX
2. 2010.....	59	2	30	2			11					96	XXX
3. 2011.....	19		10				3					32	XXX
4. 2012.....	215		108	1			49					371	XXX
5. 2013.....	295		160	26			112		78			619	XXX
6. 2014.....	745	3	392	69			353		63			1,481	XXX
7. 2015.....	1,309	7	769	76			546		62			2,603	XXX
8. 2016.....	2,513	68	1,300	161			880		134			4,598	XXX
9. 2017.....	3,469	7	3,104	130			1,447		256			8,139	XXX
10. 2018.....	6,746	36	8,173	2,146			2,791		766			16,294	XXX
11. 2019.....	19,970	428	17,127	1,705			3,134		3,515			41,613	XXX
12. Totals	35,373	551	31,173	4,316			9,326		4,874			75,879	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	33	
2. 2010.....	76,528	3,286	73,242	66.6	42.0	68.4			65.0	85	11
3. 2011.....	88,786	9,993	78,793	76.1	135.9	72.1			65.0	29	3
4. 2012.....	98,774	25,214	73,560	84.0	256.9	68.3			65.0	322	49
5. 2013.....	84,337	4,377	79,960	68.7	49.7	70.1			65.0	429	190
6. 2014.....	84,427	3,206	81,221	64.1	31.4	66.9			65.0	1,065	416
7. 2015.....	79,548	2,424	77,124	58.3	25.2	60.8			65.0	1,995	608
8. 2016.....	81,806	2,260	79,546	57.7	22.8	60.3			65.0	3,584	1,014
9. 2017.....	90,138	2,451	87,687	60.4	24.1	63.1			65.0	6,436	1,703
10. 2018.....	94,709	3,362	91,347	58.2	34.5	59.8			65.0	12,737	3,557
11. 2019.....	116,342	2,553	113,789	65.8	27.9	67.9			65.0	34,964	6,649
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	61,679	14,200

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	19,495	16,034	14,671	13,585	13,510	13,428	13,492	13,483	13,319	13,264	(55)	(219)
2. 2010.....	74,702	71,320	69,886	68,636	67,487	67,232	67,828	66,993	67,001	67,013	12	20
3. 2011.....	XXX	80,745	76,547	74,614	73,337	72,768	72,700	72,446	72,309	72,270	(39)	(176)
4. 2012.....	XXX	XXX	72,646	69,635	67,771	67,500	66,845	66,749	66,538	66,341	(197)	(408)
5. 2013.....	XXX	XXX	XXX	75,154	73,331	72,900	72,452	72,279	72,212	72,603	391	324
6. 2014.....	XXX	XXX	XXX	XXX	76,421	73,703	73,740	73,031	73,438	73,873	435	842
7. 2015.....	XXX	XXX	XXX	XXX	XXX	75,107	71,729	69,416	69,840	69,678	(162)	262
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	76,812	72,454	71,768	71,605	(163)	(849)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,466	79,706	79,397	(309)	(5,069)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,214	82,754	(5,460)	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,579	XXX	XXX
12. Totals											(5,547)	(5,273)

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	7,224	10,522	11,593	12,337	12,874	13,265	13,412	13,264	13,231	XXX	XXX
2. 2010.....	45,484	58,167	62,548	65,053	66,043	66,450	66,750	66,915	66,915	66,917	XXX	XXX
3. 2011.....	XXX	53,892	64,127	68,095	70,393	71,650	72,023	72,211	72,249	72,238	XXX	XXX
4. 2012.....	XXX	XXX	45,374	57,347	62,112	64,314	65,234	65,773	65,967	65,970	XXX	XXX
5. 2013.....	XXX	XXX	XXX	45,469	60,188	64,214	67,857	69,938	70,804	72,062	XXX	XXX
6. 2014.....	XXX	XXX	XXX	XXX	47,087	59,363	64,891	68,893	71,119	72,455	XXX	XXX
7. 2015.....	XXX	XXX	XXX	XXX	XXX	44,417	56,099	61,182	65,525	67,137	XXX	XXX
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	46,155	58,707	64,049	67,141	XXX	XXX
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,546	66,090	71,514	XXX	XXX
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,912	67,226	XXX	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,481	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.....	8,365	3,615	1,549	718	413	133	35	21		
2. 2010.....	13,940	6,668	3,844	2,149	756	362	745	25	32	39
3. 2011.....	XXX	13,438	6,419	2,736	1,401	635	422	165	24	13
4. 2012.....	XXX	XXX	12,638	5,230	2,503	1,400	856	463	342	156
5. 2013.....	XXX	XXX	XXX	13,487	6,653	3,887	1,918	1,054	574	246
6. 2014.....	XXX	XXX	XXX	XXX	13,726	6,001	3,562	1,571	995	676
7. 2015.....	XXX	XXX	XXX	XXX	XXX	13,717	6,341	2,962	1,947	1,239
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	13,583	6,505	3,681	2,019
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,728	6,529	4,421
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,784	8,818
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,556

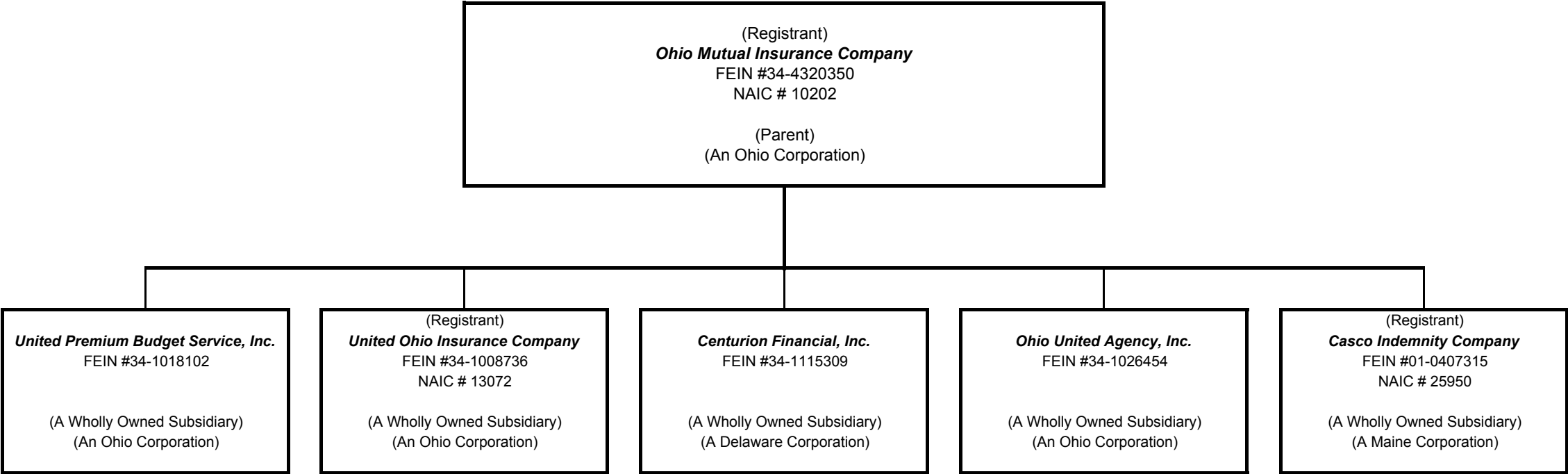
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

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	21,569,866	21,374,562	13,802,015	16,962,591	15,002,714	218,495	
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	97,303	93,388	38,033	109,590	117,353	765	
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	L	8,255,439	8,017,738	5,267,890	6,508,955	5,336,374	119,260	
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	6,131,837	5,987,909	3,393,761	3,842,868	2,879,385	56,425	
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	110,092,324	109,627,208	47,589,559	45,380,065	35,810,321	2,480,050	
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	L	18,141,794	17,900,097	10,671,134	9,391,221	11,452,441	137,680	
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	9,702,628	8,913,006	4,824,765	5,996,678	4,413,242	91,990	
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	173,991,191	171,913,908		85,587,157	88,191,968	75,011,830	3,104,665	
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 business in the state47
lines in the state of domicile.....
(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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