



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2020
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)			419-562-3011 (Area Code) (Telephone Number)		
	Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)					
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)		
	Bucyrus, OH, US 44820-0111 (City or Town, State, Country and Zip Code)					
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 2020 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)	291,210,540		291,210,540	271,370,516
2. Stocks (Schedule D):				
2.1 Preferred stocks	6,153,819		6,153,819	3,884,037
2.2 Common stocks	20,495,648		20,495,648	17,455,413
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 (\$	12,294,748			
, Schedule E - Part 1), cash equivalents				
(\$	6,882,682			
, Schedule E - Part 2) and short-term				
investments (\$				
, Schedule DA)	19,177,430		19,177,430	18,990,094
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)	337,037,437		337,037,437	311,700,060
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	1,999,818		1,999,818	2,169,551
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,908,738		5,908,738	5,513,673
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	39,935,551		39,935,551	38,476,423
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	366,355		366,355	3,611,241
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	58,022		58,022	
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	2,775,569		2,775,569	1,659,753
18.2 Net deferred tax asset	5,141,816		5,141,816	4,756,460
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	1,571,757		1,571,757	1,371,722
24. Health care (\$				
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	24,073,425	346,128	23,727,297	20,988,503
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	418,868,488	346,128	418,522,360	390,247,386
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	418,868,488	346,128	418,522,360	390,247,386
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	346,128	346,128		
2502. Company Owned Life Insurance	20,973,346		20,973,346	18,782,102
2503. Non-Qualified Retirement Plan	2,753,951		2,753,951	2,206,401
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	24,073,425	346,128	23,727,297	20,988,503

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE United Ohio Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	64,254,892	61,678,555
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)	15,553,704	14,200,632
4. Commissions payable, contingent commissions and other similar charges	5,446,169	4,887,013
5. Other expenses (excluding taxes, licenses and fees)	9,430,350	8,361,159
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	284,929	195,445
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		2,003,686
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$81,109,469 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)	84,409,894	80,844,125
10. Advance premium	1,012,440	1,272,014
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	203,797	543,740
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	1,151,220	773,102
14. Amounts withheld or retained by company for account of others	678,976	517,031
15. Remittances and items not allocated	99,639	127,991
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	12,901,389	9,169,124
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	195,427,399	184,573,617
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	195,427,399	184,573,617
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)	216,879,049	199,457,857
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)	223,094,961	205,673,769
38. TOTALS (Page 2, Line 28, Col. 3)	418,522,360	390,247,386
DETAILS OF WRITE-INS		
2501. Pension Obligations	10,147,438	6,962,723
2502. Non-Qualified Retirement Plan	2,753,951	2,206,401
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	12,901,389	9,169,124
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)	170,290,354	167,604,795
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	90,804,145	92,851,991
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	13,908,811	13,631,131
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	56,768,132	53,278,419
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	161,481,088	159,761,541
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	8,809,266	7,843,254
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	7,981,772	8,276,589
10. Net realized capital gains or (losses) less capital gains tax of \$ 29,836 (Exhibit of Capital Gains (Losses))	120,316	8,407
11. Net investment gain (loss) (Lines 9 + 10)	8,102,088	8,284,996
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 134,410 amount charged off \$ 1,196,613)	(1,062,203)	(985,294)
13. Finance and service charges not included in premiums	2,585,918	3,104,665
14. Aggregate write-ins for miscellaneous income	2,987,138	3,251,501
15. Total other income (Lines 12 through 14)	4,510,853	5,370,872
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	21,422,207	21,499,122
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)	21,422,207	21,499,122
19. Federal and foreign income taxes incurred	3,867,810	3,766,240
20. Net income (Line 18 minus Line 19)(to Line 22)	17,554,397	17,732,882
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	205,673,769	185,491,282
22. Net income (from Line 20)	17,554,397	17,732,882
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 692,687	2,605,821	3,359,780
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	480,814	419,488
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	11,511	12,977
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	(3,231,351)	(1,342,640)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	17,421,192	20,182,487
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	223,094,961	205,673,769
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	2,191,244	2,826,669
1402. Other Income	65,940	42,514
1403. Non-Qualified Retirement Plan	729,954	382,318
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	2,987,138	3,251,501
3701. Change in net liability for retirement plans	(2,246,715)	(631,733)
3702. Non-Qualified Retirement Plan	(729,954)	(382,318)
3703. Correction of prior period error	(254,682)	(328,589)
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	(3,231,351)	(1,342,640)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	171,362,428	169,052,141
2. Net investment income	10,169,016	10,053,946
3. Miscellaneous income	1,589,655	2,161,884
4. Total (Lines 1 through 3)	183,121,099	181,267,971
5. Benefit and loss related payments	84,982,922	89,545,049
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	67,604,203	66,782,571
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$29,836 tax on capital gains (losses)	5,013,462	3,211,681
10. Total (Lines 5 through 9)	157,600,587	159,539,301
11. Net cash from operations (Line 4 minus Line 10)	25,520,512	21,728,670
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	46,151,414	43,354,382
12.2 Stocks	2,947,665	3,343,665
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		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	49,099,079	46,698,047
13. Cost of investments acquired (long-term only):		
13.1 Bonds	67,872,404	59,413,106
13.2 Stocks	4,947,406	584,300
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	72,819,810	59,997,406
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)	(23,720,731)	(13,299,359)
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	(2,003,686)	(2,004,977)
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	391,241	1,127,553
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,612,445)	(877,424)
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)	187,336	7,551,887
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	18,990,094	11,438,207
19.2 End of period (Line 18 plus Line 19.1)	19,177,430	18,990,094

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	11,734,867	6,307,231	6,389,294	11,652,804
2.	Allied lines	86,030	47,785	45,471	88,344
3.	Farmowners multiple peril	14,188,232	6,696,517	6,990,150	13,894,599
4.	Homeowners multiple peril	31,840,549	16,361,155	17,283,652	30,918,052
5.	Commercial multiple peril	20,093,314	9,119,359	9,974,087	19,238,586
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	581,355	264,053	295,616	549,792
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	1,098	558	391	1,265
16.	Workers' compensation				
17.1	Other liability - occurrence	3,726,134	903,345	1,581,656	3,047,823
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	129,940	54,296	61,235	123,001
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	38,703,098	17,451,270	17,004,647	39,149,721
19.3, 19.4	Commercial auto liability	13,533,795	6,034,023	6,558,305	13,009,513
21.	Auto physical damage	38,889,464	17,425,028	18,048,250	38,266,242
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	348,247	179,505	177,140	350,612
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	173,856,123	80,844,125	84,409,894	170,290,354
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	6,389,294				6,389,294
2.	Allied lines	45,471				45,471
3.	Farmowners multiple peril	6,990,150				6,990,150
4.	Homeowners multiple peril	17,283,652				17,283,652
5.	Commercial multiple peril	9,974,087				9,974,087
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	295,616				295,616
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	391				391
16.	Workers' compensation					
17.1	Other liability - occurrence	1,581,656				1,581,656
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	61,235				61,235
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	17,004,647				17,004,647
19.3, 19.4	Commercial auto liability	6,558,305				6,558,305
21.	Auto physical damage	18,048,250				18,048,250
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	177,140				177,140
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	84,409,894				84,409,894
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					84,409,894
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

		1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
			2	3	4	5	
Line of Business		Direct Business (a)	From Affiliates	From Non-Affiliates	To Affiliates	To Non-Affiliates	
1.	Fire	15,203,289	11,734,867	22,705	14,480,888	745,106	11,734,867
2.	Allied lines	140,558	86,030	218	132,353	8,423	86,030
3.	Farmowners multiple peril	16,695,609	14,188,232	22,010	15,139,834	1,577,785	14,188,232
4.	Homeowners multiple peril	13,052,930	31,840,549	19,061	12,504,682	567,309	31,840,549
5.	Commercial multiple peril	33,818,736	20,093,314	24,056	30,912,791	2,930,001	20,093,314
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine	917,541	581,355	1,265	880,084	38,722	581,355
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	1,690	1,098		1,690		1,098
16.	Workers' compensation						
17.1	Other liability - occurrence	6,849,189	3,726,134		5,067,091	1,782,098	3,726,134
17.2	Other liability - claims-made						
17.3	Excess workers' compensation						
18.1	Products liability - occurrence	201,342	129,940		199,907	1,435	129,940
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability	29,705,845	38,703,098		29,683,255	22,590	38,703,098
19.3, 19.4	Commercial auto liability	20,996,096	13,533,795		20,821,224	174,872	13,533,795
21.	Auto physical damage	32,550,130	38,889,464	14,704	32,151,628	413,206	38,889,464
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft	439,593	348,247		439,593		348,247
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	170,572,548	173,856,123	104,019	162,415,020	8,261,547	173,856,123
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 2020 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	5,378,713	5,341,900	5,378,713	5,341,900	1,034,471	912,910	5,463,461	46.9
2.	Allied lines	57,872	37,617	57,872	37,617	10,926	31,825	16,718	18.9
3.	Farmowners multiple peril	4,480,551	4,690,290	4,480,551	4,690,290	2,717,506	2,117,118	5,290,678	38.1
4.	Homeowners multiple peril	7,181,587	19,415,239	7,181,587	19,415,239	4,178,365	4,648,887	18,944,717	61.3
5.	Commercial multiple peril	13,760,013	8,708,593	13,760,014	8,708,592	11,003,782	9,756,617	9,955,757	51.7
6.	Mortgage guaranty								
8.	Ocean marine								
9.	Inland marine	214,002	143,652	214,003	143,651	32,315	36,053	139,913	25.4
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	576,037	352,501	576,037	352,501	3,570,571	1,356,341	2,566,731	84.2
17.2	Other liability - claims-made								
17.3	Excess workers' compensation								
18.1	Products liability - occurrence	55,000	35,750	55,000	35,750	8,786	81,594	(37,058)	(30.1)
18.2	Products liability - claims-made								
19.1, 19.2	Private passenger auto liability	16,080,545	20,563,430	16,080,544	20,563,431	26,087,397	27,672,081	18,978,747	48.5
19.3, 19.4	Commercial auto liability	10,435,295	6,446,119	10,435,295	6,446,119	12,408,887	11,860,044	6,994,962	53.8
21.	Auto physical damage	18,593,140	22,473,255	18,593,140	22,473,255	3,182,629	3,191,723	22,464,161	58.7
22.	Aircraft (all perils)								
23.	Fidelity								
24.	Surety								
26.	Burglary and theft	24,810	19,463	24,810	19,463	19,257	13,362	25,358	7.2
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	76,837,565	88,227,809	76,837,566	88,227,808	64,254,892	61,678,555	90,804,145	53.3
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 2020 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
		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	944,176	827,339	944,176	827,339	76,842	207,132	76,842	1,034,471	106,395
2.	Allied lines	12,000	7,800	12,000	7,800	4,809	3,126	4,809	10,926	1,745
3.	Farmowners multiple peril	901,382	1,600,313	901,382	1,600,313	1,044,573	1,117,193	1,044,573	2,717,506	351,398
4.	Homeowners multiple peril	1,270,705	2,359,741	1,270,705	2,359,741	985,199	1,818,624	985,199	4,178,365	614,829
5.	Commercial multiple peril	8,624,307	5,431,186	8,624,307	5,431,186	9,384,085	5,572,596	9,384,085	11,003,782	6,360,779
6.	Mortgage guaranty									
8.	Ocean marine									
9.	Inland marine	34,509	22,431	34,509	22,431	15,206	9,884	15,206	32,315	3,514
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)								(a)	
15.	Other accident and health									
16.	Workers' compensation									
17.1	Other liability - occurrence	3,674,169	1,482,853	3,674,169	1,482,853	3,600,742	2,087,718	3,600,742	3,570,571	1,196,072
17.2	Other liability - claims-made									
17.3	Excess workers' compensation									
18.1	Products liability - occurrence	5,000	3,250	5,000	3,250	8,517	5,536	8,517	8,786	2,946
18.2	Products liability - claims-made									
19.1, 19.2	Private passenger auto liability	14,141,651	16,240,371	14,141,651	16,240,371	9,324,835	9,847,026	9,324,835	26,087,397	3,927,341
19.3, 19.4	Commercial auto liability	9,592,805	5,570,130	9,592,805	5,570,130	11,882,331	6,838,757	11,882,331	12,408,887	2,658,338
21.	Auto physical damage	1,594,963	1,755,361	1,594,963	1,755,361	1,330,085	1,427,268	1,330,085	3,182,629	329,039
22.	Aircraft (all perils)									
23.	Fidelity									
24.	Surety									
26.	Burglary and theft	17,500	13,975	17,500	13,975	6,259	5,282	6,259	19,257	1,308
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	40,813,167	35,314,750	40,813,167	35,314,750	37,663,483	28,940,142	37,663,483	64,254,892	15,553,704
	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	6,531,215			6,531,215
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	6,661			6,661
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	6,524,554			6,524,554
2. Commission and brokerage:				
2.1 Direct excluding contingent		27,542,029		27,542,029
2.2 Reinsurance assumed, excluding contingent		11,824		11,824
2.3 Reinsurance ceded, excluding contingent		943,449		943,449
2.4 Contingent - direct		3,348,167		3,348,167
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		167,585		167,585
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)		29,790,986		29,790,986
3. Allowances to managers and agents				
4. Advertising	137,034	431,495		568,529
5. Boards, bureaus and associations	454,873	1,045,953		1,500,826
6. Surveys and underwriting reports	357,591	1,126,189		1,483,780
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	3,589,550	11,550,557	226,219	15,366,326
8.2 Payroll taxes	175,687	723,311		898,998
9. Employee relations and welfare	932,045	2,880,524		3,812,569
10. Insurance	86,083	271,107		357,190
11. Directors' fees	59,034	185,921		244,955
12. Travel and travel items	22,875	149,126		172,001
13. Rent and rent items	118,552	366,813		485,365
14. Equipment	491,858	1,549,047		2,040,905
15. Cost or depreciation of EDP equipment and software	256,029	806,332		1,062,361
16. Printing and stationery	2,907	177,762		180,669
17. Postage, telephone and telegraph, exchange and express	207,893	654,708		862,601
18. Legal and auditing	491,999	1,595,940	548,796	2,636,735
19. Totals (Lines 3 to 18)	7,384,010	23,514,785	775,015	31,673,810
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		3,145,548		3,145,548
20.2 Insurance department licenses and fees	247	270,924		271,171
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)	247	3,416,472		3,416,719
21. Real estate expenses				
22. Real estate taxes		45,889		45,889
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	13,908,811	56,768,132	775,015	(a) 71,451,958
26. Less unpaid expenses - current year	15,553,704	15,037,556	123,892	30,715,152
27. Add unpaid expenses - prior year	14,200,632	13,317,888	125,729	27,644,249
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)	12,555,739	55,048,464	776,852	68,381,055
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 \$548,796 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....170,451	.....157,371
1.1	Bonds exempt from U.S. tax	(a) .....3,003,176	.....2,929,965
1.2	Other bonds (unaffiliated)	(a) .....5,035,303	.....4,954,729
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....317,927	.....317,495
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....305,176	.....305,231
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) .....94,487	.....91,996
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	8,926,520	8,756,787
11.	Investment expenses		(g) .....775,015
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) .....		.....775,015
17.	Net investment income (Line 10 minus Line 16)		7,981,772
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 \$116,503 accrual of discount less \$2,135,851 amortization of premium and less \$59,154 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 \$2,458 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 .....	.....26,439	.....	.....26,439	.....	.....
1.2	Other bonds (unaffiliated) .....	.....135,804	.....	.....135,804	.....(23,860)	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....(12,092)	.....	.....(12,092)	.....282,133	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....	.....	.....3,040,235	.....
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)	150,151		150,151	3,298,508	
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 2020 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	18,037
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	346,128	339,602	(6,526)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	346,128	357,639	11,511
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	346,128	357,639	11,511
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	346,128	339,602	(6,526)
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)	346,128	339,602	(6,526)

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 #	2020	2019
NET INCOME					
(1) United Ohio Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 17,554,397	\$ 17,732,882
(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	\$ 17,554,397	\$ 17,732,882
SURPLUS					
(5) United Ohio Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 223,094,961	\$ 205,673,769
(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	\$ 223,094,961	\$ 205,673,769

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 2020 or 2019.

3. Business Combinations and Goodwill

There were no significant changes in business combinations or goodwill during 2020 or 2019.

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, 2020.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2020 are as follows:

a.	The aggregate amount of unrealized losses:		
		1. Less than 12 Months	\$ (132,501)
		2. 12 Months or Longer	<u>\$ (57,591)</u>
b.	The aggregate related fair value of securities with unrealized losses:		
		1. Less than 12 Months	<u>\$ 13,575,296</u>
		2. 12 Months or Longer	<u>\$ 8,737,294</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	738,900	-	-	738,900	0.18%	0.18%
j. On deposit with states	985,441	-	-	-	985,441	1,994,577	(1,009,136)	-	985,441	0.24%	0.24%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	9,129,606	-	-	-	9,129,606	3,920,782	5,208,824	-	9,129,606	2.18%	2.18%
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	\$ 10,853,947	\$ -	\$ -	\$ -	\$ 10,853,947	\$ 6,654,259	\$ 4,199,688	\$ -	\$ 10,853,947	2.59%	2.59%
(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	8	0
(2) Aggregate Amount of Investment Income	52,746	0

6. Joint Ventures, Partnerships and Limited Liability Companies

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

7. Investment Income

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

NOTES TO FINANCIAL STATEMENTS

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.	12/31/2020			12/31/2019			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	8,507,041	-	8,507,041	7,471,895	1,696	7,473,591	1,035,146	(1,696)	1,033,450
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	8,507,041	-	8,507,041	7,471,895	1,696	7,473,591	1,035,146	(1,696)	1,033,450
(d) Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	8,507,041	-	8,507,041	7,471,895	1,696	7,473,591	1,035,146	(1,696)	1,033,450
(f) Deferred Tax Liabilities	279,402	3,085,823	3,365,225	323,995	2,393,136	2,717,131	(44,593)	692,687	648,094
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	8,227,639	(3,085,823)	5,141,816	7,147,900	(2,391,440)	4,756,460	1,079,739	(694,383)	385,356

2.	12/31/2020			12/31/2019			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	5,796,953	-	5,796,953	5,519,609	-	5,519,609	277,344	-	277,344
(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)	274,619	-	274,619	288,156	-	288,156	(13,537)	-	(13,537)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	274,619	-	274,619	288,156	-	288,156	(13,537)	-	(13,537)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	32,692,972	XXX	XXX	30,137,596	XXX	XXX	2,555,376
(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	2,435,469	-	2,435,469	1,664,130	1,696	1,665,826	771,339	(1,696)	769,643
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+ 2(b)+2(c))	8,507,041	-	8,507,041	7,471,895	1,696	7,473,591	1,035,146	(1,696)	1,033,450

3.	2020		2019	
	(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount		1714% 1713%	

(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above		217,953,145	200,917,309
--	--	-------------	-------------

4.	As of End of Current Period		12/31/2019		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)	8,507,041	-	7,471,895	1,696	1,035,146	(1,696)
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)	8,507,041	-	7,471,895	1,696	1,035,146	(1,696)
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.

NOTES TO FINANCIAL STATEMENTS

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

	(1)	(2)	(3)
	12/31/2020	12/31/2019	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	3,912,365	3,706,412	205,953
(b) Foreign	-	-	-
(c) Subtotal	3,912,365	3,706,412	205,953
(d) Federal income tax on net capital gains	29,836	(3,722)	33,558
(e) SSAP 3 (included in surplus)	-	-	-
(f) Other	(44,555)	59,828	(104,383)
(g) Federal and foreign income taxes incurred	3,897,646	3,762,518	135,128
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	914,908	821,680	93,228
(2) Unearned premium reserve	3,587,738	3,448,878	138,860
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	1,852,402	1,727,752	124,650
(9) Pension accrual	1,713,522	1,064,401	649,121
(10) Salvage and subrogation	295,135	278,385	16,750
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	143,336	130,799	12,537
(99) Subtotal	8,507,041	7,471,895	1,035,146
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	8,507,041	7,471,895	1,035,146
(e) Capital			
(1) Investments	-	1,696	(1,696)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	-	1,696	(1,696)
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	-	1,696	(1,696)
(i) Admitted deferred tax assets (2d+2h)	8,507,041	7,473,591	1,033,450
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	41,889	38,979	2,910
(2) Fixed assets	-	-	-
(3) Reserves transition	237,513	285,016	(47,503)
(4) IRC Section 481(a) - Deferred Compensation	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	-	-	-
(99) Subtotal	279,402	323,995	(44,593)
(b) Capital			
(1) Investments	3,085,823	2,393,136	692,687
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	3,085,823	2,393,136	692,687
(c) Deferred tax liabilities (3a99+3b99)	3,365,225	2,717,131	648,094
4. Net deferred tax assets/liabilities (2i - 3c)	5,141,816	4,756,460	385,356

NOTES TO FINANCIAL STATEMENTS

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):

	12/31/2020	12/31/2019	Change
Total deferred tax assets	8,507,041	7,473,591	1,033,450
Total deferred tax liabilities	3,365,225	2,717,131	648,094
Net deferred tax asset	5,141,816	4,756,460	385,356
Tax effect of unrealized gains (losses)			692,686
Remove tax effect of change in retirement plans			(597,228)
Change in net deferred income tax			480,814

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	21,452,043	4,504,929	21.00%
Tax exempt investment income	(2,929,965)	(615,293)	-2.87%
Dividends received deduction	(295,793)	(62,116)	-0.29%
Proration of tax exempt investment income	806,439	169,352	0.79%
Lobbying	39,773	8,352	0.04%
Disallowed meals and entertainment	46,065	9,674	0.05%
Country club dues	2,063	433	0.00%
Insurance company owned life insurance	(2,191,244)	(460,161)	-2.15%
Change in non admitted assets	11,511	2,417	0.01%
Change in NQRP	(729,954)	(153,290)	-0.71%
Other	59,691	12,535	0.06%
Total	16,270,629	3,416,832	15.93%
Federal and foreign ordinary income taxes incurred		3,867,810	18.03%
Capital gains tax incurred		29,836	0.14%
Change in net deferred income tax		(480,814)	-2.24%
Total statutory income taxes		3,416,832	15.93%

E. Operating Loss and Tax Credit Carryforwards

- The Company had no carryforwards, recoverable taxes or IRC 6603 deposits
- 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
2018	-	-	-
2019	3,654,866	-	3,654,866
2020	3,912,365	29,836	3,942,201
	7,567,231	29,836	7,597,067

- Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

- 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.

- 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.

NOTES TO FINANCIAL STATEMENTS

- 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.

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. The Company has no transactions with related parties not reported on Schedule Y.
- D. As of December 31, 2020, the Company's parent, Ohio Mutual, owes the Company \$1,742,491 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2020, the Company owes its parent, Ohio Mutual, \$132,514, and its affiliate, Casco, \$38,220 under the terms of the Cost Sharing Agreement.
- E. 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.
- F. The Company has no guarantees or undertakings at December 31, 2020.
- 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 2020.
- 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 had 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 was an interest-only loan with principal due at the maturity date of June 19, 2020. This loan was collateralized by treasury bonds, cash 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. At maturity, the Company paid off this debt. The carrying value of the debt at December 31, 2020 is \$0.00. The interest paid to the FHLB through the year of 2020 was \$20,277.07.

NOTES TO FINANCIAL STATEMENTS

(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	624,396	624,396	-
(c) Activity Stock	-	-	-
(d) Excess Stock	114,504	114,504	-
Aggregate Total	738,900	738,900	-
Borrowing Capacity as determined by the Insurer	124,910,070	XXX	XXX

2) Prior Year-end

	Total 2 + 3	General Account	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

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	624,396	624,396				

(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	-	-	-

2) Current Year General Accounts

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

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	4,109,117	4,103,219	2,000,000

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	12,210,724	11,828,605	2,000,000

NOTES TO FINANCIAL STATEMENTS

2) Current Year General Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	12,210,724	11,828,605	2,000,000

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	4,864,518	5,004,113	4,000,000

- (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.
- 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	-	-	-	XXX
(b) Funding Agreements	-	-	-	-
(c) Other	-	-	-	XXX
(d) Aggregate Total	-	-	-	-

2) Prior Year-end

	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	-	-

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	2,000,000	2,000,000	-	XXX
(b) Funding Agreements	-	-	-	-
(c) Other	-	-	-	XXX
(d) Aggregate Total	2,000,000	2,000,000	-	-

c. FHLB Prepayment Obligations

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

- | | |
|-----------------------|-----|
| 1) Debt | YES |
| 2) Funding Agreements | NO |
| 3) Other | 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 to its pension plan during 2020 and 2019. Effective August 1, 2019, the pension plan was amended to freeze all current and future active highly compensated employees from incurring future benefits.

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 \$121,464 and \$122,846 to its postretirement benefit plan in 2020 and 2019, respectively.

	Overfunded		Underfunded	
	2020	2019	2020	2019
(1) Change in benefit obligation:				
a. Pension Benefits				
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 30,278,760	\$ 26,104,538
2. Service cost	-	-	477,223	479,059
3. Interest cost	-	-	951,894	1,073,593
4. Contribution by plan participants	-	-	-	-
5. Actuarial (gain) loss	-	-	4,304,607	3,501,050
6. Foreign currency exchange rate changes	-	-	-	-
7. Benefits paid	-	-	(929,585)	(913,511)
8. Plan amendments	-	-	-	34,031
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-
10. Benefit obligation at end of year	\$ -	\$ -	\$ 35,082,899	\$ 30,278,760
b. Postretirement Benefits				
1. Benefit obligation at beginning of year	\$ -	\$ -	\$ 1,894,147	\$ 1,808,894
2. Service cost	-	-	1,502	1,989
3. Interest cost	-	-	55,935	70,904
4. Contribution by plan participants	-	-	12,566	12,796
5. Actuarial gain (loss)	-	-	157,688	135,206
6. Foreign currency exchange rate changes	-	-	-	-
7. Benefits paid	-	-	(134,030)	(135,642)
8. Plan amendments	-	-	-	-
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-
10. Benefit obligation at end of year	\$ -	\$ -	\$ 1,987,808	\$ 1,894,147
	Pension Benefits		Postretirement Benefits	
	2020	2019	2020	2019
(2) Change in plan assets:				
a. Fair value of plan assets at beginning of year	\$ 25,210,184	\$ 22,208,390	\$ -	\$ -
b. Actual return on plan assets	2,642,670	3,915,305	-	-
c. Foreign currency exchange rate changes	-	-	-	-
d. Reporting entity contribution	-	-	121,464	122,846
e. Plan participants' contributions	-	-	12,566	12,796
f. Benefits paid	(929,585)	(913,511)	(134,030)	(135,642)
g.				
Business combinations, divestitures and settlements	-	-	-	-
h. Fair value of plan assets at end of year	\$ 26,923,269	\$ 25,210,184	\$ -	\$ -
(3) Funded status				
a. Components:				
1. Prepaid benefit costs	-	-	-	-
2. Overfunded plan assets	-	-	-	-
3. Accrued benefit costs	-	-	-	-
4. Liability for pension benefits	(8,159,630)	(5,068,576)	(1,987,808)	(1,894,147)
b. Assets and liabilities recognized:				
1. Assets (nonadmitted)	-	-	-	-
2. Liabilities recognized	(8,159,630)	(5,068,576)	(1,987,808)	(1,894,147)
c. Unrecognized liabilities	-	-	(209,148)	(455,547)

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits		Postretirement Benefits	
	2020	2019	2020	2019
(4) Components of net periodic benefit cost				
a. Service cost	\$ 477,223	\$ 479,059	\$ 1,502	\$ 1,989
b. Interest cost	951,894	1,073,593	55,935	70,904
c. Expected return on plan assets	(1,552,894)	(1,401,576)	-	-
d. Transition asset or obligation	-	-	-	-
e. Gains and losses	586,498	563,846	(88,711)	(136,622)
f. Prior service cost or credit	30,788	46,589	-	-
g. Gain or loss recognized due to a settlement or curtailment	-	-	-	-
h. Total net periodic benefit cost	<u>\$ 493,509</u>	<u>\$ 761,511</u>	<u>\$ (31,274)</u>	<u>\$ (63,729)</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	\$ 7,304,852	\$ 7,623,042	\$ (455,547)	\$ (727,375)
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	(30,788)	(46,589)	-	-
e. Net gain and loss arising during the period	3,214,831	987,321	157,688	135,206
f. Net gain and loss recognized	(586,498)	(563,846)	88,711	136,622
g. Items not yet recognized as a component of net periodic cost - current year	<u>9,902,397</u>	<u>7,304,852</u>	<u>(209,148)</u>	<u>(455,547)</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	7,166,560	5,073,208	(209,148)	(455,547)
(7) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:				
a. Weighted-average discount rate	3.20%	4.15%	3.05%	4.05%
b. Expected long-term rate of return on plan assets	6.25%	6.25%		
c. Rate of compensation increase	3.50%	3.50%		
d. Interest crediting rates	-	-		
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:				
e. Weighted-average discount rate	2.40%	3.20%	2.25%	3.05%
f. Rate of compensation increase	3.50%	3.50%		
g. Interest crediting rates	-	-		

For measurement purposes, a 6.00% percent annual rate of increase in the per capita cost of covered health care benefits was assumed for 2020. The rate was assumed to decrease gradually to 4.50% percent for 2035 and remain at that level thereafter.

- (8) The amount of the accumulated benefit obligation for the defined benefit pension plan was \$32,925,468 for the current year and \$28,193,745 for the prior year.
- (9) For measurement purposes, a 5.90% percent annual rate of increase in the per capita cost of covered health care benefits will be assumed for 2021. The rate is assumed to decrease gradually to 4.50% percent for 2035 and remain at that level thereafter
- (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. 2021		\$ 1,121,600	\$ 119,158
b. 2022		1,226,300	120,731
c. 2023		1,334,000	117,601
d. 2024		1,463,000	117,982
e. 2025		1,533,000	115,072
f. 2026 through 2030		9,190,000	549,424

- (11) The Company does not have any regulatory contribution requirements for 2021; however, the Company intends to make voluntary contributions to the pension plan of \$810,000 in 2021. The Company intends to make voluntary contributions to the postretirement benefit plan of \$119,158 in 2021.
- (12) As of December 31, 2020, 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.

NOTES TO FINANCIAL STATEMENTS

- (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	
	2020	2019	2020	2019
Accumulated Benefit Obligation	32,925,468	28,193,745	1,987,808	1,894,147
Projected Benefit Obligation	35,082,899	30,278,760		
Plus: Non-Vested Liability	-	-		
Total Projected Benefit Obligation	35,082,899	30,278,760		
Plan Assets at Fair Value	26,923,269	25,210,184	-	-
(Underfunded) Funded	(8,159,630)	(5,068,576)	(1,987,808)	(1,894,147)
Amounts included in balance of unassigned funds (surplus)				
Total net (gain)/loss	10,674,850	8,046,517	(209,148)	(455,547)
Transition (asset)/obligation	-	-	-	-
Incremental (asset)/liability	-	-	-	-
Prior service cost/(credit)	(43,346)	(12,558)	-	-
Total included in balance of unassigned funds (surplus)	10,631,504	8,033,959	(209,148)	(455,547)

- (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;
- 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:

	2020	Target Allocation	2019	Target Allocation
Large U.S. Equity	30.9%	33.8%	29.8%	28.6%
Small/Mid U.S. Equity	5.3%	5.8%	5.3%	5.2%
International Equity	18.4%	20.4%	19.1%	18.2%
Debt Securities	39.9%	40.0%	37.9%	40.0%
Real Asset	5.5%	0.0%	7.9%	8.0%
Total	100.0%	100.0%	100.0%	100.0%

NOTES TO FINANCIAL STATEMENTS

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	\$ -	\$ 8,324,871	\$ -	\$ 8,324,871
Small/Mid U.S. Equity	-	1,409,944	-	1,409,944
International Equity	-	4,952,725	-	4,952,725
Debt Securities	-	10,752,831	-	10,752,831
Real Asset	-	1,482,898	-	1,482,898
Total Plan Assets	\$ -	\$ 26,923,269	\$ -	\$ 26,923,269

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, 2020 or 2019.

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 \$19,500 and \$19,000 for 2020 and 2019, respectively. The catch-up provision for employees age 50 and older is \$6,500 and \$6,000 for 2020 and 2019, respectively. The Company contributes 3% of pay subject to the IRS maximum compensation limit of \$285,000 and \$280,000 for 2020 and 2019, respectively. All full-time and regular part-time employees are eligible to participate in the plan. The Company's contributions to the plan in 2020 and 2019 were \$621,000 and \$607,000, 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 \$2,753,951 and \$2,206,401 as of December 31, 2020 and 2019, respectively.

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

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.

- A. 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.
- B. The Company has no shares of preferred stock outstanding.

NOTES TO FINANCIAL STATEMENTS

- C. 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.
- D. There were no ordinary or extraordinary dividends paid in either 2020 or 2019.
- E. The portion of the Company's 2019 surplus that may be paid as ordinary dividends in 2020 is \$22,309,496.
- F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- G. The total amount of advances to surplus not repaid is \$0.
- H. There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- I. The Company has not experienced any changes in balances of special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$14,694,394.
- K. The Company has no surplus debentures or similar obligations.
- L. The Company has no restatement due to quasi-reorganizations.
- M. 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
\$0

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

(a)	(b)	(c)	(d)	(e)
<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.

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 2020 and 2019 was \$191,718 and \$258,042, respectively.

The Company leases its home office space from its parent, Ohio Mutual. Rental expense incurred for the years ended December 31, 2020 and 2019, under this facility lease was \$248,083 for each year.
 - 2. The Company has no lease commitments at December 31, 2020.
 - 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.

NOTES TO FINANCIAL STATEMENTS

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	\$ -	\$ 211,446	\$ -	\$ -	\$ 211,446
Total Bonds	\$ -	\$ 211,446	\$ -	\$ -	\$ 211,446
Preferred Stock					
Industrial and Misc	-	3,730,706	-	-	3,730,706
Total Preferred Stocks	\$ -	\$ 3,730,706	\$ -	\$ -	\$ 3,730,706
Common Stock					
Industrial and Misc	-	738,900	-	-	738,900
Mutual Funds	19,756,748	-	-	-	19,756,748
Total Common Stocks	\$ 19,756,748	\$ 738,900	\$ -	\$ -	\$ 20,495,648
Derivative assets	-	-	-	-	-
Total assets at fair value	\$ 19,756,748	\$ 4,681,052	\$ -	\$ -	\$ 24,437,800

(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, 2020, 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.

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	\$ 306,752,262	\$ 291,210,540	\$ -	\$ 306,752,262	\$ -	\$ -	\$ -
Preferred Stocks	6,586,046	6,153,819	-	6,586,046	-	-	-
Common Stocks	20,495,648	20,495,648	19,756,748	738,900	-	-	-
Total Financial Instruments	\$ 333,833,956	\$ 317,860,007	\$ 19,756,748	\$ 314,077,208	\$ -	\$ -	\$ -

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. Unusual or Infrequent Items

Effective March 16, 2020, the Ohio Mutual, United Ohio and Casco (collectively, the Group) initiated a self-imposed moratorium suspending all policy cancellations for non-payment due to the novel coronavirus pandemic. The moratorium ran through July 26, 2020 with a phased return to normal operations commencing on Monday, July 27, 2020. The Group continues to work with policyholders that may require additional payment assistance. In addition, the Group issued personal auto premium credits equal to 25% of earned premium for the period from March 16, 2020 through May 31, 2020. Credits and payments totaling \$6.1 million were applied to policyholder accounts, or mailed to policyholders, the first week of June, 2020. This action was in response to the abrupt reduction in driving and corresponding auto claims attributed to the coronavirus pandemic. The \$6.1 million credits and payments were taken as a direct reduction of written and earned premium in the second quarter.

NOTES TO FINANCIAL STATEMENTS

- 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, 2020 is \$20,973,346. 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, 2020 and December 31, 2019 is \$20,973,346 and \$18,782,102 respectively. The change in the cash surrender value from 2019 to 2020 of \$2,191,244 is included in miscellaneous income, as compared to the change in cash surrender value from 2018 to 2019 of \$2,826,670.
- 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.
- (2) The Company minimizes risk exposure by holding securities that carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.
- (3) The Company does not have direct exposure through investments in subprime mortgage loans.
- (4) Direct exposure through other investments
- (5) The chart below summarizes the Actual Cost, Book Adjusted Carrying Value, Fair Value, and the Other than Temporary Impairment Losses Recognized of subprime mortgage related risk exposure by investment category:
- | | Actual Cost | Book/Adjusted Carrying Value (excluding interest) | Fair Value | Other than Temporary Impairment Losses Recognized |
|---|-------------|---|------------|---|
| a. Residential mortgage-backed securities | \$ - | \$ 26,603 | \$ 26,976 | \$ - |
| b. Commercial mortgage-backed securities | - | - | - | - |
| c. Collateralized debt obligations | - | - | - | - |
| d. Structured securities | - | - | - | - |
| e. Equity investment in SCAs | - | - | - | - |
| f. Other assets | - | - | - | - |
| g. Total | \$ - | \$ 26,603 | \$ 26,976 | \$ - |
- (6) The Company recorded no impairments in 2020 or 2019 and no realized gains on sales and pay downs of investments with subprime exposure for either year.
- (7) The Company has no subprime mortgage risk exposure through Mortgage Guaranty or Financial Guaranty Insurance coverage.
- G. The Company has no Insurance-Linked Securities (ILS) Contracts.
- H. The 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 \$20,973,346
- (2) Percentage Bonds 47.19%
- (3) Percentage Stocks 52.81%
- (4) Percentage Mortgage Loans 0.00%
- (5) Percentage Real Estate 0.00%
- (6) Percentage Cash and Short-Term Investments 0.00%
- (7) Percentage Derivatives 0.00%
- (8) Percentage Other Invested Assets 0.00%

NOTES TO FINANCIAL STATEMENTS

22. Events Subsequent

Type II – Nonrecognized Subsequent Events:

	Current Year	Prior Year
A.		
Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the federal Affordable Care Act	NO	NO
B. ACA fee assessment payable for the upcoming year	-	-
C. ACA fee assessment paid	-	-
D. Premium written subject to ACA 9010 assessment	-	-
E. Total Adjusted Capital before surplus adjustment	-	-
F. Total Adjusted Capital after surplus adjustment	-	-
G. Authorized Control Level	-	-
H. Would reporting the ACA assessment as of Dec. 31, 2020 have triggered an RBC action level (YES/NO)?	NO	NO

Effective January 1, 2021, Ohio Mutual changed its organizational structure from a mutual insurance company to a mutual holding company-owned stock insurance company. Under this structure, Ohio Mutual converted to a stock insurer and retained its name of Ohio Mutual Insurance Company and became a wholly-owned subsidiary of a newly-organized mutual holding company, OMIG Holdings Inc. OMIG Holdings Inc. is a wholly owned subsidiary of Ohio Mutual Insurance Group, Inc. ("OMIG"). OMIG is the ultimate controlling parent for the group. The conversion was approved by Ohio Mutual's policyholders on July 21, 2020 and by the ODI on August 28, 2020. The Company and Casco remain wholly owned stock insurance subsidiaries of Ohio Mutual.

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, 2020:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 84,409,894	\$ 14,501,926	\$ 78,224,899	\$ 13,439,321	\$ 6,184,995	\$ 1,062,605
b. All Other	-	-	2,884,570	440,577	(2,884,570)	(440,577)
c. TOTAL	\$ 84,409,894	\$ 14,501,926	\$ 81,109,469	\$ 13,879,898	\$ 3,300,425	\$ 622,028
d. Direct Unearned Premium Reserve:						\$ 81,109,469

(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	57,879	-	-	57,879
d. TOTAL	\$ 57,879	\$ -	\$ -	\$ 57,879

(3) Not Applicable

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

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

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

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

NOTES TO FINANCIAL STATEMENTS

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.

K. Reinsurance Credit

The Company has no reinsurance contracts covering health business.

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 2020 and 2019:

	<u>2020</u>	<u>2019</u>
	<u>(In Thousands)</u>	
Balance at January 1, net of reinsurance	\$ 75,879	\$ 70,105
Incurred related to:		
Current year	108,135	113,831
Prior years	(3,422)	(7,348)
Total incurred	\$ 104,713	\$ 106,483
Paid related to:		
Current year	\$ 68,135	\$ 72,205
Prior years	32,648	28,504
Total paid	\$ 100,783	\$ 100,709
Balance as of December 31, net of reinsurance	\$ 79,809	\$ 75,879

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2019 and 2018, were decreased in the subsequent year by \$3,422,000 and \$7,348,000, respectively. The favorable development experienced in 2020 for accident years 2019 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 to 2019. Offsetting the favorable development during 2020 was an unfavorable development within the commercial multi-peril and commercial auto liability lines of business related to accident years 2017 to 2019. 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. 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.

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.

NOTES TO FINANCIAL STATEMENTS

The following underwriting results were assumed/ceded between the companies in 2020 and 2019:

	2020	2019
Premium earned ceded to Ohio Mutual from United Ohio	\$ (161,135,784)	\$ (161,461,324)
Premium earned assumed by United Ohio	170,290,354	167,604,795
Change in premium earned due to pooling	\$ 9,154,570	\$ 6,143,471
Losses incurred ceded to Ohio Mutual from United Ohio	\$ (80,197,526)	\$ (87,657,890)
Losses incurred assumed by United Ohio	90,804,145	92,851,992
Change in losses incurred due to pooling	\$ 10,606,619	\$ 5,194,102
Net loss adjustment expenses ceded to Ohio Mutual	\$ (5,692,909)	\$ (5,931,016)
Net other underwriting expenses ceded to Ohio Mutual	(9,878,598)	(9,532,393)
Change in expenses incurred due to pooling	\$ (15,571,507)	\$ (15,463,409)
Change in income before taxes due to pooling	\$ 14,119,458	\$ 16,412,778

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

1/13/2021

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.

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)

NOTES TO FINANCIAL STATEMENTS

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 ☒ 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 ☒ 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 ☒

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 ☒

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 ☒

3.6

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

Yes ☐ No ☒ N/A ☐

4.1

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

Yes ☐ No ☒
Yes ☐ No ☒

4.2

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

Yes ☐ No ☒
Yes ☐ No ☒

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 ☒

5.2

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

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

6.1

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

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

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

Yes ☐ No ☒

7.2

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

%

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2020 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).

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE United Ohio Insurance Company

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers\$

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:\$1,609,997

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03). Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
- 24.03 For securities 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 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$
- 24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE United Ohio Insurance Company

GENERAL INTERROGATORIES

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

24.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	
24.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	
24.093	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	\$	985,441
		25.29 On deposit with other regulatory bodies	\$	
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	9,129,606
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	
		25.32 Other	\$	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

Yes [] No [X]

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

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

If no, attach a description with this statement.

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

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

Yes [] No [X]

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

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

Yes [] No []

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

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

Yes [] No [X]

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

\$

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

Yes [X] No []

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

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

ANNUAL STATEMENT FOR THE YEAR 2020 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	3,346,980
464287-20-0	IShares Core S&P 500 ETF	3,453,588
78462F-10-3	SPDR S&P 500 ETF TRUST	2,056,340
922908-76-9	Vanguard US Total Stock Market ETF	10,899,840
29.2999 - Total		19,756,748

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	337,710	12/31/2020 ...
IShares S&P100 Index Fund	Microsoft Corporation	267,758	12/31/2020 ...
IShares S&P100 Index Fund	Amazon com Inc	221,235	12/31/2020 ...
IShares S&P100 Index Fund	Facebook Class A Inc	104,426	12/31/2020 ...
IShares S&P100 Index Fund	TESLA INC	85,348	12/31/2020 ...
IShares Core S&P 500 ETF	Apple Inc	230,700	12/31/2020 ...
IShares Core S&P 500 ETF	Microsoft Corporation	183,040	12/31/2020 ...
IShares Core S&P 500 ETF	Amazon Com Inc	151,267	12/31/2020 ...
IShares Core S&P 500 ETF	Facebook Class A Inc	71,489	12/31/2020 ...
IShares Core S&P 500 ETF	TESLA INC	58,366	12/31/2020 ...
SPDR S&P 500 ETF TRUST	Apple Inc	134,896	12/31/2020 ...
SPDR S&P 500 ETF TRUST	Microsoft Corporation	110,837	12/31/2020 ...
SPDR S&P 500 ETF TRUST	Amazon.com, Inc.	90,068	12/31/2020 ...
SPDR S&P 500 ETF TRUST	Facebook Class A Inc	43,183	12/31/2020 ...
SPDR S&P 500 ETF TRUST	ALPHABET INC A	34,341	12/31/2020 ...
Vanguard Total Stock Market ETF	Apple Inc.	577,692	12/31/2020 ...
Vanguard Total Stock Market ETF	Microsoft Corp.	479,593	12/31/2020 ...
Vanguard Total Stock Market ETF	Amazon.com Inc	392,394	12/31/2020 ...
Vanguard Total Stock Market ETF	ALPHABET INC	294,296	12/31/2020 ...
Vanguard Total Stock Market ETF	Facebook Class Inc	185,297	12/31/2020 ...

ANNUAL STATEMENT FOR THE YEAR 2020 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	296,180,359	311,722,080	15,541,721
30.2 Preferred stocks	6,153,819	6,586,046	432,227
30.3 Totals	302,334,178	318,308,126	15,973,948

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

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

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

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

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

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

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

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

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

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE United Ohio Insurance Company

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$616,227

37.2 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 .....	.....216,083
.....

38.1 Amount of payments for legal expenses, if any?\$362,269

38.2 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 .....	.....169,679
.....

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

39.2 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

170,290,354

167,604,795

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

391

558

2.5

Reserve Denominator

164,218,490

156,723,312

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Did the reporting entity issue participating policies during the calendar year?

Yes [] No [X]

3.2

If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

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 36 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 2020 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):\$ 1,000,000

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

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

.....

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 2020 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 2020	2 2019	3 2018	4 2017	5 2016
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)	113,845,439	117,085,454	113,375,862	99,077,231	91,873,846
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	100,929,966	102,961,241	97,720,741	86,831,395	80,886,630
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	129,754,497	125,587,865	121,117,526	118,302,475	118,383,849
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	2,788	4,118	4,155	4,980	5,235
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	344,532,690	345,638,678	332,218,284	304,216,081	291,149,560
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)	56,092,967	56,603,658	54,649,093	47,021,750	44,116,792
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	51,639,963	52,396,202	49,341,793	43,514,868	40,637,382
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	66,122,095	62,515,295	58,132,637	53,044,589	51,025,134
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	1,098	1,622	1,637	1,962	2,062
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	173,856,123	171,516,777	162,125,160	143,583,169	135,781,370
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	8,809,266	7,843,254	8,377,365	6,965,225	5,139,414
14. Net investment gain or (loss) (Line 11)	8,102,088	8,284,996	7,724,509	7,291,787	6,562,849
15. Total other income (Line 15)	4,510,853	5,370,872	1,711,514	3,638,777	3,230,233
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	3,867,810	3,766,240	4,086,688	4,436,396	4,437,758
18. Net income (Line 20)	17,554,397	17,732,882	13,726,700	13,459,393	10,494,738
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	418,522,360	390,247,386	361,790,572	340,519,017	321,827,092
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	5,908,738	5,513,673	5,190,494	4,582,590	1,312,873
20.2 Deferred and not yet due (Line 15.2)	39,935,551	38,476,423	36,224,542	31,213,028	31,506,580
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	195,427,399	184,573,617	176,299,289	168,121,545	161,539,890
22. Losses (Page 3, Line 1)	64,254,892	61,678,555	57,196,340	53,582,885	54,514,307
23. Loss adjustment expenses (Page 3, Line 3)	15,553,704	14,200,632	12,908,414	13,297,951	12,987,720
24. Unearned premiums (Page 3, Line 9)	84,409,894	80,844,125	76,932,143	67,686,041	63,159,483
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)	223,094,961	205,673,769	185,491,283	172,397,472	160,287,202
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	25,520,512	21,728,670	24,545,081	14,162,449	15,524,998
Risk-Based Capital Analysis					
28. Total adjusted capital	223,094,961	205,673,769	185,491,283	172,397,472	160,287,202
29. Authorized control level risk-based capital	12,714,042	11,732,031	11,688,769	11,189,674	10,998,451
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)	86.4	87.1	89.1	89.5	90.1
31. Stocks (Lines 2.1 & 2.2)	7.9	6.8	7.0	8.1	7.4
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)	5.7	6.1	4.0	2.4	2.4
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 2020	2 2019	3 2018	4 2017	5 2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	2,605,821	3,359,780	(1,076,245)	2,886,568	1,028,846
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	17,421,192	20,182,487	13,093,810	12,110,270	12,026,644
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)	54,544,677	62,275,834	60,533,288	58,059,035	46,429,493
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	52,284,424	58,169,230	48,420,034	42,387,012	40,693,615
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	58,236,273	53,547,201	48,788,606	51,570,281	49,309,168
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)				586	1,047
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	165,065,374	173,992,265	157,741,928	152,016,915	136,433,323
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)	27,397,801	29,853,689	28,893,115	27,876,344	23,863,569
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	28,015,886	29,828,647	25,014,551	21,821,529	20,938,948
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	32,814,121	28,687,440	22,770,280	23,015,478	20,927,976
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)				231	412
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	88,227,808	88,369,776	76,677,946	72,713,583	65,730,905
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)	53.3	55.4	52.5	51.6	52.7
68. Loss expenses incurred (Line 3)	8.2	8.1	7.7	8.8	9.1
69. Other underwriting expenses incurred (Line 4)	33.3	31.8	34.3	34.6	34.4
70. Net underwriting gain (loss) (Line 8)	5.2	4.7	5.5	5.0	3.9
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	30.1	27.9	31.3	31.0	31.0
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	61.5	63.5	60.3	60.4	61.7
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)	77.9	83.4	87.4	83.3	84.7
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)	(1,870)	(5,547)	(5,186)	(8,747)	(3,852)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(0.9)	(3.0)	(3.0)	(5.5)	(2.6)
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)	(6,813)	(5,273)	(9,173)	(8,241)	(4,800)
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)	(3.7)	(3.1)	(5.7)	(5.6)	(3.5)

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 2020 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	(288)	(275)	51	(39)	(1)		46	76	XXX
2. 2011.....	116,656	7,352	109,304	78,827	9,614	3,389	379	6,522		3,153	78,745	XXX
3. 2012.....	117,526	9,814	107,712	87,398	24,007	3,920	1,205	7,227	1	2,894	73,332	XXX
4. 2013.....	122,816	8,810	114,006	72,801	4,230	3,829	123	7,286		2,830	79,563	XXX
5. 2014.....	131,666	10,199	121,467	72,400	3,042	3,956	99	7,313		3,469	80,528	XXX
6. 2015.....	136,503	9,618	126,885	66,721	2,292	3,696	58	7,419		3,976	75,486	XXX
7. 2016.....	141,801	9,904	131,897	67,548	2,147	3,121	30	7,846		3,897	76,338	XXX
8. 2017.....	149,239	10,183	139,056	74,411	2,296	2,747	16	8,149		4,217	82,995	XXX
9. 2018.....	162,623	9,744	152,879	72,984	1,451	2,498	26	8,091		4,982	82,096	XXX
10. 2019.....	176,756	9,151	167,605	82,082	842	1,664	7	7,869		5,368	90,766	XXX
11. 2020.....	178,682	8,391	170,291	61,005	350	848	2	6,631		2,826	68,132	XXX
12. Totals	XXX	XXX	XXX	735,889	49,996	29,719	1,906	74,352	1	37,658	788,057	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.....													XXX
2. 2011.....	16						3					19	XXX
3. 2012.....	196		98	1			30		64			387	XXX
4. 2013.....	254		129	1			85		9			476	XXX
5. 2014.....	357		176	1			102		40			674	XXX
6. 2015.....	493		220	8			160		42			907	XXX
7. 2016.....	1,838	130	855	52			538		60			3,109	XXX
8. 2017.....	1,584	5	1,443	77			778		152			3,875	XXX
9. 2018.....	4,687	223	2,655	160			2,037		308			9,304	XXX
10. 2019.....	10,739	581	7,546	1,150			3,524		927			21,005	XXX
11. 2020.....	17,290	1,202	18,687	1,417			3,378		3,317			40,053	XXX
12. Totals	37,454	2,141	31,809	2,867			10,635		4,919			79,809	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		
2. 2011.....	88,757	9,993	78,764	76.1	135.9	72.1			65.0	16	3
3. 2012.....	98,933	25,214	73,719	84.2	256.9	68.4			65.0	293	94
4. 2013.....	84,393	4,354	80,039	68.7	49.4	70.2			65.0	382	94
5. 2014.....	84,344	3,142	81,202	64.1	30.8	66.9			65.0	532	142
6. 2015.....	78,751	2,358	76,393	57.7	24.5	60.2			65.0	705	202
7. 2016.....	81,806	2,359	79,447	57.7	23.8	60.2			65.0	2,511	598
8. 2017.....	89,264	2,394	86,870	59.8	23.5	62.5			65.0	2,945	930
9. 2018.....	93,260	1,860	91,400	57.3	19.1	59.8			65.0	6,959	2,345
10. 2019.....	114,351	2,580	111,771	64.7	28.2	66.7			65.0	16,554	4,451
11. 2020.....	111,156	2,971	108,185	62.2	35.4	63.5			65.0	33,358	6,695
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	64,255	15,554

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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior.....	21,963	19,166	16,830	15,606	15,269	15,929	15,085	14,929	14,886	14,834	(52)	(95)
2. 2011.....	80,745	76,547	74,614	73,337	72,768	72,700	72,446	72,309	72,270	72,242	(28)	(67)
3. 2012.....	XXX	72,646	69,635	67,771	67,500	66,845	66,749	66,538	66,341	66,429	88	(109)
4. 2013.....	XXX	XXX	75,154	73,331	72,900	72,452	72,279	72,212	72,603	72,744	141	532
5. 2014.....	XXX	XXX	XXX	76,421	73,703	73,740	73,031	73,438	73,873	73,849	(24)	411
6. 2015.....	XXX	XXX	XXX	XXX	75,107	71,729	69,416	69,840	69,678	68,932	(746)	(908)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	76,812	72,454	71,768	71,605	71,541	(64)	(227)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	84,466	79,706	79,397	78,569	(828)	(1,137)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,214	82,754	83,001	247	(5,213)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	103,579	102,975	(604)	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	98,237	XXX	XXX
12. Totals											(1,870)	(6,813)

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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020		
1. Prior.....	000	7,679	11,255	12,989	13,933	14,624	14,936	14,788	14,757	14,834	XXX	XXX
2. 2011.....	53,892	64,127	68,095	70,393	71,650	72,023	72,211	72,249	72,238	72,223	XXX	XXX
3. 2012.....	XXX	45,374	57,347	62,112	64,314	65,234	65,773	65,967	65,970	66,106	XXX	XXX
4. 2013.....	XXX	XXX	45,469	60,188	64,214	67,857	69,938	70,804	72,062	72,277	XXX	XXX
5. 2014.....	XXX	XXX	XXX	47,087	59,363	64,891	68,893	71,119	72,455	73,215	XXX	XXX
6. 2015.....	XXX	XXX	XXX	XXX	44,417	56,099	61,182	65,525	67,137	68,067	XXX	XXX
7. 2016.....	XXX	XXX	XXX	XXX	XXX	46,155	58,707	64,049	67,141	68,492	XXX	XXX
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	51,546	66,090	71,514	74,846	XXX	XXX
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,912	67,226	74,005	XXX	XXX
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,481	82,897	XXX	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,501	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior.....	10,283	5,393	2,867	1,169	495	780	46	32	39	
2. 2011.....	13,438	6,419	2,736	1,401	635	422	165	24	13	3
3. 2012.....	XXX	12,638	5,230	2,503	1,400	856	463	342	156	127
4. 2013.....	XXX	XXX	13,487	6,653	3,887	1,918	1,054	574	246	213
5. 2014.....	XXX	XXX	XXX	13,726	6,001	3,562	1,571	995	676	277
6. 2015.....	XXX	XXX	XXX	XXX	13,717	6,341	2,962	1,947	1,239	372
7. 2016.....	XXX	XXX	XXX	XXX	XXX	13,583	6,505	3,681	2,019	1,341
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	15,728	6,529	4,421	2,144
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,784	8,818	4,532
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,556	9,920
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,648

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

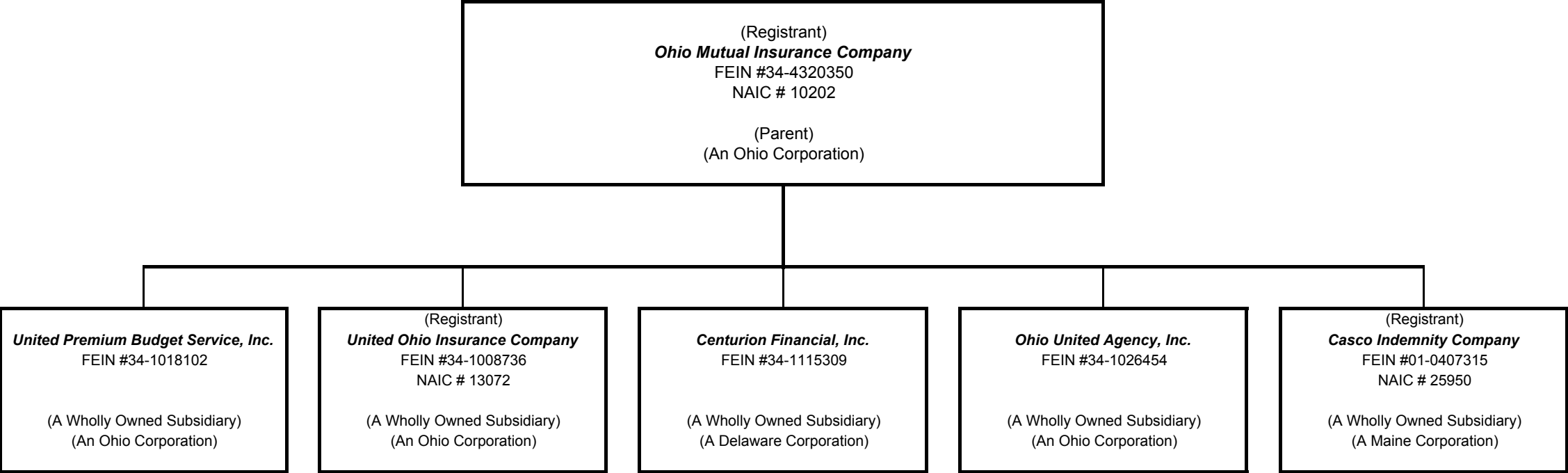
Allocated by States and Territories									
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders 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	18,685,199	19,622,688		10,943,997	12,446,900	16,505,616	158,495	
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	218,414	149,667		71,212	58,716	104,857	2,475	
16. Iowa IA	N								
17. Kansas KS	N								
18. Kentucky KY	N								
19. Louisiana LA	N								
20. Maine ME	L	8,917,727	8,497,293		4,257,554	4,245,389	5,324,210	104,310	
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	5,941,931	5,900,022		2,762,087	2,753,990	2,871,286	45,520	
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	109,338,304	108,893,696		43,338,114	46,529,282	39,001,491	2,080,968	
37. Oklahoma OK	N								
38. Oregon OR	N								
39. Pennsylvania PA	N								
40. Rhode Island RI	L	17,841,405	17,790,111		9,637,382	8,976,182	10,791,242	115,970	
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	9,629,568	9,429,125		5,827,219	5,291,926	3,877,946	78,180	
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	170,572,548	170,282,602		76,837,565	80,302,385	78,476,648	2,585,918	
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



OVERFLOW PAGE FOR WRITE-INS

NONE