



QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2021
OF THE CONDITION AND AFFAIRS OF THE

Ohio Indemnity Company

NAIC Group Code	00000	(Current Period)	00000	(Prior Period)	NAIC Company Code	26565	Employer's ID Number	31-0620146
Organized under the Laws of	Ohio				State of Domicile or Port of Entry	Ohio		
Country of Domicile	United States							
Incorporated/Organized	02/11/1956				Commenced Business	07/24/1956		
Statutory Home Office	250 E. Broad St., 7th Floor				Columbus, OH, US 43215-0000			
	(Street and Number)				(City or Town, State, Country and Zip Code)			
Main Administrative Office	250 E. Broad St., 7th Floor				Columbus, OH, US 43215-0000		614-228-2800	
	(Street and Number)				(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Mail Address	250 E. Broad St., 7th Floor				Columbus, OH, US 43215-0000			
	(Street and Number or P.O. Box)				(City or Town, State, Country and Zip Code)			
Primary Location of Books and Records	250 E. Broad St., 7th Floor				Columbus, OH, US 43215-0000		614-228-2800	
	(Street and Number)				(City or Town, State, Country and Zip Code)		(Area Code) (Telephone Number)	
Internet Web Site Address	www.ohioindemnity.com							
Statutory Statement Contact	Matt C Nolan				614-220-5207			
	(Name)				(Area Code) (Telephone Number) (Extension)			
	Mnolan@ohioindemnity.com				614-228-5552			
	(E-Mail Address)				(Fax Number)			

OFFICERS

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

OTHER OFFICERS

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

DIRECTORS OR TRUSTEES

Kenton Robert Bowen	Annemarie LoConti	Robert W Price	John Scott Sokol
Matthew Douglas Walter			

State ofOhio.....

County ofFranklin.....ss

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

John Scott Sokol CEO and President	Matthew Christopher Nolan Vice President, CFO, Treasurer and Secretary	Matthew Christopher Nolan Vice President, CFO, Treasurer and Secretary
a. Is this an original filing?		Yes [X] No []
b. If no:		
1. State the amendment number		
2. Date filed		
3. Number of pages attached		

Jennifer R. Burns, Notary
05/16/2023

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	132,157,521		132,157,521	121,310,073
2. Stocks:				
2.1 Preferred stocks			0	0
2.2 Common stocks			0	0
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 16,268,393), cash equivalents (\$ 4,302,481) and short-term investments (\$ 0)	20,570,874		20,570,874	14,279,797
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives	0		0	0
8. Other invested assets	1,000,000		1,000,000	1,000,000
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	153,728,395	0	153,728,395	136,589,870
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,035,586		1,035,586	1,038,448
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	27,804,322	31,365	27,772,957	24,697,089
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	2,455,125		2,455,125	2,585,923
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	12,574,664		12,574,664	9,903,124
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts			0	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	2,443,585		2,443,585	2,422,695
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	0		0	2,558,076
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other-than-invested assets	0	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	200,041,677	31,365	200,010,312	179,795,225
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	200,041,677	31,365	200,010,312	179,795,225
DETAILS OF WRITE-INS				
1101.			0	0
1102.			0	0
1103.			0	0
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above)	0	0	0	0
2501. Deferred Expenses			0	0
2502.			0	0
2503.			0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0	0	0

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 15,144,909)	16,880,907	17,558,290
2. Reinsurance payable on paid losses and loss adjustment expenses		0
3. Loss adjustment expenses	121,000	257,080
4. Commissions payable, contingent commissions and other similar charges	9,440,673	8,148,210
5. Other expenses (excluding taxes, licenses and fees)	1,898,535	1,294,284
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,293,970	2,344,272
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	588,597	1,528,396
7.2 Net deferred tax liability		0
8. Borrowed money \$ and interest thereon \$		826,428
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 421,793,456 and including warranty reserves of \$ 144,621 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	63,318,658	59,347,447
10. Advance premium		0
11. Dividends declared and unpaid:		
11.1 Stockholders		0
11.2 Policyholders		0
12. Ceded reinsurance premiums payable (net of ceding commissions)	22,486,805	18,826,353
13. Funds held by company under reinsurance treaties	16,099,450	12,689,990
14. Amounts withheld or retained by company for account of others	7,689,161	9,511,203
15. Remittances and items not allocated		0
16. Provision for reinsurance (including \$ certified)		0
17. Net adjustments in assets and liabilities due to foreign exchange rates		0
18. Drafts outstanding		0
19. Payable to parent, subsidiaries and affiliates	1,853,372	0
20. Derivatives	0	0
21. Payable for securities	557,874	0
22. Payable for securities lending		0
23. Liability for amounts held under uninsured plans		0
24. Capital notes \$ and interest thereon \$		0
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	142,229,002	132,331,953
27. Protected cell liabilities		0
28. Total liabilities (Lines 26 and 27)	142,229,002	132,331,953
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	3,000,746	3,000,746
31. Preferred capital stock		0
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus	8,199,503	8,199,503
35. Unassigned funds (surplus)	46,581,061	36,263,023
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		0
36.2 shares preferred (value included in Line 31 \$)		0
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	57,781,310	47,463,272
38. Totals (Page 2, Line 28, Col. 3)	200,010,312	179,795,225
DETAILS OF WRITE-INS		
2501. Reserve for Rate Credits and Retrospective Adjustment Based on Experience		0
2502.		0
2503.		0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above)	0	0
2901.		0
2902.		0
2903.		0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above)	0	0
3201.		0
3202.		0
3203.		0
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above)	0	0

STATEMENT OF INCOME

	1	2	3
	Current Year	Prior Year	Prior Year Ended
	to Date	to Date	December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 370,316,604)	273,386,522	238,511,115	322,720,586
1.2 Assumed (written \$ 2,626,191)	2,860,730	3,084,036	4,086,913
1.3 Ceded (written \$ 303,694,071)	210,969,739	172,751,872	235,851,302
1.4 Net (written \$ 69,248,724)	65,277,513	68,843,279	90,956,197
DEDUCTIONS:			
2. Losses incurred (current accident year \$ 29,288,272):			
2.1 Direct	124,161,361	110,462,843	146,922,369
2.2 Assumed	(3,175)	17,133	(95,373)
2.3 Ceded	102,016,310	84,152,400	111,784,859
2.4 Net	22,141,876	26,327,576	35,042,137
3. Loss adjustment expenses incurred	1,825,325	1,764,166	2,787,913
4. Other underwriting expenses incurred	32,463,124	29,751,032	37,503,105
5. Aggregate write-ins for underwriting deductions	0	0	0
6. Total underwriting deductions (Lines 2 through 5)	56,430,325	57,842,774	75,333,155
7. Net income of protected cells	0	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	8,847,188	11,000,505	15,623,042
INVESTMENT INCOME			
9. Net investment income earned	2,338,197	2,566,471	3,264,389
10. Net realized capital gains (losses) less capital gains tax of \$ 4,168	1,311,015	(2,133,261)	(2,646,346)
11. Net investment gain (loss) (Lines 9 + 10)	3,649,212	433,210	618,043
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)		0	0
13. Finance and service charges not included in premiums		0	0
14. Aggregate write-ins for miscellaneous income	0	0	0
15. Total other income (Lines 12 through 14)	0	0	0
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	12,496,400	11,433,715	16,241,086
17. Dividends to policyholders		0	0
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	12,496,400	11,433,715	16,241,086
19. Federal and foreign income taxes incurred	2,258,262	2,547,289	3,592,875
20. Net income (Line 18 minus Line 19)(to Line 22)	10,238,138	8,886,426	12,648,211
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	47,463,274	47,474,815	47,474,815
22. Net income (from Line 20)	10,238,138	8,886,426	12,648,211
23. Net transfers (to) from Protected Cell accounts		0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 0	0	(1,980,361)	(1,980,361)
25. Change in net unrealized foreign exchange capital gain (loss)		0	0
26. Change in net deferred income tax	20,890	(160,341)	313,237
27. Change in nonadmitted assets	59,008	189,145	207,372
28. Change in provision for reinsurance		0	0
29. Change in surplus notes		0	0
30. Surplus (contributed to) withdrawn from protected cells		0	0
31. Cumulative effect of changes in accounting principles		0	0
32. Capital changes:			
32.1 Paid in		0	0
32.2 Transferred from surplus (Stock Dividend)		0	0
32.3 Transferred to surplus		0	0
33. Surplus adjustments:			
33.1 Paid in		0	0
33.2 Transferred to capital (Stock Dividend)		0	0
33.3 Transferred from capital		0	0
34. Net remittances from or (to) Home Office		0	0
35. Dividends to stockholders		0	(11,200,000)
36. Change in treasury stock		0	0
37. Aggregate write-ins for gains and losses in surplus	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37)	10,318,036	6,934,869	(11,541)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	57,781,310	54,409,684	47,463,274
DETAILS OF WRITE-INS			
0501.		0	0
0502.		0	0
0503.		0	0
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0	0
0599. TOTALS (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0	0
1401.		0	0
1402.		0	0
1403.		0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. TOTALS (Lines 1401 through 1403 plus 1498) (Line 14 above)	0	0	0
3701.		0	0
3702.		0	0
3703.		0	0
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0	0
3799. TOTALS (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0	0

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance.....	69,965,288	57,324,263	84,512,028
2. Net investment income	2,898,421	2,833,896	3,916,329
3. Miscellaneous income	0	0	0
4. Total (Lines 1 to 3)	72,863,709	60,158,159	88,428,357
5. Benefit and loss related payments	25,490,799	27,327,970	33,353,853
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	33,500,667	27,154,901	35,811,810
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	3,223,119	1,752,043	2,713,227
10. Total (Lines 5 through 9)	62,214,585	56,234,914	71,878,890
11. Net cash from operations (Line 4 minus Line 10)	10,649,124	3,923,245	16,549,467
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	22,567,081	17,159,126	22,829,473
12.2 Stocks	0	12,622,638	12,622,638
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	0	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	557,874	1	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	23,124,955	29,781,766	35,452,112
13. Cost of investments acquired (long-term only):			
13.1 Bonds	33,481,869	31,513,298	38,024,213
13.2 Stocks	0	4,040,244	4,040,244
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	0
13.6 Miscellaneous applications	0	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	33,481,869	35,553,542	42,064,457
14. Net increase (or decrease) in contract loans and premium notes	0	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(10,356,915)	(5,771,776)	(6,612,344)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0	0
16.3 Borrowed funds	0	825,162	826,428
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0	0
16.5 Dividends to stockholders	0	0	11,200,000
16.6 Other cash provided (applied).....	5,998,866	8,277,176	448,208
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6).....	5,998,866	9,102,338	(9,925,364)
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)	6,291,075	7,253,807	11,758
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	14,279,799	14,268,041	14,268,041
19.2 End of period (Line 18 plus Line 19.1)	20,570,874	21,521,848	14,279,799

SECTION A

1. Summary of Significant Accounting Policies:

A. Accounting Practices:

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

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

	SSAP#	F/S Page	F/S Line#	2021	2020
<u>NET INCOME</u>					
(1) Company state basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 10,238,138	\$ 12,648,211
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$	\$
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$	\$
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 10,238,138	\$ 12,648,211
<u>SURPLUS</u>					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 57,781,310	\$ 47,463,272
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				\$	\$
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				\$	\$
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 57,781,310	\$ 47,463,272

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

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

C. Accounting Policy:

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

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

SSAP No. 65, "Property and Casualty Contracts," requires a separate test for unearned premiums for policies with coverage periods equal to or in excess of thirteen months. Depending on the results of this test, a reporting entity may be required to record additional unearned premiums on a statutory basis that are not recorded on a GAAP basis. As of September 30, 2021 and December 31, 2020, we recorded \$191,954 and \$382,804 respectively, of additional unearned premiums under SSAP No. 65 for our GAP product line.

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

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost. Money market investments are reflected at cost.
- (2) Bonds not backed by other loans are stated at amortized value using the scientific interest method.
- (3) Redeemable preferred stocks are stated at amortized cost.
- (4) Common stocks, non-redeemable preferred stocks and mutual funds are stated at market values based upon prices prescribed by the NAIC.
- (5) Realized gains and losses on disposal of investments are determined by the specific identification method and are included in investment income. The carrying value of investments is revised and the amount of revision is charged to net realized losses on investments when management determines that a decline in the value of an investment is other-than-temporary.

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

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

LAE is classified into two broad categories in the annual statement in schedule P: Defense and Cost Containment (DCC) and Adjusting and Other (A&O). Previously, the annual statement classified LAE into the following two categories before the change to DCC and A&O: Allocated Loss Adjustment Expense (ALAE) and Unallocated Loss Adjustment Expense (ULAE). The Company reports LAE based on the old statutory definitions. Thus, what the Company reports as DCC in the annual statement is ALAE and what the Company reports as A&O is ULAE.

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

D. Going concern: Not applicable.

2. Accounting Changes and Corrections of Errors: Not applicable.

3. Business Combinations and Goodwill: Not applicable.

4. Discontinued Operations: Not applicable.

5. Investments:

A. Mortgage Loans: Not applicable.

B. Debt Restructuring: Not applicable.

C. Reverse Mortgages: Not applicable.

D. Loan-Backed Securities: Not applicable.

E. Dollar Repurchase Agreements and/or Securities Lending: Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured borrowing: Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing: Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale: Not applicable.

1. Reverse Repurchase Agreements Transactions Accounted for as a Sale: Not applicable.

J. Real Estate: Not applicable.

K. Low-Income housing Tax Credits (LIHTC): Not applicable.

L. Restricted Assets

1. Restricted Assets (Including Pledged):

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
	1 Total General Account (G/A)	2 G/A Supporting Protected Cell Account Activity (a)	3 Total Protected Cell Account Restricted Assets	4 Protected Cell Account Assets Supporting G/A Activity (b)	5 Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$ 0	\$ 0	\$ 0
b. Collateral held under security lending agreements					0	0	0
c. Subject to repurchase agreements					0	0	0
d. Subject to reverse repurchase agreements					0	0	0
e. Subject to dollar repurchase agreements					0	0	0
f. Subject to dollar reverse repurchase agreements					0	0	0
g. Placed under option contracts					0	0	0
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock					0	0	0
i. FHLB capital stock					0	0	0
j. On deposit with states	5,154,802				5,154,802	5,181,934	(27,132)
k. On deposit with other regulatory bodies					0	0	0
l. Pledged as collateral to FHLB (including assets backing funding agreements)					0	0	0
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0
n. Other restricted assets	0	0	0	0	0	0	0
o. Total Restricted Assets	\$ 5,154,802	\$ 0	\$ 0	\$ 0	\$ 5,154,802	\$ 5,181,934	\$ (27,132)
(a) Subset of column 1							
(b) Subset of column 3							
Restricted Asset Category	Current Year						
	8	9	Percentage				
	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)			
a. Subject to contractual obligation for which liability is not shown	\$	\$ 0	0.0 %	0.0 %			
b. Collateral held under security lending agreements		0	0.0	0.0			
c. Subject to repurchase agreements		0	0.0	0.0			
d. Subject to reverse repurchase agreements		0	0.0	0.0			
e. Subject to dollar repurchase agreements		0	0.0	0.0			
f. Subject to dollar reverse repurchase agreements		0	0.0	0.0			
g. Placed under option contracts		0	0.0	0.0			
h. Letter stock or securities restricted as to sale – excluding FHLB capital stock		0	0.0	0.0			
i. FHLB capital stock		0	0.0	0.0			
j. On deposit with states		5,154,802	2.6	2.6			
k. On deposit with other regulatory bodies		0	0.0	0.0			
l. Pledged as collateral to FHLB (including assets backing funding agreements)		0	0.0	0.0			
m. Pledged as collateral not captured in other categories		0	0.0	0.0			
n. Other restricted assets		0	0.0	0.0			
o. Total Restricted Assets	\$ 0	\$ 5,154,802	2.6 %	2.6 %			
(c) Column 5 divided by Asset Page, Column 1 Line 28							
(d) Column 9 divided by Asset Page, Column 3 Line 28							

- (2)

Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively
- (3)

Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively

2. Details of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives, Are Reported in the Aggregate): Not applicable.

3. Details of Other Restricted Assets (Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives, Are Reported in the Aggregate): Not applicable.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements: Not applicable.

M. Working Capital Finance Investments: Not applicable.

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

O. Structured Notes: Not applicable.

P. 5* Securities: None.

Q. Short Sales: Not applicable.

R. Prepayment Penalty and Acceleration Fees: Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies: During 2019, the Company made a \$1.0 million private equity investment in Milhaus QOZ Fund I, LLC (“QOZ”), which is accounted for using the equity method. As of September 30, 2021 and December 31, 2020, the Company’s ownership interest in QOZ was approximately 15.9%. The carrying amount of QOZ is a reasonable estimate of fair value. For QOZ, there are no observable inputs and the investment does not qualify to use the net asset value practical expedient.

7. Investment Income:

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

B. Amounts Nonadmitted: Not applicable.

8. Derivative Instruments: Not applicable.

9. IncomeTaxes:

A. The components of the net deferred tax asset/(liability) at September 30 are as follows:
1.

		9/30/2021			
		(1)	(2)		(3)
		Ordinary	Capital		(Col 1+2) Total
(a)	Gross Deferred Tax Assets	\$ 2,496,610	\$ 424,540	\$ 2,921,150	
(b)	Statutory Valuation Allowance Adjustments	\$ 0	\$ 0	\$ 0	
(c)	Adjusted Gross Deferred Tax Assets				
	(1a - 1b)	\$ 2,496,610	\$ 424,540	\$ 2,921,150	
(d)	Deferred Tax Assets Nonadmitted	\$ 0	\$ 0	\$ 0	
(e)	Subtotal Net Admitted Deferred Tax Asset				
	(1c -1d)	\$ 2,496,610	\$ 424,540	\$ 2,921,150	
(f)	Deferred Tax Liabilities	\$ 61,534	\$ 416,031	\$ 477,565	
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability)				
	(1e - 1f)	\$ 2,435,076	\$ 8,509	\$ 2,443,585	

		12/31/2020					
		(4)		(5)		(6)	
		Ordinary		Capital		(Col 4+5) Total	
(a)	Gross Deferred Tax Assets	\$	2,380,151	\$	523,276	\$	2,903,427
(b)	Statutory Valuation Allowance Adjustments	\$	0	\$	0	\$	0
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	\$	2,380,151	\$	523,276	\$	2,903,427
(d)	Deferred Tax Assets Nonadmitted	\$	0	\$	0	\$	0
(e)	Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$	2,380,151	\$	523,276	\$	2,903,427
(f)	Deferred Tax Liabilities	\$	78,526	\$	402,206	\$	480,732
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$	2,301,625	\$	121,070	\$	2,422,695

		Change					
		(7)		(8)		(9)	
		(Col 1-4) Ordinary		(Col 2-5) Capital		(Col 7+8) Total	
(a)	Gross Deferred Tax Assets	\$	116,459	\$	(98,736)	\$	17,723
(b)	Statutory Valuation Allowance Adjustments	\$	0	\$	0	\$	0
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	\$	116,459	\$	(98,736)	\$	17,723
(d)	Deferred Tax Assets Nonadmitted	\$	0	\$	0	\$	0
(e)	Subtotal Net Admitted Deferred Tax Asset (1c -1d)	\$	116,459	\$	(98,736)	\$	17,723
(f)	Deferred Tax Liabilities	\$	(16,992)	\$	13,825	\$	(3,167)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$	133,451	\$	(112,561)	\$	20,890

2.

9/30/2021					
(1)		(2)		(3)	
Ordinary		Capital		(Col 1+2) Total	

Admission Calculation Components SSAP No. 101

(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$	2,496,610	\$	424,540	\$	2,921,150
(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)	\$	0	\$	0	\$	0
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$	0	\$	0	\$	0
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX		XXX		\$	8,300,659
(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.	\$	(61,534)	\$	(416,031)	\$	(477,565)
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$	2,435,076	\$	8,509	\$	2,443,585

		12/31/2020		
		(4)	(5)	(6)
		Ordinary	Capital	(Col 4+5) Total
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ 2,380,151	\$ 523,276	\$ 2,903,427
(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)	\$ 0	\$ 0	\$ 0

1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$	0	\$	0	\$	0
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.		XXX		XXX		6,756,087
(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.	\$	(78,526)	\$	(402,206)	\$	(480,732)
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.						
	Total (2(a) + 2(b) + 2(c))	\$	2,301,625	\$	121,070	\$	2,422,695

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

(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$	116,459	\$	(98,736)	\$	17,723
(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)	\$	0	\$	0	\$	0
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$	0	\$	0	\$	0
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.		XXX		XXX		1,544,572
(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.	\$	16,992	\$	(13,825)	\$	3,167
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101.						
	Total (2(a) + 2(b) + 2(c))	\$	133,451	\$	(112,561)	\$	20,890

2021	2020
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(a)	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	15%	15%		
(b)	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$	55,337,725	\$	45,891,781

9/30/2021	
(1)	(2)
Ordinary	Capital

Impact of Tax-Planning Strategies

(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1.	Adjusted Gross DTAs Amount From Note 9A1(c)	2,496,610	424,540
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0	0.0
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	2,496,610	424,540
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0	0.0

12/31/2020	
(3)	(4)
Ordinary	Capital

(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1.	Adjusted Gross DTAs Amount From Note 9A1(c)	2,380,151	523,276
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0	0.0
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	2,380,151	523,276
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0	0.0

Change	
(5)	(6)
(Col 1-3) Ordinary	(Col 2-4) Capital

(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.		
1.	Adjusted Gross DTAs Amount From Note 9A1(c)	116,459	(98,736)
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies	0.0	0.0
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	116,459	(98,736)
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies	0.0	0.0

(b)	Does the Company's tax-planning strategies include the use of reinsurance?	Yes	No	x
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D. Federal income tax expense differs from the amount computed by applying the normal tax rate of 21% to income before federal Income tax as follows:

	9/30/2021	9/30/2021
Expected federal income tax expense	\$2,625,119	2,259,829
Change in unearned premium reserves	127,790	(62,445)
Book over tax reserves	7,667	11,302
Tax exempt interest and dividends received deduction	(221,614)	(240,037)
Other-than-temporary impairments on investments	-	(82,788)
SBA loan forgiveness	(173,284)	-
Other	(103,248)	(10,436)
Federal income tax expense	<u>\$2,262,430</u>	<u>\$1,875,425</u>

E. Operating Loss and Tax Credit Carryforwards:

At September 30, 2021, the Company had \$1,885,643 (\$395,985 after tax) of net operating loss carryforward that can be carried forward for five years through 2025. The Company also had \$0 alternative minimum tax credit at September 30, 2021.

The following is income tax expense for 2021, 2020 and 2019 that is available for recoupement in the event of future net losses:

2021 (current year)	\$2,262,430
2020 (current - 1)	3,403,821
2019 (current - 2)	3,210,586

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

G. Federal or Foreign Income Tax Loss Contingencies: Not applicable.

H. Repatriation Transition Tax: Not applicable.

I. Alternative Minimum Tax credit: Not applicable.

10. Information Concerning Parent, Subsidiaries and Affiliates:

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

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

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

D - L. Other Disclosures: In 2007, the Company entered into an intercompany agreement (the "Agreement") by and between the Company, Bancinsurance and USA (collectively, the "Parties"). Pursuant to the terms of the agreement, amounts owed relating to transactions between the Parties during each quarter shall be settled within forty-five days after quarter end. In accordance with SSAP No. 96, amounts owed to the Company over ninety days from the due date in the Agreement shall be nonadmitted. As of September 30, 2021, the Company had no amounts owed to it by the Parties greater than ninety days from the due date in the Agreement.

Effective October 27, 2010, Fenist and Bancinsurance (collectively, the "Borrowers") entered into a credit agreement (the "Credit Agreement") with a lender. As of September 30, 2021, the Credit Agreement consists of a \$5.5 million senior secured revolving credit facility, of which zero is borrowed as of September 30, 2021. The Borrowers' obligations under the Credit Agreement are secured by a first priority lien on substantially all of the assets of the Borrowers and by a pledge by Bancinsurance of 100% of the stock of Ohio Indemnity, subject to the restrictions on the exercise of remedies under applicable insurance law. As of September 30, 2021, the Borrowers were in compliance with all covenants under the Credit Agreement.

The Company pays certain fees and commissions to its affiliate, Ultimate Services Agency, LLC, a property and casualty insurance agency. The company also allocates certain expenses to USA under a cost sharing agreement. During 2021 and 2020 the amount of commissions and fees, net of allocated expenses, incurred by the Company related to USA were \$19,532,762 and \$5,740,342, respectively.

During 2002, Bancinsurance Corporation entered into an arrangement with BIC Statutory Trust I ("BIC Trust I"), a Connecticut special purpose business trust, (the "Trust"), whereby the Trust issued and Bancinsurance Corporation purchased approximately \$8.0 million of floating rate trust preferred capital securities in exchange for junior subordinated debentures of Bancinsurance Corporation. Bancinsurance Corporation has fully and unconditionally guaranteed the obligations of BIC Trust I with respect to the floating rate trust preferred capital securities. The floating rate trust preferred capital securities, and the junior subordinated debentures issued in connection therewith, pay dividends and interest, as applicable, on a quarterly basis, are redeemable at par and mature in 2032. Dividends paid by Ohio Indemnity to Bancinsurance Corporation can be a source of funds used to pay interest and any principal payments, if applicable, on the junior subordinated debentures by Bancinsurance Corporation.

M. SCA Investments: Not applicable.

N. Investment in Insurance SCA's: Not applicable.

11. Debt:

A. During 2020, the Company applied for and received a U.S. Small Business Administration ("SBA") loan in the amount of \$825,162 under the Paycheck Protection Program ("PPP"), a business loan program established by the 2020 U.S. Federal government Coronavirus Aid, Relief and Economic Security Act (the "Program"). Under the Program, in January 2021, the Company applied for loan forgiveness for the full amount of the loan with the SBA. On February 18, 2021, the SBA approved the loan forgiveness in the amount of \$825,162. As a result, the Company recorded a realized gain in the amount of \$825,162 during the first quarter of 2021.

B. FHLB Agreements: Not applicable.

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

Defined Benefit Plan (A - D):

A. Reconciliation: Not applicable.

B. Description: Not applicable.

C. Fair Value: Not applicable.

D. Narrative Description of Basis: Not applicable.

E. Defined Contribution Plan: The Company provides a qualified 401(k) profit sharing plan, available to full-time employees who meet the plan's eligibility requirements. The Company matches 100% of the qualified employee's contribution up to 3% of salary and 50% of the qualified employee's contribution between 3% and 5% of salary. The total cost of the matching contribution was \$147,386 and \$137,173 for the years ended September 30, 2021 and 2020, respectively.

F. Multiemployer Plans: Not applicable.

G. Consolidated/Holding Company Plans: Not applicable.

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

I. Impact of Medicare Modernization Act: Not applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations:

A. The Company has 40,000 common shares authorized, 37,332 common shares issued and 37,332 common shares outstanding. All shares are Class A shares. The Company has 5,000 non-voting preferred shares authorized, none issued and outstanding.

B. Dividend Rate of Preferred Stock: Not applicable.

C. Dividend Restrictions: Generally, the Company is restricted by the insurance laws of the State of Ohio as to amounts that can be transferred to the parent in the form of dividends, loans, or advances without the approval of the Department to the greater of (a) 10 percent of statutory surplus as of December 31 of the year preceding the dividend, loan or advancement or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend, loan or advancement. Under the above restrictions, during 2021, dividends, loans or advances in excess of \$12,648,209 will require the approval of the Department.

D. The following dividends were declared by Ohio Indemnity to Bancinsurance Corporation during 2021 and 2020:

- On October 23, 2020, Ohio Indemnity's board of directors declared a cash dividend in an aggregate amount of \$11,200,000 that was paid to Bancinsurance Corporation during the fourth quarter of 2020.

The Company is subject to a risk-based capital ("RBC") test applicable to property and casualty insurers. The RBC test serves as a benchmark of insurance enterprises' solvency by state insurance regulators by establishing statutory surplus targets which will require certain Company level or regulatory level actions. Based on the Company's analysis, the Company's total adjusted capital was in excess of all required action levels as of September 30, 2021.

All insurance companies must file annual financial statements (prepared in accordance with statutory accounting rules) in states where they are authorized to do business and are subject to regular and special examinations by the regulatory agencies of those states. In 2017, the Department initiated its financial examination of Ohio Indemnity covering the period from January 1, 2012 through December 31, 2016. On November 17, 2017, the Department issued its examination report. No adjustments to Ohio Indemnity's previously filed statutory financial statements were required as a result of the examination.

E. Portion of the Company's Profits that may be paid as Ordinary Dividends to Stockholders: See Note 13(3) above.

F. Restrictions Placed on the Unassigned Funds, Including for Whom the Surplus is Being Held: Not applicable.

G. Mutual Surplus Advances: Not applicable.

H. Company Stock Held for Special Purposes: See Note 10

I. Changes in Special Surplus Funds: Not applicable.

J. Changes in Unassigned Funds:

The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

(a) Nonadmitted asset value:	59,008
(b) Deferred income tax:	20,890

K. Surplus Notes: Not applicable.

L. Impact of Restatement Due to Quasi Reorganizations: Not applicable.

M. Effective Date of Quasi Reorganizations: Not applicable.

14. Liabilities, Contingencies and Assessments:

A. Contingent Commitments: Not applicable.

B. Assessments: Not applicable

C. Gain Contingencies: Not applicable.

D. Claims related extra Contractual Obligation and bad faith losses stemming from lawsuits: None.

E. Contingencies related to product warranties: Not applicable

F. Joint and Several Liabilities: Not applicable

G. All Other Contingencies:

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

15. Leases:

A. Lessee Operating Lease: As of September 30, 2021, we leased approximately 11,700 square feet in Columbus, Ohio for our headquarters pursuant to a lease that commenced on January 1, 2009, as amended April 1, 2015, and expired on December 31, 2020. The Company has entered into a verbal agreement with the landlord to continue leasing the premises on a month-to-month basis for 2021. Rent expense was recognized evenly over the lease term ending September 30, 2021. Rental expenses, which primarily include expenses for our office lease, were \$63,355 and \$217,497 for the years ended September 30, 2021, and 2020, respectively.

The Company expects to make average net lease payments of approximately \$7,000 on a monthly basis during the year ending December 31, 2021 and does not have any commitments that extend beyond this date.

B. Lessor Leases:

1. Operating Leases: Not applicable,

2. Leveraged leases: Not applicable.

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

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

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

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

C. Wash Sales: Not applicable.

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

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

The Company uses several managing general agents to write and administer its lender services products in specified territories. The following are the Company's managing general agents and their respective direct premiums written for the period ended September 30, 2021.

Name and Address of Managing General Agent or Third Party Administration	FEIN Number	Exclusive Contract	Types of Business Written	Types of Authority Granted	Total Direct Premium Written/ Produced By
American Risk Services, 11135 Kenwood Road, Cincinnati, Oh 45242	38-3773191	No	Credit	C, CA, R, P, U	\$ 41,131,274
Berkshire Risk Servies, LLC, 7400 W. 132nd St., Suite 200, Overland Park, KS 66213	20-8682003	No	Credit	C, CA, R, P, U	\$ 39,697,276
Lee & Mason Financial Services, Inc P. O. Box 270, Route 30,Northville, Ny 12134	14-1722170	No	Credit	C, CA, P, U	\$ 19,869,984
Southwest Business Corporation, 9311 San Pedro, Suite 600, San Antonio, TX 78216	75-1553739	No	Credit	C, CA, P, U	\$ 19,274,771
HUB International of Midwest Limited 265 East Parkway, Suite 100, Coppell, TX 75019	35-0672425	No	Credit	C, CA, P, U	\$ 9,358,927
Allied Solutions LLC, 1320 City Center Dr. Suite 300, Carmel, Indiana 46032	35-2125376	No	Credit & Auto Physical damage	C, CA, P, U	\$ 8,344,394
Total					\$ 137,676,626

20. Fair Value Measurement:

A. The following table summarizes the Company’s financial assets measured at fair value on a recurring basis as of September 30:

1. Fair Value Measurements at Reporting Date September 30: None

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

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

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

As of September 30, 2021, the Company had no financial liabilities that were measured at fair value and no financial assets that were measured at fair value on a non-recurring basis. The Company also did not have any non-financial assets or non-financial liabilities that were measured at fair value on a recurring or non-recurring basis.

C. The carrying amount and estimated fair value of financial instruments subject to disclosure requirements were as follows as of September 30, 2021:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 137,495,691	\$ 132,157,521	\$	\$ 137,495,691	\$	\$	\$
Common Stock	\$	\$	\$	\$	\$	\$	\$
Other Invested Assets ..	\$ 1,000,000	\$ 1,000,000	\$	\$	\$	\$	\$ 1,000,000
Cash	\$ 20,570,874	\$ 20,570,874	\$ 20,570,874	\$	\$	\$	\$

During 2019, the Company made a private equity investment in Milhaus QOZ Fund I, LLC (“QOZ”), which is accounted for using the equity method. As of September 30, 2021, the Company’s ownership interest in QOZ was approximately 15.9%. The carrying amount of QOZ is a reasonable estimate of fair value. For QOZ, there are no observable inputs and the investment does not qualify to use the net asset value practical expedient.

D. Not Practicable Estimated Fair Values: None.

21. Other Items:

A. Extraordinary Items: Not applicable.

B. Troubled Debt Restructuring: Not applicable.

C. Other Disclosures and unusual items: The Company elected to use rounding in reporting amounts in this Annual Statement. The Company files the Annual Statement in accordance with NAIC validation tolerance levels.

D. Business Interruption Insurance recoveries: Not applicable.

- E. State Transferable Tax Credits: Not applicable.
- F. Subprime-Mortgage-Related Risk Exposure: Not applicable.
- G. Insurance-Linked securities: Not applicable.

22. Events Subsequent:

- A. Accident and Health Insurance subject to the Section 910 of the Affordable Health Act (ACA): Not applicable.
- B. ACA fee assessment payable for the upcoming year: None.
- C. ACA fee assessment paid: None.
- D. Premium written subject to ACA 9010 assessment: None.
- E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 28): \$47,463,272
- F. Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 28 minus 22B above): \$47,463,272
- G. Authorized Control Level (Five-Year Historical Line 29): \$15,807,891
- H. Would reporting the ACA assessment as of December 31, 2020 have triggered an RBC action level (YES/NO): No.

23. Reinsurance:

- A. Unsecured Reinsurance Recoverables: Not applicable.
- B. Reinsurance Recoverable in Dispute: Not applicable.
- C. Reinsurance Assumed and Ceded:

1. The following table summarizes assumed and ceded unearned premiums and the related commission equity at September 30, 2021 and December 31, 2020 stated in dollars.

September 30, 2021

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$	\$	\$	\$	\$0	\$0
b. All Other	\$ 1,018,983	\$ 509,492	\$ 421,793,456	\$ 27,228,393	\$ (420,774,473)	\$ (26,718,901)
c. TOTAL	\$ 1,018,983	\$ 509,492	\$ 421,793,456	\$ 27,228,393	\$ (420,774,473)	\$ (26,718,901)
d. Direct Unearned Premium Reserve			\$ 484,093,129			

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

December 31, 2020

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$	\$	\$	\$	\$0	\$0
b. All Other	\$ 1,253,522	\$ 626,761	\$ 329,028,342	\$ 21,264,115	\$ (327,774,820)	\$ (20,637,354)
c. TOTAL	\$ 1,253,522	\$ 626,761	\$ 329,028,342	\$ 21,264,115	\$ (327,774,820)	\$ (20,637,354)
d. Direct Unearned Premium Reserve			\$ 387,122,267			

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

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

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

H. Disclosures for the transfer of Property and Casualty run-off agreements: Not applicable.

I. Certified Reinsurer Rating Downgraded or Status subject to Revocation: Not applicable.

J. Reinsurance Agreements Qualifying for Reinsurance Aggregation: Not applicable.

24. Retrospectively and Experience Rated Contracts and Contracts Subject to Redetermination:

The Company estimates accrued experience rated premium adjustments through the review of each individual experience rated risk, comparing case basis loss development with that anticipated in the policy contract to arrive at the best estimate of return or additional experience rated premium.

Net premiums written of \$2,640,655 and \$1,604,090 were subject to experience rating features during the year ended September 30, 2021 and 2020, respectively. This represented approximately 4% and 2%, respectively, of total net premiums written.

A - E. Not applicable.

F. Risk Sharing Provisions of the Affordable Care Act (ACA):

1. The Company did not write Accident and Health insurance Premium that is subject to the health care Risk-Sharing provisions.

2. Impact on Risk-Sharing provisions of the Affordable Care Act on Admitted assets, Liabilities and Revenue for the Current year: None.

3. Rollover of prior year ACA risk-sharing provisions: None.

25. Change in incurred Losses and Loss Adjustment Expenses: Loss and LAE reserves as of December 31, 2020 were \$17.81 million. As of September 30, 2021, \$9.70 million had been paid for incurred claims and claim adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$1.86 million as a result of re-estimation of unpaid claims and claim adjustment expenses principally from our lender services, unemployment, waste industry and other specialty product lines. Therefore, there has been approximately \$6.25 million of favorable prior-year development from December 31, 2020 to September 30, 2021. The decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims. Conditions that affected these changes in reserves may not necessarily occur in the future. Accordingly, it may not be appropriate to extrapolate these changes to future periods.

26. Intercompany Pooling Arrangements: Not applicable.

27. Structured Settlements: Not applicable.

28. Health Care Receivables: Not applicable.

29. Participating Policies: Not applicable.

30. Premium Deficiency Reserves:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	09/30/2021
3. Was anticipated investment income utilized in the calculation?	no

31. High Deductibles: Not applicable.

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

33. Asbestos/Environmental Reserves: Not applicable.

34. Subscriber Savings Accounts: Not applicable.

35. Multiple Peril Crop Insurance: Not applicable.

36. Financial guaranty Insurance: Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

- 1.1

Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?

Yes ☐ No ☒
- 1.2

If yes, has the report been filed with the domiciliary state?

Yes ☐ No ☐
- 2.1

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

Yes ☐ No ☒
- 2.2

If yes, date of change:
- 3.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐

If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2

Have there been any substantial changes in the organizational chart since the prior quarter end?

Yes ☐ No ☒
- 3.3

If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4

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

Yes ☐ No ☒
- 3.5

If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒

If yes, complete and file the merger history data file with the NAIC.
- 4.2

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

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

5.

If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?

If yes, attach an explanation.

Yes ☐ No ☒ NA ☐
- 6.1

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

12/31/2016
- 6.2

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

12/31/2016
- 6.3

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

11/17/2017
- 6.4

By what department or departments?
- 6.5

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

Yes ☐ No ☐ NA ☒
- 6.6

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

Yes ☒ No ☐ NA ☐
- 7.1

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

Yes ☐ No ☒
- 7.2

If yes, give full information:
- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes ☐ No ☒
- 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 ☒
- 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

GENERAL INTERROGATORIES

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

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

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

(c) Compliance with applicable governmental laws, rules and regulations;

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

(e) Accountability for adherence to the code.

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

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

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

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

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

FINANCIAL

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

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

INVESTMENT

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

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

12. Amount of real estate and mortgages held in other invested assets in Schedule BA:\$0

13. Amount of real estate and mortgages held in short-term investments:\$0

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

14.2 If yes, please complete the following:

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

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

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

If no, attach a description with this statement.

16 For the reporting entity's security lending program, state the amount of the following as of the current statement date:

16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0

16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0

16.3 Total payable for securities lending reported on the liability page \$0

GENERAL INTERROGATORIES

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

Yes [X] No []

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

1 Name of Custodian(s)	2 Custodian Address
Fifth Third Bank.....	38 Fountain Square Cincinnati, Ohio 45263.....
Meeder Asset Management.....	6125 Memorial Drive Dublin, Ohio 43017.....
Huntington National Bank.....	30050 Chagrin Boulevard Ste 150 Pepper Pike Oh 44124.....

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

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

17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?

Yes [] No [X]

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

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

17.5 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
JP Morgan Investment Inc.....	U.....
Matt Nolan , entity CFO auth or make ST investment.....	A.....
Brad Hix Invest Acct, access to invest accounts.....	A.....

17.5097 For those firms/individuals listed in the table for Question 17.5, 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 []

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a “U”) listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity’s invested assets?

Yes [X] No []

17.6 For those firms or individuals listed in the table for 17.5 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
.....
.....
.....

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [X] No []

18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or
a. 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]

20. 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.
The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is
c. 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]

GENERAL INTERROGATORIES

21. 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]

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto.
.....

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

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL			0	0	0	0	0	0	0	0

5. Operating Percentages:

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

6.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]

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

6.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]

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

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?..... Yes [X] No []

7.1 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 []

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

[illegible]

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

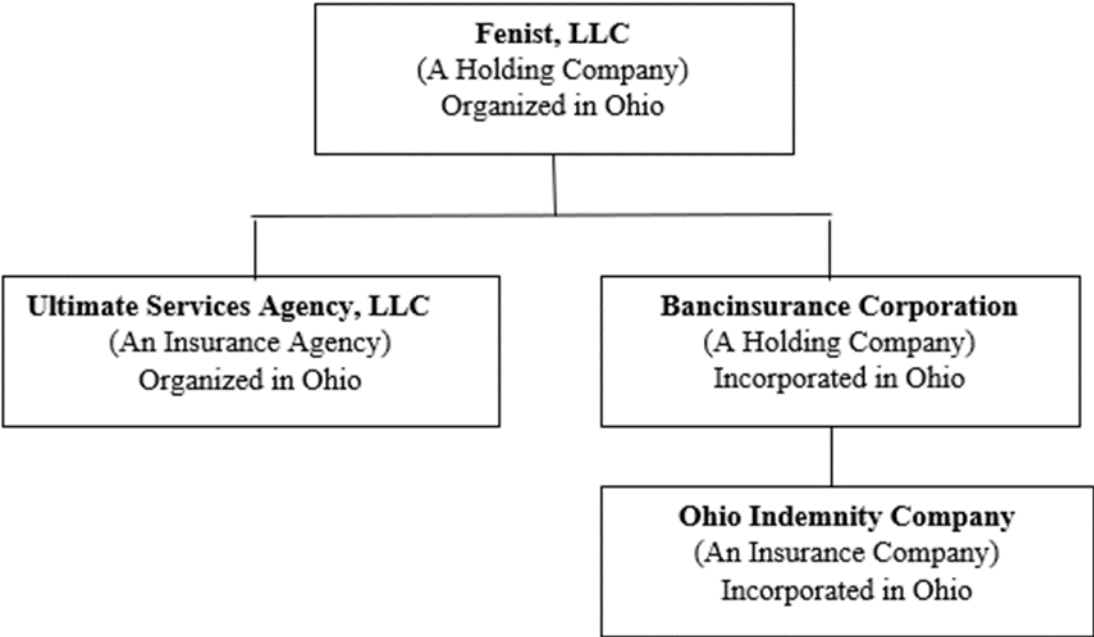
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date – Allocated by States and Territories								
States, etc.	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2	3	4	5	6	7	
	Active Status (a)	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	
1. Alabama	AL	L	2,028,533	2,040,359	894,600	650,126	255,811	190,109
2. Alaska	AK	L	27,154	26,544	427	7,252	698	1,591
3. Arizona	AZ	L	449,731	735,412	187,024	440,064	94,986	206,392
4. Arkansas	AR	L	2,650,147	2,708,085	968,909	750,073	313,606	254,490
5. California	CA	L	10,016,341	5,146,865	2,904,511	1,772,339	1,296,687	995,208
6. Colorado	CO	L	3,649,191	3,094,156	1,499,400	1,322,434	634,930	546,067
7. Connecticut	CT	L	2,336,612	1,631,646	732,716	534,842	424,192	345,664
8. Delaware	DE	L	41,268	24,530	650	3,402	281	652
9. Dist. Columbia	DC	L	14,795	15,056	0	0	1,126	1,058
10. Florida	FL	L	8,873,994	8,587,558	3,693,121	2,850,657	1,549,777	1,111,574
11. Georgia	GA	L	1,161,609	1,030,306	603,555	710,038	202,655	259,913
12. Hawaii	HI	L	1,704,290	5,636,394	856,375	1,290,844	350,129	465,031
13. Idaho	ID	L	171,873	199,491	75,612	92,888	29,381	40,000
14. Illinois	IL	L	4,249,189	4,126,102	2,422,181	1,867,908	982,022	724,892
15. Indiana	IN	L	7,497,759	7,574,762	4,350,637	3,746,805	1,967,680	1,629,371
16. Iowa	IA	L	5,055,415	4,294,494	1,982,181	1,957,984	675,827	649,922
17. Kansas	KS	L	434,098	556,058	1,451	306,423	47,696	155,916
18. Kentucky	KY	L	891,623	993,231	474,618	568,894	329,934	376,168
19. Louisiana	LA	L	1,961,019	1,585,799	856,394	876,727	335,268	344,766
20. Maine	ME	L	1,010,056	870,598	117,117	149,123	96,467	77,487
21. Maryland	MD	L	1,495,444	1,747,040	559,065	662,464	254,317	280,447
22. Massachusetts	MA	L	4,219,766	2,823,985	1,505,255	1,125,494	724,050	562,449
23. Michigan	MI	L	3,994,703	3,518,635	1,594,956	1,120,453	696,775	512,033
24. Minnesota	MN	L	562,063	344,879	90,607	82,708	39,505	41,548
25. Mississippi	MS	L	1,843,877	1,541,708	880,052	789,493	233,307	219,304
26. Missouri	MO	L	3,740,307	2,954,288	1,138,098	892,366	615,627	534,840
27. Montana	MT	L	59,011	51,158	35,699	45,471	5,110	23,119
28. Nebraska	NE	L	638,577	715,370	151,686	209,253	68,186	88,377
29. Nevada	NV	L	79,224	124,056	62,420	53,131	29,394	37,689
30. New Hampshire	NH	L	650,455	499,209	166,052	131,705	83,100	104,332
31. New Jersey	NJ	L	880,926	246,588	196,330	453,076	88,053	194,595
32. New Mexico	NM	L	1,351,988	1,642,460	632,863	675,771	268,209	287,029
33. New York	NY	L	18,843,881	15,174,256	5,003,696	6,601,386	2,251,428	3,022,686
34. No. Carolina	NC	L	834,570	911,593	158,734	392,242	208,614	282,570
35. No. Dakota	ND	L	34,770	47,383	3,143	20,201	1,208	12,573
36. Ohio	OH	L	5,047,685	4,760,302	1,402,351	1,048,422	608,980	483,953
37. Oklahoma	OK	L	3,841,673	3,837,947	2,192,833	2,402,007	806,982	876,565
38. Oregon	OR	L	290,162	262,913	26,557	113,345	28,291	59,827
39. Pennsylvania	PA	L	2,961,402	1,964,442	700,030	906,184	312,171	403,542
40. Rhode Island	RI	L	821,360	1,156,004	753,011	434,423	292,332	157,784
41. So. Carolina	SC	L	1,881,302	1,593,675	420,368	461,339	162,755	168,031
42. So. Dakota	SD	L	(22,785)	82,759	10,810	466	3,755	165
43. Tennessee	TN	L	2,207,467	2,454,194	1,058,013	1,291,488	450,915	690,194
44. Texas	TX	L	251,560,376	194,864,401	75,883,662	64,045,536	16,800,208	16,316,095
45. Utah	UT	L	1,712,429	1,593,132	1,041,560	547,877	439,744	229,225
46. Vermont	VT	L	110,669	79,947	7,484	23,356	4,572	7,115
47. Virginia	VA	L	2,164,277	2,163,659	793,496	1,025,015	440,365	471,458
48. Washington	WA	L	524,597	337,611	155,209	206,818	42,062	93,879
49. West Virginia	WV	L	372,760	390,889	162,197	166,489	66,769	70,982
50. Wisconsin	WI	L	3,329,501	3,006,932	2,046,943	1,984,955	940,341	874,337
51. Wyoming	WY	L	59,470	33,276	13,302	19,520	9,594	8,640
52. American Samoa	AS	N		0		0		0
53. Guam	GU	N		0		0		0
54. Puerto Rico	PR	N		0		0		0
55. U.S. Virgin Islands	VI	N		0		0		0
56. Northern Mariana Islands	MP	N		0		0		0
57. Canada	CAN	N		0		0		0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59. Totals	XXX		370,316,603	301,802,136	121,467,963	107,831,278	36,565,868	35,491,655
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998.	Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999.	TOTALS (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts

L – Licensed or Chartered – Licensed insurance carrier or domiciled RRG51 R – Registered – Non-domiciled RRGs0
E – Eligible – Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile – See DSLI)0 Q – Qualified – Qualified or accredited reinsurer0
D – Domestic Surplus Lines Insurer (DSLI) – Reporting entities authorized to write surplus lines in the state of domicile0 N – None of the above – Not allowed to write business in the state6

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



12

12

12

1212

PART 1 - LOSS EXPERIENCE

Line of Business		Current Year to Date			4 Prior Year to Date Direct Loss Percentage
		1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1.	Fire			0.0	0.0
2.	Allied lines			0.0	0.0
3.	Farmowners multiple peril			0.0	0.0
4.	Homeowners multiple peril			0.0	0.0
5.	Commercial multiple peril			0.0	0.0
6.	Mortgage guaranty			0.0	0.0
8.	Ocean marine			0.0	0.0
9.	Inland marine	131,644,068	63,065,700	47.9	53.7
10.	Financial guaranty			0.0	0.0
11.1	Medical professional liability -occurrence			0.0	0.0
11.2	Medical professional liability -claims made			0.0	0.0
12.	Earthquake			0.0	0.0
13.	Group accident and health			0.0	0.0
14.	Credit accident and health			0.0	0.0
15.	Other accident and health			0.0	0.0
16.	Workers' compensation			0.0	0.0
17.1	Other liability occurrence			0.0	0.0
17.2	Other liability-claims made			0.0	0.0
17.3	Excess Workers' Compensation			0.0	0.0
18.1	Products liability-occurrence			0.0	0.0
18.2	Products liability-claims made			0.0	0.0
19.1,19.2	Private passenger auto liability			0.0	0.0
19.3,19.4	Commercial auto liability			0.0	0.0
21.	Auto physical damage	7,514,985	3,137,254	41.7	26.6
22.	Aircraft (all perils)			0.0	0.0
23.	Fidelity			0.0	0.0
24.	Surety	5,107,559	22,921	0.4	(0.6)
26.	Burglary and theft			0.0	0.0
27.	Boiler and machinery			0.0	0.0
28.	Credit	128,889,760	57,935,467	44.9	42.7
29.	International			0.0	0.0
30.	Warranty	177,701	20	0.0	0.0
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	19,490	0	0.0	0.0
35.	TOTALS	273,353,562	124,161,362	45.4	46.3
DETAILS OF WRITE-INS					
3401.	Excess of Loss	19,490	0	0.0	0.0
3402.	.....			0.0	0.0
3403.	.....			0.0	0.0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0.0	0.0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	19,490	0	0.0	0.0

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	0		0
2.	Allied lines	0		0
3.	Farmowners multiple peril	0		0
4.	Homeowners multiple peril	0		0
5.	Commercial multiple peril	0		0
6.	Mortgage guaranty	0		0
8.	Ocean marine	0		0
9.	Inland marine	76,229,221	222,465,313	169,714,487
10.	Financial guaranty	0		0
11.1	Medical professional liability-occurrence	0		0
11.2	Medical professional liability-claims made	0		0
12.	Earthquake	0		0
13.	Group accident and health	0		0
14.	Credit accident and health	0		0
15.	Other accident and health	0		0
16.	Workers' compensation	0		0
17.1	Other liability occurrence	0		0
17.2	Other liability-claims made	0		0
17.3	Excess Workers' Compensation	0		0
18.1	Products liability-occurrence	0		0
18.2	Products liability-claims made	0		0
19.1,19.2	Private passenger auto liability	0		0
19.3,19.4	Commercial auto liability	0		0
21.	Auto physical damage	2,875,958	9,366,390	4,509,037
22.	Aircraft (all perils)	0		0
23.	Fidelity	0		0
24.	Surety	1,418,066	5,354,040	5,110,522
26.	Burglary and theft	0		0
27.	Boiler and machinery	0		0
28.	Credit	45,851,722	132,974,954	122,268,136
29.	International	0		0
30.	Warranty	13,365	139,040	185,323
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business	6,573	16,866	14,631
35.	TOTALS	126,394,905	370,316,603	301,802,136
DETAILS OF WRITE-INS				
3401.	Excess of Loss	6,573	16,866	14,631
3402.	.....	0		0
3403.	.....	0		0
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34)	6,573	16,866	14,631

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1 + 2)	2021 Loss and LAE Payments on Claims Reported as of Prior Year-End	2021 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2021 Loss and LAE Payments (Cols. 4 + 5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7 + 8 + 9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 4 + 7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5 + 8 + 9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11 + 12)
1. 2018 + Prior	5	740	745	27	3	30	0	0	243	243	22	(494)	(472)
2. 2019	32	759	791	59	(104)	(45)	0	0	682	682	27	(181)	(154)
3. Subtotals 2019 + prior	37	1,499	1,536	86	(101)	(15)	0	0	925	925	49	(675)	(626)
4. 2020	1,746	14,533	16,279	6,649	3,065	9,714	0	10	922	932	4,903	(10,536)	(5,633)
5. Subtotals 2020 + prior	1,783	16,032	17,815	6,735	2,964	9,699	0	10	1,847	1,857	4,952	(11,211)	(6,259)
6. 2021	XXX	XXX	XXX	XXX	15,081	15,081	XXX	1,072	14,073	15,145	XXX	XXX	XXX
7. Totals	1,783	16,032	17,815	6,735	18,045	24,780	0	1,082	15,920	17,002	4,952	(11,211)	(6,259)
8. Prior Year-End Surplus As Regards Policy-holders	47,463										Col. 11, Line 7 As % of Col. 1, Line 7	Col. 12, Line 7 As % of Col. 2, Line 7	Col. 13, Line 7 As % of Col. 3, Line 7
											1. 277.7	2. (69.9)	3. (35.1)
											Col. 13, Line 7 Line 8		
											4. (13.2)		

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES


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

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

Explanation:


Bar Code:

1.




26565202149000003

2.




26565202145500003

3.



26565202136500003

4.



26565202150500003

OVERFLOW PAGE FOR WRITE-INS

SCHEDULE A – VERIFICATION

Real Estate

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

SCHEDULE B – VERIFICATION

Mortgage Loans

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

SCHEDULE BA – VERIFICATION

Other Long-Term Invested Assets

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	1,000,000	1,000,000
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		0
2.2 Additional investment made after acquisition		0
3. Capitalized deferred interest and other		0
4. Accrual of discount		0
5. Unrealized valuation increase (decrease)		0
6. Total gain (loss) on disposals		0
7. Deduct amounts received on disposals		0
8. Deduct amortization of premium and depreciation		0
9. Total foreign exchange change in book/adjusted carrying value		0
10. Deduct current year's other-than-temporary impairment recognized		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	1,000,000	1,000,000
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	1,000,000	1,000,000

SCHEDULE D – VERIFICATION

Bonds and Stocks

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	121,310,073	120,720,672
2. Cost of bonds and stocks acquired	33,481,869	42,064,457
3. Accrual of discount	102,736	136,977
4. Unrealized valuation increase (decrease)		(2,506,786)
5. Total gain (loss) on disposals	490,021	(2,835,400)
6. Deduct consideration for bonds and stocks disposed of	22,567,081	35,452,112
7. Deduct amortization of premium	660,097	817,734
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other-than-temporary impairment recognized		0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	132,157,521	121,310,073
12. Deduct total nonadmitted amounts	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	132,157,521	121,310,073

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a).....	128,931,186	8,749,755	6,366,525	(194,551)	121,660,738	128,931,186	131,119,865	119,843,818
2. NAIC 2 (a).....	1,040,489			(2,833)	1,113,289	1,040,489	1,037,657	1,466,255
3. NAIC 3 (a).....	0				0	0	0	0
4. NAIC 4 (a).....	0				0	0	0	0
5. NAIC 5 (a).....	0				0	0	0	0
6. NAIC 6 (a).....	0				0	0	0	0
7. Total Bonds	129,971,676	8,749,755	6,366,525	(197,384)	122,774,027	129,971,676	132,157,521	121,310,073
PREFERRED STOCK								
8. NAIC 1	0				0	0	0	0
9. NAIC 2	0				0	0	0	0
10. NAIC 3	0				0	0	0	0
11. NAIC 4	0				0	0	0	0
12. NAIC 5	0				0	0	0	0
13. NAIC 6	0				0	0	0	0
14. Total Preferred Stock.....	0	0	0	0	0	0	0	0
15. Total Bonds & Preferred Stock	129,971,676	8,749,755	6,366,525	(197,384)	122,774,027	129,971,676	132,157,521	121,310,073

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

SCHEDULE DA - PART 1
Short-Term Investments

	1 Book/adjusted Carrying value	2 Prior Year Value	3 Actual Cost	4 Interest Collected Year To Date	5 Paid for Accrued Interest Year To Date
9199999		XXX			

SCHEDULE DA - VERIFICATION
Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	0	0
2. Cost of short-term investments acquired		191,937
3. Accrual of discount		0
4. Unrealized valuation increase (decrease).....		0
5. Total gain (loss) on disposals		0
6. Deduct consideration received on disposals		191,906
7. Deduct amortization of premium.....		32
8. Total foreign exchange change in book/adjusted carrying value.....		0
9. Deduct current year's other-than-temporary impairment recognized.....		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	0	0
11. Deduct total nonadmitted amounts.....		0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0

Schedule DB - Part A - Verification

NONE

Schedule DB - Part B - Verification

NONE

Schedule DB - Part C - Section 1

NONE

Schedule DB - Part C - Section 2

NONE

Schedule DB - Verification

NONE

SCHEDULE E – PART 2 – VERIFICATION
(Cash Equivalents)

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year.....	2,872,168	2,507,754
2. Cost of cash equivalents acquired	28,558,566	48,667,448
3. Accrual of discount		0
4. Unrealized valuation increase (decrease)		0
5. Total gain (loss) on disposals.....		0
6. Deduct consideration received on disposals	27,128,252	48,303,035
7. Deduct amortization of premium		0
8. Total foreign exchange change in book/adjusted carrying value		0
9. Deduct current year's other-than-temporary impairment recognized		0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	4,302,481	2,872,168
11. Deduct total nonadmitted amounts		0
12. Statement value at end of current period (Line 10 minus Line 11)	4,302,481	2,872,168

Schedule A - Part 2

NONE

Schedule A - Part 3

NONE

Schedule B - Part 2

NONE

Schedule B - Part 3

NONE

Schedule BA - Part 2

NONE

Schedule BA - Part 3

NONE

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Bonds - U.S. Political Subdivisions of States, Territories and Possessions									
64966Q-RU-6	NEW YORK N Y		07/21/2021	MORGAN STANLEY & CO INC, NY	XXX	503,790	500,000	6,082	1.C FE
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						503,790	500,000	6,082	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions									
3133AT-EE-7	FH QC8233 - RMBS		09/21/2021	AMHERST PIERPONT SECURITIES	XXX	557,477	550,000	397	1.A
3136B0-YM-2	FNA 2018-M2 A2 - CMBS		04/16/2021	BONY/SUNTRUST CAPITAL MARKETS	XXX	1,094,844	1,000,000		1.A
35563P-KG-3	SCRT 2019-2 MA - CMO/RMBS		07/20/2021	INTL FCStone Financial Inc	XXX	365,256	346,214	707	1.A
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						2,017,576	1,896,214	1,104	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)									
00439K-AA-4	AALLC 211H A - RMBS		09/21/2021	BANC / AMERICA SECUR. LLC, MONT	XXX	279,923	280,000		1.A FE
00833M-AA-2	AFFRM 2021-A A - ABS		07/01/2021	GOLDMAN SACHS & CO, NY	XXX	165,232	165,000	85	1.C FE
01627A-AA-6	ADC 2021-1 A2 - ABS		08/11/2021	GUGGENHEIM	XXX	460,000	460,000		1.G FE
05492V-AF-2	BBCMS 2020-C7 A5 - CMBS		08/27/2021	BARCLAYS CAPITAL INC	XXX	202,000	200,000	340	1.A FE
12598C-AA-4	CPS 21C A - ABS		07/21/2021	CREDIT SUISSE SECURITIES (USA)	XXX	509,983	510,000		1.A FE
23344Q-AB-5	DTAOT 213 B - ABS		08/04/2021	CITIGROUP GLOBAL MARKETS INC	XXX	729,982	730,000		1.C FE
29375M-AC-1	EFF 2020-2 A3 - ABS		07/20/2021	BARCLAYS CAPITAL INC	XXX	250,000	250,000	9	1.A FE
52607F-AA-2	LENDINGPOINT 2021-A ASSET SECURITIZATION		07/14/2021	CREDIT SUISSE SECURITIES (USA)	XXX	649,973	650,000		Z
55284A-AA-6	MF1 21FL7 A - CDO	C	09/10/2021	CREDIT SUISSE SECURITIES (USA)	XXX	280,000	280,000		1.A FE
60510M-AA-6	MLANE 21A A - ABS		07/16/2021	GOLDMAN SACHS & CO, NY	XXX	274,959	275,000		Z
69546R-AA-4	PAID 213 A - ABS		09/10/2021	CREDIT SUISSE SECURITIES (USA)	XXX	585,000	585,000		Z
80286T-AC-7	SRT 2021-A A3 - ABS		07/21/2021	BNP PARIBAS SECURITIES BOND	XXX	751,436	750,000	32	1.A FE
90355E-AA-9	USAUT 211 A - ABS		08/03/2021	CREDIT SUISSE SECURITIES (USA)	XXX	479,977	480,000		1.G FE
91682N-AA-1	UPST 214 A - ABS		09/17/2021	GOLDMAN SACHS & CO, NY	XXX	609,925	610,000		1.G FE
3899999 - Bonds - Industrial and Miscellaneous (Unaffiliated)						6,228,389	6,225,000	465	XXX
8399997 - Bonds - Subtotals - Bonds - Part 3						8,749,755	8,621,214	7,652	XXX
8399999 - Bonds - Subtotals - Bonds						8,749,755	8,621,214	7,652	XXX
9999999 Totals						8,749,755	XXX	7,652	XXX

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

SCHEDULE D - PART 4

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

1	2	3 F o r e i g n	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21	22 NAIC Designation, NAIC Desig. Modifier and SVO Administrative Symbol
										11	12	13	14	15							
CUSIP Identi- fication	Description		Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Dividends Received During Year	Stated Contractual Maturity Date	
Bonds - U.S. Political Subdivisions of States, Territories and Possessions																					
567320-FZ-4.	MARICOPA CNTY ARIZ SCH DIST NO 065 LITTL		07/01/2021.	Call @ 100.00.	XXX.	45,000	45,000	45,000	45,000				0		45,000			0	2,980	07/01/2027.	1.D FE.
567337-QV-5.	MARICOPA CNTY ARIZ SCH DIST NO 066 ROOSE.		07/01/2021.	Call @ 100.00.	XXX.	30,000	30,000	30,000	30,000				0		30,000			0	1,873	07/01/2026.	1.E FE.
2499999 - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						75,000	75,000	75,000	75,000	0	0	0	0	0	75,000	0	0	0	4,853	XXX	XXX
Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
02765U-FZ-2.	AMERICAN MUN PWR OHIO INC REV.		09/28/2021.	BARCLAYS CAPITAL INC.	XXX.	1,103,840	1,000,000	1,165,790	1,061,940		(14,324)		(14,324)		1,047,617		56,223	56,223	56,250	02/15/2026.	1.F FE.
248297-BU-6.	DENHAM SPRINGS-LIVINGSTON HSG & MTG FIN.		09/01/2021.	Call @ 100.00.	XXX.	141	141	147	141				0		141			0	4	11/01/2040.	1.A FE.
312934-HE-5.	FH A87429 - RMBS.		09/01/2021.	Paydown.	XXX.	60,479	60,479	62,521	62,333		191		191		62,525		(2,046)	(2,046)	1,845	07/01/2039.	1.A
3132A4-D6-2.	FH ZS3725 - RMBS.		09/01/2021.	Paydown.	XXX.	20,310	20,310	21,126	21,145		17		17		21,162		(852)	(852)	344	04/01/2043.	1.A
31335B-TV-8.	FH G61464 - RMBS.		09/01/2021.	Paydown.	XXX.	41,678	41,678	42,675	42,577		129		129		42,706		(1,028)	(1,028)	1,098	10/01/2046.	1.A
3136AA-LT-0.	FNR 2012-139 JA - CMO/RMBS.		09/01/2021.	Paydown.	XXX.	80,582	80,582	79,902	79,928		5		5		79,933		649	649	1,895	12/25/2042.	1.A
3136AV-GR-5.	FNGT 2017-T1 A - CMO/RMBS.		09/01/2021.	Paydown.	XXX.	145	145	156	154		0		0		154		(9)	(9)	3	06/25/2027.	1.A
3136B0-YM-2.	FNA 2018-M2 A2 - CMBS.		09/01/2021.	BONY/SUNTRUST CAPITAL MARKETS.	XXX.	1,094,844	1,000,000	1,094,844					0		1,094,844			0	(40)	01/25/2028.	1.A
3136BH-WB-8.	FNR 2021-45 MV - CMO/RMBS.		09/01/2021.	Paydown.	XXX.	9,518	9,518	10,062			(4)		(4)		10,058		(540)	(540)	40	12/25/2032.	1.A
3140KH-MU-2.	FN BP9370 - RMBS.		09/01/2021.	Paydown.	XXX.	19,102	19,102	19,738	19,709		22		22		19,731		(629)	(629)	261	07/01/2050.	1.A
31412P-PS-4.	FN 931133 - RMBS.		09/01/2021.	Paydown.	XXX.	65,116	65,116	67,497	67,287		197		197		67,483		(2,368)	(2,368)	1,951	05/01/2039.	1.A
31417E-MW-8.	FN AB7572 - RMBS.		09/01/2021.	Paydown.	XXX.	30,492	30,492	32,227	32,422		111		111		32,533		(2,041)	(2,041)	581	01/01/2038.	1.A
34074M-HW-4.	FLORIDA HSG FIN CORP REV.		07/01/2021.	Call @ 100.00.	XXX.	5,000	5,000	5,000	5,000				0		5,000			0	233	01/01/2030.	1.A FE.
35563P-KG-3.	SCRT 2019-2 MA - CMO/RMBS.		09/01/2021.	Paydown.	XXX.	17,028	17,028	17,965			4		4		17,969		(941)	(941)	53	08/26/2058.	1.A
35563P-PE-3.	SCRT 2020-1 M5G - CMO/RMBS.		09/01/2021.	Paydown.	XXX.	44,034	44,034	46,304	47,151		57		57		47,208		(3,174)	(3,174)	883	08/25/2059.	1.A
373539-Y2-5.	REV. MASSACHUSETTS EDL FING		09/01/2021.	Call @ 100.00.	XXX.	55,000	55,000	59,003	56,753		(286)		(286)		56,467		(1,467)	(1,467)	1,125	06/01/2045.	1.A FE.
57563R-HN-2.	AUTH. MASSACHUSETTS ST HSG FIN		07/21/2021.	Call @ 100.00.	XXX.	20,000	20,000	20,660	20,000				0		20,000			0	1,108	01/01/2028.	1.F FE.
57586P-V3-7.	AGY HSG REV. MILAN IND 21ST CENTY SCH		07/12/2021.	Call @ 100.00.	XXX.	10,000	10,000	10,000	10,000				0		10,000			0	235	12/01/2032.	1.B FE.
598776-AA-0.	BLDG CORP.		07/15/2021.	Call @ 100.00.	XXX.	15,000	15,000	15,447	15,000				0		15,000			0	938	01/15/2027.	1.B FE.
60416S-MZ-0.	MINNESOTA ST HSG FIN AGY.		09/01/2021.	Call @ 100.00.	XXX.	30,000	30,000	31,559	30,787		(97)		(97)		30,690		(690)	(690)	1,088	01/01/2046.	1.B FE.
66483P-AH-4.	NORTHERN CALIF GAS AUTH NO 1 GAS PROJ RE.		07/01/2021.	Call @ 100.00.	XXX.	20,000	20,000	7,006	14,785		398		398		15,183		4,817	4,817	130	07/01/2027.	1.F FE.
3199999 - Bonds - U.S. Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions						2,742,310	2,543,627	2,809,627	1,587,113	0	(13,579)	0	(13,579)	0	2,696,404	0	45,906	45,906	70,027	XXX	XXX
Bonds - Industrial and Miscellaneous (Unaffiliated)																					
00091K-AA-3.	ACC 211 A - ABS.		09/20/2021.	Paydown.	XXX.	59,109	59,109	59,105			0		0		59,106		3	3	72	11/20/2023.	1.G FE.
00489T-AA-4.	ACR 2021-FL4 A - CMBS.		09/20/2021.	Paydown.	XXX.	30,289	30,289	30,289					0		30,289			0	184	12/18/2037.	1.A FE.
02529W-AA-5.	ACAR 202 A - ABS.		09/15/2021.	Paydown.	XXX.	77,612	77,612	77,610	77,611		1		1		77,611		0	0	855	12/13/2023.	1.A FE.
02666B-AA-4.	AHAR 2015-SFR2 A - RMBS.		09/01/2021.	Paydown.	XXX.	5,465	5,465	5,929	975		(1)		(1)		5,929		(463)	(463)	64	10/17/2052.	1.A FE.
03237P-AG-8.	AXIS 2020-1 A2 - ABS.		09/20/2021.	Paydown.	XXX.	59,361	59,361	59,352	59,355		2		2		59,357		3	3	667	08/20/2025.	1.A FE.
04047A-AA-2.	ARIVO 2021-1 A - ABS.		09/15/2021.	Paydown.	XXX.	20,318	20,318	20,316	0				0		20,317		2	2	138	01/15/2027.	1.E FE.
05493C-AB-2.	BCCFC 201 A2 - ABS.		09/20/2021.	Paydown.	XXX.	14,583	14,583	14,581	14,581		1		1		14,582		1	1	99	08/20/2025.	1.A FE.
05601G-AA-4.	BPCRE 21FL1 A - CDO.	C.	08/16/2021.	Paydown.	XXX.	55,008	55,008	55,008					0		55,008			0	224	02/17/2037.	1.A FE.
065603-AC-6.	BWSTA 181 A3 - ABS.		08/16/2021.	Paydown.	XXX.	101,661	101,661	101,651	101,659		1		1		101,660		1	1	2,154	12/15/2022.	1.A FE.
12327B-AA-4.	BJETS 211 A - ABS.		09/15/2021.	Paydown.	XXX.	15,802	15,802	15,802					0		15,802		0	0	141	04/15/2036.	1.F FE.
12327F-AA-5.	BJETS 2020-1 A - ABS.		09/15/2021.	Paydown.	XXX.	6,095	6,095	6,095					0		6,095		0	0	121	11/15/2035.	1.F FE.
12510H-AA-8.	CAUTO 2020-1 A1 - ABS.		09/15/2021.	Paydown.	XXX.	12,581	12,581	12,622	12,621		(1)		(1)		12,620		(39)	(39)	244	02/15/2050.	1.A FE.
12530M-AA-3.	SORT 2020-1 A1 - ABS.		08/15/2021.	Paydown.	XXX.	2,236	2,236	2,236	2,236		0		0		2,236		0	0	22	07/15/2060.	1.D FE.
125504-AA-8.	CIGAR 191 A - ABS.		09/16/2021.	Paydown.	XXX.	22,769	22,769	22,769	22,769		0		0		22,769		0	0	494	08/15/2024.	1.A FE.
12597U-AA-5.	CIGAR 201 A - ABS.		09/12/2021.	Paydown.	XXX.	56,637	56,637	56,635	56,635		1		1		56,635		1	1	255	11/12/2023.	1.A FE.
12598C-AA-4.	CPS 21C A - ABS.		09/01/2021.	Paydown.	XXX.	59,790	59,790	59,788			0		0		59,788		2	2	6	07/15/2024.	1.A FE.
14315E-AC-4.	CARMX 2018-4 A3 - ABS.		09/15/2021.	Paydown.	XXX.	152,696	152,696	153,612	153,266		(177)		(177)		153,089		(393)	(393)	3,407	09/15/2023.	1.A FE.
14315N-AC-4.	CARMX 2019-1 A3 - ABS.		09/15/2021.	Paydown.	XXX.	175,974	175,974	175,954	175,967		2		2		175,969		5	5	3,566	03/15/2024.	1.A FE.
14369G-AA-8.	CNART 211 A - ABS.		09/17/2021.	Paydown.	XXX.	149,634	149,634	149,688			(4)		(4)		149,684		(49)	(49)	465	10/17/2024.	Z
21872N-AA-8.	CAFL 2019-3 A - CMBS.		09/01/2021.	Paydown.	XXX.	15,166	15,166	15,358	15,345		(24)		(24)		15,321		(155)	(155)	511	10/17/2052.	1.A FE.
25273C-AA-8.	DROT 211 A - RMBS.		09/20/2021.	Paydown.	XXX.	66,847	66,847	67,214			(5)		(5)		67,210		(363)	(363)	279	11/21/2033.	1.A FE.
30167H-AC-2.	EART 2020-1 B - ABS.		09/15/2021.	Paydown.	XXX.	105,665	105,665	105,658	105,662		2		2		105,664		1	1	1,533	04/15/2024.	1.A FE.
33844T-AA-5.	FCAT 203 A - ABS.		09/15/2021.	Paydown.	XXX.	63,699	63,699	63,692	63,692		1		1		63,694		5	5	295	04/15/2025.	1.A FE.

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Schedule DB - Part A - Section 1

NONE

Schedule DB - Part B - Section 1

NONE

Schedule DB - Part D - Section 1

NONE

Schedule DB - Part D - Section 2

NONE

Schedule DB - Part E

NONE

Schedule DL - Part 1

NONE

Schedule DL - Part 2

NONE

STATEMENT AS OF SEPTEMBER 30, 2021 OF THE Ohio Indemnity Company

SCHEDULE E - PART 1 - CASH

[illegible]

SCHEDULE E - PART 2 - CASH EQUIVALENTS

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