



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

United Ohio Insurance Company

NAIC Group Code	<u>0963</u> (Current)	<u>0963</u> (Prior)	NAIC Company Code	<u>13072</u>	Employer's ID Number	<u>34-1008736</u>
Organized under the Laws of Country of Domicile	<u>Ohio</u>			State of Domicile or Port of Entry <u>United States of America</u>		<u>OH</u>
Incorporated/Organized	<u>12/01/1966</u>			Commenced Business	<u>03/01/1967</u>	
Statutory Home Office	<u>1725 Hopley Avenue</u> (Street and Number)			<u>Bucyrus, OH, US 44820-0111</u> (City or Town, State, Country and Zip Code)		
Main Administrative Office	<u>1725 Hopley Avenue</u> (Street and Number)			<u>419-563-0697</u> (Area Code) (Telephone Number)		
	<u>Bucyrus, OH, US 44820-0111</u> (City or Town, State, Country and Zip Code)					
Mail Address	<u>1725 Hopley Avenue</u> (Street and Number or P.O. Box)			<u>Bucyrus, OH, US 44820-0111</u> (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	<u>1725 Hopley Avenue</u> (Street and Number)			<u>419-563-0697</u> (Area Code) (Telephone Number)		
	<u>Bucyrus, OH, US 44820-0111</u> (City or Town, State, Country and Zip Code)					
Internet Website Address	<u>www.omig.com</u>					
Statutory Statement Contact	<u>Teri Miller Ms.</u> (Name)			<u>419-563-0697</u> (Area Code) (Telephone Number)		
	<u>tmiller@omig.com</u> (E-mail Address)			<u>877-753-0580</u> (FAX Number)		

OFFICERS

President Mark Clarence Russell, Mr. Secretary Thomas Eugene Woolley, Mr.
Treasurer Andrew Wallen, Mr. #

OTHER

Todd Marshall Boyer, Mr., Vice President Corporate Communications	Chad Philip Combs, Mr., Vice President Personal Lines Underwriting	John Richard DeLucia, Mr., Vice President Claims
David Alan Grove, Mr., Vice President Product Management	Gary Thomas Johnson, Mr., Vice President Commercial Lines Underwriting	Susan Elizabeth Kent, Mrs., Vice President Business Analytics
James Brady McCormack, Mr., Vice President Information Systems	Mendi Harris Riddle, Mrs., Vice President Sales	Marcella Sloane Smith, Mrs., Chief Administrative Officer

DIRECTORS OR TRUSTEES

State of Ohio SS
County of Crawford

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

Mark Clarence Russell
President and CEO

Andrew Wallen
Treasurer and CFO

Marcella Sloane Smith
Assistant Secretary

Subscribed and sworn to before me this
____ day of _____

- a. Is this an original filing?
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed
 - 3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	292,075,223		292,075,223	291,043,915
2. Stocks (Schedule D):				
2.1 Preferred stocks	4,237,858		4,237,858	4,635,943
2.2 Common stocks	30,515,620		30,515,620	20,365,599
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 13,592,188 , Schedule E - Part 1), cash equivalents (\$ 4,876,996 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	18,469,184		18,469,184	35,109,438
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivable for securities				
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	345,297,885		345,297,885	351,154,895
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,066,373		2,066,373	1,903,469
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	7,296,093		7,296,093	6,097,522
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	54,507,784		54,507,784	46,622,317
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,080,089		1,080,089	1,431,761
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	7,231,783		7,231,783	4,677,705
18.2 Net deferred tax asset	5,365,288		5,365,288	4,917,677
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	2,846,207		2,846,207	855,588
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	40,935,606	396,226	40,539,380	33,629,847
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	466,627,108	396,226	466,230,882	451,290,781
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	466,627,108	396,226	466,230,882	451,290,781
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Prepaid Expenses	396,226	396,226		
2502. Company Owned Life Insurance	37,126,266		37,126,266	30,969,770
2503. Non-Qualified Retirement Plan	3,413,114		3,413,114	2,594,833
2598. Summary of remaining write-ins for Line 25 from overflow page				65,244
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	40,935,606	396,226	40,539,380	33,629,847

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	86,434,376	83,147,032
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	19,827,607	18,096,439
4. Commissions payable, contingent commissions and other similar charges	5,245,892	4,595,569
5. Other expenses (excluding taxes, licenses and fees)	6,473,860	4,567,131
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	377,007	310,035
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		4,377
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 100,106,082 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	115,464,557	99,609,608
10. Advance premium	1,560,109	1,445,002
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,333,478	798,422
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	2,059,205	1,480,164
14. Amounts withheld or retained by company for account of others	404,757	281,943
15. Remittances and items not allocated	93,702	60,732
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 3, Column 78)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	6,058,335	5,946,740
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	245,332,885	220,343,194
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	245,332,885	220,343,194
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	2,500,000	2,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	3,715,912	3,715,912
35. Unassigned funds (surplus)	214,682,085	224,731,675
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	220,897,997	230,947,587
38. TOTALS (Page 2, Line 28, Col. 3)	466,230,882	451,290,781
DETAILS OF WRITE-INS		
2501. Pension Obligations	2,645,221	3,351,907
2502. Non-Qualified Retirement Plan	3,413,114	2,594,833
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	6,058,335	5,946,740
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	215,426,710	190,821,698
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	154,873,617	137,588,652
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,624,126	15,654,193
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	67,663,220	58,142,671
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	240,160,963	211,385,516
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(24,734,253)	(20,563,818)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	11,620,655	8,426,026
10. Net realized capital gains (losses) less capital gains tax of \$741,872 (Exhibit of Capital Gains (Losses))	2,790,852	558,905
11. Net investment gain (loss) (Lines 9 + 10)	14,411,507	8,984,931
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$98,605 amount charged off \$958,158)	(859,553)	(713,682)
13. Finance and service charges not included in premiums	2,480,661	2,487,880
14. Aggregate write-ins for miscellaneous income	5,919,323	(4,195,231)
15. Total other income (Lines 12 through 14)	7,540,431	(2,421,033)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(2,782,315)	(13,999,920)
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(2,782,315)	(13,999,920)
19. Federal and foreign income taxes incurred	(1,766,366)	(2,132,775)
20. Net income (Line 18 minus Line 19)(to Line 22)	(1,015,949)	(11,867,145)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	230,947,587	246,357,452
22. Net income (from Line 20)	(1,015,949)	(11,867,145)
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$389,185	1,464,077	(5,987,261)
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	1,001,706	402,133
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	23,530	(32,509)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
32. Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (Stock Dividend)		
32.3 Transferred to surplus		
33. Surplus adjustments:		
33.1 Paid in		
33.2 Transferred to capital (Stock Dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(12,000,000)	
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus	477,046	2,074,917
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(10,049,590)	(15,409,865)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	220,897,997	230,947,587
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Company Owned Life Insurance	6,156,496	(4,595,841)
1402. Other (Expense) Income	(343,401)	168,044
1403. Non-Qualified Retirement Plan	106,228	232,566
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	5,919,323	(4,195,231)
3701. Change in net liability for retirement plans	620,374	2,556,187
3702. Non-Qualified Retirement Plan	(106,228)	(232,566)
3703. Correction of prior period error	(37,100)	(248,704)
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	477,046	2,074,917

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	222,847,784	196,104,122
2. Net investment income	12,082,330	9,752,236
3. Miscellaneous income	1,277,707	3,464,005
4. Total (Lines 1 through 3)	236,207,821	209,320,363
5. Benefit and loss related payments	151,234,601	125,563,412
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	80,921,688	76,933,871
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 741,872 tax on capital gains (losses)	1,529,584	(177,677)
10. Total (Lines 5 through 9)	233,685,873	202,319,606
11. Net cash from operations (Line 4 minus Line 10)	2,521,948	7,000,757
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	40,454,066	64,945,518
12.2 Stocks	8,214,016	3,561,839
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(56)	
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	48,668,026	68,507,357
13. Cost of investments acquired (long-term only):		
13.1 Bonds	42,102,282	62,508,416
13.2 Stocks	12,598,047	4,000,563
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	54,700,329	66,508,979
14. Net increase/(decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(6,032,303)	1,998,378
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	(4,377)	4,377
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders	12,000,000	
16.6 Other cash provided (applied)	(1,125,522)	(12,736,787)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(13,129,899)	(12,732,410)
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)	(16,640,254)	(3,733,275)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	35,109,438	38,842,713
19.2 End of period (Line 18 plus Line 19.1)	18,469,184	35,109,438

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	15,117,083	7,208,027	8,471,200	13,853,910
2.1 Allied lines	137,746	61,758	76,352	123,152
2.2 Multiple peril crop				
2.3 Federal flood				
2.4 Private crop				
2.5 Private flood				
3. Farmowners multiple peril	18,181,204	7,989,129	9,254,018	16,916,315
4. Homeowners multiple peril	47,492,638	22,233,622	26,437,776	43,288,484
5.1 Commercial multiple peril (non-liability portion)	15,321,710	6,834,349	7,955,913	14,200,146
5.2 Commercial multiple peril (liability portion)	12,579,211	5,340,547	5,949,936	11,969,822
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine	708,218	351,508	360,310	699,416
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake				
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group				
14. Credit accident and health (group and individual)				
15.1 Vision only				
15.2 Dental only				
15.3 Disability income				
15.4 Medicare supplement				
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health	137	50	50	137
16. Workers' compensation				
17.1 Other liability - occurrence	3,949,767	1,748,052	1,816,915	3,880,904
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	210,484	86,494	105,406	191,572
18.2 Products liability - claims-made				
19.1 Private passenger auto no-fault (personal injury protection)				
19.2 Other private passenger auto liability.....	42,419,254	17,462,201	18,877,774	41,003,681
19.3 Commercial auto no-fault (personal injury protection)				
19.4 Other commercial auto liability.....	18,046,913	7,873,997	9,016,758	16,904,152
21.1 Private passenger auto physical damage	46,284,876	17,849,523	21,672,085	42,462,314
21.2 Commercial auto physical damage	10,467,634	4,393,360	5,281,788	9,579,206
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	364,784	176,991	188,276	353,499
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - nonproportional assumed property				
32. Reinsurance - nonproportional assumed liability				
33. Reinsurance - nonproportional assumed financial lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	231,281,659	99,609,608	115,464,557	215,426,710
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	8,471,200				8,471,200
2.1 Allied lines	76,352				76,352
2.2 Multiple peril crop					
2.3 Federal flood					
2.4 Private crop					
2.5 Private flood					
3. Farmowners multiple peril	9,254,018				9,254,018
4. Homeowners multiple peril	26,437,776				26,437,776
5.1 Commercial multiple peril (non-liability portion)	7,955,913				7,955,913
5.2 Commercial multiple peril (liability portion)	5,949,936				5,949,936
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine	360,310				360,310
10. Financial guaranty					
11.1 Medical professional liability - occurrence					
11.2 Medical professional liability - claims-made					
12. Earthquake					
13.1 Comprehensive (hospital and medical) individual					
13.2 Comprehensive (hospital and medical) group					
14. Credit accident and health (group and individual)					
15.1 Vision only					
15.2 Dental only					
15.3 Disability income					
15.4 Medicare supplement					
15.5 Medicaid Title XIX					
15.6 Medicare Title XVIII					
15.7 Long-term care					
15.8 Federal employees health benefits plan					
15.9 Other health	50				50
16. Workers' compensation					
17.1 Other liability - occurrence	1,816,915				1,816,915
17.2 Other liability - claims-made					
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	105,406				105,406
18.2 Products liability - claims-made					
19.1 Private passenger auto no-fault (personal injury protection)					
19.2 Other private passenger auto liability	18,877,774				18,877,774
19.3 Commercial auto no-fault (personal injury protection)					
19.4 Other commercial auto liability	9,016,758				9,016,758
21.1 Private passenger auto physical damage	21,672,085				21,672,085
21.2 Commercial auto physical damage	5,281,788				5,281,788
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft	188,276				188,276
27. Boiler and machinery					
28. Credit					
29. International					
30. Warranty					
31. Reinsurance - nonproportional assumed property					
32. Reinsurance - nonproportional assumed liability					
33. Reinsurance - nonproportional assumed financial lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	115,464,557				115,464,557
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					115,464,557
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

(a) State here basis of computation used in each case

Property premiums are determined by location covered. Casualty premiums are determined by insured address.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	Direct Business (a)	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates		
1. Fire	20,008,636	15,117,083	27,077	18,876,405	1,159,308	15,117,083	
2.1 Allied lines	225,359	137,746	266	211,917	13,708	137,746	
2.2 Multiple peril crop							
2.3 Federal flood							
2.4 Private crop							
2.5 Private flood							
3. Farmowners multiple peril	17,536,019	18,181,204	22,469	15,514,426	2,044,062	18,181,204	
4. Homeowners multiple peril	12,891,756	47,492,638	19,101	12,204,334	706,523	47,492,638	
5.1 Commercial multiple peril (non-liability portion)	26,175,387	15,321,710	30,513	23,571,862	2,634,038	15,321,710	
5.2 Commercial multiple peril (liability portion)	20,520,602	12,579,211		19,352,632	1,167,970	12,579,211	
6. Mortgage guaranty							
8. Ocean marine							
9. Inland marine	1,139,773	708,218	1,602	1,074,082	67,293	708,218	
10. Financial guaranty							
11.1 Medical professional liability - occurrence							
11.2 Medical professional liability - claims-made							
12. Earthquake							
13.1 Comprehensive (hospital and medical) individual							
13.2 Comprehensive (hospital and medical) group							
14. Credit accident and health (group and individual)							
15.1 Vision only							
15.2 Dental only							
15.3 Disability income							
15.4 Medicare supplement							
15.5 Medicaid Title XIX							
15.6 Medicare Title XVIII							
15.7 Long-term care							
15.8 Federal employees health benefits plan							
15.9 Other health	210	137		210		137	
16. Workers' compensation							
17.1 Other liability - occurrence	9,648,473	3,949,767		5,480,022	4,168,451	3,949,767	
17.2 Other liability - claims-made							
17.3 Excess workers' compensation							
18.1 Products liability - occurrence	326,077	210,484		323,821	2,256	210,484	
18.2 Products liability - claims-made							
19.1 Private passenger auto no-fault (personal injury protection)							
19.2 Other private passenger auto liability	28,489,938	42,419,254		28,292,679	197,259	42,419,254	
19.3 Commercial auto no-fault (personal injury protection)							
19.4 Other commercial auto liability	27,958,141	18,046,913		27,764,481	193,660	18,046,913	
21.1 Private passenger auto physical damage	25,746,162	46,284,876	11,399	25,145,011	612,550	46,284,876	
21.2 Commercial auto physical damage	16,418,940	10,467,634	5,439	16,104,053	320,326	10,467,634	
22. Aircraft (all perils)							
23. Fidelity							
24. Surety							
26. Burglary and theft	471,581	364,784		468,266	3,315	364,784	
27. Boiler and machinery							
28. Credit							
29. International							
30. Warranty							
31. Reinsurance - nonproportional assumed property	XXX						
32. Reinsurance - nonproportional assumed liability	XXX						
33. Reinsurance - nonproportional assumed financial lines	XXX						
34. Aggregate write-ins for other lines of business							
35. TOTALS	207,557,054	231,281,659	117,866	194,384,201	13,290,719	231,281,659	
DETAILS OF WRITE-INS							
3401.							
3402.							
3403.							
3498. Summary of remaining write-ins for Line 34 from overflow page							
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)							

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	12,507,933	10,486,516	12,507,933	10,486,516	1,559,462	1,462,367	10,583,611	76.4
2.1 Allied lines	147,661	95,942	147,661	95,942	75,372	9,405	161,909	131.5
2.2 Multiple peril crop								
2.3 Federal flood								
2.4 Private crop								
2.5 Private flood								
3. Farmowners multiple peril	11,297,417	12,505,931	11,297,417	12,505,931	3,844,689	2,936,910	13,413,710	79.3
4. Homeowners multiple peril	9,141,932	37,364,598	9,141,932	37,364,598	11,623,842	9,709,740	39,278,700	90.7
5.1 Commercial multiple peril (non-liability portion)	16,120,538	9,868,917	16,120,538	9,868,917	2,684,598	2,101,517	10,451,998	73.6
5.2 Commercial multiple peril (liability portion)	6,262,537	3,679,488	6,262,537	3,679,488	9,695,202	10,760,590	2,614,100	21.8
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine								
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13.1 Comprehensive (hospital and medical) individual								
13.2 Comprehensive (hospital and medical) group								
14. Credit accident and health (group and individual)								
15.1 Vision only								
15.2 Dental only								
15.3 Disability income								
15.4 Medicare supplement								
15.5 Medicaid Title XIX								
15.6 Medicare Title XVIII								
15.7 Long-term care								
15.8 Federal employees health benefits plan								
15.9 Other health								
16. Workers' compensation								
17.1 Other liability - occurrence	4,595,593	1,039,522	4,595,593	1,039,522	2,612,829	3,715,023	(62,672)	(1.6)
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence	50,000	32,500	50,000	32,500	33,150	33,024	32,626	17.0
18.2 Products liability - claims-made								
19.1 Private passenger auto no-fault (personal injury protection)								
19.2 Other private passenger auto liability	22,702,949	31,157,348	22,702,949	31,157,348	32,169,561	32,210,998	31,115,911	75.9
19.3 Commercial auto no-fault (personal injury protection)								
19.4 Other commercial auto liability	13,285,174	8,181,733	13,285,174	8,181,733	14,966,971	13,481,538	9,667,166	57.2
21.1 Private passenger auto physical damage	17,565,023	30,972,313	17,565,023	30,972,313	5,889,076	5,452,832	31,408,557	74.0
21.2 Commercial auto physical damage	8,840,690	5,720,159	8,840,690	5,720,159	1,217,730	1,144,121	5,793,768	60.5
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft	28,519	35,709	28,519	35,709	22,788	4,818	53,679	15.2
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	123,231,500	151,586,273	123,231,500	151,586,273	86,434,376	83,147,032	154,873,617	71.9
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	586,792	556,194	586,792	556,194	1,200,484	1,003,268	1,200,484	1,559,462	272,707
2.1 Allied lines	15,000	9,750	15,000	9,750	100,957	65,622	100,957	75,372	12,738
2.2 Multiple peril crop									
2.3 Federal flood									
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril	1,780,349	1,808,337	1,780,349	1,808,337	822,685	2,036,352	822,685	3,844,689	989,285
4. Homeowners multiple peril	611,448	6,505,898	611,448	6,505,898	1,513,661	5,117,944	1,513,661	11,623,842	1,888,542
5.1 Commercial multiple peril (non-liability portion)	2,650,646	1,425,184	2,650,646	1,425,184	2,133,680	1,259,414	2,133,680	2,684,598	255,801
5.2 Commercial multiple peril (liability portion)	5,557,391	3,443,496	5,557,391	3,443,496	11,904,062	6,251,706	11,904,062	9,695,202	6,858,021
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine	15,000	9,750	15,000	9,750	45,163	29,356	45,163	39,106	6,957
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13.1 Comprehensive (hospital and medical) individual								(a)	
13.2 Comprehensive (hospital and medical) group								(a)	
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income								(a)	
15.4 Medicare supplement								(a)	
15.5 Medicaid Title XIX								(a)	
15.6 Medicare Title XVIII								(a)	
15.7 Long-term care								(a)	
15.8 Federal employees health benefits plan								(a)	
15.9 Other health								(a)	
16. Workers' compensation									
17.1 Other liability - occurrence	1,656,273	473,444	1,656,273	473,444	8,695,725	2,139,385	8,695,725	2,612,829	866,472
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence	25,101	16,316	25,101	16,316	25,899	16,834	25,899	33,150	17,056
18.2 Products liability - claims-made									
19.1 Private passenger auto no-fault (personal injury protection)									
19.2 Other private passenger auto liability	11,932,188	16,768,363	11,932,188	16,768,363	11,552,380	15,401,198	11,552,380	32,169,561	5,404,810
19.3 Commercial auto no-fault (personal injury protection)									
19.4 Other commercial auto liability	9,711,275	6,312,329	9,711,275	6,312,329	15,348,529	8,654,642	15,348,529	14,966,971	2,728,670
21.1 Private passenger auto physical damage	2,004,186	2,853,840	2,004,186	2,853,840	1,818,873	3,035,236	1,818,873	5,889,076	408,089
21.2 Commercial auto physical damage	942,885	612,875	942,885	612,875	930,661	604,855	930,661	1,217,730	116,322
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft	14,000	15,600	14,000	15,600	.477	7,188	.477	22,788	2,137
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX			XXX					
32. Reinsurance - nonproportional assumed liability	XXX			XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX			XXX					
34. Aggregate write-ins for other lines of business									
35. TOTALS	37,502,534	40,811,376	37,502,534	40,811,376	56,093,236	45,623,000	56,093,236	86,434,376	19,827,607
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	9,110,282			9,110,282
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	98,849			98,849
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	9,011,433			9,011,433
2. Commission and brokerage:				
2.1 Direct excluding contingent		36,585,787		36,585,787
2.2 Reinsurance assumed, excluding contingent		15,697		15,697
2.3 Reinsurance ceded, excluding contingent		1,542,201		1,542,201
2.4 Contingent - direct		2,219,545		2,219,545
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		105,064		105,064
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		37,173,764		37,173,764
3. Allowances to managers and agents				
4. Advertising	196,149	577,720		773,869
5. Boards, bureaus and associations	518,571	1,062,936		1,581,507
6. Surveys and underwriting reports	548,829	1,747,615		2,296,444
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	3,868,225	12,428,130	176,098	16,472,453
8.2 Payroll taxes	256,380	854,031		1,110,411
9. Employee relations and welfare	813,562	2,299,698		3,113,260
10. Insurance	116,377	342,885		459,262
11. Directors' fees	109,643	323,046		432,689
12. Travel and travel items	67,687	220,073		287,760
13. Rent and rent items	93,198	274,590		367,788
14. Equipment	701,656	2,067,307		2,768,963
15. Cost or depreciation of EDP equipment and software	336,968	992,821		1,329,789
16. Printing and stationery	1,942	199,470		201,412
17. Postage, telephone and telegraph, exchange and express	230,352	678,660		909,012
18. Legal and auditing	751,788	2,245,185	561,207	3,558,180
19. Totals (Lines 3 to 18)	8,611,327	26,314,167	737,305	35,662,799
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		3,839,540		3,839,540
20.2 Insurance department licenses and fees	1,366	304,465		305,831
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	1,366	4,144,005		4,145,371
21. Real estate expenses				
22. Real estate taxes		31,284		31,284
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	17,624,126	67,663,220	737,305	(a) 86,024,651
26. Less unpaid expenses - current year	19,827,607	11,972,586	124,173	31,924,366
27. Add unpaid expenses - prior year	18,096,439	9,338,095	134,639	27,569,173
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	15,892,958	65,028,729	747,771	81,669,458
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of \$ to affiliates and \$ 561,207 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 67,120	66,394
1.1 Bonds exempt from U.S. tax	(a) 1,766,694	1,612,507
1.2 Other bonds (unaffiliated)	(a) 8,338,666	8,680,975
1.3 Bonds of affiliates	(a) 283,721	295,244
2.1 Preferred stocks (unaffiliated)	(b) 755,302	749,371
2.11 Preferred stocks of affiliates	(c) .....	.....
2.2 Common stocks (unaffiliated)	(d) .....	.....
2.21 Common stocks of affiliates	(e) 983,553	953,469
3. Mortgage loans	(f) .....	.....
4. Real estate	(g) .....	.....
5. Contract loans	(h) .....	.....
6. Cash, cash equivalents and short-term investments	(i) .....	.....
7. Derivative instruments .....	.....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	12,195,055	12,357,960
11. Investment expenses	(g) 737,305	.....
12. Investment taxes, licenses and fees, excluding federal income taxes	(g) .....	.....
13. Interest expense	(h) .....	.....
14. Depreciation on real estate and other invested assets	(i) .....	.....
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	737,305
17. Net investment income (Line 10 minus Line 16) .....	.....	11,620,655
DETAILS OF WRITE-INS		
0901. .....	.....	.....
0902. .....	.....	.....
0903. .....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....
1501. .....	.....	.....
1502. .....	.....	.....
1503. .....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

(a) Includes \$ 244,580 accrual of discount less \$ 879,625 amortization of premium and less \$ 76,135 paid for accrued interest on purchases.

(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.

(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.

(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds .....	.....	.....	.....	.....	.....
1.1 Bonds exempt from U.S. tax	(70,198)	.....	(70,198)	.....	.....
1.2 Other bonds (unaffiliated)	(88,703)	(4,169)	(92,872)	181,207	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated)	(95,835)	.....	(95,835)	333,544	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated)	3,791,686	.....	3,791,686	1,338,512	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	.....	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments	(56)	.....	(56)	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets .....	.....	.....	.....	.....	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses)	3,536,894	(4,169)	3,532,725	1,853,263	.....
DETAILS OF WRITE-INS			.....	.....	.....
0901. .....	.....	.....	.....	.....	.....
0902. .....	.....	.....	.....	.....	.....
0903. .....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	396,226	419,756	23,530
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	396,226	419,756	23,530
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	396,226	419,756	23,530
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid Expenses	396,226	419,756	23,530
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	396,226	419,756	23,530

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

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

	SSAP #	F/S Page	F/S Line #	2023	2022
<u>NET INCOME</u>					
(1) United Ohio Insurance Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ (1,015,949)	\$ (11,867,145)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP:	---	---	---	---	---
<u>SURPLUS</u>					
(5) United Ohio Insurance Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 220,897,997	\$ 230,947,587
(6) State Prescribed Practices that increase/(decrease) NAIC SAP:	---	---	---	---	---
(7) State Permitted Practices that increase/(decrease) NAIC SAP:	---	---	---	---	---
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 220,897,997	\$ 230,947,587

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

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

C. Accounting Policy

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

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

In addition, the Company uses the following accounting policies:

- (1) All short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at either amortized cost, using the scientific interest method or the lower of amortized cost or fair market value. The company holds no SVO-Identified bond ETFs reported on Schedule D-1.
- (3) Unaffiliated common stocks are stated at fair market value. The Company has no subsidiaries or affiliates in which the company has an interest of 20% or more.
- (4) Preferred stocks are reported at a value based on their NAIC designation by the Securities Valuation Office (SVO) and the related net unrealized capital gains (losses) are reported in unassigned surplus along with any adjustment for federal income taxes. Redeemable preferred stocks are stated at amortized cost using the interest method. RP1-RP2 designations are stated at book value. RP3-RP6 designations are stated at lower of book or fair value. P1-P2 designations are stated at fair value and preferred stocks rated NAIC 3 or lower are stated at the lower of cost or fair market value.
- (5) The Company has no mortgage loans.
- (6) Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 99-20 eligible securities or securities where the yield has become negative are valued using the prospective method.
- (7) The Company has no subsidiaries. The Company's insurance affiliate is Casco Indemnity Company and United Mutual Insurance Company and the Company's non-insurance affiliates are Centurion Financial, Inc., Ohio United Agency, Inc., and United Premium Budget Service, Inc. The Company is wholly-owned by Ohio Mutual Insurance Company.
- (8) The Company has no ownership interest in any significant joint ventures, partnerships or limited liability companies.
- (9) The Company owns no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

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

D. Going Concern

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

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2023 or 2022.

3. Business Combinations and Goodwill

There were no significant changes in business combinations or goodwill during 2023 or 2022.

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

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

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

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

(3) The Company had no other-than-temporary impairments for the year ended December 31, 2023.

(4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2023 are as follows:

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ (145,861)
2. 12 Months or Longer	<u>\$ (12,309,378)</u>

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 12,432,852
2. 12 Months or Longer	<u>\$ 105,113,161</u>

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

- F. The Company has no repurchase agreements transactions accounted for as secured borrowing.
- G. The Company has no reverse repurchase agreements transactions accounted for as secured borrowing.
- H. The Company has no repurchase agreements transactions accounted for as a sale.
- I. The Company has no reverse repurchase agreements transactions accounted for as a sale.
- J. The Company owns no real estate.
- K. The Company has no real estate investments that qualify for low-income housing tax credits (LIHTC).
- L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
Restricted Asset Category	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 6)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%	0.00%
Collateral held under security lending agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Subject to repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Placed under option contracts	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	-	0.00%	0.00%
FHLB capital stock	378,600	-	-	-	378,600	695,900	(317,300)	-	378,600	0.08%	0.08%
On deposit with states	1,025,314	-	-	-	1,025,314	1,031,470	(6,156)	-	1,025,314	0.22%	0.22%
On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Pledged as collateral to FHLB (including assets backing funding agreements)	16,818,414	-	-	-	16,818,414	18,710,672	(1,892,258)	-	16,818,414	3.61%	3.61%
Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Other restricted assets	-	-	-	-	-	-	-	-	-	0.00%	0.00%
Total Restricted Assets (Sum of a through n)	\$ 18,222,328	\$ -	\$ -	\$ -	\$ 18,222,328	\$ 20,438,042	\$ (2,215,714)	\$ -	\$ 18,222,328	3.91%	3.91%

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

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

M. The Company has no Working Capital Finance Investments.

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

O. The Company has no 5GI Securities.

P. The Company has no Short Sales.

Q. Prepayment Penalty and Acceleration Fees.

	General Account	Protected Cell
(1) Number of CUSIPs	4	0
(2) Aggregate Amount of Investment Income	0	0

R. The Company has no Reporting Entity's Share of Cash Pool by Asset type.

6. Joint Ventures, Partnerships and Limited Liability Companies

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

NOTES TO FINANCIAL STATEMENTS

7. Investment Income

- A. The Company has no due and accrued income excluded from surplus.
- B. No amount was excluded from surplus.
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

	Amount
1. Gross	\$ 2,066,373
2. Nonadmitted	-
3. Admitted	\$ 2,066,373

- D. The Company has no aggregate deferred interest.
- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance is \$45.

8. Derivative Instruments

The Company owns no derivative instruments.

9. Income Taxes

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

1.	12/31/2023			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(5) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Gross Deferred Tax Assets	8,448,556	-	8,448,556	7,622,853	-	7,622,853	825,703	-	825,703
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	8,448,556	-	8,448,556	7,622,853	-	7,622,853	825,703	-	825,703
(d) Deferred Tax Assets Nonadmitted	-	-	-	-	-	-	-	-	-
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	8,448,556	-	8,448,556	7,622,853	-	7,622,853	825,703	-	825,703
(f) Deferred Tax Liabilities	159,349	2,923,919	3,083,268	170,442	2,534,734	2,705,176	(11,093)	389,185	378,092
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	<u>8,289,207</u>	<u>(2,923,919)</u>	<u>5,365,288</u>	<u>7,452,411</u>	<u>(2,534,734)</u>	<u>4,917,677</u>	<u>836,796</u>	<u>(389,185)</u>	<u>447,611</u>

2.	12/31/2023			12/31/2022			Change		
	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total

Admission Calculation Components SSAP No.101

(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	-	-	-	3,452,140	-	3,452,140	(3,452,140)	-	(3,452,140)
(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)	7,331,145	-	7,331,145	2,840,885	-	2,840,885	4,490,260	-	4,490,260
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	7,331,145	-	7,331,145	2,840,885	-	2,840,885	4,490,260	-	4,490,260
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	32,329,906	XXX	XXX	33,904,486	XXX	XXX	(1,574,580)
(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	<u>1,117,411</u>	<u>-</u>	<u>1,117,411</u>	<u>1,329,828</u>	<u>-</u>	<u>1,329,828</u>	<u>(212,417)</u>	<u>-</u>	<u>(212,417)</u>
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+2(b)+2(c))	<u>8,448,556</u>	<u>-</u>	<u>8,448,556</u>	<u>7,622,853</u>	<u>-</u>	<u>7,622,853</u>	<u>825,703</u>	<u>-</u>	<u>825,703</u>

3.				2023	2022
	(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount			1337.543%	1645.012%
	(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above			215,532,709	226,029,910

NOTES TO FINANCIAL STATEMENTS

4.

	As of End of Current Period		12/31/2022		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col 1-3) Ordinary	(6) (Col 2-4) Capital

Impact of Tax Planning Strategies:

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

1. Adjusted Gross DTAs Amount From Note 9A1(c)	8,448,556	-	7,622,853	-	825,703	-
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies						
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	8,448,556	-	7,622,853	-	825,703	-
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies						

(b) Does the Company's tax-planning strategies include the use of reinsurance?

Yes No

B. Unrecognized Deferred Tax Liabilities

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

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

	(1)	(2)	(3)
	12/31/2023	12/31/2022	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	(1,806,466)	(2,149,520)	343,054
(b) Foreign	-	-	-
(c) Subtotal (1a+1b)	(1,806,466)	(2,149,520)	343,054
(d) Federal income tax on net capital gains	741,872	148,570	593,302
(e) SSAP 3 (included in surplus)	-	-	-
(f) Other	40,100	16,745	23,355
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	(1,024,494)	(1,984,205)	959,711

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NOTES TO FINANCIAL STATEMENTS

	(1)	(2)	(3)
	12/31/2023	12/31/2022	(Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	1,076,316	1,034,543	41,773
(2) Unearned premium reserve	4,915,036	4,244,294	670,742
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	-	-
(8) Compensation and benefits accrual	1,557,739	1,201,428	356,311
(9) Pension accrual	278,086	417,250	(139,164)
(10) Receivables – nonadmitted	-	-	-
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	-	-
(13) Other	621,379	725,338	(103,959)
(99) Subtotal (sum of 2a1 through 2a13)	<u>8,448,556</u>	<u>7,622,853</u>	<u>825,703</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	<u>8,448,556</u>	<u>7,622,853</u>	<u>825,703</u>
(e) Capital			
(1) Investments	-	-	-
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other	-	-	-
(2e1+2e2+2e3+2e4)	<u>-</u>	<u>-</u>	<u>-</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	<u>-</u>	<u>-</u>	<u>-</u>
(i) Admitted deferred tax assets (2d+2h)	<u>8,448,556</u>	<u>7,622,853</u>	<u>825,703</u>
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	64,344	27,934	36,410
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other	95,005	142,508	(47,503)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	<u>159,349</u>	<u>170,442</u>	<u>(11,093)</u>
(b) Capital			
(1) Investments	2,923,919	2,534,734	389,185
(2) Real estate	-	-	-
(3) Other	-	-	-
(99) Subtotal (3b1+3b2+3b3)	<u>2,923,919</u>	<u>2,534,734</u>	<u>389,185</u>
(c) Deferred tax liabilities (3a99+3b99)	<u>3,083,268</u>	<u>2,705,176</u>	<u>378,092</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>5,365,288</u>	<u>4,917,677</u>	<u>447,611</u>

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

	12/31/2023	12/31/2022	Change
Total deferred tax assets	8,448,556	7,622,853	825,703
Total deferred tax liabilities	3,083,268	2,705,176	378,092
Net deferred tax asset	5,365,288	4,917,677	447,611
Tax effect of unrealized gains (losses)			389,185
Remove tax effect of change in retirement plans			164,910
Change in net deferred income tax			<u>1,001,706</u>

NOTES TO FINANCIAL STATEMENTS

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

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

Description	Amount	Tax Effect at 21%	Effective Tax Rate
Income before Federal income tax	(2,040,443)	(428,493)	21.00%
Tax exempt investment income	(1,610,413)	(338,187)	16.57%
Dividends received deduction	(451,801)	(94,878)	4.66%
Proration of tax exempt investment income	515,554	108,266	-5.31%
Lobbying	32,751	6,878	-0.34%
Disallowable meals and entertainment	110,405	23,185	-1.14%
Country club dues	2,367	497	-0.02%
Insurance company owned life insurance	(6,156,496)	(1,292,864)	63.36%
Change in non admitted assets	23,530	4,941	-0.24%
Change in NQRP	(106,228)	(22,308)	1.09%
Other	32,206	6,763	-0.33%
Total	(9,648,568)	(2,026,200)	99.30%
 Federal and foreign ordinary income taxes incurred		(1,766,366)	86.57%
Capital gains tax incurred		741,872	-36.36%
Change in net deferred income tax		(1,001,706)	49.09%
Total statutory income taxes		(2,026,200)	99.30%

E. Operating Loss and Tax Credit Carryforwards

1. The Company had no carryforwards, recoverable taxes or IRC 6603 deposits
2. The following is income tax expense for 2023, 2022, and 2021 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2021	-	41,212	41,212
2022	-	-	-
2023	-	-	-
	<hr/>	<hr/>	<hr/>
	-	41,212	41,212
	<hr/>	<hr/>	<hr/>

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

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

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

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

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

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

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

J. The Company is not subject to the Corporate Alternative Minimum Tax.

NOTES TO FINANCIAL STATEMENTS

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

- A. The Company is a wholly owned stock insurance subsidiary of Ohio Mutual Insurance Company (Ohio Mutual). Ohio Mutual is a wholly owned subsidiary of a mutual holding company, OMIG Holdings Inc. OMIG Holdings Inc. is a wholly owned subsidiary of Ohio Mutual Insurance Group, Inc. (OMIG). OMIG is the ultimate controlling parent for the group. Ohio Mutual is the sole shareholder and owner of the Company, Casco Indemnity Company (Casco), United Mutual Insurance Company, United Premium Budget Service Inc., Centurion Financial Inc. (CEF), and Ohio United Agency, Inc.
- B. The Company, Ohio Mutual (parent) and Casco have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.

On December 22, 2023, the Company paid its parent, Ohio Mutual, a \$12,000,000 cash dividend. The ordinary dividend was declared by the Board of Directors on November 9, 2023. OMIG's intercompany reinsurance pooling agreement was amended January 1, 2024 to change participation percentages. The cash supplied by the dividend will be utilized to fund the initial pooling settlement as required by the intercompany pooling agreement.

- C. The Company has no transactions with related parties not reported on Schedule Y.
- D. As of December 31, 2023, the Company's parent, Ohio Mutual, owes the Company \$3,547,777 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2023, the Company owes its parent, Ohio Mutual, \$642,898, and its affiliate, Casco, \$58,672 under the terms of the Cost Sharing Agreement.
- E. The Company, its parent, Ohio Mutual, and affiliate, Casco, entered into a Cost Sharing Agreement effective January 1, 2011 through which certain common costs are shared proportionally between the entities.
- F. The Company has no guarantees or undertakings at December 31, 2023.
- G. All outstanding shares of the Company are owned by its parent, Ohio Mutual, an insurance company domiciled in the State of Ohio.
- H. The Company owns no shares of the stock of its ultimate parent, Ohio Mutual.
- I. The Company does not own a share or interest in an upstream intermediate entity or its parent, either directly or indirectly.
- J. The Company has no subsidiary investments, controlled or affiliated companies during the statement period.
- K. Not Applicable
- L. Not Applicable
- M. The Company has no SCA investments.
- N. The Company has no investments in Insurance SCAs.
- O. The Company has no SCA or SSAP No. 48 entity investments.

11. Debt

- A. Except for a FHLB loan disclosed in Part B, the Company had no other outstanding debt obligations at any time during 2023.
- B. FHLB (Federal Home Loan Bank) Agreements
 - (1) The Company is a member of the Federal Home Loan Bank (FHLB) of Cincinnati. There was no debt issued during to the Company from the FHLB in calendar year 2023. Through its membership, the Company had issued debt to the FHLB of Cincinnati in exchange for cash advances in the amount of \$4,900,000 for a period of 180 days at a fixed rate of 2.68% in 2022. This was an interest-only loan with principal due at the maturity date of December 12, 2022. This loan was collateralized by treasury bonds, cash and mortgage-backed securities on deposit with the FHLB. It is part of the Company's strategy to utilize these funds for operations, and any funds obtained from the FHLB of Cincinnati for use in general operations would be accounted for consistent with SSAP No. 15, *Debt and Holding Company Obligations* as borrowed money. At maturity, the Company paid off this debt. The carrying value of the debt at December 31, 2023 is \$0.00. The interest paid to the FHLB through the year of 2023 was \$4,377.
 - (2) The Company, as a member of the FHLB of Cincinnati had 6,959 shares valued at \$ 695,900 of \$100 Par Value Class B capital stock on December 31, 2022. On four dates in 2023 the FHLB redeemed 3,173 shares for \$317,300 leaving a balance of 3,786 shares valued at \$378,600 at December 31, 2023. The Class B common stock is broken out into the following categories:
 - a. Aggregate Totals
 - 1. Current Year-end

NOTES TO FINANCIAL STATEMENTS

	1 Total 2 + 3	2 General Account	3 Protected Cell Accounts
Membership Stock - Class A	-	-	-
Membership Stock - Class B	361,033	361,033	-
Activity Stock	-	-	-
Excess Stock	17,567	17,567	-
Aggregate Total	<u>378,600</u>	<u>378,600</u>	-

Borrowing Capacity as determined by the Insurer 158,126,602 XXX XXX

2. Prior year-end

	Total 2 + 3	General Account	Protected Cell Accounts
Membership Stock - Class A	-	-	-
Membership Stock - Class B	359,501	359,501	-
Activity Stock	-	-	-
Excess Stock	336,399	336,399	-
Aggregate Total	<u>695,900</u>	<u>695,900</u>	-

Borrowing Capacity as determined by the Insurer 142,627,425 XXX XXX

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

Membership Stock	Current Year Total	Not Eligible for Redemption	Less than 6 Months	6 Months to Less Than 1 year	1 Year to Less Than 3 years	3 to 5 Years
1. Class A						
2. Class B	361,033	361,033				

(3) a. Amount Pledged as of Reporting Date

1) Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	14,641,719	17,465,796	-

2) Current Year General Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	14,641,719	17,465,796	-

3) Current Year Protected Cell Accounts

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

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

	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	16,205,033	19,443,638	-

b. Maximum Amount Pledged during Reporting Period

1) Current Year Total General and Protected Cell Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	16,503,256	19,276,161	-

2) Current Year General Accounts

	Fair Value	Carrying Value	Aggregate Total Borrowing
Maximum Collateral Pledged	16,503,256	19,276,161	-

3) Current Year Separate Accounts

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

NOTES TO FINANCIAL STATEMENTS

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

	Fair Value	Carrying Value	Aggregate Total
Maximum Collateral Pledged	18,521,994	20,611,999	4,900,000

(4) a. Amount as of the Reporting Date

1) Current Year

	1 Total 2 + 3	2 General Account	3 Protected Cell Account	4 Funding Arrangements Reserves Established
(a) Debt	-	-	-	XXX

2) Prior Year-end

	Total 2 + 3	General Account	Protected Cell Account	Funding Arrangements Reserves Established
(a) Debt	-	-	-	XXX

b. Maximum Amount during Reporting Period (Current Year)

	Total 2 + 3	General Account	Protected Cell Account	Funding Arrangements Reserves Established
(a) Debt	-	-	-	XXX

c. FHLB Prepayment Obligations

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

1) Debt	YES
2) Funding Agreements	NO
3) Other	NO

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

A. Defined Benefit Plans

The Group's pension plan consists of a noncontributory defined benefit pension plan covering certain employees of the Group meeting certain minimum age and employment requirements. Effective August 1, 2007, the pension plan was amended to freeze certain employees from incurring future benefits. Current employees who did not reach the age of 40 on or after July 31, 2007 ceased earning additional benefits under the plan. New employees after August 1, 2007 are not eligible to participate in the plan. The Group's funding policy is to make at least the minimum annual contributions required by applicable regulations and not more than the maximum deductible contribution. The Group contributed \$0 to its pension plan during 2023 and 2022. Effective August 1, 2020, the pension plan was amended to freeze all current and future active highly compensated employees from incurring future benefits.

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

The Company also provides Postretirement Medicare Supplement policies for eligible retirees and spouses. This plan was amended as of January 1, 2005 to limit the number of participants in the plan. The following participants are eligible for benefits: current retirees receiving benefits as of January 1, 2005, employees who are age 60 or older and had at least 10 years of service as of January 1, 2005, and employees who retire after age 60 and had at least 25 years of service on January 1, 2005. The benefits are fully insured but unfunded as the Company pays the obligations when due. Actuarially determined costs are recognized over the period the employee provides service to the Company. It is the company's practice to annually contribute an amount equal to the benefits paid. The amount is expected to be immaterial. The Company contributed \$111,000 and \$113,000 to its postretirement benefit plan in 2023 and 2022, respectively.

A summary of assets, obligations and assumptions of the Pension Plans are as follows at December 31, 2023 and 2022:

	Overfunded		Underfunded	
	<u>2023</u>	<u>2022</u>	<u>2023</u>	<u>2022</u>
(1) Change in benefit obligation:				
a. Pension Benefits				
1. Benefit obligation at beginning of year	\$	-	\$	25,727,129
2. Service cost	-	-	186,822	349,512
3. Interest cost	-	-	1,276,179	894,309
4. Contribution by plan participants	-	-	-	-
5. Actuarial (gain) loss	-	-	877,823	(8,119,616)
6. Foreign currency exchange rate changes	-	-	-	-
7. Benefits paid	-	-	(1,210,703)	(1,132,090)
8. Plan amendments	-	-	-	-
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-
10. Benefit obligation at end of year	\$	-	\$	26,857,250
				\$ 25,727,129

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits	
	<u>2023</u>	<u>2022</u>
(2) Change in plan assets:		
a. Fair value of plan assets at beginning of year	\$ 23,740,222	\$ 28,985,156
b. Actual return on plan assets	2,990,813	(4,115,411)
c. Foreign currency exchange rate changes	-	-
d. Reporting entity contribution	12,698	2,567
e. Plan participants' contributions	-	-
f. Benefits paid	(1,210,703)	(1,132,090)
g. Business combinations, divestitures and settlements	-	-
h. Fair value of plan assets at end of year	<u>\$ 25,533,030</u>	<u>\$ 23,740,222</u>
(3) Funded status		
a. Components:		
1. Prepaid benefit costs	-	-
2. Overfunded plan assets	-	-
3. Accrued benefit costs	-	-
4. Liability for pension benefits	(1,324,220)	(1,986,907)
b. Assets and liabilities recognized:		
1. Assets (nonadmitted)	-	-
2. Liabilities recognized	(1,324,220)	(1,986,907)
c. Unrecognized liabilities	-	-
(4) Components of net periodic benefit cost		
a. Service cost	\$ 186,822	\$ 349,512
b. Interest cost	1,276,179	894,309
c. Expected return on plan assets	(1,369,326)	(1,551,273)
d. Transition asset or obligation	-	-
e. Gains and losses	43,810	377,457
f. Prior service cost or credit	30,788	30,788
g. Gain or loss recognized due to a settlement or curtailment	-	-
h. Total net periodic benefit cost	<u>\$ 168,273</u>	<u>\$ 100,793</u>
(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost		
a. Items not yet recognized as a component of net periodic cost - prior year	\$ 2,879,018	\$ 5,740,195
b. Net transition asset or obligation recognized	-	-
c. Net prior service cost or credit arising during the period	-	-
d. Net prior service cost or credit recognized	(30,788)	(30,788)
e. Net gain and loss arising during the period	(743,664)	(2,452,932)
f. Net gain and loss recognized	(43,810)	(377,457)
g. Items not yet recognized as a component of net periodic cost - current year	<u>2,060,756</u>	<u>2,879,018</u>
(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost		
a. Net transition asset or obligation	-	-
b. Net prior service cost or credit	-	-
c. Net recognized gains and losses	447,484	1,325,594
(7) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:		
a. Weighted-average discount rate	5.10%	2.70%
b. Expected long-term rate of return on plan assets	6.25%	5.75%
c. Rate of compensation increase	3.50%	3.50%
d. Interest crediting rates	-	-
Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:		
e. Weighted-average discount rate	4.85%	5.10%
f. Rate of compensation increase	3.50%	3.50%
g. Interest crediting rates	-	-
A 5.70% percent annual rate of increase in the per capita cost of covered health care benefits will be assumed for 2023. The rate is assumed to decrease gradually to 4.50% for 2035 and remain at that level thereafter.		
(8)	The amount of the accumulated benefit obligation for the defined benefit pension plan was \$26,209,400 for the current year and \$24,917,136 for the prior year.	
(9)	For measurement purposes, a 5.60% percent annual rate of increase in the per capita cost of covered health care benefits will be assumed for 2024. The rate is assumed to decrease gradually to 4.50% percent for 2035 and remain at that level	

NOTES TO FINANCIAL STATEMENTS

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

<u>Years</u>	<u>Amount</u>
a. 2024	\$ 1,564,000
b. 2025	1,608,000
c. 2026	1,701,000
d. 2027	1,756,000
e. 2028	1,832,000
f. 2029 through 2033	10,040,000

(11) The Company does not have any regulatory contribution requirements for 2023 or 2022 and does not plan to make any voluntary contributions to the pension plan in 2024.

(12) As of December 31, 2023, none of the Company's securities or those of related parties were included in the plan assets. The company or related parties did not issue insurance contracts covering plan participant benefits, and there were not any significant transactions between the Company or related parties and the plan during the period.

(13) The Company did not use an alternate amortization method to amortize prior service amounts or unrecognized net gains and losses.

(14) The Company did not use any substantive commitments as a basis for accounting for the benefit obligations.

(15) The Company did not recognize any special or contractual termination benefits during the period.

(16) All significant changes in the Company's benefit obligation and plan assets have been presented in the preceding sections of this disclosure.

(17) The following provides the status of the plans as of December 31:

	<u>Pension Benefits</u>	
	<u>2023</u>	<u>2022</u>
Accumulated Benefit Obligation	26,209,400	24,917,136
Projected Benefit Obligation	26,857,250	25,727,129
Plus: Non-Vested Liability	-	-
Total Projected Benefit Obligation	<u>26,857,250</u>	<u>25,727,129</u>
Plan Assets at Fair Value	25,533,030	23,740,222
(Underfunded) Funded	(1,324,220)	(1,986,907)
Amounts included in balance of unassigned funds (surplus)		
Total net (gain)/loss	2,925,573	3,713,047
Transition (asset)/obligation	-	-
Incremental (asset)/liability	-	-
Prior service cost/(credit)	(135,710)	(104,922)
Total included in balance of unassigned funds (surplus)	<u>2,789,863</u>	<u>3,608,125</u>

(18) The Company recognized the full transition amount to SSAP 102 and SSAP 92 at the adoption date of January 1, 2013.

B. The Company's defined benefit plan invests in a diversified mix of traditional asset classes. The plan adopted a written investment policy to provide guidance for the investment of contributions and other plan assets to help maintain adequate funding for plan liabilities. The investment policy objectives are as follows:

- Return – Obtain a reasonable long-term return consistent with the level of risk assumed. Specific return objectives may include fund performance that exceeds the rate of inflation, the assumed actuarial discount rate, and/or the total fund policy return which is typically defined as the return of a passively managed benchmark comprised of the target portfolio weights to each asset class.
- Cost – Seek to control the cost of funding the Plan within prudent levels of risk through the investment of Plan assets.
- Diversification – Provide diversification of assets in an effort to avoid the risk of large losses and maximize the investment return to the Plan consistent with market and economic risk.

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

- The projected liability stream of benefits and the costs of funding to both covered employees and employers;
- The relationship between the current and projected assets of the Plan and the projected actuarial liability stream;
- The historical performance of capital markets adjusted for the perception of future short- and long-term capital market performance;

NOTES TO FINANCIAL STATEMENTS

- The perception of future economic conditions, including inflation and interest rate assumptions.

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

The defined benefit pension plan asset allocation as of the measurement date, December 31, 2023 and the target asset allocation, presented as a percentage of total plan assets were as follows:

	2023	Target Allocation	2022	Target Allocation
Large U.S. Equity	33.5%	31.0%	30.2%	31.0%
Small/Mid U.S. Equity	5.9%	5.4%	5.4%	5.4%
International Equity	16.3%	15.6%	16.9%	15.6%
Debt Securities	37.7%	40.0%	39.6%	40.0%
Real Asset	6.6%	8.0%	7.9%	8.0%
Total	100.0%	100.0%	100.0%	100.0%

C. The fair value of each class of plan assets

1. Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Large U.S. Equity	\$ -	\$ 8,560,009	\$ -	\$ 8,560,009
Small/Mid U.S. Equity	-	1,499,410	-	1,499,410
International Equity	-	4,173,999	-	4,173,999
Debt Securities	-	9,622,005	-	9,622,005
Real Asset	-	1,677,607	-	1,677,607
Total Plan Assets	\$ -	\$ 25,533,030	\$ -	\$ 25,533,030

2. Valuation Techniques

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

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

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

There have been no significant changes in the valuation techniques during the years ended December 31, 2023 or 2022.

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

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

E. Defined Contribution Plans

The Company has an employee savings plan for its employees. The maximum percentage that eligible participants are permitted to contribute to the plan is restricted by the Internal Revenue Service limitation of \$22,500 for 2023 and \$20,500 for 2022. The catch-up provision for employees age 50 and older is \$7,000 for 2023 and \$ 6,500 for 2022. The Company contributed 4% in 2023 and 3% in 2022 of pay subject to the IRS maximum compensation limit of \$ 330,000 for 2023 \$305,000 for 2022, respectively. All full-time and regular part-time employees are eligible to participate in the plan. The Company's contributions to the plan in 2023 and 2022 were \$878,000 and \$642,000, respectively.

The Company also sponsors a non-qualified compensation plan for certain executives and directors of the Company. Participants may contribute a percentage of their salaries and bonuses, subject to certain restrictions and limitations. The Company does not provide for a matching contribution related to the non-qualified plan. The Company funds the non-qualified plan from payroll withdrawals at the discretion of the participant. Assets and liabilities of the non-qualified plan were \$ 3,413,114 and \$2,594,833 as of December 31, 2023 and 2022, respectively.

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

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

NOTES TO FINANCIAL STATEMENTS

H. Postemployment Benefits and Compensated Absences

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

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

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

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

- A. The Company has 1,000,000 shares of capital stock authorized, 500,000 shares issued and outstanding. All shares are common shares and carry par value of \$5 each.
- B. The Company has no shares of preferred stock outstanding.
- C. Unless prior approval is received by the ODI, Ohio law limits the amount of dividends that can be paid by an insurance company to the greater of: (a) 10 percent of statutory surplus as of December 31st of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31st preceding the dividend payment.
- D. On December 22, 2023 the Company paid its parent, Ohio Mutual, a \$12,000,000 cash dividend. The ordinary dividend was declared by the Board of Directors on November 9, 2023. There were no ordinary or extraordinary dividends paid in 2022.
- E. The portion of the Company's 2023 surplus that may be paid as ordinary dividends in 2024 is \$22,089,800.
- F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- G. The total amount of advances to surplus not repaid is \$0.
- H. There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- I. The Company has not experienced any changes in balances of special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$13,923,425.
- K. The Company has no surplus debentures or similar obligations.
- L. The Company has no restatement due to quasi-reorganizations.
- M. There are no quasi-reorganizations to report.

14. Liabilities, Contingencies and Assessments

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

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

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

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

(f) Per Claim []	(g) Per Claimant [x]
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- E. The Company has no liability for product warranties.
- F. The Company has no joint and several liabilities.
- G. The Company has no other contingencies not already stated above.

NOTES TO FINANCIAL STATEMENTS

15. Leases

A. Leasing Arrangements

1. The Company's parent, Ohio Mutual, leases automobiles and computer related equipment under various operating lease arrangements. The Company and affiliate, Casco, share expenses with their parent according to the Cost Sharing Agreement between the three companies. The rental expense for these leases for 2023 and 2022 was \$231,889 and \$200,634, respectively.

The Company leases its home office space from its parent, Ohio Mutual. Rental expense incurred for the years ended December 31, 2023 and 2022, under this facility lease was \$248,083 for each year.

2. The Company has no lease commitments at December 31, 2023.
3. The Company is not involved in sales - leaseback transactions.

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

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

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

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

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

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

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

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

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

20. Fair Value Measurements

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

(1) Fair Value Measurements at Reporting Date						
	Description	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value						
	Bonds					
	Industrial & Misc	\$ -	\$ 4,236	\$ -	\$ -	\$ 4,236
	Hybrid Securities	-	1,908,844	-	-	1,908,844
	Total Bonds	<u>\$ -</u>	<u>\$ 1,913,080</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,913,080</u>
	Preferred Stock					
	Industrial and Misc	-	3,798,741	-	-	3,798,741
	Total Preferred Stocks	<u>\$ -</u>	<u>\$ 3,798,741</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 3,798,741</u>
	Common Stock					
	Industrial and Misc	-	378,600	-	-	378,600
	Mutual Funds	30,137,020	-	-	-	30,137,020
	Total Common Stocks	<u>\$ 30,137,020</u>	<u>\$ 378,600</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 30,515,620</u>
	Derivative assets	-	-	-	-	-
	Total assets at fair value	<u>\$ 30,137,020</u>	<u>\$ 6,090,421</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 36,227,441</u>

- (2) The Company has no Level 3 Fair Value Measurements

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

- (4) As of December 31, 2023, the reporting entity's investments in Level 2, NAIC rated A, common stocks are reported at fair value. The Company also has Level 2 Preferred Stocks and Bonds that are reported at fair value.

- (5) The Company has no Derivative Assets or Liabilities

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

NOTES TO FINANCIAL STATEMENTS

C. The Aggregate Fair Value for all Financial Instruments and the Level within the Fair Value Hierarchy are illustrated as follows:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level (1)	Level (2)	Level (3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 273,418,595	\$ 292,075,223	\$ -	\$ 273,418,595	\$ -	\$ -	\$ -
Preferred Stocks	4,225,141	4,237,858	-	4,225,141	-	-	-
Common Stocks	30,515,620	30,515,620	30,137,020	378,600	-	-	-
Total Financial Instruments	<u>\$ 308,159,356</u>	<u>\$ 326,828,701</u>	<u>\$ 30,137,020</u>	<u>\$ 278,022,336</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

D. Not Practicable to Estimate Fair Value

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

E. Investments Measured Using the NAV Practical Expedient Pursuant to SSAP No. 100R – Fair Value

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

21. Other Items

- A. The Company has no Extraordinary Items to disclose.
- B. The Company has no Troubled Debt Restructuring Debtors.
- C. The Company has no other items that are not previously disclosed.
- D. The Company has no Business Interruption Insurance Recoveries.
- E. The Company has no State Transferable Tax Credits.
- F. Subprime Mortgage Related Risk Exposure
 - (1) The Company does not engage in direct subprime residential lending. The Company's exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios and borrowers with less than conventional documentation of their income and/or net assets. The Company minimizes risk exposure by holding securities that carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.
 - (2) The Company does not have direct exposure through investments in subprime mortgage loans.
 - (3) The Company recorded no impairments in 2023 or 2022 and no realized gains on sales and pay downs of investments with subprime exposure for either year.
 - (4) The Company has no subprime mortgage risk exposure through Mortgage Guaranty or Financial Guaranty Insurance coverage.
- G. The Company has no Insurance-Linked Securities (ILS) Contracts.
- H. The amount that could be realized on life insurance where the Company is both the owner and beneficiary or has otherwise obtained rights to control the policy.
 - (1) Amount of admitted balance that could be realized from an investment vehicle \$37,126,266
 - (2) Percentage Bonds 21.319%
 - (3) Percentage Stocks 78.681%
 - (4) Percentage Mortgage Loans 0.000%
 - (5) Percentage Real Estate 0.000%
 - (6) Percentage Cash and Short-Term Investments 0.000%
 - (7) Percentage Derivatives 0.000%
 - (8) Percentage Other Invested Assets 0.000%

22. Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 15, 2023 for the statutory statement available to be issued on February 23, 2023.

There were no material Type I events occurring subsequent to the end of the year that merited recognition in these statements that have not already been reflected as required.

Type II – Nonrecognized Subsequent Events:

NOTES TO FINANCIAL STATEMENTS

Subsequent events have been considered through February 15, 2023 for the statutory statement available to be issued on February 23, 2023.

There were no material Type II events occurring subsequent to the end of the year that merited disclosure in these statements that have not already been reflected as required.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

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

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

(1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2023:

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 115,464,557	\$ 18,530,154	\$ 95,583,185	\$ 15,339,522	\$ 19,881,372	\$ 3,190,632
b. All Other	-	-	4,522,897	763,170	(4,522,897)	(763,170)
c. TOTAL	<u>\$ 115,464,557</u>	<u>\$ 18,530,154</u>	<u>\$ 100,106,082</u>	<u>\$ 16,102,692</u>	<u>\$ 15,358,475</u>	<u>\$ 2,427,462</u>
d. Direct Unearned Premium Reserve:						<u>\$ 100,106,082</u>

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

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ -	\$ -	\$ -	\$ -
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	110,363	-	-	110,363
d. TOTAL	<u>\$ 110,363</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 110,363</u>

(3) Not Applicable

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

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

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

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

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

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

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

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

J. Reinsurance Agreements Qualifying for Reinsurer Aggregation

The Company had no reinsurance agreements qualifying for reinsurer aggregation.

K. Reinsurance Credit

The Company has no reinsurance contracts covering health business

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

NOTES TO FINANCIAL STATEMENTS

25. Change in Incurred Losses and Loss Adjustment Expenses

A. The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2023 and 2022:

	<u>2023</u>	<u>2022</u>
	(In Thousands)	
Balance at January 1, net of reinsurance	\$ 101,243	\$ 86,434
Incurred related to:		
Current year	180,839	157,563
Prior years	<u>(8,341)</u>	<u>(4,320)</u>
Total incurred	<u>\$ 172,498</u>	<u>\$ 153,243</u>
Paid related to:		
Current year	\$ 121,399	\$ 101,379
Prior years	<u>46,080</u>	<u>37,055</u>
Total paid	<u>\$ 167,479</u>	<u>\$ 138,434</u>
Balance as of December 31, net of reinsurance	<u><u>\$ 106,262</u></u>	<u><u>\$ 101,243</u></u>

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2022 and 2021, were decreased in the subsequent year by \$8,341,000 and \$4,320,000, respectively. The favorable development experienced in 2023 for accident years 2022 and prior is due to favorable development within the Group's private passenger auto physical damage, commercial multi-peril, commercial auto liability and homeowners' lines of business and was primarily within the accident years of 2018, 2019, 2021 and 2022. Offsetting the favorable development during 2023 was unfavorable development within the private passenger auto liability line of business primarily related to accident year 2020. The favorable development experienced in 2022 for accident years 2021 and prior is due to favorable development within the Group's private passenger auto physical damage, commercial multi-peril, commercial auto liability and homeowners' lines of business and was primarily within the accident years of 2020 and 2021. Offsetting the favorable development during 2022 was an unfavorable development within the private passenger auto liability line of business related to accident years 2019, 2020 and 2021.

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

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

26. Intercompany Pooling Arrangements

The Company's underwriting results are pooled with those of its parent, Ohio Mutual, and affiliated, United Ohio. Through the Pooling Agreement, Ohio Mutual, NAIC #10202, retains 27% of the group's pooled underwriting results and cedes 8% to Casco, NAIC #25950 and 65% to the Company, NAIC #13072. The following underwriting results were assumed/ceded between the companies in 2023 and 2022:

	2023	2022
Premium earned ceded to Ohio Mutual from United Ohio	\$ (184,658,123)	\$ (170,337,838)
Premium earned assumed by United Ohio	215,426,710	190,821,698
Change in premium earned due to pooling	<u>\$ 30,768,587</u>	<u>\$ 20,483,860</u>
Losses incurred ceded to Ohio Mutual from United Ohio	\$ (115,816,644)	\$ (105,570,233)
Losses incurred assumed by United Ohio	154,873,617	137,588,652
Change in losses incurred due to pooling	<u>\$ 39,056,973</u>	<u>\$ 32,018,419</u>
Net loss adjustment expenses ceded to Ohio Mutual	\$ (4,052,414)	\$ (4,610,533)
Net other underwriting expenses ceded to Ohio Mutual	(7,519,604)	(7,268,001)
Change in expenses incurred due to pooling	<u>\$ (11,572,018)</u>	<u>\$ (11,878,534)</u>
Change in income before taxes due to pooling	<u>\$ 3,283,632</u>	<u>\$ 343,975</u>

Effective January 1, 2024, the underwriting results of United Mutual Insurance Company will be included in the OMIG intercompany pool. Additionally, participation rates will be updated as follows: Ohio Mutual – 23%, the Company – 65%, Casco – 9%, United Mutual – 3%.

27. Structured Settlements

The Company has some structured settlements and they are assigned.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not offer participating policies.

NOTES TO FINANCIAL STATEMENTS

30. Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$ <u>0</u>
2. Date of the most recent evaluation of this liability	<u>1/26/2024</u>
3. Was anticipated investment income utilized in the calculation?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

31. High Deductibles

The Company has not recorded any high deductibles.

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

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

33. Asbestos/Environmental Reserves

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

Yes (X) No ()

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

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

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

B. There are no ending reserves for Bulk + IBNR included in A (Loss and LAE)

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

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

Yes (X) No ()

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

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

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

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

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
 If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []

1.3 State Regulating? Ohio

1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]

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

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2020

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2020

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/04/2022

3.4 By what department or departments?
 Ohio Department of Insurance

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No [X]
 4.12 renewals? Yes [] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No [X]
 4.22 renewals? Yes [] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
 If yes, complete and file the merger history data file with the NAIC.

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

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]

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

1 Nationality	2 Type of Entity
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Ernst & Young, LLP, 221 East 4th Street, Suite 2900, Cincinnati, OH 45202
 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption.

 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption.

 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain.

 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Alex ZH Chan
 Ernst & Young, LLP
 6070 Poplar Ave Ste 370
 Memphis, TN 38119
 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company ...
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$
 12.2 If yes, provide explanation

 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [] N/A []
 a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 c. Compliance with applicable governmental laws, rules and regulations;
 d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 e. Accountability for adherence to the code.
 14.11 If the response to 14.1 is No, please explain:

 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s).

 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....	\$
20.12 To stockholders not officers.....	\$
20.13 Trustees, supreme or grand (Fraternal Only)	\$

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....	\$
20.22 To stockholders not officers.....	\$
20.23 Trustees, supreme or grand (Fraternal Only)	\$

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

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

21.21 Rented from others.....	\$
21.22 Borrowed from others.....	\$
21.23 Leased from others	\$
21.24 Other	\$

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	
22.22 Amount paid as expenses	\$
22.23 Other amounts paid	\$

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

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 2,904,879

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)
.....

INVESTMENT

25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

25.02 If no, give full and complete information, relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions \$

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

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

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

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []

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

26.21 Subject to repurchase agreements	\$
26.22 Subject to reverse repurchase agreements	\$
26.23 Subject to dollar repurchase agreements	\$
26.24 Subject to reverse dollar repurchase agreements	\$
26.25 Placed under option agreements	\$
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
26.27 FHLB Capital Stock	\$
26.28 On deposit with states	\$
26.29 On deposit with other regulatory bodies	\$
26.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$
26.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$
26.32 Other	\$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No []

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108	Yes [] No []
27.42 Permitted accounting practice	Yes [] No []
27.43 Other accounting guidance	Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

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

28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]

28.2 If yes, state the amount thereof at December 31 of the current year. \$

29. 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 []

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

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

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

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

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

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
36087T-44-5	Polen Opportunistic H/Y Fund - Inst	5,397,456
464287-20-0	iShares Core S&P 500 ETF	4,394,196
464287-50-7	iShares Core S&P Mid-Cap ETF	928,453
464287-80-4	iShares Core S&P Small-Cap ETF	963,425
78462F-10-3	SPDR S&P 500 ETF TRUST	2,614,205
922908-36-3	Vanguard S&P 500 ETF	5,077,800
922908-76-9	Vanguard US Total Stock Market ETF	10,761,485
30.2999 - Total		30,137,020

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
Polen Opportunistic H/Y Fund - Inst	CENTURY ALUMINUM	215,898	12/31/2023 ..
Polen Opportunistic H/Y Fund - Inst	NFP	199,706	12/31/2023 ..
Polen Opportunistic H/Y Fund - Inst	HUB INTERNATIONAL	188,911	12/31/2023 ..
Polen Opportunistic H/Y Fund - Inst	BAFFINLAND IRON MINES	183,513	12/31/2023 ..
Polen Opportunistic H/Y Fund - Inst	ASSUREDPARTNERS	167,321	12/31/2023 ..
iShares Core S&P 500 ETF	APPLE INC	308,033	12/31/2023 ..
iShares Core S&P 500 ETF	MICROSOFT CORP	305,836	12/31/2023 ..
iShares Core S&P 500 ETF	AMAZON.COM INC	151,160	12/31/2023 ..
iShares Core S&P 500 ETF	NVIDIA CORP	134,023	12/31/2023 ..
iShares Core S&P 500 ETF	ALPHABET INC CLASS A	90,520	12/31/2023 ..
iShares Core S&P Mid-Cap ETF	BLK CSH FND TREASURY SL AGENCY	42,640	12/31/2023 ..
iShares Core S&P Mid-Cap ETF	DECKERS OUTDOOR CORP	36,703	12/31/2023 ..
iShares Core S&P Mid-Cap ETF	RELIANCE STEEL & ALUMINUM	34,544	12/31/2023 ..
iShares Core S&P Mid-Cap ETF	CARLISLE COMPANIES INC	32,385	12/31/2023 ..
iShares Core S&P Mid-Cap ETF	GODADDY INC CLASS A	31,845	12/31/2023 ..
iShares Core S&P Small-Cap ETF	BLK CSH FND TREASURY SL AGENCY	103,091	12/31/2023 ..
iShares Core S&P Small-Cap ETF	CYTOKINETICS INC	38,322	12/31/2023 ..
iShares Core S&P Small-Cap ETF	ELF BEAUTY INC	37,242	12/31/2023 ..
iShares Core S&P Small-Cap ETF	SPS COMMERCE INC	33,464	12/31/2023 ..
iShares Core S&P Small-Cap ETF	FABRINET	32,385	12/31/2023 ..
SPDR S&P 500 ETF TRUST	APPLE INC	183,779	12/31/2023 ..
SPDR S&P 500 ETF TRUST	MICROSOFT CORP	182,472	12/31/2023 ..
SPDR S&P 500 ETF TRUST	AMAZON.COM INC	90,190	12/31/2023 ..
SPDR S&P 500 ETF TRUST	NVIDIA CORP	79,733	12/31/2023 ..
SPDR S&P 500 ETF TRUST	ALPHABET INC CLASS A	53,853	12/31/2023 ..

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
Vanguard S&P 500 ETF	APPLE INC	377,822 ..	12/31/2023 ..
Vanguard S&P 500 ETF	MICROSOFT CORP	375,663 ..	12/31/2023 ..
Vanguard S&P 500 ETF	AMAZON.COM INC	185,672 ..	12/31/2023 ..
Vanguard S&P 500 ETF	NVIDIA CORP	164,083 ..	12/31/2023 ..
Vanguard S&P 500 ETF	ALPHABET INC CLASS A	111,188 ..	12/31/2023 ..
Vanguard Total Stock Market ETF	APPLE INC	656,451 ..	12/31/2023 ..
Vanguard Total Stock Market ETF	MICROSOFT CORP	644,613 ..	12/31/2023 ..
Vanguard Total Stock Market ETF	AMAZON.COM INC	326,073 ..	12/31/2023 ..
Vanguard Total Stock Market ETF	NVIDIA CORP	267,961 ..	12/31/2023 ..
Vanguard Total Stock Market ETF	ALPHABET INC CLASS A	190,478 ..	12/31/2023 ..

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	292,075,223	273,418,595	(18,656,628)
31.2 Preferred stocks	4,237,858	4,225,141	(12,717)
31.3 Totals	296,313,081	277,643,736	(18,669,345)

31.4 Describe the sources or methods utilized in determining the fair values:

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

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Not applicable

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

33.2 If no, list exceptions:
.....

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

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

36. 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]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
 a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
 b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
 c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
 d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
 Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums
.....

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 607,785

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

1 Name	2 Amount Paid
Automobile Insurance Plan Service Office	156,760

41.1 Amount of payments for legal expenses, if any? \$ 227,240

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

1 Name	2 Amount Paid
Tsibouris & Associates, LLC	204,257

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

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

1 Name	2 Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only. \$ _____

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

1.31 Reason for excluding
.....

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

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____

1.6 Individual policies:
Most current three years:
1.61 Total premium earned \$
1.62 Total incurred claims \$
1.63 Number of covered lives

All years prior to most current three years
1.64 Total premium earned \$
1.65 Total incurred claims \$
1.66 Number of covered lives

1.7 Group policies:
Most current three years:
1.71 Total premium earned \$
1.72 Total incurred claims \$
1.73 Number of covered lives

All years prior to most current three years
1.74 Total premium earned \$
1.75 Total incurred claims \$
1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	215,426,710	190,821,698
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	50	50
2.5 Reserve Denominator	221,726,540	200,853,079
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Did the reporting entity issue participating policies during the calendar year? Yes [] No [X]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:
3.21 Participating policies \$
3.22 Non-participating policies \$

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? Yes [] No []

4.2 Does the reporting entity issue non-assessable policies? Yes [] No []

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

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

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:
5.21 Out of Attorney's-in-fact compensation Yes [] No [] N/A []
5.22 As a direct expense of the exchange Yes [] No [] N/A []

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

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []

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

7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? Yes [] No [X]

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

7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [] No []

8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]

8.2 If yes, give full information
....

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

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]

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

9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]

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

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

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurance a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
12.11 Unpaid losses \$
12.12 Unpaid underwriting expenses (including loss adjustment expenses) \$

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

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

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
12.41 From %
12.42 To..... %

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

12.6 If yes, state the amount thereof at December 31 of the current year:
12.61 Letters of credit \$
12.62 Collateral and other funds..... \$

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): \$ 1,000,000

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

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

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

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

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

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

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

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

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

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

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

* Disclose type of coverage:
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [] No [X]

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

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance \$
17.12 Unfunded portion of Interrogatory 17.11	\$
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11....	\$
17.14 Case reserves portion of Interrogatory 17.11	\$
17.15 Incurred but not reported portion of Interrogatory 17.11	\$
17.16 Unearned premium portion of Interrogatory 17.11	\$
17.17 Contingent commission portion of Interrogatory 17.11	\$

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
FIVE-YEAR HISTORICAL DATA

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

	1 2023	2 2022	3 2021	4 2020	5 2019
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	131,049,047	121,982,914	116,875,492	113,845,439	117,085,454
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	137,136,575	117,528,014	107,157,845	100,929,966	102,961,241
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	170,770,610	149,339,459	137,860,357	129,754,497	125,587,865
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	347	766	1,348	2,788	4,118
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	438,956,579	388,851,153	361,895,042	344,532,690	345,638,678
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	64,626,418	59,886,565	57,306,490	56,092,967	56,603,658
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	73,080,341	61,864,571	55,335,753	51,639,963	52,396,202
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	93,574,763	79,387,156	71,975,570	66,122,095	62,515,295
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	137	302	531	1,098	1,622
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	231,281,659	201,138,594	184,618,344	173,856,123	171,516,777
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(24,734,253)	(20,563,818)	6,693,987	8,809,266	7,843,254
14. Net investment gain (loss) (Line 11)	14,411,507	8,984,931	7,747,921	8,102,088	8,284,996
15. Total other income (Line 15)	7,540,431	(2,421,033)	4,924,798	4,510,853	5,370,872
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(1,766,366)	(2,132,775)	3,329,165	3,867,810	3,766,240
18. Net income (Line 20)	(1,015,949)	(11,867,145)	16,037,541	17,554,397	17,732,882
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	466,230,882	451,290,781	449,376,417	418,522,360	390,247,386
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	7,296,093	6,097,522	5,724,067	5,908,738	5,513,673
20.2 Deferred and not yet due (Line 15.2)	54,507,784	46,622,317	41,603,996	39,935,551	38,476,423
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	245,332,885	220,343,194	203,018,965	195,427,399	184,573,617
22. Losses (Page 3, Line 1)	86,434,376	83,147,032	70,052,759	64,254,892	61,678,555
23. Loss adjustment expenses (Page 3, Line 3)	19,827,607	18,096,439	16,381,634	15,553,704	14,200,632
24. Unearned premiums (Page 3, Line 9)	115,464,557	99,609,608	89,292,712	84,409,894	80,844,125
25. Capital paid up (Page 3, Lines 30 & 31)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
26. Surplus as regards policyholders (Page 3, Line 37)	220,897,997	230,947,587	246,357,452	223,094,961	205,673,769
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	2,521,948	7,000,757	24,499,042	25,520,512	21,728,670
Risk-Based Capital Analysis					
28. Total adjusted capital	220,897,997	230,947,587	246,357,452	223,094,961	205,673,769
29. Authorized control level risk-based capital	16,114,073	13,740,319	12,850,769	12,714,042	11,732,031
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	84.6	82.9	81.0	86.4	87.1
31. Stocks (Lines 2.1 & 2.2)	10.1	7.1	8.4	7.9	6.8
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	5.3	10.0	10.6	5.7	6.1
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	1,464,077	(5,987,261)	3,914,119	2,605,821	3,359,780
52. Dividends to stockholders (Line 35)	(12,000,000)				
53. Change in surplus as regards policyholders for the year (Line 38)	(10,049,590)	(15,409,865)	23,262,491	17,421,192	20,182,487
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	81,044,819	73,422,172	57,581,118	54,544,677	62,275,834
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	87,531,596	79,392,155	62,668,953	52,284,424	58,169,230
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	106,241,358	84,083,457	60,006,537	58,236,273	53,547,201
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	274,817,773	236,897,784	180,256,608	165,065,374	173,992,265
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	40,411,103	35,066,276	28,890,355	27,397,801	29,853,689
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	47,756,236	42,394,736	32,921,605	28,015,886	29,828,647
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	63,418,934	47,033,367	33,414,585	32,814,121	28,687,440
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	151,586,273	124,494,379	95,226,545	88,227,808	88,369,776
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	71.9	72.1	56.2	53.3	55.4
68. Loss expenses incurred (Line 3)	8.2	8.2	7.6	8.2	8.1
69. Other underwriting expenses incurred (Line 4)	31.4	30.5	32.4	33.3	31.8
70. Net underwriting gain (loss) (Line 8)	(11.5)	(10.8)	3.7	5.2	4.7
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	26.0	30.1	28.9	30.1	27.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	80.1	80.3	63.8	61.5	63.5
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	104.7	87.1	74.9	77.9	83.4
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(6,360)	(2,706)	(1,283)	(1,870)	(5,547)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(2.8)	(1.1)	(0.6)	(0.9)	(3.0)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(3,947)	(2,720)	(102)	(6,813)	(5,273)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(1.6)	(1.2)	0.0	(3.7)	(3.1)

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

If no, please explain: _____

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX.....	XXX.....	XXX.....	37.....	.....	55.....	.....	1.....	.....	36.....	93.....	XXX.....
2. 2014.....	131,666	10,199	121,467	72,677	3,042	4,041	99	7,324	.....	3,546	80,901	XXX.....
3. 2015.....	136,503	9,618	126,885	67,185	2,292	3,974	58	7,435	.....	4,016	76,244	XXX.....
4. 2016.....	141,801	9,904	131,897	69,273	2,375	3,731	48	7,907	.....	3,942	78,488	XXX.....
5. 2017.....	149,239	10,183	139,056	75,974	2,203	3,640	41	8,210	.....	4,501	85,580	XXX.....
6. 2018.....	162,623	9,744	152,879	78,783	1,569	4,581	51	8,316	.....	5,293	90,060	XXX.....
7. 2019.....	176,756	9,151	167,605	98,206	2,430	4,818	13	8,417	.....	6,328	108,998	XXX.....
8. 2020.....	178,682	8,391	170,291	89,661	4,614	2,709	72	8,063	.....	5,426	95,747	XXX.....
9. 2021.....	188,490	8,754	179,736	95,127	1,214	2,165	14	8,105	.....	7,087	104,169	XXX.....
10. 2022.....	202,883	12,061	190,822	127,331	9,762	2,080	342	9,105	.....	7,613	128,412	XXX.....
11. 2023	228,500	13,073	215,427	112,409	1,234	1,920	8	8,307	.....	4,397	121,394	XXX
12. Totals	XXX	XXX	XXX	886,663	30,735	33,714	746	81,190	.....	52,185	970,086	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.....	10.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10.....	XXX.....
2. 2014.....	44.....	.....	22.....	.....	.....	.....	4.....	.....	2.....	.....	.....	72.....	XXX.....
3. 2015.....	140.....	.....	70.....	.....	.....	.....	148.....	.....	.....	.....	.....	358.....	XXX.....
4. 2016.....	194.....	.....	97.....	1.....	.....	.....	112.....	.....	18.....	.....	.....	420.....	XXX.....
5. 2017.....	500.....	.....	290.....	5.....	.....	.....	186.....	.....	28.....	.....	.....	999.....	XXX.....
6. 2018.....	1,569.....	877.....	988.....	482.....	.....	.....	1,032.....	.....	70.....	.....	.....	2,300.....	XXX.....
7. 2019.....	2,006.....	7.....	1,225.....	144.....	.....	.....	886.....	.....	117.....	.....	.....	4,083.....	XXX.....
8. 2020.....	1,935.....	42.....	1,752.....	238.....	.....	.....	1,188.....	.....	147.....	.....	.....	4,742.....	XXX.....
9. 2021.....	4,119.....	.....	5,432.....	795.....	.....	.....	2,132.....	.....	346.....	.....	.....	11,234.....	XXX.....
10. 2022.....	7,639.....	39.....	13,439.....	2,994.....	.....	.....	3,627.....	.....	900.....	.....	.....	22,572.....	XXX.....
11. 2023	23,924	306	29,773	2,803	.....	.....	5,179	.....	3,706	.....	.....	59,473	XXX
12. Totals	42,080	1,271	53,088	7,462	.....	.....	14,494	.....	5,334	.....	.....	106,263	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Losses Unpaid	Loss Expenses Unpaid	
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	10.....	.....
2. 2014.....	84,114	3,141	80,973	.63.9	30.8	.66.7	.....	.....	.65.0	66.....	6.....
3. 2015.....	78,952	2,350	76,602	.57.8	24.4	.60.4	.....	.....	.65.0	210.....	148.....
4. 2016.....	81,332	2,424	78,908	.57.4	24.5	.59.8	.....	.....	.65.0	290.....	130.....
5. 2017.....	88,828	2,249	86,579	.59.5	22.1	.62.3	.....	.....	.65.0	.785	214.....
6. 2018.....	95,339	2,979	92,360	.58.6	30.6	.60.4	.....	.....	.65.0	1,198.....	1,102.....
7. 2019.....	115,675	2,594	113,081	.65.4	28.3	.67.5	.....	.....	.65.0	3,080.....	1,003.....
8. 2020.....	105,455	4,966	100,489	.59.0	59.2	.59.0	.....	.....	.65.0	3,407.....	1,335.....
9. 2021.....	117,426	2,023	115,403	.62.3	23.1	.64.2	.....	.....	.65.0	8,756.....	2,478.....
10. 2022.....	164,121	13,137	150,984	.80.9	108.9	.79.1	.....	.....	.65.0	18,045.....	4,527.....
11. 2023	185,218	4,351	180,867	81.1	33.3	84.0	.....	.....	.65.0	50,588	8,885
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	.....	.....	XXX	86,435	19,828

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	24,363	22,755	22,244	20,877	20,306	20,418	20,567	20,381	20,137	20,104	(33)	(277)
2. 2014.....	76,421	73,703	73,740	73,031	73,438	73,873	73,849	73,651	73,648	73,647	(1)	(4)
3. 2015.....	XXX.....	75,107	71,729	69,416	69,840	69,678	68,932	68,797	69,051	69,167	116	370
4. 2016.....	XXX.....	XXX.....	76,812	72,454	71,768	71,605	71,541	71,187	71,064	70,983	(81)	(204)
5. 2017.....	XXX.....	XXX.....	XXX.....	84,466	79,706	79,397	78,569	78,424	78,280	78,341	61	(83)
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	88,214	82,754	83,001	85,322	85,040	83,974	(1,066)	(1,348)
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	103,579	102,975	103,440	104,711	104,547	(164)	1,107
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	98,237	95,186	93,020	92,279	(741)	(2,907)
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	107,553	106,284	106,952	668	(601)
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	146,098	140,979	(5,119)	XXX.....
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	168,854	XXX	XXX
										12. Totals	(6,360)	(3,947)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior.....	000.....	8,429	14,056	17,176	18,126	19,345	19,758	20,076	20,002	20,094	XXX.....	XXX.....
2. 2014.....	47,087	59,363	64,891	68,893	71,119	72,455	73,215	73,483	73,532	73,577	XXX.....	XXX.....
3. 2015.....	XXX.....	44,417	56,099	61,182	65,525	67,137	68,067	68,324	68,682	68,809	XXX.....	XXX.....
4. 2016.....	XXX.....	XXX.....	46,155	58,707	64,049	67,141	68,492	69,711	70,141	70,581	XXX.....	XXX.....
5. 2017.....	XXX.....	XXX.....	XXX.....	51,546	66,090	71,514	74,846	76,008	76,619	77,370	XXX.....	XXX.....
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	52,912	67,226	74,005	78,263	79,909	81,744	XXX.....	XXX.....
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	65,481	82,897	90,404	97,244	100,581	XXX.....	XXX.....
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	61,501	76,734	83,810	87,684	XXX.....	XXX.....
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	69,628	88,058	96,064	XXX.....	XXX.....
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	93,621	119,307	XXX.....	XXX.....
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	113,087	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										10
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	2023	
1. Prior.....	11,726	6,417	3,976	1,728	972	454	343	146	34		
2. 2014.....	13,726	6,001	3,562	1,571	995	676	277	79	43	26	
3. 2015.....	XXX.....	13,717	6,341	2,962	1,947	1,239	372	210	221	218	
4. 2016.....	XXX.....	XXX.....	13,583	6,505	3,681	2,019	1,341	646	520	208	
5. 2017.....	XXX.....	XXX.....	XXX.....	15,728	6,529	4,421	2,144	1,160	743	471	
6. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	18,784	8,818	4,532	4,374	3,173	1,538	
7. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	18,556	9,920	5,796	3,670	1,967	
8. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	20,648	10,872	5,088	2,702	
9. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	21,649	11,164	6,769	
10. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	26,892	14,072	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,149	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N.							
2. Alaska	AK	N.							
3. Arizona	AZ	N.							
4. Arkansas	AR	N.							
5. California	CA	N.							
6. Colorado	CO	N.							
7. Connecticut	CT	L.	22,633,821	21,508,208		17,610,834	17,588,083	17,991,873	159,390
8. Delaware	DE	N.							
9. District of Columbia	DC	N.							
10. Florida	FL	N.							
11. Georgia	GA	N.							
12. Hawaii	HI	N.							
13. Idaho	ID	N.							
14. Illinois	IL	N.							
15. Indiana	IN	L.	3,001,678	2,045,347		670,581	1,242,783	1,228,768	55,560
16. Iowa	IA	N.							
17. Kansas	KS	N.							
18. Kentucky	KY	N.							
19. Louisiana	LA	N.							
20. Maine	ME	L.	14,162,569	12,875,685		6,211,095	6,647,704	6,357,857	112,490
21. Maryland	MD	N.							
22. Massachusetts	MA	N.							
23. Michigan	MI	N.							
24. Minnesota	MN	N.							
25. Mississippi	MS	N.							
26. Missouri	MO	N.							
27. Montana	MT	N.							
28. Nebraska	NE	N.							
29. Nevada	NV	N.							
30. New Hampshire	NH	L.	7,799,329	7,432,485		3,457,778	3,635,133	3,327,338	49,745
31. New Jersey	NJ	N.							
32. New Mexico	NM	N.							
33. New York	NY	N.							
34. North Carolina	NC	N.							
35. North Dakota	ND	N.							
36. Ohio	OH	L.	127,653,720	121,915,400		75,204,808	74,271,314	45,427,000	1,936,781
37. Oklahoma	OK	N.							
38. Oregon	OR	N.							
39. Pennsylvania	PA	N.							
40. Rhode Island	RI	L.	20,136,364	19,677,065		11,151,197	11,845,073	14,059,537	95,355
41. South Carolina	SC	N.							
42. South Dakota	SD	N.							
43. Tennessee	TN	L.							
44. Texas	TX	N.							
45. Utah	UT	N.							
46. Vermont	VT	L.	12,169,573	11,451,237		8,925,207	7,562,629	5,203,397	71,340
47. Virginia	VA	L.							
48. Washington	WA	N.							
49. West Virginia	WV	N.							
50. Wisconsin	WI	L.							
51. Wyoming	WY	N.							
52. American Samoa	AS	N.							
53. Guam	GU	N.							
54. Puerto Rico	PR	N.							
55. U.S. Virgin Islands	VI	N.							
56. Northern Mariana Islands	MP	N.							
57. Canada	CAN	N.							
58. Aggregate other alien ..	OT	XXX.							
59. Totals	XXX	207,557,054	196,905,427		123,231,500	122,792,719	93,595,770	2,480,661	
DETAILS OF WRITE-INS									
58001.	XXX.								
58002.	XXX.								
58003.	XXX.								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX.								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

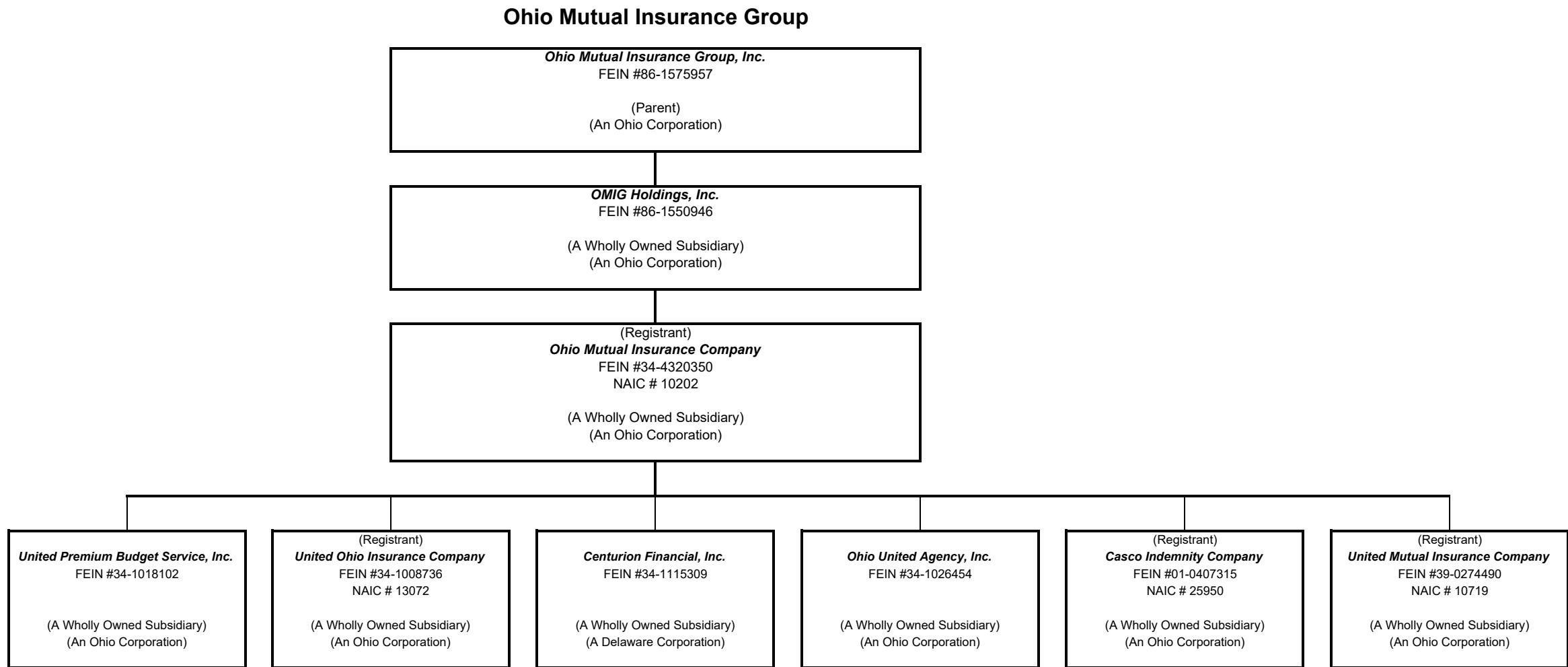
(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 10 4. Q - Qualified - Qualified or accredited reinsurer.....
 2. R - Registered - Non-domiciled RRGs..... 5. D - Domestic Surplus Lines Insurer (DSL) - Reporting entities
 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state
 (other than their state of domicile - see DSL)..... 6. N - None of the above - Not allowed to write business in the state... 47

(b) Explanation of basis of allocation of premiums by states, etc.

Property premiums are determined by location covered. Casualty premiums are determined by insured address.

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE United Ohio Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. CAIP Settlement Receivable	65,244
2597. Summary of remaining write-ins for Line 25 from overflow page				65,244