



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024
OF THE CONDITION AND AFFAIRS OF THE

United Ohio Insurance Company

NAIC Group Code09630963NAIC Company Code13072Employer's ID Number34-1008736

(Current)(Prior)

Organized under the Laws ofOhio, State of Domicile or Port of EntryOH

Country of DomicileUnited States of America

Incorporated/Organized12/01/1966Commenced Business03/01/1967

Statutory Home Office1725 Hopley AvenueBucyrus, OH, US 44820-0111

(Street and Number)(City or Town, State, Country and Zip Code)

Main Administrative Office1725 Hopley Avenue

(Street and Number)

Bucyrus, OH, US 44820-0111419-562-3011

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail Address1725 Hopley AvenueBucyrus, OH, US 44820-0111

(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and Records1725 Hopley Avenue

(Street and Number)

Bucyrus, OH, US 44820-0111419-562-3011

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.omig.com

Statutory Statement ContactTeri Ann Miller419-563-0697

(Name)(Area Code) (Telephone Number)

tmiller@omig.com877-753-0580

(E-mail Address)(FAX Number)

OFFICERS

PresidentMark Clarence Russell

SecretaryThomas Eugene Woolley

TreasurerAndrew Michael Wallen

OTHER

Todd Marshall Boyer, Vice President Corporate Communications

Chad Philip Combs, Vice President Personal Lines Underwriting

John Richard DeLucia, Vice President Claims

David Alan Grove, Vice President Product Management

Gary Thomas Johnson, Vice President Commercial Lines Underwriting

Susan Elizabeth Kent, Vice President Business Analytics

James Bradly McCormack, Vice President Information Systems

Mendi Harris Riddle, Vice President Sales

Marcella Slone Smith, Chief Administrative Officer

DIRECTORS OR TRUSTEES

Neeru Arora

Karen Riley Haeffling

Albert Michael Heister

Dawn Marie Kink

Susan Porter

John Redon Purse

Mark Clarence Russell

Charles Henry Self

Thomas Eugene Woolley

State ofOhio

County ofCrawfordSS

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 RussellPresident and CEO

Andrew Michael WallenTreasurer and CFO

Marcella Slone SmithAssistant Secretary

Subscribed and sworn to before me this day of

a. Is this an original filing? Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

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)	311,638,357		311,638,357	292,075,223
2. Stocks (Schedule D):				
2.1 Preferred stocks	3,510,396		3,510,396	4,237,858
2.2 Common stocks	36,321,903		36,321,903	30,515,620
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 (\$ 25,272,608 , Schedule E - Part 1), cash equivalents (\$ 12,041,887 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	37,314,495		37,314,495	18,469,184
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)	388,785,151		388,785,151	345,297,885
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	2,117,882		2,117,882	2,066,373
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	8,225,936		8,225,936	7,296,093
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	61,553,645		61,553,645	54,507,784
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	846,240		846,240	1,080,089
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	4,756,642		4,756,642	7,231,783
18.2 Net deferred tax asset	5,626,083		5,626,083	5,365,288
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
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	48,864,048	1,416,612	47,447,436	40,539,380
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	520,775,627	1,416,612	519,359,015	466,230,882
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	520,775,627	1,416,612	519,359,015	466,230,882
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Prepaid Expenses	665,004	665,004		
2502. Overfunded Pension Assets	751,608	751,608		
2503. Company Owned Life Insurance	44,283,974		44,283,974	37,126,266
2598. Summary of remaining write-ins for Line 25 from overflow page	3,163,462		3,163,462	3,413,114
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	48,864,048	1,416,612	47,447,436	40,539,380

ANNUAL STATEMENT FOR THE YEAR 2024 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)	86,601,859	86,434,376
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)	19,921,883	19,827,607
4. Commissions payable, contingent commissions and other similar charges	8,590,196	5,245,892
5. Other expenses (excluding taxes, licenses and fees)	9,894,268	6,473,860
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	367,972	377,007
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 \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 106,001,514 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)	133,714,673	115,464,557
10. Advance premium	1,846,111	1,560,109
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	936,125	1,333,478
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	2,399,629	2,059,205
14. Amounts withheld or retained by company for account of others	528,228	404,757
15. Remittances and items not allocated	120,584	93,702
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	4,162,819	
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	5,564,850	6,058,335
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	274,649,197	245,332,885
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	274,649,197	245,332,885
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)	238,493,906	214,682,085
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)	244,709,818	220,897,997
38. TOTALS (Page 2, Line 28, Col. 3)	519,359,015	466,230,882
DETAILS OF WRITE-INS		
2501. Pension Obligations	2,401,388	2,645,221
2502. Non-Qualified Retirement Plan	3,163,462	3,413,114
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	5,564,850	6,058,335
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 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 through 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	250,366,640	215,426,710
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	149,078,281	154,873,617
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	17,193,922	17,624,126
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	81,508,187	67,663,220
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	247,780,390	240,160,963
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	2,586,250	(24,734,253)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	12,415,847	11,620,655
10. Net realized capital gains (losses) less capital gains tax of \$ 252,469 (Exhibit of Capital Gains (Losses))	945,284	2,790,852
11. Net investment gain (loss) (Lines 9 + 10)	13,361,131	14,411,507
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 123,851 amount charged off \$ 1,146,767)	(1,022,916)	(859,553)
13. Finance and service charges not included in premiums	2,309,031	2,480,661
14. Aggregate write-ins for miscellaneous income	6,920,918	5,919,323
15. Total other income (Lines 12 through 14)	8,207,033	7,540,431
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	24,154,414	(2,782,315)
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)	24,154,414	(2,782,315)
19. Federal and foreign income taxes incurred	4,229,626	(1,766,366)
20. Net income (Line 18 minus Line 19)(to Line 22)	19,924,788	(1,015,949)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	220,897,997	230,947,587
22. Net income (from Line 20)	19,924,788	(1,015,949)
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 867,312	3,262,747	1,464,077
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	1,290,051	1,001,706
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(1,020,386)	23,530
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	354,621	477,046
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	23,811,821	(10,049,590)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	244,709,818	220,897,997
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)		
1401. Company Owned Life Insurance	7,157,708	6,156,496
1402. Other (Expense) Income	(421,487)	(343,401)
1403. Non-Qualified Retirement Plan	184,697	106,228
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	6,920,918	5,919,323
3701. Change in net liability for retirement plans	609,218	620,374
3702. Non-Qualified Retirement Plan	(184,697)	(106,228)
3703. Correction of prior period error	(69,900)	(37,100)
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	354,621	477,046

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE United Ohio Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	260,529,701	222,847,784
2. Net investment income	12,804,194	12,082,330
3. Miscellaneous income	864,628	1,277,707
4. Total (Lines 1 through 3)	274,198,523	236,207,821
5. Benefit and loss related payments	148,676,949	151,234,601
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	91,854,001	80,921,688
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 252,469 tax on capital gains (losses)	2,006,954	1,529,584
10. Total (Lines 5 through 9)	242,537,904	233,685,873
11. Net cash from operations (Line 4 minus Line 10)	31,660,619	2,521,948
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	44,860,302	40,454,066
12.2 Stocks	3,175,987	8,214,016
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)	48,036,289	48,668,026
13. Cost of investments acquired (long-term only):		
13.1 Bonds	64,977,708	42,102,282
13.2 Stocks	2,810,735	12,598,047
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)	67,788,443	54,700,329
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)	(19,752,154)	(6,032,303)
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)
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)	6,936,846	(1,125,522)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	6,936,846	(13,129,899)
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)	18,845,311	(16,640,254)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	18,469,184	35,109,438
19.2 End of period (Line 18 plus Line 19.1)	37,314,495	18,469,184

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

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UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

	1	2	3	4
Line of Business	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	18,102,004	8,630,025	10,214,934	16,517,095
2.1 Allied lines	645,226	327,639	366,796	606,069
2.2 Multiple peril crop				
2.3 Federal flood				
2.4 Private crop				
2.5 Private flood				
3. Farmowners multiple peril	22,243,319	10,084,542	11,487,954	20,839,907
4. Homeowners multiple peril	58,963,426	27,376,530	33,331,958	53,007,998
5.1 Commercial multiple peril (non-liability portion)	17,065,017	8,045,984	8,918,911	16,192,090
5.2 Commercial multiple peril (liability portion)	13,469,154	5,949,936	6,336,564	13,082,526
6. Mortgage guaranty				
8. Ocean marine				
9.1 Inland marine	690,232	360,310	349,483	701,059
9.2 Pet insurance plans				
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	4,467,578	1,829,792	1,982,903	4,314,467
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence	217,325	105,406	107,153	215,578
18.2 Products liability - claims-made				
19.1 Private passenger auto no-fault (personal injury protection)				
19.2 Other private passenger auto liability.....	45,706,134	18,877,774	20,405,947	44,177,961
19.3 Commercial auto no-fault (personal injury protection)				
19.4 Other commercial auto liability.....	19,895,434	9,016,758	9,749,127	19,163,065
21.1 Private passenger auto physical damage	52,871,621	21,672,085	24,545,089	49,998,617
21.2 Commercial auto physical damage	11,615,385	5,281,788	5,720,942	11,176,231
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft	382,426	188,276	196,862	373,840
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	266,334,418	117,746,895	133,714,673	250,366,640
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	10,214,934				10,214,934
2.1 Allied lines	366,796				366,796
2.2 Multiple peril crop					
2.3 Federal flood					
2.4 Private crop					
2.5 Private flood					
3. Farmowners multiple peril	11,487,954				11,487,954
4. Homeowners multiple peril	33,331,958				33,331,958
5.1 Commercial multiple peril (non-liability portion)	8,918,911				8,918,911
5.2 Commercial multiple peril (liability portion)	6,336,564				6,336,564
6. Mortgage guaranty					
8. Ocean marine					
9.1 Inland marine	349,483				349,483
9.2 Pet insurance plans					
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	1,982,903				1,982,903
17.2 Other liability - claims-made					
17.3 Excess workers' compensation					
18.1 Products liability - occurrence	107,153				107,153
18.2 Products liability - claims-made					
19.1 Private passenger auto no-fault (personal injury protection)					
19.2 Other private passenger auto liability.....	20,405,947				20,405,947
19.3 Commercial auto no-fault (personal injury protection)					
19.4 Other commercial auto liability.....	9,749,127				9,749,127
21.1 Private passenger auto physical damage	24,545,089				24,545,089
21.2 Commercial auto physical damage	5,720,942				5,720,942
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft	196,862				196,862
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	133,714,673				133,714,673
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					133,714,673
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page					
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	23,621,863	18,102,004	31,626	22,033,618	1,619,871	18,102,004
2.1 Allied lines	252,919	645,226	314	234,435	18,798	645,226
2.2 Multiple peril crop						
2.3 Federal flood						
2.4 Private crop						
2.5 Private flood						
3. Farmowners multiple peril	17,974,620	22,243,319	25,427	15,661,746	2,338,301	22,243,319
4. Homeowners multiple peril	13,618,287	58,963,426	18,466	12,717,650	919,103	58,963,426
5.1 Commercial multiple peril (non-liability portion)	29,359,500	17,065,017	33,559	25,952,364	3,440,695	17,065,017
5.2 Commercial multiple peril (liability portion)	21,950,629	13,469,154		20,721,775	1,228,854	13,469,154
6. Mortgage guaranty						
8. Ocean marine						
9.1 Inland marine	1,110,671	690,232	1,278	1,045,875	66,074	690,232
9.2 Pet insurance plans						
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	10,907,236	4,467,578		6,135,775	4,771,461	4,467,578
17.2 Other liability - claims-made						
17.3 Excess workers' compensation						
18.1 Products liability - occurrence	336,635	217,325		334,346	2,289	217,325
18.2 Products liability - claims-made						
19.1 Private passenger auto no-fault (personal injury protection)						
19.2 Other private passenger auto liability.....	27,209,380	45,706,134		27,024,383	184,997	45,706,134
19.3 Commercial auto no-fault (personal injury protection)						
19.4 Other commercial auto liability.....	30,817,891	19,895,434		30,608,360	209,531	19,895,434
21.1 Private passenger auto physical damage	26,135,974	52,871,621	10,721	25,468,945	677,750	52,871,621
21.2 Commercial auto physical damage	18,235,572	11,615,385	5,254	17,869,823	371,003	11,615,385
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft	493,173	382,426		489,774	3,399	382,426
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	222,024,560	266,334,418	126,645	206,299,079	15,852,126	266,334,418
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 through 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 2024 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	2	3	4				
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1. Fire	13,420,002	9,262,273	13,420,002	9,262,273	1,281,867	1,569,571	8,974,569	54.3
2.1 Allied lines	157,971	185,357	157,971	185,357	74,988	84,744	175,601	29.0
2.2 Multiple peril crop								
2.3 Federal flood								
2.4 Private crop								
2.5 Private flood								
3. Farmowners multiple peril	10,629,301	15,778,485	10,629,301	15,778,485	4,111,119	3,992,949	15,896,655	76.3
4. Homeowners multiple peril	8,750,823	41,835,249	8,750,823	41,835,249	9,570,570	12,109,256	39,296,563	74.1
5.1 Commercial multiple peril (non-liability portion)	13,825,974	7,914,403	13,825,974	7,914,403	2,996,975	2,692,398	8,218,980	50.8
5.2 Commercial multiple peril (liability portion)	4,128,776	2,645,537	4,128,776	2,645,537	8,015,019	9,695,202	965,354	7.4
6. Mortgage guaranty								
8. Ocean marine								
9.1 Inland marine	253,110	164,522	253,110	164,522	23,781	39,106	149,197	21.3
9.2 Pet insurance plans								
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	360,727	281,636	360,727	281,636	3,934,146	2,612,829	1,602,953	37.2
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence	17,000	11,050	17,000	11,050		33,150	(22,100)	(10.3)
18.2 Products liability - claims-made								
19.1 Private passenger auto no-fault (personal injury protection)								
19.2 Other private passenger auto liability.....	20,290,581	27,276,264	20,290,581	27,276,264	34,639,843	32,169,561	29,746,546	67.3
19.3 Commercial auto no-fault (personal injury protection)								
19.4 Other commercial auto liability.....	12,719,589	8,136,209	12,719,589	8,136,209	14,166,652	14,966,971	7,335,890	38.3
21.1 Private passenger auto physical damage	14,734,334	30,070,721	14,734,334	30,070,721	6,306,614	5,889,076	30,488,259	61.0
21.2 Commercial auto physical damage	9,229,511	5,932,983	9,229,511	5,932,983	1,451,159	1,217,730	6,166,412	55.2
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft	74,711	77,064	74,711	77,064	29,126	22,788	83,402	22.3
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	108,592,410	149,571,753	108,592,410	149,571,753	86,601,859	87,095,331	149,078,281	59.5
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire	981,730	727,773	981,730	727,773	804,946	554,094	804,946	1,281,867	197,424
2.1 Allied lines		10,320		10,320	97,081	64,668	97,081	74,988	8,008
2.2 Multiple peril crop									
2.3 Federal flood									
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril	967,747	1,535,746	967,747	1,535,746	1,804,076	2,575,373	1,804,076	4,111,119	988,472
4. Homeowners multiple peril	850,229	5,420,176	850,229	5,420,176	872,737	4,150,394	872,737	9,570,570	1,699,679
5.1 Commercial multiple peril (non-liability portion)	3,257,476	1,912,427	3,257,476	1,912,427	1,828,797	1,084,548	1,828,797	2,996,975	311,110
5.2 Commercial multiple peril (liability portion)	4,695,570	2,887,929	4,695,570	2,887,929	9,852,294	5,127,090	9,852,294	8,015,019	5,574,944
6. Mortgage guaranty									
8. Ocean marine									
9.1 Inland marine	28,193	18,325	28,193	18,325	8,394	5,456	8,394	23,781	3,014
9.2 Pet insurance plans									
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	2,627,510	1,121,906	2,627,510	1,121,906	7,001,647	2,812,240	7,001,647	3,934,146	1,611,185
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1 Private passenger auto no-fault (personal injury protection)									
19.2 Other private passenger auto liability.....	10,976,533	17,306,227	10,976,533	17,306,227	13,519,730	17,333,616	13,519,730	34,639,843	6,410,546
19.3 Commercial auto no-fault (personal injury protection)									
19.4 Other commercial auto liability.....	8,553,339	5,514,390	8,553,339	5,514,390	15,134,858	8,652,262	15,134,858	14,166,652	2,516,299
21.1 Private passenger auto physical damage	1,680,479	2,686,509	1,680,479	2,686,509	2,099,147	3,620,105	2,099,147	6,306,614	468,179
21.2 Commercial auto physical damage	1,155,506	748,014	1,155,506	748,014	1,109,300	703,145	1,109,300	1,451,159	129,722
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft	5,000	3,250	5,000	3,250	37,053	25,876	37,053	29,126	3,301
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	35,779,312	39,892,992	35,779,312	39,892,992	54,170,060	46,708,867	54,170,060	86,601,859	19,921,883
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 through 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 2024 OF THE United Ohio Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	7,774,179			7,774,179
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	214,124			214,124
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	7,560,055			7,560,055
2. Commission and brokerage:				
2.1 Direct excluding contingent		42,375,111		42,375,111
2.2 Reinsurance assumed, excluding contingent		17,707		17,707
2.3 Reinsurance ceded, excluding contingent		1,968,369		1,968,369
2.4 Contingent - direct		5,132,197		5,132,197
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		285,744		285,744
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) ..		45,270,902		45,270,902
3. Allowances to managers and agents				
4. Advertising	302,893	938,137		1,241,030
5. Boards, bureaus and associations	483,481	1,013,113		1,496,594
6. Surveys and underwriting reports	647,572	2,158,231		2,805,803
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	4,212,532	14,480,624	204,492	18,897,648
8.2 Payroll taxes	276,654	1,031,519		1,308,173
9. Employee relations and welfare	997,249	3,151,048		4,148,297
10. Insurance	121,277	376,984		498,261
11. Directors' fees	117,707	286,470		404,177
12. Travel and travel items	86,458	291,122		377,580
13. Rent and rent items	94,319	293,185		387,504
14. Equipment	804,232	2,499,693		3,303,925
15. Cost or depreciation of EDP equipment and software	341,720	1,062,225		1,403,945
16. Printing and stationery	7,040	161,559		168,599
17. Postage, telephone and telegraph, exchange and express	271,393	842,483		1,113,876
18. Legal and auditing	866,097	2,743,622	635,789	4,245,508
19. Totals (Lines 3 to 18)	9,630,624	31,330,015	840,281	41,800,920
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		4,513,699		4,513,699
20.2 Insurance department licenses and fees	3,243	358,721		361,964
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)	3,243	4,872,420		4,875,663
21. Real estate expenses				
22. Real estate taxes		34,850		34,850
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	17,193,922	81,508,187	840,281	(a) 99,542,390
26. Less unpaid expenses - current year	19,921,883	18,726,418	126,018	38,774,319
27. Add unpaid expenses - prior year	19,827,607	11,972,586	124,173	31,924,366
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)	17,099,646	74,754,355	838,436	92,692,437
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of \$ to affiliates and \$635,789 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE United Ohio Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....60,515	.....59,950
1.1	Bonds exempt from U.S. tax	(a) .....1,458,979	.....1,358,980
1.2	Other bonds (unaffiliated)	(a) .....9,107,969	.....9,247,627
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....241,703	.....236,390
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....874,954	.....875,281
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) .....1,460,500	.....1,477,900
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	13,204,620	13,256,128
11.	Investment expenses		(g) .....840,281
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) .....		.....840,281
17.	Net investment income (Line 10 minus Line 16)		12,415,847
DETAILS OF WRITE-INS			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 through 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 through 1503 plus 1598) (Line 15, above)		

- (a) Includes \$357,904 accrual of discount less \$795,915 amortization of premium and less \$199,653 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	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds					
1.1	Bonds exempt from U.S. tax .....	.....(8,226)	.....	.....(8,226)	.....	.....
1.2	Other bonds (unaffiliated) .....	.....(222,812)	.....	.....(222,812)	.....114,775	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....15,459	.....	.....15,459	.....51,638	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated) .....	.....1,413,331	.....	.....1,413,331	.....3,963,647	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	.....	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	1,197,752		1,197,752	4,130,060	
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE United Ohio Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
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	1,416,612	396,226	(1,020,386)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,416,612	396,226	(1,020,386)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,416,612	396,226	(1,020,386)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)			
2501. Prepaid Expenses	665,004	396,226	(268,778)
2502. Overfunded Pension Assets	751,608		(751,608)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	1,416,612	396,226	(1,020,386)

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices
The financial statements of 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. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual has been adopted as a component of prescribed or permitted accounting practices by the State of Ohio.

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

	SSAP #	F/S Page	F/S Line #		2024		2023
NET INCOME							
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$	19,924,788	\$	(1,015,949)
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:							
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$	19,924,788	\$	(1,015,949)
SURPLUS							
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$	244,709,818	\$	220,897,997
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:							
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$	244,709,818	\$	220,897,997

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.
- (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
Not applicable.

NOTE 2 Accounting Changes and Corrections of Errors
Not applicable.

NOTE 3 Business Combinations and Goodwill
Not applicable.

NOTE 4 Discontinued Operations
Not applicable.

NOTE 5 Investments
A. Mortgage Loans, including Mezzanine Real Estate Loans
Not applicable.

B. Debt Restructuring
Not applicable.

NOTES TO FINANCIAL STATEMENTS

- C. Reverse Mortgages
Not applicable.
- 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, the rate of prepayment is monitored and the model is calibrated to reflect actual experience, market factors, and viewpoint.

(2) Not applicable.

(3) Not applicable.

(4) a) The aggregate amount of unrealized losses:

1. Less than 12 Months\$ (607,968)

2. 12 Months or Longer\$ (11,276,338)

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

1. Less than 12 Months\$ 41,094,098

2. 12 Months or Longer\$ 85,674,625

(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: (1) the length of time and the extent to which the fair value has been below cost, (2) 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, and (3) management's intent and ability to hold the security long enough for it to recover its value. Management concluded that unrealized losses were not other-than-temporary 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. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable.

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

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

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

J. Real Estate
Not applicable.

K. Low Income Housing tax Credits (LIHTC)
Not applicable.

L. Restricted Assets
1. Restricted Assets (Including Pledged)
- | Restricted Asset Category | Gross (Admitted & Nonadmitted) Restricted | | | | | | |
|--|---|--|--|---|------------------|-----------------------|----------------------------------|
| | Current Year | | | | | 6 | 7 |
| | 1 | 2 | 3 | 4 | 5 | | |
| | 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) |
| a. Subject to contractual obligation for which liability is not shown | | | | | \$ - | \$ - | \$ - |
| b. Collateral held under security lending agreements | | | | | \$ - | \$ - | \$ - |
| c. Subject to repurchase agreements | | | | | \$ - | \$ - | \$ - |
| d. Subject to reverse repurchase agreements | | | | | \$ - | \$ - | \$ - |
| e. Subject to dollar repurchase agreements | | | | | \$ - | \$ - | \$ - |
| f. Subject to dollar reverse repurchase agreements | | | | | \$ - | \$ - | \$ - |
| g. Placed under option contracts | | | | | \$ - | \$ - | \$ - |
| h. Letter stock or securities restricted as to sale - excluding FHLB capital stock | | | | | \$ - | \$ - | \$ - |
| i. FHLB capital stock | \$ 378,600 | | | | \$ 378,600 | \$ 378,600 | \$ - |
| j. On deposit with states | \$ 3,110,610 | | | | \$ 3,110,610 | \$ 1,025,314 | \$ 2,085,296 |
| k. On deposit with other regulatory bodies | | | | | \$ - | \$ - | \$ - |
| l. Pledged collateral to FHLB (including assets backing funding agreements) | \$15,280,822 | | | | \$15,280,822 | \$16,818,414 | \$(1,537,592) |
| m. Pledged as collateral not captured in other categories | | | | | \$ - | \$ - | \$ - |
| n. Other restricted assets | | | | | \$ - | \$ - | \$ - |
| o. Total Restricted Assets (Sum of a through n) | \$18,770,032 | \$ - | \$ - | \$ - | \$18,770,032 | \$18,222,327 | \$ 547,705 |
- (a) Subset of Column 1
- (b) Subset of Column 3
- 14.1

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%
i. FHLB capital stock		\$ 378,600	0.073%	0.073%
j. On deposit with states		\$ 3,110,610	0.597%	0.599%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$15,280,822	2.934%	2.942%
m. Pledged as collateral not captured in other categories		\$ -	0.000%	0.000%
n. Other restricted assets		\$ -	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$18,770,032	3.604%	3.614%

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Not applicable.
3. Not applicable.
4. Not applicable.

- M. Working Capital Finance Investments
Not applicable.
- N. Offsetting and Netting of Assets and Liabilities
Not applicable.

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(1) Assets			

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

	Gross Amount Recognized	Amount Offset*	Net Amount Presented on Financial Statements
(2) Liabilities			

* For derivative assets and derivative liabilities, the amount offset shall agree to Schedule DB, Part D, Section 1

- O. 5GI Securities
Not applicable.
- P. Short Sales
Not applicable.
- Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs	12	
2. Aggregate Amount of Investment Income	\$ 10,218	

- R. Reporting Entity's Share of Cash Pool by Asset Type
Not applicable.
- S. Aggregate Collateral Loans by Qualifying Investment Collateral
Not applicable.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies
Not applicable.

NOTE 7 Investment Income
A. Not applicable.

NOTES TO FINANCIAL STATEMENTS

- B. Not applicable.
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 2,117,882
2. Nonadmitted	
3. Admitted	\$ 2,117,882

- D. Not applicable.
- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

Cumulative amounts of PIK interest included in the current principal balance	Amount
	\$ 108

NOTE 8 Derivative Instruments

Not applicable.

NOTE 9 Income Taxes

- A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:
- 1.

	As of End of Current Period			12/31/2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 9,580,805	\$ 941	\$ 9,581,746	\$ 8,448,556		\$ 8,448,556	\$ 1,132,249	\$ 941	\$ 1,133,190
(b) Statutory Valuation Allowance Adjustment			\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 9,580,805	\$ 941	\$ 9,581,746	\$ 8,448,556	\$ -	\$ 8,448,556	\$ 1,132,249	\$ 941	\$ 1,133,190
(d) Deferred Tax Assets Nonadmitted			\$ -			\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 9,580,805	\$ 941	\$ 9,581,746	\$ 8,448,556	\$ -	\$ 8,448,556	\$ 1,132,249	\$ 941	\$ 1,133,190
(f) Deferred Tax Liabilities	\$ 164,431	\$ 3,791,232	\$ 3,955,663	\$ 159,349	\$ 2,923,919	\$ 3,083,268	\$ 5,082	\$ 867,313	\$ 872,395
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 9,416,374	\$(3,790,291)	\$ 5,626,083	\$ 8,289,207	\$(2,923,919)	\$ 5,365,288	\$ 1,127,167	\$(866,372)	\$ 260,795

2.

	As of End of Current Period			12/31/2023			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 4,449,662		\$ 4,449,662			\$ -	\$ 4,449,662	\$ -	\$ 4,449,662
(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)	\$ 3,932,171		\$ 3,932,171	\$ 7,331,145		\$ 7,331,145	\$(3,398,974)	\$ -	\$(3,398,974)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ 3,932,171		\$ 3,932,171	\$ 7,331,145		\$ 7,331,145	\$(3,398,974)	\$ -	\$(3,398,974)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$35,862,560	XXX	XXX	\$32,329,906	XXX	XXX	\$ 3,532,654
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 1,198,972	\$ 941	\$ 1,199,913	\$ 1,117,411		\$ 1,117,411	\$ 81,561	\$ 941	\$ 82,502
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 9,580,805	\$ 941	\$ 9,581,746	\$ 8,448,556	\$ -	\$ 8,448,556	\$ 1,132,249	\$ 941	\$ 1,133,190

3.

	2024	2023
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1233.726%	1337.543%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 239,083,735	\$ 215,532,709

4.

	As of End of Current Period		12/31/2023		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 9,580,805	\$ 941	\$ 8,448,556	\$ -	\$ 1,132,249	\$ 941
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 9,580,805	\$ 941	\$ 8,448,556	\$ -	\$ 1,132,249	\$ 941
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

- b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

NOTES TO FINANCIAL STATEMENTS

- B. Not applicable.
- C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2023	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 4,197,194	\$ (1,806,466)	\$ 6,003,660
(b) Foreign			\$ -
(c) Subtotal (1a+1b)	\$ 4,197,194	\$ (1,806,466)	\$ 6,003,660
(d) Federal income tax on net capital gains	\$ 252,469	\$ 741,872	\$ (489,403)
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other	\$ 32,432	\$ 40,100	\$ (7,668)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 4,482,095	\$ (1,024,494)	\$ 5,506,589
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 1,087,781	\$ 1,076,316	\$ 11,465
(2) Unearned premium reserve	\$ 5,693,553	\$ 4,915,036	\$ 778,517
(3) Policyholder reserves			\$ -
(4) Investments			\$ -
(5) Deferred acquisition costs			\$ -
(6) Policyholder dividends accrual			\$ -
(7) Fixed assets			\$ -
(8) Compensation and benefits accrual	\$ 1,845,402	\$ 1,557,739	\$ 287,663
(9) Pension accrual	\$ 237,171	\$ 278,086	\$ (40,915)
(10) Receivables - nonadmitted			\$ -
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other	\$ 716,898	\$ 621,379	\$ 95,519
(99) Subtotal (sum of 2a1 through 2a13)	\$ 9,580,805	\$ 8,448,556	\$ 1,132,249
(b) Statutory valuation allowance adjustment			\$ -
(c) Nonadmitted			\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 9,580,805	\$ 8,448,556	\$ 1,132,249
(e) Capital:			
(1) Investments	\$ 941		\$ 941
(2) Net capital loss carry-forward			\$ -
(3) Real estate			\$ -
(4) Other			\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 941	\$ -	\$ 941
(f) Statutory valuation allowance adjustment			\$ -
(g) Nonadmitted			\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 941	\$ -	\$ 941
(i) Admitted deferred tax assets (2d + 2h)	\$ 9,581,746	\$ 8,448,556	\$ 1,133,190
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 116,928	\$ 64,344	\$ 52,584
(2) Fixed assets			\$ -
(3) Deferred and uncollected premium			\$ -
(4) Policyholder reserves			\$ -
(5) Other	\$ 47,503	\$ 95,005	\$ (47,502)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 164,431	\$ 159,349	\$ 5,082
(b) Capital:			
(1) Investments	\$ 3,791,232	\$ 2,923,919	\$ 867,313
(2) Real estate			\$ -
(3) Other			\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 3,791,232	\$ 2,923,919	\$ 867,313
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 3,955,663	\$ 3,083,268	\$ 872,395
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 5,626,083	\$ 5,365,288	\$ 260,795

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

	Amount	Tax Effect at 21%	Effective Tax Rate
Income before federal income tax	\$ 24,406,882	\$ 5,125,445	21.00%
Tax exempt investment income	\$ (1,357,419)	\$ (285,058)	-1.17%
Dividends received deduction	\$ (291,644)	\$ (61,245)	-0.25%
Proration of tax exempt investment income	\$ 412,266	\$ 86,576	0.36%
Lobbying	\$ 28,031	\$ 5,886	0.02%
Disallowed meals and entertainment	\$ 215,697	\$ 45,296	0.19%
Country club dues	\$ 2,516	\$ 528	-0.02%
Insurance company owned life insurance	\$ (7,157,708)	\$ (1,503,119)	-6.16%
Change in non-admitted assets	\$ (1,020,386)	\$ (214,281)	-0.88%
Change in NQRP	\$ (184,697)	\$ (38,786)	-0.16%
Other	\$ 146,669	\$ 30,801	0.14%
Total	\$ 15,200,207	\$ 3,192,043	13.07%
Federal and foreign ordinary income taxes incurred		\$ 4,229,626	17.33%
Capital gains tax incurred		\$ 252,469	1.03%
Change in net deferred income tax		\$ (1,290,052)	-5.29%
Total statutory income taxes		\$ 3,192,043	13.07%

NOTES TO FINANCIAL STATEMENTS

- E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits
1. The Company had no operating loss or tax credit carryforwards available for tax purposes as of the reporting date.
2. Federal income taxes incurred in the current and preceding years, which are available for recoupment in the event of future net losses, are as follows:

	Ordinary	Capital	Total
2022	\$ -	\$ -	\$ -
2023	\$ -	\$ -	\$ -
2024	\$ 4,197,193	\$ 252,469	\$ 4,449,662
	<u>\$ 4,197,193</u>	<u>\$ 252,469</u>	<u>\$ 4,449,662</u>

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.
- 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.
- G. Not applicable.
- H. Repatriation Transition Tax (RTT)
Not applicable.
- I. Alternative Minimum Tax (AMT) Credit
Not applicable.

NOTE 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 Mutual), United Premium Budget Service Inc., Centurion Financial Inc., and Ohio United Agency, Inc.
- B. The Company has entered into a reinsurance pooling agreement and a separate cost-sharing agreement with Ohio Mutual, Casco, and, effective January 1, 2024, United Mutual. Through the agreements, underwriting activities, operating expenses, and other common costs are proportionately allocated among the companies. See Note 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. The 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. Not applicable.
- D. At the end of the reporting period, the Company's parent, Ohio Mutual, owes the company \$3,120,055 under the terms of the reinsurance pooling agreement. The Company owes its parent, Ohio Mutual, \$5,845,946, the Company owes its affiliate, Casco, \$1,518,316, and the Company's affiliate, United Mutual, owes the Company \$81,388 under the terms of the cost sharing agreement.
- E. As noted above, the Company has entered into a cost-sharing agreement with Ohio Mutual, Casco, and, effective January 1, 2024, United Mutual. Through the agreement, certain common costs are shared proportionally between the entities.
- F. Not applicable.
- G. The Company is owned and operated by its parent company, Ohio Mutual, and participates in an intercompany reinsurance pooling agreement and cost-sharing agreement with its insurance affiliates.
- H. Not applicable.
- I. Not applicable.
- J. Not applicable.
- K. Not applicable.
- L. Not applicable.
- M. Not applicable.
- N. Not applicable.
- O. Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 11 Debt

A. The Company had no outstanding debt obligations during the reporting period.

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 to the Company by the FHLB during the periods presented.

(2) FHLB Capital Stock
a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Protected Cell Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 372,985	\$ 372,985	
(c) Activity Stock	\$ -		
(d) Excess Stock	\$ 5,615	\$ 5,615	
(e) Aggregate Total (a+b+c+d)	\$ 378,600	\$ 378,600	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 175,126,794	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 361,033	\$ 361,033	
(c) Activity Stock	\$ -		
(d) Excess Stock	\$ 17,567	\$ 17,567	
(e) Aggregate Total (a+b+c+d)	\$ 378,600	\$ 378,600	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 158,126,602	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1	2	Eligible for Redemption			
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	3	4	5	6
			Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	\$ -					
2. Class B	\$ 372,985	\$ 372,985				

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)
11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Protected Cell Account Total Collateral Pledged (Lines 2+3)	\$ 12,810,673	\$ 15,860,821	\$ -
2. Current Year General Account Total Collateral Pledged	\$ 12,810,673	\$ 15,860,821	
3. Current Year Protected Cell Account Total Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Total Collateral Pledged	\$ 14,641,719	\$ 17,465,796	\$ -

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)
11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)
11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)
11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Protected Cell Account Maximum Collateral Pledged (Lines 2+3)	\$ 14,386,240	\$ 17,301,071	\$ -
2. Current Year General Account Maximum Collateral Pledged	\$ 14,386,240	\$ 17,301,071	
3. Current Year Protected Cell Account Maximum Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Maximum Collateral Pledged	\$ 16,503,256	\$ 19,276,161	\$ -

(4) Borrowing from FHLB

The Company had no outstanding borrowings with the FHLB during the reporting periods presented.

NOTES TO FINANCIAL STATEMENTS

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

A. Defined Benefit Plan

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. Effective August 1, 2019, the pension plan was amended to freeze all current and future active highly compensated employees from incurring future benefits.

Effective August 1, 2019, the Company started a noncontributory non-qualified defined benefit pension plan. The plan was created to cover the highly compensated employees that become frozen within the qualified pension plan noted above and is designed to replace future benefits that would have been lost due to the freeze. As an employee becomes highly compensated according to the IRS regulations, they will be frozen within the qualified pension plan and will be enrolled in this nonqualified 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. The Group annually contributes an amount equal to the benefits paid, and has contributed approximately \$92,000 and \$97,000 in the current year and prior year, respectively.

(1) Change in benefit obligation

a. Pension Benefits

	Overfunded		Underfunded	
	2024	2023	2024	2023
1. Benefit obligation at beginning of year	\$ 25,819,073	\$ -	\$ 1,038,177	\$ 25,727,129
2. Service cost	\$ 111,213		\$ 32,953	\$ 186,822
3. Interest cost	\$ 1,215,123		\$ 49,528	\$ 1,276,179
4. Contribution by plan participants				
5. Actuarial gain/loss	\$ (969,260)		\$ 42,032	\$ 877,823
6. Foreign currency exchange rate changes				
7. Benefits paid	\$ (1,411,385)		\$ (33,302)	\$ (1,210,703)
8. Plan amendments				
9. Business combinations, divestitures, curtailments, settlements and special termination benefits				
10. Benefit obligation at end of year	\$ 24,764,764	\$ -	\$ 1,129,388	\$ 26,857,250

	Pension Benefits	
	2024	2023
(2) Change in plan assets		
a. Fair value of plan assets at beginning of year	\$ 25,533,030	\$ 23,740,222
b. Actual return on plan assets	\$ 1,394,727	\$ 2,990,813
c. Foreign currency exchange rate changes		
d. Reporting entity contribution	\$ 33,302	\$ 12,698
e. Plan participants' contributions		
f. Benefits paid	\$ (1,444,687)	\$ (1,210,703)
g. Business combinations, divestitures and settlements		
h. Fair value of plan assets at end of year	\$ 25,516,372	\$ 25,533,030

	Pension Benefits	
	2024	2023
(3) Funded status		
a. Components:		
1. Prepaid benefit costs		
2. Overfunded plan assets	\$ 751,608	
3. Accrued benefit costs		
4. Liability for pension benefits	\$ (1,129,388)	\$ (1,324,220)
b. Assets and liabilities recognized:		
1. Assets (nonadmitted)	\$ 751,608	
2. Liabilities recognized	\$ (1,129,388)	\$ (1,324,220)
c. Unrecognized liabilities		

	Pension Benefits	
	2024	2023
(4) Components of net periodic benefit cost		
a. Service cost	\$ 144,166	\$ 186,822
b. Interest cost	\$ 1,264,651	\$ 1,276,179
c. Expected return on plan assets	\$ (1,559,922)	\$ (1,369,326)
d. Transition asset or obligation		
e. Gains and losses	\$ 3,413	\$ 43,810
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	\$ (116,904)	\$ 168,273

	Pension Benefits	
	2024	2023
(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	\$ 2,789,863	\$ 3,608,125
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	\$ (762,033)	\$ (743,664)
f. Net gain and loss recognized	\$ (3,413)	\$ (43,810)
g. Items not yet recognized as a component of net periodic cost - current year	\$ 1,993,629	\$ 2,789,863

	Pension Benefits	
	2024	2023
(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	\$ (61,617)	\$ 447,484

NOTES TO FINANCIAL STATEMENTS

(7) Weighted-average assumptions used to determine net periodic benefit cost as of the end of current period:

	2024	2023
a. Weighted average discount rate	5.450%	5.100%
b. Expected long-term rate of return on plan assets	5.000%	6.250%
c. Rate of compensation increase	3.500%	3.500%
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)		

Weighted average assumptions used to determine projected benefit obligations as of end of current period:

	2024	2023
e. Weighted average discount rate	5.450%	4.850%
f. Rate of compensation increase	3.500%	3.500%
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)		

A 5.60% annual rate of increase in the per capita cost of covered healthcare benefits was assumed for 2024. 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 \$25,271,034 for the current year and \$26,209,400 for the prior year.

(9) A 5.50% annual rate of increase in the per capita cost of covered healthcare benefits was assumed for 2025. The rate is assumed to decrease gradually to 4.50% for 2035 and remain at that level thereafter.

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

	Amount
a. 2025	\$ 1,651,000
b. 2026	\$ 1,736,000
c. 2027	\$ 1,803,000
d. 2028	\$ 1,870,000
e. 2029	\$ 1,970,000
f. 2030 through 2034	\$ 10,190,000

(11) The Company does not plan to make any contributions to the pension plan in 2025.

- (12) Not applicable.
(13) Not applicable.
(14) Not applicable.
(15) Not applicable.
(16) Not applicable.
(17) Not applicable.

B. The Group'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 maintain adequate funding for plan liabilities. The investment policy objectives are to obtain a reasonable long term return consistent with the level of risk assumed, control the cost of funding the plan within prudent levels of risk through the investment of plan assets, and to provide diversification of assets 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, relationship between current and projected assets of the plan and the projected actuarial liability stream, historical performance of capital markets adjusted for the perception of future short- and long-term capital market performance, and perception of future economic conditions, including inflation and interest rate assumptions.

The employee pension plan's investment strategy, when overfunded, includes a liability-based approach. When underfunded, the investment strategy is based on an understanding that asset diversification will occur across all asset classes and investment styles, combining assets with offsetting risk characteristics, combining quantitative modeling with qualitative judgment, and strategic asset allocation is emphasized, not market timing. As a result, the pension plan's asset allocation may included a broadly diversified allocation among equity, debt and other investments. In 2024, the plan became overfunded, and the target allocation was adjusted accordingly. The target percentage for asset categories and actual allocation as of December 31 are as follows:

	2024	Target Allocation	2023	Target Allocation
Large U.S. equity	0	0.0%	33.5%	31.0%
Small/mid U.S. equity	0	0.0%	5.9%	5.4%
International equity	0	0.0%	16.3%	15.6%
Fixed Income	97.9%	100.0%	37.7%	40.0%
Real estate	2.1%	0.0%	6.6%	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
Fixed Income		\$ 24,986,417		\$ 24,986,417
Real Estate		\$ 529,955		\$ 529,955
Total Plan Assets	\$ -	\$ 25,516,372	\$ -	\$ 25,516,372

(2) 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.

There have been no significant changes in the valuation techniques during the year.

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 Plan

The Group has an employee savings plan for its employees. The maximum percentage that eligible participants are permitted to contribute to the plan is restricted to the IRS limitation of \$23,000 and \$22,500 for 2024 and 2023, respectively. The catch-up provision for employees age 50 and older is \$7,500 for 2024 and 2023. The Group contributes 4% of pay subject to the IRS maximum compensation limit of \$345,000 and \$330,000 for 2024 and 2023, respectively. All full-time and regular parttime employees are eligible to participate in the plan. The Group's contributions to the plan in 2024 and 2023 were \$1,250,446 and \$878,251, respectively.

The Group also sponsors a non-qualified defined contribution plan for certain executives and directors of the Group. Participants may contribute a percentage of their salaries and bonuses, subject to certain restrictions and limitations. The Group does not provide for a matching contribution related to the non-qualified plan. The Group funds the non-qualified plan from payroll withdrawals at the discretion of the participant. Net assets and liabilities of the non qualified plan were \$3,163,462 and \$3,413,114 as of December 31, 2024 and 2023, respectively.

NOTES TO FINANCIAL STATEMENTS

- F. Multiemployer Plans
Not applicable.
- G. Consolidated/Holding Company Plans
The Company's parent and affiliate participated in defined benefit plans sponsored by the Company during the years reported. The company allocates amounts to the parent and its affiliate based on a cost sharing arrangement.
- H. Postemployment Benefits and Compensated Absences
The Company has no obligations to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation pay. The liability for earned but untaken vacation pay has been accrued.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
Not applicable.

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 1,000,000 shares of common capital stock authorized and 500,000 shares issued and outstanding with a par value of \$5.
- B. Not applicable.
- 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 31 of the year preceding the dividend payment or (b) 100 percent of statutory net income for the year ended December 31 preceding the dividend payment.
- D. No dividends were paid in 2024. 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.
- E. The portion of the Company's 2024 surplus that may be paid as ordinary dividends in 2025 is \$24,470,982.
- F. Not applicable.
- G. Not applicable.
- H. Not applicable.
- I. Not applicable.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is\$ 18,053,484
- K. Not applicable.
- L. Not applicable.
- M. Not applicable.

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
Not applicable.
- B. Assessments
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. Gain Contingencies
Not applicable.
- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

	Direct
(1) The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits	\$ 110,000
(2) 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	0-25 Claims
(3) Indicate whether claim count information is disclosed per claim or per claimant	Per Claimant
- E. Product Warranties
Not applicable.
- F. Joint and Several Liabilities
Not applicable.
- G. All Other Contingencies
Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 15 Leases

- A. Lessee Operating Lease:

(1) The Company's parent, Ohio Mutual, leases automobiles and computer-related equipment under various operating lease agreements. The Company and its affiliates share expenses with Ohio Mutual according to a Cost Sharing Agreement. The rental expense allocated to the Company for the years ended December 31, 2024 and 2023 was \$211,071 and \$231,889, respectively.

(2) Not applicable.

(3) Not applicable.
- B. Lessor Leases
Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

NOTE 20 Fair Value Measurements

- A. Fair value measurements for fixed income and equity securities are based on valuations from independent pricing services that have been approved and monitored periodically by a pricing policy committee.
- Generally, the pricing services use a pricing methodology involving the market approach, including pricing models, which use prices and relevant market information regarding a particular security or securities with similar characteristics to establish a valuation. Under certain circumstances, if a vendor price is unavailable, a price may be obtained from a broker.
- Investments issued one year or less to maturity, including short-term investments and cash equivalents (less than 90 days to maturity), are valued at amortized cost, which approximates fair value.
- Fair Value Hierarchy:
- Assets recorded at fair value are categorized based on an evaluation of the various inputs used to measure the fair value. Supporting documentation received from pricing vendors detailing the inputs, models and processes used in the vendor's evaluation process is used to determine the appropriate fair value hierarchy. Market information obtained from brokers with respect to security valuations is also considered in the pricing hierarchy.
- Fair value hierarchy levels include:
- Level 1: Fair value is observable in an active market and based on quoted prices in active markets for identical assets.
- Level 2: Fair value is based on quoted prices for similar assets in active markets, quoted prices for identical or similar assets in markets that are not active, or prices derived from valuation models that consider various observable market inputs in active markets. Prices obtained from independent pricing services are generally considered Level 2.
- Level 3: Unobservable inputs reflecting assumptions that market participants would use, including assumptions about risk. Generally, prices obtained from a broker are considered Level 3.
- Net Asset Value (NAV):
- Under certain circumstances, as defined in SSAP 100R, an entity may use NAV as a practical expedient to measure fair value. Investments reported at NAV as a practical expedient are excluded from the fair value hierarchy described above. For reconciliation purposes, these investments are identified separately in Footnote 20A and 20C. As of the most recent measurement period, there are no assets that utilize NAV as a practical expedient to measure fair value.
- Assets held at fair value as of the reporting date are summarized in the table below. The Company did not hold any liabilities at fair value as of the reporting date.

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Bonds-Industrial & Misc		\$ 2,247			\$ 2,247
Bonds-Hybrid Securities		\$ 2,003,434			\$ 2,003,434
Preferred Stock-Industrial & Misc		\$ 3,071,279			\$ 3,071,279
Common Stock-Industrial & Misc		\$ 378,600			\$ 378,600
Common Stock-Mutual Funds	\$ 35,943,303				\$ 35,943,303
Total assets at fair value/NAV	\$ 35,943,303	\$ 5,455,560	\$ -	\$ -	\$ 41,398,863

The Company held no fair value measurements categorized within Level 3 during the reporting period.

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

B.-C. The aggregate fair value for all financial instruments and their corresponding level within the fair value hierarchy are summarized in the table below.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 292,256,595	\$ 311,638,357		\$ 292,256,595			
Preferred Stock	\$ 3,509,279	\$ 3,510,396		\$ 3,509,279			
Common Stock	\$ 36,932,903	\$ 36,321,903	\$ 35,943,303	\$ 378,600			
Cash & Cash Equivalents	\$ 37,314,495	\$ 37,314,495	\$ 37,314,495				

- D. Not Practicable to Estimate Fair Value
Not applicable.
- E. NAV as a Practical Expedient
Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 21 Other Items

- A. Unusual or Infrequent Items
Not applicable.
- B. Troubled Debt Restructuring: Debtors
Not applicable.
- C. Other Disclosures
Not applicable.
- D. Business Interruption Insurance Recoveries
Not applicable.
- E. State Transferable and Non-transferable Tax Credits
Not applicable.
- 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) Direct exposure through investments in subprime mortgage loans.
Not applicable.

(3) Direct exposure through other investments.
Not applicable.

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.
Not applicable.
- G. Insurance-Linked Securities (ILS) Contracts
Not applicable.
- H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is 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\$ 44,283,974

(2) Percentage Bonds18.000%

(3) Percentage Stocks82.000%

(4) Percentage Mortgage Loans

(5) Percentage Real Estate

(6) Percentage Cash and Short-Term Investments

(7) Percentage Derivatives

(8) Percentage Other Invested Assets

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:
Subsequent events have been considered through February 17, 2025 for the statutory statement available to be issued on February 24, 2025.

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

Type II – Nonrecognized Subsequent Events:
Subsequent events have been considered through November 8, 2024 for the statutory statement available to be issued on November 15, 2024.

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

NOTE 23 Reinsurance

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

(1)	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 133,714,673	\$ 22,747,508	\$ 100,784,001	\$ 17,145,350	\$ 32,930,672	\$ 5,602,158
b. All Other			\$ 5,217,513	\$ 955,262	\$ (5,217,513)	\$ (955,262)
c. Total (a+b)	\$ 133,714,673	\$ 22,747,508	\$ 106,001,514	\$ 18,100,612	\$ 27,713,159	\$ 4,646,896
d. Direct Unearned Premium Reserve						\$ 106,001,514

(2)	Direct		Assumed		Ceded		Net
a. Contingent Commission							\$ -
b. Sliding Scale Adjustments							\$ -
c. Other Profit Commission Arrangements		\$ 123,137					\$ 123,137
d. TOTAL (a+b+c)		\$ 123,137	\$ -		\$ -		\$ 123,137

(3) Not applicable.

D. Uncollectible Reinsurance
Not applicable.

E. Commutation of Reinsurance Reflected in Income and Expenses.
Not applicable.

NOTES TO FINANCIAL STATEMENTS

- F. Retroactive Reinsurance
Not applicable.
- G. Reinsurance Accounted for as a Deposit
Not applicable.
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
Not applicable.
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
Not applicable.
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
Not applicable.
- K. Reinsurance Credit
Not applicable.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination
Not applicable.

- NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**
- A. As of December 31, 2024, the Company's liabilities for unpaid losses and loss adjustment expenses, net of reinsurance were \$106,524,000. During 2024, payments for incurred losses and loss adjustment expenses attributable to insured events of prior years were \$42,694,000. Reserves remaining for prior years are now \$48,279,000 as a result of re-estimation of unpaid claims and claim adjustment expenses. There has been \$15,976,000 favorable prior-year development since December 31, 2023 primarily due to decreased estimates of reserves for auto physical damage, commercial multi-peril, commercial auto liability, other liability, farmowners', and homeowners' lines of business, offset slightly by increased estimates of reserves for the private passenger auto liability line of business.
- B. The Company did not make any significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses during the year.

NOTE 26 Intercompany Pooling Arrangements

- A. The Company is a party to an intercompany pooling agreement with the following affiliated entities:

	NAIC #	Pooling Percentage
Ohio Mutual Insurance Company (Lead Company)	10202	23.0%
United Ohio Insurance Company	13072	65.0%
Casco Indemnity Company	25950	9.0%
United Mutual Insurance Company	10719	3.0%

- B. All lines of business are subject to the intercompany pooling agreement.
- C. Any cession to non-affiliated reinsurers is prior to the cession of business into the intercompany pool.
- D. All members of the intercompany pooling agreement have contractual right of direct recovery from any non-affiliated reinsurers per the terms of each reinsurance agreement.
- E. Not applicable.
- F. Not applicable.
- G. Amounts due to/(from) the lead entity and pool participants are shown below:

	Due to/(from)
Ohio Mutual Insurance Company (Lead Company)	(\$2,692,169.00)
United Ohio Insurance Company	\$3,120,055.00
Casco Indemnity Company	(\$500,028.00)
United Mutual Insurance Company	\$72,142.00

NOTE 27 Structured Settlements

	Loss Reserves Eliminated by Annuities	Unrecorded Loss Contingencies
27A. Structured Settlements	\$ 5,239,754	\$ -
27B. Not applicable.		

NOTE 28 Health Care Receivables
Not applicable.

NOTE 29 Participating Policies
Not applicable.

- NOTE 30 Premium Deficiency Reserves**
1. Liability carried for premium deficiency reserves\$ -
2. Date of the most recent evaluation of this liability02/11/2025
3. Was anticipated investment income utilized in the calculation?Yes [X] No []

NOTE 31 High Deductibles
Not applicable.

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

NOTE 33 Asbestos/Environmental Reserves
Not applicable.

NOTE 34 Subscriber Savings Accounts
Not applicable.

NOTES TO FINANCIAL STATEMENTS

NOTE 35 Multiple Peril Crop Insurance
Not applicable.

NOTE 36 Financial Guaranty Insurance
Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [X] No []

1.2

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

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

1.3

State Regulating?

Ohio

1.4

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

Yes [] No [X]

1.5

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

2.1

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

Yes [] No [X]

2.2

If yes, date of change:

3.1

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

12/31/2020

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?
4.12 renewals?

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

4.2

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

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

5.1

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

Yes [] No [X]

5.2

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

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

6.1

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

Yes [] No [X]

6.2

If yes, give full information
.....

7.1

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

Yes [] No [X]

7.2

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2024 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 locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

- 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 []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 14.31

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

GENERAL INTERROGATORIES

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

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

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

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 2024 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 \$378,600
- 26.28 On deposit with states \$3,110,610
- 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 \$ 15,280,822
- 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: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 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

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. This includes both primary and sub-advisors. 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	5,877,308
464287-20-0	iShares Core S&P 500 ETF	5,415,856
46137V-35-7	iShares Core S&P 500 EQ WEIGHT ETF	933,100
464287-50-7	iShares Core S&P Mid-Cap ETF	2,448,783
464287-80-4	iShares Core S&P Small-Cap ETF	1,025,458
78462F-10-3	SPDR S&P 500 ETF TRUST	3,223,440
922908-36-3	Vanguard S&P 500 ETF	5,334,219
922908-76-9	Vanguard US Total Stock Market ETF	11,685,139
30.2999 - Total		35,943,303

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	BAFFINLAND IRON MINES CORP	235,092	12/31/2024 ..
Polen Opportunistic H/Y Fund - Inst	HUB INTERENATIONAL LTD	217,460	12/31/2024 ..
Polen Opportunistic H/Y Fund - Inst	SURGERY CENTER HOLDINGS	211,583	12/31/2024 ..
Polen Opportunistic H/Y Fund - Inst	CENTURY ALUMINUM CO	182,197	12/31/2024 ..
Polen Opportunistic H/Y Fund - Inst	INTERNET BRANDS (WEBMD)	176,319	12/31/2024 ..
iShares Core S&P 500 ETF	APPLE INC	369,903	12/31/2024 ..
iShares Core S&P 500 ETF	NVIDIA CORP	359,071	12/31/2024 ..
iShares Core S&P 500 ETF	MICROSOFT CORP	339,033	12/31/2024 ..
iShares Core S&P 500 ETF	AMAZON COM INC	224,758	12/31/2024 ..
iShares Core S&P 500 ETF	META PLATFORMS INC CLASS A	141,895	12/31/2024 ..
INVESCO S&P 500 EQ WEIGHT ETF	BROADCOM	14,081	12/31/2024 ..
INVESCO S&P 500 EQ WEIGHT ETF	DARDEN RESTAURANTS	12,456	12/31/2024 ..
INVESCO S&P 500 EQ WEIGHT ETF	JABIL	11,915	12/31/2024 ..
INVESCO S&P 500 EQ WEIGHT ETF	BOEING	11,915	12/31/2024 ..
INVESCO S&P 500 EQ WEIGHT ETF	CENTENE	11,915	12/31/2024 ..
iShares Core S&P Mid-Cap ETF	WILLIAMS SONOMA INC	19,590	12/31/2024 ..
iShares Core S&P Mid-Cap ETF	ILLUMINA INC	17,876	12/31/2024 ..
iShares Core S&P Mid-Cap ETF	EMCOR GROUP INC	17,631	12/31/2024 ..
iShares Core S&P Mid-Cap ETF	EXPAND ENERGY CORP	17,386	12/31/2024 ..
iShares Core S&P Mid-Cap ETF	INTERACTIVE BROKERS GROUP INC CLAS	16,162	12/31/2024 ..
iShares Core S&P Small-Cap ETF	BLK CSH FND TREASURY SL AGENCY	16,175	12/31/2024 ..
iShares Core S&P Small-Cap ETF	BATH AND BODY WORKS INC	6,358	12/31/2024 ..
iShares Core S&P Small-Cap ETF	GLAUKOS CORP	6,255	12/31/2024 ..
iShares Core S&P Small-Cap ETF	ALASKA AIR GROUP INC	6,153	12/31/2024 ..

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1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
iShares Core S&P Small-Cap ETF	ATI INC	5,948 ..	12/31/2024 ..
SPDR S&P 500 ETF TRUST	APPLE INC	244,981 ..	12/31/2024 ..
SPDR S&P 500 ETF TRUST	NVIDIA CORP	213,069 ..	12/31/2024 ..
SPDR S&P 500 ETF TRUST	MICROSOFT CORP	202,754 ..	12/31/2024 ..
SPDR S&P 500 ETF TRUST	AMAZON.COM INC	132,806 ..	12/31/2024 ..
SPDR S&P 500 ETF TRUST	META PLATFORMS INC CLASS A	82,520 ..	12/31/2024 ..
Vanguard S&P 500 ETF	APPLE INC	404,867 ..	12/31/2024 ..
Vanguard S&P 500 ETF	NVIDIA CORP	352,058 ..	12/31/2024 ..
Vanguard S&P 500 ETF	MICROSOFT CORP	334,989 ..	12/31/2024 ..
Vanguard S&P 500 ETF	AMAZON.COM INC	219,770 ..	12/31/2024 ..
Vanguard S&P 500 ETF	FACEBOOK INC. CLASS A	136,556 ..	12/31/2024 ..
Vanguard Total Stock Market ETF	APPLE INC	782,904 ..	12/31/2024 ..
Vanguard Total Stock Market ETF	MICROSOFT CORP	642,683 ..	12/31/2024 ..
Vanguard Total Stock Market ETF	NVIDIA CORP	642,683 ..	12/31/2024 ..
Vanguard Total Stock Market ETF	AMAZON.COM INC	432,350 ..	12/31/2024 ..
Vanguard Total Stock Market ETF	ALPHABET INC	408,980 ..	12/31/2024 ..
.....

ANNUAL STATEMENT FOR THE YEAR 2024 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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	311,638,357	292,256,595	(19,381,762)
31.2 Preferred stocks	3,510,396	3,509,279	(1,117)
31.3 Totals	315,148,753	295,765,874	(19,382,879)

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 indicies, Reuters, Bloomberg, Markit, Markit iBoxx, or PricingDirect. Under certain circumstances, if an SVO price or vendor price is unavailable, a price may be obtained from a broker. Short term securities are valued at amortized cost. Cash Equivalents are valued at amortized cost, including Government (exempt) money market mutual funds. Non-Government money market mutual funds are valued at net present value (NPV).

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:

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 its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
a. The security was either:
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? 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 2024 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	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums
.....

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 496,612
- 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	2
Name	Amount Paid
.....
- 41.1 Amount of payments for legal expenses, if any?\$ 259,644
- 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	2
Name	Amount Paid
Tsibouris & Associates, LLC	229,359
.....
- 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	2
Name	Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2024 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

137

137

2.2

Premium Denominator

250,366,640

215,426,710

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

50

50

2.5

Reserve Denominator

240,238,415

.....

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

16

ANNUAL STATEMENT FOR THE YEAR 2024 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 ☒ 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 ☒

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 ☒

8.2

If yes, give full information

9.1

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

Yes ☐ No ☒

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 ☒

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 ☒

9.5

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

9.6

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

Yes ☐ No ☒

Yes ☐ No ☒

Yes ☐ No ☒

10.

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

Yes ☒ No ☐ N/A ☐

ANNUAL STATEMENT FOR THE YEAR 2024 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 []

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:

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

\$

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

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

\$

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

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

\$

19.

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

Yes [☒] No [☐]

19.1

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

Yes [☐] No [☐]

ANNUAL STATEMENT FOR THE YEAR 2024 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 2024	2 2023	3 2022	4 2021	5 2020
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	139,557,613	131,049,047	121,982,914	116,875,492	113,845,439
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	154,206,259	137,136,575	117,528,014	107,157,845	100,929,966
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	194,721,404	170,770,610	149,339,459	137,860,357	129,754,497
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	347	347	766	1,348	2,788
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	488,485,623	438,956,579	388,851,153	361,895,042	344,532,690
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	70,286,471	64,626,418	59,886,565	57,306,490	56,092,967
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	84,306,894	73,080,341	61,864,571	55,335,753	51,639,963
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	111,740,916	93,574,763	79,387,156	71,975,570	66,122,095
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	137	137	302	531	1,098
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	266,334,418	231,281,659	201,138,594	184,618,344	173,856,123
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	2,586,250	(24,734,253)	(20,563,818)	6,693,987	8,809,266
14. Net investment gain (loss) (Line 11)	13,361,131	14,411,507	8,984,931	7,747,921	8,102,088
15. Total other income (Line 15)	8,207,033	7,540,431	(2,421,033)	4,924,798	4,510,853
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	4,229,626	(1,766,366)	(2,132,775)	3,329,165	3,867,810
18. Net income (Line 20)	19,924,788	(1,015,949)	(11,867,145)	16,037,541	17,554,397
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	519,359,015	466,230,882	451,290,781	449,376,417	418,522,360
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	8,225,936	7,296,093	6,097,522	5,724,067	5,908,738
20.2 Deferred and not yet due (Line 15.2)	61,553,645	54,507,784	46,622,317	41,603,996	39,935,551
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	274,649,197	245,332,885	220,343,194	203,018,965	195,427,399
22. Losses (Page 3, Line 1)	86,601,859	86,434,376	83,147,032	70,052,759	64,254,892
23. Loss adjustment expenses (Page 3, Line 3)	19,921,883	19,827,607	18,096,439	16,381,634	15,553,704
24. Unearned premiums (Page 3, Line 9)	133,714,673	115,464,557	99,609,608	89,292,712	84,409,894
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)	244,709,818	220,897,997	230,947,587	246,357,452	223,094,961
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	31,660,619	2,521,948	7,000,757	24,499,042	25,520,512
Risk-Based Capital Analysis					
28. Total adjusted capital	244,709,818	220,897,997	230,947,587	246,357,452	223,094,961
29. Authorized control level risk-based capital	19,378,991	16,114,073	13,740,319	12,850,769	12,714,042
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)	80.2	84.6	82.9	81.0	86.4
31. Stocks (Lines 2.1 & 2.2)	10.2	10.1	7.1	8.4	7.9
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)	9.6	5.3	10.0	10.6	5.7
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)					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	3,262,747	1,464,077	(5,987,261)	3,914,119	2,605,821
52. Dividends to stockholders (Line 35)		(12,000,000)			
53. Change in surplus as regards policyholders for the year (Line 38)	23,811,821	(10,049,590)	(15,409,865)	23,262,491	17,421,192
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	69,093,056	81,044,819	73,422,172	57,581,118	54,544,677
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	83,562,559	87,531,596	79,392,155	62,668,953	52,284,424
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	105,508,548	106,241,358	84,083,457	60,006,537	58,236,273
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)	258,164,163	274,817,773	236,897,784	180,256,608	165,065,374
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	35,705,159	40,411,103	35,066,276	28,890,355	27,397,801
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	45,692,920	47,756,236	42,394,736	32,921,605	28,015,886
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	68,173,674	63,418,934	47,033,367	33,414,585	32,814,121
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)	149,571,753	151,586,273	124,494,379	95,226,545	88,227,808
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)	59.5	71.9	72.1	56.2	53.3
68. Loss expenses incurred (Line 3)	6.9	8.2	8.2	7.6	8.2
69. Other underwriting expenses incurred (Line 4)	32.6	31.4	30.5	32.4	33.3
70. Net underwriting gain (loss) (Line 8)	1.0	(11.5)	(10.8)	3.7	5.2
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	27.5	26.0	30.1	28.9	30.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	66.4	80.1	80.3	63.8	61.5
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)	108.8	104.7	87.1	74.9	77.9
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(14,048)	(6,360)	(2,706)	(1,283)	(1,870)
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).....	(6.4)	(2.8)	(1.1)	(0.6)	(0.9)
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)	(13,046)	(3,947)	(2,720)	(102)	(6,813)
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)	(5.6)	(1.6)	(1.2)	0.0	(3.7)

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

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE United Ohio Insurance Company

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(43).....		26.....		(1).....		56.....	(18).....	XXX.....
2. 2015.....	140,177.....	10,985.....	129,192.....	68,359.....	2,706.....	4,026.....	58.....	7,645.....	3.....	4,046.....	77,263.....	XXX.....
3. 2016.....	145,494.....	11,194.....	134,300.....	70,043.....	2,512.....	3,766.....	50.....	8,115.....	6.....	3,957.....	79,356.....	XXX.....
4. 2017.....	152,854.....	11,401.....	141,453.....	81,662.....	5,099.....	3,777.....	41.....	8,602.....	148.....	4,537.....	88,753.....	XXX.....
5. 2018.....	166,195.....	10,873.....	155,322.....	81,405.....	2,773.....	4,648.....	57.....	8,392.....	22.....	5,332.....	91,593.....	XXX.....
6. 2019.....	180,309.....	10,079.....	170,230.....	103,234.....	4,318.....	5,198.....	14.....	8,628.....	167.....	6,460.....	112,561.....	XXX.....
7. 2020.....	182,368.....	9,404.....	172,964.....	92,617.....	4,974.....	3,061.....	71.....	8,161.....	22.....	5,525.....	98,772.....	XXX.....
8. 2021.....	192,222.....	10,080.....	182,142.....	100,693.....	2,490.....	2,910.....	16.....	8,289.....	74.....	7,279.....	109,312.....	XXX.....
9. 2022.....	206,764.....	13,544.....	193,220.....	136,570.....	10,956.....	2,895.....	344.....	9,441.....	80.....	8,117.....	137,526.....	XXX.....
10. 2023.....	232,675.....	15,066.....	217,609.....	139,986.....	1,924.....	2,844.....	12.....	9,896.....	8.....	8,374.....	150,782.....	XXX.....
11. 2024.....	268,148.....	17,781.....	250,367.....	121,794.....	9,379.....	2,054.....	199.....	9,784.....	.....	4,701.....	124,054.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	996,320.....	47,131.....	35,205.....	862.....	86,952.....	530.....	58,384.....	1,069,954.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded				Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior.....	50.....											50.....	4.....
2. 2015.....	130.....		65.....				141.....		2.....			338.....	1.....
3. 2016.....	106.....		53.....				8.....		8.....			175.....	1.....
4. 2017.....	299.....		150.....	1.....			161.....		29.....			638.....	12.....
5. 2018.....	1,520.....	878.....	1,036.....	438.....			1,123.....		6.....			2,369.....	8.....
6. 2019.....	1,117.....		750.....	33.....			615.....		76.....			2,525.....	30.....
7. 2020.....	905.....		868.....	100.....			441.....		73.....			2,187.....	33.....
8. 2021.....	1,975.....		1,599.....	66.....			1,265.....		128.....			4,901.....	68.....
9. 2022.....	4,180.....		5,390.....	591.....			2,014.....		294.....			11,287.....	151.....
10. 2023.....	8,906.....		11,227.....	961.....			3,755.....		932.....			23,859.....	339.....
11. 2024.....	22,906.....	1,323.....	31,316.....	3,555.....			5,176.....		3,674.....			58,194.....	1,669.....
12. Totals.....	42,094.....	2,201.....	52,454.....	5,745.....			14,699.....		5,222.....			106,523.....	2,316.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	50.....	.....
2. 2015.....	80,368.....	2,767.....	77,601.....	57.3.....	25.2.....	60.1.....	.....	.....	65.0.....	195.....	143.....
3. 2016.....	82,099.....	2,568.....	79,531.....	56.4.....	22.9.....	59.2.....	.....	.....	65.0.....	159.....	16.....
4. 2017.....	94,680.....	5,289.....	89,391.....	61.9.....	46.4.....	63.2.....	.....	.....	65.0.....	448.....	190.....
5. 2018.....	98,130.....	4,168.....	93,962.....	59.0.....	38.3.....	60.5.....	.....	.....	65.0.....	1,240.....	1,129.....
6. 2019.....	119,618.....	4,532.....	115,086.....	66.3.....	45.0.....	67.6.....	.....	.....	65.0.....	1,834.....	691.....
7. 2020.....	106,126.....	5,167.....	100,959.....	58.2.....	54.9.....	58.4.....	.....	.....	65.0.....	1,673.....	514.....
8. 2021.....	116,859.....	2,646.....	114,213.....	60.8.....	26.3.....	62.7.....	.....	.....	65.0.....	3,508.....	1,393.....
9. 2022.....	160,784.....	11,971.....	148,813.....	77.8.....	88.4.....	77.0.....	.....	.....	65.0.....	8,979.....	2,308.....
10. 2023.....	177,546.....	2,905.....	174,641.....	76.3.....	19.3.....	80.3.....	.....	.....	65.0.....	19,172.....	4,687.....
11. 2024.....	196,704.....	14,456.....	182,248.....	73.4.....	81.3.....	72.8.....	.....	.....	65.0.....	49,344.....	8,850.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	.....	.....	XXX.....	86,602.....	19,921.....

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

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024	11 One Year	12 Two Year
1. Prior.....	28,742	28,296	26,276	26,111	26,668	26,787	26,401	26,161	26,107	26,131	24	(30)
2. 2015.....	75,925	72,500	70,162	70,587	70,419	69,673	69,536	69,791	69,909	69,957	48	166
3. 2016.....	XXX	77,453	73,032	72,324	72,161	72,097	71,741	71,618	71,541	71,414	(127)	(204)
4. 2017.....	XXX	XXX	86,943	82,211	81,875	81,045	80,905	80,760	80,820	80,908	88	148
5. 2018.....	XXX	XXX	XXX	89,564	84,062	84,310	86,631	86,349	85,284	85,586	302	(763)
6. 2019.....	XXX	XXX	XXX	XXX	105,576	104,974	105,435	106,709	106,529	106,549	20	(160)
7. 2020.....	XXX	XXX	XXX	XXX	XXX	99,800	96,516	94,334	93,608	92,747	(861)	(1,587)
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	109,095	107,677	108,334	105,870	(2,464)	(1,807)
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	147,967	142,891	139,158	(3,733)	(8,809)
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171,166	163,821	(7,345)	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	168,790	XXX	XXX
12. Totals											(14,048)	(13,046)

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 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024		
1. Prior.....	000	11,209	18,414	21,597	24,158	25,336	25,928	25,953	26,098	26,081	XXX	XXX
2. 2015.....	45,074	56,831	61,913	66,262	67,878	68,807	69,064	69,423	69,551	69,621	XXX	XXX
3. 2016.....	XXX	46,630	59,246	64,599	67,698	69,048	70,266	70,697	71,139	71,247	XXX	XXX
4. 2017.....	XXX	XXX	53,791	68,566	73,992	77,324	78,488	79,100	79,850	80,299	XXX	XXX
5. 2018.....	XXX	XXX	XXX	53,962	68,525	75,308	79,566	81,219	83,054	83,223	XXX	XXX
6. 2019.....	XXX	XXX	XXX	XXX	67,477	84,896	92,400	99,240	102,562	104,100	XXX	XXX
7. 2020.....	XXX	XXX	XXX	XXX	XXX	62,603	78,025	85,119	88,995	90,633	XXX	XXX
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	70,508	89,440	97,445	101,097	XXX	XXX
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,129	121,154	128,165	XXX	XXX
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,822	140,894	XXX	XXX
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,270	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2015	2 2016	3 2017	4 2018	5 2019	6 2020	7 2021	8 2022	9 2023	10 2024
1. Prior.....	12,421	7,537	3,299	1,966	1,130	620	225	77	27	
2. 2015.....	13,748	6,342	2,962	1,948	1,240	373	210	221	218	206
3. 2016.....	XXX	13,617	6,510	3,681	2,018	1,342	645	519	208	61
4. 2017.....	XXX	XXX	15,732	6,536	4,420	2,143	1,160	743	471	310
5. 2018.....	XXX	XXX	XXX	18,809	8,818	4,532	4,374	3,173	1,539	1,721
6. 2019.....	XXX	XXX	XXX	XXX	18,559	9,921	5,796	3,671	1,967	1,332
7. 2020.....	XXX	XXX	XXX	XXX	XXX	20,762	10,873	5,090	2,702	1,209
8. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	21,738	11,162	6,771	2,798
9. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,895	14,074	6,813
10. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,224	14,021
11. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,937

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	L	22,742,624	22,731,491	13,510,681	12,398,567	16,879,759	150,650	
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	4,994,487	4,102,071	1,906,127	2,374,167	1,696,808	80,790	
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	L	14,932,640	14,655,626	5,781,220	5,519,165	6,095,803	105,590	
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	8,532,156	8,268,421	3,699,108	4,147,706	3,775,937	46,880	
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	136,621,551	132,872,797	66,253,813	63,265,334	42,438,521	1,759,766	
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	L	20,497,135	20,410,933	11,857,671	11,899,001	14,100,866	88,930	
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	13,703,967	13,087,789	5,583,790	5,342,071	4,961,677	75,625	
47. Virginia	VA	L							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	L						800	
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	222,024,560	216,129,128		108,592,410	104,946,011	89,949,371	2,309,031	
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

2. R - Registered - Non-domiciled RRGs.....

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....

4. Q - Qualified - Qualified or accredited reinsurer.....

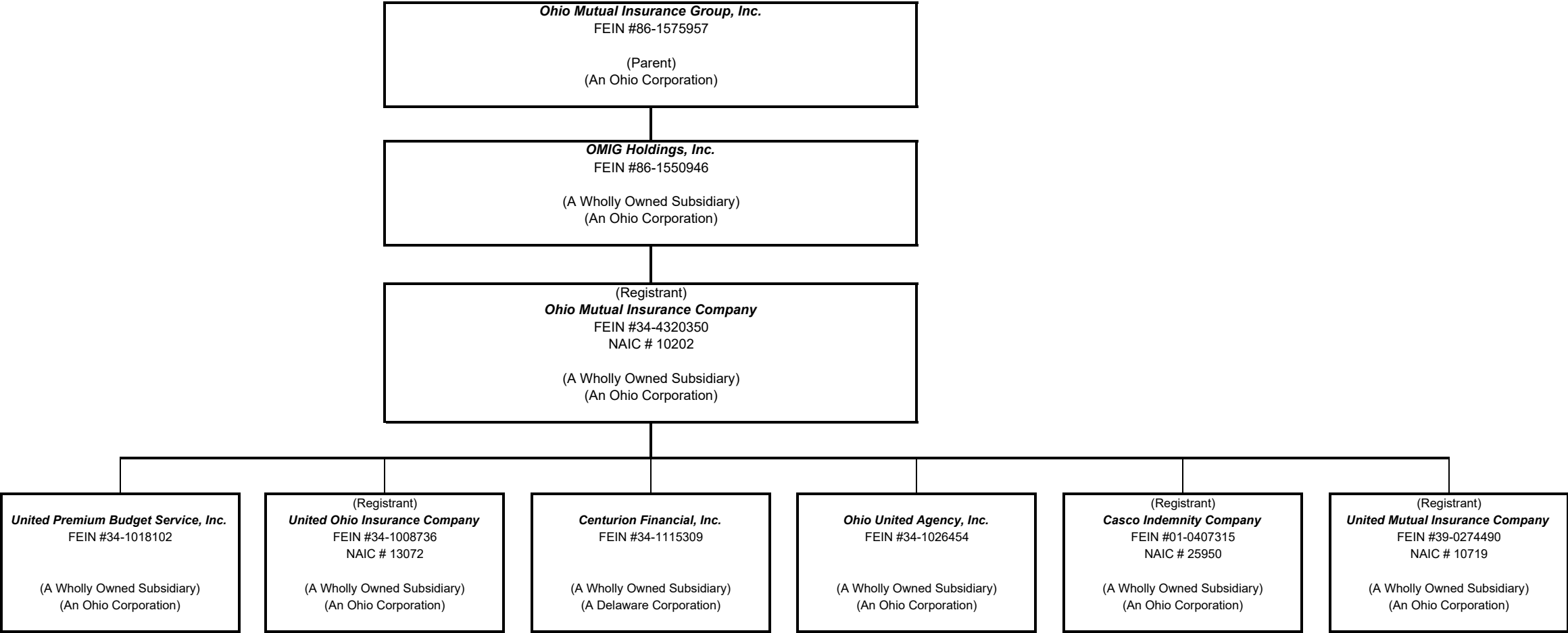
5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....

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

Ohio Mutual Insurance Group



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE United Ohio Insurance Company

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	Non-Qualified Retirement Plan	3,163,462		3,163,462	3,413,114
2597.	Summary of remaining write-ins for Line 25 from overflow page	3,163,462		3,163,462	3,413,114