



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE
Casco Indemnity Company

NAIC Group Code 0963 (Current) 0963 (Prior) NAIC Company Code 25950 Employer's ID Number 01-0407315

Organized under the Laws of Maine, State of Domicile or Port of Entry Maine
Country of Domicile United States of America

Incorporated/Organized 06/27/1985 Commenced Business 07/08/1985

Statutory Home Office 42 Industrial Park Road, Saco, ME, US 04072
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1725 Hopley Avenue, Bucyrus, OH, US 44820-0111
(Street and Number) (City or Town, State, Country and Zip Code)
419-562-3011 (Area Code) (Telephone Number)

Mail Address 1725 Hopley Avenue, Bucyrus, OH, US 44820-0111
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1725 Hopley Avenue, Bucyrus, OH, US 44820-0111
(Street and Number) (City or Town, State, Country and Zip Code)
419-562-3011 (Area Code) (Telephone Number)

Internet Website Address www.omig.com

Statutory Statement Contact Caroline Kay Metcalf Mrs., 419-563-0816
(Name) (Area Code) (Telephone Number)
cmetcalf@omig.com 419-562-0995
(E-mail Address) (FAX Number)

OFFICERS

President Mark Clarence Russell, Mr. # Secretary Albert Michael Heister, Mr.
Treasurer David Gary Hendrix, Mr.

OTHER

Todd Emery Albert, Mr., Vice President Information Systems
Michael Alexander Brogan, Mr., Vice President Claims
David Alan Grove, Mr., Vice President Product Management
Michael Robert Horvath, Mr., Vice President Human Resources

DIRECTORS OR TRUSTEES

Robert Bruce Albro, Mr. Albert Michael Heister, Mr. Susan Porter, Mrs.
John Redon Purse, Mr. Mark Clarence Russell, Mr. # David Anthony Siebenburgen, Mr.
Randy Lee Walker, Mr. Thomas Eugene Woolley, Mr.

State of Ohio SS:
County of Crawford

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

Mark Clarence Russell
President and CEO

David Gary Hendrix
Treasurer and CFO

Michael Alexander Brogan
Assistant Secretary

Subscribed and sworn to before me this
day of

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	18,714,323		18,714,323	17,408,440
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	2,170,719		2,170,719	2,189,981
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 (\$				
2,095,253 , Schedule E - Part 1), cash equivalents				
(\$				
599,984 , Schedule E - Part 2) and short-term				
investments (\$				
60,868 , Schedule DA)	2,756,105		2,756,105	2,243,789
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)	23,641,147		23,641,147	21,842,210
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	140,635		140,635	126,206
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	222,358	38,343	184,015	219,131
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	3,494,047		3,494,047	3,390,069
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	65,787		65,787	74,857
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	1,219,348	95,596	1,123,752	1,099,784
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	3,858	3,858		
21. Furniture and equipment, including health care delivery assets				
(\$				
)	6,977	6,977		
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				
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	28,794,157	144,774	28,649,383	26,752,257
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	28,794,157	144,774	28,649,383	26,752,257
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.				
2502.				
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)				

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	6,251,452	5,660,225
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)	1,506,211	1,389,004
4. Commissions payable, contingent commissions and other similar charges	628,746	553,363
5. Other expenses (excluding taxes, licenses and fees)	16,494	91,954
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	21,116	18,887
7.1 Current federal and foreign income taxes (including \$(1,846) on realized capital gains (losses))	224,607	296,983
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 \$4,869,706 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)	7,295,485	7,047,038
10. Advance premium	158,765	117,199
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	(62,640)	15,620
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	21,683	21,813
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated	6,392	17,712
16. Provision for reinsurance (including \$ certified) (Schedule F, Part 8)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	265,788	107,983
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		
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	16,334,099	15,337,781
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	16,334,099	15,337,781
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	4,900,000	4,900,000
35. Unassigned funds (surplus)	4,915,284	4,014,476
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)	12,315,284	11,414,476
38. TOTALS (Page 2, Line 28, Col. 3)	28,649,383	26,752,257
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	15,616,546	14,949,709
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	8,221,966	8,283,406
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	1,395,936	1,279,305
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	5,473,908	5,021,619
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	15,091,810	14,584,330
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	524,736	365,379
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	503,429	442,940
10. Net realized capital gains or (losses) less capital gains tax of \$(1,846) (Exhibit of Capital Gains (Losses)).....	(2,389)	288,252
11. Net investment gain (loss) (Lines 9 + 10).....	501,040	731,192
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$13,681 amount charged off \$87,113).....	(73,432)	(66,044)
13. Finance and service charges not included in premiums.....	167,665	199,925
14. Aggregate write-ins for miscellaneous income.....	(2,066)	(577)
15. Total other income (Lines 12 through 14).....	92,167	133,304
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	1,117,943	1,229,875
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).....	1,117,943	1,229,875
19. Federal and foreign income taxes incurred.....	226,610	151,544
20. Net income (Line 18 minus Line 19)(to Line 22).....	891,333	1,078,331
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	11,414,476	10,492,782
22. Net income (from Line 20).....	891,333	1,078,331
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$(6,549).....	(12,713)	(111,213)
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(94,431)	(115,922)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	116,619	72,971
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....		(2,473)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	900,808	921,694
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	12,315,284	11,414,476
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....		
1401. Miscellaneous Expense.....	(2,066)	(577)
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	(2,066)	(577)
3701. Other.....		(2,473)
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....		(2,473)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	15,745,121	15,118,172
2. Net investment income	618,593	564,155
3. Miscellaneous income	92,167	133,304
4. Total (Lines 1 through 3)	16,455,881	15,815,631
5. Benefit and loss related payments	7,621,669	8,377,140
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	6,745,985	6,173,035
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ (1,846) tax on capital gains (losses)	297,140	63,740
10. Total (Lines 5 through 9)	14,664,794	14,613,915
11. Net cash from operations (Line 4 minus Line 10)	1,791,087	1,201,716
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	2,430,424	5,193,820
12.2 Stocks		752,370
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	(7)	
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,430,417	5,946,190
13. Cost of investments acquired (long-term only):		
13.1 Bonds	3,869,556	6,656,148
13.2 Stocks		
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)	3,869,556	6,656,148
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)	(1,439,139)	(709,958)
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		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	160,368	293,844
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	160,368	293,844
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)	512,316	785,602
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,243,789	1,458,187
19.2 End of period (Line 18 plus Line 19.1)	2,756,105	2,243,789

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

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,422,182	769,285	783,443	1,408,024
2.	Allied lines	10,083	4,514	5,194	9,402
3.	Farmowners multiple peril	1,541,290	798,930	791,372	1,548,847
4.	Homeowners multiple peril	2,718,686	1,438,483	1,486,387	2,670,782
5.	Commercial multiple peril	1,833,912	887,229	920,879	1,800,262
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine	66,894	31,188	34,485	63,597
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health	386	237	162	461
16.	Workers' compensation				
17.1	Other liability - occurrence	322,929	174,777	172,768	324,938
17.2	Other liability - claims-made				
17.3	Excess workers' compensation				
18.1	Products liability - occurrence	16,709	7,856	7,794	16,771
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	3,479,602	1,165,781	1,236,526	3,408,857
19.3, 19.4	Commercial auto liability	1,233,131	598,639	598,019	1,233,751
21.	Auto physical damage	3,136,708	1,119,842	1,210,374	3,046,176
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft	82,482	50,276	48,080	84,677
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	15,864,993	7,047,038	7,295,485	15,616,546
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	783,443				783,443
2.	Allied lines	5,194				5,194
3.	Farmowners multiple peril	791,372				791,372
4.	Homeowners multiple peril	1,486,387				1,486,387
5.	Commercial multiple peril	920,879				920,879
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine	34,485				34,485
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health	162				162
16.	Workers' compensation					
17.1	Other liability - occurrence	172,768				172,768
17.2	Other liability - claims-made					
17.3	Excess workers' compensation					
18.1	Products liability - occurrence	7,794				7,794
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability	1,236,526				1,236,526
19.3, 19.4	Commercial auto liability	598,019				598,019
21.	Auto physical damage	1,210,374				1,210,374
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft	48,080				48,080
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	7,295,485				7,295,485
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					7,295,485
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

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	697,318	1,422,182	1,000	659,260	39,058	1,422,182
2. Allied lines		10,083				10,083
3. Farmowners multiple peril		1,541,290				1,541,290
4. Homeowners multiple peril	3,126,026	2,718,686	3,979	2,897,003	233,002	2,718,686
5. Commercial multiple peril		1,833,912				1,833,912
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine	11	66,894		10	1	66,894
10. Financial guaranty						
11.1 Medical professional liability - occurrence						
11.2 Medical professional liability - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health		386				386
16. Workers' compensation						
17.1 Other liability - occurrence	157,304	322,929		68,712	88,592	322,929
17.2 Other liability - claims-made						
17.3 Excess workers' compensation						
18.1 Products liability - occurrence		16,709				16,709
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	4,155,179	3,479,602		4,130,325	24,854	3,479,602
19.3, 19.4 Commercial auto liability		1,233,131				1,233,131
21. Auto physical damage	2,456,620	3,136,708	1,512	2,410,365	47,768	3,136,708
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft	15,300	82,482		15,300		82,482
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	10,607,758	15,864,993	6,492	10,180,975	433,275	15,864,993
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	270,589	542,870	270,589	542,870	119,061	129,912	532,020	37.8
2. Allied lines		1,601		1,601	298	931	968	10.3
3. Farmowners multiple peril		467,833		467,833	302,785	259,992	510,627	33.0
4. Homeowners multiple peril	1,093,546	1,023,619	1,093,546	1,023,619	360,827	349,742	1,034,704	38.7
5. Commercial multiple peril		675,405		675,405	897,030	837,146	735,289	40.8
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine		24,372		24,372	30,464	767	54,069	85.0
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health		68		68	308	328	48	10.4
16. Workers' compensation								
17.1 Other liability - occurrence	961	79,853	961	79,853	312,816	256,524	136,145	41.9
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence		937		937	288	4,045	(2,820)	(16.8)
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	3,900,335	2,221,854	3,900,335	2,221,854	2,771,603	2,595,160	2,398,297	70.4
19.3, 19.4 Commercial auto liability	70,000	578,547	70,000	578,547	1,202,786	974,215	807,118	65.4
21. Auto physical damage	1,803,922	1,990,981	1,803,922	1,990,981	247,618	243,959	1,994,640	65.5
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft		22,799		22,799	5,568	7,505	20,862	24.6
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	7,139,353	7,630,739	7,139,353	7,630,739	6,251,452	5,660,225	8,221,966	52.6
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	28,260	61,835	28,260	61,835	21,161	57,226	21,161	119,061	16,117
2. Allied lines						298		298	32
3. Farmowners multiple peril		181,253		181,253		121,532		302,785	37,728
4. Homeowners multiple peril	261,279	266,440	261,279	266,440	56,407	94,388	56,407	360,827	51,257
5. Commercial multiple peril		557,278		557,278		339,752		897,030	438,575
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine		30,464		30,464				30,464	3,213
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health		188		188		120		(a) 308	23
16. Workers' compensation									
17.1 Other liability - occurrence		151,056		151,056		161,760		312,816	104,217
17.2 Other liability - claims-made									
17.3 Excess workers' compensation									
18.1 Products liability - occurrence		200		200		88		288	7,469
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	3,469,858	1,985,446	3,469,858	1,985,446	2,186,280	786,158	2,186,280	2,771,603	548,026
19.3, 19.4 Commercial auto liability		735,939		735,939		466,847		1,202,786	266,343
21. Auto physical damage	90,118	114,394	90,118	114,394	152,582	133,224	152,582	247,618	32,632
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft		4,264		4,264		1,304		5,568	579
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	3,849,515	4,088,755	3,849,515	4,088,755	2,416,430	2,162,697	2,416,430	6,251,452	1,506,211
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

(a) Including \$ for present value of life indemnity claims.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity 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	546,020			546,020
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	16,041			16,041
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	529,978			529,978
2. Commission and brokerage:				
2.1 Direct excluding contingent		2,528,030		2,528,030
2.2 Reinsurance assumed, excluding contingent		1,412		1,412
2.3 Reinsurance ceded, excluding contingent		136,356		136,356
2.4 Contingent - direct		439,769		439,769
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded		18,081		18,081
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)		2,814,774		2,814,774
3. Allowances to managers and agents				
4. Advertising	17,174	49,912		67,085
5. Boards, bureaus and associations	31,269	70,082		101,350
6. Surveys and underwriting reports	47,651	138,487		186,138
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	370,802	1,146,891		1,517,693
8.2 Payroll taxes	20,738	80,296		101,034
9. Employee relations and welfare	115,573	323,010		438,583
10. Insurance	7,786	22,628		30,415
11. Directors' fees	4,168	50,788		54,956
12. Travel and travel items	15,771	47,458		63,229
13. Rent and rent items	14,545	42,272		56,817
14. Equipment	59,093	171,739		230,832
15. Cost or depreciation of EDP equipment and software	8,387	24,376		32,763
16. Printing and stationery	1,491	28,115		29,607
17. Postage, telephone and telegraph, exchange and express	28,301	81,760		110,060
18. Legal and auditing	40,287	140,349	44,637	225,273
19. Totals (Lines 3 to 18)	783,037	2,418,162	44,637	3,245,835
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	75,185	218,506		293,692
20.2 Insurance department licenses and fees	6,317	18,340		24,657
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)	81,502	236,847		318,349
21. Real estate expenses				
22. Real estate taxes	1,419	4,125		5,544
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	1,395,936	5,473,908	44,637 (a)	6,914,481
26. Less unpaid expenses - current year	1,506,211	656,084	10,272	2,172,567
27. Add unpaid expenses - prior year	1,389,004	654,504	9,699	2,053,208
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)	1,278,730	5,472,328	44,064	6,795,122
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of \$ to affiliates and \$44,637 to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) .....11,954	.....11,856
1.1 Bonds exempt from U.S. tax	(a) 189,805	..... 201,930
1.2 Other bonds (unaffiliated)	(a) 286,455	..... 287,518
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	..... 45,355	..... 46,692
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) 68	..... 70
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	.....	.....
10. Total gross investment income	533,637	548,066
11. Investment expenses .....	.....	(g) .....44,637
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) .....	.....	44,637
17. Net investment income (Line 10 minus Line 16) .....	.....	503,429
DETAILS OF WRITE-INS		
0901. ....	.....	.....
0902. ....	.....	.....
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$5,304 accrual of discount less \$134,324 amortization of premium and less \$12,498 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 \$16 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	132	.....	132	.....	.....
1.1 Bonds exempt from U.S. tax
1.2 Other bonds (unaffiliated)	(4,360)	.....	(4,360)	.....	.....
1.3 Bonds of affiliates
2.1 Preferred stocks (unaffiliated)
2.11 Preferred stocks of affiliates
2.2 Common stocks (unaffiliated)	(19,262)	.....
2.21 Common stocks of affiliates
3. Mortgage loans
4. Real estate
5. Contract loans
6. Cash, cash equivalents and short-term investments	(7)	.....	(7)	.....	.....
7. Derivative instruments
8. Other invested assets
9. Aggregate write-ins for capital gains (losses)
10. Total capital gains (losses)	(4,235)	.....	(4,235)	(19,262)	.....
DETAILS OF WRITE-INS					
0901.
0902.
0903.
0998. Summary of remaining write-ins for Line 9 from overflow page
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity 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	38,343	24,027	(14,316)
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	95,596	207,446	111,850
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	3,858	6,140	2,282
21. Furniture and equipment, including health care delivery assets	6,977	9,768	2,791
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		14,012	14,012
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	144,774	261,393	116,619
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	144,774	261,393	116,619
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Prepaid Expenses		875	875
2502. Prepaid Insurance Premiums		13,137	13,137
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		14,012	14,012

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Casco Indemnity Company (the Company) are presented on the basis of accounting practices prescribed or permitted by the Maine Bureau of Insurance (MBI).

The MBI recognizes only statutory accounting practices prescribed or permitted by the State of Maine 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 Maine.

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

	State of Domicile	2015	2014
<u>NET INCOME</u>			
(1) Casco Indemnity Company state basis (Page 4, Line 20, Columns 1 & 2)	ME	\$ 891,333	\$ 1,078,331
(2) State Prescribed Practices that increase/(decrease) NAIC SAP: e.g. Depreciation of fixed assets			
(3) State Permitted Practices that increase/(decrease) NAIC SAP: e.g. Depreciation, home office property			
(4) NAIC SAP (1-2-3=4)	ME	\$ 891,333	\$ 1,078,331
<u>SURPLUS</u>			
(5) Casco Indemnity Company state basis (Page 3, Line 37, Columns 1 & 2)	ME	\$ 12,315,284	\$ 11,414,476
(6) State Prescribed Practices that increase/(decrease) NAIC SAP: e.g. Goodwill, net e.g. Fixed Assets, net			
(7) State Permitted Practices that increase/(decrease) NAIC SAP: e.g. Home Office Property			
(8) NAIC SAP (5-6-7=8)	ME	\$ 12,315,284	\$ 11,414,476

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

The preparation of financial statements in conformity with the Annual Statement Instructions and the *Accounting Practices and Procedures Manual* 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.

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.
- (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) The Company had no preferred stock at December 31, 2015 or 2014.
- (5) The Company has no mortgage loans on real estate.
- (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 United Ohio Insurance Company. 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.
- (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.

NOTES TO FINANCIAL STATEMENTS

- (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 significantly modified its capitalization policy from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

D. Going Concern

Management has evaluated the financial statements and determined that there are no going concern issues to report.

2. Accounting Changes and Corrections of Errors

There were no significant accounting changes or corrections of errors during 2015 or 2014.

3. Business Combinations and Goodwill

There were no significant changes in business combinations or goodwill during 2015 or 2014.

4. Discontinued Operations

The Company has no discontinued operations to report.

5. Investments

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

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

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

- (3) The Company had no other-than-temporary impairments for the year ended December 31, 2015.

- (4) All temporarily impaired securities for which an other-than-temporary impairment has not been recognized in earnings as a realized loss in 2015 are as follows:

a. The aggregate amount of unrealized losses:			
	1. Less than 12 Months	\$	(32,992)
	2. 12 Months or Longer	\$	-
			<u> </u>
b. The aggregate related fair value of securities with unrealized losses:			
	1. Less than 12 Months	\$	3,699,092
	2. 12 Months or Longer	\$	-
			<u> </u>

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

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

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

NOTES TO FINANCIAL STATEMENTS

- E. The Company has no repurchase agreements or securities lending transactions.
- F. The Company owns no real estate.
- G. The Company has no real estate investments that qualify for low-income housing tax credits (LIHTC).
- H. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							Percentage		
	Current Year					6	7	8	9	10
	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 Supporting Assets G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.00%	0.00%
b. Collateral held under security lending agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
c. Subject to repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	-	-	-	-	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
j. On deposit with states	401,297	-	-	-	401,297	402,576	(1,279)	401,297	1.39%	1.40%
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.00%	0.00%
n. Other restricted assets	-	-	-	-	-	-	-	-	0.00%	0.00%
o. Total Restricted Assets	\$ 401,297	\$ -	\$ -	\$ -	\$ 401,297	\$ 402,576	\$ (1,279)	\$ 401,297	1.39%	1.40%

(a) Subset of column 1

(b) Subset of column 3

(2) The Company has no Assets Pledged as Collateral Not Captured in Other Categories.

(3) The Company has no Other Restricted Assets or Contracts that Share Similar Characteristics, such as Reinsurance and Derivatives.

- I. The Company has no Working Capital Finance Investments.
- J. The Company has no Offsetting and Netting of Assets and Liabilities.
- K. The Company has no Structured Notes.

6. Joint Ventures, Partnerships and Limited Liability Companies.

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

7. Investment Income

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

8. Derivative Instruments

The Company owns no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

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

	12/31/2015			12/31/2014			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	1,641,085	1,767	1,642,852	1,731,383	2,173	1,733,556	(90,298)	(406)	(90,704)
(b) Statutory Valuation Allowance Adjustments	-	-	-	-	-	-	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a-1b)	1,641,085	1,767	1,642,852	1,731,383	2,173	1,733,556	(90,298)	(406)	(90,704)
(d) Deferred Tax Assets Nonadmitted	95,596	-	95,596	207,446	-	207,446	(111,850)	-	(111,850)
(e) Subtotal Net Admitted Deferred Tax Asset (1c-1d)	1,545,489	1,767	1,547,256	1,523,937	2,173	1,526,110	21,552	(406)	21,146
(f) Deferred Tax Liabilities	14,023	409,481	423,504	10,296	416,030	426,326	3,727	(6,549)	(2,822)
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e-1f)	1,531,466	(407,714)	1,123,752	1,513,641	(413,857)	1,099,784	17,825	6,143	23,968

	12/31/2015			12/31/2014			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	467,181	-	467,181	278,501	-	278,501	188,680	-	188,680
(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)	656,571	-	656,571	821,283	-	821,283	(164,712)	-	(164,712)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following The Balance Sheet Date	656,571	-	656,571	821,283	-	821,283	(164,712)	-	(164,712)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold	XXX	XXX	1,678,730	XXX	XXX	1,547,204	XXX	XXX	131,526
(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	421,737	1,767	423,504	424,153	2,173	426,326	(2,416)	(406)	(2,822)
(d) Deferred Tax Assets Admitted As The Result Of Application of SSAP No. 101 Total (2(a)+2(b)+2(c))	1,545,489	1,767	1,547,256	1,523,937	2,173	1,526,110	21,552	(406)	21,146

	2015	2014
(a) Ratio Percentage Used to Determine Recovery Period And Threshold Limitation Amount	841%	898%
(b) Amount of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above	11,191,532	10,314,692

	As of End of Current Period		12/31/2014		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)	1,641,085	1,767	1,731,383	2,173	(90,298)	(406)
2. Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies						
3. Net Admitted Adjusted Gross DTAs Amount From Note 9A1(e)	1,545,489	1,767	1,523,937	2,173	21,552	(406)
4. Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies						
(b) Does the Company's tax-planning strategies include the use of reinsurance?	Yes	_____	No	_____	X	_____

B. Unrecognized Deferred Tax Liabilities

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

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2015	12/31/2014	(Col 1-2) Change
1. Current Income Tax			
(a) Federal	226,453	151,397	75,056
(b) Foreign	-	-	-
(c) Subtotal	226,453	151,397	75,056
(d) Federal income tax on net capital gains	(1,846)	146,860	(148,706)
(e) SSAP 3 (included in surplus)	-	(1,274)	1,274
(f) Other	157	147	10
(g) Federal and foreign income taxes incurred	<u>224,764</u>	<u>297,130</u>	<u>(72,366)</u>

	12/31/2015	12/31/2014	(Col 1-2) Change
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	96,667	98,299	(1,632)
(2) Unearned premium reserve	506,889	487,168	19,721
(3) Policyholder reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred acquisition costs	-	-	-
(6) Policyholder dividends accrual	-	-	-
(7) Fixed assets	-	26	(26)
(8) Compensation and benefits accrual	117,823	84,048	33,775
(9) Pension accrual	-	-	-
(10) Salvage and subrogation	50,338	41,891	8,447
(11) Net operating loss carry-forward	825,111	962,613	(137,502)
(12) Tax credit carry-forward	-	-	-
(13) Other (including items <5% of total ordinary tax assets)	44,257	57,338	(13,081)
(99) Subtotal	<u>1,641,085</u>	<u>1,731,383</u>	<u>(90,298)</u>
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted	95,596	207,446	(111,850)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	<u>1,545,489</u>	<u>1,523,937</u>	<u>21,552</u>
(e) Capital			
(1) Investments	1,767	2,173	(406)
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	<u>1,767</u>	<u>2,173</u>	<u>(406)</u>
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e99-2f-2g)	<u>1,767</u>	<u>2,173</u>	<u>(406)</u>
(i) Admitted deferred tax assets (2d+2h)	<u>1,547,256</u>	<u>1,526,110</u>	<u>21,146</u>

3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	4,446	3,314	1,132
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	-	-	-
(4) Policyholder reserves	-	-	-
(5) Other (including items <5% of total ordinary tax liabilities)	9,577	6,982	2,595
(99) Subtotal	<u>14,023</u>	<u>10,296</u>	<u>3,727</u>
(b) Capital			
(1) Investments	409,481	416,030	(6,549)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>409,481</u>	<u>416,030</u>	<u>(6,549)</u>
(c) Deferred tax liabilities (3a99+3b99)	<u>423,504</u>	<u>426,326</u>	<u>(2,822)</u>
4. Net deferred tax assets/liabilities (2i - 3c)	<u>1,123,752</u>	<u>1,099,784</u>	<u>23,968</u>

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2015	12/31/2014	Change
Total deferred tax assets	1,642,852	1,733,556	(90,704)
Total deferred tax liabilities	423,504	426,326	(2,822)
Net deferred tax asset	1,219,348	1,307,230	(87,882)
Tax effect of unrealized gains (losses)			(6,549)
Change in net deferred income tax			<u>(94,431)</u>

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

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

Description	Amount	Tax Effect at 34%	Effective Tax Rate
Income before Federal income tax	1,116,096	379,473	34.00%
Tax exempt investment income	(201,930)	(68,656)	-6.15%
Dividends received deduction	(30,747)	(10,454)	-0.94%
Proration of tax exempt investment income	34,902	11,867	1.06%
Lobbying	2,056	699	0.06%
Disallowed meals and entertainment	12,731	4,329	0.39%
Country club dues	849	289	0.03%
Change in non admitted assets	4,769	1,621	0.15%
Other	80	27	0.00%
Total	<u>938,806</u>	<u>319,195</u>	<u>28.60%</u>
Federal and foreign ordinary income taxes incurred		226,610	20.30%
Capital gains tax incurred		(1,846)	-0.17%
Change in net deferred income tax		94,431	8.47%
Total statutory income taxes		<u>319,195</u>	<u>28.60%</u>

E. Operating Loss and Tax Credit Carry forwards

1. Carryforwards, recoverable taxes, and IRC 6603 deposits

	12/31/2015	12/31/2014
The Company had net operating losses of:	2,426,797	2,831,215
The Company had capital loss carryforwards of:	-	-
The Company had AMT credit carryforwards of:	29,104	29,104
	<u>2,455,901</u>	<u>2,860,319</u>

The AMT credit carryforwards do not expire.

2. The following is income tax expense for 2015, 2014, and 2013 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2013	-	329	329
2014	150,280	146,860	297,140
2015	226,453	(1,846)	224,607
	<u>376,733</u>	<u>145,343</u>	<u>522,076</u>

3. Deposits admitted under IRC § 6603

None

F. Consolidated Federal Income Tax Return

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

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

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

NOTES TO FINANCIAL STATEMENTS

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

- A. The Company is a wholly owned subsidiary of Ohio Mutual Insurance Company (Ohio Mutual). Ohio Mutual is the sole shareholder and owner of the Company, United Ohio Insurance Company (United Ohio), United Premium Budget Service Inc., Centurion Financial Inc. (CEF), and Ohio United Agency, Inc.
- B. The Company, Ohio Mutual (parent) and United Ohio have entered into a reinsurance pooling agreement through which underwriting activities and operating expenses are proportionately allocated. See footnote #26 for additional information on the pooling agreement.
- C. In 2015 the Company received from its parent, Ohio Mutual, \$513,360 under the terms of the Reinsurance Pooling Agreement between the entities.
- D. As of December 31, 2015, the Company owes its parent, Ohio Mutual, \$277,050 under the terms of the Reinsurance Pooling Agreement. As of December 31, 2015, the Company's affiliate, United Ohio, owes the Company \$11,262 under the terms of the Cost Sharing Agreement.
- E. The Company has no guarantees or undertakings at December 31, 2015.
- F. The Company, its parent, Ohio Mutual, and affiliate, United Ohio, entered into a Cost Sharing Agreement effective, January 1, 2011, through which certain common costs are shared proportionally between the entities.
- G. All outstanding shares of the Company are owned by its parent, Ohio Mutual, an insurance company domiciled in the State of Ohio.
- H. The Company owns no shares of the stock of its ultimate parent, Ohio Mutual.
- I. The Company does not own a share or interest in an upstream intermediate entity or its parent, either directly or indirectly.
- J. The Company has no subsidiary investments, controlled or affiliated companies during the statement period.
- K. Not Applicable
- L. Not Applicable

11. Debt

The Company had no outstanding debt obligations at December 31, 2015.

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

The Company has no retirement plans, deferred compensation, postemployment benefits or compensated absences or other postretirement benefit plans. All such plans are included in the Company's affiliate, United Ohio.

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

- (1) The Company has 50,000 shares of capital stock authorized, 25,000 shares issued and outstanding. All shares are common shares and carry par value of \$100 each.
- (2) The Company has no shares of preferred stock outstanding.
- (3) Unless prior approval is received by the MBI, Maine 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.
- (4) There were no ordinary or extraordinary dividends paid in either 2015 or 2014.
- (5) The portion of the Company's 2015 and 2014 surplus that may be paid as ordinary dividends in the subsequent year are \$1,231,528 and \$1,141,448 respectively.
- (6) There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- (7) The total amount of advances to surplus not repaid is \$0.
- (8) There is no stock held by the Company, including stock of affiliated companies, for special purposes.
- (9) The Company has not experienced any changes in balances of special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is \$1,204,356.
- (11) The Company has no surplus debentures or similar obligations.
- (12) The Company has no restatement due to quasi-reorganizations.
- (13) There are no quasi-reorganizations to report.

14. Liabilities, Contingencies and Assessments

- A. The Company has no commitment or contingent commitment to any other entity, joint venture, partnership, or limited liability company.
- B. The Company has received notification of the insolvency of several companies. It is expected that the insolvency will result in a guaranty fund assessment against the Company at some future date. At this time the Company is unable to estimate the possible amounts, if any, of such assessments. Accordingly, the Company is unable to determine the impact, if any, such assessments may have on the Company's financial position or results of operations.

NOTES TO FINANCIAL STATEMENTS

- C. The Company has no commitment or gain contingencies to any other entity, joint venture, partnership, or limited liability company.
- D. The Company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

	<u>Direct</u>
Claims related ECO and bad faith losses paid during the reporting period	\$0

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

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

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

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

15. Leases

A. Leasing Arrangements

- (1) The Company's parent, Ohio Mutual, leases automobiles and computer related equipment under various operating lease arrangements. The Company and affiliate, United Ohio, share expenses with their parent according to the Cost Sharing Agreement between the three companies. The rental expense for these leases for 2015 and 2014 was \$61,888 and \$63,091, respectively.

The Company leases its home office space from its parent, Ohio Mutual. Rental expense incurred for the years ended December 31, 2015 and 2014, under this facility lease was \$78,000 for each year.

- (2) At January 1, 2015, the minimum aggregate rental commitments are as follows:

	<u>Year Ending</u> <u>December 31</u>	<u>Operating Leases</u>
1.	2016	\$3,528
2.	2017	0
3.	2018	0
4.	2019	0
5.	2020	0
6.	Total	\$3,528

- (3) The Company is not involved in sales - leaseback transactions.

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

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

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

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

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

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

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

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

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

20. Fair Value Measurements

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

NOTES TO FINANCIAL STATEMENTS

(1) Fair Value Measurements at Reporting Date

Description	(Level 1)	(Level 2)	(Level 3)	Total
a. Assets at fair value				
Common Stock				
Mutual Funds	\$ 2,170,719	\$ -	\$ -	\$ 2,170,719
Total Common Stocks	<u>\$ 2,170,719</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,170,719</u>
Derivative assets	-	-	-	-
Total assets at fair value	<u>\$ 2,170,719</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,170,719</u>

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

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

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

(5) The Company has no Derivative Assets or Liabilities

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

C. The Aggregate Fair Value for all Financial Instruments and the Level within the Fair Value Hierarchy

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Not Practicable (Carrying Value)
Common Stocks	\$ 2,170,719	\$ 2,170,719	\$ 2,170,719	\$ -	\$ -	\$ -

D. Not Practicable to Estimate Fair Value

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

21. Other Items

A. The Company has no Extraordinary Items to disclose.

B. The Company has no Troubled Debt Restructuring Debtors.

C. Assets in the amount of \$401,297 and \$402,576 at December 31, 2015 and 2014, respectively, were on deposit with government authorities or trustees as required by law.

D. The Company has no Business Interruption Insurance Recoveries.

E. The Company has neither State Transferable nor Non-Transferable Tax Credits.

F. Subprime Mortgage Related Risk Exposure

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

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

(2) The Company does not engage in direct subprime residential lending.

(3) Direct exposure through other investments

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value, Fair Value, and the Other than Temporary Impairment Losses Recognized of subprime mortgage related risk exposure by investment category:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other than Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 5,474	\$ 5,925	\$ 12,699	\$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investment in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	<u>\$ 5,474</u>	<u>\$ 5,925</u>	<u>\$ 12,699</u>	<u>\$ -</u>

The Company recorded no impairment write-downs in 2015 or 2014 and \$1,195 and \$3,171 of realized gains on sales and pay downs of investments with subprime exposure for the respective years.

NOTES TO FINANCIAL STATEMENTS

- (4) The Company has no subprime mortgage risk exposure through Mortgage Guaranty or Financial Guaranty Insurance coverage.

22. Events Subsequent

Type II – Nonrecognized Subsequent Events:

	Current Year	Prior Year
A.		
Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the federal Affordable Care Act	NO	
B. ACA fee assessment payable for the upcoming year	-	-
C. ACA fee assessment paid	-	-
D. Premium written subject to ACA 9010 assessment	-	-
E. Total Adjusted Capital before surplus adjustment	-	
F. Total Adjusted Capital after surplus adjustment	-	
G. Authorized Control Level	-	
H. Would reporting the ACA assessment as of Dec. 31, 2015 have triggered an RBC action level (YES/NO)?	NO	

There are no other subsequent events to report.

23. Reinsurance

A. Unsecured Reinsurance Recoverables

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

B. Reinsurance Recoverable in Dispute

The Company has no reinsurance recoverable in dispute.

C. Reinsurance Assumed and Ceded

- (1) The following table summarizes assumed and ceded unearned premiums and the related commission equity at December 31, 2015:

	<u>Assumed Reinsurance</u>		<u>Ceded Reinsurance</u>		<u>Net</u>	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 7,295,485	\$ 1,300,832	\$ 4,755,438	\$ 847,925	\$ 2,540,047	\$ 452,907
b. All Other	-	-	114,268	61,952	(114,268)	(61,952)
c. TOTAL	\$ 7,295,485	\$ 1,300,832	\$ 4,869,706	\$ 909,877	\$ 2,425,779	\$ 390,955
d. Direct Unearned Premium Reserve:						\$ 4,869,706

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

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ -	\$ -	\$ -	\$ -
b. Sliding Scale Adjustments	-	-	-	-
c. Other Profit Commission Arrangements	10,541	-	-	10,541
d. TOTAL	\$ 10,541	\$ -	\$ -	\$ 10,541

- (3) Not Applicable

D. Uncollectible Reinsurance

The Company has no uncollectible reinsurance.

E. Commutation of Ceded Reinsurance

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

F. Retroactive Reinsurance

The Company has no retroactive reinsurance.

G. Reinsurance Accounted for as a Deposit

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

NOTES TO FINANCIAL STATEMENTS

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

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

I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

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

24. Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company has no retrospectively rated contracts.

25. Change in Incurred Losses and Loss Adjustment Expenses

The following table provides a reconciliation of the beginning and ending reserve balances for losses and loss adjustment expenses, net of reinsurance recoverables, for 2015 and 2014:

	<u>2015</u>	<u>2014</u>
	<i>(In Thousands)</i>	
Balance at January 1, net of reinsurance	\$ 7,049	\$ 7,058
Incurred related to:		
Current year	10,288	10,428
Prior years	(670)	(865)
Total incurred	<u>\$ 9,618</u>	<u>\$ 9,563</u>
Paid related to:		
Current year	\$ 6,184	\$ 6,507
Prior years	2,725	3,065
Total paid	<u>\$ 8,909</u>	<u>\$ 9,572</u>
Balance as of December 31, net of reinsurance	<u>\$ 7,758</u>	<u>\$ 7,049</u>

The Company's liabilities for unpaid losses and loss adjustment expenses, net of related reinsurance recoverables, at December 31, 2014 and 2013 were decreased in the subsequent year by \$670,000 and \$865,000, respectively. The favorable development experienced in 2015 for years 2014 and prior is due to favorable development within the Company's auto liability, auto physical damage and homeowners lines of business and was primarily within the accident years of 2013 and 2014. The favorable development experienced in 2014 for years 2013 and prior is due to favorable development within the Company's auto liability and homeowners lines of business and was primarily within the accident years of 2010 to 2013. Initial loss estimates for these years developed better than expected for these lines of business. Reserves previously established for these lines and years were reduced in the current year.

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

26. Intercompany Pooling Arrangements

Effective January 1, 2011, the Company requested and received permission from the MBI to pool the underwriting results of the Company with those of its insurance parent, Ohio Mutual and affiliate United Ohio. Through the Pooling Agreement, Ohio Mutual, NAIC #10202, retains 27% of the group's pooled underwriting results and cedes 65% to United Ohio, NAIC #13072 and 8% to the Company, NAIC #25950. The following underwriting results were assumed/ceded between the Companies in 2015 and 2014:

	<u>2015</u>	<u>2014</u>
Premium earned ceded to Ohio Mutual from Casco Indemnity	\$ (10,125,533)	\$ (9,664,222)
Premium earned assumed by Casco Indemnity	15,616,546	14,949,709
Change in premium earned due to pooling	<u>\$ 5,491,013</u>	<u>\$ 5,285,487</u>
Losses incurred ceded to Ohio Mutual from Casco Indemnity	\$ (5,358,407)	\$ (7,162,972)
Losses incurred assumed by Casco Indemnity	8,221,966	8,283,406
Change in losses incurred due to pooling	<u>\$ 2,863,559</u>	<u>\$ 1,120,434</u>
Net loss adjustment expenses ceded to Ohio Mutual	\$ 1,221,727	\$ 36,707
Net other underwriting expenses ceded to Ohio Mutual	3,500,881	2,239,990
Change in expenses incurred due to pooling	<u>\$ 4,722,608</u>	<u>\$ 2,276,697</u>
Change in income before taxes due to pooling	<u>\$ (2,095,154)</u>	<u>\$ 1,888,356</u>

27. Structured Settlements

The Company has some structured settlements and they are assigned.

28. Health Care Receivables

The Company has no health care receivables.

29. Participating Policies

The Company does not offer participating policies.

NOTES TO FINANCIAL STATEMENTS

30. Premium Deficiency Reserves

- | | | |
|--|-----|---|
| 1. Liability carried for premium deficiency reserves | | \$ <u> 0</u> |
| 2. Date of most recent evaluation of this liability | | <u> 1/18/2016</u> |
| 3. Was anticipated investment income utilized in the calculations? | Yes | <input checked="" type="checkbox"/> No <input type="checkbox"/> |

31. High Deductibles

The Company has not recorded any high deductibles.

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

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

33. Asbestos/Environmental Reserves

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

Yes () No (X)

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

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

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

Yes () No (X)

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

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

34. Subscriber Savings Accounts

The Company is not a reciprocal insurer.

35. Multiple Peril Crop Insurance

The Company does not offer multiple peril crop insurance.

36. Financial Guaranty Insurance

The Company does not offer Financial Guaranty Insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 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? Maine
- 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. 12/31/2011
- 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. 12/31/2011
- 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). 09/04/2012
- 3.4 By what department or departments?
Maine Bureau 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 [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1
Name of Entity | 2
NAIC Company Code | 3
State of Domicile |
|---------------------|------------------------|------------------------|
| | | |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
Ernst & Young, LLP
800 Yard Street
Suite 200
Grandview Heights, OH 43212
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Thomas P. Conway
Ernst & Young, LLP
Willis Tower
233 South Wacker Drive
Chicago, IL 60606-6301
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$
- 12.2 If, yes provide explanation:
.....
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

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

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company
GENERAL INTERROGATORIES

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

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

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [X] No []

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

25.21 Subject to repurchase agreements\$
 25.22 Subject to reverse repurchase agreements\$
 25.23 Subject to dollar repurchase agreements\$
 25.24 Subject to reverse dollar repurchase agreements\$
 25.25 Placed under option agreements\$
 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock\$
 25.27 FHLB Capital Stock\$
 25.28 On deposit with states\$ 401,297
 25.29 On deposit with other regulatory bodies\$
 25.30 Pledged as collateral - excluding collateral pledged to an FHLB\$
 25.31 Pledged as collateral to FHLB - including assets backing funding agreements\$
 25.32 Other\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

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

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

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

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

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

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

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

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
SEC File #801-22445	General Re- New England Asset Management	74 Batterson Park Road Farmington, CT 06032

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

GENERAL INTERROGATORIES

- 29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No []
- 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
464287-20-0	IShares Core S&P 500 ETF	942,402
78462F-10-3	SPDR S&P 500 ETF Trust	1,228,317
29.2999 - Total		2,170,719

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
IShares Core S&P 500 ETF	Apple Inc.	33,361	12/31/2015
IShares Core S&P 500 ETF	Exxon Mobil Corp	20,167	12/31/2015
IShares Core S&P 500 ETF	Microsoft Corporation	19,696	12/31/2015
IShares Core S&P 500 ETF	Johnson & Johnson	15,078	12/31/2015
IShares Core S&P 500 ETF	Berkshire Hathaway Inc. Class B	14,136	12/31/2015
SPDR S&P 500 ETF Trust	Apple Inc.	40,166	12/31/2015
SPDR S&P 500 ETF Trust	Microsoft Corporation	30,339	12/31/2015
SPDR S&P 500 ETF Trust	Exxon Mobil Corp	22,233	12/31/2015
SPDR S&P 500 ETF Trust	General Electric Co.	20,144	12/31/2015
SPDR S&P 500 ETF Trust	Johnson & Johnson	19,530	12/31/2015

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	19,375,175	19,902,246	527,071
30.2 Preferred stocks			
30.3 Totals	19,375,175	19,902,246	527,071

- 30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are based on values either published by the NAIC's Security Valuation Office (SVO) or from an independent pricing service vendor such as BofA Merrill Lynch indices, Interactive Data Corp, Reuters, S&P, Bloomberg/Bloomberg Valuation Service, Markit/Markit iBoxx or PricingDirect. Under certain circumstances, if neither an SVO price or vendor price is available, a price may be obtained from a broker. Short term securities and cash equivalents are valued at amortized cost.

- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No []
- 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
NOT APPLICABLE
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [] No []
- 32.2 If no, list exceptions:
.....

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$32,642

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

1 Name	2 Amount Paid
American Association of Insurance Services	9,433

34.1 Amount of payments for legal expenses, if any?\$10,346

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

1 Name	2 Amount Paid
Bricker & Eckler LLP	10,241

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

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

1 Name	2 Amount Paid
.....	

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned	\$	_____
1.62 Total incurred claims	\$	_____
1.63 Number of covered lives		_____
All years prior to most current three years		
1.64 Total premium earned	\$	_____
1.65 Total incurred claims	\$	_____
1.66 Number of covered lives		_____

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned	\$	_____
1.72 Total incurred claims	\$	_____
1.73 Number of covered lives		_____
All years prior to most current three years		
1.74 Total premium earned	\$	_____
1.75 Total incurred claims	\$	_____
1.76 Number of covered lives		_____

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	_____	_____
2.2 Premium Denominator	15,616,546	14,949,709
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	494	596
2.5 Reserve Denominator	15,053,148	14,096,267
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]

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

3.21 Participating policies	\$	_____
3.22 Non-participating policies	\$	_____

4. For mutual reporting Entities and Reciprocal Exchanges Only:

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

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

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

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

5. For Reciprocal Exchanges Only:

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

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation	Yes [] No [] N/A []
5.22 As a direct expense of the exchange	Yes [] No [] N/A []

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

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

5.5 If yes, give full information

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 JLT Re using both the AIR model and the RMS model.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company's primary protection from an excessive loss arising from a concentration of risk is a comprehensive catastrophe reinsurance program with top quality reinsurers. In addition, the Company utilizes an internal concentration of risks metric that should not be exceeded in a given geographic area. The Company has also implemented predictive software to better access the potential risk before and after an event.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.
.....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?..... Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses\$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses)\$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds\$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit\$
- 12.62 Collateral and other funds\$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 500,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount:1
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
The Company and its affiliates cede reinsurance independently under a group reinsurance agreement.
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [X] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes [] No [X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 \$
 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 \$

Provide the following information for all other amounts included in Schedule F - P art 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5 \$
 17.19 Unfunded portion of Interrogatory 17.18 \$
 17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18...\$
 17.21 Case reserves portion of Interrogatory 17.18 \$
 17.22 Incurred but not reported portion of Interrogatory 17.18 \$
 17.23 Unearned premium portion of Interrogatory 17.18 \$
 17.24 Contingent commission portion of Interrogatory 17.18 \$

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	9,364,854	9,609,022	9,463,014	9,263,410	11,340,256
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	7,890,109	7,721,102	7,217,268	7,123,932	8,872,735
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	9,223,893	8,253,579	7,378,201	4,896,421	4,660,462
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	386	517	633	669	677
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	26,479,243	25,584,221	24,059,116	21,284,433	24,874,129
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	5,052,371	4,972,783	4,679,739	4,487,061	4,692,335
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,718,348	4,514,995	4,296,116	4,085,190	4,197,168
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	6,093,888	5,900,966	5,662,733	4,850,001	4,660,462
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	386	517	633	669	677
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	15,864,993	15,389,262	14,639,221	13,422,922	13,550,642
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	524,736	365,379	19,647	(67,192)	(692,697)
14. Net investment gain or (loss) (Line 11)	501,040	731,192	281,438	827,373	390,953
15. Total other income (Line 15)	92,167	133,304	178,356	226,550	303,621
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	226,610	151,544	25,032	(207,861)	(45,848)
18. Net income (Line 20)	891,333	1,078,331	454,409	1,194,593	47,725
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	28,649,383	26,752,257	25,049,566	25,613,870	29,445,095
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	184,015	219,131	222,961	146,573	173,407
20.2 Deferred and not yet due (Line 15.2)	3,494,047	3,390,069	3,168,551	2,903,351	2,854,602
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	16,334,099	15,337,781	14,556,784	18,285,280	23,544,988
22. Losses (Page 3, Line 1)	6,251,452	5,660,225	5,728,925	5,387,048	5,192,895
23. Loss adjustment expenses (Page 3, Line 3)	1,506,211	1,389,004	1,329,484	1,289,742	1,172,067
24. Unearned premiums (Page 3, Line 9)	7,295,485	7,047,038	6,607,485	5,999,806	5,833,856
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)	12,315,284	11,414,476	10,492,782	7,328,590	5,900,107
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	1,791,087	1,201,716	1,550,128	1,188,787	(862,892)
Risk-Based Capital Analysis					
28. Total adjusted capital	12,315,284	11,414,476	10,492,782	7,328,590	5,900,107
29. Authorized control level risk-based capital	1,331,201	1,148,443	1,124,471	988,795	1,050,410
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)	79.2	79.7	79.4	74.1	68.7
31. Stocks (Lines 2.1 & 2.2)	9.2	10.0	13.4	24.3	28.7
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)	11.7	10.3	7.2	1.6	2.6
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)					
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(12,713)	(111,213)	409,503	(309,708)	(7,889)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	900,808	921,694	3,164,192	1,428,483	(387,204)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	6,852,487	6,831,218	6,666,924	8,701,940	12,122,714
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,657,135	4,743,297	4,172,498	4,309,996	6,145,432
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	3,260,403	3,550,449	3,033,750	2,724,169	3,154,885
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	68	872	376	1,156	1,331
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	14,770,092	15,125,835	13,873,547	15,737,260	21,424,362
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	2,881,190	2,846,181	2,300,725	2,317,103	2,686,389
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,582,624	2,632,686	2,491,715	2,388,328	2,896,724
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	2,166,857	2,872,367	2,878,127	2,718,905	3,154,885
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	68	872	376	1,156	1,331
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	7,630,739	8,352,106	7,670,942	7,425,492	8,739,329
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)	52.6	55.4	57.1	57.5	64.5
68. Loss expenses incurred (Line 3)	8.9	8.6	8.7	10.2	9.1
69. Other underwriting expenses incurred (Line 4)	35.1	33.6	34.1	32.9	31.6
70. Net underwriting gain (loss) (Line 8)	3.4	2.4	0.1	(0.5)	(5.1)
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)	33.9	31.8	31.5	30.8	29.1
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	61.6	64.0	65.8	67.7	73.5
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)	128.8	134.8	139.5	183.2	229.7
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(534)	(755)	(904)	(862)	(851)
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)	(4.7)	(7.2)	(12.3)	(14.6)	(13.5)
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)	(955)	(1,436)	(1,392)	(1,192)	(1,228)
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)	(9.1)	(19.6)	(23.6)	(19.0)	(13.8)

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

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	1		3				2	4	XXX
2. 2006.....	11,240	921	10,319	5,464	408	173	13	659	8	288	5,867	XXX
3. 2007.....	11,750	933	10,817	6,627	473	208	11	675	8	343	7,018	XXX
4. 2008.....	12,977	1,028	11,949	8,575	1,598	340	62	675	8	358	7,922	XXX
5. 2009.....	13,587	1,194	12,393	8,182	1,121	285	15	708	10	414	8,029	XXX
6. 2010.....	14,135	962	13,173	8,169	331	350	8	771	4	453	8,947	XXX
7. 2011.....	14,358	906	13,452	9,646	1,184	400	46	801		380	9,617	XXX
8. 2012.....	14,464	1,207	13,257	10,576	2,953	438	146	856		337	8,771	XXX
9. 2013.....	15,115	1,083	14,032	8,068	398	243	9	850		324	8,754	XXX
10. 2014.....	16,206	1,256	14,950	7,455	307	158	3	823		347	8,126	XXX
11. 2015.....	16,801	1,184	15,617	5,374	20	112		717		228	6,183	XXX
12. Totals	XXX	XXX	XXX	78,137	8,793	2,710	313	7,535	38	3,474	79,238	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	12											12	XXX
2. 2006.....								1				1	XXX
3. 2007.....	4	1										3	XXX
4. 2008.....	9		4					4				17	XXX
5. 2009.....	39	12	7				6	1				41	XXX
6. 2010.....	53	2	27	3			21	2				98	XXX
7. 2011.....	59		38				39	8				144	XXX
8. 2012.....	221	2	103	1			71	10				402	XXX
9. 2013.....	712	121	287	21			213	20				1,090	XXX
10. 2014.....	1,031	4	499	32			270	85				1,849	XXX
11. 2015.....	2,286	196	1,389	134			434	321				4,100	XXX
12. Totals	4,426	338	2,354	191			1,054	452				7,757	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	12	
2. 2006.....	6,297	429	5,868	56.0	46.6	56.9					1
3. 2007.....	7,514	493	7,021	63.9	52.8	64.9				3	
4. 2008.....	9,607	1,668	7,939	74.0	162.3	66.4				13	4
5. 2009.....	9,228	1,158	8,070	67.9	97.0	65.1				34	7
6. 2010.....	9,393	348	9,045	66.5	36.2	68.7				75	23
7. 2011.....	10,991	1,230	9,761	76.5	135.8	72.6				97	47
8. 2012.....	12,275	3,102	9,173	84.9	257.0	69.2				321	81
9. 2013.....	10,393	549	9,844	68.8	50.7	70.2				857	233
10. 2014.....	10,321	346	9,975	63.7	27.5	66.7				1,494	355
11. 2015.....	10,633	350	10,283	63.3	29.6	65.8				3,345	755
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,251	1,506

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015	11 One Year	12 Two Year
1. Prior.....	2,426	1,787	1,394	1,254	1,165	1,150	1,131	1,119	1,119	1,122	3	3
2. 2006.....	6,282	5,805	5,443	5,329	5,245	5,225	5,217	5,216	5,213	5,216	3	
3. 2007.....	XXX	7,547	6,924	6,554	6,515	6,419	6,367	6,366	6,353	6,354	1	(12)
4. 2008.....	XXX	XXX	8,105	7,504	7,433	7,294	7,281	7,262	7,284	7,268	(16)	6
5. 2009.....	XXX	XXX	XXX	8,237	7,727	7,562	7,490	7,388	7,371	7,371		(17)
6. 2010.....	XXX	XXX	XXX	XXX	9,194	8,778	8,601	8,447	8,308	8,276	(32)	(171)
7. 2011.....	XXX	XXX	XXX	XXX	XXX	9,941	9,420	9,179	9,023	8,952	(71)	(227)
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	8,945	8,571	8,345	8,307	(38)	(264)
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,247	9,024	8,974	(50)	(273)
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,401	9,067	(334)	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,245	XXX	XXX
12. Totals											(534)	(955)

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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015		
1. Prior.....	.000	691	940	1,018	1,066	1,088	1,105	1,105	1,106	1,110	XXX	XXX
2. 2006.....	3,604	4,589	4,859	5,071	5,160	5,196	5,204	5,204	5,204	5,216	XXX	XXX
3. 2007.....	XXX	4,378	5,622	6,040	6,232	6,307	6,336	6,341	6,352	6,351	XXX	XXX
4. 2008.....	XXX	XXX	5,035	6,291	6,726	7,066	7,175	7,202	7,224	7,255	XXX	XXX
5. 2009.....	XXX	XXX	XXX	5,143	6,502	6,913	7,158	7,251	7,310	7,331	XXX	XXX
6. 2010.....	XXX	XXX	XXX	XXX	5,598	7,158	7,697	8,007	8,130	8,180	XXX	XXX
7. 2011.....	XXX	XXX	XXX	XXX	XXX	6,632	7,891	8,379	8,662	8,816	XXX	XXX
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	5,584	7,057	7,645	7,915	XXX	XXX
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,595	7,408	7,904	XXX	XXX
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,792	7,303	XXX	XXX
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,466	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 2006	2 2007	3 2008	4 2009	5 2010	6 2011	7 2012	8 2013	9 2014	10 2015
1. Prior.....	1,262	585	251	119	33	20	5	2		
2. 2006.....	1,410	731	266	98	27	14	4	1	1	
3. 2007.....	XXX	1,573	673	239	142	40	12	7		
4. 2008.....	XXX	XXX	1,530	575	293	92	48	29	28	4
5. 2009.....	XXX	XXX	XXX	1,416	534	275	120	50	23	13
6. 2010.....	XXX	XXX	XXX	XXX	1,716	822	471	264	93	45
7. 2011.....	XXX	XXX	XXX	XXX	XXX	1,657	792	336	170	77
8. 2012.....	XXX	XXX	XXX	XXX	XXX	XXX	1,560	644	310	173
9. 2013.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,660	818	479
10. 2014.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,688	737
11. 2015.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,689

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE Casco Indemnity Company
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	L	1,160,613	1,029,204	836,802	506,772	674,875	17,545	
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	N							
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	L	3,223,983	3,120,571	1,379,973	1,017,313	954,425	57,110	
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	1,539,547	1,585,745	1,257,301	913,141	1,201,253	29,750	
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							
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	L	4,242,642	4,286,524	3,399,386	2,961,295	3,163,850	53,950	
41. South Carolina	SC	L					25,000		
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	L	440,973	502,890	265,891	315,909	246,543	9,310	
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
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	(a) 7	10,607,758	10,524,934		7,139,353	5,714,430	6,265,946	167,665	
DETAILS OF WRITE-INS									
58001.		XXX							
58002.		XXX							
58003.		XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX							

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation of premiums by states, etc.

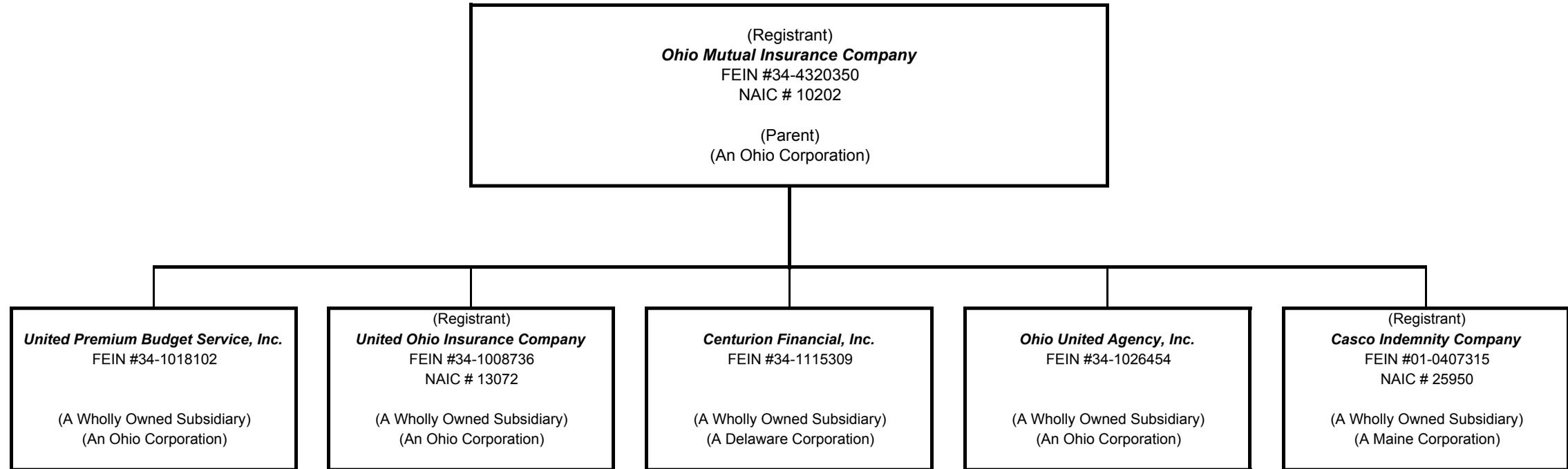
Property premiums are determined by location covered.

Casualty premiums are determined by insured address.

(a) Insert the number of L responses except for Canada and Other Alien.

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

Ohio Mutual Insurance Group



OVERFLOW PAGE FOR WRITE-INS

NONE

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