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## Ohio Mutual's Issuer Credit Rating Upgraded by A.M. Best

BUCYRUS, OH – Insurance rating organization A.M. Best has issued its annual rating of Ohio Mutual's financial strength, upgrading its issuer credit rating (ICR) to "a+" after three years as "a", and reaffirming the company's financial strength rating (FSR) of "A" (Excellent) for the 23<sup>rd</sup> consecutive year.

The ratings include the three companies included in the OMIG intercompany pool: Ohio-domiciled Ohio Mutual Insurance Company, its wholly owned subsidiary United Ohio Insurance Company, and Maine-domiciled Casco Indemnity Company.

In sharing its rating rationale, A.M. Best states: "OMIG's positive rating factors are derived from its moderate underwriting leverage, conservative investment risk profile, and solid regional market presence." While recognizing the company's weather-related risks, Best acknowledged that "despite weather-related issues, OMIG continued to produce pre-tax operating gains and positive net income in each of the past five years," and noted that "OMIG's five-year pre-tax returns on revenue and equity have outperformed the private passenger standard auto and homeowners composite average."

"This increased rating from A.M. Best reflects both the financial and operational profiles of Ohio Mutual as a solid, stable company with a bright future," said the company's President & CEO Jim Kennedy. "As this is the final rating review under my leadership tenure, I'm particularly encouraged to see the upgraded ICR rating from A.M. Best, which is tangible acknowledgement of Ohio Mutual's strong operating performance in recent years."

Founded in 1899, A.M. Best Company is the world's oldest and most authoritative insurance rating and information source. More information is available at [www.ambest.com](http://www.ambest.com).

Ohio Mutual Insurance Group, founded in 1901 and based in Bucyrus, OH, partners with nearly 400 independent agencies to distribute quality property and casualty insurance products throughout Ohio, Indiana, Maine, Vermont, New Hampshire, Connecticut, and Rhode Island. Additional company information is available at [www.omig.com](http://www.omig.com).

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