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Ohio Mutual Insurance Group[®]

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Ohio Mutual's Financial Strength Reaffirmed by A.M. Best

BUCYRUS, OH – Insurance rating organization A.M. Best has issued its annual rating of Ohio Mutual's financial strength, reaffirming the company's financial strength rating (FSR) of "A" (Excellent) for the 24th consecutive year and its issuer credit rating (ICR) of "a+" for a second 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.

A.M. Best's rating rationale states: "The group's favorable five-year operating performance has been the result of a steady stream of investment income and other income, as well as modest underwriting income. Additionally, OMIG's five-year pre-tax returns on revenue and equity have outperformed the private passenger standard auto and homeowners composite average." Best also cited "the group's conservative investment philosophy, favorable loss reserve trends and strong internal controls" and noted the company's "long-range profitability strategy, which includes adequate pricing and disciplined underwriting, as well as improved technology and enhanced internal processes to sustain profitable growth."

"Our strong operating performance is something we continually strive to maintain and build upon, and this rating from A.M. Best is a clear affirmation of Ohio Mutual's financial strength and integrity," said Ohio Mutual President & CEO Mark C. Russell. "We thank our agent partners, our associates, and our policyholders for their contributions to our ongoing shared success."

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.

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.

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