

**AMENDED EXPLANATION COVER**

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**ANNUAL STATEMENT**  
 FOR THE YEAR ENDED DECEMBER 31, 2002  
 OF THE CONDITION AND AFFAIRS OF THE  
**OHIO BAR LIABILITY INSURANCE CO**

NAIC Group Code 0000 (Current Period) NAIC Company Code 37176 (Prior Period) Employer's ID Number 31-0947214

Organized under the Laws of OHIO, State of Domicile or Port of Entry Ohio

Country of Domicile US

Incorporated December 5, 1978 Commenced Business September 1, 1979

Statutory Home Office 1650 LAKE SHORE DRIVE, COLUMBUS, Ohio 43204  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 1650 LAKE SHORE DRIVE, COLUMBUS, Ohio 43204 614-488-7924  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address PO BOX 2708, COLUMBUS, Ohio 43216-2708  
(Street and Number, City or Town, State and Zip Code)

Primary Location of Books and Records 1650 LAKE SHORE DRIVE, COLUMBUS, Ohio 43204 614-488-7924  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.oblic.com

Statement Contact ALBERT G SLAKIS 614-488-7924  
(Name) (Area Code) (Telephone Number) (Extension)  
aslakis@oblic.com 614-488-7936  
(E-Mail Address) (Fax Number)

Policyowner Relations Contact 1650 Lake Shore Dr, Columbus, Ohio 43204 614-488-7924  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number) (Extension)

**OFFICERS**

President ..... ALBERT G SLAKIS  
 Secretary ..... LINDA FAYE SAUTTER  
 Treasurer ..... DENNY L RAMEY

**VICE PRESIDENTS**  
 FREDERICK HUNKER

**DIRECTORS OR TRUSTEES**

JOHN MARSHALL ADAMS  
 GARY ALAN BANAS  
 JOHN THOMAS BROWN  
 JAMES R JEFFERY  
 DOLORIS FINCHER LEARMONTH  
 DENNY L RAMEY  
 ALBERT GEORGE SLAKIS  
 THOMAS M TAGGART  
 MERIDETH ANN TROTT

KEITH A ASHMUS  
 PAULA LOUISE BROOKS  
 DON EDGAR FULLER  
 THOMAS D LAMMERS  
 FREDERICK L OREMUS  
 DAVID PETER RUPP  
 JOSEPH THOMAS SVETE  
 DUKE WINSTON THOMAS  
 JAMES M WILES

State of Ohio }  
 County of Franklin } SS

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.

FREDERICK HUNKER  
 VP Claims

LINDA F SAUTTER  
 Secretary

DENNY L RAMEY  
 Treasurer

- 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 \_\_\_\_\_

Subscribed and sworn to before me this  
 20 day of February, 2003

**Page E01**

Schedule A, Pt. 1, Real Estate Owned

**NONE**

**Page E02**

Schedule A, Pt. 2, Real Estate Acquired

**NONE**

**Page E03**

Schedule A, Pt. 3, Real Estate Sold

**NONE**

**Page E04**

Schedule B, Pt. 1, Mortgage Loans Owned

**NONE**

**Page E05**

Schedule B, Pt. 2, Mortgage Loans Sold

**NONE**

**Page E06**

Schedule BA, Pt. 1, Other Long-Term Invested Assets Owned

**NONE**

**Page E07**

Schedule BA, Pt. 2, Other Long-Term Invested Assets Sold

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO BAR LIABILITY INSURANCE CO

**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Designation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
U.S. Governments - Issuer Obligations																					
912833-FT-2	U. S. TREAS ZERO			MATR	11/15/2003			957,629	1,000,000	95.760	957,629	795,723				46,094			1	03/30/1999	5.020
912827-3V-2	U. S. TREAS NOTES	5.500		J.J.	01/31/2003			1,999,091	2,000,000	99.950	1,999,091	1,997,192	45,734	110,000		939			1	12/01/2000	4.890
912803-AB-9	U. S. TREAS ZERO			MATR	11/15/2004			1,019,532	1,089,000	93.620	1,019,532	999,152				20,380			1	05/17/2002	3.550
0199999 - U.S. Governments - Issuer Obligations																					
								3,976,252	4,089,000		3,976,252	3,792,067	45,734	110,000		67,413					
U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities																					
36217V-AY-0	GNM P 204423	7.580	MTLY		02/22/2030			69,729	69,729	100.000	69,729	69,729	1,291	8,329					1	02/22/2000	7.580
36208S-DQ-2	GNM P 459211	6.800	MTLY		07/22/2029			536,499	536,499	100.000	536,499	531,189	3,226	49,390	(1)				1	07/22/1999	6.800
36209F-ZR-3	GNM P 470652	6.800	MTLY		07/22/2029			293,477	293,477	100.000	293,477	288,164	1,764	29,059					1	07/22/1999	6.800
36209R-CG-6	GNM P 478971	7.580	MTLY		02/22/2029			22,541	22,541	100.000	22,541	22,542		154		2,402			1	02/22/2000	7.580
36211C-RC-8	GNM P 509083	7.580	MTLY		02/22/2029			38,212	38,212	100.000	38,212	38,210		261		3,713			1	02/22/2000	7.580
36211S-QE-0	GNM P 521653	7.580	MTLY		02/22/2029			219,281	219,281	100.000	219,281	219,283	1,500	25,469					1	02/22/2000	7.580
0299999 - U.S. Governments - Single Class Mortgage-Backed/Asset-Backed Securities																					
								1,179,739	1,179,739		1,179,739	1,169,117	8,196	118,362	(1)						
0399999 - Subtotal - U.S. Governments																					
								5,155,991	5,268,739		5,155,991	4,961,184	53,930	228,362		67,412					
Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities																					
3133MA-RC-5	FHLB	7.200	F.A.		02/18/2005	02/18/2003		799,993	800,000	100.000	799,993	799,988	21,280	57,600	3				1	02/18/2000	7.110
3133MQ-2Y-9	FHLB STEP UP	4.250	F.A.		02/07/2011	02/07/2003		1,000,000	1,000,000	100.000	1,000,000	1,000,000	17,000						1	08/07/2002	4.210
3133FO-TH-2	FHLMC MTN	4.250	MTLY		01/15/2008	07/15/2003		1,000,000	1,000,000	100.000	1,000,000	1,000,000	3,542	16,528					1	07/25/2002	4.250
3133FO-LW-7	FHLMC MTN	5.000	MTLY		08/15/2008	02/15/2003		800,000	800,000	100.000	800,000	800,000	3,333	32,556					1	02/12/2002	5.000
3133FO-TK-5	FHLMC MTN	5.000	MTLY		07/15/2011	07/15/2003		1,000,000	1,000,000	100.000	1,000,000	1,000,000	4,167	19,444					1	07/25/2002	5.000
31359M-EK-5	FNMA	5.250	J.J.		01/15/2009			745,305	750,000	99.370	745,305	744,252	18,156	39,375	644				1	04/06/2001	5.370
31359M-LP-6	FNMA	5.000	M.N.		11/17/2011	11/17/2004		2,500,000	2,500,000	100.000	2,500,000	2,500,000	15,278	62,500					1	08/09/2002	5.000
31359M-LS-0	FNMA	5.380	M.N.		11/15/2011			1,046,501	1,050,000	99.670	1,046,501	1,046,256	7,211	55,183	250				1	02/11/2002	5.420
3136F1-U4-0	FNMA	5.500	J.D.		06/04/2010	06/04/2003		400,000	400,000	100.000	400,000	400,000	1,650	10,817					1	05/31/2002	5.490
3136F1-UY-4	FNMA	5.500	MTLY		03/20/2009	03/20/2003		630,000	630,000	100.000	630,000	630,000	2,888	25,795					1	03/15/2002	5.500
2699999 - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions - Single Class Mortgage-Backed/Asset-Backed Securities																					
								9,921,799	9,930,000		9,921,799	9,920,496	94,505	319,798		897					
3199999 - Subtotal - Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions																					
								9,921,799	9,930,000		9,921,799	9,920,496	94,505	319,798		897					
Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																					
22541L-AC-7	CR. SUISSE FB USA	6.500	J.J.		01/15/2012			631,278	600,000	105.210	631,278	631,505	17,983		(227)				1	12/03/2002	5.750
22541L-AB-9	CR. SUISSE FB USA	6.120	M.N.		11/15/2011			705,854	700,000	100.840	705,854	705,938	5,478	21,438	(84)				1	10/23/2002	6.000
37042G-H3-3	GMAC	7.200	MTLY		10/15/2017	10/15/2006		500,000	500,000	100.000	500,000	500,000	3,000	6,700					1	10/03/2002	7.200
06050X-DD-2	NM BANK AMERICA	6.150	M.N.		11/15/2016	11/15/2004		500,000	500,000	100.000	500,000	500,000	3,929	30,665					1	11/13/2001	6.140
06606P-AA-7	NM BANK AMERICA	6.150	MTLY		12/17/2018	12/17/2003		500,000	500,000	100.000	500,000	500,005	1,196	5,125					1	10/18/2002	6.150
441812-JY-1	NM HFC	7.000	M.N.		05/15/2012			603,754	600,000	100.630	603,754	603,826	5,367	20,183	(72)				1	10/02/2002	6.910
44181E-JZ-2	NM HFC	5.250	J.J.		07/15/2006	01/15/2003		500,000	500,000	100.000	500,000	500,000	12,104						1	07/11/2002	5.190
44181E-KM-9	NM HFC	6.880	MTLY		08/15/2012	08/14/2004		400,000	400,000	100.000	400,000	400,000	2,292	10,236					1	08/01/2002	6.870
44181E-LC-0	NM HFC	5.750	M.S.		09/15/2007			1,000,000	1,000,000	100.000	1,000,000	1,000,000	16,931						1	09/09/2002	5.750
3999999 - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations																					
								5,340,886	5,300,000		5,340,886	5,341,274	68,280	94,347	(383)						
4599999 - Subtotal - Industrial and Miscellaneous (Unaffiliated)																					
								5,340,886	5,300,000		5,340,886	5,341,274	68,280	94,347	(383)						

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**SCHEDULE D - PART 1**

Showing all Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 *	Interest		6 Maturity Date	7 Option Date	8 Option Call Price	9 Book/ Adjusted Carrying Value	10 Par Value	11 Rate Used to Obtain Fair Value	12 Fair Value	13 Actual Cost	Interest		16 Increase (Decrease) by Adjustment	17 Increase (Decrease) by Foreign Exchange Adjustment	18 Amount of Interest Due and Accrued December 31 Current Year, on Bonds in Default as to Principal or Interest	19 NAIC Desig- nation	20 Date Acquired	21 Effective Rate of Interest	
			4 Rate of	5 How Paid									14 Amount Due and Accrued December 31 of Current Year on Bonds not in Default	15 Gross Amount Received During Year							
5499999	Total Bonds - Subtotal - Issuer Obligations							9,317,138	9,389,000		9,317,138	9,133,341	114,014	204,347	67,030						
5599999	Total Bonds - Subtotal - Single Class Mortgage-Backed/Asset-Backed Securities							11,101,538	11,109,739		11,101,538	11,089,613	102,701	438,160	896						
6099999	TOTALS							20,418,676	20,498,739		20,418,676	20,222,954	216,715	642,507	67,926						

**SCHEDULE D - PART 2 - SECTION 1**

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Par Value Per Share	5 Rate Per Share	6 Book/Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends		12 Increase (Decrease) by Adjustment	13 Increase (Decrease) by Foreign Exchange Adjustment	14 NAIC Designation	15 Date Acquired
									10 Declared but Unpaid	11 Amount Received During Year				
Preferred Stocks - Public Utilities (Unaffiliated)														
744533-60-5	PUBLIC SVC CO OKLA	20,000.000		25.000	500,000	25.380	507,500	500,000					RP1LZ	11/22/2002
6199999	Subtotal - Preferred Stocks - Public Utilities (Unaffiliated)													
					500,000		507,500	500,000						
Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)														
060505-40-1	BANK OF AMERICA	20,000.000		25.000	517,070	25.700	514,000	517,070					RP1LZ	11/20/2002
6299999	Subtotal - Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)													
					517,070		514,000	517,070						
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)														
370425-30-8	GMAC	40,000.000		25.650	1,026,005	25.200	1,008,000	1,026,005		18,375			RP1LZ	09/05/2002
92344R-20-1	VERISON NEW ENGLAND	20,000.000		25.350	507,005	25.700	514,000	507,005		8,750			RP1LZ	09/09/2002
6399999	Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)													
					1,533,010		1,522,000	1,533,010		27,125				
6599999	TOTAL - Preferred Stocks													
					2,550,080		2,543,500	2,550,080		27,125				

**SCHEDULE D - PART 2 - SECTION 2**

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	3 Number of Shares	4 Book / Adjusted Carrying Value	5 Rate Per Share Used to Obtain Fair Value	6 Fair Value	7 Actual Cost	Dividends		10 Increase (Decrease) by Adjustment	11 Increase (Decrease) by Foreign Exchange Adjustment	12 NAIC Designation (a)	13 Date Acquired
							8 Declared but Unpaid	9 Amount Received During Year				
Common Stocks - Industrial and Miscellaneous (Unaffiliated)												
252787-10-6	DIAMONDS TR S	4,790,000	400,013	83.510	400,013	500,608		8,352			L	08/15/2001
631100-10-4	NASDAQ 100	12,010,000	292,684	24.370	292,684	501,084					L	08/15/2001
922908-10-8	VANGUARD 500	21,168,180	1,717,798	81.150	1,717,798	2,499,064		29,612			L	12/27/2002
6899999	- Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)		2,410,495		2,410,494	3,500,756		37,964				
Common Stocks - Parent, Subsidiaries, and Affiliates												
68256*-10-8	1650 LAKE SHORE INC	400,000	3,197,636	7,994.090	3,197,636	4,000,000		335,000			UP	12/23/1993
6999999	- Subtotal - Common Stocks - Parent, Subsidiaries, and Affiliates		3,197,636		3,197,636	4,000,000		335,000				
7099999	- TOTAL - Common Stocks		5,608,131		5,608,130	7,500,756		372,964				
7199999	- TOTAL - Preferred and Common Stocks		8,158,211		8,151,630	10,050,836		400,089				

(a) For all common stocks bearing the NAIC designation "U" provide: the number of such issues . . . . ., the total \$ value (included in Column 6) of all such issues \$ . . . . .

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO BAR LIABILITY INSURANCE CO

**SCHEDULE D - PART 3**

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
Bonds - U. S. Governments							
912803-AB-9	U. S. TREAS ZERO	05/17/2002	PAINE WEBBER		999,152	1,089,000.00	
0399999	Subtotal - Bonds - U. S. Governments				999,152	1,089,000.00	
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions							
3133MQ-2Y-9	FHLB STEP UP	08/07/2002	PAINE WEBBER		1,000,000	1,000,000.00	
3133F0-LW-7	FHLMC MTN	02/12/2002	PAINE WEBBER		800,000	800,000.00	
3133F0-TH-2	FHLMC MTN	07/25/2002	PAINE WEBBER		1,000,000	1,000,000.00	
3133F0-TK-5	FHLMC MTN	07/25/2002	PAINE WEBBER		1,000,000	1,000,000.00	
31359M-LP-6	FNMA	08/09/2002	PAINE WEBBER		2,500,000	2,500,000.00	28,472
31359M-LS-0	FNMA	02/11/2002	PAINE WEBBER		1,046,256	1,050,000.00	12,385
3136F1-U4-0	FNMA	05/31/2002	MERRILL LYNCH		400,000	400,000.00	
3136F1-UY-4	FNMA	03/15/2002	MERRILL LYNCH		630,000	630,000.00	
3199999	Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				8,376,256	8,380,000.00	40,857
Bonds - Industrial and Miscellaneous (Unaffiliated)							
22541L-AB-9	CR. SUISSE FB USA	10/23/2002	MERRILL LYNCH		705,938	700,000.00	19,413
22541L-AC-7	CR. SUISSE FB USA	12/03/2002	MERRILL LYNCH		631,505	600,000.00	15,275
37042G-H3-3	GMAC	10/03/2002	MERRILL LYNCH		500,000	500,000.00	
06606P-AA-7	NM BANK AMERICA	10/18/2002	MERRILL LYNCH		500,005	500,000.00	513
44181E-JZ-2	NM HFC	07/11/2002	MERRILL LYNCH		500,000	500,000.00	
44181E-KM-9	NM HFC	08/01/2002	MERRILL LYNCH		400,000	400,000.00	
44181E-LC-0	NM HFC	09/09/2002	MERRILL LYNCH		1,000,000	1,000,000.00	
441812-JY-1	NM HFC	10/02/2002	MERRILL LYNCH		603,826	600,000.00	15,750
4599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)				4,841,274	4,800,000.00	50,951
6099997	Subtotal - Bonds - Part 3				14,216,682	14,269,000.00	91,808
6099999	Subtotal - Bonds				14,216,682	14,269,000.00	91,808
Preferred Stocks - Public Utilities (Unaffiliated)							
744533-60-5	PUBLIC SVC CO OKLA	11/22/2002	PAINE WEBBER	20,000.000	500,000		
6199999	Subtotal - Preferred Stocks - Public Utilities (Unaffiliated)				500,000		
Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)							
060505-40-1	BANK OF AMERICA	11/20/2002	PAINE WEBBER	20,000.000	517,070		
6299999	Subtotal - Preferred Stocks - Banks, Trust and Insurance Companies (Unaffiliated)				517,070		
Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)							
370425-30-8	GMAC	09/05/2002	PAINE WEBBER	40,000.000	1,026,005		
92344R-20-1	VERISON NEW ENGLAND	09/09/2002	PAINE WEBBER	20,000.000	507,005		
6399999	Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)				1,533,010		
6599997	Subtotal - Preferred Stocks - Part 3				2,550,080		
6599999	Subtotal - Preferred Stocks				2,550,080		
Common Stocks - Industrial and Miscellaneous (Unaffiliated)							
922908-10-8	VANGUARD 500	12/27/2002	VANGUARD	344.000	29,612		
6899999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)				29,612		
7099997	Subtotal - Common Stocks - Part 3				29,612		
7099999	Subtotal - Common Stocks				29,612		

**SCHEDULE D - PART 3**

Showing all Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Date Acquired	4 Name of Vendor	5 Number of Shares of Stock	6 Actual Cost	7 Par Value	8 Paid for Accrued Interest and Dividends
7199999 - Subtotal - Preferred and Common Stocks .....					2,579,692		
7299999 - TOTALS .....					16,796,374	91,808	

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO BAR LIABILITY INSURANCE CO

**SCHEDULE D - PART 4**

Showing all Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Book / Adjusted Carrying Value at Disposal Date	Increase (Decrease) by Adjustment	Increase (Decrease) by Foreign Exchange Adjustment	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest on Bonds Received During Year	Dividends on Stocks Received During Year
Bonds - U. S. Governments															
36208S-DQ-2	GNM P 459211	12/16/2002	Paydown		300,435	300,435.00	300,435	300,435							
36209F-ZR-3	GNM P 470652	12/16/2002	Paydown		290,989	290,989.00	290,989	290,989							
36209R-CG-6	GNM P 478971	12/16/2002	Paydown		18,258	18,258.00	18,258	18,258							
36211C-RC-8	GNM P 509083	12/16/2002	Paydown		13,709	13,709.00	13,709	13,709							
36211S-QE-0	GNM P 521653	12/16/2002	Paydown		225,157	225,157.00	225,157	225,157							
36217V-AY-0	GNM P 204423	12/16/2002	Paydown		88,161	88,161.00	88,161	88,161							
912827-3J-9	US TREASURY NOTES	09/30/2002	MATURED		2,000,000	2,000,000.00	1,997,192	2,000,000	1,139					117,500	
912833-FQ-8	US TREASURY BOND	05/15/2002	MATURED		1,000,000	1,000,000.00	856,606	1,000,000	18,623					143,398	
0399999	- Subtotal - Bonds - U. S. Governments				3,936,709	3,936,709.00	3,790,507	3,936,709	19,762					260,898	
Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions															
3133F0-BU-2	FHLMC MTN	08/01/2002	CALLED		2,500,000	2,500,000.00	2,500,000	2,500,000							97,306
3133F0-DB-2	FHLMC MTN	07/15/2002	CALLED		3,000,000	3,000,000.00	3,000,000	3,000,000							158,813
3133F0-FB-0	FHLMC MTN	09/16/2002	CALLED		500,000	500,000.00	500,000	500,000							30,750
3133M5-QB-9	FHLB	02/11/2002	PAINWEBBER		1,058,308	1,025,000.00	981,684	1,006,164	1,978			52,144	52,144		21,450
3136F1-CK-4	FNMA MTN	12/20/2002	CALLED		500,000	500,000.00	500,000	500,000							29,917
3136F0-4G-4	FNMA	11/25/2002	CALLED		500,000	500,000.00	500,000	500,000							29,469
3136F0-A6-9	FNMA	09/06/2002	CALLED		1,000,000	1,000,000.00	1,000,000	1,000,000							59,834
3136F0-DU-3	FNMA	07/25/2002	CALLED		250,000	250,000.00	250,000	250,000							9,013
3136F0-LZ-3	FNMA	07/08/2002	CALLED		500,000	500,000.00	500,000	500,000							18,256
3136F0-XU-1	FNMA MTN	08/22/2002	CALLED		1,000,000	1,000,000.00	1,000,000	1,000,000							54,694
3199999	- Subtotal - Bonds - Special Revenue and Special Assessment and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and Their Political Subdivisions				10,808,308	10,775,000.00	10,731,684	10,756,164	1,978			52,144	52,144	509,502	
6099997	- Subtotal - Bonds - Part 4				14,745,017	14,711,709.00	14,522,191	14,692,873	21,740			52,144	52,144	770,400	
6099999	- Subtotal - Bonds				14,745,017	14,711,709.00	14,522,191	14,692,873	21,740			52,144	52,144	770,400	
7299999	- TOTALS				14,745,017		14,522,191	14,692,873	21,740			52,144	52,144	770,400	

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P/C

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Sch. D, Pt. 5, Long-Term Bonds and Stocks Acquired and Disp. of

**NONE**

**SCHEDULE D - PART 6 - SECTION 1**

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description Name of Subsidiary, Controlled or Affiliated Company	3 NAIC Company Code or Alien Insurer Identification Number	4 NAIC Valuation Method (See SVO Purposes and Procedures manual)	5 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	6 Total Amount of Such Intangible Assets	7 Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date		
							8 Number of Shares	9 % of Outstanding	
Common Stocks - Investment Subsidiary									
68256*-10-8	1650 Lake Shore Inc	37176	Equity	No		3,197,637	400,000	100.000	
1499999	- Subtotal - Common Stocks - Investment Subsidiary						3,197,637		
1699999	- Subtotal - Common Stocks						3,197,637		
1799999	- TOTALS						3,197,637		

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 21,166,237
2. Total amount of intangible assets nonadmitted \$ .....

**SCHEDULE D - PART 6 - SECTION 2**

1 CUSIP Identification	2 Name of Lower-tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 6, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO BAR LIABILITY INSURANCE CO

**SCHEDULE DA - PART 1**

Showing all SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Date Acquired	4 Name of Vendor	Interest		7 Maturity Date	8 Book/Adjusted Carrying Value	9 Increase (Decrease) by Adjustment (a)	10 Increase (Decrease) by Foreign Exchange Adjustment	11 Par Value	12 Actual Cost	Interest		15 Paid for Accrued Interest	16 NAIC Desig- nation	17 Effective Rate of Interest
				5 Rate of	6 How Paid							13 Amount Due and Accrued Dec. 31 of Current Year on Bonds Not in Default	14 Gross Amount Received			
Class One Money Market Mutual Funds 125991-91-9 Merrill Lynch ..... 12/23/2002 Merrill Lynch ..... 0.970 MTLY. .... 12/31/2003 ..... 139,398 ..... 139,398 ..... 139,398 ..... 4,861 ..... 0.970 749999-AA-6 UBS Paine Webber RMA ..... 12/23/2002 UBS Paine Webber ..... 1.000 MTLY. .... 12/31/2003 ..... 1,882,111 ..... 1,882,111 ..... 1,882,111 ..... 418 ..... 18,594 ..... 1.000 749999-AA-6 UBS Paine Webber RMA ..... 12/23/2002 UBS Paine Webber ..... 1.000 MTLY. .... 12/31/2003 ..... 41,199 ..... 41,199 ..... 41,199 ..... 9 ..... 877 ..... 1.000 789999 - Subtotal - Class One Money Market Mutual Funds ..... 2,062,708 ..... 2,062,708 ..... 427 ..... 24,332 .....																
8099999 - TOTALS ..... 2,114,771 ..... 2,114,771 ..... 427 ..... 25,820 .....																

(a) Includes \$ ..... other than accrual of discount and amortization of premium.

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Sch. DB, Pt. A, Sn. 1, Financial Options Owned  
**NONE**

Sch. DB, Pt. A, Sn. 2, Financial Options Acquired  
**NONE**

**Page E17**

Sch. DB, Pt. A, Sn. 3, Financial Options Terminated  
**NONE**

Sch. DB, Pt. B, Sn. 1, Written and In-Force  
**NONE**

**Page E18**

Sch. DB, Pt. B, Sn. 2, Financial Options Written  
**NONE**

Sch. DB, Pt. B, Sn. 3, Financial Options Terminated  
**NONE**

**Page E19**

Sch. DB, Pt. C, Sn. 1, Collar, Swap and Forwards Open  
**NONE**

Sch. DB, Pt. C, Sn. 2, Collar, Swap and Forwards Opened  
**NONE**

**Page E20**

Sch. DB, Pt. C, Sn. 3, Collar, Swap and Forwards Terminated  
**NONE**

Sch. DB, Pt. D, Sn. 1, Futures and Ins Futures Contracts Open  
**NONE**

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Sch. DB, Pt. D, Sn. 2, Futures Contracts Opened Current Year  
**NONE**

Sch. DB, Pt. D, Sn. 3, Futures Contracts Terminated Current Year  
**NONE**

**Page E22**

Sch. DB, Pt. E, Sn. 1, Counterparty Exposure Derivative Instr.  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2002 OF THE OHIO BAR LIABILITY INSURANCE CO

**SCHEDULE DM**

For bonds and preferred stocks owned as of December 31, state the aggregate statement (admitted) value, the aggregate fair value, and the aggregate difference, if any, between them.

	1 Statement (Admitted) Value	2 Fair Value (a)	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
1. Bonds .....	20,418,676	20,418,676	
2. Preferred Stocks .....	2,543,500	2,543,500	
3. Totals .....	22,962,176	22,962,176	

(a) Amortized or book values shall not be substituted for fair values. Describe the sources or methods utilized in determining the fair values.

The market value provided by the investment custodians were utilized in determining the fair values.

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 .....  
 .....

**SCHEDULE E - PART 1 - CASH**

1		2	3	4	5	6
Depository		Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Name	Location and Supplemental Information					
Open Depositories						
Key Bank (Regular Checking) .....	Beechcroft, Columbus, OH .....				15,872	
Key Bank (Dividend Checking) .....	Tremont Rd, Columbus, OH .....				760	
0199999 - TOTAL - Open Depositories .....					16,632	
0399999 - TOTAL Cash on Deposit .....					16,632	
0499999 - Cash in Company's Office .....					100	
0599999 - TOTAL Cash .....					16,732	

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January .....	4. April .....	7. July .....	10. October .....
2. February .....	5. May .....	8. August .....	11. November .....
3. March .....	6. June .....	9. September .....	12. December .....

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Sch. E, Pt. 2, Special Deposits

**NONE**