



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2013
OF THE CONDITION AND AFFAIRS OF THE
OHIO BAR LIAB INS CO

NAIC Group Code 0000, NAIC Company Code 37176 Employer's ID Number 31-0947214

(Current Period) (Prior Period)

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

Country of Domicile US

Incorporated/Organized 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, Country and Zip Code)

Main Administrative Office 1650 Lake Shore Drive, Columbus, Ohio 43204 614-488-7924

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

Mail Address PO Box 2708, Columbus, Ohio 43216-2708

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

Primary Location of Books and Records 1650 Lake Shore Drive, Columbus, Ohio 43204

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

614-488-7924

(Area Code) (Telephone Number)

Internet Website Address WWW.OBLIC.COM

Statutory Statement Contact Rodney K. McGough 614-488-7924

(Name) (Area Code) (Telephone Number) (Extension)

rmcgough@oblic.com 614-488-7936

(E-Mail Address) (Fax Number)

OFFICERS

Steven Craig Couch (President & CEO)
Frederick Hunker (Vice President)
Denny L Ramey (Treasurer)

OTHER OFFICERS

John Stephen Stith (Chair of the Board)
Joseph Thomas Svete (Vice Chair of the Board)

DIRECTORS OR TRUSTEES

Paula Louise Brooks
Barbara Jean Howard
Thomas Dean Lammers
Jordan Austin Miller, Jr
Frederick Leonard Oremus
Carmen Vincent Roberto
John Stephen Stith
Thomas Michael Taggart
Linde Hurst Webb#

Pariss Michael Coleman, II
James Robert Jeffery
Doloris Fincher Learmonth
Martin Edward Mohler#
Denny L Ramey
Heather Gay Sowald
Joseph Thomas Svete
Robin Geoffrey Weaver
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. 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.

Steven Craig Couch Frederick Hunker Denny L Ramey
President & CEO Vice President Treasurer

Subscribed and sworn to before me this day of 2013

a. Is this an original filing? Yes () No (X)

b. If no: 1. State the amendment number 1

2. Date filed November 22, 2013

3. Number of pages attached 2

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$ 5,693,414)	5,309,712	4,763,380	6,472,605
1.2 Assumed (written \$)			
1.3 Ceded (written \$ 1,520,234)	1,519,522	1,211,103	1,580,601
1.4 Net (written \$ 4,173,180)	3,790,190	3,552,277	4,892,004
DEDUCTIONS:			
2. Losses incurred (current accident year \$):			
2.1 Direct	1,339,424	1,056,772	2,134,718
2.2 Assumed			
2.3 Ceded	(29,841)	(22,217)	350,594
2.4 Net	1,369,265	1,078,989	1,784,124
3. Loss adjustment expenses incurred	1,060,709	826,330	941,394
4. Other underwriting expenses incurred	1,605,690	1,436,354	2,005,803
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Line 2 through Line 5)	4,035,664	3,341,673	4,731,321
7. Net income of protected cells			
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(245,474)	210,604	160,683
INVESTMENT INCOME			
9. Net investment income earned	587,333	460,281	811,084
10. Net realized capital gains (losses) less capital gains tax of \$ 280,704	544,790	267,406	264,894
11. Net investment gain (loss) (Line 9 plus Line 10)	1,132,123	727,687	1,075,978
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)			
13. Finance and service charges not included in premiums			
14. Aggregate write-ins for miscellaneous income		292,094	247,840
15. Total other income (Line 12 through Line 14)		292,094	247,840
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 8 plus Line 11 plus Line 15)	886,649	1,230,385	1,484,501
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)	886,649	1,230,385	1,484,501
19. Federal and foreign income taxes incurred	102,600	255,300	243,150
20. Net income (Line 18 minus Line 19) (to Line 22)	784,049	975,085	1,241,351
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	25,162,860	23,782,683	23,782,683
22. Net income (from Line 20)	784,049	975,085	1,241,351
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$	(668,084)	(316,656)	156,076
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	(70,678)	(30,960)	(192,836)
27. Change in nonadmitted assets	295,362	307,397	448,363
28. Change in provision for reinsurance			
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	(1,000,000)		(272,777)
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders (Line 22 through Line 37)	(659,351)	934,866	1,380,177
39. Surplus as regards policyholders, as of statement date (Line 21 plus Line 38)	24,503,509	24,717,549	25,162,860
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. TOTALS (Line 0501 through Line 0503 plus Line 0598) (Line 5 above)			
1401. MISCELLANEOUS INCOME/LOSS		292,094	247,840
1402.			
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. TOTALS (Line 1401 through Line 1403 plus Line 1498) (Line 14 above)		292,094	247,840
3701.			
3702.			
3703.			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. TOTALS (Line 3701 through Line 3703 plus Line 3798) (Line 37 above)			

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	Prior Year to Date Direct Loss Percentage
1. Fire				
2. Allied lines				
3. Farmowners multiple peril				
4. Homeowners multiple peril				
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
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				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability-occurrence	266,822	65,610	24.6	44.9
17.2 Other liability-claims made	5,042,890	1,273,814	25.3	21.7
17.3 Excess Workers' Compensation				
18.1 Products liability-occurrence				
18.2 Products liability-claims made				
19.1, 19.2 Private passenger auto liability				
19.3, 19.4 Commercial auto liability				
21. Auto physical damage				
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. TOTALS	5,309,712	1,339,424	25.2	22.2
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34)				

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1 Current Quarter	2 Current Year to Date	3 Prior Year to Date
1. Fire			
2. Allied lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
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			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability-occurrence	41,741	266,822	100,302
17.2 Other liability-claims made	1,562,156	5,426,592	4,915,390
17.3 Excess Workers' Compensation			
18.1 Products liability-occurrence			
18.2 Products liability-claims made			
19.1, 19.2 Private passenger auto liability			
19.3, 19.4 Commercial auto liability			
21. Auto physical damage			
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance-Nonproportional Assumed Property	XXX	XXX	XXX
32. Reinsurance-Nonproportional Assumed Liability	XXX	XXX	XXX
33. Reinsurance-Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business			
35. TOTALS	1,603,897	5,693,414	5,015,692
DETAILS OF WRITE-INS			
3401.			
3402.			
3403.			
3498. Summary of remaining write-ins for Line 34 from overflow page			
3499. Totals (Line 3401 through Line 3403 plus Line 3498) (Line 34)			