

AMENDED EXPLANATION COVER



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 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, US 43204
 (Street and Number, City or Town, State, Country and Zip Code)

Main Administrative Office 1650 Lake Shore Drive, Columbus, Ohio, US 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, US 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, US 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
rmcgough@oblic.com (Area Code) (Telephone Number) (Extension)
614-488-7936
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 (Name)
 (E-Mail Address)

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 Finner 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
 President & CEO

Frederick Hunker
 Vice President

Denny L Ramey
 Treasurer

Subscribed and sworn to before me this
 day of February 2014

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 _____

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Col 1 - Col 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	26,051,934		26,051,934	24,137,022
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	7,400,589		7,400,589	7,914,666
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 (\$, 1,507,694 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$, Schedule DA)	1,507,694		1,507,694	1,385,721
6. Contract loans (including \$, premium notes)				
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 (Line 1 through Line 11)	34,960,217		34,960,217	33,437,409
13. Title plants less \$, charged off (for Title insurers only)				
14. Investment income due and accrued	263,516		263,516	269,113
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	478,376		478,376	247,095
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$, earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
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				129,448
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	141,069		141,069	141,069
18.2 Net deferred tax asset				319,097
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$,)	1,232,191	1,232,191		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	32,308	32,308		
24. Health care (\$,) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	1,225		1,225	
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Line 12 to Line 25)	37,108,902	1,264,499	35,844,403	34,543,231
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Line 26 and Line 27)	37,108,902	1,264,499	35,844,403	34,543,231
DETAILS OF WRITE-INS				
1101				
1102				
1103				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)				
2501. Prepaid Postage	1,225		1,225	
2502				
2503				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	1,225		1,225	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OHIO BAR LIAB INS CO

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	4,549,789	5,072,373
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)	1,445,145	1,432,927
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	7,626	25,333
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,466	33
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability	126,456	
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 696,481 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)	2,453,095	2,151,344
10. Advance premium	226,527	239,848
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	345,868	330,835
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others		
15. Remittances and items not allocated		
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	433,104	
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	160,000	127,678
26. Total liabilities excluding protected cell liabilities (Line 1 through Line 25)	9,749,076	9,380,371
27. Protected cell liabilities		
28. Total liabilities (Line 26 and Line 27)	9,749,076	9,380,371
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	1,000,000	1,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	1,000,000	1,000,000
35. Unassigned funds (surplus)	24,095,327	23,162,860
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 (Line 29 to Line 35, less Line 36) (Page 4, Line 39)	26,095,327	25,162,860
38. Totals (Page 2, Line 28, Column 3)	35,844,403	34,543,231
DETAILS OF WRITE-INS		
2501. CLE COUPON	160,000	127,678
2502. HEALTH INSURANCE		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)	160,000	127,678
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Line 2901 through Line 2903 plus Line 2998) (Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Line 3201 through Line 3203 plus Line 3298) (Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
1. Premiums earned (Part 1, Line 35, Column 4)	5,387,398	4,892,004
DEDUCTIONS		
2. Losses incurred (Part 2, Line 35, Column 7)	1,434,937	1,784,124
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,362,400	941,394
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	2,094,249	2,005,803
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Line 2 through Line 5)	4,891,586	4,731,321
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	495,812	160,683
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	795,327	811,084
10. Net realized capital gains (losses) less capital gains tax of \$ 297,489 (Exhibit of Capital Gains (Losses))	577,479	264,894
11. Net investment gain (loss) (Line 9 plus Line 10)	1,372,806	1,075,978
OTHER INCOME		
12. Net gain (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		247,840
15. Total other income (Line 12 through Line 14)		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)	1,868,618	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)	1,868,618	1,484,501
19. Federal and foreign income taxes incurred	135,615	243,150
20. Net income (Line 18 minus Line 19) (to Line 22)	1,733,003	1,241,351
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	25,162,860	23,782,683
22. Net income (from Line 20)	1,733,003	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 \$	1,103,974	156,076
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	(445,553)	(192,836)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	522,381	448,363
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	(981,338)	
35. Dividends to stockholders	(1,000,000)	(272,777)
36. Change in treasury stock (Page 3, Line 36.1 and Line 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Line 22 through Line 37)	932,467	1,380,177
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	26,095,327	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		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)		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)		

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	5,459,580	5,233,622
2. Net investment income	872,287	889,114
3. Miscellaneous income	129,448	118,392
4. Total (Line 1 through Line 3)	6,461,315	6,241,128
5. Benefit and loss related payments	1,957,521	2,104,602
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	3,442,998	3,239,404
7. Commissions, expenses paid and aggregate write-ins for deductions		
8. Dividends paid to policyholders	(458,002)	344,667
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)		
10. Total (Line 5 through Line 9)	4,942,517	5,688,673
11. Net cash from operations (Line 4 minus Line 10)	1,518,798	552,455
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	7,289,363	4,346,846
12.2 Stocks	9,698,485	7,477,376
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	80	33,825
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Line 12.1 through Line 12.7)	16,987,928	11,858,047
13. Cost of investments acquired (long-term only):		
13.1 Bonds	9,026,195	3,762,729
13.2 Stocks	7,498,695	9,031,725
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Line 13.1 through Line 13.6)	16,524,890	12,794,454
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)	463,038	(936,407)
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	1,981,338	272,777
16.6 Other cash provided (applied)	121,475	251,564
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(1,859,863)	(21,213)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17)	121,973	(405,165)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,385,721	1,790,886
19.2 End of year (Line 18 plus Line 19.1)	1,507,694	1,385,721

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

20.0001		
20.0002		
20.0003		
20.0004		
20.0005		
20.0006		
20.0007		
20.0008		
20.0009		
20.0010		

CASH FLOW, Line 20 (Continued)

OVERFLOW FOR Page 5, Cash Flow

Line Number	Details of Write-ins	1 Current Year	2 Prior Year

UNDERWRITING AND INVESTMENT EXHIBIT**PART 1 - PREMIUMS EARNED**

Line of Business	1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums December 31 Prior Year-per Column 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year-per Column 5 Part 1A	4 Premiums Earned During Year (Columns 1 plus 2 minus 3)
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 (group and individual)				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence	247,154			247,154
17.2 Other liability - claims-made	5,441,995	2,151,344	2,453,095	5,140,244
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				
32. Reinsurance - Nonproportional Assumed Liability				
33. Reinsurance - Nonproportional Assumed Financial Lines				
34. Aggregate write-ins for other lines of business				
35. TOTALS	5,689,149	2,151,344	2,453,095	5,387,398
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 above)				

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 Columns 1 + 2 + 3 + 4
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 (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence					
17.2 Other liability - claims-made	2,453,095				2,453,095
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					
32. Reinsurance - Nonproportional Assumed Liability					
33. Reinsurance - Nonproportional Assumed Financial Lines					
34. Aggregate write-ins for other lines of business					
35. TOTALS	2,453,095				2,453,095
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through Line 37)					2,453,095
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 above)					

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B-PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Columns 1 + 2 + 3 - 4 - 5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
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 (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence	299,008				51,854	247,154
17.2 Other liability - claims-made	7,105,523				1,663,528	5,441,995
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					
32. Reinsurance - Nonproportional Assumed Liability	XXX					
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	7,404,531				1,715,382	5,689,149
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 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 recorded on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OHIO BAR LIAB INS CO

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, Column 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Columns 4 plus 5 minus 6)	8 Percentage of Losses Incurred (Column 7, Part 2) to Premiums Earned (Column 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Columns 1 plus 2 minus 3)				
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 (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence	15,000				15,000	130,000	45,000	100,000
17.2 Other liability - claims-made	2,032,921				90,400	1,942,521	4,419,789	5,027,373
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							
32. Reinsurance- Nonproportional Assumed Liability	XXX							
33. Reinsurance- Nonproportional Assumed Financial Lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	2,047,921			90,400	1,957,521	4,549,789	5,072,373	1,434,937
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 above)								

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OHIO BAR LIAB INS CO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred But Not Reported (Columns 1 plus 2 minus 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
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 (group and individual)									
15. Other accident and health									
16. Workers' compensation									
17.1 Other liability - occurrence	130,000 4,421,154				130,000 4,182,289				
17.2 Other liability - claims-made			238,865			237,500			
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				
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	4,551,154		238,865	4,312,289	237,500			4,549,789	1,445,145
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 above)									

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	938,464			938,464
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	48,951			48,951
1.4 Net claim adjustment services (Line 1.1 plus Line 1.2 minus Line 1.3)	889,513			889,513
2. Commission and brokerage:				
2.1 Direct excluding contingent				
2.2 Reinsurance assumed excluding contingent				
2.3 Reinsurance ceded excluding contingent		386,850		386,850
2.4 Contingent - direct				
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (Line 2.1 plus Line 2.2 minus Line 2.3 plus Line 2.4 plus Line 2.5 minus Line 2.6 plus Line 2.7)		(386,850)		(386,850)
3. Allowances to manager and agents				
4. Advertising		36,439		36,439
5. Boards, bureaus and associations		9,022		9,022
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	315,288	677,458	29,184	1,021,930
8.2 Payroll taxes	24,301	42,544	994	67,839
9. Employee relations and welfare	52,290	164,818	179	217,287
10. Insurance	12,718	47,693	3,180	63,591
11. Directors' fees		109,385	6,100	115,485
12. Travel and travel items	35,312			35,312
13. Rent and rent items	19,118	70,169		89,287
14. Equipment		6,081		6,081
15. Cost or depreciation of EDP equipment and software		626,798		626,798
16. Printing and stationery	3,283	13,131		16,414
17. Postage, telephone and telegraph, exchange and express	2,788	24,109		26,897
18. Legal and auditing		164,230	41,058	205,288
19. Totals (Line 3 through Line 18)	465,098	1,991,877	80,695	2,537,670
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		8,334		8,334
20.2 Insurance department licenses and fees				
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 (Line 20.1 plus Line 20.2 plus Line 20.3 plus Line 20.4)		8,334		8,334
21. Real estate expenses		8,334		8,334
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	7,789	480,888	128,167	616,844
25. Total expenses incurred	1,362,400	2,094,249	208,862	(a) 3,665,511
26. Less unpaid expenses - current year	1,445,145			1,445,145
27. Add unpaid expenses - prior year	1,432,927			1,432,927
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Line 25 minus Line 26 plus Line 27 minus Line 28 plus Line 29)	1,350,182	2,094,249	208,862	3,653,293
DETAILS OF WRITE-INS				
2401. Investment fees				
2402. Other expenses	7,789	443,327	128,167	128,167
2403. Charitable contribution		37,561		451,116
2498. Summary of remaining write-ins for Line 24 from overflow page				37,561
2499. Totals (Line 2401 through Line 2403 plus Line 2498) (Line 24 above)	7,789	480,888	128,167	616,844

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

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1. U.S. Government bonds		(a) 84,514	61,904
1.1 Bonds exempt from U.S. tax		(a) 121,615	141,573
1.2 Other bonds (unaffiliated)		(a) 648,818	649,848
1.3 Bonds of affiliates			
2.1 Preferred stocks (unaffiliated)		(a)	
2.11 Preferred stocks of affiliates		(b)	
2.2 Common stocks (unaffiliated)		100,270	100,268
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) 2,952	258
7. Derivative instruments		(f)	
8. Other invested assets			
9. Aggregate write-ins for investment income			
10. Total gross investment income		958,169	953,851
11. Investment expenses			(g) 105,395
12. Investment taxes, licenses and fees, excluding federal income taxes			(g) 53,129
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 (Line 11 through Line 15)			158,524
17. Net investment income (Line 10 minus Line 16)			795,327
DETAILS OF WRITE-INS			
0901			
0902			
0903			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)			
1501			
1502			
1503			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. Totals (Line 1501 through Line 1503 plus Line 1598) (Line 15 above)			
(a) Includes \$ 59,886 accrual of discount less \$ 148,956 amortization of premium and less \$ 23,910 paid for accrued interest on purchases.		(f) Includes \$ accrual of discount less \$ amortization of premium.	
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.		(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.	
(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.		(h) Includes \$ interest on surplus notes and \$ interest on capital notes.	
(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.		(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.	
(e) Includes \$ accrual of discount less \$ 454 amortization of premium and less \$ paid for accrued interest on purchases.			

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) (Col. 1 + Col. 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	331,291		331,291	(225,190)	
1.1 Bonds exempt from U.S. tax			174,050	174,050	
1.2 Other bonds (unaffiliated)					
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	369,628		369,628	929,537	399,547
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)	874,969		874,969	1,103,894	
10. Total capital gains (losses)					
DETAILS OF WRITE-INS					
0901					
0902					
0903					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Line 0901 through Line 0903 plus Line 0998) (Line 9 above)					

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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 (Line 1 to Line 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			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
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			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	1,232,191	1,557,693	325,502
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates	32,308	229,185	196,877
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 (Line 12 to Line 25)	1,264,499	1,786,878	522,379
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Line 26 and Line 27)	1,264,499	1,786,878	522,379
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above)			
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Line 2501 through Line 2503 plus Line 2598) (Line 25 above)			

NOTES TO FINANCIAL STATEMENTS

(1) Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying statutory financial statements of Ohio Bar Liability Insurance Company (Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners' (NAIC) and the State of Ohio.

The Ohio Department of Insurance (Department) recognizes only statutory accounting practices (SAP) prescribed or permitted by the Department for determining and reporting the financial condition and results of operations of an insurance company, as well as, determining its solvency under the Ohio Insurance Law. The National Association of Insurance Commissioners' *Accounting Practices and Procedures* manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Company has no statutory accounting practices that differ from NAIC SAP.

B. Use of Estimates in Preparation of the Financial Statements

The preparation of financial statements in accordance with statutory accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from these estimates.

C. Accounting Policies

Premium and Related Commissions

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 and are based on reports received from ceding companies for reinsurance. 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) Short term investments are stated at amortized cost, which approximates fair value.
- (2) Bonds not backed by other loans are stated at amortized cost.
- (3) Common stocks, other than investments of subsidiaries and affiliates, are stated at market.
- (4) Preferred stock. Redeemable preferred stocks are stated at cost.
- (5) Mortgage loans - Not Applicable.
- (6) Loan-backed securities - Not Applicable.
- (7) The company carries two non-insurance affiliated subsidiaries, 1650 Lake Shore Inc and OBLIC Holdings, LLC, in which the company has an interest of 100%, on the equity basis.
- (8) Joint ventures - Not Applicable.
- (9) Derivatives - Not Applicable.
- (10) Investment income consists primarily of interest and dividends. Interest is recognized on an accrual basis and dividends are recorded as earned at the ex-dividend date.
- (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) Capitalization Policy Change - Not Applicable.

(2) Accounting Changes and Corrections of Errors

Accounting changes other than Codification and correction of errors. - Not Applicable.

(3) Business Combinations and Goodwill - Not applicable.

(4) Discontinued Operations - Not Applicable.

(5) Investments

(A) Mortgage Loans - Not Applicable.

(B) Debt Restructuring - Not Applicable.

(C) Reverse Mortgage - Not Applicable.

(D) Loan-Backed Securities - Not Applicable.

(E) Repurchase Agreements - Not Applicable.

(F) Real Estate - Not Applicable.

(G) Low income housing tax credits - Not Applicable.

(6) Joint Ventures, Partnerships, and Limited Liability Companies - Not Applicable.

(7) Investment Income

(A) The company does not admit investment income due and accrued if amounts are over 90 days past due.

(B) Amounts nonadmitted - Not Applicable.

(8) Derivative Instruments - Not Applicable.

NOTES TO FINANCIAL STATEMENTS

(9) Income Taxes

A. The net deferred tax asset/(liability) as of December 31 and the change from the prior year are comprised of the following components:

(1)

- (a) Gross deferred tax assets
- (b) Statutory valuation allowance adjustment
- (c) Adjusted gross deferred tax assets
- (d) Total deferred tax asset (liability)
- (e) Net deferred tax asset (liability)
- (f) Deferred tax liability
- (g) Net admitted deferred tax asset (liability)

	12/31/2013		
	Ordinary	Capital	Total
\$	490,952	\$ -	\$ 490,952
-	-	-	-
490,952	-	-	490,952
-	-	-	-
490,952	-	-	490,952
205,954	411,454	-	617,408
\$ 284,998	\$ (411,454)	\$ -	\$ (126,456)

- (a) Gross deferred tax assets
- (b) Statutory valuation allowance adjustment
- (c) Adjusted gross deferred tax assets
- (d) Total deferred tax asset (liability)
- (e) Net deferred tax asset (liability)
- (f) Deferred tax liability
- (g) Net admitted deferred tax asset (liability)

	12/31/2012		
	Ordinary	Capital	Total
\$	491,046	\$ -	\$ 491,046
-	-	-	-
491,046	-	-	491,046
-	-	-	-
491,046	-	-	491,046
-	171,949	-	171,949
\$ 491,046	\$ (171,949)	\$ -	\$ 319,097

- (a) Gross deferred tax assets
- (b) Statutory valuation allowance adjustment
- (c) Adjusted gross deferred tax assets
- (d) Total deferred tax asset (liability)
- (e) Net deferred tax asset (liability)
- (f) Deferred tax liability
- (g) Net admitted deferred tax asset (liability)

	Change		
	Ordinary	Capital	Total
\$	(94)	\$ -	\$ (94)
-	-	-	-
(94)	-	-	(94)
-	-	-	-
(94)	-	-	(94)
205,954	239,505	-	445,459
\$ (206,048)	\$ (239,505)	\$ -	\$ (445,553)

(2)

Admission Calculation Components

- (a) Federal income taxes paid in prior years recoverable through loss carrybacks
- (b) Adjusted gross DTA's expected to be realized (excluding the amount of deferred tax from 2(a) above
 - (1) Adjusted gross DTA's expected to be realized following the balance sheet date
 - (2) Adjusted gross DTA's allowed per limitation threshold
- (c) Adjusted gross DTA's (excluding the amount of deferred assets from 2(a) and 2(b) above) offset by gross DTL's
- (d) DTA's admitted as the result of application of SSAP No. 101

	12/31/2013		
	Ordinary	Capital	Total
\$	437,305	\$ -	\$ 437,305
-	-	-	-
53,647	-	-	53,647
\$ 490,952	\$ -	\$ -	\$ 490,952

Admission Calculation Components

- (a) Federal income taxes paid in prior years recoverable through loss carrybacks
- (b) Adjusted gross DTA's expected to be realized (excluding the amount of deferred tax from 2(a) above
 - (1) Adjusted gross DTA's expected to be realized following the balance sheet date
 - (2) Adjusted gross DTA's allowed per limitation threshold
- (c) Adjusted gross DTA (excluding the amount of deferred assets from 2(a) and 2(b) above) offset by gross DTL's
- (d) DTA's admitted as the result of application of SSAP No. 101

	12/31/2012		
	Ordinary	Capital	Total
\$	477,732	\$ -	\$ 477,732
-	-	-	-
13,314	-	-	13,314
491,046	-	-	491,046

Admission Calculation Components

- (a) Federal income taxes paid in prior years recoverable through loss carrybacks
- (b) Adjusted gross DTA's expected to be realized (excluding the amount of deferred tax from 2(a) above
 - (1) Adjusted gross DTA's expected to be realized following the balance sheet date
 - (2) Adjusted gross DTA's allowed per limitation threshold
- (c) Adjusted gross DTA's (excluding the amount of deferred assets from 2(a) and 2(b) above) offset by gross DTL's
- (d) DTA's admitted as the result of application of SSAP No. 101

	Change		
	Ordinary	Capital	Total
\$	(40,427)	\$ -	\$ (40,427)
-	-	-	-
40,333	-	-	40,333
\$ (94)	\$ -	\$ -	\$ (94)

NOTES TO FINANCIAL STATEMENTS

	2013	2012
(a) Ratio percentage used to determine recovery period and threshold limitation amount	1643%	1618%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitations in 2(b)2 above	24,488,781	23,602,411

	12/31/2013		
	Ordinary Percent	Capital Percent	Total Percent
Impact of Tax Planning Strategies			
(a) Adjusted Gross DTA's (% of Total Adjusted Gross DTA's)	490,952	-	490,952
(b) Percentage of adjusted gross DTA's by tax character attributable to the impact of tax planning strategies (% of Total Adjusted Gross DTA's)	0.00%	0.00%	0.00%
(c) Net Admitted Adjusted Gross DTA's (% of Total Net admitted Adjusted Gross DTA's)	490,952	-	490,952
(d) Percentage of adjusted gross DTA's by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	12/31/2012		
	Ordinary Percent	Capital Percent	Total Percent
Impact of Tax Planning Strategies			
(a) Adjusted Gross DTA's (% of Total Adjusted Gross DTA's)	491,046	-	491,046
(b) Percentage of adjusted gross DTA's by tax character attributable to the impact of tax planning strategies (% of Total Adjusted Gross DTA's)	0.00%	0.00%	0.00%
(c) Net Admitted Adjusted Gross DTA's (% of Total Net admitted Adjusted Gross DTA's)	491,046	-	491,046
(d) Percentage of adjusted gross DTA's by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%

B. Deferred Tax Liabilities that are not recognized - Not Applicable
 C. Does the Company's tax-planning include the use of reinsurance - Not Applicable

NOTES TO FINANCIAL STATEMENTS

D. Current Income Taxes Incurred Consist of the Following Major Components:

	12/31/2013	12/31/2012	Change
1. Current Income Tax			
(a) Federal	\$ 135,615	\$ 243,150	\$ (107,535)
(b) Foreign	-	-	-
(c) Subtotal	135,615	243,150	(107,535)
(d) Federal Income Tax on Net Capital Gains	297,489	136,450	161,039
(g) Federal Income Taxes Incurred	\$ 433,104	\$ 379,600	\$ 53,504
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 250,823	\$ 268,023	\$ (17,200)
(2) Unearned Premium Reserve	167,234	146,291	20,943
(3) Policyholder Reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred Acquisition Costs	-	-	-
(6) Policyholder Dividend Accrual	-	-	-
(7) Fixed Assets	-	-	-
(8) Compensation and Benefit Accrual	-	-	-
(9) Pension Accrual	-	-	-
(10) Receivable Nonadmitted	-	-	-
(11) Net Operating Loss Carry-Forward	-	-	-
(12) Tax Credit-Carry Forward	-	-	-
(13) Other	72,895	76,732	(3,837)
Subtotal	490,952	491,046	(94)
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted Ordinary Deferred Tax Assets	490,952	491,046	(94)
(e) Capital			
(1) Investments	-	-	-
(2) Net Capital Loss Carry-Forward	-	-	-
(3) Real Estate	-	-	-
(4) Other	-	-	-
Subtotal	-	-	-
(f) Statutory Valuation Allowance Adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted Capital Deferred Tax Assets	-	-	-
(i) Deferred Tax Assets	\$ 490,952	\$ 491,046	\$ (94)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed Assets	205,954	-	205,954
(3) Deferred and Uncollected Premium	-	-	-
(4) Policyholder Reserves	-	-	-
(5) Other	-	-	-
Subtotal	205,954	-	205,954
(b) Capital			
(1) Investments	411,454	171,949	239,505
(2) Real Estate	-	-	-
(3) Other	-	-	-
Subtotal	411,454	171,949	239,505
(c) Deferred Tax Liabilities	\$ 617,408	\$ 171,949	\$ 445,459
4. Net Deferred Tax Assets/Liabilities	\$ (126,456)	\$ 319,097	\$ (445,553)

NOTES TO FINANCIAL STATEMENTS

E. The income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 35% to income before tax as follows:

	12/31/2013	12/31/2012	2013 Rate
Provision computed at statutory rate	\$ 750,082	\$ 567,334	35.00%
Book in excess of tax reserves	8,425	(77,216)	0.39%
Dividend received deduction	(28,822)	(30,696)	-1.34%
Tax exempt interest	(77,040)	(64,904)	-3.59%
Depreciation differences	(205,954)		-9.61%
Nondeductible capital losses	-	-	0.00%
Realized gains offset by capital loss carryforwards	-	-	0.00%
Other - net (includes rate differential)	(13,587)	(14,918)	-0.63%
Total taxes	\$ 433,104	\$ 379,600	20.22%

Current federal and foreign taxes incurred	\$ 135,615	\$ 136,450
Tax on realized capital gains (losses)	297,489	243,150
Total income taxes reported	\$ 433,104	\$ 379,600

E. Operating Loss and Tax Credit Carry-forwards and Protective Tax Deposits

- (1) At December 31, 2013 the Company had no used operating loss carry-forwards available to offset against future taxable income.
- (2) The following is income tax expense that is available for recoupment in the event of future net losses:
 - a. 2012 - \$270,006
 - b. 2013 - \$1,273,832
- (3) The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

- (1) The Company's Federal Income Tax return in consolidated with 1650 Lake Shore, Inc and OBLIC Holdings, LLC.
- (2) The method of allocation among companies is subject to an agreement approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

G. Federal or Foreign Income Tax Loss Contingencies

- (1) The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

(10) Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- (A) The Company pays monthly rent equal to the monthly market value to its affiliated subsidiary.
- (B) In May 2013, the Company approved and declared a dividend of \$1,000,000 to its parent, The Ohio State Bar Association (OSBA).

On August 30, 2013, OBLIC acquired the shares of OSBANet, Inc., a wholly-owned subsidiary of the Ohio State Bar Association (OSBA), and merged same into a newly formed entity, OBLIC Holdings, LLC, of which OBLIC is the sole managing member. Effective with the merger, OSBANet, Inc. was dissolved, leaving OBLIC Holdings, LLC as the surviving entity. Prior to the merger, OSBANet, Inc. owned 100% of the issued and outstanding shares of the OSBA Insurance Agency, Inc., (OSBAIA), an active insurance agency that markets OBLIC policies as well as life, health, disability and long-term care insurance policies (offered by other insurance carriers) to Ohio attorneys. OSBANet, Inc. also owned 100% of the issued and outstanding shares of the Law Abstract Publishing Company (LAPCO), a company that owns no assets and has no current operations. Effective with the merger, the shares of OSBAIA and LAPCO were assumed by the surviving entity, OBLIC Holdings, LLC, leaving it as the owner of said shares. The total consideration paid to the OSBA for the acquisition and merger of OSBANet, Inc. was \$1,000,000, paid out of OBLIC's surplus. The primary benefit of said transaction was the acquisition and control of OSBAIA, which now becomes a direct marketing arm of OBLIC and a source of additional income. A secondary benefit of the transaction is the potential use of significant net operation losses carried by OSBANet, Inc., which can be utilized by OBLIC to offset income taxes due for future net income.

(C) - (I) - Not Applicable.

(11) Debt - Not Applicable.

(12) Retirement Plans, Deferred Compensation, Post-employment Benefits, Compensated Absences and Other Post-Retirement Benefit Plans

The Company participates in a qualified defined contribution plan sponsored by the Company. The qualified plan covers all employees of the Company who have completed six months of service. Plan assets are invested with John Hancock. The investments selected are at the discretion of the employee. The Company funds pension costs at 10% of the employee's annual compensation. The Company's expense contributions were \$94,587 and \$66,609 for the years ended December 31, 2013 and 2012.

NOTES TO FINANCIAL STATEMENTS

(13) Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

(1) The Company has 10,000 shares of \$200 par value common stock authorized and 5000 shares issued and outstanding. The company has no preferred stock authorized, issued or outstanding.

(2) – (9) - Not Applicable

(10) Changes in Unassigned Funds

a. Unrealized loss of \$697,362. The unrealized loss is not net of the applicable deferred liability of \$126,456.

(11-13) - Not Applicable.

(14) Contingencies

(A) Contingent Commitments

The Company has no commitments or contingent commitments to affiliates or other entities.

(B) Assessments

The Company is subject to guaranty fund and other assessments by the state in which it writes business.

(C) Gain Contingencies - Not Applicable.

(D) Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - Not Applicable.

(E) Product Warranties - Not Applicable.

(F) All Other Contingencies

Various lawsuits have arisen in the ordinary course of the Company's business. The Company believes that its defenses are meritorious and the eventual outcome of those lawsuits will not have a material effect on the Company's financial position. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

(15) Leases

(A) The Company leases office space.

(B) The Company is not involved in non-cancelable lease terms.

(C) The Company has not entered into any sales and leaseback arrangements.

(16) Information about Financial Instruments with Off Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

Not applicable.

(17) Sale, Transfer, and Servicing of Financial Assets and Extinguishment of Liabilities

(C) Wash Sales - Not Applicable.

(18) Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - Not applicable.

(19) Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not applicable.

(20) Fair Value Measurements

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements are based upon observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources while unobservable inputs reflect the Company's view of market assumptions in the absence of observable market information. The Company utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. In determining fair value, the Company uses various methods including market, income and cost approaches.

The Company categorizes its assets and liabilities reported at fair value in the quarterly statement into a three-level hierarchy based on the priority of the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument in its entirety.

The fair value hierarchy levels are as follows:

Level 1. Unadjusted quoted prices accessible in active markets for identical assets or liabilities at the measurement date and mutual funds where the value per share (unit) is determined and published daily and is the basis for current transactions.

Level 2. Unadjusted quoted prices for similar assets or liabilities in active markets or inputs (other than quoted prices) that are observable or that are derived principally from or corroborated by observable market data through correlation or other means.

Level 3. Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management's best estimate about the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs.

The Company periodically reviews its fair value hierarchy classifications for financial assets and liabilities. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications. Reclassifications into/out of the fair value hierarchy levels are reported as transfers at the beginning of the period in which the change occurs.

To determine the fair value of bonds and stocks for which market quotations are available, independent pricing services are most often utilized. For these bonds and stocks, the Company obtains the pricing services' methodologies, inputs and assumptions and classifies the investments accordingly in the fair value hierarchy.

NOTES TO FINANCIAL STATEMENTS

The following table represents assets and liabilities measured and reported at fair value:

	As of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Assets at fair value				
Assets at fair value:				
Common Stocks	\$ 7,400,589	\$ -	\$ -	\$ 7,400,589
Total assets at fair value	<u>\$ 7,400,589</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 7,400,589</u>
Liabilities at fair value				
Total liabilities at fair value	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

Transfers: Level 3 - Not Applicable.

(21) Other Items - Not Applicable.
 (22) Events Subsequent - Not Applicable.
 (23) Reinsurance
 (A) Unsecured Reinsurance Recoverable - Not Applicable
 (B) Reinsurance Recoverable in Dispute
 (C) Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed premiums and the related commission equity at December 31, 2013.

(000's) Description	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
A. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
B. All Others	-	-	696,481	142,779	(696,481)	(142,779)
C. Totals	\$ -	\$ -	\$ 696,481	\$ 142,779	\$ (696,481)	\$ (142,779)
D.. Direct Unearned Premium Reserve					\$3,149,576	

(D) Uncollectible Reinsurance - Not Applicable.
 (E) Commutation of Ceded Reinsurance - Not Applicable.
 (F) Retroactive Reinsurance - Not Applicable.
 (G) Reinsurance Accounted for as a Deposit - Not Applicable.
 (24) Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable.
 (25) Change in Incurred Losses and Loss Adjustment Expenses

(000's)	2013 Calendar Year Losses and LAE Incurred			2013 Loss Year Losses and LAE Incurred	Shortage (Redundancy)
	Line of Business	Losses Incurred	LAE Incurred	Totals	
Occurrence	\$ -	\$ -	\$ -	\$ -	\$ -
Claims Made	151	335	486	3,131	\$ (2,645)
Totals	\$ 151	\$ 335	\$ 486	\$ 3,131	\$ (2,645)

(26) Intercompany Pooling Arrangements - Not Applicable.
 (27) Structured Settlements - Not Applicable.
 (28) Health Care Receivables - Not Applicable.
 (29) Participating Policies - Not Applicable.
 (30) Premium Deficiency Reserves

The Company evaluated the need to record a premium deficiency reserve as of December 31, 2013 and determined there was no premium deficiency. This evaluation was completed on December 31, 2013. The Company does anticipate investment income when evaluating the need for premium deficiency reserves.

(31) High Deductibles - Not Applicable.
 (32) Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses - Not Applicable.
 (33) Asbestos/Environmental Reserves - Not Applicable.
 (34) Subscriber Savings Accounts - Not Applicable.
 (35) Multiple Peril Crop Insurance - Not Applicable.
 (36) Financial Guaranty Insurance - Not Applicable.

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? Ohio

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. 12/31/2008

3.2 State the as of date of 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. 12/31/2008

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). 09/15/2009

3.4 By what department or departments?
Ohio Department 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 (X) No () N/A ()

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)

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

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 entity, the 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 %
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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, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

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 the names and locations (city and state of the main office) of any any affiliates regulated by a federal financial 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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 Crowe Horwath, LLP 10 West Broad St, Suite 1700, Columbus, Ohio 43215

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 17A 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 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?
 Steven J Groeschen FCAS MAAA, Chief Consulting Actuary & Risk Analyst, Demotech, Inc. 2715 Tuller Parkway, Dublin, Ohio 43017

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes (X) No ()

12.11 Name of real estate holding company
 1650 Lake Shore Incorporated

12.12 Number of parcels involved 1

12.13 Total book/adjusted carrying value \$... 1,626,193

12.2 If yes, provide explanation
 Ohio Bar Liability Insurance Company owns 100%

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 (X)

13.3 Have there been any changes made to any of the trust indentures during the year? Yes () No (X)

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes () No () N/A (X)

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).

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 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
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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 or is likely to 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 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: \$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 the 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 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 security 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)

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

24.101 Total fair value of reinvented 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 () No (X)

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 Pledged as collateral	\$
25.26 Placed under option agreements	\$
25.27 Letter stock or securities restricted as to sale	\$
25.28 On deposit with state or other regulatory body	\$
25.29 Other	\$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

25.3 For category (25.27) 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 (X)
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
Merrill Lynch	10 West 2nd St, 4th Floor, Dayton, Ohio 45402
UBS Financial Services	5007 Horizons Drlve, Columbus, Ohio 43220
Vanguard	455 Devon Park Drive Wayne, Pennsylvania 19087

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)

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

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
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28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/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
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104946 Cincinnati Asset Management 8845 Governors Hill Dr, Cincinnati, OH 45249
107105 Blackrock Financial Management 55 East 52nd Street, New York, NY 10055

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 (X)

29.2 If yes, complete the following schedule:

1 CUSIP Number	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
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29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from question 29.2)	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
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GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

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	\$ 26,051,934	\$ 27,362,997	\$ 1,311,063
30.2 Preferred stocks	\$	\$	\$
30.3 Totals	\$ 26,051,934	\$ 27,362,997	\$ 1,311,063

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

There are three sources utilized: SVO (S&P, IDC, etc) is the first source, company override is second. Custody is third and used when no SVO or override is not available.

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 (X)

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:

The SVO pricing sources of IDC and S&P are used.

.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed?

Yes (X) No ()

32.2 If no, list exceptions:

.....

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

OTHER

33.1 Amount of payments to Trade Associations, service organizations and statistical or Rating Bureaus, if any? \$ 14,354

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
National Association of Mutual Insurance	\$ 5,883
.....	\$
.....	\$
.....	\$

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

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
.....	\$
.....	\$
.....	\$
.....	\$

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 Line (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	\$	\$
2.3	Premium Ratio (Line 2.1/Line 2.2)	\$	\$
2.4	Reserve Numerator	\$	\$
2.5	Reserve Denominator	\$	\$
2.6	Reserve Ratio (Line 2.4/Line 2.5)	\$	\$
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 Exchange only:		
4.1	Does the reporting entity issue assessable policies?	Yes () No (X)	
4.2	Does the reporting entity issue non-assessable policies?	Yes () No (X)	
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 (X)	
5.2	If yes, is the commission paid:		
	5.21 Out of Attorney's-in-fact compensation	Yes () No () N/A (X)	
	5.22 As a direct expense of the exchange	Yes () No () N/A (X)	
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 (X)	
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?

.....

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:

.....

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?

.....

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 () No (X)

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 uninsured catastrophic loss.

.....

7.1 Has the 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 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 (X)

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 noncancelable 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 the 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;
- (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 31 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
- (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,
- (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)

Yes () No (X)

Yes () No (X)

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 reporting entity would have been required to charge had it retained the risks. Has this been done? Yes () No () N/A (X)

11.1 Has this 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 of the asset schedule, 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 (X) N/A ()

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 the 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): \$

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.

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes () No (X)

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:

.....

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 () No (X)

14.4 If the answer to 14.3 is no, are the methods described in 14.2 entirely contained in written agreements? Yes () No (X)

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.

.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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:

.....

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 - Part 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 the funds administered as of the reporting date. \$

FIVE-YEAR HISTORICAL DATA

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

	1 2013	2 2012	3 2011	4 2010	5 2009
Gross Premiums Written (Page 8, Part 1B, Columns 1, 2 and 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	7,404,531	6,472,605	6,067,396	5,841,239	5,825,142
2. Property lines (Lines 1, 2, 9, 12, 21 and 26)					
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)					
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 and 33)					
6. Total (Line 35)	7,404,531	6,472,605	6,067,396	5,841,239	5,825,142
Net Premiums Written (Page 8, Part 1B, Column 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	5,689,149	4,892,004	4,608,032	4,286,712	4,273,266
8. Property lines (Lines 1, 2, 9, 12, 21 and 26)					
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)					
11. Nonproportional reinsurance lines (Line 31, 32 and 33)					
12. Total (Line 35)	5,689,149	4,892,004	4,608,032	4,286,712	4,273,266
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	495,811	160,683	(748,750)	(113,088)	579,743
14. Net investment gain (loss) (Line 11)	1,372,806	1,075,978	986,379	1,185,787	701,181
15. Total other income (Line 15)		247,840			
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	135,615	243,150	(35,148)	95,105	390,343
18. Net income (Line 20)	1,733,002	1,241,351	272,777	977,594	890,581
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Column 3)	35,844,403	34,543,229	33,895,370	34,620,271	35,319,633
20. Premiums and considerations (Page 2, Column 3)					
20.1 In course of collection (Line 15.1)	478,376	247,095	467,783	375,700	420,661
20.2 Deferred and not yet due (Line 15.2)					
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	9,749,076	9,380,371	10,112,687	9,587,047	10,169,445
22. Losses (Page 3, Line 1)	4,549,789	5,072,373	5,392,851	5,019,481	5,090,933
23. Loss adjustment expenses (Page 3, Line 3)	1,445,145	1,432,927	1,725,134	1,796,698	1,802,791
24. Unearned premiums (Page 3, Line 9)	2,453,095	2,151,344	2,151,156	1,970,082	1,873,635
25. Capital paid up (Page 3, Line 30 and Line 31)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
26. Surplus as regards policyholders (Page 3, Line 37)	26,095,327	25,162,858	23,782,683	25,033,224	25,150,188
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	1,518,798	552,455	17,298	(79,251)	1,517,945
Risk-Based Capital Analysis					
28. Total adjusted capital	26,095,327	25,162,860	23,782,683	25,033,224	25,150,188
29. Authorized control level risk-based capital	1,449,908	1,490,918	1,458,867	1,196,185	1,131,694
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Column 3) (Item divided by Page 2, Line 12, Column 3) x 100.0					
30. Bonds (Line 1)	74.5	72.2	75.7	66.9	60.8
31. Stocks (Line 2.1 and Line 2.2)	21.2	23.7	18.8	21.8	24.2
32. Mortgage loans on real estate (Line 3.1 and Line 3.2)					
33. Real estate (Lines 4.1, 4.2 and 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	4.3	4.1	5.5	11.3	15.0
35. Contact loans (Line 6)					
36. Derivatives (Line 7)					XXX
37. Other invested assets (Line 8)					
38. Receivables for securities (Line 9)					
39. Securities lending reinvested collateral assets (Line 10)					XXX
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, Column 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Column 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Column 1)	2,111,142	1,692,931	1,790,180	1,888,912	2,190,960
45. Affiliated short-term investments (Schedule DA Verification, Column 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Line 42 through Line 47	2,111,142	1,692,931	1,790,180	1,888,912	2,190,960
49. Total investment in parent included in Line 42 through Line 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Column 1, Line 37 x 100.0)	8.1	6.7	7.5	7.5	8.7

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	1,103,974	156,076	(167,599)	77,596	888,409
52. Dividends to stockholders (Line 35)	(1,000,000)	(272,777)	(977,000)	(890,000)	(1,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	932,467	1,380,175	(1,250,541)	(116,964)	113,046
Gross Losses Paid (Page 9, Part 2, Columns 1 and 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	2,047,921	2,453,196	2,065,177	1,877,845	1,308,220
55. Property lines (Lines 1, 2, 9, 12, 21 and 26)					
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)					
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)					
58. Nonproportional reinsurance lines (Lines 31, 32, and 33)					
59. Total (Line 35)	2,047,921	2,453,196	2,065,177	1,877,845	1,308,220
Net Losses Paid (Page 9, Part 2, Column 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 and 19.3, 19.4)	1,957,521	2,106,602	1,890,108	1,460,747	1,220,874
61. Property lines (Lines 1, 2, 9, 12, 21 and 26)					
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 and 27)					
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 and 34)					
64. Nonproportional reinsurance lines (Lines 31, 32, and 33)					
65. Total (Line 35)	1,957,521	2,106,602	1,890,108	1,460,747	1,220,874
Operating Percentages (Page 4) (Item 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)	26.7	36.5	51.2	33.1	32.9
68. Loss expenses incurred (Line 3)	25.3	19.2	31.1	33.3	22.5
69. Other underwriting expenses incurred (Line 4)	38.6	43.0	34.7	36.3	30.8
70. Net underwriting gain (loss) (Line 8)	9.4	1.3	(16.9)	(2.7)	13.8
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Line 4 plus Line 5 minus Line 15 divided by Page 8, Part 1B, Column 6, Line 35 x 100.0)	36.5	35.9	33.3	35.5	30.2
72. Losses and loss expenses incurred to premiums earned (Page 4, Line 2 plus Line 3 divided by Page 4, Line 1 x 100.0)	52.0	55.7	82.2	66.4	55.4
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Column 6, Line 35 divided by Page 3, Line 37, Column 1 x 100.0)	21.8	19.5	19.4	17.1	17.0
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, Column 11)	(496)	(780)	(201)	(415)	(1,565)
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, Column 1 x 100.0)	(2.0)	(3.3)	(0.8)	(1.7)	(6.3)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Column 12)	(734)	(444)	(292)	(1,720)	(2,169)
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, Column 2 x 100.0)	(2.9)	(1.9)	(1.2)	(6.9)	(8.0)

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?
If no, please explain:

Yes () No ()

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								12 Number of Claims Reported - Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (Columns 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Columns 4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior	XXX	XXX	XXX									XXX	
2. 2004	5,242	1,693	3,549	547	72	446	41	141		1	1,134	XXX	
3. 2005	5,564	1,641	3,923	1,019	264	695	83	215			1,816	XXX	
4. 2006	5,645	1,503	4,142	325	911	365	327	41			3,132	XXX	
5. 2007	5,727	1,548	4,179	1,995	307	697	196			2	2,516	XXX	
6. 2008	5,656	1,485	4,171	2,225	300	1,104	190	412			3,251	XXX	
7. 2009	5,709	1,506	4,203	1,887	15	1,004	118	398			3,156	XXX	
8. 2010	5,831	1,641	4,190	1,738	375	651	61	273			2,226	XXX	
9. 2011	5,871	1,444	4,427	1,451		698		327			2,476	XXX	
10. 2012	6,348	1,456	4,892	749		572		322			1,643	XXX	
11. 2013	7,129	1,741	5,388	151		132		203			486	XXX	
12. Totals	XXX	XXX	XXX	14,026	1,394	6,910	689	2,983		73	21,836	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Total Net Losses and Expenses Unpaid	24 Number of Claims Outstanding - Direct & Assumed		
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded						
1.												XXX		
2.												XXX		
3.												XXX		
4.	19				20				2		1	41		
5.												XXX		
6.	267				71	17			4		6	325		
7.	660	143			44	3			8		(1)	566		
8.	151	(1)			95	1			8		5	254		
9.	740	53	10		240	14	5		26		25	954		
10.	956	6	21		209	28	14		44		75	1,210		
11.	1,758	38	207		521	15	109		103		188	2,645		
12.	4,551	239	238		1,200	78	128		195		299	5,995		

	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.	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2.	1,134		1,134	21.6		32.0					
3.	1,929	113	1,816	34.7	6.9	46.3					
4.	3,581	408	3,173	63.4	27.1	76.6				19	22
5.	3,019	503	2,516	52.7	32.5	60.2					
6.	4,083	507	3,576	72.2	34.1	85.7				267	58
7.	4,001	279	3,722	70.1	18.5	88.6				517	49
8.	2,916	436	2,480	50.0	26.6	59.2				152	102
9.	3,497	67	3,430	59.6	4.6	77.5				697	257
10.	2,887	34	2,853	45.5	2.3	58.3				971	239
11.	3,184	53	3,131	44.7	3.0	58.1				1,927	718
12.	XXX	XXX	XXX	XXX	XXX	XXX			XXX	4,550	1,445

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.

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 One Year	12 Two Year
1. Prior	3,465	3,120	2,906	2,821	2,804	2,403	2,256	2,252	2,290	2,290		38
2. 2004	1,453	1,298	1,219	1,108	999	981	976	994	993	993		(1)
3. 2005	XXX	2,596	2,183	1,736	1,746	1,643	1,610	1,597	1,601	1,601		4
4. 2006	XXX	XXX	3,781	3,714	3,438	3,198	2,910	2,815	2,805	2,806	1	(9)
5. 2007	XXX	XXX	XXX	3,327	2,706	2,310	2,343	2,266	2,193	2,189	(4)	(77)
6. 2008	XXX	XXX	XXX	XXX	3,168	2,758	3,043	3,234	3,172	3,160	(12)	(74)
7. 2009	XXX	XXX	XXX	XXX	XXX	3,530	3,270	3,425	3,391	3,316	(75)	(109)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	2,838	2,514	2,288	2,199	(89)	(315)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,268	3,182	3,077	(105)	(191)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,699	2,487	(212)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,825	XXX	XXX
											12. Totals	(496) (734)

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013		
1. Prior	0 0 0	645	1,375	1,707	2,147	2,278	2,249	2,252	2,290	2,290	XXX	XXX
2. 2004	131	616	859	973	994	998	994	994	993	993	XXX	XXX
3. 2005	XXX	175	825	1,138	1,576	1,601	1,602	1,597	1,601	1,601	XXX	XXX
4. 2006	XXX	XXX	366	1,219	2,327	2,627	2,724	2,742	2,762	2,767	XXX	XXX
5. 2007	XXX	XXX	XXX	300	899	1,237	1,859	1,968	2,187	2,189	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	310	1,178	1,914	2,429	2,828	2,839	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	259	1,134	1,870	2,317	2,758	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	220	1,056	1,711	1,953	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	639	1,348	2,149	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	266	1,321	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	283	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	297	143	40	94	58					
2. 2004	282	49	5							
3. 2005	XXX	425	197	150	38	38	8			
4. 2006	XXX	XXX	543	92	44	10				
5. 2007	XXX	XXX	XXX	495	93	13				
6. 2008	XXX	XXX	XXX	XXX	458	110	16			
7. 2009	XXX	XXX	XXX	XXX	XXX	439	158	73		
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	360	127	50	
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	435	131	15	
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	272	35	
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	316	

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 Premium 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 N								
8. Delaware	DE N								
9. Dist. 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 N								
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 N								
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	7,404,531	5,387,398		2,047,921	1,455,523	4,788,654		
37. Oklahoma	OK N								
38. Oregon	OR N								
39. Pennsylvania	PA N								
40. Rhode Island	RI N								
41. South Carolina	SC N								
42. South Dakota	SD N								
43. Tennessee	TN N								
44. Texas	TX N								
45. Utah	UT N								
46. Vermont	VT N								
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) 1	7,404,531	5,387,398		2,047,921	1,455,523	4,788,654		
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 (Line 58001 through Line 58003 plus Line 58998) (Line 58 above)	XXX								

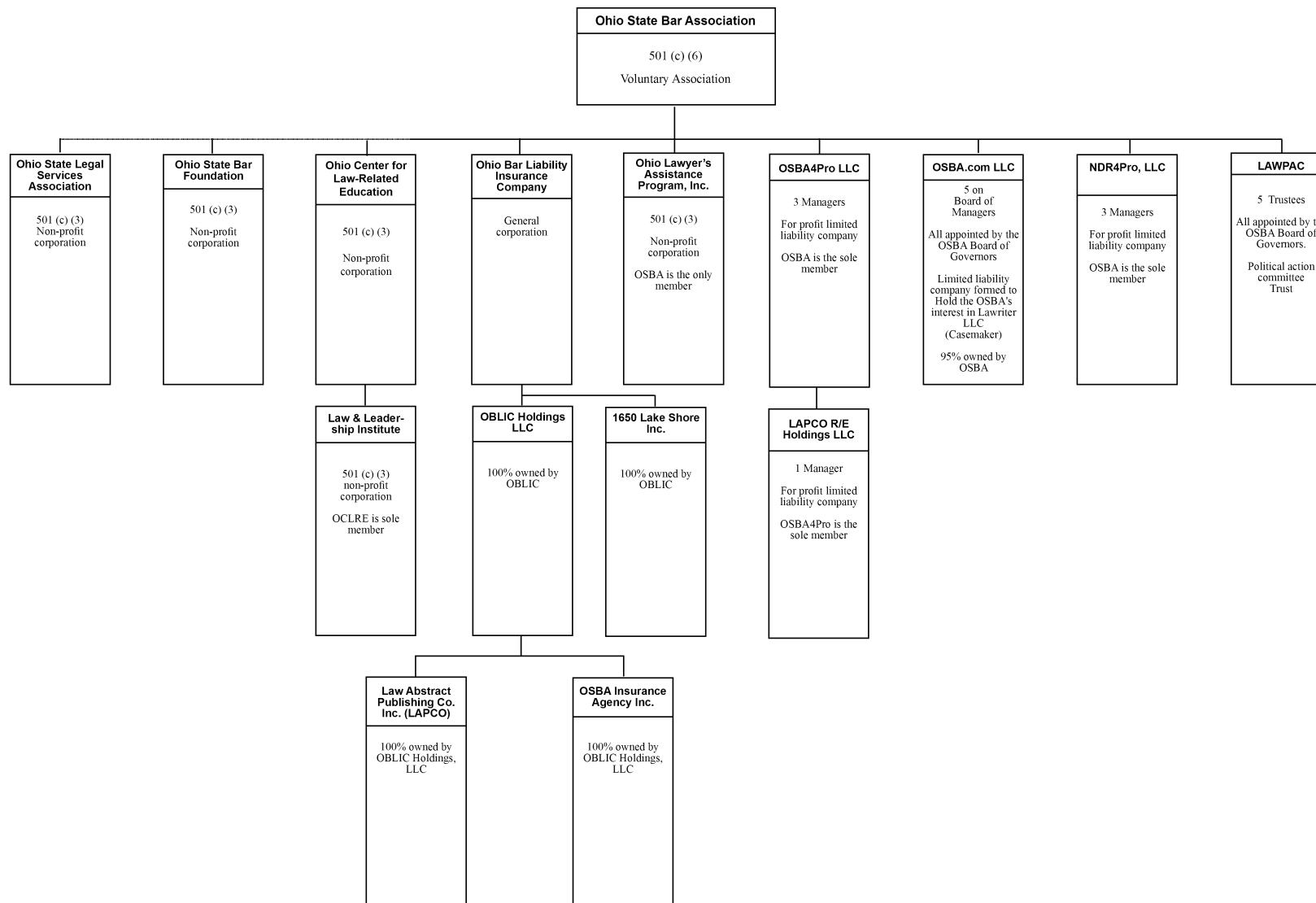
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business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

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

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

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE OHIO BAR LIAB INS CO
SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART

Ohio State Bar Association and Affiliated Organizations



Property and Casualty

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