



ANNUAL STATEMENT
For the Year Ended December 31, 2015
of the Condition and Affairs of the
OHIO BAR LIAB INS CO

NAIC Group Code..... 0, 0 (Current Period) (Prior Period)	NAIC Company Code..... 37176	Employer's ID Number..... 31-0947214
Organized under the Laws of Ohio	State of Domicile or Port of Entry Ohio	Country of Domicile US
Incorporated/Organized..... December 5, 1978	Commenced Business..... September 1, 1979	
Statutory Home Office	1650 Lake Shore Drive..... Columbus OH US 43204 (Street and Number) (City or Town, State, Country and Zip Code)	
Main Administrative Office	1650 Lake Shore Drive..... Columbus OH US..... 43204 (Street and Number) (City or Town, State, Country and Zip Code)	614-488-7924 (Area Code) (Telephone Number)
Mail Address	PO Box 2708..... Columbus OH 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 OH US 43204 (Street and Number) (City or Town, State, Country and Zip Code)	614-488-7924 (Area Code) (Telephone Number)
Internet Web Site Address	www.oblic.com	
Statutory Statement Contact	Rodney K. McGough (Name) rmcgough@oblic.com (E-Mail Address)	614-488-7924 (Area Code) (Telephone Number) (Extension) 614-488-7936 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. Steven Craig Couch	President & CEO	2. Frederick Hunker	Secretary
3. Jordan Austin Miller, Jr.	Treasurer	4.	

OTHER

John Stephen Stith	Chair of the Board	Thomas Dean Lammers	Vice Chair of the Board
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DIRECTORS OR TRUSTEES

Mary Amos Augsburgers #	Paula Louise Brooks	Pariss Michael Coleman, II	E. Ann Gabriel
Barbara Jean Howard	James Robert Jeffery	Ronald Sinclair Kopp #	Thomas Dean Lammers
Jordan Austin Miller, Jr.	Frederick Leonard Oremus	Nancy Michong Pyon #	Denny L Ramey
Carmen Vincent Roberto	Heather Gay Sowald	John Stephen Stith	Thomas Michael Taggart
Robin Geoffrey Weaver	Linde Hurst Webb		

State of..... Ohio
County of..... Franklin

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.

(Signature) Steven Craig Couch	(Signature) Frederick Hunker	(Signature) Jordan Austin Miller, Jr.
1. (Printed Name) President & CEO	2. (Printed Name) Secretary	3. (Printed Name) Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This _____ day of _____ 2016

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	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	27,380,671		27,380,671	26,498,016
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	8,035,790		8,035,790	8,179,964
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....981,005, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....710,982, Schedule DA).....	1,691,987		1,691,987	1,759,067
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....			0	
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	37,108,448	0	37,108,448	36,437,047
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	254,021		254,021	248,580
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	466,273		466,273	429,626
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....			0	
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....			0	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	253,599		253,599	302,742
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....			0	
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....	611,809	611,809	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	26,394		26,394	48,835
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	7,048	0	7,048	1,192
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	38,727,592	611,809	38,115,783	37,468,022
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTALS (Lines 26 and 27).....	38,727,592	611,809	38,115,783	37,468,022

DETAILS OF WRITE-INS

1101.			0	
1102.			0	
1103.			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Prepaid Postage.....	1,120		1,120	1,192
2502. Prepaid Credit Card.....	5,928		5,928	
2503.			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	7,048	0	7,048	1,192

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	4,849,282	4,401,260
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).....	1,503,952	1,650,071
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	7,679	4,275
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....		960
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	382,262	249,262
7.2 Net deferred tax liability.....	48,175	192,359
8. Borrowed money \$.....0 and interest thereon \$.....0.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....820,915 and including warranty reserves of \$.....0 and accrued accident and health experience rating refunds including \$.....0 for medical loss ratio rebate per the Public Health Service Act).....	2,545,595	2,485,685
10. Advance premium.....	142,939	82,773
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	315,642	339,395
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 \$.....0 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.....	737,232	737,032
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	0	7,190
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	10,532,758	10,150,262
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	10,532,758	10,150,262
29. Aggregate write-ins for special surplus funds.....	0	0
30. Common capital stock.....	1,000,000	1,000,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other than special surplus funds.....	0	0
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....	1,000,000	1,000,000
35. Unassigned funds (surplus).....	25,583,025	25,317,760
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 30 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39).....	27,583,025	27,317,760
38. TOTALS (Page 2, Line 28, Col. 3).....	38,115,783	37,468,022

DETAILS OF WRITE-INS

2501. CLE Coupon.....		7,190
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	0	7,190
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page.....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above).....	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page.....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above).....	0	0

STATEMENT OF INCOME

			1	2
			Current Year	Prior Year
UNDERWRITING INCOME				
1.	Premiums earned (Part 1, Line 35, Column 4).....	DEDUCTIONS	5,855,598	5,632,180
2.	Losses incurred (Part 2, Line 35, Column 7).....		1,490,961	814,964
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....		1,643,580	1,881,131
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2).....		2,120,287	2,038,681
5.	Aggregate write-ins for underwriting deductions.....		0	0
6.	Total underwriting deductions (Lines 2 through 5).....		5,254,828	4,734,776
7.	Net income of protected cells.....			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....		600,770	897,404
INVESTMENT INCOME				
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....		917,937	723,862
10.	Net realized capital gains (losses) less capital gains tax of \$.....63,500 (Exhibit of Capital Gains (Losses)).....		123,016	382,845
11.	Net investment gain (loss) (Lines 9 + 10).....		1,040,953	1,106,707
OTHER INCOME				
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....0 amount charged off \$.....0).....		0	
13.	Finance and service charges not included in premiums.....			
14.	Aggregate write-ins for miscellaneous income.....		0	0
15.	Total other income (Lines 12 through 14).....		0	0
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....		1,641,723	2,004,111
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).....		1,641,723	2,004,111
19.	Federal and foreign income taxes incurred.....		346,500	488,300
20.	Net income (Line 18 minus Line 19) (to Line 22).....		1,295,223	1,515,811
CAPITAL AND SURPLUS ACCOUNT				
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....		27,317,760	26,095,327
22.	Net income (from Line 20).....		1,295,223	1,515,811
23.	Net transfers (to) from Protected Cell accounts.....			
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$.....0.....		(404,493)	624,257
25.	Change in net unrealized foreign exchange capital gain (loss).....			
26.	Change in net deferred income tax.....		144,186	(65,903)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....		291,417	361,268
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.....			
35.	Dividends to stockholders.....		(1,061,068)	(1,213,000)
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....			
37.	Aggregate write-ins for gains and losses in surplus.....		0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37).....		265,265	1,222,433
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....		27,583,025	27,317,760
DETAILS OF WRITE-INS				
0501.	.....		
0502.	.....		
0503.	.....		
0598.	Summary of remaining write-ins for Line 5 from overflow page.....		0	0
0599.	Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....		0	0
1401.	.....		
1402.	.....		
1403.	.....		
1498.	Summary of remaining write-ins for Line 14 from overflow page.....		0	0
1499.	Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....		0	0
3701.	.....		
3702.	.....		
3703.	.....		
3798.	Summary of remaining write-ins for Line 37 from overflow page.....		0	0
3799.	Totals (Lines 3701 thru 3703 plus 3798) (Line 37 above).....		0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	5,952,547	5,563,293
2. Net investment income.....	1,048,320	868,970
3. Miscellaneous income.....		
4. Total (Lines 1 through 3).....	7,000,867	6,432,263
5. Benefit and loss related payments.....	1,022,609	1,266,235
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	3,916,001	3,718,743
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses).....	277,000	304,127
10. Total (Lines 5 through 9).....	5,215,610	5,289,105
11. Net cash from operations (Line 4 minus Line 10).....	1,785,257	1,143,158
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	697,086	8,653,303
12.2 Stocks.....	535,750	8,142,745
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.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	1,232,836	16,796,047
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	1,735,663	8,969,146
13.2 Stocks.....	589,455	7,969,270
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	2,325,118	16,938,416
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(1,092,282)	(142,369)
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.....	1,061,068	1,213,000
16.6 Other cash provided (applied).....	301,015	463,586
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(760,053)	(749,414)
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).....	(67,078)	251,375
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	1,759,069	1,507,694
19.2 End of year (Line 18 plus Line 19.1).....	1,691,991	1,759,069
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 .....	.....	.....

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 Col. 3, Last Year's Part 1	3 Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire.....				.....0
2.	Allied lines.....				.....0
3.	Farmowners multiple peril.....				.....0
4.	Homeowners multiple peril.....				.....0
5.	Commercial multiple peril.....				.....0
6.	Mortgage guaranty.....				.....0
8.	Ocean marine.....				.....0
9.	Inland marine.....				.....0
10.	Financial guaranty.....				.....0
11.1	Medical professional liability - occurrence.....				.....0
11.2	Medical professional liability - claims-made.....				.....0
12.	Earthquake.....				.....0
13.	Group accident and health.....				.....0
14.	Credit accident and health (group and individual).....				.....0
15.	Other accident and health.....				.....0
16.	Workers' compensation.....				.....0
17.1	Other liability - occurrence.....	.....173,396			.....173,396
17.2	Other liability - claims-made.....	.....5,742,112	.....2,485,685	.....2,545,595	.....5,682,202
17.3	Excess workers' compensation.....				.....0
18.1	Products liability - occurrence.....				.....0
18.2	Products liability - claims-made.....				.....0
19.1, 19.2	Private passenger auto liability.....				.....0
19.3, 19.4	Commercial auto liability.....				.....0
21.	Auto physical damage.....				.....0
22.	Aircraft (all perils).....				.....0
23.	Fidelity.....				.....0
24.	Surety.....				.....0
26.	Burglary and theft.....				.....0
27.	Boiler and machinery.....				.....0
28.	Credit.....				.....0
29.	International.....				.....0
30.	Warranty.....				.....0
31.	Reinsurance - nonproportional assumed property.....				.....0
32.	Reinsurance - nonproportional assumed liability.....				.....0
33.	Reinsurance - nonproportional assumed financial lines.....				.....0
34.	Aggregate write-ins for other lines of business.....	.....0	.....0	.....0	.....0
35.	TOTALS.....	.....5,915,508	.....2,485,685	.....2,545,595	.....5,855,598

DETAILS OF WRITE-INS

3401.	.....				.....0
3402.	.....				.....0
3403.	.....				.....0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	.....0	.....0	.....0	.....0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	.....0	.....0	.....0	.....0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....					0
2.	Allied lines.....					0
3.	Farmowners multiple peril.....					0
4.	Homeowners multiple peril.....					0
5.	Commercial multiple peril.....					0
6.	Mortgage guaranty.....					0
8.	Ocean marine.....					0
9.	Inland marine.....					0
10.	Financial guaranty.....					0
11.1	Medical professional liability - occurrence.....					0
11.2	Medical professional liability - claims-made.....					0
12.	Earthquake.....					0
13.	Group accident and health.....					0
14.	Credit accident and health (group and individual).....					0
15.	Other accident and health.....					0
16.	Workers' compensation.....					0
17.1	Other liability - occurrence.....					0
17.2	Other liability - claims-made.....	2,545,595				2,545,595
17.3	Excess workers' compensation.....					0
18.1	Products liability - occurrence.....					0
18.2	Products liability - claims-made.....					0
19.1, 19.2	Private passenger auto liability.....					0
19.3, 19.4	Commercial auto liability.....					0
21.	Auto physical damage.....					0
22.	Aircraft (all perils).....					0
23.	Fidelity.....					0
24.	Surety.....					0
26.	Burglary and theft.....					0
27.	Boiler and machinery.....					0
28.	Credit.....					0
29.	International.....					0
30.	Warranty.....					0
31.	Reinsurance - nonproportional assumed property.....					0
32.	Reinsurance - nonproportional assumed liability.....					0
33.	Reinsurance - nonproportional assumed financial lines.....					0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0
35.	TOTALS.....	2,545,595	0	0	0	2,545,595
36.	Accrued retrospective premiums based on experience.....					
37.	Earned but unbilled premiums.....					0
38.	Balance (sum of Lines 35 through 37).....					2,545,595

DETAILS OF WRITE-INS

3401.	.....					0
3402.	.....					0
3403.	.....					0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0

(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 (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....						.....0
2. Allied lines.....						.....0
3. Farmowners multiple peril.....						.....0
4. Homeowners multiple peril.....						.....0
5. Commercial multiple peril.....						.....0
6. Mortgage guaranty.....						.....0
8. Ocean marine.....						.....0
9. Inland marine.....						.....0
10. Financial guaranty.....						.....0
11.1 Medical professional liability - occurrence.....						.....0
11.2 Medical professional liability - claims-made.....						.....0
12. Earthquake.....						.....0
13. Group accident and health.....						.....0
14. Credit accident and health (group and individual).....						.....0
15. Other accident and health.....						.....0
16. Workers' compensation.....						.....0
17.1 Other liability - occurrence.....	218,998				45,602	.....173,396
17.2 Other liability - claims-made.....	7,425,476				1,683,364	.....5,742,112
17.3 Excess workers' compensation.....						.....0
18.1 Products liability - occurrence.....						.....0
18.2 Products liability - claims-made.....						.....0
19.1, 19.2 Private passenger auto liability.....						.....0
19.3, 19.4 Commercial auto liability.....						.....0
21. Auto physical damage.....						.....0
22. Aircraft (all perils).....						.....0
23. Fidelity.....						.....0
24. Surety.....						.....0
26. Burglary and theft.....						.....0
27. Boiler and machinery.....						.....0
28. Credit.....						.....0
29. International.....						.....0
30. Warranty.....						.....0
31. Reinsurance - nonproportional assumed property.....	XXX					.....0
32. Reinsurance - nonproportional assumed liability.....	XXX					.....0
33. Reinsurance - nonproportional assumed financial lines.....	XXX					.....0
34. Aggregate write-ins for other lines of business.....	.....0	.....0	.....0	.....0	.....0	.....0
35. TOTALS.....	7,644,474	.....0	.....0	.....0	1,728,966	.....5,915,508

DETAILS OF WRITE-INS

3401. ....						.....0
3402. ....						.....0
3403. ....						.....0
3498. Summary of remaining write-ins for Line 34 from overflow page	.....0	.....0	.....0	.....0	.....0	.....0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	.....0	.....0	.....0	.....0	.....0	.....0

(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 \$.....0.
2. Amount at which such installment premiums would have been reported had they been recorded on an annualized basis \$......0.

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, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1.	Fire.....				0			0	0.0
2.	Allied lines.....				0			0	0.0
3.	Farmowners multiple peril.....				0			0	0.0
4.	Homeowners multiple peril.....				0			0	0.0
5.	Commercial multiple peril.....				0			0	0.0
6.	Mortgage guaranty.....				0			0	0.0
8.	Ocean marine.....				0			0	0.0
9.	Inland marine.....				0			0	0.0
10.	Financial guaranty.....				0			0	0.0
11.1	Medical professional liability - occurrence.....				0			0	0.0
11.2	Medical professional liability - claims-made.....				0			0	0.0
12.	Earthquake.....				0			0	0.0
13.	Group accident and health.....				0			0	0.0
14.	Credit accident and health (group and individual).....				0			0	0.0
15.	Other accident and health.....				0			0	0.0
16.	Workers' compensation.....				0			0	0.0
17.1	Other liability - occurrence.....				0	115,000	75,000	40,000	23.1
17.2	Other liability - claims-made.....	1,042,939			1,042,939	4,734,282	4,326,260	1,450,961	25.5
17.3	Excess workers' compensation.....				0			0	0.0
18.1	Products liability - occurrence.....				0			0	0.0
18.2	Products liability - claims-made.....				0			0	0.0
19.1, 19.2	Private passenger auto liability.....				0			0	0.0
19.3, 19.4	Commercial auto liability.....				0			0	0.0
21.	Auto physical damage.....				0			0	0.0
22.	Aircraft (all perils).....				0			0	0.0
23.	Fidelity.....				0			0	0.0
24.	Surety.....				0			0	0.0
26.	Burglary and theft.....				0			0	0.0
27.	Boiler and machinery.....				0			0	0.0
28.	Credit.....				0			0	0.0
29.	International.....				0			0	0.0
30.	Warranty.....				0			0	0.0
31.	Reinsurance - nonproportional assumed property.....	XXX			0			0	0.0
32.	Reinsurance - nonproportional assumed liability.....	XXX			0			0	0.0
33.	Reinsurance - nonproportional assumed financial lines.....	XXX			0			0	0.0
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0.0
35.	TOTALS.....	1,042,939	0	0	1,042,939	4,849,282	4,401,260	1,490,961	25.5
DETAILS OF WRITE-INS									
3401.	.....				0			0	0.0
3402.	.....				0			0	0.0
3403.	.....				0			0	0.0
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	XXX
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0.0

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
Line of Business		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire.....				0				0	
2.	Allied lines.....				0				0	
3.	Farmowners multiple peril.....				0				0	
4.	Homeowners multiple peril.....				0				0	
5.	Commercial multiple peril.....				0				0	
6.	Mortgage guaranty.....				0				0	
8.	Ocean marine.....				0				0	
9.	Inland marine.....				0				0	
10.	Financial guaranty.....				0				0	
11.1	Medical professional liability - occurrence.....				0				0	
11.2	Medical professional liability - claims-made.....				0				0	
12.	Earthquake.....				0				0	
13.	Group accident and health.....				0				(a) 0	
14.	Credit accident and health (group and individual).....				0				0	
15.	Other accident and health.....				0				(a) 0	
16.	Workers' compensation.....				0				0	
17.1	Other liability - occurrence.....	115,000			115,000				115,000	20,945
17.2	Other liability - claims-made.....	4,783,807		391,525	4,392,282	342,000			4,734,282	1,483,007
17.3	Excess workers' compensation.....				0				0	
18.1	Products liability - occurrence.....				0				0	
18.2	Products liability - claims-made.....				0				0	
19.1, 19.2	Private passenger auto liability.....				0				0	
19.3, 19.4	Commercial auto liability.....				0				0	
21.	Auto physical damage.....				0				0	
22.	Aircraft (all perils).....				0				0	
23.	Fidelity.....				0				0	
24.	Surety.....				0				0	
26.	Burglary and theft.....				0				0	
27.	Boiler and machinery.....				0				0	
28.	Credit.....				0				0	
29.	International.....				0				0	
30.	Warranty.....				0				0	
31.	Reinsurance - nonproportional assumed property.....	XXX			0	XXX			0	
32.	Reinsurance - nonproportional assumed liability.....	XXX			0	XXX			0	
33.	Reinsurance - nonproportional assumed financial lines.....	XXX			0	XXX			0	
34.	Aggregate write-ins for other lines of business.....	0	0	0	0	0	0	0	0	0
35.	TOTALS.....	4,898,807	0	391,525	4,507,282	342,000	0	0	4,849,282	1,503,952
DETAILS OF WRITE-INS										
3401.	.....				0				0	
3402.	.....				0				0	
3403.	.....				0				0	
3498.	Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0	0	0	0	0	0	0	0

(a) Including \$.....0 for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	1,152,804			1,152,804
1.2 Reinsurance assumed.....				0
1.3 Reinsurance ceded.....	27,532			27,532
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	1,125,272	0	0	1,125,272
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....				0
2.2 Reinsurance assumed, excluding contingent.....				0
2.3 Reinsurance ceded, excluding contingent.....		481,336		481,336
2.4 Contingent - direct.....				0
2.5 Contingent - reinsurance assumed.....				0
2.6 Contingent - reinsurance ceded.....				0
2.7 Policy and membership fees.....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7).....	0	(481,336)	0	(481,336)
3. Allowances to manager and agents.....				0
4. Advertising.....		119,372		119,372
5. Boards, bureaus and associations.....		9,172		9,172
6. Surveys and underwriting reports.....				0
7. Audit of assureds' records.....				0
8. Salary and related items:				
8.1 Salaries.....	340,976	761,207	37,306	1,139,489
8.2 Payroll taxes.....	26,792	47,917	1,332	76,041
9. Employee relations and welfare.....	59,066	175,927	1,225	236,218
10. Insurance.....	15,729	55,050	7,864	78,643
11. Directors' fees.....		163,850	10,250	174,100
12. Travel and travel items.....	38,428			38,428
13. Rent and rent items.....	20,065	79,968		100,033
14. Equipment.....		7,944		7,944
15. Cost or depreciation of EDP equipment and software.....		722,053		722,053
16. Printing and stationery.....	4,557	114,990		119,547
17. Postage, telephone and telegraph, exchange and express.....	5,398	38,360		43,758
18. Legal and auditing.....		10,050	10,050	20,100
19. Totals (Lines 3 to 18).....	511,011	2,305,860	68,027	2,884,898
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$.....0.....				0
20.2 Insurance department licenses and fees.....		8,003		8,003
20.3 Gross guaranty association assessments.....				0
20.4 All other (excluding federal and foreign income and real estate).....				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4).....	0	8,003	0	8,003
21. Real estate expenses.....				0
22. Real estate taxes.....				0
23. Reimbursements by uninsured plans.....				0
24. Aggregate write-ins for miscellaneous expenses.....	7,297	287,760	98,718	393,775
25. Total expenses incurred.....	1,643,580	2,120,287	166,745	(a).....3,930,612
26. Less unpaid expenses - current year.....	1,503,952			1,503,952
27. Add unpaid expenses - prior year.....	1,650,071			1,650,071
28. Amounts receivable relating to uninsured plans, prior year.....				0
29. Amounts receivable relating to uninsured plans, current year.....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29).....	1,789,699	2,120,287	166,745	4,076,731

DETAILS OF WRITE-INS

2401. Other expenses.....	7,297	233,876		241,173
2402. Investment fees.....			98,718	98,718
2403. Charitable contribution.....		53,884		53,884
2498. Summary of remaining write-ins for Line 24 from overflow page.....	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498) (Line 24 above).....	7,297	287,760	98,718	393,775

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. government bonds.....	(a).....21,463	.....21,904
1.1	Bonds exempt from U.S. tax.....	(a).....120,981	.....131,079
1.2	Other bonds (unaffiliated).....	(a).....634,330	.....628,467
1.3	Bonds of affiliates.....	(a).....	.....
2.1	Preferred stocks (unaffiliated).....	(b).....	.....
2.11	Preferred stocks of affiliates.....	(b).....	.....
2.2	Common stocks (unaffiliated).....	.....101,840	.....102,512
2.21	Common stocks of affiliates.....	.....200,000	.....200,000
3.	Mortgage loans.....	(c).....	.....
4.	Real estate.....	(d).....	.....
5.	Contract loans.....	.....	.....
6.	Cash, cash equivalents and short-term investments.....	(e).....627	.....720
7.	Derivative instruments.....	(f).....	.....
8.	Other invested assets.....	.....	.....
9.	Aggregate write-ins for investment income.....	.....0	.....0
10.	Total gross investment income.....	.....1,079,241	.....1,084,682
11.	Investment expenses.....		(g).....166,745
12.	Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....
13.	Interest expense.....		(h).....
14.	Depreciation on real estate and other invested assets.....		(i).....0
15.	Aggregate write-ins for deductions from investment income.....		.....0
16.	Total deductions (Lines 11 through 15).....		.....166,745
17.	Net investment income (Line 10 minus Line 16).....		.....917,937

DETAILS OF WRITE-INS

0901.	.....	.....	.....
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0
1501.	.....	.....	.....
1502.	.....	.....	.....
1503.	.....	.....	.....
1598.	Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....0
(a)	Includes \$.....22,592 accrual of discount less \$.....158,416 amortization of premium and less \$.....11,942 paid for accrued interest on purchases.		
(b)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.		
(c)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(d)	Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.		
(e)	Includes \$.....0 accrual of discount less \$.....1,348 amortization of premium and less \$....67 paid for accrued interest on purchases.		
(f)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium.		
(g)	Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.		
(h)	Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.		
(i)	Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.		

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) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds.....	.....	.....0	.....	.....
1.1	Bonds exempt from U.S. tax.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated).....	.....(20,098)	.....(20,098)	.....	.....
1.3	Bonds of affiliates.....	.....	.....0	.....	.....
2.1	Preferred stocks (unaffiliated).....	.....	.....0	.....	.....
2.11	Preferred stocks of affiliates.....	.....	.....0	.....	.....
2.2	Common stocks (unaffiliated).....	.....206,615	.....206,615	.....(362,252)	.....
2.21	Common stocks of affiliates.....	.....	.....0	.....(42,241)	.....
3.	Mortgage loans.....	.....	.....0	.....	.....
4.	Real estate.....	.....	.....0	.....	.....
5.	Contract loans.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments.....	.....	.....0	.....	.....
7.	Derivative instruments.....	.....	.....0	.....	.....
8.	Other invested assets.....	.....	.....0	.....	.....
9.	Aggregate write-ins for capital gains (losses).....	.....0	.....0	.....0	.....0
10.	Total capital gains (losses).....	.....186,517	.....186,517	.....(404,493)	.....0

DETAILS OF WRITE-INS

0901.	.....	.....	.....0	.....	.....
0902.	.....	.....	.....0	.....	.....
0903.	.....	.....	.....0	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page....	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....0	.....0	.....0

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).....			.....0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.....0
2.2 Common stocks.....			.....0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.....0
3.2 Other than first liens.....			.....0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.....0
4.2 Properties held for the production of income.....			.....0
4.3 Properties held for sale.....			.....0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.....0
6. Contract loans.....			.....0
7. Derivatives (Schedule DB).....			.....0
8. Other invested assets (Schedule BA).....			.....0
9. Receivables for securities.....			.....0
10. Securities lending reinvested collateral assets (Schedule DL).....			.....0
11. Aggregate write-ins for invested assets.....	.....0	.....0	.....0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	.....0	.....0	.....0
13. Title plants (for Title insurers only).....			.....0
14. Investment income due and accrued.....			.....0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....			.....0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.....0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			.....0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.....0
16.2 Funds held by or deposited with reinsured companies.....			.....0
16.3 Other amounts receivable under reinsurance contracts.....			.....0
17. Amounts receivable relating to uninsured plans.....			.....0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.....0
18.2 Net deferred tax asset.....			.....0
19. Guaranty funds receivable or on deposit.....			.....0
20. Electronic data processing equipment and software.....			.....0
21. Furniture and equipment, including health care delivery assets.....	.....611,809	.....903,229	.....291,420
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.....0
23. Receivables from parent, subsidiaries and affiliates.....			.....0
24. Health care and other amounts receivable.....			.....0
25. Aggregate write-ins for other than invested assets.....	.....0	.....0	.....0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	.....611,809	.....903,229	.....291,420
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.....0
28. TOTALS (Lines 26 and 27).....	.....611,809	.....903,229	.....291,420

DETAILS OF WRITE-INS

1101. ....			.....0
1102. ....			.....0
1103. ....			.....0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.....0	.....0	.....0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.....0	.....0	.....0
2501. ....			.....0
2502. ....			.....0
2503. ....			.....0
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.....0	.....0	.....0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	.....0	.....0	.....0

(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.

(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)

12/31/2015		
Ordinary	Capital	Total
\$ 411,085	\$ -	\$ 411,085
-	-	-
411,085	-	411,085
-	-	-
411,085	-	411,085
94,434	364,825	459,259
\$ 316,651	\$ (364,825)	\$ (48,174)

- (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)

12/31/2014		
Ordinary	Capital	Total
\$ 433,585	\$ -	\$ 433,585
-	-	-
433,585	-	433,585
-	-	-
433,585	-	433,585
137,954	487,990	625,944
\$ 295,631	\$ (487,990)	\$ (192,359)

- (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
\$ (22,500)	\$ -	\$ (22,500)
-	-	-
(22,500)	-	(22,500)
-	-	-
(22,500)	-	(22,500)
(43,520)	(123,165)	(166,685)
\$ 21,020	\$ 123,165	\$ 144,185

(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

12/31/2015		
Ordinary	Capital	Total
\$ 411,085	\$ -	\$ 411,085
-	-	-
-	-	-
2,758,303	-	2,758,303
-	-	-
\$ 411,085	\$ -	\$ 411,085

- 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

12/31/2014		
Ordinary	Capital	Total
\$ 433,585	\$ -	\$ 433,585
-	-	-
-	-	-
2,731,776	-	2,731,776
-	-	-
433,585	-	433,585

- 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'ss (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
\$ (22,500)	\$ -	\$ (22,500)
-	-	-
-	-	-
26,527	-	26,527
-	-	-
\$ (22,500)	\$ -	\$ (22,500)

(3)		2015	2014	
	(a) Ratio percentage used to determine recovery period and threshold limitation amount	1989%	1743%	
	(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitations in 2(b)2 above	27,583,025	27,317,760	
(4)		12/31/2015		
	Impact of Tax Planning Strategies	Ordinary Percent	Capital Percent	Total Percent
	(a) Adjusted Gross DTA's	411,085	-	411,085
	(% of Total Adjusted Gross DTA's)			
	(b) Percentage of adjusted gross DTA's by tax character attributal to the impact of tax planning strategies (% of Total Adjusted Gross DTA's)	0.00%		0.00%
	(c) Net Admitted Adjusted Gross DTA's	411,085	-	411,085
	(% of Total Net admitted Adjusted Gross DTA's)			
	(d) Percentage of adjusted gross DTA's by tax character attributal to the impact of tax planning strategies	0.00%		0.00%
		12/31/2014		
	Impact of Tax Planning Strategies	Ordinary Percent	Capital Percent	Total Percent
	(a) Adjusted Gross DTA's	433,585	-	433,585
	(% of Total Adjusted Gross DTA's)			
	(b) Percentage of adjusted gross DTA's by tax character attributal to the impact of tax planning strategies (% of Total Adjusted Gross DTA's)	0.00%		0.00%
	(c) Net Admitted Adjusted Gross DTA's	433,585	-	433,585
	(% of Total Net admitted Adjusted Gross DTA's)			
	(d) Percentage of adjusted gross DTA's by tax character attributal to the impact of tax planning strategies	0.00%		0.00%
		Change		
	Impact of Tax Planning Strategies	Ordinary Percent	Capital Percent	Total Percent
	(a) Adjusted Gross DTA's	(22,500)	-	(22,500)
	(% of Total Adjusted Gross DTA's)			
	(b) Percentage of adjusted gross DTA's by tax character attributal to the impact of tax planning strategies			
	(c) Net Admitted Adjusted Gross DTA's	(22,500)	-	(22,500)
	(% of Total Net admitted Adjusted Gross DTA's)			
	(d) Percentage of adjusted gross DTA's by tax character attributal to the impact of tax planning strategies	0.00%		0.00%
	(c) Does the Company's tax-planning strategies include the use of reinsurance	Not Applicable		
B.	Deferred Tax Liabilities that are not recognized - Not Applicable			
C.	Does the Company's tax-planning include the use of reinsurance - Not Applicable			

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

	12/31/2015	12/31/2014	Change
1. Current Income Tax			
(a) Federal	\$ 346,500	\$ 488,300	\$ (141,800)
(b) Foreign	-	-	-
(c) Subtotal	346,500	488,300	(141,800)
(d) Federal Income Tax on Net Capital Gains	63,500	206,157	(142,657)
(g) Federal Income Taxes Incurred	\$ 410,000	\$ 694,457	\$ (284,457)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 225,653	\$ 254,075	\$ (28,422)
(2) Unearned Premium Reserve	173,100	169,027	4,073
(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	12,331	10,483	1,848
Subtotal	411,084	433,585	(22,501)
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted Ordinary Deferred Tax Assets	411,084	433,585	(22,501)
(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	\$ 411,084	\$ 433,585	\$ (22,501)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed Assets	94,434	137,954	(43,520)
(3) Deferred and Uncollected Premium	-	-	-
(4) Policyholder Reserves	-	-	-
(5) Other	-	-	-
Subtotal	94,434	137,954	(43,520)
(b) Capital			
(1) Investments	364,825	487,990	(123,165)
(2) Real Estate	-	-	-
(3) Other	-	-	-
Subtotal	364,825	487,990	(123,165)
(c) Deferred Tax Liabilities	\$ 459,259	\$ 625,944	\$ (166,685)
4. Net Deferred Tax Assets/Liabilities	\$ (48,175)	\$ (192,359)	\$ 144,184

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:

	12/31/2015	12/31/2014	2015 Rate
Provision computed at statutory rate	\$ 596,828	\$ 773,594	35.00%
Book in excess of tax reserves	(22,176)	(59,527)	-2.51%
Dividend received deduction	(30,497)	(28,289)	-1.19%
Tax exempt interest	(45,878)	(63,766)	-2.69%
Depreciation differences	43,520	70,000	2.87%
Nondeductible dividend	(70,000)	-	0.00%
Realized gains offset by capital loss carryforwards	-	-	0.00%
Other - net (includes rate differential)	(61,797)	2,445	-2.17%
Total taxes	\$ 410,000	\$ 694,457	29.31%

Current federal and foreign taxes incurred	\$ 346,500	\$ 488,300
Tax on realized capital gains (losses)	63,500	206,157
Total income taxes reported	\$ 410,000	\$ 694,457

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

- (1) At December 31, 2015 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. 2014 - \$694,458
 - b. 2015 - \$410,000
- (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 is 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 2015, the Company approved and declared a dividend of \$1,061,068 to its parent, The Ohio State Bar Association (OSBA). In September 2015, payment was made to OSBA for \$1,061,068.
- (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 Ascensus. 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 \$107,777 and \$109,679 for the years ended December 31, 2015 and 2014.

(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. Net income of \$1,295,223.

(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.

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

	As of December 31, 2015			
	Level 1	Level 2	Level 3	Total
Assets at fair value				
Assets at fair value:				
Common Stocks	\$ 8,035,790	\$ -	\$ -	\$ 8,035,790
Total assets at fair value	\$ 8,035,790	\$ -	\$ -	\$ 8,035,790
Liabilities at fair value				
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ -

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, 2015.

(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	-	-	867,401	199,502	(867,401)	(199,502)
C. Totals	\$ -	\$ -	\$ 867,401	\$ 199,502	\$ (867,401)	\$ (199,502)
D.. Direct Unearned Premium Reserve	\$3,412,996					

- (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) Line of Business	2015 Calendar Year Losses and LAE Incurred			2015 Loss Year Losses and LAE Incurred	Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Totals		
Occurrence	\$ -	\$ -	\$ -	\$ -	\$ -
Claims Made	297	499	\$ 796	3,540	\$ (2,744)
Totals	\$ 297	\$ 499	\$ 796	\$ 3,540	\$ (2,744)

- (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, 2015 and determined there was no premium deficiency. This evaluation was completed on December 31, 2015. 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?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X] No []

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 []

2.2

If yes, date of change:

05/07/2015

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2013

3.2

State the as of date that 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.

12/31/2013

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).

08/22/2014

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 [] No [] N/A [X]

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]

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 name of entity, 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	2	3
Name of Entity	NAIC Company Code	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

0.000%

7.22

State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact).

1	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with 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 the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of 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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

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 other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A 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 the domiciliary state insurance laws?

Yes [X] No [] N/A []

10.6

If the response to 10.5 is no or n/a, please explain:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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 ☒ 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

\$1,544,077
- 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 ☒

13.3

Have there been any changes made to any of the trust indentures during the year?

Yes ☐ No ☒

13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes ☐ No ☐ N/A ☒

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 ☒ 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 ☒

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 ☒

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 ☒

15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount

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 subordinator committee thereof?

Yes ☒ 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 ☒ 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 ☒ 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 ☒

20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11

To directors or other officers

\$0

20.12

To stockholders not officers

\$0

20.13

Trustees, supreme or grand (Fraternal only)

\$0

20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21

To directors or other officers

\$0

20.22

To stockholders not officers

\$0

20.23

Trustees, supreme or grand (Fraternal only)

\$0

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 reporting in the statement?

Yes ☐ No ☒

21.2

If yes, state the amount thereof at December 31 of the current year:

21.21

Rented from others

\$0

21.22

Borrowed from others

\$0

21.23

Leased from others

\$0

21.24

Other

\$0

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 ☒

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$0

22.22

Amount paid as expenses

\$0

22.23

Other amounts paid

\$0

23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes ☒ No ☐

23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$0

INVESTMENT

15.1

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

24.01

Were all of 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 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 the *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.

\$ 0

24.06

If answer to 24.04 is no, report amount of collateral for other programs

\$ 0

24.07

Does your securities 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 reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

24.102

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$ 0

24.103

Total payable for securities lending reported on the liability page:

\$ 0

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 current 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

\$ 0

25.22

Subject to reverse repurchase agreements

\$ 0

25.23

Subject to dollar repurchase agreements

\$ 0

25.24

Subject to reverse dollar repurchase agreements

\$ 0

25.25

Placed under option agreements

\$ 0

25.26

Letter stock or securities restricted as sale – excluding FHLB Capital Stock

\$ 0

25.27

FHLB Capital Stock

\$ 0

25.28

On deposit with states

\$ 0

25.29

On deposit with other regulatory bodies

\$ 0

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$ 0

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$ 0

25.32

Other

\$ 0

25.3

For category (25.26) 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?
If no, attach a description with this statement.

Yes [] No [] N/A [X]

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:

\$ 0

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 all agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian Address
US Bank	425 Walnut Street, Cincinnati, Ohio 45202

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)

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

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	2 Name(s)	3 Address
110297	Madison Scottsdale, a division of Madison Investment Advisors, LLC	8777 N. Gainey Center Drive, Scottsdale, AZ 85258

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:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holdings	4 Date of Valuation

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	28,091,653	28,918,798	827,145
30.2	Preferred Stocks	0	0	0
30.3	Totals	28,091,653	28,918,798	827,145

30.4 Describe the sources or methods utilized in determining 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 reliance pricing source for purposes of disclosure of fair value for Schedule D:

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 15,913

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	\$ 7,851

34.1 Amount of payments for legal expenses, if any? \$ 0

34.2 List the name of the firm and the amount paid if any such payment represented25% 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? \$ 0

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 & 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.	\$			0
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$			0
1.31	Reason for excluding:				
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$			0
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$			0
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned	\$			0
1.62	Total incurred claims	\$			0
1.63	Number of covered lives				0
	All years prior to most current three years:				
1.64	Total premium earned	\$			0
1.65	Total incurred claims	\$			0
1.66	Number of covered lives				0
1.7	Group policies:				
	Most current three years:				
1.71	Total premium earned	\$			0
1.72	Total incurred claims	\$			0
1.73	Number of covered lives				0
	All years prior to most current three years:				
1.74	Total premium earned	\$			0
1.75	Total incurred claims	\$			0
1.76	Number of covered lives				0
2.	Health Test:				
		1	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$	0	\$	0
2.2	Premium Denominator	\$	5,892,871	\$	5,632,180
2.3	Premium Ratio (2.1/2.2)		0.000		0.000
2.4	Reserve Numerator	\$	0	\$	0
2.5	Reserve Denominator	\$	8,898,829	\$	8,537,016
2.6	Reserve Ratio (2.4/2.5)		0.000		0.000
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	\$			0
3.22	Non-participating policies	\$			0
4.	FOR MUTUAL REPORTING ENTITIES AND RECIPROCAL EXCHANGES 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?				0.000%
4.4	Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums.	\$			0
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 fulfillments of certain conditions, been deferred?			Yes []	No [X]
5.5	If yes, give full information:				
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 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]

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

7.2	If yes, indicate the number of reinsurance contracts containing such provisions.				0
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 noncancellable 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 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; or (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]
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 entity would have been required to charge had it retained the risks. Has this been done?	Yes	[]	No	[] N/A [X]
11.1	Has the 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 assets schedule, Page 2, state the amount of corresponding liabilities recorded for: 12.11 Unpaid losses 12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$			0
		\$			0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$			0
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			0.000%	
				0.000%	
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 a 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 current year: 12.61 Letters of Credit 12.62 Collateral and other funds	\$			0
		\$			0
13.1	Largest net aggregate amount insured in any one risk (excluding workers’ compensation):	\$			0
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.				

GENERAL INTERROGATORIES
PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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 all 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

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		2		3		4		5
		Direct Losses		Direct Losses		Direct Written		Direct Premium		Direct Premium
		Incurred		Unpaid		Premium		Unearned		Earned
16.11	Home	\$	0	\$	0	\$	0	\$	0	0
16.12	Products	\$	0	\$	0	\$	0	\$	0	0
16.13	Automobile	\$	0	\$	0	\$	0	\$	0	0
16.14	Other*	\$	0	\$	0	\$	0	\$	0	0

* 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]

Included 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	\$	0
17.12	Unfunded portion of Interrogatory 17.11	\$	0
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$	0
17.14	Case reserves portion of Interrogatory 17.11	\$	0
17.15	Incurred but not reported portion of Interrogatory 17.11	\$	0
17.16	Unearned premium portion of Interrogatory 17.11	\$	0
17.17	Contingent commission portion of Interrogatory 17.11	\$	0

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	\$	0
17.19	Unfunded portion of Interrogatory 17.18	\$	0
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$	0
17.21	Case reserves portion of Interrogatory 17.18	\$	0
17.22	Incurred but not reported portion of Interrogatory 17.18	\$	0
17.23	Unearned premium portion of Interrogatory 17.18	\$	0
17.24	Contingent commission portion of Interrogatory 17.18	\$	0

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.

\$0

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.

\$0

16.2

FIVE-YEAR HISTORICAL DATA

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	7,644,474	7,407,416	7,404,531	6,472,605	6,067,396
2. Property lines (Lines 1, 2, 9, 12, 21 & 26).....					
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....					
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
6. Total (Line 35).....	7,644,474	7,407,416	7,404,531	6,472,605	6,067,396
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	5,915,508	5,664,770	5,689,149	4,892,004	4,608,032
8. Property lines (Lines 1, 2, 9, 12, 21 & 26).....					
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
12. Total (Line 35).....	5,915,508	5,664,770	5,689,149	4,892,004	4,608,032
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	600,770	897,404	495,811	160,683	(748,750)
14. Net investment gain (loss) (Line 11).....	1,040,953	1,106,707	1,372,806	1,075,978	986,379
15. Total other income (Line 15).....				247,840	
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	346,500	488,300	135,615	243,150	(35,148)
18. Net income (Line 20).....	1,295,223	1,515,811	1,733,002	1,241,351	272,777
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	38,115,783	37,468,022	35,844,403	34,543,229	33,895,370
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	466,273	429,626	478,376	247,095	467,783
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).....	10,532,758	10,150,262	9,749,076	9,380,371	10,112,687
22. Losses (Page 3, Line 1).....	4,849,282	4,401,260	4,549,789	5,072,373	5,392,851
23. Loss adjustment expenses (Page 3, Line 3).....	1,503,952	1,650,071	1,445,145	1,432,927	1,725,134
24. Unearned premiums (Page 3, Line 9).....	2,545,595	2,485,685	2,453,095	2,151,344	2,151,156
25. Capital paid up (Page 3, Lines 30 & 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).....	27,583,025	27,317,760	26,095,327	25,162,858	23,782,683
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	1,785,257	1,143,158	1,518,798	552,455	17,298
Risk-Based Capital Analysis					
28. Total adjusted capital.....	27,583,025	27,317,760	26,095,327	25,162,860	23,782,683
29. Authorized control level risk-based capital.....	1,386,642	1,567,038	1,449,908	1,490,918	1,458,867
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	73.8	72.7	74.5	72.2	75.7
31. Stocks (Lines 2.1 & 2.2).....	21.7	22.5	21.2	23.7	18.8
32. Mortgage loans on real estate (Lines 3.1 & 3.2).....					
33. Real estate (Lines 4.1, 4.2 & 4.3).....					
34. Cash, cash equivalents and short-term investments (Line 5).....	4.6	4.8	4.3	4.1	5.5
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....					
38. Receivable for securities (Line 9).....					
39. Securities lending reinvested collateral assets (Line 10).....					
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 (Sch. D, Summary, Line 12, Col. 1).....					
43. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1).....					
44. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1).....	2,468,052	2,510,293	2,111,142	1,692,931	1,790,180
45. Affiliated short-term investments (subtotals included in Schedule DA, Verification, Column 5, Line 10).....					
46. Affiliated mortgage loans on real estate.....					
47. All other affiliated.....					
48. Total of above lines 42 to 47.....	2,468,052	2,510,293	2,111,142	1,692,931	1,790,180
49. Total investment in parent included in Lines 42 to 47 above.....					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0).....	8.9	9.2	8.1	6.7	7.5

FIVE-YEAR HISTORICAL DATA
(Continued)

	1	2	3	4	5
	2015	2014	2013	2012	2011
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	(404,493)	624,257	1,103,974	156,076	(167,599)
52. Dividends to stockholders (Line 35).....	(1,061,068)	(1,213,000)	(1,000,000)	(272,777)	(977,000)
53. Change in surplus as regards policyholders for the year (Line 38).....	265,265	1,222,433	932,467	1,380,175	(1,250,541)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	1,042,939	963,493	2,047,921	2,453,196	2,065,177
55. Property lines (Lines 1, 2, 9, 12, 21 & 26).....					
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....					
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
59. Total (Line 35).....	1,042,939	963,493	2,047,921	2,453,196	2,065,177
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4).....	1,042,939	963,493	1,957,521	2,106,602	1,890,108
61. Property lines (Lines 1, 2, 9, 12, 21 & 26).....					
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27).....					
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34).....					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33).....					
65. Total (Line 35).....	1,042,939	963,493	1,957,521	2,106,602	1,890,108
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).....	25.5	14.5	26.7	36.5	51.2
68. Loss expenses incurred (Line 3).....	28.1	33.4	25.3	19.2	31.1
69. Other underwriting expenses incurred (Line 4).....	36.2	36.2	38.6	43.0	34.7
70. Net underwriting gain (loss) (Line 8).....	10.3	15.9	9.4	1.3	(16.9)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0).....	35.8	36.0	36.5	35.9	33.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	53.5	47.9	52.0	55.7	82.2
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35, divided by Page 3, Line 37, Col. 1 x 100.0).....	21.4	20.7	21.8	19.5	19.4
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, Col. 11).....	(773)	(566)	(496)	(780)	(201)
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, Col. 1 x 100).....	(2.8)	(2.2)	(2.0)	(3.3)	(0.8)
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, Col. 12).....	(976)	(706)	(734)	(444)	(292)
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, Col. 2 x 100.0).....	(3.7)	(2.8)	(2.9)	(1.9)	(1.2)

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?

Yes[☐] No[☒ X]

If no, please explain:

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 (Cols. 1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 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.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....XXX.....
2. 2006.....	.....5,645.....	.....1,503.....	.....4,142.....	.....2,271.....	.....325.....	.....910.....	.....83.....	.....365.....	.....	.....	.....3,138.....	.....XXX.....
3. 2007.....	.....5,727.....	.....1,548.....	.....4,179.....	.....1,995.....	.....307.....	.....697.....	.....196.....	.....327.....	.....	.....7.....	.....2,516.....	.....XXX.....
4. 2008.....	.....5,656.....	.....1,485.....	.....4,171.....	.....2,265.....	.....300.....	.....1,148.....	.....190.....	.....412.....	.....	.....27.....	.....3,335.....	.....XXX.....
5. 2009.....	.....5,709.....	.....1,506.....	.....4,203.....	.....1,888.....	.....15.....	.....1,042.....	.....119.....	.....398.....	.....	.....	.....3,194.....	.....XXX.....
6. 2010.....	.....5,831.....	.....1,641.....	.....4,190.....	.....1,784.....	.....375.....	.....746.....	.....61.....	.....273.....	.....	.....	.....2,367.....	.....XXX.....
7. 2011.....	.....5,871.....	.....1,444.....	.....4,427.....	.....1,820.....	.....	.....1,115.....	.....20.....	.....327.....	.....	.....5.....	.....3,242.....	.....XXX.....
8. 2012.....	.....6,348.....	.....1,456.....	.....4,892.....	.....1,162.....	.....	.....939.....	.....50.....	.....322.....	.....	.....	.....2,373.....	.....XXX.....
9. 2013.....	.....7,129.....	.....1,741.....	.....5,388.....	.....656.....	.....	.....864.....	.....	.....203.....	.....	.....	.....1,723.....	.....XXX.....
10. 2014.....	.....7,382.....	.....1,750.....	.....5,632.....	.....311.....	.....	.....458.....	.....	.....204.....	.....	.....	.....973.....	.....XXX.....
11. 2015.....	.....7,406.....	.....1,551.....	.....5,855.....	.....297.....	.....	.....296.....	.....	.....203.....	.....	.....	.....796.....	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....14,449.....	.....1,322.....	.....8,215.....	.....719.....	.....3,034.....	.....0.....	.....39.....	.....23,657.....	.....XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding- Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded						Direct and Assumed	Ceded
1. Prior.....												.....0	....XXX.....
2. 2006.....												.....0	....XXX.....
3. 2007.....												.....0	....XXX.....
4. 2008.....	.....249				.....51	.....17			.....3		.....2	.....286	....XXX.....
5. 2009.....	.....298	.....133			.....29	.....5			.....3		.....5	.....192	....XXX.....
6. 2010.....	.....65				.....47	.....1			.....3			.....114	....XXX.....
7. 2011.....	.....263				.....53		.....2		.....7		.....4	.....325	....XXX.....
8. 2012.....	.....321	.....62	.....5		.....48	.....17	.....4		.....9		.....10	.....308	....XXX.....
9. 2013.....	.....495		.....6		.....148	.....8			.....19		.....21	.....660	....XXX.....
10. 2014.....	.....1,552	.....183	.....30		.....321	.....61	.....23		.....41		.....54	.....1,723	....XXX.....
11. 2015.....	.....1,658	.....16	.....301		.....584	.....5	.....130		.....92		.....237	.....2,744	....XXX.....
12. Totals...	.....4,901	.....394	.....342	.....0	.....1,281	.....114	.....159	.....0	.....177	.....0	.....333	.....6,352	....XXX.....

	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. Prior..	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....	.....	.....XXX.....	.....0.....	.....0.....
2. 2006.	.....3,546.....	.....408.....	.....3,138.....	.....62.8.....	.....27.1.....	.....75.8.....	.....	.....	.....	.....0.....	.....0.....
3. 2007.	.....3,019.....	.....503.....	.....2,516.....	.....52.7.....	.....32.5.....	.....60.2.....	.....	.....	.....	.....0.....	.....0.....
4. 2008.	.....4,128.....	.....507.....	.....3,621.....	.....73.0.....	.....34.1.....	.....86.8.....	.....	.....	.....	.....249.....	.....37.....
5. 2009.	.....3,658.....	.....272.....	.....3,386.....	.....64.1.....	.....18.1.....	.....80.6.....	.....	.....	.....	.....165.....	.....27.....
6. 2010.	.....2,918.....	.....437.....	.....2,481.....	.....50.0.....	.....26.6.....	.....59.2.....	.....	.....	.....	.....65.....	.....49.....
7. 2011.	.....3,587.....	.....20.....	.....3,567.....	.....61.1.....	.....1.4.....	.....80.6.....	.....	.....	.....	.....263.....	.....62.....
8. 2012.	.....2,810.....	.....129.....	.....2,681.....	.....44.3.....	.....8.9.....	.....54.8.....	.....	.....	.....	.....264.....	.....44.....
9. 2013.	.....2,391.....	.....8.....	.....2,383.....	.....33.5.....	.....0.5.....	.....44.2.....	.....	.....	.....	.....501.....	.....159.....
10. 2014.	.....2,940.....	.....244.....	.....2,696.....	.....39.8.....	.....13.9.....	.....47.9.....	.....	.....	.....	.....1,399.....	.....324.....
11. 2015.	.....3,561.....	.....21.....	.....3,540.....	.....48.1.....	.....1.4.....	.....60.5.....	.....	.....	.....	.....1,943.....	.....801.....
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0.....	.....0.....	.....XXX.....	.....4,849.....	.....1,503.....

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	2	3	4	5	6	7	8	9	10	11	12
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	One Year	Two Year
1. Prior.....	.....2,183	.....1,736	.....1,746	.....1,643	.....1,610	.....1,597	.....1,601	.....1,601	.....1,601	.....1,601	.....0	.....0
2. 2006.....	.....3,781	.....3,714	.....3,438	.....3,198	.....2,910	.....2,815	.....2,805	.....2,806	.....2,811	.....2,811	.....0	.....5
3. 2007.....	....XXX.....	.....3,327	.....2,706	.....2,310	.....2,343	.....2,266	.....2,193	.....2,189	.....2,193	.....2,193	.....0	.....4
4. 2008.....	....XXX.....	....XXX.....	.....3,168	.....2,758	.....3,043	.....3,234	.....3,172	.....3,160	.....3,163	.....3,208	.....45	.....48
5. 2009.....	....XXX.....	....XXX.....	....XXX.....	.....3,530	.....3,270	.....3,425	.....3,390	.....3,317	.....2,980	.....2,923	.....(57)	.....(394)
6. 2010.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....2,838	.....2,514	.....2,289	.....2,198	.....2,158	.....2,206	.....48	.....8
7. 2011.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....3,268	.....3,179	.....3,072	.....3,241	.....3,233	.....(8)	.....161
8. 2012.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....2,699	.....2,488	.....2,475	.....2,348	.....(127)	.....(140)
9. 2013.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....2,825	.....2,468	.....2,157	.....(311)	.....(668)
10. 2014.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....2,811	.....2,448	.....(363)	....XXX.....
11. 2015.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....3,246	....XXX.....	....XXX.....
12. Totals.....											.....(773)	.....(976)

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	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015		
1. Prior.....	.....000.....	.....825	.....1,139	.....1,576	.....1,601	.....1,602	.....1,597	.....1,601	.....1,601	.....1,601	....XXX.....	....XXX.....
2. 2006.....	.....366	.....1,219	.....2,327	.....2,627	.....2,724	.....2,742	.....2,762	.....2,767	.....2,773	.....2,773	....XXX.....	....XXX.....
3. 2007.....	....XXX.....	.....300	.....899	.....1,237	.....1,859	.....1,968	.....2,187	.....2,189	.....2,189	.....2,189	....XXX.....	....XXX.....
4. 2008.....	....XXX.....	....XXX.....	.....310	.....1,178	.....1,914	.....2,429	.....2,828	.....2,839	.....2,853	.....2,923	....XXX.....	....XXX.....
5. 2009.....	....XXX.....	....XXX.....	....XXX.....	.....259	.....1,134	.....1,870	.....2,317	.....2,758	.....2,778	.....2,796	....XXX.....	....XXX.....
6. 2010.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....220	.....1,056	.....1,711	.....1,953	.....1,988	.....2,094	....XXX.....	....XXX.....
7. 2011.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....639	.....1,348	.....2,149	.....2,819	.....2,911	....XXX.....	....XXX.....
8. 2012.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....266	.....1,321	.....1,925	.....2,050	....XXX.....	....XXX.....
9. 2013.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....284	.....847	.....1,521	....XXX.....	....XXX.....
10. 2014.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....184	.....765	....XXX.....	....XXX.....
11. 2015.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....593	....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	2	3	4	5	6	7	8	9	10
	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
1. Prior.....	.....197	.....150	.....38	.....38	.....8					
2. 2006.....	.....543	.....92	.....44	.....10						
3. 2007.....	....XXX.....	.....495	.....93	.....13						
4. 2008.....	....XXX.....	....XXX.....	.....458	.....110	.....16					
5. 2009.....	....XXX.....	....XXX.....	....XXX.....	.....439	.....158	.....73				
6. 2010.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....360	.....127	.....50			
7. 2011.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....435	.....131	.....15	.....7	.....8
8. 2012.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....272	.....35	.....9	.....9
9. 2013.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....316	.....40	
10. 2014.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....399	.....53
11. 2015.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	....XXX.....	.....431

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
			2	3						
States, Etc.		Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Incl. in Col. 2)
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.	District of 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....	7,644,474	7,406,291		1,042,939	1,538,722	5,240,808		
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.	US Virgin Islands.....VI	..N....								
56.	Northern Mariana Islands.....MP	..N....								
57.	Canada.....CAN	..N....								
58.	Aggregate Other Alien.....OT	XXX	0	0	0	0	0	0	0	0
59.	Totals.....	(a)....1	7,644,474	7,406,291	0	1,042,939	1,538,722	5,240,808	0	0

DETAILS OF WRITE-INS

58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 thru 58003+ Line 58998) (Line 58 above)	XXX	0	0	0	0	0	0	0	0

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

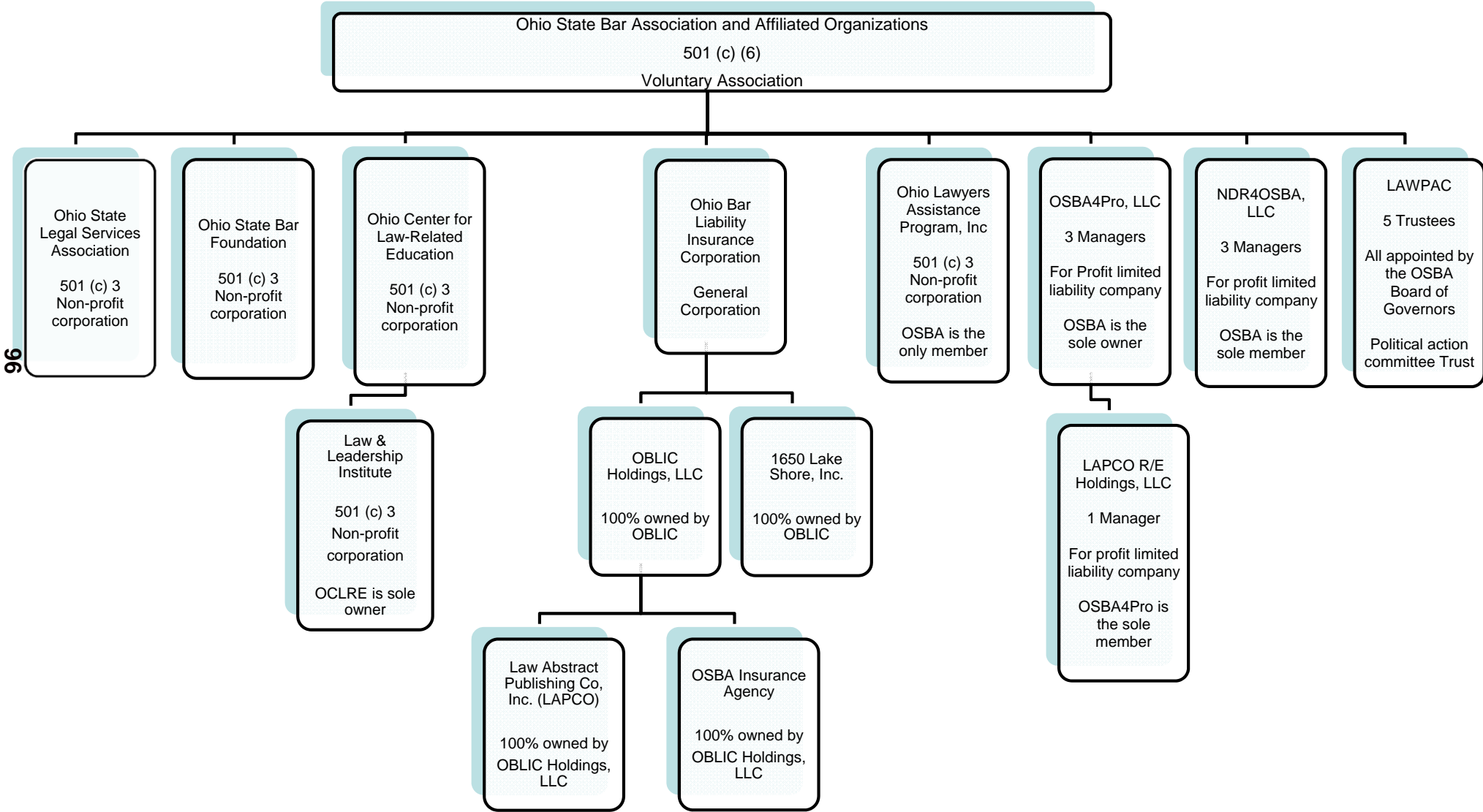
(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(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.

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART



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