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ANNUAL STATEMENT

For the Year Ended December 31, 2016

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 OH | State of Domicile or Port of Entry OH | 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)*	614-488-7924 *(Area Code) (Telephone Number) (Extension)*
	rmcgough@oblic.com *(E-Mail Address)*	614-488-7936 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Steven Craig Couch	President & CEO	2. Frederick Hunker	Secretary
3. E. Ann Gabriel	Treasurer	4.	

OTHER

John Stephen Stith	Chair of the Board	Thomas Dean Lammers	Vice Chair of the Board

DIRECTORS OR TRUSTEES

Mary Amos Augsburger	Paula Louise Brooks	Randall Matthew Comer #	E. Ann Gabriel
Barbara Jean Howard	Thomas Dean Lammers	Demetries Jo Neely #	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)	(Signature)	(Signature)
Steven Craig Couch	Frederick Hunker	E. Ann Gabriel
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President & CEO	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This ______ day of ____________ 2017

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 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
1. Bonds (Schedule D)	28,250,015		28,250,015	27,380,671
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	
2.2 Common stocks	7,629,190		7,629,190	8,035,790
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 $..........0 encumbrances)			0	
5. Cash ($.....1,272,041, Schedule E-Part 1), cash equivalents ($..........0, Schedule E-Part 2) and short-term investments ($.....987,208, Schedule DA)	2,259,249		2,259,249	1,691,987
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)	38,138,454	0	38,138,454	37,108,448
13. Title plants less $..........0 charged off (for Title insurers only)			0	
14. Investment income due and accrued	267,385		267,385	254,021
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	423,571		423,571	466,273
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 ($..........0)			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	
16.2 Funds held by or deposited with reinsured companies			0	
16.3 Other amounts receivable under reinsurance contracts	136,962		136,962	253,599
17. Amounts receivable relating to uninsured plans			0	
18.1 Current federal and foreign income tax recoverable and interest thereon			0	
18.2 Net deferred tax asset			0	
19. Guaranty funds receivable or on deposit			0	
20. Electronic data processing equipment and software			0	
21. Furniture and equipment, including health care delivery assets ($..........0)	300,618	103,547	197,071	
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	
23. Receivables from parent, subsidiaries and affiliates	37,049		37,049	26,394
24. Health care ($..........0) and other amounts receivable			0	
25. Aggregate write-ins for other-than-invested assets	0	0	0	7,048
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	39,304,039	103,547	39,200,492	38,115,783
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	
28. TOTAL (Lines 26 and 27)	39,304,039	103,547	39,200,492	38,115,783

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

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	4,609,876	4,849,282
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)	1,747,497	1,503,952
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)	14,589	7,679
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	1,243	
7.1	Current federal and foreign income taxes (including $..........0 on realized capital gains (losses))	449,426	382,262
7.2	Net deferred tax liability	178,092	48,175
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 $.....897,732 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)	2,673,024	2,545,595
10.	Advance premium	142,359	142,939
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	412,719	315,642
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	3,150	
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
20.	Derivatives		
21.	Payable for securities	100	
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	0
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	10,232,075	10,532,758
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	10,232,075	10,532,758
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)	26,968,417	25,583,025
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)	28,968,417	27,583,025
38.	TOTAL (Page 2, Line 28, Col. 3)	39,200,492	38,115,783

DETAILS OF WRITE-INS

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

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	6,186,661	5,855,598
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	1,411,361	1,490,961
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	1,868,403	1,643,580
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	2,119,407	2,120,287
5.	Aggregate write-ins for underwriting deductions	0	0
6.	Total underwriting deductions (Lines 2 through 5)	5,399,171	5,254,828
7.	Net income of protected cells		
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	787,490	600,770
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,579,487	917,937
10.	Net realized capital gains (losses) less capital gains tax of $.....104,363 (Exhibit of Capital Gains (Losses))	201,153	123,016
11.	Net investment gain (loss) (Lines 9 + 10)	1,780,640	1,040,953
	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)	2,568,130	1,641,723
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)	2,568,130	1,641,723
19.	Federal and foreign income taxes incurred	403,800	346,500
20.	Net income (Line 18 minus Line 19) (to Line 22)	2,164,330	1,295,223
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	27,583,025	27,317,760
22.	Net income (from Line 20)	2,164,330	1,295,223
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $..........0	(344,545)	(404,493)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	(36,000)	144,186
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3)	508,263	291,417
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	(906,656)	(1,061,068)
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)	1,385,392	265,265
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	28,968,417	27,583,025

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 through 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 through 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 through 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	6,453,289	5,952,547
2.	Net investment income	1,730,312	1,048,320
3.	Miscellaneous income		
4.	Total (Lines 1 through 3)	8,183,601	7,000,867
5.	Benefit and loss related payments	1,534,130	1,022,609
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	3,736,112	3,916,001
8.	Dividends paid to policyholders		
9.	Federal and foreign income taxes paid (recovered) net of $.....104,363 tax on capital gains (losses)	440,999	277,000
10.	Total (Lines 5 through 9)	5,711,241	5,215,610
11.	Net cash from operations (Line 4 minus Line 10)	2,472,360	1,785,257
	CASH FROM INVESTMENTS		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	3,571,153	697,086
	12.2 Stocks	752,382	535,750
	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	97	
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,323,632	1,232,836
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	4,589,411	1,735,663
	13.2 Stocks	306,170	589,455
	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)	4,895,581	2,325,118
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)	(571,949)	(1,092,282)
	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	906,656	1,061,068
	16.6 Other cash provided (applied)	(426,498)	301,015
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,333,154)	(760,053)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	567,258	(67,078)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	1,691,991	1,759,069
	19.2 End of year (Line 18 plus Line 19.1)	2,259,249	1,691,991

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		0	0
2.	Allied lines	0		0	0
3.	Farmowners multiple peril	0		0	0
4.	Homeowners multiple peril	0		0	0
5.	Commercial multiple peril	0		0	0
6.	Mortgage guaranty	0		0	0
8.	Ocean marine	0		0	0
9.	Inland marine	0		0	0
10.	Financial guaranty	0		0	0
11.1	Medical professional liability - occurrence	0		0	0
11.2	Medical professional liability - claims-made	0		0	0
12.	Earthquake	0		0	0
13.	Group accident and health	0		0	0
14.	Credit accident and health (group and individual)	0		0	0
15.	Other accident and health	0		0	0
16.	Workers' compensation	0		0	0
17.1	Other liability - occurrence	173,973		0	173,973
17.2	Other liability - claims-made	6,140,117	2,545,595	2,673,024	6,012,688
17.3	Excess workers' compensation	0		0	0
18.1	Products liability - occurrence	0		0	0
18.2	Products liability - claims-made	0		0	0
19.1, 19.2	Private passenger auto liability	0		0	0
19.3, 19.4	Commercial auto liability	0		0	0
21.	Auto physical damage	0		0	0
22.	Aircraft (all perils)	0		0	0
23.	Fidelity	0		0	0
24.	Surety	0		0	0
26.	Burglary and theft	0		0	0
27.	Boiler and machinery	0		0	0
28.	Credit	0		0	0
29.	International	0		0	0
30.	Warranty	0		0	0
31.	Reinsurance - nonproportional assumed property	0		0	0
32.	Reinsurance - nonproportional assumed liability	0		0	0
33.	Reinsurance - nonproportional assumed financial lines	0		0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	6,314,090	2,545,595	2,673,024	6,186,661

DETAILS OF WRITE-INS

		1	2	3	4
3401.		0		0	0
3402.		0		0	0
3403.		0		0	0
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums 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	2,673,024				2,673,024
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	2,673,024	0	0	0	2,673,024
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					0
38.	Balance (sum of Lines 35 through 37)					2,673,024

DETAILS OF WRITE-INS

		1	2	3	4	5
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 through 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 2 From Affiliates	Reinsurance Assumed 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	Reinsurance Ceded 5 To Non-Affiliates	6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
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	218,010				44,037	173,973
17.2	Other liability - claims-made	7,807,271				1,667,154	6,140,117
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	8,025,281	0	0	0	1,711,191	6,314,090

DETAILS OF WRITE-INS

		1	2	3	4	5	6
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 through 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 [ ]

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

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	Line of Business	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	
1.	Fire				0	0		0	0.0
2.	Allied lines				0	0		0	0.0
3.	Farmowners multiple peril				0	0		0	0.0
4.	Homeowners multiple peril				0	0		0	0.0
5.	Commercial multiple peril				0	0		0	0.0
6.	Mortgage guaranty				0	0		0	0.0
8.	Ocean marine				0	0		0	0.0
9.	Inland marine				0	0		0	0.0
10.	Financial guaranty				0	0		0	0.0
11.1	Medical professional liability - occurrence				0	0		0	0.0
11.2	Medical professional liability - claims-made				0	0		0	0.0
12.	Earthquake				0	0		0	0.0
13.	Group accident and health				0	0		0	0.0
14.	Credit accident and health (group and individual)				0	0		0	0.0
15.	Other accident and health				0	0		0	0.0
16.	Workers' compensation				0	0		0	0.0
17.1	Other liability - occurrence	45,275			45,275	171,000	115,000	101,275	58.2
17.2	Other liability - claims-made	1,605,492			1,605,492	4,438,876	4,734,282	1,310,086	21.8
17.3	Excess workers' compensation				0	0		0	0.0
18.1	Products liability - occurrence				0	0		0	0.0
18.2	Products liability - claims-made				0	0		0	0.0
19.1, 19.2	Private passenger auto liability				0	0		0	0.0
19.3, 19.4	Commercial auto liability				0	0		0	0.0
21.	Auto physical damage				0	0		0	0.0
22.	Aircraft (all perils)				0	0		0	0.0
23.	Fidelity				0	0		0	0.0
24.	Surety				0	0		0	0.0
26.	Burglary and theft				0	0		0	0.0
27.	Boiler and machinery				0	0		0	0.0
28.	Credit				0	0		0	0.0
29.	International				0	0		0	0.0
30.	Warranty				0	0		0	0.0
31.	Reinsurance - nonproportional assumed property	XXX			0	0		0	0.0
32.	Reinsurance - nonproportional assumed liability	XXX			0	0		0	0.0
33.	Reinsurance - nonproportional assumed financial lines	XXX			0	0		0	0.0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35.	TOTALS	1,650,767	0	0	1,650,767	4,609,876	4,849,282	1,411,361	22.8

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8
3401.					0	0		0	0.0
3402.					0	0		0	0.0
3403.					0	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 through 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
	Line of Business	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 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	171,000			171,000				171,000	8,527
17.2	Other liability - claims-made	4,321,822		75,446	4,246,376	192,500			4,438,876	1,738,970
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	4,492,822	0	75,446	4,417,376	192,500	0	0	4,609,876	1,747,497

DETAILS OF WRITE-INS

		1	2	3	4	5	6	7	8	9
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 through 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 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	1,461,141			1,461,141
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded	167,509			167,509
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	1,293,632	0	0	1,293,632
2. Commission and brokerage:				
2.1 Direct, excluding contingent		89,753		89,753
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		454,799		454,799
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	(365,046)	0	(365,046)
3. Allowances to manager and agents				0
4. Advertising		124,322		124,322
5. Boards, bureaus and associations		10,683		10,683
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	378,570	793,836	39,895	1,212,301
8.2 Payroll taxes	28,956	48,684	1,407	79,047
9. Employee relations and welfare	68,949	205,237	18,663	292,849
10. Insurance	12,920	45,412	6,460	64,792
11. Directors' fees		148,600	11,000	159,600
12. Travel and travel items	44,979			44,979
13. Rent and rent items	24,089	96,451		120,540
14. Equipment		8,354		8,354
15. Cost or depreciation of EDP equipment and software		606,314		606,314
16. Printing and stationery	5,023	9,044		14,067
17. Postage, telephone and telegraph, exchange and express	3,697	44,819		48,516
18. Legal and auditing		92,448	9,832	102,280
19. Totals (Lines 3 to 18)	567,183	2,234,204	87,257	2,888,644
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of $..........0		250		250
20.2 Insurance department licenses and fees		7,799		7,799
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	8,049	0	8,049
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	7,588	242,200	100,290	350,078
25. Total expenses incurred	1,868,403	2,119,407	187,547	(a) 4,175,357
26. Less unpaid expenses - current year	1,747,497			1,747,497
27. Add unpaid expenses - prior year	1,503,952			1,503,952
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)	1,624,858	2,119,407	187,547	3,931,812
DETAILS OF WRITE-INS				
2401. Other expenses	7,588	171,173		178,761
2402. Charitable contribution		71,027		71,027
2403. Investment fees			100,290	100,290
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	7,588	242,200	100,290	350,078

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 25,569	19,712
1.1	Bonds exempt from U.S. tax	(a) 119,826	132,651
1.2	Other bonds (unaffiliated)	(a) 643,983	649,900
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	101,261	101,765
2.21	Common stocks of affiliates	862,231	862,231
3.	Mortgage loans	(c)	
4.	Real estate	(d)	
5.	Contract loans		
6.	Cash, cash equivalents and short-term investments	(e) 800	775
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income	0	0
10.	Total gross investment income	1,753,669	1,767,034
11.	Investment expenses		(g) 187,547
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)		187,547
17.	Net investment income (Line 10 minus Line 16)		1,579,487

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 through 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 through 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....19,300 accrual of discount less $.....183,490 amortization of premium and less $.....26,535 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 $.....1,266 amortization of premium and less $..........0 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 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 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)	15,276		15,276		
1.3	Bonds of affiliates			0		
2.1	Preferred stocks (unaffiliated)			0		
2.11	Preferred stocks of affiliates			0		
2.2	Common stocks (unaffiliated)	290,239		290,239	276,227	
2.21	Common stocks of affiliates			0	(620,772)	
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	0
10.	Total capital gains (losses)	305,515	0	305,515	(344,545)	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	0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above)	0	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	103,547	611,809	508,262
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)	103,547	611,809	508,262
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. TOTALS (Lines 26 and 27)	103,547	611,809	508,262

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 through 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 through 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) – (L) - 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 non-admitted - Not Applicable.

(8) Derivative Instruments - Not Applicable.

(9) Income Taxes

A. Components of deferred tax assets (DTA's) and deferred tax liabilities (DTL's):

(1) DTA/DTL Components

Description	December 31, 2016 Ordinary	Capital	Total
(a) Gross deferred tax assets	$ 320,261	$ -	$ 320,261
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross deferred tax assets	320,261	-	320,261
(d) Deferred tax asset nonadmitted	-	-	-
(e) Net admitted deferred tax assets	320,261	-	320,261
(f) Deferred tax liabilities	(39,611)	(458,742)	(498,353)
(g) Net admitted deferred tax asset/ (Net deferred tax liability)	$ 280,650	$ (458,742)	$ (178,092)

Description	December 31, 2015 Ordinary	Capital	Total
(a) Gross deferred tax assets	$ 411,085	$ -	$ 411,085
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross deferred tax assets	411,085	-	411,085
(d) Deferred tax asset nonadmitted	-	-	-
(e) Net admitted deferred tax assets	411,085	-	411,085
(f) Deferred tax liabilities	94,434	364,825	459,259
(g) Net admitted deferred tax asset/ (Net deferred tax liability)	$ 316,651	$ (364,825)	$ (48,174)

Description	Change Ordinary	Capital	Total
(a) Gross deferred tax assets	$ (90,824)	$ -	$ (90,824)
(b) Statutory valuation allowance adjustment	-	-	-
(c) Adjusted gross deferred tax assets	(90,824)	-	(90,824)
(d) Deferred tax asset nonadmitted	-	-	-
(e) Net admitted deferred tax assets	(90,824)	-	(90,824)
(f) Deferred tax liabilities	(134,045)	(823,567)	(957,612)
(g) Net admitted deferred tax asset/ (Net deferred tax liability)	$ (36,001)	$ (93,917)	$ (129,918)

(2)

Description	December 31, 2016 Ordinary	Capital	Total
Admission Calculation Components			
(a) FIT recoverable by loss carryback [¶11.a.]	$ 276,792	$ -	$ 276,792
(b) Expected to be realized [¶11.b.] (lesser of 1. or 2.)			
1. Expected to be realized [¶11.b.i.]	24,839	-	24,839
2. Surplus limitation [¶11.b.ii.]	-	-	-
(c) DTL offset [¶11.c.]	18,630	-	18,630
(d) Total admitted under ¶¶11.a.-11.c.	$ 320,261	$ -	$ 320,261
Deferred tax liabilities	(39,611)	(458,742)	(498,353)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	$ 280,650	$ (458,742)	$ (178,092)

Description	December 31, 2015 Ordinary	Capital	Total
Admission Calculation Components			
(a) FIT recoverable by loss carryback [¶11.a.]	$ 411,085	$ -	$ 411,085
(b) Expected to be realized [¶11.b.] (lesser of 1. or 2.)			
1. Expected to be realized [¶11.b.i.]	-	-	-
2. Surplus limitation [¶11.b.ii.]	2,758,303	-	2,758,303
(c) DTL offset [¶11.c.]	-	-	-
(d) Total admitted under ¶¶11.a.-11.c.	$ 411,085	$ -	$ 411,085
Deferred tax liabilities	(94,434)	(364,825)	(459,259)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	$ 316,651	$ (364,825)	$ (48,174)

Description	Change Ordinary	Capital	Total
Admission Calculation Components			
(a) FIT recoverable by loss carryback [¶11.a.]	$ (134,293)	$ -	$ (134,293)
(b) Expected to be realized [¶11.b.] (lesser of 1. or 2.)			
1. Expected to be realized [¶11.b.i.]	24,839	-	24,839
2. Surplus limitation [¶11.b.ii.]	(2,758,303)	-	(2,758,303)
(c) DTL offset [¶11.c.]	18,630	-	18,630
(d) Total admitted under ¶¶11.a.-11.c.	$ (90,824)	$ -	$ (90,824)
Deferred tax liabilities	54,823	(93,917)	(39,094)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	$ (36,001)	$ (93,917)	$ (129,918)

(3) Information used in expected to be realized calculation [¶11.b.]	2016	2015
(a) ExDTA ACL RBC or other ratio	2123%	1989%
(b) Adjusted capital and surplus	28,968,417	27,583,025

(4) Impact of Tax Planning Strategies

Description	December 31, 2016 Ordinary Percent	Capital Percent	Total Percent
Adjusted gross DTAs - Amount (Memo Entry)	-	-	-
(a) Adjusted gross DTAs - Percentage	0%	0%	0%
Net admitted DTAs - Amount (Memo Entry)	-	-	-
(b) Net admitted DTAs - Percentage	0%	0%	0%

Description	December 31, 2015 Ordinary Percent	Capital Percent	Total Percent
Adjusted gross DTAs - Amount (Memo Entry)	-	-	-
(a) Adjusted gross DTAs - Percentage	0%	0%	0%
Net admitted DTAs - Amount (Memo Entry)	-	-	-
(b) Net admitted DTAs - Percentage	0%	0%	0%

Description	Change Ordinary Percent	Capital Percent	Total Percent
Adjusted gross DTAs - Amount (Memo Entry)	-	-	-
(a) Adjusted gross DTAs - Percentage	0%	0%	0%
Net admitted DTAs - Amount (Memo Entry)	-	-	-
(b) Net admitted DTAs - Percentage	0%	0%	0%

(c) Did the company avail itself of a tax planning strategy involving reinsurance? No

B. Temporary differences for which DTLs have not been established:
No DTLs have been established for subsidiary bases differences.

C. Current tax and change in deferred tax:

1. Current income tax incurred consists of the following major components:	December 31, 2016	December 31, 2015	Change
(a) Current federal income tax expense	$ 578,426	$ 346,500	$ 231,926
(b) Foreign taxes	-	-	-
(c) Subtotal	578,426	346,500	231,926
(d) Federal Income Tax on Net Capital Gains	104,362	63,500	40,862
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other, including prior year underaccrual (overaccrual)	(174,624)		(174,624)
(g) Federal Income Taxes Incurred	$ 508,164	$ 410,000	$ 98,164

2. DTA's resulting in book/tax differences in	December 31, 2016	December 31, 2015	Change
(a) Ordinary			
(1) Discounting of unpaid losses	$ 124,197	$ 225,653	$ (101,456)
(2) Unearned Premium Reserve	191,446	173,100	18,346
(3) Policyholder Reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred Acquisition Costs	-	-	-
(6) Policyholder Dividend Accrual	-	-	-
(7) Fixed Assets	-	-	-
(8) Compensation and Benefit Accrual	4,618	-	4,618
(9) Pension Accrual	-	-	-
(10) Receivable Nonadmitted	-	-	-
(11) Net Operating Loss Carry-Forward	-	-	-
(12) Tax Credit-Carry Forward	-	-	-
(13) Other	-	12,331	(12,331)
(99) Gross Ordinary DTA's	320,261	411,084	(90,823)
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted Ordinary Deferred Tax Assets	320,261	411,084	(90,823)
(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	$ 320,261	$ 411,084	$ (90,823)

3. DTL's resulting from Book/Tax differences in	December 31, 2016	December 31, 2015	Change
(a) Ordinary			
(1) Investments	$ (35,012)	$ -	$ (35,012)
(2) Fixed Assets	-	(94,434)	94,434
(3) Deferred and Uncollected Premium	-	-	-
(4) Policyholder Reserves	-	-	-
(5) Other	(4,599)	-	(4,599)
(99) Ordinary DTL's	(39,611)	(94,434)	54,823
(b) Capital			
(1) Investments	-	-	-
(2) Real Estate	-	-	-
(3) Other	-	-	-
(4) Unrealized capital gains	(458,742)	(364,825)	(93,917)
(99) Capital DTL's	(458,742)	(364,825)	(93,917)
(c) Deferred Tax Liabilities	$ (498,353)	$ (459,259)	$ (39,094)
4. Net Deferred Tax Assets/Liabilities	$ (178,092)	$ (48,175)	$ (129,917)

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2016	December 31, 2015	Change
Total deferred tax assets	320,261	411,084	(90,823)
Total deferred tax liabilities	(498,353)	(459,259)	(39,094)
Net deferred tax assets/liabilities	(178,092)	(48,175)	(129,917)
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	(178,092)	(48,175)	(129,917)
Tax effect of unrealized gains/(losses)	458,742	364,825	93,917
Change in net deferred income tax [(charge)/benefit]	280,650	316,650	(36,000)

*Statutory valuation allowance: Not applicable.

D. Reconciliation of federal income tax rate to actual effective rate:

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant reconciling differences are as follows:

Description	Amount	Tax Effect	Effective Tax Rate
Income Before Taxes	$ 2,671,617	$ 908,350	34.00%
Tax-Exempt Interest	(132,651)	(45,101)	-1.69%
Dividends Received Deduction	(57,756)	(19,637)	-0.74%
Proration	28,561	9,711	0.36%
Meals & Entertainment, Lobbying Expenses, Etc.	(856,657)	(291,263)	-10.90%
Statutory Valuation Allowance Adjustment	-	-	0.00%
Deferred Taxes on Nonadmitted Assets	508,262	172,809	6.47%
Other, Including Prior Year True-Up	(560,890)	(190,703)	-7.14%
Total	$ 1,600,486	$ 544,165	20.37%
Federal Income Taxes Incurred [Expense/(Benefit)]		$ 403,802	15.11%
Tax on Capital Gains/(Losses)		104,362	3.91%
Change in Net Deferred Income Tax [Charge/(Benefit)]		36,000	1.35%
Total Statutory Income Taxes		$ 544,164	20.37%

E. Carryforwards, recoverable taxes, and IRC §6603 deposits:

(1) At December 31, 2016, the Company had net operating loss carryforwards expiring through the year 2016 of: $ -

(1) At December 31, 2016, the Company had capital loss carryforwards expiring through the year 2016 of: $ -

(1) At December 31, 2016, the Company had an AMT credit carryforwards, which does not expire, in the amount o $ -

(2) The following is income tax expense for 2014, 2015 and 2016 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2014	-	69,471	69,471
2015	418,294	63,415	481,709
2016	578,426	104,362	682,788
Total	996,720	237,248	1,233,968

(3) Deposits admitted under IRC § 6603: None

F. The Company's federal income tax return is consolidated with the following entities:

(1) The Company's Federal income tax return is consolidated with its wholly owned non-insurance subsidiaries, 1650 Lake Shore, Inc. and OBLIC Holdings, LLC.

(2) The method of income tax allocation among companies is based on the relative net tax liability attributable to each of the companies each year, calculated on a separate return basis, taking into consideration 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. The Company is no longer subject to Federal or state examination prior to 2013.

(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 2016, the Company approved and declared a dividend of $906,656 to its parent, The Ohio State Bar Association (OSBA). In September 2016, payment was made to OSBA for $906,656. In December 2016, the Company elected to satisfy its liability to its subsidiary, OBLIC Holdings, LLC (and its subsidiary LAPCO, Inc.), which arose out of the exhaustion of certain Net Operating Losses owned by LAPCO, Inc. The liability totaled $737,232. Through the elimination of this liability to subsidiary the Company also recognized a one-time, non-taxable dividend from subsidiary in an identical amount, $737,232, which is reflected in the Net Investment Income earned. In December 2016, the Company received a dividend of $125,000 from one of its affiliates, 1650 Lake Shore Incorporated approved and declared by its Board of Directors on December 14, 2016.

(C) – (L) - Not Applicable.

(M) All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCA's (Except 8bi entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities		$ -	$ -	$ -
Total SSAP No. 97 8a Entities		$ -	$ -	$ -
b. SSAP No. 97 8b(ii) Entities 1650 Lake Shore Incorporated	100%	$ 1,749,376	$ 1,749,376	$ -
Total SSAP No. 97 8b(ii) Entities	100%	$ 1,749,376	$ 1,749,376	$ -
c. SSAP No. 97 8b(iii) Entities OBLIC Holdings, LLC	100%	$ - 191,821	$ - 191,821	$ -
Total SSAP No. 97 8b(iii) Entities	100%	$ 191,821	$ 191,821	$ -
d. SSAP No. 97 8b(iv) Entities		$ -	$ -	$ -
Total SSAP No. 97 8b(iv) Entities		$ -	$ -	$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	100.0%	$ 1,941,197	$ 1,941,197	$ -
f Aggregate Total (a+e)	100.0%	$ 1,941,197	$ 1,941,197	$ -

(2) NAIC Filing Response Information

SCA Entity: (Should be same entities as shown in M(1) above.)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method,, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities			$ -			
Total SSAP No. 97 8a Entities			$ -			
b. SSAP No. 97 8b(ii) Entities						
1650 Lake Shore Incorporated	Sub-1	2/22/2017	$ 1,749,376	No		
Total SSAP No. 97 8b(ii) Entities			$ 1,749,376			
c. SSAP No. 97 8b(iii) Entitiesi						
OBLIC Holdings, LLC	Sub-1	2/22/2017	$ 191,821	No		
Total SSAP No. 97 8b(iii) Entities			$ 191,821			
d. SSAP No. 97 8b(iv) Entities			$ -			
Total SSAP No. 97 8b(iv) Entities			$ -			
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)			$ 1,941,197			
f Aggregate Total (a+e)			$ 1,941,197			

(N) Investment in Insurance SCA's - 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 $113,615 and $107,777 for the years ended December 31, 2016 and 2015.

The Company participates in a a non-qualified deferred compensation plan for highly compensated employees. The assets associated in funding this obligation are held in a Rabbi Trust. The liability at December 31, 2016 is $3,150 and compensation expense is $1,846.

(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 $2,163,453.

(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 - Not Applicable.

(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, 2016			
	Level 1	Level 2	Level 3	Total
Assets at fair value				
Assets at fair value:				
Common Stocks	$ 7,631,151	$ -	$ -	$ 7,631,151
Total assets at fair value	$ 7,631,151	$ -	$ -	$ 7,631,151
Liabilities at fair value				
Total liabilties 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 - Not Applicable.

(C) Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed premiums and the related commission equity at December 31, 2016.

(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	-	-	897,732	206,478	(897,732)	(206,478)
C. Totals	$ -	$ -	$ 897,732	$ 206,478	$ (897,732)	$ (206,478)
D.. Direct Unearned Premium Reserve	$3,570,756					

(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	2016 Calendar Year Losses and LAE Incurred			2016 Loss Year Losses and LAE Incurred	Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Totals		
Occurrence	$ -	$ -	$ -	$ -	$ -
Claims Made	138	351	$ 489	3,121	$ (2,632)
Totals	$ 138	$ 351	$ 489	$ 3,121	$ (2,632)

(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, 2016 and determined there was no premium deficiency. This evaluation was completed on December 31, 2016. The Company does anticipate investment income when evaluating the need for premium deficiency reserves.

(31) High Deductibles - Not Applicable.

(32) Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses - Not Applicable.

(33) Asbestos/Environmental Reserves - Not Applicable.

(34) Subscriber Savings Accounts - Not Applicable.

(35) Multiple Peril Crop Insurance - Not Applicable.

(36) Financial Guaranty Insurance - Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2.

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2013

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 the 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 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control %

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

1 Nationality	2 Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated 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 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
BKD, LLP, 312 Walnut Street, Suite 3000, Cincinnati, Ohio 45202

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 [X] No [ ]

12.11 Name of real estate holding company 1650 Lake Shore Incorporated

12.12 Number of parcels involved 1

12.13 Total book/adjusted carrying value $ 1,749,376

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

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [ ] No [X]

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

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

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No [ ]

(a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c) Compliance with applicable governmental laws, rules and regulations;

(d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e) Accountability for adherence to the code.

14.11 If the response to 14.1 is no, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [ ] No [X]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [ ] No [X]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [X]

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

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

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 [X] No [ ]

17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof? Yes [X] No [ ]

18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No [ ]

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

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

20.11 To directors or other officers $ 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 [X]

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

21.21 Rented from others $

21.22 Borrowed from others $

21.23 Leased from others $

21.24 Other $

22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [ ] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment $

22.22 Amount paid as expenses $

22.23 Other amounts paid $

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No [ ]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $ 0

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

INVESTMENT

24.01 Were all of 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. $

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

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? Yes [ ] No [ ] N/A [X]
If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [ ] No [X]

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

28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No [ ]

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

1 Name of Custodian(s)	2 Custodian's Address
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 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["…that have access to the investment accounts", "… handle securities"].

1 Name of Firm or Individual	2 Affiliation
Madison Scottsdale, a divison of Madison Investment Advisors, LLC	U

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets? Yes [X] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets? Yes [X] No [ ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
110297	Madison Scottsdale, a divison of Madison Investment Advisors, LLC		SEC	NO

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [ ] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP	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 Holding	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	0	0	0
30.2	Preferred Stocks	0	0	0
30.3	Totals	0	0	0

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

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

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [ ] No [X]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [ ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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? $ 0

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	$

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 represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
	$

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 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 Current Year	2 Prior Year
2.1	Premium Numerator	$ 0	$ 0
2.2	Premium Denominator	$ 0	$ 0
2.3	Premium Ratio (2.1/2.2)		
2.4	Reserve Numerator	$ 0	$ 0
2.5	Reserve Denominator	$ 0	$ 0
2.6	Reserve Ratio (2.4/2.5)		

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [ ] No [X]

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies $ 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? %

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 fulfillment 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 unreinsured 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, Yes [ ] No [X]

(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 Yes [ ] No [X]

(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 $ 0

12.12 Unpaid underwriting expenses (including loss adjustment expenses) $ 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 [ ] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From %

12.42 To %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by 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 $ 0

12.62 Collateral and other funds $ 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 0

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

facilities or facultative obligatory contracts) considered in the calculation of the amount.

14.1 Is the reporting entity 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 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium 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]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F-Part 5. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F-Part 3 excluded from Schedule F-Part 5	$ 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

FIVE-YEAR HISTORICAL DATA

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

	1 2016	2 2015	3 2014	4 2013	5 2012
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)	8,025,281	7,644,474	7,407,416	7,404,531	6,472,605
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)	8,025,281	7,644,474	7,407,416	7,404,531	6,472,605
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)	6,314,090	5,915,508	5,664,770	5,689,149	4,892,004
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)	6,314,090	5,915,508	5,664,770	5,689,149	4,892,004
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	787,490	600,770	897,404	495,811	160,683
14. Net investment gain (loss) (Line 11)	1,780,640	1,040,953	1,106,707	1,372,806	1,075,978
15. Total other income (Line 15)					247,840
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	403,800	346,500	488,300	135,615	243,150
18. Net income (Line 20)	2,164,330	1,295,223	1,515,811	1,733,002	1,241,351
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	39,200,492	38,115,783	37,468,022	35,844,403	34,543,229
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1)	423,571	466,273	429,626	478,376	247,095
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)	10,232,075	10,532,758	10,150,262	9,749,076	9,380,371
22. Losses (Page 3, Line 1)	4,609,876	4,849,282	4,401,260	4,549,789	5,072,373
23. Loss adjustment expenses (Page 3, Line 3)	1,747,497	1,503,952	1,650,071	1,445,145	1,432,927
24. Unearned premiums (Page 3, Line 9)	2,673,024	2,545,595	2,485,685	2,453,095	2,151,344
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)	28,968,417	27,583,025	27,317,760	26,095,327	25,162,858
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	2,472,360	1,785,257	1,143,158	1,518,798	552,455
Risk-Based Capital Analysis					
28. Total adjusted capital	28,968,417	27,583,025	27,317,760	26,095,327	25,162,860
29. Authorized control level risk-based capital	1,363,871	1,386,642	1,567,038	1,449,908	1,490,918
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)	74.1	73.8	72.7	74.5	72.2
31. Stocks (Lines 2.1 & 2.2)	20.0	21.7	22.5	21.2	23.7
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)	5.9	4.6	4.8	4.3	4.1
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)					
38 Receivables 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)	1,941,197	2,468,052	2,510,293	2,111,142	1,692,931
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	1,941,197	2,468,052	2,510,293	2,111,142	1,692,931
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)	6.7	8.9	9.2	8.1	6.7

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(344,545)	(404,493)	624,257	1,103,974	156,076
52. Dividends to stockholders (Line 35)	(906,656)	(1,061,068)	(1,213,000)	(1,000,000)	(272,777)
53. Change in surplus as regards policyholders for the year (Line 38)	1,385,392	265,265	1,222,433	932,467	1,380,175
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)	1,650,767	1,042,939	963,493	2,047,921	2,453,196
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)	1,650,767	1,042,939	963,493	2,047,921	2,453,196
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)	1,650,767	1,042,939	963,493	1,957,521	2,106,602
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)	1,650,767	1,042,939	963,493	1,957,521	2,106,602
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)	22.8	25.5	14.5	26.7	36.5
68. Loss expenses incurred (Line 3)	30.2	28.1	33.4	25.3	19.2
69. Other underwriting expenses incurred (Line 4)	34.3	36.2	36.2	38.6	43.0
70. Net underwriting gain (loss) (Line 8)	12.7	10.3	15.9	9.4	1.3
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)	33.6	35.8	36.0	36.5	35.9
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	53.0	53.5	47.9	52.0	55.7
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)	21.8	21.4	20.7	21.8	19.5
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)	2	(773)	(566)	(496)	(780)
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)	0.0	(2.8)	(2.2)	(2.0)	(3.3)
Two Year Loss Development (000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(1,217)	(976)	(706)	(734)	(444)
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)	(4.5)	(3.7)	(2.8)	(2.9)	(1.9)

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported-Direct and Assumed
	Direct and Assumed	Ceded	Net (Cols. 1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX								0	XXX
2. 2007	5,727	1,548	4,179	1,995	307	697	196	327		3	2,516	XXX
3. 2008	5,656	1,485	4,171	2,265	300	1,148	190	411		29	3,334	XXX
4. 2009	5,709	1,506	4,203	2,147	50	1,058	203	398			3,350	XXX
5. 2010	5,831	1,641	4,190	1,784	375	768	61	272			2,388	XXX
6. 2011	5,871	1,444	4,427	1,857		1,151	20	327		5	3,315	XXX
7. 2012	6,348	1,456	4,892	1,232		1,000	74	322			2,480	XXX
8. 2013	7,129	1,741	5,388	685		986	7	203			1,867	XXX
9. 2014	7,382	1,750	5,632	872	19	734	25	204		5	1,766	XXX
10. 2015	7,406	1,551	5,855	916		878		204		9	1,998	XXX
11. 2016	7,868	1,681	6,187	138		151		200			489	XXX
12. Totals	XXX	XXX	XXX	13,891	1,051	8,571	776	2,868	0	51	23,503	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22		Total	
	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	Salvage and Subrogation Anticipated	Net Losses and Expenses Unpaid	Number of Claims Outstanding-Direct and Assumed
1. Prior												0	XXX
2. 2007												0	XXX
3. 2008	243				44	17			2			272	XXX
4. 2009					5				1			6	XXX
5. 2010	25	(1)			16	1			2			43	XXX
6. 2011	171		5		31		2		4			213	XXX
7. 2012	98				7				1		5	106	XXX
8. 2013	257		5		147		3		11		11	423	XXX
9. 2014	551	1	10		142	18	13		11		28	708	XXX
10. 2015	1,520	71	22		541	116	12		46		70	1,954	XXX
11. 2016	1,623	4	151		750	63	75		100		259	2,632	XXX
12. Totals	4,488	75	193	0	1,683	215	105	0	178	0	373	6,357	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34	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	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	0	0
2. 2007	3,019	503	2,516	52.7	32.5	60.2				0	0
3. 2008	4,113	507	3,606	72.7	34.1	86.5				243	29
4. 2009	3,609	253	3,356	63.2	16.8	79.8				0	6
5. 2010	2,867	436	2,431	49.2	26.6	58.0				26	17
6. 2011	3,548	20	3,528	60.4	1.4	79.7				176	37
7. 2012	2,660	74	2,586	41.9	5.1	52.9				98	8
8. 2013	2,297	7	2,290	32.2	0.4	42.5				262	161
9. 2014	2,537	63	2,474	34.4	3.6	43.9				560	148
10. 2015	4,139	187	3,952	55.9	12.1	67.5				1,471	483
11. 2016	3,188	67	3,121	40.5	4.0	50.4				1,770	862
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,606	1,751

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	One Year	Two Year
1. Prior	3,714	3,438	3,198	2,910	2,815	2,805	2,806	2,811	2,811	2,811	0	0
2. 2007	3,327	2,706	2,310	2,343	2,266	2,193	2,189	2,193	2,193	2,193	0	0
3. 2008	XXX	3,168	2,758	3,043	3,234	3,172	3,160	3,163	3,208	3,208	0	45
4. 2009	XXX	XXX	3,530	3,270	3,425	3,390	3,317	2,980	2,923	2,956	33	(24)
5. 2010	XXX	XXX	XXX	2,838	2,514	2,289	2,198	2,158	2,206	2,158	(48)	0
6. 2011	XXX	XXX	XXX	XXX	3,268	3,179	3,072	3,241	3,233	3,191	(42)	(50)
7. 2012	XXX	XXX	XXX	XXX	XXX	2,699	2,488	2,475	2,348	2,258	(90)	(217)
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	2,825	2,468	2,157	2,074	(83)	(394)
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,811	2,448	2,234	(214)	(577)
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,246	3,692	446	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,821	XXX	XXX
										12. Totals	2	(1,217)

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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016		
1. Prior	000	2,327	2,627	2,724	2,742	2,762	2,767	2,773	2,773	2,773	XXX	XXX
2. 2007	300	899	1,237	1,859	1,968	2,187	2,189	2,189	2,189	2,189	XXX	XXX
3. 2008	XXX	310	1,178	1,914	2,429	2,828	2,839	2,853	2,923	2,923	XXX	XXX
4. 2009	XXX	XXX	259	1,134	1,870	2,317	2,758	2,778	2,796	2,952	XXX	XXX
5. 2010	XXX	XXX	XXX	220	1,056	1,711	1,953	1,988	2,094	2,116	XXX	XXX
6. 2011	XXX	XXX	XXX	XXX	639	1,348	2,149	2,819	2,911	2,988	XXX	XXX
7. 2012	XXX	XXX	XXX	XXX	XXX	266	1,321	1,925	2,050	2,158	XXX	XXX
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	284	847	1,521	1,664	XXX	XXX
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	184	765	1,562	XXX	XXX
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	593	1,794	XXX	XXX
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	289	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
	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
1. Prior	543	92	44	10						
2. 2007	495	93	13							
3. 2008	XXX	458	110	16						2
4. 2009	XXX	XXX	439	158	73					
5. 2010	XXX	XXX	XXX	360	127	50				
6. 2011	XXX	XXX	XXX	XXX	435	131	15	7	8	(1)
7. 2012	XXX	XXX	XXX	XXX	XXX	272	35	9	9	5
8. 2013	XXX	XXX	XXX	XXX	XXX	XXX	316	40		11
9. 2014	XXX	XXX	XXX	XXX	XXX	XXX	XXX	339	53	28
10. 2015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	431	70
11. 2016	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	259

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

	States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken 2 Direct Premiums Written	 3 Direct Premiums Earned	4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct 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	8,025,281	7,867,521		1,650,767	1,148,906	4,685,322		
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	8,025,281	7,867,521	0	1,650,767	1,148,906	4,685,322	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.

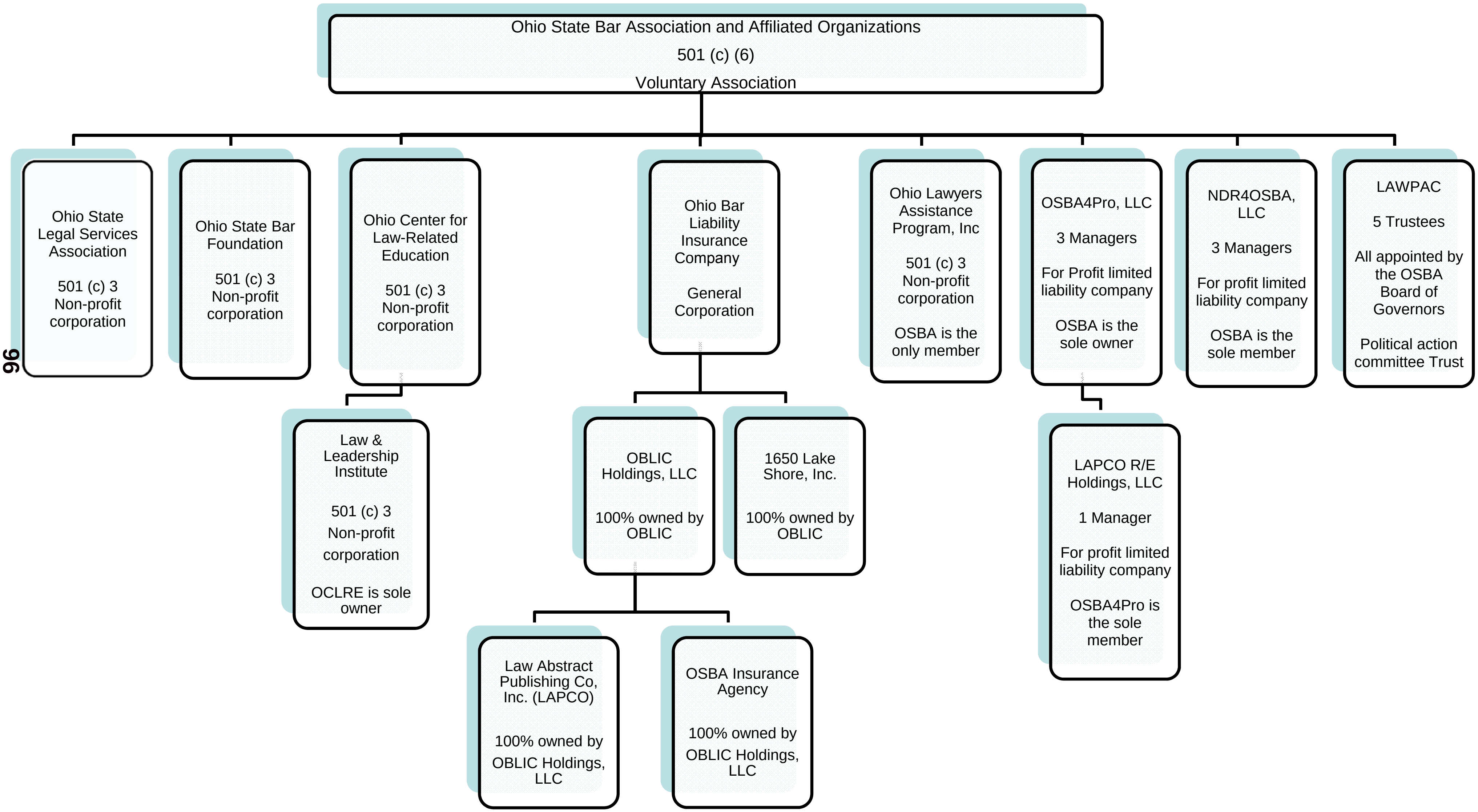
(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer;

(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



2016 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK