



ANNUAL STATEMENT
For the Year Ended December 31, 2019
of the Condition and Affairs of the
OHIO BAR LIAB INS CO

NAIC Group Code.....	0, 0	NAIC Company Code.....	37176	Employer's ID Number.....	31-0947214
(Current Period) (Prior Period)					
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)				
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)				
Internet Web Site Address	www.oblic.com				
Statutory Statement Contact	Rodney K. McGough (Name)				
	rmcgough@oblic.com (E-Mail Address)				

614-488-7924
(Area Code) (Telephone Number)

614-488-7924
(Area Code) (Telephone Number)

614-488-7924
(Area Code) (Telephone Number) (Extension)

614-488-7936
(Fax Number)

OFFICERS

Name	Title	Name	Title
1. Steven Craig Couch	President & CEO	2. Frederick Hunker	Secretary
3. E. Ann Gabriel	Treasurer	4.	
OTHER			
John Stephen Stith	Chair of the Board	Frederick Leonard Oremus #	Vice Chair of the Board

DIRECTORS OR TRUSTEES

Mary Amos Augsburg	E. Ann Gabriel	Michael Edward Flowers	Andrean Renee Horton
Barbara Jean Howard	Ronald Sinclair Kopp #	Mark Kenneth McCown	Demetries Jo Neely
Frederick Leonard Oremus	Nancy Michong Pyon	Denny L Ramey	Carmen Vincent Roberto
Heather Gay Sowald	John Stephen Stith	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	a. Is this an original filing?	Yes [X] No []
This _____ day of _____ 2020	b. If no	1. State the amendment number
		2. Date filed
		3. Number of pages attached

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	29,942,108		29,942,108	30,527,927
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....	8,734,545		8,734,545	7,282,167
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 (\$.....1,461,498, Schedule E-Part 1), cash equivalents (\$.....737,162, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	2,198,660		2,198,660	1,353,908
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	99,944		99,944	
9. Receivables for securities.....	16,729		16,729	
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).....	40,991,986	0	40,991,986	39,164,003
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	246,329		246,329	305,823
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,510,118		1,510,118	1,244,463
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.....	1,716		1,716	
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	15,910		15,910	
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.....	167,255		167,255	205,100
21. Furniture and equipment, including health care delivery assets (\$.....0).....	159,973	159,973	0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	37,832		37,832	270,184
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	33,976	11,341	22,635	12,310
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	43,165,095	171,314	42,993,781	41,201,883
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	43,165,095	171,314	42,993,781	41,201,883

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.....	5,818		5,818	12,310
2502. Deductible Receivable.....	28,158	11,341	16,817	
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).....	33,976	11,341	22,635	12,310

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	4,980,566	5,407,924
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).....	2,510,420	2,103,008
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	67,391	50,105
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	39,801	3,941
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	267,133	146,757
7.2 Net deferred tax liability.....	322,282	42,215
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 \$.....1,266,235 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).....	3,260,621	3,186,209
10. Advance premium.....	241,659	369,754
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....		194,876
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....		
14. Amounts withheld or retained by company for account of others.....	213,733	150,800
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	27,209	40,815
20. Derivatives.....		
21. Payable for securities.....		
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	11,930,815	11,696,404
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	11,930,815	11,696,404
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).....	29,062,966	27,505,479
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).....	31,062,966	29,505,479
38. TOTAL (Page 2, Line 28, Col. 3).....	42,993,781	41,201,883

DETAILS OF WRITE-INS		
2501.		
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	2
UNDERWRITING INCOME			Current Year	Prior Year
1.	Premiums earned (Part 1, Line 35, Column 4).....	DEDUCTIONS:	7,400,406	6,787,889
2.	Losses incurred (Part 2, Line 35, Column 7).....		1,553,658	1,863,626
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....		2,811,967	2,362,940
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2).....		2,365,606	2,060,294
5.	Aggregate write-ins for underwriting deductions.....		0	0
6.	Total underwriting deductions (Lines 2 through 5).....		6,731,231	6,286,860
7.	Net income of protected cells.....			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....		669,175	501,029
INVESTMENT INCOME				
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17).....		770,914	842,839
10.	Net realized capital gains (losses) less capital gains tax of \$....41 (Exhibit of Capital Gains (Losses)).....		152	2,680
11.	Net investment gain (loss) (Lines 9 + 10).....		771,066	845,519
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.....		49,006	
14.	Aggregate write-ins for miscellaneous income.....		0	0
15.	Total other income (Lines 12 through 14).....		49,006	0
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....		1,489,247	1,346,548
17.	Dividends to policyholders.....			
18.	Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....		1,489,247	1,346,548
19.	Federal and foreign income taxes incurred.....		303,142	298,549
20.	Net income (Line 18 minus Line 19) (to Line 22).....		1,186,105	1,047,999
CAPITAL AND SURPLUS ACCOUNT				
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....		29,505,479	30,065,207
22.	Net income (from Line 20).....		1,186,105	1,047,999
23.	Net transfers (to) from Protected Cell accounts.....			
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$....308,849.....		1,143,099	(588,178)
25.	Change in net unrealized foreign exchange capital gain (loss).....			
26.	Change in net deferred income tax.....		28,782	67,727
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....		(66,899)	12,724
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.....		(733,600)	(1,100,000)
36.	Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....			
37.	Aggregate write-ins for gains and losses in surplus.....		0	0
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37).....		1,557,487	(559,728)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....		31,062,966	29,505,479
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.....	6,886,192	6,518,678
2. Net investment income.....	1,083,707	1,103,670
3. Miscellaneous income.....	49,006	
4. Total (Lines 1 through 3).....	8,018,905	7,622,348
5. Benefit and loss related payments.....	1,998,642	636,526
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	4,717,015	4,083,074
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$....41 tax on capital gains (losses).....	182,807	316,330
10. Total (Lines 5 through 9).....	6,898,464	5,035,930
11. Net cash from operations (Line 4 minus Line 10).....	1,120,441	2,586,418
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	14,068,279	6,979,865
12.2 Stocks.....	19,090	256
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....		
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	14,087,369	6,980,121
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	13,735,990	8,343,916
13.2 Stocks.....	100,374	193,550
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....	18,664	
13.6 Miscellaneous applications.....	16,729	(31)
13.7 Total investments acquired (Lines 13.1 to 13.6).....	13,871,758	8,537,435
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).....	215,611	(1,557,314)
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.....	733,600	1,100,000
16.6 Other cash provided (applied).....	242,300	19,003
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(491,300)	(1,080,997)
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).....	844,752	(51,893)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	1,353,908	1,405,801
19.2 End of year (Line 18 plus Line 19.1).....	2,198,660	1,353,908
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	2	3	4
		Net Premiums Written per Column 6, Part 1B	Unearned Premiums December 31 Prior Year- per Col. 3, Last Year's Part 1	Unearned Premiums December 31 Current Year- per Col. 5, Part 1A	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.....	250,876		0	250,876
17.2	Other liability - claims-made.....	7,223,942	3,186,209	3,260,621	7,149,530
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.....	7,474,818	3,186,209	3,260,621	7,400,406

DETAILS OF WRITE-INS

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

		1	2	3	4	5
Line of Business		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire.....					0
2.	Allied lines.....					0
3.	Farmowners multiple peril.....					0
4.	Homeowners multiple peril.....					0
5.	Commercial multiple peril.....					0
6.	Mortgage guaranty.....					0
8.	Ocean marine.....					0
9.	Inland marine.....					0
10.	Financial guaranty.....					0
11.1	Medical professional liability - occurrence.....					0
11.2	Medical professional liability - claims-made.....					0
12.	Earthquake.....					0
13.	Group accident and health.....					0
14.	Credit accident and health (group and individual).....					0
15.	Other accident and health.....					0
16.	Workers' compensation.....					0
17.1	Other liability - occurrence.....					0
17.2	Other liability - claims-made.....	3,260,621				3,260,621
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.....	3,260,621	0	0	0	3,260,621
36.	Accrued retrospective premiums based on experience.....					
37.	Earned but unbilled premiums.....					0
38.	Balance (sum of Lines 35 through 37).....					3,260,621

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

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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written (Cols. 1 + 2 + 3 - 4 - 5)
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire.....						.....0
2. Allied lines.....						.....0
3. Farmowners multiple peril.....						.....0
4. Homeowners multiple peril.....						.....0
5. Commercial multiple peril.....						.....0
6. Mortgage guaranty.....						.....0
8. Ocean marine.....						.....0
9. Inland marine.....						.....0
10. Financial guaranty.....						.....0
11.1 Medical professional liability - occurrence.....						.....0
11.2 Medical professional liability - claims-made.....						.....0
12. Earthquake.....						.....0
13. Group accident and health.....						.....0
14. Credit accident and health (group and individual).....						.....0
15. Other accident and health.....						.....0
16. Workers' compensation.....						.....0
17.1 Other liability - occurrence.....	330,697				79,821	.....250,876
17.2 Other liability - claims-made.....	9,988,522				2,764,580	.....7,223,942
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.....	.....10,319,219	.....0	.....0	.....0	.....2,844,401	.....7,474,818

DETAILS OF WRITE-INS

3401. ....						.....0
3402. ....						.....0
3403. ....						.....0
3498. Summary of remaining write-ins for Line 34 from overflow page.....	.....0	.....0	.....0	.....0	.....0	.....0
3499. Totals (Lines 3401 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				
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)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
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.....	20,500			20,500	130,000	60,000	90,500	36.1
17.2	Other liability - claims-made.....	2,245,030		284,514	1,960,516	4,850,566	5,347,924	1,463,158	20.5
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.....	2,265,530	0	284,514	1,981,016	4,980,566	5,407,924	1,553,658	21.0
DETAILS OF WRITE-INS									
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

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excluding Incurred but not Reported (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					
15. Other accident and health.....				0				(a) 0	
16. Workers' compensation.....				0				0	
17.1 Other liability - occurrence.....	130,000			130,000				130,000	97,500
17.2 Other liability - claims-made.....	5,320,426		809,860	4,510,566	340,000			4,850,566	2,412,920
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.....	5,450,426	0	809,860	4,640,566	340,000	0	0	4,980,566	2,510,420
DETAILS OF WRITE-INS									
3401.				0				0	
3402.				0				0	
3403.				0				0	
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 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	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct.....	2,272,880			2,272,880
1.2 Reinsurance assumed.....				.0
1.3 Reinsurance ceded.....	88,381			88,381
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3).....	2,184,499	.0	.0	2,184,499
2. Commission and brokerage:				
2.1 Direct, excluding contingent.....		292,553		292,553
2.2 Reinsurance assumed, excluding contingent.....				.0
2.3 Reinsurance ceded, excluding contingent.....		648,091		648,091
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	(355,538)	.0	(355,538)
3. Allowances to manager and agents.....				.0
4. Advertising.....		132,914		132,914
5. Boards, bureaus and associations.....				.0
6. Surveys and underwriting reports.....				.0
7. Audit of assureds' records.....				.0
8. Salary and related items:				
8.1 Salaries.....	418,274	892,097	51,687	1,362,058
8.2 Payroll taxes.....	31,886	59,175	1,603	92,664
9. Employee relations and welfare.....	72,400	238,089	27,548	338,037
10. Insurance.....	13,195	39,587	13,195	65,977
11. Directors' fees.....		157,240	12,050	169,290
12. Travel and travel items.....	51,619	51,619		103,238
13. Rent and rent items.....	24,432	99,232		123,664
14. Equipment.....		7,814		7,814
15. Cost or depreciation of EDP equipment and software.....		493,991		493,991
16. Printing and stationery.....	2,362	4,175		6,537
17. Postage, telephone and telegraph, exchange and express.....	4,920	23,907		28,827
18. Legal and auditing.....		84,993	15,613	100,606
19. Totals (Lines 3 to 18).....	619,088	2,284,833	121,696	3,025,617
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.....		105,755		105,755
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	106,005	.0	106,005
21. Real estate expenses.....				.0
22. Real estate taxes.....				.0
23. Reimbursements by uninsured plans.....				.0
24. Aggregate write-ins for miscellaneous expenses.....	8,380	330,306	134,255	472,941
25. Total expenses incurred.....	2,811,967	2,365,606	255,951	(a).....5,433,524
26. Less unpaid expenses - current year.....	2,510,420			2,510,420
27. Add unpaid expenses - prior year.....	2,103,008			2,103,008
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).....	2,404,555	2,365,606	255,951	5,026,112

DETAILS OF WRITE-INS

2401. Dues and subscriptions.....	5,841	13,628		19,469
2402. Miscellaneous.....	960	3,840		4,800
2403. Maintenance and repairs.....	1,579	6,316		7,895
2498. Summary of remaining write-ins for Line 24 from overflow page.....	.0	306,522	134,255	440,777
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above).....	8,380	330,306	134,255	472,941

(a) Includes management fees of \$.177,469 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).....57,483	.....71,898
1.1	Bonds exempt from U.S. tax.....	(a).....153,256	.....126,396
1.2	Other bonds (unaffiliated).....	(a).....743,819	.....697,875
1.3	Bonds of affiliates.....	(a).....	.....
2.1	Preferred stocks (unaffiliated).....	(b).....	.....
2.11	Preferred stocks of affiliates.....	(b).....	.....
2.2	Common stocks (unaffiliated).....	.....360,738	.....110,857
2.21	Common stocks of affiliates.....	.....125,000	.....
3.	Mortgage loans.....	(c).....	.....
4.	Real estate.....	(d).....	.....
5.	Contract loans.....	.....	.....
6.	Cash, cash equivalents and short-term investments.....	(e).....21,063	.....19,840
7.	Derivative instruments.....	(f).....	.....
8.	Other invested assets.....	.....	.....
9.	Aggregate write-ins for investment income.....	.....0	.....0
10.	Total gross investment income.....	.....1,461,359	.....1,026,865
11.	Investment expenses.....		(g).....255,951
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).....		.....255,951
17.	Net investment income (Line 10 minus Line 16).....		.....770,914

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 \$.....37,063 accrual of discount less \$.....290,362 amortization of premium and less \$.....44,341 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 \$.....0 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	.....	.....0	.....	.....
1.1	Bonds exempt from U.S. tax.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated).....(233)	.....	.....(233)	.....	.....
1.3	Bonds of affiliates.....	.....	.....0	.....	.....
2.1	Preferred stocks (unaffiliated).....	.....	.....0	.....	.....
2.11	Preferred stocks of affiliates.....	.....	.....0	.....	.....
2.2	Common stocks (unaffiliated).....426	.....	.....426	.....1,470,711	.....
2.21	Common stocks of affiliates.....	.....	.....0	.....8,589	.....
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	.....(27,351)	.....
9.	Aggregate write-ins for capital gains (losses).....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses).....193	.....0	.....193	.....1,451,948	.....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.....	159,973	104,414	(55,559)
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.....	11,341	0	(11,341)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	171,314	104,414	(66,900)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	171,314	104,414	(66,900)

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. Deductible.....	11,341		(11,341)
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).....	11,341	0	(11,341)

(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.

	SSAP #	F/S Page	F/S Line #	2019	2018
NET INCOME					
(1) OHIO BAR LIAB INS CO state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,186,105	\$ 1,047,999
(2) State Prescribed Practices that increase/decrease NAIC SAP					
(3) State Permitted Practices that increase/decrease NAIC SAP					
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ 1,186,105	\$ 1,047,999
SURPLUS					
(5) OHIO BAR LIAB INS CO state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 31,062,966	\$ 29,505,479
(6) State Prescribed Practices that increase/decrease NAIC SAP					
(7) State Permitted Practices that increase/decrease NAIC SAP					
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$ 31,062,966	\$ 29,505,479

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 experiences, 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.
- (13) Pharmaceutical rebate receivables – Not Applicable.

D. Going concern - OBLIC continues to show steady growth within the Legal Professional; Liability market. Management foresees growth in the foreseeable future.

(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) – (R) - 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		December 31, 2019		
Description		Ordinary	Capital	Total
(a)	Gross deferred tax assets	\$ 346,702	\$ -	\$ 346,702
(b)	Statutory valuation allowance adjustment	-	-	-
(c)	Adjusted gross deferred tax assets	346,702	-	346,702
(d)	Deferred tax asset nonadmitted	-	-	-
(e)	Net admitted deferred tax assets	346,702	-	346,702
(f)	Deferred tax liabilities	(97,054)	(571,931)	(668,985)
(g)	Net admitted deferred tax asset/ (Net deferred tax liability)	\$ 249,648	\$ (571,931)	\$ (322,283)
		December 31, 2018		
Description		Ordinary	Capital	Total
(a)	Gross deferred tax assets	\$ 335,664	\$ -	\$ 335,664
(b)	Statutory valuation allowance adjustment	-	-	-
(c)	Adjusted gross deferred tax assets	335,664	-	335,664
(d)	Deferred tax asset nonadmitted	-	-	-
(e)	Net admitted deferred tax assets	335,664	-	335,664
(f)	Deferred tax liabilities	(114,796)	(263,083)	(377,879)
(g)	Net admitted deferred tax asset/ (Net deferred tax liability)	\$ 220,868	\$ (263,083)	\$ (42,215)
		Change		
Description		Ordinary	Capital	Total
(a)	Gross deferred tax assets	\$ 11,038	\$ -	\$ 11,038
(b)	Statutory valuation allowance adjustment	-	-	-
(c)	Adjusted gross deferred tax assets	11,038	-	11,038
(d)	Deferred tax asset nonadmitted	-	-	-
(e)	Net admitted deferred tax assets	11,038	-	11,038
(f)	Deferred tax liabilities	17,742	(308,848)	(291,106)
(g)	Net admitted deferred tax asset/ (Net deferred tax liability)	\$ 28,780	\$ (308,848)	\$ (280,068)
		December 31, 2019		
Description		Ordinary	Capital	Total
Admission Calculation Components				
(a)	FIT recoverable by loss carryback [¶11.a.]	\$ 249,029	\$ -	\$ 249,029
(b)	Expected to be realized [¶11.b.] (lesser of 1. or 2.)	30,165	-	30,165
1.	Expected to be realized [¶11.b.i.]	30,165	-	30,165
2.	Surplus limitation [¶11.b.ii.]	-	-	-
(c)	DTL offset [¶11.c.]	67,508	(571,931)	(504,423)
(d)	Total admitted under ¶¶11.a.-11.c.	\$ 346,702	\$ (571,931)	\$ (225,229)
	Deferred tax liabilities	(97,054)	-	(97,054)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.		\$ 249,648	\$ (571,931)	\$ (322,283)
		December 31, 2018		
Description		Ordinary	Capital	Total
Admission Calculation Components				
(a)	FIT recoverable by loss carryback [¶11.a.]	\$ 251,561	\$ -	\$ 251,561
(b)	Expected to be realized [¶11.b.] (lesser of 1. or 2.)	29,664	-	29,664
1.	Expected to be realized [¶11.b.i.]	29,964	-	29,964
2.	Surplus limitation [¶11.b.ii.]	-	-	-
(c)	DTL offset [¶11.c.]	54,140	-	54,140
(d)	Total admitted under ¶¶11.a.-11.c.	\$ 335,665	\$ -	\$ 335,665
	Deferred tax liabilities	(114,797)	(263,083)	(377,880)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.		\$ 220,868	\$ (263,083)	\$ (42,215)
		Change		
Description		Ordinary	Capital	Total
Admission Calculation Components				
(a)	FIT recoverable by loss carryback [¶11.a.]	\$ (2,532)	\$ -	\$ (2,532)
(b)	Expected to be realized [¶11.b.] (lesser of 1. or 2.)	-	-	-
1.	Expected to be realized [¶11.b.i.]	201	-	201
2.	Surplus limitation [¶11.b.ii.]	-	-	-
(c)	DTL offset [¶11.c.]	13,368	(571,931)	(558,563)
(d)	Total admitted under ¶¶11.a.-11.c.	\$ 11,037	\$ (571,931)	\$ (560,894)
	Deferred tax liabilities	17,743	263,083	280,826
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.		\$ 28,780	\$ (308,848)	\$ (280,068)
(3) Information used in expected to be realized calculation [¶11.b.]		2019	2018	
(a)	ExDTA ACL RBC or other ratio	1785%	1923%	
(b)	Adjusted capital and surplus	31,062,966	29,505,479	

(4) Impact of Tax Planning Strategies

Description	December 31, 2019		
	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, 2018		
	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:

	December 31, 2019	December 31, 2018	Change
1. <u>Current income tax incurred consists of the following major components:</u>			
(a) Current federal income tax expense	\$ 309,171	\$ 207,649	\$ 101,522
(b) Foreign taxes	-	-	-
(c) Subtotal	309,171	207,649	101,522
(d) Federal Income Tax on Net Capital Gains	41	712	(671)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other, including prior year underaccrual (overaccrual)	(6,029)	900	(6,929)
(g) Federal Income Taxes Incurred	<u>\$ 303,183</u>	<u>\$ 209,261</u>	<u>\$ 93,922</u>
2. <u>DTA's resulting in book/tax differences in</u>			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 150,827	\$ 149,814	\$ 1,013
(2) Unearned Premium Reserve	147,096	149,350	(2,254)
(3) Policyholder Reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred Acquisition Costs	-	-	-
(6) Policyholder Dividend Accrual	-	-	-
(7) Fixed Assets	-	-	-
(8) Compensation and Benefit Accrual	48,780	36,499	12,281
(9) Pension Accrual	-	-	-
(10) Receivable Nonadmitted	-	-	-
(11) Net Operating Loss Carry-Forward	-	-	-
(12) Tax Credit-Carry Forward	-	-	-
(13) Other	-	-	-
(99) Gross Ordinary DTL's	346,703	335,663	11,040
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted Ordinary Deferred Tax Liability	<u>346,703</u>	<u>335,663</u>	<u>11,040</u>
(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 Liability	<u>\$ 346,703</u>	<u>\$ 335,663</u>	<u>\$ 11,040</u>

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

	December 31, 2019	December 31, 2018	Change
3. DTL's resulting from Book/Tax differences in			
(a) Ordinary			
(1) Investments	\$ (9,068)	\$ (22,398)	\$ 13,330
(2) Fixed Assets	(39,633)	(42,015)	2,382
(3) Deferred and Uncollected Premium	-	-	-
(4) Policyholder Reserves	-	-	-
(5) Other	(48,354)	(50,383)	2,029
(99) Ordinary DTL's	(97,055)	(114,796)	17,741
(b) Capital			
(1) Investments	-	-	-
(2) Real Estate	-	-	-
(3) Other	-	-	-
(4) Unrealized capital gains	(571,931)	(263,082)	(308,849)
(99) Capital DTL's	(571,931)	(263,082)	(308,849)
(c) Deferred Tax Liabilities	\$ (668,986)	\$ (377,878)	\$ (291,108)
4. Net Deferred Tax Assets/(Liabilities)	\$ (322,283)	\$ (42,215)	\$ (280,068)

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, 2019	December 31, 2018	Change
Total deferred tax assets	346,702	335,664	11,038
Total deferred tax liabilities	(668,985)	(377,879)	(291,106)
Net deferred tax assets/liabilities	(322,283)	(42,215)	(280,068)
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	(322,283)	(42,215)	(280,068)
Tax effect of unrealized gains/(losses)	571,931	263,081	308,850
Change in net deferred income tax [(charge)/benefit]	249,648	220,866	28,782

*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	\$ 1,489,289	\$ 312,751	21.00%
Tax-Exempt Interest	(126,396)	(26,543)	-1.78%
Dividends Received Deduction	(76,680)	(16,103)	-1.08%
Proration	50,769	10,661	0.72%
Meals & Entertainment, Lobbying Expenses, Etc.	13,980	2,936	0.20%
Deferred Taxes on Nonadmitted Assets	(66,901)	(14,049)	-0.94%
Other, Including Prior Year True-Up	-	4,749	0.32%
Total	\$ 1,284,061	\$ 274,402	18.43%
Federal Income Taxes Incurred [Expense/(Benefit)]		\$ 303,142	20.35%
Tax on Capital Gains/(Losses)		41	0.00%
Change in Net Deferred Income Tax [Charge/(Benefit)]		(28,781)	-1.93%
Total Statutory Income Taxes		\$ 274,402	18.43%

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

(1) At December 31, 2019, the Company had net operating loss carryforwards expiring through the year 2019 of:	\$	-
(1) At December 31, 2019, the Company had capital loss carryforwards expiring through the year 2019 of:	\$	-
(1) At December 31, 2019, the Company had AMT credit carryforwards, which does not expire, in the amount of:	\$	-

(2) The following is income tax expense for 2016, 2017 and 2018 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2017	507,888	169,323	677,211
2018	297,649	712	298,361
2019	-	-	-
Total	805,537	170,035	975,572

(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 2015.
- (2) On December 22, 2017, the United States enacted tax reform legislation through the Tax Cuts and Jobs Act, which significantly changes the existing U.S. tax laws, including a reduction in the corporate tax rate from 35% to 21%, as well as other changes. As a result of enactment of the legislation, the Company incurred an additional one-time surplus increase of \$140,000 during the 4th quarter of 2017, primarily related to the remeasurement of certain deferred tax assets and liabilities.

H. Repatriation Transition Tax (RTT)

The Company did / did not elect to pay the liability under the permitted

The Company has made the following payments to satisfy the RTT
Not applicable.

The Company expects to make the following future payments to satisfy
Not applicable.

The Company did / did not elect to pay the liability under the permitted

I. Alternative Minimum Tax (AMT) Credit

The AMT Credit was recognized as a deferred tax asset / current year

(1) Gross AMT Credit Recognized as:	
a. Current year recoverable	0
b. Deferred tax asset (DTA)	0
(2) Beginning Balance of AMT Credit Carryforward	0
(3) Amounts Recovered	0
(4) Adjustments	0
(5) Ending Balance of AMT Credit Carryforward	0
(6) Reduction for Sequestration	NONE
(7) Nonadmitted by Reporting Entity	0
(8) Reporting Entity Ending Balance	0

J. Global Intangible Low-Taxed Income (GILTI)
Not applicable

(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 2019, the Company approved and declared a dividend of \$733,600 to its parent, The Ohio State Bar Association (OSBA). In July 2019, payment was made to OSBA for \$733,600.
- (C) – (O) - 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%	\$ 1,805,099	\$ 1,805,099	\$ -
Total SSAP No. 97 8b(ii) Entities	100%	\$ 1,805,099	\$ 1,805,099	\$ -
c. SSAP No. 97 8b(iii) Entities		\$ -	\$ -	\$ -
Total SSAP No. 97 8b(iii) Entities		\$ -	\$ -	\$ -
d. SSAP No. 97 8b(iv) Entities		\$ -	\$ -	\$ -
Total SSAP No. 97 8b(iv) Entities		\$ -	\$ -	\$ -
Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	100.0%	\$ 1,805,099	\$ 1,805,099	\$ -
f Aggregate Total (a+e)	100.0%	\$ 1,805,099	\$ 1,805,099	\$ -

(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) Entities			\$ -			
Total SSAP No. 97 8b(iii) Entities			\$ -			
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)			\$ 1,749,376			
f. Aggregate Total (a+e)			\$ 1,749,376			

(N - 0) - 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 \$136,200 and \$126,143 for the years ended December 31, 2019 and 2018.

The Company participates in 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 for the years ended December 31, 2019 and 2018 were \$213,733 and \$150,800.

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

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

(2) – (9) - Not Applicable

(10) Changes in Unassigned Funds
a. Net income of \$1,186,105.

(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- F) - Not Applicable.

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

- (15) Leases

(1) The Company leases office space.

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

(3) 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, 2019			
	Level 1	Level 2	Level 3	Total
Assets at fair value				
Assets at fair value:				
Common Stocks	\$ 6,929,447	\$ -	\$ -	\$ 6,929,447
Total assets at fair value	\$ 6,929,447	\$ -	\$ -	\$ 6,929,447
Liabilities at fair value				
Non Qualified Deferred Comp	\$ 213,733	\$ -	\$ -	\$ -

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, 2019.

(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	-	-	1,266,235	291,234	(1,266,235)	(291,234)
C. Totals	\$ -	\$ -	\$ 1,266,235	\$ 291,234	\$ (1,266,235)	\$ (291,234)
D.. Direct Unearned Premium Reserve	\$4,526,856					

(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.

(H) Disclosures for the Transfer of Property and Casualty run-Off Agreements - Not Applicable.

(I) Certified Reinsurer Rating Downgraded or Status Subject to Revocation - Not Applicable.

(J) Reinsurance Agreements Qualifying for Reinsurance Aggregation - Not Applicable.

(24) Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable.

- (25)Change in Incurred Losses and Loss Adjustment Expenses
- Net reserves as of 12/31/18 were \$7,510,932. As of 12/31/19, 3,363,836 had been paid for incurred losses and LAE attributable to claims reported in prior years. Reserves for prior years were \$4,228,362. Therefore, there was a \$81,266 favorable prior-year adjustment from 12/31/18 through 12/31/19. This change was generally the result of ongoing analysis of recent loss development trends. Original estimates are adjusted as additional information regarding individual claims becomes known. None of the Company's policies are retrospectively rated.
- (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, 2019 and determined there was no premium deficiency. This evaluation was completed on December 31, 2019. The Company does anticipate investment income when evaluating the need for premium deficiency reserves.
- (31)High Deductibles - Not Applicable.
- (32)Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses - Not Applicable.
- (33)Asbestos/Environmental Reserves - Not Applicable.
- (34)Subscriber Savings Accounts - Not Applicable.
- (35)Multiple Peril Crop Insurance - Not Applicable.
- (36)Financial Guaranty Insurance - Not Applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A and 2.

Yes [X] No []

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

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

1.3

State regulating? Ohio

1.4

Is the reporting entity publicly traded or a member of publicly traded group?

Yes [] No [X]

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

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.

12/31/2018

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?
If the answer is YES, complete and file the merger history data file with the NAIC.

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	2	3
Name of Entity	NAIC Company Code	State of Domicile

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [] No [X]

7.2

If yes,

7.21

State the percentage of foreign control

%

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	2
Nationality	Type of Entity

8.1

Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board?

Yes [] No [X]

8.2

If response to 8.1 is yes, please identify the name of the bank holding company.

8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]

8.4

If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
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:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

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:

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?
Charles V. (Chuck) Faerber, F.S.A., A.C.A.S., Consulting Actuary, Rudd and Wisdom, 9500 Arboretum Blvd., Suite 200, Austin, Texas 75759

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

1,805,099

12.2

If yes, provide explanation
Ohio Bar Liability Insurance Company owns 100% of Lake Shore Incorporated (LSI). The 50,000 sq ft building leases to a variety of tenants as OBLIC also occupies space within the building.

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

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 []

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

\$0

21.22

Borrowed from others

\$0

21.23

Leased from others

\$0

21.24

Other

\$0

22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [] No [X]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$0

22.22

Amount paid as expenses

\$0

22.23

Other amounts paid

\$0

23.1

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

Yes [X] No []

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

23.2

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

\$0

INVESTMENT

24.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes [X]No []

24.02

If no, give full and complete information, relating thereto:

24.03

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).

24.04

Does the company’s security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*?

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

24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$0

24.06

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

\$0

24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

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

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

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

24.09.

Does the reporting entity or the reporting entity’s securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

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

24.10

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

24.101

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$0

24.102

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

\$0

24.103

Total payable for securities lending reported on the liability page:

\$0

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)

Yes []No [X]

25.2

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

25.21

Subject to repurchase agreements

\$0

25.22

Subject to reverse repurchase agreements

\$0

25.23

Subject to dollar repurchase agreements

\$0

25.24

Subject to reverse dollar repurchase agreements

\$0

25.25

Placed under option agreements

\$0

25.26

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

\$0

25.27

FHLB Capital Stock

\$0

25.28

On deposit with states

\$0

25.29

On deposit with other regulatory bodies

\$0

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$0

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$0

25.32

Other

\$0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes []No [X]

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

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

Lines 26.3 through 26.5 are for Life/Fraternal reporting entities only.

26.3

Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a results of interest rate sensitivity?

Yes []No []

26.4

If the response to 26.3 is yes. Does the reporting entity utilize:

26.41

Special accounting provisions of SSAP No. 108

Yes []No []

26.42

Permitted accounting practice

Yes []No []

26.43

Other accounting guidance

Yes []No []

26.5

By responding yes to 26.41 regarding utilizing the special accounting provision of SSAP No. 108, does the reporting entity attest to the following:

Yes []No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guidance Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes []No [X]

27.2

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

\$0

28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X]No []

28.01

For 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 St. 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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1	2	3
Name(s)	Location(s)	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 [☒]

28.04

If yes, give full and complete information relating thereto:

1	2	3	4
Old Custodian	New Custodian	Date of Change	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	2
Name of Firm or Individual	Affiliation
Madison Investment Advisors, LLC	U

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 invested assets?

Yes [☒] 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 invested assets?

Yes [☒] 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	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
110297	Madison Investment Advisors, LLC	254900V4G6P208GA3B11	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 [☒]

29.2

If yes, complete the following schedule:

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

29.3

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	\$ 29,942,108	\$ 0
30.2	Preferred Stocks	\$ 0	\$ 0
30.3	Totals	\$ 29,942,108	\$ 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 [☒]

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 [☒] No [☐]

32.2

If no, list exceptions:

33.

By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities?

Yes [☐] No [☒]

34.

By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
a. The security was purchased prior to January 1, 2018.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
Has the reporting entity self-designated PLGI securities?

Yes [☐] No [☒]

35.

By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- a.

The shares were purchased prior to January 1, 2019.
- b.

The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c.

The security had a public credit rating(s) with annual surveillance assigned by NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d.

The fund only or predominantly holds bonds in its portfolio.
- e.

The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f.

The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria?

Yes [☐] No [☒ X]

OTHER

- 36.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$18,969
- 36.2

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	\$8,168
AM Best	\$9,800
- 37.1

Amount of payments for legal expenses, if any?

\$22,543
- 37.2

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
PORTER WRIGHT MORRIS & ARTHUR	\$6,300
VORYS SATER SEYMOUR & PEASE	\$11,826
- 38.1

Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?

\$0
- 38.2

List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
	\$

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes []	No [X]	
1.2	If yes, indicate premium earned on U.S. business only.	\$		0	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$		0	
1.31	Reason for excluding:				
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$		0	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$		0	
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned	\$		0	
1.62	Total incurred claims	\$		0	
1.63	Number of covered lives			0	
	All years prior to most current three years:				
1.64	Total premium earned	\$		0	
1.65	Total incurred claims	\$		0	
1.66	Number of covered lives			0	
1.7	Group policies:				
	Most current three years:				
1.71	Total premium earned	\$		0	
1.72	Total incurred claims	\$		0	
1.73	Number of covered lives			0	
	All years prior to most current three years:				
1.74	Total premium earned	\$		0	
1.75	Total incurred claims	\$		0	
1.76	Number of covered lives			0	
2.	Health Test:				
		1	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$	0	\$	0
2.2	Premium Denominator	\$	7,400,407	\$	6,787,889
2.3	Premium Ratio (2.1/2.2)		0.0%		0.0%
2.4	Reserve Numerator	\$	0	\$	0
2.5	Reserve Denominator	\$	10,751,607	\$	10,697,141
2.6	Reserve Ratio (2.4/2.5)		0.0%		0.0%
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 37 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either: (a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or (b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?	Yes [] No [X]
9.5	If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.	
9.6	The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria: (a) The entity does not utilize reinsurance; or, (b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or (c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.	Yes [] No [X] Yes [] No [X] Yes [] No [X]
10.	If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?	Yes [] No [] N/A [X]
11.1	Has the reporting entity guaranteed policies issued by any other entity and now in force?	Yes [] No [X]
11.2	If yes, give full information	
12.1	If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the assets schedule, Page 2, state the amount of corresponding liabilities recorded for: 12.11 Unpaid losses 12.12 Unpaid underwriting expenses (including loss adjustment expenses)	\$ 0 \$ 0
12.2	Of the amount on Line 15.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?	\$ 0
12.3	If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?	Yes [] No [] 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 12.62 Collateral and other funds	\$ 0 \$ 0
13.1	Largest net aggregate amount insured in any one risk (excluding workers' compensation):	\$ 0
13.2	Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?	Yes [] No [X]
13.3	State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.	0

GENERAL INTERROGATORIES

PART 2 – PROPERTY & CASUALTY INTERROGATORIES

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

* Disclose type of coverage:

17.1

Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F-Part 3 that is exempt from the statutory provision for unauthorized reinsurance?

Yes [☐] No [☒ X]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F-Part 3 exempt from the statutory provision for unauthorized reinsurance	\$	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

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

19.

Is the reporting entity licensed or chartered, registered, qualified, eligible, or writing business in at least 2 states?

Yes [☐] No [☒ X]

19.1

If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes [☐] No [☒ X]

FIVE-YEAR HISTORICAL DATA

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

	1 2019	2 2018	3 2017	4 2016	5 2015
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).....	10,319,219	9,724,866	8,584,410	8,025,281	7,644,474
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).....	10,319,219	9,724,866	8,584,410	8,025,281	7,644,474
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).....	7,474,818	7,116,893	6,678,733	6,314,090	5,915,508
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).....	7,474,818	7,116,893	6,678,733	6,314,090	5,915,508
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8).....	669,175	501,029	932,226	787,490	600,770
14. Net investment gain (loss) (Line 11).....	771,066	845,519	1,168,388	1,780,640	1,040,953
15. Total other income (Line 15).....	49,006				
16. Dividends to policyholders (Line 17).....					
17. Federal and foreign income taxes incurred (Line 19).....	303,142	298,549	532,700	403,800	346,500
18. Net income (Line 20).....	1,186,105	1,047,999	1,567,914	2,164,330	1,295,223
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3).....	42,993,781	41,201,883	39,690,333	39,200,492	38,115,783
20. Premiums and considerations (Page 2, Col. 3):					
20.1 In course of collection (Line 15.1).....	1,510,118	1,244,463	398,196	423,571	466,273
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).....	11,930,815	11,696,404	9,625,126	10,232,075	10,532,758
22. Losses (Page 3, Line 1).....	4,980,566	5,407,924	4,190,534	4,609,876	4,849,282
23. Loss adjustment expenses (Page 3, Line 3).....	2,510,420	2,103,008	1,786,165	1,747,497	1,503,952
24. Unearned premiums (Page 3, Line 9).....	3,260,621	3,186,209	2,857,205	2,673,024	2,545,595
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).....	31,062,966	29,505,479	30,065,207	28,968,417	27,583,025
Cash Flow (Page 5)					
27. Net cash from operations (Line 11).....	1,120,441	2,586,418	765,087	2,472,360	1,785,257
Risk-Based Capital Analysis					
28. Total adjusted capital.....	31,062,966	29,505,479	30,065,207	28,968,417	27,583,025
29. Authorized control level risk-based capital.....	1,740,217	1,572,178	1,463,778	1,363,871	1,386,642
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0					
30. Bonds (Line 1).....	73.0	77.7	76.2	74.1	73.8
31. Stocks (Lines 2.1 & 2.2).....	21.3	18.9	20.1	20.0	21.7
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).....	5.4	3.4	3.6	5.9	4.6
35. Contract loans (Line 6).....					
36. Derivatives (Line 7).....					
37. Other invested assets (Line 8).....	0.2				
38. Receivables for securities (Line 9).....	0.0				
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).....	1,805,099	1,923,805	2,078,114	1,941,197	2,468,052
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.....	1,805,099	1,923,805	2,078,114	1,941,197	2,468,052
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).....	5.8	6.5	6.9	6.7	8.9

FIVE-YEAR HISTORICAL DATA
(Continued)

	1	2	3	4	5
	2019	2018	2017	2016	2015
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24).....	1,143,099	(588,178)	589,649	(344,545)	(404,493)
52. Dividends to stockholders (Line 35).....	(733,600)	(1,100,000)	(1,000,000)	(906,656)	(1,061,068)
53. Change in surplus as regards policyholders for the year (Line 38).....	1,557,487	(559,728)	1,096,790	1,385,392	265,265
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)....	2,265,530	915,267	2,056,350	1,704,392	1,042,939
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).....	2,265,530	915,267	2,056,350	1,704,392	1,042,939
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)....	1,981,016	646,236	1,917,964	1,650,767	1,042,939
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).....	1,981,016	646,236	1,917,964	1,650,767	1,042,939
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).....	21.0	27.5	23.1	22.8	25.5
68. Loss expenses incurred (Line 3).....	38.0	34.8	32.1	30.2	28.1
69. Other underwriting expenses incurred (Line 4).....	32.0	30.4	30.4	34.3	36.2
70. Net underwriting gain (loss) (Line 8).....	9.0	7.4	14.4	12.7	10.3
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).....	31.0	28.9	29.6	33.6	35.8
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0).....	59.0	62.3	55.2	53.0	53.5
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).....	24.1	24.1	22.2	21.8	21.4
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11).....	(81)	(1,057)	(192)	2	(773)
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).....	(0.3)	(3.5)	(0.7)	0.0	(2.8)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12).....	(1,053)	(1,046)	(562)	(1,217)	(976)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior-year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0).....	(3.5)	(3.6)	(2.0)	(4.5)	(3.7)

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 []

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported- Direct and Assumed
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	
	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.....	.....4,411	.....565	.....2,217	.....177	.....352	.....	.....29	.....6,238	.....XXX.....
2. 2010.....	.....5,831	.....1,641	.....4,190	.....1,784	.....409	.....768	.....28	.....372	.....	.....	.....2,487	.....XXX.....
3. 2011.....	.....5,871	.....1,444	.....4,427	.....1,882	.....13	.....1,175	.....7	.....355	.....	.....5	.....3,392	.....XXX.....
4. 2012.....	.....6,348	.....1,456	.....4,892	.....1,318	.....39	.....1,014	.....35	.....442	.....	.....	.....2,700	.....XXX.....
5. 2013.....	.....7,129	.....1,742	.....5,387	.....734	.....	.....1,039	.....6	.....473	.....	.....1	.....2,240	.....XXX.....
6. 2014.....	.....7,382	.....1,750	.....5,632	.....964	.....60	.....904	.....23	.....533	.....	.....5	.....2,318	.....XXX.....
7. 2015.....	.....7,406	.....1,551	.....5,855	.....1,701	.....155	.....2,128	.....231	.....518	.....	.....9	.....3,961	.....XXX.....
8. 2016.....	.....7,868	.....1,681	.....6,187	.....871	.....42	.....1,310	.....108	.....575	.....	.....1	.....2,606	.....XXX.....
9. 2017.....	.....8,364	.....1,870	.....6,494	.....1,872	.....428	.....977	.....14	.....598	.....	.....2	.....3,005	.....XXX.....
10. 2018.....	.....9,187	.....2,399	.....6,788	.....1,509	.....95	.....982	.....25	.....618	.....	.....5	.....2,989	.....XXX.....
11. 2019.....	.....10,121	.....2,730	.....7,391	.....82	.....	.....301	.....	.....627	.....	.....	.....1,010	.....XXX.....
12. Totals.....	.....XXX.....	.....XXX.....	.....XXX.....	.....17,128	.....1,806	.....12,815	.....654	.....5,463	.....0	.....57	.....32,946	.....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	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding- Direct and Assumed
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	Direct and Assumed	Ceded			
1. Prior.....	.....69	.....	.....	.....	.....39	.....	.....	.....	.....2	.....	.....	.....110	.....XXX.....
2. 2010.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....XXX.....
3. 2011.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....XXX.....
4. 2012.....	.....	.....	.....	.....	.....	.....	.....	.....	.....1	.....	.....5	.....1	.....XXX.....
5. 2013.....	.....19	.....	.....	.....	.....24	.....	.....	.....	.....2	.....	.....1	.....45	.....XXX.....
6. 2014.....	.....250	.....80	.....	.....	.....64	.....32	.....	.....	.....2	.....	.....	.....204	.....XXX.....
7. 2015.....	.....790	.....386	.....	.....	.....131	.....160	.....	.....	.....12	.....	.....5	.....387	.....XXX.....
8. 2016.....	.....298	.....100	.....5	.....	.....90	.....128	.....3	.....	.....7	.....	.....4	.....175	.....XXX.....
9. 2017.....	.....490	.....1	.....15	.....	.....312	.....1	.....7	.....	.....27	.....	.....9	.....849	.....XXX.....
10. 2018.....	.....1,579	.....131	.....28	.....	.....587	.....14	.....17	.....	.....59	.....	.....84	.....2,125	.....XXX.....
11. 2019.....	.....1,954	.....111	.....293	.....	.....1,120	.....15	.....147	.....	.....207	.....	.....569	.....3,595	.....XXX.....
12. Totals...	.....5,449	.....809	.....341	.....0	.....2,367	.....350	.....174	.....0	.....319	.....0	.....677	.....7,491	.....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.....	.....69	.....41
2. 2010.	.....2,924	.....437	.....2,487	.....50.1	.....26.6	.....59.4	.....	.....	.....	.....0	.....0
3. 2011.	.....3,412	.....20	.....3,392	.....58.1	.....1.4	.....76.6	.....	.....	.....	.....0	.....0
4. 2012.	.....2,775	.....74	.....2,701	.....43.7	.....5.1	.....55.2	.....	.....	.....	.....0	.....1
5. 2013.	.....2,291	.....6	.....2,285	.....32.1	.....0.3	.....42.4	.....	.....	.....	.....19	.....26
6. 2014.	.....2,717	.....195	.....2,522	.....36.8	.....11.1	.....44.8	.....	.....	.....	.....170	.....34
7. 2015.	.....5,280	.....932	.....4,348	.....71.3	.....60.1	.....74.3	.....	.....	.....	.....404	.....(17)
8. 2016.	.....3,159	.....378	.....2,781	.....40.1	.....22.5	.....44.9	.....	.....	.....	.....203	.....(28)
9. 2017.	.....4,298	.....444	.....3,854	.....51.4	.....23.7	.....59.3	.....	.....	.....	.....504	.....345
10. 2018.	.....5,379	.....265	.....5,114	.....58.6	.....11.0	.....75.3	.....	.....	.....	.....1,476	.....649
11. 2019.	.....4,731	.....126	.....4,605	.....46.7	.....4.6	.....62.3	.....	.....	.....	.....2,136	.....1,459
12. Totals	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....XXX.....	.....0	.....0	.....XXX.....	.....4,981	.....2,510

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	One Year	Two Year
1. Prior.....	.....44,450	.....46,611	.....47,009	.....46,690	.....46,591	.....46,640	.....46,604	.....46,538	.....46,539	.....46,489	.....(50)	.....(49)
2. 2010.....	.....2,753	.....2,516	.....2,289	.....2,198	.....2,158	.....2,206	.....2,158	.....2,117	.....2,116	.....2,117	.....1	.....0
3. 2011.....	.....XXX	.....3,219	.....3,179	.....3,072	.....3,241	.....3,233	.....3,191	.....3,037	.....3,037	.....3,032	.....(5)	.....(5)
4. 2012.....	.....XXX	.....XXX	.....2,700	.....2,488	.....2,396	.....2,348	.....2,258	.....2,257	.....2,258	.....2,254	.....(4)	.....(3)
5. 2013.....	.....XXX	.....XXX	.....XXX	.....2,825	.....2,468	.....2,157	.....2,074	.....2,020	.....1,816	.....1,811	.....(5)	.....(209)
6. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....2,811	.....2,448	.....2,234	.....2,147	.....1,988	.....1,981	.....(7)	.....(166)
7. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....3,246	.....3,692	.....3,763	.....3,839	.....3,810	.....(29)	.....47
8. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....2,821	.....2,700	.....2,393	.....2,200	.....(193)	.....(500)
9. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....3,395	.....2,931	.....3,227	.....296	.....(168)
10. 2018.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....4,523	.....4,438	.....(85)	.....XXX
11. 2019.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....3,732	.....XXX	.....XXX
12. Totals.....											.....(81)	.....(1,053)

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
1. Prior.....	.....000	.....43,836	.....45,540	.....46,008	.....46,081	.....46,170	.....46,326	.....46,329	.....46,336	.....46,360	.....XXX	.....XXX
2. 2010.....	.....202	.....1,025	.....1,712	.....1,953	.....1,988	.....2,094	.....2,116	.....2,117	.....2,117	.....2,117	.....XXX	.....XXX
3. 2011.....	.....XXX	.....589	.....1,348	.....2,149	.....2,819	.....2,915	.....2,987	.....3,037	.....3,037	.....3,037	.....XXX	.....XXX
4. 2012.....	.....XXX	.....XXX	.....267	.....1,322	.....1,925	.....2,050	.....2,157	.....2,257	.....2,258	.....2,253	.....XXX	.....XXX
5. 2013.....	.....XXX	.....XXX	.....XXX	.....284	.....847	.....1,521	.....1,664	.....1,711	.....1,767	.....1,767	.....XXX	.....XXX
6. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....184	.....771	.....1,541	.....1,705	.....1,760	.....1,779	.....XXX	.....XXX
7. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....593	.....1,793	.....2,663	.....3,130	.....3,436	.....XXX	.....XXX
8. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....289	.....1,354	.....1,763	.....2,032	.....XXX	.....XXX
9. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....1,033	.....1,421	.....2,405	.....XXX	.....XXX
10. 2018.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....612	.....2,371	.....XXX	.....XXX
11. 2019.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....383	.....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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior.....	.....182	.....73					.....2			
2. 2010.....	.....360	.....127	.....50							
3. 2011.....	.....XXX	.....435	.....131	.....15	.....7	.....8	.....(1)			
4. 2012.....	.....XXX	.....XXX	.....272	.....35	.....9	.....9				
5. 2013.....	.....XXX	.....XXX	.....XXX	.....316	.....40		.....11			
6. 2014.....	.....XXX	.....XXX	.....XXX	.....XXX	.....399	.....53	.....28	.....8		
7. 2015.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....431	.....70	.....15	.....8	
8. 2016.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....259	.....30	.....8	.....8
9. 2017.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....345	.....97	.....22
10. 2018.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....291	.....45
11. 2019.....	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....XXX	.....440

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

		1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges not Included in Premiums	9 Direct Premiums Written for Federal Pur- chasing Groups (Incl. in Col. 2)
			2 Direct Premiums Written	3 Direct Premiums Earned						
States, Etc.										
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.....	10,319,219	10,120,858		2,265,530	1,142,294	5,790,426		
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.....	XXX.....	10,319,219	10,120,858	0	2,265,530	1,142,294	5,790,426	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) Active Status Counts:

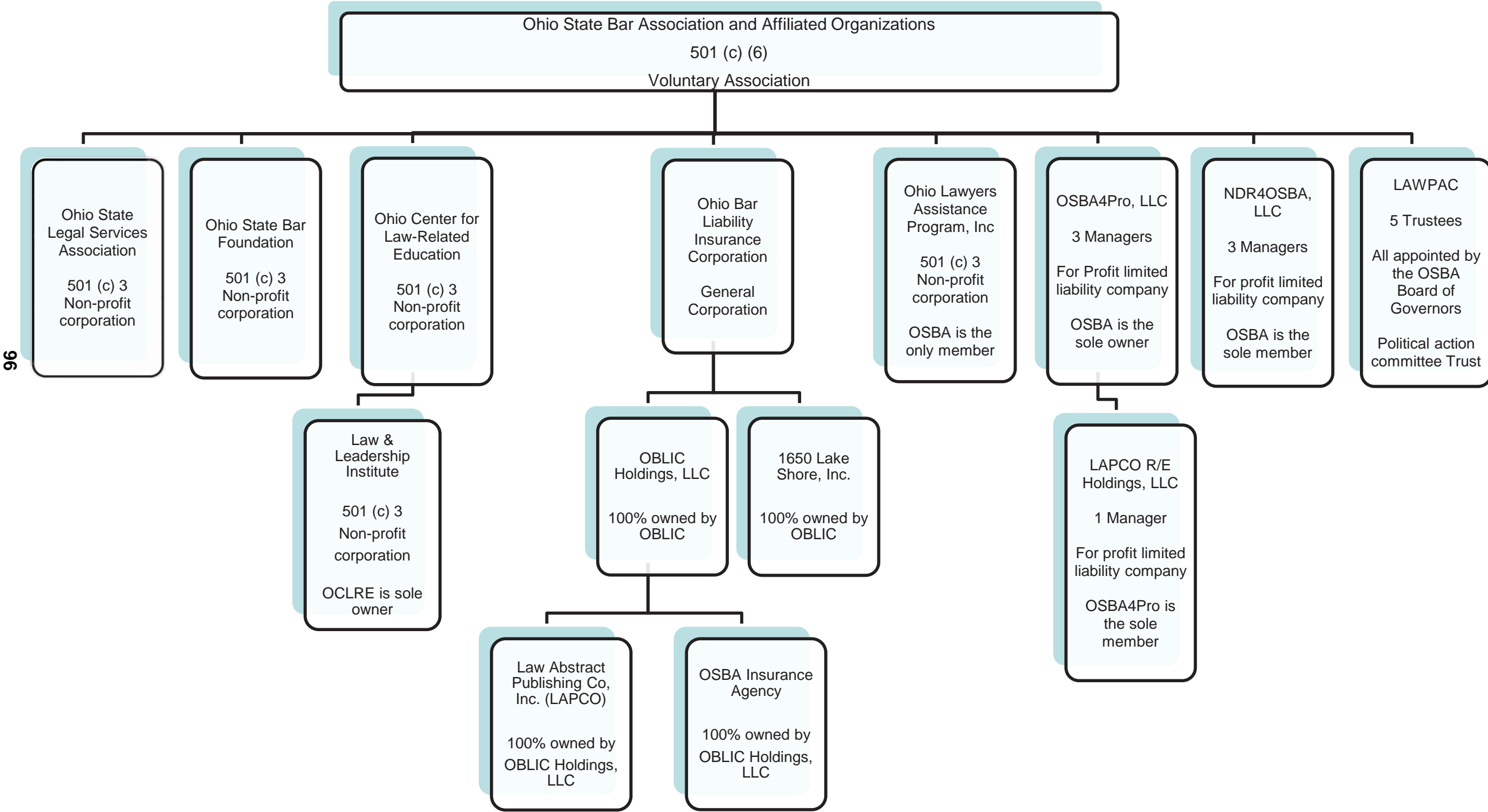
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	1
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - See DSLI).....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0

(b) Explanation of Basis of Allocation of Premiums by States, etc.

R - Registered - Non-domiciled RRGs.....	0
Q - Qualified - Qualified or accredited reinsurer.....	0
N - None of the above - Not allowed to write business in the state.....	56

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

PART 1 – ORGANIZATIONAL CHART



2019 ALPHABETICAL INDEX -- PROPERTY & CASUALTY ANNUAL STATEMENT BLANK

Assets	2	Schedule P-Part 2H-Section 1-Other Liability-Occurrence	58
Cash Flow	5	Schedule P-Part 2H-Section 2-Other Liability-Claims-Made	58
Exhibit of Capital Gains (Losses)	12	Schedule P-Part 2I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	59
Exhibit of Net Investment Income	12	Schedule P-Part 2J-Auto Physical Damage	59
Exhibit of Nonadmitted Assets	13	Schedule P-Part 2K-Fidelity, Surety	59
Exhibit of Premiums and Losses (State Page)	19	Schedule P-Part 2L-Other (Including Credit, Accident and Health)	59
Five-Year Historical Data	17	Schedule P-Part 2M-International	59
General Interrogatories	15	Schedule P-Part 2N-Reinsurance – Nonproportional Assumed Property	60
Jurat Page	1	Schedule P-Part 2O-Reinsurance – Nonproportional Assumed Liability	60
Liabilities, Surplus and Other Funds	3	Schedule P-Part 2P-Reinsurance – Nonproportional Assumed Financial Lines	60
Notes To Financial Statements	14	Schedule P-Part 2R-Section 1-Products Liability-Occurrence	61
Overflow Page For Write-ins	100	Schedule P-Part 2R-Section 2-Products Liability-Claims-Made	61
Schedule A-Part 1	E01	Schedule P-Part 2S-Financial Guaranty/Mortgage Guaranty	61
Schedule A-Part 2	E02	Schedule P-Part 2T-Warranty	61
Schedule A-Part 3	E03	Schedule P-Part 3A-Homeowners/Farmowners	62
Schedule A-Verification Between Years	SI02	Schedule P-Part 3B-Private Passenger Auto Liability/Medical	62
Schedule B-Part 1	E04	Schedule P-Part 3C-Commercial Auto/Truck Liability/Medical	62
Schedule B-Part 2	E05	Schedule P-Part 3D-Workers' Compensation (Excluding Excess Workers Compensation)	62
Schedule B-Part 3	E06	Schedule P-Part 3E-Commercial Multiple Peril	62
Schedule B-Verification Between Years	SI02	Schedule P-Part 3F-Section 1 –Medical Professional Liability-Occurrence	63
Schedule BA-Part 1	E07	Schedule P-Part 3F-Section 2-Medical Professional Liability-Claims-Made	63
Schedule BA-Part 2	E08	Schedule P-Part 3G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	63
Schedule BA-Part 3	E09	Schedule P-Part 3H-Section 1-Other Liability-Occurrence	63
Schedule BA-Verification Between Years	SI03	Schedule P-Part 3H-Section 2-Other Liability-Claims-Made	63
Schedule D-Part 1	E10	Schedule P-Part 3I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, Theft)	64
Schedule D-Part 1A-Section 1	SI05	Schedule P-Part 3J-Auto Physical Damage	64
Schedule D-Part 1A-Section 2	SI08	Schedule P-Part 3K-Fidelity/Surety	64
Schedule D-Part 2-Section 1	E11	Schedule P-Part 3L-Other (Including Credit, Accident and Health)	64
Schedule D-Part 2-Section 2	E12	Schedule P-Part 3M-International	64
Schedule D-Part 3	E13	Schedule P-Part 3N-Reinsurance – Nonproportional Assumed Property	65
Schedule D-Part 4	E14	Schedule P-Part 3O-Reinsurance – Nonproportional Assumed Liability	65
Schedule D-Part 5	E15	Schedule P-Part 3P-Reinsurance – Nonproportional Assumed Financial Lines	65
Schedule D-Part 6-Section 1	E16	Schedule P-Part 3R-Section 1-Products Liability-Occurrence	66
Schedule D-Part 6-Section 2	E16	Schedule P-Part 3R-Section 2-Products Liability-Claims-Made	66
Schedule D-Summary By Country	SI04	Schedule P-Part 3S-Financial Guaranty/Mortgage Guaranty	66
Schedule D-Verification Between Years	SI03	Schedule P-Part 3T-Warranty	66
Schedule DA-Part 1	E17	Schedule P-Part 4A-Homeowners/Farmowners	67
Schedule DA-Verification Between Years	SI10	Schedule P-Part 4B-Private Passenger Auto Liability/Medical	67
Schedule DB-Part A-Section 1	E18	Schedule P-Part 4C-Commercial Auto/Truck Liability/Medical	67
Schedule DB-Part A-Section 2	E19	Schedule P-Part 4D-Workers' Compensation (Excluding Excess Workers Compensation)	67
Schedule DB-Part A-Verification Between Years	SI11	Schedule P-Part 4E-Commercial Multiple Peril	67
Schedule DB-Part B-Section 1	E20	Schedule P-Part 4F-Section 1-Medical Professional Liability-Occurrence	68
Schedule DB-Part B-Section 2	E21	Schedule P-Part 4F-Section 2-Medical Professional Liability-Claims-Made	68
Schedule DB-Part B-Verification Between Years	SI11	Schedule P-Part 4G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	68
Schedule DB-Part C-Section 1	SI12	Schedule P-Part 4H-Section 1-Other Liability-Occurrence	68
Schedule DB-Part C-Section 2	SI13	Schedule P-Part 4H-Section 2-Other Liability-Claims-Made	68
Schedule DB-Part D-Section 1	E22	Schedule P-Part 4I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	69
Schedule DB-Part D-Section 2	E23	Schedule P-Part 4J-Auto Physical Damage	69
Schedule DB-Part E	E24	Schedule P-Part 4K-Fidelity/Surety	69
Schedule DB-Verification	SI14	Schedule P-Part 4L-Other (Including Credit, Accident and Health)	69
Schedule DL-Part 1	E25	Schedule P-Part 4M-International	69
Schedule DL-Part 2	E26	Schedule P-Part 4N-Reinsurance – Nonproportional Assumed Property	70
Schedule E-Part 1-Cash	E27	Schedule P-Part 4O-Reinsurance – Nonproportional Assumed Liability	70
Schedule E-Part 2-Cash Equivalents	E28	Schedule P-Part 4P-Reinsurance – Nonproportional Assumed Financial Lines	70
Schedule E-Verification Between Years	SI15	Schedule P-Part 4R-Section 1-Products Liability-Occurrence	71
Schedule E-Part 3-Special Deposits	E29	Schedule P-Part 4R-Section 2-Products Liability-Claims-Made	71
Schedule F-Part 1	20	Schedule P-Part 4S-Financial Guaranty/Mortgage Guaranty	71
Schedule F-Part 2	21	Schedule P-Part 4T-Warranty	71
Schedule F-Part 3	22	Schedule P-Part 5A-Homeowners/Farmowners	72
Schedule F-Part 4	27	Schedule P-Part 5B-Private Passenger Auto Liability/Medical	73
Schedule F-Part 5	28	Schedule P-Part 5C-Commercial Auto/Truck Liability/Medical	74
Schedule F-Part 6	29	Schedule P-Part 5D-Workers' Compensation (Excluding Excess Workers Compensation)	75
Schedule H-Accident and Health Exhibit-Part 1	30	Schedule P-Part 5E-Commercial Multiple Peril	76
Schedule H-Part 2, Part 3 and Part 4	31	Schedule P-Part 5F-Medical Professional Liability-Claims-Made	78
Schedule H-Part 5-Health Claims	32	Schedule P-Part 5F-Medical Professional Liability-Occurrence	77
Schedule P-Part 1-Summary	33	Schedule P-Part 5H-Other Liability-Claims-Made	80
Schedule P-Part 1A-Homeowners/Farmowners	35	Schedule P-Part 5H-Other Liability-Occurrence	79
Schedule P-Part 1B-Private Passenger Auto Liability/Medical	36	Schedule P-Part 5R-Products Liability-Claims-Made	82
Schedule P-Part 1C-Commercial Auto/Truck Liability/Medical	37	Schedule P-Part 5R-Products Liability-Occurrence	81
Schedule P-Part 1D-Workers' Compensation (Excluding Excess Workers Compensation)	38	Schedule P-Part 5T-Warranty	83
Schedule P-Part 1E-Commercial Multiple Peril	39	Schedule P-Part 6C-Commercial Auto/Truck Liability/Medical	84
Schedule P-Part 1F-Section 1-Medical Professional Liability-Occurrence	40	Schedule P-Part 6D-Workers' Compensation (Excluding Excess Workers Compensation)	84
Schedule P-Part 1F-Section 2-Medical Professional Liability-Claims-Made	41	Schedule P-Part 6E-Commercial Multiple Peril	85
Schedule P-Part 1G-Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler & Machinery)	42	Schedule P-Part 6H-Other Liability-Claims-Made	86
Schedule P-Part 1H-Section 1-Other Liability-Occurrence	43	Schedule P-Part 6H-Other Liability-Occurrence	85
Schedule P-Part 1H-Section 2-Other Liability-Claims-Made	44	Schedule P-Part 6M-International	86
Schedule P-Part 1I-Spec. Prop. (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	45	Schedule P-Part 6N-Reinsurance – Nonproportional Assumed Property	87
Schedule P-Part 1J-Auto Physical Damage	46	Schedule P-Part 6O-Reinsurance – Nonproportional Assumed Liability	87
Schedule P-Part 1K-Fidelity/Surety	47	Schedule P-Part 6R-Products Liability-Claims-Made	88
Schedule P-Part 1L-Other (Including Credit, Accident and Health)	48	Schedule P-Part 6R-Products Liability-Occurrence	88
Schedule P-Part 1M-International	49	Schedule P-Part 7A-Primary Loss Sensitive Contracts	89
Schedule P-Part 1N-Reinsurance – Nonproportional Assumed Property	50	Schedule P-Part 7B-Reinsurance Loss Sensitive Contracts	91
Schedule P-Part 1O-Reinsurance – Nonproportional Assumed Liability	51	Schedule P Interrogatories	93
Schedule P-Part 1P-Reinsurance – Nonproportional Assumed Financial Lines	52	Schedule T-Exhibit of Premiums Written	94
Schedule P-Part 1R-Section 1-Products Liability-Occurrence	53	Schedule T-Part 2-Interstate Compact	95
Schedule P-Part 1R-Section 2-Products Liability-Claims-Made	54	Schedule Y-Information Concerning Activities of Insurer Members of a Holding Company Group	96
Schedule P-Part 1S-Financial Guaranty/Mortgage Guaranty	55	Schedule Y-Detail of Insurance Holding Company System	97
Schedule P-Part 1T-Warranty	56	Schedule Y-Part 2-Summary of Insurer's Transactions With Any Affiliates	98
Schedule P-Part 2, Part 3 and Part 4 - Summary	34	Statement of Income	4
Schedule P-Part 2A-Homeowners/Farmowners	57	Summary Investment Schedule	SI01
Schedule P-Part 2B-Private Passenger Auto Liability/Medical	57	Supplemental Exhibits and Schedules Interrogatories	99
Schedule P-Part 2C-Commercial Auto/Truck Liability/Medical	57	Underwriting and Investment Exhibit Part 1	6
Schedule P-Part 2D-Workers' Compensation (Excluding Excess Workers Compensation)	57	Underwriting and Investment Exhibit Part 1A	7
Schedule P-Part 2E-Commercial Multiple Peril	57	Underwriting and Investment Exhibit Part 1B	8
Schedule P-Part 2F-Section 1-Medical Professional Liability-Occurrence	58	Underwriting and Investment Exhibit Part 2	9
Schedule P-Part 2F-Section 2-Medical Professional Liability-Claims-Made	58	Underwriting and Investment Exhibit Part 2A	10
Schedule P-Part 2G-Special Liability (Ocean Marine, Aircraft (All Perils), Boiler & Machinery)	58	Underwriting and Investment Exhibit Part 3	11