



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2020
OF THE CONDITION AND AFFAIRS OF THE

OHIO BAR LIABILITY INSURANCE COMPANY

NAIC Group Code	0000 (Current)	0000 (Prior)	NAIC Company Code	37176	Employer's ID Number	31-0947214
Organized under the Laws of	Ohio			State of Domicile or Port of Entry		OH
Country of Domicile	United States of America					
Incorporated/Organized	12/05/1978			Commenced Business		09/01/1979
Statutory Home Office	1650 Lake Shore Drive (Street and Number)			Columbus, OH, US 43204 (City or Town, State, Country and Zip Code)		
Main Administrative Office	1650 Lake Shore Drive (Street and Number)			614-488-7924 (Area Code) (Telephone Number)		
	Columbus, OH, US 43204 (City or Town, State, Country and Zip Code)			614-488-7924 (Area Code) (Telephone Number)		
Mail Address	PO Box 2708 (Street and Number or P.O. Box)			Columbus, OH, US 43216-2708 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	1650 Lake Shore Drive (Street and Number)			614-488-7924 (Area Code) (Telephone Number)		
	Columbus, OH, US 43204 (City or Town, State, Country and Zip Code)			614-488-7924 (Area Code) (Telephone Number)		
Internet Website Address	www.oblic.com					
Statutory Statement Contact	Rodney K. McGough (Name)			614-488-7924 (Area Code) (Telephone Number)		
	rmcgough@oblic.com (E-mail Address)			614-488-7936 (FAX Number)		

OFFICERS

President & CEO	Steven Craig Couch	Treasurer	Demetries Jo Neely
Secretary	Frederick Hunker		

OTHER

John Stephen Stiith, Chair of the Board	Heather Gay Sowald, Vice Chair of the Board	
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DIRECTORS OR TRUSTEES

Mary Amos Augsburg	Michael Edward Flowers	E. Ann Gabriel
Andrean Renee Horton	Barbara Jean Howard	Ronald Sinclair Kopp
David Hershel Lefton #	Mark Kenneth McCown	Demetries Jo Neely
Nancy Michong Pyon	Carmen Vincent Roberto	Douglas Craig Robinette #
Heather Gay Sowald	John Stephen Stiith	Kathy Ann Stoneman #
Robin Geoffrey Weaver	Linde Hurst Webb	

State of	Ohio	SS:
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.

Steven Craig Couch President/CEO	Frederick Hunker Secretary	Demetries Jo Neely Treasurer
Subscribed and sworn to before me this		a. Is this an original filing?
day of		b. If no,
		1. State the amendment number.....
		2. Date filed
		3. Number of pages attached.....

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	30,348,362		30,348,362	29,942,108
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	9,832,426		9,832,426	8,734,545
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$	1,455,403			
, Schedule E - Part 1), cash equivalents				
(\$	1,766,489			
, Schedule E - Part 2) and short-term				
investments (\$				
, Schedule DA)	3,221,893		3,221,893	2,198,660
6. Contract loans (including \$				
premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	106,727		106,727	99,944
9. Receivable for securities				16,729
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	43,509,408		43,509,408	40,991,986
13. Title plants less \$				
charged off (for Title insurers				
only)				
14. Investment income due and accrued	205,692		205,692	246,329
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,677,781		1,677,781	1,510,118
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)				
15.3 Accrued retrospective premiums (\$				
) and				
contracts subject to redetermination (\$				
)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers				1,716
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	13,936	13,936		15,910
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	175,385		175,385	
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	167,255		167,255	167,255
21. Furniture and equipment, including health care delivery assets				
(\$				
)	109,145	109,145		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	126,265		126,265	37,832
24. Health care (\$				
) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	31,531	6,611	24,920	22,635
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	46,016,398	129,692	45,886,706	42,993,781
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	46,016,398	129,692	45,886,706	42,993,781
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Prepaid Postage	720		720	5,818
2502. Deductible Receivable	30,811	6,611	24,200	16,817
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	31,531	6,611	24,920	22,635

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	5,327,770	4,980,566
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)	2,626,530	2,510,420
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	80,676	67,391
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,080	39,801
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		267,133
7.2 Net deferred tax liability	527,276	322,282
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$1,434,773 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	3,440,730	3,260,621
10. Advance premium	330,337	241,659
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	220,096	
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	290,232	213,733
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ 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	5,536	27,209
20. Derivatives		
21. Payable for securities		
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	12,854,263	11,930,815
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	12,854,263	11,930,815
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	1,000,000	1,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	1,000,000	1,000,000
35. Unassigned funds (surplus)	31,032,443	29,062,966
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	33,032,443	31,062,966
38. TOTALS (Page 2, Line 28, Col. 3)	45,886,706	42,993,781
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)		
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	7,745,814	7,400,406
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	1,386,685	1,553,658
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	2,184,864	2,811,967
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	2,315,615	2,365,606
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	5,887,164	6,731,231
7. Net income of protected cells		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	1,858,650	669,175
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	714,916	770,914
10. Net realized capital gains or (losses) less capital gains tax of \$ (2,009) (Exhibit of Capital Gains (Losses))	(7,559)	152
11. Net investment gain (loss) (Lines 9 + 10)	707,357	771,066
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$)		
13. Finance and service charges not included in premiums	30,582	49,006
14. Aggregate write-ins for miscellaneous income	(725)	
15. Total other income (Lines 12 through 14)	29,857	49,006
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	2,595,864	1,489,247
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	2,595,864	1,489,247
19. Federal and foreign income taxes incurred	576,883	303,142
20. Net income (Line 18 minus Line 19)(to Line 22)	2,018,981	1,186,105
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	31,062,966	29,505,479
22. Net income (from Line 20)	2,018,981	1,186,105
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 251,615	692,253	1,143,099
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	46,621	28,782
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	41,622	(66,899)
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	(830,000)	(733,600)
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		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	1,969,477	1,557,487
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	33,032,443	31,062,966
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401. Miscellaneous Write off	(725)	
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	(725)	
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	8,067,034	6,886,192
2. Net investment income	905,366	1,083,707
3. Miscellaneous income	29,857	49,006
4. Total (Lines 1 through 3)	9,002,257	8,018,905
5. Benefit and loss related payments	1,041,630	1,998,642
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	4,379,289	4,717,015
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$2,009 tax on capital gains (losses)	1,017,392	182,807
10. Total (Lines 5 through 9)	6,438,311	6,898,464
11. Net cash from operations (Line 4 minus Line 10)	2,563,946	1,120,441
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	12,392,237	14,068,279
12.2 Stocks	4,233	19,090
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	16,729	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	12,413,199	14,087,369
13. Cost of investments acquired (long-term only):		
13.1 Bonds	12,969,652	13,735,990
13.2 Stocks	162,817	100,374
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		18,664
13.6 Miscellaneous applications		16,729
13.7 Total investments acquired (Lines 13.1 to 13.6)	13,132,469	13,871,757
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(719,271)	215,612
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	830,000	733,600
16.6 Other cash provided (applied)	8,558	242,300
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(821,442)	(491,300)
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)	1,023,233	844,753
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	2,198,661	1,353,908
19.2 End of period (Line 18 plus Line 19.1)	3,221,894	2,198,661

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

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire				
2.	Allied lines				
3.	Farmowners multiple peril				
4.	Homeowners multiple peril				
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine				
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health				
16.	Workers' compensation				
17.1	Other liability - occurrence	149,287			149,287
17.2	Other liability - claims-made	7,776,636	3,260,621	3,440,730	7,596,527
17.3	Excess workers' compensation				
18.1	Products liability - occurrence				
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability				
19.3, 19.4	Commercial auto liability				
21.	Auto physical damage				
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	7,925,923	3,260,621	3,440,730	7,745,814
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire					
2.	Allied lines					
3.	Farmowners multiple peril					
4.	Homeowners multiple peril					
5.	Commercial multiple peril					
6.	Mortgage guaranty					
8.	Ocean marine					
9.	Inland marine					
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake					
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health					
16.	Workers' compensation					
17.1	Other liability - occurrence					
17.2	Other liability - claims-made	3,440,730				3,440,730
17.3	Excess workers' compensation					
18.1	Products liability - occurrence					
18.2	Products liability - claims-made					
19.1, 19.2	Private passenger auto liability					
19.3, 19.4	Commercial auto liability					
21.	Auto physical damage					
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft					
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	3,440,730				3,440,730
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					3,440,730
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1	Reinsurance Assumed		Reinsurance Ceded		6
		Direct Business (a)	2	3	4	5	Net Premiums Written Cols. 1+2+3-4-5
			From Affiliates	From Non-Affiliates	To Affiliates	To Non-Affiliates	
1.	Fire						
2.	Allied lines						
3.	Farmowners multiple peril						
4.	Homeowners multiple peril						
5.	Commercial multiple peril						
6.	Mortgage guaranty						
8.	Ocean marine						
9.	Inland marine						
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake						
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health						
16.	Workers' compensation						
17.1	Other liability - occurrence	180,815				31,528	149,287
17.2	Other liability - claims-made	10,884,383				3,107,747	7,776,636
17.3	Excess workers' compensation						
18.1	Products liability - occurrence						
18.2	Products liability - claims-made						
19.1, 19.2	Private passenger auto liability						
19.3, 19.4	Commercial auto liability						
21.	Auto physical damage						
22.	Aircraft (all perils)						
23.	Fidelity						
24.	Surety						
26.	Burglary and theft						
27.	Boiler and machinery						
28.	Credit						
29.	International						
30.	Warranty						
31.	Reinsurance - nonproportional assumed property	XXX					
32.	Reinsurance - nonproportional assumed liability	XXX					
33.	Reinsurance - nonproportional assumed financial lines	XXX					
34.	Aggregate write-ins for other lines of business						
35.	TOTALS	11,065,198				3,139,275	7,925,923
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page						
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1	2	3	4				
	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								
2. Allied lines								
3. Farmowners multiple peril								
4. Homeowners multiple peril								
5. Commercial multiple peril								
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine								
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence	32,500			32,500	62,500	130,000	(35,000)	(23.4)
17.2 Other liability - claims-made	1,128,854		121,873	1,006,981	5,265,270	4,850,566	1,421,685	18.7
17.3 Excess workers' compensation								
18.1 Products liability - occurrence								
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability								
19.3, 19.4 Commercial auto liability								
21. Auto physical damage								
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX							
32. Reinsurance - nonproportional assumed liability	XXX							
33. Reinsurance - nonproportional assumed financial lines	XXX							
34. Aggregate write-ins for other lines of business								
35. TOTALS	1,161,354		121,873	1,039,481	5,327,770	4,980,566	1,386,685	17.9
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1	2	3	4	5	6	7		
	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1. Fire									
2. Allied lines									
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5. Commercial multiple peril									
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine									
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health								(a)	
16. Workers' compensation									
17.1 Other liability - occurrence	62,500			62,500				62,500	16,966
17.2 Other liability - claims-made	5,818,399		913,129	4,905,270	360,000			5,265,270	2,609,564
17.3 Excess workers' compensation									
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability									
19.3, 19.4 Commercial auto liability									
21. Auto physical damage									
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	5,880,899		913,129	4,967,770	360,000			5,327,770	2,626,530
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)									

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	1,581,359			1,581,359
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	38,654			38,654
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	1,542,705			1,542,705
2. Commission and brokerage:				
2.1 Direct excluding contingent		429,974		429,974
2.2 Reinsurance assumed, excluding contingent				
2.3 Reinsurance ceded, excluding contingent		733,361		733,361
2.4 Contingent - direct				
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		(303,387)		(303,387)
3. Allowances to managers and agents				
4. Advertising		167,648		167,648
5. Boards, bureaus and associations		10,400		10,400
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	452,457	914,675	66,814	1,433,946
8.2 Payroll taxes	34,175	57,841	2,076	94,092
9. Employee relations and welfare	93,808	241,451	14,845	350,104
10. Insurance	12,783	38,348	12,783	63,914
11. Directors' fees		159,176	16,403	175,579
12. Travel and travel items	8,107	6,889		14,996
13. Rent and rent items	24,432	98,788		123,220
14. Equipment		7,700		7,700
15. Cost or depreciation of EDP equipment and software		426,727		426,727
16. Printing and stationery	3,553	14,212		17,765
17. Postage, telephone and telegraph, exchange and express	6,563	26,252		32,815
18. Legal and auditing		86,247	18,185	104,432
19. Totals (Lines 3 to 18)	635,878	2,256,354	131,106	3,023,338
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		250		250
20.2 Insurance department licenses and fees		42,866		42,866
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)				
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		43,116		43,116
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	6,281	319,532		325,813
25. Total expenses incurred	2,184,864	2,315,615	131,106 (a)	4,631,585
26. Less unpaid expenses - current year	2,626,530			2,626,530
27. Add unpaid expenses - prior year	2,510,420			2,510,420
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,068,754	2,315,615	131,106	4,515,475
DETAILS OF WRITE-INS				
2401. Dues & Subscriptions	2,197	5,126		7,323
2402. Miscellaneous	2,417	9,666		12,083
2403. Maintenance & Repairs	1,667	6,669		8,336
2498. Summary of remaining write-ins for Line 24 from overflow page		298,071		298,071
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	6,281	319,532		325,813

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....103,085	.....97,381
1.1	Bonds exempt from U.S. tax	(a) .....111,637	.....117,662
1.2	Other bonds (unaffiliated)	(a) .....657,910	.....616,884
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....109,187	.....109,187
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....	.....
6	Cash, cash equivalents and short-term investments	(e) .....9,062	.....9,087
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income	990,881	950,201
11.	Investment expenses		(g) .....131,106
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)
15.	Aggregate write-ins for deductions from investment income .....		.....104,179
16.	Total deductions (Lines 11 through 15) .....		.....235,285
17.	Net investment income (Line 10 minus Line 16)		714,916
DETAILS OF WRITE-INS			
0901.	.....	
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.	Madison Scottsdale Advisory Fee .....		.....76,641
1502.	NAIC/SVO Filing Fees .....		.....560
1503.	Clearwater Fees .....		.....15,003
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....11,975
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		104,179

- (a) Includes \$37,348 accrual of discount less \$196,730 amortization of premium and less \$41,279 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$8 accrual of discount less \$5,924 amortization of premium and less \$3,640 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(15,626)	.....	(15,626)	.....	.....
1.1	Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2	Other bonds (unaffiliated)	3,870	.....	3,870	(23)	.....
1.3	Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1	Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11	Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2	Common stocks (unaffiliated)	2,188	.....	2,188	1,198,166	.....
2.21	Common stocks of affiliates .....	.....	.....	.....	(261,058)	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	.....	.....	.....	6,783	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10.	Total capital gains (losses)	(9,568)	.....	(9,568)	943,868	.....
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts	13,936		(13,936)
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset			
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets	109,145	159,973	50,828
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	6,611	11,341	4,730
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	129,692	171,314	41,622
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	129,692	171,314	41,622
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Deductible	6,611	11,341	4,730
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	6,611	11,341	4,730

(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 #	2020	2019
NET INCOME					
(1) OHIO BAR LIAB INS CO state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,018,980	\$ 1,186,105
(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	\$ 2,018,980	\$ 1,186,105
SURPLUS					
(5) OHIO BAR LIAB INS CO state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 33,032,442	\$ 31,062,966
(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	\$ 33,032,442	\$ 31,062,966

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, 2020		
Description		Ordinary	Capital	Total
(a)	Gross deferred tax assets	\$ 388,993	\$ -	\$ 388,993
(b)	Statutory valuation allowance adjustment	-	-	-
(c)	Adjusted gross deferred tax assets	388,993	-	388,993
(d)	Deferred tax asset nonadmitted	-	-	-
(e)	Net admitted deferred tax assets	388,993	-	388,993
(f)	Deferred tax liabilities	(92,723)	(823,546)	(916,269)
(g)	Net admitted deferred tax asset/ (Net deferred tax liability)	\$ 296,270	\$ (823,546)	\$ (527,276)
		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)
		Change		
Description		Ordinary	Capital	Total
(a)	Gross deferred tax assets	\$ 42,291	\$ -	\$ 42,291
(b)	Statutory valuation allowance adjustment	-	-	-
(c)	Adjusted gross deferred tax assets	42,291	-	42,291
(d)	Deferred tax asset nonadmitted	-	-	-
(e)	Net admitted deferred tax assets	42,291	-	42,291
(f)	Deferred tax liabilities	4,331	(251,615)	(247,284)
(g)	Net admitted deferred tax asset/ (Net deferred tax liability)	\$ 46,622	\$ (251,615)	\$ (204,993)
(2)		December 31, 2020		
Description		Ordinary	Capital	Total
Admission Calculation Components				
(a)	FIT recoverable by loss carryback [¶11.a.]	\$ 267,385	\$ -	\$ 267,385
(b)	Expected to be realized [¶11.b.] (lesser of 1. or 2.)	32,197		32,197
1.	Expected to be realized [¶11.b.i.]	32,197	-	32,197
2.	Surplus limitation [¶11.b.ii.]	-	-	-
(c)	DTL offset [¶11.c.]	89,411	-	89,411
(d)	Total admitted under ¶¶11.a.-11.c.	\$ 388,993	\$ -	\$ 388,993
	Deferred tax liabilities	(92,723)	(823,546)	(916,269)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.		\$ 296,270	\$ (823,546)	\$ (527,276)
		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)
		Change		
Description		Ordinary	Capital	Total
Admission Calculation Components				
(a)	FIT recoverable by loss carryback [¶11.a.]	\$ 18,356	\$ -	\$ 18,356
(b)	Expected to be realized [¶11.b.] (lesser of 1. or 2.)	-	-	-
1.	Expected to be realized [¶11.b.i.]	2,032	-	2,032
2.	Surplus limitation [¶11.b.ii.]	-	-	-
(c)	DTL offset [¶11.c.]	21,903	571,931	593,834
(d)	Total admitted under ¶¶11.a.-11.c.	\$ 42,291	\$ 571,931	\$ 614,222
	Deferred tax liabilities	4,331	(823,546)	(819,215)
Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.		\$ 46,622	\$ (251,615)	\$ (204,993)
(3) Information used in expected to be realized calculation [¶11.b.]		2020	2019	
(a)	ExDTA ACL RBC or other ratio	1722%	1785%	
(b)	Adjusted capital and surplus	33,032,442	31,062,966	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

(4) Impact of Tax Planning Strategies

Description	December 31, 2020		
	Ordinary Percent	Capital Percent	Total Percent
Adjusted gross DTAs - Amount (Memo Entry)	388,993	-	388,993
(a) Adjusted gross DTAs - Percentage	0%	0%	0%
Net admitted DTAs - Amount (Memo Entry)	388,993	-	388,993
(b) Net admitted DTAs - Percentage	0%	0%	0%

Description	December 31, 2019		
	Ordinary Percent	Capital Percent	Total Percent
Adjusted gross DTAs - Amount (Memo Entry)	346,702	-	346,702
(a) Adjusted gross DTAs - Percentage	0%	0%	0%
Net admitted DTAs - Amount (Memo Entry)	346,702	-	346,702
(b) Net admitted DTAs - Percentage	0%	0%	0%

Description	Change		
	Ordinary Percent	Capital Percent	Total Percent
Adjusted gross DTAs - Amount (Memo Entry)	42,291	-	42,291
(a) Adjusted gross DTAs - Percentage		0%	0%
Net admitted DTAs - Amount (Memo Entry)	42,291	-	42,291
(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, 2020	December 31, 2019	Change
1. <u>Current income tax incurred consists of the following major components:</u>			
(a) Current federal income tax expense	\$ 558,137	\$ 309,171	\$ 248,966
(b) Foreign taxes	-	-	-
(c) Subtotal	558,137	309,171	248,966
(d) Federal Income Tax on Net Capital Gains	(2,009)	41	(2,050)
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other, including prior year underaccrual (overaccrual)	18,746	(6,029)	24,775
(g) Federal Income Taxes Incurred	<u>\$ 574,874</u>	<u>\$ 303,183</u>	<u>\$ 271,691</u>
2. <u>DTA's resulting in book/tax differences in</u>			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 160,987	\$ 150,827	\$ 10,160
(2) Unearned Premium Reserve	158,385	147,096	11,289
(3) Policyholder Reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred Acquisition Costs	-	-	-
(6) Policyholder Dividend Accrual	60,948	-	60,948
(7) Fixed Assets	-	-	-
(8) Compensation and Benefit Accrual	4,359	48,780	(44,421)
(9) Pension Accrual	-	-	-
(10) Nonadmitted assets	4,315	-	4,315
(11) Net Operating Loss Carry-Forward	-	-	-
(12) Tax Credit-Carry Forward	-	-	-
(13) Other	-	-	-
(99) Gross Ordinary DTL's	388,994	346,703	42,291
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted Ordinary Deferred Tax Liability	<u>388,994</u>	<u>346,703</u>	<u>42,291</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>\$ 388,994</u>	<u>\$ 346,703</u>	<u>\$ 42,291</u>

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

	December 31, 2020	December 31, 2019	Change
3. DTL's resulting from Book/Tax differences in			
(a) Ordinary			
(1) Investments	\$ (13,959)	\$ (9,068)	\$ (4,891)
(2) Fixed Assets	(34,216)	(39,633)	5,417
(3) Deferred and Uncollected Premium	-	-	-
(4) Policyholder Reserves	-	-	-
(5) Other	(44,548)	(48,354)	3,806
(99) Ordinary DTL's	(92,723)	(97,055)	4,332
(b) Capital			
(1) Investments	-	-	-
(2) Real Estate	-	-	-
(3) Other	-	-	-
(4) Unrealized capital gains	(823,546)	(571,931)	(251,615)
(99) Capital DTL's	(823,546)	(571,931)	(251,615)
(c) Deferred Tax Liabilities	\$ (916,269)	\$ (668,986)	\$ (247,283)
4. Net Deferred Tax Assets/(Liabilities)	\$ (527,275)	\$ (322,283)	\$ (204,992)

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, 2020	December 31, 2019	Change
Total deferred tax assets	388,994	346,702	42,292
Total deferred tax liabilities	(916,269)	(668,985)	(247,284)
Net deferred tax assets/liabilities	(527,275)	(322,283)	(204,992)
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	(527,275)	(322,283)	(204,992)
Tax effect of unrealized gains/(losses)	823,546	571,931	251,615
Change in net deferred income tax [(charge)/benefit]	296,271	249,648	46,623

*Statutory valuation allowance: Not applicable.

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

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

Description	Amount	Tax Effect	Effective Tax Rate
Income Before Taxes	\$ 2,593,855	\$ 544,709	21.00%
Tax-Exempt Interest	(117,662)	(24,709)	-0.95%
Dividends Received Deduction	(46,319)	(9,727)	-0.38%
Proration	40,995	8,609	0.33%
Meals & Entertainment, Lobbying Expenses, Etc.	6,218	1,306	0.05%
Deferred Taxes on Nonadmitted Assets	-	-	0.00%
Other, Including Prior Year True-Up		(676)	-0.03%
Total	\$ 2,518,709	\$ 528,252	20.37%
Federal Income Taxes Incurred [Expense/(Benefit)]		\$ 576,884	22.24%
Tax on Capital Gains/(Losses)		(2,009)	-0.08%
Change in Net Deferred Income Tax [Charge/(Benefit)]		(46,622)	-1.80%
Total Statutory Income Taxes		\$ 528,252	20.37%

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

(1) At December 31, 2020, the Company had net operating loss carryforwards expiring through the year 2020 of:	\$	-
(1) At December 31, 2020, the Company had capital loss carryforwards expiring through the year 2020 of:	\$	-
(1) At December 31, 2020, the Company had AMT credit carryforwards, which does not expire, in the amount of:	\$	-

(2) The following is income tax expense for 2018, 2019 and 2020 that is available for recoupment in the event of future net losses:			
Year	Ordinary	Capital	Total
2018	N/A	712	712
2019	322,799	41	322,840
2020	563,718		563,718
Total	886,517	753	887,270

(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 2017.
- 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 and September 2020, the Company approved and declared a total dividend of \$830,000 to its parent, The Ohio State Bar Association (OSBA). In July 2020 and October 2020, payments were made to OSBA for \$415,000 each.

(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%	\$ 1,544,041	\$ 1,544,041	\$ -
Total SSAP No. 97 8b(ii) Entities	100%	\$ 1,544,041	\$ 1,544,041	\$ -
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)	100.0%	\$ 1,544,041	\$ 1,544,041	\$ -
f. Aggregate Total (a+e)	100.0%	\$ 1,544,041	\$ 1,544,041	\$ -

(2) NAIC Filing Response Information

SCA Entity: (Should be same entities as shown in M(1) above.)	Type of NAIC Filing*	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method,, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities			\$ -			
Total SSAP No. 97 8a Entities			\$ -			
b. SSAP No. 97 8b(ii) Entities 1650 Lake Shore Incorporated	Sub-1	2/22/2017	\$ 1,749,376	No		
Total SSAP No. 97 8b(ii) Entities			\$ 1,749,376			
c. SSAP No. 97 8b(iii) Entitiesi			\$ -			
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 – O) - 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 \$144,691 and \$136,200 for the years ended December 31, 2020 and 2019.

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, 2020 and 2019 were \$290,231 and \$213,733.
- (13) Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations

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

(2) – (9) - Not Applicable

(10) Changes in Unassigned Funds

a. Net income of \$2,018,981.

(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, 2020			
	Level 1	Level 2	Level 3	Total
Assets at fair value				
Assets at fair value:				
Common Stocks	\$ 10,054,875	\$ -	\$ -	\$ 10,054,875
Total assets at fair value	\$ 10,054,875	\$ -	\$ -	\$ 10,054,875
Liabilities at fair value				
Non Qualified Deferred Comp	\$ 290,231	\$ -	\$ -	\$ -
Total liabilities at fair value	\$ 290,231	\$ -	\$ -	\$ -

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 on December 31, 2020.

(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	-	-	1,434,773	329,998	(1,434,773)	(329,998)
C. Totals	\$ -	\$ -	\$ 1,434,773	\$ 329,998	\$ (1,434,773)	\$ (329,998)
D.. Direct Unearned Premium Reserve	\$4,875,503					

(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.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

- (24) Retrospectively Rated Contracts & Contracts Subject to Redetermination - Not Applicable.
- (25) Change in Incurred Losses and Loss Adjustment Expenses

Net reserves as of 12/31/19 were \$4,507,340. As of 12/31/20, 2,049,268 had been paid for incurred losses and LAE attributable to claims reported in prior years. Reserves for prior years were \$2,995,447. Therefore, there was a \$537,375 favorable prior-year adjustment from 12/31/19 through 12/31/20. 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, 2020. 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.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

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 a 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.

12/31/2018

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).

04/30/2020

3.4

By what department or departments?
The 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?
4.12 renewals?

Yes [] No [X]
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?
4.22 renewals?

Yes [] No [X]
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 yes, complete and file the merger history data file with the NAIC.

Yes [] No [X]

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1

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

Yes [] No [X]

6.2

If yes, give full information:

7.1

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

Yes [] No [X]

7.2

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

%

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

8.1

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

Yes [] No [X]

8.2

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

8.3

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

Yes [] No [X]

8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal 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 300, 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 the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes [] No [X]

10.4

If the response to 10.3 is yes, provide information related to this exemption:

10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

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

10.6

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

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

\$ 1,544,041

12.2

If, yes provide explanation:

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).

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?..... Yes [☐] No [☒]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

BOARD OF DIRECTORS

- | | | |
|-----|--|---|
| 16. | Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? | Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] |
| 17. | Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? | Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] |
| 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 with the official duties of such person? | Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] |

FINANCIAL

- | | | | |
|------|--|--|---------------------|
| 19. | Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? | | Yes [] No [X] |
| 20.1 | Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans): | 20.11 To directors or other officers.....\$ | |
| | | 20.12 To stockholders not officers.....\$ | |
| | | 20.13 Trustees, supreme or grand
(Fraternal Only)\$ | |
| 20.2 | Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans): | 20.21 To directors or other officers.....\$ | |
| | | 20.22 To stockholders not officers.....\$ | |
| | | 20.23 Trustees, supreme or grand
(Fraternal Only)\$ | |
| 21.1 | Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? | | Yes [] No [X] |
| 21.2 | If yes, state the amount thereof at December 31 of the current year: | 21.21 Rented from others.....\$ | |
| | | 21.22 Borrowed from others.....\$ | |
| | | 21.23 Leased from others\$ | |
| | | 21.24 Other\$ | |
| 22.1 | Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? | | Yes [] No [X] |
| 22.2 | If answer is yes: | 22.21 Amount paid as losses or risk adjustment \$ | |
| | | 22.22 Amount paid as expenses\$ | |
| | | 22.23 Other amounts paid\$ | |
| 23.1 | Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? | | Yes [] No [X] |
| 23.2 | If yes, indicate any amounts receivable from parent included in the Page 2 amount: | | \$ |

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 | <input checked="" type="checkbox"/> | X | | No | <input type="checkbox"/> | | |
| 24.02 | If no, give full and complete information relating thereto | | | | | | | | |
| 24.03 | For securities 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 | For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. | \$ | | | | | | | |
| 24.05 | For the reporting entity's securities lending program, report amount of collateral for other programs. | \$ | | | | | | | |
| 24.06 | Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? | Yes | <input type="checkbox"/> | | No | <input type="checkbox"/> | | N/A | <input checked="" type="checkbox"/> |
| 24.07 | Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? | Yes | <input type="checkbox"/> | | No | <input type="checkbox"/> | | N/A | <input checked="" type="checkbox"/> |
| 24.08 | Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? | Yes | <input type="checkbox"/> | | No | <input type="checkbox"/> | | N/A | <input checked="" type="checkbox"/> |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

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

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.\$
24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2\$
24.093 Total payable for securities lending reported on the liability page.\$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [] No [X]

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

25.21 Subject to repurchase agreements\$
25.22 Subject to reverse repurchase agreements\$
25.23 Subject to dollar repurchase agreements\$
25.24 Subject to reverse dollar repurchase agreements\$
25.25 Placed under option agreements\$
25.26 Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock\$
25.27 FHLB Capital Stock\$67,300
25.28 On deposit with states\$
25.29 On deposit with other regulatory bodies\$
25.30 Pledged as collateral - excluding collateral pledged to
an FHLB\$
25.31 Pledged as collateral to FHLB - including assets
backing funding agreements\$
25.32 Other\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]
26.4 If the response to 26.3 is YES, does the reporting entity utilize:
26.41 Special accounting provision of SSAP No. 108 Yes [] No [X]
26.42 Permitted accounting practice Yes [] No [X]
26.43 Other accounting guidance Yes [] No [X]
26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No [X]
• 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 Guideline 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 that 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.\$
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 Street, Cincinnati, Ohio 45202

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Madison 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 [X] No []

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

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

1	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, LLS	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 [X]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

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

1	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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

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	30,348,362	31,154,551	806,189
30.2 Preferred stocks			
30.3 Totals	30,348,362	31,154,551	806,189

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

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

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

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

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

32.2 If no, list exceptions:
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 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 [X]

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 a 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 [X]

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:
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 an 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]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [X] No [] N/A []

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$13,507

37.2 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
VORYS SATER SEYMOUR & PEASE .....	.....8,075
.....

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

38.2 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
.....
.....

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

39.2 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
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U. S. business only.

\$ _____

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ _____

1.31

Reason for excluding

.....

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$ _____

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$ _____

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ _____

1.62

Total incurred claims

\$ _____

1.63

Number of covered lives

.....

All years prior to most current three years

1.64

Total premium earned

\$ _____

1.65

Total incurred claims

\$ _____

1.66

Number of covered lives

.....

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ _____

1.72

Total incurred claims

\$ _____

1.73

Number of covered lives

.....

All years prior to most current three years

1.74

Total premium earned

\$ _____

1.75

Total incurred claims

\$ _____

1.76

Number of covered lives

.....

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

7,745,814

7,400,406

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

.....

.....

2.5

Reserve Denominator

11,395,030

10,751,607

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Did the reporting entity issue participating policies during the calendar year?

Yes [] No [X]

3.2

If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21

Participating policies

\$ _____

3.22

Non-participating policies

\$ _____

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.

\$ _____

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

.....

16

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?

Yes [] No [X]

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.

7.1

Has this 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 ratio cap, an aggregate limit or any similar provisions)?

Yes [] No [X]

7.2

If yes, indicate the number of reinsurance contracts containing such provisions:

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?

Yes [] No [X]

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured?

Yes [] No [X]

8.2

If yes, give full information

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is 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 36 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]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses

\$

12.12 Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds

\$

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes [] No [] 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 the current year:

12.61 Letters of credit

\$

12.62 Collateral and other funds

\$

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [] No [X]

13.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

14.1

Is the company a cedant in a multiple cedant reinsurance contract?

Yes [] No [X]

14.2

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

14.3

If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes [] No [X]

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes [] No [X]

14.5

If the answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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 [☒]

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

\$

17.12

Unfunded portion of Interrogatory 17.11

\$

17.13

Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....

\$

17.14

Case reserves portion of Interrogatory 17.11

\$

17.15

Incurred but not reported portion of Interrogatory 17.11

\$

17.16

Unearned premium portion of Interrogatory 17.11

\$

17.17

Contingent commission portion of Interrogatory 17.11

\$

18.1

Do you act as a custodian for health savings accounts?

Yes [☐] No [☒]

18.2

If yes, please provide the amount of custodial funds held as of the reporting date.

\$

18.3

Do you act as an administrator for health savings accounts?

Yes [☐] No [☒]

18.4

If yes, please provide the balance of funds administered as of the reporting date.

\$

19.

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

Yes [☐] No [☒]

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 [☒]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

FIVE-YEAR HISTORICAL DATA

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

	1 2020	2 2019	3 2018	4 2017	5 2016
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)	11,065,198	10,319,219	9,724,866	8,584,410	8,025,281
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)	11,065,198	10,319,219	9,724,866	8,584,410	8,025,281
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)	7,925,923	7,474,818	7,116,893	6,678,733	6,314,090
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)	7,925,923	7,474,818	7,116,893	6,678,733	6,314,090
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	1,858,650	669,175	501,029	932,226	787,490
14. Net investment gain or (loss) (Line 11)	707,357	771,066	845,519	1,168,388	1,780,640
15. Total other income (Line 15)	29,857	49,006			
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	576,883	303,142	298,549	532,700	403,800
18. Net income (Line 20)	2,018,981	1,186,105	1,047,999	1,567,914	2,164,330
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	45,886,706	42,993,781	41,201,883	39,690,333	39,200,492
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,677,781	1,510,118	1,244,463	398,196	423,571
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)	12,854,263	11,930,815	11,696,404	9,625,126	10,232,075
22. Losses (Page 3, Line 1)	5,327,770	4,980,566	5,407,924	4,190,534	4,609,876
23. Loss adjustment expenses (Page 3, Line 3)	2,626,530	2,510,420	2,103,008	1,786,165	1,747,497
24. Unearned premiums (Page 3, Line 9)	3,440,730	3,260,621	3,186,209	2,857,205	2,673,024
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)	33,032,443	31,062,966	29,505,479	30,065,207	28,968,417
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	2,563,946	1,120,441	2,586,418	765,087	2,472,360
Risk-Based Capital Analysis					
28. Total adjusted capital	33,032,443	31,062,966	29,505,479	30,065,207	28,968,417
29. Authorized control level risk-based capital	1,918,682	1,740,217	1,572,178	1,463,778	1,363,871
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	69.8	73.0	77.7	76.2	74.1
31. Stocks (Lines 2.1 & 2.2)	22.6	21.3	18.9	20.1	20.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	7.4	5.4	3.4	3.6	5.9
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	0.2	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 (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	1,544,041	1,805,099	1,923,805	2,078,114	1,941,197
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	1,544,041	1,805,099	1,923,805	2,078,114	1,941,197
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)	4.7	5.8	6.5	6.9	6.7

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	692,253	1,143,099	(588,178)	589,649	(344,545)
52. Dividends to stockholders (Line 35)	(830,000)	(733,600)	(1,100,000)	(1,000,000)	(906,656)
53. Change in surplus as regards policyholders for the year (Line 38)	1,969,477	1,557,487	(559,728)	1,096,790	1,385,392
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,161,354	2,265,530	915,267	2,056,350	1,704,392
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	1,161,354	2,265,530	915,267	2,056,350	1,704,392
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)	1,039,481	1,981,016	646,236	1,917,964	1,650,767
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)	1,039,481	1,981,016	646,236	1,917,964	1,650,767
Operating Percentages (Page 4) (Line 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)	17.9	21.0	27.5	23.1	22.8
68. Loss expenses incurred (Line 3)	28.2	38.0	34.8	32.1	30.2
69. Other underwriting expenses incurred (Line 4)	29.9	32.0	30.4	30.4	34.3
70. Net underwriting gain (loss) (Line 8)	24.0	9.0	7.4	14.4	12.7
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)	28.8	31.0	28.9	29.6	33.6
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	46.1	59.0	62.3	55.2	53.0
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)	24.0	24.1	24.1	22.2	21.8
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)	(537)	(81)	(1,057)	(192)	2
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)	(1.7)	(0.3)	(3.5)	(0.7)	0.0
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(338)	(1,053)	(1,046)	(562)	(1,217)
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)	(1.1)	(3.5)	(3.6)	(2.0)	(4.5)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No [X]

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES

SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2011.....	5,871	1,444	4,427	1,877	13	1,175	7	355		5	3,387	XXX
3. 2012.....	6,348	1,456	4,892	1,317	39	1,014	35	442			2,699	XXX
4. 2013.....	7,129	1,742	5,387	734		1,045	6	473		1	2,246	XXX
5. 2014.....	7,382	1,750	5,632	959	60	924	23	533		5	2,333	XXX
6. 2015.....	7,406	1,551	5,855	1,698	156	2,185	232	518		9	4,013	XXX
7. 2016.....	7,868	1,681	6,187	958	47	1,313	135	575		1	2,664	XXX
8. 2017.....	8,364	1,870	6,494	1,905	429	1,320	14	598		2	3,380	XXX
9. 2018.....	9,187	2,399	6,788	1,653	95	1,179	25	618		5	3,330	XXX
10. 2019.....	10,121	2,730	7,391	892	115	821	11	627			2,214	XXX
11. 2020.....	10,717	2,971	7,746	92		327		642		3	1,061	XXX
12. Totals	XXX	XXX	XXX	12,085	954	11,303	488	5,381		31	27,327	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....									1						1	XXX
2. 2011.....													XXX
3. 2012.....													XXX
4. 2013.....					9				1			10	XXX
5. 2014.....	250	80			44	32			1			183	XXX
6. 2015.....	748	363			122	132			6		5	381	XXX
7. 2016.....	193	95			75	98			3			78	XXX
8. 2017.....	411		30		205		12		14		8	672	XXX
9. 2018.....	1,413	348	10		341	35	5		33		54	1,419	XXX
10. 2019.....	1,105		90		622		48		60		194	1,925	XXX
11. 2020.....	1,760	27	230		927	18	105		308		557	3,285	XXX
12. Totals	5,880	913	360		2,345	315	170		427		818	7,954	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	27	28	29	30	31	32	33	Inter- Company Pooling Participation Percentage	35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		1
2. 2011.....	3,407	20	3,387	58.0	1.4	76.5					
3. 2012.....	2,773	74	2,699	43.7	5.1	55.2					
4. 2013.....	2,262	6	2,256	31.7	0.3	41.9					10
5. 2014.....	2,711	195	2,516	36.7	11.1	44.7				170	13
6. 2015.....	5,277	883	4,394	71.3	56.9	75.0				385	(4)
7. 2016.....	3,117	375	2,742	39.6	22.3	44.3				98	(20)
8. 2017.....	4,495	443	4,052	53.7	23.7	62.4				441	231
9. 2018.....	5,252	503	4,749	57.2	21.0	70.0				1,075	344
10. 2019.....	4,265	126	4,139	42.1	4.6	56.0				1,195	730
11. 2020.....	4,391	45	4,346	41.0	1.5	56.1				1,963	1,322
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	5,327	2,627

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.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior.....	4,266	4,437	4,027	3,888	3,985	3,901	3,794	3,794	3,745	3,616	(129)	(178)
2. 2011.....	3,219	3,179	3,072	3,241	3,233	3,191	3,037	3,037	3,032	3,032		(5)
3. 2012.....	XXX	2,700	2,488	2,396	2,348	2,258	2,257	2,258	2,254	2,257	3	(1)
4. 2013.....	XXX	XXX	2,825	2,468	2,157	2,074	2,020	1,816	1,811	1,782	(29)	(34)
5. 2014.....	XXX	XXX	XXX	2,811	2,448	2,234	2,147	1,988	1,981	1,982	1	(6)
6. 2015.....	XXX	XXX	XXX	XXX	3,246	3,692	3,763	3,839	3,810	3,870	60	31
7. 2016.....	XXX	XXX	XXX	XXX	XXX	2,821	2,700	2,393	2,200	2,164	(36)	(229)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	3,395	2,931	3,227	3,440	213	509
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,523	4,438	4,098	(340)	(425)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,732	3,452	(280)	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,396	XXX	XXX
12. Totals											(537)	(338)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020		
1. Prior.....	.000	2,391	3,100	3,208	3,403	3,581	3,585	3,592	3,616	3,616	XXX	XXX
2. 2011.....	589	1,348	2,149	2,819	2,915	2,987	3,037	3,037	3,037	3,032	XXX	XXX
3. 2012.....	XXX	267	1,322	1,925	2,050	2,157	2,257	2,258	2,253	2,257	XXX	XXX
4. 2013.....	XXX	XXX	284	847	1,521	1,664	1,711	1,767	1,767	1,773	XXX	XXX
5. 2014.....	XXX	XXX	XXX	184	771	1,541	1,705	1,760	1,779	1,800	XXX	XXX
6. 2015.....	XXX	XXX	XXX	XXX	593	1,793	2,663	3,130	3,436	3,495	XXX	XXX
7. 2016.....	XXX	XXX	XXX	XXX	XXX	289	1,354	1,763	2,032	2,089	XXX	XXX
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,033	1,421	2,405	2,782	XXX	XXX
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	612	2,371	2,712	XXX	XXX
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	1,587	XXX	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	419	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 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior.....	200	50				2				
2. 2011.....	435	131	15	7	8	(1)				
3. 2012.....	XXX	272	35	9	9					
4. 2013.....	XXX	XXX	316	40		11				
5. 2014.....	XXX	XXX	XXX	399	53	28	8			
6. 2015.....	XXX	XXX	XXX	XXX	431	70	15	8		
7. 2016.....	XXX	XXX	XXX	XXX	XXX	259	30	8	8	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	345	97	22	42
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	291	45	15
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	440	138
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories									
States, Etc.	1	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
	Active Status (a)	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	N							
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	N							
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	N							
21. Maryland	MD	N							
22. Massachusetts	MA	N							
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	N							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	N							
30. New Hampshire	NH	N							
31. New Jersey	NJ	N							
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	L	11,065,198	10,716,551	1,161,354	1,611,827	6,240,899	30,585	
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	N							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	N							
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	XXX	11,065,198	10,716,551		1,161,354	1,611,827	6,240,899	30,585	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

(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).....

D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....

R - Registered - Non-domiciled RRGs.....

Q - Qualified - Qualified or accredited reinsurer.

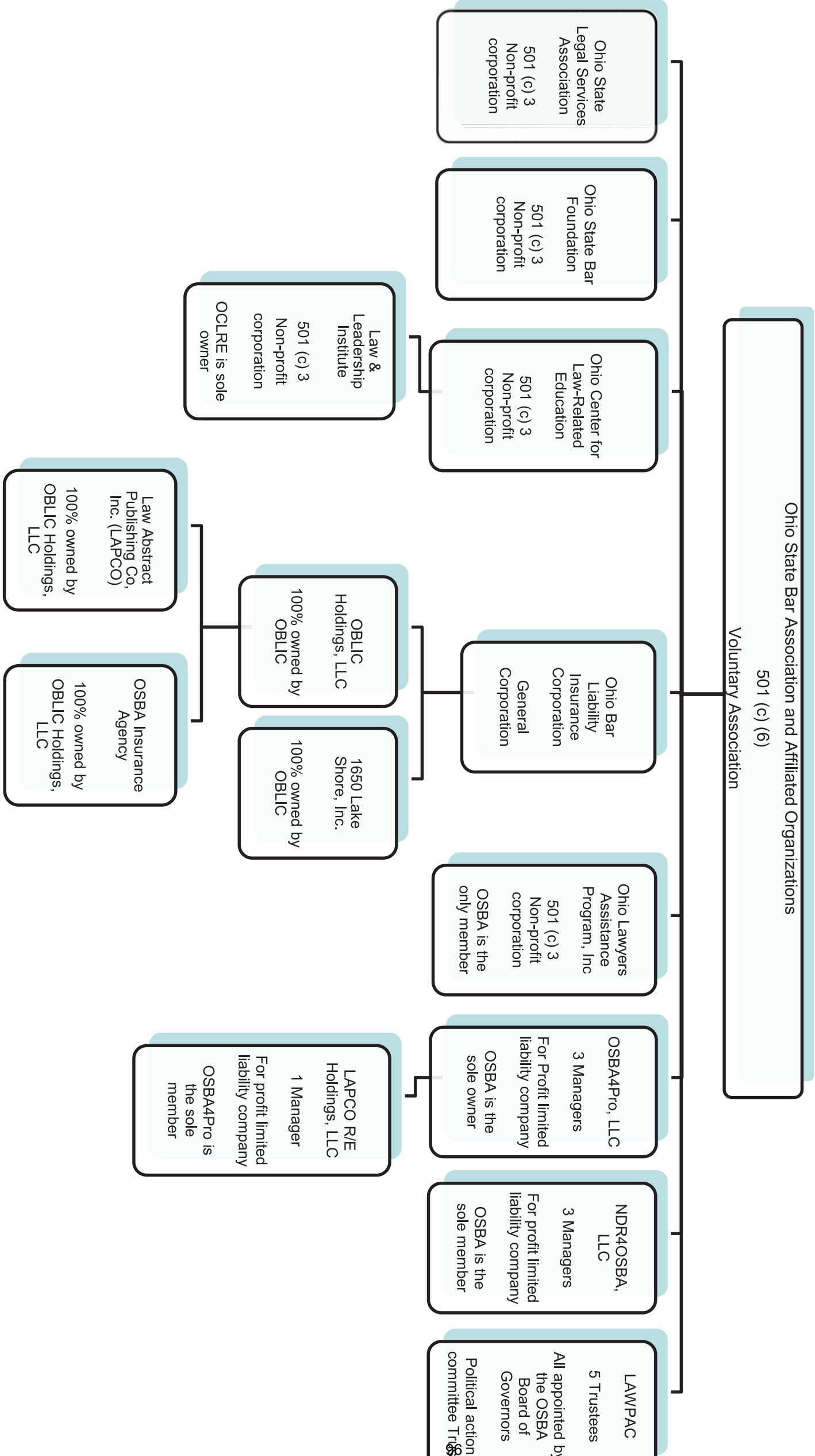
N - None of the above - Not allowed to write business in the state56

(b) Explanation of basis of allocation of premiums by states, etc.

Not Applicable

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

PART 1 – ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE OHIO BAR LIAB INS CO

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Credit Card Processing Fees		61,881		61,881
2405. Non Quakified Deferred Compensation Fees		45,196		45,196
2406. Marketing		29,312		29,312
2407. Loss Prevention & Control		25,956		25,956
2408. Profesional Services Actuary		24,580		24,580
2409. Other Exepenses		61,046		61,046
2410. Charitable Contribution		50,100		50,100
2497. Summary of remaining write-ins for Line 24 from overflow page		298,071		298,071

Additional Write-ins for Exhibit of Net Investment Income Line 15

	2
	Earned During Year
1504. NQDCP Management Fee	432
1505. Custody Fee	11,543
1597. Summary of remaining write-ins for Line 15 from overflow page	11,975