



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021
OF THE CONDITION AND AFFAIRS OF THE

OHIO BAR LIAB INS CO

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

OFFICERS

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

OTHER

Barbara Jean Howard, Chair of the Board _____ Carmen Vincent Roberto #, Vice Chair of the Board _____

DIRECTORS OR TRUSTEES

Mary Amos Augsburger	E. Ann Gabriel	Michael Edward Flowers
Andrean Renee Horton	Barbara Jean Howard	Ronald Sinclair Kopp
Carol Seubert Marx #	Mark Kenneth McCown	Demetries Jo Neely
Nancy Michong Pyon	Carmen Vincent Roberto	Douglas Craig Robinette
John Stephen Stith	Kathy Ann Stoneman	Robin Geoffrey Weaver
Linde Hurst Webb		

State of Ohio County of Franklin SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Steven Craig Couch
President/CEO

Frederick Hunker
Secretary

Demetries Jo Neely
Treasurer

Subscribed and sworn to before me this
____ day of _____

- a. Is this an original filing?
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed
 - 3. Name of previous attorney.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
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)	28,000,982		28,000,982	30,348,362
2. Stocks (Schedule D):				0
2.1 Preferred stocks			0	0
2.2 Common stocks	12,636,899		12,636,899	9,832,426
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 833,572 , Schedule E - Part 1), cash equivalents (\$ 2,465,474 , Schedule E - Part 2) and short-term investments (\$ 1,014,402 , Schedule DA)	4,313,449		4,313,449	3,221,893
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)	192,560		192,560	106,727
9. Receivable for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	45,143,890	0	45,143,890	43,509,408
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	195,246		195,246	205,692
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,750,828		1,750,828	1,677,781
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers			0	0
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	130,903		130,903	0
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	175,385
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	167,255		167,255	167,255
21. Furniture and equipment, including health care delivery assets (\$)	255,671	255,671	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	91,224		91,224	126,265
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	30,878	5,000	25,878	24,920
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	47,765,895	260,671	47,505,224	45,886,706
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	47,765,895	260,671	47,505,224	45,886,706
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Postage	1,873		1,873	720
2502. Deductible Receivable	29,005	5,000	24,005	24,200
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	30,878	5,000	25,878	24,920

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	5,676,439	5,327,770
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	2,678,446	2,626,530
4. Commissions payable, contingent commissions and other similar charges	130,990	.....
5. Other expenses (excluding taxes, licenses and fees)	89,578	80,676
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	2,835	5,080
7.1 Current federal and foreign income taxes (including \$ 118,497 on realized capital gains (losses))	113,902	0
7.2 Net deferred tax liability	743,976	527,276
8. Borrowed money \$ and interest thereon \$ .....	.....	.....
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 1,401,000 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)	3,567,198	3,440,730
10. Advance premium	499,675	330,337
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	0	220,096
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	0
14. Amounts withheld or retained by company for account of others	376,459	290,232
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3, Column 78)	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		5,536
20. Derivatives	0	0
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	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	13,879,498	12,854,263
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	13,879,498	12,854,263
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	1,000,000	1,000,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		0
34. Gross paid in and contributed surplus	1,000,000	1,000,000
35. Unassigned funds (surplus)	31,625,726	31,032,443
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)	33,625,726	33,032,443
38. TOTALS (Page 2, Line 28, Col. 3)	47,505,224	45,886,706
DETAILS OF WRITE-INS		
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	8,180,503	7,745,814
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	2,642,345	1,386,685
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	2,531,207	2,184,864
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	2,626,017	2,315,615
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	7,799,569	5,887,164
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	380,934	1,858,650
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	455,416	714,916
10. Net realized capital gains or (losses) less capital gains tax of \$ 118,883 (Exhibit of Capital Gains (Losses)).....	447,228	(7,559)
11. Net investment gain (loss) (Lines 9 + 10).....	902,644	707,357
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$).....	0	0
13. Finance and service charges not included in premiums.....	27,072	30,582
14. Aggregate write-ins for miscellaneous income.....	0	(725)
15. Total other income (Lines 12 through 14).....	27,072	29,857
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	1,310,650	2,595,864
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	1,310,650	2,595,864
19. Federal and foreign income taxes incurred.....	170,404	576,883
20. Net income (Line 18 minus Line 19)(to Line 22).....	1,140,246	2,018,981
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	33,032,443	31,062,966
22. Net income (from Line 20).....	1,140,246	2,018,981
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 259,374.....	950,833	692,253
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	42,674	46,621
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(130,979)	41,622
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	0	0
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.....	0	0
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....	(1,409,491)	(830,000)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	593,283	1,969,477
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	33,625,726	33,032,443
DETAILS OF WRITE-INS		
0501.....		
0502.....		
0503.....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. Miscellaneous Write off.....		(725)
1402.....		
1403.....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	0	(725)
3701.....		
3702.....		
3703.....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
CASH FLOW**

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	8,066,199	8,067,034
2. Net investment income	705,760	905,366
3. Miscellaneous income	27,072	29,857
4. Total (Lines 1 through 3)	8,799,031	9,002,257
5. Benefit and loss related payments	2,289,811	1,041,630
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	4,967,661	4,379,289
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	0	1,017,392
10. Total (Lines 5 through 9)	7,257,472	6,438,311
11. Net cash from operations (Line 4 minus Line 10)	1,541,559	2,563,946
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	10,076,750	12,392,237
12.2 Stocks	1,260,584	4,233
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	16,729
12.8 Total investment proceeds (Lines 12.1 to 12.7)	11,337,334	12,413,199
13. Cost of investments acquired (long-term only):		
13.1 Bonds	8,024,863	12,969,652
13.2 Stocks	2,318,976	162,817
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	0	0
13.6 Miscellaneous applications	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	10,343,839	13,132,469
14. Net increase (decrease) in contract loans and premium notes	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	993,495	(719,271)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	0	0
16.5 Dividends to stockholders	1,409,491	830,000
16.6 Other cash provided (applied)	(34,006)	8,558
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(1,443,497)	(821,442)
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)	1,091,556	1,023,233
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	3,221,894	2,198,661
19.2 End of period (Line 18 plus Line 19.1)	4,313,451	3,221,894

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

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
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	0		0	0
2. Allied lines	0		0	0
3. Farmowners multiple peril	0		0	0
4. Homeowners multiple peril	0		0	0
5. Commercial multiple peril	0		0	0
6. Mortgage guaranty	0		0	0
8. Ocean marine	0		0	0
9. Inland marine	0		0	0
10. Financial guaranty	0		0	0
11.1 Medical professional liability - occurrence	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0
12. Earthquake	0	0	0	0
13. Group accident and health	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15. Other accident and health	0	0	0	0
16. Workers' compensation	0	0	0	0
17.1 Other liability - occurrence	172,872	0	0	172,872
17.2 Other liability - claims-made	8,134,099	3,440,730	3,567,198	8,007,631
17.3 Excess workers' compensation	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0
19.1, 19.2 Private passenger auto liability	0	0	0	0
19.3, 19.4 Commercial auto liability	0	0	0	0
21. Auto physical damage	0	0	0	0
22. Aircraft (all perils)	0	0	0	0
23. Fidelity	0	0	0	0
24. Surety	0	0	0	0
26. Burglary and theft	0	0	0	0
27. Boiler and machinery	0	0	0	0
28. Credit	0	0	0	0
29. International	0	0	0	0
30. Warranty	0	0	0	0
31. Reinsurance - nonproportional assumed property	0	0	0	0
32. Reinsurance - nonproportional assumed liability	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	0	0	0	0
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	8,306,971	3,440,730	3,567,198	8,180,503
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire					0
2. Allied lines					0
3. Farmowners multiple peril					0
4. Homeowners multiple peril					0
5. Commercial multiple peril					0
6. Mortgage guaranty					0
8. Ocean marine					0
9. Inland marine					0
10. Financial guaranty					0
11.1 Medical professional liability - occurrence					0
11.2 Medical professional liability - claims-made					0
12. Earthquake					0
13. Group accident and health					0
14. Credit accident and health (group and individual)					0
15. Other accident and health					0
16. Workers' compensation					0
17.1 Other liability - occurrence					0
17.2 Other liability - claims-made	3,567,198				3,567,198
17.3 Excess workers' compensation					0
18.1 Products liability - occurrence					0
18.2 Products liability - claims-made					0
19.1, 19.2 Private passenger auto liability					0
19.3, 19.4 Commercial auto liability					0
21. Auto physical damage					0
22. Aircraft (all perils)					0
23. Fidelity					0
24. Surety					0
26. Burglary and theft					0
27. Boiler and machinery					0
28. Credit					0
29. International					0
30. Warranty					0
31. Reinsurance - nonproportional assumed property					0
32. Reinsurance - nonproportional assumed liability					0
33. Reinsurance - nonproportional assumed financial lines					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0
35. TOTALS	3,567,198	0	0	0	3,567,198
36. Accrued retrospective premiums based on experience					
37. Earned but unbilled premiums					
38. Balance (Sum of Line 35 through 37)					3,567,198
DETAILS OF WRITE-INS					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

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

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3+4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	0					0
2. Allied lines	0					0
3. Farmowners multiple peril	0					0
4. Homeowners multiple peril	0					0
5. Commercial multiple peril	0					0
6. Mortgage guaranty	0					0
8. Ocean marine	0					0
9. Inland marine	0					0
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence						0
11.2 Medical professional liability - claims-made						0
12. Earthquake	0					0
13. Group accident and health	0					0
14. Credit accident and health (group and individual)	0					0
15. Other accident and health	0					0
16. Workers' compensation	0					0
17.1 Other liability - occurrence	219,833				46,961	172,872
17.2 Other liability - claims-made	11,407,742				3,273,643	8,134,099
17.3 Excess workers' compensation	0					0
18.1 Products liability - occurrence						0
18.2 Products liability - claims-made						0
19.1, 19.2 Private passenger auto liability	0					0
19.3, 19.4 Commercial auto liability	0					0
21. Auto physical damage	0					0
22. Aircraft (all perils)	0					0
23. Fidelity	0					0
24. Surety	0					0
26. Burglary and theft	0					0
27. Boiler and machinery	0					0
28. Credit	0					0
29. International	0					0
30. Warranty	0					0
31. Reinsurance - nonproportional assumed property	XXX					0
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX					0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	11,627,575	0	0	0	3,320,604	8,306,971
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5	6	7	8
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	0			0	0	0	0	0.0
2. Allied lines	0			0	0	0	0	0.0
3. Farmowners multiple peril	0			0	0	0	0	0.0
4. Homeowners multiple peril	0			0	0	0	0	0.0
5. Commercial multiple peril	0			0	0	0	0	0.0
6. Mortgage guaranty	0			0	0	0	0	0.0
8. Ocean marine	0			0	0	0	0	0.0
9. Inland marine	0			0	0	0	0	0.0
10. Financial guaranty	0			0	0	0	0	0.0
11.1 Medical professional liability - occurrence				0	0	0	0	0.0
11.2 Medical professional liability - claims-made				0	0	0	0	0.0
12. Earthquake	0			0	0	0	0	0.0
13. Group accident and health	0			0	0	0	0	0.0
14. Credit accident and health (group and individual)	0			0	0	0	0	0.0
15. Other accident and health	0			0	0	0	0	0.0
16. Workers' compensation	0			0	0	0	0	0.0
17.1 Other liability - occurrence	0			0	65,000	62,500	2,500	1.4
17.2 Other liability - claims-made	2,807,211		513,535	2,293,676	5,611,439	5,265,270	2,639,845	33.0
17.3 Excess workers' compensation	0			0	0	0	0	0.0
18.1 Products liability - occurrence				0	0	0	0	0.0
18.2 Products liability - claims-made				0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	0			0	0	0	0	0.0
19.3, 19.4 Commercial auto liability	0			0	0	0	0	0.0
21. Auto physical damage	0			0	0	0	0	0.0
22. Aircraft (all perils)	0			0	0	0	0	0.0
23. Fidelity	0			0	0	0	0	0.0
24. Surety	0			0	0	0	0	0.0
26. Burglary and theft	0			0	0	0	0	0.0
27. Boiler and machinery	0			0	0	0	0	0.0
28. Credit	0			0	0	0	0	0.0
29. International	0			0	0	0	0	0.0
30. Warranty	0			0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX			0	0	0	0	0.0
32. Reinsurance - nonproportional assumed liability	XXX			0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	0	0	0	0.0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	2,807,211	0	513,535	2,293,676	5,676,439	5,327,770	2,642,345	32.3
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
UNDERWRITING AND INVESTMENT EXHIBIT**
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8	9
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire .....				.0					0
2. Allied lines .....				.0					0
3. Farmowners multiple peril .....				.0					0
4. Homeowners multiple peril .....				.0					0
5. Commercial multiple peril .....				.0					0
6. Mortgage guaranty .....				.0					0
8. Ocean marine .....				.0					0
9. Inland marine .....				.0					0
10. Financial guaranty .....				.0					0
11.1 Medical professional liability - occurrence .....				.0					0
11.2 Medical professional liability - claims-made .....				.0					0
12. Earthquake .....				.0					0
13. Group accident and health .....				.0				(a)	0
14. Credit accident and health (group and individual) .....				.0				(a)	0
15. Other accident and health .....				.0				(a)	0
16. Workers' compensation .....				.0					0
17.1 Other liability - occurrence	65,000			.65,000					65,000
17.2 Other liability - claims-made	5,904,547		715,608	5,188,939	422,500				5,611,439
17.3 Excess workers' compensation .....				.0					2,640,946
18.1 Products liability - occurrence .....				.0					0
18.2 Products liability - claims-made .....				.0					0
19.1, 19.2 Private passenger auto liability .....				.0					0
19.3, 19.4 Commercial auto liability .....				.0					0
21. Auto physical damage .....				.0					0
22. Aircraft (all perils) .....				.0					0
23. Fidelity .....				.0					0
24. Surety .....				.0					0
26. Burglary and theft .....				.0					0
27. Boiler and machinery .....				.0					0
28. Credit .....				.0					0
29. International .....				.0					0
30. Warranty .....				.0					0
31. Reinsurance - nonproportional assumed property	XXX			.0	XXX				0
32. Reinsurance - nonproportional assumed liability	XXX			.0	XXX				0
33. Reinsurance - nonproportional assumed financial lines	XXX			.0	XXX				0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	5,969,547	0	715,608	5,253,939	422,500	0	0	5,676,439	2,678,446
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

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

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1. Claim adjustment services:				
1.1 Direct	2,415,484			2,415,484
1.2 Reinsurance assumed				0
1.3 Reinsurance ceded	619,843			619,843
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	1,795,641	0	0	1,795,641
2. Commission and brokerage:				
2.1 Direct excluding contingent		544,651		544,651
2.2 Reinsurance assumed, excluding contingent				0
2.3 Reinsurance ceded, excluding contingent		762,160		762,160
2.4 Contingent - direct				0
2.5 Contingent - reinsurance assumed				0
2.6 Contingent - reinsurance ceded				0
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	(217,509)	0	(217,509)
3. Allowances to managers and agents				0
4. Advertising		117,757		117,757
5. Boards, bureaus and associations		11,000		11,000
6. Surveys and underwriting reports				0
7. Audit of assureds' records				0
8. Salary and related items:				
8.1 Salaries	535,399	982,063	70,981	1,588,443
8.2 Payroll taxes	36,358	66,038	2,103	104,499
9. Employee relations and welfare	85,223	289,062	15,804	390,089
10. Insurance	15,371	46,113	15,372	76,856
11. Directors' fees		175,870	17,265	193,135
12. Travel and travel items	16,486			16,486
13. Rent and rent items	30,132	107,522		137,654
14. Equipment		7,481		7,481
15. Cost or depreciation of EDP equipment and software		426,612		426,612
16. Printing and stationery	3,135	12,542		15,677
17. Postage, telephone and telegraph, exchange and express	6,047	32,634		38,681
18. Legal and auditing		64,430	16,107	80,537
19. Totals (Lines 3 to 18)	728,151	2,339,124	137,632	3,204,907
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		14,215		14,215
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	14,465	0	14,465
21. Real estate expenses				0
22. Real estate taxes				0
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	7,415	489,937	0	497,352
25. Total expenses incurred	2,531,207	2,626,017	137,632	5,294,856
26. Less unpaid expenses - current year	2,678,446			2,678,446
27. Add unpaid expenses - prior year	2,626,530			2,626,530
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,479,291	2,626,017	137,632	5,242,940
DETAILS OF WRITE-INS				
2401. Dues & Subscriptions	6,430	15,004		21,434
2402. Miscellaneous	754	3,018		3,772
2403. Maintenance & Repairs	231	923		1,154
2498. Summary of remaining write-ins for Line 24 from overflow page	0	470,992	0	470,992
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	7,415	489,937	0	497,352

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

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	35,400	31,019
1.1 Bonds exempt from U.S. tax	139,998	117,689
1.2 Other bonds (unaffiliated)	433,487	436,074
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	114,699	118,857
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) (9,292)	387
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	714,291	704,025
11. Investment expenses		(g) 137,632
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 110,977
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		248,609
17. Net investment income (Line 10 minus Line 16)		455,416
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501. Madison Scottsdale Advisory Fee		81,352
1502. NAIC SVO		467
1503. Clearwater Fee		16,026
1598. Summary of remaining write-ins for Line 15 from overflow page		13,132
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		110,977

(a) Includes \$ 44,312 accrual of discount less \$ 284,210 amortization of premium and less \$ 21,662 paid for accrued interest on purchases.

(b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.

(c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.

(e) Includes \$ 53 accrual of discount less \$ 593 amortization of premium and less \$ 8,976 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 \$ 0 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	14,206	0	14,206	0	0
1.1 Bonds exempt from U.S. tax	(213)	0	(213)	0	0
1.2 Other bonds (unaffiliated)	(68,740)	0	(68,740)	(848)	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	620,858	0	620,858	1,235,985	0
2.21 Common stocks of affiliates	0	0	0	(110,764)	0
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments					
8. Other invested assets				85,833	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	566,111	0	566,111	1,210,207	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
EXHIBIT OF NON-ADMITTED ASSETS**

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts		13,936	13,936
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets	255,671	109,145	(146,526)
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	5,000	6,611	1,611
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	260,671	129,692	(130,979)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	260,671	129,692	(130,979)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. Deductible	5,000	6,611	1,611
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	5,000	6,611	1,611

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

(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 #	2021	2020
NET INCOME					
(1) OHIO BAR LIAB INS CO state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,140,247	\$ 2,018,981
(2) State Prescribed Practices that increase/decrease NAIC SAP					
(3) State Permitted Practices that increase/decrease NAIC SAP					
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$ 1,140,247	\$ 2,018,981
SURPLUS					
(5) OHIO BAR LIAB INS CO state basis (Page 3, line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 33,625,726	\$ 33,032,443
(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	\$ 33,625,726	\$ 33,032,443

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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

- (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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

(9) Income Taxes

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

(1) DTA/DTL Components		December 31, 2021		
		Ordinary	Capital	Total
(a)	Gross deferred tax assets	\$ 422,968	\$ -	\$ 422,968
(b)	Statutory valuation allowance adjustment	-	-	-
(c)	Adjusted gross deferred tax assets	422,968	-	422,968
(d)	Deferred tax asset nonadmitted	-	-	-
(e)	Net admitted deferred tax assets	422,968	-	422,968
(f)	Deferred tax liabilities	(84,024)	(1,082,920)	(1,166,944)
(g)	Net admitted deferred tax asset/ (Net deferred tax liability)	\$ 338,944	\$ (1,082,920)	\$ (743,976)

		December 31, 2020		
		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)

		Change		
		Ordinary	Capital	Total
(a)	Gross deferred tax assets	\$ 33,975	\$ -	\$ 33,975
(b)	Statutory valuation allowance adjustment	-	-	-
(c)	Adjusted gross deferred tax assets	33,975	-	33,975
(d)	Deferred tax asset nonadmitted	-	-	-
(e)	Net admitted deferred tax assets	33,975	-	33,975
(f)	Deferred tax liabilities	8,699	(259,374)	(250,675)
(g)	Net admitted deferred tax asset/ (Net deferred tax liability)	\$ 42,674	\$ (259,374)	\$ (216,700)

		December 31, 2021		
		Ordinary	Capital	Total
(2)	Description			
	Admission Calculation Components			
(a)	FIT recoverable by loss carryback [¶11.a.]	\$ 284,935	\$ -	\$ 284,935
(b)	Expected to be realized [¶11.b.] (lesser of 1. or 2.)	41,376		41,376
	1. Expected to be realized [¶11.b.i.]	41,376		41,376
	2. Surplus limitation [¶11.b.ii.]	-	-	-
(c)	DTL offset [¶11.c.]	96,657	-	96,657
(d)	Total admitted under ¶¶11.a.-11.c.	\$ 422,968	\$ -	\$ 422,968
	Deferred tax liabilities	(84,024)	(1,082,920)	(1,166,944)
	Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	\$ 338,944	\$ (1,082,920)	\$ (743,976)

		December 31, 2020		
		Ordinary	Capital	Total
	Description			
	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)

		Change		
		Ordinary	Capital	Total
	Description			
	Admission Calculation Components			
(a)	FIT recoverable by loss carryback [¶11.a.]	\$ 17,550	\$ -	\$ 17,550
(b)	Expected to be realized [¶11.b.] (lesser of 1. or 2.)	-	-	-
	1. Expected to be realized [¶11.b.i.]	9,179	-	9,179
	2. Surplus limitation [¶11.b.ii.]	-	-	-
(c)	DTL offset [¶11.c.]	7,246	-	7,246
(d)	Total admitted under ¶¶11.a.-11.c.	\$ 33,975	\$ -	\$ 33,975
	Deferred tax liabilities	8,699	(259,374)	(250,675)
	Net admitted deferred tax asset/liability under ¶11.a.-¶11.c.	\$ 42,674	\$ (259,374)	\$ (216,700)

(3) Information used in expected to be realized calculation [¶11.b.]	2021	2020
(a) ExDTA ACL RBC or other ratio	1507%	1722%
(b) Adjusted capital and surplus	33,625,726	33,032,442

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

(4) Impact of Tax Planning Strategies

Description	December 31, 2021		
	Ordinary Percent	Capital Percent	Total Percent
Adjusted gross DTAs - Amount (Memo Entry)	422,968	-	422,968
(a) Adjusted gross DTAs - Percentage	100%	0%	100%
Net admitted DTAs - Amount (Memo Entry)	422,968	-	422,968
(b) Net admitted DTAs - Percentage	125%	0%	-57%

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	100%	0%	100%
Net admitted DTAs - Amount (Memo Entry)	388,993	-	388,993
(b) Net admitted DTAs - Percentage	131%	0%	-74%

Description	Change		
	Ordinary Percent	Capital Percent	Total Percent
Adjusted gross DTAs - Amount (Memo Entry)	33,975	-	33,975
(a) Adjusted gross DTAs - Percentage	100%	0%	100%
Net admitted DTAs - Amount (Memo Entry)	33,975	-	33,975
(b) Net admitted DTAs - Percentage	125%	0%	125%

(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,		Change
	2021	2020	
1. Current income tax incurred consists of the following major components:			
(a) Current federal income tax expense	\$ (279,104)	\$ 558,137	\$ (837,241)
(b) Foreign taxes	-	-	-
(c) Subtotal	(279,104)	558,137	(837,241)
(d) Federal Income Tax on Net Capital Gains	566,111	(2,009)	568,120
(e) Utilization of capital loss carryforwards	-	-	-
(f) Other, including prior year underaccrual (overaccrual)	2,038	18,746	(16,708)
(g) Federal Income Taxes Incurred	<u>\$ 289,045</u>	<u>\$ 574,874</u>	<u>\$ (285,829)</u>
2. DTA's resulting in book/tax differences in			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 165,505	\$ 160,987	\$ 4,518
(2) Unearned Premium Reserve	170,809	158,385	12,424
(3) Policyholder Reserves	-	-	-
(4) Investments	-	-	-
(5) Deferred Acquisition Costs	-	-	-
(6) Policyholder Dividend Accrual	79,056	60,948	18,108
(7) Fixed Assets	-	-	-
(8) Compensation and Benefit Accrual	6,548	4,359	2,189
(9) Pension Accrual	-	-	-
(10) Nonadmitted assets	1,050	4,315	(3,265)
(11) Net Operating Loss Carry-Forward	-	-	-
(12) Tax Credit-Carry Forward	-	-	-
(13) Other	-	-	-
(99) Gross Ordinary DTL's	422,968	388,994	33,974
(b) Statutory Valuation Allowance Adjustment	-	-	-
(c) Nonadmitted	-	-	-
(d) Admitted Ordinary Deferred Tax Liability	<u>422,968</u>	<u>388,994</u>	<u>33,974</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	\$ 422,968	\$ 388,994	\$ 33,974

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

3. DTL's resulting from Book/Tax differences in	2021	2019	Change
(a) Ordinary			
(1) Investments	\$ (7,851)	\$ (13,959)	\$ 6,108
(2) Fixed Assets	(34,319)	(34,216)	(103)
(3) Deferred and Uncollected Premium	-	-	-
(4) Policyholder Reserves	-	-	-
(5) Other	(41,855)	(44,548)	2,693
(99) Ordinary DTL's	<u>(84,025)</u>	<u>(92,723)</u>	<u>8,698</u>
(b) Capital			
(1) Investments	-	-	-
(2) Real Estate	-	-	-
(3) Other	-	-	-
(4) Unrealized capital gains	(1,082,920)	(823,546)	(259,374)
(99) Capital DTL's	<u>(1,082,920)</u>	<u>(823,546)</u>	<u>(259,374)</u>
(c) Deferred Tax Liabilities	<u>\$ (1,166,945)</u>	<u>\$ (916,269)</u>	<u>\$ (250,676)</u>
4. Net Deferred Tax Assets/(Liabilities)	<u>\$ (743,977)</u>	<u>\$ (527,275)</u>	<u>\$ (216,702)</u>

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, 2021	December 31, 2020	Change
Total deferred tax assets	422,968	388,994	33,974
Total deferred tax liabilities	(1,166,945)	(916,269)	(250,676)
Net deferred tax assets/liabilities	<u>(743,977)</u>	<u>(527,275)</u>	<u>(216,702)</u>
Statutory valuation allowance adjustment (*see explanation below)	-	-	-
Net deferred tax assets/liabilities after SVA	(743,977)	(527,275)	(216,702)
Tax effect of unrealized gains/(losses)	1,082,920	823,546	259,374
Change in net deferred income tax [(charge)/benefit]	<u>338,943</u>	<u>296,271</u>	<u>42,672</u>

*Statutory valuation allowance: Not applicable.

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

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

Description	Amount	Tax Effect	Effective Tax Rate
Income Before Taxes	\$ 1,429,352	\$ 300,164	21.00%
Tax-Exempt Interest	(117,476)	(24,670)	-1.73%
Dividends Received Deduction	(50,179)	(10,538)	-0.74%
Proration	41,914	8,802	0.62%
Meals & Entertainment, Lobbying Expenses, Etc.	2,132	448	0.03%
Deferred Taxes on Nonadmitted Assets	(130,979)	(27,506)	-1.92%
Other, Including Prior Year True-Up	-	(329)	-0.02%
Total	<u>\$ 1,174,764</u>	<u>\$ 246,371</u>	<u>17.24%</u>
Federal Income Taxes Incurred [Expense/(Benefit)]		\$ (277,066)	-19.38%
Tax on Capital Gains/(Losses)		566,111	39.61%
Change in Net Deferred Income Tax [Charge/(Benefit)]		(42,674)	-2.99%
Total Statutory Income Taxes		<u>\$ 246,371</u>	<u>17.24%</u>

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

(1) At December 31, 2021, the Company had net operating loss carryforwards expiring through the year 2020 of: \$ -
 (1) At December 31, 2021, the Company had capital loss carryforwards expiring through the year 2020 of: \$ -
 (1) At December 31, 2021, the Company had AMT credit carryforwards, which does not expire, in the amount of: \$ -

(2) The following is income tax expense for 2019, 2020 and 2021 that is available for recoupment in the event of future net losses:

Year	Ordinary	Capital	Total
2019	-	41	41
2020	565,514		565,514
2021		566,111	566,111
Total	<u>565,514</u>	<u>566,152</u>	<u>1,131,666</u>

(3) Deposits admitted under IRC § 6603: None

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

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 months of the reporting date. The Company is no longer subject to Federal or state examination prior to 2018.

H. Repatriation Transition Tax (RTT)

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

liability:

Not Applicable.

the RTT liability:

Not Applicable.

installments.

I. Alternative Minimum Tax (AMT) Credit

recoverable.

(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 2021, the Company declared and paid a total of \$1,409,491 in dividends to its parent, The Ohio State Bar Association. In July 2021, payment was made to The Ohio State Bar Association.

(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%	\$ 1,433,277	\$ 1,433,277	\$ -
Total SSAP No. 97 8b(ii) Entities	100%	\$ 1,433,277	\$ 1,433,277	\$ -
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%	\$ 1,433,277	\$ 1,433,277	\$ -
f. Aggregate Total (a+e)	100.0%	\$ 1,433,277	\$ 1,433,277	\$ -

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

(2) NAIC Filing Response Information

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

(N – 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 \$153,915 and \$144,691 for the years ended December 31, 2021 and 2020.

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, 2021 and 2020 were \$376,459 and \$290,231.

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

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

(2) – (9) - Not Applicable

(10) Changes in Unassigned Funds

a. Net income of \$1,140,247.

(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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

(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, 2021				Total
	Level 1	Level 2	Level 3		
Assets at fair value					
Assets at fair value:					
Common Stocks	\$ 13,669,096	\$ -	\$ -	\$ 13,669,096	
Total assets at fair value	<u>\$ 13,669,096</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 13,669,096</u>	
Liabilities at fair value					
Non Qualified Deferred Comp	\$ 376,459	\$ -	\$ -	\$ -	
Total liabilties at fair value	<u>\$ 376,459</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	

Transfers: Level 3 - Not Applicable.

- (21) Other Items - Not Applicable.
- (22) Events Subsequent - Not Applicable.
- (23) Reinsurance
 - (A) Unsecured Reinsurance Recoverable - Not Applicable
 - (B) Reinsurance Recoverable in Dispute - Not Applicable
 - (C) Reinsurance Assumed and Ceded
 - 1. The following table summarizes ceded and assumed premiums and the related commission equity on December 31, 2021.

(000's)	Assumed		Ceded		Assumed Less Ceded	
	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity	Unearned Premiums	Commission Equity
A. Affiliates	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
B. All Others	-	-	1,400,847	322,195	(1,400,847)	(322,195)
C. Totals	\$ -	\$ -	\$ 1,400,847	\$ 322,195	\$ (1,400,847)	\$ (322,195)
D.. Direct Unearned Premium Reserve	\$ 4,968,045					

- (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 2021 OF THE

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

(25) Change in Incurred Losses and Loss Adjustment Expenses

Net reserves as of December 31, 2020, totaled \$4,315,243. As of December 31, 2021, \$3,468,598 had been paid for incurred losses and loss adjustment expenses attributable to claims reported in prior years. Reserves for prior years were \$575,549. Therefore, there has been an unfavorable prior-year development of \$271,096.

(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, 2021 and determined there was no premium deficiency. This evaluation was completed on December 31, 2021. 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 2021 OF THE
GENERAL INTERROGATORIES**

**PART 1 - COMMON INTERROGATORIES
GENERAL**

1.1	Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>]				
1.2	If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.					
1.3	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 [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]				
1.4	State Regulating?	Ohio				
1.5	Is the reporting entity publicly traded or a member of a publicly traded group?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]				
1.6	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 [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]				
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?					
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 [<input type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input checked="" type="checkbox"/>]				
3.6	Have all of the recommendations within the latest financial examination report been complied with?	Yes [<input checked="" type="checkbox"/>] No [<input type="checkbox"/>] N/A [<input type="checkbox"/>]				
4.1	During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:	4.11 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]			
		4.12 renewals?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]			
4.2	During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:	4.21 sales of new business?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]			
		4.22 renewals?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]			
5.1	Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]				
	If yes, complete and file the merger history data file with the NAIC.					
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.					
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%; text-align: center;">1 Name of Entity</td> <td style="width: 33%; text-align: center;">2 NAIC Company Code</td> <td style="width: 33%; text-align: center;">3 State of Domicile</td> </tr> </table>				1 Name of Entity	2 NAIC Company Code	3 State of Domicile
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 [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]				
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 [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]				
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).					
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">1 Nationality</td> <td style="width: 50%; text-align: center;">2 Type of Entity</td> </tr> </table>				1 Nationality	2 Type of Entity	
1 Nationality	2 Type of Entity					

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
GENERAL INTERROGATORIES**

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

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

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [] No [X]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []

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

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?

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 \$ 1,433,277

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 []

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):

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
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15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

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

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

FINANCIAL

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

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

20.11 To directors or other officers.....	\$ 0
20.12 To stockholders not officers.....	\$ 0
20.13 Trustees, supreme or grand (Fraternal Only).....	\$ 0

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

20.21 To directors or other officers.....	\$ 0
20.22 To stockholders not officers.....	\$ 0
20.23 Trustees, supreme or grand (Fraternal Only).....	\$ 0

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being 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.....	\$ 0
21.22 Borrowed from others.....	\$ 0
21.23 Leased from others	\$ 0
21.24 Other	\$ 0

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

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	\$ 0
22.22 Amount paid as expenses	\$ 0
22.23 Other amounts paid	\$ 0

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

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

24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]

24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

25.01 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 25.03)..... Yes [X] No []

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25.02 If no, give full and complete information relating thereto

25.03 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)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
25.093 Total payable for securities lending reported on the liability page.	\$	0

26.1 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 25.03). Yes [] No [X]

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

26.21 Subject to repurchase agreements	\$	0
26.22 Subject to reverse repurchase agreements	\$	0
26.23 Subject to dollar repurchase agreements	\$	0
26.24 Subject to reverse dollar repurchase agreements	\$	0
26.25 Placed under option agreements	\$	0
26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	0
26.27 FHLB Capital Stock	\$	67,300
26.28 On deposit with states	\$	0
26.29 On deposit with other regulatory bodies	\$	0
26.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	0
26.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	0
26.32 Other	\$	0

26.3 For category (26.26) provide the following:

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

27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

27.2 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 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No [X]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108	Yes [] No [X]
27.42 Permitted accounting practice	Yes [] No [X]
27.43 Other accounting guidance	Yes [] No [X]

27.5 By responding YES to 27.41 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.

28.1 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]

28.2 If yes, state the amount thereof at December 31 of the current year. \$

29. 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 []

29.01 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 2021 OF THE
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29.02 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)
.....

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

29.05 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.....

29.0597 For those firms/individuals listed in the table for Question 29.05, 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 []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
110297	Madison Invesment Advisoras, LLC	254900V4GGP208GA3B11	SEC	NO.....

30.1 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]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total	0

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

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

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
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31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	28,000,982	28,248,088	247,106
31.2 Preferred stocks	0	0	0
31.3 Totals	28,000,982	28,248,088	247,106

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

.....

32.1 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]

32.2 If the answer to 32.1 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 []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

.....

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

33.2 If no, list exceptions:

.....

34. 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]

35. 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]

36. 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]

37. 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 37.a - 37.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 []

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OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$11,000

38.2 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
.....	

39.1 Amount of payments for legal expenses, 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 payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....	

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

40.2 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 2021 OF THE
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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.	\$	0
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$ 0 1.62 Total incurred claims \$ 0 1.63 Number of covered lives 0	
		All years prior to most current three years 1.64 Total premium earned \$ 0 1.65 Total incurred claims \$ 0 1.66 Number of covered lives 0	
1.7	Group policies:	Most current three years: 1.71 Total premium earned \$ 0 1.72 Total incurred claims \$ 0 1.73 Number of covered lives 0	
		All years prior to most current three years 1.74 Total premium earned \$ 0 1.75 Total incurred claims \$ 0 1.76 Number of covered lives 0	
2.	Health Test:	1 Current Year 2 Prior Year	
2.1	Premium Numerator		
2.2	Premium Denominator 8,180,503	7,745,814	
2.3	Premium Ratio (2.1/2.2) 0.000	0.000	
2.4	Reserve Numerator 0	0	
2.5	Reserve Denominator 11,922,083	11,395,030	
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		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
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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 unreinsured 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 noncancelable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]

9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of 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 Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]

10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [] No [] N/A [X]

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
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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 []

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 2021 OF THE
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 [X]

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

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

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

18.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

18.4 If yes, please provide the balance of 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 [X]

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

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
FIVE-YEAR HISTORICAL DATA**

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

	1 2021	2 2020	3 2019	4 2018	5 2017
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)	11,627,575	11,065,198	10,319,219	9,724,866	8,584,410
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
6. Total (Line 35)	11,627,575	11,065,198	10,319,219	9,724,866	8,584,410
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)	8,306,971	7,925,923	7,474,818	7,116,893	6,678,733
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
12. Total (Line 35)	8,306,971	7,925,923	7,474,818	7,116,893	6,678,733
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	380,934	1,858,650	669,175	501,029	932,226
14. Net investment gain or (loss) (Line 11)	902,644	707,357	771,066	845,519	1,168,388
15. Total other income (Line 15)	27,072	29,857	49,006	0	0
16. Dividends to policyholders (Line 17)			0	0	0
17. Federal and foreign income taxes incurred (Line 19)	170,404	576,883	303,142	298,549	532,700
18. Net income (Line 20)	1,140,246	2,018,981	1,186,105	1,047,999	1,567,914
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	47,505,224	45,886,706	42,993,781	41,201,883	39,690,333
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,750,828	1,677,781	1,510,118	1,244,463	398,196
20.2 Deferred and not yet due (Line 15.2)	0	0	0	0	0
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	13,879,498	12,854,263	11,930,815	11,696,404	9,625,126
22. Losses (Page 3, Line 1)	5,676,439	5,327,770	4,980,566	5,407,924	4,190,534
23. Loss adjustment expenses (Page 3, Line 3)	2,678,446	2,626,530	2,510,420	2,103,008	1,786,165
24. Unearned premiums (Page 3, Line 9)	3,567,198	3,440,730	3,260,621	3,186,209	2,857,205
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)	33,625,726	33,032,443	31,062,966	29,505,479	30,065,207
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	1,541,559	2,563,946	1,120,441	2,586,418	.765,087
Risk-Based Capital Analysis					
28. Total adjusted capital	33,625,726	33,032,443	31,062,966	29,505,479	30,065,207
29. Authorized control level risk-based capital	2,188,943	1,918,682	1,740,217	1,572,178	1,463,778
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)	62.0	69.8	73.0	77.7	76.2
31. Stocks (Lines 2.1 & 2.2)	28.0	22.6	21.3	18.9	20.1
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	9.6	7.4	5.4	3.4	3.6
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	0.4	0.2	0.2	0.0	0.0
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
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)		0	0	0	0
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	1,433,277	1,544,041	1,805,099	1,923,805	2,078,114
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
46. Affiliated mortgage loans on real estate					
47. All other affiliated	192,560				
48. Total of above Lines 42 to 47	1,625,837	1,544,041	1,805,099	1,923,805	2,078,114
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)	4.8	4.7	5.8	6.5	6.9

**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	950,833	692,253	1,143,099	(588,178)	589,649
52. Dividends to stockholders (Line 35)	(1,409,491)	(830,000)	(733,600)	(1,100,000)	(1,000,000)
53. Change in surplus as regards policyholders for the year (Line 38)	593,283	1,969,477	1,557,487	(559,728)	1,096,790
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	2,807,211	1,161,354	2,265,530	915,267	2,056,350
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
59. Total (Line 35)	2,807,211	1,161,354	2,265,530	915,267	2,056,350
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)	2,293,676	1,039,481	1,981,016	646,236	1,917,964
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	0	0	0	0	0
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	0	0	0	0	0
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	0	0	0	0
65. Total (Line 35)	2,293,676	1,039,481	1,981,016	646,236	1,917,964
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)	32.3	17.9	21.0	27.5	23.1
68. Loss expenses incurred (Line 3)	30.9	28.2	38.0	34.8	32.1
69. Other underwriting expenses incurred (Line 4)	32.1	29.9	32.0	30.4	30.4
70. Net underwriting gain (loss) (Line 8)	4.7	24.0	9.0	7.4	14.4
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	31.3	28.8	31.0	28.9	29.6
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	63.2	46.1	59.0	62.3	55.2
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	24.7	24.0	24.1	24.1	22.2
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)	272	(537)	(81)	(1,057)	(192)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	0.8	(1.7)	(0.3)	(3.5)	(0.7)
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)	(261)	(338)	(1,053)	(1,046)	(562)
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)	(0.8)	(1.1)	(3.5)	(3.6)	(2.0)

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

Yes No

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)		
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.	XXX	XXX	XXX	0	(13)	0	13	0	0	0	0	0	
2. 2012	6,348	1,456	4,892	1,317	0	1,014	75	442	0	0	2,698	XXX	
3. 2013	7,129	1,742	5,387	734	0	1,048	6	473	0	1	2,249	XXX	
4. 2014	7,382	1,750	5,632	1,213	126	927	39	533	0	5	2,508	XXX	
5. 2015	7,406	1,551	5,855	2,010	360	2,315	390	518	0	9	4,093	XXX	
6. 2016	7,868	1,681	6,187	953	52	1,313	130	575	0	1	2,659	XXX	
7. 2017	8,364	1,870	6,494	1,971	429	1,429	14	598	0	2	3,555	XXX	
8. 2018	9,187	2,399	6,788	2,397	380	1,421	49	618	0	5	4,007	XXX	
9. 2019	10,121	2,730	7,391	1,282	115	1,307	11	627	0	0	3,090	XXX	
10. 2020	10,717	2,971	7,746	856	0	1,123	123	642	0	6	2,498	XXX	
11. 2021	11,315	3,135	8,180	334	0	363	0	735	0	0	1,432	XXX	
12. Totals	XXX	XXX	XXX	13,067	1,449	12,260	850	5,761	0	29	28,789	XXX	

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed			
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR									
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded						
1. Prior.	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0			
3. 2013	0	0	0	0	0	7	0	0	0	1	0	0	8			
4. 2014	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. 2015	303	1	0	0	102	6	0	0	6	0	5	404	XXX			
6. 2016	193	95	0	0	65	98	0	0	2	0	0	67	XXX			
7. 2017	254	6	25	0	81	12	10	0	8	0	3	360	XXX			
8. 2018	704	234	10	0	318	255	9	0	17	0	43	569	XXX			
9. 2019	1,209	177	35	0	434	52	23	0	36	0	116	1,508	XXX			
10. 2020	1,219	186	75	0	582	197	43	0	73	0	300	1,609	XXX			
11. 2021	2,106	36	278	0	1,021	9	113	0	357	0	467	3,830	XXX			
12. Totals	5,988	735	423	0	2,610	629	198	0	500	0	934	8,355	XXX			

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter- Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2012	2,773	75	2,698	43.7	5.2	55.2	0	0	0	0	0
3. 2013	2,263	6	2,257	31.7	0.3	41.9	0	0	0	0	8
4. 2014	2,673	165	2,508	36.2	9.4	44.5	0	0	0	0	0
5. 2015	5,254	757	4,497	70.9	48.8	76.8	0	0	0	302	102
6. 2016	3,101	375	2,726	39.4	22.3	44.1	0	0	0	98	(31)
7. 2017	4,376	461	3,915	52.3	24.7	60.3	0	0	0	273	87
8. 2018	5,494	918	4,576	59.8	38.3	67.4	0	0	0	480	89
9. 2019	4,953	355	4,598	48.9	13.0	62.2	0	0	0	1,067	441
10. 2020	4,613	506	4,107	43.0	17.0	53.0	0	0	0	1,108	501
11. 2021	5,307	45	5,262	46.9	1.4	64.3	0	0	0	2,348	1,482
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	5,676	2,679

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 2021 OF THE
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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	3,877	3,360	3,390	3,479	3,353	3,092	3,092	3,038	2,909	2,909	0	(129)
2. 2012	2,700	2,488	2,396	2,348	2,258	2,257	2,258	2,254	2,257	2,256	(1)	2
3. 2013	XXX	2,825	2,468	2,157	2,074	2,020	1,816	1,811	1,782	1,783	1	(28)
4. 2014	XXX	XXX	2,811	2,448	2,234	2,147	1,988	1,981	1,982	1,975	(7)	(6)
5. 2015	XXX	XXX	XXX	3,246	3,692	3,763	3,839	3,810	3,870	3,973	103	163
6. 2016	XXX	XXX	XXX	XXX	2,821	2,700	2,393	2,200	2,164	2,149	(15)	(51)
7. 2017	XXX	XXX	XXX	XXX	XXX	3,395	2,931	3,227	3,440	3,309	(131)	82
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	4,523	4,438	4,098	3,941	(157)	(497)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,732	3,452	3,935	483	203
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,396	3,392	(4)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,170	XXX	XXX
										12. Totals	272	(261)

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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021		
1. Prior	000	1,510	2,288	2,579	2,829	2,883	2,890	2,914	2,909	2,909	XXX	XXX
2. 2012	267	1,322	1,925	2,050	2,157	2,257	2,258	2,253	2,257	2,256	XXX	XXX
3. 2013	XXX	284	847	1,521	1,664	1,711	1,767	1,767	1,773	1,776	XXX	XXX
4. 2014	XXX	XXX	184	771	1,541	1,705	1,760	1,779	1,800	1,975	XXX	XXX
5. 2015	XXX	XXX	XXX	593	1,793	2,663	3,130	3,436	3,495	3,575	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	289	1,354	1,763	2,032	2,089	2,084	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	1,033	1,421	2,405	2,782	2,957	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	612	2,371	2,712	3,389	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	1,587	2,463	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	419	1,856	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	697	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)										10
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	2021	
1. Prior	181	15	7	8	1	0	0	0	0	0	0
2. 2012	272	35	9	9	0	0	0	0	0	0	0
3. 2013	XXX	316	40	0	11	0	0	0	0	0	0
4. 2014	XXX	XXX	399	53	28	8	0	0	0	0	0
5. 2015	XXX	XXX	XXX	431	70	15	8	0	0	0	0
6. 2016	XXX	XXX	XXX	XXX	259	30	8	8	0	0	0
7. 2017	XXX	XXX	XXX	XXX	XXX	345	97	22	42	.35	
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	291	45	15	19	
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	440	138	.58	
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	335	118	
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	391	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		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	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	N							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	N							
8. Delaware	DE	N							
9. 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	11,627,575	11,535,033	0	2,807,211	2,958,359	6,392,047	27,071
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	0	0	0	0	0	0	0
59. Totals		XXX	11,627,575	11,535,033	0	2,807,211	2,958,359	6,392,047	27,071
DETAILS OF WRITE-INS									
58001.		XXX							
58002.		XXX							
58003.		XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 1
 E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other
than their state of domicile - see DSLI)..... 0
 D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus
lines in the state of domicile..... 0
 R - Registered - Non-domiciled RRGs..... 0
 Q - Qualified - Qualified or accredited reinsurer..... 0
 N - None of the above - Not allowed to write
business in the state 56

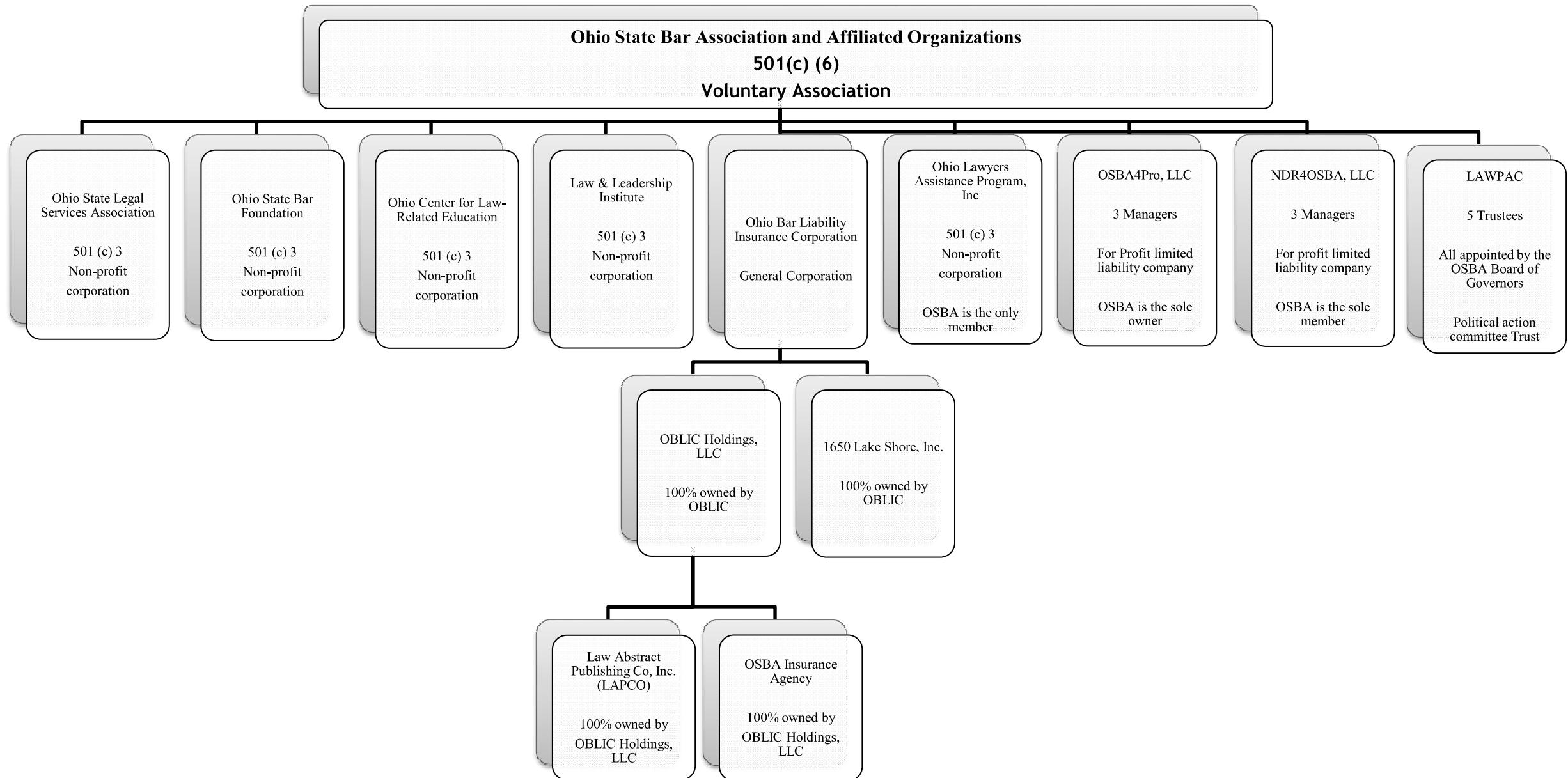
(b) Explanation of basis of allocation of premiums by states, etc.

Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE

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

PART 1 - ORGANIZATIONAL CHART



**ANNUAL STATEMENT FOR THE YEAR 2021 OF THE
OVERFLOW PAGE FOR WRITE-INS**

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

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Charitable Contribution		45,198		45,198
2405. Professional Services Actuary		36,333		36,333
2406. Branding		39,900		39,900
2407. Marketing		38,374		38,374
2408. Depreciation		41,039		41,039
2409. Directors Training		65,394		65,394
2410. Loss Prevention		21,087		21,087
2411. Credit Charges		82,857		82,857
2412. Banking fees		13,999		13,999
2413. Non Qualified Deferred Expenses		56,229		56,229
2414. Other Expenses		30,582		30,582
2497. Summary of remaining write-ins for Line 24 from overflow page	0	470,992	0	470,992

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

	2 Earned During Year
1504. NQDCP Plan Fee	605
1505. US Bank Custodial Fee	12,527
1597. Summary of remaining write-ins for Line 15 from overflow page	13,132