



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE
OHIO BAR LIAB INS CO

NAIC Group Code... NAIC Company Code... 37176... Employer's ID Number... 31-0947214...
Organized under the Laws of... OH... State of Domicile or Port of Entry... OH...
Country of Domicile... US...
Incorporated/Organized... 12/05/1978... Commenced Business... 09/01/1979...
Statutory Home Office... 1650 LAKE SHORE DRIVE... COLUMBUS, OH, US 43204...
Main Administrative Office... 1650 LAKE SHORE DRIVE... COLUMBUS, OH, US 43204...
614-488-7924... (Telephone)
Mail Address... PO BOX 2708... COLUMBUS, OH, US 43216-2708...
Primary Location of Books and Records... 1650 LAKE SHORE DRIVE... COLUMBUS, OH, US 43204...
614-488-7924... (Telephone)
Internet Website Address... WWW.OBLIC.COM...
Statutory Statement Contact... RODNEY K. MCGOUGH... 614-488-7924... (Telephone)
RMCGOUGH@OBLIC.COM... 614-488-7936... (E-Mail) (Fax)

OFFICERS

JOHN REGINALD TRIBBLE, PRESIDENT & CEO...
CARL DAVID MARSH#, AVP OF CLAIMS...
FREDERICK HUNKER, VP OF CLAIMS & SECRETARY...
RODNEY KENT MCGOUGH#, DIRECTOR OF FINANCE & TREASURER...

OTHER

BARBARA JEAN HOWARD, CHAIR OF THE BOARD...
E. ANN GABRIEL, VICE CHAIR OF THE BOARD...

DIRECTORS OR TRUSTEES

MARY AMOS AUGSBURGER... JANICE MARIE ALLEN BAUGHMAN#...
EDWARD HARRISON BLAKEMORE... TRACIE CLEVELAND THOMAS...
MICHAEL EDWARD FLOWERS... E. ANN GABRIEL...
MARLA TONNETTE GILREATH#... ANDREAN RENEE HORTON...
BARBARA JEAN HOWARD... RONALD SINCLAIR KOPP...
CAROL SEUBERT MARX... MARK KENNETH MCCOWN...
DEMETRIES JO NEELY... DOUGLAS CRAIG ROBINETTE...
DANA WILSON RUDMOSE#... BARBARA JEAN SMOOT...
ROBERT FRANCIS WARE...

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.

x John Reginald Tribble Frederick Hunker Rodney Kent McGough
President & CEO Secretary Treasurer

Subscribed and sworn to before me this \_\_\_ day of \_\_\_, 2026
a. Is this an original filing? Yes
b. If no:
1. State the amendment number:
2. Date filed:
3. Number of pages attached:

x

**ASSETS**

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	35,542,866		35,542,866	34,672,955
2. Stocks (Schedule D):				
2.1 Preferred stocks.....				
2.2 Common stocks.....	10,931,025		10,931,025	9,809,624
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$..... encumbrances).....				
4.2 Properties held for the production of income (less \$..... encumbrances).....				
4.3 Properties held for sale (less \$..... encumbrances).....				
5. Cash (\$.....1,129,337, Schedule E - Part 1), cash equivalents (\$.....1,584,696, Schedule E - Part 2) and short-term investments (\$.....0, Schedule DA).....	2,714,033		2,714,033	2,861,783
6. Contract loans (including \$..... premium notes).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....	2,642,631		2,642,631	2,250,518
9. Receivables for securities.....	639		639	1,184
10. Securities lending reinvested collateral assets (Schedule DL).....				
11. Aggregate write-ins for invested assets.....				
12. Subtotals, cash and invested assets (Lines 1 to 11).....	51,831,195		51,831,195	49,596,063
13. Title plants less \$..... charged off (for Title insurers only).....				
14. Investment income due and accrued.....	346,352		346,352	309,764
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	1,816,454		1,816,454	1,754,190
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....				
15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....				
16.2 Funds held by or deposited with reinsured companies.....				
16.3 Other amounts receivable under reinsurance contracts.....	20,282	17,031	3,252	262,405
17. Amounts receivable relating to uninsured plans.....				
18.1 Current federal and foreign income tax recoverable and interest thereon.....				
18.2 Net deferred tax asset.....				
19. Guaranty funds receivable or on deposit.....				
20. Electronic data processing equipment and software.....	184,207	184,207	-	-
21. Furniture and equipment, including health care delivery assets (\$.....).....	110,708	110,708	-	-
22. Net adjustment in assets and liabilities due to foreign exchange rates.....				
23. Receivables from parent, subsidiaries and affiliates.....	92,595		92,595	28,853
24. Health care (\$.....) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets.....	66,239	10,062	56,176	73,773
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	54,468,032	322,008	54,146,024	52,025,049
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	54,468,032	322,008	54,146,024	52,025,049
<b>Details of Write-Ins</b>				
1101.....				
1102.....				
1103.....				
1198. Summary of remaining write-ins for Line 11 from overflow page.....				
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....				
2501. Pre-Paid Travel.....	425		425	1,804
2502. PREPAID EXPENSES.....	25,638		25,638	23,135
2503. PREPAID POSTAGE.....	181		181	317
2598. Summary of remaining write-ins for Line 25 from overflow page.....	39,995	10,062	29,933	48,517
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	66,239	10,062	56,176	73,773

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1	2
	Current Year	Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	6,556,635	7,357,543
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	3,288,964	3,098,196
4. Commissions payable, contingent commissions and other similar charges.....	137,985	132,441
5. Other expenses (excluding taxes, licenses and fees).....	177,661	235,876
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	5,554	11,371
7.1 Current federal and foreign income taxes (including \$.....(44,149) on realized capital gains (losses)).....	8,111	63,535
7.2 Net deferred tax liability.....	845,817	546,482
8. Borrowed money \$..... and interest thereon \$.....	333,333	
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....1,855,799 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).....	3,715,872	3,609,097
10. Advance premium.....	790,231	738,592
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		
12. Ceded reinsurance premiums payable (net of ceding commissions).....	713,610	870,924
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....		
14. Amounts withheld or retained by company for account of others.....	338,995	295,347
15. Remittances and items not allocated.....		
16. Provision for reinsurance (including \$..... certified) (Schedule F, Part 3 Column 78).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....		
20. Derivatives.....		
21. Payable for securities.....	303	
22. Payable for securities lending.....		
23. Liability for amounts held under uninsured plans.....		
24. Capital notes \$..... and interest thereon \$.....		
25. Aggregate write-ins for liabilities.....		
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25).....	16,913,071	16,959,404
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	16,913,071	16,959,404
29. Aggregate write-ins for special surplus funds.....		
30. Common capital stock.....	1,000,000	1,000,000
31. Preferred capital stock.....		
32. Aggregate write-ins for other-than-special surplus funds.....		
33. Surplus notes.....		
34. Gross paid in and contributed surplus.....	1,000,000	1,000,000
35. Unassigned funds (surplus).....	35,232,953	33,065,646
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).....	37,232,953	35,065,646
38. Totals (Page 2, Line 28, Col. 3).....	54,146,024	52,025,050
<b>Details of Write-Ins</b>		
2501.....		
2502.....		
2503.....		
2598. Summary of remaining write-ins for Line 25 from overflow page.....		
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....		
2901.....		
2902.....		
2903.....		
2998. Summary of remaining write-ins for Line 29 from overflow page.....		
2999. Totals (Lines 2901 through 2903 plus 2998) (Line 29 above).....		
3201.....		
3202.....		
3203.....		
3298. Summary of remaining write-ins for Line 32 from overflow page.....		
3299. Totals (Lines 3201 through 3203 plus 3298) (Line 32 above).....		

**STATEMENT OF INCOME**

	1	2
	Current Year	Prior Year
<b>Underwriting Income</b>		
1. Premiums earned (Part 1, Line 35, Column 4)	8,259,316	8,359,632
Deductions:		
2. Losses incurred (Part 2, Line 35, Column 7)	1,449,870	2,416,338
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	2,771,810	2,815,753
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	3,133,947	3,000,883
5. Aggregate write-ins for underwriting deductions		
6. Total underwriting deductions (Lines 2 through 5)	7,355,627	8,232,974
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	903,689	126,658
<b>Investment Income</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	1,332,952	1,299,941
10. Net realized capital gains (losses) less capital gains tax of \$.....44,149 (Exhibit of Capital Gains (Losses))	165,921	(99,203)
11. Net investment gain (loss) (Lines 9 + 10)	1,498,873	1,200,738
<b>Other Income</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$..... amount charged off \$.....)		
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income	650	2,930
15. Total other income (Lines 12 through 14)	650	2,930
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	2,403,212	1,330,325
17. Dividends to policyholders		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	2,403,212	1,330,325
19. Federal and foreign income taxes incurred	530,736	311,442
20. Net income (Line 18 minus Line 19) (to Line 22)	1,872,476	1,018,883
<b>Capital and Surplus Account</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	35,065,646	33,952,213
22. Net income (from Line 20)	1,872,476	1,018,883
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....211,727	989,382	1,229,636
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	(87,446)	105,166
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	106,114	36,693
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (stock dividend)		
32.3 Transferred to surplus		
Surplus adjustments:		
33.1 Paid in	-	-
33.2 Transferred to capital (stock dividend)		
33.3 Transferred from capital		
34. Net remittances from or (to) Home Office		
35. Dividends to stockholders	(713,218)	(1,276,946)
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	2,167,308	1,113,432
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	37,232,954	35,065,646
<b>Details of Write-Ins</b>		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page		
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)		
1401. CONFERENCE ROOM RENTAL	650	2,930
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page		
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	650	2,930
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page		
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)		

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance.....	8,198,153	9,030,058
2. Net investment income.....	1,248,898	1,253,575
3. Miscellaneous income.....	274,198	(240,667)
4. Total (Lines 1 to 3).....	9,721,249	10,042,966
5. Benefit and loss related payments.....	2,250,778	1,966,411
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	5,773,477	5,542,699
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....44,149 tax on capital gains (losses).....	630,309	669,574
10. Total (Lines 5 through 9).....	8,654,564	8,178,684
11. Net cash from operations (Line 4 minus Line 10).....	1,066,685	1,864,282
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	3,758,673	4,061,673
12.2 Stocks.....	525,850	10,200
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....	847	-
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	4,285,370	4,071,873
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds.....	4,577,736	5,271,101
13.2 Stocks.....	431,405	2,422
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....	200,000	
13.6 Miscellaneous applications.....	-	1,184
13.7 Total investments acquired (Lines 13.1 to 13.6).....	5,209,141	5,274,706
14. Net increase / (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	(923,771)	(1,202,833)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....	-	-
16.3 Borrowed funds.....	333,333	
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....		
16.5 Dividends to stockholders.....	713,218	1,276,946
16.6 Other cash provided (applied).....	89,221	160,647
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(290,664)	(1,116,299)
<b>Reconciliation of Cash, Cash Equivalents and Short-Term Investments</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(147,750)	(454,849)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	2,861,783	3,316,633
19.2 End of year (Line 18 plus Line 19.1).....	2,714,033	2,861,783

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

20.0001.....		
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**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1 – PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire				
2.1	Allied lines				
2.2	Multiple peril crop				
2.3	Federal flood				
2.4	Private crop				
2.5	Private flood				
3.	Farmowners multiple peril				
4.	Homeowners multiple peril				
5.1	Commercial multiple peril (non-liability portion)				
5.2	Commercial multiple peril (liability portion)				
6.	Mortgage guaranty				
8.	Ocean marine				
9.1	Inland marine				
9.2	Pet insurance plans				
10.	Financial guaranty				
11.1	Medical professional liability – occurrence				
11.2	Medical professional liability – claims-made				
12.	Earthquake				
13.1	Comprehensive (hospital and medical) individual				
13.2	Comprehensive (hospital and medical) group				
14.	Credit accident and health (group and individual)				
15.1	Vision only				
15.2	Dental only				
15.3	Disability income				
15.4	Medicare supplement				
15.5	Medicaid Title XIX				
15.6	Medicare Title XVIII				
15.7	Long-term care				
15.8	Federal employees health benefits plan				
15.9	Other health				
16.	Workers' compensation				
17.1	Other liability – occurrence	152,773			152,773
17.2	Other liability – claims-made	8,213,318	3,609,097	3,715,872	8,106,543
17.3	Excess workers' compensation				
18.1	Products liability—occurrence				
18.2	Products liability—claims-made				
19.1	Private passenger auto no-fault (personal injury protection)				
19.2	Other private passenger auto liability				
19.3	Commercial auto no-fault (personal injury protection)				
19.4	Other commercial auto liability				
21.1	Private passenger auto physical damage				
21.2	Commercial auto physical damage				
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	8,366,091	3,609,097	3,715,872	8,259,316
<b>Details of Write-Ins</b>					
3401.					
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)				

**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					
2.1	Allied lines					
2.2	Multiple peril crop					
2.3	Federal flood					
2.4	Private crop					
2.5	Private flood					
3.	Farmowners multiple peril					
4.	Homeowners multiple peril					
5.1	Commercial multiple peril (non-liability portion)					
5.2	Commercial multiple peril (liability portion)					
6.	Mortgage guaranty					
8.	Ocean marine					
9.1	Inland marine					
9.2	Pet insurance plans					
10.	Financial guaranty					
11.1	Medical professional liability – occurrence					
11.2	Medical professional liability – claims-made					
12.	Earthquake					
13.1	Comprehensive (hospital and medical) individual					
13.2	Comprehensive (hospital and medical) group					
14.	Credit accident and health (group and individual)					
15.1	Vision only					
15.2	Dental only					
15.3	Disability income					
15.4	Medicare supplement					
15.5	Medicaid Title XIX					
15.6	Medicare Title XVIII					
15.7	Long-term care					
15.8	Federal employees health benefits plan					
15.9	Other health					
16.	Workers' compensation					
17.1	Other liability – occurrence					
17.2	Other liability – claims-made	3,715,872				3,715,872
17.3	Excess workers' compensation					
18.1	Products liability—occurrence					
18.2	Products liability—claims-made					
19.1	Private passenger auto no-fault (personal injury protection)					
19.2	Other private passenger auto liability					
19.3	Commercial auto no-fault (personal injury protection)					
19.4	Other commercial auto liability					
21.1	Private passenger auto physical damage					
21.2	Commercial auto physical damage					
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft					
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	3,715,872				3,715,872
36.	Accrued retrospective premiums based on experience	XXX	XXX	XXX	XXX	
37.	Earned but unbilled premiums	XXX	XXX	XXX	XXX	
38.	Balance (Sum of Lines 35 through 37)	XXX	XXX	XXX	XXX	3,715,872
<b>Details of Write-Ins</b>						
3401.						
3402.						
3403.						
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)					

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B – PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	Net Premiums Written Cols. 1+2+3-4-5
1. Fire						
2.1 Allied lines						
2.2 Multiple peril crop						
2.3 Federal flood						
2.4 Private crop						
2.5 Private flood						
3. Farmowners multiple peril						
4. Homeowners multiple peril						
5.1 Commercial multiple peril (non-liability portion)						
5.2 Commercial multiple peril (liability portion)						
6. Mortgage guaranty						
8. Ocean marine						
9.1 Inland marine						
9.2 Pet insurance plans						
10. Financial guaranty						
11.1 Medical professional liability – occurrence						
11.2 Medical professional liability – claims-made						
12. Earthquake						
13.1 Comprehensive (hospital and medical) individual						
13.2 Comprehensive (hospital and medical) group						
14. Credit accident and health (group and individual)						
15.1 Vision only						
15.2 Dental only						
15.3 Disability income						
15.4 Medicare supplement						
15.5 Medicaid Title XIX						
15.6 Medicare Title XVIII						
15.7 Long-term care						
15.8 Federal employees health benefits plan						
15.9 Other health						
16. Workers' compensation						
17.1 Other liability – occurrence	199,663				46,890	152,773
17.2 Other liability – claims-made	12,569,745				4,356,427	8,213,318
17.3 Excess workers' compensation						
18.1 Products liability—occurrence						
18.2 Products liability—claims-made						
19.1 Private passenger auto no-fault (personal injury protection)						
19.2 Other private passenger auto liability						
19.3 Commercial auto no-fault (personal injury protection)						
19.4 Other commercial auto liability						
21.1 Private passenger auto physical damage						
21.2 Commercial auto physical damage						
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Warranty						
31. Reinsurance - nonproportional assumed property	XXX					
32. Reinsurance - nonproportional assumed liability	XXX					
33. Reinsurance - nonproportional assumed financial lines	XXX					
34. Aggregate write-ins for other lines of business						
35. TOTALS	12,769,408				4,403,317	8,366,091
<b>Details of Write-Ins</b>						
3401.						
3402.						
3403.						
3498.	Summary of remaining write-ins for Line 34 from overflow page					
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)					

(a) Does the company's direct premiums written include premiums recorded on an installment basis? NO

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

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire								%
2.1 Allied lines								%
2.2 Multiple peril crop								%
2.3 Federal flood								%
2.4 Private crop								%
2.5 Private flood								%
3. Farmowners multiple peril								%
4. Homeowners multiple peril								%
5.1 Commercial multiple peril (non-liability portion)								%
5.2 Commercial multiple peril (liability portion)								%
6. Mortgage guaranty								%
8. Ocean marine								%
9.1 Inland marine								%
9.2 Pet insurance plans								%
10. Financial guaranty								%
11.1 Medical professional liability – occurrence								%
11.2 Medical professional liability – claims-made								%
12. Earthquake								%
13.1 Comprehensive (hospital and medical) individual								%
13.2 Comprehensive (hospital and medical) group								%
14. Credit accident and health (group and individual)								%
15.1 Vision only								%
15.2 Dental only								%
15.3 Disability income								%
15.4 Medicare supplement								%
15.5 Medicaid Title XIX								%
15.6 Medicare Title XVIII								%
15.7 Long-term care								%
15.8 Federal employees health benefits plan								%
15.9 Other health								%
16. Workers' compensation								%
17.1 Other liability – occurrence	1,125			1,125	17,000	70,000	(51,875)	(33.956)%
17.2 Other liability – claims-made	9,132,081		6,882,428	2,249,653	6,539,635	7,287,543	1,501,745	18.525%
17.3 Excess workers' compensation								%
18.1 Products liability—occurrence								%
18.2 Products liability—claims-made								%
19.1 Private passenger auto no-fault (personal injury protection)								%
19.2 Other private passenger auto liability								%
19.3 Commercial auto no-fault (personal injury protection)								%
19.4 Other commercial auto liability								%
21.1 Private passenger auto physical damage								%
21.2 Commercial auto physical damage								%
22. Aircraft (all perils)								%
23. Fidelity								%
24. Surety								%
26. Burglary and theft								%
27. Boiler and machinery								%
28. Credit								%
29. International								%
30. Warranty								%
31. Reinsurance - nonproportional assumed property	XXX							%
32. Reinsurance - nonproportional assumed liability	XXX							%
33. Reinsurance - nonproportional assumed financial lines	XXX							%
34. Aggregate write-ins for other lines of business								%
35. TOTALS	9,133,206		6,882,428	2,250,778	6,556,635	7,357,543	1,449,870	17.554%
<b>Details of Write-Ins</b>								
3401.								%
3402.								%
3403.								%
3498. Summary of remaining write-ins for Line 34 from overflow page								%
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)								%

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

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4+5+6-7)	9 Net Unpaid Loss Adjustment Expenses
	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									
2.1 Allied lines									
2.2 Multiple peril crop									
2.3 Federal flood									
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5.1 Commercial multiple peril (non-liability portion)									
5.2 Commercial multiple peril (liability portion)									
6. Mortgage guaranty									
8. Ocean marine									
9.1 Inland marine									
9.2 Pet insurance plans									
10. Financial guaranty									
11.1 Medical professional liability – occurrence									
11.2 Medical professional liability – claims-made									
12. Earthquake									
13.1 Comprehensive (hospital and medical) individual								(a)	
13.2 Comprehensive (hospital and medical) group								(a)	
14. Credit accident and health (group and individual)									
15.1 Vision only								(a)	
15.2 Dental only								(a)	
15.3 Disability income								(a)	
15.4 Medicare supplement								(a)	
15.5 Medicaid Title XIX								(a)	
15.6 Medicare Title XVIII								(a)	
15.7 Long-term care								(a)	
15.8 Federal employees health benefits plan								(a)	
15.9 Other health								(a)	
16. Workers' compensation									
17.1 Other liability – occurrence	17,000			17,000				17,000	40,587
17.2 Other liability – claims-made	6,750,644		652,509	6,098,135	441,500			6,539,635	3,248,377
17.3 Excess workers' compensation									
18.1 Products liability—occurrence									
18.2 Products liability—claims-made									
19.1 Private passenger auto no-fault (personal injury protection)									
19.2 Other private passenger liability									
19.3 Commercial auto no-fault (personal injury protection)									
19.4 Other commercial auto liability									
21.1 Private passenger auto physical damage									
21.2 Commercial auto physical damage									
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Warranty									
31. Reinsurance - nonproportional assumed property	XXX				XXX				
32. Reinsurance - nonproportional assumed liability	XXX				XXX				
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX				
34. Aggregate write-ins for other lines of business									
35. TOTALS	6,767,644		652,509	6,115,135	441,500			6,556,635	3,288,964
<b>Details of Write-Ins</b>									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page									
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)									

(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.

**UNDERWRITING AND INVESTMENT EXHIBIT**

## PART 3 – EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1. Direct	2,506,547			2,506,547
1.2. Reinsurance assumed				
1.3. Reinsurance ceded	698,598			698,598
1.4. Net claim adjustment services (1.1+1.2-1.3)	1,807,949			1,807,949
2. Commission and brokerage:				
2.1. Direct, excluding contingent		551,811		551,811
2.2. Reinsurance assumed, excluding contingent				
2.3. Reinsurance ceded, excluding contingent		878,164		878,164
2.4. Contingent—direct				
2.5. Contingent—reinsurance assumed				
2.6. Contingent—reinsurance ceded				
2.7. Policy and membership fees				
2.8. Net commission and brokerage (2.1+2.2-2.3+2.4+2.5-2.6+2.7)		(326,353)		(326,353)
3. Allowances to manager and agents				
4. Advertising		218,683		218,683
5. Boards, bureaus and associations		13,300		13,300
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1. Salaries	666,419	1,097,289	122,227	1,885,935
8.2. Payroll taxes	45,470	85,849	3,940	135,259
9. Employee relations and welfare	120,875	345,996	11,036	477,907
10. Insurance	14,918	44,752	14,918	74,588
11. Directors' fees		209,055	25,735	234,790
12. Travel and travel items	60,807			60,807
13. Rent and rent items	34,272	137,844		172,116
14. Equipment		2,301		2,301
15. Cost or depreciation of EDP equipment and software				
16. Printing and stationery	2,125	8,549		10,674
17. Postage, telephone and telegraph, exchange and express	6,507	36,869		43,376
18. Legal and auditing		167,434	31,037	198,471
19. Totals (Lines 3 to 18)	951,393	2,367,921	208,893	3,528,207
20. Taxes, licenses and fees:				
20.1. State and local insurance taxes deducting guaranty association credits of \$				
20.2. Insurance department licenses and fees		14,776		14,776
20.3. Gross guaranty association assessments				
20.4. All other (excluding federal and foreign income and real estate)				
20.5. Total taxes, licenses and fees (20.1+20.2+20.3+20.4)		14,776		14,776
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses	12,468	1,077,603		1,090,071
25. Total expenses incurred	2,771,810	3,133,947	208,893 (a)	6,114,650
26. Less unpaid expenses—current year	3,288,963	321,200		3,610,163
27. Add unpaid expenses—prior year	3,098,195	379,688		3,477,883
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	2,581,042	3,192,435	208,893	5,982,370
<b>Details of Write-Ins</b>				
2401. DUES & SUBSCRIPTIONS	5,848	13,644		19,492
2402. MISCELLANEOUS	5,135	17,200		22,335
2403. MAINTENANCE & REPAIRS	1,485	5,939		7,424
2498. Summary of remaining write-ins for Line 24 from overflow page		1,040,820		1,040,820
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	12,468	1,077,603		1,090,071

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

**EXHIBIT OF NET INVESTMENT INCOME**

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 61,683	58,437
1.1.	Bonds exempt from U.S. tax	(a)	
1.2.	Other bonds (unaffiliated)	(a) 1,259,305	1,302,719
1.3.	Bonds of affiliates	(a)	
2.1.	Preferred stocks (unaffiliated)	(b)	
2.11.	Preferred stocks of affiliates	(b)	
2.2.	Common stocks (unaffiliated)	146,453	151,084
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) 187,284	188,034
7.	Derivative instruments	(f)	
8.	Other invested assets		
9.	Aggregate write-ins for investment income		
10.	Total gross investment income	1,654,725	1,700,274
11.	Investment expenses		(g) 367,322
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		367,322
17.	Net investment income (Line 10 minus Line 16)		1,332,952
<b>Details of Write-Ins</b>			
0901.			
0902.			
0903.			
0998.	Summary of remaining write-ins for Line 09 from overflow page		
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)		
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above)		

- (a) Includes \$164,770 accrual of discount less \$117,304 amortization of premium and less \$42,375 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	(590)		(590)		
1.1.	Bonds exempt from U.S. tax					
1.2.	Other bonds (unaffiliated)	(176)		(176)	4,148	
1.3.	Bonds of affiliates					
2.1.	Preferred stocks (unaffiliated)					
2.11.	Preferred stocks of affiliates					
2.2.	Common stocks (unaffiliated)	210,835		210,835		
2.21.	Common stocks of affiliates				1,004,848	
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets				192,113	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	210,069		210,069	1,201,109	
<b>Details of Write-Ins</b>						
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 09 from overflow page					
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 09 above)					

**EXHIBIT OF NONADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			
2. Stocks (Schedule D):			
2.1. Preferred stocks.....			
2.2. Common stocks.....			
3. Mortgage loans on real estate (Schedule B):			
3.1. First liens.....			
3.2. Other than first liens.....			
4. Real estate (Schedule A):			
4.1. Properties occupied by the company.....			
4.2. Properties held for the production of income.....			
4.3. Properties held for sale.....			
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			
6. Contract loans.....			
7. Derivatives (Schedule DB).....			
8. Other invested assets (Schedule BA).....			
9. Receivables for securities.....			
10. Securities lending reinvested collateral assets (Schedule DL).....			
11. Aggregate write-ins for invested assets.....			
12. Subtotals, cash and invested assets (Lines 1 to 11).....			
13. Title plants (for Title insurers only).....			
14. Investment income due and accrued.....			
15. Premiums and considerations:			
15.1. Uncollected premiums and agents' balances in the course of collection.....			
15.2. Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			
15.3. Accrued retrospective premiums and contracts subject to redetermination.....			
16. Reinsurance:			
16.1. Amounts recoverable from reinsurers.....			
16.2. Funds held by or deposited with reinsured companies.....			
16.3. Other amounts receivable under reinsurance contracts.....	17,031	31,425	14,394
17. Amounts receivable relating to uninsured plans.....			
18.1. Current federal and foreign income tax recoverable and interest thereon.....			
18.2. Net deferred tax asset.....			
19. Guaranty funds receivable or on deposit.....			
20. Electronic data processing equipment and software.....	184,207	242,220	58,013
21. Furniture and equipment, including health care delivery assets.....	110,708	144,415	33,707
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			
23. Receivables from parent, subsidiaries and affiliates.....			
24. Health care and other amounts receivable.....			
25. Aggregate write-ins for other-than-invested assets.....	10,062	10,062	-
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	322,008	428,122	106,114
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
28. Total (Lines 26 and 27).....	322,008	428,122	106,114
<b>Details of Write-Ins</b>			
1101.....			
1102.....			
1103.....			
1198. Summary of remaining write-ins for Line 11 from overflow page.....			
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....			
2501. DEDUCTIBLE.....	10,062	10,062	-
2502.....			
2503.....			
2598. Summary of remaining write-ins for Line 25 from overflow page.....			
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	10,062	10,062	-

## Notes to the Financial Statements

### 1. Summary of Significant Accounting Policies and Going Concern

#### 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 #	2025	2024
Net Income					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,872,476	\$ 1,018,883
(2) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(3) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 1,872,476	\$ 1,018,883
Surplus					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 37,232,953	\$ 35,065,646
(6) State prescribed practices that are an increase / (decrease) from NAIC SAP:					
(7) State permitted practices that are an increase / (decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 37,232,953	\$ 35,065,646

#### B. Use of Estimates in the 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 Policy

##### 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) Asset-backed securities are stated at fair market value.
- (7) The Company carries one non-insurance affiliated subsidiary OBLIC Holdings, LLC, in which the Company has an interest of 100%, on the equity basis.
- (8) OBLIC participated in a Star Mountain Strategic Credit Income Fund V, L.P capital call on May 7, 2025 in the amount of \$200,000. OBLIC has a remaining commitment of \$300,000.
- (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) Changes in capitalization policy - Not Applicable

**Notes to the Financial Statements**

**1. Summary of Significant Accounting Policies and Going Concern (Continued)**

(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 - Not Applicable**

**3. Business Combinations and Goodwill - Not Applicable**

**4. Discontinued Operations - Not Applicable**

**5. Investments**

A. Mortgage Loans, including Mezzanine Real Estate Loans - Not Applicable

B. Debt Restructuring - Not Applicable

C. Reverse Mortgages - Not Applicable

D. Asset-Backed Securities

(1) For fixed-rate agency mortgage-backed securities, Clearwater Analytics calculates prepayment speeds utilizing Mortgage Industry Advisory Corporation (MIAC) Mortgage Industry Medians (MIMs). MIMs are derived from a semi-monthly dealer-consensus survey of long-term prepayment projections. For other mortgage-backed, loan-backed, and structured securities, Clearwater utilizes prepayment assumptions from Moody's Analytics. Moody's applies a flat economic credit model and utilizes a vector of multiple monthly speeds as opposed to a single speed for more robust projections. In instances where Moody's projections are not available, Clearwater uses data from Reuters, which utilizes the median prepayment speed from contributors' models.

(2) Asset-backed securities with a recognized other-than-temporary impairment (OTTI) - Not Applicable

(3) Securities held that were other-than-temporarily impaired due to the present value of cash flows expected to be collected was less than the amortized cost of securities - Not Applicable

(4) All impaired securities for which an OTTI has not been recognized in earnings as a realized loss - Not Applicable

(5) Support for concluding impairments are not other-than-temporary - Not Applicable

E. Dollar Repurchase Agreements and/or Securities Lending Transactions - Not Applicable

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing - Not Applicable

H. Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale - Not Applicable

J. Real Estate - Not Applicable

K. Investments in Tax Credit Structures (tax credit investments) - Not Applicable

L. Restricted Assets

(1) Restricted assets (including pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity	Total (1 + 3)	Total From Prior Year	Increase / (Decrease) (5 - 6)
a. Subject to contractual obligation for which liability is not shown	\$	\$	\$	\$	\$	\$	\$
b. Collateral held under security lending agreements							
c. Subject to repurchase agreements							
d. Subject to reverse repurchase agreements							
e. Subject to dollar repurchase agreements							
f. Subject to dollar reverse repurchase agreements							
g. Placed under option contracts							
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock							
i. FHLB capital stock	57,100				57,100		57,100
j. On deposit with states							
k. On deposit with other regulatory bodies							
l. Pledged as collateral to FHLB (including assets backing funding agreements)	5,744,528				5,744,528		5,744,528
m. Pledged as collateral not captured in other categories							
n. Other restricted assets							
o. Collateral assets received and on balance sheet							
p. Assets held under modco reinsurance agreements							
q. Assets held under funds withheld reinsurance agreements							
r. Total restricted assets (Sum of a through q)	\$ 5,801,628	\$	\$	\$	\$ 5,801,628	\$	\$ 5,801,628

**Notes to the Financial Statements**

**5. Investments (Continued)**

Restricted Asset Category	Current Year						GI Ref
	(8) Total Nonadmitted Restricted	(9) Total Admitted Restricted (5 - 8)	(10) Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	(11) Admitted Restricted to Total Admitted Assets, %	(12) Amount Reported in General Interrogatories	(13) Difference from Note and GI	
a. Subject to contractual obligation for which liability is not shown	\$	\$	%	%	XXX	XXX	XXX
b. Collateral held under security lending agreements							25.04+25.05
c. Subject to repurchase agreements							26.21
d. Subject to reverse repurchase agreements							26.22
e. Subject to dollar repurchase agreements							26.23
f. Subject to dollar reverse repurchase agreements							26.24
g. Placed under option contracts							26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock							26.26
i. FHLB capital stock		57,100	0.105	0.105	57,100	-	26.27
j. On deposit with states							26.28
k. On deposit with other regulatory bodies							26.29
l. Pledged as collateral to FHLB (including assets backing funding agreements)		5,744,528	10.547	10.609	5,744,528	-	26.31
m. Pledged as collateral not captured in other categories							26.30
n. Other restricted assets							26.32
o. Collateral assets received and on balance sheet					XXX	XXX	XXX
p. Assets held under modco reinsurance agreements					XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements					XXX	XXX	XXX
r. Total restricted assets (Sum of a through q)	\$	\$ 5,801,628	10.651 %	10.715 %	XXX	XXX	XXX

Explanation for differences between the Note and general interrogatories:

GI Reference	Difference between Note and GI (Per Column 13 above)	Explanation
25.04+25.05	\$	
26.21		
26.22		
26.23		
26.24		
26.25		
26.26		
26.27	-	
26.28		
26.29		
26.31	-	
26.30		
26.32		

- (2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance (excluding Modco/FWH) and derivatives, are reported in the aggregate) - Not Applicable
- (3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance (excluding Modco/FWH) and derivatives, are reported in the aggregate) - Not Applicable
- (4) Collateral received and assets held under Modco/Funds Withheld (FWH) reinsurance agreements reflected as assets within the reporting entity's financial statements - Not Applicable
- (5) Assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements that have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer) - Not Applicable
- M. Working Capital Finance Investments - Not Applicable
- N. Offsetting and Netting of Assets and Liabilities - Not Applicable
- O. 5GI Securities - Not Applicable
- P. Short Sales - Not Applicable
- Q. Prepayment Penalty and Acceleration Fees - Not Applicable
- R. Reporting Entity's Share of Cash Pool by Asset Type - Not Applicable
- S. Aggregate Collateral Loans by Qualifying Investment Collateral - Not Applicable

**6. Joint Ventures, Partnerships and Limited Liability Companies**

Ohio Bar Liability owns OBLIC Holdings, LLC Company. OBLIC Holdings, LLC was established in 2014.

- A. Investments in Joint Ventures, Partnerships or Limited Liability Companies that Exceed 10% of Admitted Assets - Not Applicable
- B. Impaired Investments in Joint Ventures, Partnerships and Limited Liability Companies - Not Applicable

**7. Investment Income**

- A. Due and Accrued Income Excluded from Surplus  
The Company does not admit investment income due and accrued if amounts are over 90 days past due.
- B. Total Amount Excluded - Not Applicable

**Notes to the Financial Statements**

**7. Investment Income (Continued)**

C. The gross, nonadmitted and admitted amounts for interest income due and accrued

Interest Income Due and Accrued	Amount
1. Gross .....	\$ 346,352
2. Nonadmitted .....	\$ .....
3. Admitted .....	\$ 346,352

D. The aggregate deferred interest - Not Applicable

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance - Not Applicable

**8. Derivative Instruments - Not Applicable**

**9. Income Taxes**

A. Components of the net deferred tax asset/(liability)

(1) Change between years by tax character

	2025			2024			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Gross deferred tax assets .....	\$ 502,906	\$ .....	\$ 502,906	\$ 531,523	\$ .....	\$ 531,523	\$ (28,617)	\$ .....	\$ (28,617)
(b) Statutory valuation allowance adjustments .....									
(c) Adjusted gross deferred tax assets (1a - 1b) .....	502,906		502,906	531,523		531,523	(28,617)		(28,617)
(d) Deferred tax assets nonadmitted .....									
(e) Subtotal net admitted deferred tax asset (1c - 1d) .....	\$ 502,906	\$ .....	\$ 502,906	\$ 531,523	\$ .....	\$ 531,523	\$ (28,617)	\$ .....	\$ (28,617)
(f) Deferred tax liabilities .....	113,299	1,235,426	1,348,725	54,468	1,023,537	1,078,005	58,831	211,889	270,720
(g) Net admitted deferred tax asset/(net deferred tax liability) (1e - 1f) .....	\$ 389,607	\$ (1,235,426)	\$ (845,819)	\$ 477,055	\$ (1,023,537)	\$ (546,482)	\$ (87,448)	\$ (211,889)	\$ (299,337)

(2) Admission calculation components SSAP No. 101

	2025			2024			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total (Col 1+2)	Ordinary	Capital	Total (Col 4+5)	Ordinary (Col 1-4)	Capital (Col 2-5)	Total (Col 7+8)
(a) Federal income taxes paid in prior years recoverable through loss carrybacks .....	\$ 351,695	\$ .....	\$ 351,695	\$ 371,329	\$ .....	\$ 371,329	\$ (19,634)	\$ .....	\$ (19,634)
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (lesser of 2(b)1 and 2(b)2 below) .....	63,057		63,057	72,040		72,040	(8,983)		(8,983)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date .....									
2. Adjusted gross deferred tax assets allowed per limitation threshold .....	XXX	XXX	37,449,329	XXX	XXX		XXX	XXX	37,449,329
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities .....	88,154		88,154	88,154		88,154	-		-
(d) Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)) .....	\$ 502,906	\$ .....	\$ 502,906	\$ 531,523	\$ .....	\$ 531,523	\$ (28,617)	\$ .....	\$ (28,617)

(3) Ratio used as basis of admissibility

	2025	2024
(a) Ratio percentage used to determine recovery period and threshold limitation amount .....	%	1,466.000 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above .....	\$ .....	\$ 35,065,646

(4) Impact of tax-planning strategies

(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage

	2025		2024		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	Ordinary (Col 1-3)	Capital (Col 2-4)
1. Adjusted gross DTAs amount from Note 9A1(c) .....	\$ 502,906	\$ .....	\$ 531,523	\$ .....	\$ (28,617)	\$ .....
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies .....	%	%	%	%	%	%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e) .....	\$ 502,906	\$ .....	\$ 531,523	\$ .....	\$ (28,617)	\$ .....
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies .....	129.080 %	%	111.420 %	%	17.660 %	%

(b) Use of reinsurance-related tax-planning strategies

Does the company's tax-planning strategies include the use of reinsurance? .....

NO .....

## Notes to the Financial Statements

## 9. Income Taxes (Continued)

B. Regarding deferred tax liabilities that are not recognized - Not Applicable

C. Major components of current income taxes incurred

	(1)	(2)	(3)
	2025	2024	Change (Col 1-2)
Current income taxes incurred consist of the following major components:			
1. Current Income Tax			
(a) Federal	\$ 490,658	\$ 309,960	\$ 180,698
(b) Foreign			
(c) Subtotal (1a+1b)	\$ 490,658	\$ 309,960	\$ 180,698
(d) Federal income tax on net capital gains	44,149	(26,371)	70,520
(e) Utilization of capital loss carry-forwards			
(f) Other	40,080	1,482	38,598
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 574,887	\$ 285,071	\$ 289,816
	(1)	(2)	(3)
	2025	2024	Change (Col 1-2)
2. Deferred Tax Assets			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 169,652	\$ 179,900	\$ (10,248)
(2) Unearned premium reserve	189,256	182,603	6,653
(3) Policyholder reserves			
(4) Investments			
(5) Deferred acquisition costs			
(6) Policyholder dividends accrual	71,189	62,023	9,166
(7) Fixed assets	-	8,143	(8,143)
(8) Compensation and benefits accrual	5,187	8,948	(3,761)
(9) Pension accrual			
(10) Receivables - nonadmitted	67,622	89,906	(22,284)
(11) Net operating loss carry-forward			
(12) Tax credit carry-forward			
(13) Other			
(99) Subtotal (Sum of 2a1 through 2a13)	\$ 502,906	\$ 531,523	\$ (28,617)
(b) Statutory valuation allowance adjustment			
(c) Nonadmitted			
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 502,906	\$ 531,523	\$ (28,617)
(e) Capital			
(1) Investments	\$	\$	\$
(2) Net capital loss carry-forward			
(3) Real estate			
(4) Other			
(99) Subtotal (2e1+2e2+2e3+2e4)	\$	\$	\$
(f) Statutory valuation allowance adjustment			
(g) Nonadmitted			
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)			
(i) Admitted deferred tax assets (2d + 2h)	\$ 502,906	\$ 531,523	\$ (28,617)

## Notes to the Financial Statements

## 9. Income Taxes (Continued)

	(1)	(2)	(3)
	2025	2024	Change (Col 1-2)
3. Deferred Tax Liabilities			
(a) Ordinary			
(1) Investments	\$ 52,084	\$ 48,708	\$ 3,376
(2) Fixed assets	61,215		61,215
(3) Deferred and uncollected premium			
(4) Policyholder reserves			
(5) Other		5,760	(5,760)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 113,299	\$ 54,468	\$ 58,831
(b) Capital			
(1) Investments	\$ 1,235,426	\$ 1,023,537	\$ 211,889
(2) Real estate			
(3) Other			
(99) Subtotal (3b1+3b2+3b3)	\$ 1,235,426	\$ 1,023,537	\$ 211,889
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 1,348,725	\$ 1,078,005	\$ 270,720
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (845,819)	\$ (546,482)	\$ (299,337)

The change in 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):

	(1)	(2)	(3)
	2025	2024	Change (Col 1-2)
Adjusted gross deferred tax assets	\$ 502,907	\$ 531,523	\$ (28,616)
Total deferred tax liabilities	1,348,724	1,078,004	270,720
Net deferred tax assets (liabilities)	\$ (845,817)	\$ (546,481)	\$ (299,336)
Statutory valuation allowance adjustment			
Net deferred tax assets (liabilities) after statutory valuation allowance	\$ (845,817)	\$ (546,481)	\$ (299,336)
Tax effect of unrealized gains (losses)			211,889
Change in net deferred income tax			\$ (87,447)

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):

	12/31/2025	12/31/2024	Change
Total deferred tax assets	\$ 502,907	\$ 531,523	\$ (28,616)
Total deferred tax liabilities	(1,348,724)	(1,078,004)	(270,719)
Net deferred tax assets/liabilities	(845,817)	(546,482)	(299,335)
Statutory valuation allowance adjustment *	-	-	-
Net deferred tax assets/liabilities after SVA	(845,817)	(546,482)	(299,335)
Tax effect of unrealized gains/(losses)	1,235,426	1,023,537	211,889
Change in net deferred income tax [(charge)/benefit]	\$ 389,609	\$ 477,055	\$ (87,446)

\* The valuation allowance adjustment to gross deferred tax assets as of December 31, 2025 and 2024 was \$0 and \$0, respectively. The net change in the total valuation allowance adjustments for the year ended December 31, 2025 was \$0.

## D. Among the more significant book to tax adjustments

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:

	2025	Effective Tax Rate
Income Before Taxes	\$ 513,980	21.000 %
Tax-Exempt Interest	-	-
Dividends Received Deduction	(11,463)	-0.468
Proration	2,886	0.118
Meals & Entertainment, Lobbying Expenses, Etc.	2,547	0.104
Deferred Taxes on Nonadmitted Assets	22,284	0.910
Other, Including Prior Year True-Up	132,119	5.398
Total	\$ 662,353	27.062 %

  

	2025	Effective Tax Rate
Federal Income Taxes Incurred [Expense/(Benefit)]	\$ 530,738	21.685 %
Tax on Capital Gains/(Losses)	44,149	1.804
Change in Net Deferred Income Tax [Charge/(Benefit)]	87,446	3.573
Total statutory income taxes	\$ 662,333	27.061 %

## Notes to the Financial Statements

### 9. Income Taxes (Continued)

#### E. Operating loss and tax credit carryforwards

Carry forwards, recoverable taxes, and IRC §6603 deposits:

- (1) Unused loss carryforwards available - Not Applicable
- (2) Income tax expense available for recoupment

The following is income tax expense for 2021, 2022 and 2023 that is available for recoupment in the event of future net losses:

	Ordinary	Capital	Total
2023	\$ -	\$ -	\$ -
2024	279,873		279,873
2025	49,658		49,658

- (3) Deposits admitted under IRS Code Section 6603 - Not Applicable

None

#### F. Consolidated federal income tax return

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

- (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) Method of allocation - Not Applicable

The method of allocation among companies is subject to a written agreement, approved by the Board of Directors, whereby allocation is made primarily on a separate return basis with current credit for any net operating losses or other items utilized in the consolidated tax return.

#### G. Federal or foreign income tax loss contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

The Company is no longer subject to Federal or state examination prior to 2022.

#### H. Repatriation Transition Tax (RTT) - Not Applicable

#### I. Alternative Minimum Tax (AMT) Credit - Not Applicable

### 10. Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

In May 2025, the Company declared and paid a total of \$713,218 in dividends to its parent, The Ohio State Bar Association. In June 2025, payment was made to The Ohio State Bar Association.

- A. The Company pays monthly rent equal to the monthly market value to its affiliated subsidiary.
- B. OBLIC pays subsidiary 1650 estimated \$170,000 for rent per year.
- C. Transactions with related party who are not reported on Schedule Y - Not Applicable
- D. 1650 Lake Shore and The Ohio State Bar Insurance Agency owe Ohio Bar Liability Insurance Company the following intercompany expenses. 1650 Lake Shore is due to pay \$25,724 and The Ohio State Bar Insurance Agency is due to pay \$30,487.
- E. Management Service Contracts and Cost Sharing Arrangements - Not Applicable
- F. Guarantees or Contingencies - Not Applicable
- G. Nature of Relationships that Could Affect Operations - Not Applicable
- H. Amount Deducted for Investment in Upstream Company - Not Applicable
- I. Detail of Investments in Affiliates Greater Than 10% of Admitted Assets - Not Applicable
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - Not Applicable
- K. Foreign Subsidiary Value Using CARVM - Not Applicable
- L. Downstream Holding Company Value Using Look-Through Method - Not Applicable
- M. All SCA Investments - Not Applicable
- N. Investment in Insurance SCAs - Not Applicable
- O. SCA and SSAP No. 48 Entity Loss Tracking - Not Applicable

### 11. Debt

- A. On January 10, 2025, OBLIC entered into a \$4,000,000 commercial loan agreement with PNC, maturing on January 10, 2026. As of December 31, 2025, the outstanding principal balance was \$333,333, with interest expense of \$132,610 at a rate of 6.32%.

**Notes to the Financial Statements**

**11. Debt (Continued)**

B. FHLB (Federal Home Loan Bank) Agreements

(1) As of December 31, 2025, OBLIC was a member stockholder of the Federal Home Loan Bank of Cincinnati and had pledged collateral with a current face value of \$5,461,786, resulting in borrowing capacity of \$4,900,205.

(2) FHLB capital stock

OBLIC has a total capital stock position of \$57,100 as of December 31, 2025.

(a) Aggregate totals

	(1) Total (2+3)	(2) General Account	(3) Protected Cell Accounts
1. Current Year			
(a) Membership stock - Class A	\$	\$	\$
(b) Membership stock - Class B	41,620	41,620	
(c) Activity stock			
(d) Excess stock	15,480	15,480	
(e) Aggregate total (a+b+c+d)	\$ 57,100	\$ 57,100	\$
(f) Actual or estimated borrowing capacity as determined by the insurer	\$	XXX	XXX
2. Prior Year-End			
(a) Membership stock - Class A	\$	\$	\$
(b) Membership stock - Class B	39,723	39,723	
(c) Activity stock			
(d) Excess stock	17,377	17,377	
(e) Aggregate total (a+b+c+d)	\$ 57,100	\$ 57,100	\$
(f) Actual or estimated borrowing capacity as determined by the insurer	\$	XXX	XXX

(b) Membership stock (Class A and B) eligible and not eligible for redemption

	(1) Current Year Total (2+3+4+5+6)	(2) Not Eligible for Redemption	Eligible for Redemption			
			(3) Less Than 6 Months	(4) 6 Months to Less Than 1 Year	(5) 1 to Less Than 3 Years	(6) 3 to 5 Years
Membership Stock						
1. Class A	\$	\$	\$	\$	\$	\$
2. Class B	\$ 41,620	\$ 41,620	\$	\$	\$	\$

(3) Collateral pledged to FHLB

As of December 31, 2025, OBLIC had \$5,424,046 of securities, at current face value, pledged as collateral with the Federal Home Loan Bank.

(a) Amount pledged as of reporting date

As of December 31, 2025, OBLIC had \$5,424,046 of securities, at current face value, pledged as collateral with the Federal Home Loan Bank.

	(1) Fair Value	(2) Carrying Value	(3) Aggregate Total Borrowing
1. Current year total general and protected cell accounts total collateral pledged (Lines 2+3)	\$ 5,424,046	\$ 5,744,528	\$ -
2. Current year general account total collateral pledged	5,424,046	5,744,528	-
3. Current year protected cell accounts total collateral pledged			
4. Prior year-end total general and protected cell accounts total collateral pledged			

(b) Maximum amount pledged during reporting period

	(1) Fair Value	(2) Carrying Value	(3) Amount Borrowed at Time of Maximum Collateral
1. Current year total general and protected cell accounts maximum collateral pledged (Lines 2+3)	\$ 5,424,046	\$ 5,744,528	\$ -
2. Current year general account maximum collateral pledged	5,424,046	5,744,528	-
3. Current year protected cell accounts maximum collateral pledged			
4. Prior year-end total general and protected cell accounts maximum collateral pledged			

(4) Borrowing from FHLB

As of December 31, 2025, there were no outstanding advances or other borrowings by OBLIC from the Federal Home Loan Bank.

(a) Amount as of the reporting date - Not Applicable

**Notes to the Financial Statements**

**11. Debt (Continued)**

(b) Maximum amount during reporting period (current year)

	(1) Total (2+3)	(2) General Account	(3) Protected Cell Accounts
1. Debt.....	\$.....	\$.....	\$.....
2. Funding agreements.....			
3. Other.....			
4. Aggregate total (Lines 1+2+3).....	<u>\$.....</u>	<u>\$.....</u>	<u>\$.....</u>

(c) FHLB - Prepayment obligations

Does the company have  
prepayment obligations  
under the following  
arrangements (YES/NO)?

- 1. Debt.....
- 2. Funding agreements.....
- 3. Other.....

C. Unused commitments and lines of credit for financing arrangements: - Not Applicable

**12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

- A. Defined Benefit Plan - Not Applicable
- B. Investment Policies and Strategies of Plan Assets - Not Applicable
- C. Fair Value of Each Class of Plan Assets - Not Applicable
- D. Expected Long-Term Rate of Return for the Plan Assets - Not Applicable
- E. Defined Contribution Plans

The Company participates in a qualified defined contribution plan that covers all employees who have completed six months of service. Plan assets are invested with Ascensus, and investment options are selected at the discretion of the employee.

The Company funds pension costs equal to 10% of employees' annual compensation. Pension expense contributions for the years ended December 31, 2025 and 2024 were \$178,296 and \$147,035, respectively.

The Company participates in a non-qualified deferred compensation plan for certain highly compensated employees. The assets associated with funding this obligation are held in a Rabbi Trust. The related liability totaled \$338,995 and \$295,347 at December 31, 2025 and 2024, respectively.

- F. Multiemployer Plans - Not Applicable
- G. Consolidated/Holding Company Plans - Not Applicable
- H. Postemployment Benefits and Compensated Absences - Not Applicable
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17) - Not Applicable

**13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

- A. The Company has 10,000 shares of \$200 par value common stock authorized and 5,000 shares issued and outstanding. The Company has no preferred stock authorized, issued or outstanding.
- B. Dividend Rate of Preferred Stock - Not Applicable
- C. Dividend Restrictions - Not Applicable
- D. Ordinary Dividends - Not Applicable
- E. Company Profits Paid as Ordinary Dividends - Not Applicable
- F. Surplus Restrictions - Not Applicable
- G. Surplus Advances - Not Applicable
- H. Stock Held for Special Purposes - Not Applicable
- I. Changes in Special Surplus Funds - Not Applicable
- J. Unassigned Funds (Surplus)
  - Changes in Unassigned Funds: Net income of \$1,872,475
- K. Company-Issued Surplus Debentures or Similar Obligations - Not Applicable
- L. Impact of Any Restatement Due to Prior Quasi-Reorganizations - Not Applicable
- M. Effective Date(s) of Quasi-Reorganizations in the Prior 10 Years - Not Applicable

## Notes to the Financial Statements

### 14. Liabilities, Contingencies and Assessments

#### A. Contingent Commitments

The Company has no commitments or contingent commitments to affiliates or other entities.

- (1) Commitments or contingent commitment(s) to an SCA entity, joint venture, partnership, or limited liability company - Not Applicable
- (2) Nature and circumstances of guarantee - Not Applicable
- (3) Aggregate compilation of guarantee obligations - Not Applicable

#### B. Assessments

The Company is subject to guaranty fund and other assessments by the state in which it writes business.

- (1) Not Applicable
- (2) Assets (Liabilities) recognized from paid and accrued premium tax offsets and policy surcharges - Not Applicable
- (3) Guaranty fund liabilities and assets related to long-term care insolvencies - Not Applicable

#### C. Gain Contingencies - Not Applicable

#### D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits - Not Applicable

#### E. Product Warranties - Not Applicable

#### F. Joint and Several Liabilities - Not Applicable

#### G. All Other Contingencies

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

### 15. Leases

#### A. Lessee Operating Lease

##### (1) Leasing arrangements

The Company leases office space.

- (a) OBLIC's rent expense through December 31, 2025 was \$172,116 and \$155,731 as December 31, 2024.
- (b) Rental payment contingencies - Not Applicable
- (c) Terms of renewal or purchase options and escalation clauses - Not Applicable
- (d) Restrictions imposed by lease agreements - Not Applicable
- (e) Early termination of lease agreements - Not Applicable
- (2) For leases having initial or remaining noncancelable lease terms in excess of one year - Not Applicable
- (3) For sale-leaseback transactions - Not Applicable

#### B. Lessor Leases - Not Applicable

### 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 Extinguishments of Liabilities

#### A. Transfers of Receivables Reported as Sales - Not Applicable

#### B. Transfer and Servicing of Financial Assets - Not Applicable

#### C. Wash Sales

There were no wash sales through December 31, 2025.

- (1) Objectives - Not Applicable
- (2) Details by NAIC designation 3 or below, or unrated of securities sold during the year ended December 31, 2025 and reacquired within 30 days of the sale date - Not Applicable

### 18. Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans - Not Applicable

### 19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators - Not Applicable

### 20. Fair Value Measurements

#### A. Fair Value Measurement

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.

## Notes to the Financial Statements

### 20. Fair Value Measurements (Continued)

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:

#### (1) Fair value measurements at reporting date

Description for each class of asset or liability	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
<b>a. Assets at fair value</b>					
Cash	\$ 2,714,033	\$	\$	\$	\$ 2,714,033
Corporate Bonds	28,912,133	5,916,285			34,828,418
Bond Exchange Traded Funds	154,459				154,459
Other MM Mutual Funds	1,584,696				1,584,696
Industrial Miscellaneous (Common Stock)	57,100				57,100
Mutual Funds	8,229,386				8,229,386
Common Stock Exchange Traded Funds	2,644,538				2,644,538
Other Long Term Assets	2,597,441				2,597,441
<b>Total assets at fair value/NAV</b>	<b>\$ 46,893,786</b>	<b>\$ 5,916,285</b>	<b>\$</b>	<b>\$</b>	<b>\$ 52,810,071</b>
<b>b. Liabilities at fair value</b>					
Non Qualified Deferred Comp	\$ 232,049	\$	\$	\$	\$ 232,049
<b>Total liabilities at fair value</b>	<b>\$ 232,049</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$ 232,049</b>

#### (2) Fair value measurements in Level 3 of the fair value hierarchy - Not Applicable

#### (3) Policy on transfers into and out of Level 3 - Not Applicable

#### (4) Inputs and techniques used for Level 2 and Level 3 fair values - Not Applicable

#### (5) Derivatives - Not Applicable

#### B. Other Fair Value Disclosures - Not Applicable

#### C. Fair Values or NAV for All Financial Instruments

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Cash	\$ 1,129,337	\$ 1,129,337	\$ 1,129,337	\$	\$	\$	\$
Cash Equivalents	1,584,696	1,584,696	1,584,696				
Other US Government Obligations	659,117	671,428	659,117				
Municipal Bonds General Obligations	2,702,618	2,719,667	2,702,618				
Municipal Bonds Revenue	7,827,666	7,862,671	7,827,666				
Corporate Bonds	15,250,492	15,216,628	9,334,207	5,916,285			
SVO Exchange Traded Funds	154,459	154,459	154,459				
ABS Self Liquidating RMBS Guaranteed	558,193	586,212	558,193				
ABS Self Liquidating CMBS Guaranteed	895,234	972,447	895,234				
ABS Self Liquidating RMBS Not/Partially Guaranteed	3,504,539	3,757,043	3,504,539				
ABS Self Liquidating Non Agy RMBS	2,597,294	2,751,380	2,597,294				
Other ABS Self Liquidating Unaffiliated	8,333,265	850,929	8,333,265				

#### D. Not Practicable to Estimate Fair Value - Not Applicable

#### E. Nature and Risk of Investments Reported at NAV - Not Applicable

**Notes to the Financial Statements**

**21. Other Items**

- A. Unusual or Infrequent Items - Not Applicable
- B. Troubled Debt Restructuring - Not Applicable
- C. Other Disclosures
- D. Business Interruption Insurance Recoveries - Not Applicable
- E. State and Federal Tax Credits - Not Applicable
- F. Subprime-Mortgage-Related Risk Exposure - Not Applicable
- G. Insurance-Linked Securities (ILS) Contracts - Not Applicable
- H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy - Not Applicable

**22. Events Subsequent** - Not Applicable

**23. Reinsurance**

- A. Unsecured Reinsurance Recoverables - Not Applicable
- B. Reinsurance Recoverable in Dispute - Not Applicable
- C. Reinsurance Assumed and Ceded
  - (1) Maximum amount of return commission that would have been due reinsurers if all of the company's reinsurance was canceled or if the company's insurance assumed was canceled

The following table summarizes ceded and assumed premiums and the related commission equity on December 31, 2025.

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....
b. All other	.....	.....	1,855,799	426,648	(1,855,799)	(426,648)
c. Total (a+b)	<u>\$ .....</u>	<u>\$ .....</u>	<u>\$ 1,855,799</u>	<u>\$ 426,648</u>	<u>\$ (1,855,799)</u>	<u>\$ (426,648)</u>
d. Direct unearned premium reserve	.....	.....	\$ .....	.....	.....	.....

- (2) The additional or return commission, predicated on loss experience or on any other form of profit-sharing arrangements in this statement as a result of existing contractual arrangements is accrued as follows: - Not Applicable
- (3) Risks attributed to each of the company's protected cells - Not Applicable

- 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 Reinsurer Aggregation - Not Applicable
- K. Reinsurance Credit - Not Applicable

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

**25. Changes in Incurred Losses and Loss Adjustment Expenses**

- A. Reasons for Changes in the Provision for Incurred Loss and Loss Adjustment Expenses Attributable to Insured Events of Prior Years
 

Net case loss and loss adjustment reserves as of December 31, 2025, totaled \$5,225,000. As of December 31, 2025, \$3,382,000 has been paid for incurred losses and loss adjustment expenses attributable to claims reported in prior years. Net case loss and loss adjustment reserves for prior years as of December 31, 2025 were \$10,457,000. Therefore, there has been an favorable prior-year development of \$1,849,000.
- B. Significant Changes in Methodologies and Assumptions Used in Calculating the Liability for Unpaid Losses and Loss Adjustment Expenses - Not Applicable

OBLIC continues to use the same methodology for reserving its claims or incidents when reported. There has not been any change in methodologies.

**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, 2025 and determined there was no premium deficiency. This evaluation was completed on December 31, 2025. The Company does anticipate investment income when evaluating the need for premium deficiency reserves.

## Notes to the Financial Statements

- 31. **High Deductibles** - Not Applicable
- 32. **Discounting of Liabilities For Unpaid Losses or Unpaid Loss Adjustment Expenses** - Not Applicable
- 33. **Asbestos/Environmental Reserves** - Not Applicable
- 34. **Subscriber Savings Accounts** - Not Applicable
- 35. **Multiple Peril Crop Insurance** - Not Applicable
- 36. **Financial Guaranty Insurance** - Not Applicable

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

**GENERAL**

- 1.1. Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?..... YES  
If yes, complete Schedule Y, Parts 1, 1A, 2, and 3.
- 1.2. If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?..... YES
- 1.3. State Regulating?..... OHIO
- 1.4. Is the reporting entity publicly traded or a member of a publicly traded group?..... NO
- 1.5. If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.....
- 2.1. Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?..... NO
- 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..... 12/31/2023
- 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..... 12/31/2023
- 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)..... 03/04/2025
- 3.4. By what department or departments?  
The Ohio Department of Insurance
- 3.5. Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?..... N/A
- 3.6. Have all of the recommendations within the latest financial examination report been complied with?..... YES
- 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?..... NO
- 4.12. renewals?..... NO
- 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?..... NO
- 4.22. renewals?..... NO
- 5.1. Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?..... NO  
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.
- | 1              | 2                 | 3                 |
|----------------|-------------------|-------------------|
| Name of Entity | NAIC Company Code | State of Domicile |
|                |                   |                   |
- 6.1. Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?..... NO
- 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?..... NO
- 7.2. If yes,
- 7.21. State the percentage of foreign control..... %
- 7.22. State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).
- | 1           | 2              |
|-------------|----------------|
| Nationality | Type of Entity |
|             |                |
- 8.1. Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board?..... NO
- 8.2. If 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?..... NO
- 8.4. If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

1	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	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 depository institution holding company?..... NO.....
- 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?..... NO.....
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Forvis Mazars, 312 Walnut Street, Cincinnati, Ohio 45202
- 10.1. Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?..... NO.....
- 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?..... NO.....
- 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.....
- 10.6. If the response to 10.5 is no or n/a, please explain.
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Charles V. (Chuck) Faerber, F.S.A., A.C.A.S., Consulting Actuary, Rudd and Wisdom, 9500 Arboretum Blvd., Suite 200, Austin TX 75759
- 12.1. Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?..... YES.....
- 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..... \$ 1,922,696 .....
- 12.2. If yes, provide explanation  
OBLIC owns 1650 Lake Shore, Incorporated
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?..... NO.....
- 13.3. Have there been any changes made to any of the trust indentures during the year?..... NO.....
- 13.4. If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?.....
- 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.....
- 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?..... NO.....
- 14.21. If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3. Have any provisions of the code of ethics been waived for any of the specified officers?..... NO.....
- 14.31. If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1. Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?..... NO.....
- 15.2. If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

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
- 17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... YES
- 18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? ..... YES

**FINANCIAL**

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

1 Name of Third-Party	2 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
- 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? ..... N/A
- 25.07. Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... N/A
- 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? ..... N/A

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

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

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

26.2. If yes, state the amount thereof at December 31 of the current year:  
 26.21. Subject to repurchase agreements ..... \$  
 26.22. Subject to reverse repurchase agreements ..... \$  
 26.23. Subject to dollar repurchase agreements ..... \$  
 26.24. Subject to reverse dollar repurchase agreements ..... \$  
 26.25. Placed under option agreements ..... \$  
 26.26. Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$  
 26.27. FHLB Capital Stock ..... \$ 57,100  
 26.28. On deposit with states ..... \$  
 26.29. On deposit with other regulatory bodies ..... \$  
 26.30. Pledged as collateral - excluding collateral pledged to an FHLB ..... \$  
 26.31. Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ 5,744,528  
 26.32. Other ..... \$

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? ..... NO

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

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? ..... NO

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

27.41 Special accounting provision of SSAP No. 108 .....  
 27.42 Permitted accounting practice .....  
 27.43 Other accounting guidance .....

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:.....

- 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? ..... NO

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

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
PNC Bank.....	PO Box 91309 CLEVELAND, OHIO 44101.....
FEDERAL HOME LOAN BANK.....	221 E. FOURTH ST. CINCINNATI, OHIO 45202.....
CHARLES SCHWAB.....	

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? ..... NO

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

**GENERAL INTERROGATORIES**  
PART 1 - COMMON INTERROGATORIES

1	2	3	4
Old Custodian	New Custodian	Date of Change	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. This includes both primary and sub-advisors. For assets that are managed internally by employees of the reporting entity, note as such. [“...that have access to the investment accounts”; “...handle securities”]

1	2
Name of Firm or Individual	Affiliation
PNC BANK, NATIONAL ASSOCIATION	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

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

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	2	3	4
Central Registration Depository Number	Name of Firm or Individual	Registered With	Investment Management Agreement (IMA) Filed
	PNC BANK, NATIONAL ASSOCIATION	OCC	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)])?..... NO

30.2. If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2999 TOTAL		\$

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

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

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1. Issuer Credit Obligations	\$ 26,624,854	\$ 26,594,352	\$ (30,502)
31.2. Asset-Backed Securities	8,918,012	8,388,526	(529,485)
31.3. Preferred Stocks			
31.4. Totals	\$ 35,542,866	\$ 34,982,878	\$ (559,987)

31.5. Describe the sources or methods utilized in determining the fair values:

There are three sources utilized: SVO (S&P, IDC) is the first source, company override is the second option. Custody pricing is third when no SVO or override price is available.

32.1. Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?..... NO

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?.....

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

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?..... NO

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
  - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or

**GENERAL INTERROGATORIES**  
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- ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual?..... NO.....

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?..... NO.....

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.....

38.1. Does the reporting entity directly hold cryptocurrencies?..... NO.....

38.2. If the response to 38.1 is yes, on what schedule are they reported?.....

39.1. Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies?..... NO.....

39.2. If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?

39.21 Held directly.....

39.22 Immediately converted to U.S. dollars.....

39.3. If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

**OTHER**

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

40.2. 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
NAMIC.....	\$..... 10,168
AM Best.....	..... 13,300

41.1. Amount of payments for legal expenses, if any?..... \$..... 43,287

41.2. List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Porter Wright Morris & Arthur LLP.....	\$..... 38,890

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

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

1 Name	2 Amount Paid
	\$.....

**GENERAL INTERROGATORIES**  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 1.1. Does the reporting entity have any direct Medicare Supplement Insurance in force?..... NO
- 1.2. If yes, indicate premium earned on U.S. business only..... \$
- 1.3. What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?..... \$
  - 1.31 Reason for excluding:
- 1.4. Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above..... \$
- 1.5. Indicate total incurred claims on all Medicare Supplement insurance..... \$
- 1.6. Individual policies:
  - Most current three years:
  - 1.61. Total premium earned..... \$
  - 1.62. Total incurred claims..... \$
  - 1.63. Number of covered lives.....
  - All years prior to most current three years:
  - 1.64. Total premium earned..... \$
  - 1.65. Total incurred claims..... \$
  - 1.66. Number of covered lives.....
- 1.7. Group policies:
  - Most current three years:
  - 1.71. Total premium earned..... \$
  - 1.72. Total incurred claims..... \$
  - 1.73. Number of covered lives.....
  - All years prior to most current three years:
  - 1.74. Total premium earned..... \$
  - 1.75. Total incurred claims..... \$
  - 1.76. Number of covered lives.....

2. Health Test:

	Current Year	Prior Year
2.1. Premium Numerator.....	\$.....	\$.....
2.2. Premium Denominator.....	8,259,316	8,359,632
2.3. Premium Ratio (2.1/2.2).....	%.....	%.....
2.4. Reserve Numerator.....	\$.....	\$.....
2.5. Reserve Denominator.....	13,561,471	14,064,836
2.6. Reserve Ratio (2.4/2.5).....	%.....	%.....

- 3.1. Did the reporting entity issue participating policies during the calendar year?..... NO
- 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?..... NO
  - 4.2. Does the reporting entity issue non-assessable policies?..... NO
  - 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?..... NO
  - 5.2. If yes, is the commission paid:
    - 5.21. Out of Attorney's-in-fact compensation..... N/A
    - 5.22. As a direct expense of the exchange..... N/A
  - 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?..... NO
  - 5.5. If yes, give full information
- 6.1. What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:
- 6.2. Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
- 6.3. What provision has this reporting entity made (such as 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?..... NO
- 6.5. If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss

**GENERAL INTERROGATORIES**  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 7.1. Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?..... NO
- 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)?..... NO
- 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?..... NO
- 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..... NO
- 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..... NO
- 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?..... NO
- 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,..... NO  
 (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..... NO  
 (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..... NO
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?..... N/A
- 11.1. Has the reporting entity guaranteed policies issued by any other entity and now in force:..... NO
- 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 that 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?..... N/A
- 12.4. If yes, provide the range of interest rates charged under such notes during the period covered by this statement:  
 12.41 From..... %

**GENERAL INTERROGATORIES**  
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

- 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?..... NO
- 12.6. If yes, state the amount thereof at December 31 of current year:
- 12.61 Letters of Credit..... \$
- 12.62 Collateral and other funds..... \$
- 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?..... NO
- 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 reporting entity a cedent in a multiple cedent reinsurance contract?..... NO
- 14.2. If yes, please describe the method of allocating and recording reinsurance among the cedents:
- 14.3. If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedent reinsurance contracts?..... NO
- 14.4. If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?..... NO
- 14.5. If the answer to 14.4 is no, please explain:
- 15.1. Has the reporting entity guaranteed any financed premium accounts?..... NO
- 15.2. If yes, give full information
- 16.1. Does the reporting entity write any warranty business?..... NO
- If yes, disclose the following information for each of the following types of warranty coverage:
- |                        | 1                         | 2                       | 3                         | 4                          | 5                        |
|------------------------|---------------------------|-------------------------|---------------------------|----------------------------|--------------------------|
|                        | Direct Losses<br>Incurred | Direct Losses<br>Unpaid | Direct Written<br>Premium | Direct Premium<br>Unearned | Direct Premium<br>Earned |
| 16.11. Home.....       | \$                        | \$                      | \$                        | \$                         | \$                       |
| 16.12. Products.....   | \$                        | \$                      | \$                        | \$                         | \$                       |
| 16.13. Automobile..... | \$                        | \$                      | \$                        | \$                         | \$                       |
| 16.14. Other*.....     | \$                        | \$                      | \$                        | \$                         | \$                       |
- \* Disclose type of coverage:
- 17.1. Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that is exempt from the statutory provision for unauthorized reinsurance?..... NO
- Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:
- 17.11. Gross amount of unauthorized reinsurance in Schedule F – Part 3 exempt from the statutory provision for unauthorized reinsurance..... \$
- 17.12. Unfunded portion of Interrogatory 17.11..... \$
- 17.13. Paid losses and loss adjustment expenses portion of Interrogatory 17.11..... \$
- 17.14. Case reserves portion of Interrogatory 17.11..... \$
- 17.15. Incurred but not reported portion of Interrogatory 17.11..... \$
- 17.16. Unearned premium portion of Interrogatory 17.11..... \$
- 17.17. Contingent commission portion of Interrogatory 17.11..... \$
- 18.1. Do you act as a custodian for health savings accounts?..... NO
- 18.2. If yes, please provide the amount of custodial funds held as of the reporting date..... \$
- 18.3. Do you act as an administrator for health savings accounts?..... NO
- 18.4. If yes, please provide the balance of the 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?..... NO
- 19.1. If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?..... NO

**FIVE-YEAR HISTORICAL DATA**

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

	1	2	3	4	5
	2025	2024	2023	2022	2021
<b>Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	12,769,408	12,363,270	11,947,572	11,583,037	11,627,575
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	12,769,408	12,363,270	11,947,572	11,583,037	11,627,575
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	8,366,091	8,318,782	8,507,360	8,103,249	8,306,971
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	8,366,091	8,318,782	8,507,360	8,103,249	8,306,971
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	903,689	126,658	473,136	99,766	380,934
14. Net investment gain (loss) (Line 11)	1,498,873	1,200,738	1,694,736	743,551	902,644
15. Total other income (Line 15)	650	2,930	7,862	30,077	27,072
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	530,736	311,442	351,526	115,577	170,404
18. Net income (Line 20)	1,872,476	1,018,883	1,824,208	757,817	1,140,246
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	54,146,024	52,025,049	49,653,134	46,148,876	47,505,224
20. Premiums and considerations (Page 2, Col. 3)					
20.1. In course of collection (Line 15.1)	1,816,454	1,754,190	1,752,208	1,622,994	1,750,828
20.2. Deferred and not yet due (Line 15.2)					
20.3. Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	16,913,071	16,959,404	15,700,921	14,084,693	13,879,498
22. Losses (Page 3, Line 1)	6,556,635	7,357,543	6,907,616	5,808,534	5,676,439
23. Loss adjustment expenses (Page 3, Line 3)	3,288,964	3,098,196	2,970,823	3,108,999	2,678,446
24. Unearned premiums (Page 3, Line 9)	3,715,872	3,609,097	3,649,947	3,457,133	3,567,198
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)	37,232,953	35,065,646	33,952,213	32,064,182	33,625,726
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	1,066,685	1,864,282	2,786,588	1,553,091	1,541,559
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	37,232,953	35,065,646	33,952,213	32,064,182	33,625,726
29. Authorized control level risk-based capital	2,600,860	2,563,601	2,315,901	2,204,122	2,188,943
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Item divided by Page 2, Line 12, Col. 3) x 100.0</b>					
30. Bonds (Line 1)	68.6	69.9	70.8	63.5	62.0
31. Stocks (Lines 2.1 & 2.2)	21.1	19.8	17.8	28.7	28.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	5.2	5.8	7.0	7.2	9.6
35. Contract loans (Line 6)					
36. Derivatives (Line 7)					
37. Other invested assets (Line 8)	5.1	4.5	4.4	0.6	0.4
38. Receivables for securities (Line 9)	-	-			
39. Securities lending reinvested collateral assets (Line 10)					
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds, (Sch. D, Summary, Line 9+15, Col. 1)					
43. Affiliated preferred stocks (Sch. D, Summary, Line 22, Col. 1)					
44. Affiliated common stocks (Sch. D, Summary, Line 28, Col. 1)				1,486,352	1,433,277
45. Affiliated mortgage loans on real estate					
46. All other affiliated	2,642,631	2,250,518	2,111,069	280,799	192,560
47. Total of above Lines 42 to 46	2,642,631	2,250,518	2,111,069	1,767,151	1,625,837
48. Total investment in parent included in Lines 42 to 46 above					
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 47 above divided by Page 3, Col. 1, Line 37 x 100.0)	7.1	6.4	6.2	4.6	4.8

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1	2	3	4	5
	2025	2024	2023	2022	2021
<b>Capital and Surplus Accounts (Page 4)</b>					
50. Net unrealized capital gains (losses) (Line 24)	989,382	1,229,636	445,199	(1,273,549)	950,833
51. Dividends to stockholders (Line 35)	(713,218)	(1,276,946)	(457,816)	(798,173)	(1,409,491)
52. Change in surplus as regards policyholders for the year (Line 38)	2,167,308	1,113,432	1,888,031	(1,561,544)	593,283
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
53. Liability lines (Lines 11, 16, 17, 18 & 19)	9,133,206	2,656,694	1,434,600	2,905,272	2,807,211
54. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
57. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
58. Total (Line 35)	9,133,206	2,656,694	1,434,600	2,905,272	2,807,211
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
59. Liability lines (Lines 11, 16, 17, 18 & 19)	2,250,778	1,966,411	1,263,627	2,074,439	2,293,676
60. Property lines (Lines 1, 2, 9, 12, 21 & 26)					
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
63. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
64. Total (Line 35)	2,250,778	1,966,411	1,263,627	2,074,439	2,293,676
<b>Operating Percentages (Page 4)</b> <b>(Item divided by Page 4, Line 1) x 100.0</b>					
65. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2)	17.6	28.9	28.4	26.9	32.3
67. Loss expenses incurred (Line 3)	33.6	33.7	31.7	36.7	30.9
68. Other underwriting expenses incurred (Line 4)	37.9	35.9	34.2	35.2	32.1
69. Net underwriting gain (loss) (Line 8)	10.9	1.5	5.7	1.2	4.7
<b>Other Percentages</b>					
70. 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)	37.5	36.0	33.3	35.3	31.3
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2+3 divided by Page 4, Line 1 x 100.0)	51.1	62.6	60.1	63.6	63.2
72. 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)	22.5	23.7	25.1	25.3	24.7
<b>One-Year Loss Development (\$000 omitted)</b>					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2-Summary, Line 12, Col. 11)	(1,849)	(68)	(1,047)	(157)	272
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year-end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100.0)	(5.3)	(0.2)	(3.3)	(0.5)	0.8
<b>Two-Year Loss Development (\$000 omitted)</b>					
75. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2-Summary, Line 12, Col. 12)	(1,028)	(1,207)	(595)	478	(261)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year-end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0)	(3.0)	(3.8)	(1.8)	1.4	(0.8)

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 Corrections of Errors*?..... NO

If no, please explain:

**SCHEDULE P – ANALYSIS OF LOSSES AND LOSS EXPENSES**

**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (Cols. 1-2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received	11 Total Net Paid (Cols. 4-5+6-7+8-9)	
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	953	52	1,367	130	575		1	2,713	XXX
2. 2016	7,868	1,681	6,187	2,086	448	1,534	62	597		2	3,707	XXX
3. 2017	8,364	1,870	6,494	2,912	623	1,772	265	618		5	4,414	XXX
4. 2018	9,187	2,399	6,788	2,056	371	2,129	251	627			4,190	XXX
5. 2019	10,121	2,730	7,391	2,179	537	1,822	383	642		9	3,723	XXX
6. 2020	10,717	2,971	7,746	2,232	450	2,301	851	730		2	3,962	XXX
7. 2021	11,315	3,135	8,180	1,974	393	1,977	286	908			4,180	XXX
8. 2022	11,626	3,413	8,213	7,184	5,777	1,387	118	979			3,655	XXX
9. 2023	11,586	3,271	8,315	1,903	915	803	54	1,014			2,751	XXX
10. 2024	12,313	3,953	8,360	154		334		952			1,440	XXX
11. 2025	12,535	4,276	8,259									
12. Totals	XXX	XXX	XXX	23,633	9,566	15,426	2,400	7,642		19	34,735	XXX

Years in Which Premiums Were Earned and Losses Were Incurred	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior													
2. 2016	100	55			50	82			2			15	1
3. 2017													
4. 2018	114				8				5			127	3
5. 2019	627	348			168	185			7			269	4
6. 2020	148				31				11			190	6
7. 2021	200	17	25		189	42	3		18			376	10
8. 2022	247	44			219	87			22			357	12
9. 2023	1,571	143	5		458	117	2		71			1,847	39
10. 2024	1,039		75		733		37		165			2,049	94
11. 2025	2,722	46	337		1,051	3	165		391			4,617	226
12. Totals	6,768	653	442		2,907	516	207		692			9,847	395

Years in Which Premiums Were Earned and Losses Were Incurred	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 2016	3,047	319	2,728	38.726	18.977	44.092				45	(30)
3. 2017	4,217	510	3,707	50.418	27.273	57.083					
4. 2018	5,429	888	4,541	59.094	37.015	66.897				114	13
5. 2019	5,614	1,155	4,459	55.469	42.308	60.330				279	(10)
6. 2020	4,833	920	3,913	45.097	30.966	50.516				148	42
7. 2021	5,698	1,360	4,338	50.358	43.381	53.032				208	168
8. 2022	5,347	810	4,537	45.992	23.733	55.242				203	154
9. 2023	11,657	6,155	5,502	100.613	188.169	66.170				1,433	414
10. 2024	5,769	969	4,800	46.853	24.513	57.416				1,114	935
11. 2025	6,106	49	6,057	48.712	1.146	73.338				3,013	1,604
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	6,557	3,290

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	One Year	Two Year
1. Prior	3,627	3,295	3,009	2,910	2,816	2,912	2,896	2,879	2,880	2,880	-	1
2. 2016	2,821	2,700	2,393	2,200	2,164	2,149	2,149	2,157	2,209	2,151	(58)	(6)
3. 2017	XXX	3,395	2,931	3,227	3,440	3,309	3,323	3,254	3,144	3,110	(34)	(144)
4. 2018	XXX	XXX	4,523	4,438	4,098	3,941	4,117	4,031	4,002	3,918	(84)	(113)
5. 2019	XXX	XXX	XXX	3,732	3,452	3,935	3,863	3,987	3,904	3,825	(79)	(162)
6. 2020	XXX	XXX	XXX	XXX	3,396	3,392	3,496	3,373	3,324	3,260	(64)	(113)
7. 2021	XXX	XXX	XXX	XXX	XXX	4,170	3,807	3,532	3,492	3,590	98	58
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	4,356	3,747	3,845	3,607	(238)	(140)
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,861	4,953	4,452	(501)	(409)
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,510	3,621	(889)	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,714	XXX	XXX
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,849)	(1,028)

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		
1. Prior	XXX	1,235	1,821	2,165	2,250	2,507	2,818	2,879	2,880	2,880	XXX	XXX
2. 2016	289	1,354	1,763	2,032	2,089	2,084	2,084	2,085	2,138	2,138	XXX	XXX
3. 2017	XXX	1,033	1,421	2,405	2,782	2,957	3,088	3,106	3,107	3,110	XXX	XXX
4. 2018	XXX	XXX	612	2,371	2,712	3,389	3,593	3,705	3,764	3,796	XXX	XXX
5. 2019	XXX	XXX	XXX	383	1,587	2,463	2,938	3,417	3,605	3,563	XXX	XXX
6. 2020	XXX	XXX	XXX	XXX	419	1,856	2,493	2,753	3,086	3,081	XXX	XXX
7. 2021	XXX	XXX	XXX	XXX	XXX	697	1,815	2,353	2,912	3,232	XXX	XXX
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	794	1,560	2,574	3,272	XXX	XXX
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	675	1,648	2,676	XXX	XXX
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	722	1,737	XXX	XXX
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	488	XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR-END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1. Prior	110	23	8							
2. 2016	259	30	8	8						
3. 2017	XXX	345	97	22	42	35	35			
4. 2018	XXX	XXX	291	45	15	19				
5. 2019	XXX	XXX	XXX	440	138	58	43	43	35	
6. 2020	XXX	XXX	XXX	XXX	335	118	23	-		
7. 2021	XXX	XXX	XXX	XXX	XXX	391	88	50	28	28
8. 2022	XXX	XXX	XXX	XXX	XXX	XXX	506	38	30	
9. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458	113	7
10. 2024	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	518	112
11. 2025	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	502

**SCHEDULE T – EXHIBIT OF PREMIUMS WRITTEN**

Allocated By States And Territories

States, Etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9
		2	3						
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	12,769,408	12,534,975	9,133,206	1,589,059	7,209,144		
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	N							
40. Rhode Island	RI	N							
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	N							
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX							
59. Totals	XXX		12,769,408	12,534,975	9,133,206	1,589,059	7,209,144		
<b>Details of Write-Ins</b>									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)	XXX								

(a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG	1	4. Q – Qualified - Qualified or accredited reinsurer	–
2. R – Registered – Non-domiciled RRGs	–	5. D – Domestic Surplus Lines Insurer (DSL) – Reporting entities authorized to write surplus lines in the state of domicile	–
3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state	–	6. N – None of the above - Not allowed to write business in the state	56

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations  
NOT APPLICABLE

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**

PART 1 - ORGANIZATIONAL CHART

