

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 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.....

(Current)(Prior)

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 Number)

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 Number)

Internet Website Address..... WWW.OBLIC.COM.....

Statutory Statement Contact..... RODNEY K. MCGOUGH..... 614-488-7924.....

(Telephone Number)

RMCGOUGH@OBLIC.COM..... 614-488-7936.....

(E-Mail Address)(Fax Number)

OFFICERS

JOHN REGINALD TRIBBLE, PRESIDENT & CEO..... CARL DAVID MARSH, AVP OF CLAIMS.....

FREDERICK HUNKER, VP OF CLAIMS & SECRETARY.....

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

President & CEO

x

Frederick Hunker

Secretary

x

Demetries Jo Neely

Treasurer

Subscribed and sworn to before me

this \_\_\_\_\_ day of

\_\_\_\_\_, 2025

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 Statement Date			4  December 31 Prior Year Net Admitted Assets
		1  Assets	2  Nonadmitted Assets	3  Net Admitted Assets (Cols. 1 - 2)	
1.	Bonds.....	35,256,131		35,256,131	34,672,955
2.	Stocks:				
2.1	Preferred stocks.....				
2.2	Common stocks.....	10,933,275		10,933,275	9,809,624
3.	Mortgage loans on real estate:				
3.1	First liens.....				
3.2	Other than first liens.....				
4.	Real estate:				
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 (\$.....1,053,999), cash equivalents (\$.....1,575,493) and short-term investments (\$.....0).....	2,629,493		2,629,493	2,861,783
6.	Contract loans (including \$..... premium notes).....				
7.	Derivatives.....				
8.	Other invested assets.....	2,467,375		2,467,375	2,250,518
9.	Receivables for securities.....	614		614	1,184
10.	Securities lending reinvested collateral assets.....				
11.	Aggregate write-ins for invested assets.....				
12.	Subtotals, cash and invested assets (Lines 1 to 11).....	51,286,889		51,286,889	49,596,063
13.	Title plants less \$..... charged off (for Title insurers only).....				
14.	Investment income due and accrued.....	379,105		379,105	309,764
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection.....	2,096,727		2,096,727	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.....	779,889	17,031	762,859	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.....	190,239	190,239	—	—
21.	Furniture and equipment, including health care delivery assets (\$.....).....	119,135	119,135	—	—
22.	Net adjustment in assets and liabilities due to foreign exchange rates.....				
23.	Receivables from parent, subsidiaries and affiliates.....	49,521		49,521	28,853
24.	Health care (\$.....) and other amounts receivable.....				
25.	Aggregate write-ins for other-than-invested assets.....	67,940	15,062	52,877	73,773
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	54,969,445	341,467	54,627,978	52,025,049
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28.	Total (Lines 26 and 27).....	54,969,445	341,467	54,627,978	52,025,049
Details of Write-Ins					
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.....	699		699	1,804
2502.	PREPAID EXPENSES.....	23,823		23,823	23,135
2503.	PREPAID POSTAGE.....	266		266	317
2598.	Summary of remaining write-ins for Line 25 from overflow page.....	43,152	15,062	28,090	48,517
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	67,940	15,062	52,877	73,773

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Statement Date	December 31, Prior Year
1. Losses (current accident year \$.....)	6,071,470	7,357,543
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	3,266,120	3,098,196
4. Commissions payable, contingent commissions and other similar charges	189,058	132,441
5. Other expenses (excluding taxes, licenses and fees)	206,038	235,876
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	5,836	11,371
7.1 Current federal and foreign income taxes (including \$.....161 on realized capital gains (losses))	111,064	63,535
7.2 Net deferred tax liability	798,651	546,482
8. Borrowed money \$..... and interest thereon \$.....	1,333,333	
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....2,063,828 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)	3,914,582	3,609,097
10. Advance premium	269,959	738,592
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,372,147	870,924
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	332,647	295,347
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$..... certified)		
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		
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)	17,870,904	16,959,404
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	17,870,904	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)	34,757,074	33,065,646
36. Less treasury stock, at cost:		
36.1 1,000,000 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)	36,757,074	35,065,646
38. Totals (Page 2, Line 28, Col. 3)	54,627,978	52,025,050
Details of Write-Ins		
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	3
		Current Year to Date	Prior Year to Date	Prior Year Ended December 31
Underwriting Income				
1.	Premiums earned:			
1.1.	Direct (written \$.....9,957,784)	9,316,611	9,180,340	12,313,082
1.2.	Assumed (written \$.....)			
1.3.	Ceded (written \$.....3,489,392)	3,153,704	2,945,119	3,953,449
1.4.	Net (written \$.....6,468,392)	6,162,907	6,235,221	8,359,632
Deductions:				
2.	Losses incurred (current accident year \$ ):			
2.1	Direct	974,464	3,327,387	7,205,567
2.2	Assumed			
2.3	Ceded	153,356	1,453,787	4,789,230
2.4	Net	821,108	1,873,600	2,416,338
3.	Loss adjustment expenses incurred	2,194,750	2,289,065	2,815,753
4.	Other underwriting expenses incurred	2,335,441	2,174,645	3,000,883
5.	Aggregate write-ins for underwriting deductions			
6.	Total underwriting deductions (Lines 2 through 5)	5,351,299	6,337,310	8,232,974
7.	Net income of protected cells			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	811,608	(102,089)	126,658
Investment Income				
9.	Net investment income earned	990,192	974,748	1,299,941
10.	Net realized capital gains (losses) less capital gains tax of \$.....(163)	(606)	(98,895)	(99,203)
11.	Net investment gain (loss) (Lines 9 + 10)	989,587	875,853	1,200,738
Other Income				
12.	Net gain or (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	1,730	2,930
15.	Total other income (Lines 12 through 14)	650	1,730	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)	1,801,845	775,494	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)	1,801,845	775,494	1,330,325
19.	Federal and foreign income taxes incurred	376,667	157,169	311,442
20.	Net income (Line 18 minus Line 19) (to Line 22)	1,425,177	618,325	1,018,883
Capital and Surplus Account				
21.	Surplus as regards policyholders, December 31 prior year	35,065,646	33,952,213	33,952,213
22.	Net income (from Line 20)	1,425,177	618,325	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 \$.....236,905	908,074	1,219,912	1,229,636
25.	Change in net unrealized foreign exchange capital gain (loss)			
26.	Change in net deferred income tax	(15,262)	(9,262)	105,166
27.	Change in nonadmitted assets	86,655	6,140	36,693
28.	Change in provision for reinsurance			
29.	Change in surplus notes			
30.	Surplus (contributed to) withdrawn from protected cells			
31.	Cumulative effect of changes in accounting principles			
32.	Capital changes:			
32.1.	Paid in			
32.2.	Transferred from surplus (Stock Dividend)			
32.3.	Transferred to surplus			
33.	Surplus adjustments:			
33.1.	Paid in	—	—	—
33.2.	Transferred to capital (Stock Dividend)			
33.3.	Transferred from capital			
34.	Net remittances from or (to) Home Office			
35.	Dividends to stockholders	(713,218)	(1,276,946)	(1,276,946)
36.	Change in treasury stock			
37.	Aggregate write-ins for gains and losses in surplus			
38.	Change in surplus as regards policyholders (Lines 22 through 37)	1,691,426	558,169	1,113,432
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	36,757,072	34,510,382	35,065,646
Details of Write-Ins				
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	1,730	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	1,730	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	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	6,158,445	6,563,738	9,030,058
2. Net investment income	883,393	888,918	1,253,575
3. Miscellaneous income	(485,409)	(142,738)	(240,667)
4. Total (Lines 1 to 3)	6,556,429	7,309,918	10,042,966
5. Benefit and loss related payments	2,107,181	1,651,187	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	4,341,023	4,061,703	5,542,699
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$(163) tax on capital gains (losses)	328,974	171,331	669,574
10. Total (Lines 5 through 9)	6,777,178	5,884,221	8,178,684
11. Net cash from operations (Line 4 minus Line 10)	(220,749)	1,425,697	1,864,282
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	2,001,225	4,854,828	4,061,673
12.2 Stocks		10,200	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	569	–	–
12.8 Total investment proceeds (Lines 12.1 to 12.7)	2,001,794	4,865,028	4,071,873
13. Cost of investments acquired (long-term only):			
13.1 Bonds	2,543,238	5,312,568	5,271,101
13.2 Stocks			2,422
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets	200,000		
13.6 Miscellaneous applications	–	1,648	1,184
13.7 Total investments acquired (Lines 13.1 to 13.6)	2,743,238	5,314,216	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 and Line 14)	(741,444)	(449,188)	(1,202,833)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock	–	–	–
16.3 Borrowed funds	1,333,333		
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders	713,218	1,276,946	1,276,946
16.6 Other cash provided (applied)	109,788	79,159	160,647
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	729,903	(1,197,787)	(1,116,299)
Reconciliation of Cash, Cash Equivalents and Short-Term Investments			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(232,290)	(221,278)	(454,849)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	2,861,783	3,316,633	3,316,633
19.2 End of period (Line 18 plus Line 19.1)	2,629,493	3,095,355	2,861,783
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001.			

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 #	09/30/2025	12/31/2024
Net Income					
(1) State basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$ 1,425,177	\$ 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	<u>\$ 1,425,177</u>	<u>\$ 1,018,883</u>
Surplus					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 36,757,074	\$ 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	<u>\$ 36,757,074</u>	<u>\$ 35,065,646</u>

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
- (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

Notes to the Financial Statements

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

a. The aggregate amount of unrealized losses:

1. Less than 12 months..... \$..... 1,397 .

2. 12 months or longer..... 582,421 .

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 months..... \$..... 143,530 .

2. 12 months or longer..... 5,112,483 .

(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

6.1

Notes to the Financial Statements

5. Investments (Continued)

L. Restricted Assets

(1) Restricted assets (including pledged)

Gross (Admitted & Nonadmitted) Restricted											
Current Year							Current Year				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Restricted Asset Category	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)	Total Nonadmitted Restricted	Total Admitted Restricted (5-8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets, %	Admitted Restricted to Total Admitted Assets, %
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	.....	57,100	.....	57,100	0.104	0.105
j. On deposit with states	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
k. On deposit with other regulatory bodies	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
l. Pledged as collateral to FHLB (including assets backing funding agreements)	.....	5,007,695	5,007,695	.....	5,007,695	.....	5,007,695	.....	5,007,695	9.110	9.167
m. Pledged as collateral not captured in other categories	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
n. Other restricted assets	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
o. Total restricted assets (Sum of a through n)	\$ .....—	\$ .....5,064,795	\$ .....5,064,795	\$ .....—	\$ .....5,064,795	\$ .....	\$ .....5,064,795	\$ .....	\$ .....5,064,795	.....9.214%	.....9.271%

(2) Detail of assets pledged as collateral not captured in other categories (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable

(3) Detail of other restricted assets (contracts that share similar characteristics, such as reinsurance and derivatives, are reported in the aggregate) - Not Applicable



Notes to the Financial Statements

5. Investments (Continued)

(4) Collateral received and reflected as assets within the reporting entity's financial statements

	(1)	(2)	(3)	(4)
	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)	% of BACV to Total Admitted Assets
Collateral Assets				
General Account:				
a. Cash, cash equivalents and short-term investments	\$	\$	%	%
b. Schedule D Part 1 Section 1				
c. Schedule D Part 1 Section 2	5,645,964	5,591,831	10.271	10.335
d. Schedule D Part 2 Section 1				
e. Schedule D Part 2 Section 2				
f. Schedule B				
g. Schedule A				
h. Schedule BA Part 1				
i. Schedule DL Part 1				
j. Other				
k. Total Collateral Assets (a+b+c+d+e+f+g+h+i+j)	\$ 5,645,964	\$ 5,591,831	10.271 %	10.335 %
Protected Cell:				
l. Cash, Cash Equivalents and Short-Term Investments	\$	\$	%	%
m. Schedule D Part 1 Section 1				
n. Schedule D Part 1 Section 2				
o. Schedule D Part 2 Section 1				
p. Schedule D Part 2 Section 2				
q. Schedule B				
r. Schedule A				
s. Schedule BA Part 1				
t. Schedule DL Part 1				
u. Other				
v. Total Collateral Assets (l+m+n+o+p+q+r+s+t+u)	\$	\$	%	%
			(1)	(2)
			Amount	% of Liability to Total Liabilities
w. Recognized Obligation to Return Collateral Asset (General Account)			\$	%
x. Recognized Obligation to Return Collateral Asset (Protected Cell)			\$	%

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

Interest Income Due and Accrued	Amount
1. Gross	\$ 379,105
2. Nonadmitted	\$
3. Admitted	\$ 379,105

Notes to the Financial Statements

7. Investment Income (Continued)

- 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 - No Significant Changes

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. Nature of Relationships - No Significant Changes
- B. Detail of Related Party Transactions - No Significant Changes
- D. Amounts Due To or From Related Parties - No Significant Changes
- J. Write-Down for Impairments of Investments in Subsidiary Controlled or Affiliated Companies - 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. OBLIC obtained a commercial loan from PNC for \$4,000,000 on 1/10/2025 with a maturity date of 1/10/2026. As of September 30, 2025, the amount owed is \$1,333,333 with \$117,364 being paid in interest. The interest rate is 6.32%.
- B. FHLB (Federal Home Loan Bank) Agreements
  - (1) OBLIC is a member stockholder of the FHLB Cincinnati, for September 30, 2025, OBLIC does not have any collateral pledged to the FHLB and therefore our borrowing capacity is \$0.
  - (2) FHLB capital stock

OBLIC has a total capital stock position of \$57,100 as of September 30, 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	\$		
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	\$		

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

	(1)	(2)	Eligible for Redemption			
	Current Year Total (2+3+4+5+6)	Not 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	\$	\$	\$	\$

Notes to the Financial Statements

11. Debt (Continued)

(3) Collateral pledged to FHLB

(a) Amount pledged as of reporting date

	(1)	(2)	(3)
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current year total general and protected cell accounts total collateral pledged (Lines 2+3)	\$ 5,288,291	\$ 5,884,689	\$ 5,007,697
2. Current year general account total collateral pledged	5,288,291	5,884,689	5,007,697
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)	(2)	(3)
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current year total general and protected cell accounts maximum collateral pledged (Lines 2+3)	\$ 5,288,291	\$ 5,884,689	\$ 5,007,697
2. Current year general account maximum collateral pledged	5,288,291	5,884,689	5,007,697
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 - 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 sponsored by the Company. The qualified plan covers all employees of the Company who have completed six months of service. Plan assets are invested with Ascensus. The investments selected are at the discretion of the employee. The Company funds pension costs at 10% of the employee's annual compensation. The Company's expense contributions were \$143,165 and \$147,035 for the years ended September 30, 2025 and December 31, 2024.

The Company participates in a non-qualified deferred compensation plan for highly compensated employees. The assets associated in funding this obligation are held in a Rabbi Trust. The liability for the years ended September 30, 2025 and December 31, 2024 were \$332,647and \$295,347.

- 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 \$1,562,036
- 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 - No Significant Changes

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 September 30, 2025.

- (1) Objectives - Not Applicable
- (2) Details by NAIC designation 3 or below, or unrated of securities sold during the quarter 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.

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.

Notes to the Financial Statements

20. Fair Value Measurements (Continued)

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
a.	Assets at fair value					
	Cash	\$ 1,053,999	\$	\$	\$	\$ 1,053,999
	Corporate Bonds	105,316				105,316
	Other MM Mutual Funds	1,575,493				1,575,493
	Industrial Miscellaneous (Common Stock)	57,100				57,100
	Mutual Funds	8,627,119				8,627,119
	Common Stock Exchange Traded Funds	2,249,056				2,249,056
	Other Long Term Assets	2,267,375				2,267,375
	Total assets at fair value/NAV	\$ 15,935,458	\$	\$	\$	\$ 15,935,458
b.	Liabilities at fair value					
	Non Qualified Deferred Comp	\$	\$	\$	\$	\$
	Total liabilities at fair value	\$	\$	\$	\$	\$

(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 for All Financial Instruments by Level 1, 2 and 3

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Cash	\$	\$	\$	\$	\$	\$	\$
Cash Equivalents							
Other US Government Obligations							
Municipal Bonds General Obligations							
Municipal Bonds Revenue							
Corporate Bonds							
SVO Exchange Traded Funds							
ABS Self Liquidating RMBS Guaranteed							
ABS Self Liquidating CMBS Guaranteed							
ABS Self Liquidating RMBS Not/Partially Guaranteed							
ABS Self Liquidating Non Agy RMBS							
ABS Self Liquidating Non Agy CLO's, CBO's & CDO's							
Other ABS Self Liquidating Unaffiliated							

D. Not Practicable to Estimate Fair Value - Not Applicable

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

21. Other Items - No Significant Changes

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 September 30, 2025.

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$	\$	\$	\$	\$	\$
b. All other			2,063,828	474,680	(2,063,828)	(474,680)
c. Total (a+b)	\$	\$	\$ 2,063,828	\$ 474,680	\$ (2,063,828)	\$ (474,680)
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

Notes to the Financial Statements

23. Reinsurance (Continued)

- 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 September 30, 2025, totaled \$5,647,000. As of September 30, 2025, \$2,905,000 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, 2024 were \$7,358,000. Therefore, there has been an unfavorable prior-year development of \$1,194,000.
- 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 - No Significant Changes

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 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act?..... NO
- 1.2 If yes, has the report been filed with the domiciliary state?.....
- 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 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 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end?..... NO
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.  
.....
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group?..... NO
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.....
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?..... NO
- 4.2 If yes, provide the name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved?..... NO  
If yes, attach an explanation.  
.....
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made..... 12/31/2023
- 6.2 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
- 6.3 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
- 6.4 By what department or departments?  
The Ohio Department of Insurance.....
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?..... N/A
- 6.6 Have all of the recommendations within the latest financial examination report been complied with?..... YES
- 7.1 Has this 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
- 7.2 If yes, give full information  
.....
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?..... NO
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms?..... NO
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliates primary federal regulator.

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

GENERAL INTERROGATORIES  
PART 1 - COMMON INTERROGATORIES

- 9.1 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.
- 9.11 If the response to 9.1 is No, please explain:
- 
- 9.2 Has the code of ethics for senior managers been amended?..... NO
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers?..... NO
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).
- 

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?..... YES
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:..... \$ -

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.)..... NO
- 11.2 If yes, give full and complete information relating thereto:
- 
12. Amount of real estate and mortgages held in other invested assets in Schedule BA:..... \$
13. Amount of real estate and mortgages held in short-term investments:..... \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates?..... YES
- 14.2 If yes, please complete the following:

	1	2
	Prior Year-End Book / Adjusted Carrying Value	Current Quarter Book / Adjusted Carrying Value
14.21 Bonds.....	\$.....	\$.....
14.22 Preferred Stock.....	.....	.....
14.23 Common Stock.....	.....	.....
14.24 Short-Term Investments.....	.....	.....
14.25 Mortgage Loans on Real Estate.....	.....	.....
14.26 All Other.....	2,250,518	.....
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26).....	2,250,518	.....
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above.....	.....	.....

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB?..... NO
- 15.2 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.
- 
16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2..... \$
- 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2..... \$
- 16.3 Total payable for securities lending reported on the liability page..... \$
17. 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

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

1	2
Name of Custodian(s)	Custodian Address
PNC Bank.....	PO Box 91309 CLEVELAND, OHIO 44101.....
FEDERAL HOME LOAN BANK.....	221 E. FOURTH ST. CINCINNATI, OHIO 45202.....

- 17.2 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	2	3
Name(s)	Location(s)	Complete Explanation(s)
.....	.....	.....

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter?..... NO
- 17.4 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

17.5 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.

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

17.5097 For those firms/individuals listed in the table for Question 17.5, 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.....

17.5098 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... YES.....

17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed
	PNC BANK, NATIONAL ASSOCIATION.....	AD6GFRVSDT01YPT1CS68...	OCC.....	NO.....

18.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?..... YES.....

18.2 If no, list exceptions:  
.....

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for 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.....

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

a. The security was purchased prior to January 1, 2018.

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

c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?..... NO.....

21. 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.....

GENERAL INTERROGATORIES  
PART 2 – PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change?..... NO.....  
If yes, attach an explanation.  
.....
2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?..... NO.....  
If yes, attach an explanation.  
.....
- 3.1 Have any of the reporting entity's primary reinsurance contracts been canceled?..... NO.....
- 3.2 If yes, give full and complete information thereto  
.....
- 4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves,") discounted at a rate of interest greater than zero?..... NO.....
- 4.2 If yes, complete the following schedule:

			Total Discount				Discount Taken During Period			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Disc. Rate	Unpaid Losses	Unpaid LAE	IBNR	Total	Unpaid Losses	Unpaid LAE	IBNR	Total
Total.....										
5. Operating Percentages:

5.1 A&H loss percent..... %

5.2 A&H cost containment percent..... %

5.3 A&H expense percent excluding cost containment expenses..... %
- 6.1 Do you act as a custodian for health savings accounts?..... NO.....
- 6.2 If yes, please provide the amount of custodial funds held as of the reporting date..... \$.....
- 6.3 Do you act as an administrator for health savings accounts?..... NO.....
- 6.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$.....
7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?..... NO.....
- 7.1 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.....

SCHEDULE F - CEDED REINSURANCE  
Showing All New Reinsurers - Current Year to Date

1	2	3	4	5	6	7
NAIC Company Code	ID Number	Name of Reinsurer	Domiciliary Jurisdiction	Type of Reinsurer	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating

NONE

SCHEDULE T – EXHIBIT OF PREMIUMS WRITTEN

Current Year to Date - Allocated by States and Territories

			1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid	
			Active Status (a)	2	3	4	5	6	7
				Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date
States, Etc.									
1.	Alabama	AL	N						
2.	Alaska	AK	N						
3.	Arizona	AZ	N						
4.	Arkansas	AR	N						
5.	California	CA	N						
6.	Colorado	CO	N						
7.	Connecticut	CT	N						
8.	Delaware	DE	N						
9.	District of Columbia	DC	N						
10.	Florida	FL	N						
11.	Georgia	GA	N						
12.	Hawaii	HI	N						
13.	Idaho	ID	N						
14.	Illinois	IL	N						
15.	Indiana	IN	N						
16.	Iowa	IA	N						
17.	Kansas	KS	N						
18.	Kentucky	KY	N						
19.	Louisiana	LA	N						
20.	Maine	ME	N						
21.	Maryland	MD	N						
22.	Massachusetts	MA	N						
23.	Michigan	MI	N						
24.	Minnesota	MN	N						
25.	Mississippi	MS	N						
26.	Missouri	MO	N						
27.	Montana	MT	N						
28.	Nebraska	NE	N						
29.	Nevada	NV	N						
30.	New Hampshire	NH	N						
31.	New Jersey	NJ	N						
32.	New Mexico	NM	N						
33.	New York	NY	N						
34.	North Carolina	NC	N						
35.	North Dakota	ND	N						
36.	Ohio	OH	L	9,957,784	9,672,304	9,007,047	2,364,220	6,071,470	7,130,029
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	9,957,784	9,672,304	9,007,047	2,364,220	6,071,470	7,130,029
Details of Write-Ins									
58001.			XXX						
58002.			XXX						
58003.			XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page		XXX						
58999.	Totals (Lines 58001 through 58003 plus 58998) (Line 58 above)		XXX						

(a) Active Status Counts

1. L – Licensed or Chartered - Licensed insurance carrier or domiciled RRG

4. Q – Qualified - Qualified or accredited reinsurer

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

6. N – None of the above - Not allowed to write business in the state
2. R – Registered – Non-domiciled RRGs

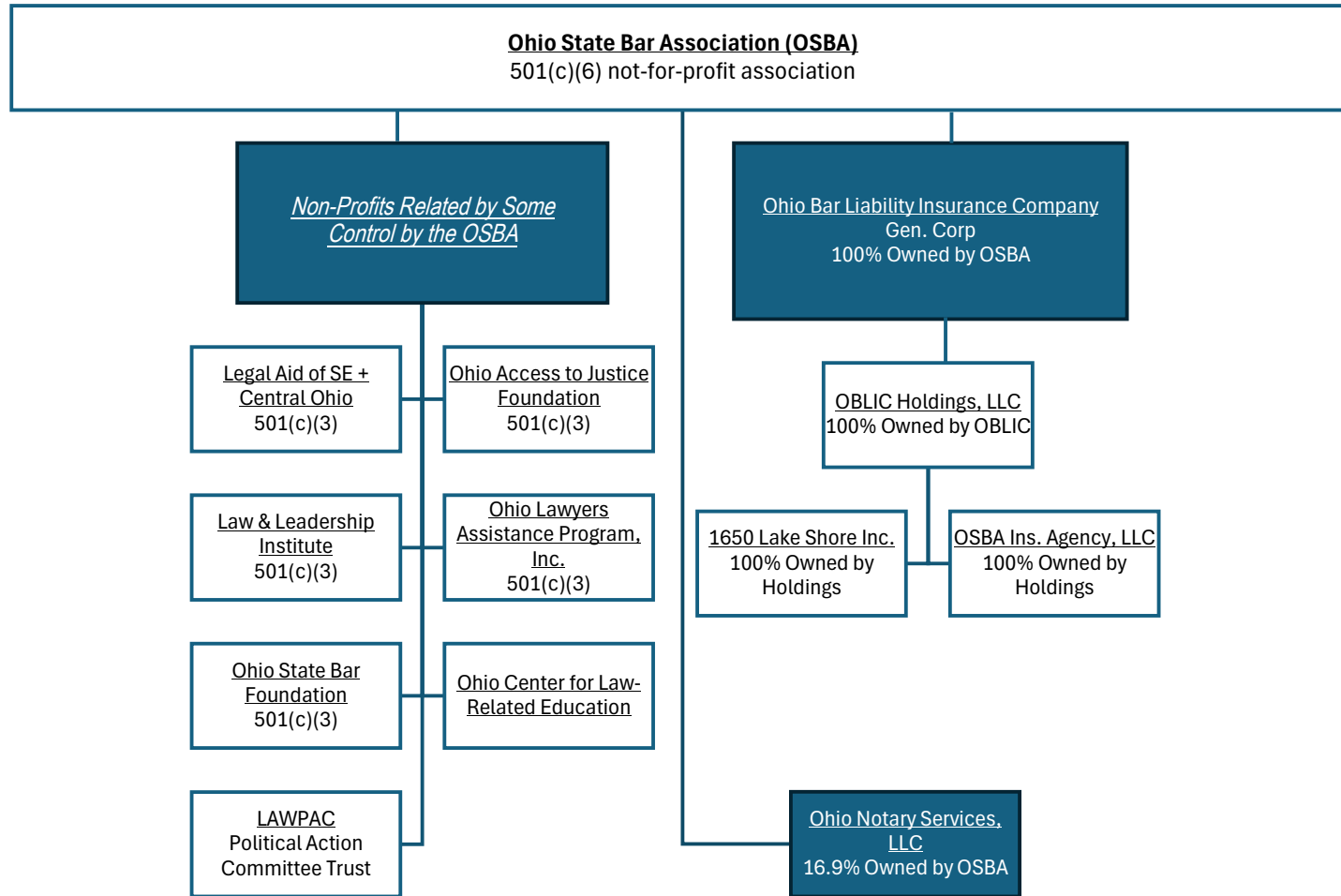
5. D –

56
3. E – Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than the state of domicile - see DSLII)

56

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

**PART 1 - ORGANIZATIONAL CHART**



SCHEDULE Y

PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies) / Person(s)	Is an SCA Filing Required? (Yes/No)	*
	The Ohio State Bar Association		31-4271520				The Ohio State Bar Association	OH	NIA	OSBA Board of Governors	Ownership	100.0	OSBA Board of Governors	NO	
	OBLIC	37176	31-0947214				Ohio Bar Liability Insurance Company	OH	IA	OBLIC Board of Directors	Board of Directors		OSBA Board of Governors	NO	
	1650 Lake Shore Inc.		31-1394604				1650 Lake Shore Incorporated	OH	NIA	1650 Board of Directors	Board of Directors		OBLIC Holdings, LLC	NO	
	OBLIC Holdings, LLC		46-5150262				OBLIC Holdings, LLC	OH	NIA	Ohio Liability Insurance Company	Ownership	100.0	OBLIC Board of Directors	NO	
	OSBIA		31-1382704				Ohio Bar Insurance Agency	OH	NIA	OSBAIA Board of Directors	Board of Directors		OBLIC Holdings, LLC	NO	
	Legal Aid of Southeast & Central Ohio		31-0718185				The Ohio State Bar Association	OH	OTH	Board of Directors	Board of Directors		Board of Directors	NO	
	Ohio Access to Justice		46-4044686				The Ohio State Bar Association	OH	OTH	Board of Directors	Board of Directors		Board of Directors	NO	
	Law & Leadership Institute		26-4709314				The Ohio State Bar Association	OH	OTH	Board of Directors	Board of Directors		Board of Directors	NO	
	Ohio Lawyers Assistance Program		34-1675796				The Ohio State Bar Association	OH	OTH	Board of Directors	Board of Directors		Board of Directors	NO	
	Ohio State Bar Foundation		31-6054093				The Ohio State Bar Association	OH	OTH	Board of Directors	Board of Directors		Board of Directors	NO	
	Ohio Center for Law-Related Education		31-1124428				The Ohio State Bar Association	OH	OTH	Board of Directors	Board of Directors		Board of Directors	NO	
	LAWPAC Political Action Committee Trust		31-6321625				The Ohio State Bar Association	OH	OTH	Board of Directors	Directors		Board of Directors	NO	
	Ohio Notary Services, LLC		83-4139445				The Ohio State Bar Association	OH	OTH	Board of Directors	Ownership	16.9	Board of Directors	NO	
Asterisk	Explanation														
	Legal Aid of Southeast & Central Ohio - Independent 501(c)(3), OSBA can influence via board seats														
	Ohio Access to Justice - Independent 501(c)(3), OSBA can influence via board seats														
	Law & Leadership Institute - Independent 501(c)(3), OSBA can influence via board seats														
	Ohio Lawyers Assistance Program - Independent 501(c)(3), OSBA can influence via board seats														
	Ohio State Bar Foundation - Independent 501(c)(3), OSBA can influence via board seats														
	Ohio Center for Law-Related Education - Independent 501(c)(3), OSBA can influence via board seats														
	LAWPAC Political Action Committee Trust - Independent tax-exempt 527, OSBA can influence via board seats														
	Ohio Notary Services, LLC - OSBA ownership of 16.9% and board seat														

PART 1 – LOSS EXPERIENCE

		Current Year to Date			4
		1	2	3	Prior Year to Date Direct Loss Percentage
Line of Business		Direct Premiums Earned	Direct Losses Incurred	Direct Loss Percentage	
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 .....				
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 .....				
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 .....	132,206			76.994
17.2	Other liability-claims made .....	9,184,405	974,464	10.610	35.210
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	XXX	XXX	XXX
32.	Reinsurance - nonproportional assumed liability .....	XXX	XXX	XXX	XXX
33.	Reinsurance - nonproportional assumed financial lines .....	XXX	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business .....				
35.	Totals .....	9,316,611	974,464	10.459	36.245
Details of Write-Ins					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page .....				
3499.	Summary of remaining write-ins for Line 34 from overflow page .....				

PART 2 – DIRECT PREMIUMS WRITTEN

		1	2	3
Line of Business		Current Quarter	Current Year to Date	Prior Year Year to Date
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 .....			
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 .....			
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 .....	45,975	132,206	216,112
17.2	Other liability-claims made .....	3,001,222	9,825,578	9,456,192
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	XXX	XXX
32.	Reinsurance - nonproportional assumed liability .....	XXX	XXX	XXX
33.	Reinsurance - nonproportional assumed financial lines .....	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business .....			
35.	Totals .....	3,047,197	9,957,784	9,672,304
Details of Write-Ins				
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page .....			
3499.	Summary of remaining write-ins for Line 34 from overflow page .....			



PART 3 (\$000 OMITTED)  
LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year End Known Case Loss and LAE Reserves	Prior Year End IBNR Loss and LAE Reserves	Total Prior Year End Loss and LAE Reserves (Cols. 1+2)	2025 Loss and LAE Payments on Claims Reported as of Prior Year End	2025 Loss and LAE Payments on Claims Unreported as of Prior Year End	Total 2025 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings) / Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings) / Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings) / Deficiency (Cols. 11+12)
1. 2022 + Prior.....	2,088	792	2,880	485		485	1,364		49	1,413	(239)	(743)	(982)
2. 2023.....	2,682	785	3,467	1,561		1,561	2,363		—	2,363	1,242	(785)	457
3. Subtotals 2023 + prior.....	4,770	1,577	6,347	2,046		2,046	3,727		49	3,776	1,003	(1,528)	(525)
4. 2024.....	2,588	1,523	4,111	859		859	1,920		251	2,171	191	(1,272)	(1,081)
5. Subtotals 2024 + prior.....	7,358	3,100	10,458	2,905		2,905	5,647		300	5,947	1,194	(2,800)	(1,606)
6. 2025.....	XXX	XXX	XXX	XXX	1,233	1,233	XXX	3,028	362	3,390	XXX	XXX	XXX
7. Totals.....	7,358	3,100	10,458	2,905	1,233	4,138	5,647	3,028	662	9,337	1,194	(2,800)	(1,606)
8. Prior Year-End Surplus As Regards Policyholders.....	35,066										Col. 11, Line 7 As % of Col. 1, Line 7 ..... 16.227 %	Col. 12, Line 7 As % of Col. 2, Line 7 ..... (90.323)%	Col. 13, Line 7 As % of Col. 3, Line 7 ..... (15.357)% Col. 13, Line 7 / Line 8 ..... (4.580)%

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

		Response
1.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?.....	NO.....
2.	Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?.....	NO.....
3.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?.....	NO.....
4.	Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?.....	NO.....


August Filing

5.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter. ....	N/A.....
----	---	----------

EXPLANATION:

1. ....
2. ....
3. ....
4. ....
5. ....

BARCODES:

1.   
3 7 1 7 6 2 0 2 5 4 9 0 0 0 0 0 3
2.   
3 7 1 7 6 2 0 2 5 4 5 5 0 0 0 0 3
3.   
3 7 1 7 6 2 0 2 5 3 6 5 0 0 0 0 3
4.   
3 7 1 7 6 2 0 2 5 5 0 5 0 0 0 0 3
5.

OVERFLOW PAGE FOR WRITE-INS  
ASSETS

	Current Statement Date			4
	1	2	3	December 31
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Prior Year Net Admitted Assets
1197. Summary of remaining write-ins for Line 11 from overflow page.....				
2504. DEDUCTIBLE RECEIVABLE.....	43,152	15,062	28,090	48,517
2597. Summary of remaining write-ins for Line 25 from overflow page.....	43,152	15,062	28,090	48,517

SCHEDULE A – VERIFICATION  
Real Estate

		1	2
		Year to Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year .....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition .....		
2.2	Additional investment made after acquisition .....		
3.	Current year change in encumbrances .....		
4.	Total gain (loss) on disposals .....		
5.	Deduct amounts received on disposals .....		
6.	Total foreign exchange change in book / adjusted carrying value .....		
7.	Deduct current year's other-than-temporary impairment recognized .....		
8.	Deduct current year's depreciation .....		
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....		
10.	Deduct total nonadmitted amounts .....		
11.	Statement value at end of current period (Line 9 minus Line 10) .....		

SCHEDULE B – VERIFICATION  
Mortgage Loans

		1	2
		Year to Date	Prior Year Ended December 31
1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....		
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition .....		
2.2	Additional investment made after acquisition .....		
3.	Capitalized deferred interest and other .....		
4.	Accrual of discount .....		
5.	Unrealized valuation increase / (decrease) .....		
6.	Total gain (loss) on disposals .....		
7.	Deduct amounts received on disposals .....		
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....		
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest .....		
10.	Deduct current year's other-than-temporary impairment recognized .....		
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		
12.	Total valuation allowance .....		
13.	Subtotal (Line 11 plus Line 12) .....		
14.	Deduct total nonadmitted amounts .....		
15.	Statement value at end of current period (Line 13 minus Line 14) .....		

SCHEDULE BA - VERIFICATION  
Other Long-Term Invested Assets

		1	2
		Year to Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year .....	2,250,518	2,111,069
2.	Cost of acquired:		
2.1	Actual cost at time of acquisition .....		
2.2	Additional investment made after acquisition .....	200,000	
3.	Capitalized deferred interest and other .....		
4.	Accrual of discount .....		
5.	Unrealized valuation increase / (decrease) .....	16,857	139,450
6.	Total gain (loss) on disposals .....		
7.	Deduct amounts received on disposals .....		
8.	Deduct amortization of premium, depreciation and proportional amortization .....		
9.	Total foreign exchange change in book / adjusted carrying value .....		
10.	Deduct current year's other-than-temporary impairment recognized .....		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	2,467,375	2,250,518
12.	Deduct total nonadmitted amounts .....		
13.	Statement value at end of current period (Line 11 minus Line 12) .....	2,467,375	2,250,518

SCHEDULE D - VERIFICATION  
Bonds and Stocks

		1	2
		Year to Date	Prior Year Ended December 31
1.	Book/adjusted carrying value of bonds and stocks, December 31 of prior year .....	44,482,577	42,030,663
2.	Cost of bonds and stocks acquired .....	2,543,238	5,273,523
3.	Accrual of discount .....	122,604	129,181
4.	Unrealized valuation increase / (decrease) .....	1,128,123	1,379,982
5.	Total gain (loss) on disposals .....	(766)	(125,574)
6.	Deduct consideration for bonds and stocks disposed of .....	2,001,225	4,071,873
7.	Deduct amortization of premium .....	85,145	133,324
8.	Total foreign exchange change in book / adjusted carrying value .....		
9.	Deduct current year's other-than-temporary impairment recognized .....		
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....		
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	46,189,406	44,482,577
12.	Deduct total nonadmitted amounts .....		
13.	Statement value at end of current period (Line 11 minus Line 12) .....	46,189,406	44,482,577

SCHEDULE D – PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity  
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

	1	2	3	4	5	6	7	8
NAIC Designation	Book / Adjusted Carrying Value Beginning of Current Quarter	Acquisitions During Current Quarter	Dispositions During Current Quarter	Non-Trading Activity During Current Quarter	Book / Adjusted Carrying Value End of First Quarter	Book / Adjusted Carrying Value End of Second Quarter	Book / Adjusted Carrying Value End of Third Quarter	Book / Adjusted Carrying Value December 31 Prior Year
<b>Issuer Credit Obligations (ICO)</b>								
1. NAIC 1 (a).....	18,560,409	625,343		19,796	18,512,099	18,560,409	19,205,548	18,052,367
2. NAIC 2 (a).....	6,374,590	18,747		(5,624)	5,786,418	6,374,590	6,387,712	5,929,248
3. NAIC 3 (a).....								
4. NAIC 4 (a).....								
5. NAIC 5 (a).....								
6. NAIC 6 (a).....								
7. Total ICO.....	24,934,998	644,090		14,172	24,298,517	24,934,998	25,593,260	23,981,614
<b>Asset-Backed Securities (ABS)</b>								
8. NAIC 1.....	10,140,932		489,451	11,390	10,418,044	10,140,932	9,662,871	10,691,340
9. NAIC 2.....								
10. NAIC 3.....								
11. NAIC 4.....								
12. NAIC 5.....								
13. NAIC 6.....								
14. Total ABS.....	10,140,932		489,451	11,390	10,418,044	10,140,932	9,662,871	10,691,340
<b>Preferred Stock</b>								
15. NAIC 1.....								
16. NAIC 2.....								
17. NAIC 3.....								
18. NAIC 4.....								
19. NAIC 5.....								
20. NAIC 6.....								
21. Total Preferred Stock.....								
22. Total ICO, ABS, & Preferred Stock.....	35,075,930	644,090	489,451	25,562	34,716,562	35,075,930	35,256,131	34,672,955

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:  
NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

SCHEDULE DA - PART 1  
Short-Term Investments

	1	2	3	4	5
	Book / Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year To Date	Paid for Accrued Interest Year To Date
7709999999 Total.....	-	XXX			

NONE

SCHEDULE DA - VERIFICATION  
Short-Term Investments

		1	2
		Year to Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year.....	-	-
2.	Cost of short-term investments acquired .....		
3.	Accrual of discount .....		
4.	Unrealized valuation increase / (decrease) .....		
5.	Total gain (loss) on disposals .....		
6.	Deduct consideration received on disposals .....		
7.	Deduct amortization of premium .....		
8.	Total foreign exchange change in book / adjusted carrying value .....		
9.	Deduct current year's other-than-temporary impairment recognized .....		
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	-	-
11.	Deduct total nonadmitted amounts .....		
12.	Statement value at end of current period (Line 10 minus Line 11).....	-	-

NONE

(SI-04) Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

(SI-04) Schedule DB - Part B - Verification - Futures Contracts

NONE

(SI-05) Schedule DB - Part C - Section 1

NONE

(SI-06) Schedule DB - Part C - Section 2

NONE

(SI-07) Schedule DB - Verification

NONE

SCHEDULE E – PART 2 – VERIFICATION  
(Cash Equivalents)

		1	2
		Year to Date	Prior Year Ended December 31
1.	Book/adjusted carrying value, December 31 of prior year.....	1,249,419	1,026,428
2.	Cost of cash equivalents acquired.....	3,035,338	8,220,610
3.	Accrual of discount.....		
4.	Unrealized valuation increase / (decrease).....		
5.	Total gain (loss) on disposals.....		
6.	Deduct consideration received on disposals.....	2,709,264	7,997,619
7.	Deduct amortization of premium.....		
8.	Total foreign exchange change in book / adjusted carrying value.....		
9.	Deduct current year's other-than-temporary impairment recognized.....		
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9).....	1,575,493	1,249,419
11.	Deduct total nonadmitted amounts.....		
12.	Statement value at end of current period (Line 10 minus Line 11).....	1,575,493	1,249,419



(E-01) Schedule A - Part 2  
**NONE**

(E-01) Schedule A - Part 3  
**NONE**

(E-02) Schedule B - Part 2  
**NONE**

(E-02) Schedule B - Part 3  
**NONE**

(E-03) Schedule BA - Part 2  
**NONE**

(E-03) Schedule BA - Part 3  
**NONE**

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Issuer Credit Obligations: Corporate Bonds (Unaffiliated)								
023135-BF-2	AMAZON.COM INC	07/16/2025	MARKET AXESS	XXX	303,382	340,000	5,307	1.E FE
037833-BW-9	APPLE INC	08/20/2025	MARKET AXESS	XXX	74,940	75,000	1,613	1.B FE
92343V-DR-2	VERIZON COMMUNICATIONS INC	08/21/2025	MARKET AXESS	XXX	18,747	20,000	420	2.A FE
931142-CM-3	WALMART INC	08/04/2025	MARKET AXESS	XXX	245,964	220,000	3,367	1.C FE
0089999999 – Issuer Credit Obligations: Corporate Bonds (Unaffiliated)					643,033	655,000	10,706	XXX
Issuer Credit Obligations: SVO-Identified Bond Exchange Traded Funds - Fair Value								
921937-81-9	VANGUARD INT-T B ETF	09/04/2025	Charles Schwab & Co Inc		1,057			1.A Z
0149999999 – Issuer Credit Obligations: SVO-Identified Bond Exchange Traded Funds - Fair Value					1,057			XXX
0489999999 – Subtotal - Issuer Obligations (Unaffiliated)					644,090	655,000	10,706	XXX
0509999997 – Subtotals - Issuer Credit Obligations - Part 3					644,090	655,000	10,706	XXX
0509999998 – Summary Item from Part 5 for Issuer Credit Obligations (N/A to Quarterly)					XXX	XXX	XXX	XXX
0509999999 – Subtotals - Issuer Credit Obligations					644,090	655,000	10,706	XXX
2009999999 – Subtotals - Issuer Credit Obligations and Asset-Backed Securities					644,090	655,000	10,706	XXX
6009999999 – Totals					644,090	XXX	10,706	XXX

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book / Adjusted Carrying Value					15	16	17	18	19	20	21
									10	11	12	13	14							
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than- Temporary Impairment Recognized	Total Change in B. / A.C.V. (10+11-12)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Agency Residential Mortgage-Backed Securities - Guaranteed (Exempt from RBC)																				
36208S-DQ-2	GN 459211 - RMBS	09/01/2025	Paydown	XXX	411	411	408	409		2		2		411		-	-	18	07/15/2029	1.A
36217V-AY-0	GN 204423 - RMBS	09/01/2025	Paydown	XXX	47	47	47	47		-		-		47		-	-	2	01/15/2030	1.A
38383H-AM-1	GNR 2022-205 Q - CMO/RMBS	09/01/2025	Paydown	XXX	16,101	16,101	16,041	16,045		56		56		16,101				515	01/20/2052	1.A
38383X-ET-7	GNR 2023-043 PA - CMO/RMBS	09/01/2025	Paydown	XXX	13,198	13,198	13,598	13,530		(332)		(332)		13,198		-	-	535	01/20/2053	1.A
83164M-PZ-6	SBA 510340 - RMBS	09/01/2025	Paydown	XXX	1,835	1,835	1,865	2,108		(273)		(273)		1,835				68	12/25/2043	1.A
1019999999 - Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Agency Residential Mortgage-Backed Securities - Guaranteed (Exempt from RBC)					31,592	31,592	31,960	32,138		(546)		(546)		31,592		-	-	1,139	XXX	XXX
Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Agency Commercial Mortgage-Backed Securities - Guaranteed (Exempt from RBC)																				
38378B-4E-6	GNR 2013-007 AB - CMBS	09/01/2025	Paydown	XXX	1,840	1,840	1,824	1,827		13		13		1,840		-	-	25	01/16/2053	1.A
38378B-F8-7	GNR 2012-112 B - CMBS	09/01/2025	Paydown	XXX	5,711	5,711	5,307	5,410		301		301		5,711				86	01/16/2053	1.A
38378B-X5-3	GNR 2012-132 AE - CMBS	09/01/2025	Paydown	XXX	1,757	1,757	1,736	1,749		9		9		1,757		-	-	24	06/16/2053	1.A
38380N-6Q-7	GNR 2020-024 AC - CMBS	09/01/2025	Paydown	XXX	1,859	1,859	1,624	1,688		171		171		1,859				28	02/16/2061	1.A
83162C-TD-5	SBAP 2010-20 C A - ABS	09/01/2025	Paydown	XXX	5,082	5,082	5,255	5,198		(115)		(115)		5,082				213	03/01/2030	1.A
83162C-YH-0	SBAP 2017-20B B - ABS	08/01/2025	Paydown	XXX	12,671	12,671	13,006	12,949		(278)		(278)		12,671				365	02/01/2037	1.A
1029999999 - Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Agency Commercial Mortgage-Backed Securities - Guaranteed (Exempt from RBC)					28,921	28,921	28,753	28,820		100		100		28,921		-	-	742	XXX	XXX
Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Agency Residential Mortgage-Backed Securities - Not/Partially Guaranteed (Not Exempt from RBC)																				
3132Y0-RT-9	FH Q56797 - RMBS	09/01/2025	Paydown	XXX	1,375	1,375	1,424	1,511		(136)		(136)		1,375				36	06/01/2048	1.A
3133KY-SK-6	FH RB5022 - RMBS	09/01/2025	Paydown	XXX	2,644	2,644	2,707	2,739		(95)		(95)		2,644				51	11/01/2039	1.A
3133KY-U5-6	FH RB5104 - RMBS	09/01/2025	Paydown	XXX	10,396	10,396	10,597	10,557		(161)		(161)		10,396				100	03/01/2041	1.A
3136A9-4F-2	FNR 2012-118 PC - CMO/RMBS	09/01/2025	Paydown	XXX	1,229	1,229	1,113	1,114		115		115		1,229				14	06/25/2042	1.A
3136AT-LD-4	FNR 2016-48 QP - CMO/RMBS	09/01/2025	Paydown	XXX	1,249	1,249	1,270	1,275		(25)		(25)		1,249		-	-	24	01/25/2045	1.A
3136BA-Z4-9	FNR 2020-45 BA - CMO/RMBS	09/01/2025	Paydown	XXX	6,513	6,513	6,653	6,642		(130)		(130)		6,513				83	02/25/2044	1.A
3136BB-4K-5	FNR 2020-68 A - CMO/RMBS	09/01/2025	Paydown	XXX	11,810	11,810	12,163	12,132		(322)		(322)		11,810		-	-	151	09/25/2044	1.A
3136BC-SC-5	FNR 2020-78 CA - CMO/RMBS	09/01/2025	Paydown	XXX	8,630	8,630	8,837	8,820		(190)		(190)		8,630		-	-	109	10/25/2044	1.A
3136BH-EN-5	FNR 2021-26 YB - CMO/RMBS	09/01/2025	Paydown	XXX	8,695	8,695	8,750	8,762		(67)		(67)		8,695				83	05/25/2050	1.A
3136BP-D7-3	FNR 2023-5 EV - CMO/RMBS	09/01/2025	Paydown	XXX	9,643	9,643	9,751	9,727		(84)		(84)		9,643		-	-	339	02/25/2034	1.A
3136BP-LQ-2	FNR 2022-85 BA - CMO/RMBS	09/01/2025	Paydown	XXX	18,710	18,710	18,926	18,845		(135)		(135)		18,710		-	-	658	08/25/2047	1.A
3136BP-SG-7	FNR 2023-3 VA - CMO/RMBS	09/01/2025	Paydown	XXX	9,688	9,688	9,903	9,861		(173)		(173)		9,688		-	-	340	01/25/2034	1.A
3137FF-6G-7	FHR 5078 WB - CMO/RMBS	09/01/2025	Paydown	XXX	5,297	5,297	5,376	5,409		(112)		(112)		5,297		-	-	47	02/15/2047	1.A
3137FK-VF-0	FHR 4860 CA - CMO/RMBS	09/01/2025	Paydown	XXX	850	850	854	854		(4)		(4)		850				19	08/15/2047	1.A
3137H2-ZE-7	FHR 5150 JE - CMO/RMBS	09/01/2025	Paydown	XXX	9,236	9,236	9,239	9,236		(1)		(1)		9,236				74	03/25/2051	1.A
3137H8-GT-2	FHR 5247 PV - CMO/RMBS	09/01/2025	Paydown	XXX	8,039	8,039	7,775	7,829		210		210		8,039		-	-	231	08/25/2033	1.A
3137H9-FW-4	FHR 5271 AC - CMO/RMBS	09/01/2025	Paydown	XXX	14,502	14,502	14,429	14,437		65		65		14,502		-	-	465	10/25/2047	1.A
1039999999 - Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Agency Residential Mortgage-Backed Securities - Not/Partially Guaranteed (Not Exempt from RBC)					128,504	128,504	129,767	129,751		(1,246)		(1,246)		128,504		-	-	2,825	XXX	XXX
Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)																				
60416Q-HY-3	MINNESOTA ST HSG FIN AGY HOMEOWNERSHIP F	09/01/2025	Direct	XXX	4,246	4,246	4,246	4,246						4,246				55	09/01/2050	1.B FE
1059999999 - Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)					4,246	4,246	4,246	4,246						4,246				55	XXX	XXX
Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Non-Agency - CLOs/CBOs/CDOs (Unaffiliated)																				
09630P-AE-3	BLUEM XXVIII B - CDO	07/15/2025	Paydown	XXX	250,000	250,000	240,303	241,141		8,859		8,859		250,000				11,693	04/17/2034	1.C FE
1099999999 - Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Non-Agency - CLOs/CBOs/CDOs (Unaffiliated)					250,000	250,000	240,303	241,141		8,859		8,859		250,000				11,693	XXX	XXX
Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)																				
63939D-AC-9	NAVSL 2014-8 A3 - ABS	09/25/2025	Paydown	XXX	4,074	4,074	4,017	4,280		(206)		(206)		4,074				136	05/25/2049	1.B FE
64032X-AA-3	NSLT 2012-3 A - ABS	09/25/2025	Paydown	XXX	3,353	3,353	3,350	3,509		(156)		(156)		3,353		-	-	119	03/26/2040	1.B FE
64034Y-AB-7	NSLT 2021-D AFX - ABS	09/20/2025	Paydown	XXX	21,749	21,749	19,642	20,018		1,731		1,731		21,749				236	04/20/2062	1.A FE
78448Y-AJ-0	SMB 2021-A AP2 - ABS	09/15/2025	Paydown	XXX	17,011	17,011	15,257	15,404		1,607		1,607		17,011		-	-	122	01/15/2053	1.A FE
1119999999 - Asset-Backed Securities: Financial Asset-Backed - Self-Liquidating, Other Financial Asset-Backed Securities - Self-Liquidating (Unaffiliated)					46,188	46,188	42,266	43,212		2,976		2,976		46,188		-	-	612	XXX	XXX
1889999999 - Subtotal - Asset-Backed Securities (Unaffiliated)					489,451	489,451	477,294	479,308		10,143		10,143		489,451		-	-	17,065	XXX	XXX
1909999997 - Subtotals - Asset-Backed Securities - Part 4					489,451	489,451	477,294	479,308		10,143		10,143		489,451		-	-	17,065	XXX	XXX
1909999998 - Summary Item from Part 5 for Asset-Backed Securities (N/A to Quarterly)					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1909999999 - Subtotals - Asset-Backed Securities					489,451	489,451	477,294	479,308		10,143		10,143		489,451		-	-	17,065	XXX	XXX
2009999999 - Subtotals - Issuer Credit Obligations and Asset-Backed Securities					489,451	489,451	477,294	479,308		10,143		10,143		489,451		-	-	17,065	XXX	XXX
Common Stocks: Mutual Funds Designations Not Assigned by the SVO																				
808509-75-6	SCHWAB CAP:TOT STK MKT	09/01/2025				XXX		(74)	74			74						(29)	XXX	XXX

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	Change in Book / Adjusted Carrying Value					15	16	17	18	19	20	21	
									10	11	12	13	14								
CUSIP Identification	Description	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book / Adjusted Carrying Value	Unrealized Valuation Increase / (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B. / A.C.V. (10+11-12)	Total Foreign Exchange Change in B./A.C.V.	Book / Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	
5329999999 – Common Stocks: Mutual Funds Designations Not Assigned by the SVO						XXX		(74)	74			74							(29)	XXX	XXX
5989999997 – Subtotals - Common Stocks - Part 4						XXX		(74)	74			74							(29)	XXX	XXX
5989999998 – Summary Item from Part 5 for Common Stocks (N/A to Quarterly)						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999 – Subtotals Common Stocks						XXX		(74)	74			74							(29)	XXX	XXX
5999999999 – Subtotals Preferred and Common Stocks						XXX		(74)	74			74							(29)	XXX	XXX
6009999999 – Totals						489,451	XXX	477,294	479,234	74	10,143		10,217		489,451		–	–	17,036	XXX	XXX

(E-06) Schedule DB - Part A - Section 1

NONE

(E-06) Schedule DB - Part A - Section 1 - Description of Hedged Risk(s)

NONE

(E-06) Schedule DB - Part A - Section 1 - Financial or Economic Impact of The Hedge at the End of the Reporting Period

NONE

(E-07) Schedule DB - Part B - Section 1

NONE

(E-07) Schedule DB - Part B - Section 1 - Broker Name

NONE

(E-07) Schedule DB - Part B - Section 1 - Description of Hedged Risk(s)

NONE

(E-07) Schedule DB - Part B - Section 1 - Financial or Economic Impact of The Hedge at the End of the Reporting Period

NONE

(E-08) Schedule DB - Part D - Section 1

NONE

(E-09) Schedule DB - Part D - Section 2 - Collateral Pledged By Reporting Entity

NONE

(E-09) Schedule DB - Part D - Section 2 - Collateral Pledged To Reporting Entity

NONE

(E-10) Schedule DB - Part E

NONE

(E-11) Schedule DL - Part 1

NONE

(E-12) Schedule DL - Part 2

NONE

SCHEDULE E - PART 1 - CASH  
Month End Depository Balances

1  Depository	2  Restricted Asset Code	3  Rate of Interest	4  Amount of Interest Received During Current Quarter	5  Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9  *
					6	7	8	
					First Month	Second Month	Third Month	
KeyBank – PO Box 93885, Cleveland, OH 44101-5885					11,785	11,396	10,918	XXX
JP Morgan Chase – PO Box 182051, Columbus, OH 43218-2051					348,143	243,620	(1,136,192)	XXX
JP Morgan Chase Cash Sweep – PO Box 182051, Columbus, OH 43218-2051		3.710	23,101	6,235	1,665,539	1,616,989	2,142,858	XXX
FHLB –					29,573	29,573	36,415	XXX
0199998 – Deposits in depositories that do not exceed the allowable limit in any one depository (see Instructions) - Open Depositories					–	–	–	XXX
0199999 – Total Open Depositories			23,101	6,235	2,055,040	1,901,578	1,053,999	XXX
0299998 – Deposits in depositories that do not exceed the allowable limit in any one depository (see Instructions) - Suspended Depositories								XXX
0299999 – Total Suspended Depositories								XXX
0399999 – Total Cash on Deposit			23,101	6,235	2,055,040	1,901,578	1,053,999	XXX
0499999 – Cash in Company's Office			XXX	XXX				XXX
0599999 – Total			23,101	6,235	2,055,040	1,901,578	1,053,999	XXX

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1	2	3	4	5	6	7	8	9
CUSIP	Description	Restricted Asset Code	Date Acquired	Stated Rate of Interest	Maturity Date	Book / Adjusted Carrying Value	Amount of Interest Due and Accrued	Amount Received During Year
All Other Money Market Mutual Funds								
808515-20-9 .....	SCHWAB:GOVT MONEY SWP .....	.....	09/15/2025 .....	3.780 .....	XXX .....	610 .....	1 .....	16 .....
992292-18-5 .....	FEDERATED HERMES GOVERNMENT ACI - INCOME .....	.....	09/30/2025 .....	.....	XXX .....	1,574,883 .....	4,999 .....	34,131 .....
8309999999 – All Other Money Market Mutual Funds .....						1,575,493 .....	5,000 .....	34,147 .....
8589999999 – Total Cash Equivalents (Unaffiliated) .....						1,575,493 .....	5,000 .....	34,147 .....
8609999999 – Total Cash Equivalents .....						1,575,493 .....	5,000 .....	34,147 .....