



Dear Counselor,

The Ohio Bar Liability Insurance Company ("OBLIC") was created forty years ago in response to an ongoing insurance crisis among Ohio attorneys, with commercial carriers withdrawing from the lawyer's professional liability (LPL) insurance market and prices for coverage increasing rapidly. For forty years OBLIC has proved to be a stabilizing force on the Ohio LPL insurance market, providing Ohio law firms a reliable, predictable, customer-focused, caring insurance partner.

From time to time, signs of instability in the LPL insurance market creep in, as commercial insurance carriers abruptly stop insuring Ohio law firms, change their underwriting approaches, drastically change their rating methodologies, or simply stop delivering the level of service Ohio law firms deserve. We see signs of this beginning to occur now, and we feel an obligation to remind you that you have a great choice when it comes to choosing an insurance partner.

If you encounter any of these circumstances, and from time to time you may, please consider placing your trust with OBLIC, the only professional liability insurance provider exclusively devoted to leading the effort of protecting Ohio's lawyers and law firms.

You will experience what our loyal insureds have raved about for many, many years – exceptional service delivered promptly and expertly by a dedicated, cohesive team of professionals, all intent on helping you protect your clients, while we protect you. In other words, the difference between being "covered" and "cared for."

Give us a call at 1-800-227-4111. We would love to talk to you!

A handwritten signature in black ink that reads "Steve Couch". The signature is fluid and cursive.

Steve Couch, President and CEO



Dear Counselor,

Have you ever received a “Dear John” letter from your insurance carrier, like a letter advising that you have been non-renewed? The letter could cite numerous reasons – claims experience, the ubiquitous “failure to meet underwriting guidelines,” or the confounding “we are no longer writing this line of business in Ohio” – a seemingly common occurrence these days. Sometimes this letter is preceded by a warning call from your insurance broker, or sometimes it just comes out of left field.

If you want a more reliable, predictable, stable and caring insurance partner – choose OBLIC!

For forty years OBLIC has committed to insuring Ohio law firms and delivering the best experience a law firm could and should have with its insurance partner. Rather than hearing from your insurance carrier once a year (to renew and collect a premium), your unique experience is delivered every week. We offer short loss prevention and educational emails delivered to your inbox to help you manage your practice and mitigate your risks, as you focus on serving your clients. Your access is widened through our loss prevention hotline, where we answer a myriad of questions, provide ethics consultations, and arrange for representation in response to subpoenas or other sticky situations. All questions are welcomed - you will not be “judged.”

As an OBLIC insured, you will have unfettered access to all of our professional staff and key decision makers, including your personal underwriter, our dedicated Director of Loss Prevention, our long-tenured Vice President of Claims, or ultimately, yours truly. Moreover, our Directors are Ohioans, and most are attorneys you may know. Come check us out at <https://www.oblic.com/about/our-team>.

We insure law firms from large to small, in every area of practice, in all parts of Ohio. With more than 97 percent of our policyholders renewing each year, our success is no accident. We invite you to insure with OBLIC and experience the difference between merely covering a claim, and caring for you!

Sincerely,

Steve Couch
President and CEO



OBLIC – An integral business partner focused on serving you

Dear Counselor,

OBLIC's Mission Statement - "To protect lawyers and their clients" - is our unwavering core purpose. Frankly, do you want an insurance partner *not* singularly focused on this objective?

OBLIC achieves its mission by delivering incomparable personal service, with keen attention to detail and a unique understanding of what it takes to protect Ohio lawyers. We partner with more than forty deeply experienced defense attorneys around the state of Ohio to deliver local knowledge and expertise in the resolution of claims. Additionally, we provide weekly emails to all attorneys we insure advising on best practices, trends, and changes in laws, rules and regulations potentially impacting lawyers' duties or liability. No competitor comes close to this level of service.

OBLIC supports its mission by maintaining a conservative approach to pricing, investing and managing our assets to provide our policyholders a healthy financial backstop when it is time to pay claims. Our surplus-to-premium ratio of three to one exceeds that of any in our industry, meaning OBLIC operates with much less leverage and has the capital adequacy to withstand the ups and downs of claims cycles.

Pricing, always a sensitive subject, is approached by OBLIC in an actuarially sound manner, with a goal to generate a slim five percent profit margin annually. OBLIC has raised its rates only three times in the past 30 years, with eight rate decreases over that same period of time. OBLIC's unparalleled track record of meeting its financial goals underpins our long-term goal of being your preferred carrier for at least another 40 years! While a few competitors offer rates lower than ours, they typically exit the market or raise their rates when they realize the true costs of insuring the legal profession. But OBLIC is here to stay - to protect you and your clients.

Place your trust in an insurance partner that is here for you, for the long term. Call us any time at **1-800-227-4111**, or visit us at www.oblic.com, to join the OBLIC family.

Sincerely,

A handwritten signature in black ink that reads "Steve Couch". The signature is fluid and cursive.

Steve Couch
President and CEO



OBLIC – Peace of mind, especially in uncertain times

Dear Counselor,

There is no doubt we are living in unprecedented times. Just a few months ago, who would have believed that a pandemic would bring our entire world to a screeching halt? Yet, here we are. I am confident that as a society we will prevail, just as we have throughout history, but the road to economic recovery will not be easy.

As you make your way through the weeks and months ahead, I want you to know that our OBLIC family is here for you. For over forty years, we've been helping Ohio attorneys manage difficulties and navigate uncertainty. With incredibly strong financial strength, a dedication to personal service, and deep connections to the Ohio legal community, we are here to help you in any way we can.

We are all grappling with the effects of COVID-19 in one way or another. Please look to us for peace of mind if you need it. We are all in this together. Stay healthy and hopeful, and call us any time at **1-800-227-4111**, or visit us at www.oblic.com, to join the OBLIC family.

Sincerely,

Steve Couch
President and CEO

P.S. As an OBLIC insured, you will have unfettered access to all our professionals and key decision makers, even during this pandemic, including your personal underwriter, our dedicated Director of Loss Prevention, Gretchen Mote, our long-tenured Vice President of Claims, or yours truly. Our Directors are Ohioans, and most are attorneys you know. If you have a question about anything pertaining to your insurance policy, please call us.



Ohio Bar Liability Insurance Co.

Address
Address
Address

Re: OBLIC and the OSBA Insurance Agency – meeting your insurance needs

Dear Counselor,

I am reminded every day that “personal touch” is quite often a significant reason why we select the businesses in whom we place our trust and go back to year after year.

OBLIC has been delivering that “personal touch,” caring and attention to Ohio attorneys for over 40 years, in an industry not known for such qualities. In that same vein, we would like you to get to know the OSBA Insurance Agency (OSBAIA), OBLIC’s subsidiary and a natural extension of OBLIC’s service to the Ohio legal profession.

The OSBAIA was formed by the OSBA (similarly to OBLIC) over 20 years ago. It began its service to Ohio attorneys by offering individual and group health and life insurance options, which it continues to do expertly through an ever-changing insurance marketplace. The options available to Ohio attorneys and law firms vary widely, change yearly and require experience that the OSBAIA delivers with the level of “personal touch” you’ve come to expect from the OBLIC family.

Over the years, the OSBAIA expanded its insurance offerings to become a one-stop-shop for Ohio attorneys and law firms. In addition to life and health, the OSBAIA offers the following coverages for Ohio attorneys and law firms: 1) business owners (similar to a CGL), 2) cyber and data breach, 3) disability insurance (group and individual), 4) employment practices liability, 5) court fiduciary bonds, 6) law firm management liability, 7) long term care and a new product – group personal excess. Of course, you can utilize the OSBAIA to help you place your professional liability coverage with OBLIC, or come to OBLIC “direct.”

OBLIC and the OSBAIA insure and protect law firms from large to small, in every area of practice, in all parts of Ohio. With more than 97 percent of our policyholders renewing each year, our success is no accident. We invite you to insure with OBLIC and the OSBAIA and experience the difference between merely covering a claim, and caring for you!

Sincerely,

Contact OSBAIA at:
1-855-745-9222,
614-572-0616, or
Insurance@osbaia.com

Steve Couch
President and CEO



OBLIC

OHIO BAR LIABILITY INSURANCE COMPANY

P.O. Box 2708, COLUMBUS, OHIO 43216-2708

Dear Counselor,

I am often asked by those who don't truly know OBLIC "what makes OBLIC different from other insurance carriers?" My sense is that they expect me to deliver a quick "elevator speech", but I've found I need either a very slow elevator or a really tall building to describe all of the ways in which OBLIC is unique.

First and foremost, everyone at OBLIC takes immense pride in delivering excellent customer service in everything we do – it's not merely a "cliché." Just ask our loyal insureds – roughly 97 percent renew each year – and they will often describe the very hands-on and professional experience they've had with OBLIC, whether it's our responsiveness, helpfulness, patience and kindness, or the nitty-gritty, problem-solving work we do.

For example, this year we took two claim matters to trial on behalf of insureds, ultimately receiving favorable outcomes in both. In one of those matters, we provided a defense to a meritless claim against our insured, as well as against our insured's former client, who was wrongfully sued by former counsel. In both claims we stood by our insured when another carrier may have insisted on settlement and, with our insured's consent, refused to pay demands unjustified by the facts and Ohio law.

Another way in which we distinguish OBLIC from other carriers is through our extensive loss prevention efforts. In 2017, Gretchen Mote, our Director of Loss Prevention, delivered 48 CLE presentations to attorneys all over Ohio. Additionally, she fielded 456 "Hotline" inquiries and arranged 70 ethics consults to benefit insureds. Many of these calls and consults helped policyholders navigate sticky scenarios and, in some circumstances, totally avoid claims. We expect those numbers to be exceeded in 2018! Proactively, in 2017 we sent 48 "OBLICALerts," which are email messages to policyholders informing them about claims trends, changes in the law or rules, and helpful hints to manage risk.

As we approach our 40th anniversary, we thank the Ohio State Bar Association, our owner, and numerous bar leaders for their vision in creating and supporting a company that has helped thousands of Ohio attorneys. Through OBLIC, we have been able to stabilize the insurance market for legal malpractice insurance in Ohio over the last 39 years, resulting in some of the lowest per attorney insurance rates found in the United States.

We at OBLIC are passionate about our Mission – "To protect lawyers and their clients." By faithfully pursuing this mission, we have managed to grow steadily over the years (and by more than 43 percent in the last six years), produce a steady stream of reasonable profits to grow the company's surplus, and support the OSBA in its efforts on behalf of Ohio attorneys.

We invite you to join the OBLIC family of insureds. Give us a call at 1-800-227-4111 or visit us at www.oblic.com for more information. I think you'll be pleased with what you learn.

Sincerely,

Steve Couch
President and CEO