



**Department of
Insurance**



OHIO DEPARTMENT OF INSURANCE

Annual Report 2024

Mike DeWine, Governor | Jon Husted, Lt. Governor | Judith L. French, Director



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Director's Message



Prioritizing Consumer Protection and Insurance Marketplace Competition

Judith L. French, Director

The Ohio Department of Insurance is unwavering in its commitment to maintaining a fair, stable, and dynamic insurance marketplace in Ohio, a crucial component of the state's economic engine. By prioritizing the public's best interests, we ensure that the insurance industry continues to serve its essential role of helping Ohioans. Through our diligent and effective regulatory work across all our divisions, we strive to enhance consumer protection and elevate Ohio's insurance market, which currently ranks as the 16th largest in the world.

At the heart of our efforts is a proactive approach to consumer protection. We tackle insurance questions and complaints, saving or recovering millions of dollars for Ohioans each year.

Our work encompasses monitoring the financial solvency and conduct of insurance companies, analyzing insurance rates and products, and combating insurance fraud and misconduct. As active participants in the National Association of Insurance Commissioners (NAIC), we help shape policies that balance consumer interests with industry objectives. This past fiscal year, Ohio's prominence in the insurance sector was underscored by hosting the National Council of Insurance Legislators' national meeting, where Governor DeWine and Lt. Governor Husted addressed attendees.

Several key priorities guided our work throughout the fiscal year, reflecting our dedication to both immediate and future goals. We focused on enhancing mental health insurance accessibility through the Ohio Mental Health Insurance Assistance Office, established by Governor DeWine. We also advanced insurance innovation with our Emerging Products and Innovation Initiative, which helps new ideas and technologies thrive. Additionally, we conducted a tabletop cybersecurity exercise with Ohio insurance companies to strengthen industry preparedness against cyber threats.

Of crucial importance is our commitment to workforce development, which is essential for ensuring that Ohio remains a leading insurance state. Through the Insuring Ohio Futures Initiatives and other avenues, we are working with educational institutions and the insurance industry to nurture and attract career changers and the next generation of insurance professionals to maintain Ohio's competitive edge in the insurance sector. We also launched the "Ohio, The Heart of Insurance" statewide stakeholder engagement tour, which allowed us to connect with insurance consumers and industry employees, share our work, and gather valuable feedback.

Looking ahead, we remain focused on our mission to foster a stable, competitive, and innovative insurance market that prioritizes consumer protection and accessibility. With the continued involvement of stakeholders, we are poised to build on our successes and reach new milestones in the coming year for the benefit of all Ohioans.

About the Ohio Department of Insurance

The Ohio Department of Insurance provides consumer protection through education and fair, but vigilant, regulation while promoting a stable and competitive environment for insurance companies.

The department is charged under Ohio Revised Code Chapters 17 and 39 with the responsibility of regulating the activities of 1,751 insurance companies – nearly 275 of them domiciled in Ohio – that write more than \$145 billion in premiums. The department also monitors the conduct of approximately 333,184 insurance agents and 23,216 insurance agencies doing business in Ohio.

In addition, the department examines the financial soundness of insurance companies, as well as investigates consumer complaints and insurance fraud. Further, the department determines if services and benefits offered by insurance companies are consistent with insurance policy provisions and Ohio law.

The department also reviews and approves approximately 6,300 insurance company filings per year for life, accident, health, managed care, and property and casualty insurance policy forms and rates.

The governor appoints the director of the department, which employs 256 full-time permanent staff.



**Department of
Insurance**

**The mission of the Ohio
Department of Insurance is to
provide consumer protection
through education and fair but
vigilant regulation while promoting
a stable and competitive
environment for insurers.**



**Department of
Insurance**

Department Leadership

The Ohio Department of Insurance is led by a dedicated team of experienced professionals committed to safeguarding the interests of Ohio's insurance consumers.

Under the guidance of the Director, our leadership team brings a wealth of knowledge and expertise to the department. They work collaboratively to ensure the effective regulation of the insurance industry, promote fair and transparent practices, and provide robust consumer protection.

The leadership's strategic vision and unwavering commitment to public service drive the department's mission to foster a stable and competitive insurance market, while maintaining the highest standards of accountability and integrity.



**Judith L. French,
Director**



**Matt Peters, Deputy
Director**



**Whitney Fitch, General
Council**



**Dwight Radel, Chief of
Regulatory Affairs**



**Tynesia Dorsey, Chief
Administrative
Officer/Consumer
Services**



**Sara Donlon, Chief of
External Affairs**

Department Divisions

Captive Insurance

The Office of Captive Insurance provides a structured regulatory process for the initial evaluation, licensing, reporting, analysis, and examination of captive insurance companies domiciled in Ohio. Captives are a form of self-insurance and a risk management tool for businesses.

The office establishes standards for business and professional support organizations that work with captive entities. It also reviews captive insurance company strategies and their execution to assess and evaluate operational success and financial strength.

Consumer Services

Consumer Services representatives respond to a variety of insurance inquiries from consumers and investigate complaints against insurance companies and agents.

Ohio law gives insurance consumers the right to file a complaint against insurance companies, health maintenance organizations (HMOs), and insurance agents and adjusters related to automobile, homeowners, renters, certain health and included related to surprise medical billing, life, annuities, nursing home, credit life, credit disability, and pet insurance. The different types of insurance complaints received from Ohioans are often regarding cancellations, refunds, sales practices, misrepresentation, claim, and benefit disputes.

When Consumer Services receives a complaint against an insurance company, a representative communicates with the company requesting an explanation of its position. The representative will review the company's response to determine if the issue was correctly addressed in accordance with the policy, state insurance laws, and

administrative rules before explaining the outcome of the investigation to the consumer.

Consumer Services also manages an external review process that provides consumers the opportunity to request a contractual review to challenge an adverse health insurance benefit determination and to appeal, through an independent review organization, the denial, reduction, or termination of certain health care services made by their plan.

Consumer Services provides assistance through a toll-free hotline, written correspondence, social media, community outreach, and individual meetings. Consumer Services also helps monitor insurance company compliance with Ohio insurance laws and regulations.

Executive

The Office of the Director includes Policy, Government Affairs, Communications, External Affairs, and the Ohio Mental Health Insurance Assistance Office (MHIA).

Staff oversee agency operations, develop policies on insurance matters, work in collaboration with the Ohio General Assembly and the United States Congress, engage with stakeholders, and manage the department's internal and external communication, including public education initiatives.

Launched under the leadership of Governor DeWine, the MHIA Office which is part of the Ohio Department of Insurance, is the state's official resource to help consumers, mental health advocates, behavioral health providers, employers, and other stakeholders understand and access mental health and substance use disorder insurance benefits so Ohioans get the treatment they need.

Department Divisions

Fraud and Enforcement

Fraud and Enforcement is responsible for investigating allegations of unlicensed insurance activity, agent misconduct, and insurance fraud.

Classified as a criminal justice agency, Fraud and Enforcement work jointly with other state, federal, and local regulatory and law enforcement agencies when allegations are multijurisdictional in nature.

In addition to investigating licensed insurance agents and agencies, staff investigate consumers, medical providers, and third parties suspected of defrauding Ohio insurance companies. Confirmed insurance law violations are referred for administrative and/or criminal prosecution, and staff offer testimony regarding investigations conducted.

Legal Services, Information Technology and Security, Fiscal, and Human Resources

The Legal Services, Information Technology and Security, Fiscal, and Human Resources teams handle important support functions at the Ohio Department of Insurance.

Legal Services manages regulatory transactions, administers public hearings on insurance agent and company license and enforcement issues, and provides legal assistance to other department divisions.

Information Technology and Security assist the department's regulatory oversight responsibilities through the design, implementation, and maintenance of technology infrastructure and programs. Staff also are involved with facility management and security.

The Fiscal and Human Resources teams provide operational support handling accounts payable and receivable, and budgeting as well as consulting on personnel, benefits, labor, and timekeeping and payroll.

Licensing

Licensing administers testing and issues licenses to insurance agents, insurance agencies, managing general agents, public insurance adjusters, reinsurance intermediaries, surety bail bond agents, surplus lines, third-party administrators, and viatical settlement brokers.

Licensing also monitors agent compliance with continuing education requirements and processes insurance company appointments of authorized agents.

Market Conduct

Market Conduct monitors insurance company compliance with Ohio insurance laws and regulations by examining company business practices, such as underwriting, marketing, and claims handling.

Staff are responsible for gathering industry information from a variety of sources, including consumer complaints, company filings, and the National Association of Insurance Commissioners. The information is analyzed to determine if companies need further scrutiny. Market Conduct can require companies to take corrective action.



Department Divisions

Ohio Senior Health Insurance Information Program

The Ohio Senior Health Insurance Information Program (OSHIIP), funded in part by a federal grant, provides Ohioans receiving Medicare and their caregivers with objective, non-biased health insurance information, individual counseling, and complaint resolution.

OSHIIP staff and a statewide network of certified counselors and other partners educate consumers about Original Medicare, Medicare supplemental insurance, Medicare prescription drug coverage, Medicare Advantage plans, Medicare Savings Programs, subsidies, long-term care insurance, and other health insurance matters.

Consumers receive assistance through a toll-free hotline, individual counseling, educational seminars, webinars, community engagement, educational materials, and social media.

OSHIIP resolves complex casework, enrollment, and coordination of benefit issues for Ohio's aged and disabled population and their work has earned national acclaim for excellence and performance.



Product Regulation and Actuarial Services

Product Regulation and Actuarial Services reviews policy forms, endorsements, contractual provisions, and manual rules and rates for products marketed to Ohio consumers by Ohio licensed property and casualty and life and health insurance companies, and their related lines of insurance business.

Policy language is reviewed for clarity and compliance with Ohio laws and rules. Rates are reviewed to ensure they are not excessive, inadequate, or unfairly discriminatory. Staff participate in risk assessment examinations to evaluate monetary reserves to pay claims, pricing, underwriting, and other insurance company financial risks.

Risk Assessment

Risk Assessment monitors the financial solvency of Ohio-based (domestic) insurance companies and monitors and coordinates regulatory oversight of the financial condition of out-of-state (foreign), international (alien), surplus lines, and captive insurance companies.

Staff analyze financial information provided by Ohio-licensed insurance companies and review complex transactions. They also calculate and certify to the Ohio Treasurer the domestic and foreign insurance premium tax owed to the state.

In addition, Risk Assessment monitors company statutory and solvency compliance. Examinations of a company's financial condition and affairs are conducted as often as the Ohio Department of Insurance director deems appropriate but at a minimum of once every five years, as required by statute.

Department Priorities and Objectives



Foster Economic Development – Enhance Ohio's ability to attract and retain insurance businesses and jobs for Ohioans through regulatory reform, while ensuring a stable insurance market for consumers. The department will review existing rules and regulations to promote flexibility, balance, transparency, and consistency.



Provide Fair and Appropriate Market Regulation – Investigate persons or entities who commit insurance fraud or are suspected of violating Ohio's insurance laws, including those laws regarding unfair or deceptive practices. The department will provide a regulatory response that is reasonable, appropriate, and proportional.



Provide Excellent Consumer Services – Empower consumers to make informed insurance purchasing decisions by providing educational information, training, and consultation. The department will assist consumers who encounter difficulties by answering inquiries and investigating and resolving complaints.



Foster a Competitive Marketplace – Provide a regulatory environment that supports a competitive and stable insurance market for consumers. The department will assess solvency and review statutory filings of Ohio-based companies, as well as rate and policy form filings from all companies licensed in Ohio. The department will also perform audits of non-Ohio based companies and review business practices of all companies licensed in Ohio.



Monitor the financial solvency of insurance companies and health insuring corporations operating in Ohio and assure that companies operating in Ohio are stable and sound.



Provide consumers with education on insurance matters, coverage options, and issues of interest to seniors.



Provide consumers with assistance regarding insurance coverage and claims-related concerns



Monitor insurance sales, claim handling activities, and insurance company interactions with policyholders to ensure they are fair and comply with Ohio law.



Investigate fraud and misconduct in a thorough and professional manner.



Protect Ohio's senior population from predatory sales practices by strengthening regulatory measures, educating seniors, and continuing partnerships with organizations that serve senior citizens.



Provide educational and training opportunities for staff to enhance their insurance knowledge in order to effectively monitor a complex and ever-changing insurance industry.



Continue efforts in overseeing the licensure and education of insurance agents.



Maintain a leadership role in the National Association of Insurance Commissioners, the U.S. standard-setting and regulatory support organization created by the chief insurance regulators from the 50 states, the District of Columbia, and five U.S. territories.



Continue national integration of an enterprise system to facilitate e-commerce with business constituents and allow Ohio to comply with the reporting requirements of the National Association of Insurance Commissioners.

Department Accomplishments

Prioritized Mental Health Insurance Education and Access



Ensuring access to mental health care for Ohioans remained a top priority for Governor Mike DeWine and the Ohio Department of Insurance.

In 2023, Governor DeWine officially launched the Ohio Mental Health Insurance Assistance Office (MHIA) within the Ohio Department of Insurance through an executive order signed at the start of his second term.

MHIA serves as the state's primary resource for assisting consumers, mental health advocates, behavioral health providers, employers, and other stakeholders in understanding and accessing mental health and substance use disorder insurance benefits, ensuring Ohioans receive necessary treatment.

The Ohio Department of Insurance and MHIA staff diligently worked to protect consumers through education and strict regulation of insurers' compliance with insurance requirements. They assisted by providing direct support and educational materials to help consumers identify and access mental health and substance use disorder benefits within health insurance plans.

The office collaborates with numerous entities, including the Ohio Department of Mental Health and Addiction Services, RecoveryOhio, the Ohio Department of Medicaid, and the U.S. Department of Labor.

Issued Joint Ohio Mental Health Parity Report Detailing Regulation and Engagement Activity

The Ohio Department of Insurance, Ohio Department of Mental Health and Addiction Services, and RecoveryOhio issued the latest annual joint Ohio Mental Health Parity Report. The report details engagement activity with consumers, payers, and other stakeholders, and identifies mental health insurance access and coverage trends and barriers, as well as the Ohio Department of Insurance's efforts regulating insurance company compliance with mental health parity laws.

Ohio Department of Insurance staff reviewed health insurance products to ensure they are compliant with applicable mental health laws, helped consumers understand their mental health insurance benefits and resolved complaints against insurance companies, and tracked trends in consumer complaints and other data to determine if further investigation of company practices is needed.

The report includes the following Ohio Department of Insurance recent highlights:

- The Ohio Department of Insurance handled 2,813 complaints specific to accident and health insurance in 2023. Of those accident and health insurance complaints, 17 were related to coverage for mental health and substance use disorder services. The Ohio Department of Insurance also received 19 requests for external review related to mental health and substance use disorder benefits. A total of 18 cases were medical-related and reviewed by an independent review organization and one case was contractual and reviewed internally by the department. Ohioans have the right to appeal a claim denial or an adverse benefit determination.
- The Ohio Department of Insurance continues to work with all health plans to promote a uniform industry understanding of the mental health parity law and compliance. The department and health plans have frequent communications where the department shares information helpful to the health plans and insurers are encouraged to ask questions and get clarification on issues. Additionally, the department continues its involvement in Mental Health Parity and Addiction Equity Act (MHPAEA) state oversight at the national level as an active member of the National Association of Insurance Commissioners.

More information, including about the Ohio Department of Insurance and its Ohio Mental Health Insurance Assistance Office's educational engagements, trainings, stakeholder outreach, and earned and paid media efforts can be found in the report, available at insurance.ohio.gov.

"Ohio, The Heart of Insurance Tour" Sparked Stakeholder Engagement

Ohio Department of Insurance Director Judith L. French traveled the state with her "Ohio, The Heart of Insurance" stakeholder engagement tour, that included stops in Columbus, Cleveland, and Cincinnati in July, September, and February, respectively.

Director French's goal was to engage with diverse insurance stakeholders, sharing insights about the department's role, priorities, and to gather feedback and insight on insurance regulation and industry practices in Ohio.

In Columbus, Director French (pictured far left) visited Payne & Brown Insurance, a member of the Ohio Insurance Agents Association, to discuss departmental activities impacting agents and participated in a Q&A session with agents.



During her Cleveland visit, Director French (pictured center front) met with leaders and employees from Progressive Insurance, Brooker Insurance Agency, the local chapter of the National Association of Insurance and Financial Advisors, and the National Association of Health Underwriters.

Discussions focused on maintaining a stable regulatory environment, insurance company solvency, workforce development, and the department's involvement in national and international insurance regulatory bodies.



In Cincinnati, Director French (pictured left) engaged with leadership and staff from CAI Insurance, MassMutual Ascend, and Western & Southern Life Insurance Company.

Conversations highlighted themes such as regulatory stability, consumer protection, innovation, cybersecurity, workforce development, and the department's collaboration with the National Association of Insurance Commissioners.





Saved or Recovered \$13 Million for Insurance Consumers

The Ohio Department of Insurance's Office of Consumer Affairs saved or recovered \$13,066,700 during the fiscal year for Ohio insurance consumers. In addition, staff fielded 17,388 inquiries and resolved 9,038 complaints. Claim denial and claim delay were the top complaint reasons while the coverage types most complained about were health insurance and homeowners insurance.

Through its toll-free hotline, website, and active presence on social media, the Office of Consumer Affairs offers invaluable resources and assistance free of charge. They engage with communities through outreach efforts and provide counseling to ensure Ohioans are informed and supported in navigating all facets of insurance.



Assisted Ohioans in Navigating Insurance Concerns During Severe Weather Recovery

Ohio Department of Insurance staff provided critical support to Ohioans affected by severe weather, particularly after tornadoes struck the state in March.

Governor DeWine and the Ohio Emergency Management Agency secured a Presidential Disaster Declaration, enabling the Federal Emergency Management Agency (FEMA) to activate the Individual Assistance Program in multiple counties. This federal aid complemented local and state initiatives, including efforts from the Ohio Department of Insurance, offering financial support to homeowners, renters, and businesses impacted by the storms.

In Logan County's Indian Lake community, Ohio Department of Insurance staff, including Jana Jarrett, Assistant Director of Consumer Affairs (pictured in red, back right), actively engaged with members of the community.

They participated in business recovery workshops, provided guidance at FEMA's Disaster Recovery Center, and offered remote assistance through various channels, ensuring Ohioans received the insurance-related support needed during the recovery process.

The Heart of Insurance

Ohio State Fair 2023



Shared Insurance Insights with Ohioans at the Ohio State Fair

The Ohio Department of Insurance upheld its annual tradition of actively engaging with visitors at the Ohio State Fair in July and August.

Staff members were stationed at the department's booth located in the Bricker Marketplace Building. They provided comprehensive insurance information, answered inquiries, and distributed educational materials along with promotional giveaways to fair attendees.

This initiative aimed to enhance public awareness and understanding of insurance matters while fostering direct interaction to help fair attendees understand and address their specific insurance situation.

Connected with Ohioans at RecoveryOhio's Mental Health Day During the Ohio State Fair



Representatives from the Ohio Department of Insurance's Ohio Mental Health Insurance Assistance Office, along with other state agency partners, took part in RecoveryOhio's Mental Health Day at the Ohio State Fair in July.

Behavioral health resources, including mental health insurance information from the Ohio Department of Insurance, were available at state agency booths throughout the fair, making prevention, treatment, and recovery support more visible and accessible to all Ohioans.

Medicare Education and Counseling Program Delivered \$42.5 Million in Savings to Ohioans



The Ohio Senior Health Insurance Information Program (OSHIP), the state's official Medicare educational and counseling support program, successfully saved Ohioans more than \$42.5 million through its efforts in assisting Medicare beneficiaries.

OSHIP provided personalized, one-on-one counseling sessions to 169,876 consumers and engaged 459,367 attendees through various public

education events. Moreover, OSHIP responded to 34,374 inquiries via its toll-free hotline.

Key focus areas included resolving disputes related to Medicare Advantage "added benefits," addressing issues with marketing practices, and helping individuals navigate enrollment challenges and prescription drug benefits. OSHIP's initiatives encompassed organizing both onsite and virtual "Welcome to Medicare" and "Medicare Checkup" events.

OSHIP provides unbiased information about Medicare services, benefits, and programs through its speakers' bureau, community outreach efforts, toll-free hotline, and individualized counseling sessions.

OSHIIP Honored Nationally for Outstanding Performance

The U.S. Department of Health and Human Services' Administration on Community Living (ACL) unveiled its latest national ratings for State Health Insurance Assistance Programs (SHIP) in September and the Ohio Department of Insurance's Ohio Senior Health Insurance Information Program (OSHIIP) is at the top.

OSHIIP distinguished itself by again achieving excellence in all national performance measures for GY2022. This accolade highlighted OSHIIP as the sole SHIP program to excel across the board.

ACL's ratings focus on five critical performance measures: client contacts, outreach efforts, interactions with Medicare beneficiaries, engagement with hard-to-reach populations, and enrollment initiatives.

OSHIIP Director Chris Reeg Testified Before U.S. Senate to Address Deceptive Practices Targeting Ohioans on Medicare



Ohio Senior Health Insurance Information Program (OSHIIP) Director Christina Reeg testified before the United States Senate Finance Committee in Washington, D.C. in October.

The hearing focused on "Medicare Advantage Annual Enrollment: Cracking Down on Deceptive Practices and Improving Senior Experiences." Reeg highlighted the challenges faced by Medicare consumers overwhelmed with plan options and marketing, and advocated for stronger consumer protections.

Reeg proposed several solutions, including the implementation of a personalized Annual Notice of Change to help beneficiaries better understand plan changes like increased premiums and copays. She emphasized the need for stricter oversight on the use of special election periods, such as those for low-income subsidies, and suggested restricting enrollments for individuals with cognitive impairments to prevent improper sales. Reeg also stressed the importance of reinstating measurable differences in plan contracts to streamline the selection process for Medicare beneficiaries.

During her time in Washington, D.C., Reeg and other staff from the Ohio Department of Insurance met with Ohio Senators to educate them on OSHIIP's resources and services available to Ohio's Medicare beneficiaries. Information about OSHIIP was also distributed to the entire Ohio delegation through Governor DeWine's office in Washington, D.C.

Health Insurance Decision Appeals Process Recovered \$38.6 Million for Ohioans

Ohio law affords consumers the opportunity to appeal a health insurance decision made by their insurance company. Consumers have the right to request the health plan issuer reconsider their decision, also known as an adverse benefit determination. An adverse benefit determination is a decision made by the health plan issuer, including denying, reducing, or terminating a requested health care service or payment in whole or in part.

In 2022, 467 cases, involving almost \$6.2 million in health care benefits and services, were submitted for review by an Independent Review Organization (IRO) to determine the appropriateness of a health plan's adverse benefit determination. The health plan's determination was reversed by the IRO in 38.5 percent of these cases, saving Ohio health insurance consumers more than \$2 million.

When a health plan's internal appeal process results in an adverse benefit determination that is based on a contractual issue (not involving medical judgment or medical information), an external request may be submitted by the health plan for contractual review by the Ohio Department of Insurance.

In 2022, the department completed a contractual review of 228 cases, involving over \$804,000 in health care benefits and services. Sixty-one of the 228 cases reviewed by the department resulted in the reversal of previously denied benefits, recovering over \$333,500 in additional benefits for Ohio consumers.

Since the 1999 enactment of Ohio's external review law, 10,523 cases have been reviewed by the department and/or IROs, recovering almost \$38.6 million in previously denied health care benefits and services for Ohio consumers.

Ohio Ranks Among States with Lowest Auto and Homeowners Insurance Premiums

According to the latest data from the National Association of Insurance Commissioners (NAIC), Ohio stands out as one of the states where insurance consumers benefit from some of the lowest average premiums in the country for both auto and homeowners insurance.

In 2021, Ohioans paid an average of \$776 for auto insurance, ranking eighth lowest nationwide, and \$920 for homeowners insurance, placing seventh lowest. This contrasts with the national averages of \$1,062 for auto insurance and \$1,411 for homeowners insurance, highlighting Ohio's competitive insurance market and affordability for residents.



Director French Talked Insurance and Innovation

Ohio Department of Insurance Director Judith L. French visited in August with leadership and other employees from Insurtech company Branch in Columbus to get their thoughts on how Ohio can continue to be a leading state for insurance innovation.

Director French spoke about the department's Emerging Products and Innovation Initiative, which provides quick feedback to insurers as they explore new approaches and products while ensuring consumer protections are in place.

This visit highlighted Ohio's commitment to fostering a collaborative environment for the advancement of the insurance industry.



Ohio Hosted National Council of Insurance Legislators Annual Gathering

In November, the state of Ohio welcomed state insurance commissioners, legislators, industry representatives, and stakeholders from across the nation for the annual meeting of the National Council of Insurance Legislators (NCOIL) in Columbus.

Ohio Governor Mike DeWine, accompanied by Lt. Governor Jon Husted, and Ohio Department of Insurance Director Judith L. French, delivered remarks at the event. They expressed gratitude for NCOIL's efforts in upholding state-based insurance regulation, safeguarding consumer interests, and adapting to evolving trends in the insurance sector. This marked the first occasion where both the governor and lieutenant governor addressed an NCOIL gathering.

NCOIL functions as a legislative organization composed primarily of lawmakers serving on state insurance and financial institutions committees nationwide. The council develops model laws in insurance, advocates for state jurisdiction over insurance matters, and serves as an educational platform for policymakers and stakeholders alike.

Further Established Ohio as a Leader in Insurance Innovation

The Ohio Department of Insurance reinforced Ohio's position as a leader in insurance innovation through its dedicated Emerging Products and Innovation Initiative. This initiative continued to play a pivotal role in cultivating an ecosystem that fosters the introduction of new insurance ideas and technologies to the Ohio insurance market.

Aligned with Ohio's InnovateOhio program, which supports an environment where established companies can expand and startups can thrive, the department actively engaged with representatives from startups, early growth companies, legacy businesses, and insurance firms within Ohio and those seeking to enter the state. This engagement included providing regulatory insights, discussing innovative insurance concepts, and facilitating regulatory navigation.

Department staff serve as primary contacts to address inquiries, assist with regulatory compliance, and review laws and regulations. They collaborate closely with stakeholders to tailor regulatory approaches that uphold the highest consumer protections while promoting robust competition, affordability, and consumer choice.

The Emerging Products and Innovation Initiative operates under four core principles: ensuring stringent consumer protections, fostering competition to benefit consumers with lower costs and greater choice, adapting to evolving market dynamics and consumer expectations, and fostering collaboration among insurance companies, entrepreneurs, and industry stakeholders.

This proactive approach underscores Ohio's commitment to driving innovation in the insurance sector while maintaining a regulatory framework that safeguards consumer interests.

Insurance Workforce Development: Engaged in Insuring Ohio Futures Initiative

The Ohio Department of Insurance maintained its active participation in the Insuring Ohio Futures Initiative, reinforcing its commitment to shaping the future of insurance education and career opportunities across the state. This collaborative effort involves partnerships with government entities, the insurance industry, higher education institutions, and other stakeholders to enhance insurance-related education and career pathways.

The initiative focuses on integrating insurance-related curriculum into Ohio's higher education institutions; providing students, career changers, and veterans with specialized education and training tailored to the insurance sector's evolving needs.

In tandem with these stakeholders and Governor DeWine's Office of Workforce Transformation, JobsOhio, and the National Association of Insurance Commissioners, the Ohio Department of Insurance remained committed to a comprehensive approach to insurance workforce development.

This holistic perspective ensures Ohio remains a competitive hub for insurance business and innovation while prioritizing the cultivation of a skilled workforce equipped to meet the challenges and opportunities of the modern insurance landscape.

Ohio Insurance Career Resources Toolkit Launched

The Ohio insurance industry, a cornerstone of the state's economy, is experiencing growth and significant retirements. This trend has created a surge in career opportunities across various well-paying paths. According to a recent workforce analysis by Regionomics, approximately 108,000 positions will become available between 2021 and 2031 due to growth and employee turnover.

In response to this demand, the Ohio Department of Insurance has introduced a resources toolkit to help guide job seekers through the diverse opportunities within the insurance sector. The toolkit provides valuable information on leveraging transferable skills, exploring insurance-related academic programs, understanding different career paths, and accessing current job openings.

Advocated for Ohio Insurance Consumers and the Insurance Industry in Nation's Capital

The Ohio Department of Insurance participated in the annual gathering of state-based insurance regulator leadership in Washington D.C., organized by the National Association of Insurance Commissioners (NAIC), in May.

As a key member of NAIC, Ohio's delegation engaged in productive discussions with federal lawmakers, addressing various insurance issues crucial to Ohio's consumers and insurance industry.

Department staff highlighted the importance of robust consumer protections and initiatives to foster a competitive insurance marketplace in Ohio. This advocacy underscores Ohio's commitment to ensuring that insurance policies and regulations serve the best interests of its residents while promoting innovation and economic growth within the state's insurance sector.

Key priorities discussed included the following:

Strengthening Property Insurance Markets: In light of the increasingly frequent and severe natural disasters sweeping the nation, Ohio's property insurance market must remain robust. The NAIC is advocating for federal funding, tax incentives, and research to bolster Ohio's mitigation and resilience efforts.

Protecting Consumers: From shielding seniors from financial abuse to clarifying the Consumer Financial Protection Bureau's authority to ensuring that insurance policyholders are safeguarded in the event of insurance company failures, work was done advocating for consumer interests at the federal level.

Supporting State Regulatory Authority: Insurance regulation is most effective when it is done at the state level. That is why the NAIC is staunchly opposing any federal legislation that could preempt Ohio's data privacy, cybersecurity, or artificial intelligence protections.

Additional priorities addressed by the states included combating improper health insurance marketing, securing funding for state health grants, and standing against federal preemption in the Liability Risk Retention Act, which allows certain types of insurance companies, known as risk retention groups, to provide liability insurance coverage across state lines without state insurance regulation requirements.

Cybersecurity Exercise Held with Ohio Insurance Company Representatives



The Ohio Department of Insurance joined forces with the National Association of Insurance Commissioners to co-host a cybersecurity tabletop exercise in October. This event brought together representatives from Ohio's insurance companies to enhance their preparedness against cyber threats. The exercise focused on sharing industry best practices and gathering insights from state and federal regulators, as well as law enforcement agencies.

Ohio mandates that insurance companies establish robust cybersecurity plans to protect both business and personal information from cyberattacks. These plans include protocols for responding to incidents promptly and effectively.

Companies are obligated to investigate any breaches, report incidents and relevant details to the department, and notify affected individuals as required by law. Additionally, Ohio insurers must annually submit their cybersecurity program details to the department.

This initiative underscores the department's commitment to safeguarding consumer data and strengthening cybersecurity resilience within Ohio's insurance industry. Ohio was one of the first states in the country to implement cybersecurity reforms specific to insurance companies.

Investigated Insurance Fraud and Professional Misconduct to Protect Ohioans

Insurance fraud impacts all Ohioans in the form of excess premiums. The Ohio Department of Insurance, mostly through its Fraud and Enforcement Division, works with federal, state, and local prosecutors to bring those who commit insurance fraud to justice.

Common insurance fraud allegations in Ohio involve false and inflated homeowner and automobile claims as well as allegations of arson, staged auto accidents, car thefts and burglaries, intentional damage to property, slip and fall claims, and fraudulent billings by medical providers.

Enforcement allegations commonly received and investigated include premium theft, unauthorized surrenders made against consumer policies, the submission of forged applications, the financial exploitation of seniors, intentional misrepresentation of insurance products, annuity suitability, title agent escrow theft, bail agent misconduct, and unlicensed insurance activities.

During the fiscal year, the Fraud and Enforcement Division received more than 7,800 allegations of agent misconduct and insurance fraud from insurance companies, consumers, government agencies, and law enforcement entities. As a result of these referrals, the department opened 1,589 administrative and criminal investigations, identified 210 potential law violations, and took administrative and/or criminal action against 155 individuals.

Report Insurance Fraud Resources Toolkit Created

Insurance fraud is one of the leading crimes in the country and it impacts all Ohioans in the form of making insurance more expensive.

The Coalition Against Insurance Fraud estimates that the economic impact of insurance fraud is a \$308.6 billion annual cost to U.S. consumers and businesses. That figure translates to about \$932 annually for every American and more than \$70,000 over a person's lifetime.

Fighting insurance fraud in its many forms continued to be a major priority for the Ohio Department of Insurance. The department partnered with investigators from insurance companies, government entities, law enforcement agencies, and prosecutors to take action against those who committed insurance fraud or engaged in crimes associated with insurance.

To educate Ohioans about the impacts and types of insurance fraud, the department created a resources toolkit at insurance.ohio.gov that includes information to report insurance fraud and/or insurance professional misconduct.

Insurers Entered Ohio Market, \$814.7 Million in Premium and Franchise Taxes Certified

The Ohio Department of Insurance’s Office of Risk Assessment completed reviews of three Ohio-based and 36 out-of-state insurance company applications for admission to the Ohio market, 12 requests for additional lines of business, 14 requests for surplus lines of authority, five applications for accredited reinsurer status, and 19 applications for reciprocal jurisdiction reinsurer status. Reviews on more than 33 insurance company tax amendments were completed. A total of \$814.7 million in premium and franchise taxes were certified.



Ohio’s Captive Market Wrote \$3.6 Billion in Premiums

Ohio-licensed captive insurance companies wrote \$3.6 billion in premiums generating \$877,797 in premium-based fees and \$4,500 in combined licensing and renewal fees. Eight captive insurance companies are currently licensed with the Ohio Department of Insurance. Captive insurance is a form of self-insurance and a risk management tool for businesses.



Reviewed Insurance Companies’ Financials and Transactions, Conducted Examinations

The Ohio Department of Insurance’s Office of Risk Assessment completed all reviews of insurance companies’ quarterly and annual financial statements within timeframes prescribed by the National Association of Insurance Commissioners and met all other accreditation standards.

In all, more than 602 insurance company transactions, including three applications for domestic certificates of authority, were analyzed and reviewed. Eight mergers and acquisitions were also reviewed. Financial examinations of 78 Ohio domestic insurers were completed, including three new company qualifying examination.

Risk Assessment also participated in four regional supervisory colleges, which are joint meetings of regulators and company officials with detailed discussions about financial data, corporate governance, and enterprise risk management functions at the group level.





Director French Addressed State Guaranty Association Representatives at National Conference

Ohio Department of Insurance Director Judith L. French took the podium to address state guaranty association representatives from across the country at the National Conference of Insurance Guaranty Funds annual conference in Columbus in May.

Director French spoke about Ohio's robust insurance market and insurance consumer protection, which she emphasized involves financial safety nets, such as insurance guaranty funds to protect consumers in the event an insurance company fails



Director French Shared Insurance Insights with Insurance Professionals

Director French participated in an "interview-style" discussion with Ohio Insurance Institute President and CEO Dean Fadel in May, in front of a large gathering of insurance professionals. She emphasized Ohio's competitive and innovative insurance environment, numerous career opportunities in the industry, and the Ohio Department of Insurance's regulatory efforts in cybersecurity, data privacy, AI, and consumer protection.



Ohio Department of Insurance Selected for NAIC Leadership Roles

Ohio Department of Insurance Director Judith L. French was named Chair of the National Association of Insurance Commissioners (NAIC) Life Insurance and Annuities Committee, highlighting the selection of the Ohio Department of Insurance to 22 NAIC committee and task force roles in 2024.

French was also chosen for the Financial Condition Committee; Innovation, Cybersecurity, and Technology Committee; Climate and Resiliency Executive Task Force; and Special Executive Committee on Race and Insurance.

In addition, Ohio Department of Insurance Chief of Regulatory Affairs Dwight Radel, Chief Property and Casualty Actuary of Product Regulation and Actuarial Services Tom Botsko, and Chief Examiner/Analyst of Risk Assessment Tracy Snow have been appointed Chair of the Examination Oversight Task Force, Chair of the Capital Adequacy Task Force, and Vice Chair of the Financial Stability Task Force, respectively.

The NAIC provides expertise, data, and analysis for insurance regulators from the 50 states, the District of Columbia, and five U.S. territories to effectively regulate the U.S. insurance industry and protect consumers.

On the following page, a comprehensive list detailing the NAIC leadership roles of department staff is available.

NAIC Leadership Roles

Letter (Main) Committees

- Life Insurance and Annuities (A) Committee – Chair
- Financial Condition (E) Committee – Member
- Innovation, Cybersecurity, and Technology (H) Committee – Member

Executive Committee Groups and Task Forces

- Climate and Resiliency (EX) Task Force – Member
- Special (EX) Committee on Race and Insurance – Member

Task Forces Supporting Letter Committees

- Life Actuarial (A) Task Force – Member
- Health Actuarial (B) Task Force – Member
- Long-Term Care Insurance (B) Task Force – Member
- Regulatory Framework (B) Task Force – Member
- Senior Issues (B) Task Force – Member
- Casualty Actuarial and Statistical (C) Task Force – Member
- Title Insurance (C) Task Force – Member
- Producer Licensing (D) Task Force – Member
- Accounting Practices and Procedures (E) Task Force – Member
- Capital Adequacy (E) Task Force – Chair
- Examination Oversight (E) Task Force – Chair
- Financial Stability (E) Task Force - Vice Chair
- Receivership and Insolvency (E) Task Force – Member
- Reinsurance (E) Task Force – Member
- Valuation of Securities (E) Task Force – Member
- Third-Party Data and Models (H) Task Force – Member

Liaison Committees and Boards

- NAIC/Consumer Liaison Committee - Member

NAIC Adopted First National Climate Resilience Strategy for Insurance



Putting the focus on reducing losses and speeding recovery from natural disasters, the National Association of Insurance Commissioners (NAIC), of which the Ohio Department of Insurance is a member, adopted the first-ever NAIC National Climate Resilience Strategy for Insurance in April to protect the nation's property insurance market, consumers, and communities.

The goal of the strategy is to drive faster and more effective risk reduction by state insurance regulators to ensure that insurance continues to be available and reliable as a crucial backbone to communities facing climate risks.

States Issue Property & Casualty Market Intelligence Data Call Covering Over 80% of U.S. Market



State insurance regulators, including the Ohio Department of Insurance, united in March to issue a comprehensive, multi-state data call coordinated by the National Association of Insurance Commissioners to collect and analyze data covering more than 80% of the U.S. property insurance market by premium volume.

The Property & Casualty Market Intelligence Data Call will gather data from more than 400 property insurers operating locally and across the country to give state insurance regulators a clear sense of what is happening in their individual property markets and the nation overall.

Rising property insurance costs and coverage challenges underscore the importance of this collective effort. As regulators manage market uncertainty, the wide-ranging data call will provide deeper insights into property insurance market costs, coverages, and protection gaps amid the increasing frequency and severity of natural disasters, escalating reinsurance costs, and continued inflationary pressures.

Director French and Other State Insurance Commissioners Participated in International Insurance Meetings



In November, members and staff of the National Association of Insurance Commissioners (NAIC), including Ohio Department of Insurance Director Judith L. French (front middle left in red), participated in committee meetings and the annual general meeting and conference of the International Association of Insurance Supervisors (IAIS) in Tokyo, Japan.

The event featured notable contributions from NAIC members who moderated or participated in four panels addressing key topics such as natural catastrophe

protection gaps, consumer protection, climate disclosures, and the Insurance Capital Standard. Japan's prime minister spoke at the Tokyo event.

Additionally, NAIC members and staff held bilateral meetings with representatives from 12 other jurisdictions to exchange views on respective regulatory priorities. These discussions focused on enhancing climate risk and resiliency efforts, strengthening the oversight of technology, and closing the protection gap, among other initiatives.

In June, Director French and other NAIC members convened again for similar meetings, this time in Basel, Switzerland. Several states, including Ohio, are part of the international delegation for the NAIC.

The IAIS, a voluntary membership organization of insurance supervisors from over 190 jurisdictions, serves as the international standards-setting body for the insurance sector. It develops and assists in the implementation of principles, standards, and guidance for the supervision of the insurance industry. With members from more than 200 jurisdictions, the IAIS represents 97% of the world's insurance premiums.

Director French is a member of the IAIS Implementation and Assessment Committee, which is monitoring the implementation of the Global Framework developed by IAIS in recent years and a participant in the Access to Insurance Initiative (A2ii), the economic inclusion arm of IAIS, which focuses on projects worldwide aimed at making insurance affordable for everyone.



Department of Insurance

Financial Information

Fraternal Benefit Societies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN										TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO					TOTAL							
				Life	Annuity	Health	Other	Total OHIO	Life	Annuity	Health	Other	Total TOTAL			
56014		Thrivent Financial For Lutherans	1	\$ 60,045,910	\$ 143,091,481	\$12,782,218	\$ 227,377	\$ 216,146,986	\$1,875,418,686	\$3,483,178,532	\$369,735,544	\$ 1,143,131,663	\$ 6,871,464,425	\$ 113,521,081,159	\$ 99,233,513,547	\$ 14,287,567,612
58033		Knights Of Columbus	2	27,263,640	2,342,472	2,771,823	36,091,566	68,469,501	1,153,581,983	20,953,076	95,978,229	1,068,310,525	2,338,823,813	30,325,617,306	27,487,365,025	2,838,252,281
57541		Modern Woodmen Of America	3	12,460,915	50,506,552	1,276	259	62,969,002	297,611,483	986,195,225	29,894	324,001	1,284,166,603	17,733,036,163	15,282,122,473	2,450,913,690
56685		Obv Financial Life	4	694,372	44,355,699	-	1,849,195	46,809,266	9,179,076	700,226,031	-	19,652,877	729,057,984	4,426,033,902	4,123,729,414	302,304,489
58068		Independent Order Of Foresters Us Branch	5	29,651,247	17,780	393,292	-	30,062,319	681,556,435	179,009	8,176,461	-	689,911,905	4,091,020,427	3,769,616,968	321,403,459
56154		Gleaner Life Insurance Society	6	4,935,725	21,196,633	90	1,501,624	27,634,072	14,425,783	86,392,095	1,814	12,162,226	112,981,918	1,342,342,571	1,224,630,371	117,712,200
56693		Gsu	7	392,146	18,159,990	263,768	-	18,815,904	9,454,394	358,775,210	8,167,343	-	376,396,947	2,704,690,457	2,483,383,793	221,306,664
56707		Isda Fraternal Association	8	32,440	13,926,789	-	-	13,959,229	369,919	66,766,122	-	-	67,136,040	381,106,817	365,397,462	15,709,356
56227		Kskj Life	9	4,519,959	8,203,951	300,703	280,111	13,304,724	29,534,016	47,979,247	2,543,249	3,073,470	83,129,982	546,979,440	531,261,196	15,718,244
57657		Royal Neighbors Of America	10	6,879,546	2,735,650	107,577	-	9,722,773	139,715,026	50,418,210	9,163,069	-	199,296,306	1,187,859,250	1,009,205,928	178,653,322
57487		Catholic Order Of Foresters	11	2,969,766	5,631,513	94,231	-	8,695,509	31,347,732	81,293,894	1,581,321	233,447	114,456,394	1,244,631,170	1,181,647,090	62,984,080
56340	*	First Catholic Slovak Union Of Usa & Canada	12	175,765	8,438,852	-	-	8,614,617	1,363,754	85,468,457	-	-	86,832,211	578,950,327	525,525,599	53,424,728
56316	*	Catholic Ladies Of Columbia	13	246,189	8,356,017	-	-	8,602,206	299,120	12,846,368	-	-	13,145,488	131,092,232	128,355,252	2,736,981
56782		National Slovak Society Of The Usa	14	600,140	7,067,212	-	-	7,667,352	28,221,909	217,147,060	-	-	245,368,969	1,806,044,969	1,711,186,550	94,858,419
57991		Evereance Association Inc	15	70,191	2,205,918	3,866,059	-	6,142,168	861,623	21,827,515	47,784,009	335,516	70,808,664	381,699,550	279,312,496	102,387,053
56030		Catholic Financial Life	16	941,971	4,166,054	-	-	5,108,025	42,995,207	43,413,914	30,583	830,206	87,269,910	1,731,339,775	1,592,976,408	138,363,367
58009		Police And Firemen's Insurance Association	17	1,809,949	290,623	2,694,496	120,569	4,915,638	13,611,164	2,597,135	25,234,951	797,215	42,240,465	284,038,159	185,009,594	99,028,564
57320		Woodmen Of The World Life Insurance Society	18	1,936,221	1,611,591	54,494	12,180	3,614,486	305,505,034	453,950,809	9,708,512	37,018,708	806,183,064	11,268,033,183	9,586,191,725	1,681,846,458
57673		Slovene National Benefit Society	19	307,933	3,192,953	3,332	-	3,504,218	1,886,014	8,564,328	14,372	1,095	10,465,809	124,025,216	112,091,020	11,934,195
56332	*	First Catholic Slovak Ladies Assn Of The Usa, The	20	602,694	2,588,810	-	36,936	3,228,440	5,133,244	15,775,480	-	134,517	21,043,242	1,103,676,513	994,981,100	108,695,413
56197	*	Alliance Of Transylvanian Saxons	21	25,427	2,699,669	-	343,857	3,068,953	71,734	3,124,167	-	473,666	3,669,567	97,473,765	82,743,145	14,730,620
57010		William Penn Association	22	525,628	2,174,992	-	287,004	2,987,624	3,279,013	20,436,322	-	2,587,981	26,303,316	524,904,559	475,272,320	49,632,239
56634		Croatian Fraternal Union Of America	23	230,665	2,604,330	2,074	1,221	2,838,290	2,259,991	23,015,994	19,024	11,687	25,305,796	505,834,476	440,923,718	64,910,758
56758		Loyal Christian Benefit Association	24	1,396,815	877,082	118,196	172,205	2,564,298	10,862,599	6,496,378	2,030,710	585,630	19,975,317	120,548,130	111,373,232	9,174,898
56499		Assured Life Association	25	267	-	2,257,764	-	2,258,031	499,952	466,940	24,823,865	13,084	25,803,841	59,070,732	45,542,602	13,528,130
57630		Polish Roman Catholic Union Of America	26	75,884	1,706,374	-	-	1,782,258	2,595,846	45,214,041	-	-	47,809,887	227,549,823	219,396,083	8,153,740
56286	*	American Mutual Life Association	27	79,394	777,942	4,671	430,540	1,292,547	142,526	777,942	4,671	430,540	1,355,679	47,940,163	35,860,192	12,079,971
56170		Woman's Life Insurance Society	28	435,882	434,038	-	-	869,921	3,366,674	11,878,026	-	7,770	15,252,470	197,733,255	185,203,198	12,530,057
56138		Csa Fraternal Life	29	122,672	661,285	-	-	783,957	1,927,776	13,067,722	-	-	14,995,498	97,817,744	94,792,819	3,024,924
57142		Sons Of Norway	30	607,210	4,000	-	-	611,210	17,002,276	4,137,614	7,439	215,491	21,362,819	217,285,977	205,418,059	11,867,918
57622		Polish National Alliance Of The Us Of Na	31	283,779	229,612	-	29,468	542,859	4,780,329	26,351,201	-	539,231	31,670,761	450,984,748	431,818,942	19,165,807
56413	*	United Transportation Union Insurance Association	32	219,202	154,090	88,082	-	461,374	4,744,051	1,041,424	3,062,515	-	8,847,991	221,673,950	152,437,206	69,236,744
57568		1891 Financial Life	33	20,733	232,790	-	-	253,523	2,115,802	10,246,057	-	-	12,361,859	157,615,191	141,157,858	16,457,333
56936		Serb National Federation	34	9,462	161,118	-	-	170,580	356,295	8,153,987	-	-	8,510,283	53,727,675	51,607,606	2,120,069
58017		Betterlife	35	29,150	128,887	-	-	158,038	20,083,209	11,543,168	71,131	-	31,697,508	603,847,920	539,054,122	64,793,797
57770		Catholic Fraternal Life	36	96,162	31,093	-	-	127,255	17,198,525	7,565,195	-	-	24,763,720	201,734,797	189,510,678	12,224,114
56324	*	Czech Catholic Union	37	28,290	96,471	-	-	124,761	78,231	121,372	-	-	199,603	19,896,210	16,799,433	3,098,777
57193		Slovak Catholic Sokol	38	72,564	31,061	-	-	103,625	1,885,031	3,262,610	-	-	5,147,649	90,477,618	85,009,957	5,467,661
58181		Supreme Council Of The Royal Arcanum	39	89,092	-	5,359	-	94,451	3,923,383	240,446	3,354,053	33,550	7,551,434	94,295,914	87,245,265	7,050,649
57215		Ukrainian National Association Inc	40	45,834	17,562	-	-	63,396	979,109	8,631,336	-	-	9,610,445	174,398,577	162,472,858	11,925,719
57053		Catholic United Financial	41	37,612	2,025	-	-	39,637	14,010,245	17,668,204	2,411,865	11,876,568	45,966,882	999,290,771	974,988,443	24,302,329
56871		Russian Brotherhood Organization Of The Usa	42	9,934	100	-	-	10,034	69,855	108,303	-	-	178,158	15,616,709	12,180,904	3,435,806
57711		Western Catholic Union	43	2,902	-	5,430	-	8,333	2,302,441	38,374,931	1,068,774	152,938	41,899,084	183,108,341	175,404,426	7,703,914
56715		Ladies Pennsylvania Slovak Catholic Union	44	5,678	-	-	-	5,678	121,662	57,280	-	-	178,942	16,138,177	13,187,771	2,950,405
56375	*	North American Swiss Alliance	45	3,473	-	-	-	3,473	11,085	-	-	-	11,085	3,433,686	2,671,981	761,705
56480		Wsa Fraternal Life	46	1,553	603	-	-	2,156	94,835	141,633	-	-	236,468	40,802,424	32,438,110	8,364,314
56006		Travelers Protective Association Of America, The	47	-	-	896	-	896	-	-	195,876	-	195,876	12,448,940	1,328,506	11,120,434
TOTAL				\$160,901,983	\$361,111,664	\$25,815,831	\$41,384,112	\$ 89,213,593	\$4,756,834,079	\$7,006,069,119	\$615,199,274	\$2,302,933,602	\$14,681,036,077			

* DOMICILED IN OHIO



Department of Insurance

Financial Information

Health Insuring Corporations

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

		DIRECT PREMIUMS WRITTEN										TOTAL							
NAIC	DOM	COMPANY NAME	OH PREM RANK	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Fed Employees Health Benefits	Total OHIO	Accident & Health Premiums	Medicare Title XVIII	Medicaid Title XIX	Fed Employees Health Benefits	Total	TOTAL ASSETS	TOTAL LIABILITIES	TOTAL CAPITAL AND SURPLUS			
95201	*	Caresource Ohio, Inc.	1	\$ 333,001,104	\$ 418,637,889	\$ 7,801,025,829	\$ -	\$ 8,542,664,822	\$ 333,001,104	\$ 418,637,889	\$ 7,801,025,829	\$ -	\$ 8,542,664,822	\$ 1,224,638,042	\$ 1,358,640,923	\$ 865,997,119			
10345H	*	Anteon Blue Cross & Blue Shield (Community Ins Co) **	2	2,876,337,264	4,036,751,084	1,220,440,032	-	1,498,490,621	5,689,826,717	2,876,337,264	4,036,751,084	1,220,440,032	1,498,490,621	5,689,826,717	3,561,355,940	1,943,838,646	1,617,516,394		
11834	*	Buckeye Community Health Plan Inc	3	529,783,174	472,498,275	2,575,251,113	-	-	3,577,532,562	529,783,174	472,498,275	2,575,251,113	-	3,577,532,562	1,203,763,560	665,935,601	537,827,959		
12334	*	Molina Healthcare Of Ohio Inc	4	272,842,017	420,029,476	2,337,198,060	-	-	3,030,069,553	272,842,017	420,029,476	2,337,198,060	-	3,030,069,553	844,689,459	448,591,628	396,097,831		
95710	*	UnitedHealthcare Of Wisconsin, Inc.	5	-	2,903,065,721	-	-	-	2,903,065,721	315,644,229	17,642,442,125	-	144,963	17,958,231,318	4,525,743,141	2,302,744,790	2,222,998,351		
12323	*	UnitedHealthcare Community Plan Of Ohio Inc	6	-	-	-	2,609,038,076	-	2,603,158,775	-	-	-	2,609,038,076	2,603,158,775	898,658,533	400,100,960	498,557,573		
95342	*	Humana Wisconsin Health Organization Insurance Corporation	7	-	1,598,842,517	-	-	-	1,598,842,517	182,471,178	6,359,833,318	-	-	6,542,304,496	1,519,028,454	895,355,742	623,670,712		
14229	*	Aetna Better Health Inc	8	-	344,632,655	-	1,072,940,779	-	1,417,563,434	-	-	-	344,632,655	1,417,563,434	513,536,632	367,094,941	146,439,691		
15805	*	Aetna Health Of Ohio Inc	9	-	678,732,073	-	-	-	678,732,073	-	-	-	775,508,143	775,508,143	226,296,451	117,241,165	109,055,286		
95348	*	Humana Health Plan Of Ohio Inc	10	117,390,948	(32,492)	526,740,503	1,633,525	645,732,485	117,390,948	150,282,124	526,740,503	1,633,525	796,047,101	301,073,104	178,838,778	122,234,326			
95655	*	Mount Carmel Health Plan Inc	11	-	548,025,211	-	-	-	548,025,211	-	-	-	556,181,700	556,181,700	501,682,789	81,059,762	420,623,027		
16980	*	Amerihealth Caritas Ohio, Inc.	12	-	-	-	499,783,009	-	499,783,009	-	-	-	499,783,009	499,783,009	205,452,642	125,186,734	80,265,908		
29076H	*	Medical Mutual Of Ohio**	13	2,094,991,700	484,607,421	-	-	13,317,148	390,750,574	2,094,991,700	484,607,421	-	13,317,148	390,750,574	2,787,419,446	989,042,839	1,798,376,607		
95328H	*	Medical Health Insuring Corporation Of Ohio**	14	629,667,446	-	-	-	-	352,790,717	629,667,446	-	-	-	352,790,717	194,283,898	91,339,157	102,944,711		
54402	*	Delta Dental Plan Of Ohio Inc	15	344,929,012	-	-	-	-	344,929,012	-	-	-	344,929,012	343,473,994	37,381,677	36,092,317	306,092,317		
95202	*	SummaCare Inc	16	-	338,262,509	-	-	-	338,262,509	-	-	-	338,262,509	137,202,878	69,262,630	67,940,248	-		
16755H	*	Devoted Health Plan Of Ohio, Inc. **	17	-	266,681,011	-	-	-	266,681,011	-	-	-	266,681,011	59,045,143	40,670,356	18,374,787	-		
15461	*	Aulicore Health Insuring Corporation	18	-	196,638,428	-	-	-	196,638,428	-	-	-	196,638,428	135,499,387	18,071,928	117,427,459	-		
95189	*	Paramount Care Inc	19	-	175,247,539	-	-	-	175,247,539	-	-	-	175,247,539	70,746,212	48,975,634	21,770,578	-		
16202	*	Oscar Insurance Corporation Of Ohio	20	145,113,054	-	-	-	-	145,113,054	-	-	-	145,113,054	81,127,192	39,134,823	42,002,369	-		
15151H	*	Paramount Insurance Company**	21	119,431,798	36,627	-	-	-	93,826,680	119,431,798	36,627	-	-	93,826,680	83,122,200	63,131,919	19,990,281		
16416	*	Oscar Buckeye State Insurance Corporation	22	66,510,653	-	-	-	-	66,510,653	-	-	-	66,510,653	55,131,745	39,454,963	15,676,782	-		
95186	*	UnitedHealthcare Of Ohio Inc	23	63,684,427	(127,558)	-	-	-	63,476,869	71,923,324	(127,558)	-	-	71,923,324	47,565,879	30,182,482	17,883,397		
52563	*	Meridian Health Plan Of Michigan Inc	24	-	62,433,827	-	-	-	62,433,827	166,073,717	970,036,314	2,106,781,023	-	3,242,891,054	896,912,170	617,738,751	279,173,419		
95677	*	Health Plan Of West Virginia, Inc. The	25	11,574,287	48,783,446	-	-	-	61,399,693	108,984,577	135,193,386	534,486,133	-	778,664,097	452,146,750	145,077,866	307,068,884		
95109	*	Aetna Health Inc (Pa)	26	11,692,433	48,384,517	-	-	-	60,056,950	1,920,980,360	3,470,881,417	306,721,360	583,923,276	6,282,506,413	2,185,051,940	1,396,312,221	788,739,619		
16112H	*	Buckeye Health Plan Community Solutions, Inc. **	27	-	58,827,754	-	-	-	58,827,754	-	-	-	-	58,827,754	51,719,759	13,102,460	38,617,299		
96280	*	Superior Dental Care Inc	28	56,057,962	-	-	-	-	56,057,962	57,801,721	-	-	-	57,801,721	26,027,874	6,433,423	15,594,451		
16725	*	Oh Cho Snp, Inc.	29	-	50,304,584	-	-	-	50,304,584	-	-	-	86,026,672	86,026,672	20,514,861	14,343,433	6,171,427		
16363	*	Tag Guard, Inc.	30	-	37,815,928	-	-	-	37,815,928	-	-	-	37,815,928	11,235,468	5,262,547	5,972,921	-		
95604	*	Cigna Healthcare Of Colorado, Inc.	31	-	32,257,832	-	-	-	32,257,832	935,287	93,609,296	-	-	94,544,583	51,814,545	29,691,475	21,723,070		
10649H	*	Summa Insurance Company Inc**	32	110,828,031	-	-	-	-	29,036,894	110,828,031	-	-	-	29,036,894	69,056,398	35,529,900	33,526,498		
67369H	*	Cigna Health & Life Insurance Company**	33	-	-	-	-	-	16,875,947	-	-	-	-	16,875,947	16,994,697,824	9,273,624,974	7,121,072,858		
16783	*	Perennial Advantage Of Ohio, Inc.	34	-	16,111,482	-	-	-	16,111,482	-	-	-	16,111,482	6,356,564	3,555,451	2,801,113	-		
77216H	*	Aulicore Insurance Company**	35	232,871,744	-	-	10,361,590	10,454,026	232,871,744	-	-	-	10,361,590	10,454,026	105,721,399	52,011,203	53,710,197		
47805	*	Cigna Dental Health Of Ohio Inc	36	9,939,817	-	-	-	-	9,939,817	9,939,817	-	-	-	9,939,817	4,882,042	709,650	4,172,392		
96265H	*	Dental Care Plus Inc**	37	19,117,233	-	-	-	-	9,305,543	19,117,233	-	-	-	9,305,543	13,928,171	4,565,129	9,364,042		
12353	*	Paramount Advantage	38	-	-	-	2,665,709	-	2,665,709	-	-	-	2,665,709	62,299,249	33,899,352	28,399,897	-		
95163	*	Alpha Dental Programs Inc	39	1,507,059	-	-	-	-	1,507,059	-	-	-	45,276,528	45,276,528	74,488,857	7,318,177	67,171,680		
95216	*	Uppm Health Plan Inc	40	-	1,479,463	-	-	-	1,479,463	118	1,921,934,720	-	57,666,794	1,979,601,632	750,899,690	520,589,153	230,310,536		
17275H	*	Essence Healthcare Of Ohio, Inc. **	41	-	898,527	-	-	-	898,527	-	-	-	898,527	3,832,579	1,252,775	2,579,804	-		
15478	*	Health Alliance Connect, Inc.	42	-	725,735	-	-	-	725,735	-	-	-	308,791,884	308,791,884	70,760,707	37,190,891	33,569,815		
17026	*	OhioHealth Health Insuring Corporation	43	641,937	-	-	-	-	641,937	641,937	-	-	-	641,937	3,503,751	751,492	2,752,259		
14142	*	Managed Dentalguard Inc	44	230,238	-	-	-	-	230,238	-	-	-	230,238	1,152,455	51,722	1,100,733	-		
16135	*	National Preventive Solutions Corp.	45	210,366	-	-	-	-	210,366	22,005,087	-	-	-	22,005,087	2,944,300	1,419,298	1,525,502		
52022	*	Udc Ohio Inc	46	165,320	-	-	-	-	165,320	165,320	-	-	-	165,320	842,668	64,676	777,992		
16878	*	Solstice Healthplans Of Ohio, Inc.	47	106,850	-	-	-	-	106,850	106,850	-	-	-	106,850	34,276	22,479	320,297		
96150	*	United Concordia Dental Plans Of The Midwest Inc	48	25,933	-	-	-	-	25,933	1,917,360	-	-	-	1,917,360	8,945,433	171,612	8,773,821		
17510	*	Anihold Health Plan Of Ohio, Inc.	49	-	-	-	-	-	-	-	-	-	-	3,584,940	60,213	3,523,827	-		
60044H	*	Comprehensive Insurance Company **	49	4,030,377	-	-	-	-	4,030,377	-	-	-	-	164,725,346	113,727,554	50,957,492	-		
62308H	*	Connecticut General Life Insurance Company **	49	-	-	-	-	-	-	-	-	-	-	21,502,837,901	13,650,210,878	7,852,627,023	-		
12325	*	Gateway Health Plan Of Ohio Inc	49	-	-	-	-	-	-	-	-	-	-	2,562,234	157,013	2,405,222	-		
95513	*	Health Alliance-Midwest, Inc.	49	-	-	-	-	-	3,053,012	12,747,926	-	-	208,533	16,009,471	8,474,180	4,893,435	3,580,745		
95204	*	Healthspan Integrated Care	49	-	-	-	-	-	-	-	-	-	-	15,338,395	32,641	15,305,754	-		
15248H	*	Healthspan, Inc.**	49	-	-	-	-	-	-	-	-	-	-	4,466,781	3,261	4,478,392	-		
95385	*	Humana Health Plan Inc	49	-	-	-	-	-	534,100,750	309,552,426	1,379,616,946	53,916,530	2,277,186,654	709,923,934	461,240,761	248,674,173	-		
14224	*	Humana Medical Plan Of Michigan, Inc.	49	-	-	-	-	-	-	-	-	-	-	643,841,329	192,581,568	101,718,466	80,863,101		
62375H	*	Medmutual Life Insurance Company **	49	-	-	-	-	-	-	-	-	-	-	60,545,647	15,715,409	44,830,238	-		
16260	*	Mutual Of Omaha Medical Advantage Company	49	-	-	-	-	-	-	-	-	-	-	-	2,533,681	2,832	2,530,849	-	
95436	*	Physicians Health Plan Of Northern Indiana, Inc.	49	-	-	-	-	-	167,621,186	-	-	-	-	167,621,185	87,690,862	31,454,542	56,236,320		
10767	*	Wellpoint Ohio, Inc.	49	-	-	-	-	-	-	98,730,820	-	-	-	98,730,820	41,127,038	19,523,296	21,603,742		
16607	*	Zing Health Inc	49	-	-	-	-	-	-	92,817,842	-	-	-	92,817,842	6,457,460	6,457,460	6,006,006		
15329	*	Molina Healthcare Of North Carolina, Inc.	63	-	-	(97,012)	-	-	(97,012)	211,531,005									



Department of Insurance

Financial Information

Multiple Employer Welfare Arrangements

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

NAIC	DOM	COMPANY NAME	OH PREM RANK	<u>DIRECT PREMIUMS WRITTEN</u>		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
120	*	Southern Ohio Chamber Alliance Benefit Plan	1	\$ 543,757,753	\$ 543,757,753	\$70,145,047	\$56,051,827	\$ 14,093,220
122	*	Cose Health And Wellness Trust	2	353,197,731	353,197,731	76,422,979	60,525,305	15,897,674
16619	*	Ohio Chamber Health Benefit Program	3	142,562,521	142,562,521	19,680,625	15,889,194	3,791,431
125	*	Chamber Benefit Arrangement	4	49,280,331	49,280,331	10,934,825	10,244,541	690,284
16325	*	Canton Regional Chamber Health Fund	5	42,407,151	42,407,151	13,446,842	6,036,642	7,410,200
109	*	Ohio Bankers Benefits Trust	6	34,256,767	34,256,767	11,400,051	6,288,613	5,111,438
17313	*	Northwest Ohio Business Alliance Health And Wellness Trust	7	30,220,817	30,220,817	9,247,205	5,161,235	4,085,970
117	*	Ohio Dental Association Wellness Trust	8	20,822,548	20,822,548	9,407,032	3,074,599	6,332,433
102	*	Cleveland Automobile Dealers Assn Group Health Plan	9	19,289,430	19,289,430	13,057,497	9,335,736	3,721,761
123	*	Ohio Farm Bureau Health Benefits Plan	10	18,614,552	18,614,552	4,749,761	4,082,582	667,179
118	*	Builders Exchange Benefit Plan	11	8,553,758	8,553,758	8,428,792	7,654,939	773,852
TOTAL				\$1,262,963,359	\$1,262,963,359			

* DOMICILED IN OHIO



Department of Insurance

Financial Information

Mutual Protective Associations - Property

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

NAIC	DOM	ASSOCIATION NAME	OH PREM	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
			RANK	OHIO	TOTAL			
10255	*	Washington Mutual Insurance Association	1	\$ 21,221,629	\$ 21,221,629	\$ 11,556,880	\$ 7,333,414	\$ 4,223,466
10306	*	Wyandot Mutual Insurance Company	2	9,737,384	9,737,384	26,683,052	7,104,438	19,578,614
10270	*	Sandy & Beaver Insurance Co.	3	8,823,329	8,823,329	27,535,974	5,987,442	21,548,532
10267	*	Patrons Buckeye Mutual Insurance Company	4	5,126,857	5,126,857	9,611,617	1,995,865	7,615,752
10399	*	Woodville Mutual	5	4,526,283	4,526,283	8,069,007	2,951,932	5,117,075
10396	*	Perry County Mutul Fire Insurance Company	6	3,385,121	3,385,121	5,665,420	2,295,886	3,369,533
10307	*	German Farmers Mutual Insurance Company	7	3,309,830	3,309,830	9,277,386	2,498,230	6,779,156
10268	*	Pike Mutual Insurance Company	8	1,907,339	1,907,339	5,862,751	1,475,780	4,386,970
10272	*	Springfield Township Mutual Insurance Association	9	1,813,101	1,813,101	4,800,434	663,479	4,136,955
10266	*	Paris & Washington Insurance Co.	10	1,610,812	1,610,812	4,565,277	597,516	3,967,761
10311	*	German Mutual Insurance Company Of Delphos, Oh	11	1,155,145	1,155,145	2,459,657	898,703	1,560,954
10309	*	German Farmers Mutual Of Sardis Insurance Assn	12	753,367	753,367	1,132,762	303,485	829,277
10304	*	Farmers Mutual Insurance Company	13	669,136	669,136	1,772,120	60,508	1,711,611
10331	*	Eastern Ohio Mutual Fire & Tornado Insurance Company, The	14	658,676	658,676	466,650	134,980	331,669
10254	*	West And Knox Mutual Insurance Company	15	250,931	250,931	1,187,835	133,546	1,054,289
10279	*	Mennonite Mutual Aid Society	16	323	323	138,873	2,022	136,851
TOTAL				\$ 64,949,262	\$ 64,949,262			

* DOMICILED IN OHIO



Department of Insurance

Financial Information Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

NAIC	DOM	COMPANY NAME	OH PREM RANK		<u>DIRECT PREMIUMS WRITTEN</u>		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
					OHIO	TOTAL			
10345	*	Community Insurance Company	1	\$	9,632,028,001	** \$ 9,770,341,070	\$ 3,561,355,040	\$ 1,943,838,646	\$ 1,617,516,394
29076	*	Medical Mutual Of Ohio	2		2,592,916,270	** 2,593,337,038	2,787,419,446	989,042,839	1,798,376,607
25178		State Farm Mutual Automobile Insurance Company	3		1,591,396,340	55,720,951,394	220,788,078,184	86,036,223,003	134,751,855,180
28207		Anthem Insurance Companies Inc	4		1,122,831,532	12,519,620,888	5,683,824,069	3,303,907,876	2,379,916,193
25143		State Farm Fire And Casualty Company	5		1,112,353,622	27,965,074,530	54,817,312,019	31,845,490,746	22,971,821,273
16322	*	Progressive Direct Insurance Company	6		764,382,002	6,578,664,451	17,582,707,124	12,195,114,024	5,387,593,100
10677	*	Cincinnati Insurance Company, The	7		736,779,115	5,120,657,590	19,791,935,858	12,497,981,859	7,293,953,999
29688		Allstate Fire And Casualty Insurance Company	8		699,765,307	13,123,455,977	118,903,662	8,562,218	110,341,444
26263		Erie Insurance Company	9		690,794,602	3,635,782,012	1,646,376,636	1,348,343,067	298,033,569
32786	*	Progressive Specialty Insurance Company	10		672,364,336	2,223,319,118	2,440,983,890	1,776,703,295	664,280,595
95828	*	Medical Health Insuring Corporation Of Ohio	11		629,667,446	** 629,667,446	194,283,898	91,339,187	102,944,711
10322	*	Grange Indemnity Insurance Company	12		393,952,104	459,685,565	66,614,338	527,689	66,086,649
37834	*	Progressive Preferred Insurance Company	13		273,329,184	1,925,153,962	2,123,414,859	1,557,262,368	566,152,491
37907		Allstate Vehicle And Property Insurance Company	14		270,539,355	6,745,373,528	79,035,071	26,963,446	52,071,625
14137		Geico Secure Insurance Company	15		250,052,542	3,937,356,878	72,344,893	9,746,152	62,598,741
18988		Auto-Owners Insurance Company	16		247,844,314	7,393,351,956	24,140,090,124	10,296,583,477	13,843,506,648
12484		Liberty Mutual Personal Insurance Company	17		228,366,099	3,895,773,046	16,532,955	802,093	15,730,862
19992	*	American Select Insurance Company	18		224,286,233	740,779,871	329,720,171	189,805,861	139,914,311
23787	*	Nationwide Mutual Insurance Company	19		222,999,910	3,829,949,818	50,182,865,004	31,216,621,708	18,966,243,296
14060	*	Grange Insurance Company	20		199,506,207	425,986,663	3,128,172,440	1,889,423,625	1,238,748,815
21482		Factory Mutual Insurance Company	21		179,148,168	5,434,769,594	29,272,851,760	7,932,752,023	21,340,099,737
13927		Homesite Insurance Company Of The Midwest	22		174,838,820	1,468,487,251	1,354,957,366	1,248,696,876	106,260,490
14138		Geico Advantage Insurance Company	23		171,291,967	2,310,884,650	165,634,293	590,571	165,043,723
25941		United Services Automobile Association	24		170,444,405	11,361,590,755	38,458,325,118	13,074,685,972	25,383,639,147
39012		Safeco Insurance Company Of Illinois	25		169,142,029	2,346,452,759	179,473,962	4,717,670	174,756,292
23760	*	Nationwide General Insurance Company	26		168,525,068	2,168,643,784	1,228,579,069	940,176,462	288,402,607
20443		Continental Casualty Company	27		168,319,573	7,234,060,200	47,813,336,050	36,867,097,809	10,946,238,241
16535		Zurich American Insurance Company	28		166,915,053	9,255,174,934	30,727,812,410	24,649,204,804	6,078,607,606
19917		Liberty Insurance Underwriters Inc	29		164,722,920	3,345,676,862	291,094,318	185,652,060	105,442,258
37877	*	Nationwide Property & Casualty Insurance Company	30		158,727,041	1,680,697,440	468,053,231	431,700,561	36,352,670
25674		Travelers Property Casualty Company Of America	31		157,006,108	7,184,628,751	1,038,376,166	561,463,056	476,913,111
28665	*	Cincinnati Casualty Company, The	32		156,557,271	1,044,602,584	631,571,128	114,204,273	517,366,856
22667		Ace American Insurance Company	33		155,562,142	6,349,826,243	31,104,172,796	25,764,932,402	5,339,240,394
20281		Federal Insurance Company	34		155,290,429	7,638,752,501	20,116,355,300	15,304,683,334	4,811,671,966
19275		American Family Mutual Insurance Company, S.I.	35		148,450,881	3,787,362,518	29,790,842,754	22,769,296,648	7,021,546,106
19445		National Union Fire Insurance Company Of Pittsburgh, Pa	36		147,814,951	6,030,324,712	21,420,677,496	15,912,146,233	5,508,531,263
25011		Wesco Insurance Company	37		146,676,282	2,045,332,241	2,227,056,326	1,627,612,416	599,443,910
25453	*	Nationwide Insurance Company Of America	38		144,690,125	1,982,995,118	1,138,193,279	883,256,819	254,936,460
24112	*	Westfield Insurance Company	39		143,792,767	971,537,785	3,331,213,510	2,124,194,469	1,207,019,041
26638		Home-Owners Insurance Company	40		137,364,809	377,104,135	2,442,168,582	869,003,974	1,573,164,607
10202	*	Ohio Mutual Insurance Company	41		135,548,716	148,768,425	407,155,334	98,855,306	308,300,028
25968		Usaa Casualty Insurance Company	42		133,602,347	9,909,290,697	15,484,928,432	9,507,460,490	5,977,467,942
26271		Erie Insurance Exchange	43		133,306,278	5,633,866,517	22,272,807,417	12,940,487,006	9,332,320,411
24120	*	Westfield National Insurance Company	44		132,333,131	293,696,137	853,672,116	495,139,357	358,532,759
18600		Usaa General Indemnity Company	45		131,601,563	6,430,453,595	8,600,547,736	5,855,233,769	2,745,313,967
13072	*	United Ohio Insurance Company	46		127,653,720	207,557,054	466,230,882	245,332,885	220,897,997
13331	*	Motorists Commercial Mutual Insurance Company	47		118,349,379	487,050,169	979,434,096	685,051,605	294,382,491
10649	*	Summa Insurance Company Inc	48		110,828,031	** 110,828,031	69,056,398	35,529,900	33,526,498



Financial Information

Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
32700	*	Owners Insurance Company	49	109,964,990	2,955,382,690	5,646,336,970	3,772,933,046	1,873,403,924
39616	*	Vision Service Plan Insurance Company	50	108,606,588	1,421,700,685	482,022,108	150,952,053	331,070,055
19690		American Economy Insurance Company	51	107,720,598	2,339,103,956	21,139,766	799,637	20,340,129
19070		Standard Fire Insurance Company, The	52	106,759,318	4,453,358,797	5,002,220,455	3,592,969,857	1,409,250,598
31194		Travelers Casualty And Surety Company Of America	53	101,931,407	3,145,478,923	5,747,936,058	3,429,701,342	2,318,234,716
26131	*	Western Reserve Mutual Casualty Company	54	101,583,773	135,740,235	200,974,453	112,758,359	88,216,094
20230	*	Central Mutual Insurance Company	55	97,522,848	839,479,827	2,082,250,390	1,037,235,162	1,045,015,229
19232		Allstate Insurance Company	56	96,762,525	4,981,717,677	62,230,990,455	50,242,732,466	11,988,257,988
18058		Philadelphia Indemnity Insurance Company	57	94,398,597	4,085,835,775	12,194,622,610	8,365,455,336	3,829,167,273
10872		American Strategic Insurance Corp	58	92,805,327	1,849,278,446	2,941,296,719	2,182,977,908	758,318,811
17230		Allstate Property And Casualty Insurance Company	59	92,191,136	5,973,943,408	111,093,843	12,424,069	98,669,774
11215		Safeco Insurance Company Of Indiana	60	91,748,958	977,036,506	17,368,943	76,907	17,292,036
23035		Liberty Mutual Fire Insurance Company	61	91,247,574	4,217,043,799	8,646,079,383	6,927,150,286	1,718,929,098
10386		American Family Insurance Company	62	89,462,270	3,952,659,736	109,922,330	80,406,624	29,515,706
36889	*	Farmers Insurance Of Columbus Inc	63	89,377,913	89,377,913	305,497,572	206,765,341	98,732,231
28188		Travco Insurance Company	64	87,578,308	592,525,310	282,625,086	217,442,786	65,182,300
14184		Acuity, A Mutual Insurance Company	65	86,985,427	2,588,654,078	6,498,874,604	3,596,668,670	2,902,205,934
14176		Hastings Mutual Insurance Company	66	86,261,157	444,009,369	1,061,213,047	519,766,405	541,446,642
14139		Geico Choice Insurance Company	67	84,560,744	1,249,609,474	135,991,998	268,521	135,723,477
11150		Arch Insurance Company	68	83,457,790	3,824,392,952	9,966,865,873	7,524,472,985	2,442,392,888
11982	*	Grange Property & Casualty Insurance Company	69	82,716,323	176,787,013	51,093,786	1,048,508	50,045,278
12130		New South Insurance Company	70	81,670,059	196,939,726	67,477,851	58,505,421	8,972,430
20699		Ace Property And Casualty Insurance Company	71	80,864,446	4,529,594,624	16,233,079,944	12,557,789,940	3,675,290,004
16799	*	Wayne Mutual Insurance Company	72	80,379,069	80,379,069	135,814,073	70,134,322	65,679,751
39039		Rural Community Insurance Company	73	79,383,300	3,194,700,771	3,253,598,478	3,078,019,249	175,579,229
11185		Foremost Insurance Company Grand Rapids, Michigan	74	79,348,272	3,337,455,754	3,730,435,621	1,764,372,647	1,966,062,974
26123	*	Lightning Rod Mutual Insurance Company	75	79,076,385	104,574,320	353,228,939	165,145,923	188,083,016
25240		Nau Country Insurance Company	76	76,729,061	4,003,263,391	1,544,200,902	1,209,728,052	334,472,850
21113		United States Fire Insurance Company	77	74,925,185	2,066,101,193	7,218,664,454	4,936,790,383	2,281,874,071
16691	*	Great American Insurance Company	78	74,031,917	3,764,027,900	12,791,459,387	9,604,213,759	3,187,245,627
14621	*	Motorists Mutual Insurance Company	79	73,269,269	89,222,188	2,093,127,668	1,226,528,406	866,599,262
19240		Allstate Indemnity Company	80	72,671,806	3,209,080,499	112,708,031	11,428,373	101,279,658
13986		Frankenmuth Insurance Company	81	70,078,432	983,982,528	1,835,584,935	1,040,624,397	794,960,539
28223		Nationwide Agribusiness Insurance Company	82	69,779,896	1,340,102,399	1,620,565,206	1,405,492,053	215,073,153
25135	*	State Automobile Mutual Insurance Company	83	67,534,862	1,044,390,357	813,715,714	285,137,196	528,578,518
11371		Great West Casualty Company	84	65,219,770	1,682,545,092	2,872,645,882	2,063,677,708	808,968,174
24228		Pekin Insurance Company	85	62,659,863	455,860,597	315,272,032	204,350,927	110,921,105
35289		Continental Insurance Company	86	61,593,047	1,803,676,865	2,108,308,726	156,699,899	1,951,608,827
15350		West Bend Mutual Insurance Company	87	61,218,457	2,121,248,182	4,296,289,137	2,822,880,532	1,473,408,605
10271	*	Sonnenberg Mutual Insurance Company	88	61,122,600	80,576,408	31,961,816	14,088,035	17,873,781
41491		Geico Casualty Company	89	61,096,911	5,983,759,611	328,689,114	6,463,520	322,225,592
35300		Allianz Global Risks Us Insurance Company	90	59,864,392	2,122,858,260	10,473,313,310	8,237,118,041	2,236,195,269
37885		XI Specialty Insurance Company	91	58,521,748	3,065,138,750	3,789,994,263	3,055,129,415	734,864,848
21253		Garrison Property And Casualty Insurance Company	92	56,293,795	4,286,851,414	4,838,321,802	3,406,436,481	1,431,885,322
40436		Stratford Insurance Company	93	55,010,122	1,199,888,783	1,390,482,912	1,309,351,973	81,130,939
21652		Farmers Insurance Exchange	94	54,960,341	6,312,716,826	23,677,662,493	19,227,416,775	4,450,245,718
25658		Travelers Indemnity Company, The	95	53,729,416	2,436,220,479	28,426,398,791	20,998,066,800	7,428,331,992
24554		XI Insurance America Inc	96	53,068,557	1,625,333,330	608,329,980	456,552,532	151,777,448



Department of Insurance

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
29459		Twin City Fire Insurance Company	97	50,915,494	1,813,222,154	745,727,470	461,024,165	284,703,305
23280	*	Cincinnati Indemnity Company, The	98	50,709,973	565,450,151	183,224,735	53,249,536	129,975,199
36447		Lm General Insurance Company	99	49,406,279	2,454,420,213	47,010,276	32,143,706	14,866,570
24082		Ohio Security Insurance Company	100	48,652,385	2,573,436,705	29,943,614	13,780,672	16,162,942
26247		American Guarantee And Liability Insurance Company	101	48,065,064	1,350,268,026	299,796,369	118,594,582	181,201,787
14044		Goodville Mutual Casualty Company	102	47,467,782	258,617,013	517,259,366	264,522,630	252,736,736
38318		Starr Indemnity & Liability Company	103	46,930,094	3,765,378,254	9,187,855,535	5,876,998,519	3,310,857,016
22292		Hanover Insurance Company, The	104	46,738,242	2,155,038,789	10,605,804,054	7,973,082,364	2,632,721,690
19682		Hartford Fire Insurance Company	105	46,419,493	2,749,138,802	26,682,417,633	14,696,352,969	11,986,064,664
24147		Old Republic Insurance Company	106	46,186,060	2,480,238,989	4,334,336,176	2,926,606,880	1,407,729,296
20176	*	Celina Mutual Insurance Company, The	107	45,551,769	130,771,328	111,977,034	65,698,440	46,278,594
11630		Jefferson Insurance Company	108	44,022,373	1,553,605,757	804,841,313	427,802,782	377,038,531
29858		Mortgage Guaranty Insurance Corporation	109	43,508,486	1,104,743,759	6,495,137,852	5,859,357,699	635,780,153
11843		Medical Protective Company, The	110	42,824,768	743,895,363	5,612,187,822	2,030,774,013	3,581,413,809
39217		Qbe Insurance Corporation	111	41,817,082	1,581,654,311	3,905,322,643	3,126,557,990	778,764,653
29874		Swiss Re Corporate Solutions America Insurance Corporation	112	40,776,913	1,902,206,123	3,221,218,304	2,014,817,590	1,206,400,714
19720		American Alternative Insurance Corporation	113	40,548,627	637,798,161	568,422,186	372,132,317	196,289,869
42722	*	American Modern Property & Casualty Insurance Company	114	40,492,309	1,551,584,105	548,487,245	442,823,018	105,664,227
12548		American Agri-Business Insurance Company	115	40,373,787	2,640,555,460	2,434,221,275	2,352,169,681	82,051,594
17558	*	Old Guard Insurance Company	116	40,073,697	167,362,849	593,540,120	338,975,290	254,564,830
13897		Farmers Mutual Hail Insurance Company Of Iowa	117	39,808,692	1,239,104,763	1,158,367,764	686,887,592	471,480,172
25623		Phoenix Insurance Company, The	118	39,735,346	1,531,141,872	5,351,348,572	3,484,452,040	1,866,896,532
22906		Permanent General Assurance Corporation Of Ohio	119	39,502,058	314,496,649	189,455,622	143,565,400	45,890,222
10111		American Bankers Insurance Company Of Florida	120	38,932,781	2,955,039,122	2,457,587,206	1,999,602,234	457,984,973
26298		Farmers Property And Casualty Insurance Company	121	38,449,528	1,510,219,430	5,095,753,396	2,711,272,006	2,384,481,390
12572		Selective Insurance Company Of America	122	38,418,439	1,209,679,043	3,715,312,415	2,776,547,237	938,765,178
41653		Milbank Insurance Company	123	38,292,309	230,327,244	124,848,798	50,598,695	74,250,103
10014		Affiliated Fm Insurance Company	124	38,076,597	1,519,004,751	5,142,574,575	1,837,895,154	3,304,679,421
25615		Charter Oak Fire Insurance Company, The	125	37,888,979	1,813,682,241	1,204,444,165	956,373,549	248,070,615
14249		Founders Insurance Company	126	37,169,013	127,239,177	241,260,430	139,881,424	101,379,006
28401		American National Property And Casualty Company	127	36,825,801	1,251,379,054	2,121,062,479	1,380,592,115	740,470,365
20346		Pacific Indemnity Company	128	35,757,830	693,550,115	16,140,952,276	11,507,455,287	4,633,496,989
36161		Travelers Property Casualty Insurance Company	129	34,789,950	1,245,093,458	365,093,531	282,624,562	82,468,969
42757		Agri General Insurance Company	130	34,438,163	592,884,214	402,995,022	303,432	402,691,590
19259		Selective Insurance Company Of South Carolina	131	34,331,662	979,170,602	1,012,506,404	776,953,993	235,552,412
35882		Geico General Insurance Company	132	33,474,640	11,613,544,121	20,142,316,023	10,737,959,118	9,404,356,903
21180		Sentry Select Insurance Company	133	33,455,986	965,492,571	1,056,848,326	823,611,522	233,236,805
24074		Ohio Casualty Insurance Company	134	33,240,039	1,274,703,344	9,290,245,183	6,698,077,808	2,592,167,375
34495		Doctors' Company, An Interinsurance Exchange	135	32,045,014	789,655,778	5,234,374,785	2,357,611,515	2,876,763,270
13137		Viking Insurance Company Of Wisconsin	136	31,785,293	527,180,766	598,864,372	393,692,028	205,172,343
12188		Trexis Insurance Corporation	137	31,634,309	375,831,516	173,360,562	101,295,853	72,064,709
34312		Producers Agriculture Insurance Company	138	31,503,930	951,708,533	717,955,941	659,754,285	58,201,656
34339		Farmers Group Property And Casualty Insurance Company	139	31,483,386	663,186,827	325,550,271	37,387,207	288,163,064
21415		Employers Mutual Casualty Company	140	31,246,164	1,429,817,781	5,330,149,439	3,759,805,972	1,570,343,467
40266		Arch Mortgage Insurance Company	141	30,674,402	910,255,502	2,048,773,853	1,895,629,238	153,144,615
32620	*	National Interstate Insurance Company	142	30,604,683	742,855,393	1,777,220,561	1,296,714,332	480,506,229
21105		North River Insurance Company, The	143	30,504,403	545,119,980	1,879,357,788	1,375,266,745	504,091,043
26344	*	Great American Assurance Company	144	30,409,328	992,841,532	25,800,035	19,489	25,780,545



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
22276		Berkshire Hathaway Specialty Insurance Company	145	30,363,203	2,090,770,468	7,597,610,091	3,671,513,861	3,926,096,230
13935		Federated Mutual Insurance Company	146	29,960,111	1,866,546,613	9,637,824,824	4,538,532,152	5,099,292,672
40932	*	Mico Insurance Company	147	29,430,784	89,752,254	124,883,960	89,772,012	35,111,949
33790		Radian Guaranty Inc	148	29,348,734	983,403,962	6,425,410,520	5,805,826,892	619,583,628
25682		Travelers Indemnity Company Of Connecticut, The	149	29,110,015	1,782,235,022	1,360,355,158	1,030,895,392	329,459,766
38458		Enact Mortgage Insurance Corporation	150	29,083,149	982,353,319	5,753,361,461	4,813,796,311	939,565,150
10120		Everest National Insurance Company	151	28,740,036	1,353,975,095	1,561,100,320	1,356,326,460	204,773,860
39926		Selective Insurance Company Of The Southeast	152	28,362,449	901,288,856	802,892,992	620,238,101	182,654,891
11991	*	National Casualty Company	153	28,174,004	1,530,303,438	985,032,476	782,646,206	202,386,270
42307		Navigators Insurance Company	154	28,148,980	1,041,868,791	6,877,590,728	4,939,128,684	1,938,462,044
25405	*	Safe Auto Insurance Company	155	28,015,164	147,385,986	69,451,657	17,755,062	51,696,595
31534		Citizens Insurance Company Of America	156	27,908,896	595,510,978	1,818,759,114	1,220,028,429	598,730,685
27154		Atlantic Specialty Insurance Company	157	27,216,039	1,385,239,848	4,215,546,381	3,334,794,932	880,751,449
28932		Markel American Insurance Company	158	27,147,712	1,267,043,618	1,957,758,794	1,390,422,836	567,335,958
19976		Amica Mutual Insurance Company	159	27,102,007	2,603,727,790	5,593,711,475	2,866,765,138	2,726,946,337
10641		Endurance American Insurance Company	160	27,001,830	790,242,132	1,324,174,131	220,949,626	1,103,224,505
10945		Tokio Marine America Insurance Company	161	26,731,459	568,742,071	1,430,444,575	936,591,727	493,852,848
10974	*	Root Insurance Company	162	26,727,890	564,268,377	444,262,416	384,140,915	60,121,500
41343		Hdi Global Insurance Company	163	26,597,858	679,732,620	965,030,639	579,910,280	385,120,359
12416		Protective Insurance Company	164	26,476,937	578,129,408	1,278,397,352	928,911,501	349,485,851
29599		Us Specialty Insurance Company	165	25,517,798	914,061,257	2,482,008,062	1,857,134,250	624,873,812
10464		Canal Insurance Company	166	25,136,276	478,371,348	1,207,046,756	709,096,411	497,950,345
23612		Midwest Employers Casualty Company	167	25,102,591	342,265,926	194,526,844	63,436,544	131,090,300
16713	*	Buckeye State Mutual Insurance Company	168	25,019,213	44,199,730	54,756,123	33,924,607	20,831,516
22780		Integon General Insurance Corporation	169	25,016,275	717,270,919	316,897,690	308,672,900	8,224,790
20087		National Indemnity Company	170	24,836,338	244,806,147	381,239,887,460	155,657,005,732	225,582,881,728
20184	*	National Mutual Insurance Company, The	171	24,820,568	47,094,504	119,133,055	72,792,123	46,340,932
33600		Lm Insurance Corporation	172	24,748,918	1,272,049,283	123,325,754	2,400,827	120,924,927
10054		Securian Casualty Company	173	24,663,625	445,910,947	644,417,933	430,588,905	213,829,028
23043		Liberty Mutual Insurance Company	174	24,470,142	3,146,863,079	70,891,553,520	47,428,064,364	23,463,489,156
13634		Essent Guaranty Inc	175	24,432,208	920,326,896	3,637,249,755	2,633,145,453	1,004,104,302
13528		Brotherhood Mutual Insurance Company	176	24,402,753	811,719,070	1,109,163,617	801,761,467	307,402,150
11008		Auto Club Indemnity Company	177	23,524,906	279,020,713	59,199,087	52,741,713	6,457,374
17299	*	Memnonite Mutual Insurance Company	178	23,465,895	42,143,532	48,431,066	30,148,919	18,282,147
22608		National Specialty Insurance Company	179	23,423,385	442,630,913	168,260,828	91,763,143	76,497,686
18333		Peerless Indemnity Insurance Company	180	23,217,916	217,789,659	195,818,008	21,171,478	174,646,530
11126		Sompo America Insurance Company	181	23,118,440	715,731,622	741,874,072	195,638,990	546,235,082
30210		Esurance Property And Casualty Insurance Company	182	22,986,709	970,088,176	168,651,424	139,927,745	28,723,679
37770		Csaa General Insurance Company	183	22,522,152	1,204,961,298	270,488,843	105,622,150	164,866,693
37273		Axis Insurance Company	184	22,476,341	1,022,184,541	1,873,120,599	1,282,296,045	590,824,553
24740		Safeco Insurance Company Of America	185	22,402,524	4,074,236,992	7,256,669,930	5,012,606,450	2,244,063,480
11231		Generali - Us Branch	186	22,391,413	766,680,330	765,683,941	520,715,486	244,968,455
37915		Essentia Insurance Company	187	22,388,185	797,683,774	158,391,097	124,098,257	34,292,840
14575		Millers Capital Insurance Company	188	21,721,797	112,584,902	228,230,725	130,234,826	97,995,899
38911		Berkley National Insurance Company	189	21,603,646	683,463,172	229,044,075	139,698,586	89,345,489
16705	*	Dealers Assurance Company	190	21,526,297	272,382,987	330,512,023	201,639,539	128,872,484
38067		Economy Preferred Insurance Company	191	21,446,972	281,888,654	43,896,696	19,838,355	24,058,341
18767		Church Mutual Insurance Company, S.I.	192	21,424,156	1,125,786,771	2,158,859,137	1,844,414,819	314,444,318



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
24104	*	Ohio Farmers Insurance Company	193	21,031,653	52,540,157	3,598,259,569	826,277,599	2,771,981,970
42986		Standard Guaranty Insurance Company	194	20,831,979	445,519,748	436,232,816	265,052,699	171,180,117
10638		Proselect Insurance Company	195	20,767,679	234,969,662	48,604,739	32,797,101	15,807,637
25666		Travelers Indemnity Company Of America, The	196	20,260,872	1,281,658,446	818,865,114	634,921,785	183,943,329
25895		United States Liability Insurance Company	197	20,135,898	801,020,555	2,065,980,191	637,282,456	1,428,697,735
29742		Integon National Insurance Company	198	19,750,039	1,809,300,377	3,310,854,874	3,130,899,346	179,955,528
20303		Great Northern Insurance Company	199	19,730,411	1,441,257,963	630,992,160	197,195,485	433,796,675
29700		Swiss Re Corporate Solutions Elite Insurance Corporation	200	19,679,704	795,538,288	469,389,769	371,827,280	97,562,489
21873		Fireman'S Fund Insurance Company	201	19,646,111	1,258,625,935	2,130,423,493	747,295,785	1,383,127,708
41394		Benchmark Insurance Company	202	19,499,870	791,138,000	1,119,581,449	906,271,785	213,309,664
20427		American Casualty Company Of Reading, Pa	203	19,425,801	902,375,678	96,585,817	34,459	96,551,358
40169		Farmers Casualty Insurance Company	204	19,244,722	516,930,688	104,982,525	28,829,033	76,153,491
13695		National Mortgage Insurance Corporation	205	19,000,589	619,669,972	2,864,768,760	1,901,684,070	963,084,690
13056		Rli Insurance Company	206	18,956,152	907,037,190	3,146,510,713	1,626,375,321	1,520,135,392
11090		Incline Casualty Company	207	18,758,060	355,645,944	334,509,564	252,632,951	81,876,613
42404		Liberty Insurance Corporation	208	18,695,562	1,896,050,804	218,753,732	9,285,411	209,468,321
19941	*	American Commerce Insurance Company	209	18,375,189	185,445,880	352,460,596	239,111,661	113,348,935
30104		Hartford Underwriters Insurance Company	210	18,166,289	2,044,014,449	1,838,277,060	1,225,457,338	612,819,722
11252		Encompass Home & Auto Insurance Company	211	18,085,052	311,652,167	8,811,267	830,872	7,980,395
10723	*	Nationwide Assurance Company	212	17,923,515	434,826,653	249,146,821	187,296,209	61,850,612
10030		Westchester Fire Insurance Company	213	17,917,604	785,096,773	258,365,404	204,011,618	54,353,786
13703		General Automobile Insurance Company Inc The	214	17,880,474	112,596,274	110,068,549	97,268,998	12,799,551
21458		Employers Insurance Company Of Wausau	215	17,732,515	872,819,845	8,698,430,361	6,863,906,238	1,834,524,123
43575		Indemnity Insurance Company Of North America	216	17,503,676	1,894,362,499	405,936,115	234,697,138	171,238,977
23388		Shelter Mutual Insurance Company	217	17,424,889	2,286,741,738	4,152,083,803	1,988,739,739	2,163,344,063
10336		First Acceptance Insurance Company Inc	218	17,130,919	287,950,123	341,946,935	220,753,005	121,193,930
22837		Ages Marine Insurance Company	219	16,985,237	566,407,247	289,920,186	114,348,456	175,571,730
20508		Valley Forge Insurance Company	220	16,943,711	633,686,620	54,992,071	47,278	54,944,793
22586		Atlantic States Insurance Company	221	16,663,104	356,264,820	1,172,094,640	898,468,500	273,626,140
33391		Proassurance Indemnity Company Inc	222	16,483,295	249,787,857	2,163,284,178	1,600,087,374	563,196,804
15105		Safety National Casualty Corporation	223	16,468,220	1,261,275,828	13,462,217,565	9,358,563,897	4,103,653,668
20478		National Fire Insurance Company Of Hartford	224	16,176,110	655,809,795	83,279,606	64,981	83,214,625
14982		Penn Millers Insurance Company	225	15,717,235	238,230,184	108,900,571	59,147,364	49,753,207
39608		Nutmeg Insurance Company	226	15,540,000	240,581,570	526,479,821	217,542,414	308,937,407
32603		Berkley Insurance Company	227	15,403,063	1,443,424,760	29,299,652,694	20,523,514,428	8,776,138,266
42390		Amguard Insurance Company	228	15,374,829	1,679,216,415	2,068,407,016	1,746,789,009	321,618,007
19100		Amco Insurance Company	229	15,205,793	602,961,441	659,647,977	460,243,601	199,404,376
13188		Western Surety Company	230	14,980,765	500,013,979	2,126,616,005	653,365,853	1,473,250,152
40118	*	Trustgard Insurance Company	231	14,902,434	216,207,956	85,333,402	2,137,685	83,195,717
13021		United Fire & Casualty Company	232	14,839,833	633,261,375	1,971,185,314	1,335,711,011	635,474,303
20516		Euler Hermes North America Insurance Company	233	14,806,929	525,020,430	1,116,165,939	780,191,133	335,974,806
37648		Permanent General Assurance Corporation	234	14,754,745	686,762,359	720,401,804	598,796,334	121,605,470
11770	*	United Financial Casualty Company	235	14,733,696	3,603,599,199	10,702,120,949	8,613,482,760	2,088,638,189
11017	*	State Auto Insurance Company Of Ohio	236	14,710,735	14,710,735	11,308,432	3,820,159	7,488,273
13692		Donegal Mutual Insurance Company	237	14,619,839	366,008,080	712,768,798	348,606,195	364,162,603
29068		American Family Connect Property And Casualty Insurance Company	238	14,298,913	1,603,271,998	1,469,369,877	900,241,623	569,128,255
24376		Spinnaker Insurance Company	239	14,089,013	662,056,018	499,061,002	308,095,798	190,965,204
16449	*	Westfield Superior Insurance Company	240	13,996,075	53,912,001	8,557,587	88,197	8,469,390



Department of Insurance

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
25054		Hudson Insurance Company	241	13,712,715	1,917,169,970	2,372,912,991	1,693,025,036	679,887,955
22314		Rsui Indemnity Company	242	13,703,164	593,092,178	4,142,331,010	2,318,465,130	1,823,865,880
12190		American Pet Insurance Company Inc	243	13,675,262	969,627,182	524,691,629	325,078,444	199,613,185
10051		Lyndon Southern Insurance Company	244	13,450,845	674,790,093	861,525,998	680,621,534	180,904,464
16023		Lemonade Insurance Company	245	13,374,772	623,533,037	522,547,700	387,235,121	135,312,579
32573	*	Ohio Fair Plan Underwriting Association	246	13,246,947	13,246,947	26,325,366	26,628,579	(303,213)
42579		Allied Property & Casualty Insurance Company	247	13,229,765	359,183,573	200,710,439	138,525,910	62,184,529
38245	*	Bcs Insurance Company	248	13,149,537	515,101,866	311,676,537	168,837,033	142,839,504
22195		Insurance Company Of Greater New York	249	13,038,977	333,190,644	79,116,720	232,924	78,883,796
12502		Db Insurance Co., Ltd. (U.S. Branch)	250	13,033,699	364,998,168	815,675,365	520,844,005	294,831,364
20044		Berkshire Hathaway Homestate Insurance Company	251	12,951,987	624,188,889	4,125,069,254	1,840,379,154	2,284,690,100
39306		Fidelity And Deposit Company Of Maryland, The	252	12,795,582	578,796,543	300,750,002	80,115,362	220,634,640
22055		Geico Indemnity Company	253	12,767,311	5,073,974,162	6,203,908,128	1,008,656,260	5,195,251,867
22063		Government Employees Insurance Company	254	12,470,323	6,357,585,081	75,608,881,897	28,576,886,381	47,031,995,517
16447	*	Westfield Champion Insurance Company	255	12,384,763	49,192,223	8,505,912	84,462	8,421,450
10948	*	Nationwide Insurance Company Of Florida	256	12,209,869	109,833,018	70,757,620	46,772,770	23,984,850
24015		Northland Insurance Company	257	12,183,356	488,852,409	1,449,789,066	906,216,426	543,572,640
36781		Fmh Ag Risk Insurance Company	258	12,087,292	245,939,348	124,001,002	13,707,514	110,293,488
22322		Greenwich Insurance Company	259	12,078,492	974,907,205	14,397,437,385	10,759,094,345	3,638,343,040
37176	*	Ohio Bar Liability Insurance Company	260	11,947,572	11,947,572	49,653,134	15,700,921	33,952,213
12475	*	Republic-Franklin Insurance Company	261	11,943,839	392,420,307	161,488,223	84,609,346	76,878,877
22187		Greater New York Mutual Insurance Company	262	11,542,756	536,665,285	2,492,336,758	1,648,323,942	844,012,816
23469	*	American Modern Home Insurance Company	263	11,498,448	462,381,588	1,060,556,744	845,050,421	215,506,323
24260	*	Progressive Casualty Insurance Company	264	11,385,673	3,044,387,193	19,161,228,590	14,473,236,823	4,687,991,767
20362		Mitsui Sumitomo Insurance Company Of America	265	11,385,380	389,049,745	2,228,186,019	1,016,409,489	1,211,776,530
80578		Physicians Mutual Insurance Company	266	11,320,367	416,529,693	2,829,718,679	1,609,484,005	1,220,234,674
27120		Trumbull Insurance Company	267	11,270,575	1,344,365,863	306,940,056	156,317,099	150,622,957
10847		Cumis Insurance Society Inc	268	10,834,032	644,109,856	2,803,022,523	1,699,351,265	1,103,671,259
37540		Beazley Insurance Company Inc	269	10,699,124	545,293,657	1,142,560,706	813,731,742	328,828,964
21261		Electric Insurance Company	270	10,641,330	267,972,954	919,461,013	583,336,303	336,124,709
38776		Siriuspoint America Insurance Company	271	10,439,657	637,918,783	2,499,762,360	1,872,888,556	626,873,804
27138		Midvale Indemnity Company	272	10,418,989	534,662,402	251,532,004	239,357,041	12,174,963
22551		Mitsui Sumitomo Insurance Usa Inc	273	10,378,628	214,073,816	171,908,105	127,457,333	44,450,772
24988		Sentry Insurance Company	274	10,369,341	729,010,500	12,386,622,817	4,435,896,944	7,950,725,873
32280		Wellfleet Insurance Company	275	10,170,644	242,371,011	282,548,748	220,785,717	61,763,031
29424		Hartford Casualty Insurance Company	276	10,081,027	1,423,483,602	2,600,178,701	1,687,299,849	912,878,852
12831		State National Insurance Company Inc	277	9,967,450	1,457,423,107	1,298,216,263	724,551,522	573,664,741
20494		Transportation Insurance Company	278	9,917,067	453,882,633	71,433,261	56,304	71,376,957
11089		Rock Ridge Insurance Company	279	9,913,730	338,786,349	116,742,667	93,365,689	23,376,978
38970		Markel Insurance Company	280	9,886,592	933,708,713	5,384,978,005	2,722,660,220	2,662,317,785
19410		Commerce And Industry Insurance Company	281	9,863,048	158,209,668	1,867,132,850	1,398,641,946	468,490,904
10200		Hiscox Insurance Company Inc	282	9,841,204	644,325,669	1,787,363,617	1,289,195,912	498,167,705
35955		California Casualty General Insurance Company Of Oregon	283	9,709,101	79,364,411	54,039,547	47,259,861	6,779,685
26867		Southern Insurance Company Of Virginia	284	9,369,226	142,619,408	229,347,347	161,306,172	68,041,175
39942		American National General Insurance Company	285	9,340,061	139,367,497	143,836,498	86,771,761	57,064,737
34738		Arag Insurance Company	286	9,280,638	163,103,609	163,241,860	46,296,409	116,945,451
33723	*	Great American Spirit Insurance Company	287	9,213,938	234,134,362	19,259,216	20,876	19,238,340
19380		American Home Assurance Company	288	9,109,772	460,483,130	20,945,316,197	13,834,392,330	7,110,923,867



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
10178		Fcci Insurance Company	289	9,092,847	672,507,420	2,734,456,608	1,826,031,504	908,425,104
34690		Property And Casualty Insurance Company Of Hartford	290	9,082,056	755,138,906	565,509,016	256,902,153	308,606,863
12873		Privilege Underwriters Reciprocal Exchange	291	9,073,562	2,078,619,416	2,065,765,847	1,404,780,084	660,985,763
10052		Chubb National Insurance Company	292	9,043,491	1,048,857,856	318,366,538	118,926,213	199,440,325
26565	*	Ohio Indemnity Company	293	8,972,391	540,981,620	223,574,401	157,584,690	65,989,711
40827		Virginia Surety Company, Inc	294	8,867,710	1,464,641,513	1,842,658,934	1,482,411,898	360,247,036
11255		Caterpillar Insurance Company	295	8,755,796	534,841,772	1,254,444,265	636,534,929	617,909,336
40142		American Zurich Insurance Company	296	8,739,901	1,571,361,737	290,951,215	88,113,954	202,837,261
36455		Allstate Northbrook Indemnity Company	297	8,731,083	2,829,671,147	55,465,221	331,174	55,134,047
41840		Allmerica Financial Benefit Insurance Company	298	8,687,381	728,018,046	93,776,489	58,621	93,717,868
10510		Carolina Casualty Insurance Company	299	8,659,534	431,009,634	306,088,495	190,306,136	115,782,358
18694		Great Midwest Insurance Company	300	8,389,709	284,982,844	537,055,142	228,386,879	308,668,262
19402		Aig Property Casualty Company	301	8,335,661	1,237,531,533	65,793,578	13,177,476	52,616,102
42978		American Security Insurance Company	302	8,299,910	1,702,727,119	1,854,697,801	1,298,466,980	556,230,820
19046		Travelers Casualty Insurance Company Of America	303	8,282,784	1,240,866,142	2,435,772,978	1,902,558,467	533,214,511
23450		American Family Home Insurance Company	304	8,277,762	241,333,757	339,316,682	250,051,536	89,265,146
31925	*	Falls Lake National Insurance Company	305	8,224,000	258,779,595	2,221,881,446	1,988,582,957	233,298,489
16024		Federated Reserve Insurance Company	306	8,129,788	339,598,079	175,467,598	99,807,335	75,660,263
12122		New Jersey Manufacturers Insurance Company	307	8,053,502	2,367,487,026	9,001,226,882	4,954,628,948	4,046,597,934
28304		Federated Service Insurance Company	308	8,004,459	298,599,289	638,615,831	299,644,615	338,971,215
15032		Guideone Insurance Company	309	7,621,865	462,838,328	1,533,685,892	1,001,510,367	532,175,525
21407		Emcasco Insurance Company	310	7,587,368	469,516,237	171,754,385	3,048,963	168,705,422
25127		State Auto Property & Casualty Insurance Company	311	7,488,104	521,699,482	343,974,785	158,320,255	185,654,530
16825	*	Branch Financial, Inc. As Attorney-In-Fact For Branch Insurance Exchange	312	7,480,294	158,153,248	131,810,110	93,262,028	38,548,082
16624		Allied World Specialty Insurance Company	313	7,447,296	536,243,774	2,657,876,708	1,692,709,596	965,167,112
41181		Universal Underwriters Insurance Company	314	7,267,175	535,338,551	337,077,584	(16,481,034)	353,558,618
16748	*	Affinity Mutual Insurance Company	315	7,261,692	12,336,144	17,979,956	7,990,843	9,989,113
22306		Massachusetts Bay Insurance Company	316	7,233,383	644,340,072	81,278,635	99,652	81,178,983
11034	*	Bristol West Casualty Insurance Company	317	7,219,798	29,958,218	22,273,691	12,959,742	9,313,949
23752		Ascot Insurance Company	318	7,144,779	359,543,144	1,081,594,914	471,982,911	609,612,003
10676		First Guard Insurance Company	319	7,131,492	38,210,384	53,675,550	5,069,630	48,605,920
35157		Fair American Insurance And Reinsurance Company	320	7,047,405	166,609,283	299,566,643	88,856,073	210,710,570
14117		Grinnell Mutual Reinsurance Company	321	6,935,020	400,239,292	1,361,298,121	828,003,034	533,295,086
18279		Bankers Standard Insurance Company	322	6,852,769	864,812,578	317,635,926	93,902,003	223,733,923
12262		Pennsylvania Manufacturers' Association Insurance Co	323	6,836,681	610,949,269	1,397,243,879	1,072,415,958	324,827,921
16285		Next Insurance Us Company	324	6,793,923	165,704,551	232,300,064	149,426,337	82,873,727
18961	*	Crestbrook Insurance Company	325	6,779,078	611,659,749	271,705,308	191,857,339	79,847,969
10815		Verlan Fire Insurance Company	326	6,752,453	151,705,345	25,942,910	25,938	25,916,972
26921		Everest Reinsurance Company	327	6,751,511	551,561,431	26,275,868,394	19,312,504,745	6,963,363,649
16450	*	Westfield Premier Insurance Company	328	6,748,780	29,486,165	8,415,094	52,043	8,363,051
44393		West American Insurance Company	329	6,706,033	459,323,412	55,477,323	3,954,738	51,522,585
31887		Coface North America Insurance Company	330	6,686,111	138,371,819	179,735,090	113,390,847	66,344,243
23663		National American Insurance Company	331	6,679,500	273,247,221	410,609,697	303,496,343	107,113,354
23728		National General Insurance Company	332	6,664,060	282,500,058	80,477,358	53,058,146	27,419,212
12199		Keystone National Insurance Company	333	6,654,734	33,167,375	33,708,862	21,670,110	12,038,752
20052		National Liability & Fire Insurance Company	334	6,594,783	1,134,887,246	5,020,630,930	3,129,604,619	1,891,026,311
19801		Argonaut Insurance Company	335	6,579,078	653,931,196	2,693,738,271	1,404,389,193	1,289,349,078
11000		Sentinel Insurance Company, Ltd	336	6,364,854	1,321,623,642	356,537,248	92,591,229	263,946,019



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10690		Allied World National Assurance Company	337	6,359,961	660,979,335	1,041,751,533	758,983,986	282,767,546
21326		Empire Fire And Marine Insurance Company	338	6,246,706	347,943,729	47,509,519	9,011,616	38,497,903
10480		Glacier Insurance Company	339	6,162,455	29,722,247	21,230,629	17,895,634	3,334,995
16448	*	Westfield Touchstone Insurance Company	340	6,073,323	22,801,285	8,384,605	37,600	8,347,005
15831		Grinnell Compass, Inc.	341	6,034,419	85,875,921	21,475,813	11,351,744	10,124,069
14974		Pennsylvania Lumbermens Mutual Insurance Company	342	6,021,358	424,156,155	680,791,373	486,462,008	194,329,366
24414		General Casualty Company Of Wisconsin	343	6,000,749	271,794,310	1,778,213,702	1,446,965,205	331,248,497
24732		General Insurance Company Of America	344	5,973,998	602,017,961	131,719,330	24,645,284	107,074,046
23841		New Hampshire Insurance Company	345	5,951,456	634,346,477	114,476,530	54,283,912	60,192,618
25186		Emc Property & Casualty Company	346	5,902,414	257,039,240	20,537,362	309,586	20,227,776
15571		Illinois Casualty Company	347	5,894,421	92,990,533	192,987,563	130,112,635	62,874,928
15580	*	Scottsdale Indemnity Company	348	5,867,860	264,650,814	68,489,467	31,029,597	37,459,870
23582	*	Harleysville Insurance Company	349	5,819,355	210,607,836	132,729,443	81,239,751	51,489,692
16608		New York Marine And General Insurance Company	350	5,736,762	611,340,535	2,347,787,553	1,755,714,267	592,073,286
11004		Trexis One Insurance Corporation	351	5,719,114	101,873,709	81,550,582	54,198,757	27,351,824
22772		Integon Indemnity Corporation	352	5,693,446	1,250,596,266	725,766,376	605,654,261	120,112,115
43460		Aspen American Insurance Company	353	5,667,168	431,040,336	2,278,625,870	1,215,543,599	1,063,082,271
26433		Hareo National Insurance Company	354	5,656,276	476,566,530	1,464,270,412	608,791,740	855,478,672
12750	*	Evergreen National Indemnity Company	355	5,605,051	41,420,843	66,919,444	21,644,065	45,275,379
31135	*	Great American Security Insurance Company	356	5,579,533	202,308,231	16,541,661	24,248	16,517,413
17221		Homesite Insurance Company	357	5,548,741	1,733,517,782	490,764,438	412,706,300	78,058,138
40150		Mga Insurance Company Inc	358	5,545,444	365,572,195	352,763,948	254,499,693	98,264,255
17825		Tuscarora Wayne Insurance Company	359	5,442,149	39,179,945	128,495,232	54,651,771	73,843,461
22209	*	Freedom Specialty Insurance Company	360	5,322,633	217,219,565	85,419,811	59,752,106	25,667,705
11206		Housing Enterprise Insurance Company, Inc	361	5,322,244	98,120,499	159,994,021	102,102,192	57,891,828
37257		Praetorian Insurance Company	362	5,303,859	469,689,745	508,677,459	375,066,921	133,610,538
35386		Fidelity And Guaranty Insurance Company	363	5,188,344	388,180,495	45,157,994	26,187,859	18,970,134
10069		Housing Authority Property Insurance, A Mutual Company	364	5,151,777	96,718,774	300,470,800	98,276,279	202,194,521
14354		Jewelers Mutual Insurance Company, Si	365	5,075,674	380,465,712	769,414,068	316,831,230	452,582,837
23248		Occidental Fire & Casualty Company Of North Carolina	366	5,008,761	753,391,394	450,299,730	206,274,253	244,025,477
21709		Truck Insurance Exchange	367	4,992,163	1,596,771,685	2,634,239,185	1,901,682,772	732,556,414
26093	*	Nationwide Affinity Insurance Company Of America	368	4,865,439	323,322,753	122,396,492	112,452,071	9,944,421
10391		Berkshire Hathaway Direct Insurance Company	369	4,862,163	512,406,535	645,192,261	433,938,615	211,253,647
23647		Ironshore Indemnity Inc	370	4,840,442	266,372,640	251,475,481	147,173,429	104,302,052
15911		Berkley Casualty Company	371	4,840,439	166,353,707	114,136,217	83,374,753	30,761,463
10499		Corepointe Insurance Company	372	4,817,858	165,697,569	28,662,849	1,930,360	26,732,490
26581		Independence American Insurance Company	373	4,718,619	204,855,092	361,956,687	114,072,119	247,884,568
25224		Great Divide Insurance Company	374	4,646,026	327,022,436	235,670,575	115,922,529	119,748,046
25712		Esurance Insurance Company	375	4,637,538	357,952,890	204,325,655	47,794,624	156,531,031
24767		St Paul Fire And Marine Insurance Company	376	4,630,499	231,794,649	24,770,810,624	17,862,359,229	6,908,451,395
18023		Star Insurance Company	377	4,616,457	273,728,270	2,246,039,120	1,608,519,543	637,519,577
18468		Indemnity National Insurance Company	378	4,538,013	104,280,313	335,960,751	221,713,445	114,247,307
39950		Metropolitan General Insurance Company	379	4,500,756	278,197,660	348,219,732	142,080,863	206,138,869
26077		Lancer Insurance Company	380	4,426,764	265,685,146	742,418,238	501,492,760	240,925,478
14656		Municipal Mutual Insurance Company Of West Virginia	381	4,390,854	24,072,663	54,440,284	19,529,970	34,910,314
21849		American Automobile Insurance Company	382	4,319,245	378,108,904	252,497,480	166,027,595	86,469,885
11551		Endurance Assurance Corporation	383	4,139,131	601,305,567	17,439,061,397	13,049,163,803	4,389,897,594
10749		Intrepid Insurance Company	384	4,123,728	132,520,304	103,120,231	69,935,163	33,185,068



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				OHIO	TOTAL			
25976		Utica Mutual Insurance Company	385	4,106,752	379,234,086	3,813,481,110	2,338,784,384	1,474,696,725
28860		Clear Blue Insurance Company	386	4,074,838	712,273,523	312,116,265	142,909,419	169,206,846
15873		United Guaranty Residential Insurance Company	387	4,036,634	107,124,732	1,899,138,694	1,791,490,556	107,648,138
24066		American Fire And Casualty Company	388	3,979,886	287,042,188	48,095,906	3,332,094	44,763,812
28649		Eastern Atlantic Insurance Company	389	3,891,770	31,231,933	98,632,562	52,896,016	45,736,546
20222	*	All America Insurance Company	390	3,829,929	81,398,259	373,045,993	189,957,464	183,088,529
25496		Starstone National Insurance Company	391	3,813,728	555,533,669	1,476,729,793	977,796,503	498,933,290
41211		Triton Insurance Company	392	3,790,881	187,246,173	730,895,170	551,075,763	179,819,407
16144		Grinnell Select Insurance Company	393	3,733,207	195,728,991	38,299,562	20,938,742	17,360,821
21172	*	Vanliner Insurance Company	394	3,671,034	265,802,676	722,678,896	493,761,089	228,917,807
11118		Federated Rural Electric Insurance Exchange	395	3,662,820	216,647,150	707,694,378	437,089,901	270,604,477
22578		Horace Mann Insurance Company	396	3,661,177	260,432,434	503,282,870	327,016,830	176,266,040
12870		Sentruity Casualty Company	397	3,648,966	211,256,495	563,770,727	472,330,390	91,440,337
20397		Vigilant Insurance Company	398	3,640,567	475,244,582	503,053,448	122,205,690	380,847,758
10642		Cherokee Insurance Company	399	3,593,000	273,750,349	843,346,518	488,660,208	354,686,310
11027		Tower Hill Prime Insurance Company	400	3,490,162	171,269,136	168,699,948	114,677,627	54,022,321
11127		Professional Solutions Insurance Company	401	3,467,605	66,053,467	35,421,603	26,220,624	9,200,979
28886		Transguard Insurance Company Of America Inc	402	3,463,665	209,594,248	665,750,213	414,882,089	250,868,124
20141		National Trust Insurance Company	403	3,443,383	160,278,869	42,601,211	576,990	42,024,221
22730		Allied World Insurance Company	404	3,436,807	344,643,275	5,572,056,134	3,116,253,876	2,455,802,258
25422		Atradius Trade Credit Insurance Inc	405	3,405,314	137,553,247	242,606,557	86,561,990	156,044,567
26832	*	Great American Alliance Insurance Company	406	3,399,941	504,168,801	30,918,662	16,858	30,901,804
37923		Geico Marine Insurance Company	407	3,343,415	353,762,225	40,919,941	18,448,523	22,471,418
42376		Technology Insurance Company Inc	408	3,329,346	1,727,837,967	6,775,126,853	5,298,421,393	1,476,705,460
22756		Horace Mann Property & Casualty Insurance Company	409	3,310,685	227,339,243	313,516,963	200,282,198	113,234,765
24961		Everspan Insurance Company	410	3,304,498	67,030,997	97,739,885	42,818,698	54,921,187
39322		General Security National Insurance Company	411	3,280,781	143,929,622	335,480,365	144,223,524	191,256,841
13688		Elephant Insurance Company	412	3,265,645	240,769,050	254,687,463	201,251,171	53,436,292
26379		Accredited Surety And Casualty Company Inc	413	3,243,172	511,186,764	565,468,716	496,069,559	69,399,157
10176	*	Citizens Insurance Company Of Ohio	414	3,237,535	3,826,816	9,196,913	2,194	9,194,719
16764	*	Miami Mutual Insurance Company	415	3,199,678	5,913,208	85,227,568	47,164,845	38,062,723
22241		Medmarc Casualty Insurance Company	416	3,157,368	34,660,597	158,522,574	98,355,299	60,167,275
40045		Starnet Insurance Company	417	3,135,818	389,717,968	276,853,422	148,463,637	128,389,786
15326		Utica First Insurance Company (Mutual)	418	3,122,143	239,047,653	401,236,403	265,041,173	136,195,230
16524		Clearcover Insurance Company	419	3,115,897	168,034,149	149,099,206	123,057,294	26,041,912
33588		First Liberty Insurance Corporation, The	420	3,092,808	456,105,774	20,778,026	568,228	20,209,798
25844		Union Insurance Company	421	3,080,114	413,689,158	202,835,156	151,369,464	51,465,692
10885		Key Risk Insurance Company	422	3,075,022	233,882,163	90,980,155	55,474,353	35,505,802
35602	*	Obsidian Insurance Company	423	3,012,543	73,350,675	74,236,621	36,355,813	37,880,808
14494		Merchants Bonding Company (Mutual)	424	2,999,429	151,293,624	450,288,648	179,344,850	270,943,798
11800		Foremost Property & Casualty Insurance Company	425	2,985,185	158,323,682	78,209,828	57,987,120	20,222,708
19062		Automobile Insurance Company Of Hartford, Connecticut, The	426	2,976,948	579,041,283	1,279,272,973	974,484,691	304,788,282
19631		American Road Insurance Company, The	427	2,973,384	393,901,349	866,474,128	434,297,124	432,177,004
13714		Pharmacists Mutual Insurance Company	428	2,954,599	161,530,931	403,037,952	300,549,128	102,488,824
23329		Merchants Mutual Insurance Company	429	2,947,031	297,432,607	854,787,081	533,568,166	321,218,915
35408		Imperium Insurance Company	430	2,881,432	371,729,558	741,414,034	410,952,860	330,461,174
29980		First Colonial Insurance Company	431	2,849,657	195,733,592	296,319,967	164,018,675	132,301,292
22357		Hartford Accident And Indemnity Company	432	2,843,791	725,248,324	13,432,465,620	10,041,160,732	3,391,304,888



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
11523		Wright National Flood Insurance Company	433	2,839,778	886,505,441	53,147,466	14,037,047	39,110,419
32506		Monroe Guaranty Insurance Company	434	2,820,432	220,146,249	62,916,153	1,675,811	61,240,342
10936		Seneca Insurance Company Inc	435	2,786,015	386,579,232	523,269,235	358,963,971	164,305,264
26182	*	Harleysville Worcester Insurance Company	436	2,748,633	136,181,045	103,409,192	46,889,327	56,519,865
15865		Nemic Insurance Company	437	2,706,729	59,100,260	889,868,361	502,462,472	387,405,889
21687		Mid-Century Insurance Company	438	2,663,658	2,511,085,916	7,798,699,620	3,521,478,040	4,277,221,580
35769		Protective Property & Casualty Insurance Company	439	2,651,900	136,038,766	443,019,711	228,784,458	214,235,253
19429		Insurance Company Of The State Of Pennsylvania, The	440	2,623,161	420,432,387	128,988,911	88,900,410	40,088,501
27871		Western Agricultural Insurance Company	441	2,614,982	492,870,363	14,807,579	4,644,170	10,163,409
37478		Hartford Insurance Company Of The Midwest	442	2,583,059	767,293,312	601,350,019	153,332,273	448,017,746
25180		Stillwater Insurance Company	443	2,571,182	308,937,339	641,734,767	421,044,795	220,689,972
42552		Nova Casualty Company	444	2,562,342	206,772,515	101,533,622	2,819,135	98,714,487
15288		United Farm Family Mutual Insurance Company	445	2,544,714	853,431,436	1,499,513,027	853,651,342	645,861,685
13412		Austin Mutual Insurance Company	446	2,528,258	61,837,880	89,378,003	17,636,260	71,741,743
41297	*	Scottsdale Insurance Company	447	2,522,055	2,609,799,642	1,318,905,970	1,146,598,264	172,307,706
22012		Motors Insurance Corporation	448	2,517,966	304,940,954	2,318,517,021	1,268,227,150	1,050,289,871
13285		Allegheny Casualty Company	449	2,515,283	55,189,362	56,036,288	24,629,417	31,406,871
27998		Travelers Home And Marine Insurance Company, The	450	2,507,951	1,752,236,674	384,224,916	278,469,017	105,755,899
22225		Trisura Insurance Company	451	2,486,178	247,987,788	393,214,957	203,504,370	189,710,587
13293		Forge Insurance Company	452	2,452,112	20,209,774	60,145,685	23,694,883	36,450,801
11835		Partnerre America Insurance Company	453	2,428,201	72,135,488	333,782,127	279,608,085	54,174,042
31089		Repwest Insurance Company	454	2,425,067	76,098,658	426,636,746	84,611,089	342,025,658
16045		Everest Premier Insurance Company	455	2,420,150	345,945,990	247,660,745	225,143,593	22,517,152
19488		Amerisure Insurance Company	456	2,345,038	383,551,746	972,068,184	742,432,706	229,635,478
23396		Amerisure Mutual Insurance Company	457	2,322,588	523,886,334	2,766,718,803	1,610,299,262	1,156,419,541
26492		Courtesy Insurance Company	458	2,320,637	656,093,954	1,275,884,527	634,352,795	641,531,733
53139		Wisconsin Physicians Service Insurance Corporation	459	2,314,107	348,952,551	269,967,192	127,615,712	142,351,480
41050		Tdc National Assurance Company	460	2,294,116	70,797,503	501,510,754	330,786,457	170,724,297
26662		Millford Casualty Insurance Company	461	2,255,097	99,367,207	29,817,668	3,475,720	26,341,948
10220		Accelerant National Insurance Company	462	2,242,905	151,721,271	179,603,793	137,275,523	42,328,270
42048		Diamond State Insurance Company	463	2,234,130	32,224,278	236,041,712	165,621,957	70,419,755
22624		Indiana Farmers Mutual Insurance Company	464	2,200,281	341,987,276	542,278,045	330,656,051	211,621,994
16141		Ardellis Insurance Ltd.	465	2,200,161	31,296,387	43,489,358	14,626,317	28,863,042
23132		R.V.I. America Insurance Company	466	2,164,028	23,850,492	109,646,027	22,414,050	87,231,977
36684		Riverport Insurance Company	467	2,108,660	58,940,092	114,109,040	58,149,322	55,959,718
42587		Depositor'S Insurance Company	468	2,089,750	410,209,744	190,452,856	148,267,115	42,185,741
23574		Midwest Family Mutual Insurance Company	469	2,070,589	250,553,442	454,428,648	327,538,625	126,890,023
10817		Plateau Casualty Insurance Company	470	2,062,196	80,417,259	68,947,415	34,266,320	34,681,095
11932		White Pine Insurance Company	471	2,049,695	32,148,871	42,281,566	34,787,747	7,493,819
11681		Csaa Affinity Insurance Company	472	2,033,939	144,267,172	184,298,024	16,681,515	167,616,509
12777		Chubb Indemnity Insurance Company	473	2,031,763	408,915,216	292,131,088	105,616,720	186,514,368
40444		Old Republic Surety Company	474	2,020,281	103,878,953	187,954,666	99,141,191	88,813,475
41998		American Southern Home Insurance Company	475	2,007,837	106,029,063	108,058,516	88,079,302	19,979,214
13587		First Chicago Insurance Company	476	1,989,134	185,092,637	254,651,095	184,406,926	70,244,166
37621		Toyota Motor Insurance Company	477	1,976,362	151,327,524	876,631,231	477,666,242	398,964,989
14460		Proassurance Insurance Company Of America	478	1,964,560	70,698,293	319,171,072	236,358,969	82,812,111
19615		American Reliable Insurance Company	479	1,957,385	114,866,498	24,816,675	8,454,466	16,362,208
17639	*	Home And Farm Insurance Company	480	1,947,433	1,947,433	10,302,805	2,894,342	7,408,463



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				OHIO	TOTAL			
10685		Goauto Insurance Company	481	1,902,713	242,024,589	137,194,367	81,919,189	55,275,178
22683		Teachers Insurance Company	482	1,899,288	200,556,440	382,400,246	240,260,033	142,140,213
11198		Loya Insurance Company	483	1,876,457	451,891,359	542,871,272	364,719,537	178,151,735
10472		Capitol Indemnity Corporation	484	1,807,936	70,710,238	686,418,404	409,544,041	276,874,363
23809		Granite State Insurance Company	485	1,787,658	219,956,205	34,604,918	3,028,016	31,576,903
24171		Netherlands Insurance Company, The	486	1,760,791	8,413,041	26,383,491	3,591,554	22,791,937
10071		Encompass Insurance Company Of America	487	1,696,740	146,137,805	8,530,587	394,071	8,136,516
31325		Acadia Insurance Company	488	1,691,376	437,751,508	208,299,606	149,898,862	58,400,743
31429		Michigan Professional Insurance Exchange	489	1,675,859	24,941,675	126,654,102	85,542,058	41,112,043
25984		Graphic Arts Mutual Insurance Company	490	1,657,373	245,565,349	229,776,354	138,847,975	90,928,379
10324		Addison Insurance Company	491	1,653,115	85,226,640	127,663,228	86,192,452	41,470,776
27928		Amex Assurance Company	492	1,638,663	179,463,912	221,921,057	56,050,929	165,870,126
44245		Toggle Insurance Company	493	1,629,126	28,553,995	91,546,760	16,782,816	74,763,943
11452		Hartford Steam Boiler Inspection And Insurance Company, The	494	1,617,666	84,371,788	2,231,158,473	1,437,960,481	793,197,992
29580		Berkley Regional Insurance Company	495	1,565,786	292,845,646	950,914,663	78,505,477	872,409,185
32077		Vantage Risk Assurance Company	496	1,545,427	62,538,356	218,869,818	121,508,095	97,361,722
10127	*	Allied Insurance Company Of America	497	1,536,345	58,443,699	49,151,961	32,030,766	17,121,195
29831		Independent Mutual Fire Insurance Company	498	1,534,142	11,169,843	63,156,182	11,475,196	51,680,986
11595		Merchants National Bonding, Inc.	499	1,529,676	96,383,720	78,124,013	44,160,217	33,963,796
10367		Avemco Insurance Company	500	1,528,923	53,799,602	85,382,991	45,492,010	39,890,981
36927		Colony Specialty Insurance Company	501	1,465,091	72,065,593	96,762,138	70,448,052	26,314,086
36897		Manufacturers Alliance Insurance Company	502	1,419,522	240,611,203	298,248,682	219,999,702	78,248,980
16044		Everest Denali Insurance Company	503	1,402,491	250,211,317	192,134,150	175,875,312	16,258,838
36064		Hanover American Insurance Company, The	504	1,400,490	297,194,939	39,685,964	22,257	39,663,707
44768		Vantapro Specialty Insurance Company	505	1,399,778	92,447,687	71,851,086	48,512,499	23,338,587
28258		Continental Indemnity Company	506	1,363,972	170,012,573	739,782,656	622,173,103	117,609,553
10804		Continental Western Insurance Company	507	1,363,503	303,738,591	201,592,231	93,516,310	108,075,920
21660		Fire Insurance Exchange	508	1,352,470	1,767,082,535	3,241,919,202	2,332,319,718	909,599,483
26905		Century-National Insurance Company	509	1,348,079	185,697,859	97,987,436	55,546,553	42,440,883
13978		Florists' Mutual Insurance Company	510	1,331,636	88,552,228	160,233,383	123,117,859	37,115,525
36234		Preferred Professional Insurance Company	511	1,284,276	79,326,920	182,110,836	87,946,072	94,164,764
33200		Norcal Insurance Company	512	1,277,106	206,459,662	1,577,461,124	1,044,500,605	532,960,520
19178		Southern Guaranty Insurance Company	513	1,254,397	43,252,144	35,164,207	5,111,990	30,052,215
27855		Zurich American Insurance Company Of Illinois	514	1,247,062	247,210,150	53,520,731	19,338,350	34,182,381
14958		Peninsula Insurance Company The	515	1,235,833	57,800,420	119,278,250	68,879,847	50,398,403
38148		Granada Indemnity Company	516	1,235,623	50,863,246	129,227,859	86,876,065	42,351,794
21784		Firemen'S Insurance Company Of Washington Dc	517	1,230,983	227,480,555	118,847,271	81,110,566	37,736,704
27740		North Pointe Insurance Company	518	1,205,411	78,444,056	21,518,827	3,547,188	17,971,639
32522		Medical Mutual Insurance Company Of North Carolina	519	1,186,302	158,793,923	742,819,571	414,605,963	328,213,608
15130		Encompass Indemnity Company	520	1,183,722	357,312,671	10,612,722	2,275,268	8,337,454
20095		Bitco General Insurance Corporation	521	1,155,363	467,503,364	1,155,474,765	827,178,755	328,296,010
40088		American Inter-Fidelity Exchange	522	1,145,980	68,181,873	205,008,276	116,009,091	88,999,185
38300		Samsung Fire & Marine Insurance Company Ltd (Us Branch)	523	1,127,952	144,066,962	168,406,911	70,949,076	97,457,834
41424		Pennsylvania Manufacturers Indemnity Company	524	1,108,999	136,360,500	311,518,279	223,008,836	88,509,443
12901		Merchants Preferred Insurance Company	525	1,085,659	148,701,859	122,070,600	78,284,775	43,785,825
20796		21St Century Premier Insurance Company	526	1,073,528	9,349,706	118,408,325	6,532,831	111,875,494
12866		T.H.E. Insurance Company	527	1,059,450	51,645,080	71,858,979	16,715,279	55,143,700
34274		Central States Indemnity Company Of Omaha	528	1,042,938	125,767,999	789,388,231	100,330,898	689,057,336



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
14990		Pennsylvania National Mutual Casualty Insurance Co	529	1,003,270	672,517,977	1,570,020,683	760,520,524	809,500,159
30279		Ascot Surety & Casualty Company	530	992,747	19,466,727	502,175,483	15,623,175	486,552,308
38601		Mic Property And Casualty Insurance Corporation	531	990,548	374,574,465	101,547,382	47,447,756	54,099,626
42803		Guideone Elite Insurance Company	532	989,918	57,859,800	33,244,281	4,940,852	28,303,429
15563		Clear Spring Property And Casualty Company	533	977,403	300,138,155	658,474,855	463,558,517	194,916,337
25585		Watford Insurance Company	534	965,424	18,920,827	44,479,702	19,910,340	24,569,362
20702		Ace Fire Underwriters Insurance Company	535	954,951	186,582,657	126,504,463	38,297,935	88,206,528
11110		Allstate North American Insurance Company	536	921,447	43,711,427	18,833,670	124,858	18,708,812
17155		Greater Mid-Atlantic Indemnity Company	537	890,979	8,075,111	10,376,575	22,261	10,354,314
35181		Executive Risk Indemnity Inc	538	886,543	219,477,439	7,571,259,941	5,720,528,778	1,850,731,163
40550		Lio Insurance Company	539	881,443	36,338,316	159,447,692	55,291,089	104,156,603
21164		Dairyland Insurance Company	540	880,570	110,997,644	1,723,565,436	1,263,267,275	460,298,161
42617		Mag Mutual Insurance Company	541	878,614	390,255,779	2,754,124,906	1,745,748,987	1,008,375,919
28460		Sentry Casualty Company	542	870,060	203,635,329	429,011,804	356,175,571	72,836,232
13750		Vision Benefits Of America II Inc	543	868,529	4,130,399	8,544,884	248,054	8,296,830
21423		Union Insurance Company Of Providence	544	866,339	91,012,227	15,413,684	239,957	15,173,727
31003		Tri-State Insurance Company Of Minnesota	545	844,500	324,121,977	310,455,225	265,161,226	45,294,000
16867	*	Element Insurance Company	546	836,317	1,093,921	3,929,746	714,165	3,215,581
26310		Granite Re Inc	547	825,479	45,229,364	160,828,090	102,193,227	58,634,864
37940		Lexington National Insurance Corporation	548	807,499	44,874,275	137,238,237	117,251,713	19,986,524
41459		Armed Forces Insurance Exchange	549	784,248	73,673,585	95,111,847	58,889,032	36,222,815
15954		Amtrust Insurance Company	550	778,850	350,316,669	69,275,040	3,906,610	65,368,430
12718		Developers Surety And Indemnity Company	551	774,145	51,477,822	738,831,904	577,883,029	160,948,876
12294		Southwest Marine And General Insurance Company	552	765,239	182,129,066	313,848,328	237,496,840	76,351,488
18619		Platte River Insurance Company	553	763,396	37,110,301	166,861,756	114,315,997	52,545,759
29157		United Wisconsin Insurance Company	554	753,998	240,470,636	210,401,153	81,821,698	128,579,455
10387		American Standard Insurance Company Of Ohio	555	745,190	180,285,050	16,714,205	7,007,730	9,706,476
24775		St Paul Guardian Insurance Company	556	714,666	54,371,968	96,043,156	73,616,366	22,426,789
11142		United Casualty Insurance Company Of America	557	713,780	15,002,504	18,182,686	2,808,424	15,374,261
27251		Pmi Mortgage Insurance Company	558	708,167	26,389,175	582,491,272	1,390,641,417	(808,150,145)
31348		Crum & Forster Indemnity Company	559	697,667	128,056,891	93,969,885	65,310,529	28,659,356
16578		Stillwater Property And Casualty Insurance Company	560	684,806	232,442,671	177,345,889	57,889,745	119,456,145
17043		Everett Cash Mutual Insurance Co	561	682,338	102,943,313	244,929,290	141,516,119	103,413,171
40649		Economy Premier Assurance Company	562	679,784	416,484,147	67,928,952	20,588,715	47,340,237
35483		Daily Underwriters Of America	563	671,644	27,325,966	82,129,464	25,956,209	56,173,255
28339		Gateway Insurance Company	564	671,214	74,446,716	65,908,623	62,843,162	3,065,461
29530		Coalition Insurance Company	565	633,733	19,628,226	73,817,810	22,989,101	50,828,709
36226		United Casualty And Surety Insurance Company	566	622,340	18,821,822	49,912,908	28,047,172	21,865,736
16203		Cm Select Insurance Company	567	603,187	29,398,959	46,972,707	17,612,783	29,359,924
32867		Universal Fire & Casualty Insurance Company	568	599,637	49,995,561	106,202,996	46,935,967	59,267,029
17105	*	Westfield Select Insurance Company	569	587,835	12,817,569	28,380,409	48,350	28,332,059
11967		General Star National Insurance Company	570	579,664	31,644,710	211,285,784	68,641,120	142,644,664
24449		Regent Insurance Company	571	575,956	73,618,667	54,304,065	31,353,916	22,950,150
22136		Great American Insurance Company Of New York	572	573,324	85,126,229	258,359,806	112	258,359,694
36307		The Gray Insurance Company	573	568,510	123,886,235	511,846,489	293,773,670	218,072,819
22926		Economy Fire & Casualty Company	574	567,164	238,906,647	427,711,174	87,876,810	339,834,364
19780		Specialty Risk Of America	575	564,604	15,034,623	25,354,171	17,179,756	8,174,415
14559		Guideone Specialty Insurance Company	576	549,892	53,592,314	296,476,848	227,139,893	69,336,955



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Fire and Casualty Companies

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
39527		Heritage Indemnity Company	577	549,228	43,156,166	20,507,159	61,682	20,445,477
10103		American Agricultural Insurance Company	578	548,385	85,877,346	1,873,722,656	1,161,346,370	712,376,286
10758		Colonial Surety Company	579	534,095	32,000,608	108,269,487	38,345,071	69,924,417
14380		Build America Mutual Assurance Company	580	530,893	59,870,726	500,022,375	230,693,566	269,328,809
42234		Minnesota Lawyers Mutual Insurance Company	581	510,697	38,739,857	256,869,422	97,674,071	159,195,351
13307		Lexon Insurance Company	582	481,002	73,498,271	529,958,344	455,448,803	74,509,541
10916		Suretec Insurance Company	583	459,386	99,359,656	690,525,942	547,048,788	143,477,154
13998	*	Utica National Insurance Company Of Ohio	584	456,360	130,208,095	34,337,862	6,116,035	28,221,827
11024		Strathmore Insurance Company	585	455,086	135,655,631	31,798,021	115,213	31,682,808
10216		American Contractors Indemnity Company	586	450,670	75,419,208	438,230,915	312,656,647	125,574,268
41238		Trans Pacific Insurance Company	587	434,402	10,999,292	74,347,024	13,211,169	61,135,856
10675		Mobilitas General Insurance Company	588	422,690	92,720,095	180,726,786	154,820,620	25,906,166
10003	*	Excess Share Insurance Corporation	589	419,367	3,468,933	90,581,568	64,817,829	25,763,739
28452		Republic Mortgage Insurance Company	590	418,136	15,907,313	174,052,000	74,010,921	100,041,079
23418	*	Mid-Continent Casualty Company	591	410,834	155,154,935	604,021,689	386,022,513	217,999,177
16379		Jet Insurance Company	592	410,127	12,812,515	25,827,402	13,229,275	12,598,127
10315		Civic Property And Casualty Company	593	406,441	427,545	314,605,976	201,501,690	113,104,286
38660		Mic General Insurance Corporation	594	401,925	251,975,040	58,567,514	24,699,697	33,867,817
14788		Ngm Insurance Company	595	399,923	335,270,139	713,976,744	97,590,382	616,386,362
24791		St Paul Mercury Insurance Company	596	395,325	22,341,221	392,908,767	280,392,063	112,516,704
12254		Glencar Insurance Company	597	382,961	53,885,472	215,723,562	154,792,799	60,930,763
23434		Middlesex Insurance Company	598	382,336	424,787,607	991,453,963	746,070,486	245,383,477
40460		Sagamore Insurance Company	599	363,480	29,145,148	224,515,990	61,092,921	163,423,069
10801		Fortress Insurance Company	600	350,028	27,344,043	167,802,951	85,007,910	82,795,041
16461		Noblr Reciprocal Exchange	601	342,642	14,213,017	75,671,171	14,115,735	61,555,436
31380		American Surety Company	602	336,307	9,969,949	11,283,743	3,749,030	7,534,713
38504		First Surety Corporation	603	336,003	2,414,139	30,060,641	23,461,233	6,599,408
16510		Beazley America Insurance Company, Inc.	604	333,070	44,037,029	16,529,824	9,496,454	7,033,370
36340		Camico Mutual Insurance Company	605	325,673	37,145,639	109,298,222	62,261,738	47,036,484
18287		Assured Guaranty Municipal Corp	606	304,397	181,050,266	5,438,772,330	2,792,527,830	2,646,244,500
32921		Ismie Mutual Insurance Company	607	303,368	213,262,885	1,485,686,964	852,719,279	632,967,685
42447		National General Assurance Company	608	292,595	130,962,540	46,549,522	28,533,978	18,015,544
35696	*	Harleysville Preferred Insurance Company	609	291,471	55,506,095	74,010,617	22,069,780	51,940,837
19879		Security National Insurance Company	610	280,261	639,208,892	1,120,685,862	834,351,072	286,334,791
10750		1St Choice Advantage Insurance Company Inc	611	276,305	31,843,835	35,314,367	24,388,758	10,925,609
10235		American Southern Insurance Company	612	272,693	38,804,787	147,964,662	96,190,310	51,774,352
21962		Pennsylvania Insurance Company	613	268,146	61,466,691	133,729,030	83,138,572	50,590,458
33162		Bankers Insurance Company	614	265,678	85,628,268	115,006,614	70,403,190	44,603,425
35505		Rockwood Casualty Insurance Company	615	257,999	105,601,107	335,808,581	214,795,385	121,013,196
16667		United Guaranty Residential Insurance Co Of North Carolina	616	256,563	1,553,721	14,100,151	2,388,883	11,711,268
12287		Amica Property And Casualty Insurance Company	617	246,692	54,001,946	97,503,613	18,871,472	78,632,141
37206		Contractors Bonding And Insurance Company	618	246,297	82,749,692	261,796,126	142,970,658	118,825,468
12773		Prescient National Insurance Company	619	229,877	40,034,837	121,608,084	50,678,626	70,929,458
20370		Axis Reinsurance Company	620	215,730	189,510,994	4,228,451,793	3,165,012,086	1,063,439,707
20338		Palomar Specialty Insurance Company	621	214,520	603,366,304	1,088,299,662	649,035,515	439,264,147
16187		Metromile Insurance Company	622	199,884	97,975,978	119,958,620	89,948,874	30,009,746
19038		Travelers Casualty And Surety Company	623	183,700	457,644,882	22,327,643,925	14,185,706,553	8,141,937,373
18708		Ambac Assurance Corporation	624	181,848	16,800,992	1,668,842,353	771,603,021	897,239,332



Department of Insurance

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
21075		Transverse Insurance Company	625	179,068	113,745,029	147,904,856	110,484,279	37,420,577
14190		Obi National Insurance Company	626	173,035	39,784,835	13,513,276	37,672	13,475,604
34711		Digital Advantage Insurance Company	627	171,619	883,684	223,854,271	181,654,337	42,199,934
14281		Inland Mutual Insurance Company	628	168,332	437,364	7,223,440	761,290	6,462,150
11592		International Fidelity Insurance Company	629	164,811	7,716,792	143,316,242	54,942,436	88,373,806
10340		Stonington Insurance Company	630	159,565	21,174,566	18,742,925	2,274,936	16,467,989
16356		Chiron Insurance Company	631	158,067	12,123,716	23,669,546	8,619,924	15,049,622
19399		Aiu Insurance Company	632	154,390	416,083,776	96,727,377	19,319,383	77,407,994
25780		Williamsburg National Insurance Company	633	153,040	34,212,898	20,613,505	1,388,835	19,224,670
38962		Genesis Insurance Company	634	151,279	17,553,936	168,277,747	72,983,248	95,294,499
11134		Rural Trust Insurance Company	635	149,543	34,877,509	42,468,592	30,782,295	11,686,297
28535		Triangle Insurance Company Inc	636	148,780	194,502,056	234,829,826	152,689,906	82,139,920
30830		Arch Indemnity Insurance Company	637	138,957	179,073,733	261,650,466	171,321,011	90,329,455
22748		Pacific Employers Insurance Company	638	129,223	169,853,496	966,399,399	52,430,860	913,968,539
23817		Illinois National Insurance Company	639	124,170	134,484,443	50,357,720	11,200,275	39,157,445
23426	*	Oklahoma Surety Company	640	122,811	20,874,749	17,069,905	25,777	17,044,128
39551		Continental Heritage Insurance Company	641	120,302	8,025,951	37,738,480	12,687,434	25,051,046
12982		Great Plains Casualty Inc	642	116,997	8,998,117	38,125,306	5,312,225	32,813,081
19658	*	Bristol West Insurance Company	643	114,205	441,087,929	255,703,040	186,042,546	69,660,494
17182		Intrepid Casualty Company	644	110,146	110,146	30,802,277	641,627	30,160,650
34347		Colonial American Casualty And Surety Company	645	101,719	27,029,426	18,889,333	1,045,202	17,844,130
41483		Farmington Casualty Company	646	100,419	215,574,716	1,328,820,685	1,039,587,173	289,233,513
10656		United States Surety Company	647	100,335	12,439,990	74,734,904	16,220,947	58,513,957
16675		Enact Mortgage Insurance Corporation Of North Carolina	648	98,867	6,148,518	45,311,400	9,524,697	35,786,703
10687		Utica National Assurance Company	649	98,705	138,722,580	98,071,599	56,119,461	41,952,137
13793		Medmal Direct Insurance Company	650	94,158	25,962,614	57,678,867	44,125,459	13,553,408
13722		Knightbrook Insurance Company	651	92,250	63,938,514	240,458,734	105,177,513	135,281,221
16109		Starr Specialty Insurance Company	652	89,832	183,470,612	126,875,123	80,624,387	46,250,736
10166		Accident Fund Insurance Company Of America	653	87,711	973,403,995	5,420,570,419	3,584,557,439	1,836,012,980
42706		Roche Surety And Casualty Company Inc	654	83,779	2,691,891	30,240,220	19,171,847	11,068,373
42765		Centurion Casualty Company	655	83,111	2,445,821	10,471,490	1,220,183	9,251,307
10984		Ansur America Insurance Company	656	82,114	6,274,401	161,950,466	104,930,496	57,019,969
32778		Swiss Re Corporate Solutions Premier Insurance Corporation	657	78,998	11,744,870	77,920,571	9,792,259	68,128,311
38997		Sompo America Fire & Marine Insurance Company	658	76,786	80,013,975	48,197,281	27,012,293	21,184,988
36650		Guarantee Company Of North America Usa	659	70,196	8,486,184	20,207,093	67,765	20,139,328
11050		Amerisure Partners Insurance Company	660	69,618	59,277,948	125,208,367	78,054,243	47,154,124
16186		Vault Reciprocal Exchange	661	69,151	113,089,134	179,704,901	99,085,315	80,619,586
38156		Alpha Property & Casualty Insurance Company	662	66,912	22,845,393	19,955,369	4,652,075	15,303,294
43478		Utica National Insurance Company Of Texas	663	65,182	206,972,518	50,822,069	28,401,446	22,420,624
42889	*	Victoria Fire & Casualty Company	664	65,022	65,083	44,416,408	675,495	43,740,913
36951	*	Century Surety Company	665	63,897	446,531,676	101,048,697	5,893,584	95,155,113
15679		National Fire And Indemnity Exchange	666	61,537	5,629,585	11,174,008	6,085,962	5,088,046
11863		Positive Physicians Insurance Company	667	60,867	30,092,339	114,889,510	82,430,533	32,458,977
25798		Sutton National Insurance Company	668	56,269	278,986,697	140,393,689	91,139,283	49,254,406
15756		Radnor Specialty Insurance Company	669	54,484	10,319,198	84,084,467	15,141,546	68,942,922
22713		Insurance Company Of North America	670	53,181	221,054,338	89,559,115	12,475,324	77,083,791
10909		Sun Surety Insurance Company	671	52,661	3,837,161	26,101,755	13,797,318	12,304,437
32450		Alps Property & Casualty Insurance Company	672	52,047	59,518,637	172,661,213	113,623,308	59,037,905



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
16116		Jm Specialty Insurance Company	673	46,192	3,047,135	17,286,699	313,068	16,973,630
11673		Redwood Fire And Casualty Insurance Company	674	45,915	352,882,203	2,869,470,628	1,434,385,764	1,435,084,864
43494		American Hallmark Insurance Company Of Texas	675	42,377	78,659,746	568,547,160	482,690,453	85,856,707
19704		American States Insurance Company	676	42,034	434,162,514	54,563,997	8,570,127	45,993,870
42331		Guideone America Insurance Company	677	41,778	403,592	16,008,856	234,855	15,774,001
25321		Farmers Direct Property And Casualty Insurance Company	678	39,837	412,253,254	76,140,535	22,611,336	53,529,199
10671		Gray Casualty & Surety Company, The	679	39,390	35,151,663	160,461,151	44,046,409	116,414,742
18732		Arch Mortgage Guaranty Company	680	35,643	5,622,228	44,094,487	3,028,742	41,065,745
29033		Atain Insurance Company	681	33,309	10,396,427	108,814,300	40,439,569	68,374,731
10004		Seaview Insurance Company	682	30,369	107,455,611	81,617,863	61,510,659	20,107,204
29513		Bar Plan Mutual Insurance Company, The	683	29,976	14,090,909	35,431,209	20,019,396	15,411,813
27081		Bond Safeguard Insurance Company	684	29,642	2,786,413	44,778,767	1,066,512	43,712,255
21881		National Surety Corporation	685	28,003	16,317,777	123,853,375	39,453,783	84,399,592
39152		Service American Indemnity Company	686	27,071	280,065,270	232,143,949	200,439,015	31,704,934
40517		Wcf National Insurance Company	687	26,795	140,776,639	240,118,734	11,143,628	228,975,106
10952		Transamerica Casualty Insurance Company	688	24,408	428,183	16,321,458	3,456,523	12,971,269
34037		Hallmark Insurance Company	689	22,711	(1,778,021)	250,555,310	234,893,861	15,661,449
22810		Chicago Insurance Company	690	22,582	17,303,382	80,783,607	4,795,030	75,988,577
27847		Insurance Company Of The West	691	21,760	1,187,429,067	5,426,926,062	3,856,910,242	1,570,015,819
33898		Aegis Security Insurance Company	692	21,154	100,038,502	176,273,361	131,459,010	44,814,351
10317		Neighborhood Spirit Property And Casualty Company	693	19,901	72,070	320,521,651	201,883,784	118,637,867
31488		Integon Preferred Insurance Company	694	19,408	375,754,843	124,075,142	116,068,255	8,006,887
36552		Coliseum Reinsurance Company	695	19,164	272,170	254,514,599	92,938,486	161,576,113
33499		Dorinco Reinsurance Company	696	16,204	148,930,402	1,934,550,344	1,276,405,352	658,144,992
10946		Arch Property Casualty Insurance Company	697	15,879	210,385	130,219,310	418,302	129,801,008
25887		United States Fidelity And Guaranty Company	698	15,638	73,989	3,951,196,848	3,104,350,871	846,845,978
13990		First Community Insurance Company	699	14,599	105,464,027	55,932,281	34,224,399	21,707,882
10891		Concert Insurance Company	700	14,247	14,467,724	54,374,827	23,346,361	31,028,466
34630		Oak River Insurance Company	701	14,066	144,430,542	1,221,588,316	538,012,063	683,576,253
12305		Accident Fund National Insurance Company	702	12,145	174,898,085	168,772,693	78,737,429	90,035,264
22950		Aestar Insurance Company	703	11,750	1,233,499	42,166,431	22,815,367	19,351,064
15380	*	Mid-Continent Assurance Company	704	11,100	3,082,216	21,473,043	25,099	21,447,944
24198		Peerless Insurance Company	705	10,586	7,256,352	22,238,039,310	16,727,244,455	5,510,794,855
35009		Financial Casualty & Surety, Inc.	706	9,425	19,227,150	42,209,585	17,780,551	24,429,034
19852		Financial Indemnity Company	707	8,842	(14,195,263)	42,827,757	15,820,171	27,007,586
10019		Greystone Insurance Company	708	7,050	229,821	115,171,282	4,671,344	110,499,938
26166		Windsor-Mount Joy Mutual Insurance Company	709	6,613	65,159,042	146,817,225	57,441,584	89,375,641
35416		Us Underwriters Insurance Company	710	6,139	53,016,907	195,261,954	45,567,092	149,694,862
24139		Old Republic General Insurance Corporation	711	5,572	24,814,616	2,473,086,877	1,785,611,247	687,475,630
18740		Mgie Indemnity Corporation	712	5,103	48,500	160,767,223	45,438,883	115,328,340
15645		Obi America Insurance Company	713	3,555	698,079	15,531,231	31,621	15,499,610
21865		Wcf Select Insurance Company	714	2,845	37,674,343	28,480,376	33,366	28,447,010
24724		First National Insurance Company Of America	715	2,695	588,349,314	65,174,236	865,238	64,308,998
11177		First Financial Insurance Company	716	1,988	9,645,651	742,549,040	191,801,960	550,747,080
17965		American Sentinel Insurance Company	717	1,544	56,806	16,663,475	4,368	16,659,107
12289		Personal Service Insurance Company, The	718	1,223	49,272,189	50,926,395	45,511,588	5,414,807
12304		Accident Fund General Insurance Company	719	1,190	405,960,214	321,054,448	203,236,669	117,817,779
16217		National Farmers Union Property And Casualty Company	720	1,127	177,572,713	77,401,881	30,883,040	46,518,841



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
14923		Patrons Mutual Insurance Company Of Connecticut	721	1,066	26,245,660	29,115,029	6,310,523	22,804,506
36170		Travelers Casualty Company Of Connecticut	722	600	28,000,455	419,038,786	326,643,319	92,395,467
15377		Western National Mutual Insurance Company	723	600	528,302,616	2,027,670,594	1,147,663,454	880,007,139
40258		Aig Assurance Company	724	507	912,981	34,624,260	2,839,523	31,784,736
12260		Campmed Casualty & Indemnity Company Inc	725	334	948,643	20,252,002	20,952	20,231,050
34940		Omni Indemnity Company	726	247	6,498,422	37,333,696	18,496,859	18,836,837
36404		21St Century Casualty Company	727	-	27,630,859	19,542,945	6,363,985	13,178,960
34789		21St Century Centennial Insurance Company	727	-	56,834,342	237,904,159	7,931,654	229,972,505
12963		21St Century Insurance Company	727	-	392,731,477	1,224,563,695	51,887,119	1,172,676,576
32220		21St Century North America Insurance Company	727	-	(62)	690,230,655	35,423,704	654,806,951
19984		Acig Insurance Company	727	-	35,323,185	645,788,656	443,783,918	202,004,738
44318		Admiral Indemnity Company	727	-	86,957,486	73,679,300	25,283,475	48,395,825
10413		Affirmative Direct Insurance Company	727	-	27,004,755	49,521,484	38,163,814	11,357,670
10957		Alamance Insurance Company	727	-	-	595,609,785	153,959,692	441,650,093
24899		Alea North America Insurance Company	727	-	-	80,683,378	34,320,743	46,362,635
19135		Alfa Mutual Insurance Company	727	-	1,087,201,009	1,641,409,548	1,013,730,733	627,678,815
21911		Allianz Reinsurance America, Inc.	727	-	-	2,435,020,644	2,229,410,114	205,610,530
11242		Allied Eastern Indemnity Company	727	-	98,695,222	108,345,983	92,889,212	15,456,771
10212		Allmerica Financial Alliance Insurance Company	727	-	215,198,191	28,950,215	35,770	28,914,445
10730		American Access Casualty Company	727	-	287,603,387	473,160,980	340,286,001	132,874,979
11240		American Builders Insurance Company	727	-	82,641,155	175,573,414	106,674,536	68,898,878
37990	*	American Empire Insurance Company	727	-	-	21,487,391	878	21,486,512
10819		American Equity Specialty Insurance Company	727	-	-	29,901,903	387,441	29,514,462
23337		American European Insurance Company	727	-	172,059,276	261,163,173	200,704,460	60,458,713
12504		American Family Connect Insurance Company	727	-	40,684,410	14,382,864	246,831	14,136,033
38652	*	American Modern Select Insurance Company	727	-	237,604	130,229,999	79,983,534	50,246,465
12700	*	American Mutual Share Insurance Corporation	727	-	294,407	351,995,352	32,672,125	319,323,225
19283		American Standard Insurance Company Of Wisconsin	727	-	31,516,943	403,122,344	79,650,974	323,471,370
19712		American States Insurance Company Of Texas	727	-	11,578	10,703,406	1,109,560	9,593,846
37214		American States Preferred Insurance Company	727	-	124,425,548	15,748,235	601,893	15,146,342
19623		American Summit Insurance Company	727	-	95,128,676	129,264,542	50,025,554	79,238,989
10251		American Underwriters Insurance Company	727	-	3,271,712	18,902,764	293,438	18,609,326
16459		Amfed Advantage Insurance Company	727	-	2,925,656	14,862,638	302,185	14,560,453
11963		Amfed Casualty Insurance Company	727	-	22,747,582	38,887,235	11,588,455	27,298,780
11208		Amfed National Insurance Company	727	-	18,897,829	121,936,293	56,630,997	65,305,296
15931		Amfirst Specialty Insurance Company	727	-	2,010,566	26,228,790	5,250,097	20,978,693
29114		Arch Mortgage Assurance Company	727	-	2,076	52,589,413	5,476,047	47,113,366
10348		Arch Reinsurance Company	727	-	-	5,955,914,917	2,662,833,082	3,293,081,835
19860		Argonaut Great Central Insurance Company	727	-	26,395,280	36,657,900	7,222,690	29,435,210
19828		Argonaut-Midwest Insurance Company	727	-	32,468,792	23,897,254	5,837,553	18,059,700
13900		Ari Insurance Company	727	-	181,022,018	41,188,241	1,716,815	39,471,426
10194		Artisan And Truckers Casualty Company	727	-	1,396,889,127	991,603,803	798,691,686	192,912,117
11558		Assuranceamerica Insurance Company	727	-	240,558,385	154,810,486	114,335,780	40,474,706
30180		Assured Guaranty Corp	727	-	31,884,620	2,393,783,298	743,209,999	1,650,573,299
27235		Auto Club Family Insurance Company	727	-	144,845,536	180,206,892	105,210,657	74,996,235
17286	*	Auto Club Mapfre Insurance Company	727	-	164,860	28,289,410	454,453	27,834,957
11983		Auto Club Property-Casualty Insurance Company	727	-	-	112,482,192	81,697,025	30,785,166
15512		Automobile Club Inter-Insurance Exchange	727	-	342,668,803	670,513,627	365,108,921	305,404,706



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
12508		Auto-Owners Specialty Insurance Company	727	-	-	30,463,310	173,891	30,289,419
15610		Axis Specialty Insurance Company	727	-	-	2,692,547,504	2,159,440,952	533,106,552
13070		Berkshire Hathaway Assurance Corporation	727	-	159,439	1,755,801,163	261,361,662	1,494,439,501
26611		Blackboard Insurance Company	727	-	13,713,269	69,699,529	44,963,777	24,735,753
22250		Blueshore Insurance Company	727	-	4,869,093	187,468,452	116,922,606	70,545,846
12319		Bondsman Insurance Company	727	-	-	7,674,912	418,478	7,256,434
16618	*	Bridgefield Indemnity Insurance Company	727	-	-	11,140,228	48,644	11,091,584
27464		California Casualty & Fire Insurance Company	727	-	19,796,975	16,662,886	12,678,110	3,984,776
20117		California Casualty Indemnity Exchange	727	-	368,389,194	590,231,188	468,152,456	122,078,732
20125		California Casualty Insurance Company	727	-	2,754,025	27,943,689	1,211,763	26,731,926
25950	*	Casco Indemnity Company	727	-	21,295,309	46,669,493	28,838,763	17,830,730
19518		Catlin Insurance Company Inc	727	-	(591,810)	80,348,323	10,211,143	70,137,180
20273		Cedar Insurance Company	727	-	6,092,727	17,253,814	3,697,226	13,556,588
11499		Censtat Casualty Company	727	-	2,166,943	28,902,642	4,276,447	24,626,194
34649		Centre Insurance Company	727	-	-	24,461,786	14,072,284	10,389,502
20710		Century Indemnity Company	727	-	-	631,916,287	606,916,287	25,000,000
10006		Cerity Insurance Company	727	-	2,777,572	161,998,572	104,547,170	57,451,402
10669		Church Insurance Company	727	-	20,060,151	12,968,984	7,091,167	
22004		Cim Insurance Corporation	727	-	-	17,257,998	154,542	17,103,456
16721	*	Cincinnati Equitable Insurance Company	727	-	-	3,047,520	24,799	3,022,722
41335		City National Insurance Company	727	-	22,082,915	36,377,166	15,333,416	21,043,750
20532		Clarendon National Insurance Company	727	-	94,426,096	768,337,299	523,165,112	245,172,187
33480		Clermont Insurance Company	727	-	9,985,679	29,889,077	3,782,735	26,106,342
12356		Cm Regent Insurance Company	727	-	81,968,334	154,828,619	26,211,786	128,616,832
10887		Coastal Select Insurance Company	727	-	18,464,723	155,738,932	101,522,809	54,216,123
27812		Columbia Insurance Company	727	-	22,102,625	47,827,322,347	7,993,084,387	39,834,237,960
34754		Commerce Insurance Company	727	-	1,573,488,769	2,088,116,678	1,527,160,148	560,956,530
21989		Compass Insurance Company	727	-	-	4,507,042	1,632,298	2,874,744
23795		Consolidated National Insurance Company	727	-	-	15,752,110	7,638,687	8,113,423
32190		Constitution Insurance Company	727	-	1,234,278	39,446,390	17,787,654	21,658,736
10204	*	Consumers Insurance Usa Inc	727	-	1,292,320	94,718,712	55,742,204	38,976,508
10783		Cornerstone National Insurance Company	727	-	14,518,226	14,415,227	9,442,209	4,973,018
20982		Country Casualty Insurance Company	727	-	44,624,794	91,101,773	17,184,999	73,916,774
20990		Country Mutual Insurance Company	727	-	2,043,179,080	6,881,572,024	3,411,207,081	3,470,364,942
21008		Country Preferred Insurance Company	727	-	1,066,457,618	351,559,762	256,452,732	95,107,030
10022		Countryway Insurance Company	727	-	64,915,556	41,138,215	12,286,048	28,852,167
11694		Cpp Insurance Company	727	-	11,043,972	42,479,045	26,450,739	16,028,306
16070		Cronus Insurance Company	727	-	836,747	61,409,626	12,061,445	49,348,181
42471		Crum And Forster Insurance Company	727	-	-	92,504,778	62,785,877	29,718,901
10921		Csaa Fire & Casualty Insurance Company	727	-	235,598,841	239,979,519	179,425,485	60,554,034
10448		Cumberland Insurance Company	727	-	26,482,891	127,834,986	46,664,766	81,170,220
13684		Cumberland Mutual Fire Insurance Company	727	-	154,396,921	384,682,644	159,529,410	225,153,234
38237		Curative Insurance Company Of Illinois	727	-	-	6,661,843	2,352,321	4,309,522
16623		Dairyland National Insurance Company	727	-	3,717,705	16,038,710	278,167	15,760,543
40975		Dentists Insurance Company, The	727	-	91,759,417	382,576,253	198,697,965	183,878,289
23736		Direct National Insurance Company	727	-	7,612,696	8,678,036	3,020,429	5,657,607
27804	*	Drive Insurance Company	727	-	651,285,886	288,889,886	215,043,012	73,846,874
10724		Eastern Alliance Insurance Company	727	-	103,573,275	316,571,495	238,950,185	77,621,310



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
14702		Eastguard Insurance Company	727	-	17,090,661	382,181,726	279,277,115	102,904,611
25402		Employers Assurance Company	727	-	201,165,809	809,737,248	585,222,881	224,514,367
37095		Enact Financial Assurance Corporation	727	-	-	10,260,999	53,926	10,207,073
10358		Encompass Insurance Company	727	-	263,409,586	13,866,710	5,656,627	8,210,083
43630		Endurance Risk Solutions Assurance Co	727	-	189,146,959	308,378,262	57,264,180	251,114,082
21741		Esurance Insurance Company Of New Jersey	727	-	70,391,442	23,564,189	11,654,971	11,909,218
10318		Exact Property And Casualty Company	727	-	33,195	315,425,689	201,519,377	113,906,312
24201		Farmers Automobile Insurance Association The	727	-	229,997,555	1,115,063,237	784,177,696	330,885,541
43699		Farmers Specialty Insurance Company	727	-	4,705,205	20,727,051	914,092	19,812,959
25879		Fidelity And Guaranty Insurance Underwriters Inc	727	-	161,243,426	171,526,251	76,755,961	94,770,290
17136		Fidelity Security Assurance Company	727	-	-	15,666,849	180,819	15,486,029
12815		Financial Guaranty Insurance Company	727	-	2,357,621	2,003,467,501	1,937,067,501	66,400,000
39136		Finial Reinsurance Company	727	-	-	1,134,537,496	427,016,103	707,521,392
12825		First Acceptance Insurance Company Of Tennessee Inc	727	-	26,468,698	68,016,902	47,175,239	20,841,663
37710		First American Property & Casualty Insurance Company	727	-	-	32,452,501	12,083,685	20,368,816
11054		Fletcher Reinsurance Company	727	-	-	8,006,261	82,768	7,923,493
40398		Florida Casualty Insurance Company	727	-	1,712	10,263,967	104,350	10,159,617
41513		Foremost Signature Insurance Company	727	-	31,108,403	34,293,460	13,037,395	21,256,065
26794	*	Fortitude Casualty Insurance Company	727	-	-	8,090,451	10,671	8,079,780
10985		Fortuity Insurance Company	727	-	-	62,871,705	39,069,374	23,802,332
11600		Frank Winston Crum Insurance Company	727	-	73,434,159	252,114,132	191,406,981	60,707,151
18821		General Casualty Insurance Company	727	-	(397)	9,573,220	450,667	9,122,553
22039		General Reinsurance Corporation	727	-	3,989	24,059,009,282	9,589,879,896	14,469,129,386
21032		Global Reinsurance Corporation Of America	727	-	-	136,130,911	65,752,030	70,378,881
22098		Grain Dealers Mutual Insurance Company	727	-	55,395,686	28,744,474	10,529,138	18,215,336
11136	*	Grange Insurance Company Of Michigan	727	-	27,794,086	52,576,392	2,634,684	49,941,708
39896	*	Great American Casualty Insurance Company	727	-	-	11,515,729	9,644	11,506,085
10646	*	Great American Contemporary Insurance Company	727	-	-	2,153,721,586	1,602,934,434	550,787,152
38580	*	Great American Protection Insurance Company	727	-	-	20,719,084	15,479	20,703,606
17154		Greater Midwestern Indemnity Company	727	-	293,000	10,378,704	22,117	10,356,587
43974		Greenwood Insurance Company	727	-	-	16,181,606	7,599,388	8,582,218
19530		Hallmark National Insurance Company	727	-	261,916	73,862,320	66,239,772	7,622,548
17337		Hanover Fire & Casualty Insurance Company	727	-	5,268,180	7,397,724	3,815,854	3,581,870
14516		Harleysville Lake States Insurance Company	727	-	-	23,315,221	1,880,497	21,434,724
38261		Hartford Insurance Company Of The Southeast	727	-	387,776,924	240,629,754	165,217,074	75,412,680
29890		Hartford Steam Boiler Inspection And Insurance Company Of Ct, The	727	-	-	15,691,122	2,339,652	13,351,470
31550		Haulers Insurance Company Inc	727	-	42,129,525	79,389,046	40,179,588	39,209,458
35904		Health Care Indemnity Inc	727	-	55,738,532	263,213,446	124,835,407	138,378,039
16138		Hiroad Assurance Company	727	-	25,195,536	44,931,343	16,369,935	28,561,407
12944		Homeowners Choice Property & Casualty Insurance Company, Inc.	727	-	414,330,189	500,987,686	384,245,145	116,742,541
12536		Homeowners Of America Insurance Company	727	-	453,153,722	333,148,188	281,451,543	51,696,434
11245		Hornbeam Insurance Company	727	-	4,240,070	15,317,731	4,410,932	10,906,799
35246		Illinois Insurance Company	727	-	5,779,701	86,265,377	69,729,084	16,536,293
22659		Indiana Insurance Company	727	-	74,605,779	27,114,694	5,045,096	22,069,598
14265		Indiana Lumbermens Insurance Company	727	-	378	9,102,249	3,703	9,098,546
39497	*	Infinity Assurance Insurance Company	727	-	159,639,924	7,036,034	1,475,516	5,560,518
11738	*	Infinity Auto Insurance Company	727	-	413,113,856	16,757,527	8,940,795	7,816,732
21792	*	Infinity Casualty Insurance Company	727	-	62,617,301	16,640,454	9,270,999	7,369,455



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				OHIO	TOTAL			
22268		Infinity Insurance Company	727	-	1,604,990,007	937,704,000	912,461,932	25,242,068
10195	*	Infinity Preferred Insurance Company	727	-	-	3,399,287	16,819	3,382,468
16802	*	Infinity Safeguard Insurance Company	727	-	13,845,752	3,705,332	242,596	3,462,736
26700		Insurance Company Of Illinois	727	-	82,047,690	20,660,042	1,213,701	19,446,341
10922		Insuremax Insurance Company	727	-	86,689,911	54,635,152	39,114,128	15,521,024
27930		Integon Casualty Insurance Company	727	-	34,395,228	17,603,983	10,375,897	7,228,086
14303	*	Integrity Insurance Company	727	-	147,153,592	131,956,666	74,071,263	57,885,403
12986	*	Integrity Property & Casualty Insurance Company	727	-	93,120,052	20,905,477	4,633,034	16,272,443
10288	*	Integrity Select Insurance Company	727	-	40,906,827	5,492,357	20,195	5,472,162
15598		Interinsurance Exchange Of The Automobile Club	727	-	4,641,975,442	15,949,531,274	6,736,033,268	9,213,498,006
36153		Inverin Insurance Company	727	-	-	7,866,328	89,206	7,777,123
31577	*	Iowa American Insurance Company	727	-	-	10,479,296	847,835	9,631,461
14338	*	Iowa Mutual Insurance Company	727	-	10,191,360	102,242,230	61,113,051	41,129,179
33987		Kin Interinsurance Nexus Exchange	727	-	7,011,831	22,200,307	6,152,911	16,047,396
14486		Liberty Mutual Mid-Atlantic Insurance Company	727	-	282,317,676	25,730,353	2,688,835	23,041,518
11746		Liberty Personal Insurance Company	727	-	124,214,562	24,016,820	6,680,408	17,336,412
32352		Lm Property And Casualty Insurance Company	727	-	980,648	56,219,384	15,947,414	40,271,970
11149		Maine Employers Mutual Insurance Company	727	-	200,833,564	1,158,664,426	573,072,544	585,591,882
17203		Mainsail Insurance Company	727	-	-	17,935,551	133,933	17,801,618
16561		Many Insurance Company	727	-	-	17,851,657	50,000	17,801,657
23876		Mapfre Insurance Company	727	-	68,520,952	81,112,125	59,839,722	21,272,403
10829		Markel Global Reinsurance Company	727	-	-	6,377,019,098	4,394,091,300	1,982,927,798
10784		Maxum Casualty Insurance Company	727	-	774	23,273,552	3,761,271	19,512,281
12041		Mbia Insurance Corporation	727	-	17,961,391	210,204,506	63,702,678	146,501,828
11498		Mdadvantage Insurance Company Of New Jersey	727	-	38,653,458	63,853,976	15,428,249	48,425,727
12754		Medicus Insurance Company	727	-	-	6,955,891	465,724	6,490,166
16101		Meemic Insurance Company	727	-	408,042,605	316,659,472	229,010,907	87,648,565
11030		Memic Indemnity Company	727	-	168,560,447	625,735,672	441,988,469	183,747,203
33650		Mendota Insurance Company	727	-	116,281,004	128,656,820	104,846,976	23,809,844
31968		Merastar Insurance Company	727	-	1,143,694	89,837,452	62,004,755	27,832,697
23353		Meridian Security Insurance Company	727	-	373,039,730	137,608,122	105,405,733	32,202,389
22594		Mgic Assurance Corporation	727	-	60,883	300,918,734	26,167,538	274,751,196
10682		Mgic Credit Assurance Corporation	727	-	590	10,009,518	197,604	9,811,914
14508		Michigan Millers Mutual Insurance Company	727	-	148,184,150	332,315,747	223,848,309	108,467,437
23507		Mid-American Fire & Casualty Company	727	-	-	5,479,114	211,416	5,267,698
20451		Midstates Reinsurance Corporation	727	-	-	58,007,779	41,545,259	16,462,513
16262		Midwest Family Advantage Insurance Company	727	-	11,344,875	18,256,753	3,430,064	14,826,689
23515		Midwestern Indemnity Company, The	727	-	-	11,699,443	310,547	11,388,896
16942		Mmic Insurance Inc	727	-	118,287,547	729,852,537	453,341,853	276,510,683
44180	*	Mountain Laurel Assurance Company	727	-	488,095,002	446,245,536	283,644,217	162,601,319
16498		Mtaw Insurance Company	727	-	186,657	8,943,950	374,933	8,569,017
10227		Munich Reinsurance America Inc	727	-	-	21,450,895,648	16,291,671,285	5,159,224,363
14664		Mutual Benefit Insurance Company	727	-	136,674,552	267,922,360	161,573,040	106,349,320
16632		National Builders Insurance Company	727	-	31,053,988	115,576,204	73,730,278	41,845,926
11044		National General Insurance Online Inc	727	-	38,525,396	23,237,977	10,787,802	12,450,175
27944		National Insurance Association	727	-	-	15,531,756	335,064	15,196,692
11051	*	National Interstate Insurance Company Of Hawaii Inc	727	-	54,351,261	77,641,046	58,769,933	18,871,113
23825		National Public Finance Guarantee Corporation	727	-	-	1,469,938,895	706,540,020	763,398,875



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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
15474		National Summit Insurance Company	727	-	141,091,733	183,460,693	122,344,194	61,116,499
10070	*	Nationwide Indemnity Company	727	-	-	349,386,083	85,850,828	263,535,255
21830		New England Insurance Company	727	-	-	16,324,857	1,903,718	14,421,138
41629		New England Reinsurance Corporation	727	-	-	26,079,421	1,729,765	24,349,657
12345		New Horizons Insurance Company Of Missouri	727	-	13,574,791	55,828,664	16,409,978	39,418,686
35432		New Jersey Re-Insurance Company	727	-	10,248,338	576,426,151	52,158,786	524,267,366
31470		Norguard Insurance Company	727	-	509,287,799	2,357,712,250	1,910,652,154	447,060,096
24031		Northland Casualty Company	727	-	4,452,519	135,997,504	97,415,050	38,582,454
31208		Oakwood Insurance Company	727	-	-	40,360,874	317,964	40,042,910
23680		Odyssey Reinsurance Company	727	-	-	15,504,935,292	10,528,370,141	4,976,565,151
35424		Old Republic Security Assurance Company	727	-	-	708,880,925	492,853,642	216,027,283
37060		Old United Casualty Company	727	-	240,035,287	1,117,621,165	580,930,715	536,690,452
16219		Omaha National Insurance Company	727	-	8,019,694	229,938,148	159,989,386	69,948,762
39098		Omni Insurance Company	727	-	13,959,172	36,873,046	23,925,090	12,947,956
42897		Onstar National Insurance Company	727	-	803,404	66,020,447	16,635,545	49,384,902
33006		Openly Insurance Company	727	-	-	32,415,351	16,015,790	16,399,561
37850		Pacific Specialty Insurance Company	727	-	282,372,760	327,240,550	186,094,932	141,145,618
29793		Pacific Star Insurance Company	727	-	13,709,091	19,454,932	9,865,563	9,589,369
10859		Park National Insurance Company	727	-	3,784,575	20,999,461	1,464,968	19,534,493
38636		Partner Reinsurance Company Of The Us	727	-	-	7,663,500,476	5,481,837,466	2,181,663,010
23442		Patriot General Insurance Company	727	-	41,485,473	27,411,632	2,094,980	25,316,653
18139		Peak Property And Casualty Insurance Corporation	727	-	482,698,177	70,764,945	7,771,690	62,993,255
12297		Petroleum Casualty Company	727	-	1,475,056	30,328,472	7,896,092	22,432,380
23175	*	Phenix Mutual Fire Insurance Company	727	-	139,640	70,483,511	41,918,875	28,564,637
40738		Physicians Insurance A Mutual Company	727	-	99,025,318	592,894,342	316,706,827	276,187,515
17414		Physicians Select Insurance Company	727	-	1,294,327	5,207,303	63,454	5,143,849
10997		Pie Casualty Insurance Company	727	-	1,040,683	129,297,614	92,181,761	37,115,853
21296		Pinnacle National Insurance Company	727	-	3,298,594	46,006,688	26,058,938	19,947,750
40312		Pioneer Specialty Insurance Company	727	-	123,706,507	177,728,937	130,983,078	46,745,859
30945		Plaza Insurance Company	727	-	17,584,830	31,376,199	7,839,725	23,536,474
36587		Plymouth Rock Assurance Preferred Corporation	727	-	119,739,557	222,420,582	185,148,824	37,271,758
10287		Pmi Insurance Co	727	-	382,916	19,336,662	7,721,406	11,615,256
25747		Point Specialty Insurance Company	727	-	2,260,547	12,150,562	211,854	11,938,708
16659		Poseidon Commercial Insurance Company	727	-	-	7,825,694	189,597	7,636,097
13694		Poseidon Structured Mortgage Insurance Company	727	-	-	7,871,614	201,283	7,670,331
10900		Preferred Employers Insurance Company	727	-	122,638,820	104,712,779	52,089,230	52,623,548
15024		Preferred Mutual Insurance Company	727	-	337,789,029	657,502,343	385,290,458	272,211,885
29017		Professionals Advocate Insurance Company	727	-	17,706,634	173,046,231	24,631,600	148,414,631
11851	*	Progressive Advanced Insurance Company	727	-	3,412,393,145	1,269,863,802	724,636,818	545,226,984
24252	*	Progressive American Insurance Company	727	-	3,581,450,976	1,256,059,184	732,915,772	523,143,412
17350	*	Progressive Bayside Insurance Company	727	-	5,850,935	172,458,857	120,861,680	51,597,177
42488	*	Progressive Choice Insurance Company	727	-	178,006,761	117,912,324	79,707,065	38,205,259
42994		Progressive Classic Insurance Company	727	-	181,176,354	1,017,880,064	732,879,655	285,000,409
12879	*	Progressive Commercial Casualty Company	727	-	-	8,968,639	65,784	8,902,855
10193	*	Progressive Express Insurance Company	727	-	1,506,261,794	1,162,175,568	958,583,110	203,592,458
12302	*	Progressive Freedom Insurance Company	727	-	127,554,701	182,376,271	125,019,561	57,356,710
42412	*	Progressive Gulf Insurance Company	727	-	531,244,390	700,255,575	506,943,730	193,311,845
10067	*	Progressive Hawaii Insurance Corp	727	-	449,175,245	520,904,580	368,532,821	152,371,759



Financial Information

Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN OHIO	TOTAL TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
37605		Progressive Marathon Insurance Company	727	-	1,396,227,906	1,398,751,611	960,806,776	437,944,835
24279	*	Progressive Max Insurance Company	727	-	360,884,834	1,308,057,314	887,177,896	420,879,418
10187		Progressive Michigan Insurance Company	727	-	865,752,233	1,412,040,138	1,020,129,895	391,910,243
35190	*	Progressive Mountain Insurance Company	727	-	1,426,169,756	755,281,006	570,482,316	184,798,690
38628		Progressive Northern Insurance Company	727	-	3,195,511,819	4,170,861,627	3,039,866,941	1,130,994,686
42919	*	Progressive Northwestern Insurance Company	727	-	921,004,693	4,075,313,194	2,939,091,366	1,136,221,828
44695		Progressive Paloverde Insurance Company	727	-	992,999,636	325,125,685	200,307,597	124,818,088
21735	*	Progressive Premier Insurance Company Of Illinois	727	-	1,535,505,436	698,820,245	478,659,959	220,160,286
10192	*	Progressive Select Insurance Company	727	-	4,688,162,919	2,803,430,663	2,189,081,109	614,349,554
38784		Progressive Southeastern Insurance Company	727	-	1,216,285,447	521,332,640	325,233,652	196,098,988
21727		Progressive Universal Insurance Company	727	-	2,169,705,807	1,008,068,627	668,639,326	339,429,301
16125		Protucket Insurance Company	727	-	55,559,143	14,707,736	40,851,407	
24295		Providence Washington Insurance Company	727	-	13,215,172	261,207	12,953,965	
15059		Public Service Insurance Company	727	-	112,569,544	66,773,611	45,795,934	
10219		Qbe Reinsurance Corporation	727	-	1,235,968,100	364,743,144	871,224,956	
17285		Qpic Insurance Company	727	-	7,752,194	104,190	7,648,004	
30872		Radian Mortgage Assurance Inc	727	-	8,962,192	22,619	8,939,573	
38512		Rampart Insurance Company	727	-	5,447,619	2,054,083	3,393,536	
10357		Renaissance Reinsurance U.S. Inc.	727	-	5,236,534,040	4,192,523,652	1,044,010,388	
10810		Republic Fire And Casualty Insurance Company	727	-	15,379,738	2,559,712	12,820,026	
22179		Republic Indemnity Company Of America	727	-	209,750,211	157,506,138	20,223,410	137,282,729
43753		Republic Indemnity Company Of California	727	-	6,116,871	34,959,012	8,388,593	26,570,418
32174		Republic Mortgage Assurance Company	727	-	10,712,642	2,049,039	8,663,603	
31275		Republic Mortgage Guaranty Insurance Corporation	727	-	544,062	42,153,084	19,670,394	22,482,690
20133		Response Worldwide Direct Auto Insurance Company	727	-	12,224,004	3,600	12,220,404	
26050		Response Worldwide Insurance Company	727	-	15,801,674	18,240	15,783,434	
12491		Rochdale Insurance Company	727	-	1,912,294	28,266,153	2,083,266	26,182,887
27065		Rockford Mutual Insurance Company	727	-	92,890,038	107,294,729	71,574,204	35,720,525
24503	*	Root Property & Casualty Insurance Company	727	-	110,318,302	103,504,732	82,264,158	21,240,574
16502	*	Safe Auto Choice Insurance Company	727	-	8,276	6,696,797	160,429	6,536,368
16503	*	Safe Auto Value Insurance Company	727	-	6,641,785	118,802	6,522,983	
24759		Safeco National Insurance Company	727	-	106,634,277	7,352,621	315,187	7,037,434
11123		Safety First Insurance Company	727	-	41,703,245	111,140,060	40,646,048	70,494,012
30058		Scor Reinsurance Company	727	-	5,888,496,989	4,451,826,352	1,436,670,637	
22543		Secura Insurance Company	727	-	833,643,498	1,820,405,985	1,242,600,020	577,805,965
10239		Secura Supreme Insurance Company	727	-	284,898,555	206,885,678	129,987,172	76,898,506
22233		Select Insurance Company	727	-	81,143,633	64,051	81,079,582	
17752		Select Risk Insurance Company	727	-	5,602,336	52,453,955	31,796,856	20,657,099
22985		Sequoia Insurance Company	727	-	190,747,925	53,566,530	3,696,194	49,870,336
23361		Shelter General Insurance Company	727	-	79,555,966	168,000,910	102,346,424	65,654,484
15261		Society Insurance, A Mutual Company	727	-	294,159,433	554,859,722	375,581,724	179,277,998
37141		Southern General Insurance Company	727	-	55,806,904	46,319,487	33,404,124	12,915,363
19216		Southern Insurance Company	727	-	79,258,882	37,502,345	5,088,204	32,414,141
20613		Sparta Insurance Company	727	-	71,710,111	57,957,624	13,752,487	
19224		St Paul Protective Insurance Company	727	-	518,485,379	647,224,343	426,799,485	220,424,858
12645		Standard Casualty Company	727	-	41,863,147	68,923,141	40,157,226	28,765,915
17133		State Farm Classic Insurance Company	727	-	856,814	13,927,766	1,125,849	12,801,917
25151		State Farm General Insurance Company	727	-	3,704,643,308	7,060,131,191	5,717,902,545	1,342,228,645



Financial Information

Fire and Casualty Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
33049		State Volunteer Mutual Insurance Company	727	-	145,691,487	1,473,577,157	652,501,607	821,075,550
11828		Stonewood Insurance Company	727	-	67,600,340	384,117,143	302,175,602	81,941,541
10130		Su Insurance Company	727	-	25,063,054	33,762,782	18,482,440	15,280,342
25364		Swiss Reinsurance America Corporation	727	-	-	18,148,080,370	14,394,123,850	3,753,956,520
24813		Tesla Insurance Company	727	-	-	41,260,007	1,209,350	40,050,657
24821		Tesla Property & Casualty, Inc.	727	-	81,704,006	87,525,655	63,109,945	24,415,710
10393		Texas Medical Insurance Company	727	-	7,194,481	177,868,666	133,853,499	44,015,167
41769		The Travelers Casualty Company	727	-	-	263,044,160	203,625,898	59,418,261
25534		Tig Insurance Company	727	-	-	1,551,276,511	1,128,650,016	422,626,495
42439		Toa Reinsurance Company Of America, The	727	-	-	2,275,974,208	1,679,918,019	596,056,189
18031		Topa Insurance Company	727	-	94,708,149	204,295,894	158,583,888	45,712,006
19453		Transatlantic Reinsurance Company	727	-	-	12,096,076,610	7,378,668,554	4,717,408,057
33014	*	Transport Insurance Company	727	-	-	31,402,693	23,285,961	8,116,732
36463		Travco Personal Insurance Company	727	-	138,566	160,439,955	97,966,962	62,472,993
40282		Travelers Commercial Casualty Company	727	-	23,669,178	419,568,304	327,348,942	92,219,362
36137		Travelers Commercial Insurance Company	727	-	582,277,655	453,901,466	350,542,037	103,359,429
41750		Travelers Constitution State Insurance Company	727	-	-	260,715,337	201,417,447	59,297,890
38130		Travelers Personal Insurance Company	727	-	4,227,145,181	523,831,318	457,474,596	66,356,722
36145		Travelers Personal Security Insurance Company	727	-	305,524,352	262,832,901	200,074,063	62,758,838
19887		Trinity Universal Insurance Company	727	-	1,203,277	5,211,304,544	3,780,217,069	1,431,087,475
41106	*	Triumphe Casualty Company	727	-	65,118,659	113,799,690	87,407,451	26,392,238
15885		Typtap Insurance Company	727	-	352,989,256	392,951,508	300,492,613	92,458,895
19526		Ufg Specialty Insurance Company	727	-	-	34,145,619	24,685,008	9,460,611
19496		United Fire & Indemnity Company	727	-	16,781,476	59,598,345	41,275,274	18,323,071
10719	*	United Mutual Insurance Company	727	-	6,843,113	11,084,402	4,945,800	6,138,602
16063		Unitrin Auto And Home Insurance Company	727	-	58,735,477	49,726,232	14,256,613	35,469,619
10226		Unitrin Direct Insurance Company	727	-	8,107,442	9,724,798	1,677,334	8,047,464
25909		Unitrin Preferred Insurance Company	727	-	11,768,090	14,559,430	5,246,207	9,313,223
25933		Universal Surety Company	727	-	5,720,110	305,377,625	45,352,621	260,025,004
13200		Universal Surety Of America	727	-	3,446,155	10,102,621	29,954	10,072,667
11018		Upmc Health Benefits Inc	727	-	125,063,627	367,324,639	194,214,354	173,110,285
33383		Verde Insurance Company	727	-	-	21,084,649	53,145	21,031,504
15736	*	Verti Insurance Company	727	-	-	66,073,209	39,996,495	26,076,714
42285	*	Veterinary Pet Insurance Company	727	-	207,491,747	186,038,224	166,460,079	19,578,145
10105	*	Victoria Select Insurance Company	727	-	-	6,487,514	50,777	6,436,737
26085		Warner Insurance Company	727	-	-	18,590,843	290,018	18,300,825
26425		Wausau General Insurance Company	727	-	29,062,773	18,190,267	4,299,192	13,891,075
26042		Wausau Underwriters Insurance Company	727	-	295,401,621	122,617,803	45,068,736	77,549,067
20931		Wellfleet New York Insurance Company	727	-	209,790,905	178,293,820	147,473,512	30,820,308
11972		West Virginia Mutual Insurance Company	727	-	19,083,508	30,502,332	10,200,758	20,301,574
24465		Western National Assurance Company	727	-	110,744,773	169,161,039	121,901,533	47,259,506
11981		Westguard Insurance Company	727	-	10,258,382	1,358,592,895	236,590,164	1,122,002,731
17006		Westlake Specialty Insurance Company	727	-	26,136	9,586,467	102,964	9,483,503
13234		Wilshire Insurance Company	727	-	165,572,465	458,744,668	315,761,670	142,982,998
19950	*	Wilson Mutual Insurance Company	727	-	12,143,077	68,154,943	41,523,635	26,631,308
37001		Windhaven National Insurance Company	727	-	-	2,700,000	-	2,700,000
31232		Work First Casualty Company	727	-	30,724,389	112,759,462	62,242,336	50,517,126
40193		XI Insurance Company Of New York Inc	727	-	-	41,384,036	1,304,070	40,079,966



Department of Insurance

Financial Information

Fire and Casualty Companies

Summary Financial Information
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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
20583		XI Reinsurance America Inc	727	-	47,124,170	2,720,571,417	1,822,633,753	897,937,664
26220		Yosemite Insurance Company	727	-	173	442,828,408	270,137,178	172,691,231
30325		Zale Indemnity Company	727	-	1,842,831	14,071,044	1,517,489	12,553,555
13269		Zenith Insurance Company	727	-	607,876,697	1,937,016,124	1,202,890,403	734,125,721
30120		Znat Insurance Company	727	-	117,932,138	47,153,402	26,229,623	20,923,779
17044		Zpic Insurance Company	727	-	-	7,777,202	120,322	7,656,880
26069		Wausau Business Insurance Company	1063	(1)	2,349,824	35,872,578	3,226,750	32,645,828
43044		Response Insurance Company	1064	(9)	296,026	29,029,088	210,892	28,818,196
10914		Kemper Independence Insurance Company	1065	(38)	199,662,726	57,614,775	49,068,475	8,546,300
20109		Bitco National Insurance Company	1066	(245)	40,890,918	193,109,590	104,955,577	88,154,013
10915		Unitrin Direct Property & Casualty Company	1067	(475)	1,992,913	11,227,451	1,075,419	10,152,033
32859		Penn-America Insurance Company	1068	(573)	121,916,093	196,372,093	70,510,160	125,861,933
40703		Unitrin Safeguard Insurance Company	1069	(663)	140,486,368	36,406,828	26,761,952	9,644,876
22640		Consolidated Insurance Company	1070	(970)	93,454,728	15,306,065	1,789,393	13,516,672
21229		Membersselect Insurance Company	1071	(2,974)	1,197,411,948	634,975,962	477,905,570	157,070,392
21857	*	Pie Insurance Company, The	1072	(3,487)	51,316,820	240,812,084	147,552,279	93,259,805
32301		Thus Insurance Company	1073	(20,539)	5,433,297	71,222,536	4,835,860	66,386,676
39845		Westport Insurance Corporation	1074	(3,025,307)	(683,648,518)	1,050,574,101	893,079,361	157,494,740
10243		National Continental Insurance Company	1075	(3,351,510)	10,103,672	149,243,464	49,130,808	100,112,656
TOTAL				\$ 36,063,678,191	\$ 767,480,646,531			

* Domiciled in Ohio

** Includes HIC Line of Business premiums. See Health Insuring Corporations listing for HIC LOB Direct Written premiums only.



Department of Insurance

Financial Information

Life Insurance Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

				OHIO				DIRECT PREMIUMS WRITTEN				TOTAL				TOTAL				TOTAL			
NAIC	DOM	COMPANY NAME	OH PREM RANK	Life	Annuity	Health	Other	Life	Annuity	Health	Other	Life	Annuity	Health	Other	Assets	Liabilities	Capital and Surplus	Assets	Liabilities	Capital and Surplus		
92622	*	Western-Southern Life Assurance Company	1	53,133,476	359,777,369	-	10,932,087,221	11,344,998,066	215,543,257	6,825,375,950	-	11,091,360,289	18,132,479,496	30,938,412,179	28,998,248,775	19,948,163,404	-	-	-	-	-	-	
66869	*	Nationwide Life Insurance Company	2	143,684,842	741,313,139	41,143,548	9,144,625,000	10,070,766,229	2,932,833,119	12,435,207,500	-	9,144,625,000	24,969,316,782	177,190,258,691	165,957,068,304	11,233,190,387	-	-	-	-	-	-	
74780	*	Integrity Life Insurance Company	3	66,954	60,445,067	-	4,544,409,914	4,604,921,935	308,728	436,526,939	-	4,579,427,899	5,016,263,566	9,057,180,212	7,729,686,029	1,327,494,183	-	-	-	-	-	-	
65242	*	Lafayette Life Insurance Company, The	4	20,503,220	1,383,297	6,550	3,844,237,753	3,866,130,820	677,928,741	111,668,822	233,066	4,570,441,385	4,016,272,014	7,026,894,512	6,571,601,024	455,233,537	-	-	-	-	-	-	
60554	*	Actua Life Insurance Company	5	1,494,290	(173,819)	2,961,460,419	7,059,913	2,960,849,203	53,572,740	9,192,832	47,688,642,697	852,833,453	48,604,241,722	27,182,042,862	19,971,851,920	7,210,190,942	-	-	-	-	-	-	
68136	*	Protective Life Insurance Company	6	99,465,599	124,511,778	1,512,935	2,302,981,901	2,528,212,212	3,862,323,338	2,825,738,177	55,522,240	4,827,031,572	11,570,619,328	82,597,474,334	77,280,808,667	5,316,665,467	-	-	-	-	-	-	
92657	*	Nationwide Life and Annuity Insurance Company	7	94,093,960	406,140,129	-	1,947,300,000	2,447,543,089	2,878,455,709	7,479,494,022	5,388	1,947,300,000	12,305,255,119	56,192,954,170	52,961,147,225	1,231,806,895	-	-	-	-	-	-	
61689	*	Athene Annuity And Life Company	8	1,835,562	2,337,317,800	50,351	87,142	2,339,200,854	86,324,149	45,433,811,935	647,461	3,369,037,752	48,889,821,297	201,980,450,717	199,104,571,460	2,875,879,257	-	-	-	-	-	-	
99937	*	Columbus Life Insurance Company	9	21,508,788	5,332,115	388	2,168,737,731	2,195,579,022	276,674,286	32,039,557	2,421	2,171,479,443	2,480,195,707	4,583,656,125	4,174,064,520	409,951,605	-	-	-	-	-	-	
73288	*	Humana Insurance Company	10	2,446,904	-	1,466,694,190	-	1,469,141,094	49,730,238	-	36,647,278,391	-	36,697,008,628	11,451,119,382	6,185,178,956	5,265,940,426	-	-	-	-	-	-	
79413	*	UnitedHealthcare Insurance Company	11	13,030,067	-	1,349,011,026	-	1,362,041,093	255,087,027	-	42,953,081,680	-	42,953,081,680	15,244,770,390	6,626,948,574	-	-	-	-	-	-		
12567	*	Care Improvement Plus South Central Insurance Company	12	-	-	1,190,996,609	-	1,190,996,609	-	-	51,306,855,496	-	51,306,855,496	9,259,614,456	4,715,068,417	4,544,586,639	-	-	-	-	-	-	
71420	*	Sierra Health And Life Insurance Company Inc	13	-	-	1,106,106,093	-	1,106,106,093	-	-	26,881,676,274	-	26,881,676,274	6,524,919,358	3,327,806,975	3,197,112,383	-	-	-	-	-	-	
65935	*	Massachusetts Mutual Life Insurance Company	14	192,009,983	653,972,670	18,142,131	185,353,067	1,049,477,851	10,730,882,722	18,433,965,884	777,332,334	9,700,572,979	39,642,753,919	324,866,096,978	295,989,435,985	28,876,600,992	-	-	-	-	-	-	
65676	*	Lincoln National Life Insurance Company, The	15	258,420,821	611,510,749	139,260,619	-	1,009,192,189	8,015,165,110	17,919,999,269	3,165,351,375	-	29,100,516,154	27,076,645,697	209,247,130,283	7,829,515,414	-	-	-	-	-	-	
90611	*	Alliant Life Insurance Company Of North America	16	83,735,255	728,144,455	-	4,317,117	816,166,827	1,647,707,520	16,945,486,197	175,514,361	-	18,808,768,078	177,865,640,835	170,831,832,635	7,033,808,720	-	-	-	-	-	-	
65978	*	Metropolitan Life Insurance Company	17	413,912,285	32,103,836	325,645,890	393,152	729,055,163	14,319,672,093	2,190,240,881	10,569,897,631	64,697,204,727	91,776,925,332	344,214,124,944	332,624,216,794	11,592,908,150	-	-	-	-	-	-	
61271	*	Principal Life Insurance Company	18	37,889,564	198,123,093	11,766,598	412,739,962	760,519,217	1,410,891,180	3,166,033,428	2,633,576,737	16,880,176,101	24,440,677,445	227,332,613,522	222,579,226,744	4,753,386,777	-	-	-	-	-	-	
60488	*	American General Life Insurance Company	19	75,894,272	616,402,445	1,681,707	9,635,887	703,614,311	3,308,269,001	7,383,823,808	64,738,051	3,852,640,053	24,609,470,911	229,771,113,454	208,841,805,210	8,929,308,244	-	-	-	-	-	-	
97136	*	Metropolitan Tower Life Insurance Company	20	522,009,169	135,348,513	59,684	10,188,176	667,605,542	1,036,250,111	5,324,011,055	1,356,475	8,468,166,701	14,829,784,342	54,447,978,450	51,986,688,835	2,461,309,615	-	-	-	-	-	-	
65838	*	John Hancock Life Insurance Company (Usa)	21	119,545,094	12,070,229	47,067,277	480,445,269	658,728,649	4,831,296,849	58,038,163	1,488,155,141	15,853,041,812	22,257,531,967	235,098,853,765	241,683,580,540	11,415,273,220	-	-	-	-	-	-	
67466	*	Pacific Life Insurance Company	22	122,094,433	529,321,730	-	4,655,583	656,071,656	4,580,099,725	11,045,833,722	-	2,046,609,927	17,672,453,419	193,235,443,410	181,443,374,416	11,792,068,994	-	-	-	-	-	-	
63274	*	Fidelity & Guaranty Life Insurance Company	23	10,584,433	633,604,056	-	-	644,188,489	703,198,912	11,724,917,927	-	1,258,597,131	13,686,714,032	56,365,632,169	54,356,158,763	2,009,473,406	-	-	-	-	-	-	
86509	*	Voya Retirement Insurance And Annuity Company	24	1,957,136	619,713,772	-	572,049	622,242,957	70,166,588	12,253,187,121	27,687	1,087,024,315	13,727,222,660	118,772,721,259	1,954,500,800	-	-	-	-	-	-		
91642	*	Forsythright Life Insurance Company	25	5,978,278	975,920,395	9,429,417	1,274,669	593,052,590	154,168,177	17,128,496,373	68,733,128	64,933,429	17,911,022,174	346,803,509,081	304,932,496,386	421,107,626,695	-	-	-	-	-	-	
75264	*	National Integrity Life Insurance Company	26	-	341,060	-	560,500,000	560,841,060	12,248,260	1,059,687,245	1,980	577,708,027	1,649,645,512	5,890,085,705	5,441,769,749	473,315,958	-	-	-	-	-	-	
65056	*	Jackson National Life Insurance Company	27	16,188,403	524,937,054	328,198	-	541,453,655	526,926,279	12,117,368,551	26,018,528	17,012,242,693	13,741,556,051	269,571,110,900	264,924,489,253	4,652,621,647	-	-	-	-	-	-	
67091	*	Northwestern Mutual Life Insurance Company, The	28	366,406,218	83,384,190	52,403,867	2,578,240	504,772,515	17,874,753,954	2,260,130,779	1,580,376,931	4,144,905,102	25,860,166,677	358,828,605,531	328,518,368,719	30,310,236,812	-	-	-	-	-	-	
69345	*	Teachers Insurance And Annuity Association Of America	29	5,381,373	485,655,579	263,644	7,507,630	496,668,226	154,168,177	17,128,496,373	15,446	618,062,557	17,911,022,174	346,803,509,081	304,932,496,386	421,107,626,695	-	-	-	-	-	-	
73709	*	Cigna Health And Life Insurance Company	30	473	-	491,168,716	-	491,168,716	15,446	-	27,470,720,890	-	27,470,720,890	16,394,697,824	9,273,624,974	7,121,072,850	-	-	-	-	-	-	
79227	*	Primo Life Insurance Company	31	164,393,776	291,412,713	-	1,915,764	457,722,253	5,851,513,233	6,520,402,927	-	51,279,551	12,433,195,711	167,303,453,192	162,142,855,914	5,160,579,278	-	-	-	-	-	-	
91596	*	New York Life Insurance And Annuity Corporation	32	46,930,745	388,002,552	-	12,243,913	447,177,210	2,571,574,097	13,468,665,463	-	451,700,359	16,439,939,919	194,314,637,950	185,385,502,192	8,929,135,758	-	-	-	-	-	-	
62944	*	Equitable Financial Life Insurance Company	33	33,466,847	383,604,474	-	194,134	2,015,889	49,281,314	2,177,077,618	8,744,731,154	48,846,298	63,504,802,389	74,476,177,458	226,696,312,821	224,996,976,010	1,699,336,131	-	-	-	-	-	
67172	*	Anguar Life Insurance Company	34	31,564,871	65,090,587	81,257	321,749,946	419,216,661	485,670,729	765,863,268	8,582,043	364,294,656	1,624,390,696	24,644,485,250	22,691,637,295	1,957,847,955	-	-	-	-	-	-	
87726	*	Brighthouse Life Insurance Company	35	44,960,261	363,297,658	2,510,534	153,453	410,921,906	1,826,537,758	9,527,902,888	198,592,076	32,018,264	11,585,050,988	189,265,213,629	184,642,460,713	9,622,743,916	-	-	-	-	-	-	
97179	*	UnitedHealthcare Life Insurance Company	36	1,529	-	407,616,586	-	407,616,586	75,442	-	480,981,401	-	481,056,843	202,357,329	99,017,976	103,339,533	-	-	-	-	-	-	
68241	*	Prudential Insurance Company Of America	37	131,658,257	94,094,658	81,928,031	89,086,979	396,167,925	7,014,796,291	6,847,515,784	2,122,989,067	13,546,059,014	29,331,360,156	299,674,182,384	283,588,808,737	16,085,373,647	-	-	-	-	-	-	
68608	*	Synetra Life Insurance Company	38	31,860,041	267,024,653	82,918,379	2,108,019	383,911,092	976,514,453	6,849,266,998	1,340,576,135	45,803,211	9,212,160,797	52,885,418,995	50,616,379,513	2,209,439,082	-	-	-	-	-	-	
78077	*	Equitable Financial Life Insurance Company Of America	39	138,888,234	360,879,408	704,533	-	380,771,994	5,888,885,557	9,840,853,553	220,033,543	-	10,622,392,631	32,491,079,853	28,082,388,633	4,408,491,228	-	-	-	-	-	-	
93572	*	Rga Reinsurance Company	40	-	374,861,852	-	-	374,861,852	844,438	1,747,662,472	15,662,472												



Department of Insurance

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		OHIO										DIRECT PREMIUMS WRITTEN					TOTAL			
NAIC	DOM	COMPANY NAME	OH PREM RANK	Life	Annuity	Health	Other	Total OHIO	Life	Annuity	Health	Other	Total OHIO	Life	Annuity	Health	Other	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
71870		Fidelity Security Life Insurance Company	87	1,092,668	25,934	95,391,202	-	96,509,804	47,758,341	9,296,908	1,394,839,165	1,025,808	1,452,920,221	989,148,471	-	-	-	641,184,931	347,963,538	-
60410		American Fidelity Insurance Company	88	13,970,173	12,907,684	65,699,181	-	92,577,038	24,848,817	237,505,176	1,081,287,697	139,000,000	1,702,641,690	798,183,128	-	-	-	7,293,888,223	690,294,905	-
10155		Wellcare Prescription Insurance Inc.	89	-	-	92,524,139	-	92,524,139	-	-	2,088,619,800	-	2,088,619,800	4,296,626,823	-	-	-	3,996,569,825	800,056,998	-
70025		Genworth Life Insurance Company	90	7,254,730	-	80,400,025	-	87,294,755	226,069,384	1,538,063	2,437,490,287	5,000,000	2,670,997,734	40,924,976,197	-	-	-	37,565,805,131	3,359,171,066	-
81973		Conventry Health And Life Insurance Company	91	-	-	86,434,006	-	86,434,006	-	-	1,437,719,286	-	1,437,719,286	1,067,828,798	-	-	-	530,295,809	717,532,989	-
68802		Sentinel Security Life Insurance Company	92	517,166	59,312,408	72,914	26,505,316	86,407,804	16,086,130	1,035,992,568	33,904,521	589,750,537	1,675,733,555	1,214,615,649	-	-	-	1,084,137,646	130,478,003	-
62626		Cmf Life Insurance Company	93	34,362,178	27,806,591	10,361,992	11,138,976	63,669,737	1,081,663,449	545,477,786	994,195,267	1,105,278,558	3,326,617,060	28,399,854,947	-	-	-	25,447,083,563	2,952,771,383	-
61115		Atlantic Coast Life Insurance Company	94	4,587,321	43,847,447	23,539	33,391,180	81,849,487	69,664,433	711,890,562	127,819,705	48,681,144	1,394,055,844	1,025,343,989	-	-	-	914,217,138	111,126,851	-
93629		Empower Annuity Insurance Company	95	-	-	-	80,014,956	80,014,956	-	51,912,395	-	-	19,532,076,442	19,583,988,837	-	-	-	92,065,792,594	91,068,627,605	-
65528		Life Insurance Company Of The Southwest	96	36,974,267	41,340,680	-	-	78,314,946	2,519,598,542	3,033,384,909	34,875	1,653,743	5,554,672,609	32,742,547,599	-	-	-	30,433,770,655	2,308,776,944	-
62286		Golden Rule Insurance Company	97	676,596	-	74,715,832	-	75,392,428	16,742,919	-	1,542,350,398	-	1,559,093,317	570,156,363	-	-	-	259,886,005	310,299,758	-
97374		Nassau Life And Annuity Company	98	969,202	71,321,910	1,490,501	-	73,781,613	18,540,882	1,336,402,102	38,967,635	-	1,393,910,619	3,943,934,253	-	-	-	3,768,114,864	175,819,390	-
69973		United Life Insurance Company	99	2,294,541	70,116,891	3,464	-	72,414,895	98,969,223	804,363,008	802,834	5,700,660	999,835,725	5,045,179,622	-	-	-	4,807,689,768	237,489,854	-
61263		Bankers Life And Casualty Company	100	17,912,221	36,827,734	14,662,782	-	69,402,738	490,744,621	1,554,050,828	574,146,924	810,093,641	3,429,036,014	21,140,315,345	-	-	-	20,107,094,447	1,033,220,898	-
71412		Mutual Of Omaha Insurance Company	101	-	-	68,221,626	-	68,221,626	-	-	1,744,689,464	-	1,744,689,464	10,978,762,986	-	-	-	6,994,722,652	3,984,040,334	-
76236	*	Cincinnati Life Insurance Company, The	102	55,227,180	10,656,657	852,986	181,532	66,918,356	385,870,734	43,802,015	5,028,372	771,355	435,472,476	5,194,508,071	-	-	-	4,780,819,932	413,688,139	-
12575		Silvercrest Insurance Company	103	-	-	65,500,900	-	65,500,900	-	-	2,919,847,584	-	2,919,847,584	3,570,242,998	-	-	-	2,385,523,633	1,184,719,365	-
65919		Primerica Life Insurance Company	104	63,741,032	12,441	5,411	63,871	63,822,755	2,816,837,594	334,130	256,440	7,890,215	2,823,318,379	2,314,034,773	-	-	-	1,532,813,261	781,221,512	-
62952		Silco Insurance Company	105	371,962	33,664,487	1,074,083	23,990,890	59,101,422	7,104,164	2,073,812,694	90,555,355	345,232,649	2,516,704,862	10,393,472,750	-	-	-	9,967,121,493	426,360,257	-
93742		Securian Life Insurance Company	106	44,992,378	7,642,278	6,326,673	-	58,961,329	1,499,731,911	40,066,391	192,167,921	1,023,832	2,092,990,055	2,935,358,970	-	-	-	2,421,903,223	513,455,747	-
16112	*	Buckeye Health Plan Community Solutions, Inc.	107	-	-	58,827,754	-	58,827,754	-	-	58,827,754	-	58,827,754	31,719,759	-	-	-	13,102,460	38,617,299	-
64017		Jefferson National Life Insurance Company	108	411,985	55,075,579	7,531	1,939,780	57,484,754	10,423,104	900,532,093	705,975	28,687,144	940,348,316	10,934,473,143	-	-	-	10,792,605,253	141,867,890	-
62375	*	Medmutual Life Insurance Company	109	41,942,515	-	11,950,417	-	53,892,931	-	-	12,013,411	-	54,443,389	60,545,647	-	-	-	15,715,409	44,830,238	-
61999		American Financial Life And Annuity Insurance Company	110	15,438,545	36,151,235	1,354,727	5,581	52,950,088	462,957,648	922,283,154	23,449,869	749,626	1,409,440,297	7,165,488,931	-	-	-	6,364,609,785	800,819,146	-
68580		Continental Life Insurance Company Of Connecticut, Inc.	111	399,394	-	51,161,383	-	51,569,777	-	-	805,380,566	-	812,758,889	708,258,942	-	-	-	283,139,296	425,119,196	-
62324		Freedom Life Insurance Company Of America	112	5,516,609	-	45,844,121	-	51,360,730	123,848,769	-	1,348,853,554	-	1,472,702,324	634,139,832	-	-	-	222,839,097	411,300,735	-
82538		National Health Insurance Company	113	111,966	-	50,761,099	-	50,873,065	9,870,588	-	801,631,125	-	811,501,713	204,112,904	-	-	-	110,913,596	93,198,908	-
86126		Members Life Insurance Company	114	1,454,291	48,837,597	-	77,501	50,369,389	35,164,887	1,035,107,869	928	4,140,645	1,074,414,329	387,391,306	-	-	-	332,021,088	55,370,218	-
61069		Arthrex Life Insurance Company	115	30,863,562	-	17,590,239	-	48,453,801	133,650,320	-	306,493,413	-	480,143,753	777,566,219	-	-	-	567,867,987	209,288,232	-
60445		Sagor Life Insurance Company	116	2,174,038	45,515,734	2,547	183,775	47,876,094	49,195,734	827,667,955	12,858	6,035,025	882,911,572	4,760,215,597	-	-	-	4,612,838,594	147,377,003	-
99775		Foreign Directors Life Insurance Company	117	18,502,558	28,590,235	-	-	47,092,793	177,850,810	279,371,219	-	-	47,222,029	2,111,374,495	-	-	-	1,937,666,758	713,727,737	-
70483	*	Western And Southern Life Insurance Company, The	118	40,047,056	1,575	6,501,195	-	46,549,826	197,565,926	2,185	22,214,657	-	219,782,819	12,527,080,489	-	-	-	5,947,888,122	7,033,192,367	-
64505		Homesteaders Life Company (A Mutual Company)	119	45,234,811	1,022,712	-	-	46,257,523	240,299,968	15,627,318	-	-	355,837,286	3,862,379,799	-	-	-	3,668,679,588	193,700,211	-
60534		American Heritage Life Insurance Company	120	8,518,732	1,717	32,586,165	-	41,106,614	215,936,428	334,681	778,951,174	-	995,222,832	2,340,200,725	-	-	-	1,993,947,426	346,253,300	-
91472		Globe Life And Accident Insurance Company	121	39,328,137	-	1,686,356	-	41,014,493	976,423,537	-	51,719,574	-	1,028,143,111	5,551,711,186	-	-	-	5,144,364,433	407,346,753	-
84174		Elco Mutual Life And Annuity	122	199,074	901,823	-	39,326,703	40,427,600	14,522,364	146,330,770	-	367,852,574	528,705,708	1,036,749,540	-	-	-	953,794,740	82,955,017	-
93262		Penn Insurance And Annuity Company	123	38,561,361	1,321,131	-	-	39,882,492	896,008,208	58,432,229	-	-	954,440,437	12,310,827,850	-	-	-	11,451,076,321	859,751,529	-
70319		Washington National Insurance Company	124	4,508,128	41,274	34,338,154	-	38,887,556	59,498,912	1,526,886	723,299,252	150,000,000	934,325,050	5,966,489,536	-	-	-	5,669,222,811	297,266,725	-
62049		Colonial Life & Accident Insurance Company	125	14,129,627	1,200	24,083,201	-	38,214,028	431,372,500	2,600	1,299,517,400	-	1,690,892,510	3,807,197,561	-	-	-	3,325,289,446	481,908,115	-
72828		Companion Life Insurance Company	126	1,147,192	-	36,748,733	-	37,895,925	31,801,984	-	652,747,962	-	684,549,946	712,030,840	-	-	-	265,516,891	446,513,949	-
71854		Aaa Life Insurance Company	127	33,919,290	111,344	3,132,526	-	37,163,161	1,103,802,065	301,541,573	83,506,711	2,286,156	1,491,136,504	829,613,401	-	-	-	606,871,501	222,052,051	-
88072		Talcof Resolution Life Insurance Company	128	257,916	4,012,815	470,713	30,030,728	37,088,172	116,410,411	199,594,026	15,898,683	1,435,963,333	1,767,866,453	84,116,367,477	-	-	-	81,928,334,901	1,182,027,576	-
65586		Genworth Life And Annuity Insurance Company	129	36,390,491	203,993	361,291	-	36,955,775	309,348,587	14,885,667	31,815,128	5,000,000	315,449,882	17,123,887,465	-	-	-	16,238,877,445	895,027,458	-
70939		Cerber Life Insurance Company	130	22,292,191	-	13,533,246	-	35,825,437	591,340,498	-	460,622,543	164,210,993	1,161,733,944	5,945,569,387	-	-	-	5,296,667,598	640,701,789	-
65583		National Guardian Life Insurance Company	131	29,906,660	3,266,130	2,210,093	-	35,382,883	575,150,340	34,591,792	231,843,796	1,331,055	822,916,672	4,930,642,514						



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		DIRECT PREMIUMS WRITTEN																			
NAIC	DOM	COMPANY NAME	OH PREM RANK	OHIO					TOTAL					TOTAL					TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				Life	Annuity	Health	Other	Total	Life	Annuity	Health	Other	Total	Life	Annuity	Health	Other	Total			
68543		Liberty Bankers Life Insurance Company	173	4,633,431	13,315,647	599,110	-	385,793	18,933,981	79,373,290	407,019,494	10,496,132	20,452,319	517,341,235	2,683,229,471	2,349,192,398	334,037,073				
67989		American Memorial Life Insurance Company	174	18,636,947	4,393	-	-	-	18,641,340	769,394,277	2,479,907	280	477	771,874,941	4,667,599,481	4,403,902,252	263,697,223				
62280		Accordia Life And Annuity Company	175	18,488,674	-	-	-	-	18,488,674	614,666,139	-	-	-	614,666,139	12,575,419,912	11,894,190,434	681,229,478				
60399		American Family Life Insurance Company	176	17,891,905	134,953	-	-	-	18,026,848	497,511,428	5,679,366	-	-	503,192,794	5,177,361,259	4,631,056,474	546,304,785				
63177		Farmers New World Life Insurance Company	177	16,256,480	317,215	228,197	486,273	17,288,165	1,145,540,475	16,071,630	19,935,789	17,927,196	-	1,199,475,090	2,299,310,553	1,771,951,778	527,528,275				
76112		Oxford Life Insurance Company	178	3,267,098	13,670,767	112,963	-	-	17,051,429	47,274,998	352,601,180	19,042,053	-	418,918,231	3,082,904,255	2,839,650,361	243,254,107				
90557		Zurich American Life Insurance Company	179	5,897,103	8,934,504	1,711,489	-	-	16,543,096	500,652,227	319,953,663	36,959,914	-	857,565,804	16,411,916,206	16,248,798,045	163,118,161				
66850		National Western Life Insurance Company	180	14,043,741	2,467,149	-	-	-	16,510,890	171,016,326	114,429,062	2,144,766	475,747	288,065,895	9,803,486,050	8,138,463,272	1,665,022,771				
93432		Cm Life Insurance Company	181	4,561,887	11,168,605	-	-	-	15,730,492	179,546,101	291,959,649	-	-	471,505,749	7,544,622,345	5,639,497,524	1,905,142,821				
93440		Hm Life Insurance Company	182	-	-	15,572,728	-	-	15,572,728	41,159	-	-	1,062,134,853	-	1,062,176,012	848,217,622	355,920,601				
60230		Farmers Life Insurance Company	183	-	15,440,417	-	-	-	15,440,417	-	230,205,674	-	-	230,205,674	309,622,291	292,716,948	16,905,343				
64513		Horace Mann Life Insurance Company	184	2,097,485	12,242,320	35,625	-	-	14,375,429	125,603,769	485,699,141	1,744,286	259,910,879	872,959,076	8,969,861,766	8,511,091,233	458,770,532				
72052		Adena Health Insurance Company	185	-	-	14,354,709	-	-	14,354,709	-	675,756,474	-	-	675,756,474	242,743,776	118,229,528	124,514,248				
62146		Combined Insurance Company Of America	186	3,890,497	-	10,165,846	-	-	14,056,343	183,652,861	3,517	582,987,601	-	766,443,979	2,534,406,235	2,284,800,310	249,605,925				
60186		Everlake Life Insurance Company	187	13,298,955	369,283	380,405	-	-	14,048,642	347,337,734	4,127,792	-	-	11,118,036	36,324,562	25,776,513,527	23,938,754,362	1,837,768,165			
12747	*	Elvir Insurance Company	188	-	-	13,808,477	-	-	13,808,477	-	176,418,431	-	-	276,418,431	546,826,421	489,899,982	56,926,439				
85189		Western United Life Insurance Company	189	319	11,041,751	1,685,241	-	-	12,727,011	263,661	459,289,140	-	-	459,548,801	1,702,767,229	1,573,449,003	129,418,226				
88366	*	American Retirement Life Insurance Company	190	6,491	-	12,341,965	-	-	12,348,456	-	126,055	1,810	344,939,403	-	345,067,208	147,724,166	74,344,749				
13123	*	Mount Carmel Health Insurance Company	191	-	-	11,781,861	-	-	11,781,861	-	13,111,029	-	-	13,111,029	12,396,254	4,675,940	7,720,314				
61425		Trustmark Insurance Company	192	8,281,837	7,270	3,479,634	-	-	11,768,741	373,401,956	270,120	133,370,885	-	507,042,961	1,999,296,082	1,623,900,111	375,395,971				
61883		ManhattanLife Insurance And Annuity Company	193	1,521,852	-	10,096,165	-	-	11,617,817	24,935,380	19,818	374,677,942	-	399,632,840	920,961,546	682,453,854	238,507,692				
67784		Philadelphia American Life Insurance Company	194	128,896	-	11,215,492	-	-	11,344,388	3,112,594	48,288,323	378,399,293	-	429,800,210	452,139,889	343,252,868	109,067,021				
64211		Guarantee Trust Life Insurance Company	195	1,881,228	1,491	9,407,117	-	-	11,289,837	32,324,413	62,010	266,058,419	7,771	298,452,613	874,760,504	682,385,150	192,375,354				
69396		Texas Life Insurance Company	196	11,104,530	-	-	-	-	11,104,530	365,698,727	16,864	366	-	365,715,957	1,913,073,764	1,711,483,887	201,589,877				
60518		American Health And Life Insurance Company	197	5,838,221	-	5,093,696	3,653	10,935,570	-	140,929,529	-	106,932,237	144,829	248,006,995	1,170,320,786	891,059,056	279,263,730				
97691		Life Of The South Insurance Company	198	4,267,532	-	6,634,187	-	-	10,901,719	59,462,534	-	86,470,509	-	145,933,043	161,447,373	115,922,642	45,524,732				
78301		Clear Spring Health Insurance Company	199	-	-	10,829,925	-	-	10,829,925	-	-	-	-	231,713,714	565,589,511	521,019,177	44,569,334				
68594		American-Amicable Life Insurance Company Of Texas	200	10,312,987	253,223	-	-	-	10,566,210	234,816,336	10,321,991	-	-	245,138,327	483,662,532	336,884,961	146,777,571				
61921		Citizens Security Life Insurance Company	201	171,384	-	10,313,385	-	-	10,484,769	3,068,273	41,088	19,286,478	-	122,395,839	45,558,807	17,171,897	28,386,928				
70335		West Coast Life Insurance Company	202	10,396,073	-	-	-	-	10,396,073	357,184,852	90,395	2,217	239,889	357,517,354	4,209,721,945	3,781,266,759	428,455,186				
62328		Federated Life Insurance Company	203	8,198,859	202,183	891,112	-	-	9,292,154	252,383,465	7,012,139	39,459,734	-	298,855,318	2,717,868,408	2,066,547,267	651,021,142				
76023		Columbian Life Insurance Company	204	8,907,622	202,242	-	-	-	9,109,864	24,568,363	3,334,593	2,470	-	227,905,426	328,096,458	318,524,017	9,572,441				
68462		Reserve National Insurance Company	205	465,289	-	8,618,953	-	-	9,084,242	9,033,610	584	131,508,455	-	140,542,664	151,630,677	95,805,572	55,825,105				
76061		Umm Insurance Company	206	242,216	-	8,760,882	21,735	9,024,834	-	1,695,563	-	326,585,776	1,616,633	329,897,972	140,271,683	63,623,929	85,647,753				
61250		Unifont Insurance Company	207	1,1446	-	8,870,695	-	-	8,882,141	1,589,999	-	66,279,394	-	67,869,394	106,909,666	2,553,566	83,163,060				
70866		Everlake Assurance Company	208	8,865,307	-	-	-	-	8,865,307	321,218,371	124,220	-	-	321,342,591	120,735,440	71,090,596	49,644,844				
61700		Renaissance Life & Health Insurance Company Of America	209	11,981	-	8,802,566	-	-	8,814,547	8,264,233	-	149,683,633	-	157,947,866	97,266,265	42,474,195	54,792,070				
76728		Pekin Life Insurance Company	210	7,867,613	655,745	255,342	-	-	8,778,700	145,583,095	16,233,027	39,844,936	1,744,661	203,405,719	1,687,081,444	1,571,193,927	115,887,517				
62863		Trustmark Life Insurance Company	211	40,741	-	8,582,377	-	-	8,623,118	6,514,086	-	106,297,944	-	106,611,430	244,538,864	198,064,609	46,473,758				
71390		Pertian Life Insurance Company Of America	212	254,614	6,965,055	900,996	-	-	8,120,666	4,559,710	250,397,514	25,080,584	2,184,216	282,222,606	991,815,903	334,288,608	57,530,235				
60142		Traa-Cred Life Insurance Company	213	3,667,888	1,667,107	161,979	2,211,162	7,708,136	188,882,735	100,630,410	6,571,058	1,223,212,184	1,519,296,387	18,110,293,798	17,728,367,866	381,925,932					
67814		Nassau Life Insurance Company	214	7,617,051	77,543	8,128	-	-	7,702,722	34,702,921	55,937,826	166,230	-	403,411,007	14,250,698,237	13,922,271,295	318,426,941				
62308		Connecticut General Life Insurance Company	215	7,456,391	-	143,995	2,512	7,600,898	**	370,661,093	31,119	11,511,262	10,715,763	392,919,236	21,502,837,901	13,680,210,878	7,832,627,023				
88064	*	Cincinnati Equitable Life Insurance Company	216	7,389,759	10,130	10,738	-	-	7,410,627	37,257,328	11,135	10,738	-	37,278,191	220,105,942	207,493,201	12,612,741				
69930	*	United Insurance Company Of America	217	6,251,182	-	11,56,761	-	-	17,407,943	7,407,943	3,328	17,720,856	-	188,012,201	4,169,011,795	4,051,236,170	177,725,625				
71439		Assurity Life Insurance Company	218	3,951,762	175,236	3,267,964	-	-	7,394,962	132,090,708	10,679,055	150,659,327	1,108,138	294,537,228	2,503,493,586	2,069,094,632	434,398,954				
88595		EmpireLife Insurance Company	219	-	-	7,198,897	-	-	7,198,897	-	168,323,160	-	-	168,323,160	86,234,422	27,939,840	58,294,983				
66680		National Life Insurance Company	220	6,837,552	48,863	177,347	-	-	7,065,762	554,026,100	598,629,295	11,202,795	535,619	1,664,485,819	11,789,892,842	8,731,221,862	3,058,677,980				
92016		United American Insurance Company	221	6,616,940	-	63,139	-	-	6,680,079	2,282,297	225,446	11,826,853	50,780,803	50,780,803	504,786,803	463,786,803	40,999,997				
63444		Accendo Insurance Company	222	4,205,415	-	2,837,671	-	-	7,043,086	94,022,010	-	366,974,648	-	406,996,658	445,970,987	321,563,359	124,407,448				
63819	*	Unity Financial																			



Department of Insurance

Financial Information

Life Insurance Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

		OHIO										DIRECT PREMIUMS WRITTEN					TOTAL					TOTAL ASSETS		TOTAL LIABILITIES		CAPITAL AND SURPLUS	
NAIC	DOM	COMPANY NAME	OH PREM RANK	Life	Annuity	Health	Other	Total OHIO	Life	Annuity	Health	Other	Total	Total	Total	Total	Total	Total	Total	Total							
67873		Pioneer American Insurance Company	259	3,101,815	9,521	-	-	3,111,336	70,313,862	3,807,129	-	-	74,120,991	137,790,039	98,069,829	39,720,210											
78662		Senior Life Insurance Company	260	3,082,551	-	-	-	3,082,551	139,696,440	-	-	364	139,696,804	104,734,400	93,421,010	11,313,390											
607583		Liberty Union Life Assurance Company	261	-	-	3,600,147	-	3,600,147	-	197,449	-	12,434,787	-	12,632,236	1,221,506	3,981,623	8,234,283										
70408		Union Security Insurance Company	262	1,189,423	51,500	1,745,351	780	2,987,054	39,075,225	8,970,484	73,021,718	698,726	121,766,135	2,596,423,551	2,451,626,665	144,796,887											
61212		Baltimore Life Insurance Company	263	2,704,612	2,100	3,489	232,875	2,943,076	92,749,809	18,781,190	484,844	12,268,242	124,284,086	1,281,525,585	1,204,215,368	77,310,216											
78743		New Era Life Insurance Company	264	-	-	2,872,986	-	2,872,986	3,165,727	113,041,431	82,156,381	28,494	198,392,033	687,522,241	506,168,217	181,354,024											
80800		Omaha Health Insurance Company	265	-	-	2,824,278	-	2,824,278	-	-	60,774,725	-	-	60,774,725	149,619,281	87,999,271	61,660,011										
84824		Commonwealth Annuity And Life Insurance Company	266	735,327	1,531,572	-	480,840	2,747,739	35,060,506	24,717,145	75,859	3,959,002	63,812,512	77,374,758,706	73,060,786,754	4,313,971,952											
62057		Lincoln Life & Annuity Company Of New York	267	1,327,321	599,743	786,577	-	2,713,711	253,971,723	580,690,061	242,508,964	-	1,077,170,748	16,320,906,379	15,288,297,043	1,032,609,336											
67199		Old American Insurance Company	268	2,575,859	-	1,291	-	2,577,150	98,377,406	-	-	136,638	-	98,514,044	327,698,344	300,747,086	26,951,258										
69892		United Farm Family Life Insurance Company	269	2,551,012	11,240	1,004	-	2,563,257	132,643,660	16,665,891	274,795	303,812	-	149,888,158	2,539,048,442	2,163,735,080	375,313,362										
67148		Occidental Life Insurance Company Of North Carolina	270	1,985,553	505,705	-	-	2,491,258	98,574,443	20,768,665	29,614	-	-	119,372,722	317,485,373	271,527,694	45,957,769										
62413		Wicacac Life Insurance Company	271	2,396,901	969	79,105	-	2,476,975	141,887,161	1,089,066	13,986,667	2,748,431	-	159,711,865	5,112,639,731	4,887,964,695	224,675,036										
80985		4 Ever Life Insurance Company	272	108,152	-	2,286,165	658	2,394,975	6,708,864	-	181,611,190	240,419	-	188,560,203	184,230,748	102,979,754	81,250,994										
86630		Fortitude Life Insurance & Annuity Company	273	40,897	1,455,453	-	846,498	2,342,848	1,082,704	42,861,637	-	-	15,851,884	59,796,225	32,594,620,649	31,844,218,379	750,402,270										
68845		Shenandoah Life Insurance Company	274	960,183	100,000	1,280,814	-	2,340,997	28,856,076	227,259	18,779,137	-	-	47,862,472	2,046,121,380	1,941,197,720	104,923,660										
67393		Crack National Life Insurance Company	275	2,306,448	-	2,099	-	2,308,547	77,164,106	16,230	-	-	-	73,486,670	916,975,281	766,207,534	150,767,747										
61476		Boston Mutual Life Insurance Company	276	1,843,559	-	438,197	-	2,281,756	160,170,284	-	37,502,162	49,429	-	197,721,875	1,663,805,853	1,398,596,093	265,209,760										
16537		Omaha Supplemental Insurance Company	277	-	-	2,226,741	-	2,226,741	-	-	-	134,001,160	-	134,001,160	27,335,728	7,653,444	19,682,284										
61492		Athene Annuity & Life Assurance Company	278	2,070,912	3,475	149,481	-	2,223,868	65,135,020	330,135	8,440,394	300,000,000	-	373,905,549	36,619,934,363	33,476,303,489	3,143,630,874										
69337		American Financial Security Life Insurance Company	279	-	-	2,172,471	-	2,172,471	-	-	30,491,619	-	-	30,491,619	19,722,877	6,604,525	13,880,352										
90212		Great Southern Life Insurance Company	280	1,473,699	9,488	650,783	2	2,133,972	39,799,682	46,048	36,343,859	49,820	-	76,657,409	167,163,409	139,775,558	27,385,851										
65781		Madison National Life Insurance Company, Inc	281	761,658	60,246	1,299,273	-	2,121,177	48,288,864	5,598,972	100,351,974	76,338	-	154,316,148	228,578,946	138,562,359	90,016,407										
60542		American Home Life Insurance Company, The	282	1,710,011	259,708	55,627	-	2,025,346	26,359,416	1,801,339	2,241,992	-	-	30,402,747	282,197,164	261,088,629	21,108,535										
92525		Truist Insurance Company	283	-	-	1,947,287	-	1,947,287	-	-	10,047,508	-	-	10,047,508	12,421,892	2,821,643	9,600,249										
65870		Manhattan Life Insurance Company, The	284	154,899	39,819	1,648,612	-	1,843,330	8,447,874	47,441,531	102,907,742	-	-	158,797,116	543,814,516	464,837,296	78,977,220										
70130	*	Universal Guaranty Life Insurance Company	285	1,776,729	12,399	99	-	1,789,227	6,142,914	158,325	6,542	-	-	6,307,781	362,962,961	271,134,867	91,828,094										
69515		Medamerica Insurance Company	286	-	-	1,761,268	-	1,761,268	-	-	82,273,395	-	-	82,273,395	1,204,546,320	1,171,841,893	32,704,427										
61360		Reliant Life Insurance Company Of New York	287	1,098,306	-	624,084	-	1,722,389	166,309,479	324,276	91,213,780	109,676	-	257,957,211	2,053,489,957	1,597,425,111	456,064,846										
62928		Enc National Life Company	288	1,609,128	56,529	8,145	1,430	1,675,413	66,802,958	2,811,416	290,847	557,544	-	70,442,766	771,476,887	666,481,251	104,995,634										
61727	*	Cigna National Health Insurance Company	289	57,742	47,103	1,531,497	-	1,636,342	32,177	56,603	88,052,838	-	-	88,432,618	39,720,893	23,197,876	16,523,017										
63223		Federal Life Insurance Company	290	152,582	909,314	531,025	-	1,592,922	9,794,713	6,079,034	136,686,620	3,800,000	-	156,360,367	319,335,507	263,176,696	56,158,611										
65757		Shelter Life Insurance Company	291	1,241,176	-	267,403	2,366	1,510,945	151,992,381	5,901,300	14,238,596	3,198,285	-	175,330,561	1,448,020,382	1,138,017,877	310,002,504										
72222		Amica Life Insurance Company	292	1,460,538	9,020	-	-	1,469,558	111,540,373	2,968,700	-	-	-	114,518,073	1,460,378,850	1,077,205,440	383,173,410										
63657		Garden State Life Insurance Company	293	485,408	-	967,455	-	1,452,862	17,480,261	-	9,372,589	-	-	26,852,850	65,906,802	48,492,889	17,359,911										
77720		Lifecare Insurance Company	294	69,197	2,376	1,373,343	-	1,444,916	3,382,399	263,048	74,930,623	-	-	78,576,071	695,034,053	633,194,690	61,839,363										
42129		United Security Assurance Company Of Pennsylvania	295	6,261	-	1,429,527	-	1,435,788	209,437	-	20,888,081	-	-	21,097,518	79,091,559	66,860,689	12,230,870										
80942		Venerable Insurance And Annuity Company	296	653,136	758,208	2,852	-	1,414,196	16,912,295	20,881,499	29,032	-	-	37,822,825	27,112,879,369	25,401,720,798	1,711,158,571										
71773		American National Life Insurance Company Of Texas	297	82,481	-	1,234,984	-	1,317,465	4,408,465	4,324,030	57,098,015	-	-	61,780,450	145,384,854	91,771,375	53,613,479										
11121		Unified Life Insurance Company	298	97,086	-	1,254,173	-	1,351,259	5,693,656	566,328	40,853,258	-	-	47,113,243	197,255,228	174,104,445	23,143,783										
63762		Medco Containment Life Insurance Company	299	-	-	1,323,129	-	1,323,129	-	379	-	125,279,829	-	125,280,208	641,040,597	338,800,553	302,240,044										
92908		Tier One Insurance Company	300	141,022	-	1,152,291	-	1,293,313	3,678,932	-	44,494,851	-	-	48,173,783	86,608,004	33,507,225	51,300,779										
99724		Lifesolid National Insurance Company	301	1,219,996	-	3,470	-	1,223,466	17,931,555	-	2,171,165	-	-	20,102,797	58,876,149	50,188,543	18,686,606										
60356		American Republic Insurance Company	302	76,096	240	1,008,144	-	1,084,480	7,692,624	27,647	54,979,001	-	-	62,699,272	1,890,607,518	1,333,072,290	557,535,310										
63487		Investors Life Insurance Company Of North America	303	1,057,181	10,800	-	-	1,067,981	12,732,494	102,299	4,234	530,336	-	13,369,363	435,978,909	419,858,269	34,120,640										
70509		Open Health And Life Insurance Company	304	399	-	1,066,696	-	1,067,293	1,836,529	447,260	49,459,917	-	-	51,743,706	133,271,390	109,183,516	24,087,874										
68209		Provident Life And Casualty Insurance Company	305	428	-	1,036,054	-	1,036,293	1,222,678	-	138,580,882	-	-	139,603,560	875,917,484	699,523,427	176,094,056										
60801		American Public Life Insurance Company	306	105,840	-	900,172	-	1,006,012	4,355,547	-	77,377,957	-	-	81,733,504	92,544,194	66,785,058	25,759,136										
85561		Elips Life Insurance Company	307	13,080	-	976,561	-	989,641	154,622	-	30,973,912	-	-	31,128,534	66,091,278	14,328,396	51,762,882										
63983		United Heritage Life Insurance Company	308	974,481	161	6,537	4,555	985,734	64,803,409	41,691,221	10,354,321	618,581	-	117,467,532	726,936,827	645,082,757	81,854,071										
70416		Mml Bay State Life Insurance Company	309	960,500	-	-	-	960,500	25,733,366	4,800	-																



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Life Insurance Companies

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		OHIO							TOTAL										
NAIC	DOM	COMPANY NAME	OH PREM RANK	Life	Annuity	Health	Other	Total OHIO	Life	Annuity	Health	Other	Total	TOTAL ASSETS	TOTAL LIABILITIES	TOTAL CAPITAL AND SURPLUS			
78093		Upstream Life Insurance Company	345	-	355,071	-	-	355,071	29,048	62,928,581	-	-	62,957,629	288,414,084	265,932,046	22,482,038			
67074		Wilton Reinsurance Life Company Of New York	346	332,486	5,500	4,717	-	342,703	167,698,677	3,221,362	10,861,596	-	181,781,635	7,001,517,874	6,689,843,281	311,674,993			
67083	*	Manhattan National Life Insurance Company	347	321,112	350	237	-	321,699	10,996,456	85,367	65,370	-	11,147,193	132,078,054	115,268,064	16,809,990			
69922		United Home Life Insurance Company	348	305,030	1,040	537	-	306,607	50,777,115	1,090	11,855	-	50,790,060	221,463,968	183,605,475	37,858,493			
67911		Pioneer Mutual Life Insurance Company, A Stock Sub Of Amer L	349	303,243	-	-	-	303,243	13,883,097	277,372	933	-	14,161,402	84,710,056	28,172,920	56,537,136			
66109		Midwestern United Life Insurance Company	350	298,670	456	-	-	299,126	1,986,094	1,188	-	-	1,987,282	247,817,997	83,072,610	164,745,386			
93777		Revol One Insurance Company	351	290,510	-	1,523	-	292,033	9,686,003	-	39,601	-	9,725,604	919,866,792	839,264,816	80,601,976			
81779		Individual Assurance Company Life Health & Accident	352	79,578	-	206,394	-	285,972	9,967,181	118,698	22,426,975	-	32,512,854	17,938,005	8,879,563	9,059,415			
71919		Bankers Fidelity Insurance Company	353	-	-	285,453	-	285,453	-	-	42,604,154	-	42,604,154	9,931,497	1,601,349	8,330,148			
66087		Mid-West National Life Insurance Company Of Tennessee	354	206,293	9,828	62,594	-	278,715	6,852,222	571,177	-	-	7,423,402	24,096,514	10,251,497	13,845,017			
68632		Vantis Life Insurance Company	355	238,116	36,150	-	-	274,267	20,858,370	17,465,583	-	-	38,323,953	449,273,588	356,527,482	92,746,106			
91693		la American Life Insurance Company	356	231,109	37,073	60	-	268,242	54,442,547	7,834,804	233,203	-	62,510,554	316,018,297	156,209,155	159,809,142			
15691		Gaibridge Life Insurance Company	357	-	248,517	-	-	248,517	-	9,128,643	-	-	9,128,643	177,442,663	177,442,663	60,041,161			
60176		S&H Usa Life Insurance Company Inc	358	69,951	-	-	163,326	233,477	57,765,765	360,209,594	17,848,068	-	435,823,427	3,227,899,493	3,045,188,435	182,711,055			
66230		William Penn Life Insurance Company Of New York	359	230,212	-	54	-	230,266	230,094,669	13,026,026	1,166,847	650,082	264,937,624	1,482,849,429	1,297,643,268	185,206,161			
89958		Shelterpoint Insurance Company	360	-	-	207,002	-	207,002	5,185	-	15,190,623	-	15,195,808	16,453,945	6,048,854	10,405,991			
97268		Pacific Life & Annuity Company	361	62,420	134,922	-	-	197,342	17,971,867	1,773,137,034	-	166,466,996	1,957,575,897	10,493,688,800	9,949,106,158	544,582,643			
69132		State Mutual Insurance Company	362	53,997	2,300	140,871	-	197,168	9,734,396	34,187	92,641,137	-	102,409,720	217,736,708	186,644,612	31,072,096			
70785		Pacificare Life And Health Insurance Company	363	-	-	194,211	-	194,211	-	-	8,494,038	-	8,494,038	200,575,522	1,869,005	198,706,517			
61859		Christian Fidelity Life Insurance Company	364	180,206	-	12,371	-	192,577	1,942,117	-	11,336,583	-	13,278,700	47,730,825	24,011,158	23,719,667			
94218		Country Investors Life Assurance Company	365	186,987	4,720	-	-	191,707	27,011,529	185,860,676	-	91,000	212,963,205	338,116,442	108,687,975	229,428,467			
97705		Direct General Life Insurance Company	366	190,350	-	-	-	190,350	12,581,243	-	-	-	12,581,243	19,994,531	14,770,565	5,223,966			
68847		Professional Insurance Company	367	6,080	211	160,264	-	166,555	923,735	2,880	9,192,942	-	10,119,557	72,544,534	48,538,720	24,005,814			
60429		American Fidelity Life Insurance Company	368	166,086	150	-	-	166,236	4,969,869	2,100,886	-	-	7,070,755	373,927,432	307,853,845	66,073,587			
77399		Sterling Life Insurance Company	369	5,071	-	160,907	-	165,978	941,104	-	35,336,889	-	36,277,993	30,389,843	15,063,400	15,326,443			
69140		First Allmerica Financial Life Insurance Company	370	157,916	2,934	47	-	160,897	43,971,488	1,265,454	40,406	-	45,277,348	15,651,384,012	15,516,011,708	132,372,304			
69647	*	Optum Insurance Of Ohio, Inc.	371	158,263	286	-	-	158,549	464,371	1,881	363	57,896	224,511	352,283,759	303,342,879	48,940,880			
68349		North American Insurance Company	372	466	-	152,641	-	153,107	1,589	-	4,577,351	-	4,578,940	12,902,228	3,127,348	9,774,880			
68039		Athene Annuity & Life Assurance Company Of New York	373	152,325	-	-	-	152,325	4,739,362	1,008,092,467	131,937	-	1,012,963,766	5,248,337,311	4,958,336,571	290,000,640			
71706		Standard Life And Casualty Insurance Company	374	10,348	-	134,250	-	144,598	9,017,859	76	14,227,012	-	23,244,947	49,342,520	37,610,892	11,731,631			
66001		American Benefit Life Insurance Company	375	6,375	151	134,084	-	140,610	10,058,016	688,064	10,823,191	-	21,569,272	274,064,884	240,423,956	33,640,928			
93459		Pan-American Assurance Company	376	127,977	-	-	-	127,977	28,467,014	-	-	-	28,467,014	22,993,377	2,243,973	20,749,405			
67261		Old Republic Life Insurance Company	377	126,607	-	860	-	127,467	5,001,511	-	10,478,837	-	15,480,348	45,750,843	49,911,505	-			
66540		National Farmers Union Life Insurance Company	378	119,822	-	-	-	119,822	3,470,879	13,042	-	72	3,483,993	146,817,213	116,484,461	30,332,752			
91955		Beneficial Life Insurance Company	379	116,936	600	-	-	117,536	41,952,240	1,030,267	-	1,723	42,984,230	1,808,356,383	1,601,322,202	207,034,181			
90247		Fortitude U.S. Reinsurance Company	380	111,655	-	-	-	111,655	3,422,378	1,035,392	-	2,424	4,460,194	10,257,939	423,732	9,834,207			
17028	*	OhioBelt Life Insurance Company	381	-	-	111,602	-	111,602	-	-	111,602	-	111,602	2,844,128	111,961	2,732,167			
66516		Securitas Life Insurance Company	382	99,602	-	-	-	99,602	1,204,123	-	-	-	1,204,123	28,433,431	4,025,049	24,408,381			
66265		Monarch Life Insurance Company	383	23,394	-	76,135	-	99,529	622,615	-	3,421,452	-	4,044,067	542,736,215	542,428,695	307,519			
69566		Trans World Assurance Company	384	92,496	5,560	-	-	98,056	9,447,648	1,132,163	-	-	10,579,812	347,506,729	259,477,918	88,028,811			
88536		Protective Life And Annuity Insurance Company	385	32,540	59,136	(59)	-	91,617	104,465,454	63,829,345	5,981,854	103,705,440	277,982,094	5,405,543,868	4,845,898,280	559,645,588			
87645		United Fidelity Life Insurance Company	386	90,387	1,098	-	3	91,488	3,920,964	137,124	70,949	11,783	4,140,820	1,072,243,576	231,967,434	840,276,142			
62634		Delaware American Life Insurance Company	387	34,806	-	46,565	-	81,371	13,851,923	-	53,186,772	-	67,038,695	110,362,091	47,889,085	62,473,006			
60275		American Bankers Life Assurance Company Of Florida	388	66,684	59	10,886	-	77,629	139,066,263	20,649	143,445,492	-	282,532,404	230,296,510	162,126,555	68,169,955			
80055		Wash Life And Health Insurance Company	389	68,890	-	-	-	68,890	1,250,590	-	35,720	-	1,286,310	44,668,650	7,995,522	36,673,128			
60216		Amalgamated Life Insurance Company	390	12,348	-	44,539	-	57,287	50,510,907	-	50,614,403	-	101,125,310	151,131,828	81,644,948	69,486,880			
61182		Aurora National Life Assurance Company	391	53,025	-	-	-	53,025	8,549,897	-	-	(21,301,551)	(12,751,654)	2,661,916,051	2,458,522,816	203,393,235			
90328		First Health Life & Health Insurance Company	392	460	-	46,142	-	46,602	379,126	-	122,717,775	-	123,096,901	202,795,505	169,006,518	33,788,987			
65951		Merit Life Insurance Co.	393	42,824	-	(3,099)	-	39,725	439,236	-	(20,817)	-	418,419	39,390,798	26,018,699	13,372,099			
18616	*	Progressive Life Insurance Company	394	39,439	-	-	-	39,439	91,282	-	91,282	-	91,282	34,349,553	18,131,109	32,546,444			
84522		Auto Club Life Insurance Company	395	34,939	-	1,466	-	36,404	3,905,156	301,252	363,008	-	4,569,416	1,113,616,281	1,020,907,759	92,708,522			
82252		Truist Retirement Insurance Company	396	36,180	-	-	-	36,180	14,072,699	100,283	-	-	14,172,982	57,204,743	44,494,459	12,710,284			
67903	*	Provident American Life & Health Insurance Company	397	3,058	-	31,565	-	34,623	337,576	-	3,049,008	-	3,386,584	18,576,182	857,490	17,718,692			
86371		Clover Insurance Company	398	28,018	-	-	-	28,018	443,902	-	1,174,934,692	-	1,175,738,594	361,567,679	195,157,405	166,410,274			
62383		Bestow Life Insurance Company	399	24,416	-	-	-	24,416	1,166,323	-	-	-	1,166,323	91,181,009	83,876,868	7,304,141			
16755		ManhattanLife Of America Insurance Company	400	-	-	22,873	-	22,873	-	-	523,606	-	523,606	8,653,071	45,510	8,607,561			
61093		Atlanta Life Insurance Company	401	21,644	-	613	-	22,257	626,976	-	25,442	-	652,418	256,988,233	217,694,213	39,294,020			
71013		Bankers Reserve Life Insurance Company Of Wisconsin	402	-	19,974	-	-	19,974	-	-	3,496,441,443	-	3,496,441,443	896,800,042	497,746,975	417,053,067			
69078		Standard Security Life Insurance Company Of New York	403	633	-	19,257	-	19,890	171,682	8,858	211,068,304	-	211,248,844	199,061,461	97,840,456	101,161,005			
81442		Monitor Life Insurance Company Of New York	404	764	-	18,702	-	19,466	593,682	-	85,634	-	679,316						



Department of Insurance

Financial Information

Life Insurance Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

		DIRECT PREMIUMS WRITTEN														
NAIC	DOM	COMPANY NAME	OHPREM RANK	OHIO				Total OHIO	TOTAL				Total TOTAL	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				Life	Annuity	Health	Other		Life	Annuity	Health	Other				
71323		Entrada Life Insurance Company	419	-	-	-	-	-	4,797	-	-	-	4,797	8,914,891	707,034	8,207,857
64149		Epic Life Insurance Company	419	-	-	-	-	-	148,884	-	11,663,837	-	11,812,721	23,350,477	5,840,018	17,510,458
74209		Everence Insurance Company	419	-	-	-	-	-	-	-	-	-	21,588,577	6,326,351	15,262,224	15,262,224
74004		Family Service Life Insurance Company	419	-	-	-	-	-	4,508	-	-	-	4,508	226,932,890	190,443,853	36,489,037
85286		Fresenius Health Plans Insurance Company	419	-	-	-	-	-	21,252	-	-	-	21,252	7,942,153	331,272	7,610,881
86258		General Re Life Corporation	419	-	-	-	-	-	-	-	-	-	-	5,327,655,114	3,996,366,379	1,331,288,735
65463		Golden Security Insurance Company	419	-	-	-	-	-	-	-	102,191,984	-	102,191,984	100,393,922	24,477,487	75,916,435
88340		Hannover Life Reassurance Company Of America	419	-	-	-	-	-	-	-	-	-	-	19,184,977,611	18,584,999,361	599,978,250
79480		Harken Health Insurance Company	419	-	-	-	-	-	(1,236,750)	-	-	-	(1,236,750)	40,750,848	1,205,691	39,545,157
78611		Hesc Insurance Services Company	419	-	-	-	-	-	509,081,667	-	-	-	509,081,667	1,025,944,182	856,026,566	169,917,616
66141		Health Net Life Insurance Company	419	-	-	-	-	-	762,409	-	518,368,141	-	519,130,550	560,359,889	170,732,356	389,627,533
15284	*	Healthspan Inc	419	-	-	-	-	**	-	-	-	-	-	4,462,781	(15,611)	4,478,392
12902		Healthspring Life & Health Insurance Company Inc	419	-	-	-	-	-	-	-	4,882,394,004	-	4,882,394,004	1,180,410,297	749,045,883	431,364,414
64394		Heritage Life Insurance Company	419	-	-	-	-	-	-	-	-	80,000,000	80,000,000	8,282,234,521	7,396,632,416	885,961,104
71768		Hni Health Insurance Company	419	-	-	-	-	-	261,282,377	-	-	-	261,282,377	41,383,593	17,336,706	24,046,887
64602		Independence Life And Annuity Company	419	-	-	-	-	-	14,566,580	-	-	-	14,566,580	3,278,775,945	3,068,168,227	210,607,718
60053		Kaiser Permanente Insurance Company	419	-	-	-	-	-	-	-	169,637,383	-	169,637,383	241,052,863	103,106,578	137,946,285
10236		Legacy Life Insurance Company Of Missouri	419	-	-	-	-	-	143,124	-	-	-	143,124	6,646,355	331,864	6,314,490
91898		Lifecare Assurance Company	419	-	-	-	-	-	-	-	-	-	-	81,671,632	58,536,879	23,134,750
60232		Lombard International Life Assurance Company	419	-	-	-	-	-	444,378,274	375,604,359	-	-	819,982,633	9,782,994,876	9,758,189,038	24,805,838
18750		Merit Health Insurance Company	419	-	-	-	-	-	-	-	-	-	-	36,583,364	820,118	35,763,246
61522		Mit Life Insurance, Incorporated	419	-	-	-	-	-	98,084	-	22,332,402	-	22,430,486	50,107,541	3,625,206	46,482,335
66346		Munich American Reinsurance Company	419	-	-	-	-	-	-	-	-	-	-	10,336,350,332	9,623,373,595	712,976,737
69604		Munich Re Us Life Corporation	419	-	-	-	-	-	-	-	-	-	-	9,415,907	927,752	8,488,155
85472		National Security Life And Annuity Company	419	-	-	-	-	-	6,000	89,436	-	-	95,436	405,438,018	362,092,051	43,345,967
69698		New Era Life Insurance Company Of The Midwest	419	-	-	-	-	-	617,183	37,432,680	44,895,788	6,968	82,952,619	213,820,155	184,394,648	29,425,507
76097		Old United Life Insurance Company	419	-	-	-	-	-	2,733,898	-	2,270,349	-	5,004,247	138,759,670	41,786,867	96,972,803
88099		Optimum Re Insurance Company	419	-	-	-	-	-	-	-	-	-	-	340,729,271	284,761,298	55,967,973
71099		Parker Centennial Assurance Company	419	-	-	-	-	-	-	4,609,124	-	-	4,609,124	105,284,799	56,010,762	49,274,037
74900		Partnerre Life Reinsurance Company Of America	419	-	-	-	-	-	-	-	-	-	-	480,642,940	390,371,130	90,271,810
12331		Php Insurance Company Of Indiana, Inc.	419	-	-	-	-	-	-	-	9,810,981	-	9,810,981	8,282,540	3,537,262	4,745,278
93688		Qcc Insurance Company	419	-	-	-	-	-	-	2,363,847,948	-	-	2,363,847,948	1,411,244,999	922,455,365	488,789,634
61506		Resource Life Insurance Company	419	-	-	-	-	-	-	-	3,551	-	3,551	6,150,610	81,322	6,069,288
89004		Rga Life And Annuity Insurance Company	419	-	-	-	-	-	-	-	-	-	-	7,689,016,297	4,482,849,673	3,206,166,624
79014		Safelife Life Insurance Company	419	-	-	-	-	-	-	-	-	-	-	12,842,695	617,832	12,224,863
64688		Scor Global Life Americas Reinsurance Company	419	-	-	-	-	-	19,304	600	-	-	19,904	838,893,244	706,060,293	132,832,951
87017		Scor Global Life Reinsurance Company Of Delaware	419	-	-	-	-	-	-	-	-	-	-	343,194,536	239,485,482	103,709,054
97071		Scor Global Life Usa Reinsurance Company	419	-	-	-	-	-	-	-	-	-	-	967,657,355	757,684,139	209,973,216
94498		State Farm Health Insurance Company	419	-	-	-	-	-	-	-	-	-	-	8,436,803	47,832	8,388,971
91785		Sterling National Life Insurance Company, Inc.	419	-	-	-	-	-	166,459,971	-	-	121,757,486	288,217,457	958,917,811	860,217,966	98,699,845
13175		Surency Life & Health Insurance Company	419	-	-	-	-	-	-	-	12,421,562	-	12,421,562	23,776,798	3,444,327	20,332,471
82627		Swiss Re Life & Health America Inc	419	-	-	-	-	-	-	-	-	-	-	13,186,736,429	11,599,160,868	1,587,575,561
93505		Talcoff Resolution International Life Reassurance Corporation	419	-	-	-	-	-	-	-	-	-	-	12,817,878	43,186	12,774,692
60117		Tufts Insurance Company	419	-	-	-	-	-	-	-	369,743,226	-	369,743,226	109,458,235	46,954,216	62,504,019
14165		Us Alliance Life And Security Company	419	-	-	-	-	-	9,421,721	4,083,580	605,876	-	14,111,177	118,213,234	110,526,267	7,686,967
64467		Wellcare Health Insurance Company Of Kentucky, Inc.	419	-	-	-	-	-	-	-	4,132,554,239	-	4,132,554,239	1,007,365,311	545,298,379	462,066,932
66133		Wilton Reinsurance Company	419	-	-	-	-	-	-	-	-	-	-	22,266,645,712	21,210,190,629	1,056,455,083
70106		United States Life Insurance Company In The City Of New York	478	417,725	(730,775)	121,595	-	(191,455)	255,707,285	2,236,643,742	17,807,981	17,627,692	2,527,786,700	31,762,465,995	29,523,257,663	2,239,208,333
TOTAL				\$ 6,256,044,390	\$ 18,553,383,284	\$ 14,085,036,496	\$ 38,038,290,182	\$ 76,932,754,355	\$ 203,053,604,998	\$ 427,143,926,828	\$ 440,159,167,101	\$ 339,168,113,404	\$ 1,409,524,812,527			

* DOMICILED IN OHIO

** Includes IHC Line of Business premiums. See Health Insuring Corporations listing for IHC LOB Direct Written premiums only.



Department of Insurance

Financial Information Title Companies

Summary Financial Information
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2023

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN								TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO				TOTAL						
				Direct Ops	Non Affiliate Agencies	Affiliate Agencies	Total OHIO	Direct Ops	Non Affiliate Agencies	Affiliate Agencies	TOTAL			
50814		First American Title Insurance Company	1	\$ 28,859,699	\$ 92,785,520	\$ 579,816	\$ 122,225,035	\$ 751,170,153	\$ 2,178,495,712	\$ 399,493,892	\$ 3,329,159,757	\$ 3,368,994,026	\$ 1,895,769,304	\$ 1,473,224,722
50520		Old Republic National Title Insurance Company	2	3,085,567	83,592,061	-	86,677,628	131,453,567	2,019,627,474	138,602,929	2,289,683,970	1,543,054,816	904,411,065	638,643,751
50121		Stewart Title Guaranty Company	3	4,035,590	47,551,368	30,538,775	82,125,733	214,048,788	779,073,540	395,756,147	1,388,878,475	1,437,689,223	594,423,786	843,265,437
50229		Chicago Title Insurance Company	4	7,531,894	20,521,813	20,093,815	48,147,522	179,112,768	968,041,360	820,829,870	1,967,983,998	1,499,872,234	847,758,857	652,113,377
51586		Fidelity National Title Insurance Company	5	5,172,615	13,513,071	9,935,504	28,621,190	130,250,524	1,216,263,939	671,643,374	2,018,157,837	1,323,070,346	792,287,590	530,782,756
50050		Westcor Land Title Insurance Company	6	64,678	23,499,235	3,305,825	26,869,738	2,924,418	559,071,917	6,473,602	568,469,937	345,231,493	215,285,835	129,945,658
50083		Commonwealth Land Title Insurance Company	7	3,811,365	12,175,675	122,268	16,109,308	37,671,749	258,524,560	209,519,914	505,716,223	555,209,245	259,117,458	296,091,787
50130		Doma Title Insurance, Inc.	8	-	7,688,494	105,656	7,794,150	-	143,709,960	158,308,084	302,018,044	144,981,112	95,122,367	49,858,745
50016		Title Resources Guaranty Company	9	-	1,987,027	5,450,027	7,437,054	-	161,569,336	308,422,714	469,992,050	152,304,235	98,306,700	53,997,535
51152		Wig National Title Insurance Company	10	23,805	4,492,984	108,603	4,625,392	44,048,252	263,503,359	70,641,073	378,192,684	304,477,288	180,788,096	123,689,192
11974		Amrock Title Insurance Company	11	-	-	3,591,729	3,591,729	-	-	54,753,822	54,753,822	112,025,726	21,429,788	90,595,938
50172		General Title Insurance Company	12	-	2,624,116	-	2,624,116	-	8,329,673	-	8,329,673	12,719,809	4,994,000	7,725,806
50026		Premier Land Title Insurance Company	13	-	-	2,120,786	2,120,786	-	2,457,121	61,718,109	64,175,230	27,797,082	14,099,407	13,697,676
12309		Alliant National Title Insurance Company, Inc.	14	-	839,523	-	839,523	-	125,269,750	-	125,269,750	52,257,585	36,983,156	15,274,429
51578		Amtrust Title Insurance Company	15	(2,175)	231,508	557,897	787,230	17,979,803	38,628,133	28,698,011	85,305,947	64,411,490	29,956,293	34,455,197
12522		Agents National Title Insurance Company	16	-	488,756	176,359	665,115	-	57,309,987	12,058,721	69,368,708	81,837,604	24,448,870	57,388,734
51020		National Title Insurance Of New York, Inc.	17	-	95,649	525,228	620,877	1,811,173	4,445,285	35,044,841	41,301,299	123,200,171	72,405,483	50,794,688
51411		American Guaranty Title Insurance Company	18	104,785	377,882	-	482,667	1,748,619	4,918,825	2,769,570	9,437,014	43,646,773	8,878,099	34,768,674
51268		Connecticut Attorneys Title Insurance Company	19	-	369,877	-	369,877	-	158,016,012	-	158,016,012	93,606,831	53,108,534	40,498,297
51209		Conestoga Title Insurance Company	20	6,961	322,022	-	328,983	428,392	8,941,846	278,372	9,648,610	18,287,047	6,249,387	12,037,660
50369		Investors Title Insurance Company	21	12,063	271,145	2,375	285,583	40,784,033	83,247,686	968,468	125,000,187	173,838,729	78,150,191	95,688,538
51632	*	Radian Title Insurance Inc.	22	-	-	80,545	80,545	328,909	7,141,673	2,994,065	10,464,647	48,006,984	6,899,463	41,107,521
11865		American Digital Title Insurance Company	23	-	5,945	4,798	10,743	-	234,893	94,200	329,093	23,431,007	1,783,676	21,647,331
14240		First National Title Insurance Company	24	-	4,655	-	4,655	-	73,482,495	119,472,497	192,954,992	72,868,814	35,377,218	37,491,596
50440		Real Advantage Title Insurance Company	25	-	4,544	-	4,544	366,564	59,878,184	-	60,244,748	33,585,654	22,268,868	11,316,787
51560		Attorneys Title Guaranty Fund, Inc.	26	-	-	-	-	62,301	6,278,853	-	6,341,154	4,611,970	1,491,133	3,120,837
50164	*	Bg Title Guarantee, Inc.	26	-	-	-	-	-	-	-	-	3,309,020	69,446	3,239,574
51624		First American Title Guaranty Company	26	-	-	-	-	1,814,918	171,062,562	91,112,711	263,990,191	103,225,272	26,490,375	76,734,897
50377		National Investors Title Insurance Company	26	-	-	-	-	29,811,172	16,496,603	46,307,775	26,442,178	6,827,894	19,614,284	
51330	*	Ohio Bar Title Insurance Company	26	-	-	-	-	-	-	-	-	1,119,045	11,911	1,107,134
50784		Security Title Guarantee Corporation Of Baltimore, The	26	-	-	-	-	-	51,088,658	301,092	51,389,750	28,856,255	17,579,310	11,276,945
15305		Southwest Land Title Insurance Company	26	-	-	-	-	-	86,274	1,120,275	1,206,549	3,862,225	395,009	3,467,216
TOTAL					\$ 52,706,847	\$ 313,442,870	\$ 77,300,006	\$ 443,449,723	\$ 1,556,004,931	\$ 9,438,510,239	\$ 3,607,572,956	\$ 14,602,088,126		

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