

Ohio

Department
of Insurance



ANNUAL REPORT

Ohio Department of Insurance

2021

Ohio

**Department
of Insurance**

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

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Director's Message

The Massive Impact of Insurance in Ohio

Ohio is home to one of the most dynamic and largest insurance marketplaces in the world. It is a marketplace driven by a competitive insurance company landscape and an agile, consumer protection-focused regulatory approach from the Ohio Department of Insurance.

With 280 insurance companies headquartered across the Buckeye State and 1,700 total insurance companies licensed here, Ohio produces some of the lowest insurance premiums, on average, compared to the rest of the country. Ranked seventh-largest in the United States and 17th in the world, ahead of several countries, Ohio's insurance marketplace and industry are at the top of gross domestic product and job creation for the state.

As Ohio's insurance market continues to grow, insurance companies are innovating and evolving. We are seeing new concepts and products from both traditional insurance companies and startups. The Ohio Department of Insurance's Emerging Products and Innovation initiative is simplifying regulatory processes to advance innovative realities while ensuring the strongest consumer protections.

Another key initiative for the Ohio Department of Insurance is mental health and substance use disorder support. Each year, millions of Ohioans experience a mental health condition. It is a priority of ours to help consumers navigate mental health and substance use disorder care and better understand how to utilize their insurance benefits to receive treatment.

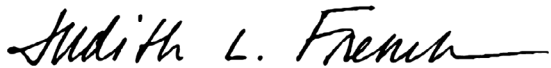
Our behind-the-scenes efforts are just as far-reaching and important for consumer protection and marketplace health. Staff analyzes company financial solvency to pay insurance claims, monitors industry business conduct, fights insurance fraud, reviews insurance products and

Director's Message

rates. They also educate insurance consumers and address their claim and coverage complaints, including for surprise medical billing situations. We save and/or recover millions of dollars annually for insurance consumers.

The impact of insurance in Ohio is massive. It is with passion, pride, and dedication that we as public servants at the Ohio Department of Insurance fulfill our complex oversight duties while enhancing and growing all aspects of Ohio being a leading and modern insurance environment.

Sincerely,



Judith L. French
Director, Ohio Department of Insurance

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 1,696 insurance companies – nearly 276 of them domiciled in Ohio – that write more than \$109 billion in premiums. The department also monitors the conduct of approximately 318,626 insurance agents and 21,337 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 companies are consistent with insurance policy provisions and Ohio law. The department reviews and approves more than 6,500 company filings per year for life, accident, health, managed care, and property and casualty, and policy forms and rates.

The Director of Insurance, who is appointed by the Governor, heads the department, which employs approximately 235 full-time permanent staff.

Department Leadership

Judith L. French, Director

Carrie Haughawout, Deputy Director

Matt Peters, Chief of Staff

Amanda Baird, Assistant Director, Legal

Lorraine Barron, Senior Policy Advisor

Chris Brock, Assistant Director, Public Affairs

Meredith Craig, Assistant Director, Government Affairs

Tynesia Dorsey, Chief Administrative Officer

Jana Jarrett, Assistant Director, Consumer Affairs

Laura Miller, Assistant Director, Product Regulation and Actuarial Services

Todd Oberholtzer, Assistant Director, Regulatory Compliance

Dwight Radel, Assistant Director, Risk Assessment

Michelle Rafeld, Assistant Director, Fraud and Enforcement

Jessica Schuster, Assistant Director, Human Resources

Jianming Xia, Assistant Director, Fiscal

Department Divisions

Agent Licensing

Agent Licensing issues licenses to insurance agents, agencies, managing general agents, public insurance adjusters, reinsurance intermediaries, surety bail bond agents, surplus lines, third-party administrators, title, and viatical settlement brokers. Agent Licensing also oversees insurance prelicensing, testing, and continuing education compliance.

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, 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.

Department Divisions

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 companies' compliance with Ohio insurance laws and regulations.

Executive

The Office of the Director includes Policy, Legislative Affairs, and Communications staff. 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.

The Legal Services, Information Technology and Security, and 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, budgeting, payroll, and staffing.

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.

Market Conduct

Market Conduct monitors insurance company compliance with Ohio insurance laws and regulations by examining their 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.

Ohio Senior Health Insurance Information Program (OSHIIP)

The Ohio Senior Health Insurance Information Program (OSHIIP), funded in part by a federal grant, provides Ohioans receiving Medicare and their caregivers with objective 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.

Department Divisions

Consumers receive assistance through a toll-free hotline, face-to-face counseling, educational seminars, webinar series, print materials, community involvement, and social media. OSHIIP resolves complex casework, enrollment, and coordination of benefit issues for Ohio's aged and disabled population. OSHIIP's 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 Director of Insurance deems appropriate, but at a minimum of once every five years, as required by statute.

Department Priorities and Objectives

Priorities

- **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.

Department Priorities and Objectives

Objectives

- 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

Accomplishments

New Health Insurance Consumer Protections for Ohioans

Governor DeWine signed House Bill 388 into law on January 7, 2021. This law protects Ohio patients from receiving surprise medical bills for emergency care or, in certain circumstances, unexpected out-of-network care. Primarily, the law prohibits the practice of balance billing in these instances, leaving any price negotiation to be handled between the health provider and the health plan. The Ohio Department of Insurance is responsible for administering and enforcing many provisions of this law, which begins in January 2022.

The department initiated a robust stakeholder engagement process to solicit ideas on the development of rules associated with the implementation of House Bill 388. The department will formally submit rules to the Common Sense Initiative (CSI) and the Joint Committee on Agency Rule Review (JCARR). During the rule-making process, members of the public and stakeholders will also have opportunities to provide input on the proposed rules through formal public comment periods with CSI and JCARR.

The department created a surprise billing toolkit on its website that contains rules information and can receive comments from the public and stakeholders. The department is planning a surprise billing consumer education initiative.

Mental Health and Substance Use Disorder Insurance Education and Regulation

The Ohio Department of Insurance continued its deep commitment of helping Ohioans understand what mental health and substance use disorder benefits may be in their health plan and how to navigate those benefits. The department also addressed complaints from Ohioans who felt they were wrongly denied coverage or received reduced insurance benefits for care. In addition, the department maintained its strong regulatory presence to ensure that health plans are complying with mental health parity laws and tracked data sources to determine the need for further investigation into company practices.

To inform the public and stakeholders of the department's educational and assistance services, the department conducted various outreach activities, while regularly engaging mental health advocates,

Department Accomplishments

business organizations, and members of the Ohio General Assembly. The engagement included educational toolkit distribution, virtual presentations; statewide paid television, radio, and digital public service announcements; televised phone banks, earned media generation, and specialized social media events.

The department maintains a toolkit on its website with information addressing mental health and substance use disorder insurance benefits, coverage questions to ask, filing an insurance complaint, appealing an insurer's decision, insurance insights for mental health advocates when assisting clients, and more.

The department is a committed partner in Governor Mike DeWine's Recovery Ohio initiative, which prioritizes more effective prevention, treatment, and recovery services outcomes for Ohioans with mental health and substance use disorder challenges.

Emerging Products and Innovation Initiative

The Ohio Department of Insurance, through its Emerging Products and Innovation Initiative, continued to ensure that the department's regulatory framework is flexible enough to allow insurers to innovate and provide the best service possible to their customers, all while providing the highest-level consumer protections for Ohioans.

Transformative government work in Ohio, such as InnovateOhio, fosters an environment where existing companies can create new opportunities to grow, and startups can experiment and thrive. The same holds true with the department's Emerging Products and Innovation Initiative. The insurance industry continues to evolve at a fast pace, driven by new technologies to deliver services, advances in the use of data, and demand for coverage in brand new areas. The department and its regulatory environment are committed to maintaining Ohio's position as a leading and innovative insurance state.

The Emerging Products and Innovation Initiative is designed around these four guiding principles: Ensure the highest-level consumer protections. Benefit consumers with robust competition, lower costs, and choice. Keep pace with innovation, a changing marketplace, and consumer expectations. Collaborate with existing insurance companies, entrepreneurs, and the industry.

Department Accomplishments

Covid-19 Pandemic

Issued Guidance to Industry and Created Resource Center to Help Ohioans

The Ohio Department of Insurance from March 2020 through June 2021 issued ten bulletins to the state's insurance industry, giving regulatory guidance and flexibility, and certain protections for businesses and consumers.

A COVID-19 informational toolkit which included answers to frequently asked questions, the insurance aspects of testing and vaccination, health insurance financial assistance, and other resources, was created to ensure that consumers, agents, and insurers had information about insurance coverage during the pandemic.

Bulletins issued by the department:

- 2020-02: Access to Coverage for Ohioans Impacted by the COVID-19 Virus
- 2020-03: Health Insurance Coverage Flexibility for Ohio Employees
- 2020-04: Temporary Suspension of Pharmacy Audits During Declared State of Emergency
- 2020-05: COVID-19 Testing and Treatment: Out-of-Network Coverage
- 2020-06: Coverage for Individuals With Expired Driver Licenses
- 2020-07: Property and Casualty, Life, and Long Term Care Insurance Premium Payments During State of Emergency
- 2020-08: Temporary Licenses During State of Emergency
- 2020-09: Extension of Financial Filing Deadlines and Procedural Requirements as a Result of COVID-19 Recommendations and Orders
- 2020-12: Property and Casualty, Life, and Long Term Care Insurance Premium Payments During State of Emergency
- 2021-03: Premium Payment Flexibility

Department Accomplishments

Extended Agent and Agency License Expiration Date

The Ohio Department of Insurance granted a renewal extension for insurance agents and agencies whose licenses were due to expire during the COVID-19 state of emergency, for a certain period of time. This was done to ensure that agents could continue to provide services to consumers across the state.

Warned Ohioans of Fake Insurance Products and Scams

The Ohio Department of Insurance warned consumers that individuals claiming to be licensed insurance agents were contacting consumers to sell fake insurance products. The alert indicated scam artists were using robocalls and websites to market fake insurance. Scammers behind such schemes steal money from consumers through fraudulent “premium” billings once the consumer provides their personal and bank account or credit card information. Ohioans were also warned of COVID-19-related insurance fraud scams, such as the marketing non-existent or fake COVID-19 testing kits to obtain consumer health insurance and personal information. The collected information is used to submit fake insurance claims to insurance companies.

Conducted Mental Health and Substance Abuse Disorder Insurance Information Outreach

Ohio Department of Insurance staff created content and conducted outreach to inform Ohioans of resources, including a robust online toolkit, provided by the department to help people understand their mental health and substance use disorder insurance benefits. The department also regulatory engaged with mental health stakeholders to share insurance-related information and to offer assistance.

Collaborated Nationally With Other States

Ohio Department of Insurance staff collaborated with state insurance departments’ staff through the National Association of Insurance Commissioners (NAIC) on such pandemic topics as insurance company statutory accounting treatments, impacts to company solvency, and fraudulent activity in the marketplace.

Department Accomplishments

Provide Excellent Customer Service

Office of Consumer Affairs Saved or Recovered \$7.8 Million for Insurance Consumers

The Ohio Department of Insurance's Office of Consumer Affairs saved or recovered \$7,807,547 million for Ohioans, received 15,150 inquiries, and handled 5,192 complaints. Claim denial and claim delay were the top complaint reasons while the coverage types most complained about were health insurance and automobile insurance. Consumer Services provides free information and services related to all types of insurance, through its website, toll-free hotlines, community outreach, and counseling.

Unclaimed Life Insurance Funds Search Service Secured Millions for Ohioans

The Life Insurance Policy Locator, a search service tool provided by the Ohio Department of Insurance and National Association of Insurance Commissioners (NAIC), received 4,137 valid search requests for lost life and annuity insurance policies on deceased persons. The searches resulted in 2,389 policies reported by companies as matched with requesters representing a total face amount of nearly \$62 million in life insurance funds. The search identifies the existence of any life insurance policies or annuity contracts in Ohio and issued on the life of, or owned by, a deceased person. In total, the service has matched almost 5,000 Ohioans with previously unclaimed beneficiary funds of \$81 million.

The locator tool, available at <https://eapps.naic.org/life-policy-locator/#/welcome>, requires only basic information from the death certificate to get started. Individuals who believe they are beneficiaries, executors, or legal representatives of a deceased person may submit a search request. Insurance companies download the requests from the NAIC secure database, search their records, upload the results into a secure NAIC database, and directly contact the requester only if a match is made and the requester is the beneficiary, typically within 90 business days.

Medicare Education Program Generated \$23.9 Million in Savings for Ohioans

The Ohio Department of Insurance's Ohio Senior Health Insurance Information Program (OSHIP) saved Ohioans \$23.9 million by helping people find suitable Medicare coverage options, available financial assistance programs, and claims recovery.

Department Accomplishments

OSHIP provided individual virtual counseling to 141,641 consumers. A total of 18,266 consumers received virtual personal assistance through OSHIP's statewide outreach activities, such as Medicare Check-up events, and interactive statewide events, including Welcome to Medicare, fraud, preventative benefits, and Social Security income webinars, and televised phone banks.

Health Insurance Decision Appeals Process Recovered \$31.4 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. During the fiscal year, the Ohio Department of Insurance issued its 2019 Annual Health Claims External Review Report.

In 2019, 583 cases, involving more than \$8.9 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 thirty-five percent of these cases, saving Ohio health insurance consumers more than \$3.7 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 2019, the department completed a contractual review of 174 cases, involving almost \$893,000 in health care benefits and services. Sixty-four of the 174 cases reviewed by the department resulted in the reversal of previously denied benefits, recovering almost \$239,000 in additional benefits for Ohio consumers.

Since the 1999 enactment of Ohio's external review law, 8,440 cases have been reviewed by the department and/or IROs, recovering more than \$31.4 million in previously denied health care benefits and services for Ohio consumers.

Department Accomplishments

Foster Economic Development

Insurers Entered Ohio Market, \$689 Million in Premium and Franchise Taxes Certified

The Ohio Department of Insurance completed reviews of 11 Ohio-based and 26 out-of-state insurance company applications for admission to the Ohio market, 28 requests for additional lines of business, 16 requests for surplus lines of authority, three applications for viatical settlement provider, and five applications for certified reinsurer status. Reviews on more than 40 insurance company tax amendments were completed. A total of \$689 million in premium and franchise taxes were certified.

Ohio's Captive Market Wrote \$1.02 Billion in Premiums

Captive insurance is a form of self-insurance and a risk management tool for businesses. Six captive insurance companies are currently licensed with the Ohio Department of Insurance. Captive insurance companies wrote \$1.02 billion in premiums generating \$775,000 in premium-based fees, and \$11,000 in combined licensing and renewal fees during the fiscal year.

Engaged in Insuring Ohio Futures Initiative

The Ohio Department of Insurance maintained its involvement in the Insuring Ohio Futures initiative. The initiative involves collaboration between the department, other government entities, the insurance industry, and higher education to provide insurance education and career opportunities for students, career changers, and veterans. The group also works to establish insurance-related curriculum in the state's higher education institutions.

Department Accomplishments

Provide Fair and Appropriate Market Regulation

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

Allegations commonly received and investigated by the Enforcement Unit include premium theft, unauthorized surrenders made against consumer policies, submission of forged applications, 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 division received 7,980 allegations of agent misconduct and insurance fraud from insurance companies, consumers, government agencies, and law enforcement entities. As the result of these referrals, the department opened 777 administrative and criminal investigations, identified 142 potential law violations, and took administrative and/or criminal action against 103 individuals.

As the COVID pandemic impacted the holding of both administrative and criminal proceedings, division statistics regarding the final outcome of cases referred for prosecution were significantly lower than in years past.

Department Accomplishments

Provided Expertise on National Insurance Organization Committees

Staff from the Ohio Department of Insurance provided insurance regulation expertise through engagement on 20 National Association of Insurance Commissioners' committees and task forces in such areas as consumer protection, innovation and technology, financial monitoring, fraud, and product pricing. Staff chaired the life insurance and annuities and financial condition committees, as well as the title insurance, capital adequacy, and examination oversight task forces, and served as vice-chair of the life actuarial task force.

Fraud and Enforcement Assistant Director Selected First Female Co-Chair of Coalition Against Insurance Fraud

The Coalition Against Insurance Fraud, a national alliance uniting different groups in the fight against insurance fraud, selected Ohio Department of Insurance Assistant Director of Fraud and Enforcement Michelle Rafeld as its public interest co-chair. Rafeld is the first woman to hold the co-chair position in the organization's 30-year history. The organization requires one co-chair from the insurance industry and the other from the public service or consumer sector. Rafeld had represented the National Association of Insurance Commissioners' Antifraud Task Force on the Coalition's Executive Committee for the last several years.

Fraud and Enforcement Assistant Director Represents State Fraud Regulators at Global Insurance Fraud Summit

The Ohio Department of Insurance's Assistant Director of Fraud and Enforcement, Michelle Rafeld, represented state insurance regulators during the Global Insurance Fraud Summit. Held annually, the summit promotes the development of a comprehensive vision and plan to tackle the global epidemic of insurance fraud. During several summit panel sessions, Rafeld provided representatives from 31 countries insight into the investigation and prosecution of insurance fraud in the United States.

Department Accomplishments

Agent Licensing Renewal Notifications Efficiencies Instituted

The Ohio Department of Insurance began sending license renewal notifications by email instead of U.S. Mail. Renewal notification emails are sent approximately 90 days, 60 days, and 30 days prior to an agent's license expiration date to email addresses on file with the department. This is a departure from the previous notification schedule, which included a 90-day licensure renewal notification by U.S. Mail and a 30-day electronic licensure renewal notification.

Top Fraud and Enforcement Cases

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

Milford Agent Sentenced For Stealing More Than \$1.1 Million From Customers

In July 2020, a Clermont County judge ordered former insurance agent Gregory Oliver to serve nine years in prison for defrauding 17 consumers of more than \$1.1 million from 2011 to 2018. Additionally, Oliver was ordered to pay \$990,027.83 in restitution to his victims. In March of 2020, Oliver pleaded guilty to six felony theft charges.

In addition to depositing client insurance premiums into his business account, and withdrawing funds from client annuities, Oliver submitted fabricated documents to insurance companies in order to become the designated beneficiary of client life and annuity insurance policies. Many of the defrauded clients were over the age of 65.

Oliver obtained an Ohio insurance license in 1989 and held numerous appointments with insurance companies to sell life insurance and annuity products. The Ohio Department of Insurance revoked Oliver's license, and the license of his insurance agency, Oliver Financial Services, in December 2019.

Department Accomplishments

Former Insurance Adjuster Manipulated Claim For Personal Benefit

In July 2020, former Westfield Insurance adjuster Kevyn Hancock appeared before a Franklin County Common Pleas judge and pleaded guilty to one count of theft. An Ohio Department of Insurance criminal investigation showed he used his position at Westfield to manipulate a claim and defraud his then-employer of \$2,383.90. Hancock was ordered to serve three years of community control and pay full restitution to Westfield Insurance. Hancock faces 12 months in jail if he fails to meet his probation conditions.

Cincinnati Woman Convicted For Filing Fraudulent Insurance Claims

In September 2020, Cincinnati resident Cami Magette appeared in the Hamilton County Court of Common Pleas and pleaded guilty to charges of insurance fraud and theft. An Ohio Department of Insurance investigation revealed Magette submitted 47 fraudulent claims against an accident policy she had with Aflac insurance company. Magette was ordered to serve five years of community service, 18 months of probation, and is required to pay \$22,196.25 in restitution to the company.

Agent's License Revoked For Forging Applications, Committing Securities Fraud

In November 2020, the Ohio Department of Insurance revoked the insurance license of Delaware, Ohio agent Michael Wood after confirming Wood submitted forged annuity applications to several insurance companies. In October 2020, Wood was convicted of securities fraud, theft, and falsification, after a criminal investigation conducted by the Ohio Department of Commerce Division of Securities found he defrauded five consumers of more than \$70,000 through a bogus currency investment scheme.

Agent Surrendered License After Phony Investment Offering Cost Ohioans Millions

In February 2021, Dublin, Ohio agent Jeffrey Pickett surrendered his license for cause after an Ohio Department of Insurance investigation found Pickett placed 43 consumers in a risky, non-traditional investment that caused them to lose more than \$10 million. Pickett instructed consumers to invest funds from existing insurance products in an investment he was offering, claiming disbursements from the investment could be used to fund life insurance contracts. When Pickett submitted new life

Department Accomplishments

insurance applications for his clients, he intentionally misstated the funding source for the new policies. All consumers suffered significant monetary losses when they could no longer afford the monthly premium payments for their life insurance contracts.

Cuyahoga Resident Pleaded Guilty to Insurance Fraud Years After Fleeing

In March 2021, a Cuyahoga County Common Pleas judge ordered Patricia Strmac to serve 80 hours of community service, as well as 15 months on probation, for a bogus slip and fall claim she filed against Transportation Insurance in 2007. The following year, while Strmac had been placed in Cuyahoga County's pre-trial diversion program, her diversion agreement was revoked for non-compliance, as she had fled, and a warrant was issued for her arrest. In January of 2021, the Cuyahoga County Prosecutor's Office notified the Ohio Department of Insurance that Strmac had been located and they were moving forward with the case. In February of 2021, Strmac pleaded guilty to one count of insurance fraud. If Strmac violates the conditions of her probation, she faces up to eighteen months in prison.

Department Accomplishments

Foster Competitive Marketplace

Ohio's Average Homeowners and Auto Insurance Premiums Among Lowest in Country Ohio

The National Association of Insurance Commissioners released a report showing that Ohio insurance consumers paid among the lowest average homeowners and automobile insurance premiums in the country. Ohioans paid an average of \$874 (8th lowest) for homeowners insurance and \$795 (11th lowest) for automobile insurance. Those figures compared to the national averages of \$1,249 and \$1,057, respectively, produced a combined savings of \$637 on average for Ohioans. The data is from 2018, the most recent available.

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 580 insurance company transactions, including 11 applications for domestic certificates of authority, were analyzed and reviewed. Twelve mergers and acquisitions were also reviewed.

Financial examinations of 57 Ohio domestic insurers were completed, including nine new company qualifying examinations. Risk Assessment also participated in one regional supervisory college, which is the examination of international insurance companies involving a group of state regulators.

Multiple Employer Welfare Arrangements Summary Financial Information Year Ending December 31, 2020

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
122	*	Cose Health And Wellness Trust	1	\$ 309,067,049	\$ 309,067,049	\$ 43,911,990	\$ 30,273,761	\$ 13,638,229
120	*	Southern Ohio Chamber Alliance Benefit Plan	2	308,081,425	308,081,425	41,905,691	34,896,443	7,009,247
16619	*	Ohio Chamber Health Benefit Program	3	28,958,069	28,958,069	9,001,479	5,375,820	3,625,659
16325	*	Canton Regional Chamber Health Fund	4	28,550,496	28,550,496	6,524,619	2,962,574	3,562,044
125	*	Chamber Benefit Arrangement	5	21,273,500	21,273,500	7,264,293	6,586,259	678,034
109	*	Ohio Bankers Benefits Trust	6	19,253,666	19,253,666	16,863,008	1,790,074	15,072,934
102	*	Cleveland Automobile Dealers Assn Group Health Plan	7	18,320,984	18,320,984	4,881,433	2,578,312	2,303,121
117	*	Ohio Dental Association Wellness Trust	8	17,761,375	17,761,375	10,564,824	3,350,910	7,213,914
116	*	Ohio State Medical Association Health Benefits Plan	9	12,425,278	12,425,278	10,085,421	9,319,338	766,083
123	*	Ohio Farm Bureau Health Benefits Plan	10	12,006,600	12,006,600	3,613,878	2,862,589	751,289
118	*	Builders Exchange Benefit Plan	11	9,299,208	9,299,208	2,733,798	2,046,244	687,554
103	*	Cooperative Group Benefits Plan	12	-	-	2,586,578	-	2,586,578
TOTAL				\$ 784,997,650	\$ 784,997,650			

* DOMICILED IN OHIO

Mutual Protective Associations - Property Summary Financial Information

Year Ending December 31, 2020

NAIC	DOM	ASSOCIATION NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10255	*	Washington Mutual Insurance Association	1	\$ 13,505,982	\$ 13,505,982	\$ 9,450,312	\$ 5,475,155	\$ 3,975,157
10270	*	Sandy & Beaver Insurance Co.	2	9,109,354	9,109,354	26,167,027	6,432,511	19,734,516
10306	*	Wyandot Mutual Insurance Company	3	8,970,303	8,970,303	26,358,175	6,369,065	19,989,110
10399	*	Woodville Mutual	4	3,432,050	3,432,050	7,384,943	1,939,019	5,445,924
10396	*	Perry County Mutual Fire Insurance Company	5	3,370,026	3,370,026	4,726,783	1,324,273	3,402,510
10267	*	Patrons Buckeye Mutual Insurance Company	6	3,261,927	3,261,927	7,453,308	1,151,204	6,302,104
10307	*	German Farmers Mutual Insurance Company	7	2,255,070	2,255,070	7,336,094	1,722,920	5,613,174
10272	*	Springfield Township Mutual Insurance Association	8	1,978,770	1,978,770	4,171,628	790,654	3,380,974
10266	*	Paris And Washington Townships Home Insurance Co	9	1,929,563	1,929,563	5,376,560	1,019,352	4,357,208
10261	*	Washington County Farmers Mutual Insurance Association	10	1,854,731	1,854,731	1,994,905	1,029,168	965,737
10268	*	Pike Mutual Insurance Company	11	1,759,059	1,759,059	5,395,783	1,273,697	4,122,086
10311	*	German Mutual Insurance Company Of Delphos, Oh	12	1,075,565	1,075,565	2,215,266	746,240	1,469,026
10304	*	Farmers Mutual Insurance Company	13	712,898	712,898	1,914,057	34,577	1,879,480
10309	*	German Farmers Mutual Of Sardis Insurance Assn	14	703,953	703,953	1,327,637	292,518	1,035,119
10331	*	Eastern Ohio Mutual Fire & Tornado Insurance Company, The	15	676,411	676,411	1,179,402	514,150	665,252
10254	*	West And Knox Mutual Insurance Company	16	266,898	266,898	1,063,521	111,765	951,756
10279	*	Mennonite Mutual Aid Society	17	198,847	198,847	532,493	27,927	504,566
<hr/>				<u>\$ 55,061,407</u>		<u>\$ 55,061,407</u>		

* DOMICILED IN OHIO

Fire and Casualty Companies

Summary Financial Information

Year Ending December 31, 2020

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10345	*	Community Insurance Company	1	\$ 6,638,919,418	** \$ 6,643,043,481	\$ 2,054,011,521	\$ 1,203,107,333	\$ 850,904,188
29076	*	Medical Mutual Of Ohio	2	2,581,560,700	** 2,582,012,769	2,611,638,271	752,807,848	1,858,830,423
25178		State Farm Mutual Automobile Insurance Company	3	1,166,676,805	39,458,699,247	193,934,682,694	67,882,571,075	126,052,111,619
25143		State Farm Fire And Casualty Company	4	819,235,468	20,274,532,999	46,250,051,104	25,282,508,656	20,967,542,447
10677	*	Cincinnati Insurance Company, The	5	677,713,347	4,308,399,795	15,296,595,042	9,458,741,872	5,837,853,169
95828	*	Medical Health Insuring Corporation Of Ohio	6	592,729,823	** 592,729,823	273,099,480	190,134,763	82,964,717
32786	*	Progressive Specialty Insurance Company	7	591,542,723	1,815,179,886	1,698,767,136	1,184,722,436	514,044,700
16322	*	Progressive Direct Insurance Company	8	572,302,074	4,471,750,392	11,614,335,313	7,776,686,185	3,837,649,128
28207		Anthem Insurance Companies Inc	9	562,819,968	9,200,360,844	4,205,777,426	2,779,856,702	1,425,920,724
29688		Allstate Fire And Casualty Insurance Company	10	518,594,778	9,819,973,949	248,154,701	7,957,370	240,197,331
26263		Erie Insurance Company	11	450,067,569	1,877,048,002	1,252,114,046	827,781,969	424,332,077
10322	*	Grange Indemnity Insurance Company	12	265,559,563	305,313,812	62,372,604	232,293	62,140,311
14060	*	Grange Insurance Company	13	233,026,156	435,877,870	3,007,113,088	1,502,172,356	1,504,940,733
24112	*	Westfield Insurance Company	14	206,473,482	986,607,496	3,064,846,545	1,728,642,047	1,336,204,498
14138		Geico Advantage Insurance Company	15	202,025,659	2,254,721,323	4,141,066,216	2,173,887,292	1,967,178,924
23787	*	Nationwide Mutual Insurance Company	16	195,014,642	2,905,422,035	37,596,285,576	23,509,920,781	14,086,364,795
18988		Auto-Owners Insurance Company	17	191,372,014	4,326,495,575	19,413,579,459	5,988,595,377	13,424,984,082
37907		Allstate Vehicle And Property Insurance Company	18	179,816,278	3,871,586,476	57,012,192	7,442,627	49,569,565
12484		Liberty Mutual Personal Insurance Company	19	178,964,221	1,931,074,716	13,545,441	136,647	13,408,794
19992	*	American Select Insurance Company	20	174,157,506	494,270,845	295,466,733	150,412,370	145,054,363
37834	*	Progressive Preferred Insurance Company	21	173,386,670	1,313,762,795	1,385,450,222	997,706,327	387,743,895
20443		Continental Casualty Company	22	169,200,620	7,217,968,000	44,400,293,379	33,692,674,995	10,707,618,384
39012		Safeco Insurance Company Of Illinois	23	167,844,263	2,165,899,448	170,417,872	6,806,921	163,610,951
19917		Liberty Insurance Underwriters Inc	24	161,898,560	3,609,184,197	219,907,364	105,809,659	114,097,705
23779	*	Nationwide Mutual Fire Insurance Company	25	149,723,791	973,250,412	8,459,087,236	6,065,521,771	2,393,565,465
24120	*	Westfield National Insurance Company	26	148,000,454	310,172,902	743,192,808	380,727,109	362,465,699
26271		Erie Insurance Exchange	27	143,817,852	5,087,147,007	20,857,056,867	10,113,138,337	10,743,918,530
14139		Geico Choice Insurance Company	28	138,160,971	1,190,374,940	1,816,046,848	962,700,167	853,346,682
25941		United Services Automobile Association	29	135,417,136	9,074,576,559	45,291,550,078	11,557,076,691	33,734,473,387
20281		Federal Insurance Company	30	129,043,676	5,964,108,882	16,527,052,288	12,202,879,964	4,324,172,324
23760	*	Nationwide General Insurance Company	31	128,124,433	1,638,409,925	958,783,203	734,364,140	224,419,063
16535		Zurich American Insurance Company	32	127,969,904	6,834,001,016	29,990,928,434	22,809,821,689	7,181,106,746
19232		Allstate Insurance Company	33	117,717,847	5,497,057,410	53,908,480,640	33,744,552,837	20,163,927,803
21482		Factory Mutual Insurance Company	34	116,669,277	4,034,735,769	22,676,781,717	7,318,081,010	15,358,700,707
25674		Travelers Property Casualty Company Of America	35	115,373,400	5,467,581,250	919,913,363	450,054,749	469,858,614
13331	*	Motorists Commercial Mutual Insurance Company	36	114,025,816	412,902,031	630,620,197	451,310,824	179,309,374
22667		Ace American Insurance Company	37	112,670,084	5,401,231,565	26,082,643,060	21,209,522,905	4,873,120,155
10649	*	Summa Insurance Company Inc	38	111,991,685	** 111,991,685	45,089,172	18,356,640	26,732,532
11982	*	Grange Property & Casualty Insurance Company	39	110,354,452	178,488,565	47,345,779	272,926	47,072,853
13072	*	United Ohio Insurance Company	40	109,338,304	170,572,548	418,522,360	195,427,399	223,094,961
19445		National Union Fire Insurance Company Of Pittsburgh, Pa	41	107,464,319	4,799,143,546	22,206,948,061	16,477,512,356	5,729,435,704
11215		Safeco Insurance Company Of Indiana	42	105,275,479	924,946,578	16,374,998	85,136	16,289,862
17230		Allstate Property And Casualty Insurance Company	43	105,082,678	4,841,763,508	222,435,018	19,991,800	202,443,218
26638		Home-Owners Insurance Company	44	104,364,134	1,020,298,913	2,636,968,289	1,179,559,602	1,457,408,687
18600		Usaa General Indemnity Company	45	101,226,084	4,980,202,560	6,915,218,707	4,160,936,939	2,754,281,769
39616	*	Vision Service Plan Insurance Company	46	98,630,627	1,249,625,234	506,307,910	263,675,776	242,632,134
14621	*	Motorists Mutual Insurance Company	47	98,050,489	133,570,674	1,845,933,424	1,303,505,633	542,427,791
25968		Usaa Casualty Insurance Company	48	97,066,700	7,631,019,376	13,506,651,036	7,032,598,630	6,474,052,406

Fire and Casualty Companies

Summary Financial Information

Year Ending December 31, 2020

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
32700	*	Owners Insurance Company	49	95,650,604	2,367,787,878	5,039,160,994	3,010,760,919	2,028,400,075
37877	*	Nationwide Property & Casualty Insurance Company	50	95,186,139	1,559,129,183	475,879,027	444,778,566	31,100,461
10202	*	Ohio Mutual Insurance Company	51	93,384,418	94,209,507	378,431,653	73,654,116	304,777,537
36889	*	Farmers Insurance Of Columbus Inc	52	92,700,454	92,700,454	274,490,459	163,887,877	110,602,582
36447		Lm General Insurance Company	53	92,237,415	3,464,186,236	11,508,750	126,211	11,382,539
19275		American Family Mutual Insurance Company, S.I.	54	88,795,451	3,903,692,958	24,745,785,325	17,117,373,634	7,628,411,691
10386		American Family Insurance Company	55	87,797,118	2,194,096,843	64,549,811	37,555,379	26,994,432
31194		Travelers Casualty And Surety Company Of America	56	87,562,195	2,498,023,363	4,625,889,627	2,534,855,020	2,091,034,607
13927		Homesite Insurance Company Of The Midwest	57	86,000,837	787,178,693	331,333,969	220,735,512	110,598,457
14137		Geico Secure Insurance Company	58	82,948,576	758,749,023	1,729,024,261	532,394,061	1,196,630,200
20230	*	Central Mutual Insurance Company	59	82,241,804	706,064,821	1,849,332,036	956,730,068	892,601,960
42579		Allied Property & Casualty Insurance Company	60	81,531,931	581,314,074	276,126,262	218,736,269	57,389,993
19070		Standard Fire Insurance Company, The	61	79,179,854	2,637,308,437	4,250,851,752	2,940,048,942	1,310,802,811
14184		Acuity, A Mutual Insurance Company	62	75,315,238	1,780,138,034	5,191,596,275	2,546,013,816	2,645,582,459
25135	*	State Automobile Mutual Insurance Company	63	75,302,583	580,030,342	2,361,729,822	1,547,540,728	814,189,094
26131	*	Western Reserve Mutual Casualty Company	64	75,207,929	102,013,288	216,850,114	91,489,716	125,360,398
19240		Allstate Indemnity Company	65	71,793,863	2,955,921,665	111,768,520	11,716,054	100,052,466
41491		Geico Casualty Company	66	70,797,301	5,455,830,949	5,116,415,057	2,983,536,969	2,132,878,087
25405	*	Safe Auto Insurance Company	67	69,209,056	335,403,910	397,550,111	275,164,900	122,385,211
28223		Nationwide Agribusiness Insurance Company	68	67,379,806	1,384,802,927	1,577,824,274	1,357,228,759	220,595,515
18058		Philadelphia Indemnity Insurance Company	69	67,079,493	3,368,653,117	9,935,146,803	7,308,441,597	2,626,705,206
26123	*	Lightning Rod Mutual Insurance Company	70	66,401,762	87,886,394	346,799,957	144,276,204	202,523,753
11185		Foremost Insurance Company	71	66,069,602	2,467,572,477	2,545,767,683	1,179,891,605	1,365,876,077
28665	*	Cincinnati Casualty Company, The	72	62,653,091	442,823,878	515,103,757	59,112,685	455,991,072
11150		Arch Insurance Company	73	61,404,504	2,596,210,544	5,686,750,389	4,554,285,393	1,132,464,997
37885		XI Specialty Insurance Company	74	61,158,550	2,961,258,360	1,941,869,296	1,479,952,552	461,916,745
22906		Permanent General Assurance Corporation Of Ohio	75	61,136,413	273,608,209	178,659,000	134,381,896	44,277,104
14176		Hastings Mutual Insurance Company	76	60,665,628	374,168,766	1,005,030,258	471,960,537	533,069,721
25453	*	Nationwide Insurance Company Of America	77	60,143,317	1,489,494,089	897,630,825	754,936,793	142,694,032
20699		Ace Property And Casualty Insurance Company	78	58,359,645	2,627,801,320	12,629,014,325	9,918,233,654	2,710,780,671
23035		Liberty Mutual Fire Insurance Company	79	55,657,102	3,164,383,306	7,583,566,515	5,719,582,647	1,863,983,868
24228		Pekin Insurance Company	80	55,357,105	390,853,807	327,028,980	190,246,309	136,782,672
16799	*	Wayne Mutual Insurance Company	81	55,033,665	55,033,665	110,232,929	51,669,029	58,563,900
25011		Wesco Insurance Company	82	54,767,342	1,998,754,059	1,996,454,091	1,502,567,588	493,886,503
26298		Metropolitan Property And Casualty Insurance Company	83	54,056,271	1,532,470,526	6,677,950,060	4,428,692,127	2,249,257,933
16691	*	Great American Insurance Company	84	53,708,538	2,633,439,307	9,822,296,458	7,266,385,950	2,555,910,508
21652		Farmers Insurance Exchange	85	52,432,927	5,154,337,740	17,853,262,522	13,185,881,113	4,667,381,410
10872		American Strategic Insurance Corp	86	52,012,819	1,165,255,407	1,883,946,728	1,309,353,432	574,593,296
35300		Allianz Global Risks Us Insurance Company	87	50,568,097	1,832,327,076	9,321,466,215	7,470,631,667	1,850,834,548
39039		Rural Community Insurance Company	88	50,456,333	1,806,711,856	2,047,928,827	1,820,363,274	227,565,554
26247		American Guarantee And Liability Insurance Company	89	48,977,136	1,234,005,014	278,563,354	97,270,255	181,293,099
36161		Travelers Property Casualty Insurance Company	90	48,839,100	964,709,204	321,576,940	234,971,471	86,605,469
29459		Twin City Fire Insurance Company	91	48,478,780	1,582,456,618	705,870,173	419,779,184	286,090,989
13986		Frankenmuth Mutual Insurance Company	92	47,294,445	711,406,756	1,622,820,902	892,260,352	730,560,550
29858		Mortgage Guaranty Insurance Corporation	93	47,111,784	1,101,320,599	6,176,479,420	4,840,442,232	1,336,037,188
24082		Ohio Security Insurance Company	94	43,788,966	2,568,410,931	22,243,506	8,424,947	13,818,559
35289		Continental Insurance Company	95	43,389,607	1,253,646,439	1,919,958,060	153,116,158	1,766,841,902
19682		Hartford Fire Insurance Company	96	42,963,438	1,952,984,938	24,820,166,037	13,572,907,518	11,247,258,518

Fire and Casualty Companies

Summary Financial Information

Year Ending December 31, 2020

NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
11843		Medical Protective Company, The	97	41,304,490	627,542,969	4,611,697,121	1,698,795,072	2,912,902,049
10111		American Bankers Insurance Company Of Florida	98	41,208,172	5,290,262,283	2,408,803,985	1,810,941,954	597,862,031
41653		Milbank Insurance Company	99	39,900,758	257,407,052	638,749,443	448,571,833	190,177,610
39217		Qbe Insurance Corporation	100	38,996,903	1,288,506,510	2,841,423,837	2,141,522,929	699,900,908
14044		Goodville Mutual Casualty Company	101	38,523,459	191,006,430	406,540,594	168,925,663	237,614,931
24554		XI Insurance America Inc	102	38,060,223	1,237,592,616	991,587,664	787,774,545	203,813,119
34339		Metropolitan Group Property And Casualty Insurance Company	103	37,817,181	720,704,751	560,558,286	301,140,307	259,417,979
21253		Garrison Property And Casualty Insurance Company	104	37,758,926	2,935,447,224	3,617,276,890	2,220,907,498	1,396,369,391
15350		West Bend Mutual Insurance Company	105	37,607,777	1,453,309,825	3,551,353,792	2,150,838,032	1,400,515,760
25240		Nau Country Insurance Company	106	37,549,701	1,764,765,596	1,192,605,883	914,223,012	278,382,871
25658		Travelers Indemnity Company, The	107	37,463,748	1,889,684,649	24,419,749,492	17,470,223,864	6,949,525,628
28188		Travco Insurance Company	108	37,408,995	407,394,261	245,578,153	178,303,393	67,274,760
11371		Great West Casualty Company	109	37,349,936	1,189,693,106	2,381,952,212	1,696,347,094	685,605,119
21113		United States Fire Insurance Company	110	37,260,735	1,147,889,082	4,818,423,595	3,299,918,869	1,518,504,726
10271	*	Sonnenberg Mutual Insurance Company	111	36,532,319	47,524,053	30,864,493	11,655,104	19,209,389
30210		Esurance Property And Casualty Insurance Company	112	36,147,666	1,396,115,008	83,907,577	43,563,844	40,343,733
28401		American National Property And Casualty Company	113	36,026,179	919,559,911	1,685,085,904	897,460,119	787,625,785
23043		Liberty Mutual Insurance Company	114	34,067,903	2,552,879,605	58,048,967,865	39,029,092,737	19,019,875,128
20346		Pacific Indemnity Company	115	33,574,504	601,514,277	12,486,430,726	8,946,294,134	3,540,136,592
16705	*	Dealers Assurance Company	116	32,359,562	199,686,775	199,360,913	105,179,582	94,181,331
24147		Old Republic Insurance Company	117	32,349,656	2,002,527,812	3,185,646,999	1,963,447,566	1,222,199,433
34495		Doctors' Company, An Interinsurance Exchange	118	32,150,155	643,508,658	4,570,536,521	2,213,032,908	2,357,503,613
23280	*	Cincinnati Indemnity Company, The	119	32,082,861	426,407,869	150,260,538	34,944,052	115,316,486
25615		Charter Oak Fire Insurance Company, The	120	32,050,641	1,534,997,150	1,026,608,824	780,202,940	246,405,884
12548		American Agri-Business Insurance Company	121	31,452,922	2,106,951,257	2,074,827,391	1,802,302,632	272,524,759
22292		Hanover Insurance Company, The	122	31,328,059	1,467,796,727	8,973,493,165	6,390,617,478	2,582,875,687
26344	*	Great American Assurance Company	123	31,266,875	769,587,073	24,567,115	7,200	24,559,915
36455		Allstate Northbrook Indemnity Company	124	31,101,621	2,259,548,440	56,037,621	368,624	55,668,997
25623		Phoenix Insurance Company, The	125	30,745,148	1,316,342,926	4,512,474,539	2,871,611,098	1,640,863,440
38458		Genworth Mortgage Insurance Corporation	126	30,621,990	942,843,911	4,941,619,862	3,466,105,342	1,475,514,520
10641		Endurance American Insurance Company	127	30,480,242	818,669,120	3,252,565,697	2,339,335,313	913,230,384
12572		Selective Insurance Company Of America	128	30,354,568	740,704,749	2,840,293,618	2,100,887,962	739,405,656
13634		Essent Guaranty Inc	129	30,335,449	876,661,830	3,116,810,916	2,067,932,531	1,048,878,385
21415		Employers Mutual Casualty Company	130	30,141,921	1,208,207,162	4,800,572,241	3,235,049,501	1,565,522,740
20176	*	Celina Mutual Insurance Company, The	131	29,751,167	93,495,489	97,910,220	52,658,138	45,252,081
42722	*	American Modern Property & Casualty Insurance Company	132	29,584,900	686,638,790	191,585,207	163,249,857	28,335,350
33600		Lm Insurance Corporation	133	29,537,176	1,209,225,403	117,864,086	1,885,353	115,978,733
24074		Ohio Casualty Insurance Company	134	29,226,985	1,180,336,837	7,719,546,690	5,580,022,983	2,139,523,707
35882		Geico General Insurance Company	135	28,844,891	10,077,871,281	194,501,999	212,011	194,289,988
10014		Affiliated Fm Insurance Company	136	28,772,712	1,099,474,739	3,907,156,260	1,514,522,696	2,392,633,564
40436		Stratford Insurance Company	137	28,620,142	690,280,873	709,403,339	652,551,863	56,851,475
11991	*	National Casualty Company	138	28,538,888	1,310,410,205	814,769,647	685,753,779	129,015,868
11252		Encompass Home & Auto Insurance Company	139	27,509,818	359,544,107	8,694,313	525,863	8,168,450
39845		Westport Insurance Corporation	140	27,169,575	1,214,150,678	4,594,180,344	2,990,580,214	1,603,600,130
19690		American Economy Insurance Company	141	26,985,462	499,631,139	19,788,313	826,418	18,961,862
14249		Founders Insurance Company	142	26,884,728	109,789,009	203,243,284	117,727,523	85,515,761
33790		Radian Guaranty Inc	143	26,864,178	1,082,412,737	5,437,185,787	4,955,701,662	481,484,125
10638		Proselect Insurance Company	144	26,364,200	223,448,822	168,528,855	138,518,374	30,010,481

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
11017	*	State Auto Insurance Company Of Ohio	145	26,118,238	26,118,238	24,446,463	6,036,546	18,409,917
37273		Axis Insurance Company	146	26,072,120	1,079,534,684	1,804,181,719	1,258,692,820	545,488,899
19976		Amica Mutual Insurance Company	147	25,694,674	2,282,775,042	5,670,627,494	2,663,063,213	3,007,564,281
40266		Arch Mortgage Insurance Company	148	23,878,837	825,674,871	2,186,069,930	1,942,603,194	243,466,736
38318		Starr Indemnity & Liability Company	149	23,843,832	2,640,427,981	6,831,634,088	4,452,913,351	2,378,720,737
19259		Selective Insurance Company Of South Carolina	150	23,705,102	692,661,292	763,189,474	580,382,914	182,806,561
29599		Us Specialty Insurance Company	151	23,633,472	825,378,169	2,202,698,967	1,677,759,325	524,939,642
13897		Farmers Mutual Hail Insurance Company Of Iowa	152	22,981,854	656,616,175	758,733,021	332,306,276	426,426,744
32620	*	National Interstate Insurance Company	153	22,556,073	519,523,439	1,364,658,471	1,078,309,914	286,348,557
21180		Sentry Select Insurance Company	154	22,330,153	730,348,794	895,183,299	665,520,843	229,662,456
42307		Navigators Insurance Company	155	22,237,365	868,673,844	4,230,361,942	3,158,620,128	1,071,741,814
13137		Viking Insurance Company Of Wisconsin	156	22,233,244	360,907,535	508,248,501	333,437,174	174,811,327
20184	*	National Mutual Insurance Company, The	157	21,988,102	53,288,395	103,241,346	58,528,771	44,712,575
42757		Agri General Insurance Company	158	21,889,086	369,663,504	138,778,476	176,808	138,601,668
25682		Travelers Indemnity Company Of Connecticut, The	159	21,494,750	1,429,142,649	1,184,343,359	852,822,463	331,520,896
19720		American Alternative Insurance Corporation	160	21,445,524	474,810,161	434,900,069	238,075,153	196,824,916
23612		Midwest Employers Casualty Company	161	21,374,543	232,161,222	157,432,534	39,882,852	117,549,682
24171		Netherlands Insurance Company, The	162	20,883,146	125,509,908	25,740,967	4,069,971	21,670,996
29742		Integon National Insurance Company	163	20,881,850	1,306,383,403	4,658,378,307	3,371,331,920	1,287,046,387
37770		Csaa General Insurance Company	164	20,856,823	961,565,701	224,653,325	67,289,535	157,363,790
28932		Markel American Insurance Company	165	20,852,513	856,401,674	1,517,623,242	1,143,041,525	374,581,717
20087		National Indemnity Company	166	20,481,256	209,814,944	317,406,349,239	129,644,054,825	187,762,294,414
10974	*	Root Insurance Company	167	20,442,568	616,842,050	396,137,675	296,083,444	100,054,231
12416		Protective Insurance Company	168	20,167,726	497,585,161	1,130,715,524	784,481,973	346,233,551
39926		Selective Insurance Company Of The Southeast	169	20,162,345	639,579,429	608,042,779	464,538,709	143,504,070
16713	*	Buckeye State Mutual Insurance Company	170	20,005,263	38,570,904	57,199,630	30,758,205	26,441,425
10120		Everest National Insurance Company	171	19,968,079	1,087,847,988	1,061,166,775	865,387,300	195,779,475
13528		Brotherhood Mutual Insurance Company	172	19,930,375	584,868,098	879,696,512	582,125,577	297,570,935
22276		Berkshire Hathaway Specialty Insurance Company	173	19,380,147	1,242,572,230	6,236,753,770	2,349,682,318	3,887,071,452
12188		Trexis Insurance Corporation	174	19,113,226	193,742,091	113,770,051	59,735,807	54,034,245
34312		Producers Agriculture Insurance Company	175	18,815,216	557,661,533	483,675,686	421,928,077	61,747,609
24740		Safeco Insurance Company Of America	176	18,769,220	3,222,927,461	5,986,651,025	4,123,679,789	1,862,971,236
11126		Sompo America Insurance Company	177	18,355,079	467,735,155	1,300,802,905	810,638,517	490,164,389
13935		Federated Mutual Insurance Company	178	18,305,499	1,382,243,743	7,449,434,514	3,436,990,434	4,012,444,079
22314		Rsui Indemnity Company	179	18,273,703	648,389,674	4,152,128,928	2,481,060,445	1,671,068,483
25666		Travelers Indemnity Company Of America, The	180	18,251,095	1,214,633,280	680,292,897	494,209,505	186,083,392
21229		Membersselect Insurance Company	181	18,221,588	1,089,268,045	574,519,664	388,867,225	185,652,438
10945		Tokio Marine America Insurance Company	182	18,154,954	505,321,249	1,387,735,506	957,293,707	430,441,798
22586		Atlantic States Insurance Company	183	18,119,027	311,660,417	1,098,221,796	818,425,100	279,796,696
22322		Greenwich Insurance Company	184	18,098,339	929,725,083	1,849,297,160	1,328,312,328	520,984,832
18767		Church Mutual Insurance Company, S.I.	185	18,042,235	924,163,196	2,011,141,597	1,478,162,088	532,979,509
22055		Geico Indemnity Company	186	17,798,141	5,940,683,329	13,304,383,109	4,279,629,187	9,024,753,922
33391		Proassurance Indemnity Company Inc	187	17,766,925	145,542,864	943,221,972	702,199,704	241,022,268
41343		Hdi Global Insurance Company	188	17,627,610	541,916,632	740,109,768	555,480,423	184,629,345
42986		Standard Guaranty Insurance Company	189	17,100,574	346,634,616	318,686,979	188,809,234	129,877,745
17299	*	Mennonite Mutual Insurance Company	190	17,011,158	27,287,699	42,514,505	19,977,166	22,537,339
15105		Safety National Casualty Corporation	191	16,887,688	994,369,639	9,990,410,931	7,071,587,340	2,918,823,591
37915		Essentia Insurance Company	192	16,640,905	504,984,726	118,478,948	86,296,425	32,182,523

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
27154		Atlantic Specialty Insurance Company	193	16,485,790	1,083,899,780	2,873,992,318	2,050,706,556	823,285,762
13021		United Fire & Casualty Company	194	16,298,085	643,798,588	2,015,558,353	1,343,959,032	671,599,321
20303		Great Northern Insurance Company	195	16,010,259	1,309,505,252	624,672,598	219,783,866	404,888,732
20427		American Casualty Company Of Reading, Pa	196	15,963,353	648,494,528	114,754,706	-	114,754,706
21873		Fireman'S Fund Insurance Company	197	15,890,404	944,635,207	1,980,281,760	666,860,887	1,313,420,873
10243		National Continental Insurance Company	198	15,820,259	173,269,985	188,484,855	96,890,973	91,593,882
13056		Rli Insurance Company	199	15,715,759	641,173,836	2,314,336,744	1,192,744,750	1,121,591,994
10464		Canal Insurance Company	200	15,313,745	315,684,812	949,391,799	497,834,825	451,556,974
12130		New South Insurance Company	201	15,087,797	105,968,924	38,056,484	29,180,911	8,875,573
10054		Securian Casualty Company	202	14,986,986	337,578,414	457,556,024	315,112,583	142,443,441
22837		Agcs Marine Insurance Company	203	14,905,613	461,994,540	319,626,654	157,399,479	162,227,175
10127	*	Allied Insurance Company Of America	204	14,675,484	303,997,919	173,613,802	158,517,950	15,095,852
39306		Fidelity And Deposit Company Of Maryland, The	205	14,638,596	573,839,208	332,050,756	44,413,593	287,637,163
11770	*	United Financial Casualty Company	206	14,251,346	2,386,560,621	5,721,134,584	4,362,715,750	1,358,418,834
21105		North River Insurance Company, The	207	14,121,942	369,709,346	1,264,179,286	922,545,933	341,633,353
22063		Government Employees Insurance Company	208	13,846,924	6,107,145,158	44,673,604,983	15,418,496,919	29,255,108,063
10030		Westchester Fire Insurance Company	209	13,700,265	655,263,149	333,083,931	184,192,622	148,891,309
19941	*	American Commerce Insurance Company	210	13,528,362	155,136,513	345,840,447	232,343,363	113,497,084
42390		Amguard Insurance Company	211	13,504,699	1,428,709,557	1,708,087,393	1,440,741,960	267,345,433
13695		National Mortgage Insurance Corporation	212	12,949,462	455,172,323	1,928,425,610	1,062,752,327	865,673,283
25054		Hudson Insurance Company	213	12,818,158	1,423,523,366	1,816,785,669	1,347,812,783	468,972,886
25895		United States Liability Insurance Company	214	12,659,680	540,941,981	1,558,266,193	504,981,032	1,053,285,159
24260	*	Progressive Casualty Insurance Company	215	12,627,541	2,313,277,502	12,823,771,456	9,486,702,475	3,337,068,981
10336		First Acceptance Insurance Company Inc	216	12,607,182	127,833,660	211,986,075	112,617,407	99,368,668
40118	*	Trustgard Insurance Company	217	12,388,868	175,269,805	78,828,612	758,608	78,070,004
38970		Markel Insurance Company	218	12,352,220	658,048,077	3,027,534,438	1,389,759,388	1,637,775,050
37540		Beazley Insurance Company Inc	219	12,292,251	524,079,787	915,213,308	665,961,703	249,251,605
32573	*	Ohio Fair Plan Underwriting Association	220	12,228,743	12,228,743	25,404,049	25,881,209	(477,160)
20516		Euler Hermes North America Insurance Company	221	12,222,124	391,170,424	614,674,406	458,236,497	156,437,909
24104	*	Ohio Farmers Insurance Company	222	12,203,144	25,207,866	3,374,073,769	665,616,417	2,708,457,352
20508		Valley Forge Insurance Company	223	12,039,627	532,591,361	63,380,881	-	63,380,881
31534		Citizens Insurance Company Of America	224	11,965,725	828,169,311	1,754,190,896	1,020,966,422	733,224,474
19100		Amco Insurance Company	225	11,950,926	912,961,214	721,883,371	523,556,325	198,327,046
19801		Argonaut Insurance Company	226	11,854,084	797,461,331	2,141,179,309	1,165,681,902	975,497,407
11630		Jefferson Insurance Company	227	11,811,979	387,847,005	528,443,998	173,871,879	354,572,119
32603		Berkley Insurance Company	228	11,809,837	928,722,583	21,499,721,230	15,311,600,566	6,188,120,664
19410		Commerce And Industry Insurance Company	229	11,808,190	218,127,619	511,178,254	24,950,683	486,227,571
20478		National Fire Insurance Company Of Hartford	230	11,783,798	550,009,495	95,568,190	-	95,568,190
12502		Db Insurance Co., Ltd. (U.S. Branch)	231	11,688,146	199,969,099	355,723,695	238,896,826	116,826,869
13188		Western Surety Company	232	11,670,761	416,493,319	2,094,493,130	554,517,555	1,539,975,575
27120		Trumbull Insurance Company	233	11,599,333	1,180,478,935	256,901,643	136,073,637	120,828,007
29068		American Family Connect Property And Casualty Insurance Company	234	11,554,478	1,036,746,909	676,469,383	137,566,142	538,903,241
34690		Property And Casualty Insurance Company Of Hartford	235	11,278,084	839,732,750	276,654,768	135,596,659	141,058,109
37176	*	Ohio Bar Liability Insurance Company	236	11,065,198	11,065,198	45,886,706	12,854,263	33,032,443
24015		Northland Insurance Company	237	11,043,165	490,112,109	1,297,014,373	751,979,503	545,034,870
38911		Berkley National Insurance Company	238	10,847,235	479,370,346	203,076,781	145,067,460	58,009,321
25127		State Auto Property & Casualty Insurance Company	239	10,540,660	796,991,374	2,549,989,419	1,848,299,208	701,690,211
19046		Travelers Casualty Insurance Company Of America	240	10,525,948	1,152,525,574	2,144,360,175	1,592,601,600	551,758,575

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				OHIO	TOTAL			
29424		Hartford Casualty Insurance Company	241	10,454,260	1,006,449,434	2,421,175,311	1,499,637,655	921,537,657
13692		Donegal Mutual Insurance Company	242	10,425,190	342,215,039	759,514,468	440,121,152	319,393,316
23132		R.V.I. America Insurance Company	243	10,370,469	27,339,106	104,465,004	24,584,268	79,880,736
15873		United Guaranty Residential Insurance Company	244	10,237,895	346,347,404	1,948,083,909	1,766,696,642	181,387,267
19402		Aig Property Casualty Company	245	10,228,243	1,597,375,654	80,892,155	23,135,746	57,756,408
35955		California Casualty General Insurance Company Of Oregon	246	10,002,866	74,461,757	116,510,686	97,850,537	18,660,149
22772		Integon Indemnity Corporation	247	9,953,910	546,494,484	284,418,185	228,003,521	56,414,664
12831		State National Insurance Company Inc	248	9,903,629	806,401,551	670,658,175	162,495,963	508,162,211
22551		Mitsui Sumitomo Insurance Usa Inc	249	9,887,944	188,096,922	139,199,204	82,688,946	56,510,258
42404		Liberty Insurance Corporation	250	9,678,013	1,659,760,560	205,135,613	7,218,395	197,917,218
42978		American Security Insurance Company	251	9,508,489	1,213,710,855	1,468,476,233	924,080,642	544,395,591
10723	*	Nationwide Assurance Company	252	9,481,202	24,633,857	48,389,765	12,027,930	36,361,835
12475	*	Republic-Franklin Insurance Company	253	9,441,236	290,032,329	135,437,958	70,427,543	65,010,415
11034	*	Bristol West Casualty Insurance Company	254	9,392,143	22,314,655	17,536,422	8,127,334	9,409,088
29700		North American Elite Insurance Company	255	9,328,516	174,984,413	119,137,782	62,944,155	56,193,627
10200		Hiscox Insurance Company Inc	256	9,250,445	511,623,837	1,022,623,751	734,212,759	288,410,992
14575		Millers Capital Insurance Company	257	9,203,710	81,726,002	180,078,786	91,494,324	88,584,462
21261		Electric Insurance Company	258	9,149,352	219,928,667	1,169,945,007	783,052,738	386,892,269
10847		Cumis Insurance Society Inc	259	9,126,007	540,173,707	2,261,947,012	1,219,026,630	1,042,920,381
10051		Lyndon Southern Insurance Company	260	9,106,721	576,002,572	396,794,326	329,232,089	67,562,235
44393		West American Insurance Company	261	9,063,295	566,455,634	50,813,852	2,155,039	48,658,813
43575		Indemnity Insurance Company Of North America	262	8,848,692	1,431,765,570	303,433,245	142,518,807	160,914,438
30104		Hartford Underwriters Insurance Company	263	8,759,980	1,224,815,908	1,727,023,450	1,117,616,922	609,406,528
28304		Federated Service Insurance Company	264	8,743,116	247,441,284	508,183,636	227,419,004	280,764,632
10052		Chubb National Insurance Company	265	8,678,919	747,495,375	281,871,983	95,683,008	186,188,975
36781		Fmh Ag Risk Insurance Company	266	8,591,815	184,534,860	119,139,555	6,279,131	112,860,424
10176	*	Citizens Insurance Company Of Ohio	267	8,418,249	9,598,063	11,808,030	18,829	11,789,201
11000		Sentinel Insurance Company, Ltd	268	8,381,541	1,185,830,843	326,501,709	82,081,697	244,420,012
23469	*	American Modern Home Insurance Company	269	8,379,276	359,237,027	965,434,897	671,999,985	293,434,912
10642		Cherokee Insurance Company	270	8,065,275	248,449,164	730,838,017	441,428,249	289,409,768
14982		Penn Millers Insurance Company	271	8,032,562	154,979,930	83,842,821	37,160,567	46,682,254
20494		Transportation Insurance Company	272	7,845,781	320,737,738	71,024,255	20,248	71,004,007
18279		Bankers Standard Insurance Company	273	7,594,032	838,378,963	339,381,965	130,419,744	208,962,221
24376		Spinnaker Insurance Company	274	7,523,380	272,940,824	164,414,914	94,847,665	69,567,249
34738		Arag Insurance Company	275	7,322,319	116,641,643	122,518,235	33,550,947	88,967,287
21458		Employers Insurance Company Of Wausau	276	7,318,024	490,524,404	7,538,438,218	5,693,346,051	1,845,092,167
22306		Massachusetts Bay Insurance Company	277	7,137,647	552,276,976	64,436,845	52,630	64,384,215
14117		Grinnell Mutual Reinsurance Company	278	7,101,658	373,578,103	1,381,145,613	616,286,455	764,859,154
21407		Emcaseo Insurance Company	279	7,033,105	404,893,008	311,932,979	137,803,121	174,129,858
41394		Benchmark Insurance Company	280	6,916,287	457,183,475	616,509,336	443,268,792	173,240,544
12873		Privilege Underwriters Reciprocal Exchange	281	6,729,390	1,337,257,330	971,238,539	637,950,574	333,287,965
20362		Mitsui Sumitomo Insurance Company Of America	282	6,689,657	296,765,727	1,993,256,330	675,119,127	1,318,137,203
22209	*	Freedom Specialty Insurance Company	283	6,687,134	290,367,113	92,904,454	68,687,312	24,217,142
25712		Esurance Insurance Company	284	6,684,948	503,742,489	174,224,665	11,351,776	162,872,889
21326		Empire Fire And Marine Insurance Company	285	6,646,504	278,524,883	58,710,032	20,298,605	38,411,426
11255		Caterpillar Insurance Company	286	6,593,818	433,476,232	1,042,652,354	574,594,674	468,057,680
38776		Sirius America Insurance Company	287	6,568,575	305,150,166	1,428,591,656	868,964,031	559,627,624
23841		New Hampshire Insurance Company	288	6,489,522	927,318,861	143,696,049	78,976,219	64,719,830

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				OHIO	TOTAL			
10690		Allied World National Assurance Company	289	6,459,944	535,573,126	649,072,412	485,936,074	163,136,338
29980		First Colonial Insurance Company	290	6,448,428	208,345,458	258,321,120	124,920,739	133,400,381
43494		American Hallmark Insurance Company Of Texas	291	6,442,421	212,635,443	349,288,613	233,091,386	116,197,231
42587		Depositor'S Insurance Company	292	6,410,698	519,352,052	261,780,898	223,632,093	38,148,805
26565	*	Ohio Indemnity Company	293	6,226,135	400,982,070	179,795,225	132,331,953	47,463,272
38245	*	Bcs Insurance Company	294	6,216,271	284,181,474	298,706,234	152,298,162	146,408,072
10178		Fcci Insurance Company	295	6,159,030	519,466,886	2,344,961,108	1,617,436,285	727,524,823
23388		Shelter Mutual Insurance Company	296	6,070,068	1,732,472,798	3,724,053,618	1,552,264,475	2,171,789,134
37257		Praetorian Insurance Company	297	6,067,751	362,635,642	352,844,517	253,575,529	99,268,988
20990		Country Mutual Insurance Company	298	6,066,161	1,806,604,624	5,840,081,805	2,739,198,498	3,100,883,307
19380		American Home Assurance Company	299	6,020,337	396,267,623	22,827,543,808	16,133,649,539	6,693,894,269
23663		National American Insurance Company	300	5,973,598	181,371,134	277,522,068	192,430,773	85,091,295
16624		Allied World Specialty Insurance Company	301	5,969,191	401,808,867	1,401,875,763	948,908,242	452,967,521
16144		Grinnell Select Insurance Company	302	5,933,338	191,134,075	41,086,434	21,389,614	19,696,819
20044		Berkshire Hathaway Homestate Insurance Company	303	5,919,923	391,700,885	3,733,765,024	1,687,300,956	2,046,464,068
16608		New York Marine And General Insurance Company	304	5,826,283	605,673,572	2,346,113,296	1,678,053,425	668,059,872
20141		National Trust Insurance Company	305	5,795,478	176,804,234	39,917,697	(123,356)	40,041,053
15032		Guideone Mutual Insurance Company	306	5,607,062	358,587,994	1,142,953,061	781,523,673	361,429,388
24066		American Fire And Casualty Company	307	5,563,023	382,203,514	43,900,818	1,535,853	42,364,965
33723	*	Great American Spirit Insurance Company	308	5,548,422	140,789,473	18,032,723	3,454	18,029,269
11008		Auto Club Indemnity Company	309	5,529,157	146,000,388	31,132,393	25,256,941	5,875,452
12199		Keystone National Insurance Company	310	5,428,159	23,508,067	27,779,523	16,507,991	11,271,532
18961	*	Crestbrook Insurance Company	311	5,399,196	395,758,727	168,260,787	119,457,458	48,803,329
37478		Hartford Insurance Company Of The Midwest	312	5,394,166	842,376,699	681,463,895	148,383,060	533,080,835
24988		Sentry Insurance A Mutual Company	313	5,392,802	556,683,848	10,172,180,043	3,667,965,187	6,504,214,856
26433		Harco National Insurance Company	314	5,355,959	302,959,777	1,247,988,884	481,169,164	766,819,720
38156		Alpha Property & Casualty Insurance Company	315	5,334,030	90,404,424	36,213,199	22,127,531	14,085,668
16023		Lemonade Insurance Company	316	5,248,520	213,661,906	197,545,268	136,144,030	61,401,238
16748	*	Affinity Mutual Insurance Company	317	5,093,364	9,065,925	16,130,105	6,360,065	9,770,040
43460		Aspen American Insurance Company	318	5,054,987	603,500,382	1,248,273,415	642,073,685	606,199,730
24767		St Paul Fire And Marine Insurance Company	319	5,022,643	286,107,609	20,881,814,306	14,742,818,045	6,138,996,260
31887		Coface North America Insurance Company	320	5,011,356	120,676,481	155,556,712	107,871,045	47,685,667
20052		National Liability & Fire Insurance Company	321	4,964,341	748,010,553	3,315,807,772	2,100,693,927	1,215,113,845
23752		Ascot Insurance Company	322	4,955,327	162,622,560	232,891,875	125,620,973	107,270,902
10815		Verlan Fire Insurance Company	323	4,943,482	105,590,335	25,986,857	20,224	25,966,633
41297	*	Scottsdale Insurance Company	324	4,915,023	2,186,376,678	1,268,174,745	1,117,988,789	150,185,956
28649		Eastern Atlantic Insurance Company	325	4,756,858	29,821,191	87,231,626	45,684,207	41,547,419
20222	*	All America Insurance Company	326	4,711,040	61,099,234	334,646,641	166,240,435	168,406,197
12190		American Pet Insurance Company Inc	327	4,680,622	458,558,506	228,016,904	134,845,635	93,171,269
23728		National General Insurance Company	328	4,657,565	224,720,319	59,742,561	33,149,036	26,593,525
16024		Federated Reserve Insurance Company	329	4,585,923	143,226,663	136,345,423	75,714,572	60,630,852
10676		First Guard Insurance Company	330	4,581,260	31,749,495	54,979,548	4,694,460	50,285,088
26581		Independence American Insurance Company	331	4,547,439	178,671,504	149,369,068	61,165,217	88,203,851
19631		American Road Insurance Company, The	332	4,519,560	366,068,545	750,903,380	423,976,971	326,926,409
36234		Preferred Professional Insurance Company	333	4,492,308	169,979,291	333,461,243	224,837,698	108,623,545
17825		Tuscarora Wayne Insurance Company	334	4,460,303	35,198,856	116,035,737	46,715,715	69,320,022
23817		Illinois National Insurance Company	335	4,414,144	183,820,847	60,848,435	15,347,601	45,500,834
22730		Allied World Insurance Company	336	4,408,232	259,735,771	2,869,958,711	1,692,859,366	1,177,099,345

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
32280		Wellfleet Insurance Company	337	4,272,554	171,382,692	172,076,590	109,632,749	62,443,841
26921		Everest Reinsurance Company	338	4,244,005	445,643,555	16,840,720,770	11,564,718,267	5,276,002,503
12750	*	Evergreen National Indemnity Company	339	4,193,157	35,895,192	58,982,717	20,779,940	38,202,777
36650		Guarantee Company Of North America Usa	340	4,187,948	68,571,887	20,728,593	656,651	20,071,942
40045		Starnet Insurance Company	341	4,182,304	306,619,698	245,146,269	124,406,659	120,739,609
21687		Mid-Century Insurance Company	342	4,163,527	2,604,715,337	6,941,017,539	2,828,535,180	4,112,482,359
15580	*	Scottsdale Indemnity Company	343	4,152,090	263,005,702	103,354,381	64,896,277	38,458,104
20397		Vigilant Insurance Company	344	4,064,581	414,769,057	449,915,793	100,300,460	349,615,333
22241		Medmarc Casualty Insurance Company	345	4,037,587	39,631,072	154,632,315	93,490,472	61,141,843
14974		Pennsylvania Lumbermens Mutual Insurance Company	346	4,023,421	287,862,636	493,486,157	343,765,638	149,720,519
41840		Allmerica Financial Benefit Insurance Company	347	3,932,221	477,769,575	59,796,672	27,115	59,769,557
10069		Housing Authority Property Insurance, A Mutual Company	348	3,927,019	72,845,139	238,028,116	82,635,819	155,392,296
40827		Virginia Surety Company, Inc	349	3,921,784	1,212,528,598	1,727,188,417	1,385,732,039	341,456,378
12262		Pennsylvania Manufacturers' Association Insurance Co	350	3,867,650	451,744,189	1,211,171,430	884,176,129	326,995,301
22187		Greater New York Mutual Insurance Company	351	3,833,666	330,216,690	1,597,405,405	1,017,882,672	579,522,733
18023		Star Insurance Company	352	3,768,694	235,310,805	1,956,118,801	1,283,295,914	672,822,887
11004		Trexis One Insurance Corporation	353	3,744,455	89,118,492	63,931,447	28,658,360	35,273,088
25224		Great Divide Insurance Company	354	3,738,167	325,945,767	269,926,574	185,706,226	84,220,348
22195		Insurance Company Of Greater New York	355	3,722,568	178,811,648	69,516,409	217,466	69,298,943
23647		Ironshore Indemnity Inc	356	3,716,163	296,343,842	401,154,691	300,368,116	100,786,575
14354		Jewelers Mutual Insurance Company, Si	357	3,711,924	262,785,815	539,554,410	213,097,224	326,457,185
21709		Truck Insurance Exchange	358	3,674,557	1,087,214,409	2,297,460,694	1,565,932,445	731,528,249
37923		Geico Marine Insurance Company	359	3,670,515	370,428,925	228,205,106	173,901,757	54,303,349
22659		Indiana Insurance Company	360	3,667,998	25,219,962	22,407,316	1,326,648	21,080,668
40142		American Zurich Insurance Company	361	3,639,659	1,150,219,883	271,329,505	64,100,476	207,229,029
22136		Great American Insurance Company Of New York	362	3,613,375	223,916,143	208,425,260	1,419,183	207,006,077
33022		Axa Insurance Company	363	3,558,201	93,001,383	228,464,835	140,697,056	87,767,779
23248		Occidental Fire & Casualty Company Of North Carolina	364	3,545,925	579,715,542	395,167,056	180,594,594	214,572,462
41181		Universal Underwriters Insurance Company	365	3,407,598	416,934,290	326,772,135	(10,199,486)	336,971,621
27998		Travelers Home And Marine Insurance Company, The	366	3,350,146	2,047,119,861	396,304,875	277,504,889	118,799,986
10472		Capitol Indemnity Corporation	367	3,348,488	105,644,384	807,693,196	527,523,822	280,169,374
14656		Municipal Mutual Insurance Company Of West Virginia	368	3,305,044	20,023,438	48,874,593	17,149,367	31,725,226
18694		Great Midwest Insurance Company	369	3,287,650	129,270,005	216,930,256	72,650,649	144,279,607
11231		Generali - Us Branch	370	3,275,955	126,544,292	99,093,880	45,987,090	53,106,790
11206		Housing Enterprise Insurance Company, Inc	371	3,256,107	60,017,981	117,091,030	63,297,677	53,793,353
42552		Nova Casualty Company	372	3,237,592	246,565,388	98,911,053	3,616,282	95,294,771
13412		Austin Mutual Insurance Company	373	3,216,251	100,300,593	76,475,056	12,558,898	63,916,158
13714		Pharmacists Mutual Insurance Company	374	3,184,141	181,194,674	418,748,947	246,556,389	172,192,558
29874		North American Specialty Insurance Company	375	3,163,282	305,494,338	498,127,496	165,611,060	332,516,436
15326		Utica First Insurance Company (Mutual)	376	3,109,848	211,106,118	343,723,340	191,153,228	152,570,112
19429		Insurance Company Of The State Of Pennsylvania, The	377	3,105,840	532,300,247	142,934,926	96,632,924	46,302,002
26077		Lancer Insurance Company	378	3,080,905	187,792,886	693,428,362	448,715,668	244,712,694
11878		Mutualaid Exchange	379	3,048,168	32,493,106	32,397,021	18,510,340	13,886,681
11118		Federated Rural Electric Insurance Exchange	380	3,039,916	175,221,019	634,315,413	395,357,163	238,958,250
24414		General Casualty Company Of Wisconsin	381	3,003,488	217,206,374	1,278,552,519	966,582,282	311,970,238
15571		Illinois Casualty Company	382	2,981,993	58,982,300	150,890,389	92,089,288	58,801,101
41211		Triton Insurance Company	383	2,975,644	131,864,063	664,579,275	527,119,935	137,459,340
33898		Aegis Security Insurance Company	384	2,964,586	217,326,665	175,407,150	104,193,689	71,213,461

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
16764	*	Miami Mutual Insurance Company	385	2,957,528	5,987,233	75,634,297	38,306,055	37,328,242
38067		Economy Preferred Insurance Company	386	2,923,973	167,741,874	89,319,829	66,291,357	23,028,472
25976		Utica Mutual Insurance Company	387	2,914,514	272,178,629	3,096,816,777	1,915,335,124	1,181,481,652
22357		Hartford Accident And Indemnity Company	388	2,811,613	619,915,663	12,378,990,125	9,264,352,943	3,114,637,182
11198		Loya Insurance Company	389	2,810,036	369,921,324	429,872,181	247,860,696	182,011,485
35769		Protective Property & Casualty Insurance Company	390	2,790,634	98,411,631	357,302,059	169,830,265	187,471,794
22039		General Reinsurance Corporation	391	2,769,846	9,475,975	18,513,210,480	6,332,577,896	12,180,632,584
26832	*	Great American Alliance Insurance Company	392	2,699,084	440,406,109	29,819,297	1,650	29,817,647
10071		Encompass Insurance Company Of America	393	2,671,092	101,964,543	8,248,184	169,278	8,078,906
15865		Nemic Insurance Company	394	2,669,318	60,294,642	895,105,443	560,995,414	334,110,029
22578		Horace Mann Insurance Company	395	2,663,496	235,423,135	516,233,864	337,436,939	178,796,925
11800		Foremost Property & Casualty Insurance Company	396	2,645,385	128,537,562	53,131,113	33,654,847	19,476,266
22756		Horace Mann Property & Casualty Insurance Company	397	2,642,467	209,020,967	289,247,507	173,573,006	115,674,501
19062		Automobile Insurance Company Of Hartford, Connecticut, The	398	2,576,901	521,724,653	1,111,910,674	800,996,138	310,914,536
16044		Everest Denali Insurance Company	399	2,555,071	189,414,427	148,946,410	122,266,966	26,679,444
25180		Stillwater Insurance Company	400	2,529,406	201,341,698	476,732,139	238,913,286	237,818,853
28886		Transguard Insurance Company Of America Inc	401	2,516,190	154,068,636	553,791,794	306,491,789	247,300,005
14958		Peninsula Insurance Company The	402	2,430,989	58,814,391	122,795,789	73,510,720	49,285,069
11551		Endurance Assurance Corporation	403	2,411,031	388,400,961	5,135,671,150	3,090,671,193	2,044,999,957
23582	*	Harleysville Insurance Company	404	2,402,750	245,288,682	126,843,501	96,472,407	30,371,094
37621		Toyota Motor Insurance Company	405	2,386,216	150,100,961	684,418,230	399,981,092	284,437,138
27138		Midvale Indemnity Company	406	2,380,841	137,671,456	69,527,191	57,460,298	12,066,893
14494		Merchants Bonding Company (Mutual)	407	2,359,325	96,842,196	300,475,081	104,370,951	196,104,130
23329		Merchants Mutual Insurance Company	408	2,343,930	252,793,776	673,625,082	406,670,768	266,954,314
31135	*	Great American Security Insurance Company	409	2,339,511	67,267,802	16,289,020	3,178	16,285,842
35157		Fair American Insurance And Reinsurance Company	410	2,263,878	92,522,799	230,292,987	20,413,941	209,879,046
24732		General Insurance Company Of America	411	2,249,182	366,442,175	106,128,914	4,960,195	101,168,719
11127		Professional Solutions Insurance Company	412	2,242,185	39,229,697	31,462,626	22,329,533	9,133,093
40169		Metropolitan Casualty Insurance Company	413	2,230,155	480,049,730	230,650,553	157,622,486	73,028,067
14460		Proassurance Insurance Company Of America	414	2,229,887	67,141,070	315,653,789	220,194,011	95,459,778
42048		Diamond State Insurance Company	415	2,217,950	37,406,517	156,861,372	113,371,379	43,489,993
26492		Courtesy Insurance Company	416	2,191,149	571,529,809	1,120,125,085	563,517,134	556,607,951
32506		Monroe Guaranty Insurance Company	417	2,181,598	144,807,639	57,009,953	(566,608)	57,576,561
38601		Mic Property And Casualty Insurance Corporation	418	2,181,567	394,955,487	109,086,607	51,618,309	57,468,298
22012		Motors Insurance Corporation	419	2,168,169	287,230,865	2,146,976,000	1,240,523,688	906,452,312
25496		Starstone National Insurance Company	420	2,146,325	279,010,405	698,751,681	259,313,264	439,438,418
35408		Imperium Insurance Company	421	2,143,322	252,652,836	447,291,665	297,668,714	149,622,951
13703		General Automobile Insurance Company Inc The	422	2,104,223	50,241,858	53,133,980	40,347,448	12,786,532
13285		Allegheny Casualty Company	423	2,104,188	48,557,746	33,401,960	5,259,114	28,142,846
21172		Vanliner Insurance Company	424	2,045,379	212,625,927	552,270,993	385,533,726	166,737,267
10387		American Standard Insurance Company Of Ohio	425	2,035,624	108,299,520	16,318,918	7,131,676	9,187,242
25844		Union Insurance Company	426	2,028,618	319,634,358	156,513,328	108,219,956	48,293,372
22683		Teachers Insurance Company	427	2,022,532	191,364,487	378,423,120	231,839,960	146,583,160
10817		Plateau Casualty Insurance Company	428	1,957,163	67,598,274	54,754,857	25,584,065	29,170,792
10936		Seneeca Insurance Company Inc	429	1,918,072	256,595,868	243,285,395	93,159,751	150,125,644
11932		White Pine Insurance Company	430	1,886,925	21,044,395	59,474,069	34,750,880	24,723,189
10749		Intrepid Insurance Company	431	1,820,639	43,174,450	62,211,171	30,201,824	32,009,347
15130		Encompass Indemnity Company	432	1,797,395	295,929,075	9,987,802	1,904,943	8,082,859

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				OHIO	TOTAL			
14559		Guideone Specialty Mutual Insurance Company	433	1,780,780	58,801,531	243,491,179	163,338,523	80,152,656
27251		Pmi Mortgage Insurance Company	434	1,780,297	58,405,246	711,870,870	1,733,674,074	(1,021,803,204)
26182	*	Harleysville Worcester Insurance Company	435	1,774,349	206,846,409	145,138,742	86,886,195	58,252,547
10324		Addison Insurance Company	436	1,746,383	92,014,909	127,018,989	88,556,604	38,462,385
19178		Southern Guaranty Insurance Company	437	1,735,900	43,151,297	37,809,189	4,930,884	32,878,306
42617		Mag Mutual Insurance Company	438	1,697,929	308,763,402	2,152,626,369	1,295,003,796	857,622,573
25422		Atradius Trade Credit Insurance Inc	439	1,674,879	90,827,506	148,958,278	53,231,042	95,727,236
42803		Guideone Elite Insurance Company	440	1,642,606	47,156,712	30,838,876	3,838,873	27,000,003
10235		American Southern Insurance Company	441	1,628,374	37,324,900	130,047,550	79,853,492	50,194,058
22608		National Specialty Insurance Company	442	1,628,208	233,942,088	107,757,029	44,973,984	62,783,045
31089		Repwest Insurance Company	443	1,595,381	53,508,758	339,161,396	111,781,598	227,379,798
26905		Century-National Insurance Company	444	1,558,201	201,004,001	101,210,162	65,411,449	35,798,713
41050		Tdc National Assurance Company	445	1,536,139	38,103,038	424,409,279	291,772,316	132,636,963
23574		Midwest Family Mutual Insurance Company	446	1,531,821	214,046,980	357,569,700	238,263,177	119,306,523
13978		Florists' Mutual Insurance Company	447	1,518,100	84,230,027	141,171,153	110,700,465	30,470,689
40444		Old Republic Surety Company	448	1,499,347	71,683,694	154,817,708	72,727,588	82,090,120
23809		Granite State Insurance Company	449	1,458,718	202,835,163	40,522,608	3,970,637	36,551,971
33588		First Liberty Insurance Corporation, The	450	1,449,081	403,736,306	20,666,244	289,228	20,377,016
14380		Build America Mutual Assurance Company	451	1,443,602	61,516,296	485,362,230	160,654,123	324,708,107
21164		Dairyland Insurance Company	452	1,440,604	120,773,003	1,530,348,420	1,040,014,839	490,333,581
29580		Berkley Regional Insurance Company	453	1,428,752	139,810,766	873,153,599	75,959,248	797,194,352
22640		Consolidated Insurance Company	454	1,422,048	128,293,443	13,637,883	652,442	12,985,441
10510		Carolina Casualty Insurance Company	455	1,382,899	247,754,521	219,012,203	107,506,480	111,505,722
38962		Genesis Insurance Company	456	1,373,700	19,542,519	180,022,811	77,781,820	102,240,991
11452		Hartford Steam Boiler Inspection And Insurance Company, The	457	1,370,870	54,775,586	1,660,981,493	1,002,120,960	658,860,533
34274		Central States Indemnity Company Of Omaha	458	1,316,960	117,188,940	638,388,574	78,104,319	560,284,255
33200		Norcal Mutual Insurance Company	459	1,305,418	305,615,831	1,669,324,234	1,131,101,309	538,222,925
34037		Hallmark Insurance Company	460	1,303,758	66,945,300	311,404,439	221,491,018	89,913,421
35386		Fidelity And Guaranty Insurance Company	461	1,280,907	53,934,015	24,726,079	5,763,664	18,962,415
19615		American Reliable Insurance Company	462	1,249,162	191,434,669	401,713,747	295,168,813	106,544,934
28452		Republic Mortgage Insurance Company	463	1,243,280	43,178,658	451,420,828	362,625,166	88,795,662
14990		Pennsylvania National Mutual Casualty Insurance Co	464	1,193,556	569,782,774	1,377,323,433	673,345,012	703,978,421
39527		Heritage Indemnity Company	465	1,180,703	58,850,571	21,775,197	1,591,055	20,184,142
11523		Wright National Flood Insurance Company	466	1,169,103	728,108,868	42,355,884	9,763,877	32,592,007
32522		Medical Mutual Insurance Company Of North Carolina	467	1,157,552	119,076,470	756,311,270	423,639,688	332,671,582
21784		Firemen'S Insurance Company Of Washington Dc	468	1,153,742	169,188,421	91,371,961	55,726,981	35,644,980
39322		General Security National Insurance Company	469	1,149,705	45,989,138	430,783,956	335,298,812	95,485,144
36684		Riverport Insurance Company	470	1,129,668	40,854,035	82,018,399	33,280,506	48,737,893
25984		Graphic Arts Mutual Insurance Company	471	1,125,132	165,714,722	190,597,910	115,397,494	75,200,416
15911		Berkley Casualty Company	472	1,089,798	85,443,732	81,884,006	51,457,165	30,426,841
29831		Independent Mutual Fire Insurance Company	473	1,020,616	7,893,789	63,978,963	9,203,109	54,775,854
11027		Tower Hill Prime Insurance Company	474	1,012,727	244,266,076	282,473,562	169,612,319	112,861,243
20702		Ace Fire Underwriters Insurance Company	475	1,001,037	179,436,748	105,570,887	22,078,545	83,492,342
35181		Executive Risk Indemnity Inc	476	973,934	162,589,634	6,114,839,687	4,471,417,816	1,643,421,871
44768		Vantapro Specialty Insurance Company	477	949,136	80,041,186	59,658,588	36,676,913	22,981,675
27928		Amex Assurance Company	478	935,655	86,385,884	197,626,531	31,607,944	166,018,591
16524		Clearcover Insurance Company	479	932,701	21,178,748	31,891,857	16,467,970	15,423,887
31003		Tri-State Insurance Company Of Minnesota	480	926,867	234,806,097	177,410,390	144,555,639	32,854,751

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10367		Avemco Insurance Company	481	917,115	33,519,088	84,369,481	31,299,701	53,069,780
39942		American National General Insurance Company	482	905,478	45,009,339	123,455,245	50,681,179	72,774,066
36897		Manufacturers Alliance Insurance Company	483	901,376	153,143,349	281,132,729	207,300,163	73,832,566
19852		Financial Indemnity Company	484	889,233	318,919,097	136,235,818	111,421,154	24,814,663
31325		Acadia Insurance Company	485	860,475	353,279,219	162,634,118	106,816,726	55,817,392
16285		Next Insurance Us Company	486	857,217	25,775,750	30,640,842	17,940,418	12,700,424
11142		United Casualty Insurance Company Of America	487	856,713	18,634,316	14,062,666	3,952,046	10,110,620
31925	*	Falls Lake National Insurance Company	488	844,329	183,964,023	566,011,260	451,979,468	114,031,792
31348		Crum & Forster Indemnity Company	489	832,626	116,725,382	66,244,389	43,801,904	22,442,485
12866		T.H.E. Insurance Company	490	828,742	38,032,917	172,231,913	115,272,652	56,959,261
13750		Vision Benefits Of America Ii Inc	491	823,295	4,441,282	9,023,516	622,997	8,400,519
16578		Stillwater Property And Casualty Insurance Company	492	818,989	130,436,086	118,747,540	17,780,065	100,967,475
40649		Economy Premier Assurance Company	493	818,426	141,590,035	82,395,402	36,298,464	46,096,938
24449		Regent Insurance Company	494	815,306	110,429,000	58,541,635	23,720,610	34,821,025
16045		Everest Premier Insurance Company	495	812,831	250,905,648	203,521,061	177,155,289	26,365,772
18619		Platte River Insurance Company	496	807,159	45,797,049	193,079,800	139,621,523	53,458,277
41459		Armed Forces Insurance Exchange	497	786,580	73,023,557	114,421,762	66,910,226	47,511,536
21423		Union Insurance Company Of Providence	498	784,156	69,463,187	29,538,871	218,393	29,320,478
21660		Fire Insurance Exchange	499	739,140	1,507,574,825	2,716,048,344	1,824,673,808	891,374,536
16667		United Guaranty Residential Insurance Co Of North Carolina	500	731,356	6,622,885	37,512,000	13,224,142	24,287,858
23396		Amerisure Mutual Insurance Company	501	727,294	365,939,071	2,473,649,317	1,393,579,728	1,080,069,589
13307		Lexon Insurance Company	502	727,211	83,962,558	356,704,911	295,910,152	60,794,759
13688		Elephant Insurance Company	503	710,234	201,002,266	222,878,431	183,633,085	39,245,346
18740		Mgic Indemnity Corporation	504	699,769	5,168,838	163,153,084	59,955,945	103,197,139
24139		Old Republic General Insurance Corporation	505	699,047	173,020,276	2,239,541,022	1,529,622,818	709,918,204
17558	*	Old Guard Insurance Company	506	687,398	4,281,426	523,694,745	265,109,517	258,585,228
36064		Hanover American Insurance Company, The	507	686,669	278,385,916	34,041,837	9,456	34,032,381
21849		American Automobile Insurance Company	508	670,786	210,648,469	143,706,417	60,670,561	83,035,856
40703		Unitrin Safeguard Insurance Company	509	661,399	224,001,627	73,025,825	64,038,773	8,987,052
11592		International Fidelity Insurance Company	510	651,471	48,597,898	248,762,418	113,567,015	135,195,403
28860		Clear Blue Insurance Company	511	649,742	501,695,972	101,999,743	29,636,020	72,363,723
16217		National Farmers Union Property And Casualty Company	512	630,086	178,628,741	76,685,143	31,444,828	45,240,315
19488		Amerisure Insurance Company	513	626,154	342,162,150	845,385,567	611,302,311	234,083,256
14788		Ngm Insurance Company	514	623,126	354,954,780	856,727,885	208,446,547	648,281,338
42376		Technology Insurance Company Inc	515	622,811	898,735,883	5,031,036,524	3,754,697,534	1,276,338,991
15563		Clear Spring Property And Casualty Company	516	612,945	207,849,431	328,388,971	313,001,481	15,387,490
11595		Merchants National Bonding, Inc.	517	608,326	43,048,184	55,916,261	30,363,365	25,552,896
29157		United Wisconsin Insurance Company	518	606,014	339,991,964	218,169,757	88,222,327	129,947,430
12294		Southwest Marine And General Insurance Company	519	602,988	109,925,906	302,759,193	226,177,686	76,581,507
28460		Sentry Casualty Company	520	591,401	168,505,334	365,231,457	292,765,398	72,466,060
12901		Merchants Preferred Insurance Company	521	581,913	96,768,976	95,701,934	57,926,377	37,775,557
37940		Lexington National Insurance Corporation	522	574,631	12,029,700	68,827,754	53,345,202	15,482,552
17043		Everett Cash Mutual Insurance Co	523	536,669	76,460,730	173,753,116	79,017,655	94,735,461
10216		American Contractors Indemnity Company	524	535,880	52,764,262	373,632,589	249,022,081	124,610,508
11967		General Star National Insurance Company	525	526,740	32,875,450	223,131,405	56,600,289	166,531,116
10315		Civic Property And Casualty Company	526	519,135	8,226,607	283,766,211	158,519,156	125,247,056
18468		Indemnity National Insurance Company	527	514,963	56,718,475	219,401,355	146,272,948	73,128,407
27855		Zurich American Insurance Company Of Illinois	528	504,192	185,560,872	50,509,861	16,491,982	34,017,878

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			
17221		Homesite Insurance Company	529	496,976	766,615,598	162,211,343	82,890,248	79,321,095
42234		Minnesota Lawyers Mutual Insurance Company	530	488,369	38,219,798	220,467,560	88,277,312	132,190,249
42447		National General Assurance Company	531	476,189	97,861,089	33,976,811	16,600,257	17,376,554
26310		Granite Re Inc	532	469,932	34,661,814	122,827,841	77,013,437	45,814,404
10391		Berkshire Hathaway Direct Insurance Company	533	464,805	100,970,334	218,424,078	79,336,411	139,087,667
19879		Security National Insurance Company	534	456,801	479,026,951	808,122,409	608,151,125	199,971,284
10804		Continental Western Insurance Company	535	450,808	276,941,574	192,566,581	91,342,525	101,224,056
13293		Amalgamated Casualty Insurance Company	536	445,332	6,302,666	53,052,048	13,970,083	39,081,965
18287		Assured Guaranty Municipal Corp	537	442,330	317,738,481	5,556,902,540	2,693,074,645	2,863,827,895
32867		Universal Fire & Casualty Insurance Company	538	434,564	7,990,402	22,441,361	12,232,380	10,208,981
19038		Travelers Casualty And Surety Company	539	433,948	349,801,769	18,860,519,605	11,702,305,382	7,158,214,223
16825	*	Branch Financial, Inc. As Attorney-In-Fact For Branch Insurance Exchange	540	433,828	433,828	10,788,795	939,265	9,849,530
26611		Blackboard Insurance Company	541	433,143	137,684,187	72,996,120	58,484,659	14,511,461
42331		Guideone America Insurance Company	542	429,386	6,091,480	12,085,685	454,659	11,631,026
12982		Great Plains Casualty Inc	543	420,394	4,444,047	30,471,407	2,930,162	27,541,248
18708		Ambac Assurance Corporation	544	420,193	24,997,727	2,445,946,533	1,580,817,652	865,128,881
12287		Amica Property And Casualty Insurance Company	545	416,755	54,767,982	99,480,044	18,049,757	81,430,287
10685		Goauto Insurance Company	546	405,140	177,815,477	86,442,969	31,575,922	54,867,047
10656		United States Surety Company	547	399,867	13,829,788	71,748,686	15,505,438	56,243,248
23418	*	Mid-Continent Casualty Company	548	393,171	123,683,460	638,251,213	394,318,028	243,933,185
37648		Permanent General Assurance Corporation	549	371,006	501,332,379	536,903,458	415,122,365	121,781,093
40932	*	Mico Insurance Company	550	367,234	603,518	12,689,353	206,564	12,482,789
24791		St Paul Mercury Insurance Company	551	365,637	20,236,126	348,978,102	234,253,739	114,724,363
10801		Fortress Insurance Company	552	350,818	21,671,593	151,769,235	73,292,296	78,476,939
38504		First Surety Corporation	553	341,405	1,153,409	24,919,505	13,485,154	11,434,351
10885		Key Risk Insurance Company	554	341,010	94,344,189	59,732,839	25,407,696	34,325,143
10003	*	Excess Share Insurance Corporation	555	335,653	2,933,152	63,080,366	39,193,666	23,886,700
28535		Triangle Insurance Company Inc	556	334,123	96,020,072	123,931,656	81,324,923	42,606,733
10916		Suretec Insurance Company	557	328,295	95,960,820	324,240,297	202,734,755	121,505,542
35483		Daily Underwriters Of America	558	323,586	21,308,911	55,786,853	20,489,126	35,297,727
35696	*	Harleysville Preferred Insurance Company	559	314,066	107,091,526	97,190,129	43,472,757	53,717,372
10915		Unitrin Direct Property & Casualty Company	560	303,523	10,155,800	13,138,565	2,527,597	10,610,968
11835		Partnerre America Insurance Company	561	293,702	88,372,543	306,750,222	249,346,313	57,403,909
24198		Peerless Insurance Company	562	293,363	59,030,430	17,948,761,029	13,427,240,848	4,521,520,181
21857	*	American Insurance Company, The	563	289,230	29,398,901	93,122,882	21,360,075	71,762,807
10984		Ansur America Insurance Company	564	289,012	21,372,642	142,309,431	87,317,036	54,992,395
23450		American Family Home Insurance Company	565	288,922	123,288,984	308,606,345	210,013,470	98,592,875
25186		Emc Property & Casualty Company	566	286,213	132,178,803	45,854,122	419,926	45,434,196
33162		Bankers Insurance Company	567	284,733	57,848,111	123,055,468	65,688,093	57,367,375
12538		Tower Hill Signature Insurance Company	568	282,368	369,788,104	249,084,381	181,760,930	67,323,451
41424		Pennsylvania Manufacturers Indemnity Company	569	260,567	117,558,221	290,710,218	209,517,185	81,193,033
31380		American Surety Company	570	239,935	8,336,400	11,673,605	1,854,937	9,818,668
27871		Western Agricultural Insurance Company	571	239,879	306,754,463	14,764,424	7,762,441	7,001,983
16447	*	Westfield Champion Insurance Company	572	238,159	1,071,564	7,804,873	4,582	7,800,291
36927	*	Colony Specialty Insurance Company	573	235,912	37,312,518	85,513,537	62,511,627	23,001,909
37206		Contractors Bonding And Insurance Company	574	234,117	77,755,441	241,338,329	121,064,343	120,273,986
37710		First American Property & Casualty Insurance Company	575	231,952	91,725,017	124,151,947	90,743,926	33,408,020
36340		Camico Mutual Insurance Company	576	230,481	31,181,942	100,690,740	55,422,278	45,268,462

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10758		Colonial Surety Company	577	228,855	20,180,484	85,671,791	31,103,025	54,568,766
43044		Response Insurance Company	578	227,404	3,359,316	41,957,638	1,738,088	40,219,549
41238		Trans Pacific Insurance Company	579	223,806	13,796,649	70,419,905	13,301,258	57,118,646
20370		Axis Reinsurance Company	580	222,029	99,190,816	3,567,247,066	2,666,799,239	900,447,827
26379		Accredited Surety And Casualty Company Inc	581	220,623	246,195,628	216,124,407	150,375,789	65,748,618
17639	*	Home And Farm Insurance Company	582	209,486	209,486	9,537,817	2,217,166	7,320,651
10750		1St Choice Advantage Insurance Company Inc	583	207,809	21,750,271	26,416,115	17,920,725	8,495,391
36307		The Gray Insurance Company	584	207,789	93,687,967	374,602,988	222,372,572	152,230,416
19658	*	Bristol West Insurance Company	585	202,184	317,352,518	167,056,295	119,421,006	47,635,289
20095		Bitco General Insurance Corporation	586	200,126	351,600,150	1,078,387,213	750,041,147	328,346,066
36951	*	Century Surety Company	587	199,017	261,438,676	92,085,826	3,456,690	88,629,136
16461		Noblr Reciprocal Exchange	588	197,577	4,678,449	17,475,206	3,277,731	14,197,475
40150		Mga Insurance Company Inc	589	194,289	320,328,295	352,803,575	213,355,196	139,448,379
26662		Milford Casualty Insurance Company	590	191,046	54,290,886	35,183,583	9,861,484	25,322,099
20796		21St Century Premier Insurance Company	591	188,993	7,916,155	104,132,457	1,257,991	102,874,465
32301		Tnus Insurance Company	592	186,437	9,555,162	65,838,522	4,079,519	61,759,003
25780		Williamsburg National Insurance Company	593	174,906	43,767,080	19,410,530	936,530	18,474,000
15954		Amtrust Insurance Company	594	173,629	258,528,617	84,579,985	13,694,142	70,885,843
13998	*	Utica National Insurance Company Of Ohio	595	173,573	96,926,953	26,558,942	5,577,697	20,981,245
38997		Sompo America Fire & Marine Insurance Company	596	171,046	62,038,901	175,671,485	150,164,837	25,506,648
16449	*	Westfield Superior Insurance Company	597	168,621	471,868	7,803,985	4,582	7,799,403
23515		Midwestern Indemnity Company, The	598	166,229	4,949,804	11,085,195	81,980	11,003,215
53139		Wisconsin Physicians Service Insurance Corporation	599	162,199	339,284,316	381,975,142	170,718,384	211,256,758
35505		Rockwood Casualty Insurance Company	600	161,822	76,336,728	286,208,974	189,572,236	96,636,738
10103		American Agricultural Insurance Company	601	157,692	47,080,815	1,571,457,230	932,209,797	639,247,433
11681		Csaa Affinity Insurance Company	602	153,906	112,257,753	169,894,280	8,392,278	161,502,001
19704		American States Insurance Company	603	150,799	301,786,712	49,372,228	7,725,118	41,647,110
14281		Inland Mutual Insurance Company	604	150,467	347,989	7,371,951	647,141	6,724,810
25585		Watford Insurance Company	605	147,327	89,387,518	57,143,379	28,998,332	28,145,047
16510		Beazley America Insurance Company, Inc.	606	141,129	3,656,558	11,274,072	1,357,145	9,916,927
15288		United Farm Family Mutual Insurance Company	607	139,391	671,433,462	1,307,510,625	702,779,260	604,731,365
38660		Mic General Insurance Corporation	608	139,243	242,978,883	52,523,631	19,697,998	32,825,633
11863		Positive Physicians Insurance Company	609	137,427	23,285,804	112,329,058	72,648,192	39,680,866
12777		Chubb Indemnity Insurance Company	610	135,925	349,048,776	257,735,296	75,544,628	182,190,668
11134		Rural Trust Insurance Company	611	126,945	22,518,716	30,773,307	19,225,147	11,548,160
10340		Stonington Insurance Company	612	122,598	19,869,860	17,356,349	2,107,437	15,248,912
39551		Continental Heritage Insurance Company	613	120,439	8,003,583	41,217,371	14,037,667	27,179,704
18031		Topa Insurance Company	614	114,686	141,345,798	210,317,742	122,018,291	88,299,451
10784		Maxum Casualty Insurance Company	615	113,737	3,712,488	22,872,892	3,704,269	19,168,623
10909		Sun Surety Insurance Company	616	113,050	3,363,517	21,933,503	11,891,874	10,041,629
18333		Peerless Indemnity Insurance Company	617	109,329	9,784,772	172,358,891	8,210,201	164,148,690
34347		Colonial American Casualty And Surety Company	618	102,590	23,819,881	21,425,021	1,709,629	19,715,392
10687		Utica National Assurance Company	619	97,248	107,752,350	81,610,921	45,718,423	35,892,498
22926		Economy Fire & Casualty Company	620	96,051	99,463,967	477,632,926	149,419,545	328,213,381
11018		Upmc Health Benefits Inc	621	88,706	196,340,898	350,796,871	198,289,281	152,507,590
21881		National Surety Corporation	622	86,688	51,010,364	92,051,204	13,601,018	78,450,186
34509		Rider Insurance Company	623	85,519	14,300,871	9,982,795	1,210,691	8,772,104
16203		Cm Select Insurance Company	624	85,061	2,383,530	21,755,988	585,895	21,170,093

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
14190		Obi National Insurance Company	625	84,814	24,995,903	13,580,298	59,226	13,521,072
22713		Insurance Company Of North America	626	83,975	163,384,792	271,542,720	2,565,303	268,977,417
31488		Integon Preferred Insurance Company	627	80,099	255,970,250	76,557,554	69,226,575	7,330,979
43478		Utica National Insurance Company Of Texas	628	76,450	163,403,128	42,754,824	23,432,736	19,322,088
13793		Medmal Direct Insurance Company	629	76,088	21,233,951	54,148,877	36,420,362	17,728,515
42706		Roche Surety And Casualty Company Inc	630	73,211	2,709,275	26,190,874	15,760,476	10,430,398
32778		Washington International Insurance Company	631	72,381	12,849,192	79,787,975	14,418,114	65,369,861
27847		Insurance Company Of The West	632	62,154	1,016,488,213	3,613,078,175	2,323,119,884	1,289,958,290
15756		Radnor Specialty Insurance Company	633	60,566	13,440,238	71,921,958	8,137,126	63,784,832
27081		Bond Safeguard Insurance Company	634	58,850	3,990,363	64,805,571	24,420,721	40,384,850
16379		Jet Insurance Company	635	58,664	1,177,220	7,000,333	1,104,758	5,895,575
25321		Metropolitan Direct Property And Casualty Insurance Company	636	57,394	341,733,488	170,257,658	122,478,264	47,779,394
20109		Bitco National Insurance Company	637	54,249	45,565,051	258,816,020	155,137,060	103,678,960
15679		National Fire And Indemnity Exchange	638	52,282	4,773,371	11,222,272	5,551,191	5,671,081
40460		Sagamore Insurance Company	639	48,678	40,463,052	207,519,642	57,051,708	150,467,934
10952		Transamerica Casualty Insurance Company	640	44,921	3,463,331	24,485,370	6,910,593	17,574,777
39950		Metropolitan General Insurance Company	641	44,814	16,221,894	40,838,843	5,932,724	34,906,119
13722		Knightbrook Insurance Company	642	44,748	39,826,880	176,525,768	60,657,259	115,868,509
12304		Accident Fund General Insurance Company	643	40,139	395,303,030	314,848,645	198,705,470	116,143,175
10004		Seaview Insurance Company	644	39,707	16,054,400	36,602,487	24,388,412	12,214,076
32921		Ismie Mutual Insurance Company	645	38,396	160,067,396	1,355,056,777	691,709,773	663,347,005
36226		United Casualty And Surety Insurance Company	646	34,230	8,323,130	40,625,558	16,728,269	23,897,289
22748		Pacific Employers Insurance Company	647	33,028	123,547,447	920,917,129	14,180,919	906,736,210
23426	*	Oklahoma Surety Company	648	32,355	15,390,108	15,966,404	1,471	15,964,933
11024		Strathmore Insurance Company	649	31,587	97,047,456	28,999,466	106,162	28,893,304
10226		Unitrin Direct Insurance Company	650	31,263	14,190,353	10,663,011	2,512,030	8,150,981
16450	*	Westfield Premier Insurance Company	651	29,453	85,794	7,803,744	4,582	7,799,162
16448	*	Westfield Touchstone Insurance Company	652	29,408	374,110	7,804,139	4,582	7,799,557
41998		American Southern Home Insurance Company	653	26,767	83,582,726	85,534,288	42,079,229	43,455,059
32859		Penn-America Insurance Company	654	25,661	78,812,307	154,199,861	72,830,890	81,368,971
35009		Financial Casualty & Surety, Inc.	655	24,700	18,380,573	26,753,198	12,334,777	14,418,421
10317		Neighborhood Spirit Property And Casualty Company	656	24,314	19,790,069	287,468,549	158,931,901	128,536,647
10914		Kemper Independence Insurance Company	657	24,196	250,238,715	80,141,549	71,498,090	8,643,460
13990		First Community Insurance Company	658	23,069	145,080,879	124,891,863	93,500,735	31,391,128
10499		Corepointe Insurance Company	659	23,009	4,317,449	18,384,469	3,098,120	15,286,349
16109		Starr Specialty Insurance Company	660	21,024	88,997,009	71,163,189	26,599,902	44,563,287
19860		Argonaut Great Central Insurance Company	661	19,690	44,421,911	51,912,924	24,030,075	27,882,848
11089		Rock Ridge Insurance Company	662	18,063	16,240,644	20,756,183	994,515	19,761,668
11673		Redwood Fire And Casualty Insurance Company	663	17,936	347,450,014	2,550,328,890	1,412,562,489	1,137,766,401
28258		Continental Indemnity Company	664	17,629	102,500,279	315,616,480	207,107,941	108,508,539
29033		Atain Insurance Company	665	17,465	5,660,269	93,388,202	31,677,078	61,711,124
22950		Acstar Insurance Company	666	16,000	856,048	46,610,378	24,560,170	22,050,208
22268		Infinity Insurance Company	667	13,934	878,651,291	1,079,578,390	959,654,723	119,923,667
15645		Obi America Insurance Company	668	13,900	1,873,836	15,648,326	29,836	15,618,490
25887		United States Fidelity And Guaranty Company	669	13,717	353,046	3,452,242,869	2,561,238,503	891,004,366
27740		North Pointe Insurance Company	670	12,653	11,433,032	21,463,271	7,913,242	13,550,029
40517		Wcf National Insurance Company	671	10,401	113,546,851	548,314,611	316,487,803	231,826,808
11050		Amerisure Partners Insurance Company	672	9,743	46,842,786	111,157,187	63,423,593	47,733,594

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
29513		Bar Plan Mutual Insurance Company, The	673	9,521	13,558,526	37,909,435	21,684,074	16,225,361
10859		First Nonprofit Insurance Company	674	9,188	7,525,920	15,475,899	5,167,095	10,308,804
14516		Harleysville Lake States Insurance Company	675	8,782	521,097	25,284,271	4,767,291	20,516,980
34630		Oak River Insurance Company	676	7,656	129,127,032	1,075,219,537	551,518,181	523,701,356
21865		Associated Indemnity Corporation	677	7,150	14,371,116	103,647,867	8,153,682	95,494,185
41483		Farmington Casualty Company	678	6,533	164,408,786	1,143,835,374	854,240,744	289,594,630
31275		Republic Mortgage Guaranty Insurance Corporation	679	6,005	1,125,174	100,326,943	78,102,800	22,224,143
35416		Us Underwriters Insurance Company	680	5,823	28,879,339	166,953,486	33,490,885	133,462,600
18732		Arch Mortgage Guaranty Company	681	5,633	3,656,166	47,582,170	2,729,472	44,852,698
44318		Admiral Indemnity Company	682	5,559	74,854,818	65,406,222	19,975,800	45,430,422
23434		Middlesex Insurance Company	683	5,440	257,047,461	851,107,148	599,572,827	251,534,321
12305		Accident Fund National Insurance Company	684	5,228	200,533,801	178,877,227	90,051,995	88,825,232
33499		Dorinco Reinsurance Company	685	5,084	118,414,641	1,660,688,899	1,045,916,515	614,772,384
38300		Samsung Fire & Marine Insurance Company Ltd (Us Branch)	686	3,970	33,544,576	112,987,543	35,005,386	77,982,157
19399		Aiu Insurance Company	687	3,653	152,233,662	94,436,732	15,423,291	79,013,441
22810		Chicago Insurance Company	688	3,504	10,963,828	75,060,957	7,700,433	67,360,524
12260		Campmed Casualty & Indemnity Company Inc	689	3,181	987,417	20,241,371	12,579	20,228,792
24724		First National Insurance Company Of America	690	3,075	524,378,386	61,270,420	507,962	60,762,458
39152		Service American Indemnity Company	691	2,987	120,489,160	93,015,555	75,261,398	17,754,157
29114		Arch Mortgage Assurance Company	692	2,761	12,312	8,152,690	464,698	7,687,992
32450		Alps Property & Casualty Insurance Company	693	2,438	52,008,397	141,726,672	93,196,976	48,529,696
16675		Genworth Mortgage Insurance Corporation Of North Carolina	694	2,334	765,435	58,637,874	1,120,331	57,517,543
12870		Sentruity Casualty Company	695	2,072	85,135,961	292,295,294	225,141,836	67,153,458
17965		American Sentinel Insurance Company	696	1,777	49,955,513	43,261,020	30,911,769	12,349,251
40258		Aig Assurance Company	697	1,424	2,983,802	37,231,426	707,923	36,523,503
16116		Jm Specialty Insurance Company	698	1,358	367,025	16,465,117	130,478	16,334,639
15377		Western National Mutual Insurance Company	699	916	424,941,879	1,389,044,585	777,983,605	611,060,979
31968		Merastar Insurance Company	700	779	5,214,686	95,491,444	58,588,362	36,903,082
42889	*	Victoria Fire & Casualty Company	701	717	(10,180)	38,795,374	1,238,522	37,556,852
14923		Patrons Mutual Insurance Company Of Connecticut	702	619	34,775,328	44,529,579	21,184,609	23,344,970
25933		Universal Surety Company	703	350	6,139,526	254,379,371	40,347,763	214,031,608
12289		Personal Service Insurance Company, The	704	344	32,684,228	42,580,107	32,913,062	9,667,045
36170		Travelers Casualty Company Of Connecticut	705	300	21,151,607	366,370,057	275,494,865	90,875,193
20532		Clarendon National Insurance Company	706	220	49,164	1,510,460,564	1,285,050,654	225,409,910
34940		Omni Indemnity Company	707	40	4,549,575	39,215,862	17,104,069	22,111,793
26093	*	Nationwide Affinity Insurance Company Of America	708	1	556,732,746	143,069,471	135,049,187	8,020,284
36404		21St Century Casualty Company	709	-	-	12,939,057	690	12,938,367
34789		21St Century Centennial Insurance Company	709	-	66,078,312	215,757,639	279,907	215,477,732
12963		21St Century Insurance Company	709	-	438,901,250	1,105,563,169	14,217,917	1,091,345,252
32220		21St Century North America Insurance Company	709	-	4,077,166	629,720,346	16,422,660	613,297,686
22896		Aca Financial Guaranty Corporation	709	-	-	161,869,972	54,368,704	107,501,268
19984		Acig Insurance Company	709	-	30,093,626	560,661,030	393,049,574	167,611,456
33987		Adm Insurance Company	709	-	-	7,700,569	(97,140)	7,797,709
36153		Aetna Insurance Company Of Connecticut	709	-	-	5,680,430	138,011	5,542,419
10413		Affirmative Direct Insurance Company	709	-	-	5,154,864	68,969	5,085,895
10957		Alamance Insurance Company	709	-	-	494,489,544	111,167,646	383,321,898
24899		Alea North America Insurance Company	709	-	-	110,276,343	58,802,880	51,473,463
19135		Alfa Mutual Insurance Company	709	-	810,728,403	1,563,684,351	946,666,802	617,017,549

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
21911		Allianz Reinsurance America, Inc.	709	-	-	2,882,541,551	2,413,215,667	469,325,884
11242		Allied Eastern Indemnity Company	709	-	99,785,774	125,073,852	105,196,577	19,877,275
10212		Allmerica Financial Alliance Insurance Company	709	-	158,944,542	19,668,010	33,989	19,634,021
10730		American Access Casualty Company	709	-	350,410,412	522,657,279	388,958,244	133,699,035
37990	*	American Empire Insurance Company	709	-	-	20,861,289	438,845	20,422,444
10819		American Equity Specialty Insurance Company	709	-	-	28,150,735	662,915	27,487,820
23337		American European Insurance Company	709	-	34,612,606	160,137,945	93,278,170	66,859,775
12504		American Family Connect Insurance Company	709	-	23,495,353	14,265,790	742,572	13,523,218
40088		American Inter-Fidelity Exchange	709	-	80,390,219	168,822,478	118,226,241	50,596,237
38652	*	American Modern Select Insurance Company	709	-	129,511,371	116,147,315	53,560,490	62,586,826
12700	*	American Mutual Share Insurance Corporation	709	-	206,945	314,051,039	21,774,479	292,276,560
33006		American Physicians Assurance Corporation	709	-	-	6,197,292	45,811	6,151,481
19283		American Standard Insurance Company Of Wisconsin	709	-	56,188,450	403,749,969	91,834,815	311,915,154
19712		American States Insurance Company Of Texas	709	-	4,098,356	10,455,883	1,164,168	9,291,715
37214		American States Preferred Insurance Company	709	-	115,098,800	14,434,589	105,964	14,328,625
19623		American Summit Insurance Company	709	-	21,482,103	104,234,142	21,406,511	82,827,631
30830		Arch Indemnity Insurance Company	709	-	88,609,349	138,327,596	85,034,122	53,293,474
10348		Arch Reinsurance Company	709	-	-	2,743,629,876	1,267,649,197	1,475,980,679
16141		Ardellis Insurance Ltd.	709	-	22,069,807	24,775,469	6,070,579	18,704,890
19828		Argonaut-Midwest Insurance Company	709	-	27,714,754	21,011,964	3,848,640	17,163,324
24678		Arrowood Indemnity Company	709	-	(759,781)	848,361,386	753,958,508	94,402,878
10194		Artisan And Truckers Casualty Company	709	-	784,683,127	548,458,701	442,841,120	105,617,581
40398		Ashmere Insurance Company	709	-	(2,540)	11,350,925	496,390	10,854,535
11558		Assuranceamerica Insurance Company	709	-	180,181,310	109,904,808	78,740,264	31,164,544
30180		Assured Guaranty Corp	709	-	25,980,564	2,664,485,653	947,708,284	1,716,777,369
27235		Auto Club Family Insurance Company	709	-	126,557,957	149,614,713	77,227,736	72,386,978
11983		Auto Club Property-Casualty Insurance Company	709	-	51,439,023	99,598,401	60,784,480	38,813,922
15512		Automobile Club Inter-Insurance Exchange	709	-	263,159,717	570,418,781	269,903,130	300,515,651
12508		Auto-Owners Specialty Insurance Company	709	-	-	29,452,368	154,174	29,298,194
15610		Axis Specialty Insurance Company	709	-	-	1,354,727,914	1,114,980,620	239,747,294
24813		Balboa Insurance Company	709	-	(5,864)	47,401,976	1,663,781	45,738,195
21970		Bedivere Insurance Company	709	-	28,236	300,973,189	578,458,453	(277,485,264)
13070		Berkshire Hathaway Assurance Corporation	709	-	218,682	1,961,348,798	290,535,712	1,670,813,086
22250		Blueshore Insurance Company	709	-	5,179,737	146,772,270	96,405,813	50,366,457
12319		Bondsman Insurance Company	709	-	-	8,006,216	438,659	7,567,557
30279		Boston Indemnity Company, Inc.	709	-	1,181,949	28,135,033	2,076,976	26,058,058
27464		California Casualty & Fire Insurance Company	709	-	20,129,409	71,734,535	56,355,797	15,378,738
20117		California Casualty Indemnity Exchange	709	-	297,235,561	557,729,418	348,850,467	208,878,951
20125		California Casualty Insurance Company	709	-	3,743,983	97,275,659	36,955,441	60,320,218
10480		Capitol Insurance Company	709	-	22,052,588	21,198,919	12,421,280	8,777,639
25950		Casco Indemnity Company	709	-	14,511,182	40,998,975	21,751,445	19,247,530
20273		Cedar Insurance Company	709	-	-	14,052,670	284,725	13,767,945
10891		Cem Insurance Company	709	-	49,435,051	37,013,395	21,987,217	15,026,178
11499		Censtat Casualty Company	709	-	1,490,499	27,081,198	5,156,992	21,924,206
34649		Centre Insurance Company	709	-	-	31,767,590	21,024,513	10,743,077
42765		Centurion Casualty Company	709	-	-	8,030,846	423,275	7,607,571
20710		Century Indemnity Company	709	-	-	619,768,418	594,768,418	25,000,000
10006		Cerity Insurance Company	709	-	97,508	161,806,755	110,245,233	51,561,522

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
10669		Church Insurance Company	709	-	-	23,560,685	14,452,779	9,107,906
22004		Cim Insurance Corporation	709	-	(4,351)	18,180,799	109,407	18,071,392
16721	*	Cincinnati Equitable Insurance Company	709	-	-	3,317,708	29,103	3,288,605
41335		City National Insurance Company	709	-	33,312,355	25,601,865	11,575,044	14,026,821
33480		Clermont Insurance Company	709	-	17,734,267	28,912,617	4,056,683	24,855,934
12356		Cm Regent Insurance Company	709	-	64,933,074	151,617,599	38,980,801	112,636,798
10887		Coastal Select Insurance Company	709	-	34,569,480	139,440,652	101,263,855	38,176,797
36552		Coliseum Reinsurance Company	709	-	-	173,218,160	70,855,662	102,362,498
27812		Columbia Insurance Company	709	-	19,654,634	32,046,437,789	6,137,653,678	25,908,784,111
34754		Commerce Insurance Company	709	-	1,436,818,546	2,206,900,005	1,523,095,925	683,804,080
10220		Commonwealth Insurance Company Of America	709	-	-	8,733,317	35,673	8,697,644
21989		Compass Insurance Company	709	-	-	5,678,770	2,621,767	3,057,003
32190		Constitution Insurance Company	709	-	3,122,234	40,544,658	18,170,488	22,374,170
10204	*	Consumers Insurance Usa Inc	709	-	2,759,339	89,805,468	57,413,297	32,392,171
10783		Cornerstone National Insurance Company	709	-	7,882,922	14,719,197	7,283,557	7,435,640
20982		Country Casualty Insurance Company	709	-	53,960,291	88,820,105	17,301,620	71,518,485
21008		Country Preferred Insurance Company	709	-	808,771,585	284,818,220	203,194,107	81,624,113
10022		Countryway Insurance Company	709	-	43,997,411	31,966,707	5,100,679	26,866,028
16070		Cronus Insurance Company	709	-	1,728	41,880,684	8,591,891	33,288,793
10448		Cumberland Insurance Company	709	-	23,736,420	119,443,504	50,771,711	68,671,793
13684		Cumberland Mutual Fire Insurance Company	709	-	118,113,835	344,162,271	142,060,223	202,102,048
25747		Dairyland American Insurance Company	709	-	(19,122)	7,191,496	908	7,190,588
16623		Dairyland National Insurance Company	709	-	772,583	15,227,904	61,532	15,166,372
40975		Dentists Insurance Company, The	709	-	82,453,895	367,588,471	194,831,034	172,757,437
12718		Developers Surety And Indemnity Company	709	-	22,533,040	691,717,822	546,866,497	144,851,324
34711		Digital Advantage Insurance Company	709	-	-	103,745,362	74,511,318	29,234,044
29530		Digital Affect Insurance Company	709	-	-	11,371,439	101,407	11,270,032
16561		Digital Edge Insurance Company	709	-	-	16,929,876	67,906	16,861,970
23736		Direct National Insurance Company	709	-	1,673,016	7,514,731	1,966,194	5,548,537
36463		Discover Property & Casualty Insurance Company	709	-	174,464	145,871,576	82,830,630	63,040,946
10724		Eastern Alliance Insurance Company	709	-	108,271,975	381,679,636	268,627,236	113,052,400
14702		Eastguard Insurance Company	709	-	10,670,920	308,038,902	223,533,854	84,505,048
16867	*	Element Insurance Company	709	-	-	2,596,363	103,333	2,493,030
25402		Employers Assurance Company	709	-	208,071,800	820,622,808	609,391,653	211,231,155
10358		Encompass Insurance Company	709	-	102,086,474	8,309,504	135,527	8,173,977
43630		Endurance Risk Solutions Assurance Co	709	-	238,612,062	639,994,320	448,177,942	191,816,378
21741		Esurance Insurance Company Of New Jersey	709	-	77,548,349	12,772,020	1,418,859	11,353,161
24961		Everspan Insurance Company	709	-	-	10,884,629	81,708	10,802,921
10318		Exact Property And Casualty Company	709	-	3,572,039	282,950,039	157,897,024	125,053,015
21555		Farm Bureau Mutual Insurance Company Of Michigan	709	-	168,281,551	906,114,757	459,586,248	446,528,509
24201		Farmers Automobile Insurance Association The	709	-	241,147,521	1,197,971,172	764,965,772	433,005,400
43699		Farmers Specialty Insurance Company	709	-	73,698,273	39,883,706	20,847,801	19,035,905
25879		Fidelity And Guaranty Insurance Underwriters Inc	709	-	184,281,326	157,508,787	67,436,770	90,072,017
12815		Financial Guaranty Insurance Company	709	-	3,949,147	2,168,312,001	2,101,912,001	66,400,000
39136		Finial Reinsurance Company	709	-	-	1,330,387,760	444,468,471	885,919,289
12825		First Acceptance Insurance Company Of Tennessee Inc	709	-	19,479,934	37,258,216	22,522,742	14,735,474
13587		First Chicago Insurance Company	709	-	77,516,176	134,265,463	95,426,921	38,838,542
11177		First Financial Insurance Company	709	-	7,133,546	603,576,436	135,773,308	467,803,131

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NAIC	DOM	COMPANY NAME	OH PREM RANK	DIRECT PREMIUMS WRITTEN		TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL AND SURPLUS
				OHIO	TOTAL			
33383		First Professionals Insurance Company Inc	709	-	-	158,039,104	38,341,151	119,497,953
11054		Fletcher Reinsurance Company	709	-	-	550,195,570	289,549,009	260,646,561
41513		Foremost Signature Insurance Company	709	-	2,652,761	25,928,133	4,694,033	21,234,100
10985		Fortuity Insurance Company	709	-	-	53,988,496	31,263,623	22,724,873
28339		Gateway Insurance Company	709	-	2,271,082	9,827,574	2,509,416	7,318,158
18821		General Casualty Insurance Company	709	-	2,136,622	8,841,001	327,341	8,513,660
37095		Genworth Financial Assurance Corporation	709	-	-	10,080,822	20,537	10,060,285
12254		Glencar Insurance Company	709	-	14,508,232	202,820,268	141,864,323	60,955,944
21032		Global Reinsurance Corporation Of America	709	-	-	185,002,881	91,926,469	93,076,411
22098		Grain Dealers Mutual Insurance Company	709	-	26,751,815	17,112,736	1,783,523	15,329,213
11136	*	Grange Insurance Company Of Michigan	709	-	30,123,751	47,209,782	135,515	47,074,267
39896	*	Great American Casualty Insurance Company	709	-	-	10,760,529	548	10,759,981
10646	*	Great American Contemporary Insurance Company	709	-	-	11,332,286	2,958	11,329,328
38580	*	Great American Protection Insurance Company	709	-	-	19,951,204	1,114	19,950,090
16618	*	Great American Underwriters Insurance Company	709	-	-	10,318,870	1,635	10,317,235
10019		Greystone Insurance Company	709	-	-	1,524,611,379	915,147,285	609,464,094
19530		Hallmark National Insurance Company	709	-	10,690,439	93,317,437	67,965,414	25,352,023
10674	*	Harleysville Insurance Company Of New York	709	-	49,387,047	52,633,666	26,564,286	26,069,380
38261		Hartford Insurance Company Of The Southeast	709	-	141,202,812	211,477,292	134,701,019	76,776,273
29890		Hartford Steam Boiler Inspection And Insurance Company Of Ct, The	709	-	-	15,520,376	2,160,485	13,359,891
31550		Haulers Insurance Company Inc	709	-	41,160,244	78,489,143	37,330,281	41,158,862
35904		Health Care Indemnity Inc	709	-	37,038,164	306,295,548	184,818,676	121,476,872
32077		Heritage Casualty Insurance Company	709	-	-	15,640,394	39,950	15,600,444
12944		Homeowners Choice Property & Casualty Insurance Company, Inc.	709	-	357,649,518	431,307,560	311,395,214	119,912,346
11245		Hornbeam Insurance Company	709	-	1,983	8,435,055	6,548	8,428,506
35246		Illinois Insurance Company	709	-	2,142,052	71,213,387	38,379,565	32,833,822
22624		Indiana Farmers Mutual Insurance Company	709	-	263,190,390	516,268,867	262,400,270	253,868,597
14265		Indiana Lumbermens Mutual Insurance Company	709	-	620	57,342,796	39,125,497	18,217,298
39497	*	Infinity Assurance Insurance Company	709	-	70,493,061	5,698,951	174,866	5,524,086
11738	*	Infinity Auto Insurance Company	709	-	379,817,354	26,742,576	18,664,646	8,077,931
21792	*	Infinity Casualty Insurance Company	709	-	46,216,414	16,475,743	10,002,043	6,473,700
10195	*	Infinity Preferred Insurance Company	709	-	-	3,210,099	3,059	3,207,040
16802	*	Infinity Safeguard Insurance Company	709	-	17,175,049	5,112,972	1,620,448	3,492,524
26700		Insurance Company Of Illinois	709	-	17,661,977	19,686,513	1,074,328	18,612,185
27930		Integon Casualty Insurance Company	709	-	15,381,571	12,170,655	5,279,840	6,890,815
22780		Integon General Insurance Corporation	709	-	323,475,641	135,731,010	127,881,152	7,849,858
14303	*	Integrity Insurance Company	709	-	149,482,502	124,415,719	58,862,772	65,552,947
12986	*	Integrity Property & Casualty Insurance Company	709	-	76,273,403	19,369,275	4,189,944	15,179,331
10288	*	Integrity Select Insurance Company	709	-	22,886,348	5,284,449	20,010	5,264,439
15598		Interinsurance Exchange Of The Automobile Club	709	-	3,549,547,853	13,994,507,309	4,898,217,129	9,096,290,180
31577	*	Iowa American Insurance Company	709	-	(55,324)	25,513,649	16,698,814	8,814,835
14338	*	Iowa Mutual Insurance Company	709	-	16,353,200	87,519,102	54,644,264	32,874,838
38148		Lancer Indemnity Company	709	-	11,109,219	21,912,557	9,363,406	12,549,151
14486		Liberty Mutual Mid-Atlantic Insurance Company	709	-	166,754,313	23,589,383	1,659,877	21,929,506
11746		Liberty Personal Insurance Company	709	-	116,590,428	17,513,816	412,667	17,101,149
32352		Lm Property And Casualty Insurance Company	709	-	623,259	59,967,221	22,260,696	37,706,525
11149		Maine Employers Mutual Insurance Company	709	-	168,885,635	1,026,284,220	538,538,786	487,745,434
23876		Mapfre Insurance Company	709	-	48,772,266	75,079,499	49,189,729	25,889,770

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			
10829		Markel Global Reinsurance Company	709	-	-	4,166,984,624	2,993,047,271	1,173,937,353
12041		Mbia Insurance Corporation	709	-	31,694,321	220,563,331	114,752,639	105,810,692
11498		Mdadvantage Insurance Company Of New Jersey	709	-	37,698,495	385,077,729	216,502,633	168,575,096
12754		Medicus Insurance Company	709	-	-	6,678,669	555,607	6,123,062
16101		Meemic Insurance Company	709	-	414,909,573	306,716,364	204,924,784	101,791,580
11030		Memic Indemnity Company	709	-	171,469,850	613,178,023	420,760,400	192,417,623
33650		Mendota Insurance Company	709	-	48,796,542	78,284,004	54,154,915	24,129,089
23353		Meridian Security Insurance Company	709	-	460,153,765	195,879,742	118,313,224	77,566,518
24821		Meritplan Insurance Company	709	-	(10,313)	11,667,671	55,688	11,611,983
16187		Metromile Insurance Company	709	-	100,612,926	68,966,539	46,513,589	22,452,950
10682		Mgic Credit Assurance Corporation	709	-	5,505	9,139,193	227,634	8,911,559
14508		Michigan Millers Mutual Insurance Company	709	-	106,782,764	245,944,377	159,685,434	86,258,943
23507		Mid-American Fire & Casualty Company	709	-	-	5,585,248	462,676	5,122,572
15380	*	Mid-Continent Assurance Company	709	-	1,692,166	19,967,462	2,456	19,965,006
20451		Midstates Reinsurance Corporation	709	-	-	73,675,505	54,936,167	18,739,337
16262		Midwest Family Advantage Insurance Company	709	-	2,628,659	11,756,087	728,270	11,027,817
16942		Mmic Insurance Inc	709	-	118,440,745	690,396,826	346,447,397	343,949,430
10675		Mobilitas General Insurance Company	709	-	31,827	29,436,903	4,050,289	25,386,614
44180	*	Mountain Laurel Assurance Company	709	-	315,521,080	280,082,334	177,675,588	102,406,746
10227		Munich Reinsurance America Inc	709	-	3	18,082,727,229	13,890,130,162	4,192,597,067
13559		Municipal Assurance Corp.	709	-	777,554	620,078,806	314,971,919	305,106,887
14664		Mutual Benefit Insurance Company	709	-	115,153,033	260,998,773	129,974,541	131,024,232
11044		National General Insurance Online Inc	709	-	28,764,012	16,627,486	4,514,683	12,112,803
27944		National Insurance Association	709	-	-	14,519,999	143,800	14,376,199
11051	*	National Interstate Insurance Company Of Hawaii Inc	709	-	36,081,921	59,577,102	45,275,734	14,301,369
23825		National Public Finance Guarantee Corporation	709	-	-	2,145,427,681	619,291,005	1,526,136,676
15474		National Summit Insurance Company	709	-	100,165,806	141,770,496	79,284,153	62,486,343
10070	*	Nationwide Indemnity Company	709	-	-	2,607,448,378	1,527,282,164	1,080,166,214
10948	*	Nationwide Insurance Company Of Florida	709	-	21,811,171	28,988,260	7,009,103	21,979,157
21830		New England Insurance Company	709	-	-	18,473,147	2,391,001	16,082,147
41629		New England Reinsurance Corporation	709	-	-	27,100,309	2,175,628	24,924,682
12345		New Horizons Insurance Company Of Missouri	709	-	9,124,444	53,125,103	14,492,506	38,632,597
12122		New Jersey Manufacturers Insurance Company	709	-	1,820,768,448	8,210,694,692	4,657,781,615	3,552,913,078
35432		New Jersey Re-Insurance Company	709	-	2,512,571	553,874,196	72,907,270	480,966,926
31470		Norguard Insurance Company	709	-	575,000,560	1,948,582,538	1,571,629,452	376,953,086
24031		Northland Casualty Company	709	-	5,168,095	119,012,804	80,543,883	38,468,921
31208		Oakwood Insurance Company	709	-	-	61,569,628	21,576,010	39,993,618
35602	*	Obsidian Insurance Company	709	-	206,362	30,451,981	2,749,187	27,702,794
23680		Odyssey Reinsurance Company	709	-	-	9,682,959,810	6,059,167,439	3,623,792,371
35424		Old Republic Security Assurance Company	709	-	-	981,509,277	740,520,848	240,988,429
37060		Old United Casualty Company	709	-	193,095,764	866,436,644	488,062,453	378,374,193
39098		Omni Insurance Company	709	-	18,850,063	52,088,447	30,038,419	22,050,028
37850		Pacific Specialty Insurance Company	709	-	240,383,999	308,741,693	167,176,862	141,564,831
29793		Pacific Star Insurance Company	709	-	7,308,493	15,231,716	3,984,200	11,247,516
38636		Partner Reinsurance Company Of The Us	709	-	-	5,706,027,135	4,536,568,139	1,169,458,996
23442		Patriot General Insurance Company	709	-	7,978,385	26,506,117	1,227,814	25,278,303
18139		Peak Property And Casualty Insurance Corporation	709	-	335,033,697	47,119,060	6,731,402	40,387,658
21962		Pennsylvania Insurance Company	709	-	6,876,705	84,051,794	35,698,263	48,353,531

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				OHIO	TOTAL			
12297		Petroleum Casualty Company	709	-	3,409,332	30,980,881	9,192,045	21,788,836
23175	*	Phenix Mutual Fire Insurance Company	709	-	8,782,778	78,553,642	54,599,478	23,954,164
21296		Pinnacle National Insurance Company	709	-	538,815	29,912,138	16,664,810	13,247,327
26794	*	Plans' Liability Insurance Company	709	-	-	7,832,291	35,523	7,796,768
30945		Plaza Insurance Company	709	-	5,292,789	35,811,734	10,343,702	25,468,032
36587		Plymouth Rock Assurance Preferred Corporation	709	-	62,163,417	102,528,405	75,774,785	26,753,620
10287		Pmi Insurance Co	709	-	903,405	141,691,662	65,355,745	76,335,917
16659		Poseidon Commercial Insurance Company	709	-	-	7,571,440	39,507	7,531,933
10900		Preferred Employers Insurance Company	709	-	148,024,603	93,831,362	43,824,351	50,007,011
15024		Preferred Mutual Insurance Company	709	-	305,696,202	626,091,180	382,881,158	243,210,024
38954		Proassurance Casualty Company	709	-	138,176,280	1,122,492,569	883,050,488	239,442,081
29017		Professionals Advocate Insurance Company	709	-	14,113,648	158,933,721	23,194,965	135,738,756
11851	*	Progressive Advanced Insurance Company	709	-	2,164,900,381	816,495,065	457,071,952	359,423,113
24252	*	Progressive American Insurance Company	709	-	2,484,368,659	863,675,398	497,230,219	366,445,179
17350	*	Progressive Bayside Insurance Company	709	-	7,314,005	118,462,285	78,630,564	39,831,721
44288	*	Progressive Choice Insurance Company	709	-	-	76,775,724	46,453,117	30,322,607
42994		Progressive Classic Insurance Company	709	-	325,592,883	674,944,711	480,978,322	193,966,389
12879	*	Progressive Commercial Casualty Company	709	-	-	8,610,472	61,080	8,549,392
10193	*	Progressive Express Insurance Company	709	-	738,313,921	402,617,025	300,377,898	102,239,127
12302	*	Progressive Freedom Insurance Company	709	-	-	118,870,648	78,191,621	40,679,027
42412	*	Progressive Gulf Insurance Company	709	-	462,675,516	475,422,606	335,876,498	139,546,108
10067	*	Progressive Hawaii Insurance Corp	709	-	308,314,292	340,190,813	233,273,802	106,917,011
37605		Progressive Marathon Insurance Company	709	-	1,222,817,306	911,241,049	598,597,508	312,643,541
24279	*	Progressive Max Insurance Company	709	-	336,871,013	866,472,425	569,181,755	297,290,670
10187		Progressive Michigan Insurance Company	709	-	700,961,503	939,735,822	655,562,126	284,173,696
35190	*	Progressive Mountain Insurance Company	709	-	989,332,503	606,170,663	472,798,865	133,371,798
38628		Progressive Northern Insurance Company	709	-	2,261,474,329	2,753,341,758	1,975,464,248	777,877,510
42919	*	Progressive Northwestern Insurance Company	709	-	631,012,079	2,684,222,037	1,901,964,023	782,258,014
44695		Progressive Paloverde Insurance Company	709	-	671,403,981	264,229,641	179,374,806	84,854,835
21735	*	Progressive Premier Insurance Company Of Illinois	709	-	1,035,789,178	513,958,593	360,678,498	153,280,095
10192	*	Progressive Select Insurance Company	709	-	2,945,192,097	1,315,740,358	946,182,031	369,558,327
38784		Progressive Southeastern Insurance Company	709	-	765,358,101	334,824,282	205,319,876	129,504,406
21727		Progressive Universal Insurance Company	709	-	1,393,078,334	657,305,851	425,795,282	231,510,569
27804	*	Progressive West Insurance Company	709	-	441,436,963	207,116,319	158,282,305	48,834,014
24295		Providence Washington Insurance Company	709	-	-	19,799,583	184,530	19,615,053
15059		Public Service Insurance Company	709	-	-	130,193,496	88,573,833	41,619,664
10219		Qbe Reinsurance Corporation	709	-	-	1,203,450,121	419,909,240	783,540,881
22705		R & Q Reinsurance Company	709	-	-	135,024,232	121,005,439	14,018,793
30872		Radian Mortgage Assurance Inc	709	-	-	8,738,253	7,708	8,730,545
15843		Radian Mortgage Guaranty Inc.	709	-	-	20,084,218	7,365	20,076,853
38512		Rampart Insurance Company	709	-	-	14,870,027	9,925,261	4,944,766
10357		Renaissance Reinsurance U.S. Inc.	709	-	-	3,721,295,756	2,998,574,786	722,720,970
22179		Republic Indemnity Company Of America	709	-	54,110,387	2,096,129,709	1,663,282,523	432,847,186
43753		Republic Indemnity Company Of California	709	-	113,881,461	25,256,842	816,289	24,440,553
32174		Republic Mortgage Assurance Company	709	-	-	19,677,887	12,117,269	7,560,618
20133		Response Worldwide Direct Auto Insurance Company	709	-	-	11,370,449	8,305	11,362,145
26050		Response Worldwide Insurance Company	709	-	-	12,889,259	45,649	12,843,611
24503		Root Property & Casualty Insurance Company	709	-	-	17,564,789	1,232,631	16,332,158

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				OHIO	TOTAL			
16502	*	Safe Auto Choice Insurance Company	709	-	706,647	24,613,598	18,444,470	6,169,128
16503	*	Safe Auto Value Insurance Company	709	-	-	23,979,976	17,808,174	6,171,802
24759		Safeco National Insurance Company	709	-	75,295,939	6,827,857	296,409	6,531,448
11123		Safety First Insurance Company	709	-	24,216,872	117,673,766	41,496,360	76,177,406
30058		Scor Reinsurance Company	709	-	-	5,336,842,019	4,246,916,228	1,089,925,791
22543		Secura Insurance, A Mutual Company	709	-	575,297,557	1,487,782,835	912,243,702	575,539,134
10239		Secura Supreme Insurance Company	709	-	216,623,290	178,633,171	93,622,658	85,010,513
22233		Select Insurance Company	709	-	-	80,908,429	16,531	80,891,898
17752		Select Risk Insurance Company	709	-	4,792,661	49,362,090	25,473,228	23,888,862
22985		Sequoia Insurance Company	709	-	89,531,250	50,943,352	7,033,588	43,909,764
23361		Shelter General Insurance Company	709	-	60,315,677	147,362,193	79,467,670	67,894,524
15261		Society Insurance, A Mutual Company	709	-	199,778,195	501,046,703	325,800,496	175,246,207
37141		Southern General Insurance Company	709	-	56,529,437	55,828,833	28,853,400	26,975,433
26867		Southern Insurance Company Of Virginia	709	-	92,497,660	180,964,483	123,822,255	57,142,228
20613		Sparta Insurance Company	709	-	-	97,101,463	52,113,886	44,987,577
24775		St Paul Guardian Insurance Company	709	-	4,745,218	80,364,239	57,390,077	22,974,162
19224		St Paul Protective Insurance Company	709	-	343,379,265	574,109,645	351,415,155	222,694,490
12645		Standard Casualty Company	709	-	22,289,705	52,860,048	26,552,728	26,307,320
25151		State Farm General Insurance Company	709	-	2,450,054,148	6,474,390,778	4,329,796,107	2,144,594,671
33049		State Volunteer Mutual Insurance Company	709	-	113,815,139	1,321,878,067	616,184,343	705,693,724
10130		Su Insurance Company	709	-	15,171,316	24,432,964	11,377,152	13,055,812
25798		Sutton National Insurance Company	709	-	1,357,220	46,613,627	2,443,412	44,170,215
25364		Swiss Reinsurance America Corporation	709	-	-	18,192,008,764	14,218,652,532	3,973,356,232
12773		Synergy Insurance Company	709	-	21,438,692	84,904,305	36,515,057	48,389,248
10393		Texas Medical Insurance Company	709	-	7,006,841	115,108,035	79,484,440	35,623,595
41769		The Travelers Casualty Company	709	-	-	227,560,719	166,947,968	60,612,750
25534		Tig Insurance Company	709	-	305,375	1,750,123,098	1,252,489,572	497,633,526
42439		Toa Reinsurance Company Of America, The	709	-	-	2,088,375,925	1,507,294,576	581,081,349
44245		Toggle Insurance Company	709	-	4,505,990	73,477,671	15,854	73,461,817
19453		Transatlantic Reinsurance Company	709	-	-	15,348,785,995	10,535,340,721	4,813,445,274
33014	*	Transport Insurance Company	709	-	-	27,146,202	20,435,400	6,710,802
21075		Transverse Insurance Company	709	-	25,544,611	30,888,645	5,648,709	25,239,936
40282		Travelers Commercial Casualty Company	709	-	16,441,813	367,831,139	274,741,790	93,089,349
36137		Travelers Commercial Insurance Company	709	-	811,011,604	409,980,351	303,356,794	106,623,557
41750		Travelers Constitution State Insurance Company	709	-	226,914,412	166,409,827	60,504,585	60,504,585
38130		Travelers Personal Insurance Company	709	-	1,709,609,139	368,072,161	297,076,880	70,995,281
36145		Travelers Personal Security Insurance Company	709	-	241,195,428	236,799,905	172,016,167	64,783,738
19887		Trinity Universal Insurance Company	709	-	13,936,743	4,235,751,383	3,019,705,742	1,216,045,641
22225		Trisura Insurance Company	709	-	11,177,506	34,551,664	8,587,294	25,964,370
41106	*	Triumphe Casualty Company	709	-	28,361,587	68,534,629	48,097,691	20,436,938
19526		Ufg Specialty Insurance Company	709	-	-	34,952,020	25,320,919	9,631,101
19496		United Fire & Indemnity Company	709	-	28,619,879	59,653,686	42,778,927	16,874,759
16063		Unitrin Auto And Home Insurance Company	709	-	92,870,708	57,409,443	24,486,056	32,923,387
25909		Unitrin Preferred Insurance Company	709	-	21,333,612	16,142,156	6,674,342	9,467,814
13200		Universal Surety Of America	709	-	3,219,983	12,797,467	19,293	12,778,173
11821		Vantage Casualty Insurance Company	709	-	-	74,375,295	29,635,697	44,739,598
16186		Vault Reciprocal Exchange	709	-	71,849,129	100,588,686	47,509,265	53,079,422
15736	*	Verti Insurance Company	709	-	3,881,881	72,235,411	50,664,815	21,570,596

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				OHIO	TOTAL			
42285	*	Veterinary Pet Insurance Company	709	-	144,311,205	141,887,886	123,668,449	18,219,437
10778	*	Victoria National Insurance Company	709	-	-	3,820,165	18,620	3,801,545
10105	*	Victoria Select Insurance Company	709	-	-	6,206,678	140,284	6,066,394
26085		Warner Insurance Company	709	-	-	17,178,379	26,806	17,151,573
26069		Wausau Business Insurance Company	709	-	3,175,831	33,792,074	2,748,615	31,043,459
26425		Wausau General Insurance Company	709	-	29,010,153	16,245,542	3,033,656	13,211,886
26042		Wausau Underwriters Insurance Company	709	-	408,342,772	127,712,514	54,627,956	73,084,558
20931		Wellfleet New York Insurance Company	709	-	113,199,812	83,201,708	56,077,524	27,124,184
11972		West Virginia Mutual Insurance Company	709	-	15,162,531	99,990,127	3,448,097	96,542,030
13234		Wilshire Insurance Company	709	-	115,396,052	360,353,474	236,730,465	123,623,009
19950	*	Wilson Mutual Insurance Company	709	-	31,932,034	88,613,369	65,485,142	23,128,227
26166		Windsor-Mount Joy Mutual Insurance Company	709	-	47,890,502	114,196,829	43,884,188	70,312,641
31232		Work First Casualty Company	709	-	17,768,256	72,615,920	48,075,909	24,540,011
40193		XI Insurance Company Of New York Inc	709	-	-	82,424,410	4,326,679	78,097,731
20583		XI Reinsurance America Inc	709	-	24,224,625	10,597,865,910	7,728,714,712	2,869,151,198
30325		Zale Indemnity Company	709	-	444,416	27,510,401	1,517,955	25,992,446
13269		Zenith Insurance Company	709	-	546,213,720	1,707,054,990	1,184,725,747	522,329,243
30120		Znat Insurance Company	709	-	104,460,425	59,594,223	34,990,638	24,603,585
39608		Nutmeg Insurance Company	1027	(62)	36,260,306	474,369,592	188,355,017	286,014,574
22594		Mgic Assurance Corporation	1028	(341)	269,205	269,109,349	11,562,601	257,546,748
19216		Southern Insurance Company	1029	(1,410)	8,759,473	41,407,777	4,891,728	36,516,049
26220		Yosemite Insurance Company	1030	(9,949)	(671,372)	107,726,911	66,492,416	41,234,495
10921		Csaa Fire & Casualty Insurance Company	1031	(47,173)	180,121,037	102,735,713	50,119,946	52,615,767
19518		Catlin Insurance Company Inc	1032	(316,479)	66,280,211	234,258,123	184,722,797	49,535,326
10166		Accident Fund Insurance Company Of America	1033	(447,544)	819,391,041	4,663,156,051	3,449,982,578	1,213,173,473
12233	*	Healthcare Underwriters Group Inc	1034	(4,668,068)	(12,742,536)	14,955,109	18,661	14,936,448
TOTAL					<u>\$27,933,586,425</u>	<u>\$592,299,829,444</u>		

* Domiciled in Ohio

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

Title Companies Summary Financial Information Year Ending December 31, 2020

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	\$38,207,101	\$127,827,468	\$ 242,122	\$ 166,276,691	\$ 1,030,201,386	\$ 2,462,383,478	\$ 515,577,387	\$ 4,008,162,251	\$3,316,801,884	\$ 1,790,887,722	\$ 1,525,914,162
50520		Old Republic National Title Insurance Company	2	5,488,979	98,557,036	-	104,046,015	152,019,066	2,423,529,052	254,567,795	2,830,115,913	1,453,649,714	840,779,553	612,870,161
50229		Chicago Title Insurance Company	3	6,261,913	35,251,746	24,814,502	66,328,161	223,327,928	1,327,183,301	1,113,875,072	2,664,386,301	1,894,205,791	863,655,499	1,030,550,292
50121		Stewart Title Guaranty Company	4	2,587,120	31,387,887	19,066,199	53,041,206	239,945,180	934,712,387	464,601,909	1,639,259,476	1,375,621,478	580,872,373	794,749,105
50050		Westcor Land Title Insurance Company	5	88,601	49,746,252	350	49,835,203	8,981,476	1,014,241,741	89,080,863	1,112,304,080	281,578,296	173,236,090	108,342,206
51586		Fidelity National Title Insurance Company	6	6,129,486	19,219,586	7,632,527	32,981,599	136,785,463	1,586,818,689	875,383,787	2,598,987,939	1,401,081,186	756,858,473	644,222,713
50083		Commonwealth Land Title Insurance Company	7	3,988,002	14,679,848	312,007	18,979,857	49,832,122	428,087,010	337,925,828	815,844,960	673,583,552	270,318,671	403,264,881
51152		Wfg National Title Insurance Company	8	-	12,073,804	236,429	12,310,233	86,974,987	365,729,588	116,340,133	569,044,708	240,584,841	155,406,837	85,178,004
50130		North American Title Insurance Company	9	-	5,335,791	271,607	5,607,398	-	175,584,094	173,864,312	349,448,406	125,744,059	86,038,599	39,705,460
50172		General Title Insurance Company	10	-	5,285,003	-	5,285,003	-	14,146,059	-	14,146,059	12,028,967	5,015,289	7,013,678
50016		Title Resources Guaranty Company	11	-	129,537	5,032,915	5,162,452	2,327,841	215,118,607	260,888,641	478,335,089	147,898,949	77,398,541	70,500,409
50369		Investors Title Insurance Company	12	36,693	3,243,343	7,915	3,287,951	53,069,872	112,447,411	1,575,287	167,092,570	192,449,430	77,588,115	114,861,315
51020		National Title Insurance Of New York Inc	13	-	-	3,103,764	3,103,764	9,685,475	7,531,800	129,391,340	146,608,615	117,302,324	71,517,062	45,785,262
51411		American Guaranty Title Insurance Company	14	914,128	1,991,436	-	2,905,564	14,045,419	44,686,113	4,027,736	62,759,268	44,587,146	9,710,686	34,876,460
50026		Premier Land Title Insurance Company	15	-	-	2,104,563	2,104,563	-	3,225,270	39,670,821	42,896,091	20,991,040	9,788,899	11,202,141
51578		Amtrust Title Insurance Company	16	-	684,708	41,463	726,171	1,341,942	53,222,461	11,859,973	66,424,376	31,696,956	8,225,529	23,471,427
51209		Conestoga Title Insurance Company	17	9,056	663,655	-	672,711	397,317	11,758,193	303,877	12,459,387	19,371,079	6,610,245	12,760,834
11974		Amrock Title Insurance Company	18	-	-	541,274	541,274	970	-	165,500,557	165,501,527	69,410,494	15,421,966	53,988,528
51632	*	Radian Title Insurance Inc.	19	10,439	-	260,145	270,584	2,874,497	8,112,897	11,855,800	22,843,194	33,351,905	4,503,034	28,848,871
12522		Agents National Title Insurance Company	20	-	-	248,882	248,882	-	21,233,572	42,592,047	63,825,619	23,409,544	11,280,392	12,129,152
50440		Real Advantage Title Insurance Company	21	-	-	44,333	44,333	1,249,617	-	101,842,779	103,092,396	29,374,276	17,465,317	11,908,959
50164	*	Bankers Guarantee Title And Trust Company, The	22	-	5,405	-	5,405	-	5,405	-	5,405	52,757,636	27,856,317	24,901,319
12309		Alliant National Title Insurance Company, Inc.	23	-	-	-	-	-	179,128,137	-	179,128,137	52,001,079	35,624,572	16,376,506
11865		American Digital Title Insurance Company	23	-	-	-	-	-	4,033,992	315,120	4,349,112	51,490,991	1,016,540	50,474,452
51560		Attorneys Title Guaranty Fund, Inc.	23	-	-	-	-	44,414	24,141,679	-	24,186,093	7,044,258	2,477,004	4,567,254
51268		Connecticut Attorneys Title Insurance Company	23	-	-	-	-	-	167,861,925	-	167,861,925	77,071,496	41,776,852	35,294,644
51624		First American Title Guaranty Company	23	-	-	-	-	3,008,071	154,081,768	119,046,035	276,135,874	64,019,365	18,442,676	45,576,689
50377		National Investors Title Insurance Company	23	-	-	-	-	-	32,404,402	5,946,037	38,350,439	20,319,367	5,102,496	15,216,871
51330	*	Ohio Bar Title Insurance Company	23	-	-	-	-	-	-	-	-	1,063,159	3,322	1,059,837
50784		Security Title Guarantee Corporation Of Baltimore, The	23	-	-	-	-	-	63,018,493	383,953	63,402,446	24,419,419	16,164,126	8,255,293
TOTAL				\$63,721,518	\$406,082,505	\$63,960,997	\$533,765,020	\$2,016,113,043	\$11,834,427,524	\$4,836,417,089	\$18,686,957,656			

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2021

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